ADDRESSING THE HOUSING NEEDS OF IMMIGRANTS AND REFUGEES IN CANADA

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ABSTRACT

Immigration is fuelling most of Canada's population growth, and housing is a key component of the settlement experience. At the policy level, however, there is very little connection between services to newcomers and housing. This paper builds on what is known about immigration and housing in Canada and makes recommendations for better linking housing policy and newcomer settlement policy. It summarizes a background paper written for the Canadian Housing and Renewal Association in 2007. The full report is Wayland, Sarah. 2007. *The Housing Needs of Immigrants and Refugees in Canada – Final Report*. Prepared for the Canadian Housing and Renewal Association. (May.) 53pp. Available at http://www.chra-achru.ca

INTRODUCTION

Immigration is fuelling most of Canada's population growth, and housing is a key component of the settlement experience. At the policy level, however, there is very little connection between services to newcomers and housing. This paper builds on what is known about immigration and housing in Canada and makes recommendations for better linking housing policy and newcomer settlement policy. It is organized into four sections: an overview of immigrant housing experiences; an overview of housing-related services for newcomers; a policy review; and recommendations for improving the links between immigration and housing policies and programs.

The analysis is based on a literature review, findings from the 2001 census and 2001 Longitudinal Study of Immigrants to Canada (the first longitudinal study of newcomers in Canada since the 1970s), and interviews with individuals knowledgeable about various aspects of immigration and housing.

OVERVIEW OF IMMIGRANT HOUSING

Newcomers to Canada arrive under various immigration categories, and are broadly grouped by the government into Economic Class immigrants, Family Class immigrants, and Protected Persons or Refugees. Over the past several decades, newcomers to Canada have come from a wide range of source countries, are increasingly well-educated, and have overwhelmingly settled in Canada's urban centres. Almost three-fourths of newcomers arriving over the past decade settled in Toronto, Vancouver or Montreal.

Despite being more highly educated and skilled than previous cohorts, today's newcomers have not fared as well as their predecessors in terms of employment and earnings. They are more likely to live in poverty, and to depend on social services (Picot 2004; Omidvar and Richmond 2003). Their settlement is undermined by a web of interconnected legal and policy barriers that hamper their access to employment and vital services (Wayland 2006a).

The poor outcomes experienced by many recent newcomers is reflected in their housing situations. According to 2001 census data, 36% of recent immigrant households were living in unacceptable housing conditions (called "core housing need"), as defined by Canada Mortgage and Housing Corporation, compared to 13.7% for non-immigrant households. Core housing need is greatest among recent immigrants, renters, and those living in large metropolitan areas (CMHC 2004). According to data from the Longitudinal Study of Immigrants to Canada (LSIC), close to four in ten respondents reported difficulties finding housing during the first six months after becoming permanent residents (Statistics Canada 2005).

For most newcomers, core housing need declines with length of time in Canada, and access to home ownership increases. Within this general pattern, there is wide variation in housing experiences that can be correlated with immigration class, country of origin, and other variables. Family class immigrants have the least difficulty finding housing, skilled workers and business class immigrants fall somewhere in the middle, and refugees report the greatest difficulties finding housing (Bergeron and Potter 2006). In addition, the divergent housing experiences of ethnic and national groups stem from factors such as social status, economic resources, cultural norms about homeownership, household size, and the presence of social networks.

The housing choices of immigrants and refugees are mostly constrained by affordability, and thus the result of declining economic outcomes experienced by newcomers has raised concerns about the concentration of poverty within certain neighbourhoods in Canada's immigrant-receiving cities. Research has found that, in Canada, a high degree of racial concentration is not necessarily associated with greater neighbourhood poverty (Walks et al 2006; Hou and Picot 2003). Exceptions for some groups such as Blacks indicate that generalizations may not be feasible. Ethnic spatial concentration can be helpful in terms of social network formation and preventing feelings of isolation and alienation experienced by many newcomers.

KEY FINDINGS REGARDING IMMIGRANTS AND HOUSING

1. Affordability is the biggest housing-related barrier facing newcomer populations.
2. Declining relative incomes of newcomers feed directly into constrained choice of housing and neighbourhood and rising concentrations of low-income newcomers in certain neighbourhoods.
3. Affordability problems are exacerbated by relatively declining availability (i.e. relative to rising need) of non-market or assisted housing, including social housing, rental assistance and other means of assisting low income households.
4. The idea of a progressive housing trajectory remains true for most newcomer populations, but there is wide variation in housing outcomes when broken down by immigration category and national origin. Visible minorities fare worse in terms of housing than do immigrants of European origin, yet there are wide discrepancies within each of these categories.

POLICIES AND SERVICES

OVERVIEW OF SERVICES

Various services exist to help newcomers find and maintain housing. These include settlement services as well as other services and resources aimed at the general public. More specifically, services include:

Settlement services. In Canada, settlement policy is administered through various public and nonprofit service providers, referred to as the "settlement sector." Settlement services are funded by the federal government (Citizenship and Immigration Canada) and provincial governments, and some municipalities offer specific programming supports as well. Quebec assumed responsibility for its own settlement services in 1991. British Columbia, Manitoba, Alberta, and most recently Ontario have negotiated their own agreements with the federal government. As such, the exact services vary across the country, but the range of services offered generally includes the provision of information to new arrivals, orientation and counseling, language instruction in English or French, and employment services.

The federal Immigrant Settlement and Adaptation Program (ISAP) enables immigrant-serving agencies to assist newcomers through the provision of information and orientation, translation and interpretation, referral services, para-professional counseling, and employment-related services. ISAP has no specific mandate to address housing-related needs, but agencies offering ISAP services have an obligation to assist clients by filling out forms, providing referrals, and helping them to get on waiting lists for social and other housing. ISAP is available to permanent residents and protected persons only, not to refugees or Canadian citizens.

Aside from what is covered under ISAP and under Quebec's settlement services, few if any immigrant serving agencies are explicitly mandated to deliver housing-related services to the general immigrant population. On an informal level, settlement services provide assistance in the form of orientation to various neighbourhoods and types of accommodation, tenants' rights education, and the like.

Printed and web-based materials. In addition to actual services, a number of housing-related materials are specifically aimed at newcomers to Canada. These include basic information about types of housing, finding housing, signing a lease, purchasing a house, and housing-related rights. Most are offered in Canada's official languages only, and many are only available on the Internet, so they may not help the most vulnerable newcomers who need immediate housing assistance. In British Columbia, the *The Tenant Survival Guide* has been translated into Chinese, Vietnamese, Spanish, Punjabi, Korean and French. Community Legal Education Ontario (CLEO) has worked to improve access to legal information by low-income people in the Chinese, Arabic, Tamil, Urdu, Spanish and Somali linguistic communities across Ontario.

General housing services. Newcomers may also access most general housing-related services. These include housing help centres which offer services such as the provision of housing information (finding housing, types of accommodation, etc.), referral to other housing assistance sources or housing agencies, rights education, and rent banks; telephone help lines for tenants; and advocacy and legal assistance provided by legal aid clinics and related agencies.

Accommodation for refugees. Government-assisted refugees (GARs) receive financial and other support for one year from their date of arrival in Canada. During this time, GARs are given some general orientation to living

in Canada and may receive direct accompaniment assistance in their housing search. Privately-sponsored refugees are also selected abroad and supported in their resettlement by various private groups. However, most of Canada's refugees are not recognized as such until after they have been living in Canada for months or even years after they file a claim for refugee status on Canadian soil. The considerable housing needs experienced by refugee claimants and persons living without official status in Canada have been met to a small degree by refugee-oriented housing facilities funded by religious communities, municipalities, and other stakeholders. One of them is Sojourn House, a home for refugees in downtown Toronto that since May 2006 has been housed in a brand-new building purchased with funding from the federal SCPI program. Sojourn House now includes shelter space for about 50 persons plus 52 units of transitional housing.

Tenant supports and linking to community services. Tenant supports include providing access to community information and providing access to services on-site to increase utilization of services. Social housing providers often provide community space for public use. Housing providers may work with agencies and tenants to offer programs that tenants request.

Housing-related organizations and networks. Lastly, some organizations are working to improve housing prospects of newcomers in the long-run, including through the development of new housing. In Montreal, ROMEL (Le Regroupement des organismes du Montreal ethnique pour le logement) appears unique in Canada for its explicit mandate to deal with housing issues for ethnic communities and its wide range of services. There are also multisector initiatives such as the Immigrant and Refugee Housing Task Group (IRHTG) in Toronto. IRHTG helps develop strategies to deal with housing-related issues for refugees and vulnerable immigrants.

It is extremely difficult to assess the impact of the housing-related services. Housing and settlement services primarily focus on eliminating changeable barriers, namely by increasing knowledge of newcomers about the housing system and rights within a Canadian framework. Advocacy by service providers is also crucial to eliminating macro-level or systemic barriers that are beyond the control of newcomers.

POLICY REVIEW

Direct and immediate connections exist between immigration status and housing outcomes in Canada. At the policy level, however, there is very little connection between housing and services to newcomers. Current immigrant settlement policies do not attempt to address housing needs in any systematic fashion. The primary means by which affordable housing policies attempt to address immigrant settlement needs is through shelter and transitional housing for refugees. These are few in number. Also, social housing providers have directed some supports towards newcomer populations.

One must also consider the range of housing-related legal and policy barriers that prevent newcomers from rapidly settling in Canada. These include the lack of non-market housing alternatives and ineffective landlord-tenant dispute mechanisms.

There are numerous gaps in policy and programming. Front-line settlement workers may lack systematic knowledge about housing issues simply because housing falls outside their mandate. On the other hand, housing agencies and help centres often lack the language skills and cultural sensitivity training to deal with newcomer populations.

Housing help centres in large urban areas are limited in their ability to assist clients when the broader context is one of little availability of affordable rental units. Thus, the biggest challenge for Canadian housing policy is to ensure the availability of more affordable housing. The lack of available social housing is also a concern. Though newcomers comprise a majority of residents of some social housing complexes, there are no coherent strategies aimed at newcomers.

KEY FINDINGS REGARDING POLICIES AND SERVICES

1. One's status as a newcomer and affiliation with an immigration category (skilled immigrant, family class, refugee) and housing outcomes are closely linked, yet there are very few explicit linkages between housing policy and newcomer settlement policy.
2. Likewise, service providers – though often highly committed to their work and to service users -- operate under constraints imposed by funders that make it difficult to forge intersectoral ties or step back to see the "big picture."
3. Given the increasing reliance on private rental housing which often involves high rent-to-income ratios, services in the sphere of housing help, eviction prevention and rent banks are increasingly important to newcomers, and there is potential for better integration of these with settlement services.
4. The existence of housing help services is not widely known to the persons who are most in need of them. Most newcomers obtain housing-related information through social networks of family and friends rather than through formal housing or settlement services.
5. Housing help services are largely inaccessible to newcomer populations who lack capacity in an official language.

6. Best practices for high-needs individuals such as government-sponsored refugees involve immediate and comprehensive supports followed by integration into broader community. Group housing with close proximity to services, even services offered on-site, is ideal.

NEXT STEPS AND RECOMMENDATIONS

Coordinating policy responses. It is time for institutions outside of the immediate settlement sector to take measures that will improve settlement outcomes for the incredibly diverse populations that are settling in Canada. Such measures do not have to be aimed at newcomers only, but the needs of newcomers should be considered when designing and implementing policies that will impact their settlement and integration into Canadian society.

In view of the declining economic outcomes experienced by many newcomers to Canada, what is urgently needed is dialog at the highest levels of government. With regards to housing, there must be an articulation of common housing and settlement goals. We must see more interchange of services and information across levels of government and across government sectors as well as increased engagement with the private sector.

As such, it is recommended that:

1. Inter-ministry coordinating groups be established between housing and settlement agencies at the federal level and in each immigrant-receiving province, to develop better links between housing and settlement policy and programs, including a policy framework and specific actions.
2. Representatives from the private sector are also included in the public discussion and consultation on affordable housing policy vis-à-vis immigrant settlement in Canada.
3. The housing help/tenant-support sector and the settlement sector in major immigrant-receiving cities establish processes to explore the potential for enhanced collaboration, with the support of relevant government funding agencies
4. Further research be undertaken to identify specific steps to enhance co-ordination between affordable housing and immigrant settlement policy, in order to improve housing and settlement outcomes.

Improving housing affordability. The primary housing-related need for newcomers relates to affordability. Thus, increasing the supply of affordable housing should be a top priority of any housing policy aimed to meet the needs of immigrants and refugees. Particular attention should be given to private rental housing, home to more newcomers than any other type of housing. Initiatives in this area are not targeted at newcomers per se, but rather to all low-income persons. However, given current demographic and economic trends, they will be disproportionately useful to newcomers.

As such, it is recommended that:

5. Governments at all levels take steps to increase the supply of affordable housing and/or the affordability of existing private rental housing, as an aid to immigrant settlement and integration.
6. Provincial and municipal governments examine specific steps in support of additional affordable housing, including enhanced ongoing funding, public private partnerships (P3), inclusive development (inclusionary zoning), and other steps.
7. Provinces and municipalities expand rent-supplement program in centres where there are sufficient vacancies to support it.
8. Rental assistance policies such as housing allowances (vouchers) be expanded to offer newcomers a greater choice of housing and neighbourhoods.
9. Provinces increase social assistance rates, in particular the shelter allowance component, to better reflect actual housing costs.
10. Federal and provincial governments provide incentives to social housing providers and private rental landlords to modify existing stock and supply new stock that will accommodate larger newcomer families.
11. The CMHC review the parameters of the Residential Rehabilitation Assistance Program (RRAP) with a view to expanding its ability to serve newcomers, for example by helping the repair of less expensive older homes, creating secondary units, and ensuring the good repair of moderate-cost private rental apartment buildings.
12. The cooperative housing sector build capacity in newcomer communities for developing more innovative approaches to non-profit and cooperative housing for integrated communities.

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Improving housing-related supports for high-needs populations. The federal government has an obligation stemming from its own admissions policies and humanitarian commitments to refugees, especially to government-assisted refugees. Regional dispersion initiatives that direct newcomers to smaller population centres have not worked: newcomers want to live where they have social networks, and where multilingual, culturally-sensitive services are available. However, placing extremely low-income and vulnerable populations into one of the most expensive cities in the country must be accompanied by additional supports from the government.

As such, it is recommended that:

13. Citizenship and Immigration Canada provide additional funding supports for housing government-assisted refugees.
14. Citizenship and Immigration Canada work with federal partners to provide more comprehensive settlement supports to high-needs populations such as government-assisted refugees, privately-sponsored refugees, and refugees determined inland.

Better connecting information and services to newcomers. Newcomers get most of their housing and settlement-related information through informal social networks. As such, the provision of accurate and accessible materials to newcomers is especially important. Newcomers not only need to be informed about existing services, but they should be able to access basic information about their rights and responsibilities with regard to housing.

As such, it is recommended that:

15. The federal government (CIC) post more comprehensive and accurate housing-related information on its web portal, aimed at reaching immigrants and refugees prior to arrival.
16. Federal and provincial authorities provide more housing advice and assistance for newcomers at the time of arrival. These should include multilingual materials available at points of entry into Canada and better messaging about the difficulties of entering metropolitan housing markets.
17. Federal, provincial and municipal authorities work with service providers to better educate newcomers about existing laws regarding landlord-tenant issues as part of the settlement process; provide better information on how to search for housing; and educate newcomers about rules of living in high rise units, perhaps in video form.
18. Federal authorities (CIC, CMHC, Department of Justice) undertake a national initiative to translate basic housing documents into a number of languages which could be used across the country (with some leeway for provincial and territorial differences).
19. Funders of housing help services place a priority on providing housing assistance in close proximity to those who need it – perhaps via creation of mobile housing help centres -- and on coordination between immigrant settlement and housing help and related services.

Encouraging partnerships between housing and settlement agencies, including with housing providers. This research has pointed to a virtual absence of services that address both settlement and housing. In most cases, housing and settlement agencies rely heavily on project funding for their services, the requirements for which keep service providers focused on the short-term, measurable and immediate outcomes rather than allowing them to use their insight and expertise to develop more broad-based initiatives.

Simple ideas for partnerships include making more space available in residences (e.g., in community meeting rooms of apartment buildings) to offer housing workshops, language classes and the like. In addition, settlement counselors could be located in residences, such as high-rise apartment buildings, where many newcomers already live.

As such, it is recommended that:

20. Federal, provincial and municipal funders use models that encourage collaboration between housing help/rent bank/eviction prevention services and immigrant settlement services. Service providers would have more freedom to develop partnerships if they operated with more core and multi-year funding, and if flexibility existed to accommodate different program approaches for different localities and groups within the broad category of new arrivals.
21. Provincial and municipal funding agencies hold structured consultations and program reviews, involving immigrant-serving agencies, on potential co-ordination of housing help/rent bank/eviction prevention services and immigrant settlement services.

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