

Housing Issues of Immigrants and Refugees in Calgary



September 2007



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2007 September



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Executive Summary

While immigration continues to drive population and labour market growth, and recent immigrants come to Canada with higher levels of skills and education, there is a growing rise in income disparity, poverty and homelessness in immigrant and refugee populations. These groups experience higher levels of core housing need than do Canadian born populations for a variety of reasons including lack of credit, transportation issues, unfamiliarity with a new environment, language difficulties, cost and suitability of housing stock and individual and systemic discrimination in housing.

This report looks at these issues and finds that there is a need to document not only the numbers of immigrants and refugees currently using housing assistance or shelter services in Calgary, but also to determine the larger problem of relative and hidden homelessness in this population. The complexity of this research increases given the heterogeneity of immigrant populations and their needs. An informal survey conducted for this report notes the paucity of hard data collected by shelter agencies along with recognition of the growing need to provide culturally appropriate and competent service to these individuals.

Immigrants and refugees share with other homeless individuals a loss of dignity and the shame attached to this condition in our society, but they bear the added burden of discrimination in housing policy, the stresses of adapting to a new environment and culture, the fear of deportation, and the alienation of family groups.

The challenge for housing and shelter service providers is that few are mandated or adequately resourced to meet the growing needs of these populations. Linguistic and cultural challenges and lack of information about immigrant settlement programmes and needs also hamper appropriate responses. Immigrant serving agencies are also ill-equipped, under-funded and not mandated to address housing issues and so immigrants and refugees fall through the mandate gaps, not only between service providers, but also between the three levels of government.

A number of recommendations for general housing policy for the three levels of government are presented to close this gap in mandate and more specific recommendations regarding immigration and housing policy are provided. Some practical suggestions are presented with implications for the 10 Year Plan to End Homelessness, some of which may be implemented through partnerships between housing and shelter agencies and immigrant serving agencies. A 9th sector on Immigration and Housing has been created as part of the Homeless Foundation's Community Action Committee which will provide a focus for moving forward in an integrated fashion with the other eight sector committees.

For Calgary, the challenge is to get ahead of this growing need by creating proactive and preventative initiatives. These are not the hard to house chronically homeless; these are the people who, with a bit of well-placed help, we would never see in our shelter system.



As more immigrants continue to arrive from abroad and inter-provincially for the promise of a better future in Calgary, tailored research and strategies targeting policy barriers, culturally appropriate housing stock, services, and income supports should be in place to address the pitfalls they may experience in the new Calgary housing reality.

Findings can support advocacy efforts to ensure immigrants' and refugees' housing issues are addressed in the 10 Year Plan to End Homelessness, the first draft of which is scheduled for September 2007. Calgary has the opportunity to be proactive to prevent homelessness in immigrant and refugee populations before their members become a permanent part of the homeless landscape as they have in other urban Canadian centers.



Immigrants and Refugees: Homelessness & Affordable Housing

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2007

It is time for institutions outside of the immediate settlement sector to take measures that will improve the settlement outcome of 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 (Wayland, 2007).

The Issue

Immigrants & Refugees: Quick Facts

- 25% of recent* immigrant households in Calgary spent more than 30% of their income on housing in 2000 in comparison to 20% of Canadian-born.
- 21,380 immigrant households spend more than 30% of their income on shelter, 8,300 of them were spending more than 50% of their income on housing.
- 15% of recent immigrant households in Calgary live in crowded conditions; crowding is very rare among households of the Canadian-born (2%) and earlier immigrants (3%).
- 19.4% or 36,760, of Calgary immigrants were living below the poverty line¹ in 2000 as compared to 13.3% of the general population.
- 37.3% of those who arrived to Calgary between 1996 and 2001 were poor in comparison to those who arrived before 1986 (13.2%).
- The average income of immigrants in the year 2000 was four-fifths of that of the Canadian-born. Those who immigrated during the 1986-1995 period had an average income close to two-thirds of the level of the Canadian-born.
- Recent immigrants to Calgary are more likely than the Canadian-born population to live with relatives, in larger and extended families, with more children and seniors.
- Among Canadian-born seniors in Calgary, 7 in 10 live with relatives in comparison to 9 out of 10 recent immigrants aged 65 and over. The proportion of very recent immigrants in extended family situations is twice as large as that of Canadian born: 1 in 8.

(Based on Census 2001 data). *recent immigrants refers to those who arrived between 1986 - 2000.

For new immigrants, finding a suitable place to live in a safe and welcoming neighbourhood is an important first step towards successful settlement and integration. As we increasingly rely on immigration to fill labour shortages, ensuring affordable housing for this population segment is vital to our economic growth and prosperity. However, homelessness and the lack of affordable housing are critical problems in Calgary and becoming more acute in the immigrant and refugee population, especially in light of immigration from other provinces due to the booming economy.

Immigrants bring the skills and innovative ideas that help to fuel economic growth and productivity, and that facilitate opportunities for international trade. Immigrants now account for more than 70 percent of all labour force growth, a proportion that will grow to 100 percent in the next 10 years as their role in the social, cultural and economic development of our country becomes even more important than it is today (CIC, 2002). Already they form an important part of our community accounting for nearly 20% of the population in 2001 (Statistics Canada). Successful attraction and retention of this human and social capital is critical to the viability of the community and relies on

people feeling that they have access to jobs, education and safe places in which to raise their children (Cook & Pruegger, 2003). But newcomers are experiencing barriers to accessing the job market, lack of recognition of their skills and educational qualifications, and growing



racialization of poverty and income disparity which suggests that we are seeing the tip of the iceberg in terms of their ability to find adequate and affordable housing. Toronto is already experiencing growing numbers of immigrants and refugees in shelters and, according to our small survey for this report, Calgary seems to be experiencing an increase as well.

The role of shelters has changed, or the clientele has truly changed in the last four years. The number of newcomers going to shelters is just growing in leaps and bounds. From youth shelters to adult shelters, a population that was less than one percent is now at least 50 percent and higher. The workers are definitely not equipped to deal with them (Shelter Worker, Toronto, Access Alliance, 2003).

Recent research has highlighted the significant dependence of newcomers on rental housing and their unique challenges in accessing viable housing options. At the same time, these populations are under-represented as shelter social service users. The question arises, what are the housing needs of new Canadians and what are their challenges in meeting this need? Are these needs different in different demographic pockets of these groups?

This paper will review the extant literature to begin to answer some of these questions.

Housing Challenges

Previous research has established an important linkage between immigrants, housing instability, and vulnerability to homelessness (see Federation of Canadian Municipalities, 2004, 2005; CMHC 2004a; National Homelessness Initiative, 2006). Recent immigrants, in particular, are characterized by a significant dependence on rental housing and face above-average affordability challenges. At the same time, these groups are consistently underrepresented among social service users.

Immigrants face a number of challenges in finding suitable employment, housing and education in their chosen communities. Due to their often disadvantaged economic position, newcomers may be streamed into low-cost housing that, when concentrated, can create ghettos.

To make research even more challenging in this population, it should be noted that newcomers are also not a homogenous group. Cohorts have vast differences and backgrounds in education, language ability, country of origin, immigration class, settlement pattern, etc. And, very little research has been done on homeless immigrants and refugees, and within these populations on seniors, youth, families with children and single parent families.

There is limited data available to measure and monitor the level of housing instability and vulnerability to homelessness facing immigrants and refugees. Homeless counts in Calgary do not specifically look at immigration status, but, anecdotally, the numbers observed seem small. However, it is argued that there is a substantial hidden relative homeless population among these groups that may be soon spilling over into the public arena as community and family capacity to assist becomes more and more strained. Research based on the Longitudinal Survey of Immigrants to Canada and Census 2001 has demonstrated that the social networks of newcomers and greater tendency to live in larger family units have helped groups' access housing despite higher incidence of poverty and systematic barriers. While the resiliency of social networks has historically helped cushion market fluctuations, the current housing crisis in Calgary is adding immense pressure on newcomers' ability to obtain and maintain housing. Table 1 provides data from the Longitudinal Survey of Immigrants to Canada showing the heavy reliance on friends particularly in East Asian and Arab immigrant populations (Mendez et al., 2006).



Table 1. Getting Help in the Housing Search from Friends by Visible Minority Group

*Note: Totals from different tables may not match due to rounding and non-response. All Cell entries reporting numbers of immigrants denote weighted estimates rounded to the nearest 10. (Mendez et al 2006, p. 89)

Visible Minority Group	Immigrants with Housing Search Difficulties who Sought and Received Assistance	Percentage Receiving Help from Friend
East Asian	5,350	80
Arab	1,510	64
Non-Visible Minority	4,280	59
Latin American	790	57
South Asian	3,630	66
Southeast Asian or Filipino	1,420	51
West Asian	1,210	47
Black	800	43
Total	18,990	63

Housing and Discrimination

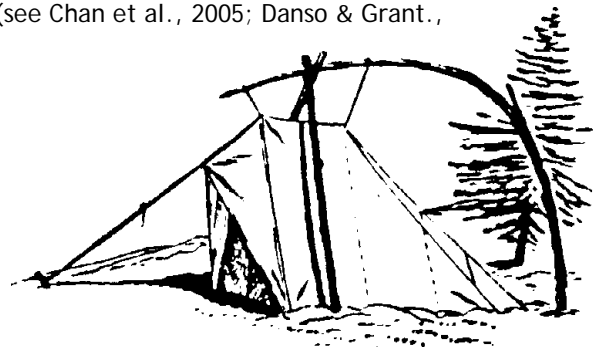
One of the systemic barriers newcomers (and racialized Canadians) experience is discrimination in rental housing and shelter agencies which contributes to homelessness (Dion, 2001; Hulchanski, 1994; Hulchanski, Murdie, Dion & McDonald, 2004; Ornstein, 2000, 2002). Immigrant status interacts and interweaves with other interlocking oppressions such as ethnicity, race, gender, religion, age and language difficulties to impact one's housing options. For example, studies have shown that racialized communities, especially Black people, experience more housing difficulties (Anucha, 2006; Ornstein, 2002). Access Alliance in Toronto gathered some of these experiences from immigrants using shelter facilities (2003):

I have found in a lot of the female households with refugees ..., a lot of times the husbands have basically been lost in the war and they come with children and sisters, and the discrimination is so profound that sometimes it's to the point that if there isn't a male led household some landlords won't even accept them as tenants.

Yeah, but this [shelter worker], you know, he had problem with Black people. He would call me nigger. The staff, the ones who work in the shelters, they must be screened so that they don't end up being racist and discriminate [against] other people. They should be screened.

Landlords, along with real estate agents, mortgage financiers, insurers, and policy owners serve as the 'gatekeepers' of housing for new immigrants and refugees. Therefore, discrimination on the part of landlords serves as a significant barrier for attaining permanent housing.

Discrimination commonly takes on the following forms (see Chan et al., 2005; Danso & Grant., 2000; Murdie, 2005; Wayland, 2007):



- **Welfare and rent refusal:**
Welfare discrimination exacerbates a situation of low income and further complicates the housing process for newcomers. Studies have demonstrated that landlords have refused to accept welfare payments for rent. The underlying rationale for this form of discrimination is that because welfare payments are based on the recipient's level of need, they may potentially be rescinded with little or no notice. Therefore, this form of payment is considered to be too unstable and landlords choose not to rely on it. Furthermore, in cases where welfare payments are accepted, tenants are still viewed as inferior than other tenants who do not rely on this form of payment for rent which in turn leads to future discrimination on the part of landlords. It is also important to note that welfare rights, including housing, are based upon citizenship.
- **No children policies:**
Children are not viewed as desirable tenants for landlords who argue they use more utilities and make more noise than adult tenants. Cases abound where landlords refuse to rent to people who they understand to be undesirable, a category that often includes single mothers and their children. This policy may differentially impact immigrant groups who tend to have larger families.

Immigrants and refugees are at greater risk than any other persons of experiencing 'secondary homelessness, that is, of living with friends, in insecure housing, in overcrowded conditions or in housing that does not meet standard conditions (CMHC, 2004).

- **Extraction of a financial premium for access:**
Landlords may demand a premium in the form of higher rent or key money which is a one time request for a financial deposit in return for the renter being selected as a tenant for the apartment. In view of the financial constraints with which immigrants and refugees must operate, this demand by landlords in return for tenancy serves as a significant barrier in the attainment of permanent housing.
- **Rent advance and credit history:**
Landlords often impose tangible barriers to housing by requiring first or last months rent up front as well as guarantors in case the tenant defaults on their rent payment. Specifically, refugee claimants are not eligible to receive a work visa for the first three months after their arrival. Thus, the requirement of a job, a credit history, and a monetary advance on rent payments is not at all feasible for many newcomers which places them in an effectual situation of homelessness. Indeed, lack of employment and the need of a guarantor are most often cited as the principle barriers to finding permanent housing.

Human rights legislation on the federal and provincial levels prohibits discrimination in regards to tenancy yet enforcement is lacking and dispute mechanisms are not sufficient (Wayland, 2007).

In a longitudinal survey of immigrants to Canada, refugees were the most likely to experience difficulties finding housing while family class immigrants were least likely (Schellenberg & Maheux, 2007). Another study found that refugees are the most likely to experience homelessness either because they are not allowed to work until their application has been approved or their sponsorship breaks down (Ballay & Bulthuis, 2004). Even many economic immigrants (39%) found difficulties finding adequate housing in their first 6 months in Canada. Difficulties were due to lack of credit, transportation issues, unfamiliarity with the city, language and discrimination, and major difficulties experienced with cost, suitability and



availability of housing stock. Those that experienced difficulties, continued to have problems with housing costs and suitability four years after arrival, reflecting the limited availability of appropriate units for large families on the market.

In many communities, immigrants, especially visible minority immigrants, are streamed into poorer neighbourhoods with marginal housing stock that significantly affect the life chances of their residents (Galabuzi, 2005). Locational stratification exists in Canada along racial lines where those with lighter skin reside in better neighbourhoods reflecting discriminatory experiences in the housing market. This streaming acts as a barrier to economic success and education opportunities, and raises overall health risks. It contributes to social exclusion, of which, homelessness is an extreme form.

Housing Stock Available vs. Needs of Newcomers

How does Calgary measure up in terms of providing affordable and adequate housing for its citizens? The 2007 projections for the housing and rental market in Calgary show steady construction of multi-family unit (townhouses, row housing, condominiums) starts of 6250 units. This figure is slightly lower than 2006 figures (CMHC, 2007a).¹ The average price of a single detached home is expected to rise by 38% to \$487,500 reflecting higher costs of land, materials and labour. In the rental market, vacancy rates will remain below one percent in 2007 and 2008 (CMHC, 2007b). The average apartment rent for a two-bedroom unit will rise to \$1,075 in 2007 and 1,140 in 2008. Due to the trend towards condo conversion, the supply of apartment rental stock is decreasing and very little new rental construction is expected.

The Canadian Mortgage and Housing Corporation (CMHC) defines core housing need as housing that falls below at least one of adequacy (not requiring major repairs); suitability (having enough bedrooms for the size and make-up of resident households); and affordability (costing less than 30% of before-tax household income).² The CMHC recently noted that relatively few recent immigrants own their own home; they have more people living in smaller homes than non-immigrants; and they spend more of their income on shelter costs (2004b). The proportion of immigrant households living in housing that fails to meet adequacy and suitability standards was significantly higher for immigrant households as a whole, but recent immigrants were far more likely to live in housing that is crowded or in need of major repair (CMHC, 2004b). Recent immigrants living in rental housing spent almost half of their income on shelter.

In Calgary, immigrants' average cost to income ratio in 2001 was 19.4% compared to 18.5% for non-immigrants (CIC, 2005a). This figure rose to 26% for recent immigrants (those arriving between 1996-2001). Immigrant populations also had a higher average cost to income ratio for rental housing (31.3% recent immigrants vs. 27.2% non-immigrants). 2006 Census data is not yet available, but it is expected that given the economic boom in Calgary and the resulting housing shortage, these figures will be even higher today. In addition, crowding is a factor with 15% of recent immigrant households in Calgary compared to 2% of non-immigrant households having one or more persons per room.

¹ See Appendix 1 for an overview of non-market and market rental units available for 2006, and units lost.

² Canada Mortgage and Housing Corporation (CMHC) defines acceptable housing as housing that is adequate in condition, suitable in size, and affordable. When households live in housing that is below one or more of the adequacy, suitability, or affordability standards, and have incomes that are too low to allow them to rent alternative local market dwellings that meet acceptable standards for less than 30% of their before-tax income, CMHC considers them to be in core housing need. By definition, these households are excluded from acceptable housing and from the benefits such housing confers (Engeland & Lewis, 2004).



Zeynep is a refugee to Winnipeg who was forced to flee her home country with her 4 children. A settlement agency found her a 2 bedroom apt. in the inner city but it was unsafe and inadequate. The walls were wet and mouldy, the laundry room burned down, and drunken people knocked on her door, urinated in the halls and fell asleep there. Frightened, Zeynep asked to be moved. She now lives out of the downtown area in a costlier 2 bedroom apt. where she feels safer, but where she sacrifices her food budget to pay the rent. The apartment is crowded leading to fights and lack of privacy (Social Planning Council, 2006).

To illustrate the complexity of the issue and the need to attend to sub-groups within this population³, a study in Ontario found that Black immigrants reported affordability and adequacy as their major concerns, while South Asian immigrants noted suitability (Anucha, 2006). Some of the issues highlighted in regards to inadequate housing included no heat, poor ventilation, sharing with strangers, rodents and pests, structural issues and limited personal space. There were concerns about the age of social housing stock and its location in unsafe areas of the city, or in areas not accessible to public transportation. People were concerned for their children's health in these environments. The participants struggled with employment and income problems, and, if housed, were struggling to stay housed.

There are also differences among visible minority groups in terms of housing tenure, with home ownership for South Asian (21.5%) and Southeast Asian (24.2%) groups much higher than for Black (11.4%), West Asian (11.5%), or Arab (5.4%) groups (Statistics Canada, 2001).⁴

As a significant proportion of the "hidden homeless," newcomers are likely to live in unsafe and illegal housing. Settlement workers have informally reported that occupancy in basement suites in lower income communities has become a common solution to immigrants' inability to afford accommodation in the city. Secondary suites are not necessarily a negative housing option but may be when they are occupied illegally. These housing forms may be overcrowded and unsafe if they do not meet provincial building and safety code standards. Further, when secondary suites are provided as illegal housing forms, tenants miss out on the benefits of legal tenure and, therefore, their rights vis-à-vis landlords. Newcomers are also less likely to have the language and cultural knowledge to know about their vulnerability in these situations and how to address it.

³ Another at-risk groups for shelter concerns is temporary foreign workers (TFWs). These individuals arrive with very few supports or amenities, and are given no training in their rights and responsibilities as employees leaving them vulnerable to a number of human rights abuses including housing rights violations. In fact, housing is the number one complaint settlement workers hear from TFWs (2007, personal communication, Calgary immigrant settlement worker). While this population should be considered in its own right in terms of housing issues, there is currently a group of concerned government, labour, immigrant serving, and human rights organizations meeting to discuss these issues. Rather than duplicating their work, it may be best to contact Kevin Flaherty, Alberta Workers' Health Centre (780-486-9009) or Gurbir Snadhu, Calgary Workers' Resource Centre (403-264-8100) for more information. In addition, a plenary session was held on this issue at the Alberta Settlement Conference in 2007 February and at a consultation by the Canadian Council for Refugees held in Edmonton (2007), participants discussed the need for CCR to implement a campaign to pressure the government of Canada to adopt the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families. They also recommended that CCR form a subcommittee on temporary workers, advocate for government to fund services to temporary migrant workers and implement a public education campaign to increase public awareness.

In September 2007, the Edmonton Mennonite Centre for Newcomers (EMCN) will be hosting a western Canada gathering about migrant and temporary workers. A mix of about 60 people representing academics, community organizations, faith communities, labour and workers themselves will be invited.

⁴ Tenure refers to the arrangements under which the household occupies all or part of a housing unit. Types of tenure include ownership by a member of the household, rental of all or part of the housing unit by a member of the household, etc.



Costs of Homelessness

Homelessness for any population comes with a variety of economic and social costs including poverty, un- or under-employment, lack of access to education opportunities, and poorer physical and mental health outcomes. These costs are attenuated for immigrant populations, particularly those who are racialized.

In Toronto, research has noted the disadvantage of those who are poor and non-white when it comes to the housing market (Ornstein, 2000, 2002). Not only are they concentrated in unsafe and rundown buildings, but they pay almost the same price as their more affluent neighbors a few streets over. Very few can ever hope to own their own homes. Prototypical neighbourhoods use models designed for more homogeneous populations and so the spread of models that support white, middle-class urban environments continues. Planning studies have shown that current urban housing with its focus on low density, expensive and semi-rural units, is not designed to sustain cultural diversity (Pruegger, Cook & Hawkesworth, 2004). For many newcomers, housing with access to settlement and other services, public transportation, and cultural amenities may be more appropriate. In Calgary, this extends to the growth of neighbourhoods that are very expensive, low density and semi-rural. These types of models do not foster community or social cohesion.

What I've seen, they lose their self-respect. They may have had decent jobs in their own country, a fair education, and here they're met with racism and discrimination and unable to have that kind of status here, they're on welfare and living in public housing. That seems to have quite an emotional blow (Shelter Worker, Access Alliance, 2003).

As with all people, but for newcomers in particular who have the added stress of adjusting to a new country, living in poverty has an adverse impact and can lead to family conflict, loss of self-esteem and a sense of despair about future prospects in the new country of settlement. Young immigrants who grow up in such conditions can become alienated from parents, community and the host society (Omidvar & Richmond, 2003), leading to the levels of unrest that we have recently seen in Europe.

Access Issues

I see there's a huge gap right now in housing services for newcomers. There has been more attention given to street people and they're a very hard to house kind of group and [our agency] has been working very diligently in that area, but I'm afraid that our own agency and I think many other agencies have not paid as much attention to the housing issue for newcomers and I would like to see the definition of homelessness brought in to include the incredible overcrowding that most newcomers are living with (shelter worker in Toronto, Access Alliance, 2003).

Most shelters and drop-in agencies are not mandated to meet the needs of immigrants and refugees who have become homeless. Shelter and drop-in staff often lack the time, skills or resources to effectively house and settle newcomers. Moreover, there have been few systemic attempts to develop shelter and drop-in services that are accessible, appropriate, and responsive to the needs of this population. When accessing homeless shelter, newcomers may face a number of barriers. Refugees, especially those experiencing psychological trauma from their experiences, may find shelters overwhelming. Both immigrants and refugees are adapting to all



Unfortunately we have a lot of refugees who have post-traumatic stress disorder, so a shelter can be a very scary place. The mainstream shelters are very nerve wracking for refugees. Sometimes it can replicate some of the circumstances that they've been through and you know, that makes them feel particularly vulnerable (Shelter Worker, Access Alliance 2003).

sorts of life changes, with the experience of being homeless potentially new and frightening. Shelters themselves do not have the resources, time or training to work with these clients (Ballay & Bulthuis, 2004). On top of this, linguistic and cultural challenges compound the difficulties, as do the need for identification documents to access services. Lack of culturally appropriate services can also create difficulties:

I'm Muslim and sometimes at lunch they serve pork and I can't eat pork, you know, so they have to know other cultures, and they have to know about other religions so that they understand what we need as Muslims (immigrant individual using shelter in Toronto, Access Alliance, 2003).

It is difficult to assess the number of newcomers who experience absolute homelessness. Many live in precarious and unsuitable shelter (overcrowded) or are temporarily housed by their ethnic communities. Those that seek help from shelter agencies often do not return as these are designed to respond to the needs of an entirely different population (Ballay & Bulthuis, 2004). There is also a stigma attached to discussing homelessness for immigrants arising from fear of being a burden on public services and fears around jeopardizing their immigrant status.

For many newcomers, public services are a new experience and so most do not know they exist or how to go about accessing them. Newcomers, especially those with few resources, tend to settle in neighbourhoods where their social and cultural networks and needs can be met (Papillon, 2002). These neighbourhoods may provide a nurturing and welcoming environment that can assist with shelter and employment needs and foster social inclusion and community networks.

Homeless agencies are dealing with immigrants and secondary migrants who do not speak English and are referring such clients to settlement agencies. The latter are ill-equipped to address such issues and are not funded to do so (Immigrant Sector Council of Calgary, 2006). The lack of affordable housing in Calgary is also resulting in immigrant agencies spending an inordinate amount of time outside their mandate trying to find housing for clients (City of Calgary, 2006). Table 2 shows the numbers of various groups who sought help from settlement service organizations according to the Longitudinal Survey of Immigrants to Canada (Mendez et al., 2006).

Table 2. Getting Help in the Housing Search from Settlement Service Organizations

*Note: Totals from different tables may not match due to rounding and non-response. All Cell entries reporting numbers of immigrants denote weighted estimates rounded to the nearest 10. (Mendez et al 2006, p. 89)

Visible Minority Group	Immigrants with Housing Search Difficulties who Sought and Received Assistance	Percentage Receiving Help from Settlement Service Organizations
Black	790	19
West Asian	1,210	12
All other Visible Minorities	12,700	4
Non-Visible Minorities	4,270	4
Total	18,970	5



Newcomers who encounter problems in finding housing, report that the most important barriers are cost, lack of co-signer or credit history, and difficulties finding the kind of housing needed.

Survey

In order to assess the number of newcomers who might be accessing Calgary's shelter services, an informal telephone survey of homeless shelters, longer-term shelters and women's emergency shelters was conducted. We found that homeless shelter agencies did not collect this type of information (despite some that had this category on their intake forms) so had no real sense of numbers of immigrants received, if any. However, at a meeting of the Community Action Committee on Homelessness in 2007 July, several of the representatives from homeless shelters reported that they have observed a significant increase in the number of immigrants they are seeing, some as high as 30-40% of their clientele.

The women's emergency shelters were seeing a number of immigrant women and families. For example, the Calgary Women's Emergency Shelter Association estimated that in 2006 they received 2-3 families (75%) or individuals (25%) per week, most of these from the Sudanese community and many without papers. The YWCA Sheriff King Home served an estimated 53 immigrant women in 2006 and the Calgary Native Women's Shelter Society saw 15 families, women with their children. While these were estimates, they still speak to an existing demand for service. In terms of longer-term housing, only the Mary Dover House Residence was able to provide an estimate of 47 immigrant women living in transition housing in 2006. The one youth shelter contacted also had served immigrant youth (See Table 3).

AGENCY	COMMENTS
SHELTER	
Calgary Alpha House	Majority of clients non-immigrants
Calgary Drop-In Centre	No information available
Inn From the Cold	Anecdotally, quite a few families, no numbers. In partnership with Calgary Catholic Immigration Services.
Mustard Seed Street Ministry	No information available
Calgary Dream Centre	6 people, mostly Africa in 2006 (church referrals)
WOMEN'S EMERGENCY SHELTER	
Calgary Women's Emergency Shelter Association	2-3 per week, three-quarters are families and one-quarter individuals. Most are from the Sudanese community, often without papers.
Discovery House (2 nd stage shelter)	23 immigrant women from April 1, 2006 - March 31, 2007 out of 55 total. Asian, African, Russian, Cuban, South Asian, etc.
YWCA Sheriff King Home	53 immigrant women
Calgary Native Women's Shelter Society	16 families (women and their children)
Brenda Strafford Centre (2 nd stage shelter)	10 immigrant women out of 41. Africa, Columbia, Korea, New Guinea, New Zealand, Philippines
LONG TERM HOUSING	
Mary Dover House	47 immigrant women
Calgary Housing Company	No information available
YOUTH SHELTER	
McMahon	April 1, 2006 - March 31, 2007, 11 immigrant youth under 19. Philippines, Africa, South America



A study of factors affecting homeless or risk of homelessness in Calgary and Lethbridge showed family conflict and violence, financial constraints, and addictions or illness as risk factors (Donahue, Este, Miller, 2003). In this study, immigrants did not have enough money to cover basic needs, they found it difficult to secure safe and appropriate housing, and they experienced perceived discrimination from landlords, high rents, full shelters and long waiting lists for subsidized housing. Lack of awareness of resources, programmes and services available, and access to transportation were also barriers. Immigrants who had used shelters were appreciative of the temporary stability and supportive, caring staff. However, others were concerned about crowding, lack of culturally appropriate services and the poor environment for children.

A similar study conducted in Winnipeg showed several trajectories immigrants and refugees may experience in relation to housing upon arrival (Social Planning Council, 2006). These included moving from temporary accommodation (e.g., settlement house, family, friends): (1) to rental housing then to market housing; (2) directly to rental housing; (3) directly to subsidized housing. Newcomers were less concerned with absolute homelessness and more with relative homelessness which included living in unsafe housing conditions and paying a large portion of their income for shelter. The complexity of the issue was also addressed in terms of the need for good jobs, recognition of international experience and education, having access to child care and having access to supportive counseling.

Taking Leadership

There is no proactive leadership at the federal or provincial levels to develop a National Housing Strategy. Due to this political impasse, housing providers and housing advocacy groups have limited capacity to create meaningful, sustainable change... (shelter staff worker, Access Alliance, 2003).

It may be that one of the reasons immigrant and refugee populations slip through the cracks in terms of housing and shelter, is that 'mainstream' agencies see this as an immigrant services issue. However, immigrant serving agencies (ISA's) tend to be non-governmental community-based organizations with a mandate and funding to provide short-term settlement services such as language training/services, labour market integration, counseling, and referrals to health and social services (Omidvar & Richmond, 2003). They do not have the resources to provide longer term integration support and they are facing severe funding cutbacks forcing them to curtail the services they do provide. As such, they are not in a position to assist the growing number of newcomers coming to their agencies asking for shelter or housing assistance and yet they feel an obligation not to turn them away. Shelters, affordable housing providers and housing support services have a mandate to assist Calgarians facing housing challenges, however, these agencies are also not prepared, supported or even equipped to handle the specific needs of these groups.

The Government of Canada has developed a National Homelessness Initiative which includes *Immigration and Homelessness* as one of its six priority themes. Immigration is a federal and provincial mandate; however, as noted above, settlement services are not funded or mandated around housing issues which are the jurisdiction of the province and municipalities. Federal and provincial programmes for immigrants tend to be focused on short-term transitional settlement services provided by NGO's, while municipalities face the longer-term effects of lack of support for longer term integration needs such as access to housing and the job market (Papillon, 2002). Because of these overlapping and conflicting mandates, housing needs of immigrants and refugees fall through the gap and create strain on local governments. For example, in Toronto, the municipal government is providing emergency temporary shelter for recently arrived families



and spending up to \$30 million/year in services for refugee claimants and other immigrants ineligible for federally funded services (Papillon, 2002). It spent an additional \$4.3 million in 2001 to provide emergency shelter, often motel rooms, to newcomers.

Given that these kinds of costs go beyond the mandate and resources of local governments and not-for-profit agencies, it is important to develop a partnership with the three levels of government, settlement agencies and Housing Task Forces to address this gap and to address the barriers of separate funding streams that may prevent such partnerships.

Recommendations

Canadian Policy Research Networks asserted that Canada is one of the most urbanized countries in the world and that our cities are among the most ethnically diverse (2003). This means that urban planners and policy makers face the challenge of creating inclusive cities where all citizens can live and work together and participate fully in the economic, social and political life of the city. In order to attract and leverage this diversity, we need to pay more attention to meeting the needs of culturally and racially diverse populations in the planning process.

The housing/tenant support sector and the settlement sector in major immigrant-receiving cities (should) establish processes to explore the potential for enhanced collaboration, with the support of relevant government funding agencies (Recommendation to 2007 Ottawa Roundtable on Housing and Immigration, Wayland).

1. Policy Recommendations⁵

General affordable housing policy changes would facilitate immigrants' and refugees' ability to obtain and maintain appropriate housing. The Poverty Reduction Coalition has outlined these recommendations in its Affordable Housing and Homelessness, Government Priority Requests: Funds, Land, Incentives document, supported by 13 organizations including the Ethnocultural Council of Calgary (Poverty Reduction Coalition, 2007). In Table 4, general housing policy recommendations for all three levels of government are outlined. However, all levels of government need to assume leadership in declaring roles, responsibilities and resources required to address affordable, appropriate and supported housing needs. They need to commit to better integration and coordination of housing policies, programmes, ministries and departments with other sectors such as health, education, social services and community economic development.



⁵ The General Housing Policy Recommendations in Table 4 come from a number of sources including (Chahal 2005; Chan et al. 2005; George, 2002; Hulchanski, 2000; Kilbride & Webber, 2006; Metro Hall Toronto, 2003; OCASI, 2003; Papillon, 2002; UNCHS, 2001; Wayland, 2006, 2007; Zine, 2003).



Table 4. General Housing Policy Recommendations

Government of Canada	Government of Alberta	Alberta Municipalities
<p>Sustain current levels of funding and implement sustainable and predictable funding for affordable and supported housing. Funding adjustments should be made to meet local needs and building costs on an ongoing basis.</p> <p>Institute tax incentives to support development of affordable housing. Commit \$200 million annually to tax credits to encourage building and/or refurbishing of affordable rental units.</p> <p>Establish tax amendments favouring affordable housing including but not limited to:</p> <ul style="list-style-type: none"> • elimination of capital gains on donations of real estate to registered charities that provide perpetually affordable and supported housing; • encouragement of registered charities to participate in mixed income housing projects where up to a maximum 50% of units can be market units to promote sustainability in mixed housing; • elimination of GST on construction materials associated with affordable housing. <p>Identify and dedicate surplus federal land and buildings for affordable and supported housing initiatives. Continue and expand the Surplus Federal Real Property for Homelessness Initiative (SFRPHI).</p>	<p>Assume leadership and appoint an Alberta Commission on Affordable Housing & Homelessness to develop, implement and commit to long-term strategic planning and provincial funding for affordable housing and homelessness.</p> <p>Commit \$100 million a year towards a province-wide portable shelter allowance for renters in core housing need and adjust this annually, as necessary.</p> <p>Match federal funding dedicated to affordable housing.</p> <p>Institute tax incentives to engage the private sector in developing affordable housing.</p> <p>Develop a policy and program similar to the Surplus Federal Real Property for Homelessness Initiative (SFRPHI) to contribute surplus or underutilized provincial properties (land and buildings) for development as protected affordable, appropriate and supported housing initiatives.</p> <p>Amend the Municipal Government Act (MGA) to allow municipalities to use municipal and surplus school reserve lands for perpetually affordable, appropriate and supported housing initiatives.</p> <p>Amend the MGA to allow municipalities to increase the amount of municipal reserve required from new land developments from the existing 10% to 12%, if the additional 2% is dedicated to perpetually affordable, appropriate and supported housing initiatives.</p> <p>Subsidize municipalities to waive land use amendment, subdivision, development and building permit fees for affordable housing projects and any projects that set aside a minimum of 5% of units to be perpetually affordable.</p> <p>Work with municipalities to share costs of staff positions needed to fast track permits for affordable housing projects.</p> <p>Work with municipalities to create a province-wide public awareness campaign on the benefits of secondary suite legalization.</p> <p>Provide adequate funding to financial institutions to provide low-interest loans at, or below, market rates for up to \$15,000 to homeowners for upgrades to or the creation of new secondary suites to Building & Fire Code standards.</p>	<p>Work with the provincial government on necessary legislative changes to permit enhanced use of municipal and reserve land for affordable housing and inclusive zoning</p> <p>Develop policies and incentives to legalize existing secondary suites and promote creation of new suites in developed and developing areas.</p> <p>Create guidelines in local land use regulations that require or encourage residential developments to include a certain percentage of affordable housing.</p> <p>Identify and dedicate surplus municipal land and buildings for affordable and supported housing initiatives.</p> <p>Continue to commit funds to affordable, appropriate and supported housing initiatives.</p> <p>Create guidelines in local land use regulations that require or encourage residential developments to include a certain percentage of affordable housing. Make best efforts to strategically and flexibly implement these in collaboration with the private sector to create win-win solutions. Density bonuses and fast-tracked approvals are strongly recommended.</p> <p>Expand implementation of secondary suites as a discretionary use in single family districts in new communities, create a policy to provide incentives for the legalization of existing suites in established areas ensuring suites meet Building & Fire Code standards, and promote secondary suites as a tool to create affordable housing.</p>



In addition to general recommendations around housing policy and practice, there are specific recommendations listed in Table 5 for each order of government to address the specific needs of immigrant and refugee populations. All levels of government need to recognize that affordable, appropriate and supportive housing is an integral element of immigrant settlement and integration. These recommendations will be taken to stakeholders for consultation in the fall of 2007.

Table 5. Immigration & Housing Policy Recommendations

Government of Canada	Government of Alberta	Alberta Municipalities
<p>Provide additional funding supports for housing government-assisted refugees through Citizenship and Immigration Canada.</p> <p>Commit to ongoing funding of essential long-term settlement services housing.</p> <p>Investigate policy options for allocating funds directly to immigrants based on province of residence rather than point of entry.</p> <p>Review the parameters of the Residential Rehabilitation Assistance Program (RRAP) with a view to expanding its ability to serve newcomers.</p> <p>Create a federally funded 24-7 welcome centre at major points of entry appropriate information on housing, employment, language and job training, child care, education, and health care.</p> <p>Review the Resettlement Adjustment Program for government-sponsored refugees with a specific focus on housing and social integration.</p> <p>Fund programs that provide a process for newcomers to access a guarantor, two-month deposit, information, basic needs allowance and the start of credit rating.</p>	<p>Provide funding to social housing providers to modify existing stock and supply new stock that will accommodate larger/extended newcomer families.</p> <p>Increase social assistance rates, in particular the shelter allowance component, to better reflect actual housing costs.</p> <p>Ensure more housing advice and assistance is available for newcomers at the time of arrival.</p> <p>Implement a conflict resolution mechanism for landlord-tenant disputes in order to ensure adequate and equitable housing for immigrant and refugee populations. This could be piloted in major urban areas along with the tenant-landlord resolution projects announced by the Province in 2007.</p> <p>Provide diversity training for staff involved in housing, employment, and social assistance and consultation.</p> <p>Expand rental assistance policies to include newcomers.</p>	<p>Undertake a study to assess overcrowded, unsafe and inappropriate housing situations for this population.⁶</p> <p>If implementing an HMIS database, Alberta municipalities should consider capturing immigrant status, point of entry, secondary migration, self-reported ethnicity.</p> <p>Review existing portfolio of municipal rental housing and adjust unit sizes to accommodate the needs of larger/extended immigrant families.</p> <p>Provide diversity training for staff involved in housing provision, consultation and disaster relief services.</p>

⁶ For an example from Vancouver, see Chan, et al., 2005.



The Calgary Committee to End Homelessness, which is a partnership between private, public and not-for-profit sectors, is working to develop a 10 year plan to end homelessness. Some key recommendations for this group to consider while developing a plan that attends to the needs of immigrants and refugees are noted in Table 6.

Table 6. Possible Implications for the 10 Year Plan to End Homelessness

<p>Plan:</p> <p>Ensure pro-active, appropriate planning for differing needs within broader strategies.</p>	<ul style="list-style-type: none"> • Account for differing needs and assets to ensure strategic interventions • Understand needs to ensure effective programming, appropriate affordable housing stock and location and critical policy advocacy changes • Engage key players in government (e.g., Canadian Immigration and Citizenship), non-profit groups and communities working in the area of settlement in the planning process
<p>Data: ⁷</p> <p>Increase knowledge regarding the housing needs of immigrants and refugees in Calgary.</p>	<ul style="list-style-type: none"> • Address lack of knowledge about newcomers' use of the Calgary shelter system • Undertake systematic collection of data to assess demographics, pathways in and out of systems, gaps in the immigrant & refugee populations of absolute and relative homelessness • Capture secondary migration, immigrant class, and ethnicity during data collection to help future strategies better target sub-populations • Include "immigrant" and "refugee" as categories of analysis in the City's Count of Homeless Persons and do more to capture the hidden homeless population. A study by Distasio, Sylvestre & Mulligan (2005) examining hidden homelessness among Aboriginal people would be helpful in this regard. Develop an integrated data management system to support the 10 Year Plan that discerns self-reported ethnicity, immigrant class, whether the person is a secondary migrant, etc. • Conduct research on appropriateness of housing per CMHC standards (see http://www.mosaicbc.com/PDF_files/The_Profile_of_Absolute_and_Relative_Homelessness.pdf for ideas re methodology.
<p>System Prevention:</p> <p>Housing as a critical element to successful settlement.</p>	<ul style="list-style-type: none"> • Ensure supports are in place to facilitate a seamless process from the time of arrival to a permanent housing situation. One example is the "First Contact Project," planned and developed by the Toronto Region Canadian Red Cross and the City of Toronto's Refugee Housing Task Group (RHTG). • Identify gaps in the immigration system to understand where interventions are needed • Facilitate better coordination between service providers and funders, and between government levels and departments in the affordable housing, homelessness, immigration and settlement systems • Identify and seek change to policies which exacerbate housing stress and poverty for newcomers through coordinated advocacy efforts

⁷ **Housing New Canadians** is a university research partnership focused on housing access and discrimination in the Toronto area, where almost half of all newcomers to Canada settle (see <http://www.hnc.utoronto.ca/>). The aim is to improve policies, programs and practices. The research projects examine:

- the nature of the housing search process used by immigrants and refugees
- the quality, adequacy and cost of the housing they obtain
- the degree to which their housing needs are being met
- the nature and extent of any housing-related discrimination



<p>Emergency Prevention:</p> <p>Effectively target those most in need.</p>	<ul style="list-style-type: none"> • Provide rent assistance to assist the more than 21,380 immigrant households spending more than 30% of their incomes on shelter • Use cultural brokers to disseminate information and help facilitate access to ensure better uptake of resources. Information should also be made available in multiple languages • Develop tenant-landlord resolution programs that prevent eviction and ensure linguistic and cultural appropriateness. Critical information about tenants' rights and responsibilities must also translated into other languages • Target refugees through strategies different than those employed with economic immigrants as refugees are at higher risk for homelessness, have lower education and language ability, and a higher incidence of poverty • Seek to improve housing conditions of immigrants and refugees living in unsafe, overcrowded and inappropriate conditions
<p>Rapid Re-Housing:</p> <p>Strengthen ethno-cultural social networks to exit homelessness.</p>	<ul style="list-style-type: none"> • Ensure homeless services, especially shelters and drop-ins, are equipped to meet the needs of this population. Address this through: better coordination of services between the shelter system and settlement agencies; ensuring shelter and homeless services have access to interpreter services; and train staff on diversity issues • Provide information regarding home ownership and home buying assistance
<p>Outreach and Services:</p> <p>Strengthen ethno-cultural social networks and improve culturally appropriate mainstream services.</p>	<ul style="list-style-type: none"> • Ensure coordinated outreach efforts have linguistically and culturally appropriate strategies • Use cultural broker model where community members are hired as outreach workers • Improve ease of access to education, recreation, employment opportunities and health services as these are also critical to the settlement and well being of newcomer groups
<p>Permanent Housing:</p> <p>Increase the range of culturally appropriate housing options.</p>	<ul style="list-style-type: none"> • Build new affordable housing stock to accommodate the needs of newcomers, who have a greater tendency to live in larger family units • Ensure proximity to bus lines (as well as schools, shopping, recreational and community facilities) for new housing stock, as immigrants are more likely than Canadian-born individuals to use public transit • Consider means of ensuring immigrants and refugees have access to affordable housing units proportional to their needs • Provide families with the opportunity to choose their neighbourhoods particularly considering the importance of social networks and ready access to religious and cultural centers • Offer culturally appropriate supports to permanent housing access, where services can be delivered in first languages • Consider that supports to maintain housing need to address: unfamiliarity with Canadian mainstream institutions and cultures, English as a Second Language and upgrading opportunities to increase employability



Next Steps

A positive recent step has been the creation of a ninth sector of the Homeless Foundation's Community Action Committees to focus on immigrants, refugees, and homelessness issues. To follow are some recommendations to ensure that this Sector addresses the identified housing needs among immigrants and refugees:

- create a strong and sustainable partnership and network between the immigrant serving agencies and the homeless serving agencies, with the objective of establishing a coordinated approach to address the needs of immigrants and refugees and to decrease their risk of homelessness.
- develop effective policy recommendations, with the objective of reducing the risk of homelessness among immigrants and refugees.
- develop a framework for the delivery of culturally-appropriate services which would address linguistic accessibility and culturally competent service delivery of shelters and drop-ins
- identify training resources and implement capacity building activities with the objective of enhancing service co-ordination and provision of accessible, equitable and culturally appropriate services and supports to immigrants and refugees who experience homelessness and who are at risk of becoming homeless.⁸
- consider assigning a different member of the committee to each of the other sector tables (where applicable) to ensure that the needs of this population group are integrated into the planning process.
- ensure strong linkage with the Immigrant Sector Council of Calgary, particularly its "Emerging Social Issues" sub-committee.

In 2007 September, there will also be a meeting with stakeholders from the above committees, the Calgary Immigrant Sector Council and those working on the 10 year plan to end homelessness.

Finally, a pilot programme, *the Coordinated Response Pilot Program for Homeless New Canadians*, is a joint effort between the Inn from the Cold, CUPS and the Calgary Catholic Immigration Society. In July and August 2006, Inn from the Cold found itself regularly over capacity and noticed that a significant percentage of the families applying for shelter were immigrants. To meet this need, various referral and cooperative efforts were improvised between the above three agencies. In the end, the situation was handled, but it was something of a rude awakening (Bray, 2007, personal communication). At the time it was realized that many different services were struggling to cope with the problem, but not in a sufficiently coordinated fashion. Indeed, there was a degree of "stove-piping" going on, as agencies tended to confine themselves to their missions and mandates, and not collaborate sufficiently as to be able to assist families in a truly holistic fashion (Bray, 2007). It was recognized that an ongoing coordinated response was required in order to ensure that the situation was not repeated. For more information about this pilot project, contact Rob Bray at (403) 262-2006 or rbray@ccis-calgary.ab.ca.

⁸ The Best *Practices for Working with Homeless Immigrants and Refugees* team in Toronto has a number of recommendations and considerations available at http://atwork.settlement.org/sys/atwork_library_detail.asp?doc_id=1003145/. The first four actions have been adapted from that model.



Conclusion

Social justice issues have not traditionally been part of the planning and development process for neighbourhoods and cities. However, there are numerous examples in existence that show that when planning occurs within the context of a larger social agenda, social equity can be fostered through the built environment. Sustainable urban planning needs to take into account affordable housing access for immigrants and all levels of government have a role to play (Papillon, 2002).

Nicolas Retsinas, Director for the Joint Centre for Housing at Harvard University has noted that:

We know that [immigration] is a hot political topic, but putting the politics aside, the reality is that foreign born households and children of foreign born households occupy an increasingly important share of the housing market and housing demand. They will account for about 40 percent of the net new households. In the past year they accounted for somewhere between 14 and 15 percent of the home buyers, and in some markets, like the New York metropolitan area, last year they represented 1 out of every 5 homebuyers (2007).

These comments are applicable to Canada as well and suggest the importance of newcomers, not as another marginal population to accommodate, but as a major economic force in our society who can only thrive if provided access to adequate housing, jobs and education.



For Calgary, the challenge is to get ahead of this growing need by creating proactive and preventative initiatives. These are not the hard to house chronically homeless; these are the people who, with a bit of well-placed help, we would never see in our shelter system. In fact, in Calgary, more recent immigrant households own their own homes than in other parts of Canada (CIC, 2005b) although this may have changed over the last five years.

As more immigrants continue to arrive from abroad and inter-provincially for the promise of a better future in Calgary, tailored research and strategies targeting policy barriers, culturally appropriate housing stock, services, and income supports should be in place to address the pitfalls they may experience in the new Calgary housing reality.

Findings can support advocacy efforts to ensure immigrants' and refugees' housing issues are addressed in the 10 Year Plan to End Homelessness, the first draft of which is scheduled for September 2007. Calgary has the opportunity to be proactive to prevent homelessness in immigrant and refugee populations before their members become a permanent part of the homeless landscape as they have in other urban Canadian centers.





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Appendix 1. Rental Housing in Calgary

Available Units and Units Lost 2006

RENTAL HOUSING IN CALGARY - MARKET AND NON-MARKET UNITS	
INDICATOR	NUMBER
All Non-Market Rental Units, 2005 (social, subsidized, or public housing - with and without supportive care)	13,596
Total - Primary Market Rental Units, 2006 (apartments or row homes in "purpose built rental structures")	44,393
<ul style="list-style-type: none"> • Apartments 39,893 • Row Homes 4,500 	
Vacancy Rate, 2006 (primary rental housing market)	0.5%
Known Secondary Market Rental Units - Condos, 2006 (rented in buildings that are <u>not</u> "purpose built rental structures")	2,927
Total - All Primary and Known Secondary Market Rental Units, 2006	47,320
Total - All Known Rental Units (all non-market rental units, <u>2005</u> , and all primary and known secondary market rental units, <u>2006</u>)	60,916
Non-Market Rental Units, 2005 vs. All Known Rental Units (13,596 vs. 60,916)	22%
Non-Market Rental Units, 2005 vs. All Dwelling Units, 2005 (13,596 vs. 395,779)	3.4%

RENTAL HOUSING IN CALGARY - MARKET RENTAL UNITS LOST, 2006	
INDICATOR	NUMBER
Total Remaining Primary Market Rental Units, 2006 (apartments or row homes in "purpose built rental structures")	44,393
Total Market Rental Units Lost, 2006 (removed from the rental market due to demolition or conversion to owner occupied condominiums)	1,329
<ul style="list-style-type: none"> • Apartments 1,083 • Row Homes 246 	
Market Rental Units Lost to Condominium Conversion, 2006	946
<ul style="list-style-type: none"> • Apartments 767 • Row Homes 179 	
Market Rental Units Converted vs. All Units Lost (946 vs. 1,329)	71%
Total Market Rental Units Lost in Calgary, 2001 - 2006	4,794

