

Executive Summary

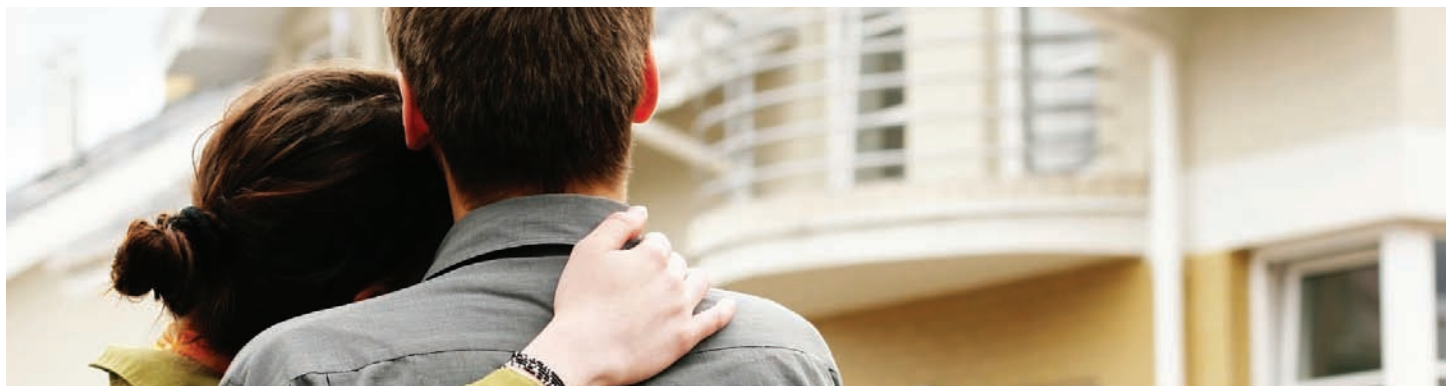
Hidden in Plain Sight:

housing challenges of newcomers in Calgary

Intensifying Housing Challenges

Increasing numbers of newcomers to Canada are experiencing significant difficulties finding and maintaining affordable, appropriate housing. The trend is visible in Calgary where 42 per cent of immigrant-led renter households and 24 per cent of immigrant-led owner households are in need of affordable housing (City of Calgary 2008a). Findings from the Newcomers' Housing Survey, conducted to inform this report, confirm this:

- The average after-tax income spent by survey participants on housing was 50 per cent; this places them at high risk for experiencing homelessness.
- On average, renters spent a total of \$991 per month on their housing needs - \$896 on rent, \$156 on utilities, and \$124 on other housing-related costs. Homeowners spent an average of \$1,899 per month - \$1,492 on mortgage payments, \$354 on utilities, \$262 on condominium fees, and \$244 on other housing costs.
- A considerable proportion lived in housing in need of repairs. Approximately 34 per cent reported their housing was in need of minor repairs and 9 per cent were in need of major repairs.
- Respondents experienced difficulties with housing for multiple reasons. Among these were: low income (33 per cent); no job (21 per cent); language barriers (24 per cent); age of children (20 per cent); lack of references (18 per cent) and identification documents (17 per cent); family size (16 per cent); ethnicity/race (13 per cent); and a lack of credit history or bad credit (13 per cent).
- The majority of respondents did not know about landlord and tenant laws. 37 per cent were familiar with these laws and 13 per cent knew where to find out about them.



- The farther into the future respondents were asked to consider their housing options, the likelier they were to report insecurity. About 31 per cent did not know if they had a place to stay in one year; 18 per cent were uncertain about their housing in the coming three months.
- Respondents worried about their housing situation. In fact, 23 per cent worried about housing all the time, while only 10 per cent never worried. More than 25 per cent were not happy with their current housing situation. More than 50 per cent felt housing in Canada was worse than their home.

The survey findings were complemented by the interview responses of newcomers and service providers:

Barriers to formal rentals led to reliance on inadequate, inappropriate, informal housing.

- By seeking inadequate housing such as basement suites or room rentals, newcomers' housing was more likely to be insecure, unsafe, and fraught with health risks.

Service improvement requires additional resources, linguistic and cultural competency, and inter-sectoral collaboration.

- Service providers reported the lack of qualified service delivery personnel as a significant barrier to service quality for newcomers. This issue was precipitated by labour shortages experienced in all sectors.
- Service providers noted that they were unable to offer culturally relevant supports to increasing numbers of diverse clients, in part because of the human resource shortfall.
- Many noted that there simply was not sufficient communication within and between the homeless and settlement sectors.

Unexpected Findings

There were fewer reports of co-habitation with extended families than expected. Most respondents resided with spouses (60 per cent) and children (58 per cent); only 4 per cent lived with parents, 3 per cent with siblings, and 2 per cent with in-laws. House sharing was very common: 44 per cent of respondents were sharing or had shared housing with non-family members.

Friends were more likely to help newcomers find housing than were communities or agencies. When asked about where they received help finding housing, the most common response was from friends (60 per cent), followed by several indicators that point to relying on one's own capacities, including internet searches, newspaper ads and fliers/postings. A small percentage reported receiving help from settlement and homeless serving agencies.



Living close to faith and ethno-cultural communities was less important than expected. Rather, respondents preferred having access to transit, shopping and schools in safe neighbourhoods. Their neighbourhood dislikes were primarily concerned with housing un-affordability and distance from work.

Informal networks have both benefits and strains. Many interviewees relied on friends and family to find housing. In the latter case, a host-guest relationship develops where the recent arrivals are temporarily housed with a friend, family member or acquaintance until they are able to establish their own household. This relationship is by no means without strains; respondents felt they were a burden to the host, there was a lack of privacy for both parties, and some hosts expected payment or services in return for housing.

Being female and single increased a newcomers' vulnerability. Interviewees, particularly single women, reported abuse and isolation caused by family members or acquaintances. The situation was further complicated when women had children with them.

Implications and Recommendations

The findings of this research project raise questions about the assumption that ethno-cultural communities buffer homelessness for newcomers. Although reliance on friends was very common, the strains of these informal arrangements should not be ignored. Research into the negotiation of assistance and the provision of informal housing by friends and family is necessary. Diversity in informal housing should also be explored, including beliefs about relying on mainstream assistance.

These findings have implications for policy and programming; recommendations are made generally and in relation to the 10-Year Plan to End Homelessness's implementation areas of prevention, re-housing, data and research, and the non-profit sector. The possible impacts of the global recession on the housing situations of newcomers are also discussed along with recommendations for future research.

Key recommendations include:

1. Increase the number of affordable housing options that are appropriate for newcomers in terms of size, location, and proximity to amenities.
2. Review current policies and practices that prevent those most in need from receiving mainstream supports.
3. Ensure settlement funding recognizes housing as critical to settlement and provides adequate resources.
4. Enhance collaboration and communication between the homeless and settlement sectors to increase joint program design, planning, and service delivery for newcomers.
5. Increase newcomers' knowledge about housing supports, services and their rights in Canada.
6. Ensure homeless serving agencies, particularly emergency shelters, have the capacity to deliver appropriate services to increasing numbers of newcomers.
7. Enhance homelessness prevention supports to address the specific needs of newcomers, particularly in light of the potential impacts of global recession.