



Finding a Place to Call Home: An Environmental Scan of Newcomer Affordable Housing Across Canada

Prepared for
The Hamilton Immigration Partnership
Council (HIPC)

In
January 2020

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Executive Summary

This report presents the results of a McMaster Research Shop project for the Hamilton Immigration Partnership Council (HIPC). Through this project, a review of affordable housing initiatives across Canada was conducted in order to provide recommendations for future newcomer housing efforts in Hamilton. Data sources for this project include a literature review and an environmental scan.

A literature review on the state of affordable housing in Canada was conducted to help frame and provide context to the project. Its results show that there is a significant lack of affordable housing across Canada due to an array of issues, including reduced government funding for social housing and rising rent and housing costs. In addition, newcomers to Canada face several barriers trying to address affordable housing, including but not limited to expensive rents, a lack of support from housing agencies, and discrimination from employers and landlords. Housing agencies also face challenges providing support to newcomers due to language and cultural barriers, as well as limited funding and misalignment between service providers.

Results from our environmental scan of newcomer affordable housing initiatives in major urban cities across Canada, including Toronto, Winnipeg, Regina and Vancouver, identified six programs with promising features and the greatest chance for replicability in Hamilton. All these programs provided emergency shelter or transitional housing, as well as housing stabilization support, which included accommodation search and advocacy support. Five of the programs also provided wrap-around supports, such as counselling, language classes, and employment training in order to ensure holistic care of their clients.

Based on our research, we have provided three recommendations to HIPC to consider moving forward when raising awareness of and/or promoting future housing initiatives in Hamilton, including: 1) Apply for federal funding; 2) Review municipal zoning and by-laws and policies implemented in other Canadian cities and consider their implementation in Hamilton; and 3) Connect housing agencies with other community organizations to develop housing wrap-around services.

Key Definitions

Affordable Housing - costs less than 30% of a household's income before tax. According to the Canadian Mortgage and Housing Corporation (CMHC) affordable housing is a broad term that can include housing provided by the private, public, and non-profit sector and can take the form of rental, ownership, and/or temporary or permanent housing (CMHC, 2018).

Crown Corporations - are wholly owned federal or provincial organizations structured like private or independent companies that operate at arm's length from the government. Crown corporations provide services that would not be economically feasible for a private enterprise to undertake. The degree of financial and government control varies (Stastna, 2012).

Emergency Shelter - temporary but immediate places to stay for anyone who is homeless or at risk of homelessness. Usually run by non-profits, municipalities, and/or community or faith-based organizations (BC Housing, 2019).

Newcomers - an individual or family that left another country to settle in Canada. Includes immigrants, refugees, and returning residents (Government of Canada, 2019).

Subsidized Housing - assistance from the government or a private organization to pay for rent. It includes rent geared-to-income, social housing, public housing, government assisted housing, non-profit housing, rent supplements, and housing allowances (Statistics Canada, 2016).

Transitional Housing - refers to a supportive and temporary type of accommodation that is meant to bridge the gap from homelessness to permanent housing, by providing structure, support, and in some cases, education and training (Canadian Observatory on Homelessness [COH], 2014).

Wrap Around Services - a broad term used to describe programs where several organizations work together to provide supports that are flexible, comprehensive, and personalized. Through this approach a team of professionals work with an individual and/or family to create, implement, and monitor a support plan (COH, 2019).

1.0 Introduction

1.1 Background

The Hamilton Immigration Partnership Council (HIPC) was created in 2009 to facilitate community partnerships to coordinate and enhance the delivery of services, such as housing, education, employment, etc. for newcomers to Hamilton.

Prior research carried out by HIPC identified affordable housing as a significant challenge facing newcomers in Hamilton. In the summer of 2019, HIPC approached the McMaster Research Shop (RShop) to expand on these findings by conducting an environmental scan of affordable newcomer housing initiatives across Canada. The research question for this project was:

What are some initiatives and projects that have successfully helped newcomers to Canada (immigrants and refugees) secure affordable housing?

Based on our consultation with the community partner, the research team also developed the following sub-research questions:

- How were these projects conceived and funded?
- What were the project(s) outcomes?

The goal of this research is to provide HIPC with a plain language report, including brief case studies of replicable examples and recommendations for future initiatives focused on housing newcomers. The report will be used by HIPC to raise their awareness of existing housing programs for newcomers, as well as to promote comparable initiatives in Hamilton in the future.

The RShop agreed to take on the project and this report is a summary of the team's research methods, findings, and recommendations.

1.2 Structure of Report

This report presents our findings on the state of newcomer affordable housing initiatives across Canada, as well as presents brief case studies of programs that could serve as models for future newcomer housing efforts in Hamilton. The next section, Methods, gives an overview of our research process, which includes a literature review and an environmental scan. The report concludes with recommendations for HIPC to consider.

2.0 Methodology

2.1 Literature Review

To help frame the research findings, as well as the final recommendations of the report, the team conducted a literature review on the state of affordable housing in Canada. For the literature review, the team looked for existing research on the following topics:

- the state of affordable housing for newcomers across Canada;
- barriers to affordable housing for newcomers;
- barriers housing service providers and/or agencies face trying to assist newcomers with affordable housing;
- practices for affordable housing for newcomers; and
- newcomer mental health.

The team searched scholarly databases, such as the McMaster library research databases and Google Scholar, as well as the following housing and newcomer networks:

- Canadian Housing and Renewal Association
- Homeless Hub
- Immigrants Working Centre
- Local Immigration Partnership Network
- Metropolis Network
- Pathways to Prosperity
- The Canadian Council for Refugees.

Search terms included, “affordable housing Canada,” “newcomer affordable housing Canada,” “affordable housing initiatives,” “subsidized housing initiatives,” “housing providers/agencies in Canada,” “newcomer housing supports Canada,” “refugee housing and/or supports,” “immigrant supports and/or services Canada,” “Canadian multicultural centres,” and “agencies/providers, newcomers, barriers, challenges, and housing.”¹ Additional search terms included, “newcomer mental health,” “mental health support newcomers Canada,” “immigrant mental health,” and “refugee mental health Canada.”

¹ Each of these searches was also completed replacing Canada with the name of a specific province and/or city.

To supplement the scarce information obtained from the literature search, a representative from New Journey Housing – an organization that helps assist newcomers in Manitoba find housing – was interviewed via phone-call in an unstructured interview to better understand and grasp the challenges support service providers and agencies have in supporting newcomers find housing. Key findings of the unstructured phone interview are summarized in Appendix 1.

2.2 Environmental Scan

For the environmental scan, the team conducted a broad online search of newcomer affordable housing initiatives external to Hamilton but within Canada, as well as grey literature, including media accounts (e.g., newspaper stories) and the internal reports of various government and/or non-profit agencies. If we could not find internal reports about the outcomes of a specific housing program, then we used Google Scholar to see if any peer-reviewed evaluations existed. We also contacted housing-related organizations and officials to clarify findings and request connections to other relevant individuals and initiatives.

The team focussed their research efforts on urban cities with a history of newcomers, specifically those listed by Statistics Canada as having the largest influx of newcomers to Canada (2011):

- Halifax, NS
- Montreal, QC
- Gatineau, QC
- Toronto, ON
- Ottawa, ON
- Peterborough, ON
- Winnipeg, MB
- Regina, SK
- Calgary, AB
- Edmonton, AB
- Vancouver, BC

We excluded initiatives that did not specifically target newcomers or exceeded budgets of 100 million dollars. The team focussed on recent programs from the last 10 years as they would have been active during the ongoing affordable housing shortage and could have developed useful strategies for working within this market. The team also used the following research questions to determine the relevance of an initiative: How much does

it cost and where does the funding come from? What are its features? And, what were its outcomes?

To ensure program replicability in Hamilton, the team avoided newcomer affordable housing initiatives outside of Canada. The team also avoided programs run by the provincial government due to differences in legislation, as well as requirements for subsidized housing assistance. Additionally, each province has its own housing Crown Corporation which range from minimally to extremely involved and/or embedded in the provinces affordable housing initiatives. All these factors make replication in Ontario extremely difficult.

Limited findings led the team to refine and expand its search parameters throughout the project. For example, initially the team excluded initiatives connected to the federal government's Resettlement Assistance Program (RAP) since there are groups in Hamilton already connected to it. However, as we conducted our search, we noticed that some programs connected to RAP also provided additional services that could be of interest to HIPC. As a result, we included these programs in our search.

2.3 Limitations

Rising rent and housing prices have increased the demand for affordable housing across Canada, especially in major Canadian cities like Toronto and Vancouver (Common and Mancini, 2019; Pakeman, 2015). As a result, most affordable housing programs are broad in focus, with few specifically targeting newcomers. Additionally, most newcomer-related programs only target refugee families. Limited findings led the research team to expand their search to include the Halton Region, ON, and London, ON.

Information on affordable newcomer housing programs are vague and/or limited. Further, evaluations of their effectiveness and/or outcomes are largely non-existent or incredibly minimal. These programs also usually focus on transitional subsidized housing. While some program descriptions mention permanent housing, there is often little to no information about how newcomers are assisted in moving from transitional to permanent affordable housing.

Lastly, the research team was only able to examine initiatives and projects that were widely advertised online and/or referred to us. The team may have missed some smaller local or word-of-mouth initiatives. As such, we cannot claim our environmental scan is fully comprehensive, nor that we captured all examples.

3.0 Literature Review

The purpose of this brief literature review is to better understand the state of affordable housing across Canada. It is divided into four sections, responding to the following four guiding questions:

1. What is the current state of affordable housing in Canada?
2. What barriers do newcomers face trying to find affordable housing?
3. What barriers do service providers and/or agencies face assisting newcomers find affordable housing?
4. What are best practices for newcomer affordable housing?

3.1 Overview of Affordable Housing in Canada

Studies examining the state of affordable housing for newcomers in Canada consistently indicate a significant unmet need across communities. However, the severity of this shortage and its impact on newcomers is not well described due to fragmented and distinct administrative programs with their own data collection and practices (Housing Services Corporation's (HSC), 2014). The federal government previously maintained and funded social housing directly through provincial housing transfers and the Canada Mortgage and Housing Corporation (CMHC). However, in the 1990s, it reduced the administrative power of the CMHC and redistributed it to the provinces and territories (HSC, 2014). At the same time, it also cut funding to and eliminated many programs designed to help low-income individuals and families (Pakeman, 2015).

According to the existing literature, the lack of affordable housing has multiple causes, is underestimated by current data, and can worsen newcomers' vulnerability. Coming to Canada, recent immigrants experience a housing market characterized by a shortage of subsidized housing options, as well as a shortage of private rental vacancies that rent-supplement programs cannot make better (Gillard, 2014). These issues affect everyone in need of affordable housing, but "immigrant homeowners and renters are more likely than their Canadian-born counterparts to suffer affordability problems" (Preston et al., 2009). In 2001, 25.5% of immigrants across Canada lived in unaffordable housing and this statistic was higher for newcomers who arrived between 1996 and 2001 at 39.4% (Preston, 2009). Worse, affordable housing waiting lists continue to grow and the rental housing market appears unprepared to meet this demand. (Gillard, 2014; Pruegger & Tanasescu, 2007).

Unfortunately, the severity of this issue for newcomers may be underestimated and masked by poor data on homelessness that neglects immigration status, as well as substantial hidden relative homelessness (Hiebert, 2009; Preston et al., 2009; Pruegger & Tanasescu, 2007). Often, “unable to afford their housing, [newcomers] couch-surf and stay with friends and family, sometimes farming out their children to different households to reduce the inconvenience for the families with whom they stay” (Preston et al., 2009). Contributing to this phenomenon is the fact that homes are rarely designed to accommodate the larger and extended families common to many immigrant households (Gillard, 2014).

Some newcomers have also adopted the strategy of combining households with other newcomer families to make housing more affordable. Still, in regions such as Ontario’s York region, “16.4% of immigrant tenants were still spending at least 50% of household income on housing” in the first 10 years of residence leaving them vulnerable to homelessness (Preston et al., 2009). Unaffordable housing contributes to a situation where newcomers are living in inadequate conditions, as well as precariously housed (Hiebert, 2009; Pruegger & Tanasescu, 2007; Silviu, Al-ubeady, Chyz-Lund, Colorado, & Halldorson, 2017). Housing that is crowded, unstable, or substandard also increases the vulnerability of newcomers due to its negative psychological and social impacts (Ellery, 2019).

Lack of affordable housing has real life consequences, as evidenced by this quote from a report on the housing circumstances of refugees in Winnipeg, where newcomers stated, “Unaffordable housing was a drain on family resources, which limited their expenditures on other basic necessities like education, health care, clothing, and food” (Carter, Polevychok, Friesen, & Osborne, 2008).

3.2 Barriers to Affordable Housing for Newcomers

Research identifies five barriers limiting newcomers’ access to affordable housing in Canada: rent is too expensive; the size of housing; the quality of housing available; a lack of support for housing services; and trauma (Teixeira & Drolet, 2018). We elaborate on these issues below.

1. Rent is too expensive

The literature notes that rent is often too expensive for newcomers. This issue is exacerbated by several factors. First, newcomers who are regulated professionals often face challenges when trying to become licensed to practice in Canada. In Ontario, 39% of regulatory bodies still do not recognize foreign licenses for regulated professionals

(Toronto Region Immigrant Employment Council [TRIEC], 2018). Additionally, many employers fail to recognize degrees from universities outside of Canada, with 21% reporting that this is a barrier to hiring immigrants (TRIEC, 2018). Second, newcomers lose out on job opportunities because employers expect them to have "Canadian experience." Even though the Ontario Human Rights Commission stated in 2013 that requiring "Canadian experience" is discriminatory, many employers still list this in postings and/or ask for this during interviews (TRIEC, 2018). Third, according to the literature, 95% of employers considered language and communication barriers the most significant challenge when working with newcomers (TRIEC, 2018). Lastly, newcomers also face bias and discriminatory hiring practices. In large organizations, applications with 'Asian' names were 45-60% less likely to receive a job interview than those with Anglicized names. In small organizations, this number doubled (TRIEC, 2018).

2. Size of housing

Newcomers prefer large rental units due to the size of their families. In Toronto, 20% of immigrants live in households with 5 or more people, whereas only 10% of non-immigrants live with the same number of people. In addition, many newcomers prefer private rentals over government-sponsored properties. However, in big cities, like Toronto, large private rentals have not been developed for nearly three decades (Hiebert, D'Addario, Sherrell, & Chan, 2005).

3. Quality of housing

Affordable housing is often located in the inner city, where newcomers frequently experienced depression and anxiety due to being surrounded by activities such as prostitution, theft, and/or drug dealing (Carter, Polevychok, Friesen, & Osborne, 2008). When affordable housing was found outside of the city, newcomers must rely on public transportation, which can limit their access to jobs and increase their monthly expenses (Hiebert, D'Addario, Sherrell, & Chan, 2005).

4. Lack of support for housing services

In the literature, newcomers stated that the lack of support for housing services "left them vulnerable to unscrupulous landlords, lease arrangements that they did not understand, and searching for accommodation in areas of the city with which they were unfamiliar" (Carter, Polevychok, Friesen, & Osborne, 2008). In cases where agencies are involved, the information that is provided can be thin, inconsistent, and out-of-date (Hiebert, D'Addario, Sherrell, & Chan, 2005). Many newcomers felt that they needed

further information on standard rent prices, types of housing, renter's rights, housing location, and housing accessibility (Teixeira & Drolet, 2018).

Some newcomers also faced unfair practices from housing service workers. In one case, newcomers described "feeling pressure from housing staff to transition out of the shelter, but not having yet secured a safe place to live or the skills to maintain independent living" (Centre for Addiction and Mental Health [CAMH], 2014).

5. Newcomer Trauma

The challenges that newcomers face can have a negative impact on mental health, which creates further barriers to affordable housing. For example, research shows that newcomers who face trauma are more likely to have difficulty learning a new language (Wilson, Murtaza, & Shakya, 2010). In one study, a service provider working with refugees said the following regarding the impact of trauma on learning ability:

"I did work with people who were highly educated, they were professionals in their countries. They came to Canada and were unable to move from level one to level two, and that contributed to their depression because some of them put lots of effort into learning (a) new language, but because of trauma...they were not able to learn language, new information, concentrate...And it just contributed to their depression" (Wilson, Murtaza, & Shakya, 2010).

The link between trauma, depression, and learning ability creates a harmful feedback cycle. With a reduced proficiency in English or French, newcomers are more likely to face challenges while seeking employment and housing.

3.3 Barriers Service Providers and Agencies Face Assisting Newcomers with Housing

Overall, there is scarce literature describing the challenges that housing service providers and/or agencies have supporting newcomers looking for affordable housing. The literature that does exist highlights four common barriers: supply of adequate housing; fragmentation of agency services and housing information; language and cultural barriers; and, housing landlords.

1. Supply of Adequate Housing

A common theme in the grey literature is an inadequate supply of housing (Silvius, Halldorson, and Al-ubeady, 2019; Hiebert, 2009; Immigration Partnership, 2016). For

example, Silvius, Halldorson, and Al-ubeady (2019) noted a limited number of available housing units in Manitoba, and that private housing is often too expensive for newcomers there. As such, social housing often becomes the option for agencies to connect newcomers to. However, there is also a limited amount of social housing available (Silvius, Halldorson, and Al-ubeady, 2019). This message was reiterated by a representative from New Journey Housing, who stated that newcomers often fight for the lowest rent possible, and cite challenges for housing providers and support agencies in identifying housing that matches newcomers' financial status (New Journey Housing, 2019).

Available housing options for agencies to connect their clients to are further reduced based on client characteristics. Silvius, Halldorson, and Al-ubeady (2019) discuss that it is more challenging for agencies to find housing for single newcomers and those with large families. In addition, clients may have preferences for the neighbourhoods that they want to live in, thus decreasing the number of options agencies and service providers can provide (New Journey Housing, 2019). When and if service providers can match their clients to suitable housing, there can be a time-lag for approval (Silvius, Halldorson, and Al-ubeady, 2019).

2. Fragmentation of Agency Services and Housing Information.

Bulkachasuk (2017) describes that one of the historical challenges that Winnipeg service providers have in supporting newcomers find housing is the lack of integration of services required to support newcomers in finding a home and navigating the system. To compound this issue, information on housing is also fragmented, especially for community-based, social housing providers, co-operatives, and rent-supplemented units (Silvius, Halldorson, and Al-ubeady, 2019). This suggests that service providers and agencies supporting newcomers find housing may not be aware of the full breadth of available options. For newcomers who are likely to have a low household income, this makes it challenging to identify housing options that align with their financial status.

3. Language & Cultural Barriers

In Canada, the two official languages are English and French. However, newcomers come from a variety of linguistic backgrounds and may be in the process of developing their English and/or French language skills. Unfortunately, service providers and support agencies assisting newcomers find housing do not always have staff members who speak the languages that newcomers are most comfortable speaking and understanding (Hiebert et al., 2010). This not only results in difficulty in communication,

but minimizes the impact of the agencies and providers as they can be seen as 'inaccessible' by newcomers (New Journey Housing, 2019).

4. Housing Landlords

From the perspective of housing agencies and service, one of the challenges that they face in supporting clients find housing is that landlords are reluctant to rent to refugee claimants, people with temporary assistance, and those on government assistance (Hiebert et al., 2010). Newcomers who require housing support often have low-income. Oftentimes, landlords also require prospective renters to provide a credit history and co-signers, which may be limiting for newcomers and particularly refugees (Sherrell, 2011). Some landlords also discriminate against individuals due to skin colour, gender, ethnicity, culture, religion, and disability (Hiebert, et al., 2010). The reluctance of landlords to take on newcomers as tenants further reduces the supply of housing that agencies must match their clients to.

3.4 Best Practices for Newcomer Affordable Housing

A literature search of the best practices for newcomer affordable housing did not yield a specific practice or tool that has been identified as the most effective. Most of the current literature is focused on identifying and summarizing programs and services that assist vulnerable populations, including but not limited to newcomers, with affordable housing across Canada (Wake, n.d.). These practices include housing-specific newcomer organizations, RentSmart, Community Land Trusts, municipal policies, and cohousing (Ellery, 2019). More information about municipal level policies and trusts will be discussed in the recommendations section.

Most housing-specific newcomer organizations provide help and resources to guide newcomers to rent or purchase housing, including training on money management, free workshops and advising, and certificate programs. For example, RentSmart is a program in Ontario that provides education and support to tenants and landlords with the goal of successful tenancies. An evaluation of this program found that 91% of participants mostly or always paid their rent on time and in full. Additionally, 78% of participants somewhat or fully agreed that this program helped them find a place to rent (Ellery, 2019).

4.0 Environmental Scan

The following section contains the results of our environmental scan of newcomer affordable housing initiatives across Canada. Our scan focussed on programs that:

- were in Canadian urban cities with a history of newcomers, excluding Hamilton;
- targeted newcomer populations;
- cost less than 100 million dollars; and
- were active within the last 10 years.

We chose 6 programs that the team felt had the most promising features and/or chance for replicability in Hamilton. See table 1 for a brief overview of the key characteristics of these programs.

Below is a quick overview of the 6 programs features, outcomes, and considerations for replication.² Province and size have organized these findings - ranging from the largest to smallest program within a specific province.

These results are by no means an exhaustive evaluation of national efforts. See Appendix 2 for additional newcomer affordable housing initiatives examined for this report.

² It is important to note that not all programs have conducted an internal and/or external evaluation of their program's effectiveness. As such, our report highlights the outcomes as that these programs have self reported them in their annual reports. Our discussions of funding are also limited by what the programs and/or the Canadian Revenue Agency has reported. While we can sometimes provide an amount for total yearly funding, we did not always have access to a complete breakdown of how that funding was spent. Additionally, almost no organization provided information about the process involved and/or cost of getting housing units for their programs.

Table 1: Select Newcomer-Focused Housing Programs by Key Characteristics

Housing Initiative	Sojourn House	Halton Multicultural Council	Immigrant and Refugee Community Organization of Manitoba	Regina Open Door Society	Kinbrace: Refugee Housing	Journey Home Community Association
Location	Toronto, ON	Burlington, ON	Winnipeg, MB	Regina, SK	Vancouver, BC	Burnaby, BC
Target Population	Target Population	Immigrants and refugees	Legal immigrants (Permanent Resident, Refugee Claimant, or Convention Refugee), homeless, or at risk for homelessness who are comfortable speaking English	Recently arrived immigrants, refugees, and refugee claimants	Refugees and immigrants	Recently arrived refugee claimants
Housing Type	Emergency shelter, Transitional Housing	Transitional housing	Transitional housing	Transitional housing	Transitional housing	Transitional housing
# of Units/Beds	Emergency Shelter, 58 beds Transitional Housing, 52 units	9-10 units	2 sites, 126 total units	N/A	2 adjoining houses	3 welcome houses
Average Length of Stay	2 year	12 weeks, with possibility of extension	1 year, max of 3 years	4-6 weeks	3 months	3-4 months

Rent Payment Model	Subsidized housing	Rent and housing expenses covered	Rent geared-to-income	Resettlement Assistance Program Rates	Rent payment dependent on Welfare allowance received monthly (\$375 - \$785)	Rent assistance
Key Services & Supports Provided to Supplement Housing	Accommodation search, Income Support, Advocacy on behalf of the client, Wrap around services	Case management, Wrap around services	Community resource program, After school program, Asset building program	Language and employment services, Settlement and community family services, Translation and interpretation program	Identification of permanent housing, Negotiating and advocating on the behalf of clients	English language support, Financial support, Community meals and events
Funders and Partnerships	Ontario Trillium Foundation and community agencies	Halton Region	Government of Canada, CMHC, City of Winnipeg et. al.	Immigration, Refugees and Citizenship Canada, Government of Saskatchewan, et al.	Canadian Government as part of the Homelessness Partnering Strategy, Metro Vancouver et. al A full list of community partners can be found here	Community members and partners
Reported Annual Government Revenue	\$6 M	\$4.142 M	\$1.759 M Federal \$532.9 K Provincial	\$7.83 M Federal \$2.156 M Provincial	N/A	N/A

			\$300 K Municipal			
Reported Annual Other Sources of Revenue	N/A	\$532.4 K	\$931.5 K	\$898.2 K	\$581.3 K	\$675.0 K
Difficulty in Replication	High	Low	High	High	Low	Low-Medium

*Revenue information was pulled from the organizations' annual reports and/or the [Canada Revenue Agency](#).

**Links to organizations' annual reports can be found in the bibliography.

4.1 Case Studies

4.1.1 Sojourn House – Toronto, ON

Overview

[Sojourn House](#) provides emergency shelter, transitional housing, and housing stabilization support for refugees in Toronto.

Features

- 58 beds in 18 dwelling spaces through the emergency shelter system.
- 52 apartments for approximately 100 refugees through transitional housing.
 - Clients usually stay in the transitional housing program for 2 years.
- Wrap-around services including supportive counselling, employment training and English Second Language (ESL) classes.

The Housing Stabilization Support Program provides:

- Accommodation search.
- Income Support through Housing Stabilization Fund.
- Advocacy on behalf of the client to reduce communication barriers between landlords and Ontario Works.
- Wrap around services including healthcare and targeted youth programs.

Outcomes

In 2017-18, Sojourn House served 263 clients through emergency shelters and 195 clients through transitional housing. Clients were provided with supportive counselling, referrals to specialized services, and guidance through the refugee and immigration process, as well as assistance for housing searches. Additional services included women's self-defence, family recreation and academic and employment support for youth.

Past clients of Sojourn House have positive words to say about the organization:

"My sincere gratitude to Sojourn House, for literally lifting me from poverty allowing me to pursue the deepest desires of my heart of attaining an education...Living in Sojourn House was the great catalyst that positioned me in a space where I could achieve my goal of one day becoming a doctor. I started off at McMaster University then applied

to Medical School and made it.”

“They helped us with cooking, taking care of our apartment and learning about Canada. They helped us with our homework by getting us tutors. More importantly, they supported us in becoming young adults” (Sojourn House, 2019).

Considerations for Replication

- Fairly large organization with significant funding from municipal and provincial programs.
- Requires significant investment to purchase and operate emergency shelters and transitional housing.
- This program relies on support from other newcomer agencies and municipal institutions, such as public libraries, to deliver workshops.
- Requires a robust team of employees and volunteers to provide settlement support and mental health counselling.

4.1.2 Halton Multicultural Council (HMC) – Burlington, ON

Overview

The [HMC](#) offers Burlington based apartments and townhouses for families and individuals, specifically newcomers, who are homeless or at risk of homelessness. It provides temporary subsidized housing while residents search for permanent housing in Halton Region.

Features

- The program covers the cost of rent and household expenses (e.g., utilities and furniture) and has about 9-10 units available.
 - Time spent in the program is about 12 weeks with the possibility of extension.
- By covering the cost of housing, the program allows the families to focus on:
 - Academic upgrading.
 - Career development.
 - Financial stability.

HMC also provides case management and wrap around services.

Outcomes

In 2017-18, the HMC reported that their program had assisted 16 families. 11 of those families were reported to have moved from transitional to permanent housing, with 5 families even purchasing their own home (HMC, 2018).

Considerations for Replication

- Need to weigh the cost of putting newcomers in shelters or hotels versus paying for individual units.
- Consultation with Halton Region to investigate how to access Federal Reaching Home Funding.
- City of Hamilton would need to be willing to provide financial support - tax dollars and additional top up funding when necessary.
- The necessary and continued co-operative support of local non-profits and case managers.
- Focussed on newcomers with English language skills and some form of education.
 - Could be a good program to integrate newcomers into the Hamilton economic market, but those newcomers in most need would not qualify.

4.1.3 Immigrant and Refugee Community Organization of Manitoba (IRCOM) – Winnipeg, MB

Overview

[IRCOM](#) House provides affordable transitional housing to newcomers in Winnipeg through its IRCOM House Inc.

Features

- It operates at two housing units, 215-Isabel St. and 95-Ellen St, and there are a total of 126 housing units between these two sites.
 - Tenants (immigrant refugee or refugee claimants) can stay for a maximum of three years from arrival.
- The housing model operates under a geared-to-income model, with payments covering various amenities (e.g. electricity, heat, water).

A key strength of IRCOM house is the diverse number of wrap-around services the housing program provides its tenants, including but not limited to:

- After school programs.
- Asset and capacity building programs.
- Newcomer literacy services.

Outcomes

In 2017-18, IRCOM reported assisting over 250 newcomers with housing (IRCOM, 2018). In 2018-19, it celebrated the opening of a new programming location, with programs ranging from adult English classes to on-site child care during the day. This same year its staff conducted 4,280 home visits, welcomed 6,100 drop-ins, and made 4,590 referrals. Tenants also spoke positively about their experiences in the program:

“IRCOM does actually help a lot [of] newcomers to Canada. Especially youth. You guys help us so much. With sports, homework, life stuff, just whatever we need. There’s a lot of trash stuff out there but IRCOM is real” (IRCOM, 2019).

An evaluation of this program demonstrated that families can struggle with social isolation after relocating once this initial year has passed. This demonstrated the need to provide settlement services, policy, and programming with affordable housing. Furthermore, it was found that policies and programs should target children as well as parents (Bucklaschuk, 2019).

Considerations for Replication

- IRCOM is considered the ‘gold standard’ for affordable newcomer housing.
- Full replication of all wrap-around services is unlikely feasible.
- Ensure Implementation of Asset Building Capacity Program and Literacy Classes in Housing Program.
 - **Rationale:** Builds long-term skills that tenants can use post-transition away from transitional housing.
- Incorporate post-transition support services.
 - E.g., ensure there continues to be support from HIPC to newcomers in their new communities after they have moved to permanent housing.

4.1.4 Regina Open Door Society – Regina, SK

Overview

The [Regina Open Door Society](#) is a center whose several different services and programs aim to help refugees and immigrants settle into Regina and secure affordable housing.

Features

Their resettlement assistance program ranges from airport reception to securing permanent accommodations within 4-6 weeks upon their arrival to Regina. Additional features and services include:

- Language, Employment & Child Care Service (LECCS) - Many programs available, such as language instruction for newcomers, employment services, child care, etc.
- Settlement, Family & Community Service (SFCS) - Children's Summer program, families in transition (e.g. counseling, workshops, presentations), orientation services, settlement support works in school programs, youth programs, and more.
- Translation and Interpretation Program - 24-hour-on-call interpreter/translator assistance, services and supports to hospitals
- Newcomer Welcome Center - Information and service center to make transition more successful
- Regina Region Local Immigration Partnership (RRLIP) - Collaboration framework for community change, helps to create a more inclusive community

Outcomes

In 2018-19, the Regina Open Door Society served 1,438 permanent residents, 310 temporary residents, and 46 new citizens through the Newcomer Welcome Center. 658 Canadian Language Benchmark levels were achieved by the language learners in the LECCS. Through the SFCS, 100% of refugee clients reported they used the information they learned during presentations in order to address their settlement needs. Additional services and programs were also found to be effective.

Tila, a past client of the Regina Open Door Society who came to Canada as a refugee said the following about its work:

"As an ESL student... I was able to learn a new language, which isn't an easy task and graduate from highschool. The incredible experience of working with the wonderful people at RODS, the welcoming community of Regina and FW Johnson has greatly impacted who I am today... After all these struggles, successes and failures in life, I have gained faith in myself and come to the conclusion that life's challenges will continue, but we should not let these challenges get us down" (Regina Open Door Society, 2019).

Considerations for Replication

- Fairly large organization with significant funding from the federal and provincial Governments.
- When considering the benefits and costs of this program, the financial resources necessary to carry this out compared to the effectiveness must be considered.
- Would require the support and cooperation of multiple support agencies in Hamilton.
- Need employees and/or volunteers willing to assist newcomers with housing searches, able to provide translator service, and all the other supports provided through this program.
- This center provides primarily settlement and integration services, though there is help in finding affordable housing.

4.1.5 Kinbrace: Refugee Housing – East Vancouver, BC

Overview

[Kinbrace](#) programs assist refugees in finding stable and affordable housing in BC's lower mainland.

Features

- It provides transitional housing so that new residents can get documents, orient to the city, build relational network, find community resources, and search for permanent housing.
 - It has two adjoining houses in East Vancouver.
- Employees work alongside families to secure long-term housing by:
 - Providing training in how to search for housing online.
 - Accompanying individuals to viewings.
 - Advocating on their behalf with landlords.
 - Negotiating with landlords and utility providers.
- Kinbrace also includes a Host Community to live alongside refugee families and provide assistance outside of office hours (Kinbrace, 2019).

Additionally, it helps refugees by:

- Connecting their children to schools in their new community.
- Connecting them to the closest settlement agency in their new neighbourhood.
- Providing tours of Vancouver.
- Providing wellness counseling.

Outcomes

In 2018, Kinbrace reported having assisted 20 refugee claimants access transitional housing and 35 refugee claimants find permanent housing. They also noted that 40 refugee claimants had reported benefitting from their wellness counselling, and that 442 had participated in their READY Tours in Vancouver (Kinbrace, 2018).

Considerations for Replication

- Need to weigh the cost of putting newcomers in shelters or hotels versus paying for individual units.
- Would require the support and cooperation of multiple support agencies in Hamilton.
- Need employees and/or volunteers willing to assist newcomers with housing searches, visits, and to vouch on their behalves with landlords.

4.1.6 Journey Home Community Association – Burnaby, BC

Overview

[Journey Home Community Association](#) works to address the top 5 needs of families arriving in Burnaby BC: 1) Housing; 2) Basic necessities; 3) Claim protection; 4) Orientation; and 5) Community.

Features

- Fully equipped houses are provided for refugee families.
 - Costs are paid for by community members.
- Each house has a volunteer live-in-host couple who provide welcome and oversight.
- After a stay of 3-4 months, the Journey Home Community Association works with refugee families to find more permanent housing.

Its staff and volunteers also provide:

- Accompaniment to appointments.
- Financial support.
- English language learning.
- Assistance understanding claims and referrals to legal assistance.
- Orientation to Canadian culture and practices, as well as the rights and responsibilities of tenants.
- Community meals and events.
- Links to faith communities.
- Mental wellness.

Outcomes

In 2018, the Journey Home Community Association reported that they were able to help 90 refugees settle (Journey Home Communication Association, 2019).

It's annual reports and website also include the accounts of refugees' families who have been able to settle successfully in their communities. One such story is that of Sirwan and his family. Having found his own footing, Sirwan is now helping other residents train and access employment.

In their 2018 Annual Report, Journey Home Community Association asked a 7-year-old refugee if they felt safe in the program. The child responded, *"Yes, we can close our front door, lock it and no one will come in to hurt us"* (Journey Home Communication Association, 2018).

Considerations for Replication

- Need to weigh the cost of putting newcomers in shelters or hotels versus paying for individual units.
- Would require the support and cooperation of multiple support agencies in Hamilton.
- The program relies heavily on community support.
- At least 5 members of the community need to commit to a minimum of one year to support the initial needs of refugee families and help cover training costs.

4.2 Program Similarities and Differences

Across these selected programs, as well as programs in Appendix 2, the core services that are offered and their delivery are comparable despite differences in each programs' funding, size, and administration. Most programs offer services that seek to transition newcomers from their landing into more permanent housing and successful settlement. This involves accommodating individuals through emergency sheltering and transitional housing programs. During the transitional housing period, spanning weeks to a few months, organisations will connect newcomers to housing and settlement supports that are either associated or partnered with the organisation. This includes assisting and advocating for newcomers as they navigate the housing market, communicating with landlords, and learning what renting or owning a home in Canada involves.

Organisations also often provide employment, language, and other training alongside supportive counselling or community connections. This level of comprehensive support is often only possible through numerous partnerships with public and other non-profit organisations.

Notable differences between programs include their funding from different levels of government and private sources, as well as their administration of housing services. Additionally, some programs own and operate their own housing units, while others offer subsidized rent and/or household expenses geared-to-income.

5.0 Recommendations

Results from our literature review and environmental scan suggest that HIPC should consider the following recommendations when raising awareness of and/or promoting future housing initiatives in Hamilton.

5.1 Apply for Federal Funding

A common barrier to creating new or expanding existing affordable housing initiatives in Canada is a lack of funding and/or resources. Thus, HIPC’s future awareness or promotional efforts could have a higher degree of success if it is able to recommend and/or demonstrate alternative sources of funding to the City of Hamilton.

Announced in 2017, the federal government's *National Housing Strategy (NHS)* is a 10 year \$55+ billion plan to bring together public, private, and non-profit sectors to work together to address Canadian housing needs and to drastically reduce homelessness in Canada (Government of Canada, 2018). It aims to do this by:

- building new and updating existing affordable housing options;
- providing technical assistance, tools, and resources to build capacity in the community housing sector and provide funds to support local organizations; and
- supporting and conducting research on housing in Canada (CMHC, 2018).

According to the CMHC, the *NHS* will also prioritize housing for vulnerable populations in Canada, including but not limited to seniors, veterans, women, newcomers, Indigenous Peoples, etc. (CMHC, 2018). The Community-Based Tenant Initiative and the Community Housing Transformation Centre and Sector Transformation Fund, described in Table 2, are the most relevant for newcomer-focussed housing.

Table 2 – Summary of NHS Initiatives of Interest for HIPC Moving Forward

Program Name	Features	Eligibility	Funding
Community-Based Tenant Initiative (CMHC, 2018)	Provides funding to local organizations that assist people in housing need access resources and/or information about housing options.	Local organizations with objectives and/or programming that promote access to information and housing related capacity building resources for tenants.	\$10 million in funding over five years for local organizations.

Community Housing Transformation Centre and Sector Transformation Fund (CMHC, 2018)	Provides technical assistance and tools to increase the capacity of community housing providers. Also provides financial resources to support community housing providers exploring new and efficient business models.	Available to existing community housing providers.	Contribution of up to \$50,000 per community housing project. Additional funding of \$150,000 may be available to projects that show great potential.
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The City of Hamilton may already receive NHS funding, but this funding stream would appear to be the most relevant and robust option for securing government funding for newcomer housing.

5.2 Review Municipal Zoning and By-law Policies Implemented in Other Canadian Cities

We recommend a review of existing municipal zoning and by-law policies that have been implemented in other major Canadian cities to see if they could be developed in Hamilton. Municipal zoning and by-law policies are beneficial for encouraging developers to take communities into consideration so that everyone can benefit from a large project. Advocating for municipal zoning and by-law policies to be implemented in Hamilton can help in creating more affordable housing and giving community members a voice.

There are several municipal policies targeting the issue of affordable housing. These include: density bonuses, inclusionary zoning, secondary suite policy, Housing Trust Fund or Housing Reserve Fund, and demolition policies.

- **Density bonuses** are zoning tools that permit density beyond what is normally allowed in exchange for developers providing amenities that benefit the community. For example, they could provide affordable housing. This is currently implemented in Burnaby and New Westminster, BC.
- **Inclusionary zoning** is a local regulatory tool that requires developers to include affordable housing units in new residential developments over a certain size. This is a policy in Langford, BC and Montreal, QC.

- **Secondary suite policy**, which is currently being implemented in Calgary and Kelowna, is a self-contained living space located within or on the same property as a single-family home and encourages the creation of accessory units.
- **Housing funds** are distinct funds established to receive dedicated public revenues and are exclusively spent on housing. This is in practice in London, ON and Coquitlam, BC.
- **Demolition policy** works toward heritage conservation but can also relate to the protection of affordable housing. It is currently used in Port Moody and Surrey, BC.

A current example of inclusionary zoning is in Montreal where developers will be required to set aside 20% of new housing units for social housing, 20% for affordable housing, and 10-20% for family-size units moving forward. Alternatively, they can pay the city compensation with either land or cash. This was created in response to housing prices leading to the loss of 24,000 residents to off-island suburbs within a year. It is hopeful that this bylaw will increase the number of social housing and affordable housing units in Montreal, as well as provide money to the city so that it can develop additional units (Scott, 2019).

In 2017, CBC News outlined 6 ideas to create more affordable housing in Hamilton, one of them being using a mix of policies like inclusionary zoning or density bonuses. The caveat identified was that the city gives incentives to developers to build anything downtown, and thus these municipal zoning efforts would defeat the purpose of the initial incentive (Bennett, 2017).

There is already work being done in Hamilton to advocate for Community Benefit Agreements. These are strategic tools that aim to develop public infrastructure projects through effective, efficient, transparent, fair, and inclusive processes. They allow for communities to advocate for causes, such as organized labor, improved environmental quality, and affordable housing. This will allow for affordable housing to be a required consideration in larger public projects (Andrus, 2019). Similarly, in Jamesville, Hamilton, negotiations to redevelop a social housing complex are in process. This will allow for the social housing agency, CityHousing Hamilton, to help create mixed-income communities while maintaining the same number of social housing units they once had (Van Dongen, 2019).

5.3 Connect Housing Agencies with Other Community Organizations to Develop Housing Wrap-Around Services

We recommend the creation of community partnerships in order to create housing wrap-around services. The purpose of these services is to mitigate the multiple barriers that newcomers face while adjusting to a new life in Hamilton, and in Canada. In order to implement this recommendation, the following steps can be taken:

1. Spearhead an asset-mapping project for the City of Hamilton;
 - Involve local groups in the construction of the asset map for the purpose of building relationships between people, institutions and organizations.
 - Identify community resources, as well as strengths and weaknesses of existing organizations.
2. Conduct a needs assessment, based on the asset map, in order to identify priorities for housing wrap-around services, as well as gaps where newcomers face adverse outcomes moving from emergency to transitional and eventually long-term housing; and
3. Deliver housing wrap-around services by building relationships between local assets and coordinating efforts.

Housing wrap-around services are a means to ensure that newcomers are provided with holistic support upon arriving in Hamilton. This recommendation aligns with HIPC's first strategic objective, which states that "Newcomers are supported through strong community partnerships" (HIPC, 2017). Wrap-around services require coordination with a range of sectors and public organizations. As a result of these efforts, HIPC will be able to enhance the delivery of settlement services and as a result, improve outcomes for newcomers.

Some initial wrap-around housing services that we recommend include the following:

- A. Provide low-income newcomers with a temporary transit and recreational services pass.

In order to achieve this goal, the City of Hamilton's Hamilton Street Railway (HSR) and Parks & Recreation could provide complimentary or subsidized passes for newcomers.

Cities that have already implemented complementary or subsidized public services, include Halifax, NS and Brampton, ON. The International Observatory of Mayors (2016) reports that Halifax introduced a transit and recreational services pass for refugees in 2015 through the [Welcomed to Halifax Pass](#). Although this pass resulted in lost revenue

for the organizations involved, it has been continued for four years due to its positive effect of allowing refugees greater access to housing and jobs. Furthermore, recreational services provided refugees with a connection to the community while they were recovering from physical and psychological trauma (Halifax Regional Municipality, 2019). The City of Brampton (n.d.) similarly created the [ActiveAssist Program](#), which provides subsidized recreation services for low-income families.

B. Target newcomer mental health

We recommend that HIPC connect housing agencies with organizations that target newcomer mental health. Through this partnership, mental health organizations can deliver workshops to newcomers in spaces where they frequent. Topics for the workshops can include mental illness, the mental health care system, and how to access services.

Hamilton has a number of organizations that target newcomer mental health, including [Wesley Urban Ministries](#) and the [Refuge Hamilton Centre for Newcomer Health](#). However, studies show that despite the existence of these services, “...newcomers underutilize mental health services for several reasons, including cultural, religious, and language barriers” (Thomson, Chaze, George, & Guruge, 2015). By linking housing with mental health agencies, a greater number of newcomers can be reached.

6.0 Conclusion

In this report we investigated affordable housing initiatives across Canada in order to provide recommendations for future newcomer housing efforts in Hamilton. For this purpose, we focussed on a literature review to identify the state of affordable housing in Canada. Our findings show that there is an inadequate supply of affordable housing in Canada. Additionally, newcomers face access barriers such as lack of support from housing agencies, as well as discrimination. We also conducted an environmental scan to identify affordable housing initiatives across Canada. For the purpose of this report, 6 housing initiatives were included, based on their success and likelihood of replicability in Hamilton. The findings from our research were used to provide several recommendations for HIPC in order to support their mission to successfully integrate newcomers into Hamilton and create a welcoming community.

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Appendix 1: Summary of Unstructured Interview

Summary of Unstructured Interview with a Representative from New Journey Housing

Topic	Identified Barrier	Comments Made by Interviewee
Barriers faced by agencies in assisting clients find housing	Shortage in Supply of Housing for Low-Income Newcomers	There already exists a shortage of available for supply in housing. Newcomers are often fighting for the lowest rent-possible and it is challenging to find homes that align with their financial status.
	Identifying Safe Neighbourhoods	Some newcomers prefer specific neighbourhoods (e.g. areas of similar culture). As well, safety is a key consideration; however, it may be challenging to find homes that are safe for newcomers.
	Language Barriers	<p>At New Journey Housing, 10 different languages are represented. However, some organizations may not have this capacity, and as such, there may be communication barriers.</p> <p>Often, if there is a language barrier, asking a family member to interpret.</p>

	Cultural/Background Sensitivity & Housing	Newcomers may come from a place of war or gang violence. As such, they may have experienced trauma, perhaps in a specific home-setting. As such, they may not WANT to live in these houses in Canada; thus reducing the number of available options.
	Size of Families: Large	Canada is not built around housing for large families; as such, it may be difficult to find housing options for newcomers with a large family size.
	Size of Families: No Children	Smaller families, with no children maybe more challenging to find housing for as they do not receive Child Benefits, which can go towards housing payments.
	Organizations Funding Source Impacts Who They Can Serve	<p>New Journey Housing is privately funded, and allows the organization to support all newcomers, irrespective of status.</p> <p>For other organizations, they may be funded specifically to support newcomers with a specific status in Canada (e.g. permanent residents vs. refugee claimants); thus, this acts as a barrier to supporting all newcomers since they are specifically funded to help a target group.</p>

<p>External Barriers (e.g. policies, government)</p>	<p>Change in Ownership of Housing</p>	<p>Manitoba Housing is owned by the government. It currently employs a rent geared income payment model, whereby the tenants pay 30% of their income towards rent.</p> <p>However, the provincial government is looking to sell the housing to a non-profit or private organization, whereby the payment model may change.</p> <p>Thus, if this occurs, there is the risk of further housing option shortages.</p>
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Appendix 2: Additional Newcomer-focused Housing Programs by Key Characteristics

Housing Initiative	Welcome Housing and Support Services	Immigration Services Association of Nova Scotia	Halifax Refugee Clinic	Regroupement Des Organismes Du Montréal Ethnique Pour Le Logement	New Canadians Centre Peterborough	Arab Community Centre of Toronto
Location	Halifax, NS	Halifax, NS	Halifax, NS	Montreal, QC	Peterborough, ON	Toronto, ON
Target Population	Vulnerable populations, including newcomers	Immigrants and Refugees	Refugees	Immigrants and refugees	Immigrants, refugees, and government assisted refugees	Arab newcomers
Housing Type	Long term affordable housing	Housing support	Housing support	Transitional housing	Transitional housing	Housing support and referrals
# of Units/Beds	7 buildings	N/A	N/A	43 units	N/A	N/A
Average Length of Stay	N/A	N/A	N/A	N/A	1 year	N/A
Rent Payment Model	Affordable rent	N/A	N/A	Subsidized housing	Resettlement Assistance Program Rates	N/A
Key Services & Supports Provided to Supplement Housing	Support services, Community and peer support,	Information and orientation, Counselling, Referrals to	Language training, Accessing healthcare, job interview	Accommodation search, Orientation sessions and workshops,	Immediate essential supports, Accommodation search, Language and employment	Housing and legal assistance, Translation and interpretation, Counselling,

	Referrals to appropriate agencies, Short term counselling	internal and external resources, Advocacy	preparation, counselling, Housing supports	Advocacy on behalf of the client	services, Settlement and community family services	Orientation, Referrals to employment, social, welfare and legal services, Cultural activities
Funders and Partnerships	Care Coffee , sponsorship, fundraising events and donations	A full list of funders can be found here	Law Foundation of Nova Scotia and private donations	Société d'habitation du Québec and Ville de Montréal	Immigration, Refugees and Citizenship Canada, City of Peterborough, et al.	Immigration, Refugees and Citizenship Canada, Ontario Trillium Foundation, et al.
Reported Annual Government Revenue	\$110.4 K	N/A	\$7.2 K	\$171.2 K	\$1.720 M	\$\$1.310 M
Reported Annual Other Sources of Revenue	\$1.025 M	N/A	\$198,970	\$359.7 K	\$264.7 K	\$1.310 M
Difficulty in Replication	High	High	Medium	High	High	Medium

Housing Initiative	Cross Cultural Learning Centre	Catholic Cross-Cultural Services	Naomi House	Margaret Chisholm Resettlement Centre	Kiwassa Neighbourhood House	New Hope Community Services
Location	London, ON	Toronto, ON	Winnipeg, MB	Calgary, AB	East Vancouver, BC	Surrey, BC

Target Population	Government assisted refugees	Newcomers	Newly arrived refugees and refugee claimants	Government assisted refugees	Vulnerable populations, including newcomers	Asylum/claimant seeking families, sponsored families, and government assisted refugees
Housing Type	Transitional housing	Housing support and referrals	Transitional housing	Transitional housing	Permanent housing	Transitional housing
# of Units/Beds	1 house, 30 people at a time	N/A	1 house, 7 units	1 house that can accommodate up to 80 people	2 housing complexes, 56 permanent family housing units	13-unit apartment building
Average Length of Stay	N/A	N/A	N/A	19 days	N/A	18 months
Rent Payment Model	Resettlement Assistance Program Rates	N/A	N/A	Resettlement Assistance Program Rates	Affordable rent (based on 30% income), Subsidized housing	Affordable rent
Key Services & Supports Provided to Supplement Housing	Initial needs assessment, Referrals to medical resources, Orientation on housing, education, health, employment,	Ongoing case management, Information sessions, Assistance preparing for citizenship test, Help understanding government forms,	N/A	Help securing permanent housing, Assistance during the claims process, Employment support	Settlement and integration services, Employment and education supports, Accompaniment on home visits, Counselling	Job skill acquisition, Medical/dental care, Transportation, Education supports, Community knowledge and meals

	etc., Assistance searching for permanent housing	Community services in the areas, including health, housing, education, employment, etc.				
Funders and Partnerships	Immigration, Refugees and Citizenship Canada, Ontario government, and the Ontario Trillium Foundation	Immigration, Refugees and Citizenship Canada, Ontario government, et. al A full list of community partners can be found here	Private donations	Government of Canada	BC Housing, BC government, et. al	Government of Canada and private sponsorship
Reported Annual Government Revenue	87%*	\$1.038 M	N/A	N/A	\$2.521 M	\$3.451 K
Reported Annual Other Sources of Revenue	13%*	\$323.6 K	N/A	N/A	\$2.498 M	\$309.2 K
Difficulty in Replication	Medium	Medium	High	Medium	High	Low

*Exact amount not specified.

**Revenue information was pulled from the organizations' annual reports and/or the [Canada Revenue Agency](#).