

Literature Reviews on Housing Needs: Newcomers, 2019

The goal of Canada's new National Housing Strategy (NHS) is to ensure Canadians across the country have access to affordable housing that meets their needs. In order to understand the needs of some populations in vulnerable situations, CMHC has conducted research about the challenges and barriers that they experience, as well as any solutions successfully implemented in Canada.

Project Overview

CMHC commissioned a literature review examining the diverse needs of the newcomers and Government Assisted Refugees (GARs) community in order to inform NHS programs. The literature search focused on Canada, but researchers extended the search to international sources where relevant. This review covers the following key elements:

- housing needs (housing features, home supports, locational features, other needs specific to each group) and the extent to which these needs are met/unmet;
- challenges and barriers in accessing suitable housing;
- intersectionality with other identities (e.g., race, gender, age, family status, indigeneity, health, location); and
- potential and proven solutions for meeting housing needs.

Key Findings

For newcomers to Canada and GARs, the largest barriers to accessing appropriate housing remain affordability, discrimination, overcrowding, and disconnection between services.

Affordability in the large census metropolitan areas (i.e. Montreal, Vancouver, and Toronto) where newcomers resettle remains a key issue. In these cities, newcomers face overcrowding and the double burden of low and precarious incomes and high shelter costs.

Discrimination continues to be a barrier for all streams of newcomers to Canada. Private landlords discriminate more often than real-estate agents, using illegal and discriminatory barriers:

- outright denial based on a person's race, ethnicity, place of origin, and income source or level
- additional application requirements such as co-signors/ guarantors and illegal rent deposits.

About CMHC Research Insights

Research insights are summaries of our research reports.

These insights:

- identify a housing research issue, gap or need
- provide an overview of the research project undertaken to address it
- present major findings of the research

The research presented in this series explore the areas of Housing Need, Housing Finance, Housing Supply and Outcomes of the National Housing Strategy.

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GARs face additional challenges accessing housing due to limited knowledge of Canada's official languages, customs, and the strategies appropriate to finding basic amenities. As a result, GARs tend to rely on informal support systems provided by friends and family.

- Refugee claimants report needing up to seven months to find housing, compared to one month by privately sponsored refugees.

Newcomer women, when compared to newcomer men or Canadian-born women, experience unique barriers to finding adequate housing:

- Higher poverty rates;
- More interpersonal dependency;
- Have greater responsibilities linked to childcare

A common strategy among GARs to avoid homelessness is to join with other families in a small dwelling intended for a single family. It is particularly common in urban settings. Some research indicates that there is a cultural dimension to "overcrowding", where groups are willing to sacrifice space to ensure that families can live together in one dwelling.

Disjointed services aimed to assist in resettlement exacerbate the challenges to affordability, discrimination, and overcrowding.

- Federal departments set immigration and settlement policy, provincial departments manage social services including health and education, and municipalities participate in managing housing and housing supply.
- There is little coordination between the various levels of government, leaving newcomers and GARs particularly vulnerable during the initial periods of integration into Canadian society.

Fast Facts

Canada welcomed 314,000 newcomers in 2019.

The proportion of immigrants in the Canadian population is projected to increase to 24.5% - 30% by 2036. The geographic origins of immigrant populations has shifted to non-European countries, meaning that most contemporary newcomers to Canada are non-white and face some of the same challenges as other racialized groups in Canada (see Table 1).

Table 1: Canadian immigrant population by continent of origin and year

Year	Continent of origin			
	Europe	Asia	Africa	Other
1986	62.2%	18.4%	2.3%	17.1%
2011	31.6%	44.8%	7.2%	16.4%

Source: Morency et al., 2017

Implications for the Housing Industry

In the early stages of resettlement, housing workers should adopt a case-management model. This may better support and protect newcomers and GARs, especially when accessing and navigating the private rental market.

- Partnerships should be formed between housing and settlement agencies and housing providers.
- Housing information and services should be more tightly connected, available in more languages, and should include information about housing rights.
- The Federal government has created programs to encourage resettlement to areas outside of Montreal, Vancouver, and Toronto. Smaller markets and municipalities can continue to prepare by financially supporting the necessary services and evaluating housing supply.
- Developers and municipalities should consider a diversified housing stock to accommodate differences in family compositions as well as a range of different uses for space as well.

For Further Reading

Recent refugee housing conditions in Canada, 2019

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/publications/socio_economic_analysis/socio-economic-analysis-recent-refugee-housing-conditions-canada-69523-en.pdf

Housing conditions of visible minority households, 2019

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/publications/socio_economic_analysis/socio-economic-analysis-housing-conditions-visible-minority-households-69484-en.pdf

Housing conditions of recent immigrant households, 2017

<https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/cmhc/pubsandreports/pdf/69093.pdf>

Newcomer first-time home buying experience, 2016

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/publications/68962_nov_2016.pdf

Cohort progress toward household formation and homeownership : a comparison of immigrant visible minority groups in Canada and the United States, 2013

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_5/ca1mh13c56_w.pdf

The mobility experiences of immigrants and the Canadian-born, and homeownership : final report, 2011

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_3/ca1_mh_11m52.pdf

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Full Report

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https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_6/rr_69755.pdf

This report is part of a series on *Housing Needs Literature Reviews*. In this series, we examine the housing needs for various populations to inform National Housing Strategy programs.

- Racialized Individuals and Communities
- Veterans
- LGBTQ2+ Communities
- Developmental Disabilities
- Newcomers and Refugees
- Youth Exiting Care

Our goal is to uncover the challenges and barriers they experience, as well as any solutions successfully implemented in Canada.

Glossary

Suitable Housing

Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households, according to National Occupancy Standard (NOS) requirements.

Government-assisted refugees (GARs)

“Under the Government-Assisted Refugees (GAR) Program, refugees are referred to Canada for resettlement by the United Nations Refugee Agency (UNHCR) or another referral organisation. A GAR’s initial resettlement in Canada is entirely supported by the Government of Canada or the province of Québec. GARs receive support for up to one year from the date they arrive in Canada, or until they are able to support themselves, whichever happens first” (Government of Canada, 2015, <https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-outside-canada/government-assisted-refugee-program.html>).

Newcomers

“Immigrants or refugees who have been in Canada for a short time, usually less than 5 years” (Government of Canada, 2018, p. 9, <https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/files/pdf/glossary/nhs-glossary-en.pdf>).

Racialized persons, groups, or communities

Refers to a person or community who faces systemic or other barriers in historical and contemporary society based on racial prejudice of society. Some people prefer to be called “people/communities of colour” while others prefer more specific language (i.e., Black, Chinese, Somali). “Race” is a social concept used to differentiate, devalue, stereotype and group people into a hierarchy based on arbitrary criteria such as skin colour etc. Race is not about inherent characteristics of a group (Government of Canada, 2018b, p. 9, <https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/files/pdf/glossary/nhs-glossary-en.pdf>).

CMHC helps Canadians meet their housing needs

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