

NEITHER VOLUNTARY NOR INEVITABLE:

HIDDEN HOMELESSNESS AMONG NEWCOMERS IN YORK REGION

FINAL REPORT MAY 2017



PREPARED FOR:



PREPARED BY:



EXECUTIVE SUMMARY

Neither Voluntary Nor Inevitable: Hidden Homelessness Among Newcomers in York Region aims to paint a comprehensive picture of hidden homelessness among newcomers in York Region. The study, commissioned by The Housing Help Centre (THHC), was conducted to better understand the root causes and factors impacting newcomers that put them at risk of homelessness or becoming homeless; identify ways to address homelessness among the immigrant community in York Region; and the most efficient way of connecting newcomers experiencing homelessness to services in York Region. It used a series of eight focus groups with 70 newcomers to explore these topics.

The research demonstrates that newcomers in York Region are experiencing hidden homelessness. Newcomers staying temporarily with family or friends or “doubling up” with other families is indeed an involuntary response to affordability issues, and not merely reflective of cultural preference and/or a strategy to obtain more preferential housing outcomes (in cases where one or more members of the household are owners). Many of those who are not technically homeless are living in situations that are dangerously lacking security or stability, as a result of lack of affordability, overcrowding, inadequate housing condition or insecurity of tenure, putting them at risk of homelessness, and many experience periods of episodic homelessness.

The research identified a number of factors contributing to homelessness among newcomers in York Region, including housing affordability; language barriers; lack of knowledge about the housing market and services; and difficulties securing rental housing without references, credit history, or employment; which are common to metropolitan areas. However, the limited supply of rental housing and strong reliance on the secondary rental market in York Region presents additional challenges to newcomers and reduced security of tenure; this includes increased vulnerability to landlords not following residential tenancy regulations or engaging in discrimination, significantly raising rents of units that are not subject to rent control; or evictions because the landlord wants to revert the unit to ownership housing.

The research also found that homelessness and housing instability has many negative impacts on newcomers; it leads to stress, fear, family conflict, psychological and physical health conditions, and inhibits their ability to address other aspects of their settlement.

To address the issues of homelessness among newcomers, the report offers a number of recommendations for governments related to:

- Increasing efforts to expand the supply of affordable housing in York Region and improve housing affordability for low and moderate income residents in general, including newcomers, including through rental assistance, and increases to social assistance
- Ensuring newcomers can access existing homelessness prevention programs;
- Improving affordability of newcomers through temporary rental assistance; longer income support for sponsored refugees; equitable income security

policies for immigrant seniors; and strategies to support the integration of newcomers into the labour force

- Supporting newcomers in being able to access and maintain housing by providing landlord guarantees and implementing strategies to combat discrimination and prohibited practices of landlords.

To provide housing-related information to newcomers, the report makes a number of recommendations to:

- Provide more multilingual housing information online, at the time of, and shortly after, arrival
- Provide additional housing information to all newcomers accessing settlement services
- Promote homelessness and housing stability services by using a variety of platforms in multiple languages such as radio, newspapers, social media, and television in various languages.

To improve newcomers' access to, and the coordination of, services, the report recommends better coordination between THHC, settlement services and other homelessness services, so that:

- Homelessness and settlement service providers have an understanding of housing issues of newcomers
- There is a clearly defined path to refer clients to housing help services, and
- Newcomers can be easily linked with THHC, which has specialized expertise and language capabilities to serve newcomers.

ACKNOWLEDGEMENTS

This research was conducted by Cassandra Vink and Jodi Ball, consultants to The Housing Help Centre (THHC).

We would like to acknowledge and thank THHC staff and the Reference Group members who made this initiative possible by arranging the focus groups, recruiting participants, and providing interpretation.

A special thanks and appreciation to the newcomers who shared their personal experiences to inform this report. Your experiences have provided important information to help create a better understanding of the issues related to homelessness among newcomers in York Region and your ideas have provided important direction for the recommendations in this report. It is our hope that by sharing your experiences and stories we will be able to create affordable housing and a homelessness and housing stability system that results in fewer newcomers becoming homeless and help ensure that services to newcomers who are homeless and at risk of homelessness are provided in a way that is tailored to the unique situations and needs of newcomers.

We would like to acknowledge the United Way of Toronto & York Region for their leadership in recognizing the importance of improving the community's understanding of homelessness

among newcomers, since it is largely invisible. We gratefully acknowledge the funding from the Homelessness Partnering Strategy for this initiative.

The artwork on the cover was created by Mina Hamidy. The painting was commissioned by The Housing Help Centre to visually tell the story of newcomers' experience with hidden homelessness in York Region.

DISCLAIMER

The views expressed in this report are the author's and do not necessarily reflect the opinions of the Government of Canada, United Way of Toronto & York Region, and The Housing Help Centre.

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INTRODUCTION

Neither Voluntary Nor Inevitable: Hidden Homelessness Among Newcomers in York Region aims to paint a comprehensive picture of hidden homelessness among newcomers in York Region. The report was commissioned by The Housing Help Centre (THHC), which has a mandate to help low and middle income households in York Region access habitable and affordable housing. THHC is also the designated Housing Help Centre of the City of Toronto for the former City of Scarborough. This project was funded by Employment and Social Development Canada through the Homelessness Partnering Strategy and the United Way of Toronto & York Region, which is responsible for managing the Homelessness Partnering Strategy in York Region.

The project's objectives were to understand the root causes and factors impacting newcomers that put them at risk of homelessness or becoming homeless; identify ways to address homelessness among the immigrant community in York Region; and the most efficient way of connecting newcomers experiencing homelessness to services in York Region. These objectives were achieved through a series of focus groups with newcomers.

For the purposes of this report, newcomers are considered to be permanent residents residing in Canada for less than five years.

DEFINITION OF HOMELESSNESS

This report uses the Canadian Definition of Homelessness developed by the Canadian Observatory on Homelessness. Its description and definition of homelessness are as follows:

Homelessness describes the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is the result of systemic or societal barriers, a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination. Most people do not choose to be homeless, and the experience is generally negative, unpleasant, stressful and distressing.

Homelessness describes a range of housing and shelter circumstances, with people being without any shelter at one end, and being insecurely housed at the other. That is, homelessness encompasses a range of physical living situations, organized here in a typology that includes 1) Unsheltered, or absolutely homeless and living on the streets or in places not intended for human habitation; 2) Emergency Sheltered, including those staying in overnight shelters for people who are homeless, as well as shelters for those impacted by family violence; 3) **Provisionally Accommodated**, referring to those whose accommodation is temporary or lacks security of tenure, and finally, 4) **At Risk of Homelessness**, referring to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards.

Included within the **Provisionally Accommodated** group are **people living temporarily with others, but without guarantee of continued residency or immediate prospects for accessing permanent housing**. The Canadian Observatory on Homelessness's definition describes this situation as follows:

Often referred to as... the 'hidden homeless', this describes people who stay with friends, family, or even strangers. They are typically not paying rent, their duration of stay is unsustainable in the long term, and they do not have the means to secure their own permanent housing in the future. They differ from those who are staying with friends or family out of choice in anticipation of prearranged accommodation, whether in their current hometown or an altogether new community. This living situation is understood by both parties to be temporary, and the assumption is that it will not become permanent.

The Canadian Observatory on Homelessness describes **At Risk of Homelessness** as:

Although not technically homeless, this includes individuals or families whose current housing situations are dangerously lacking security or stability, and so are considered to be at risk of homelessness. They are living in housing that is intended for permanent human habitation, and could potentially be permanent (as opposed to those who are provisionally accommodated). However, as a result of external hardship, poverty, personal crisis, discrimination, a lack of other available and affordable housing, insecurity of tenure and / or the inappropriateness of their current housing (which may be overcrowded or does not meet public health and safety standards) residents may be “at risk” of homelessness.

The majority of the literature discusses the conditions and experiences of those who are unsheltered or emergency sheltered. When ‘hidden homelessness’ is discussed, it often refers to situations of ‘couch surfing’, which is typical of youth. Much less commonly discussed in the literature is the form of hidden homelessness that newcomers find themselves in, where individuals or families are staying with family, they may be paying rent, but lack security of tenure and stability, and they do not have the means to secure their own permanent housing in the future.

LITERATURE

HIDDEN HOMELESSNESS AMONG NEWCOMERS IN YORK REGION

Approximately 6% of the over 1,100 people (approximately 66 people) who experienced homelessness in 2015 and stayed in emergency/transitional housing facilities and seasonal shelters in York Region were newcomers¹. This is just slightly above the proportion of residents (4.6%) that newcomers represent in York Region (based on Statistics Canada's 2011 National Household Survey). However, this is just the 'tip of the iceberg' of the newcomers experiencing homelessness in York Region. The vast majority of homelessness among

newcomers is hidden. Research estimates that up to 80% of homelessness, in general, is hidden (Government of Ontario, 2015), and an even higher proportion of newcomer homelessness may be hidden (Greenberg & Martinez-Reyes, 2009). According to data from the Longitudinal Study of Immigrants to Canada (LSIC), close to four in ten respondents reported difficulties finding housing during the first six months after becoming permanent residents (Statistics Canada, 2005). However, for many newcomers the situation of being provisionally accommodated or at risk of homelessness lasts much longer (Murdie, 2004).

¹ Author's estimate based on the results of York Region's first ever Point in Time count from January 2016 and 2015 shelter statistics reported by the Region of York in Understanding the Numbers (York, 2016)

Newcomers tend to access informal networks before formal housing supports due to varying degrees of community affiliation, shame at “being a burden on the system”, and the inaccessibility of housing supports (Greenberg & Martinez-Reyes, 2009). The informal networks of family members, friends and cultural or faith communities that help newcomers address their housing needs is a key factor as to why newcomers are less likely to use shelters. “Doubling up” with another household, often in overcrowded conditions, is also seen as temporary, and therefore tolerated by newcomers’ informal networks (Gopikrishna). Another reason for lower shelter usage among newcomers is that mainstream’ housing and homelessness services present barriers to newcomers because of language, and because their specific needs, such as legal assistance and housing help, may not be appropriately met by shelters and drop ins as a result of staff’s and orientation and training towards addressing the needs of people with mental health and substance use issues (Access Alliance, 2003). One of the challenges of relying on informal networks for housing support is that these networks tend to not have full and accurate information compared to those agencies that provide housing assistance as part of their mandate (Rose, 2001). This can be costly to the newcomers in terms of their availability to effectively address their housing issues. Further, while social networks can serve a role as important supports, this can also lead to dependency.

48,000

NEWCOMERS IN YORK REGION

(Statistics Canada, 2011)

The top 4 countries that newcomers arrived from are:

- China - 28%
- Iran - 9%
- India - 6%
- Philippines - 6%

(Statistics Canada, 2006)

14% of newcomers have no knowledge of either English or French

(Statistics Canada, 2006)

90% of newcomers live in the southern parts of York Region;

- Markham (38%),
- Richmond Hill (27%),
- Vaughan (25%)

(Statistics Canada, 2011)

ROOT CAUSES AND FACTORS OF RISK OF HOMELESSNESS AND HOMELESSNESS FOR NEWCOMERS

Most newcomers experience affordability issues and many experience severe affordability issues – spending more than half of their income on housing – putting them at a high risk of homelessness. Many immigrants experience an affordability problem for at least a decade after arrival (Murdie, 2004).

Many researchers agree that risk of homelessness among immigrants is largely a result of low incomes (Preson, Murnaghan, Marie, & Murdie, 2010; Murdie, 2003.) Underlying factors contributing to newcomer’s low incomes include difficulty obtaining employment, precarious employment; and underemployment or unemployment as a result of unrecognized employment and education credentials and lack of Canadian experience (Access Alliance, 2003; Murdie, 2003; Newbold, 2010; CERIS, 2011; CAMH & CAST, 2014). Approximately three quarters of York Region’s newcomers of working age are in the labour force, but their unemployment rate is more than twice the Canadian born population (York, 2011). Most are only able to find employment for part of the year or part-time. The median employment income of newcomers is less than half of Canadian born workers.

Comparison of Recent Immigrants in York Region with Recent Immigrants Across the GTA¹ and Non-Immigrants in York Region

	York Region		GTA
	Non-Immigrants (Born in Canada)	Recent Immigrants (5 years or less)	Recent Immigrants (5 years or less)
Persons in Multiple Family Households (2006)	1.2%	7.1%	5.9%
Rate of Homeownership (2006)	85.4%	76.6%	34.0%
Households Spending 30% or more on Housing (2006)	23.8%	62.4%	55.2%
Households Spending 50% or more on Housing (2006)	9.3%	37.9%	29.1%
Unemployment Rate (2011)	7.8%	12.3%	14.6%
In the Labour Force (2011)	73%	60%	64%
Worked mostly Full Time, Full Year (15+) (2011)	57%	41%	40%
Median Individual Employment Income (2011)	\$37,064	\$19,501	\$20,043
Living below low income measure after-tax (15+ with income, 2011)	7%	25%	28%

(Statistics Canada, 2006 and 2011)

¹ Statistics on Unemployment Rate, In the Labour Force, Worked mostly Full Time Full year, Median Individual Employment Income, and Living below low income before tax cut-off are based on the Toronto Census Metropolitan Area (CMA) rather than the Greater Toronto Area.

One third (32.9%) of newcomers were living below the low income before tax cut-off, versus 7.1% of Canadian born residents.

Many immigrant households double up so they can afford to pay the rent or mortgage (Murdie 2004; Hiebert et al. 2006). In York Region as of 2006, Census figured showed that 7.1% of newcomers live in multiple family households compared to 1.2% of those were born in Canada (Statistics Canada, 2006). An even higher proportion of newcomers live in multiple family households in York Region than in other parts of the Greater Toronto Area (GTA).

The high cost of housing in York Region, the limited supply of rental units, and the shortage of social housing are key contributors to an affordability crisis for many newcomers. Single-family, detached, owner-occupied housing predominates in York Region where only 11.5% of all dwelling units are rentals and only 11% are apartments¹ (Statistics Canada, 2011). The stock of subsidized affordable rental units in York Region is also small consisting of only 10,780 units of social housing and an equally limited number of housing subsidies (York Region, 2007).

Newcomers are less likely to live in ownership housing (76.6% in 2005) than Canadian born residents of York Region (85.4%). Still, newcomer homeownership rates are significantly higher than other parts of the GTA (34.0%). There are a number of reasons for these relatively high rates of ownership, including a lack of rental housing and high rents in York Region (Lo, Anisef, & Wang, 2015; Preston, Murnaghan, Marie, & Murdie, 2010). Heibert suspects that another reason for high rates of newcomers living in owned dwellings is "that large households are assembled in an effort to pool incomes and enable homeownership. In other words, many immigrants trade

crowding for equity in the housing market." (Ibid.) Although not as vulnerable as renters, homeownership is a precarious housing strategy for many recent immigrants – most newcomers living in ownership housing are spending at least 30% of their household income on housing costs (Preston, Murnaghan, Marie, & Murdie, 2010). In 2005, 35% of recent immigrant homeowners spend at least half of their income on housing (Region of York., 2011)

While affordability is the predominant cause of housing issues among newcomer households, newcomers are far more likely than Canadian born households to live in housing that is crowded or in need of major repairs (CMHC, 2004). Many newcomers report poor maintenance, such as lack of heat, and unhealthy conditions, such as mould and bedbugs (Hiebert, 2011).

Research has identified several key barriers to finding adequate, suitable housing, including: income; language; lack of information; lack of employment; lack of recognition of foreign credentials; inability to provide confirmation of employment, references or demonstrate good credit; no guarantor; discrimination due to their ethnic identify, household size or income source; and family size – as the housing must be large enough to accommodate numerous household members (Hiebert, 2011). Research by the Centre for Equality Rights in Accommodation found pervasive discrimination of newcomers by landlords in Toronto; between 85 and 92% of newcomers were subjected to at least one requirement beyond what is standardly accepted by law in order to apply for an apartment (Centre for Equality Rights in Accommodation, 2013).

Many newcomers are vulnerable to their landlords. Heibert's research on housing and hidden homelessness among newcomers in the metropolitan areas of Montreal, Toronto and Vancouver found that newcomers often spoke about: major repairs and/or unsanitary issues

1 Owners and renters

(such as mould) went unresolved; the heating did not work or was switched off; landlords restricted visiting or cooking hours; damage deposits were not returned; landlords insisted that only English be spoken in the corridors. (Hiebert, 2011).

Like other population groups, personal experiences also contribute to homelessness among newcomers. These include family conflict; abuse; job loss; and mental illness. Other contributing personal factors for newcomers may include limited family and social networks in the community; cultural and language barriers leading to social isolation; and pre-arrival traumatic experiences (Access Alliance, 2003; Murdie, 2003; Newbold, 2010; CERIS, 2011; Paradis et al, 2013; Springer et al, 2013; CAMH & CAST, 2014; Gopikrishna, 2014).

Research has also identified the following service failures which contribute to homelessness among newcomers: cuts to social programs; delays in work permits; no financial assistance with housing for newcomers; low social assistance levels; under-utilization of health care facilities and resulting poor health; lack of awareness about legal rights and responsibilities as tenants and landlords (and tenants' reluctance to complain after being informed about legal rights) (Access Alliance, 2003; Murdie, 2003; Newbold, 2010; Gopikrishna, 2014).

RESEARCH METHODOLOGY

THHC engaged Vink Consulting & J Consulting Group, to conduct research on hidden homelessness among newcomers in York Region. The researchers worked closely with THHC's staff and a Reference Group to complete the project. THHC recruited six community members, who are newcomers and residents of York Region, and familiar with the issue of homelessness among newcomers in York Region to form a Reference Group.

This project explored the issues related to hidden homelessness among newcomers in York Region through eight focus groups with newcomers with a lived or living experience of hidden homelessness or risk of homelessness after they arrived in Canada. Focus group participants were selected from a sample of THHC's clients, who met the criteria for participation – permanent

residents who have lived in Canada for less than five years, and who have experienced hidden homelessness or risk of homelessness since arriving in Canada. Participants were identified through the staff members they had worked with. Many of the participants did not speak English. Reference Group members provided interpretation services for the focus groups, assisted THHC with recruitment of its clients for the focus groups, and reviewed findings of the report.

Focus group discussion guides were developed to understand newcomers housing experiences in York Region. The questions concentrated on their current housing situation and previous housing situations since arriving in Canada; what has prevented them from living in appropriate housing; what would help newcomers find and

maintain appropriate housing in York Region; where, or how, they would like to see housing services provided in York Region so that they are easy for immigrants to access. The majority of the focus groups were conducted with a researcher leading the discussion and asking the questions, a reference group member providing interpretation, and another researcher taking notes. Three of the focus groups were conducted in English. The remaining were conducted in Farsi, Arabic, and Mandarin. In addition to responding to discussion questions, participants completed an anonymous written survey to provide demographic information and key facts about their current housing situation. The focus groups were conducted at Welcome Centre Immigrant Services Vaughan and Markham South locations as well as the Parya Trillium Foundation. Participants were provided with a meal and a gift card for their time. The results of the focus groups were analyzed to identify the main themes from the discussions.

In addition to this report, a visual artist was engaged to use the information obtained through the focus groups to create a visual representation of hidden homelessness with the intention of educating and informing community members about the issue of hidden homelessness among newcomers and what can be done to address the issues. The artwork resulting from this project is pictured on the front cover of this report.

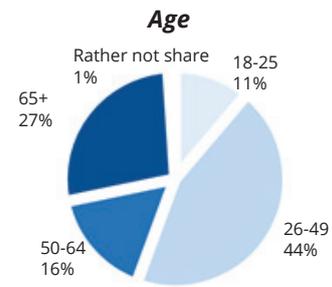
PROFILE OF NEWCOMERS WHO PARTICIPATED IN THE RESEARCH

Seventy newcomers participated in the research. Some 38% were male and 62% were female. Participants included individuals in the 18-25 year age range to individuals over the age of 65. They almost exclusively (95%) lived in the southern parts of York Region (Vaughan, Richmond Hill, and Markham). Over one third (35%) were living with relatives or their adult children and their families. Just over half (54%) were living as a single family, and 10% were living alone. The most common first languages were Farsi, Arabic, Mandarin, Urdu and Korean. Over half (56%) reported that if services were offered only in English they would face language barriers in accessing services. The most common income source was social assistance, followed by sponsorship, full-time employment and no income.

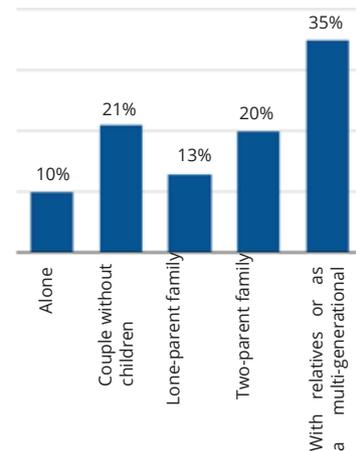
LIMITATIONS

Given the method of recruiting focus group participants, participants were comprised of newcomers who have been successful in connecting with housing help services, which might not have provided a full representation of the newcomer experience. The sample included limited homeowners, although risk of homelessness among newcomers is not limited to tenants. Newcomers who are more transient, and frequently travel in and out of the country for business, are probably less likely to have been part of the sample. The time and cost involved of recruiting a random sample of newcomers who met the eligibility criteria for the research were beyond the scope of this project.

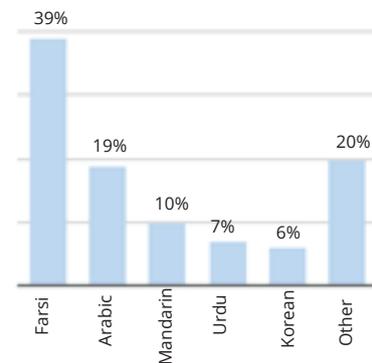
This research included only permanent residents who had arrived to Canada in the past five years. It did not include temporary residents, such as international students and temporary workers, nor did it include individuals currently living without status in Canada, including refugee claimants.



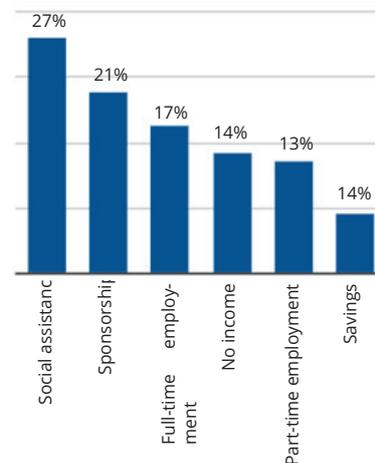
Living Arrangements



First Language



Income Source



RESULTS

HIDDEN HOMELESSNESS AND RISK OF HOMELESSNESS AMONG NEWCOMERS IN YORK REGION

STAYING TEMPORARILY WITH FAMILY OR FRIENDS OR “DOUBLING UP” WITH FAMILY TO AFFORD HOUSING

Low incomes and high rents exclude many newcomers from finding safe and appropriate housing in York Region. Thus, many newcomers are forced to either share housing, that is often overcrowded, or live in substandard, unsafe or unhealthy units. A considerable number of the newcomer participants were staying with family/friends, and currently depend on these informal networks for housing. Some were paying rent, while others were not. A large percentage had stayed with family/friends since coming to Canada. Many participants stayed with family or friends upon arrival to Canada, in a living situation that was understood to be temporary, but a number involuntarily lived in this situation significantly longer than planned, because of the barriers they faced to accessing housing of their own. But this is not the only time newcomers double up, a number of participants spoke about having to move back in with family after losing their housing or later doubling up with other relatives to afford housing.

AFFORDABILITY ISSUES

Among those currently housed in their own permanent housing, the majority were at risk of homelessness. Affordability was a consistent and pressing barrier to maintaining their housing. The vast majority were experiencing affordability issues, and many were spending more than half of their income on housing.

OVERCROWDING

Affordability constrains newcomers housing choices, forcing them to compromise space or adequate conditions to maintain housing. A number of participants reported living in housing that is not suitably sized. For most, the overcrowding was a result of people staying with relatives as multiple family households. This can take a diversity of forms. One participant reported that her, her husband and teenage daughter had stayed in the den of her sister's one bedroom-plus-den apartment for three months. One participant reported that she was living in a four bedroom home with a household of 11 people; her family of four was staying with her mother and father, her two adult brothers, as well as her uncle, aunt and cousin. She remarked that: "our kids don't even have a room". For a couple participants, the lack of suitably sized housing was a result of having a large family, and there is limited housing stock in York Region that would be suitable, much less suitable and affordable.

INADEQUATE CONDITIONS

Secondary rental housing¹ is the predominant form of rental housing in York Region, and is estimated to account for approximately 60% of the rental market (Vink Consulting, 2016). The vast majority of participants with their own housing were housed in the secondary rental market. For many, the only housing they are able to access in the market are basement apartments that are often substandard, unsafe or unhealthy.

"We rent a basement, but I don't want to be because it is humid and unhealthy. I would like to find an apartment at an affordable rent for just my family, but basements are the only thing I can find that is affordable – we can only afford less than \$1,000 per month" – newcomer (part of a family of four)

"The cost issue was the most important, most of [the housing we looked at] were basements without [adequate] doors or windows." – newcomer

¹ Secondary rental housing is defined as any rental property with fewer than three self-contained residential rental units. It includes rented single- and semi-detached houses, row/town homes, rented condominium apartments, rented duplexes and accessory apartments.

INSTABILITY AND EPISODIC HOMELESSNESS

Housing loss is a common occurrence among newcomers. Many reported having moved several times in a short period of time – often living less than a year at each location, and experience periods of episodic homelessness.

Frequent moves and other housing challenges have many negative implications for newcomers. Many newcomers reported that they were a significant source of stress in the household. Several reported that it created “lack of peace of mind” and often led to depression. Some also reported physical health issues. Newcomers with children raised particular concern about the social and well-being impacts on their children of having to move and likely transfer schools. Some discussed the impact it had on their children’s performance in school. A few participants spoke about their children not wanting to go to school as a result of the instability and unsuitable housing. One participant spoke about not being able to get his daughter to go to school after they moved, and the authorities contacting them about why the child was not in school, and him having to explain about how without using force he was at a loss as to how to get her to go to school. Many reported it caused significant conflict in the family. Some also reported physical health issues. Some newcomers reported sacrificing nutrition to pay the rent. Some participants suggested that without stable suitable, adequate, and affordable housing, they do not have a base from which they can address the challenges of settling successfully in Canada.

“In one year I moved four times. In one case the landlord didn’t like the noise from my son. It was very stressful, I got severe depression.” – newcomer

“It was very stressful, I developed a heart problem, I had to have a heart monitor.” – newcomer

“I work part-time because I couldn’t find a fulltime job, all my income goes to my rent, how can I eat?” – newcomer

“You can’t plan for anything, you can’t find a job, we were searching for an English class, but you can’t plan for anything.” – newcomer

ROOT CAUSES AND FACTORS IMPACTING NEWCOMERS THAT PUT THEM AT RISK OF HOMELESSNESS OR BECOMING HOMELESS

HIGH RENT AND LOW INCOMES

Many participants cited the high cost of housing and/or low incomes as one of the key barriers to both securing and maintaining housing. Some noted that they settled in York Region or within a specific area because of the cultural community and the acceptance of different cultures in York Region, but for affordability reasons may have to move out of the area.

“The price of rent is way too high, the value of real estate is too high. It was challenging to find an apartment. We found a condo, but have to pay \$2,400 per month”. – newcomer

“The rent is good, but the hydro costs the same or more as rent. The condition is ok, but it requires a lot of heat in the winter. It is very difficult to manage” – newcomer

“You need to furnish your place. You feel yourself going down and down and not up” – newcomer

Newcomers reported lack of employment as a key cause of their low income. Newcomers were having difficulties accessing employment as a result of language barriers, lack of recognition of credentials, and their age. Lack of childcare was also mentioned as a barrier. Loss of employment and underemployment were also identified as issues. With the high rents in York Region newcomers noted that even with full-time minimum wage employment they would be unable to afford housing. Some contrasted the situation with their home country; in their home country if one of the parents worked they could comfortably provide for their family, but it is not the case here, both parents have to work, and this does not align with their values.

“You can find employment for minimum wage, but all your money goes to rent” – newcomer

“I Have been here for 4 months, but will likely be in the same position for several years, because I have to study a lot, take courses” – newcomer

Some participants pointed to a mismatch between provincial social assistance rates and rents in York Region. Current social assistance rates virtually exclude anyone on social assistance from finding safe and appropriate housing in York Region. Thus, many newcomers are forced to either share housing or live in substandard, unsafe or unhealthy units.

All of the Syrian refugee participants had obtained permanent housing, but with their one year of financial support nearing an end, they were imminently anticipating severe affordability issues that would threaten their housing stability. Most were still trying to learn English and nine out of ten participants had not yet secured employment. They also faced other difficulties, such as transferring driver's licenses. Most recognized that they would have to go on social assistance to have any form of income, but that the gap between what they would receive in social assistance and their rents, would almost certainly threaten their ability to maintain their own housing. Even with a full time minimum wage job most would not be able to maintain their housing. Many of the newcomers, and Syrian refugees in particular, had large families, which further contributes to their housing challenges; they face difficulties in finding suitably sized housing and larger housing also has higher rents. Many expressed great concern and fear about the uncertainty of their housing situation. Several participants indicated that they would have to move to find something more affordable, perhaps even out of the Region, or double or triple up with other family member's households. There was particular concern about the social and well-being impacts on their children of having to move, and likely transfer schools. It should be noted that Immigration, Refugees and Citizenship Canada has not demonstrated an interest in providing additional funding to settlement agencies to assist Syrian refugees with the transition following their one-year of government assistance or sponsorship.

A number of newcomers who participated in the research were seniors, often family members who were sponsored to join children and grandchildren who had already settled in Canada. For the sponsored newcomers, the sponsor had agreed to provide the basic requirements for daily living for the sponsored family member(s) for 10 years so they will not need to apply for social assistance. Most of new newcomers who arrived as seniors had no knowledge of English, significantly disadvantaging them in the labour market. They also do not qualify for any income support from government social programs¹. For example, Old Age Security payments that are made to almost everyone starting at 65 require 10 years of Canadian residency. Without income of their own, they must rely on their families.

SETTLEMENT AGREEMENTS AND FAMILY CONFLICT

A number of senior newcomers reported conflicts with their children causing them to be at risk of homelessness or lose their housing. Some of these seniors spoke about their children relying on them for child care when they arrived, but as the grandchildren grow older and were no longer in need of care, their children forced them or were trying to force them to move out. In some cases, they were not being forced out, but felt like a burden on their families and wanted independence. Some of those that were sponsored did not feel that their sponsors were providing, or were in a position to be able to provide, sufficient support to allow them to meet their basic requirements of housing on their own, food, clothing, and health care not provided by public health coverage. However, they

¹ They do qualify for social assistance, but the government would seek reimbursement of the social assistance from the sponsor as a result of defaulting on their Sponsorship Agreement

recognized that if they applied for social assistance, the government would seek reimbursement of the social assistance from the sponsor as a result of defaulting on their Sponsorship Agreement, which if the sponsor was not able to repay, may result in bankruptcy of their sponsor. These seniors felt that their options were very limited. Domestic violence was also occasionally identified as a factor leading to homelessness.

“Seniors above 70 years of age, we often get sick, and do not have the ability to take care of the grandchildren, so the children don’t want us there” – newcomer

LACK OF KNOWLEDGE ABOUT HOUSING AND SERVICES

Newcomers felt that their lack of knowledge about housing processes, tenant rights, and the housing market also presented a key barrier to securing housing. Most were not aware of any services that could assist with accessing housing in the early period after they arrived in Canada. A number of newcomers spoke about seeking information from informal networks of family or friends for much of their information on housing or community services, but that often they were not well informed about tenant rights and responsibilities and available services.

“I think the biggest problem is lack of information” – newcomer

“I didn’t have enough information. I thought that when I completed the application that they would call me for a deposit, I didn’t realize I needed to submit a deposit. Because of that, I missed that spot.” – newcomer

“One week before moving, right before school began in September, our [future] landlord called our agent and said she didn’t want to rent to us anymore because she wanted to sell. I got assistance from the legal clinic. A very nice lawyer helped us and sent a letter to the landlord. After two weeks, she said ok and we moved in.” – newcomer

“I had money, but didn’t have good information.” – newcomer

“We were searching for hours on the Internet [but did not find the information we needed]” – newcomer

“Some people don’t have bank account for first year [because they don’t know the importance of having one], but then they are not developing their credit” – newcomer

Several participants spoke about waiting to connect with settlement agencies, such as Welcome Centres, until they had been in Canada for two to three months and were ready to seek out language classes, not realizing that they may also be able to assist them in accessing housing help services. Others noted that they had received services through a settlement agency, but were not asked about their housing situation during the intake process, or informed about the availability of housing help services. Some spoke about the lack of accessibility of services as a result of transit limitations.

Lack of information was not only a barrier to accessing housing, but also to maintaining it. Some newcomers noted that they made poor housing choices, mistakes in rental arrangements, with utility and phone companies in the first year, as a result of lack of information, which cost them a lot of money and threatened their housing stability. One woman spoke about renting a home for the first year which was a very poor choice; it was always cold that winter, they didn't have the proper furniture, and it was far from her daughter's school. They wanted to get out of the lease, which ended up costing them significantly. She remarked: "Losing money in your first year is not good. An apartment would have been better because utilities are included, it's more secure, and you don't need the space without enough furniture"

"I didn't have any information about the housing market in the first year" – newcomer

Newcomers also identified lack of awareness of tenant rights as a barrier to maintaining housing. However, several noted that even if they were aware of their rights, they would be reluctant to complain. Some mentioned that they did not want to seek legal support out of fear that the landlord would make future rental arrangements challenging, particularly when they were renting from someone within their own cultural community, or because they did not feel it was worth it – they felt the outcome would still be the same or they had other settlement challenges to deal with.

LANGUAGE BARRIERS

Language barriers were identified as one of the key obstacles to accessing needed information. This was cited as an impediment to both securing housing and maintaining it. Some newcomers mentioned that language barriers prevented them from having a full understanding of rental agreements they were signing¹, which later ended up costing them extra, for example by having to pay separately for utilities.

NO REFERENCES, CREDIT HISTORY, NOR EMPLOYMENT

Many newcomers reported being consistently screened out of the landlord selection process without references from previous landlords, credit history, and confirmation of employment, unless they were willing to provide several months' rent up-front or have a guarantor. While landlords are permitted to screen based on credit history, employment, references, or require a guarantor, under the Ontario Human Rights Code for landlords are not permitted to subject newcomers to additional screening criteria beyond what they subject other applicants to. Requiring several months' rent up-front is not permitted under the Residential Tenancies Act. A few participants had reported securing their own housing through their informal networks. One woman spoke about trying to find

¹ Although many are likely not signing written rental agreements

her own housing through online listings, but was unable to find anything until a friend connected them with a landlord they knew. The majority of other newcomers that were successful in securing their own housing reported having to pay six months' rent upfront. Another woman with a child, who was doubling up with her parents in order to afford housing, talked about the challenges of trying to secure housing without being able to provide six months' rent upfront. In the end, she had to have a friend act as a guarantor. One newcomer spoke about making payment under the table to the property manager in order to get housing.

“We went and looked at lots of places, but nobody gave us a place” – newcomer

“Without employment, a reference check and a credit check, you can't rent unless you have several month's rent upfront” – newcomer

“When we landed we went to my aunt's house, another family of three and my family of three arrived on the same day. My wife didn't want to live with family, so we started looking for places to rent, all places looked for a credit check and references. We missed lots of opportunities. In the end, a friend of our agent bought an apartment here, and our agent convinced their friend to rent the apartment to us” – newcomer

“The landlord knew we were new, so he required us to pay six months in advance, and we accepted it.” – newcomer

“We didn't have credit history, landlords wouldn't rent to us, we had to get a friend to co-sign” – newcomer

DISCRIMINATION

Several newcomers mentioned discrimination as a housing barrier, feeling that they didn't get housing because of their family size, they had children, they were a senior, had a disability, or because of their culture. A number of participants spoke about the landlord not wanting children in the unit, particularly because of noise, or not wanting to rent to them if they perceived them to have more people than appropriate for the size of the unit. Others reported landlord aversion to renting basement apartments to seniors, especially seniors with disabilities.

STRONG RELIANCE ON THE SECONDARY RENTAL MARKET

As discussed above, most newcomers were seeking housing in the secondary rental market, particularly basement apartments, many of which also had an owner occupied unit on the property. Based on this project and previous research conducted by the author, it can be concluded that there are likely higher levels of discrimination in the secondary rental market, which is a challenge because many secondary rental units are provided at the low end of market rent, and is particularly troublesome in York Region, where the majority of the rental stock is in the secondary market.

“Landlords would see that we had two children and they would say “no”” – newcomer

“Landlords don’t want to rent to seniors, especially seniors with disabilities” – newcomer

“Landlords may not rent to you if you are not from their country” – newcomer

Rental dwellings built or occupied prior to 1991 are subject to rent control during a tenancy. However, because much of York Region’s population growth has taken place since 1991, there is a strong reliance on (secondary) rental units built or occupied as rental dwellings since 1991, which are not subject to rent control. Some newcomers spoke about landlords significantly raising rents after they became tenants, causing them to lose their housing or become homeless.

Some newcomers spoke about losing their housing as a result of the landlord forcing them to move because they said they were selling the property or because an immediate family member was going to be moving in. In some cases it was suspected that the purpose of these claims were just to evict them. The secondary rental market inherently provides less security of tenure than the primary rental market, which as discussed above, presents a greater challenge in York Region (Vink Consulting, 2017). One newcomer spoke about her strong desire to become a homeowner, likely before they were in an adequate financial position to do so, because of the lack of security of tenure she experienced while renting.

“After a year our landlord said she wanted to sell, so said we had to move. The moving all the time, my daughter lost some courses because she had to move. Her high school changed, she lost her friends too, and her confidence.” – newcomer

VULNERABILITY TO LANDLORDS NOT FOLLOWING THE RESIDENTIAL TENANCIES ACT

Many newcomers reported issues that suggested that they were vulnerable to their landlords. This includes increasing the rent significantly beyond the rent increase guideline set by the Province in accordance with the Residential Tenancies Act, later requiring the tenant to pay utilities, charging the full rate for utilities although the landlord was receiving a subsidy, heating that would be switched off, restricted visiting, insisting on quiet, restricting access to mail, being overly restrictive in the use of laundry facilities, restricting the use of the space – for example, not allowing more than one pair of shoes outside the bedroom. Some felt that landlords from the same cultural community as the tenant often take advantage of newcomers. Some newcomers reported that these issues created conflict with landlords, sometimes leading to them being illegally evicted.

LONG WAITING LISTS FOR SOCIAL HOUSING

A few newcomers pointed to the long waiting lists for social housing as one of the barriers to securing permanent housing. They pointed to the dichotomy between their immediate need for housing and the several years that they would need to wait to obtain social housing.

“I submitted an application, but was told it takes 8 years, but I need housing now” – newcomer (senior)

“I don’t believe that I will stay alive for 10 years to get social housing.” – newcomer (senior)

NEWCOMERS’ SUGGESTIONS OF WAYS TO ADDRESS HOMELESSNESS AMONG THE IMMIGRANT COMMUNITY IN YORK REGION

HOUSING SUPPLY

Newcomers provided a number of suggestions of ways to address homelessness among newcomers in York Region. These included solutions related to housing supply, namely interim housing for newcomers, more social housing or improved access to social housing, encouragement of additional secondary suites, and affordable ownership options.

“It would be better to get social housing when we arrive rather than 10 years later” – newcomer

FINANCIAL ASSISTANCE

Newcomers also suggested solutions related to financial assistance, including assistance with housing start-up costs; government guarantees to landlords; short-term rental assistance, such as a housing allowance or housing benefit; incomes support for newcomers; and homeownership assistance. Some Syrian refugees believed that if the government could assist with housing in the short term, they may not require social assistance at all.

POLICY

Newcomers also suggested a number of policy measures to help address the issues of homelessness among newcomers. Suggestions included:

- rent control on units built or occupied since 1991;
- policy improvements to support immigrants in the job market, such as transferring credentials;
- having a better means to transfer credit records and references from other countries¹
- reducing the time period for Sponsorship Agreements to something less than the current 10 year period, (as newcomers who were sponsored by their families reported feeling like a burden on their children, there may be a change of conditions or circumstances of the sponsors such as divorce or deterioration of financial situation, and seniors have limited options for income besides their sponsor);
- consider locating sponsored refugees in places where housing costs are more affordable.

¹ There is currently a way to access newcomers' credit histories from some countries, but it requires the landlord phone another country, which is time consuming and expensive so is not effective

INFORMATION

Many participants spoke about the importance of accurate information, in their first language, about how the housing processes and the housing market work, tenant's rights and responsibilities, available services, and other relevant information such as utilities, banking, the health system, transportation, medication, schools, and affordable food options. Suggestions for improving the housing knowledge of newcomers included arranging mandatory (a couple day) class for newcomers about housing in their own language and providing information along with the paperwork that the federal government provides as part of the process of applying for a permanent resident or visa, prior to newcomers arriving in Canada.

“It is better to inform all newcomers about the laws, etc.” – newcomer

OTHER

Other suggestions from newcomers on things that would help address their housing challenges included assistance with child care, better transit and subsidies for transportation.

NEWCOMERS' SUGGESTIONS OF THE MOST EFFICIENT WAY OF CONNECTING NEWCOMER INDIVIDUALS EXPERIENCING HOMELESSNESS TO SERVICES IN YORK REGION

IMPROVING AWARENESS OF SERVICES

Newcomers provided a number of suggestions to improve awareness about services. The most common suggestion was to provide information at the airport in their own language. Most participants suggested that this be in booklet form, but the suggestion for in-person information was also provided. They thought information on housing, utilities, banking, health system, transportation, medication, and schools would be most helpful. A number of participants spoke about receiving a booklet when they arrived in Canada, but it was in English, and most did not have English language skills.

“When people come to Canada they are given a booklet, it has information, but it is all in English, so some people throw it out. It would be helpful if it was in our original language” – newcomer

An additional suggestion to providing information at the airport was to provide information through Service Canada when applying for a Social Insurance Number (SIN), since this is required to work in Canada or to receive benefits and services from government programs, and in most cases must be applied for in-person.

Many reinforced that it was critical that information about available services be provide in their own language. In reference to receiving information in English, one newcomer commented:

“It is like putting some milk in front of a bird and expecting them to intake it with their beak” – newcomer

“I went to Immigration Settlement class a couple months ago, and was handed a big binder [with a wide range of information that would have been helpful], but it was in English” – newcomer

“Language barriers are a significant issue. If they can provide the information in Mandarin or Cantonese that would be helpful” – newcomer

Some also stressed the importance of being provided with information in their very early days after arriving in Canada, as opposed to two to three months later when they begin to access language classes.

“The most important time to help is in the very first moments” – newcomer

ACCESSING SERVICES

It was suggested that connections to services be provided through settlement service locations, cultural facilities, and educational institutions. Other suggested methods of providing information included online, through social media, traditional media such as advertisements on TV, radio, magazines and newspapers in their own languages. Preference for obtaining information online was primarily, although not exclusively, younger newcomers. It was also mentioned that some newcomers come from countries where the Internet is not used for the wide range of purposes that it is used for in Canada, so they may not be familiar with the Internet or think to seek information online.

Newcomers’ suggestions for how services should be provided to support accessibility of the services, included providing services in their own language and providing the ability to complete forms in their own language.

“If workers can speak our language it would be much easier to access services” – newcomer

“If government can provide workers in different languages that would be great. We are learning English, but are still at level 1 ESL” – newcomer

There was also a strong preference to access services in-person. Newcomers who had received services through a housing help worker had found the case work approach to be helpful, where they could connect with the same person on multiple occasions.

“I prefer to have the services in-person. If I have to do things [only] over the phone or online, I will go through depression” – newcomer

“I prefer to see housing help services in-person. It is related to the age, older people prefer face to face, younger prefer online” – newcomer

“It is better emotionally to contact the individual in person” – newcomer

CONCLUSIONS

This research demonstrates that newcomers in York Region are experiencing hidden homelessness. Newcomers staying temporarily with family or friends or “doubling up” with other families is indeed an involuntary response to affordability issues, and not merely reflective of cultural preference and/or a strategy to obtain more preferential housing outcomes (in cases where one or more members of the household are owners). Many of those who are not technically homeless are living in situations that are dangerously lacking security or stability, as a result of lack of affordability, overcrowding, inadequate housing condition or insecurity of tenure, putting them at risk of homelessness, and many experience periods of episodic homelessness.

There are a number of factors contributing to homelessness among newcomers in York Region, including housing affordability; language barriers; lack of knowledge about the housing

market and services; and difficulties securing rental housing without references, credit history, or employment; which are common to metropolitan areas. However, the limited supply of rental housing and strong reliance on the secondary rental market in York Region presents additional challenges to newcomers and reduced security of tenure; this includes increased vulnerability to landlords not following residential tenancy regulations or engaging in discrimination, significantly raising rents of units that are not subject to rent control; or evictions because the landlord wants to revert the unit to ownership housing.

Homelessness and housing instability has many negative impacts on newcomers; it leads to stress, fear, family conflict, psychological and physical health conditions, and inhibits their ability to address other aspects of their settlement.

RECOMMENDATIONS

It is recommended that THHC disseminate the results of this research widely and initiate conversations with funders, immigrant-serving agencies, and other homelessness and housing stability service providers on how the findings of the research can be used to improve policy and practice to better address the housing needs of newcomers in York Region. Key areas where the results will be particularly relevant in designing policy and practice are outlined below.

EXPAND THE SUPPLY OF AFFORDABLE HOUSING AND IMPROVE HOUSING AFFORDABILITY IN GENERAL

Since affordability is the predominant barrier to adequate housing in York Region, in general, and among newcomers, this research should be used to inform federal, provincial, and municipal governments efforts to expand the supply of affordable housing in York Region and improve housing affordability for low and moderate income residents in general, including newcomers.

Specifically, this research can be used to inform:

- Funding and policy to encourage new affordable housing
- Rental assistance initiatives, and in particular, the inclusion of secondary rental housing as an eligible form of housing in housing allowance programs and/or the provision of portable housing benefits
- Shelter allowance amounts within social assistance and how they compare to actual rental costs
- Funding and policy to encourage the creation of additional secondary rental housing units and bring existing units up to health and safety standards

- Rent control policies, particularly as they relate to rental housing units built and occupied prior to 1991

ADDRESS AFFORDABILITY AMONG NEWCOMERS

To address affordability among newcomers specifically, the research can be used to inform:

- Short-term rental assistance programs and consider their availability to newcomers
- The length of time income support is provided to government and privately sponsored refugees
- Income security policies for Canadian seniors who came as immigrants
- Efforts to support the integration of newcomers into the labour force, including improving foreign credential recognition, and encouraging employers to reduce demands for Canadian experience and references

SUPPORT NEWCOMERS IN SECURING AND MAINTAINING HOUSING

To support newcomers in securing and maintaining housing, the research can be used to inform:

- Eligibility criteria for eviction prevention and housing stabilization programs
- The creation of new landlord guarantee programs to support newcomers in securing private rental housing
- Initiatives to combat discrimination and prohibited practices by Landlords
- Collaboration between immigration settlement service providers and mental health service providers to provide culturally-appropriate mental health and family counseling and alternative means of conflict resolution

IMPROVE ACCESS TO AND COORDINATION OF HOMELESSNESS AND HOUSING STABILITY SERVICES

To improve access to, and the coordination of, homelessness and housing stability services for newcomers, the research can be used to inform:

- The provision of housing services to newcomers
- The design of service models for access to homelessness and housing stability services in York Region
- Collaboration between immigrant-serving agencies and homelessness and housing stability service providers
- Coordination between THHC and settlement/integration service providers
- Coordination between THHC and other homelessness and housing stability service providers

IMPROVE THE PROVISION OF HOUSING-RELATED INFORMATION TO NEWCOMERS

- To improve the provision of housing-related information to newcomers, the research findings can be used inform:
- Web-based housing-related information targeted towards immigrants and refugees prior to arrival
- Housing-related information on local immigration websites
- Other housing information, housing advice and assistance targeted to newcomers at the time of, and shortly after arrival
- The provision of information to newcomers as part of the settlement process, on how to search for housing and about existing laws regarding landlord-tenant issues
- Promotion of homelessness and housing stability service access points to newcomers

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