

# Putting *Home* at the Heart of Refugee Resettlement



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## Report Summary

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Social Sciences and Humanities  
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# Putting Home at the Heart of Refugee Resettlement

## Project Summary

THIS IS THE summary report of a research project that began in 2015, the primary intention of which was to chart the housing trajectories of former refugees over the course of approximately three years. In this project, we sought to learn about both the challenges and successes that former or resettling refugees (terms that are described below) had in obtaining adequate and affordable housing after arriving in Winnipeg. Second, we sought to map out the relationships between the cost and availability of housing, the prevalence of social supports, or lack thereof, and resettling refugees' economic realities in the context of resettlement. Our third and related objective was to demonstrate how social, public, or otherwise 'supported' housing can positively affect the lives of resettling refugees. The full report contains detailed experiences of former refugees in their own words, as well as a full list of recommendations that span all areas that affect resettlement. [Click here to access the full report.](#)

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## Core Intentions

The core intentions of this report are to demonstrate how:

- resettling refugees' housing situations, including the pursuit of housing, can lead to positive or negative effects on other key aspects of resettlement, including employment, education, training, childcare and financial well-being;
- non-housing resettlement objectives can have positive or negative effects on an individual's or family's housing situation.

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## Central Argument

The central argument in this study is that a resettling refugee's<sup>1</sup> housing situation in the months and years following arrival directly impacts resettlement. The need to secure a home of any kind often forces former refugees to make difficult choices, choosing between paying for a home and meeting other settlement needs and short-, medium- and long-term goals. Settlement challenges are exacerbated when private housing markets are characterized by being unaffordable and having low availability — a norm in most Canadian urban centres. The central need of providing for a physical home within (re) settlement trajectories, and the relationship between private responsibility and government support in doing so are the focus of this report.

Additionally, this housing situation is impacted by the degree of 'acceptable housing' available to individuals and families in the context of resettlement: housing that is adequate (does not require major repairs), suitable (has sufficient number of rooms) and affordable (costs less than 30 percent of a family's income). The housing allowances and supports that former refugees can access during the initial period of resettlement are often insufficient to secure acceptable housing. In fact, these allowances and supports are increasingly insufficient in light of the structure of Winnipeg's rental housing market. While many refugees exhibit incredible resilience and ingenuity in their attempts to pay for and establish a home in their context of resettlement, it is here argued that public supports — in the form of housing allowances, housing subsidies and social housing — can enable

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<sup>1</sup> Someone who has arrived in Canada as a refugee, who has attained permanent residence upon arrival, and who continues to encounter resettlement needs in their new city and country. We refer to them alternatively as former refugees to stress their legal right to permanent residence in Canada. Refugee Claimants were not a focus of this study.

former refugees to better secure acceptable housing. This in turn assists former refugees in all aspects of resettlement.

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## Three Objectives

- To learn about the challenges and successes that former or resettling refugees had in obtaining acceptable housing after arriving in Winnipeg.
- To map out the relationships between the cost and availability of housing, the prevalence or lack of social supports, and resettling refugees' economic realities in the context of settlement.
- To demonstrate how social, public, or otherwise 'supported' housing can positively affect the lives of resettling refugees.

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## Key Terms

### Resettling or Former Refugees

Resettlement can refer to the series of legal responsibilities that a third country (such as Canada) accepts to resettle refugees from a country in which they have sought protection. It can also refer to the basic act of becoming resettled after a period of displacement. We use the term resettling to reflect an ongoing process that former refugees face, which consists of a larger bundle of social and economic processes through which former refugees strive to tend to their needs in a new home, with the goal of becoming more settled.

The larger goal of becoming more settled in a new physical home and wider community can be understood as feeling comfortable and secure in having attained life's necessities and being on a trajectory that reflects goals, aspirations and choices.

We also use 'former' refugees to emphasize that upon receiving permanent residence status in Canada, these individuals and families cease being refugees in a legal sense.

### Government Assisted Refugee (GAR)

GARs are referred to Canada by the United Nations High Commissioner for Refugees (UNHCR), generally after having lived in refugee situations, including refugee camps, for prolonged periods. Through Immigration, Refugees

and Citizenship Canada (IRCC)’s Resettlement Assistance Program (RAP), GARs are entitled to a maximum of one year’s worth of income support, which roughly corresponds to provincial social assistance rates (see Alboim & Cohl, 2012, pp. 36–37).

### Privately Sponsored Refugee (PSR)

Refugee sponsored privately by sponsorship agreement holders (SAHs), their affiliates, Groups of Five (5+ Canadian citizens or permanent residents), or community sponsors, some of which are community organizations (Alboim & Cohl, 2012, pp. 37–38).

As a condition of sponsorship set forth by the Canadian government, sponsors of PSRs are obligated to meet the needs of the PSR whom they sponsor for their first year in Canada, or until they achieve self-sufficiency (whichever comes first). The privately sponsored stream allows private sponsors to forward the name of the refugee(s) they wish to sponsor.

### Resettlement Assistance Program (RAP)

Administered by IRCC, the RAP entitles GARs to receive one year’s worth of income support, which roughly corresponds to provincial social assistance rates. Moreover, the RAP provides GARs with access to a limited number of weeks in temporary, transitional housing upon arrival.

**TABLE 1** Resettlement Assistance Program (RAP)

Basic Monthly Rates in MB (\$)	Single Adult	Couple with 2 children	Couple with 5 children	Adult with 2 children	Adult with 5 children
<b>Basic Needs</b>	220	596 – 740	947 – 1,308	527 – 640	860 – 1,163
<b>Shelter</b>	495	664	793	664	770
<b>Communication</b>	30	30	30	30	30
<b>Transportation</b>	75 min.	150 min.	150 min.	75 min.	75 min.
<b>Total</b>	820	1,440 – 1,584	1,920 – 2,281	1,296 – 1,409	1,735 – 2,038

**Note** Monthly RAP Rates, Manitoba, current as of November 2019 (Refugee Sponsorship Training Program 2019a)

## Rent Assist

Rent Assist is an income-tested housing benefit available to the working poor and people on social assistance across Manitoba. Rent Assist puts a portable subsidy in the hands of renters, giving them the ability to select suitable housing in an otherwise unaffordable private market. Benefits are tied to 75 percent of median market rent, rather than the actual amount of rent paid in a particular unit (Brandon & Hajer 2019).

## Public Housing, Social Housing, Socially-Supported Housing

Public housing is subsidized housing which is both funded and operated by government (ie. Manitoba Housing). Social housing is a broader term used to refer to housing funded and operated by both government and non-profit organizations in myriad ways and that is generally offered to renters at below-market rates and from which the pursuit of profit is removed. In this study, we use the term socially-supported housing to refer to housing in privately-owned buildings that is supported by subsidies, including Manitoba's Rent Assist and Rent Supplement Programs.

## Core Housing Need, Acceptable Housing

Canada Mortgage and Housing Corporation (CMHC 2020a) suggests that a household is deemed to be in core housing need if it demonstrates one of the following (and is therefore not *acceptable* housing):

- it costs more than 30 percent of a family's income (it is not *affordable*)
- it requires major repairs (it is not *adequate*),
- it does not have enough bedrooms in accordance with National Occupancy Standard requirements<sup>2</sup> (it is not *suitable*);

This definition offers a useful metric for housing organizations and government bodies to determine measurable levels of housing need. Indeed, many households in our study may be said to be in core housing need. Our

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<sup>2</sup> 'Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. This means one bedroom for each cohabiting adult couple; lone parent; unattached household member age 18 or older; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e., a unit with no bedroom).' (CMHC 2020)

study reflects an expansion of this basic notion of core housing to include a subjective element — what former refugees themselves deem to be acceptable housing for their purposes.

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## Context: Three Original Concepts

- **The Deluge of Resettlement:** refers to the large and often overwhelming number of fundamental needs that must be tended to immediately upon resettlement for former refugees. It may include, but is not limited to: securing housing, attaining employment and/or income supports, enrolment in language or other training, securing childcare, tending to the needs of family members overseas (including seeking family reunification), and learning and habituating to a new city, culture, and society.
- **The Resettlement Conundrum:** amid a scarcity of resources, the conundrum is that the pursuit of one core need (housing, employment, language training, childcare, etc) often leads to compromises in other core needs.
- **Impossible Tradeoffs:** the difficult decisions that former refugees make when they are put in the position of having to choose which fundamental need to pursue and which to go without. These decisions can compromise long-term settlement situations.

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## Methodology, Context and Key Findings

- 21 former refugees (a mix of GARs and PSRs) who settled in Winnipeg participated in between 1 and 5 in-depth interviews between Summer 2015 and late Winter 2018. They shared experiences specific to housing as well as other challenges in the deluge of resettlement in their first few years after arrival.
- Upon arrival in Winnipeg, former refugees are often relegated to poor neighbourhoods with poor housing stock and in which a disproportionately high number of households demonstrate core housing need. High numbers remain in these poor neighbourhoods in the years following arrival.



- Average Winnipeg rental prices, including those found in its poorest neighbourhoods, exceed the basic RAP shelter allowance. We are able to make a comparison between the RAP Monthly Shelter Allowance and the most appropriate unit in the selected neighbourhood (or all of Winnipeg). In 26 of the 27 cases, the RAP Monthly Shelter Allowance is incapable of covering the average rental cost. The shortfall ranges from \$17 to a staggering \$879.
- Project participants demonstrated a prevalence of what we refer to as ‘the resettlement conundrum:’ pursuing one core need (housing, employment, language training, childcare, etc) leads to compromises in pursuing other core needs and/or settlement objectives. Such compromises may be both immediate and long-term in nature, and they are almost always compounding and reciprocal.

This example can be illustrative for our purposes: when a resettling refugee must take a survival job in order to pay for an apartment, for example, it can come at the expense of undertaking language training, taking steps to certification or credential recognition, or pursuing additional education. This in turn limits their ability to escape the survival job and attain better employment, which in turn limits their ability to improve their housing situation.

- The fundamental need to locate, secure, and pay for a home, whatever that home’s quality, led many of our interviewees to make difficult decisions, which then comprised their resettlement situation. We refer to these actual difficult decisions in the context of resettlement as ‘impossible tradeoffs’, whereby former refugees are put in the position of having to choose which fundamental need to pursue at the expense of others.
- Many former refugees find themselves in poor housing traps in the initial months and years following arrival.

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## **The Experiences of Participants – Summary and Examples**

The cost of housing restricts the choices available to former refugees, often confining individuals and families to the poorest areas of the city and to unacceptable housing, as defined by CMHC. Participants reported a number of challenges derived from these housing situations:

- being trapped in situations where landlords required them to pay for routine maintenance or unexpected bills;
- recurring bedbug and cockroach infestations;
- mold or issues with heating or ventilation;
- the need to file claims against landlords with the Residential Tenancies Branch;
- overcrowded living situations, including one family of six who lived in a two bedroom apartment, and another family of four who lived in a one bedroom apartment;
- negative encounters with neighbours or general concerns regarding the safety of the neighbourhoods in which they lived;
- inconvenient location relative to school, childcare, or workplace;
- landlords' unwillingness to allow cohabitation with a friend or relative in order to share costs.

Participants often stayed in these situations because the housing was relatively affordable, and because they felt they would not find anything better on their housing budgets, particularly when these budgets were derived from RAP, EIA, or low-wage and/or infrequent employment. Even minor increases in rent could mean making sacrifices in other aspects of their budgets, and the threat of a major rent increase made some families consider moving.

For some former refugees, the cost of housing forces them to make difficult choices and impossible tradeoffs between paying for shelter and other daily needs. For example, for one participant with serious medical conditions, the cost of housing and his limited EIA budget meant that he struggled to maintain his required diet. Another participant could not afford to pay to use the laundromat and often resorted to washing clothing for her and her six children by hand. Some could not afford public transportation and chose to walk long distances to save money.

Participants reported persistent challenges in finding employment. Having no Canadian work experience or references were common barriers to securing a job, or even being granted an interview. A lack of childcare was a barrier to many mothers finding employment or pursuing education. Much of the work participants secured was low-wage and/or infrequent, and many experienced persistent unemployment. For some participants who had postsecondary education, professional experience and advanced

English language skills before they resettled in Winnipeg, navigating the job market and securing meaningful and stable employment was somewhat easier, but even they generally found work below their skill level.

Many participants had limited English language skills and attended English classes. Most participants who were attending classes found that they could not find a job which was compatible with their school schedule. Some chose to continue with English classes, high school, or college, but others were forced to quit school in order to find a job due to financial pressures associated with maintaining a household.

Many participants experienced challenges accessing various services to support their resettlement, including EIA, Rent Assist, and social housing. One participant was told he would not be supported by EIA while he finished his high school education. He also had many challenges securing consistent access to the Rent Assist program. The transition from RAP to EIA was also difficult for many participants, with some reporting receiving far less from EIA than from RAP.

Participants reported that social housing was often unavailable to them, expressing frustration at the lengthy waiting lists to access social housing while emphasizing that it remained a desirable option for them. Many did not apply due to beliefs that the waiting lists were too long, their family would be split between multiple units, or it would be more expensive. Many did not receive a social housing unit and endured many months or years of financial hardship before they were adequately satisfied with their ability to meet their ongoing budgetary needs. Those who did receive social housing waited on average between one to three years to access it, during which time many families struggled financially. Such experiences demonstrate that the need for social housing outpace availability. However, once received, social housing proved to be a stabilizing force in the resettlement efforts of some participants.

Some families fragmented after arrival in Canada due to marital separation or adult children moving out of the family home, which usually led to great financial hardship and emotional impacts. The extent to which challenges related to resettlement led to these separations is unclear, but in most cases it appears to have had at least some impact.

Many participants were emotionally and/or financially responsible for family members overseas, and experienced immense challenges balancing their daily household needs with their stress and worry about family living in unsafe and inadequate conditions elsewhere while trying to succeed in their own resettlement. Those who did reunite here in Canada endured long

waits to achieve family reunification. At the time of our last interview, some families were still awaiting reunification.

The level of support PSRs received from their sponsors varied. Some participants did not receive support from their sponsor for the first year. Some turned down ongoing support, including living with the sponsor or receiving financial support from the sponsor, in order to transition to independent living. Some saw their sponsor leave Winnipeg. For others, their sponsor continued to support them for much longer than the required first year. Nonetheless, the core assumption upon which private sponsorship rests is insufficient to ensure a positive housing situation for former refugees.

The passage of time did not necessarily lead to better housing outcomes. Those who lived in privately-owned rental housing and received Rent Assist or the Rent Supplement generally had better experiences than those who did not receive any income benefit. Those who lived in social housing also had more positive experiences in terms of cost and adequacy. Two families were able to purchase their own home. All participants expressed their surprise at the challenges they faced to secure housing in Winnipeg.

Many former refugees attributed successes in their resettlement and their ability to manage the myriad of responsibilities before them to key supports they were able to access. For one participant, an EIA counsellor who committed to challenging a major increase in rent and a caretaker who agreed to reduce the increase enabled her and her family to remain in an apartment they loved. For another, a staff member at the subsidized building she lived in helped her navigate the challenging family reunification process and bring her daughter to Canada to join her.

For those who were able to access social housing, managing the household budget was generally easier and the quality and size of their accommodations was improved over their previous living conditions in privately-owned rental housing. One participant felt that her family's recent move to a social housing unit would enable her husband to work less and attend English classes. Another, who lived in social housing specifically designed for newcomer women, felt that living in social housing enabled her to be part of a community and develop friendships with her neighbours.

Although Rent Assist is helpful, it may not be enough to alleviate the financial burdens former refugees face. Many participants on Rent Assist still experienced significant challenges living within their meagre budgets and some experienced periods of time in which they received a much smaller benefit, or nothing at all, leading to great uncertainty and stress. Although we only spoke with one family receiving the Rent Supplement, it was clear

that they experienced many fewer challenges related to their receipt of the benefit. The program provided consistency during their resettlement and allowed them to focus on education and building a foundation in Winnipeg first before pursuing employment.

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## Conclusion and Recommendations

When private rental markets yield expensive rental rates and low availability, all renters are subject to these conditions. Recommendations for improving the housing outcomes of former refugees are recommendations for improving the housing outcomes of all renters, especially those with low incomes. To the extent that former refugees experience racial discrimination in attaining housing, their efforts at securing acceptable housing are similar to those of other racialized groups.

However, we also stress the particular housing challenges that former refugees face. There is a strong relationship between securing housing and processes of resettlement in a new country that are intrinsic to former refugees – the deluge of resettlement, the resettlement conundrum, and specific impossible tradeoffs.

Humanitarian efforts to provide refuge to displaced people must be accompanied by full supports in social, economic, and emotional aspects of resettlement – an effort that we call ‘beyond humanitarianism.’ The arc of resettlement should be viewed as much longer than the single year in which sponsors are mandated to assist former PSRs and that former GARs are eligible to receive RAP supports. Housing can be a relative bastion of stability in that first year and in the longer resettlement journeys, or be a problem that amplifies resettlement challenges in the short and long term.

Efforts to support former refugees in finding housing are part of broader efforts towards securing a right to dignified, affordable and quality housing for all, with particular emphasis on the mechanisms that will address structural impediments for low income and racialized individuals and families.

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## Key Recommendations

(The comprehensive list of recommendations can be found in the [full-length report](#).)

### Housing

- Improve urban housing stock by renovating existing buildings and building more affordable housing with an eye to the specific needs of former refugees.
- Increase government investments in building public housing, affordable housing, and supported housing that tend to the needs of former refugees, low-income Manitobans, and all those whose lives would benefit from supportive housing.
- Expand the availability of transitional housing for all former refugees upon their arrival, including the duration of time for which transitional housing is available.
- Investigate the replicability and expansion of existing models like the 'IRCOM model' with an explicit focus on transitional housing needs of former refugees. This includes readily available, on-site, wrap-around settlement supports and services.

### Funding

- Increase the shelter rates of the Resettlement Assistance Program (RAP) and Employment and Income Assistance (EIA), or the provincial equivalent, to ensure they are sufficient to secure acceptable rental housing;
- Address the structural imbalances between the RAP shelter allowances and the average prices of rental units in given cities, and raise the shelter allowance to accurately reflect the cost of rental housing, with consistent periodic reviews.
- Extend the window of guaranteed RAP support for GARs from one year to a minimum of two years for those in need.

- Cancel the transportation loan program and remove the requirement for former refugees to repay the Government of Canada for the travel costs associated with their resettlement to Canada.

## **Education and Outreach**

- Ensure a resettlement optic in key areas of service provision, including the Residential Tenancies Branch (or provincial equivalent), EIA, rent supports and others that acknowledges that former refugees may transition into and out of programs during initial years of resettlement. Navigating complex and new government systems should be supported, without penalty and with reduced strain.
- Support organizations in their attempts to build positive relationships with landlords and the Residential Tenancies Branch (or provincial equivalent) to combat stigma and exclusionary practices directed towards former refugees, thereby expanding the range of available private rental market dwellings.
- Promote and expand relationship building between the refugee-serving sector, other housing service providers and advocacy groups to foster broad strategies and understanding of both the particular housing needs of former refugees and the commonalities experienced by all low-income, marginalized, and racialized groups.
- Continue and deepen the work that is happening between Indigenous and newcomer communities to develop intercultural understanding and shared priorities for advocacy and community development, particularly as it pertains to low-income renters.

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