

The IRCOM Model

Housing and Wrap-Around Supports for Newcomers in Winnipeg

By Jill Bucklaschuk

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Unit 205 – 765 Main St., Winnipeg, MB R2W 3N5 TEL 204-927-3200 FAX 204-927-3201 EMAIL ccpamb@policyalternatives.ca



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About the Author:

Jill Bucklaschuk is a Social Sciences and Humanities Research Council of Canada postdoctoral fellow at the University of Guelph in the Department of Sociology and Anthropology and specializes in immigration research.

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Introduction

The successful settlement and integration of immigrants and refugees is a multifaceted, complex, and long-term process that requires the dedication and involvement of both newcomers and the community in which they settle. Arriving to a new home is overwhelming for newcomers, especially if they lack strong social connections in the new place and have few financial resources. Having access to well-rounded and holistic supports can help to ease the stresses for newly arrived immigrants and refugees.

In Winnipeg's inner city, the *Immigrant and Refugee Community Organization of Manitoba* (IRCOM) works to alleviate the stresses of settlement by providing wrap-around supports and access to affordable housing, all within the apartment complex they operate. Such a model ensures that newcomers have all their questions answered and needs addressed in an environment that is supportive and empowering, as it focuses on ensuring immigrants and refugees have the tools needed to settle and integrate into their new home. The supports and services that IRCOM provides are extended to both tenants and immigrants and refugees living in the wider community.

Many studies have shown that newcomers are struggling to find affordable and good quality

housing upon arrival for myriad reasons that include, but are not limited to, lack of employment, low incomes, discrimination and language barriers (Carter & Osborne 2009; Shier et al. 2016). Too often, newcomers must accept substandard living conditions as they navigate the initial settlement process. Beyond housing, though, newly arrived immigrants and refugees require a host of supports and services to gain the knowledge and tools necessary to settle. They require assistance with job searches, credential recognition, language learning, school registration, and so on. There are many organizations that offer assistance to newcomers, with some providing a wide range of services and others with more specialized supports. Very few, however, focus on housing. There is a paucity of efforts linking settlement with housing, despite the well known fact that housing is an essential part of newcomers' settlement and integration process (Wayland 2007). IRCOM addresses this gap by executing a model that offers housing provision in tandem with settlement service supports. Within one location, IRCOM addresses many of the needs of newly arrived immigrants and refugees.

In response to the arrival of Vietnamese refugees to Winnipeg in the mid to late 1980s, a

group of people rooted in Winnipeg's social service sector and ethnocultural communities developed an organization that came to be known as IRCOM. Officially established in 1991, IRCOM focused on filling a gap in the settlement services landscape by providing resources and supports to low-income immigrant and refugee families. Now IRCOM represents a unique model for immigrant and refugee settlement services as it focuses on providing affordable transitional housing with wrap-around services and supports offered to tenants and other newcomers in the community. IRCOM, located at 95 Ellen Street, has 67 two or three bedroom suites available for newcomers to rent for a maximum three-year stay. Housing and rent subsidy is provided through a sponsor management agreement between Manitoba Housing and Renewal Corporation (MHRC) and IRCOM. Newcomer families are offered rentgeared-to-income and have the opportunity to access safe, affordable, and good quality housing in a setting that focuses on community integration, successful settlement and holistic care.

The following report provides an account of IRCOM's history and details the organization's current endeavours, highlighting their model of wrap-around services and its role in assisting newcomers. Throughout the report, key stakeholders', past and current staff members', and current tenants' perspectives and knowledge

are presented side-by-side to explore the many facets of IRCOM's model and services. Regarding tenants' experiences at IRCOM, the project report does not go into much detail, but rather, at this point in what is the beginning of a three-year longitudinal study, it provides a broad and general discussion of some of the benefits and challenges of living at IRCOM. An analysis based on tenants' experiences of housing and other programs both in and beyond IRCOM will be presented in a subsequent report at the conclusion of the three-year study.

From what can be derived from an extensive internet search of immigrant and refugee settlement service organizations across Canada, it would appear that the IRCOM model of providing wrap-around services within a building that also houses newcomers is a rare, if not singular, model. There are organizations that offer wraparound, holistic services with a housing component for people with addictions or mental health issues, but there do not seem to be any large-scale organizations that do so with immigrants and refugees. Therefore, this project presents an opportunity to explore the details of what seems to be a unique model of service delivery and housing provision, necessitating an examination of its various components, which include immigrant and refugee settlement, settlement service delivery and newcomer housing experiences.

Settlement Challenges that Face Newcomers

Settlement is a non-linear process and the associated needs of newcomers are diverse. The most intensive settlement supports are typically required during the first few years in Canada, including language learning, accessing information, finding employment, obtaining affordable housing, orienting to Canadian life and establishing social networks (George 2002; Xue 2007). With time these needs change and as they find work, obtain housing, establish social networks, and access other services and supports, newcomers become more settled and integrated. The particularities of the needs of newcomers can depend on a host of factors and may be affected by immigration category. For example, given their circumstances, refugees typically require more intensive supports than economic or family class immigrants. Experiences of trauma factor into refugees' settlement experiences, contributing to poor health outcomes (eg., mental health disorders) and producing challenges during the resettlement process (Carter et al. 2009). Therefore, it is important that newcomers can access

a diverse range of supports and services as they negotiate their settlement process.¹

Given the vast and daunting process that is settlement, a plethora of services, resources and supports have developed in larger cities to meet the needs of immigrants and refugees, both for short-term settlement and long-term successful integration. Services that often are available to newcomers include assistance with finding employment, language learning, community orientation, housing and child care. However, even though such services may be available to newcomers, it does not necessarily follow that newcomers access such services and supports. Studies have found that only about one-third of newcomers access settlement services from organizations (Lo et al. 2010; Wilkinson & Bucklaschuk 2014). Many people are simply not aware of the range of services available to them. Others face challenges in accessing services because of language barriers, limited time or difficulties with transportation. There are many reasons for not accessing settlement services and while

¹ For detailed information about the settlement service sector in Winnipeg and characteristics of immigration to Winnipeg and Manitoba, please see the research reports conducted by the *Immigration Partnership Winnipeg* at: http://lipw.ca/reports/

some newcomers may not require any services, there is concern for those who need services but do not or cannot access them.

An essential need in the settlement process is finding quality housing. However, given the lack of affordable private market housing and limited social housing, newcomers often face challenges in securing a place to live that is affordable, in a safe neighbourhood and of an appropriate size. Affordability is typically the most important and most common barrier for newcomers as they try to access housing, but many other factors contribute to the challenges and make housing a considerable difficulty (Shier et al. 2016; Teixeira 2009). Immigrants and refugees are exposed to multiple barriers when navigating the housing market, including language, low levels of income, unemployment and family size. Also, newcomers face myriad systemic barriers such as racism, discrimination and exclusionary policies and they are particularly susceptible to market conditions including shortfalls in the affordable housing market. In the private housing market, immigrants and refugees often struggle with housing prices, encounter racist and/or discriminatory landlords, lack sufficient documentation for rental applications and do not have the requisite knowledge of institutions that can assist in navigating the rental process (Carter & Osborne 2009; Wayland 2007). The inability to find adequate housing negatively affects newcomers' ability to find work, establish security and stability and live healthy lives.

Housing, while acknowledged as a central need in the early settlement process, is too often neglected within settlement service organizations, which are often mandated to offer other services related to employment and general orientation (Wayland 2007). If housing services are provided they are often included as referrals to other organizations. When that is the case, as it most typically is, such organizations are usually housing-centric and therefore not rooted in the immigrant settlement service sector. In the landscape of immigrant and refugee settlement services, housing and settlement supports are too often disconnected, leaving gaps in settlement service delivery.

IRCOM's model addresses the gaps that exist between housing and settlement supports. It alleviates barriers to accessing settlement services for newcomers and develops an intensive support network for newly arrived low-income immigrants and refugees while limiting their chances of encountering precarious housing situations. Affordability is achieved at IRCOM by ensuring newcomers do not pay a disproportionately high percentage of their income on housing through a rent-geared-to-income model. The housing complex also provides large suites to accommodate various family sizes and prioritizes safety and quality. As a model for service provision, IRCOM is exemplary and encompasses a host of resources and supports that newcomers need in the early years of their settlement process.

Research Methods and Sample

Using a community-based participatory research methodology, this project was initiated, planned, and executed with input from IRCOM staff, including the establishment of a research advisory committee. Moving forward, the project will involve multiple meetings with IRCOM staff and community presentations with the purpose of creating feedback mechanisms for input, comments, and direction. Providing meaningful and useful research results that may be utilized by IRCOM staff to advance their own planning and direction is an important aspect of this project.

After garnering IRCOM's support and advice, research interview participants were recruited through a variety of venues within the organization. The researchers initially met with IRCOM's tenant leaders who were given information about the goals and requirements of the project. Many of the tenant leaders signed up to participate in interviews themselves. The tenant leaders then connected researchers with families to interview, based on set criteria. In addition, a researcher attended both the men's and women's group meetings at IRCOM to present project details and garner interest in participation. Most of the interview participants signed up through this venue. IRCOM staff were also asked

to distribute information and garner interest in the project among tenants in the building. Staff then contacted the researchers with the tenants' name and contact information, after receiving consent to do so.

During recruitment, there was a desire to ensure a gender balance among participants. However, in the end, 20 current tenants were interviewed, of which 15 are men and five are women. Consistent demographic information was not gathered during this phase so further details cannot be reported yet. Additional demographic information will be collected in the next phase of the project. Since these interviews are part of a longitudinal study, the same tenants will be interviewed again this year (fall 2016) and next (fall 2017). Another element of the project includes focus group interviews with past tenants of IRCOM. One focus group with seven past tenants was completed in early 2016, but the analysis of and reporting on the results from it will be presented in a subsequent report as additional past tenant interviews may be added.

In advance of the one-on-one interviews, participants were given the choice to conduct interviews in the language they are most comfortable speaking. Interpreters were required for 11 interviews, which includes four different language groups (Tigrinya, Arabic, Swahili, and Nepali). The project manager, who conducted all tenant interviews, speaks Somali, so she was able to interpret and translate three interviews conducted in that language. Interpreters were recruited through networks in the community and they were paid for their time. Some interview participants opted to conduct the interviews in English, without the use of interpreters.

All interviews were conducted in tenants' apartments at a time that was convenient to each family. Interviews began with participants signing a consent form and being given an honorarium of \$25.00 to acknowledge their contribution to the project and the time they have committed. On average, interviews were 40 to 50 minutes in length, ranging from 20 minutes to 60 minutes. Participants were asked a series of open-ended questions and the interviews were semi-structured. Interviews were audio recorded and then

transcribed. The interviews were then analyzed for recurring themes. The entire project has been approved by the University of Winnipeg's Human Research Ethics Board.

In addition to interviews with IRCOM tenants, a major component of the project was to interview current and past staff and board members to gain a historical record of the organization. These interviews, some of which produced fifty pages of transcripts, provide a rich documentation of IRCOM's trials and tribulations throughout its existence from a variety of knowledgeable actors. Much insider knowledge is derived from these interviews and they inform a substantive portion of this report. These actors are not identified by name. The history and details that follow are pieced together from online searches, an extensive review of IRCOM documents, and interviews with these central actors, representing a diverse and multi-perspective account of the IRCOM model.

IRCOM's History

IRCOM was officially established in 1991. Prior to that, though, it had existed as the South East Asian Refugee Community Organization of Manitoba (SEARCOM) since the mid 1980s. SEARCOM primarily focused on providing assistance and supports for Winnipeg's South East Asian refugee population. Initial planning and development occurred among people who were already working in areas that supported newcomer settlement and integration. SEARCOM started with offering basic sports and recreation programming for refugee youth, which was funded by the City of Winnipeg. Connections were also made with Manitoba Interfaith Immigration Centre (MIIC), which assisted with income taxes for refugees and established pilot parenting programs for South East Asian refugees with funding from Child and Family Services. Such work evolved into informal family counselling services.

SEARCOM started as a settlement service organization, but, as they identified a large gap in the sector, the organization became increasingly aware of the need to integrate housing into their model of service delivery. Furthermore, SEARCOM struggled to find adequate funding to provide necessary services. In order to garner secure and stable funding, the organization pur-

sued a transitional housing component through which tenants' rents could contribute to establishing financial independence for the organization, in addition to identifying the need that was identified in the settlement sector. A six-storey apartment complex with 67 multi-sized suites was then built at 95 Ellen Street with funding assistance from the provincial government in the form of a mortgage guarantee and donations raised by SEARCOM.

As the building neared completion and SEARCOM was ready to welcome newcomer families, federal government immigration policies shifted, resulting in fewer families coming to Canada and causing a drop in rental income for SEARCOM. Therefore, the organization was no longer able to meet its mortgage commitments and handed the building's keys to the Province of Manitoba. Discussions and negotiations between the SEARCOM board, the provincial government and Welcome Place, in addition to the development of a new board called Immigrant and Refugee Community Organization of Manitoba House (IRCOM House Inc.), led to the 95 Ellen Street building's inclusion in MHRC's portfolio and IRCOM House Inc. became the property managers.

During this period of time, discussions to broaden the scope of SEARCOM began and it evolved into the *Immigrant and Refugee Community Organization of Manitoba* (IRCOM Inc.) in 1991. IRCOM Inc. has charitable status and engages in the management of the building and administration of programming. IRCOM House Inc. is the entity that receives and manages much of the financial responsibilities with MHRC, in addition to the fundamentals of the building such as maintenance and the collection of rents.

As IRCOM Inc., the organization increasingly focused on addressing the needs of newcomers who were falling through service cracks by opening their housing complex and supports to all low-income immigrants and refugees, regardless of country of origin. Transitional housing was then positioned as a service that could be provided with the purpose of addressing a service gap and ensuring that newcomers are anchored to a community that provides supports throughout the early settlement process. Newcomers could have an affordable place to live for approximately three years while they established themselves in Winnipeg.

Throughout its existence, IRCOM has struggled to secure funding and establish a model of service delivery that worked for all newcomers. The organization has always had to balance the perception of its core services (housing and settlement) in order to generate support from the wider community. At times, IRCOM has been viewed by potential funders and community partners as merely a housing complex that exists outside the settlement sector, which has led to some stigmatization and associated challenges within the sector. After considerable efforts from the staff at the time — and primarily from a new Executive Director — IRCOM became increasingly visible in the community services sector and, eventually, accepted by the settlement service sector. In 2007, the organization gained secure and stable funding that allowed for many improvements in the building and the robust development of more programming, in addition to supporting a larger staff and ensuring the continuance of services and housing.

Some of the past challenges with funding can be attributed to federal government changes to settlement and immigration policies. IRCOM went through a particularly challenging period prior to 2007 and some people who were involved with the organization at the time attribute the problems to the federal governments' change in the amount of money refugees received for housing. Initially, funds came from Citizenship and Immigration Canada (currently Immigration, Refugees, and Citizenship Canada), but in the 1990s the government switched from a standardized rate given to refugees for housing to a model that determined rates in accordance with provincially established amounts. The change greatly affected IRCOM's funding model and level of income since it would have to alter the amounts refugees paid for rent to ensure it was in line with the assistance they were receiving from the government. In addition, that period of time corresponded with an overall drop in the annual numbers of refugees arriving to Canada, which resulted in higher vacancies in IRCOM's suites.

The financial challenges combined with a murky mandate and other internal struggles contributed to a period of disarray for IRCOM. Prior to about 2007, many newcomers did not want to live at IRCOM because it was perceived to be poor quality housing in an unsafe neighbourhood. People had to be convinced to live there and would do so because rents were cheap. There were a number of safety concerns in the building as it had become a place where drug dealing and other criminal activity occurred, resulting in people taking advantage of a vulnerable population. The building was not well-maintained and had problems with bed bugs and cockroaches, in addition to having unkempt suites. Furthermore, the parameters of the original model were not being adhered to. Instead of being a strictly transitional place to live, some families were

living at IRCOM for longer periods, with some staying there for ten years.

The organization experienced a positive turnaround nearly a decade ago with Board composition changes and filling two central staff positions, which, in turn, led to securing provincial government funding, cleaning up the building and suites, and realigning the model to ensure it was meeting the needs of newly arrived immigrants and refugees. From its humble beginnings of only a small number of staff (two at IRCOM Inc. and one at IRCOM House Inc.), it has now

expanded to 59 employees as it has become an important actor in the immigrant settlement service sector in Winnipeg. IRCOM also offers some of its services to newcomers who do not live in the building and it is estimated that more than half of both their English language students and youth program participants are from outside IRCOM. Now there is a sense that IRCOM is beyond being just a settlement service or housing organization; the organization has become an important contributor to and champion of community and neighbourhood development.

IRCOM's Objectives and Model

For many years, refugees' initial point of contact in Winnipeg has been, and continues to be, Welcome Place, which provides short-term housing and basic settlement services through Manitoba Interfaith Immigration Centre (MIIC). Welcome Place staff connect people with income support programs, financial institutions, places to live, neighbourhoods, places to shop, places of education for adults and children, health care access and child care. Oftentimes, it is Welcome Place that refers people to IRCOM, which focuses on the next stage of settlement that still includes, but goes beyond, initial basic needs.

IRCOM provides robust and holistic services in a family-centric environment that strives to empower newcomers as they settle and integrate into a wider community. They achieve these goals by providing affordable, transitional housing with co-located programming and support services. Wrap-around services, which is a term IRCOM staff often use, ensures that each tenant's unique needs are being met. The model involves early intervention and provides, as one former staff member explains, "a circle of care," which ensures that support workers can identify problems or issues early and assist people so that they may healthily succeed in their set-

tlement process. Even though many newcomers have high needs and encounter major barriers as they are settling, IRCOM can help alleviate such stresses, proactively identify issues, and hopefully limit crises by building strong relationships with families through regular one-on-one visits and the establishment of trust. The wraparound, holistic model of service delivery is resource intensive with many individualized and specialized supports.

One of IRCOM's main objectives is to create and support a community that exists both within and beyond the building. Within IRCOM, there is an emphasis on a community-driven approach that includes input and feedback from tenants through bi-annual community meetings. In addition, IRCOM recruits tenant leaders who consult with tenants and staff, acting as a resource mechanism and a source of information between staff and tenants. IRCOM staff strive to be responsive to the needs of tenants and the organization is very much driven by what tenants ask for and need. Beyond the walls of the building, IRCOM strives to establish external connections and partnerships with the wider inner-city community. A sense of collaboration, communitybuilding and meaningful engagement is central

to the relationships built between staff, tenants and members of the larger neighbourhood.

The foundation of the IRCOM model rests on the ability to provide newcomers with an affordable, safe, nurturing and quality place to live with their families. There are many tasks to accomplish in the early years of settlement and one of the most important is to find a home. Once newcomers find a place to live they may proceed with the many other tasks required to settle. As a number of current and former IRCOM staff members note, once a place to live has been found, newcomers can direct their attention to other necessary actions, because finding suitable housing alleviates the profound stress associated with navigating the rental market. Residents are then afforded the opportunity to focus on what they need to do to settle and succeed, and they can do so through the plethora of learning opportunities that are accessible at IRCOM. Through the important combination of secure, affordable and safe housing, and having access to programming and services, newcomers can then focus on empowering themselves by building skills and capacities, without spending energies on worrying about housing.

The extensive programs and services, which will be discussed in more detail in the following section, afford newcomers opportunities to learn about and navigate every aspect of their new homes. IRCOM ensures that nearly every settlement need is met, and it is done in-house as often as possible. After immediately establishing themselves in their apartments, newcomers can pursue the tools they need to successfully settle within a supportive environment. For example, if someone needs to pursue skills upgrading or recertification in order to pursue employment, they can do so knowing that their children will be cared for after school in a safe, educational environment. The organization also offers newcomers the chance to obtain invaluable Canadian work experience through building maintenance jobs or volunteer opportunities within IRCOM. The plethora of services and supports that are offered to people living at IRCOM not only alleviate many of the stresses associated with resettlement and settlement, but they also provide a holistic and integrative approach to such supports that ensures maximum accessibility for all.

The Fundamentals of IRCOM

Tenants

To say that IRCOM is a diverse place may be an understatement. Among both tenants and staff, numerous languages and ethno-cultural groups from around the world are represented. In 2015, IRCOM housed 93 families from 19 different countries, with nearly two dozen languages spoken. According to IRCOM data from their 2016 Tenant Database, the majority of tenants (93.9 percent) are refugees, with 67.8 percent arriving as government-assisted refugees and 26.1 percent as privately-sponsored refugees. The remaining 6.1 percent of tenants are provincial nominees.

Residents at IRCOM are also, on the whole, quite young. As of May 2016, there are 264 people residing in IRCOM apartments, with nearly 60 percent of those residents being under 18 years of age and nearly one quarter under twelve years of age. Family sizes range from two to ten people and there are more females than males residing there.

Selection of Tenants

Not all newcomers who want to live at IRCOM get such an opportunity. There is a large pool of potential tenants, including recently arrived

government-assisted refugees who are living in temporary accommodation at Welcome Place and Accueil Francophone, and privately-sponsored refugees and other immigrants who have learned of IRCOM through referrals from service providers, sponsors, or family and friends. It is very difficult for IRCOM staff to select residents since they do not wish to turn away anyone in need of housing and supports. However, a system of ratios for selection are followed, which includes predetermined selections of government-assisted refugees from Welcome Place and Accueil Francophone direct from temporary accommodation and additional selections from a wait list of interested privately-sponsored refugees and other immigrants. In general, IRCOM staff try to give high needs families priority.

IRCOM is a much sought after place because it combines affordability with quality. Since rents are geared to families' incomes, IRCOM represents one of the most affordable places in Winnipeg for newcomers to live. Many interview participants explained that they wanted to live at IRCOM because they knew they could afford it and that it would allow them some financial flexibility. Also, many had learned that the apartments are large, safe, and clean, which

is desirable after living in unpleasant and poorly cared-for rental situations.

Funding and Partners

According to IRCOM's 2015–2016 annual report (available online at http://www.ircom.ca/wp-content/uploads/2015/07/IRCOM-2016-Annual-Report.pdf), the organization has over 50 different funders across a range of different types of organizations including governments, non-government organizations, foundations, banks and other private companies. A significantly large portion of the organization's core funding comes from the federal government (the *Department of Immigration, Refugees, and Citizenship Canada*), followed by foundations or private sources and provincial government funding.

To offer effective community-based programming, IRCOM requires an extensive network of partners in Winnipeg. There are over 65 partners listed in their 2015–2016 annual report, representing a diverse group of organizations that are essential to ensuring the success of IRCOM and its programming.

Board of Directors, Committee Members, Staffing, and Volunteers

IRCOM is guided by a board of directors and committee members. The organization employs 59 staff members, which represents a significant growth over the years (in 2010, there were 25 employees). A diverse group of staff and management is required to operate and manage the various programming and daily operations of the organization. Approximately two-thirds of staff members have been hired from within the newcomer community, with some being refugees and youth who once lived at IRCOM and others being immigrants who have settled in Canada many years ago. Such practices are consistent with the principles of community development that are widely used within Winnipeg's inner

city (Silver & Loxley 2007). To meet the myriad needs of newcomers, IRCOM employs trained counsellors and social workers onsite, including staff who have formal education in supporting populations with trauma or with high levels of needs.

The organization could not function without its large network of volunteers, which includes some IRCOM tenants who help out with various tasks in the building. In 2015–2016, volunteers provided over 10,000 hours of service across IRCOM's various programs. To gain perspective on the vast number of volunteers in the organization, see page 30 of IRCOM's 2014–2015 annual report, which includes a long list of over 200 names.

IRCOM Isabel

The demand for IRCOM housing is high and wait lists are long. As a way to try to address increasing demand for housing, IRCOM worked closely with MHRC and the provincial and federal governments to determine a plan. In 2010, the provincial government announced the planned renovation of two existing MHRC housing complexes at 470 Pacific Avenue and 477 Ross Avenue with the purpose of creating more housing for newcomer families. Like the location on Ellen Street, IRCOM Isabel, located at 215 Isabel Street, will integrate transitional housing with extensive programming and supports as it also is rooted in the principles of community development. Housing will feature apartments with multiple bedrooms that can accommodate families ranging in size from two to eight members, depending on suite configurations. There are large spaces for programming and residents can access a community kitchen, a library and a multi-purpose room. Unfortunately, there have been considerable unanticipated delays in opening the new location. Deadlines have been continually revised with the latest expected opening to be in the fall of 2016.

Opening a second site for an organization that has spent much time and effort establishing and honing community partnerships around the Ellen Street location has not been easy. In addition to construction plans and renovations, planning for a second location has meant building new relationships in a new neighbourhood, securing funding with existing and new actors and putting into place clear plans for a smooth transition. There is a desire to keep many of the same programs in both places, but IRCOM staff also want to ensure that programs in each place are reflective of the different neighbourhoods in which the buildings are located. As they plan new programs for the second site, they also want to ensure that both locations keep the main model, objectives and focus.

Programming and Services

IRCOM provides a wide range of useful, practical, and holistic programming and supports that are geared toward assisting newcomers as they navigate their new homes. The programs and supports are remarkably popular and many fill up with both IRCOM tenants and some newcomers from the wider community. Designed to help newcomers both in the short and long term, the resources that IRCOM provides equip families with the knowledge, abilities, skills and confidence to establish a well-rounded life in their homes.

IRCOM offers extensive group programming and one-on-one assistance in many areas. If they do not have the appropriate resources or staff to address a particular issue, then they access their wide network of partner organizations to ensure that no one's needs go unmet. For example, if a newcomer is in need of highly specialized mental health supports, IRCOM staff will refer them to the appropriate health care provider. IRCOM staff require a wide range of partnerships so that when they do refer someone to a specialized health care service, they can trust

that individuals will get the best care possible. A strong, diverse and trusted network of community partnerships is essential to all services provided at IRCOM.

Of course, the level of services provided to tenants varies depending upon individuals' situations. In general, though, the first year after arrival is when newcomers require the most intensive assistance. IRCOM staff provide wrap-around services to newcomers ranging from very basic things like learning how to operate a stove and refrigerator to more difficult tasks such as preparing people to transition into other housing, access education or learn to drive. In addition, IRCOM services can include, but are not limited to, providing referrals to other service agencies, assisting with reading bills and sorting through mail, learning about essential services such as a Social Insurance Number and health cards, facilitating interpretation for doctor's appointments and enrolling children in school.

The following provides a brief overview of some of the core programs available at IRCOM, specifically focusing on those programs that were most often discussed by interview participants. Considering the breadth of programming and services at IRCOM, this report does not intend to cover details on all that is available within the organization. For more information please see IRCOM's website (http://www.ircom.ca/programs/) and annual report where they thoroughly document the successes and outcomes of their programming.

Community Resource Program

The Community Resource Program (CRP) helps newcomers build specific capacities and lifeskills in a Canadian context by providing core settlement services that range from helping with school forms, sorting mail, securing income supports and mental health support. Upon arrival, the CRP conducts needs assessments with new tenants to ensure they get the tools needed to successfully settle and integrate by developing a

settlement plan, which acts as a central mechanism to help individuals and families identify settlement goals and establish the steps needed to achieve such goals. Regular home visits and one-on-one meetings are conducted by CRP staff to track clients' progress and ensure the success of the settlement plan. Conducting meetings in people's homes also helps to build a closer connection between staff and families, while establishing a sense of community and trust. Strong interpersonal relationships are central to the CRP.

CRP staff also hold community workshops and meetings, provide referrals for tenants, and assist with day-to-day needs. With the Volunteer Program, CRP helps coordinate a Tenant Leaders group that serves as a liaison between staff and tenants and helps to co-organize and co-facilitate a bi-annual Community Meeting for tenant feedback and two-way dialogue with IRCOM management.

CRP also arranges field trips and other activities that instil a connection between tenants and the wider community. They hold workshops on topics such as home ownership with partners such as *New Journey Housing*, winter preparedness, parenting and family law and street gang awareness. Before a family moves out of IRCOM, the CRP supports families to find housing in the wider community and conducts pre-departure meetings to ensure they are aware of the breadth of services that can be accessed.

Interview participants did not mention the CRP by name, but when they reflect on what services have benefited them in their settlement process, it is clear that many of these services stem from the program and its staff.

After School Program (ASP)

Since such a large portion of IRCOM residents are youth, attention is given to providing programming to all school-aged children and youth with a particular focus on refugee newcomers. Children and youth between the ages of 6 and 21 have access to wrap-around services that in-

clude education, recreation, employment, and social supports. The programming is designed to promote a healthy and successful transition to Canadian life by focusing on alleviating and addressing the barriers (such as interrupted education, lack of employment, social isolation, acculturation, and discrimination) that newcomer children and youth often experience. The ASP addresses these issues by offering holistic programming in a safe and welcoming environment that is culturally sensitive and replete with new and diverse experiences.

To ensure that all children and youth are served by the program, the ASP includes both structured and drop-in programming. The ASP is also open to all newcomer children and youth, including those who do not live at IRCOM. The program involves many evolving opportunities and services for children and youth to learn, socialize and plan for their futures.

Currently, there are 10 staff members who operate the ASP, which includes various activities such as leadership programs, inner-city sports teams, outings and girls' nights and boys' nights. Also included in the ASP is a Homework Club, which has up to 50 children and youth participants in a day; an employment program that prepares youth to enter the Canadian workforce and arranges paid placements and internships for participants who demonstrate commitment; and often arts or music programs are available, depending on what organizations IRCOM is collaborating with to offer such activities. Lastly, for those youth considered to be most in need of extra supports, there is one-on-one counselling available.

The ASP continues to grow in size. In 2015–2016, 75 new children and youth entered the program, which brought the total number of participants to 265 for the year. Among interview participants, the ASP is most frequently mentioned as a program often accessed by families. All parents interviewed for this study observed many positive effects of the programming on their children.

Like all of IRCOM's programming, the ASP relies on diverse community partnerships with institutions such as schools (i.e., Hugh John Macdonald School and Victoria Albert School), Winnipeg Police Services, Spence Neighbourhood Association, University of Winnipeg, and other youth agencies. Children outside of IRCOM also join these programs since they are seen as very beneficial.

Asset Building Program

Established through a partnership with SEED Winnipeg in 2009, the Asset Building Program (ABP) has become one of the most important resources for newcomers who live at IRCOM and in the surrounding neighbourhood. Through the provision of financial literacy workshops and extensive one-on-one supports, ABP builds the capacity of low-income households as they learn to manage their finances and save money to purchase assets that will yield long-term benefits for individuals, their families and their communities. Economically disadvantaged newcomers gain the necessary skills and confidence needed to manage their financial resources and plan for the future. In fact, many interview participants noted how important the ABP has been as it helps them understand the benefits of saving and thinking about long-term financial goals.

At present, the federal government helps Canadians acquire productive assets through programs such as RRSPS and RESPS. However, these programs are often out of reach for low-income Canadians and particularly for newcomers who face multiple barriers and are unaware of the details of such programs. In light of these barriers and imbalances, the ABP, which includes the Saving Circle, Individual Development Account (IDA) and Access to Benefits (A to B) programs, has proven to be valuable as it provides families with the opportunity to learn about financial planning, acquire assets, boost income, and develop savings habits. Thanks to the generous support of *Assiniboine Credit Union, the*

United Way of Winnipeg, the Province of Manitoba, and *SEED Winnipeg,* the ABP continues to expand and now involves *Manitoba Public Insurance,* which supports the Newcomer Driver Education Program.

The ABP covers a breadth of areas and includes the following programming and resources:

• Access to Benefits (A to B)

Access to Benefits equips newcomers with detailed information of government benefits, taxes, provincial and federal tax credits, and other income boosting entitlements. As a result of language barriers and newness to the financial system, many newcomers are simply unaware of many of the benefits (i.e., GST, income tax refunds, Child Tax Benefits, and so on) they are entitled to. Therefore, the Access to Benefits program ensures that low-income newcomers file taxes, access benefits, open bank accounts, and set up RESPS for their children. It also provides intensive one-on-one problem solving supports regarding Canada Revenue Agency inquires, applying for valid identification and many other benefits-related matters.

• Transportation Loan Repayment Program (TLRP)

Paying back the substantial loans given to refugees by the federal government to cover flights to Canada is a profound burden for families who struggle to find work while navigating the early settlement process. Refugees struggle to pay their transportation loans and often use their Child Tax Benefit, GST payments and income tax returns for repayment (Ahmed, Denetto, & DePape 2015). However, doing so then compromises their ability to buy essential things for their family, including food and appropriate footwear and clothing. Refugees may stop taking English classes because they need to find survival employment to enable them to meet all their expenses, including paying back the loan. This, however, compromises their long-term prospects of getting good employment. People become desperate to pay back their transportation loan and will neglect very important stages of the settlement process in order to do so. The TLRP offers families an opportunity to develop financial management skills and provides matched savings of \$750 that can be put towards the transportation loans. The program allows families to pay back these loans quicker while not compromising on other essential household financial needs.

Savings Circle (SC) and Individual Development Account (IDA) Programs

Focusing on money management, the SC and IDA are designed as match-saving asset building programs to alleviate financial stress for families while teaching about managing household finances, gaining knowledge about accessing and managing credit, and establishing savings. The SC allows participants to save up to \$250 over six months, which is then matched with \$750 to enable families to purchase particular household needs. The IDA helps participants to save up to \$1,000 over three years, which is then matched with up to \$3,000. One of the main purposes of the IDA is to help families save for either their own or their children's education.

Over the years, IRCOM has seen an increase in the number of families who move into the private market or buy their own homes. It is hoped that these successes are linked to the ABP and its emphasis on financial management.

• Newcomer Driver's Education Program (NDEP) In partnership with Manitoba Public Insurance, IRCOM offers the Newcomer Driver's Education Program, which is popular and fills up quickly. The NDEP provides 64 students per year with inclass and in-car drivers' education training that teaches newcomers about driving laws, rules and safe practices commensurate with driving conditions in Manitoba in preparation to obtain a Driver's License. Since many participants lack the financial and social assets to be able to access opportunities for supervised driving practice, the NDEP also connects students with volunteer supervising drivers.

The program intends to empower newcomers to obtain an important skill and credential, which can open up a number of employment opportunities and lead to increased mobility.

There are many other programs, workshops and information sessions available at IRCOM or through their partnerships with other organizations that are not discussed here in detail. Please see IRCOM's annual report and website for more information on each of the following vibrant and central programs:

- Newcomer Literacy Initiative
- Child Care Program
- Volunteer and Community Services Program
- Greening Program
- Family-to-Family Program

The Benefits and Advantages of Residing in IRCOM

The following are quotations from interviews with key stakeholders and current and former staff members of IRCOM regarding the benefits and advantages of IRCOM's unique model.

"When you provide transitional housing as well as supportive programs to people over a period of time you empower them completely. They forget about all the other hassles that someone has to go through and they just concentrate on building their capacity."

"Somebody else told me that living at IRCOM is like, she said it's like a village, it's like back home. Everybody is together, we are all together. We are all new, we are all struggling. We are all doing the same thing and helping each other."

"If you win that lottery and you get in [to IRCOM], you have extraordinary, extraordinary chances of not just surviving but thriving."

Evidently, IRCOM provides essential services and opportunities that can affect newcomers in profound ways. Newcomers are afforded some immediate stability by obtaining housing in a place that is affordable, clean and safe. Once housing is obtained, newcomers can focus on other aspects of their lives so that they may build a future in

Winnipeg for themselves and their families. As a current staff member at IRCOM notes, people living at IRCOM can feel settled because they "have a place they can call home." Newcomers are then able to begin looking toward the future, identifying short- and long-term goals and taking the time they need to settle and access resources. Once in IRCOM, newcomers no longer need to focus on the immediate and basic needs of settlement and they can start thinking about the long-term trajectory of their settlement and integration process.

Beyond the significant benefits provided through housing and services, IRCOM gives newcomers a rooted sense of home and community that links them with other families who are experiencing similar things. Both tenants and staff members often mention the strong sense of community that develops at IRCOM as the housing complex functions as a de facto neighbourhood that grounds tenants in a wholly supportive environment. This sense of community comes from many elements, including the fact that there is a relatively small number of people living in IRCOM, which helps to establish familiarity and strong relationships among staff and tenants. Smaller numbers also help staff as they

conduct in-home visits and develop personalized assistance depending on individuals' needs. In addition, neighbours begin to develop support networks among themselves that can ease the burdens of settling in a new place.

Positive Perspectives from Residents

All interview participants recognize that there are significant benefits to living at IRCOM, even if they have few other housing arrangements to compare it to. Aside from being remarkably affordable, the majority of participants explain the considerable benefits that IRCOM provides for their children. The After School Program is widely used and recognized as a positive influence on children as it helps them to do well in school. Also, the supportive environment can ease the burdens experienced by single parents who struggle to settle and care for children. Many parents explain that their children have learned to speak English while at IRCOM and this helps both the children and family immensely. Furthermore, children have the opportunity to join sports teams and parents are proud to exclaim that their children are excelling in a variety of sports. Having a multitude of activities for children to become involved in is appreciated by parents and many see their children flourishing and continually learning through IRCOM's services.

As newly arrived immigrants and refugees, people who live at IRCOM recognize the importance of both the programming and one-on-one services that are provided. Many are overwhelmed during their first year in Winnipeg and need a lot of basic assistance with learning about their new home. IRCOM staff provide this assistance during those times when everything is new and strange, which alleviates many challenges. The following quotes detail some interview participants' satisfaction with IRCOM staff and demonstrate how much they appreciate the dedicated and thorough assistance they receive.

"We don't have much problem, because [IRCOM staff is] always there to help us. Whatever we don't understand, we just go to them. We ask them and they help us, so there's nothing much that was challenging."

"These people who are working here at IRCOM are doing excellent work. They are not doing this for money, rather it's really for community service. It's about assisting people and covering the gaps in people's lives to meet their needs." — through translation

Interview participants speak positively about the variety of programs that are provided by IRCOM and recognize how important these resources are to learning about their new lives in Canada. Even though it might take some individuals a bit of time to settle into their apartment before accessing the array of services provided, most interview participants eventually try to be involved in as many IRCOM programs and activities as possible.

In addition to general discussions about the value of IRCOM's services for their children and themselves, interview participants noted the following benefits and advantages they enjoy:

- The central location means that children's schools are nearby and that groceries and bus routes are easily accessible.
- IRCOM provides families an opportunity to interact with other diverse families that are sharing similar experiences. It allows people to be exposed to cultural diversity and learn from one another.
- People appreciate the sense of community within IRCOM and how people help each other with things such as child care and translation.
- The Family to Family program is a useful and enjoyable way to meet and learn from Canadian families.
- Organized field trips and other activities outside of IRCOM introduce families to

- things they would not otherwise have known about.
- Sessions and workshops on banking, budgeting and saving are helpful since they help families set financial goals to pay back transportation loans or save for furniture.
- The focus on safety at IRCOM is appreciated by many as families feel very safe living there, especially when compared to their previous circumstances.
- People who live at IRCOM also appreciate the generous size of the apartments, especially considering the affordable rents.
- The opportunity to gain Canadian work experience through building maintenance jobs or volunteer positions is invaluable as newcomers begin to search for employment.

In general, the tenants who were interviewed have very positive things to say about their time at IRCOM and the model provides many benefits to families.

Challenges

Given the nature of IRCOM's model and the population they work with, there are inevitably a number of evolving concerns and challenges that must be acknowledged, addressed and anticipated. From employees' perspectives, offering holistic services in the place that people live is remarkably resource intensive and can put a strain on staff. Residents' needs do not come to an end with the workday and staff must be available at all hours. In such an environment it is essential that staff members do not become overextended or stressed, but this can be a challenging goal to attain.

A consistent and multifaceted concern that has plagued the organization for many years is the worry about creating dependencies through the intensive service model that exists within a place that many families call home. Some worry that a model such as IRCOM's instils hand-holding and will not create independence. Related to this is the concern that IRCOM's model leads to a lack of tenant engagement in the wider community, stifling long-term integration and creating silos. There are some worries that housing newcomers in one place will also lead to segregation, ghettoizing recent immigrants and refugees. However, such concerns and criticisms often come

from outside the organization. IRCOM staff do acknowledge these issues and continually work at addressing them through programs and services. They recognize that the model they offer is unique and that a careful balancing act is required to ensure newcomers are equipped with the skills and confidence to move onto more autonomous living arrangements after their relatively short tenancy at IRCOM.

Programming and services are designed to ensure that newcomers establish connections with the wider community. Beginning in 2007 and 2008, efforts to bring IRCOM program participants into the larger community became a focus. IRCOM intentionally seeks volunteers from the community (often long-term residents of Canada) to assist with various programs and classes. The Family-to-Family program connects IRCOM residents with partner families in Winnipeg to develop social relationships and learn from one another. Other community-based programs function to alleviate the worries of ghettoization or hand-holding by creating independence and empowering newcomers to engage with their new community. There are regular field trips that take residents to places within and outside Winnipeg so that people can learn of the vast resources and opportunities offered in other places and environments, in addition to building capacity and knowledge of Canadian society.

A number of interview participants are aware of the need to interact with people outside of the building and they recognize the importance and value of cultural exchanges. Depending on the point people are at in their settlement process, they may become more involved in activities and programs both within and outside IRCOM. For those who have recently arrived, there remains a period of considerable adjustment during which involvement in programs is but a future plan that comes after the immediate needs of initial settlement. It also takes tenants time to learn of the scope of programming and assess what would be of value. IRCOM staff ensure that residents are given the space needed to negotiate their own settlement path while providing many opportunities for newcomers to learn and get involved in community activities.

Challenges and Concerns for Residents
On the whole, people who are living at IRCOM are satisfied with their experiences and recognize the usefulness of the supports they receive. Interview participants have few negative experiences outside of daily annoyances that come with living in close proximity to others. In addition, a number of the challenges IRCOM tenants encounter are the same as those experienced by many newcomers as they navigate a new culture and language while trying to settle with their families. Of course, many participants wish they could stay at IRCOM longer than three years.

Some of the day-to-day nuisances that interview participants cite as challenges or difficulties include disruption due to frequent fire alarms, inadequate parking, theft or vandalism to vehicles parked on the streets and noise. A small number of people also cite frustrations around bed bug and cockroach infestations and the associated labour-intensive treatments. Some participants

noted concerns about a lack of supervision and control of children who often play in the hallways of the building and can be quite noisy.

A few participants noted concern that the programming at IRCOM is not robust enough and suggest that more staff are needed to both administer more programs and ensure current programs have adequate resources. For example, some parents feel that their children are not getting enough one-on-one assistance in the After School and Homework Program because of large class sizes. In addition, tenants who wish to get their drivers' license wish there were more supports and opportunities to learn how to drive, especially for those who do not know people with vehicles who will allow them to practice. Some people complain that workshops and programs are too busy and fill up too fast, while others desire more convenient scheduling so they can attend as many workshops and sessions as they would like. In general, though, there is much positive feedback about the programs at IRCOM and the largest concern is not being able to attend and fit in as many workshops and programs as possible.

A complicated issue that was discussed by a number of participants in different ways is the profound cultural, religious, linguistic and ethnic diversity at IRCOM. Some participants saw this as a benefit because they can be exposed to this diversity in a safe and supportive environment, recognizing that Canada is a diverse country and part of the process of learning to live in this new society is living with many different types of people. As one parent explains through translation, "there is just no difference in us. My kids are playing with so many different kids from different backgrounds and they just go along and play." However, others had the opposite perspective and the diversity is seen as a concern, as noted in the following quote from a parent, through translation: "There are so many different people from so many different backgrounds and they all are different from different countries. I feel that this is not good for children because

there is too much crowd [...]. So many children and youth crowded that it's worrisome to think about cultural clashes." Similarly, another parent worries about the potentially negative influence of such diversity on their children, explaining "if kids are in contact with other kids, you can lose your kid." These sentiments can result in parents being reluctant to enrol their children in IRCOM's educational programs or place their children in schools close to IRCOM. It can be overwhelming for parents as they try to negotiate their ethnocultural and religious identity with others, in a society that is also quite different than what is familiar.

Many of the concerns and challenges raised by interview participants revolve around worries they have about their children's well-being. In addition to being concerned about exposure to various cultural influences, some parents report instances of bullying, discrimination and racism that have occurred while children are playing together. Unfortunately, one mother witnessed her child being hit by another child on the playground and teased about her skin colour. However, in general, interview parents do feel that IRCOM provides many benefits for their

children as they see their kids excelling in school and developing healthy relationships with one another. The concerns were far outweighed by the benefits, but nevertheless warrant attention.

A number of interview participants cited general concerns and challenges that are not unlike those encountered by numerous newly-arrived immigrants and refugees. Many worry about their abilities to learn and then function in English, recognizing how essential the language is to their ability to find meaningful work. Newcomers face challenges balancing the time it takes to learn English with the multitude of other priorities and needs in their lives. In addition, many struggle to find work that allows them to pay bills and provide for their family. Some are aware of the battle they will encounter in pursuing recognition of their foreign credentials, skills and education and, with IRCOM's assistance, they are beginning the difficult process of recertification and recognition. It is not easy to settle in a new place and those who live at IRCOM will encounter many of the same difficulties as other newcomers, albeit with a wide range of services designed to alleviate these struggles located in the place they live.

Post-IRCOM Experiences

About 80 percent of all families continue to live at IRCOM for the full three years. During this time, IRCOM staff regularly meet with families and slowly prepare them to think about where they wish to live after their stay at IRCOM. Staff meet with families after they have been in the building for six months, then at twelve months and then at 24 months, all with the purpose of ensuring their needs are met and that they have begun to plan their lives after IRCOM. Many interview participants who had been living at IRCOM for over two years were already exploring options for their future residence. A few desired or planned to purchase their own home, but the majority plan on submitting or have already submitted applications to social housing. Only a few planned to enter the private rental market.

The post-IRCOM housing experiences of tenants are diverse. There are some tenants who might have to move into worse housing situations, which is a shock to them since they spent years in a supportive, safe and affordable place. However, some tenants are able to buy their own homes or, occasionally, they may receive *Habitat for Humanity* houses. Homeownership is a remarkable achievement for newcomer families

who have been in Canada for only three to four years. It is estimated in IRCOM's 2015—2016 annual report that around 12 percent of tenants purchased a house following their three year stay at IRCOM. Others seek private market or social housing in the same neighbourhood because they have already established connections and familiarity that make it easier to settle after living in IRCOM. Conversely, some leave the neighbourhood as quickly as possible because they did not feel comfortable living in the inner-city.

Many families are sad to leave IRCOM and the social connections they establish while living there. Some former residents continue to contact support workers at IRCOM if they need assistance. Some come back to volunteer with IRCOM, and some are hired to work at IRCOM. There are some community-based programs designed to ensure that when tenants move out they have connections with services and supports in different neighbourhoods. Staff also try to connect tenants with people within and/or outside their ethnocultural community that are already living in their new neighbourhood. Unfortunately, IRCOM does not have the resources to stay connected with former tenants and follow-ups

are rare. If a former tenant comes to IRCOM for assistance, they will help them, but staff do not reach out to people who have moved out.

In the next phase of this longitudinal research project, the experiences of former IRCOM tenants will be explored more fully since it is only

with hindsight that people can reflect on the impact that IRCOM has had on their trajectory. It will be useful to gain detailed insights from former tenants, which will provide rich analytical focus on the effects of IRCOM's model over a longer period of time.

Conclusions

IRCOM is operating a model of immigrant and refugee service delivery that ought to be considered in other jurisdictions where settlement service delivery is not integrated with housing. In the short-term, IRCOM provides essential services to a vulnerable population that would most likely otherwise be pushed into substandard, insecure and crowded housing as they navigate the complex process of settlement in their new, unfamiliar homes. Securing quality housing through IRCOM means that those fortunate families will avoid the negative effects of being precariously housed. Additionally, wrap-around support

services also ensures that newcomers ease into their settlement process and can receive necessary supports in a supportive, empowering and relatively convenient environment. The families who live in IRCOM will not face the same initial housing and settlement challenges that are experienced by many other immigrants and refugees arriving in Canada. With more research, it will be possible to evaluate the longer-term effects of newcomers' residence at IRCOM on their settlement and integration process as they transition out of IRCOM and into either private market or social housing.

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Unit 205 – 765 Main St., Winnipeg, MB R2W 3N5 TEL 204-927-3200 FAX 204-927-3201 EMAIL ccpamb@policyalternatives.ca WEBSITE www.policyalternatives.ca