



Housing for Immigrants in Ontario's Medium-Sized Cities

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Contents

Figures and Tables	iii
Abstract	iv
Executive Summary	v
1. Introduction	1
1.1 Immigration to Medium-Sized Cities and the Role of Housing Policy	1
1.2 What Are Second-Tier Cities and Why Focus on Them?	1
1.3 Outline of Report	3
1.4 Notes on Terminology and Data Sources	3
2. The Importance of Affordable Housing for Immigrants	4
2.1 The Housing Policy Halo	4
2.2 Housing, Immigrants and Economic Advancement	4
2.2.1 <i>Convergence? Not Any More</i>	5
2.2.2 <i>Economic Consequences of Poor Access to Affordable Housing: Pay the Rent or Feed the Family</i>	6
2.3 Housing, Immigrants and Integration	7
2.3.1 <i>Good Access to Affordable Housing Means Faster, Easier Integration</i>	8
2.3.2 <i>Racial and Class Discrimination: Not All Immigrants “Arrive Equal”</i>	9
2.4 Housing, Immigrants and Health	9
2.5 Housing, Immigrants and Social Well-Being	10
2.6 Housing, Immigrants and Gender	11
2.7 Housing, Immigrants and Children	11
2.8 Summary Comments	12
3. Immigration into Ontario’s Second-Tier Cities	12
3.1 Basic Demographic Trends: Increasing Share of Immigrants and Higher Retention Rate in Second-Tier Cities	12
3.2 Housing Trends: Positive Outlook for Immigrants in Second-Tier Cities	15
3.2.1 <i>More Newcomers Are Renters in Second-Tier Cities, but Core Housing Need Is Less Prevalent</i>	15
3.2.2 <i>Ontario Immigrants More Concentrated in Second-Tier Cities than in Toronto, but Not Concentrated in Visible-Minority Neighbourhoods</i>	16
3.3 Mixed Findings on Immigrant Economic Outcomes in Second-Tier Cities	17
3.4 Immigrant Social Outcomes Better in Second-Tier Cities	18
3.5 Recent Immigrants Particularly at Risk in Second-Tier Cities	18
3.6 Summary Comments	19

4. Ontario Interview Findings	19
4.1 Introduction and Methodology	19
4.2 Case Studies	20
4.2.1 <i>Hamilton</i>	21
4.2.2 <i>Kitchener</i>	21
4.2.3 <i>London</i>	22
4.2.4 <i>Ottawa</i>	22
4.2.5 <i>Windsor</i>	23
4.3 Targeting Newcomers in Social Housing	23
4.3.1 <i>Preferential Access for Recent Immigrants</i>	23
4.3.2 <i>Large Units as an Implicit Targeting Program</i>	24
4.4 Targeting Newcomers Outside Social Housing: Initial Settlement Assistance	25
4.4.1 <i>Ottawa’s Maison Thérèse Dallaire and Hamilton’s New Dawn Initiative</i> ..	26
4.5 Inter-Agency Cooperation	27
4.5.1 <i>Cooperation between Municipalities and Community Agencies</i>	28
4.5.2 <i>Informal Cooperation</i>	29
4.6 Translation Difficulties Are Pervasive and Are Not Limited to Language	29
4.6.1 <i>Cultural Translation</i>	30
4.7 Resource Constraints and Institutional Flexibility	31
5. Policy Recommendations	32
5.1 Recommendations for Municipalities	32
5.2 Recommendations for Social Housing Providers	33
5.3 Other Recommendations	33
Bibliography	35
Our Support	43
Appendix 1. Sample Interview Questions	41
Appendix 2. Acronyms Used	42

Figures and Tables

Figure 1.	Immigrants to Canada by Category, 1980-2006	6
Figure 2.	Immigrants to Canada by Arrival Period and Region of Origin, 1961-2006	8
Figure 3.	Immigrants Responsible for a Lower Share of Population Growth in Second-Tier Cities, 1996-2006	13
Figure 4.	Growth in Share of Immigrants Initially Settling in Small and Medium Cities, 2001-2006	14
Figure 5.	Homeownership Rates by Length of Time since Immigration (2001 Data)	16
Figure 6.	Immigrant Poverty Rates in Kitchener and Ontario by Length of Time since Immigration (2001 Data)	22
Figure 7.	Two Modes of Cooperation	28
Table 1.	Ontario's First-, Second- and Third-Tier Cities	2
Table 2.	Immigration to Ontario, 1996-2006	13
Table 3.	Secondary-Migration Rate Higher in Smaller and Medium Cities, 2001-2006	15
Table 4.	Immigrant Residential Concentrations in First- and Second-Tier Cities in Ontario (2001 Data)	17
Table 5.	Immigration to First- and Second-Tier Municipalities in Ontario, 1996-2006	20

Abstract

As Ontario comes to rely increasingly on immigration to fuel economic and demographic growth, the question of how to effectively house newcomers is gaining importance. Most academic and policy research in Canada has focused on Toronto, Montreal and Vancouver, but so-called “second-tier” cities such as Ottawa, Hamilton and Windsor now accept almost one in five new Ontarians. The proportion is growing each year. Through a combination of key-informant interviews, quantitative analysis and a literature review, this report examines the challenges medium-sized cities face in housing immigrants and the current and potential policy responses.

Executive Summary

Although Toronto, Vancouver and Montreal still receive the lion's share of immigration to Canada, medium-sized cities are growing increasingly prominent as a destination of choice for newcomers. They bring with them a range of opportunities for their new communities, but also a range of challenges, particularly for housing. The purpose of this report is to discuss how second-tier cities in Ontario provide affordable housing for newcomers – the challenges that immigrants, governments, housing providers and settlement agencies face, and the policies and strategies they follow for overcoming these challenges. The report examines the five medium-sized cities in the province – Hamilton, Kitchener, London, Ottawa and Windsor – that together receive four out of five new immigrants who do not settle in Toronto. As well, a series of recommendations for these and other cities are made in this report.

The Importance of Affordable Housing for Immigrants

The report begins by presenting a detailed socio-demographic profile of new immigrants arriving in Ontario and Canada. It argues for the importance of affordable housing across a range of policy areas. In many respects, the situation for immigrants has been deteriorating for the last two decades. Despite being increasingly well-educated, recent immigrants' households are more likely than others to be low-income, to rent rather than own their accommodations and to be in core housing need. Moreover, previous findings of an economic convergence over time between immigrants and non-immigrants do not seem to be repeating themselves for the current cohort.

The precarious housing situation of newcomers has numerous implications for other areas of their lives and other policy areas, too. The report presents a series of findings describing the effects on economic advancement, integration, health, social well-being, women and children.

- Lack of affordable housing can trap newcomers in a “cycle of deprivation,” where they are forced to divert income from other essentials such as food and educational material to pay rent, and in the long run compromise their chances of socio-economic advancement.
- Lack of affordable housing jeopardizes immigrants' prospects for integration, particularly in the face of discrimination on the basis of race, class and gender.
- Poor housing leads to poor health, ranging from infectious diseases to injuries, from chronic illness to mental illness. Poor housing also causes poor health indirectly by contributing to poverty.
- Immigrants who do not have access to affordable housing are severely constrained in terms of social well-being; they can become spatially segregated, they lack community support networks and they postpone social development and civic engagement.
- Lack of social housing leads immigrant women to face discrimination in the private market, especially if they are visible minorities or have children. Immigrant women suffering domestic abuse may be trapped in violence if they cannot access affordable housing to escape.
- Immigrant children growing up in substandard housing face numerous educational and health difficulties, some of which persist strongly into adulthood.

Immigration into Second-Tier Cities in Ontario

Medium cities in Ontario are receiving an increasing share of immigration to the province, although they remain much less dependent than Toronto on immigration to fuel population growth. Moreover, while these cities have also been increasingly popular as initial destinations for new Canadians, they have far higher secondary-migration rates than Toronto. They do a better job than Toronto does to retain the newcomers who choose to initially settle there and to attract immigrants who had initially settled elsewhere.

In many respects, the situation for newcomers in medium cities in the province is better than in Toronto. Concerning housing, newcomers are more likely to rent in second-tier cities than in Toronto, but core housing need is less prevalent. Meanwhile, immigrants tend to be more concentrated in second-tier cities, but not in visible-minority neighbourhoods per se.

Findings on immigrants' economic outcomes are somewhat mixed. Employment rates are higher for newcomers in Toronto than in second-tier cities, but, at the same time, recent immigrants subjectively rate their economic opportunities as better in the medium cities. Social outcomes are unambiguously better in second-tier cities, though. Medium cities are preferred as places to live, and seem to do a better job than Toronto does to facilitate integration.

Although the data are not conclusive, indications are that while immigrants, on the whole, seem to fare better in second-tier cities than in Toronto, the opposite is true for recent immigrants.

Ontario Interview Findings

Interviews with municipal governments, housing providers and settlement agencies in second-tier cities across Ontario revealed a number of common experiences as well as a number of contrasts in providing affordable housing support to newcomers.

Policies and opinions about how and whether to target newcomers with preferential access to social housing differed. Only one municipality gives newcomers priority status on the coordinated waiting list, but many respondents agreed that a de facto means of targeting newcomers would be by providing four- or five-bedroom units suitable for large families. The lack of such units was commonly identified as a key challenge in the sector.

Opinions and practices on targeting newcomers outside social housing were also varied, particularly around the question of whether it was appropriate to provide dedicated short-term housing for newcomers. Settlement agencies generally felt this to be an important and effective approach, but other perspectives were mixed.

A range of different forms of cooperation in providing housing services were identified. They could generally be divided into “serial” cooperation – collaboration between partners that fill different roles – and “parallel” cooperation – collaboration between partners that fill the same role. Serial cooperation, for example between municipalities and community agencies, could be formal or informal, while parallel cooperation, for example between housing providers in different municipalities, was often informal.

Providing effective translation was identified as a key challenge in all municipalities. This was mainly the case for language translation, but also for “cultural” translation – the need for municipalities and housing providers to help acclimatize newcomers to the customs and foibles of Canadian society and the workings of the housing system.

Resource constraints were seen to be important for municipalities, providers and settlement agencies, although the precise shortfalls identified by these groups differed. Municipalities and providers tended to single out translation and the availability of large units as the largest outstanding problems, while settlement agencies were more likely to identify initial settlement assistance, particularly for refugee claimants. A number of respondents explicitly or implicitly highlighted the importance of flexibility and scale to effective delivery of housing services to new immigrants.

Policy Recommendations

The report makes the following recommendations.

For municipalities:

- Asset mapping should be used to identify challenges and opportunities.
- Housing should have a prominent role in immigration policy initiatives.
- Immigration should have a prominent role in housing policy initiatives.
- Newcomers are an at-risk group and need appropriate attention and resources.
- Initial settlement assistance should be increased, especially for refugee claimants.
- Third-tier municipalities should start to prepare.

For housing providers:

- Housing providers should continue bringing cultural agencies into social housing.
- Providers should collaborate on document translation.

For other bodies:

- Social Housing Services Corporation (SHSC) could establish a “best practices” repository of immigration resources.
- The Province should make dedicated funding available to municipalities for immigrant housing initiatives.

Housing for Immigrants in Ontario's Medium-Sized Cities

1. Introduction

1.1 Immigration to Medium-Sized Cities and the Role of Housing Policy

In June 2002, federal immigration minister Denis Coderre announced a proposal to settle one million immigrants in less-populated regions of the country by 2011. The proposal died with the Liberal government, but it prompted a flurry of debate over what the role of immigration policy should be, and whether the large immigrant receptor cities of Toronto, Vancouver and Montreal were receiving “too many” immigrants and the rest of the country “too few” (Abu-Laban and Garber, 2005). Time may slowly be accomplishing what Coderre could not, since the share of immigrants settling in the three large cities has been declining over the last 10 years, and medium-sized cities are accepting greater numbers of newcomers.

The question of whether or how municipalities can encourage these trends to continue is very much an open one. On the one hand, currently popular ideas about “creative cities” (Florida, 2002) emphasize the importance of municipal policy toolkits to attract desirable residents, including immigrants. While sympathetic readings of Richard Florida’s theory have noted the limitations of its application to smaller cities (Barrieau and Savoie, 2006) and less sympathetic readings have undermined its basic premises concerning the entrepreneurial agency of municipal government (Peck, 2005), there is no doubt that recent years have seen a surge in policy and academic interest in how municipalities can better attract newcomers (immigrants and otherwise) in a national or global competitive landscape.

On the other hand, there is less evidence that municipalities, and particularly small- and medium-sized municipalities, actually play an active role in immigrant recruitment. As Margaret Walton-Roberts (2005) remarks (about British Columbia, but the observations are also valid for Ontario), second- and third-tier municipalities are “increasingly responsible for funding mainstream social services that play a role in assisting immigrant newcomers,” but offer little in the nature of immigrant-specific services (see also Bauder et al., 2001).

This policy gap is arguably greatest in the area of affordable housing. Housing is often recognized as a necessary feature of an immigration attraction and retention strategy (e.g. Garcea, 2006: 16), but affordable housing provision has been in retrenchment for decades. The purpose of this report is to discuss how second-tier cities provide affordable housing for newcomers – the challenges that immigrants, governments, housing providers and settlement agencies face, and the policies and strategies they follow for overcoming these challenges.

1.2 What Are Second-Tier Cities and Why Focus on Them?

The terms “second-tier city” and “third-tier city” are frequently used to describe urbanized areas that are smaller than the large metropolises that dominate regional or national economies, but they have no single accepted definition. In fact, this fluidity is inherent in the concept; some cities in China with four million residents are referred to as “second-tier,” as indeed they are in comparison to Shanghai or Beijing (CanadExport, 2007). Clearly such a definition would not be useful in Canada.

Markusen et al. (1999) emphasize the contextual character of second-tier cities – they can only be defined in relation to the first-tier cities with which they coexist. Toronto, Vancouver and Montreal are commonly acknowledged to be Canada’s first-tier cities, with Calgary a future possibility. In Ontario, there is little question that Toronto is the only first-tier city. Ottawa-Gatineau, the next-largest metropolitan area, is only a fifth the size of Toronto. The lower population bound of a second-tier city in the province is somewhat harder to determine, but figures in the range of 300,000 to 350,000 are sometimes used for the United States (Sweeney, 2004). In Ontario, there are a number of Census Metropolitan Areas (CMAs) with populations between 300,000 and 400,000, but none between 200,000 and 300,000. Three hundred thousand people is thus a reasonable lower limit for defining a second-tier city in Ontario because it is in line with other definitions, but does not arbitrarily exclude any cities that fall just below it, as, for example, 350,000 would. According to these criteria, the province has seven second-tier cities. A further category of “third-tier city” can be used to refer to the remaining seven CMAs that have populations of more than 100,000 (the minimum for a CMA), but fewer than 300,000. Table 1 displays the names and populations of the 15 first-, second- and third-tier cities in Ontario.

Table 1. Ontario’s First-, Second- and Third-Tier Cities

CMA Name	Population (2006)
Toronto	5,113,149
Hamilton	692,911
Kitchener	451,235
London	457,720
Oshawa	330,594
Ottawa	846,802
St. Catharines-Niagara	390,317
Windsor	323,342
<i>Second-tier total</i>	<i>3,492,921</i>
Barrie	177,061
Brantford	124,607
Greater Sudbury	158,258
Guelph	127,009
Kingston	152,358
Peterborough	116,570
Thunder Bay	122,907
<i>Third-tier total</i>	<i>978,770</i>
Other urban and rural areas	2,575,442
Total	12,160,282

Source: Statistics Canada (2006).

There are two reasons that justify the focus of this report on municipal housing policy for immigrants in second-tier cities, both of which are explored in detail in section 3. The first is that these cities have a different profile with respect to immigration than do larger cities in Canada, and Toronto in particular. With respect to demographics, housing, economics and social integration, second-tier cities are distinctive. The second reason is that, similar to Toronto but unlike third-tier cities, second-tier cities in Ontario receive a large (and growing) number of new immigrants. Medium cities¹ receive four in five of the newcomers to Ontario who do not settle in Toronto (18 percent of all new immigrants to the province), while third-tier cities receive less than one in 10. (The remainder of new immigrants settles in smaller towns or rural areas.)

At the same time, as third-tier cities continue to grow and if immigration-dispersal trends intensify, the discussion in this report will be relevant for an expanding number of municipalities in the province. The vitality and dynamism of newcomers as well as the challenges of housing them will be increasingly shared throughout Ontario.

1.3 Outline of Report

This report is arranged into four main sections. Section 2 is a literature review that surveys the importance of affordable housing for immigrants in Ontario and Canada along with basic demographic data. Section 3 describes the specific characteristics of immigration into second-tier cities in Ontario, drawing a contrast with both Toronto and small cities. This section is largely based on a quantitative analysis of demographic data from the 2006 Census and other sources, but also incorporates a brief literature review. Section 4 presents the findings from a series of interviews with key informants from municipal governments, municipal housing providers and settlement agencies concerning the particular context of providing housing services to newcomers in medium cities in Ontario. Finally, section 5 presents a brief series of policy recommendations.

1.4 Notes on Terminology and Data Sources

Most of the terms used in this report (e.g. “immigrant,” “housing provider”) require no particular explanation or discussion, but a few clarifications are warranted. First, as discussed above, “second-tier city” or “medium city” will be used to refer to the CMAs in Ontario with populations above 300,000, excluding Toronto. Nationwide, the terms will refer to all CMAs with populations above 300,000, excluding Toronto, Vancouver and Montreal. “Third-tier city” or “small city” will refer to CMAs with populations above 100,000, but below 300,000.

Generally cities will be taken to be synonymous with CMAs and will be referred to by their CMA name, even where the CMA is roughly coterminous with another administrative unit with a different name (as is the case with the Kitchener CMA, which is nearly identical to the Regional Municipality of Waterloo). The one important exception is Ottawa. The CMA Ottawa-Gatineau (formerly called Ottawa-Hull) spans the border between Ontario and Quebec, but in order to facilitate easier use of statistics and also to maintain the focus of the report on the province of Ontario, “Ottawa” here will only refer to the portion of Ottawa-Gatineau on the Ontario side of the border. Where the report discusses the entire CMA, the name Ottawa-Gatineau will be used to make this distinction clear.

¹ In the rest of the report, “medium cities” will be used interchangeably with “second-tier cities” and “small cities” with “third-tier cities.”

Finally, regarding data sources, except where noted otherwise, demographic statistics are compiled from the Census of Canada (Statistics Canada, 2006; 2001; 1996) and 2006 data tables from Citizenship and Immigration Canada (CIC, 2007).

2. The Importance of Affordable Housing for Immigrants

2.1 The Housing Policy Halo

In discussions of immigrant settlement and support services, there is sometimes a disconnect around the issue of housing. On the one hand, academics and policymakers acknowledge the vital role housing plays in influencing the economic and social outcomes of new immigrants. Newcomers themselves identify finding appropriate housing as a key challenge (Derwing and Krahn, 2006). However, there is comparatively little substantive discussion of how housing policy should be devised and deployed as part of an immigrant settlement strategy and in response to immigrants' distinctive needs. Dowding and Razi (2006), for example, in a sector-by-sector discussion of a major multi-stakeholder report on immigrant integration in Calgary, do not mention housing at all. This section describes the housing conditions of immigrants to Canada and puts them in the context of the "housing policy halo" – the numerous ways in which housing policy intersects other social and public policy areas as they concern immigrants – to underscore the importance of affordable housing for immigrants.

2.2 Housing, Immigrants and Economic Advancement

Lack of access to affordable housing can have severe economic consequences for immigrants in the short term and the long term, particularly because newcomers are much more likely than the Canadian-born to be in core housing need. In the short term, newcomers may be forced to reduce spending on necessities such as food and clothing; in the long term, their prospects for socio-economic advancement will be hampered.

Immigrants spend a much higher percentage of their income on shelter and are much more likely to be in core housing need than non-immigrants. The situation is worse for recent arrivals, but now many immigrants continue to have affordability problems for 10 years or longer (Murdie, 2005: 5). Households with a shelter-cost-to-income ratio higher than 30 percent or occupying unsuitable or inadequate dwellings are considered to be in core housing need; the average ratio for immigrants in 2001 was 33 percent (compared to 23 percent for non-immigrants) (Carter, 2005: 282). Across Canada rents have increased faster than low-income households' incomes (Carter and Polevychok, 2004: 8). In Ontario, immigrants in both Toronto and second-tier cities have incidences of core housing need substantially above the rates of the Canadian-born. In Ottawa, for example, 41.5 percent of immigrant rental households were in core housing need, compared to 24.6 percent of non-immigrant rental households (Canada Mortgage and Housing Corporation, 2004b: 5). A recent study from Vancouver suggests the share of recent immigrants in core housing need is likely much higher still (Hiebert et al., 2008).

2.2.1 Convergence? Not Any More

Studies of immigrants who arrived in the 1960s and 1970s found that, although they entered the labour market with very low incomes, after 20 or 30 years, their incomes on average equalled or even surpassed those of the Canadian-born population (Bunting et al., 2004). However, a host of studies drawing on 2001 Census data show that this pattern no longer holds (Grant and Sweetman, 2004; Hum and Simpson, 2004; Picot, 2004). Since 2001, newcomers have lost even more ground. While recent-immigrant men earned 85 cents for each dollar earned by Canadian-born men in 1980, they earned only 67 cents in 2000 and 63 cents in 2005 (Statistics Canada, 2008: 21).

Picot et al. (2007) draw on other aggregate data sources to reach the same conclusion: not only has convergence between immigrants and non-immigrants sputtered out, but the “entry penalty” – the difference between the average Canadian income and the average income of a recent immigrant – has increased, as has the proportion of low-income Canadians who are immigrants. Picot (2004) argues that the cohort arriving in the late 1970s was the last to show a catch-up effect, while Hum and Simpson (2004) claim it was the cohort arriving in the mid-1980s. However, the evidence is clear that at least since the late 1980s, immigrants have been steadily losing economic ground relative to non-immigrants. These trends have occurred across all age groups and all education levels. The result is that immigrants as a whole are substantially poorer relative to non-immigrants than they were a few decades ago.

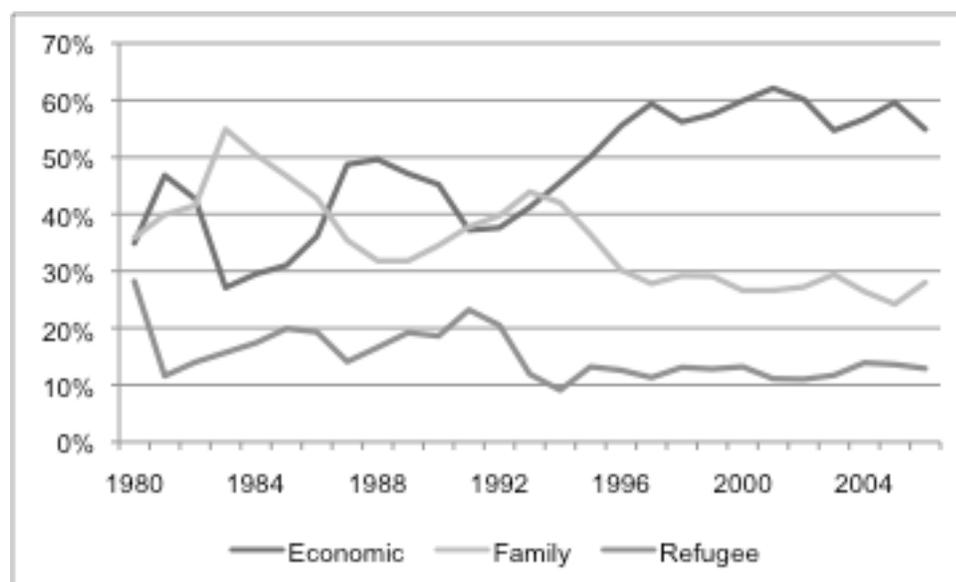
Across Canada, fully 36 percent of recent immigrants were low-income in 2000, a rise of 11 percent from 1980, and far higher than the Canadian-born rate of 14 percent (Carter, 2005: 275). In Ontario, 2006 census data reveals that Asian- and African-born recent immigrants have had particularly poor labour-market outcomes, while European-born immigrants (and to a lesser extent Latin Americans) have been comparable to the Canadian-born (Gilmore, 2008: 23).

There have been findings about convergence in housing conditions between immigrants and non-immigrants similar to those about income levels. Again, the evidence suggests that the situation is worsening. Generally the findings have been that the housing experiences of the immigrant and Canadian-born populations converge over 15 to 20 years (Carter and Polevychok, 2004: 18), but Carter (2005: 283) suggests that home ownership levels of immigrants arriving after 1996 will not catch up to non-immigrant levels.

This economic decline for immigrants is disturbing because it has occurred at the same time that immigrants to Canada are increasingly better educated and better trained. The shift in immigrant profile is the result of a policy change favouring “economic” immigrants over “family-class” immigrants and refugees. Economic immigrants are those who qualify for entry on the basis of education, training, existing wealth and a number of other criteria, while family-class immigrants are those who are reuniting with relatives already in Canada, and are likely to be poorer and less well educated. From 1980 to 2001, the percentage of economic immigrants accepted nearly doubled, from 34.9 to 62.1 percent of the total immigrant cohort, although it has since declined slightly to 54.9 percent (see Figure 1). Meanwhile the percentage of family-class immigrants declined from 35.9 in 1980 to 28.0 in 2006, and the percentage of refugees from 28.2 in 1980 to 12.9 in 2006 (Citizenship and Immigration Canada, 2007: 8-9). These figures are born out in

education levels: in 2006, 42.7 percent of recent immigrants had a university degree, compared with only 19 percent in 1981 (CIC, 2007: 47; Picot, 2004: 26). The result is better-educated, better-trained immigrants earning less income and consequently encountering greater difficulties in the housing system.

Figure 1. Immigrants to Canada by Category, 1980-2006



Source: CIC (2007: 8-9).

2.2.2 Economic Consequences of Poor Access to Affordable Housing: Pay the Rent or Feed the Family

Immigrants who are forced to spend more than 30 percent of their income on housing costs will be unable to spend sufficiently in other essential areas such as food, clothing, transportation and educational supplies (Murdie, 2003; Danso and Grant, 2001). Two in five of Ontario’s recent immigrant renters are in this situation. Social housing operating on a rent-g geared-to-income (RGI) basis is one straightforward way to address the problem. Somalis in RGI housing in Toronto paid only 23 percent of their income on shelter costs, compared to 49 percent for their counterparts in the private rental market (Murdie, 2003). This corresponds to thousands of extra dollars per year to spend on food, clothing and other essentials. Moreover, this housing assistance can save considerable money in welfare costs, employment insurance, health care and other program areas because it addresses immigrant poverty proactively (Carter and Polevychok, 2004: v).

Immigrants unable to find affordable housing are often consequently unable to advance socio-economically because they become trapped in a “cycle of deprivation.” In this cycle, as in the more general one described by Parveen Mattu (2002), immigrants are unable, because a high proportion of their income is dedicated to shelter costs, to accumulate capital or even sometimes meet their moment-to-moment financial obligations. Often they will be unable to improve their

housing careers; in severe cases, they may have to move to lower quality, more crowded housing in order to lower shelter costs (Murdie, 2003: 194). Because quality housing is causally related to more working hours and bad housing is causally related to fewer, the immigrants caught in this cycle are prevented by their poor accommodations from escaping these accommodations (Danso and Grant, 2001: 11). This same lack of good affordable housing causing a self-reinforcing poverty trap can arise from discrimination in the housing market. If immigrants are forced into poorer housing, their chances for socio-economic advancement will be similarly constrained.

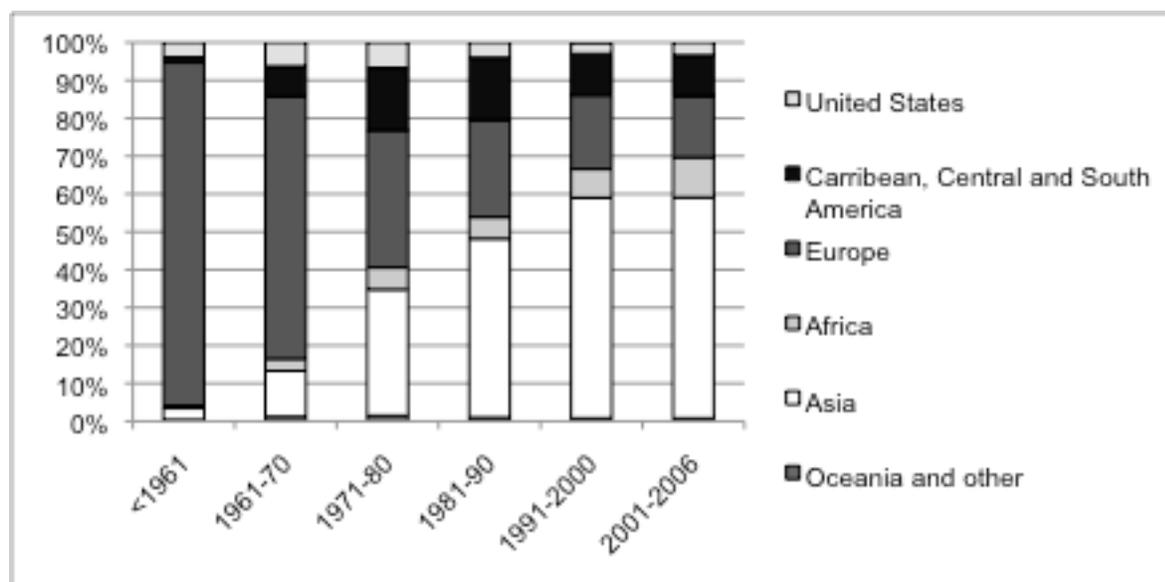
This cycle of deprivation is occurring in Ontario right now. The economic conditions of immigrants have deteriorated markedly since 1990. Picot (2004) located much of the cause for this deterioration in discrimination against visible-minority immigrants and in a decline in the availability of social services, including social housing.

2.3 Housing, Immigrants and Integration

Good access to housing allows immigrants to settle more quickly and integrate more easily: as Danso and Grant (2001: 2) state, “of all their needs in the new society relatively few influence immigrants’ adaptation and life-chances in such a profound way as does housing.” However, newcomers’ access to housing is impeded on a number of levels. Even if they were able to compete in the housing market on a level playing field, they would likely face many disadvantages due to their lack of familiarity with local customs and institutions (Chambon et al., 1997). However immigrants are likely to face additional disadvantage from discrimination on the basis of three factors – race, class and gender (the last is discussed in section 2.6) – and are likely to have fewer choices as a result of this discrimination (Omidvar and Richmond, 2003; Chambon et al., 1997).

Immigrants to Canada are increasingly likely to be visible minorities and increasingly likely to speak neither English nor French as a first language. Until 1961, seven out of 10 immigrants to Canada came from England or other European countries, while Asia, Africa, South America and the Caribbean combined supplied only one in 20 (Grant and Sweetman, 2004: 7). However, major changes in the country’s immigration policy during the 1960s, which did away with much of the ethnic and racial discrimination that previously characterized the policy, opened the doors to a more diverse range of newcomers (Carter, 2005). The result has been a seismic shift in the ethno-racial composition of immigrants (see Figure 2): the proportion of Europeans has plummeted from 69.2 percent before 1961 to 16.1 percent from 1991 to 2006, while the proportion of Asians has exploded from 3.2 to 58.3 percent in that same timeframe. The proportion of Africans has gone from 0.5 to 7.6 percent (Grant and Sweetman, 2004; Chui et al., 2007). At the same time, the proportion of immigrants who speak neither official language as their mother tongue has risen as well; the 2006 Census reports that seven in 10 immigrants speak neither English nor French as their first language, while nearly 10 percent of recent immigrants are unable to conduct a conversation in either language (Chui et al., 2007: 11-12).

Figure 2. Immigrants to Canada by Arrival Period and Region of Origin, 1961-2006



Source: Chui et al. (2007: 9); Grant and Sweetman (2004: 7).

2.3.1 Good Access to Affordable Housing Means Faster, Easier Integration

For immigrants, good access to affordable housing reduces the length of the resettlement and integration process (Carter and Polevychok, 2004: v). The search for housing is usually the first task new arrivals embark on; minority immigrants in particular will often want to find a home as soon as possible to develop a sense of permanency (Danso and Grant, 2001). A lengthy housing search process delays other important aspects of integration into the immigrant's new community. Inadequate or unaffordable housing can make successful integration less likely to occur. Robert Murdie (2003) concluded that this was the case with Somali immigrants in Toronto: their average housing career was regressive in terms of integration, meaning that it was actually an active barrier to integration. The majority of respondents in a British Columbia study reported that it took three to four years for them to settle down into somewhat permanent housing (Mattu, 2002: 37-38).

The first six to 12 months after arrival are crucial for the life chances of a new immigrant or refugee. The initial reception of an immigrant plays an important role in whether integration will be successful or dysfunctional – it helps determine “sink” or “swim” (Danso, 2001). The necessity of having to navigate the unfamiliarity, high rents and discrimination of the private rental market can be a strong negative stressor on a new immigrant. However, smooth access to affordable social or private housing is likely to ameliorate these issues (Carter and Polevychok, 2004: 18).

2.3.2 Racial and Class Discrimination: Not All Immigrants “Arrive Equal”

Immigrants who are visible minorities are likely to face considerable discrimination on the basis of their race, and to be consequently disadvantaged in the housing market. In a detailed study of Somali, Jamaican and Polish immigrants in Toronto, the Housing New Canadians Research Working Group has demonstrated that the Poles enjoy persistent systemic advantages due largely (but not exclusively) to the colour of their skin, and have a far easier time procuring and upgrading their housing affordably than the visible minority groups (Murdie, 2005; Murdie, 2003; Murdie, 2002; Murdie et al., 1999; Chambon et al., 1997; Murdie et al., 1995). One of the surveys found Somalis paying 49 percent of their income for rent in the private market, compared to 34 percent for Poles (Murdie, 2003: 191). An earlier study comparing home ownership among Italians and Blacks reported similar findings (Balakrishnan and Wu, 1992).

Particularly for newcomers who are ethnic minorities, race may seem to be the most intuitively likely grounds for discrimination in the housing system, but there is evidence that the relative poverty of recent immigrants is at least as important a factor. In a Housing New Canadians survey, Jamaican and Somali immigrants ranked “income” as the highest measure of perceived discrimination, above even race or language (Murdie, 2003: 191).

Discrimination in the Canadian housing system affects immigrants in a number of ways, from “courteous racism” – politeness without tolerance (Danso, 2001: 9) – to more overt manifestations (Murdie et al., 1995; Danso and Grant, 2001). However, the problem seems to be worse in the private housing market than it is in social housing (Carter and Polevychok, 2004: 18). This may arise from explicit anti-discrimination efforts in the public sector. Toronto Community Housing Corporation (TCHC), for example, has a robust anti-racism program that would be unheard of in the private rental market (TCHC, 2006: 32).

2.4 Housing, Immigrants and Health

There is extensive research demonstrating that housing plays a significant and independent role in health outcomes (Bryant, 2003). The health effects of poor housing occur in the following areas: infectious diseases, chronic diseases, injuries, childhood development and nutrition, and mental health (Krieger and Higgins, 2002; Evans et al., 2003). For children, the effects of poor housing are particularly dangerous because housing deprivation during childhood has been shown to contribute to moderate or severe ill health in adulthood (Bryant, 2003).

Given the strain that already exists on the Canadian health care system, the logic of investing a little in housing to save a lot in health is clear. Recent immigrants, in particular, have a far higher incidence of housing stress than the Canadian-born population: only three in 10 recent immigrants to Canada own their own home, compared to two-thirds of non-immigrants (CMHC, 2004a: 3). Recent immigrants also have to fit more people in smaller space:

- Average household size for recent immigrants is 3.2, compared to 2.5 for non-immigrants.
- Average number of rooms is 4.7 for recent immigrants, compared to 6.3 for non-immigrants (CMHC, 2004a: 3).

Apart from the numerous, well-documented direct connections between housing and health, there is an indirect connection between the two through the intermediary of income. Immigrants lacking access to affordable housing are more likely to be poor. There is a robust link between both poverty and income inequality and health (Public Health Agency of Canada, 2002). Living in a poor neighbourhood leads to:

- lower life expectancies
- increased rates of adolescent pregnancy
- increased rates of avoidable hospitalization
- increased mortality rates

Moreover, research indicates that immigrant children are significantly less healthy than non-immigrant children as a result of differential access to important services in the neighbourhood (Kobayashi et al., 1998).

Immigrants and refugees are at elevated risk for homelessness compared to the general population. The health implications of homelessness are particularly severe (Bryant, 2003: 53). Moreover, compared to the Canadian-born, homeless immigrants are more likely to be on the street for purely financial reasons (Klodawsky et al., 2007: 52). A study of homeless immigrants and shelter staff found that the single most important factor putting immigrants and refugees at risk of homelessness was a lack of affordable housing (Murdie, 2005: 4).

2.5 Housing, Immigrants and Social Well-Being

A lack of affordable housing has numerous social implications for immigrants. The most significant are the restriction on spatial mobility, the lack of community support networks and the postponement of social development.

The gap between market rents for adequate housing and the amount many immigrants can afford to pay, combined with the unavailability of supportive housing and persistent discrimination in housing markets, means that many immigrants are faced with “fewer choices in the housing market, fewer locational choices within the city, overcrowding, and overpayment for accommodation” (Murdie et al., 1995: 11). In some cases, the result is a concentration of immigrants in particular neighbourhoods, as in Toronto’s “three cities,” described by David Hulchanski (2007), within which relatively poor immigrants are increasingly being pushed to the service-poor inner suburbs. In other cases, the result may be the isolation of individual households in disparate locations with very little spatial mobility, which can prevent immigrant communities from forming beneficial ethnic enclaves (Murdie, 2003: 194).

Closely related to the spatial question just discussed is the relationship between good housing and community support networks. Improved housing circumstances for immigrants generally increase their access to formal support networks and allow richer informal networks to form (Carter and Polevychok, 2004: 16). These networks are vital for immigrants to integrate into Canadian society and to gain access to better housing and employment opportunities. Initial housing policy support can thus resonate into numerous other areas.

The difficulties recent immigrants face finding affordable housing prevent them from important aspects of social development such as civic engagement (Scott et al., 2006). Rates of voting, volunteerism and charitable giving are substantially lower for new immigrants than for established immigrants or the Canadian-born population.

2.6 Housing, Immigrants and Gender

The policy areas described above are not gender-neutral. There are a few policy areas where housing for immigrants touches specifically on women's issues. The first is discrimination: immigrant women face serious discrimination in the housing market, especially if they are visible minorities or have children. These factors compound, meaning that immigrant women, who already experience "double negatives" in the housing market from their gender and their status as immigrants, can face "triple" or "quadruple negatives" if they are also visible minorities and have children (Danso and Grant, 2001: 25; Murdie et al., 1995). As with racial discrimination, these difficulties are likely to be particularly acute in the private rental sector.

A second vulnerability immigrant women face in the housing market is domestic abuse. As Ekuwa Smith (2004) describes, immigrant women are generally in a poor position to deal with abusive partners because they often do not speak an official language, are not familiar with the legal system and can be socially isolated. Moreover, ethno-cultural immigrant communities can be very tight-knit, so that a woman attempting to leave her husband faces becoming an outcast from the entire community. For these reasons, Smith argues, it is vital that these women have good, independent access to affordable housing so they can afford to leave their abusive partners. Moreover, social housing providers, whose tenants have constrained locational choices, need to be particularly vigilant about allowing female occupants the ability to relocate internally.

2.7 Housing, Immigrants and Children

In many ways, social investments in children are the wisest to make because the payback period is so extensive. In housing this is clear: failure to invest adequately in affordable housing for immigrant children will have numerous costly implications for years to come, in important policy areas such as education and health.

For immigrant children, school is the centre of the social universe (Canadian Council on Social Development, 2000). It is also where they are perhaps most vulnerable to the effects of poor housing. Educational expenses are often sacrificed when immigrant families are forced to pay too much of their income towards housing (Bryant, 2003: 55). Moreover, immigrant children's increased poverty, to which inadequate housing directly and significantly contributes, has a detrimental impact on their learning at school (Community Social Planning Council of Toronto, 2005: 6). Factors such as substandard housing that contribute to poor performance at school not only undermine immigrant children's prospects for future socio-economic success, but also undermine their ability to integrate successfully into Canadian society. As with so many other policy areas, the evidence is clear that investment in good housing for immigrants reduces long-term costs to society in education.

The earlier discussion showed that inadequate investment in housing for immigrant children could have implications for their health decades into the future, with correspondingly poor prospects for their socio-economic success and correspondingly high costs for the health care system. As noted above, immigrant women who have children and are searching for housing are likely to face discrimination in the private rental market because of their children.

2.8 Summary Comments

The discussion in this section outlined some of the housing issues associated with immigration and made a case for considering housing in the context in which it actually exists: a “complex file” (Sereacki, 2007) of policies and policy objectives, causes and effects. Immigrants are a large and growing sector of Canada’s and Ontario’s population. Recent immigrants are likely to be visible minorities, they are likely to be poor and are likely to face discrimination in the housing market. Intelligent and energetic housing policy, targeting newcomers, would have the twin effects of improving the social, economic, health and cultural outcomes of immigrants while reaping significant financial rewards in the form of program savings in other portfolios. Barring a complete transformation of Canada’s immigration policy, the country will continue receiving substantial numbers of newcomers. Given a new apprehension about cultural difference and the limits of integration, policies to accommodate recent immigrants rather than marginalize them are particularly germane.

3. Immigration into Ontario’s Second-Tier Cities

This section outlines demographic, housing, economic and social factors that distinguish immigration into second-tier cities in Ontario and Canada from immigration into Toronto and the other two major receptor cities in the country.

3.1 Basic Demographic Trends: Increasing Share of Immigrants and Higher Retention Rate in Second-Tier Cities

In many respects, the demographic trends of immigrants settling in second-tier cities are similar to the broad outline provided in the previous section. However, there are two significant areas in which there is a difference worth highlighting: the increasing share of newcomers to second-tier cities, and the high secondary-migration rate. The proportion of newcomers to Canada settling in either Toronto, Montreal or Vancouver exploded from just over half in the 1980s to nearly three-quarters by the middle of the 1990s (Walton-Roberts, 2007), but since then, second-tier cities have slowly but steadily grown in importance as receptor zones. Whereas 26.6 percent of new immigrants settled outside the three major cities in 1996, this proportion rose to 27.4 percent in 2001 and further to 31.1 percent in 2006 (Chui et al., 2007: 20). Because very few immigrants settle in rural areas, the vast majority of these newcomers are arriving in second- and third-tier cities.

Within Ontario, the pattern is broadly the same: Toronto’s share of the province’s newcomers has fallen slightly from 78.3 percent in 1996 to 76.9 percent in 2006 (see Table 2). Second-tier cities, meanwhile, have increased their share of recent immigrants from 17.3 to 18.1 percent.

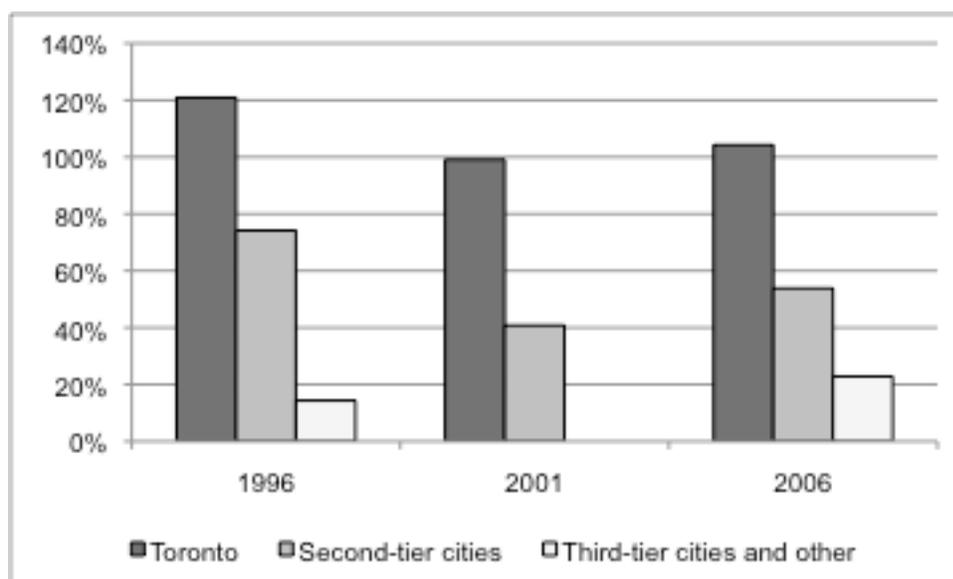
This represents almost four in five (78.5 percent) newcomers to Ontario who settle outside Toronto. Population growth in small and medium cities is still far less dependent on immigration than it is in Toronto (see Figure 3). Between 2001 and 2006, immigrants were responsible for over half the population growth in medium cities and just under one-quarter in small cities, but in Toronto newcomers were the only source of population growth.

Table 2. Immigration to Ontario, 1996-2006

Region	Recent Immigrants			% of Ontario's Recent Immigrants		
	2006	2001	1996	2006	2001	1996
Toronto	446,700	415,505	441,030	76.9%	77.1%	78.3%
Second-tier cities	105,160	100,460	97,140	18.1%	18.6%	17.3%
Third-tier cities and other	28,880	22,770	24,815	5.0%	4.2%	4.4%
Total	580,740	538,735	562,985	100.0%	100.0%	100.0%

Source: Statistics Canada (2006; 2001; 1996).

Figure 3. Immigrants Responsible for a Lower Share of Population Growth in Second-Tier Cities, 1996-2006*



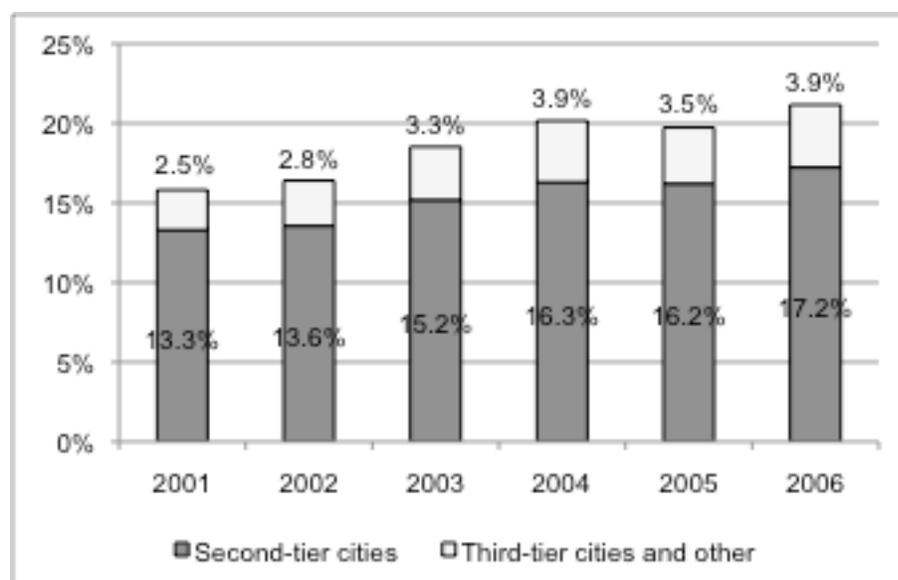
Source: Statistics Canada (2006; 2001; 1996).

* A value cannot be calculated for "third-tier cities and other" in 2001 because overall growth in this region was negative.

Second-tier cities have become more attractive to newcomers as initial destinations (see Figure 4). The proportion of immigrants to Ontario choosing to initially settle in a medium city increased by 30 percent between 2001 and 2006. Although second-tier cities still receive a relatively modest share of overall immigration, they seem to do a better job at retaining those who do settle there first and at attracting others who first settled nearby (see Table 3). The secondary-migration

rate² for second-tier cities in Ontario is substantially higher than the rate for Toronto. While in 2006 Toronto had only been able to hold on to 77 percent of those who settled there between 2001 and 2006, Kitchener had a quarter *more* immigrants from that time period than it initially attracted, and the secondary-migration rate overall for second-tier cities was 99 percent. Although small cities have fared even better in this regard than medium cities in Ontario, a study of immigrant retention in Alberta found that second-tier cities (in this case Edmonton and Calgary) were also much better at retaining newcomers than third-tier cities (Krahn et al., 2003). This research differed from the previously discussed study in that it tracked individual immigrants rather than aggregate data. Therefore, it was able to determine that the vast majority of “leavers” – those who relocated from their initial point of settlement – did so within two years of arriving, and generally relocated on the basis of employment and educational opportunities.

Figure 4. Growth in Share of Immigrants Initially Settling in Small and Medium Cities, 2001-2006



Source: Statistics Canada (2006), Citizenship and Immigration (2007).

² This rate is the difference between the number of recent immigrants living in a particular city at the time of the census to the number of newcomers from that census period who indicated upon arriving in Canada that the city was their destination, expressed as a percentage of the latter value. A negative rate indicates that the city lost immigrants in the census period through net secondary out-migration; a positive rate indicates that the city gained recent immigrants through net secondary in-migration; a rate of zero indicates that in- and out-migration were equal. For example, 19,597 immigrants arriving between 2001 and 2006 indicated that Hamilton was to be their destination, but by the time of the census, there were 20,785 immigrants who had arrived in this time period living in Hamilton. Hamilton’s secondary-migration rate is thus 6.1 percent.

Table 3. Secondary-Migration Rate Higher in Smaller and Medium Cities, 2001-2006*

Region	Secondary-Migration Rate
Toronto	-23.3%
Second-tier cities	-1.2%
Third-tier cities	13.3%
Other urban and rural areas	17.6%
Total	-18.7%

Source: Statistics Canada (2006); CIC (2007: 8-9).

* Census data covered the time period from January 1, 2001 to May 16, 2006, while the CIC data were annual. To reconcile the two, the CIC data for 2006 were pro-rated to May 16.

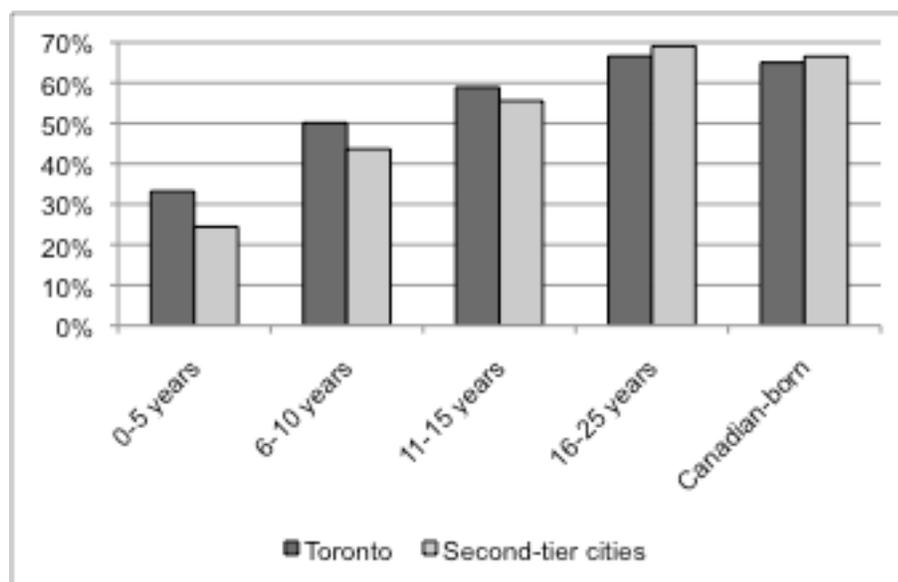
3.2 Housing Trends: Positive Outlook for Immigrants in Second-Tier Cities

As Di Biase and Bauder (2005) have noted, there has been relatively little research on newcomers' settlement patterns in smaller cities in Canada. However, it is possible to draw a certain number of contrasts between housing conditions for immigrants in first- and second-tier cities. The results are generally favourable to smaller urban centres: homeownership rates in second-tier cities, while lower for very recent immigrants, catch up to and eventually surpass rates in Toronto with increased time since arrival; core housing need and crowding are less prevalent in smaller cities; and immigrants are more concentrated in second-tier cities, although not in visible-minority neighbourhoods.

3.2.1 More Newcomers Are Renters in Second-Tier Cities, but Core Housing Need Is Less Prevalent

As Schellenberg (2004) notes, immigrant homeownership rates vary widely from CMA to CMA across the country. A clear pattern emerges in comparing Toronto with the five second-tier cities in Ontario that receive the most immigration. Recent immigrants are much more likely to rent in second-tier cities than in Toronto, but as length of time since arrival increases, the disparity shrinks and eventually reverses. The result is that, for immigrants who arrived between 1976 and 1985, homeownership is higher in second-tier cities than in Toronto (see Figure 5). This trend holds equally strongly for immigrant homeownership rates relative to the Canadian-born population's rates. Compared to the Canadian-born, recent immigrants are half as likely to own their own homes in Toronto and 37 percent as likely in second-tier cities; however, for immigrants who arrived between 1976 and 1985, the figures are 102 percent and 104 percent respectively.

Figure 5. Homeownership Rates by Length of Time since Immigration (2001 Data)*



Source: Schellenberg (2004: 46).

* "Second-tier cities" does not include Oshawa or St. Catharines-Niagara; Ottawa data are for Ottawa-Gatineau.

Data from the 2001 Census demonstrate that a smaller proportion of recent and somewhat recent immigrants spend 30 percent or more of their income on housing in second-tier cities compared to Toronto (Shanes, 2006: 48). While more than one in three immigrants living in Toronto who arrived between 1986 and 2001 are in core housing need, the figure is 30 percent for Hamilton and 28 percent for Ottawa. The data on household crowding show the same pattern: more than one in four recent immigrant households in Toronto live in crowded accommodations, compared to one in five in second-tier cities across the country.

3.2.2 Ontario Immigrants More Concentrated in Second-Tier Cities than in Toronto, but Not Concentrated in Visible-Minority Neighbourhoods

Although Canada does not have American-style ghettos or a straightforward relationship between racial concentration and neighbourhood poverty, Walks and Bourne (2006) have linked concentration of rental apartments and racial diversity with poverty. In light of this relationship, three findings are important to highlight from a 2004 Statistics Canada study of immigrant settlement patterns (Schellenberg, 2004). First, according to the proportion of newcomers residing in the "top 10 percent" of census tracts (the census tracts with the highest concentrations of newcomers), recent immigrants (who tend now more than ever to be racial minorities) are substantially more concentrated geographically in Ontario's second-tier cities than in Toronto (see Table 4). Second, this geographical concentration is correlated with the proportion of newcomers in rental housing.

Table 4. Immigrant Residential Concentrations in First- and Second-Tier Cities in Ontario (2001 Data)

<i>CMA</i>	<i>Proportion of immigrants in top 10% of CTs</i>
Toronto	29.8%
Hamilton	37.1%
Kitchener	32.2%
London	31.6%
Ottawa-Gatineau	40.2%
Windsor	32.7%

Source: Schellenberg (2004: 25).

Third, second-tier cities have very few visible-minority neighbourhoods per se – in CMAs outside Toronto, Montreal and Vancouver, neighbourhoods with high proportions of immigrants tend to be diverse. Walks and Bourne (2006) speculate that this pattern may be driven by increasing income inequality within ethnic groups, such that poor visible minorities from each group are generally confined to the lowest-cost neighbourhoods, while the better-off have more residential flexibility. On the other hand, Di Biase and Bauder (2005) find that residential concentration among immigrants in smaller cities and rural areas is strongly correlated with higher housing prices. “Immigrants probably settle in newer subdivisions, where housing tends to be more expensive,” they argue. This interpretation “would contradict the traditional urban ecological models that suggest that immigrants settle in older neighbourhoods with cheaper housing stock” (Di Biase and Bauder, 2005: 125). If these two sets of findings are consistent, it suggests twin processes of concentration – affluent immigrants in newer suburban housing and poor immigrants in cheaper apartment housing.

3.3 Mixed Findings on Immigrant Economic Outcomes in Second-Tier Cities

A common perspective on the economic context of immigration suggests that the largest cities are the most popular destinations for newcomers mostly because of enhanced economic opportunities owing to existing concentrations of immigrants (e.g. Walton-Roberts and Hiebert, 1997). However, empirical evidence is ambiguous on the difference between economic outcomes in first- and second-tier cities.

Data from the 2006 Labour Force Survey suggests that, for newcomers, jobs are easier to find in Toronto than in the province’s second-tier cities. A comparison between Toronto, Ottawa and Hamilton found employment rates of very recent immigrants (in Canada for five years or less) highest in Toronto (67.5 percent) and lowest in Hamilton (58.3 percent), with Ottawa in between (Zietsma, 2007: 16-17). In all three cities, labour participation rates among immigrants who had been in Canada for five to 10 years was closer to rates for the Canadian-born, although again the disparity was larger in the smaller cities than in Toronto. Along similar lines, Kazemipur and Halli (2000) argue that poorer immigrants settling initially in smaller cities are often forced to return to the large metropolises because of better job prospects.

Complicating the picture somewhat is a study of Filipino immigrants in three second-tier cities in Ontario, in which participants noted that economic opportunities were greater in their place of residence than in Toronto (Bauder and Lusic, 2006: 2). A study of the 1996 Census in Greater Vancouver found significantly higher labour participation among immigrants outside Vancouver (Bauder, 2003). This result was unique to immigrants – there was no difference in labour participation among the Canadian-born. Part of the answer may be related to length of residency in Canada: in the same way that homeownership rates among immigrants rise faster with length of time since arrival in second-tier cities in Ontario than in Toronto, immigrant incomes outside the country’s three major cities exceed those of the Canadian-born with sufficient length of time since arrival (Frideres, 2006).

The evidence is not sufficient to demonstrate that immigrants’ economic outcomes are definitively better or worse in second-tier cities; as Bauder (2003: 198) states, “the effect of immigrant and ethnic communities is ambiguous and can produce various outcomes.”

3.4 Immigrant Social Outcomes Better in Second-Tier Cities

There have been few studies comparing social outcomes of immigrants in first- and second-tier cities in Canada, but what evidence there is suggests that outcomes are better in the latter. Interviews conducted by Bauder and Lusic (2006) found that immigrants living in second-tier cities in Ontario unanimously preferred their places of residence to Toronto (in most cases on the basis of experience in both locations). These interviewees not only felt that smaller cities were “safer, quieter and more conducive for family life and therefore preferable to raise children” (Bauder and Lusic, 2006: 2) – relatively unsurprising perspectives, perhaps – but that smaller cities were more immigrant-friendly and institutionally supportive.

It may be that the smaller size of second-tier cities allows them to escape homogenization by allowing more meaningful interpersonal contacts between immigrants and non-immigrants. The proportion of marriages outside Toronto that involve a recent immigrant and a Canadian-born resident (more than one in four) is more than twice as high as the proportion in Toronto (less than one in 10). Frideres (2006: 6) concludes that “large second- and third-tier cities (as well as smaller towns) seem to have developed more effective strategies and programs that facilitate the integration of immigrants.”

3.5 Recent Immigrants Particularly at Risk in Second-Tier Cities

While statistical data and academic research suggest that immigrants in Ontario fare better on the whole in second-tier cities than in Toronto, there is one important qualification. Recent immigrants, relatively speaking, seem to fare worse. As previously discussed, the homeownership rates of newcomers are considerably lower outside Toronto – the opposite of the situation for established immigrants. Similarly, newcomers’ employment rates are particularly poor in medium cities as compared to Toronto. Although there has not been a detailed analysis on poverty rates (as defined by Statistics Canada’s low-income cut-off) between newcomers, established immigrants and the Canadian-born in CMAs across the province, in the case of

Kitchener (discussed further in section 4.2.2), the relative poverty rate of newcomers compared to the Canadian-born is substantially higher than the provincial average.³

These observations are necessarily tentative because there has not been sufficient investigation into the issue, but they suggest the need for policymakers in medium cities to be particularly sensitive to the circumstances of newcomers.

3.6 Summary Comments

In many respects, second-tier cities are similar to the country's major immigration receptors, but, as this section has demonstrated, there are important differences. The evidence suggests that immigrants to medium-sized cities fare better in terms of housing, economic and social outcomes than immigrants to large cities. At the same time, newcomers to second-tier cities seem to experience greater difficulties in their first few years in Ontario. Moreover, incidence of core housing need remains extensive in medium cities, and the importance of affordable housing has not diminished. However, even as the proportion of Ontario's immigrants settling in second-tier cities has increased over the last decade, there is little research on how social-housing providers and municipal governments have responded so far and could respond in the future to changing demographics and new challenges in the housing sector. The next section presents some preliminary findings on this question.

4. Ontario Interview Findings

4.1 Introduction and Methodology

In order to match some of the broad trends identified in the previous two sections with actual experiences in the housing sector, a range of key informants in five second-tier cities throughout Ontario were interviewed. The informants were drawn primarily from municipal housing providers, municipal service managers and settlement agencies. The organizational affiliations of the informants are as follows:

- four from municipal governments (MG)
- four from municipal housing providers (HP)
- five from settlement agencies (SA)
- one from CMHC (C)

Quotations from informants are cited using the initials of the organization type plus a number – e.g. HP2.

³ In Kitchener, the poverty rate for recent immigrants is 3.05 times the rate for the Canadian-born; in Ontario the figure is 2.75.

The interviews were semi-structured, tailored to the particular role and location of the informant and addressed two areas: the challenges involved in providing housing support to newcomers, and actual or hypothetical policy responses to these challenges. (See Appendix I for sample interview questions.) Most informants were interviewed a single time, for approximately 30 minutes, but, in some cases, short follow-up interviews were conducted, usually to explore specific issues in greater detail. The interviews were supplemented with a literature and policy review relevant to each municipality being discussed.

Brief descriptions of the five cities examined – Hamilton, Kitchener, London, Ottawa and Windsor – are presented below, followed by a more thorough discussion of important similarities and differences that emerged from the interviews. To an extent, the differences underscore the fact that “second-tier city” is at best an approximate functional category – the cities’ similar size does not necessarily imply a similar experience with housing immigrants. However, a number of common themes emerged.

4.2 Case Studies

The five cities profiled here are not uniformly the largest of the seven second-tier cities in Ontario, but they receive the most immigrants, in relative and absolute terms, by a substantial margin (see Table 5). Each of these cities received at least 2 percent of the province’s newcomers between 2001 and 2006, and most have seen their share of total immigration to the province increase steadily over the last 10 years.

Table 5. Immigration to First- and Second-Tier Municipalities in Ontario, 1996-2006

CMA	Recent immigrants			% of Ontario's recent immigrants		
	2006	2001	1996	2006	2001	1996
Toronto	446,700	415,505	441,030	76.9%	77.1%	78.3%
Hamilton	20,390	18,685	17,945	3.5%	3.5%	3.2%
Kitchener	16,655	14,180	12,595	2.9%	2.6%	2.2%
London	12,955	10,065	11,770	2.2%	1.9%	2.1%
Oshawa	4,150	2,950	3,785	0.7%	0.5%	0.7%
Ottawa	29,585	34,400	35,145	5.1%	6.4%	6.2%
St. Catharines-Niagara	7,615	5,490	5,240	1.3%	1.0%	0.9%
Windsor	13,810	14,690	10,660	2.4%	2.7%	1.9%

Source: Statistics Canada (2006; 2001; 1996).

4.2.1 Hamilton

Hamilton has the third-highest proportion of immigrants in Canada (behind Toronto and Vancouver), and the proportion is growing. In 2006, 24.4 percent of Hamiltonians were foreign-born, an increase over 2001's 23.6 percent and almost an 8 percent growth in absolute terms (Chui et al., 2007: 30). Hamilton's recent immigrant cohort is distinctive for, on the one hand, having more Europeans (primarily from the southeast, such as the former Yugoslavia) and more English-speakers than the national average, and, on the other hand, more family-class immigrants and refugees and fewer economic immigrants (Satzewich and Shaffir, 2007).

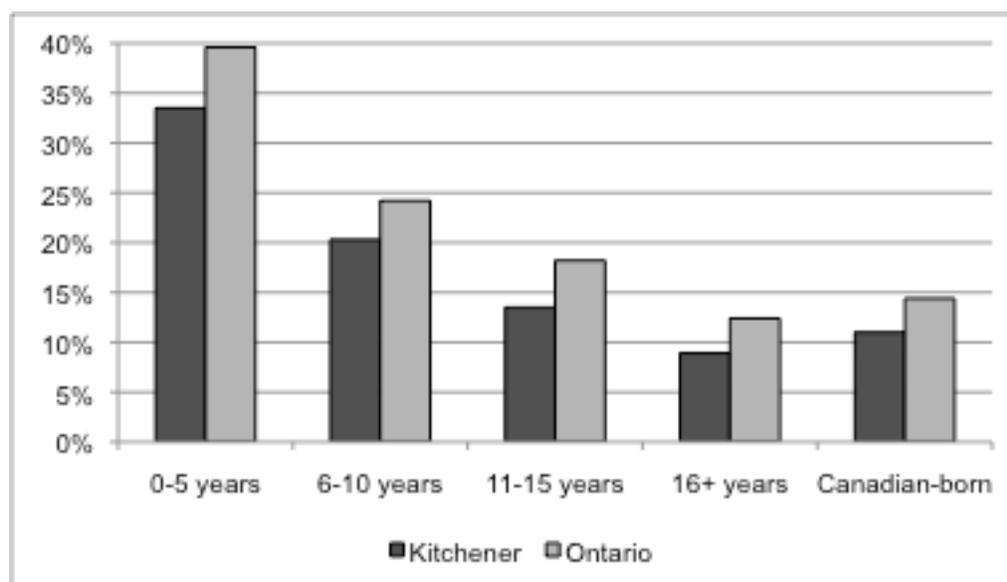
Labour-market outcomes for recent immigrants in Hamilton have been weak – in 2006 the city had the lowest employment rate (58.3 percent) for newcomers out of a selection of eight second-tier cities from across the country. The rate remained low for immigrants who arrived between five and 10 years ago (Zietsma, 2007). At the same time, the city has a high secondary-migration rate – 6.1 percent. As Satzewich and Shaffir (2007: 119) remark, “Hamilton may not be the first or original choice of residence for immigrants when they initially arrive in Canada; however, Hamilton does seem to do a better job than other cities in keeping immigrants who initially settle there, and in attracting immigrants from other cities within Canada.”

4.2.2 Kitchener

Kitchener is rapidly emerging as one of the most popular destinations for newcomers to Ontario. While the 22.8 percent of Kitchener residents who are immigrants place the region third among second-tier cities, between 2001 and 2006, Kitchener saw a larger absolute increase than any CMA in the province other than Toronto in the number of immigrants choosing it as their initial destination (from 2,035 to 3,307). In addition, Kitchener was the most effective of the second-tier cities at retaining the newcomers who settled there and in attracting secondary migration from other areas of the country: the secondary-migration rate was 24.2 percent between 2001 and 2006, while Abu-Ayyash and Brochu (2006: 20) report that two in five recent immigrants in Kitchener arrived through secondary migration. Kitchener shares with Hamilton a larger-than-normal proportion of immigrants from Eastern Europe (one third of all immigrants from 1996 to 2001 were from the former Yugoslavia), and also more refugees and family-class immigrants (Abu-Ayyash and Brochu, 2006: 21).

As in other municipalities in the province, in Kitchener immigrants are poorer – particularly in the initial years – than the Canadian-born population and are more likely to be in core housing need. However, just as the poverty rate in Kitchener is substantially lower than the provincial average for the Canadian-born, the immigrant poverty rate is also much lower than the provincial average (see Figure 6). As discussed above, recent immigrants have a disproportionately high poverty rate in Kitchener relative to the Canadian-born as compared to Ontario, even though in absolute terms the rate is lower.

Figure 6. Immigrant Poverty Rates in Kitchener and Ontario by Length of Time since Immigration (2001 Data)



Source: Region of Waterloo (2006: 1).

4.2.3 London

Of the five cities profiled here, London attracts the fewest immigrants in absolute and proportional terms (although it still attracts considerably more immigrants than either Oshawa or St. Catharines-Niagara). While the three other similarly-sized second-tier cities have each seen their overall share of immigrants to Ontario increase over the past 15 years, London's has remained almost flat. However, because overall population growth in London also lags behind other second-tier cities, immigration is responsible for a higher-than-average share of growth (almost 60 percent between 2001 and 2006). London also has the highest proportion of refugees of any city in the country (Brochu and Abu-Ayyash, 2006: 27-28), although Ottawa has a higher proportion among recent arrivals (Mohamoud, 2007: 29).

4.2.4 Ottawa

Ottawa-Gatineau is far larger than any of the other second-tier cities in Ontario. Even counting its population only on the Ontario side of the Ontario-Quebec border, it has nearly three times the population of Windsor, double the population of Kitchener or London and 120 percent the population of Hamilton. It is not surprising then that in many respects Ottawa appears to be a hybrid of the characteristics of large and medium cities.

Like Toronto, but unlike the other second-tier cities, Ottawa has seen a significant decline in the share of the province's newcomers it has received between 1996 (6.2 percent) and 2006 (5.1 percent). Similarly, Ottawa's secondary-migration rate for 2001 to 2006 was -19.0 percent – well under the second-tier average of -1.2 percent and only a little higher than Toronto's -23.3 percent. Finally, while immigrants' homeownership rates in Ottawa increase with time

since immigration, as in other cities, it is the only second-tier city of the five discussed here whose immigrant homeownership rates in 2001 had not caught up to Toronto's for the cohort who had arrived 15 to 25 years earlier (Schellenberg, 2004: 46).

It is possible that Ottawa lacks (because of its size or for other reasons) some of the characteristics of the other medium cities that allow immigrants to settle and integrate successfully. One potential factor could be rent levels. Ottawa's are the third highest in the country (Boucher, 2007: 49). The large share of immigrants to Ottawa who are refugees (almost three times Toronto's share) could be another factor (Mohamoud, 2007: 29).

4.2.5 Windsor

Windsor is unique among second-tier cities in Ontario in that its population growth is now driven almost exclusively by immigration. Although between 1996 and 2001, newcomers only provided half the city's population growth, between 2001 and 2006, nine-tenths of Windsor's growth was the result of immigration, compared to an average of 54 percent for all second-tier cities in the province. Housing is plentiful: the city has by far the highest vacancy rate in the country, at 13.2 percent (CMHC, 2008).

Windsor's ability to retain newcomers or attract secondary migration lags behind the other second-tier cities (with the exception of Ottawa). Although more newcomers chose Windsor (14,948) than Kitchener (13,581) as their initial destination between 2001 and 2006, by the time the census was taken, only 13,830 recent immigrants were living in Windsor, compared to 16,870 in Kitchener. At the same time, Windsor's proximity to the United States means that the city is able to attract secondary migration from that country. In the most noteworthy example, in 2007 the city received a large influx of Mexican and Haitian refugee claimants who had initially landed in the United States (Canadian Press, 2007).

4.3 Targeting Newcomers in Social Housing

Key informants expressed essentially unanimous agreement that providing housing assistance to recent immigrants is essential. However, in social housing, targeting newcomers is in some respects a thorny issue. This is particularly the case regarding preferential access for recent immigrants: there is no consensus about whether or how it should be done. The following section describes the issue of preferential access policies, but there are also targeting policies directed at recent (and established) immigrants already living in social housing. Some of these are discussed later in this report, particularly in section 4.6 on translation difficulties.

4.3.1 Preferential Access for Recent Immigrants

Two implicit questions emerged from interviews on whether or not recent immigrants should be targeted for preferential access to social housing: Is it possible? If so, is it desirable? One respondent argued that the need for new social housing in the province is generally so pressing that targeting any one particular group is not realistically going to be on the table for many municipalities. The problem of housing provision "doesn't enter the realm of who we are housing. It's how do we provide it, period. How do we provide affordable housing to anybody? Not any particular client group, but just anybody" (C1).

However, there is at least one straightforward way that newcomers can be targeted for access to social housing: by being designated a priority category under the *Social Housing Reform Act* (SHRA). Of the cities included in this research, Hamilton is the only one that has retained newcomers as a priority category under SHRA. Under this policy, one in 10 social housing offers is made to immigrants who have arrived in Canada in the last 12 months. As of 2007, newcomers made up 198 of the 3,662 active applications on Hamilton's Access to Housing coordinated waiting list – 5.4 percent. Because immigrants who arrived in the last 12 months comprise a little over half a percent of Hamilton's population, this group is still over-represented by almost 10 times on the waiting list, despite its priority status.

The combination of high levels of newcomers on Hamilton's waiting list and the arguments made in section 2 of this report about the importance of affordable housing for recent immigrants suggests that, in Hamilton at least, preferential access is a reasonable policy. In Windsor, because of the high rental vacancy rate and the particular distribution of unit sizes in the social housing stock, families waiting for a three-bedroom apartment will be housed in around 90 days (the waiting times for the more popular one- and two-bedroom units are higher). Because recent-immigrant families tend to be larger than Canadian-born and established-immigrant families, these circumstances serve as a de facto prioritizing of newcomers in access to social housing.

4.3.2 Large Units as an Implicit Targeting Program

A near-ubiquitous concern about immigrant housing in the literature is the lack, not abundance, of larger units. Key informants in all five cities confirmed that this was one of the biggest – and growing – problems facing recent immigrants in the housing sector. Contrary to the case in Windsor, interviews elsewhere suggested that the more common de facto targeting on the basis of unit size actually disadvantages recent immigrants because of the paucity of large (four- and five-bedroom) units in the social housing stock. In the Kitchener CMA, for example, only a single non-profit housing provider (Waterloo Region Housing, the upper-tier municipal provider) has any five-bedroom apartments at all. They have 36 five-bedroom units – just over 1 percent of their total stock of 2,591, and an even smaller fraction of the total social housing in the region. Factoring in the 220 four-bedroom units in its portfolio, Waterloo Region Housing has just under 10 percent of its stock in large units, which is less than half the rate (20.5 percent) for the total housing stock in the Kitchener CMA.

Not only is there a reported shortage of affordable units suitable for large families, but the general lack of affordable units sometimes also leads to families doubling up to pay the rent, which presents additional problems. “As a result [of difficulty finding affordable housing], newcomer families often double up in housing. When you're talking about that, whether it's related families or non-related families, it still becomes an issue of having enough space and having privacy, and one family may be connecting better in the community than the other” (SA1).

Some respondents made the point that constructing larger units – particularly five-bedroom units – would be a way to implicitly target recent immigrants. Two settlement agencies that said they generally try not to steer new arrivals into social housing both acknowledged that the exception is large families because what suitable stock is available in the private sector is generally too

expensive for newcomers. “There’s very little housing stock in the city for somebody that has eight children...in their price point. We then tend to turn to [the municipal housing provider]. They don’t have a lot, but they do have some, and it’s far more affordable” (SA2). Among social housing providers, the large municipal housing corporations are arguably best positioned to build this stock because smaller developers building new stock have recently had to (and, depending on the design of any potential successor funding program may continue to have to) rely almost exclusively on federal-provincial subsidies under the Affordable Housing Program that do not vary with the size of the unit.

However, a few informants described as politically and operationally unrealistic a municipal construction push to provide relatively expensive apartments to large families when the number of families waiting for one- and two-bedroom units is, in absolute terms, much greater. One respondent suggested that a dedicated housing fund at the provincial level for immigration settlement would be the most likely means of driving new construction of large units.

Key informants from a few municipal housing providers described other, flexible approaches to housing large immigrant families. The most common reported strategy is housing a family that qualifies (for example) for a five-bedroom apartment in a four- or three-bedroom apartment instead, with the consent of the family in question and subject to SHRA regulations prohibiting mixed-gender bedrooms for children. For many large families waiting for social housing, the prospect of greatly reduced rent is sufficient inducement to accept more cramped living conditions. However, the living conditions in these cases *are* more cramped, and this strategy is generally used as a temporary fix while a family waits for more suitable accommodation. One housing provider will only entertain this approach when the vacancy rate is high because when the vacancy rate is low, their priority is for longer-term rentals. Another, less frequently mentioned strategy is splitting up a large family, which was only reported as being pursued with the consent of the family.

4.4 Targeting Newcomers Outside Social Housing: Initial Settlement Assistance

Initial settlement assistance is the largest area in the network of housing supports for recent immigrants where social housing providers play a limited role. This is because waiting times to get into social housing are usually sufficiently long that newcomers are no longer newcomers by the time they qualify, but respondents also reported that it is because settlement agencies generally try to steer newcomers into the private housing market. Social housing is seen as a last resort – one key informant said that his agency tells clients they will feel better about themselves if they can support themselves in the private market. Given the stigma that is still attached to social housing, this assessment is probably correct. As mentioned previously, the major exception is with large families, who have greater difficulty affording market rents even with shelter allowances, but the fact that social housing providers have little stock of four- or five-bedroom apartments means that recent immigrants generally still have to wait a considerable length of time before they are able to leave the waiting list.

However, the need for subsidized housing is arguably greatest for newcomers immediately upon arrival, particularly for refugees and refugee claimants. The rest of this section discusses the idea of a settlement house – a short-term housing facility for newcomers – as it has been conceived of in Hamilton and executed in Ottawa.

4.4.1 Ottawa's Maison Thérèse Dallaire and Hamilton's New Dawn Initiative

Hamilton is unique in the province in that it has a single agency that provides all settlement services for newcomers, the Settlement and Immigration Services Organization (SISO). The result is that, while there are other organizations in the field, immigrant service provision in Hamilton is centralized to a higher degree than is generally found elsewhere. Because of its unusually large size – its annual budget is nearly \$20 million – SISO has been able to contemplate larger projects than other settlement agencies might be able to. A prime example is the organization's New Dawn Refugee and Immigrant Reception House initiative. SISO is proposing to build and operate a large housing facility specifically to provide transitional housing to newcomers upon first arrival. The organization is in the midst of a \$5 million capital campaign to finance the construction of the building, which would offer approximately 30 units of housing (some apartment-style, some hotel-style) along with shared kitchen, recreation, social and health facilities.

SISO frames its case for building New Dawn around the generally acknowledged need for housing assistance in the initial weeks and months of an immigrant's arrival in Canada. Government-assisted refugees are given funding for hotel rooms for 10 days on arrival while they search for accommodation, but other immigrants and particularly refugee-claimants receive no such assistance. The result, according to SISO, is that many immigrants who arrive with savings end up spending that money very quickly because they pay for temporary housing or decide to settle for accommodation they cannot afford in the long run. Newcomers without savings often end up in shelters or on the streets; according to SISO, newcomers are 50 percent of the shelter and homeless population in Hamilton.

For SISO, providing immediate shelter assistance for newcomers is therefore a pressing and unfulfilled need. Building dedicated transitional housing that will provide new immigrants with a temporary place to stay as well as an immediate connection to settlement services makes both economic and moral sense. Being able to pick up newcomers directly from the airport and place them in transitional housing where English, employment and other services can be provided directly will allow them to productively enter the economy sooner than they might otherwise have been able to.

The New Dawn project has been on the table for five years, but so far that is where it has remained. There is wide consensus that initial settlement assistance is vitally important, but informants agreed that the City is not convinced New Dawn is the best way to address this need. Informants (some but not all of whom work at the City) raised two concerns in particular. First, there was the concern that a single concentrated facility is not the best means of assisting newcomers, particularly economic- and family-class immigrants whose need for other settlement assistance might be less urgent. Second, there was the concern that better cooperation between SISO and the City might allow the objectives of the New Dawn project to be met without requiring new housing stock to be built.

A useful comparison is with the Maison Thérèse Dallaire in Ottawa, which is operated by the city's largest settlement agency, the Catholic Immigration Centre, and is similar in many respects to what SISO wishes to do with New Dawn. The Maison is a short-term settlement house with 30 units specifically designed for new immigrants. Tenants stay for somewhere between a week or two and a few months while they search for long-term accommodation. Unlike the proposal for New Dawn, all the units in the Maison are single-room occupancy (with ensuite bathrooms).

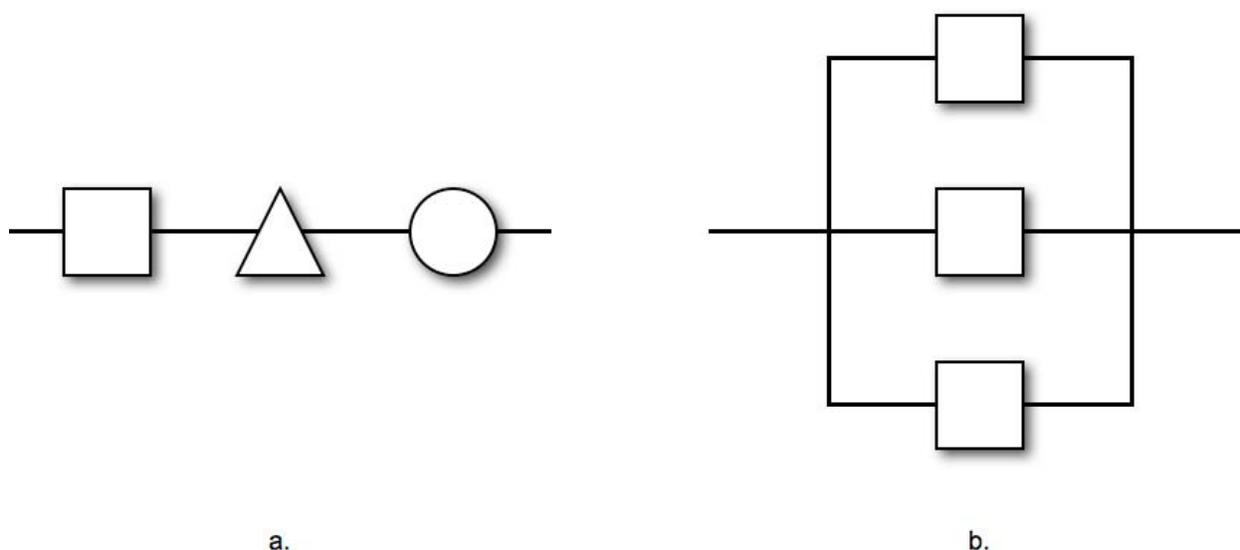
The Maison's clients are either government-sponsored refugees who are housed as part of the Refugee Assistance Program or new immigrants (often refugee claimants) who have just arrived in Ottawa and are temporarily homeless (some are referred by the City, some through informal networks). Citizenship and Immigration Canada pays for the former to stay in the Maison, while the latter are supported by a mix of municipal and provincial funding. The operation of the Maison is thus subsidized 100 percent.

This situation is partly the result of strong buy-in from the City of Ottawa, in a fashion that clearly does not exist in Hamilton. However, the success of the Maison and the evident need for the service (the Catholic Immigration Centre estimates it would need 50 percent more capacity to effectively meet demand for the Maison, and identified the lack of this capacity as perhaps the most important unmet need for housing newcomers in Ottawa) suggest that this approach might work well in Hamilton. Particularly of note is that Hamilton and Ottawa both have high numbers of refugees and refugee claimants who are the most in need of transitional housing and after Toronto have the highest absolute immigration levels in the province. Government-sponsored refugees in Hamilton are currently housed (through SISO) at a variety of locations while refugee claimants often end up in the shelter system or on the streets. While smaller municipalities might not be able to justify operating a dedicated facility for temporarily housing these newcomers, Ottawa's experience suggests that the New Dawn initiative could be a good fit for Hamilton.

4.5 Inter-Agency Cooperation

Interviews made clear that housing providers, municipalities and settlement agencies rely on dense networks of cooperation to deliver housing services to immigrants in second-tier cities. In general, two paradigms of cooperation were evident: "series" and "parallel" (see Figure 7). The first is collaboration between partners that fill different roles; a municipality contracting with the local settlement agency to provide translation services to residents was a common example of the series paradigm from interviews. The second is collaboration between partners that fills the same role. Housing providers in different cities sharing resources with each other is one example of the parallel paradigm. Series cooperation was generally motivated by the different specializations of participating organizations; parallel cooperation was generally an attempt to pool resources to overcome financial or staff constraints.

Figure 7. Two Modes of Cooperation: a.) series cooperation, where actors with different roles collaborate toward a joint outcome; b.) parallel cooperation, where actors with the same role pool resources



4.5.1 Cooperation between Municipalities and Community Agencies

In all five cities, respondents reported moderate-to-high levels of series cooperation between municipal governments or housing providers and community agencies, but the specifics varied widely. The most common form of cooperation noted was translation services (discussed in section 4.6 below). Municipalities or municipal housing providers described a range of other contractual relationships with local agencies. One arrangement described as being somewhat common within public housing agencies, but not other non-profit housing providers, is the operation of community centres by local community agencies in social housing buildings. Waterloo Region Housing, for example, has seven community centres located in units taken out of stock, operated by different local agencies and open to the general public.

Links between municipalities or municipal housing providers and community agencies tended to run from the former to the latter rather than the other way around. Settlement agencies, for example, do not usually refer clients to the centralized social housing waiting lists (although some informants described rich cooperation between agencies and particular private landlords known to be receptive to newcomers). However, particularly in the larger cities, settlement agencies were sometimes involved in municipal policy development. The Catholic Immigration Centre in Ottawa has worked extensively with the City on a homelessness strategy, while SISO in Hamilton was one of the original proponents of the citywide immigration strategy that is now being developed. Involvement of this type by settlement agencies in municipal policy development sometimes was a consequence of routine government stakeholder consultations, but often arose from active advocacy on the part of the agencies. One respondent described his agency's role in a municipal policy development exercise as follows: "We've taken the lead on the [policy] file in the city, and assisted the City in working with the community to get a [policy] plan written for [the city]. We are quite involved in the business of thinking through [the policy] in our city" (SA2).

4.5.2 Informal Cooperation

Inter-agency cooperation identified in interviews was frequently informal and ad hoc. This was not simply a function of scale or resource constraints. Informal cooperation was identified in larger municipalities as well as smaller ones, and in better-funded organizations as well as more-poorly-funded ones. Examples of parallel cooperation were often informal and relied on personal relationships gained by agency staff, particularly by staff who had worked in other locations or roles in the housing sector and were able to draw on deeper networks of contacts. In one serendipitous case, an informant at one municipal housing provider was alerted by a local legal clinic that a municipal housing provider in a different city had a generic information sheet it had translated into many languages. The informant was able to obtain a copy of the sheet from a contact at the other provider. That informant also spoke positively about efforts to institutionalize opportunities for networking: “We try to set up these networks where we talk to each other about operational issues and things that are happening in our portfolio, so there is a bit of a network there” (HP1). Overall, informants described inter-agency cooperation as occurring in a flexible, pragmatic fashion.

It used to be years ago where if you were providing specialized housing, you had to provide the bricks and mortar, the support services, the on-site staff to do it. But we don't have that luxury any more. We rely on the assets within the community to provide that social network and safety net for the community residents. So it becomes a bit of a “group hug” to house these people and provide them with the services they require. (C1)

4.6 Translation Difficulties Are Pervasive and Are Not Limited to Language

A consistent finding across many of the interviews was the difficulty housing providers and municipal staff have accommodating the linguistic and cultural diversity of the immigrants – particularly recent ones – whom they serve. Even relatively small housing providers may encounter dozens of different household languages. Even for tenants with some facility in English, the technical nature of leases and other administrative documents often renders them effectively incomprehensible. “When people are signing 35-page leases with an ‘X,’ there has to be some sort of universal creative way of translating the responsibilities of the tenant being in social housing” (HP2).

Translation services of some kind are nearly always a practical necessity. Respondents widely recognized that effective translation benefits both the person using the service and the agency itself, by reducing frustration and unnecessary use of staff time. The means of providing translation varied considerably between cities and agencies. The most common strategy was for the housing provider or municipal agency to partner with a local settlement organization or cultural centre, either in a formal fee-for-service arrangement or on a volunteer basis. In some cases, for example, the agency takes a proactive role in arranging for a translator to be present at a face-to-face meeting; in others, the agency simply notifies the client that she will need to bring a translator of her own. Some of the larger municipalities and housing providers have ample budgets for in-person translations. The housing division at the City of Hamilton sometimes uses a third-party language line for translating phone calls, but such solutions are sometimes beyond the budget of smaller municipalities. In general, organizational size and financial capacity play a

large role in structuring what kinds of responses are feasible. The City of London's Housing Access Centre, which administers the City's centralized waiting list, was lucky to be able to hire a staff member who speaks two of the most common minority languages, but does not have the financial capacity to ensure that in-house translation be institutionalized.

Financial constraints are significant concerning translating written documents as well. Most respondents indicated that they would like to provide some materials – particularly important legal documents – in the household languages of their clients, but are prevented from doing so by lack of resources. Frequent use of diagrams in explanatory materials was a commonly cited strategy for overcoming this problem. As mentioned in the previous section, a few cities have a generic information sheet containing a short message translated by a local community agency into a dozen and a half of the languages most commonly spoken by tenants that draws attention to the importance of an accompanying document. This is an example of a relatively cost-effective means of leveraging informal community expertise. The community agency that provides the translation has access to staff and volunteers who speak a wide range of languages. Tenants confronted with the message will be able to locate a family member or acquaintance to help them understand the document.

4.6.1 Cultural Translation

A number of respondents stressed a second dimension of translation issues, describing explicitly or implicitly a need not just for language translation, but also for “cultural translation.” This problem has at least two aspects. The first could be termed “orientation”: many newcomers, even when they speak excellent English or French, are unfamiliar with certain common practices in Ontario, and need assistance navigating through the public or private housing system. Respondents gave numerous examples of these orientation problems, ranging from a social housing tenant from a tropical climate unfamiliar with what a furnace is, to economic-class immigrants who are experiencing the landlord-tenant relationship for the first time (having been upper-class homeowners throughout their lives in their home country) and are uncertain of the conventions to follow. This can particularly be a consideration when refugees are faced with requests for personal information for processing rent-gated-to-income applications. “We think it's really important that they understand we're not trying to pry into their personal lives.... They might have been coming from a location where there was a really bad government prying into people's lives – totalitarian, who knows” (HP1)? This respondent emphasized the importance of staff sensitivity in addressing these situations.

The other aspect of the cultural translation problem concerns a reality probably more common to second-tier cities than Toronto, but prevalent in one way or another throughout Canadian society: the staff at housing providers and municipal governments who are serving an increasingly diverse clientele remain in many cases predominantly white, Anglo-Saxon and middle class. Recognizing that hiring is a long-term process, some informants have attempted to address the issue in the short-term by partnering with community agencies in program delivery. Waterloo Region Housing, meanwhile, decided to address the need for greater understanding of the particular needs of the Muslim population by hosting a sensitivity-training workshop for staff, put on by a local multicultural agency.

4.7 Resource Constraints and Institutional Flexibility

One key informant, in the course of discussing why his organization could not institute more comprehensive translation services, remarked “We’re not Toronto Community Housing, after all” (MG1). Another said, “there’s a huge grand canyon between what I envision would be wonderful to have and what I can afford to do” (HP2). This was a sentiment communicated in different words by a number of other respondents – recognition that resource limitations in some cases prevented good ideas from becoming policy. The areas identified as particularly lacking the funding necessary to meet identified needs were not surprising, given the above discussion. Housing providers and municipalities most commonly identified linguistic and cultural translation and the availability of large units as the areas most affected by resource constraints. Settlement agencies identified initial settlement assistance as the most pressing concern. Only in rare cases did respondents identify areas where lack of funding prevented any action at all (Hamilton’s New Dawn project was an exception). Usually the consequences of limited funding were described to be inability to adequately meet demand for services or “second-best” implementations of programs.

Resource constraints also affect institutional flexibility. One informant described a common scenario where the particular programs that have provincial or federal funding become the default means of delivering services because they have funding, regardless of whether there might be a better means. “You’ve got all these programs and they might not actually meet what the immigrant needs. But because it’s there and it’s free I’ll go do that program.... We really need to rethink that. We really need to give agencies some flexibility” (HP3). At the same time, flexibility was seen as one effective response to resource constraints, particularly through inter-agency partnerships (the “group hug” discussed above).

One other issue around resource constraints emerged implicitly from interviews: the value of scale. Larger organizations were often seen to be able to take on larger projects, both in terms of programming and advocacy. Community centres operating in public housing buildings and settlement agencies engaging in sustained political advocacy on behalf of their clientele are two important examples of effective housing services that are more effectively delivered (or only capable of being delivered) by larger organizations. In Ottawa, large enough to be nearly a first-tier city, the population may be sufficiently large to sustain a large ecosystem of effective agencies, but in smaller municipalities economies of scale may be harder to achieve without centralization or close coordination.

5. Policy Recommendations

5.1 Recommendations for Municipalities

Asset mapping should be used to identify challenges and opportunities. Of the many roles necessary for implementing effective housing policy, municipalities will not be able to play every one equally well. This is particularly true regarding newcomers, who have distinctive characteristics relative to the rest of the population. Municipalities should proactively engage in asset-mapping initiatives to identify the most important challenges and opportunities, and to determine the appropriate range of policy-development and service-delivery partners.

Housing should have a prominent role in immigration policy initiatives. Municipalities that engage in citywide policy initiatives around immigration should ensure that housing is made a priority area, and not simply subsumed under a heading such as “community services” or “encouraging healthy neighbourhoods.” Housing is a discrete policy file (although one that is connected with many others) and one of incredible importance to newcomers. It should be treated as such.

Immigration should have a prominent role in housing policy initiatives. The converse of the previous recommendation is that municipalities should explicitly and substantively address the specific context of recent immigrants in macro-level housing policy initiatives. Demand for large units, for example, is closely tied to the presence of newcomers. Even when recent immigrants are not a large proportion of the overall population, they are likely to be over-represented among those needed housing supports.

Newcomers are an at-risk group and need appropriate attention and resources. The City of London’s (2006: 24) *Welcoming Cultural Diversity in London* report recognized the importance of “shift[ing] away from a “deficit-based” way of thinking about newcomers (i.e., what they lack, what they need) and begin[ning] to recognize and celebrate the value added by newcomers.” However, it is equally important for municipalities to recognize that newcomers often lack crucial necessities, including access to affordable housing. Recent immigrants are more likely than others to be homeless or in core housing need. Municipal governments need to respond to this fact by allocating the appropriate resources to helping newcomers establish themselves properly.

Initial settlement assistance should be increased, especially for refugee claimants. Different municipalities have different strategies for housing newcomers who cannot find or afford housing on arrival, but in every case examined in this report more resources are needed. The refugee-claimant population is in the greatest need: they generally do not have the financial capacity of economic immigrants, the social support of family-class immigrants or the government assistance of sponsored refugees. Stronger settlement-assistance funding is needed to keep refugee claimants off the streets and out of the shelters.

Third-tier municipalities should start to prepare. If current trends continue, third-tier cities in Ontario will begin to receive greater numbers of immigrants than ever before. These municipalities should not hesitate to begin asset mapping and other forms of planning for housing immigrants.

5.2 Recommendations for Social Housing Providers

Housing providers should continue bringing cultural agencies into social housing. Most municipal housing providers already have well-established contacts with local agencies concerning translation and sometimes other programming. These connections should be expanded: agencies can help with staff training, recreational programming, counselling and other important areas.

Providers should collaborate on document translation. Although the most common non-official languages spoken in social housing are not identical municipality to municipality, there is substantial overlap and the basic translation needs are similar. Housing providers should work with each other to ensure that expensive translation efforts are not duplicated, so that limited resources can go further.

5.3 Other Recommendations

SHSC could establish a “best practices” repository of immigration resources. There is an opening for a provincial-scale body to facilitate cooperation between housing providers and service managers around serving newcomers. The Social Housing Services Corporation is an obvious candidate. SHSC could make a toolkit of translation and cultural sensitivity resources available on its website, and help facilitate collective dialogue between providers in different parts of the province so that the sector can better realize economies of scale in addressing some of the challenges of housing newcomers.

The Province should make dedicated funding available to municipalities for immigrant housing initiatives. Some of the particular housing needs of newcomers (such as large units and translation services) are difficult to serve under current funding regimes (such as the Affordable Housing Program, which allocates housing subsidies on a flat per-unit basis). Instead of rewriting existing funding regimes from the ground up, the Province could establish a dedicated pool of funds for municipalities to tap through the Ministry of Municipal Affairs and Housing.

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Appendix 1. Sample Interview Questions

The interviews conducted were semi-structured and varied depending on the respondent's role. The following questions were used as a basic framework for discussion, although in every case there were particular details that differed from what is presented here.

Perceptions of housing immigrants

- Are there distinctive issues around providing affordable housing for immigrants? In particular, how important are the following issues:
 - Unit size
 - Language barriers
 - Discrimination
 - Waiting times to get into affordable housing
 - Initial settlement difficulties
 - Other issues
- Has the situation changed in the region over the past years/decades? If so, how?

Policy responses

- Are there specific policies or strategies you have adopted to respond to some of the particular needs of housing immigrants?
 - To what extent are your responses constrained or shaped by available resources?
 - Are there particular strategies that you would like to implement but don't because of lack of resources (e.g. more expansive translation services)?
 - To what extent are your responses constrained or shaped by senior governments (regulation, funding, etc.)?
- What are the interactions between the housing office and settlement agencies in the region?

Appendix 2. Acronyms Used

CIC	Citizenship and Immigration Canada
CMA	Census Metropolitan Area
CMHC	Canada Mortgage and Housing Corporation
CPRN	Canadian Policy Research Networks
SHSC	Social Housing Services Corporation
SHRA	Social Housing Reform Act
SISO	Settlement and Immigration Services Organization
TCHC	Toronto Community Housing Corporation

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