



# Barriers to Housing for Immigrants in Guelph-Wellington

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## Executive Summary:

# *Barriers to Housing for Immigrants in Guelph-Wellington*

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An important first step in an immigrant's integration and settlement to Canada is access to adequate, suitable, and affordable housing. However, research based on the experiences of immigrants to Canada demonstrates the complexities immigrants face navigating the Canadian housing market and the barriers they come across trying to find and maintain housing (Li, 2017). The purpose of this research project is to gain a deeper understanding of the unique barriers that immigrants in Guelph-Wellington experience in finding and maintaining suitable, adequate, and affordable housing.

Based on data and information collected from an online survey and key-informant interviews, immigrants in Guelph-Wellington experience several significant barriers related to finding and maintaining suitable, adequate and affordable housing. These barriers are present at various stages throughout their housing journey, from initial settlement to securing a

home, and were reflected in both the online survey and key-informant interview findings.

## KEY FINDINGS & RECOMMENDATIONS

Immigrants are attracted to Guelph-Wellington for a multitude of reasons. Of those that arrived directly to the community upon arriving in Canada, 42% came to join friends and family. These informal social networks prove critical, as many (54%) initially stayed with friends and family before finding their own place to call home. For those that came to Guelph-Wellington indirectly upon arriving in Canada, economic opportunities and quality of life were the main attractions.

Upon settling in Guelph-Wellington, participants noted difficulties finding available housing (47%) and affordable housing (67%) and relied on both formal service providers and informal support networks to navigate the Canadian housing market. The most significant barriers participants reported related to



household income, followed closely by overcrowding, discrimination, and length of time in Canada.

Over half (61%) of survey participants reported that they spend 30% or more of their household income on shelter costs. This is nearly three times higher than the general population in Guelph-Wellington. Yet the challenges immigrants face related to shelter costs and affordability are not homogeneous. Immigrant households with low-income, larger household sizes (5+ individuals), or who came to Canada within the last five years are more likely to be in unaffordable housing, compared to their counterparts.

Low-income immigrant households in Guelph-Wellington (those who fall below the Low-Income Measure) face significant challenges finding housing, compared to non-low-income immigrants (those who fall above the LIM). Low-income immigrants are more likely to spend 30% or more of income on shelter, live in overcrowded conditions, and in housing that requires repairs, than non-low-income immigrants. Additionally, low-income immigrants are more likely to rent housing (70%), compared to non-low-income immigrants (38%).

#### **Recommendation: Affordability**

- **Increase the supply of affordable housing.** It is suggested that “particular attention should be given to private rental housing, home to more immigrants than any other type of housing” (Wayland, 2017). It is recommended that a thorough review of approaches be conducted, including rent subsidies, portable housing benefits, and landlord incentives, with special consideration for how they may serve immigrants.

In addition to affordability issues (and often as a result), 21% of immigrant participants reported overcrowded housing conditions. This

is more than three times the percentage of renter households living in overcrowded conditions in Guelph-Wellington among the general population (6%). For some immigrants, finding adequate housing was challenging due to their household size. Nearly half of larger households (5 or more people) reported overcrowding, compared to smaller households (4 or less). Overcrowded conditions were also more of an issue among refugee participants, compared to immigrants with permanent residency or citizenship.

#### **Recommendation: Overcrowding**

- **Update the National Occupancy Standard.** Updating the guidelines could increase the autonomy and flexibility that housing authorities have in order to address overcrowding. It is recommended that limitations on the number of people per bedroom should be the only consideration; not sex, age, or relationship.

Overall, 24% of survey respondents indicated that they experienced discrimination when searching for housing. *Of the individuals that experienced discrimination*, most believed it was due to their status as an immigrant (79%) or race (79%), as well as their language, age, religious beliefs, gender or sexual orientation, and/or household size.

#### **Recommendation: Landlord Education**

- **Provide landlord education.** Formal service providers, community organizations, and government should ensure that landlord education is provided to ensure landlords are familiar with their rights and responsibilities, as well as the rights and responsibilities of tenants.

Finally, length of time in Canada among immigrant participants proved to be an issue affecting the search for housing. Participants that arrived in Canada within the last 5 years were more likely to face challenges finding

housing, compared to those arriving in Canada *more* than five years ago.

While finding available and affordable housing in Guelph-Wellington is clearly challenging, immigrant participants reported experiencing additional issues when trying to secure it. Some reported being turned down by landlords or for mortgages for a variety of reasons, including lack of credit history. In the absence of or in addition to credit, a landlord may require that the potential tenant provide references or a guarantor. While this is sometimes feasible for immigrants that have friends or family in the community, it is next to impossible for those that don't know anyone and cannot provide a history of credit or references from their home country. In other cases, immigrants may have a credit history or references from their country of origin, but these are often deemed unacceptable by landlords.

#### **Recommendation: Guarantor, References & Credit History**

- **Explore guarantor and mortgage programs for immigrants.** To address guarantor, references, and credit requirements, explore guarantor programs for tenant households and for owner households, explore New to Canada Program Mortgages at Canadian banks, as well as the CMHC's immigrants mortgage loan insurance program

#### **Recommendations: Services & Support**

- **Strengthen informal supports for immigrants.** Formal service providers, community organizations and government should provide and fund tools, training and strategies to strengthen informal supports to assist immigrants to find and maintain suitable, adequate, and affordable housing.
- **Adopt collaborative funding models.** Funders should adopt models that encourage collaboration between housing-specific formal service providers and settlement services.
- **Develop immigrant-specific housing services.** Formal service providers, community organizations, and government should develop immigrant-specific housing services that prioritize affordable and appropriate housing as a fundamental building block of the resettlement process.
- **Improve access to housing resources and information for immigrants.** Formal service providers that connect with immigrants should facilitate and provide access to housing resources and information, regardless of whether they are a housing-specific service provider.

## KEY CONCEPTS



- **Core Housing Need** – A household that is in core housing need is one whose dwelling is considered unsuitable, inadequate, or unaffordable and whose income levels are such that they could not afford alternative suitable and adequate housing in their community (Statistics Canada, 2017). Housing standards are defined below:
  - **Adequate** housing is reported by their residents as not requiring any major repairs.
  - **Affordable** housing has shelter costs equal to or less than 30% of before-tax household income.
  - **Suitable** housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standards (NOS) requirements. (Statistics Canada, 2017)



- **Low-Income Measure** – Based on this measurement, a household is considered low income if their income is less than 50% of the national household median income. This measurement is adjusted for household size (Aldridge, 2017).



- **Immigrants** – For the purposes of this research project, immigrants refer to those born outside of, but currently living in, Canada. This includes Permanent Residents, Citizens, Refugees, Work Permit holders, and International Students. Further, **recent immigrants** refers to those that arrived in Canada within the last five years and **established immigrants** refers to those that arrived in Canada more than five years ago.



- **Shelter Costs** – ‘Shelter cost’ refers to the average monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For rent households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water, and other municipal services (Statistics Canada, 2017).



## INTRODUCTION & BACKGROUND

Immigrants make up an important part of the Canadian population. According to 2016 census data, immigrants make up 22% of the total population in Canada (Li, 2017) and 30% of the population in Ontario (Statistics Canada, 2017). In 2016, immigrants accounted for 17% of the population in Wellington County census division (including Guelph) (Statistics Canada, 2017).

An important first step in a immigrants' integration and settlement to Canada is access to adequate, suitable, and affordable housing. However, research based on the experiences of immigrants to Canada demonstrates the complexities immigrants face navigating the Canadian housing market and the barriers they come across trying to find and maintain housing (Li, 2017). In addition to the challenges finding available and affordable housing, immigrants can also be subject to discrimination, inflated/unfair housing prices and regulations, and overcrowding (Teixeira, 2014).

Research all indicates that immigrants rely heavily on their own (informal) social networks (e.g. family or friends) rather than relying on social agencies, government, and community organizations to help find and maintain housing (Teixeira, 2014) (Preston, 2009). Though informal networks may help in the initial stages of the housing search, these networks are often limited in terms of the quantity and quality of housing information

they can provide (Teixeira, 2014) (Preston, 2009).

Immigrants searching for housing, whether it be tenant or owner households, must also face macro-level barriers, such as the housing landscape and market. In Guelph, the vacancy rate is 1.4%, well below what is considered a healthy vacancy rate of 3% (Canadian Mortgage and Housing Corporation, 2019). Low homeowner and rental vacancy rates are typically interpreted as a sign of tight housing markets, with lower vacancy rates signaling a greater housing shortage (Siniavskaia, 2019).

Housing has become a critical issue across the country and governments are constantly introducing strategies, policies, and programs to help meet the housing needs of families and individuals. A review covering the municipal, provincial and national housing policies affecting both the rental and homeownership markets, uncovered a complex web of initiatives and strategies (Appendix A).

While the housing needs, supports and services, and policies aimed at supporting families and individuals to find and maintain housing are not necessarily unique for the immigrant population in Guelph-Wellington, they can be compounded by additional barriers. This research project sets out to shed light on these barriers and give insights in into the experiences of immigrants in Guelph-Wellington.





## RESEARCH QUESTIONS

The purpose of this research project is to gain a deeper understanding of the unique barriers that immigrants in Guelph-Wellington experience in finding and maintaining suitable, adequate, and affordable housing. To achieve this, the research project was designed to answer the following research questions:

1. What barriers do immigrants in Guelph-Wellington experience trying to find and maintain housing? This includes:
  - a. Primary barriers (things that don't change over time, such as skin colour)
  - b. Secondary barriers (things that do change over time, such as level of income)
  - c. Macro-level barriers (factors generally not within a person's ability to change, such as the housing market)
2. What challenges do stakeholders experience in supporting immigrants to find and maintain housing in Guelph-Wellington? This includes:
  - a. Housing-specific formal service providers (e.g. settlement services, housing services)
  - b. Informal support providers (e.g. faith groups)
  - c. Landlords and real estate agents
3. According to immigrants and stakeholders, what are the opportunities to overcome the identified barriers and challenges?



## METHODS

This research project utilized a variety of methods to collect data and information about the experiences of immigrants and stakeholders in Guelph-Wellington. Each of the methods is described below, along with an overview of how the data and information was analyzed.

### Online Survey

An online survey was developed to gain insights into the unique barriers immigrants face trying to find and maintain suitable, adequate, and affordable housing in Guelph-Wellington. The link to the survey was distributed by the GW-LIP through mailing lists and community partners. Local service providers were encouraged to share the survey with their clients, either online or by printing

out a hardcopy of the survey. Since the online survey was only provided in the English language, community partners were encouraged to provide translation support for participants, when required.

Individuals were required to meet the following eligibility criteria before participating:

- Born outside of Canada
- 18 years of age or older
- Currently living in Guelph-Wellington

The survey was anonymous and voluntary. Individuals that completed the survey were invited to enter a draw for a gift card.

Overall, 75 individuals completed the online survey. Of those participants, 93% identified as

currently living in Guelph, while the remaining 7% were from Wellington County.

### Key Informant Interviews – Stakeholders

Key informant interview scripts were developed by the research consultant to collect the understandings and experiences of stakeholders involved with helping immigrants find and maintain housing in Guelph-Wellington. Stakeholders included:

- Housing-specific service providers – Includes representatives from formal organizations (e.g. non-profits, government, etc.) that provide housing-specific services in Guelph-Wellington. Housing-specific services include support finding housing, navigating housing systems, applying for housing, and offering housing units.
- Informal support providers – Includes representatives from informal organizations (e.g. faith groups) or individuals that provide informal support to immigrants in Guelph-Wellington to find and maintain housing. Informal supports include helping to look for housing, attending viewings with immigrants, navigating formal services, and more.
- Landlords and real estate agents – Includes landlords that have experience renting housing to immigrants in Guelph-Wellington, as well as real estate agents that have worked with immigrants to buy housing in Guelph-Wellington.

Stakeholders were identified through community partnerships and networks, as well as a scan of housing-specific service providers, and invited to participate in a key-informant interview, conducted by GW-LIP staff. Participation was anonymous and voluntary.

Overall, 4 housing-specific service providers, 3 informal support providers, 3 landlords, and 2 real-estate agents completed key-informant interviews.

### Key Informant Interviews – Immigrants

Following preliminary analysis of the online survey results, it was determined that in-depth key informant interviews with immigrants would be helpful to gain further insights. An interview script was developed by the research consultant and administered by GW-LIP staff. Participants were identified with the support of community partners that provide services and supports to immigrants in Guelph-Wellington. Individuals were required to meet the same eligibility criteria as the online survey and participation remained anonymous and voluntary.

GW-LIP staff conducted two key-informant interviews with immigrants that provided deeply insightful context to data from the online survey.

### Data & Information Analysis

All data and information collected from the online survey and key-informant interviews were analyzed by the research consultant. Cross tabulations were used to analyze quantitative data to identify patterns, trends and correlations between parameters within the research project.

Qualitative data was analyzed by finding and organizing ideas and concepts, building overarching themes in the data, and finding possible and plausible explanations for findings.

Special attention was given to look at relationships that may or may not exist between the primary, secondary, and macro-level barriers immigrants face and their current housing situation.

## Immigration Status

Analysis of the online survey data was completed to understand if immigration status is a factor in finding and maintaining housing (Figure 1).

Analysis demonstrates mixed results when looking at immigration status and finding and maintaining housing. In general, citizens appear to have less challenges finding adequate and suitable housing and are more satisfied with their current housing situation, and refugees appear to struggle more with overcrowding and satisfaction with current housing (Table 1).

Formal service providers that were interviewed for the research project noted that immigration status can be a factor when applying for rental housing. One provider noted that, “when landlords see that the Social Insurance Number starts with a 9, they are aware that this is a temporary person who doesn’t have permanent status, and I believe they have learned that through the experience of being a landlord.”

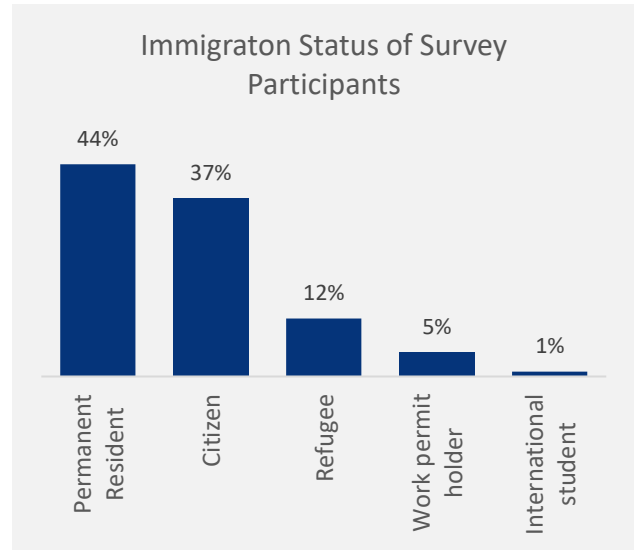


Figure 1: Immigration status of survey participants

	Finding housing was difficult	Current housing is overcrowded	Current housing requires repairs	Not satisfied with current housing
<b>Permanent Resident (n=32)</b>	79%	27%	31%	47%
<b>Citizen (n=22)</b>	41%	5%	27%	23%
<b>Refugee (n=9)</b>	78%	56%	11%	67%

Table 1: Immigration status and housing situation

Research suggests that low-income refugees are particularly at risk of housing exploitation (Carter, 2008). One immigrant that provided a key-informant interview explained this further:

“as a refugee it’s different than being someone who decided to come to Canada, prepared his documents, prepared his life, prepared his English, knows that if he doesn’t succeed in this country, he always can go back. But in our case, the door behind us is closed,

you find yourself here and depending on other people’s money.”

To understand this in the context of Guelph-Wellington, data from an additional GW-LIP study was included with data from the online survey to examine a larger sample size of refugees (n=28). Based on analysis of this combined data set, it was determined that 41% of refugee participants experience overcrowding and 24% are in housing that requires repairs

## Settling in Guelph-Wellington

Nearly half (43%) of the online survey respondents reported that they settled directly in Guelph-Wellington after arriving in Canada. For those that arrived directly in Guelph-Wellington, the main drivers were to join friends or family (42%) or attend the University of Guelph (25%), while those arriving indirectly came for economic opportunities (38%) and for the quality of life (26%) (Figure 2).

A key-informant interview with a immigrant shed light on the fact that sometimes expectations don't necessarily align with reality, in terms of reasons for settling in Guelph-Wellington. The individual noted they came from the GTA, expecting that housing prices would be more affordable in Guelph, yet they were the same. They also noted that due to the low unemployment rate in Guelph, many immigrants come for economic opportunities, yet they cannot find housing due to lack of availabilities.

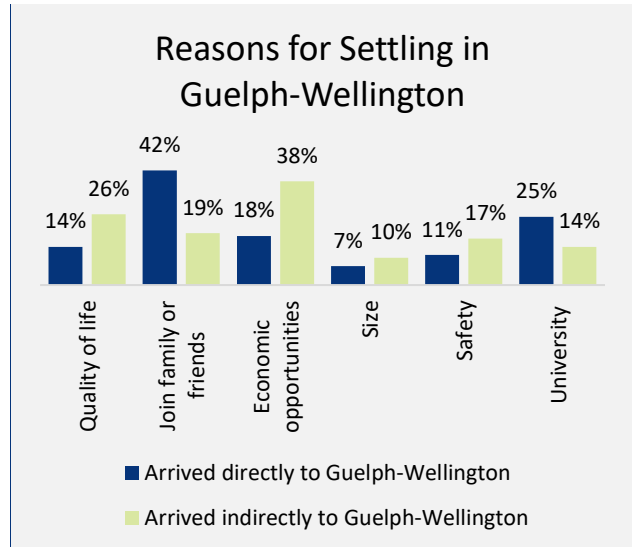


Figure 2: Reasons for settling in Guelph-Wellington

Of those that arrived directly to Guelph-Wellington, many (54%) stayed with family or friends before finding their own home, but now rent a unit/apartment or room (61%) or own their home (24%).

## Discrimination & Identity

The Ontario Human Rights Code “recognizes that housing is a human right and that everyone has the right to equal treatment in housing without discrimination and harassment” (Raicevic, 2013). Despite this, multiple studies have indicated that, in some cases, various forms of discrimination by housing providers has hindered immigrants’ ability to obtain adequate, suitable and affordable housing (Carter, 2008) (Hamilton Immigration Partnership Council, 2011) (Preston, 2009). Research suggests that the most common forms of discrimination faced by immigrants are based on racial and ethnic identity, gender, language, and source of income (Preston, 2009).

Online survey participants were asked several identity-based questions to determine how these factors intersect with their immigrant status and their journey finding and maintaining housing. Of those that identified as Black, Indigenous, or People of Colour (BIPOC), 72% reported that finding housing was difficult, compared to 45% of those that identified as White. Of those that identified as male, 85% reported that finding housing was difficult, compared to 70% of those that identified as female.

When it came to proficiency in the English language, 86% of those that rated their English language proficiency as poor or moderate reported that finding housing was difficult, compared to 53% of those that rated their English language proficiency as fluent or very good (Figure 3).

Overall, 24% of survey respondents indicated that they experienced discrimination when searching for housing. *Of the individuals that experienced discrimination*, most believed it was due to their status as an immigrant (79%) or race (79%), as well as their language, age, religious beliefs, gender or sexual orientation, and/or household size (Figure 4).

Based on their experiences supporting clients, formal service providers also identified that discrimination by landlords toward immigrants can sometimes be an issue, but is typically the exception, rather than the rule. While some providers suggested that the discrimination experienced by immigrants was based on their race and/or immigration status, another suggested this was not typically the case, noting, “clients have sometimes remarked that they experienced discrimination based on language – not necessarily based on race, ethnicity, [or] gender.” Other providers agreed that language-based discrimination is commonly experienced by immigrant clients, but that it can intersect with racism or classism based on income source (e.g. social assistance). One provider noted that “they have heard clients saying, ‘I think it’s because... I think my landlord is racist, or I felt this way when I approached just to ask a simple question, or because I cannot speak English, I think my landlord treats me in a different way’.”

### Household Size & Overcrowding

Some immigrants that come to Canada have large families that require larger rental units. Research has found that landlords can be reluctant to rent to large families with children (Preston, 2009). Many immigrants compensate for financial constraints and limited rental options by “doubling up,” that is living in multiple family households (Preston, 2009) (Carter, 2008). This practice is often referred to as ‘overcrowding’ and occurs when the unit is too small for the size of the household (Carter, 2008).

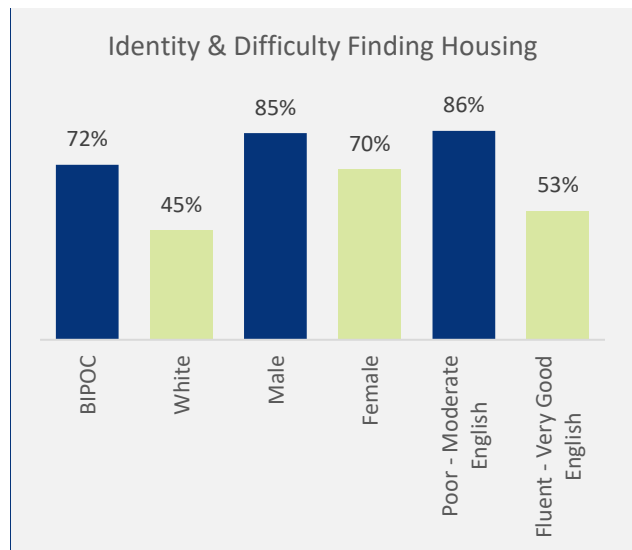


Figure 3: Identity and difficulty finding housing

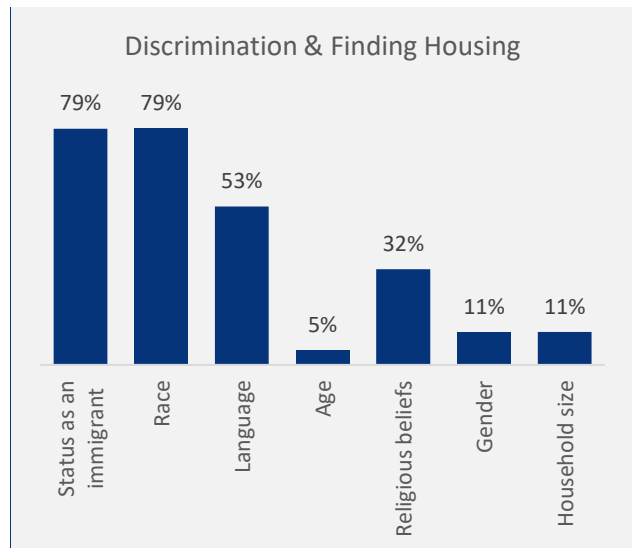


Figure 4: Discrimination & finding housing

The National Occupancy Standards (NOS) provides guidelines for the number of bedrooms for the size and make-up of resident’s households. Enough bedrooms based on NOS requirements “means one bedroom for:

- Each cohabitating couple;
- Unattached household member 18 years of age or older;
- Same-sex pair of children under age 18;
- And additional boy or girl in the family, unless there are two opposite sex children under 5 years of age,



in which case they are expected to share a bedroom.

A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom” (Canada Mortgage and Housing Corporation). However, the NOS are merely guidelines and occupancy standards are generally dictated at the municipal level. Guelph’s Property Standard By-law requires that “the number of occupants in a dwelling unit shall not exceed one person for every 13 square metres (140 square feet) of total habitable room space” (City of Guelph, 2012). As the Consolidated Municipal Service Manager for Guelph-Wellington, the County of Wellington sets occupancy standards for Rent-Geared-to-Income (RGI) units and generally follows the NOS. However, a recent update to the Occupancy Standards by the County does allow two children (regardless of age and gender) to share a bedroom (County of Wellington, 2019).

Of the survey participants, 16% represented larger households with 5 – 8 people, while the remaining had smaller households with 4 or less. Overall, 42% of larger households reported overcrowding, compared to 18% of smaller households (Figure #).

Interviews with formal service providers noted that overcrowding has been a challenge, particularly with larger refugee families. Housing providers are limited in the support they can offer these families, since the size of the units they have to offer them are inadequate. In fact, formal service providers noted that the size of the unit is often more of a challenge than affordability, particularly in Wellington County (excluding Guelph).

Household size is only one factor that contributes to overcrowding housing situations. Research notes that “immigrants who double up with other families on arrival often find it difficult to move into places of their own due to discrimination and barriers in

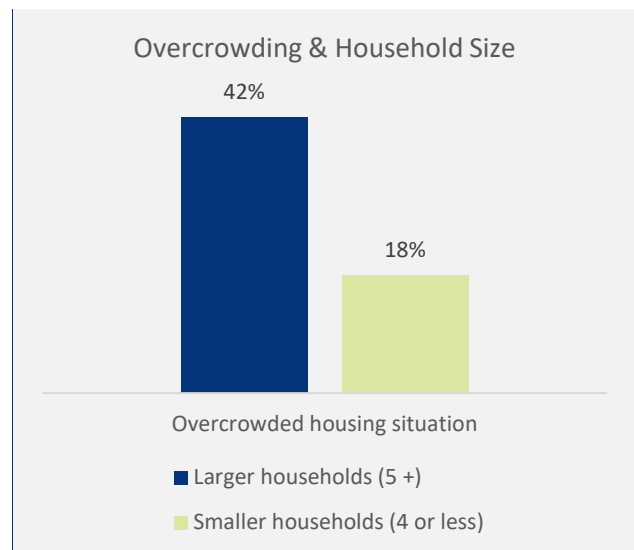


Figure 5: Overcrowding and household size

employment and the rental market” (Paradis, 2014). Indeed, research indicates that immigrants are more than three times more likely to live in overcrowded housing compared with resident Canadians (Shapcott, 2010). In addition, research notes that overcrowding is more common among racialized tenants and low-income families (Paradis, 2014).

Overall, 21% of survey participants that identified their current housing situation as overcrowded (regardless of household size). This is more than three times the percentage of renter households living in overcrowded conditions in Guelph-Wellington (6%) (Canadian Rental Housing Index, 2016). Of the survey participants that reported living in overcrowded housing:

- 75% arrived within the past five years
- 100% identified as BIPOC
- 54% are unemployed
- 100% are tenant households or are staying with friends or family

## Income Source

Some formal service providers and informal supports noted that an immigrant's income source can affect their ability to find housing. It was noted that those in receipt of social assistance (i.e. Ontario Works, Ontario Disability Support Program) can find it more challenging to find housing, either because it is not enough for the price of housing or because they are discriminated against by landlords due to receipt of social assistance.

Online survey participants reported a variety of different income sources, including employment (59%), Employment Insurance (9%), Social Assistance (12%), Child & Family Tax Benefits (18%), Ontario Student Assistance Program (8%), and other sources (6%). Data analysis of those receiving income from employment compared to those receiving income from social assistance found some significant differences between the two groups (Table 2).

	Finding housing was difficult	Current housing is overcrowded	Current housing requires repairs	Not satisfied with current housing
<b>Employment</b>	69%	13%	20%	22%
<b>Social Assistance</b>	88%	33%	22%	56%

Table 2: Income source and housing situation

## Geographic Location

Some formal service providers noted that there is often more availability of housing in Wellington County (excluding Guelph), while landlords and informal supports noted that individuals typically want to live in Guelph, close to friends and family and public transportation or major highways. To better understand this, data was analyzed between

survey participants living in Guelph (77%) and Wellington County (23%).

The data analysis demonstrated that finding housing was difficult for both those living in Guelph and Wellington County, while those in the County reported more overcrowding and more dissatisfaction with current housing (Table 3).

	Finding housing was difficult	Current housing is overcrowded	Current housing requires repairs	Not satisfied with current housing
<b>Guelph</b>	64%	17%	24%	24%
<b>Wellington County</b>	65%	35%	24%	47%

Table 3: Geographic location

## Social Housing

Most of the formal service providers and informal supports noted challenges with the length of the waitlist for social housing in Guelph-Wellington. A very small number (4%) of online survey participants reported that

they are currently in subsidized housing (including social housing), but more (16%) noted that they are on the waitlist.

Of those on the social housing waitlist, over half reported that finding housing was difficult, their current housing is overcrowded,

and they are not satisfied with their current housing (Figure 6).

### Shelter Costs & Affordability

Online survey participants were asked several questions about shelter costs and affordability to gain a better understanding of the unique barriers that immigrants in Guelph-Wellington experience. In general, affordability is an issue that many community members in Guelph-Wellington face. However, results from the data demonstrate that immigrant status can exacerbate the issues.

According to Canada Mortgage and Housing Corporation (CMHC) housing is considered affordable if it costs less than 30% of a household's before tax income (Canada Mortgage and Housing Corporation, 2018). The 2016 census demonstrates that in Guelph-Wellington, 77% of owner and tenant households were spending less than 30% of their income on shelter costs. This is compared to 39% of online survey participants. Said another way, 61% of online survey participants reported that their housing is *not* affordable, compared to 23% of the general population (Figure 7).

Key-informant interviews with formal service providers and informal supports confirmed that housing affordability is a significant barrier for immigrants.

Digging further into the online survey data, it is evident that the challenges immigrants face related to shelter costs and affordability in Guelph-Wellington are not homogeneous. Households with low-income, larger household sizes (5+ individuals), or who came to Canada within the last five years are more likely to spend more than 30% of their income on shelter costs, compared to their counterparts.

One informal support provider noted that long-term affordability can be an issue among refugees who may have receive financial support for up to a year after their arrival in Canada under the Resettlement Assistance

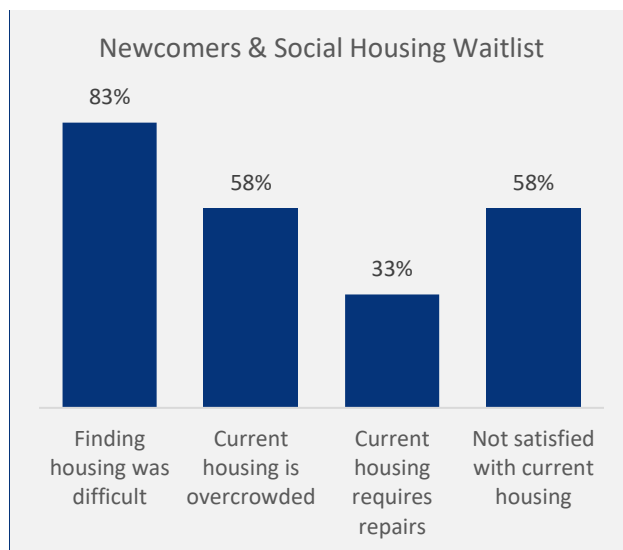


Figure 6: Immigrants and social housing waitlist

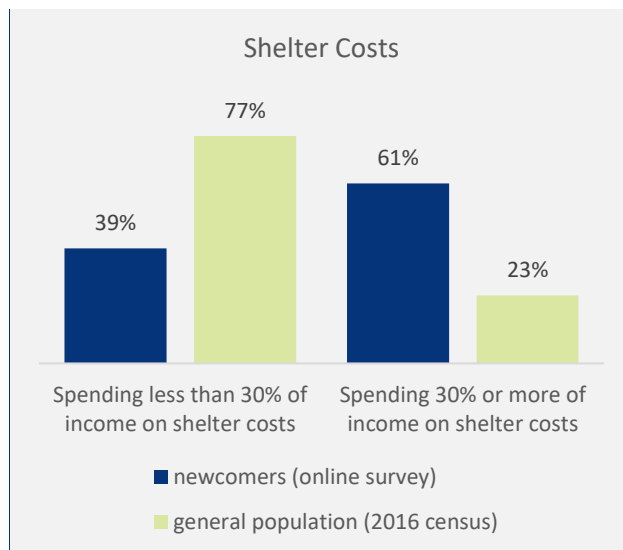


Figure 7: Shelter costs

Program. The provider noted that they sometimes feel as though they are playing “Russian roulette” knowing that after a year refugees “have to come up with [the rent], that might still be over their head.”

## Securing Housing

In general, survey respondents reported that finding housing was difficult (53%). This is not entirely surprising given the low vacancy rate in Guelph and high cost of housing. Analysis of the survey data demonstrates that even when immigrants identify vacant rental units or homes for sale, securing it remains a challenge.

Of those currently renting a unit, apartment or room, 30% reported that they were turned down by a landlord an average of two times before settling in their current residence. While not all respondents knew the reason(s) they were turned down, some noted that it was due to lack of credit, immigration status, and unemployment status.

Of the respondents that currently own a home, 38% reported they were initially turned down for a mortgage due to lack of credit. Formal service providers, informal supports and landlords that were interviewed for this study noted that lack of credit is a primary barrier for immigrants, as many landlords require a credit check. In the absence of, or in addition to, credit checks, landlords may ask for a guarantor. A key-informant immigrant shared the following:

“It’s not a secret that the housing prices are...I think about myself when I came as a immigrant and where we are right now, the cost to get the same unit, it has really been exponential, it’s extremely expensive. Especially for someone who has a large family, and even if you only have only one or two kids, it’s hard. So then you add to that, the regulations, that they need to provide a credit report, when you’re new you don’t even have credit history in Canada, how are you going to

provide that? If don’t have any family members in Canada, how are you going to have a guarantor. Who’s going to *risk* to be a guarantor for you. That’s where I see that there are huge barriers for immigrants to be able to access housing.”

Formal service providers, informal supports, and landlords also suggested that many immigrants struggle to provide a guarantor and/or history of credit. Despite wanting to support immigrants, one landlord noted that requiring this information is “just good, sound business sense.” They noted,

“As a landlord, you can’t rent or do business without the [tenant application]. I want some next of kin, I want to know what your monthly income is and I want verification of that, I need some supporting documentation. You need that for business. I need that information just to protect my building.”

## Length of Time in Canada

According to research, core housing need declines with length of time in Canada, and access to home ownership increases (Wayland, 2017). Based on analysis of the survey data, immigrants who have arrived in Canada within the last five years or less face more issues in their *current housing situation*, compared to those who have arrived more than 5 years ago (Figure 8).

Results from the online survey also demonstrate that those arriving in Canada within the last 5 years are more likely to face challenges *finding* housing, when compared to those arriving in Canada *more* than five years ago (Figure 9).

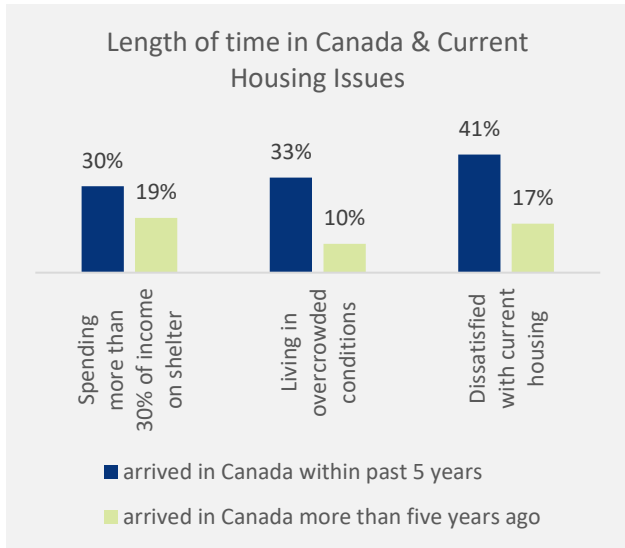


Figure 8: Length of time in Canada & current housing

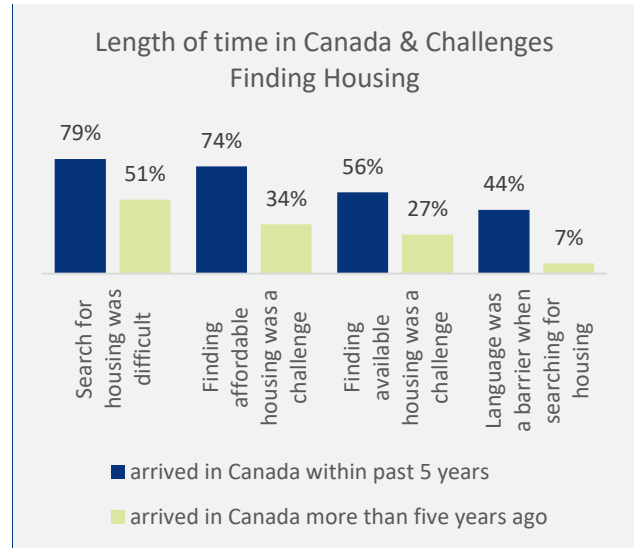


Figure 9: Length of time in Canada & finding housing

### Low-Income

Online survey respondents were asked to share the size of their household and annual household income to see if they fell below the Low-Income Measure (LIM) threshold. Households that fall below this threshold are considered “low-income,” while those above it are “non-low-income.” Based on responses and analysis of data, it is evident that low-income immigrant households in Guelph-Wellington face significant challenges finding housing, compared to non-low-income immigrants (Figure 10).

In addition, low-income immigrants in Guelph-Wellington also face significant issues in their current housing situation. Based on the survey data, low-income immigrants are more likely to spend 30% or more of income on shelter, live in overcrowded conditions, and in housing that requires repairs, than non-low-income immigrants. Overall, the percentage of low-income immigrants dissatisfied with their housing was very similar to non-low-income immigrants (Figure 11).

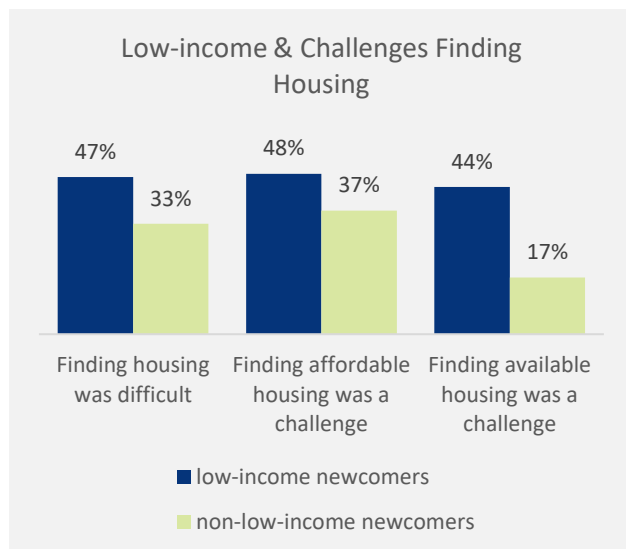


Figure 10 - Low-income & Challenges Finding Housing

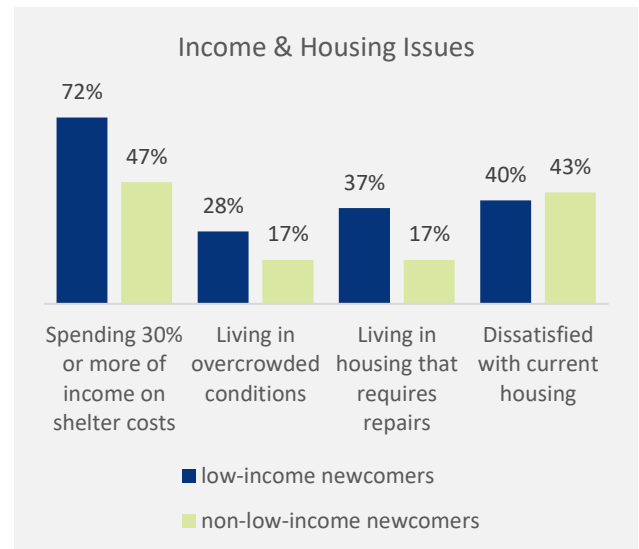


Figure 11 - Income & Housing Issues



Finally, based on data from the online survey, low-income immigrants are more likely to rent housing (70%), compared to non-low-income immigrants (38%) (Figure 12).

### Home Ownership & Tenant Households

Overall, 29% of the survey respondents reported that they own their home. The remaining respondents rent an entire unit/apartment, rent a room only, or are staying with friends or family (Figure 13).

Analysis of the survey demonstrates that homeowners tend to be more settled, established immigrants, rather than recent immigrants. Of the survey respondents that own a home, many had arrived in Canada more than 10 years ago (77%), lived in the Greater Toronto Area (45%) or other Canadian city (18%) before settling in Guelph-Wellington, have Canadian citizenship (77%), speak fluent or very good English (82%), are University educated (59%), and are employed (77%).

When comparing owner and tenant households current housing situation, the differences are minimal. However, owner households were more likely to report that finding housing was easy (50%) compared to tenant households (23%) and none of the owner households reported overcrowding (Figure 14).

Formal service providers confirmed that finding available and affordable housing tend to be significant barriers for low-income immigrants looking to rent. This was reiterated by real estate agents interviewed for this research, who noted that immigrants buying their first house often struggle with pulling together a down payment and/or finding something within their budget. One agent noted the following:

“[the biggest challenge for immigrants buying their first house is] affording that first down payment. If they’re able to get in on 5% down payment, it’s still, Guelph, that’s still \$20,000+ plus another, let’s say, \$5,000 to cover costs.

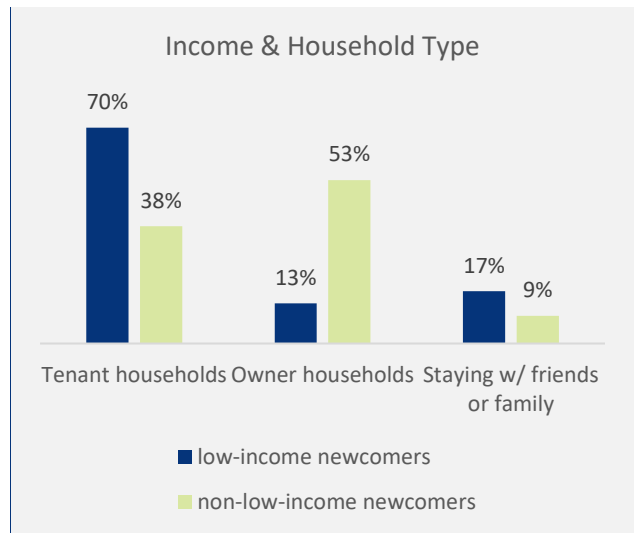


Figure 12: Income & household type

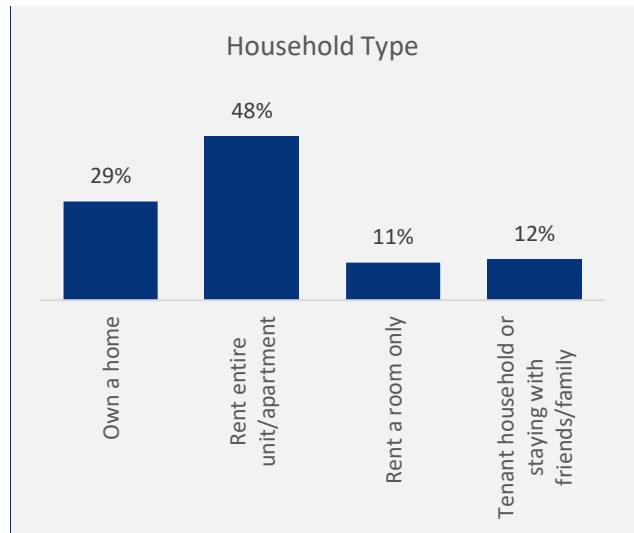


Figure 13: Household type

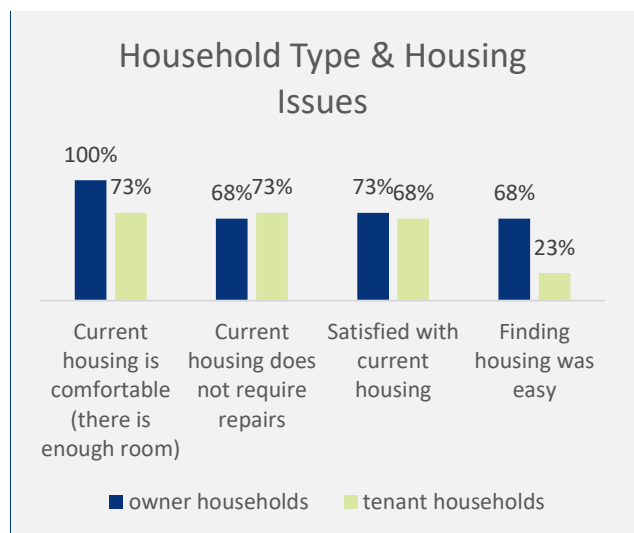


Figure 14 : Household type & housing issues

Not a lot of people have \$25,000 that they can put in, that they can pull out of the bank.”

### Knowledge of the Canadian Housing System

Lack of information about the Canadian housing system can prevent immigrants from accessing good-quality and affordable housing (Hamilton Immigration Partnership Council, 2011) (Murphey, 2010). Lack of knowledge of the Canadian housing system can impede immigrants access to “(a) housing types, and average prices and rents; (b) vacancy rates and locations; (c) methods to look for housing; and (d) an overview of the financial system, including how to obtain loans or mortgages and how real-estate agents and non-profit housing providers operate” (Esses, 2012).

This is somewhat reflected in the data from the online survey. While participants reported they had difficulty finding available housing (47%) and affordable housing (67%), it’s unclear whether this is due to a lack of knowledge of the Canadian housing system or macro-level barriers, such as the housing market.

Assuming formal service providers are more informed about the Canadian housing system than informal supports, it may be reasonable to believe that those accessing formal providers would have an easier time finding housing. However, of the online survey participants that *only* accessed formal services, 33% reported their search for housing was ‘somewhat or very easy.’ This compared to 29% of those that *only* accessed informal supports (friends and family, employers, religious groups), 0% of participants that accessed both informal supports and formal services (community organizations, government), and 46% that relied solely on websites/social media and/or local newspapers.

Results are more striking among those that are currently staying with friends or family with nearly half (45%) only accessing informal supports and only a small number (22%) accessing both formal and informal supports.

The remaining (33%) did not report accessing any supports (Figure 14).

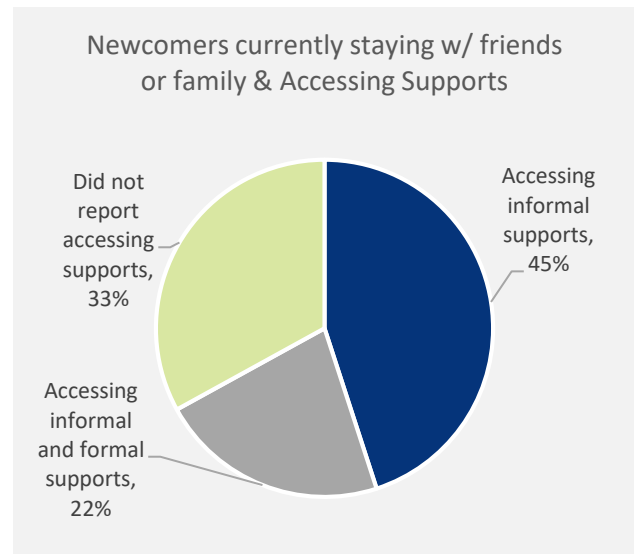


Figure 15: Immigrants staying w/ friends and family and accessing supports

### Formal Services

While there are many service providers supporting families and individuals in Guelph-Wellington with housing needs, very few are housing-specific service providers. In other words, few organizations in the community are designed or mandated to specifically help individuals find and maintain housing. Of the online survey participants, only a quarter (25%) reported that they accessed formal supports to find and maintain housing. Most of those respondents (84%) also relied on informal supports, making it difficult to determine which type of support was more helpful or led to better outcomes.

A scan of housing-specific formal services in Guelph-Wellington found only 5 organizations (one government, 4 non-profits):

1. County of Wellington (Settlement Services and Housing Services)
2. Immigrant Services Guelph-Wellington
3. Legal Clinic of Guelph & Wellington County
4. Welcome In Drop In Centre
5. Wyndham House (youth only)

The University of Guelph also offers support to international students. The providers interviewed and the support they offer are listed in Table 4.

Based on analysis of the interview transcripts, funder requirements determine what supports and services can be offered and these restrictions can often play a limiting role. While all providers noted that they support individuals to find and maintain housing, some noted that this is through referrals to other organizations as their funding does not allow

them to offer housing-specific supports (e.g. attend apartment viewings, complete rental applications, etc.), provide services based or it is outside of their organizations mandate. Additionally, funding can determine whether services can be offered to families and individuals based on their immigration status, income level and/or age. Services are typically provided at the service providers office (including multi-site and satellite offices), although some will meet clients in their home, during business hours (Monday to Friday, 9am-5pm).

	Settlement Services	Housing supports/ services
<b>County of Wellington – Settlement Services</b>	✓	✓
<b>County of Wellington – Housing Services</b>		✓*
<b>Legal Clinic of Guelph &amp; Wellington County</b>		✓
<b>Immigrant Services Guelph-Wellington</b>	✓	✓

Table 4: Participating settlement and housing services/supports

\* Only the County of Wellington – Housing Services offers housing units as part of their supports and services. The remaining service providers offer varying degrees of housing supports and services.

### Informal Supports

It is clear from the online survey findings that many immigrants in Guelph-Wellington access support from informal supports, such as friends and family, employers and/or religious groups. Three key-informant interviews were conducted with four informal support providers to better understand what they can offer and their experiences doing so.

All the informal supports noted that they provide support with orienting immigrants to the community and helping guide them through different systems (e.g. housing, education, etc.). In general, the focus tends to be on helping immigrants meet their basic needs (e.g. clothing, food, housing), as well as to build a sense of community and belonging. All of the providers noted that housing is one

of the main needs of immigrants and often the most challenging need to meet.

### Landlords & Real Estate Agents

For immigrants in Guelph-Wellington looking to purchase a home, a likely support will be their real estate agent. Two real-estate agents interviewed for this research noted that they work primarily with wealthy immigrant families, yet finances continue to be a critical issue. Many immigrants are taken aback at the cost of housing and the amount required for a down payment. Even if they have the money, their lack of credit or lack of employment can cause significant issues in securing a mortgage. The agents interviewed noted that even independently wealthy immigrants must first build a good credit history in Canada or secure

employment before they will be considered for a mortgage.

For immigrants in Guelph-Wellington looking to rent a home, a likely support or point of interaction will be with their landlord. Three landlords were interviewed for this research and noted that, like those purchasing homes, tenant households are often shocked at the cost of housing in Guelph-Wellington. Also, like owner households, tenants must often work toward building credit and securing employment before a landlord will consider accepting them as tenants. In the absence of or in addition to credit, a landlord may require that the potential tenant provide references or a guarantor. While this is sometimes feasible for immigrants that have friends or family in the community, it is next to impossible for those that don't know anyone and cannot provide a history of credit or references from their home country. In other cases, immigrants may have a credit history or references from their country of origin, but these are often deemed unacceptable by landlords.

## Potential Solutions

When asked what is needed to help immigrants in Guelph-Wellington find and maintain housing, online survey participants and key-informants were unanimous in their response – more affordable housing. It was noted that all types of affordable housing are necessary, including various sizes, in different geographic areas, and for tenant and owner households. Key-informants noted that while

the need for more affordable housing is not necessarily unique to Guelph-Wellington, it is compounded by high housing prices and low-vacancy rates.

Some online survey participants and key-informants also noted that more immigrant-specific supports are required in Guelph-Wellington to help navigate the housing system. This includes aiding immigrants in their search for housing with issues such as completing a rental application, calling about an apartment, and understanding a lease and/or Canada's mortgage and credit system. It also includes supporting immigrants to maintain housing by ensuring they understand their responsibilities as a tenant, but also offering tools to help them maintain daily living tasks (e.g. learning how to budget, pay bills, etc.).

Online survey participants also noted the importance of providing housing-specific supports in tandem with language assistance and education. In addition, it was noted that, in general, more settlement services are required.

Finally, some online survey participants and key informants suggested financial solutions are necessary. For some, this meant increased social assistance rates so low-income immigrants could afford suitable and adequate housing. Others noted that incentives for landlords to rent to households new to Canada without Canadian credit history or Canadian references would be helpful, as well as immigrant-specific rent subsidies.



## KEY FINDINGS & RECOMMENDATIONS

### Key Finding: Affordability

One of the key barriers immigrants experience in finding and maintaining housing in Guelph-Wellington relates to affordability.

#### Recommendation:

Increasing the supply affordable housing should be a priority for any policy aimed to meet the needs of immigrants. It is suggested that “particular attention should be given to private rental housing, home to more immigrants than any other type of housing” (Wayland, 2017). This is not a unique recommendation, as it is recognized that increasing affordability of housing is necessary across the housing continuum and throughout Canada. It is recommended that a thorough review of approaches be conducted, including rent subsidies, portable housing benefits, and landlord incentives, with special consideration for how they may serve immigrants.

#### Examples:

- Promising and Innovative Practices in Affordable Housing (Guelph-Wellington Local Immigration Partnership): <http://www.guelphwellingtonlip.ca/wp-content/uploads/2019/04/GWLIP-Promising-and-Innovative-Practices-in-Affordable-Housing-2019-Final-Report.pdf>
- Fixing the Housing Affordability Crisis: Municipal Recommendations for Housing in Ontario (Association of Municipalities Ontario): <https://www.amo.on.ca/AMO-PDFs/Reports/2019/Fixing-Housing-Affordability-Crisis-2019-08-14-RPT.aspx>
- Review of Best Practices in Affordable Housing (SmartGrowthBC): <https://www.civicgovernance.ca/wordpress/wp-content/uploads/SGBCAffordableHousingBestPracticesReport.pdf>

### Key Finding: Overcrowding

An additional key barrier immigrants experience in finding and maintaining housing in Guelph-Wellington relates to overcrowding. While some immigrant households may choose to live in a multi-generational household, others simply cannot afford a unit of an appropriate size or find a unit that is appropriate for their household size.

#### Recommendation:

- The National Occupancy Standard (NOS), which were developed by Canada Mortgage and Housing Corporation (CMHC) through consultations with provincial housing agencies in the 1980s (Statistics Canada, 2013 ), should be updated. While occupancy standards are meant to be used as guidelines by provincial and municipal housing authorities for matching families to



social housing units, it has been reported that many authorities follow the NOS because they believe it gives them access to CMHC funding (Brend, 2019). Updating the guidelines could increase the autonomy and flexibility that housing authorities have in order to address overcrowding. It is recommended that limitations on the number of people per bedroom should be the only consideration; not sex, age, or relationship.

**Promising Practices:**

- The United Nations' Principles and Recommendations for Population and Housing Censuses recommends tabulations of the number of rooms and the number of occupants in housing as a measure of crowding. The United Nations considers densities of three or more persons per room to be overcrowded.

**Key Finding: Informal Supports**

Immigrants to Guelph-Wellington depend on informal supports to find and maintain suitable, adequate, and affordable housing.

**Recommendation:**

- Formal service providers, community organizations and government should provide and fund tools, training and strategies to strengthen informal supports to assist immigrants to find and maintain suitable, adequate, and affordable housing.

**Promising Practices:**

- Immigrant Housing Guide – A partnership between formal service providers, community organizations and government led to the development of a immigrant housing guide in Hamilton, Ontario. *A Guide to Finding Housing in Hamilton* provides helpful information for immigrants on searching for housing, viewing units and meeting landlords, purchasing a home, financial assistance and information about human rights and housing. Adapting this guide for Guelph-Wellington could help immigrants, as well as informal supports, to navigate the local housing system and overcome barriers specific to immigrants. A copy of the Hamilton immigrant guide is available here: [http://www.housinghelpcentre.ca/Immigrant\\_Housing\\_Guide.pdf](http://www.housinghelpcentre.ca/Immigrant_Housing_Guide.pdf)
- Community Connections – Several communities have adopted a community connections program, which aims to link recent immigrants with local volunteer mentors to help them learn more about the community and the available resources. Mentors can help recent immigrants learn about the local housing system, as well as banking services, transit, education, community services, and more. Training for the mentors can ensure that appropriate and accurate information is provided by informal supports to immigrants. Examples of community connections include:
  - Indus Community Services: <https://induscs.ca/community-connections/>
  - Greater Victoria Public Library: <https://www.gvpl.ca/event/community-connections-settlement-and-integration-for-immigrants-nellie-mcclung-branch/2019-03-27/>
  - Halton Multicultural Council: <http://hmconnections.com/services/community-connections/>

## Key Findings: Formal service providers

Housing-specific formal service providers play an integral role in assisting community members, particularly low-income households, with finding and maintaining suitable, adequate, and affordable housing. There are very few housing-specific formal service providers in Guelph-Wellington, and only one has formal ties with settlement services (County of Wellington – Housing Services & County of Wellington – Settlement Services). Other housing-specific formal service providers face critical barriers in providing services to immigrants (e.g. language).

### Recommendation:

- Funders should adopt models that encourage collaboration between housing-specific formal service providers and settlement services. Research suggests that “service providers would have more freedom to develop partnerships if they operated with more core and multi-year funding, and if flexibility existed to accommodate different program approaches for different localities and groups within the broad category of new arrivals” (Wayland, 2017).

### Promising Practice:

- Housing orientation and settlement services – some communities have developed a collaborative approach to intentionally combine housing support with settlement services. This provides immigrants access to housing support and outreach services when faced with issues such as finding affordable housing, evictions, and disputes with landlords. Examples include:
  - Options Community Services: <https://www.options.bc.ca/program/immigrant-settlement-program> (Funded by Immigration, Refugees and Citizenship Canada and Ministry of Jobs, Trade and Technology, and delivered by Options Community Services)

### Recommendation:

- Formal service providers, community organizations, and government should develop immigrant-specific housing services that prioritize affordable and appropriate housing as a fundamental building block of the resettlement process.

### Promising Practice:

- *A Path to Home: Supporting Housing Needs for Immigrants (APTH)* employs best practice principles to the resettlement support process of immigrants to Canada. It is focused on three core objectives central to a housing continuum of care, being housing access, stabilization, and eviction prevention. More information is available here: <https://ocasi.org/path-home-supporting-housing-needs-immigrants>. (Funded by the Government of Canada through Citizenship and Immigration, and Human Resources and Skills Development Canada, and delivered by community agencies in Fredericton, Edmonton, and Toronto).

### Recommendation:

Formal service providers that connect with immigrants should facilitate and provide access to housing resources and information, regardless of whether they are a housing-specific service

provider. There is an abundance of tools and resources available for immigrants in Canada to support them to find and maintain adequate, suitable and affordable housing. Rather than recreate these tools and resources, at a minimum, formal service providers should ensure their distribution.

#### **Promising Practices:**

- Canada Mortgage and Housing Corporation (CMHC) – CMHC offers information in many languages on renting and buying apartments and houses for immigrants to Canada. They also provide information to help immigrants plan for and manage a mortgage. More information is available here: <https://www.cmhc-schl.gc.ca/en/buying/immigrants-housing-information>
- Settlement.Org – An online resource for immigrants settling in Ontario, this website offers information about daily living, renting a home, buying a home, subsidized housing, emergency and short-term housing, and home safety. More information is available here: <https://settlement.org/ontario/housing/>
- Housing Search Assistance Toolkit – While developed in the United States, this toolkit provides practical worksheets, checklists and information designed to help clients with their housing search. More information is available here: <https://www.hudexchange.info/resources/housingsearchtool/?housingsearchtoolaction=public:main.conducting-the-housing-search-resources>

#### **Key Findings: Guarantor, References & Credit Requirements**

Requiring tenant and owner households to provide a Canadian credit history and/or Canadian references and/or a guarantor to apply for a rental unit or mortgage is a barrier for immigrants in Guelph-Wellington who are trying to find and secure housing. However, landlords in Ontario are legally allowed to ask for information about the income, credit, and references of potential tenants, and can deny applications if they have reason to believe that the tenant is a credit risk.

#### **Recommendation:**

- For tenant households, explore guarantor programs, such as Locnest, a company that provides a lease guarantee for a small fee. More information is available here: <https://locnest.com/>
- For owner households, explore New to Canada Program Mortgages at Canadian banks, as well as the CMHC's immigrants mortgage loan insurance program (<https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/mortgage-loan-insurance-homeownership-programs/cmhc-immigrants>)

#### **Key Finding: Landlord Education & Incentives**

While some landlords are keen to support immigrants, they operate on a business model and must consider the risks associated to renting to a immigrant household that may not have secured employment, built a credit history, or can provide references or a guarantor. Additionally, some landlords are discriminatory and deny applications based on race, gender, religion, and other identity-based factors.

## **Recommendation**

Formal service providers, community organizations, and government should ensure that landlord education is provided to ensure landlords are familiar with their rights and responsibilities, as well as the rights and responsibilities of tenants. This education should also provide insights into the unique barriers that immigrants experience when searching for housing, as well as how denying tenant applications based on identity-based factors is considered discrimination under the Ontario Human Rights Code.

### **Promising Practice:**

- The Hamilton & Area Housing Help Centre offers a Landlord Engagement Program that provides specialized assistance to landlords and housing providers in the community. More information is available here: <http://www.housinghelpcentre.ca/landlord-support.html>
- RentSmart Ontario offers a Community Educator training workshop that builds the capacity within community partners to deliver the RentSmart model and courses themselves in-house. RentSmart provides education and support to tenants, landlords, and community champions with one goal: Successful tenancies. More information is available here: <http://www.rentsmartontario.ca/>

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## APPENDIX A: Government Housing & Homelessness Policies

This is a Housing Policy review covering the municipal, county, provincial and national housing policies and strategies affecting both the rental and homeownership housing markets.

### Municipal (City of Guelph & County of Wellington)

#### City of Guelph

- **Official Plan** - the main policy document for the City that “support a range and mix of housing types and densities throughout the City through land use designations and intensification policies” (City of Guelph, 2017). The City ensures that sufficient lands are available to meet projected population growth and household needs (City of Guelph, 2017). The Official Plan also says that it will ensure “an adequate supply, range and geographic distribution of housing types including affordable housing, special needs housing and supporting amenities are provided to satisfy the need of the community” (University of Guelph, 2018). The affordable housing targets in the Official Plan refer to both ownership and rental housing. (City of Guelph, 2017). Available: <https://guelph.ca/plans-and-strategies/official-plan/>
- **Affordable Housing Strategy** - addresses municipal requirements under the Provincial Policy Statement, 2014, the Provincial Growth Plan, 2006 and the City’s Official Plan Update (OPA 48) (City of Guelph, 2017). As part of the Strategy, the target is to make 30% of all new residential units constructed affordable, with 27% affordable ownership units and 3% affordable rental housing units (City of Guelph, 2017). Available: <http://guelph.ca/wp-content/uploads/AHSFinalConsolidationJuly242017.pdf>

#### County of Wellington

- **Official Plan** - As part of the County of Wellington Official Plan, the County will “encourage adequate supply and variety of housing at densities that are efficient and suited to small town character”. Some key policies under the Housing section on the County of Wellington Official Plan include: supply, variety, residential intensification, and affordable housing. Available: <https://www.wellington.ca/en/resident-services/resources/Planning/Official-Plan/Wellington-County-Official-Plan---August-15-2019.pdf>
- **10-Year Housing & Homelessness Plan** – The Government of Ontario requires Service Managers to develop comprehensive, multi-year plans to: assess current and future local housing needs; plan for local housing and homelessness services to address needs; and measure and report on progress achieved towards meeting the objectives and targets set out in their plans. The vision for the 10-year Housing and Homeless Plan aims to provide everyone in Guelph Wellington an “appropriate, safe and affordable place to call home”.

- **The Canada-Ontario Community Housing Initiative** - This initiative provides funding to service managers to replace the federal Social Housing Agreement funding that expires each year, beginning April 2019. Service managers can use this funding to:
  - repair, regenerate and expand community housing
  - protect affordability support for tenants
  - support community housing providers whose original program arrangements are expiring
  - help community housing providers become more sustainable
- **Ontario Priorities Housing Initiative** - The Ontario Priorities Housing Initiative provides flexible funding to all 47 service managers and the two Indigenous program administrators to address local priorities in the areas of housing supply and affordability, including:
  - new affordable rental construction
  - community housing repair
  - rental assistance
  - tenant supports
  - affordable homeownership

More information available here: <https://www.ontario.ca/page/affordable-housing-ontario>

## Federal

**National Housing Strategy** – the largest and most ambitious federal housing program in Canadian history. Over the next decade, it will invest \$55+ billion to build stronger communities and help Canadians across the country access a safe, affordable home. Over the next 10 years, the Strategy will:

- cut chronic homelessness in half
- remove 530,000 families from housing need
- invest in the construction of 125,000 new affordable homes

More information is available here: <https://www.placetocallhome.ca/>

National Housing Strategy initiatives include the following:

- **National Housing Co-Investment Fund** – New Construction Stream - Low-cost loans and capital contributions for building new affordable housing shelters, transitional and supportive housing.
- **Affordable Housing Innovation Fund** - Funding for unique ideas and innovative building techniques that revolutionize the affordable housing sector.
- **Rental Construction Financing** - Low-cost loans encouraging the construction of sustainable rental apartment projects across Canada.

- **Federal Lands Initiative** - Surplus federal lands and buildings used to create affordable, sustainable, accessible and socially inclusive developments.
- **National Housing Co-Investment Fund** – Housing Repair and Renewal Stream - Low-cost loans and capital contributions for repairing/renewing affordable housing shelters, transitional and supportive housing.
- **Affordable Housing Innovation Fund** - Funding for unique ideas and innovative building techniques that revolutionize the affordable housing sector.
- **The Federal Community Housing Initiative** - Subsidies for federally-administered community housing providers provided under their existing operating agreements.

**Reaching Home: Canada’s Homelessness Strategy** is a community-based program aimed at preventing and reducing homelessness across Canada. Reaching Home supports the goals of the National Housing Strategy, in particular, to support the most vulnerable Canadians in maintaining safe, stable and affordable housing and to reduce chronic homelessness nationally by 50% by fiscal year 2027 to 2028. More information is available here: <https://www.canada.ca/en/employment-social-development/programs/homelessness.html>