



FINDING HOUSING IN MONTRÉAL WHEN YOU'RE A REFUGEE: SYNTHESIS OF NEW RESEARCH FINDINGS

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In their first few months and years in a new country, newcomers have major adjustments and adaptations to make, and have much to learn. This is even more so for those who, rather than freely choosing to leave their country and being able to plan their immigration process, are refugees who have had to flee from perilous situations. Newcomers to Canada and to Québec also usually have to manage on very modest incomes, at least to begin with. Finding housing is a priority upon arrival. In due course they try to improve their housing conditions and find a place to live in healthy and pleasant surroundings that will contribute positively to their own and their children's integration into in our society.

In the past few years, it has become harder for low- and modest-income households to find housing in the Greater Montréal area, because rents have been increasing faster than renters' incomes. This has a big impact on newcomers and recent immigrants, because they do not yet have a good knowledge of the housing market. As well, due to their low incomes, their options are very limited. In addition, they are having a harder time getting a foothold in the job market than in the past, regardless of their skills and qualifications, and this seems to be even more the case in Montréal than in Toronto and Vancouver.

Why did we conduct this study?

A research team from three universities (INRS, York and British Columbia) carried out this study in Montréal, Toronto and Vancouver. These three cities are where the vast majority of newcomers to Canada settle. In each city, the research was made possible by the collaboration of community partners – organizations assisting the settlement of immigrant and refugee newcomers. These organizations find that the resources at their disposal to help clients with housing issues are less and less adequate relative to the demand for their services. The [Homelessness Partnering Strategy](#) funded this study because it is concerned about housing vulnerability, such as having to devote more than half one's income to pay for shelter costs. Nearly 30% of recent immigrants to Montréal are in this situation.

In particular, our study sought to shed light on the housing situation of newcomers who did not choose to immigrate to Canada for economic reasons or to reunite with their family, but rather those who came as refugees with or without being officially recognized as such before their arrival. Refugee newcomers usually arrive with very few financial resources, and they have often been through traumatic situations that have long-term consequences.

"It's tiring to live in these conditions. People say to me, go to the Rental Board, but I didn't come to Canada to seek out trouble, to make trouble. I came here to have a peaceful life" - "Paz", resettled refugee (focus group 3)

It was important, for this study, to distinguish between two sub-groups or categories of refugee newcomers because of significant



differences in the context of their initial settlement in Canada and Québec:

The first group comprises refugees who are recognized as such by the government and [approved for immigration to Canada before their arrival](#) (“resettled refugees”). They have access to a range of welcoming, orientation and official language training services financed by the government and delivered by specialized community organizations. Among other services, they receive considerable assistance in finding and getting settled in their first housing. This settlement assistance goes beyond what is offered to immigrants in general because the government respects its international commitments regarding resettled refugees.

The second group comprises newcomers who sought asylum in Canada upon or shortly after arrival at a border point of entry (“refugee claimants”). The Canadian government funds very few settlement assistance services to this group because they are considered to be temporary residents until [their claim for refugee protection](#) has been accepted. As well, they have less access to certain Québec government programmes (such as rent allowances) than permanent residents. The precariousness of their immigration status during the 2-3 year waiting period for the decision can also count against them when they look for work.

"I'm on social assistance, but I'm not managing to make ends meet. I have a family and I'm not succeeding. I want to get my equivalency qualifications, but with the language problem, with the problem of not having a clearly defined status..." - "Luis", refugee claimant, recently accepted as a

person in need of protection (focus group 5)

Who participated in the Montréal research project?

In November/December 2010, 201 clients of community organizations providing settlement services to immigrant and refugee newcomers and located in different parts of Greater Montréal—in the City of Montréal : Rosemont-La-Petite-Patrie; Le Sud-Ouest; Saint-Laurent; Bordeaux-Cartierville; on the South Shore: Brossard—participated in a questionnaire survey on their housing experiences since arrival in Canada. Of these, 57 had made a refugee claim in Canada; at the time of our study, some claims had been granted, others were awaiting a decision. Another 47 came into Canada as resettled refugees. Finally, 97 were non-refugee immigrants (of whom the vast majority entered Canada in the economic immigrant class). We then conducted 6 focus groups with a total of 37 participants in one or other of the two refugee groups. We also met with community organization representatives experienced in providing housing assistance for newcomers.

Over one-third of questionnaire respondents had been living in Canada for between 3 months and 1 year. Half the respondents had 1 to 4 years' residence in Canada. Respondents came from many different countries, in line with the great diversity of immigration to Montréal. Three of the six focus groups were run in Spanish, which reflects the high proportion of refugees and refugee claimants fleeing certain Latin-American countries over the past few years. More women than men participated in the questionnaire survey, but men were well-represented in the focus groups. The questionnaire findings confirm that the



financial situation of people in both of the refugee categories is more precarious than that of the economic immigrants in our sample. As well, they have much less knowledge of French than the economic immigrants. This is a major barrier for access to both housing and employment, as many of the refugees and refugee claimants recounted in the focus group sessions.

The most striking findings

How people rate their housing satisfaction is always affected by their past experiences. While some study participants had to spend years in refugee camps, others were homeowners in their home country and were not ready to abandon hope of once again owning a home in the host country. Overall, the questionnaire respondents had a quite positive evaluation of the quality of their current housing. However, dissatisfaction was much higher among both categories of refugees than among the economic immigrants. This was notably due to experiences of unsanitary housing or housing in need of major repairs. These were not at all the types of housing conditions they expected to find in Canada.

Housing costs relative to incomes

"Either we pay the rent and we go hungry, or we live in a chicken coop but we eat. That's the way it is!"
Lara, refugee claimant, recently accepted as a person in need of protection (focus group 4)

The vast majority of survey questionnaire devote more than 30% of their incomes to housing costs. However, compared with the economic immigrants, those in the two refugee categories are much more likely to be in an extremely vulnerable situation due to having to spend over half their income on rent and other

housing expenses. In almost three out of 10 cases, the refugee respondents estimate that they spend over 75% of their income on shelter costs. This is because of the great difficulty they have in finding employment in Montréal, coupled with the insufficiency of social assistance benefits relative to the cost of living. Also, for single people on their own, social assistance rates are simply too low for them to find decent housing, unless they share with one or more roommates. However, it is not a simple matter to build a social network so as to find suitable apartment-sharing arrangements.

The shortage of affordable rental housing for large families

In almost all sectors of Greater Montréal, there is a shortage of affordable rental housing suitable for families with children, and even more so for apartments with 3 or more bedrooms. In our survey sample, the majority of respondents have at least one child under 18 living with them, but the resettled refugees are more likely to have large families.

"The greatest gift that God could have given to me and my family was to come to Canada, stabilization. The first place that I came to was here with [female settlement organization worker] (...) We had just arrived at the hotel and the snow was beginning to fall (...) At this time of year it's hard to get an apartment and we arrived, a large family and (...) she was the one that did everything with us, she (...) placed us, all the family, in two 5½ [5 room] apartments] (...) in the same building" - Manolo, resettled refugee (focus group 3)



One focus group participant found a suitable apartment for his very large family in a housing cooperative, thanks to contacts he made via an immigrant settlement organization. But we more often heard stories of large families who dared not plan to move, even when their current housing or neighbourhood was no longer suitable for them.

"The [French] language, I'll end up learning it, God willing. Our problem is housing. We need a larger apartment, but we're afraid [to give our present landlord notice]. People tell us that nobody will want to rent to you because you're a large family." - "Maria", resettled refugee (focus group 1)

Unsanitary housing

"When I arrived, I didn't know Montréal and I had no idea where I'd landed. When you look for housing, you don't know the neighbourhood or the buildings, if they're new or if they're old. You don't know anything about anything. You are just desperate to find a place to put yourself. I ended up in a place that seemed to be, quote-unquote, "OK", but the pressure of necessity doesn't allow us to see things as they really are. I only saw the problems after I moved in. The mould, the rats (...), the poor service from the janitor who wouldn't do anything. I would phone and tell him, look, the walls are damp, the bath doesn't work anymore, but no, they are conspicuous by their absence" - Lara, refugee claimant, recently

accepted as a person in need of protection (focus group 4).

One of the most important findings of our study is the high percentage of survey respondents who have had to endure unsanitary housing conditions (e.g. mould, rodent or other infestations) at some point since coming to Canada, or who were experiencing them at the time of our survey. This was the case for 37% of refugee claimants and 35% of resettled refugees. Relatively fewer economic immigrants (16%) were affected by this type of problem.

It often happens that landlords neglect their responsibility to provide housing in decent condition when they rent to people who are in very precarious circumstances. In particular, focus group participants reported abuses of this type against refugee claimants awaiting the decision about their claim, who were afraid to complain.

"There's always a fear that stops us from doing anything [about landlords' negligence]... we say to ourselves... we are refugees... what rights do we have to claim something from a person who is from here?" - "Elsa", current refugee claimant (focus group 4)

The non-respect of tenants' rights

The shortage of affordable rental housing in Montréal provides an incentive for landlords to raise the financial bar to getting an apartment to a higher level than what the law allows. While many of Montréal's renters are affected by this problem, regardless of immigration status, newcomers are especially vulnerable.

"Since I didn't know anyone and I was totally alone, I did give the deposit. What else could I have



done? (...) They told us [at the housing information session] at the YMCA that we mustn't give a deposit [ed.: it is illegal in Québec], (...) that we're not required to find a guarantor. But (...) if we didn't do that, we wouldn't have anywhere to live!" - "Lara", refugee claimant, recently accepted as a person in need of protection (focus group 4).

"The rental agent that we met told us we had to add a person up front, (...) like a guarantor for the lease because we were in a refugee situation. Otherwise we couldn't rent the apartment. That was the only requirement. Fortunately, since my wife has family here (...), one of our relatives who fortunately already has a full-time job acted as our guarantor and so finally the rental agent accepted us. But that doesn't stop being a problem for a family that arrives without having relatives or friends that could be their guarantor" - "Angel", refugee claimant (focus group 5).

Discrimination

"I tried to find (...) a house [rather than an apartment], it doesn't bother me to do snow removal and all that, there are lots of families like us who would like (...) that. But unfortunately, they won't rent houses to us because we are immigrants. And since we are on social assistance and we have no guarantee, they don't rent us houses where we can live. We have to show the government, show the society

that we are also persons that come here with good customs, interested in making a better life for ourselves." - "Samuel", resettled refugee (focus group 3)

Since arriving in Canada, four out of every five questionnaire respondents had experienced at least one barrier to finding housing. Landlords' requirements, some legal, some not (demands for references or a guarantor, credit history, a deposit) top the list of barriers they have come up against. The language barrier is also a very major obstacle to finding housing.

Our survey also uncovered some more disturbing findings about housing barriers. Two out of five questionnaire respondents indicated that they had come up against at least one type of barrier that we consider to be a form of discrimination. That is, they had had a housing problem linked to at least one of the following: income source (social assistance), country of origin, ethnicity, religion, skin colour, immigration status, personal or family characteristics (age, gender, disability, family type; we excluded family size from this definition of discriminatory barriers). Resettled refugees were the most likely to have experienced discriminatory barriers (59%), with income source being by far the main factor mentioned by people in this group. Discriminatory barriers were mentioned by 34.5% of refugee claimants, with one in five claimants reporting housing difficulties due to immigration status.

Finally, experiences of discriminatory barriers to housing were just as prevalent among the economic immigrants in our sample (35.5%) as among the refugee claimants. Income source was also a frequently-reported problem for this



group, as well as factors linked to ethnic or national origin.

In brief...

Regardless of whether they chose to immigrate to Canada and to Québec or whether they arrived here after fleeing their country, newcomers want to get settled in decent housing, located in a safe neighbourhood with good access to services. Our study participants deployed various strategies and tactics to deal with housing access barriers and poor housing conditions. Some have tried out or would like to try out sharing an apartment with other refugees or refugee claimants, but their experiences with roommates have not always been positive. Others put up with overcrowding or inadequate conditions for the duration of their lease so as to obtain good references from their landlord, in the hope of getting better housing from a future landlord.

Compared to resettled refugees, who have access to a lot more government-funded settlement assistance services, refugee claimants have more difficulty finding their first housing. As well, they are more likely (one in five) to have experienced deterioration in their housing situation since their arrival. This would seem to be related to the precarious immigration status that they endure for far too long while awaiting the decision of the Canadian authorities. Yet when they want to move to their next housing, the resettled refugees in our sample seem to have even more limited housing options than the refugee claimants in our sample. This is no doubt related to their larger families and weak knowledge of French. Landlords' financial requirements pose major problems for a large number of study participants regardless of immigration status. Discrimination also affects

all the categories of newcomers in our sample, though not always for the same reasons.

Some recommendations

Provide better information, earlier

"I would have liked it if they had explained everything to us at the hotel." - "Samuel", resettled refugee (focus group 3)

Focus group participants often had inaccurate or insufficient information (either at the time of our survey or earlier) about various aspects of settlement in Canada and Québec, including information about housing. Newcomers are sometimes assisted in their housing search by friends who try to orient them and give them advice. However, these friends are not necessarily better placed or better informed than the people they are trying to help. It is important to improve the dissemination of information to refugees resettled from outside Canada before they arrive in this country. As for refugee claimants, the information provided to them on arrival, notably as regards their rights, seems to be particularly deficient.

"I don't feel disappointed with Canada. But the problem is that the information exists, but it's not complete (...) I don't think that they [government, settlement agencies] should do everything for us, but there isn't even an organization chart so that we know where we should go next." - Luis, refugee claimant, recently accepted as a person in need of protection (focus group 5)

Government bodies such as the [ministère de l'Immigration et des Communautés culturelles](#) and the [Canada Mortgage and Housing](#)



[Corporation](#) have set up detailed web pages designed to help newcomers understand our housing system. However, these information sources are not well known, and newcomer settlement organizations in Montréal do not always have enough computer and internet facilities or staff to help their clients consult these web pages.

"Especially to have (...) a place where you could call and simply say 'I have this particular problem right now (...)'. If you don't know who you have to ask to get help, it becomes difficult." - "Dominic", refugee claimant (focus group 4)

Accompany refugees for a longer time

Urgently needing to find housing is a major source of stress. Refugee newcomers need to be able to stay longer in shelters and supervised residences so as to build up the knowledge and skills they need in the housing market, which would help them make informed choices about suitable housing and neighbourhoods.

Specialized transitional residences for refugee claimants would allow for a more structured orientation process over a few months, and would help reduce the sense of isolation, especially for people who arrive alone. Such facilities exist already in Montréal but the total number of beds is small; they should be expanded and provided with stable funding, which is not the case at present.

"Once the refugee gets their cheque, there's no bridge (...). Myself, I would have preferred them not to just see the cheque, but to see first of all the future of the immigrant that they want to integrate." - "Kenny", refugee claimant (focus group 6)

It would also be productive to expand the pilot project [« Habitations partagées »](#), which, for example, enables homeowners who live alone in a large house to share it with a newcomer in a spirit of mutual aid and shared learning.

Make rental apartment building rehabilitation a policy priority

The problem of unsanitary housing is already well-known and treated very seriously by the Ville de Montréal. Our results highlight the need to do even more to protect newcomers in very precarious situations. Sometimes they do not dare to complain because of their immigration status. Over and above such urgent situations, most of the rental housing stock that is still affordable to low- and modest-income newcomers is in apartment buildings dating from 1946 to 1970. All levels of government should put in place major programs for the rehabilitation or replacement of these buildings.

"The building is already..., well they're trying to preserve it (...) they're trying to keep it clean, but the problem is that it's already very old, it's deteriorated too much." - "Luis", refugee claimant, recently accepted as a person in need of protection (focus group 5)

Mobilize to combat stigmatization and discrimination

It is essential to combat the stigmatization that is rampant in our society against refugees and refugee claimants, so as to reduce the level of prejudice among landlords toward these groups. All newcomers also need to be better protected against each of the types of discrimination they encounter in the housing market: income source, immigration status, ethnic or national origin, family type, and so on. These measures are very important if we want



to lower the barriers that newcomers face in finding decent housing.

Expand settlement services for refugee claimants

About 45% of refugee protection claims made in Canada are accepted and the claimants become permanent residents. Each claimant is therefore a potential future citizen, just like other newcomers. While they are awaiting the decision, surely it would be a good social investment as well as a good humanitarian gesture to offer them the same settlement services as those for new permanent residents (help for refugees to get into their first housing, official language training, and so on)? And also, why not apply exactly the same eligibility rules for the housing allowance as for Québec residents in general?

Improve newcomers' ability to pay for housing

Expanding the supply of social and non-profit housing units for which the rent is geared to one's income would be of especially great help to those refugee newcomers who have large families or who are the heads of single-parent families.

However, most of our study participants do not expect to ever have the option of social housing. They know that they will probably have to deal with the private rental housing market indefinitely. Most of them are well aware that they can only get the decent housing they aspire to by getting a job, or a better job. So it is crucial to act simultaneously on both fronts: to reduce the current array of barriers that so many of them face in the employment market, and to provide better protection for refugees and other newcomers against excessively difficult housing situations.

"I also think that if it wasn't for this project that you're doing, we wouldn't be able to express what we are living through, sincerely... (...). If they realise that there are many of us that have these problems, then maybe things will change... Finally, I think that with this project there should be more solutions to our problems, no?" - "Elsa", refugee claimant (focus group 4)

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- CARI St-Laurent – Centre d'Accueil et de Référence sociale et économique pour immigrants
- CACI – Centre d'appui aux communautés immigrantes
- CSAI – Centre social d'aide aux immigrants
- La Maisonnée – Service d'aide et de liaison pour immigrants;
- La MIRS - La Maison internationale de la Rive-Sud
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This study was conducted as part of the research program of the [Metropolis Project](http://www.im.metropolis.net/research-policy/research_content/wp_fr.html), which aims to better inform decision makers and stakeholders about immigrant integration issues. To download our full report (in French only), or the English versions of the data tables and figures from the report, please go to http://www.im.metropolis.net/research-policy/research_content/wp_fr.html and scroll down to "Domain 6". For more information: damaris.rose@ucs.inrs.ca.