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Policy Advice on Improving the Rental Housing Prospects of Immigrants and Refugees in Toronto

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1. Introduction

During the late 1990s a team of researchers interviewed 187 immigrants and refugees living in the City of Toronto. Three case study communities were the focus of the research: Jamaicans, Poles and Somalis. The aim was to learn more about the experience of newcomers in finding adequate housing in Toronto. Respondents had to have lived in Toronto for at least two years. The in-person interviews took about one and a half-hours each. One third of the sample also participated in an open-ended tape-recorded discussion of their experience searching for housing.

Table 1 provides a summary of key characteristics of the newcomers interviewed. Details about the research project are available at the Housing New Canadians' Website: <http://www.hnc.utoronto.ca>

Housing New Canadians is a research partnership focused on housing access and discrimination in the Toronto area, where about forty percent of all newcomers to Canada settle. The research project examines:

- the nature of the housing search process used by immigrants and refugees,
- the quality, adequacy and cost of the housing they obtain,
- the degree to which their housing needs are being met, and
- the nature and extent of any housing-related discrimination.

The aim is to improve policies, programs and practices.

This paper provides a preliminary report on some of the policy relevant findings from this research initiative.

Table 1

The Housing Experience of New Canadians in Toronto
SUMMARY OF SAMPLE

	Jamaican	Polish	Somali
Total number of respondents: 189	69	60	60
Percent female	60 %	50 %	53 %
Arrival in Canada: between	1987-96	1987-95	1987-94
Average Age upon arrival	24	34	29
Age Range upon arrival	10-45	19-54	13-65
Age when interviewed	31	41	41
Length of residency in Toronto (years)	8	7	7
Range in years	3-13	2-10	2.5-10
Income Under \$20,000	39 %	32 %	60 %
Over \$40,000	16 %	25 %	2 %
Receiving social assistance (welfare)	20 %	18 %	37 %
Homeowner prior to Canada	75 %	53 %	80 %
Currently Living in Private Rental Sector	80 %	86 %	52 %
Rent-to-Income Ratio over 50% (current residence)	18 %	18 %	34 %
College or university prior to Canada	23%	72%	35%
Professional or manager prior to Canada	14%	47%	21%

2. Housing Expectations Prior to Arrival

The respondents had housing expectations that were almost opposite from what they have actually experienced in Toronto. All three groups thought that they would be much better housed, that it would be easy to find housing, and that the housing would be cheaper (see Table 2). They were about evenly split on whether or not government would help them find housing. Very few thought that housing would be more expensive, smaller and harder to obtain. Many thought the housing would be cleaner and safer.

Table 2

Q.21 What were your expectations about housing in Canada prior to your arrival here?				
	Jamaican	Polish	Somali	average
Bigger, detached, luxurious houses	45 %	38 %	35 %	39 %
Would be easy	36	23	48	36
Cheaper	42	33	28	34
Cleaner, safer	25	18	13	19
Government would help	19	8	15	14
Government would not help	9	3	28	13
Like home	12	5	7	8
Expensive	9	3	10	7
Smaller	3	2	10	5
Would be hard	3	3	5	4

These responses were based on an open-ended question asked toward the beginning of the interview: "What were your expectations about housing in Canada prior to your arrival here? Please describe in detail" (question 21). The interviewer was instructed to probe further after the initial response. Interviewers were given the following four examples: "For example, did they expect: that housing would be easy to find; that it would be similar to back home (e.g., size and comfort); that the government would assist in obtaining housing; that rent would be reasonable." Ten of the most common answers were coded and Table 2 provides the frequency of each answer for each of the three groups.

All three groups also expected to find better living conditions in Canada. When asked to identify the top three reasons for coming to Canada all three groups ranked "better living conditions" as one of the top reasons (see Table 3). In this question, the interviewers did not read a list of options. There was no agreement among the three groups on any of the other reasons.

Thus, there is a large gap between expectations about life in Canada and the reality many find themselves in.

Table 3

Q.10 Thinking back, what would you say were your top three reasons for coming to Canada?			
	Jamaican	Polish	Somali
Better physical environment	10 %	10 %	13 %
Better living conditions	42	45	62
Physical safety, political freedom	4	52	95
Higher income (economic opportunities)	35	50	13
Opportunity to advance my own education	67	12	47
Better occupation for myself	17	7	7
To find a job for myself	6	7	5
Other: Family reunification	52	20	3
Other: Enjoy travel, seek adventure	20	35	0
Other: Western life, learn English	0	8	0

3. Newcomer Advice on Improving Housing Opportunities

Section 11 of the questionnaire focused on the advice the respondents have for improving the housing for newcomers. Interviewers read the following preface to the questions: “Now, I will ask you a few questions about what changes need to be made to improve the housing options and housing conditions for newcomers. I am looking for your advice.”

Figure 1 provides a sample of some of the specific answers respondents from the three groups gave to the open ended question: “What do you think should be done to improve housing opportunities for immigrants and refugees?” (question 150). The interviewer was instructed to “probe for a detailed answer.” No other prompts were provided.

There were eight common categories of answers. Table 4 provides a summary of the frequency for each answer.

Table 4

Q.150 What do you think should be done to improve housing opportunities for immigrants and refugees?				
	Jamaican	Polish	Somali	average
<i>Respondents with at least one suggestion</i>	88%	82%	85%	85%
More affordable housing	71	40	50	54
More information	16	25	25	22
Easier access to housing	14	27	22	21
Better maintenance & quality	10	23	12	15
Discrimination information & enforcement	20	2	12	11
Stronger tenant protection	9	10	2	7
Larger units	1	3	18	7
Safer housing & neighbourhood	4	2	2	3

The advice conforms to what we learned about the socio-economic status of each group and their experience of the housing market.

- All three groups most frequently mentioned the need for more affordable housing. The two groups with the lowest average incomes, Jamaicans and Somalis, identified “more affordable housing” the most often.
- The two groups where English is not the first language, Poles and Somalis, frequently identified ‘more housing information’;

- All three groups identified 'better housing maintenance and housing quality frequently,' with the Poles doing so most frequently;
- The two groups that our questionnaire found experienced the most housing-related discrimination, Jamaicans and Somalis, identified the need to address discrimination more frequently than did the Polish respondents; and
- The group with the largest families, Somalis, identified 'larger housing units.'

The shortage of affordable rental housing for large families in Toronto is a particular problem for the Somalis. In addition, many landlords would rather not rent to families. Thus, in the taped interviews, one Somali commented: "If I have to advise a newly-arrived Somali family who is searching for an apartment or a house, I will tell them to hide some of their children."

Another of the open-ended questions about advice asked: "What aspects of landlord procedures or policies should be changed?" (Question 152). The interviewer was asked to "probe for a detailed answer" but no further prompts were provided to the respondents.

Table 5

Q.152	What aspects of landlord policies or procedures should be changed?			
	Jamaican	Polish	Somali	average
<i>Respondents with at least one suggestion</i>	64%	57%	58%	60 %
Stronger tenant protection	33	9	35	26
Rent control	29	13	8	17
Better maintenance	16	15	3	11
Non-discriminatory screening	3	13	12	9
More information for tenants	1	8	3	4
Lenience	1	8	3	4
More cultural sensitivity	3	2	3	3

The most frequent answers were in the categories of stronger tenant protection, better rent controls and better maintenance (see Table 5). These are likely to be the most common concerns of any lower income tenant in the City of Toronto.

The respondents were also asked: "What would improve your neighbourhood?" (Question 153, open-ended). The interviewer was asked to "probe for a detailed answer" but no further prompts were provided to the respondents. The Jamaicans provided a broad range of answers whereas the Poles and Somalis provided similar answers more frequently, though their answers were different (see Table 6).

Table 6

Q.153 What would improve your neighbourhood?				
	Jamaican	Polish	Somali	average
<i>Respondents with at least one suggestion</i>	72 %	55 %	77 %	68 %
Better security	12	18	35	22
Activities for kids, youth	35	5	20	20
Amenities	16	13	3	11
Community development	16	0	10	8
Community centre	17	0	7	8
More green space	3	17	2	7
Cleaner	13	5	2	7

The Somali respondents more frequently mentioned a safer neighbourhood (better security) than the other two groups. Here are three examples from the taped interviews of Somalis talking about safety issues in their neighbourhoods:

- *"If I have to offer advice to any newly-arrived immigrant and/ or refugee is that try to stay away from crime infested areas. Quite often, these areas have drug dealings and prostitution. And the best way to avoid these areas is to solicit for advice from people who you trust-especially those from your community (the Somali)."*

- *"I wasn't searching for a particular neighbourhood – I wanted a clean and safe area. However, it was important for me to live near the Somalis. It is easier for me to communicate with the Somalis – we share the same culture. And I also feel more comfortable in terms of my safety."*

- *"If I have to move again, I think I will prefer ... a place that I cannot see any suspicious activities going on. A safe place; where I won't have to worry about my safety or things like that. I like a very quiet and safe neighbourhood and clean one as well."*

4. Key Money

Some landlords or their representatives (such as building superintendents) are taking advantage of newcomers who are unfamiliar with the process of renting a place. In Part 7 of the questionnaire we asked several additional questions about the current housing situation of the respondents. One was explicitly about having to pay a substantial bribe, often referred to as 'key money.'

Did you pay any extra or unexpected fees, in addition to the rent, for obtaining your current apartment?

For example, 'key money', 'carpet' money, superintendent's fee, etc., excluding deposits, such as a small deposit in case you lose your key. (Question 86)

The three groups answered yes in different proportions:

- Jamaicans, 1.5%
- Poles, 13.6%
- Somalis, 6.7%

In our focus groups we heard many Poles, a few Somalis and no Jamaicans report that either they or someone they knew in their ethnic group had been asked to pay what amounts to a bribe to the landlord or his/her agent. We had to carefully explain what 'key money' was to our Jamaican and Somali interviewers, who had no knowledge of it. All our Polish community contacts knew what 'key money' is. They report that the attempt to extract a substantial sum, usually \$500 to \$2,000, is a common experience among Polish renters. None of the Jamaican or Somali respondents mention it in any of the open-ended questions or the taped interviews. The following are examples of the Polish respondents mentioning 'key money.'

- *In my first apartment I had to pay 'key money' to get it. Not knowing English well I needed help of my family. I had to produce references... Now, I would not pay the 'key money' anymore. (Q119-1)*
 - *While I was looking for an apartment in the High Park region, the so-called 'key money' was involved everywhere, which I wouldn't accept. (T16)*
 - *In the area where I once lived (High Park) many prospective tenants were asked for the 'key money' which is the money you pay to the superintendent to approve your application. The money in question can be really high sum e.g. \$2,000. People who speak poor English have difficulty obtaining an apartment. Also some people say that accents make it difficult to get an apartment even if you speak good English. Some people want to rent to tenants with no children. (Q120-21)*
 - *It all began by our checking ads in the papers, both Polish and Canadian. It soon turned out there were very few cheap independent apartments, and it was hard to arrange anything. Friends told us it was possible if you paid some graft money. We asked around among people we knew, Poles and people of other nationalities, and finally ... this lady said it was possible to obtain an apartment here, you had to pay a certain sum of money to the superintendent and then wait some time. We*
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waited a month for this apartment, and it cost us \$500 Canadian, which was of course passed through this lady we knew. That's how it was. (T15)

- *Do away with key money. Tenants should be informed of any complaints from previous tenants i.e. noise, roaches etc. (Q152-41)*
- *Superintendents should not be given the power to select new tenants... "Key money" should be eliminated. (Q152-14)*

It seems that where a particular immigrant group is concentrated, and where knowledge of rental procedures, knowledge of how to defend one's rights, and knowledge of English may be limited, a practice of expecting 'key money' can develop among. Once some landlords or superintendents get away with it with a particular group and in a particular neighbourhood, others try to do so also. Some new Canadians also come from countries where bribes are a common and accepted practice.

Government and community agencies serving newcomers need to explicitly explain that this is an illegal practice.

5. Discrimination

“Sometimes it depends on price, maybe it's a hidden discrimination sometimes, people don't want a certain type of people, so even though there are vacancies, there is no vacancies because as far as I'm concerned they're trying to screen out certain kinds of people.” – a Jamaican respondent

“People who don't have steady incomes are seldom accepted as tenants. Those on social assistance are not welcome. Landlords always ask about immigrant status and income which makes it difficult to find a place on visa or with no job. Nobody wants to rent to people with children.” – a Polish respondent

“The main difficulties I am sure many new immigrants face first is that they will be discriminated based on their colour and probably by having a large family. I know a lot of Somalis who have large families and they are discriminated at. So I will tell them to get prepared for that. I will very much emphasize to them to go through the community organization which I believe would help them a lot.” – a Somali respondent

Housing-related discrimination is a common and widespread practice, though it is rarely discussed in Toronto as a public policy issue. Housing discrimination is a serious barrier to the adequate settlement and integration into the community and it is a serious assault on the dignity of new Canadians.

Our research grant from the Social Sciences and Humanities Research Council was enough to carry out this research with three newcomer groups. The plan was to include a total of six. The Housing New Canadians steering committee decided to focus in part on the issue of discrimination on the basis of ‘race.’ This is why two very different ‘black’ groups were selected and one European ‘white’ group.

Following our focus groups we came to define ‘race’ for the purposes of this study as ‘skin colour.’ We found that being ‘black,’ independent of other characteristics or country of origin, is itself a barrier to equal treatment in Toronto’s housing market. We heard many ‘sorry it’s taken” stories in our focus groups and in the taped interviews. When the landlord saw the colour of the prospective tenant’s skin, the apartment was no longer available. Figure 2 presents quotes from some of the personal experiences of Jamaican and Somali respondents from the taped interviews (Part 5 of the questionnaire).

The discrimination ratings from Part 8 of the questionnaire are summarized in Tables 7 and 8. These two Tables demonstrate the large difference in the perceived level of discrimination between the ‘white’ and the two ‘black’ groups. The discrimination levels for ‘race,’ language or accent, and ethnicity and culture are all very high for the Jamaican and Somali respondents.

The Somalis report much higher overall levels of discrimination than do the Jamaicans. Somali's report greater discrimination on the basis of family size, religion, language, source of income, and level of income. Compared to the Jamaican respondents, Somalis have larger families, practice a non-Christian religion, do not have English as a first language, have a greater percentage on social assistance, and have a much lower average level of income.

The main policy point here is that not all immigrant and refugee groups experience housing-related discrimination in the same fashion.

What are newcomers told about the rental housing market? There does not seem to be a great deal of information provided by the Government of Canada. Citizenship and Immigration Canada issues a series of 'Integration Fact Sheets.' Fact Sheet #2, last revised in November 1998, is on housing. References to the rental housing sector in this fact sheet are provided in Figure 3. There is mention of the fact that some renters may pay as much as 50% of income on rent in some parts of the country. Among our respondents we found 18% of the Jamaicans and Poles and 34% of the Somalis were paying over 50% of household income on rent at the time they were interviewed.

The CIC housing fact sheet, at the very bottom, makes a passing reference to discrimination.

The Canadian Charter of Rights and Freedoms protects you from unfair discrimination (see Fact Sheet #8, Rights and Responsibilities). The provincial department (or ministry) of housing administers a landlord and tenant act that governs renting.

It implies, however, that newcomers are protected from discrimination. There is a reference to Fact Sheet #8 on rights and responsibilities. This fact sheet is very brief and does not deal with housing discrimination.

Table 7

DISCRIMINATION RATINGS Perceived <u>Personal</u> Experience				
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The 5-point scale used in the questionnaire:

None at all	a little	a moderate amount	quite a bit	very much
1	2	3	4	5

Perceived Personal Experience	Jamaican	Polish	Somali
Overall Summary	2.7	1.9	2.9
<i>On the basis of your ...</i>			
‘Race’	2.8	1.2	3.0
Sex	2.1	1.3	1.7
Income level	2.7	2.0	3.5
Source of income (e.g., welfare)	2.5	1.5	3.4
Immigration or refugee status	1.9	1.7	3.2
language or accent	2.4	1.7	2.8
Ethnic / cultural / national background	2.9	1.2	3.1
Religion	1.5	1.0	2.4
Family size	1.9	1.4	2.4
Personal Discrimination INDEX	2.3	1.5	3.0

Table 8

DISCRIMINATION RATINGS
Perceived <u>Group</u> Experience

The 5-point scale used in the questionnaire:

None at all	a little	a moderate amount	quite a bit	very much
1	2	3	4	5

Perceived Group Experience	Jamaican	Polish	Somali
Overall Summary	4.1	1.9	4.2
<i>On the basis of your ...</i> 'Race'	3.9	1.3	4.3
Sex	n.a.	n.a.	n.a.
Income level	3.7	2.2	4.4
Source of income (e.g., welfare)	3.9	2.3	4.7
Immigration or refugee status	3.3	1.8	4.2
language or accent	3.7	2.0	3.9
Ethnic / cultural / national background	4.1	1.5	4.1
Religion	1.6	1.1	3.5
Family size	3.0	1.7	4.8
Group Discrimination INDEX	3.4	1.7	4.2

6. Discussion

If one overarching public policy objective is to help ensure that all of Canada's newcomers are treated fairly in the search for a place to live, and that all have an adequate place to live at a reasonable cost, then Canada has some distance to go before this is the case for most refugees and many low and moderate income immigrants.

As the Housing New Canadians research has found, many newcomers who are renters in Toronto are unfairly treated by landlords or their representatives, many are inadequately housed, and many have to move often as part of the process of eventually finding a satisfactory place to live.

There is little that is brand new in what we learned about the rental housing experience of three very different newcomer groups in Toronto. New Canadians with housing problems tend to have most of the problems low-income Canadians presently have. The common advice offered by the three groups interviewed would likely be the advice of many other Canadians in Toronto's rental housing market:

- more affordable housing,
- better housing information and assistance,
- easier access to housing,
- better housing maintenance and quality,
- better discrimination information and protection,
- stronger tenant protection, and
- more large rental housing units for families.

The research does allow us to better understand the *specific* nature of the housing experience of newcomers and to note *similarities and contrasts* among different newcomer groups. The latter is perhaps the major area in which the research is providing new insights. We all know that not all newcomer groups are similar in the way in which they settle into daily life in Canada. But in what specific ways do they differ and which of these differences present barriers to successful settlement. The Housing New Canadians research team plans to interview several more groups representing some of the diversity found among Toronto's immigrants and refugees. Funding is now being sought to carry out the same research with Salvadoreans and Tamils.

Toronto has had a very tight rental market for more than two decades: low vacancy rates, an inadequate supply of subsidized housing and other forms of housing assistance, very little new private sector rental housing supply, and a totally inadequate process for addressing housing discrimination. Toronto's rental sector has a great deal of demand but very little supply. Some of the 'demand' is not effective market demand (tenants with enough money to pay the higher rents required in newly built apartments). It is social need – low income renters who cannot afford most of what is available in the market. Many refugees, for some years after their arrival, are in the category of severe need.

Discrimination can be more common under these conditions because landlords need not worry about vacancies and can afford to be highly selective. New landlord/tenant legislation in Ontario has removed some restrictions on rent levels and changed security of tenure protections. An amendment to the Human Rights Code also now explicitly allows discrimination based on an arbitrarily selected minimum income cut-off. All of Toronto's renters on social assistance, for example, fail to pass the minimum income requirements of landlords who use a 25% or 30% rent-to-income ratio.

This is the housing system that greets some 40% of all of Canada's newcomers who settle in the Toronto area each year.

Among the policy recommendations that flow from this research are the following:

- newcomers should receive better information prior to arrival so that their housing expectations are more realistic;
 - upon arrival, more housing advice and assistance for newcomers is required;
 - more affordable and subsidized rental housing options are required;
 - more affordable family-orientated rental housing is needed;
 - housing discrimination must be better addressed and those groups of newcomers most likely to experience discrimination should receive special assistance;
 - more research on the nature of housing discrimination and methods for addressing it is required.
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Figure 1

Policy Advice: “What do you think should be done?” Examples of answers from an open-ended question

Toward the end of the questionnaire, respondents were asked to offer advice on how the housing experience of newcomers could be improved: “*What do you think should be done to improve housing opportunities for immigrants and refugees?*” (Question 150).

The answers for all three groups were similar: more affordable housing; a larger role for government in housing supply, regulation and information; more housing options specifically for newcomers; improved information about housing; improved rent regulation; and better regulation of landlords.

JAMAICANS

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| <ul style="list-style-type: none">▪ Make more housing period, i.e. more apartments and housing, need more buildings; Need cheaper housing, market rent is too high and unaffordable; lack of housing causes tension between tenants and causes people to live inharmoniously▪ Provide more affordable homes, especially for people with children; Everyone deserves to have a stable place with their children so they don't have to move a lot; Build low income housing in better areas to prevent ghettos or drug-infested areas▪ Process of getting housing should be easier, i.e. shorter waiting lists; more social housing; Housing should be better kept, especially for places with high rents (improved sanitation, no cockroaches); More affordable housing with subsidies available▪ Improve people's attitude about newcomers; More resources should be available; More safety issues should be addressed▪ Government agencies should provide education about the existing laws that govern landlord/tenant agreements, maybe in the form of mandatory adult classes for new immigrants, this will help immigrants | <ul style="list-style-type: none">▪ become aware of their rights in dealing with landlords and recognize situations in which someone is trying to take advantage of them▪ At the airport the Government should have a package and ask for people who need it, for example, this package should welcome them to Canada, outline the areas, give descriptions of the areas, rent prices, high violence areas, etc.; Landlords should be trained on how to deal with newcomers▪ Put back rent control so people can afford housing; Quality of houses needs to improve, which would improve competition; Improve maintenance and community activities, if the costs lowered then people would invest in the areas; Government can assist in helping to improve housing▪ Landlords should be professional, deal with people in a businesslike way and not take advantage of people's vulnerability; There should be more check-ups on them, i.e. by police, health inspectors, Revenue Canada; Landlords should have to take a course |
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POLES

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| <ul style="list-style-type: none">▪ New immigrants should get information on how to look for decent inexpensive housing; Immigrants from other continents should be made aware of the rules for living in large high rise units; Perhaps a TV program▪ More information on who and where to find housing located in the community; Interpreters and instructors are needed; Help with applications▪ Centres providing advocates, interpreters and information about housing; More clean apartments | <ul style="list-style-type: none">▪ A central place or agency where immigrants could go for information and help available when they arrive in Toronto; This is the time when newcomers really need the help and usually don't know where to go to get it; Sometimes friends, family or acquaintances give bad information▪ Community organizations should help newcomers with finding housing when they first come; More government assistance for the very poor; Temporary housing that is clean and affordable for newcomers who have just arrived; Many people use up their savings for rent and are left with nothing |
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- Temporary cost controlled apartments for newcomers; Detailed maps showing schools, factories, highways and public transportation; Guides for price limits for different apartment types in different areas; Neighbourhood descriptions which are not politically correct
 - More control of landlords to make it possible for prospective tenants to see apartments; More options; More advertising; Key money should be illegal and prosecuted
 - The government should assist people who come to this country and start employment immediately but do not have sufficient money, perhaps as guarantors, to find and pay for housing; "There seems to be help for people with no money but people who want to stand on their own two feet and don't want handouts get very little help" [abridged quote #42]
 - People should be given a chance to rent without having a rental history in Canada; Consideration should be given for rental experience in other countries; Government assistance should be given for last months rental deposit perhaps a small loans program
 - A hotel to cater to new immigrants who do not have anybody to stay with while they are looking for suitable accommodation
- Temporary subsidized housing; Transition housing for new immigrant families
 - More subsidized housing; More information for immigrants about the laws and tenant rights in Ontario; The process of getting subsidized housing is very complicated and long and should be made more user friendly
 - More co-ops which would help immigrants get affordable housing; Not so many strict rules for co-ops so immigrants could get in
 - More new clean buildings; not to prejudge anyone based on ethnic group only by personal circumstances; if you need public housing you should have it
 - Rented apartments should be clean, free of bugs and bad smells; Minimal standards should be enforced i.e. Ventilation; I should not have to pay extra to have an air conditioner
 - The rent should not be raised too often and should not exceed average salary increases
 - The rent should be lower so that low income immigrants would have some choice especially choice of neighbourhood

SOMALIS

- Educate newcomers to Canada about challenges they may face including discrimination and social injustice
- Have government agencies that help and support new immigrants in finding housing as the first time is the most difficult time
- Government should hire a Somali intervener who can speak Somali, who is familiar with problems experienced by Somali newcomers and who can mediate with landlords especially for recently arrived Somalis
- Government should appoint a joint board/committee from social services and the Somali community to help newcomers find suitable housing and to foster communications between Somali tenants and their landlords. They should educate Somali newcomers on their housing rights
- Government should set better rules and regulations for housing
- It is important to provide affordable housing to new immigrants and refugees until they can be on their own so that they can then afford to move to places that they want
- Without decent jobs or wages new immigrants and refugees as low income people should obtain from the government affordable housing. More affordable housing should be built
- Design and build more housing for large families on low income (social assistance)
- There should be an advisory panel dealing with refugees access to housing and refugees and new immigrants should be educated about their housing rights
- Government should arrange with landlords willing to take new immigrants; those landlords should identify themselves and come forward so when new immigrants landed they could be handed a list of places they would likely find accommodation
- Government should build more affordable houses in different areas all over the city; remove the barriers of discrimination people are using to deter refugees from getting housing; one reference should be

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- enough; reduce the waiting period for government housing
 - Community services; immigrants should help their own communities in finding housing; or the government should appoint a body to help people especially new immigrants on low income or social assistance
 - More education forums; mini conferences to discuss how to address refugee housing issues
 - The government should help with their transition until they are on their feet
 - The government should provide housing until new immigrants get jobs and are familiar with their surroundings
 - Housing opportunities in Toronto are great considering the population; there is a house for everyone tailored to their family size and income
- The communities should be more involved in helping new immigrants settle and find jobs; a list of potential landlords for new immigrants; references from community members for landlords
 - Less power should be given to landlords – so as not to discriminate against refugees for not having credit/guarantors/references
 - Immigrants and refugees should be educated about discrimination in housing
 - Build subsidized housing for new immigrants with large families; take legal action against abusive landlords; involve new immigrants in discussions of legal rights in housing; educate local housing officials about diverse needs of new immigrants and refugees; organize tenants groups that cannot be intimidated by management; build more appropriately sized units
 - More public housing should be built such as coops and non profit housing
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Figure 2

“Sorry Its Taken” Reports of Discrimination based on Skin Colour (from taped interviews)

Somali: “We had a long conversation over the phone. The way I could tell he liked me and he told me to come over. I was so excited, so we made an appointment within one hour. When I arrived there, he was waiting for me. When I approached him, he was kind of set back. His expectation probably. One of the things that I felt was the colour thing, and what he heard on the phone and what he saw maybe was different. He didn’t even like me. That is one thing I discovered. That really stood out for me. From that day onwards, I have been cautious with these things. So whenever I call a landlord, I will probably go a little further and tell them who I am and where I came from in order not to get any disappointment when we see each other. So from that day onwards, I haven’t encountered a lot of problems.”

Somali: “In fact, some landlords told me we don’t accept people who are on welfare. Others as soon as they see that your black, they don’t want to talk to you. Some would tell you that the apartment has been already been taken. I have experienced on two occasions being denied housing because of my colour. They would tell you that they were sorry, and the house has been taken by somebody else or we don’t rent this house.”

Jamaican: “Okay, first I would call up the ads and ask them if the place is available. Next thing if they say yes it’s available and I could come and look at it. I guess they didn’t know who they’re talking to on the phone. When I show up all of a sudden they say the place has been taken.”

Jamaican: “My search then begun with a friend who I met through family acquaintances and we searched for the apartment, both of us together. We came up to a lot of dead ends. Most of the places we went to see they said they would call back and we filled out the application but most of them we never heard back from them, when we called them back they told us they were already taken.”

Jamaican: “A lot of people they refused me on the phone immediately because they said I sound young, too, some of them asked me my background which area I was from, and you know, when I told them where I was from they told me maybe it was taken. So, I guess that means they didn’t want that background, my background wasn’t suitable to them so I immediately was turned down. I heard the apartment was taken, I heard they start a conversation by saying that oh yes, the apartment is still available and as soon as I told them, they asked me my age, if I was going to school, if I was on welfare and all of that, after telling me it was available, by the end of the interview they said it was taken.”

Jamaican: “I’d warn them about not finding affordable and decent accommodation in Toronto and surrounding areas and also that they have certain staff that are working for a landlord who are taking matters in their own hands and trying to choose whoever they want to get an apartment building, that these people are practising, discriminating against the blacks and some of these people are just plain vindictive, self-centred.”

Jamaican: “Sometimes it depends on price, maybe it’s a hidden discrimination sometimes, people don’t want a certain type of people, so even though there are vacancies, there is no vacancies because as far as I’m concerned they’re trying to screen out certain kinds of people... At times it was serious because sometimes you know you get turned down for the place because of the fact that you are Jamaican and the fact that you have a different colour. You cannot force them to rent to you, you just have to keep looking, go to the next one on your list, you know.

Jamaican: “I could tell that they were ... actually expecting someone else, you know, with me being a black person they were expecting to see a white person but I was obviously treated differently... I would warn them about discrimination and being treated like they don’t exist and there’s a lot of bias out there against people or immigrants. If you’re not white you’re nothing and you’re really treated like you’re nothing. I’d advise them that if they’re being discriminated against they shouldn’t back down or they shouldn’t take BS from anyone. They should always keep looking cause there’s always someone out there who’s courteous and caring.”

Figure 3

Government of Canada Housing Advice Selections on Rental Housing from ‘Integration Fact Sheet #2’

Citizenship and Immigration Canada
Integration Fact Sheets

Housing

Fact Sheet #2, November 1998

What should you consider when looking for a place to live?

When you first arrive in Canada, you will probably be living in temporary accommodation. You will soon be looking for a permanent place to live. The cost of setting up your first home may be more expensive than you expected.

Finding a place to live can take several weeks. Think of the search as three separate tasks:

1. Deciding how much you can afford to pay, how many rooms you need and where you want to live.
2. Finding the apartment or house you want.
3. Completing the legal contract to rent or buy.

Will finding a place to live be the same everywhere in Canada?

Not entirely. Prices are different from city to city, and each province has slightly different laws on renting and buying. However, the process is the same everywhere in Canada.

How much do houses and apartments cost?

Prices depend on the location, age and condition of the apartment or house, and the local housing market. Some cities and provinces control how much landlords can charge for rent. When you are budgeting for your housing costs, you may have to allow as much as 35 to 50 per cent of your income. This should include the costs for such things as heating, utilities and laundry.

How do you find an apartment to rent?

Your main sources of information are the classified advertisements in local newspapers and what you hear from other people. Some agencies which advertise apartments may charge a fee. This does not mean they will find a home for you, but they may show you more of what is available. Be careful before you sign any type of contract.

Once you decide on a price range, size, and preferred location, you should be able to identify several possible apartments. Normally, you telephone for an appointment to see the apartments. Look for convenient parking, nearby bus routes, shopping, schools, and laundry facilities (washing machines) in or near the building.

Ask the landlord or the person renting the apartment what facilities are included in the rent, such as parking, whether or not you can keep a pet and how many people can live in the apartment. The landlord will hold the apartment for you after you pay a deposit (which will be applied to the rent) and you both sign an offer to rent the apartment.

What legal arrangements are involved in renting?

In many cities there is a standard rental agreement, or lease, that both you and your landlord sign. This is a printed document of one or two pages which specifies the number of rooms, utilities and options such as parking or storage space.

Read it carefully before signing. Be sure you understand which utilities you will pay, which will be paid by the landlord and what penalty you may have to pay if you leave before the lease is over. An immigrant-serving agency will be able to help you understand exactly what is expected of you. The lease will most likely be for at least one year, and you will have to make an initial payment, possibly the first and last month's rent. You may also be asked for a damage deposit, which will be returned to you when you leave if you have not caused any damage to the property beyond normal use. For this reason it is important to note any damage and tell your landlord before you move in.

Sources of information and advice

Immigrant-serving agencies, reception houses and national associations can give you advice on renting an apartment, as well as other useful information.

The *Canadian Charter of Rights and Freedoms* protects you from unfair discrimination (See Fact Sheet #8, Rights and Responsibilities). The provincial department (or ministry) of housing administers a landlord and tenant act that governs renting. You will find the information you need in the federal or provincial government listings of the telephone book.
