

# Newcomers and housing in Greater Montreal: emerging issues and key challenges

## POLICY PREVIEW

By

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Moving into a decent and affordable dwelling, in a welcoming and safe neighbourhood, is an essential first step in the settlement of newcomers in this country. More than just a roof, the first permanent dwelling permits the organization of daily life and the access to services that support integration. Often this first dwelling meets basic requirements but no more, because of the migratory context and the very limited financial resources or knowledge of the market among immigrant newcomers, who, in the medium term, aspire to improve their residential quality of life. In our housing system, this second step usually involves going from being a tenant to a homeowner, a transition with both symbolic and material importance as a gauge of successful integration into North American society. Although Montreal was historically a city where renting predominated, the 1960s and 1970s immigrants, originating mainly from Southern Europe, were more inclined to become homeowners than native-born households. They achieved this by combining the income of several family members for the purchase and rehabilitation of duplexes and triplexes (row housing built in the 1900s to 1940s in which each unit has a separate outside entrance to the street) in inner-city neighbourhoods; at that time, this housing was inexpensive. Nowadays,

families immigrating to Quebec are more often, and for a longer time, dependent on the rental market. In Greater Montreal, the immigrants who arrived 15-20 years ago have a lower home ownership rate (52%) than non-immigrants (59%).<sup>1</sup> This can be explained by the greater economic precariousness of recent immigrant cohorts in Montreal and by the tightening of the affordable sector of the rental market which has occurred in Greater Montreal. Hence, access to housing constitutes an important and growing problem for immigrants, especially those who arrived less than ten years ago.<sup>2</sup>

### **Housing affordability: severe effects on the immigrant population**

Since the social housing sector (public rent-geared-to-income housing, cooperative rental housing, and other housing offered by non-profit agencies at less than market rents) reaches only a very small proportion of Quebec households, access to adequate housing without sacrificing other necessities of life depends on the affordability of private-market housing (cost of rent compared to income). Immigrants, especially those who arrived less than 10 years ago, are likely to experience great

<sup>1</sup>This gap does not exist in the other immigrant metropolises, Toronto and Vancouver.

<sup>2</sup>Michael Haan, "Do I buy with a little help from my friends? homeownership-relevant group characteristics and homeownership disparities among Canadian immigrant groups, 1971-2001", *Housing Studies* 22, no. 6 (2007), <https://doi.org/10.1080/02673030701608142>;

Canada Mortgage and Housing Corporation, "Households in Core Housing Need, Province, Territory and CMAs (Indicators and data on housing based on results of the 2016 Census, Excel format", CMHC (Ottawa, 2020), <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/household-characteristics/households-core-housing-need-canada-province-territory-cmas>

financial insecurity compared to the general population. One Quebec resident in nine has an income below the low-income threshold. This proportion increases to one in seven for those who arrived between 2001 and 2010 and reaches 22.6% for those who have been here for less than five years (figures from 2016). The vast majority of immigrants to Quebec are admitted in the economic category. While for many, economic integration goes very well, a good number find themselves in the ranks of the working poor because of the non-recognition of their credentials and their foreign work experience, compounded in some cases by insufficient fluency in French to meet the standards required by employers. As is to be expected, low income is even more frequent among those admitted as refugees while it is less frequent among those admitted under family reunification, who can count on the support of their relatives.<sup>3</sup>

The measure of housing need most often used for the purpose of public policy is the index of “core housing need” which considers affordability (rent is no more than 30% of income), the suitability of the size of the dwelling in view of the size and

composition of the household, and the quality of the dwelling based on the census indicator of the need for major repairs. In 2016, among renters living in Greater Montreal, more than one household in five was in core need. This rate rose to 26.4% among households whose principal economic maintainer was a recent immigrant (living in Canada for less than five years). The rate of core need among recent immigrants in Montreal varies greatly according to admission category, rising to 35% among all households admitted as refugees (which includes those whose refugee protection claim was filed and approved in Canada) and to 45% among government-assisted refugees or those sponsored privately.<sup>4</sup>

### **Crowding: a real challenge**

In Montreal, as in other large cities, affordability is the principal factor contributing to core housing need among immigrants and non-immigrants. However, compared to other Montrealers in core housing need, recent immigrants are more likely to live in housing needing major repairs. A recent survey has corroborated a

<sup>3</sup>Xavier Leloup, Florence Desrochers et Damaris Rose, *Les travailleurs pauvres dans la RMR de Montréal : profil statistique et distribution spatiale*. INRS-Centre Urbanisation Culture Société et Centraide du Grand Montréal (Montréal, 2016), <http://espace.inrs.ca/id/eprint/4834>tion Culture Société et Centraide du Grand Montréal (Montréal, 2016), <http://espace.inrs.ca/id/eprint/4834>; Statistics Canada, Admission Category and Applicant Type (47), Selected Income Characteristics (92), Immigrant Status and Period of Immigration (10A), Age (10B) and Sex (3) for the

Population in Private Households of Canada, Provinces and Territories and Census Metropolitan Areas, 2016 Census - 25% Sample Data (98-400-X2016367)

<sup>4</sup>Canada Mortgage and Housing Corporation, “Households in Core Housing Need, Canada, PT, CMAs (Indicators and data on housing based on results of the 2016 Census, Excel format”; Rachel Shan, *Recent Refugee Housing Conditions in Canada*, CMHC (Ottawa, 2019) <https://assets.cmhc-schl.gc.ca/sf/project/cmhc/pubsandreports/socio-economic-analysis/2019/socio-economic-analysis-recent-refugee-housing-conditions-canada-69523-en.pdf>

key finding of community organizations based on their field experiences in the main newcomer settlement neighbourhoods, namely that substandard housing is a more frequent problem among New Montrealers than non-immigrants.<sup>5</sup>

Crowding is a more important source of core need among recent immigrants, and particularly among recent refugee cohorts. The latter include the wave of Syrians admitted in 2015-2016, many of whom live in multigenerational family households. According to 2016 census data, 31% of recent refugee households have six members or more, versus 16% for recent immigrants admitted in the economic or family reunification categories. The lack of affordable housing of adequate size, combined with the low monthly benefits paid to refugee families, has created a Herculean task for the community organizations and sponsorship groups in charge of finding them their first permanent housing. Moreover, these families tend to stay in crowded housing conditions for several years. Refugees (asylum-seekers or resettled refugees) who arrive alone have

even more severe financial constraints, being ineligible for the federal Child Benefit that new permanent residents with minor children can claim after their first three months' residence in Canada. This very often leads to sharing a small apartment with other single people. While this can provide social support, it can also generate feelings of insecurity.<sup>6</sup>

It is also important to point out that immigrants are living more often in multigenerational families (in 2016, 3.3% of non-immigrant Montrealers, 6.6% of immigrants and almost 9% of immigrants who arrived between 1980 and 2000). They also live more often in nuclear families with additional persons, related or not (in 2016, 3.7% of non-immigrant Montrealer, 5.5% of immigrants and 6.7% of recent immigrants). These are expressions of familial, cultural and economic solidarity, as was the case for the earlier cohorts of immigrants from Mediterranean countries. However, because of the difficulties of economic integration and the surge in housing prices, these families are at risk of experiencing crowding.<sup>7</sup>

<sup>5</sup>Thomas Gulian et al., *Baromètre Écho 2020 de la Ville de Montréal sur l'inclusion des personnes immigrantes. Regard intersectionnel (ADS+) des priorités et des besoins liés aux compétences municipales. Rapport de recherche réalisé dans le cadre du Contrat de Recherche pour le Bureau d'intégration des nouveaux arrivants à Montréal (BINAM)*, Ville de Montréal, Institut de recherche sur l'intégration professionnelle des immigrants (Montréal, 2021).

<sup>6</sup>Shan, *Conditions de logement des nouveaux réfugiés au Canada*; Damaris Rose and Alexandra Charette,

« Accommodating government assisted Syrian refugee newcomers: the experiences of Resettlement Assistance Program providers », in *A National Project: Canada's Syrian Refugee Resettlement Experience*, ed. Leah Hamilton, Luisa Veronis et Margaret Walton-Roberts (Montréal: McGill-Queens, 2020).

<sup>7</sup>Statistics Canada, *Admission Category and Applicant Type (47), Immigrant Status and Period of Immigration (11B), Age (7A), Sex (3) and Selected Demographic, Cultural, Labour Force and Educational Characteristics (825) for the Population in Private Households of Canada, Provinces and*

## The impact of the pandemic

Finally, the Covid-19 pandemic has highlighted the importance of housing conditions for personal and public health. There is an increased risk of transmission inside a dwelling that is so crowded that it does not permit the self-isolation of an infected family member. Residential crowding has thus proved to be an additional risk factor. This is especially true for households with members working in essential services, which is often the case for immigrants and refugee protection claimants. If the household is multigenerational, the risk is higher still for the seniors who live in crowded housing with relatives working outside of the home. As for mental health, the stress associated with prolonged and repeated cycles of confinement is aggravated for individuals and families living in cramped dwellings and lacking access to private outdoor spaces where they can relax or play. Thus, inequities in the quality of housing and the surrounding residential environment contribute to the socio-spatial inequities of the pandemic, whose effects, in Montreal as in other large cities, were more severely felt in districts with a high density of recent immigrants and racialized minorities.<sup>8</sup>

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Territories and Census Metropolitan Areas, 2016 Census - 25% Sample Data (98-400-X2016203)

<sup>8</sup>Janet Cleveland et al., *Impacts de la crise de la COVID-19 sur les « communautés culturelles » montréalaises*.

## Specific barriers: discriminatory practices

Numerous studies, including research in Montreal, demonstrate that recent immigrants, whether looking for a first permanent dwelling or hoping to move on to better housing, often face barriers that go beyond matters of financial capacity or the lack of affordable housing for the size of their families. The lack of Canadian references or credit ratings is a frequent barrier. While CMHC has set up a program to assist newcomers without a credit history who want to become property owners, nothing exists to assist tenants in this regard. Thus, landlords often demand a large deposit or a counter-signatory for the lease, which represents a major challenge for persons without relatives or friends already settled in the country. Moreover, an alarming number of newcomers experience housing problems due to discrimination based on immigrant status, in particular asylum-seekers, or on ethnic origin. Such practices on the part of landlords, illegal under Quebec's Human Rights Charter, make for even further restrictions on housing choices and increase the risk of

*Enquête sur les facteurs socioculturels et structurels affectant les groupes vulnérables*, Institut universitaire SHERPA (Montréal, 2020), <https://www.sherpa-recherche.com> ; Organization for Economic Co-operation and Development, *What is the impact of the COVID-19 pandemic on immigrants and their children?* Éditions OCDE, OECD Policy Responses to Coronavirus (COVID-19) (Paris, 2020), <https://doi.org/10.1787/e7cbb7de-en>.

living in a poorly maintained or substandard building.<sup>9</sup>

### Community organizations to the rescue

In Quebec, a large and experienced network of community organizations offers services to overcome barriers to access to decent and affordable housing. To do this, they receive funding from the State, charitable and faith organizations, and others, and they are supported by the work of volunteers. Among other things, these organizations work with more welcoming landlords, keep inventories of available housing, explain to clients the functioning of our housing system, which can seem opaque, and give advice to persons who come with a housing problem. A subset of organizations is funded to provide intensive support to government-assisted refugees to get them settled in their first permanent housing and to ensure that it is of decent quality, this being part of the humanitarian obligations of the State. Despite their dedication, the community organizations do not reach all potential clients. Thus, economic immigrants and asylum-seekers turn more often to informal networks of co-ethnics for assistance or advice on housing. This information can be less reliable or complete.

<sup>9</sup>Gulian et al., *Baromètre Écho 2020 de la Ville de Montréal sur l'inclusion des personnes immigrantes. Regard intersectionnel (ADS+) des priorités et des besoins liés aux compétences municipales. Rapport de recherche réalisé dans le cadre du Contrat de Recherche pour le Bureau d'intégration des nouveaux arrivants à Montréal (BINAM)*,

### What can be done?

What could be progressive responses to the issues and challenges raised above? In conclusion, we will outline some policy items that consider the points of view of the key stakeholders in newcomer settlement consulted in the previous research.

- In housing policies at all levels of government, it is important to prioritize the rehabilitation of deteriorating rental housing stock. This especially involves modest “walk-up” apartment buildings of 3-4 storeys built in the 1950s to 1970s. Such policies will assist immigrants with low and modest incomes since they are increasingly concentrated in this segment of rental housing located in the early postwar suburbs. However, in cases where such neighbourhoods are undergoing gentrification or “studentification”, these buildings should be transferred social or non-profit housing providers (NPOs) to avoid “renovictions”.
- Both in building rehabilitation and in new construction projects, planning for new housing needs should include affordable larger apartments and row housing with three to four bedrooms so as to consider the

*Ville de Montréal*; Damaris Rose et Alexandra Charette, « Housing experiences of users of settlement services for newcomers in Montréal: does immigration status matter? », in *Immigrant Integration: Research implications for Public Policy*, dir. Kenise Kilbride (Toronto: Canadian Scholars' Press, 2014).

diversity in household arrangements among immigrants: families with many children or more than two adults, including multigenerational families.

- For some newcomers with very precarious status, including some refugees selected abroad, gaining access to public housing would be the most sustainable solution for affordable and adequate housing. However, on top of the problem of the overall scarcity of rent-gear-to-income units, Quebec imposes an additional barrier on recent immigrants by demanding one year of residence in Quebec for registration on the waiting list for public housing. Why not reduce this period, as is the case for the Canada Child Benefit, for which immigrant families are eligible after three months?
- The recent waves of refugees and asylum-seekers over short periods of time and in a context of great scarcity of affordable housing appropriate for the size of their households have created major

challenges for the community organizations that assist them. This has revealed the need for semi-temporary housing, for which newcomers would be eligible for approximately two years. Managed by non-profit organizations (NPOs) associated with community organizations active in refugee and immigrant settlement, these residences would also offer on-site services promoting integration. This model has already proven successful in Winnipeg.<sup>10</sup>

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<sup>10</sup>Jill Hanley et al., *Le parcours d'installation des demandeurs d'asile au Québec*. Fonds de recherche du Québec – Société et culture (FRQSC) (Québec: 2021), <https://frq.gouv.qc.ca/histoire-et-rapport/le-parcours-dinstallation-des-demandeurs-dasile-au-quebec/> ; Jill Bucklaschuk, *'They Can Live a Life Here'. Current and Past Tenants' Experiences with IRCOM's Model of Housing and Wrap-Around Supports* (Winnipeg: Canadian Centre for Policy Alternatives Manitoba Office, 2019). <https://www.policyalternatives.ca/publications/reports/they-can-live-life-here/>; Écobâtiment, *Bâtiments résilients,*

*logements sains et accueillants. Feuille de route* (Montréal., 2021), [https://www.unlogementsain.org/uploads/1/1/1/5/111590267/feuille\\_de\\_route.pdf](https://www.unlogementsain.org/uploads/1/1/1/5/111590267/feuille_de_route.pdf) ; Rose et Charette, « Accommodating government assisted Syrian refugee newcomers: the experiences of Resettlement Assistance Program providers ».