

The Intersection of Settlement and Housing Services and Policies: Reducing the Risk of Homelessness for Immigrant and Refugee Women

OCASI - Ontario Council of Agencies Serving Immigrants
In partnership with
COSTI Immigrant Services *and*
WoodGreen Community Services



March 8, 2015

Acknowledgements

We acknowledge with gratitude the contributions of the Advisory Committee:

Diane Dyson
Sandra Guerra
Yasmine Dossal
Carolina Gajardo
Dr. Robert Murdie
Dr. Valerie Preston
John Bagnall
Robert Hickey
Francisco Rico-Martinez
John Carey
Mark Ashton
Gopi Krishna
Debbie Hill-Corrigan
Lynne Woolcott

Research Team

Samantha Blostein, Eco-Ethonomics Inc.;
Mary Ferguson, Eko Nomos;
Elga Nikolova, E-Nova Consulting; Ryan Turnbull, Eco-Ethonomics Inc.



Editors:
Emmett and Owen Ferguson - Eko Nomos

With Special Thanks

OCASI would like to express appreciation and gratitude to all those that took part in this research, including representatives from the following organizations:

COSTI Immigrant Services
WoodGreen Community Services
Albion Neighbourhood Services
Sojourn House
FCJ Refugee Centre
Scarborough Housing Help Centre
Learning Enrichment Foundation
Fred Victor
Rexdale Women's Centre
Unison Community and Health Promotion Services
Black Creek Community Health Centre
Black Coalition for AIDS Prevention
Rexdale Community Legal Clinic
St. Clare's Multifaith Housing Society
Woman Abuse Council of Toronto
City of Toronto
Flemingdon Neighbourhood Services
St. Christopher House
Housing Services Corporation
Toronto Drop-in Network

This study is funded by the Government of Canada's
Homelessness Partnering Strategy

The opinions and interpretations in this publication are
those of the author and do not necessarily reflect those of
the Government of Canada.



Table of Contents

1.0 Executive Summary	5
2.0 Introduction	6
3.0 Making Home Without a Home: The Housing Realities of Immigrant and Refugee Women	9
3.1 Canada’s Immigration Context: Toronto’s Role.....	9
3.2 The Policy Context.....	12
3.3. The Spectrum of Settlement Services and Housing Services.....	16
4.0 Approach and Methodology.....	17
5.0 Research Results.....	18
5.1 Immigrant and Refugee Women’s Vulnerabilities	18
5.2 Across Settlement and Housing: Current Service Coordination.....	29
5.3 Organizational Models in Practice	43
5.4 Comparing and Contrasting Integrated Models	49
6.0 Barriers to Integrating Housing and Settlement.....	52
6.1 Tiers of Government.....	52
6.2 Incongruity between Settlement and Housing Service Philosophy and Framework.....	52
6.3 Minimal Integration of Service in Levels of Government.....	53
6.4 Minimal Recognition of Women’s Specific Needs at All Levels of Government .	53
7.0 Effective Practice in Settlement and Housing Integration	53
8.0 Conditions and Supports to Decrease Vulnerability	54
9. Recommendations	56
9.1 Government Policy Recommendations	56
9.2 Funding Recommendations.....	57
9.3 Service Providers Recommendations	58
9.4 Cross-Sector Recommendations	58
10. Conclusion.....	59
References.....	61
11.0 Appendices	66
11.1 Glossary	66
11.2 Research Methodology.....	68
11.3 Immigration Policy in Canada: Overview of Recent changes.....	74
11.4 Agencies and Selection Criteria	79
11.5 Data Collection Tools.....	82
11.6 Housing Related Supports	89
11.7 Eligibility for Services	95
11.8 Effective Practice in Settlement and Housing Integration	97
11.9 Conditions and Supports to Decrease Vulnerability	101

1.0 Executive Summary

Settling in a new country begins with finding a new home: without a home, the process of settlement can't be completed; the process of integration to society cannot begin.

OCASI - the Ontario Council of Agencies Serving Immigrants, partnered with COSTI Immigrant Services and WoodGreen Community Services to explore the current state of coordination between settlement and housing, and to identify effective practices. The research sought to determine areas for improvement within current programming, service delivery, and coordination, as well as to identify tools and resources that would enhance agencies' ability to serve immigrant and refugee women. Very little research has been carried out on housing security issues of immigrant and refugee women.

This report provides insight into the pressing issues facing women immigrants to Toronto, and the service communities that support them. While this research project was conducted with the specific objective of describing and recommending service coordination models in the social services sectors of housing and settlement, the report provides a significant amount of additional background and analysis on these topics in general. All together, this report is an attempt to provide a better understanding of the policy context in which women immigrants seek assistance with housing and settlement, the service context in which this assistance is rendered, and the lived experience of the women themselves.

The various vulnerabilities that women immigrants and refugees experience in their daily lives are described, with an eye to improving the housing and settlement sectors' ability to assist women throughout their settlement journey. The four areas of vulnerabilities for immigrant and refugee women include: housing, income, abuse and discrimination and access to supports. Access to supports requires both that there is some support *available to be accessed*, and that the individual has *the capacity to access* or make use of it.

This report provides the rationale for much-needed policy and service interventions to improve housing and settlement outcomes for, and reduce the vulnerability of, immigrant and refugee women coming to Canada.

This report highlights the current distance between housing and settlement services, in terms of their policy mandates, funding sources and service delivery paradigms. This distance is being bridged as much as possible by the exemplary work of many organizations, some of whose practices are reviewed in this report. Yet without a clear 'housing first' approach in policy as well as practice, it is clear that immigrant and refugee women will continue to be placed in extraordinarily, and unnecessarily vulnerable situations. This research makes clear the need not only for improved coordination between these sectors as they currently stand, but for significant further study and intervention at all levels of public policy to better position housing as a central concern for immigration and settlement programming and service delivery.

In providing women with lived experience as immigrants and refugees to Canada with a place to tell their settlement stories, the barriers they face are better identified. In providing workers in the settlement and housing sectors with the means to describe their practice, this report shows

how some effective practices may be transferred, formalized and documented. Moreover, the report highlights the differences between the housing and settlement sectors' guiding mandates, policies, guidelines, and fundamental service models.

This study, researching the intersection of housing and settlement services for immigrant and refugee women from the most personal lived experiences to the most abstract policy levels, seeks to provide all stakeholders with recommendations for action. We hope that the reader, regardless of position, whether as an immigrant or refugee woman, a front-line social service professional, a government employee, an elected or appointed policy-maker may find in this report a clear message of hope, and a way forward to change.

Women clearly experience a unique vulnerability to homelessness, and require a dedicated response. In the current policy and funding climate, service providers are not able to provide the coordinated services that are needed, though some agencies have developed integrated models internally, or with multiple agencies. Funding is often too specific and providers are overworked, so intensive and integrated service is being forgone. A thorough gender-based analysis of the need is required.

All levels of government are responsible for addressing the serious affordable housing predicament in Ontario. This situation can only be solved by 'housing first' which puts the priority where it should be; the settlement process is first and foremost about securing a place to live.

2.0 Introduction

Many newcomers to Canada have left their home behind for good. Settling in a new country begins with settling in a new home, a new neighborhood, and a new community. Without a home, the process of settlement can't be completed; the process of integration to society cannot begin.

Yet for many immigrants a stable, permanent home remains beyond reach. The number of immigrant and refugee women and their children making use of emergency shelters and transitional housing facilities throughout the City of Toronto is increasing. A chronic lack of affordable housing, years-long waiting lists for subsidized housing, cuts in funding to both settlement services and housing providers, widespread discrimination in the housing market, poverty, systemic racism and recent changes in immigration policy all combine to make a safe, adequate, affordable and stable home an impossible dream for many.

While there is a growing body of research on homelessness in the City of Toronto, very little research has been carried out on housing security issues that affect immigrant and refugee women. This limited understanding of the extent of the problem for women immigrants and refugees in Toronto is in part a result of the different ways that immigrant and refugee women and their families experience homelessness, or the threat thereof. For instance, immigrant women are more likely to experience 'hidden homelessness' or find only precarious housing situations when their housing is in jeopardy. For being both hidden and precarious, these

realities for immigrant and refugee women make it significantly more difficult to research and document.

In order to better mitigate the risk of homelessness among immigrant and refugee women in the City of Toronto, OCASI - the Ontario Council of Agencies Serving Immigrants, partnered with COSTI Immigrant Services and WoodGreen Community Services to explore the current state of coordination between settlement and housing, and to identify effective practices. This project was initiated with the dual purpose of informing policy decisions at each level of government, and supporting agencies to better coordinate settlement and housing services.

Funding for the research was granted through the Homelessness Partnering Strategy (HPS) of Human Resources and Skills Development Canada (HRSDC). The research process began in the spring of 2013 and ended in the fall of 2014.

The primary research objective was to explore how collaboration and integration in housing and settlement services impact the efforts of newcomer women to secure adequate, safe and affordable housing within the City of Toronto. While the research was concerned mostly with the City of Toronto, some of the partner agencies participating in the research also provide services in the Greater Toronto Area (*i.e.* Peel Region and York Region).

The research sought to determine areas for improvement within current programming, service delivery, and coordination among agencies. It sought to identify tools and resources that would enhance agencies' collective ability to serve the needs of immigrant and refugee women. Of primary importance within this effort was a consideration of service linkages between the settlement and housing fields, and the role of these fields in the primary prevention of homelessness among immigrant and refugee women.

This report systematically lays out the findings of the research study. It begins with a contextual overview of the realities facing immigrant and refugee women in Canada (Section 3.0), the policy context (Section 3.1) and the service landscape (Section 3.3). The contextual overview has been written in order to give readers a degree of general knowledge about these issues, knowledge that will help them make sense of the remainder of the study.

Section 4 defines the specific research parameters for the work. Covering research scope, methodology, objectives, research questions, activities planned and undertaken, and key concepts used for analysis, this section relates how the research was conducted and for what purpose.

Section 5 presents the main research results and attempts to answer the research questions outlined in the research methodology. It addresses the vulnerabilities of immigrant and refugee women, describes the common service pathways for immigrant and refugee women experiencing housing insecurity, and reveals the service linkages and coordination practices within and between the settlement and housing sector organizations under study. These linkage and coordination practices are further compared and contrasted, to deepen our understanding of the relative merits of different models.

Section 6 identifies common barriers to the integration of housing and settlement services. The key informants, front-line staff, and immigrant and refugee women who participated in the

research identified these barriers. The lack of coordinated, harmonized approaches from among the levels of government, incongruity in service approach and philosophy, and the lack of integration between provincial and federal agencies are discussed.

Section 7 provides a brief overview of the most effective practices in settlement and housing integration. Effective practices in service philosophy and approach, in cross-sector collaboration and service integration, and in serving immigrant and refugee women are further detailed in Appendix 11.9.

Section 8 identifies and summarizes the conditions that have to be in place, and supports that need to be provided, in order to decrease vulnerability for immigrant women. These are further discussed in Appendix 11.10

Section 9 contains the recommendations for improvement. Recommendations were made by key informants and research participants, and identified by the researchers. They relate to four areas: policy, funding, service provision and cross-sector collaboration.

Section 10 provides the conclusions that were drawn from the research.

The appendices contain references and background information that may be of value both to those interested in understanding the context of homelessness and immigration in Canada, and to those looking for practical solutions.

Readers who are interested in details of the research scope and methodology or the list of reference literature should refer to Appendices 11.0 to 11.6.

Those who would like to learn more about the spectrum of housing services in Toronto can review Appendix 11.7. Appendix 11.8 will be of interest to those who want to understand more precisely how immigrant status is linked to service eligibility

3.0 Making Home Without a Home: The Housing Realities of Immigrant and Refugee Women

3.1 Canada's Immigration Context: Toronto's Role

Toronto is home to the largest immigrant community in the country: almost forty percent of Canadian immigrants.¹ The question of immigration policy and service in Toronto is not limited to its geographic borders, but is a question of national importance. Increasing the ability of Toronto-based organizations and agencies to provide effective services to immigrants and refugees will make a significant impact on Canada's ability to successfully welcome new citizens.

Unfortunately, many in Toronto's immigrant and refugee community are in a state of crisis. This crisis is one of poverty and homelessness, the brunt of which is borne by racialized communities.² According to World Vision, Toronto neighborhoods that have experienced "the greatest economic losses are home to a disproportionate share of new immigrants and visible minority families."³ Two-thirds of all racialized⁴ persons are immigrants. Twenty-two percent of the racialized people in Canada live in poverty, and over forty percent of those reside in Toronto. In sum, there are more racialized immigrants living in poverty in Toronto than in the next two largest Canadian cities combined.

The Housing Situation in Toronto

Toronto is plagued by a chronic shortage of affordable housing. On average an adult with low income will make barely more than half the amount necessary to afford the average rent of a one-bedroom apartment in the city.⁵ On average a family with low income will still have a significant shortfall.⁶ In 2013, individuals on Ontario Works are provided a housing allowance only slightly more than one third of average monthly rents.⁷

Outside the private housing sector, the picture is not much better. The waiting list for social housing is so long that the average wait time is 4.6 years. Only 4% of families on the subsidized housing waiting list acquired a unit in 2012.⁸

¹ Employment and Social Development Canada. *Snapshot of Racialized Poverty in Canada*. Government of Canada, 2013. Retrieved from http://www.esdc.gc.ca/eng/communities/reports/poverty_profile/snapshot.shtml

² Ibid.

³ World Vision Canadian Programs. *Poverty at your Doorstep, Toronto*. 2013. Retrieved from <http://www.reddoorshelter.ca/sites/default/files/files/WVCP-2013-PovertyAtYourDoorstep.PDF>

⁴ The term 'racialized' here is used to denote the process whereby an individual's identity is defined by associated dimensions of race and ethnicity. Racialization relies on stereotypes and is a precursor to systemic racism. In contrast, the term 'visible minority' refers to individuals who are non-Caucasian in race or non-white in colour, which is often used as a demographic category. Non-white and having ones identity defined by race and ethnicity are related but significantly different.

⁵ . City of Toronto. *Poverty, Housing, and Homelessness in Toronto*. 2013. Retrieved from <https://www1.toronto.ca/City%20of%20Toronto/Affordable%20Housing%20Office/Shared%20Content/pdf/poverty-factsheet.pdf>

⁶ Ibid.

⁷ Ibid.

⁸ Ibid.

Caught between high rental prices and dramatically insufficient social housing, in 2013 20% of Toronto households lived in housing that was unaffordable, needed repair, or was too small.⁹ Paradis et al (2014) show that in Toronto's rental buildings, almost 9 in 10 families live in inadequate housing and are at some risk of homelessness.¹⁰

The housing challenges of immigrants and refugees

In a city where adequate, safe housing is becoming increasingly unaffordable, immigrants and refugees have a particularly hard time finding a home.

While immigrants account for one third of all recorded homeless people in the city, this figure still does not represent the 'hidden homeless' who move from place to place residing with friends and family, or the otherwise precariously housed. Among newcomers, homelessness occurs but it is almost entirely "hidden."¹¹ According to a recent report prepared for Fred Victor and the Learning Enrichment Foundation:

Newcomers tend to access informal networks before formal housing supports due to varying degrees of close community affiliation, shame at "being a burden on the system", and the inaccessibility of housing supports (Greenberg and Martinez-Reyes, 2010: 4).¹²

This hidden nature of housing insecurity for immigrants and refugees in the City of Toronto makes it challenging to get a full sense of the gravity of the issue within this group.

While a certain degree of housing transience could be expected among newcomers settling in the country, immigrants and refugees face compounded challenges when trying to access adequate permanent housing. A 2012 study by the Centre for Equality Rights in Accommodation (CERA) has demonstrated the astonishing level of discrimination experienced by newcomers seeking private rental housing in Toronto. The study had newcomers with identifiable accents call landlords and inquire regarding more than 1000 vacant rental units in Toronto. The study found that "almost all prospective newcomer tenants had either at least one additional rental condition imposed on them or they were denied the unit outright."¹³ These results highlight the inequities and unfettered discrimination faced by immigrants and refugees within the private rental market in the City of Toronto, making their quest for housing security almost insurmountable. The authors recommend: "Future strategies to address homelessness and

⁹ Ibid.

¹⁰ Paradis, E., Wilson, E. Ruth, Logan, Jennifer. *Nowhere Else to Go: Inadequate Housing & Risk of Homelessness Among Families in Toronto's Aging Rental Building*. University of Toronto, 2014. Retrieved from <http://neighbourhoodchange.ca/wp-content/uploads/2014/03/Paradis-et-al-2014-Risk-of-Homelessness-Toronto-Rental-SUMMARY.pdf>

¹¹ Valerie Preston, Robert Murdie, Silvia D'Addario, & Prince Sibanda. *Precarious Housing and Hidden Homelessness Among Refugees, Asylum Seekers and Immigrants in the Toronto Metropolitan Area*. CERIS - The Ontario Metrop, Working Paper No. 87, 2011.

¹² Teya Greenberg, and Elisa Martinez-Reyes. *Hidden: Newcomer Experiences of Homelessness at Fred Victor and The Learning Enrichment Foundation*. Prepared for the Learning Enrichment Foundation and Fred Victor, Funded by Citizenship and Immigration Canada, 2010.

¹³ Housing Equality for New Canadians. Centre for Equality Rights in Accommodation, 2012. Retrieved from: http://www.equalityrights.org/cera/wp-content/uploads/2013/12/Housing-Equality-for-New-Canadians_English.pdf

housing insecurity must take account of the reality that – even where rental housing is available – thousands of vulnerable individuals and families cannot make it through the door.”¹⁴

In the largest immigrant community in Canada, the immigrant experience is increasingly one of difficulty and privation. Along with low income, the struggle to access affordable, safe, appropriate and secure housing presents a clear threat to the vitality and prosperity of new Canadians.

Intersectional Vulnerability: The Female Immigrant and Refugee Experience

In the brief overview above, some challenges facing Toronto’s immigrant and refugee populations were laid out. Of particular interest to this research, however, is the extent to which women are disproportionately placed at risk of, or experience, poverty in comparison to their male counterparts. As will be shown through the course of this study, this vulnerability is the result of many factors.

Directly demonstrating the extent of immigrant and refugee women’s vulnerability is difficult. Publicly available Census data is routinely compared to Canadian-born women, and not to immigrant and refugee women. Such a comparison shows that although immigrant and refugee women are more likely than Canadian women to have advanced degrees, they remain employed at a lesser rate, in lower-paying jobs.¹⁵ Women who’ve immigrated recently earn, on average, 56 cents for every dollar earned by a woman born in Canada.¹⁶

According to a publication of the Canadian Women’s Foundation, “Eighty percent of all lone-parent families are headed by women. This adds up to over 1 million families, and they are among the poorest in the country. Single moms have a net worth of only about \$17,000, while single dads have about \$80,000.”¹⁷ A woman is also more likely to be in physical danger than is a man.¹⁸ Thus, the issue of women’s poverty and abuse has a direct impact on the prospects of future generations, and is in many cases a question of physical safety as much as economic prosperity.

¹⁴ Ibid. p. 10.

¹⁵ Tina Chui. *Immigrant Women*. Statistics Canada, 2013. Retrieved from <http://www.statcan.gc.ca/pub/89-503-x/2010001/article/11528-eng.htm#a17>; <http://www.statcan.gc.ca/pub/89-503-x/2010001/article/11528-eng.htm#a21>

¹⁶ Sheila Block and Grace-Edward Galabuzi. *Canada’s Colour Coded Labour Market: The Gap for Racialized Workers*. Canadian Centre for Policy Alternatives and Wellesley Institute, 2011: 12. Retrieved from <http://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2011/03/Colour%20Coded%20Labour%20Market.pdf>

¹⁷ Canadian Women’s Foundation. *The Facts About Women in Poverty*. Retrieved from <http://www.canadianwomen.org/facts-about-poverty#Focus>

¹⁸ Ibid.

3.2 The Policy Context

With immigrants making up almost half of Toronto's total population,¹⁹ immigration and refugee policies, and the services that flow from them at all levels of government have a direct and extraordinary impact on Toronto as a whole. While Toronto itself contains the largest immigrant community, federal bodies have the greatest role in determining the Canadian immigration and refugee policy context.

An intricate web of federal, provincial and regional policies have been created to protect residents and provide services for vulnerable populations. Although the list of policies is impressive, they can sometimes do more harm than good, and even in ways that are directly

“Need to realize that we are at the tip of the iceberg in understanding the policy context. The policy context is very complicated and is changing constantly.” *Policy Matters Anonymous Participant*

contrary to the intent of any single policy. This is particularly true for newcomer women.

Between 2011 and 2014 the Elizabeth Fry Society, the Barbra Schlifer Legal Clinic and the Women's Abuse Council worked on the Policy Matters Project. This Project carried out a gender-based analysis of the impact of policy and systems on

women's safety, with a focus on immigrant and refugee women living in Toronto. The purpose was to identify how “policies often “bump up” against each other to create conflicting policy responses that [both] negatively impact women who experience [violence,] and perpetuate unsafe situations for women.”²⁰ The project focused on immigrant and refugee women because the leading organizations and the members of the research Advisory Committee concluded that immigrant women were more negatively affected by policies and their interactions than other populations.

“Policies in and of themselves may to or may not hurt women, but their collective impact is increasingly problematic.” *Policy Matters Anonymous Participant*

The Policy Matters project team identified and performed research in five policy areas:

1. Income Security,
2. Housing Security,
3. Custody and Access,
4. Access to Supports,
5. Freedom from Discrimination/Victimization/Criminalization.

In many cases, these policy areas intersected to create unsafe conditions for immigrant and refugee women. For example, while non-status women with an outstanding immigration application are eligible for subsidized housing in cases of domestic violence, the receipt of subsidized housing may be interpreted as receipt of social assistance, and may jeopardize a woman's chances of getting permanent resident status.²¹

¹⁹ Ibid.

²⁰ Woman Abuse Council of Toronto. *Policies Matter When Women Experience Violence*. 2013. Retrieved from <http://womanabuse.ca/policiesmatter/home.html>

²¹ These intersections, and others, are further explained in an interactive web application found at: <http://womanabuse.ca/policiesmatter/intersections.html>

The project concluded “a lack of consistent policy implementation and the lack of coordination at the service delivery level means that women’s journeys to safety vary considerably. The quality of services received can often depend on the individual service provider.”²² Similar to the current study, the Policy Matters project recognized the need to look at how policy affects the safety of immigrant and refugee women, and assess ways of improving the conditions for their success and safety.

Immigration Policy Affects Women Differently

Women are more vulnerable to policy changes that affect families and new sponsorships, such as the newly introduced Conditional Permanent Resident status, which provides for the deportation of a sponsored spouse if the relationship breaks down within two years of arrival. Moreover, as women are more likely to be secondary applicants, linking immigration status to partners does not account for experiences including abuse, exploitation or other violence in the home. Conditional Permanent Residency creates a significant power imbalance in spousal relationships, and renders women more vulnerable to abuse, as well as places unnecessary burden on women in abusive situations. Immigrant women may fear loss of status if they attempt to leave an abusive relationship, and what’s more, may in fact lose status through no fault of their own. Abuse or neglect forms grounds for exceptions to the rules but despite that women can still be at a disadvantage.²³ Women who are leaving abusive situations must prove mistreatment to avoid deportation. This presupposes that the victim has an understanding of Canadian immigration and criminal law, and of what constitutes proper proof. In sum, this new kind of status, while presumably created to punish ‘marriages of convenience’, does clear and significant harm to immigrant women in abusive relationships.

Other policy measures place specific groups of immigrant women at greater risk of abuse, exploitation or poverty. For instance, the requirement for Live-in Caregivers – almost all of whom are women – which have recently been changed, still creates on-going problems since living with their clients increases the potential for exploitation and abuse in the workplace. No such requirement exists for other kinds of temporary workers. The 2011 moratorium on sponsorships for parents and grandparents, and now the annual limit of 5,000 new applications for these sponsorships, also disproportionately affects women. Without access to childcare that may be supplied by grandparents or other family members, women face disproportionate barriers to entering the workforce [i.e. women are not only most likely to be called upon to provide care in a family with two parents and no other family supports, but are also more likely to retain custody of dependents following divorce or separation]. Although men occasionally require access to childcare, it impacts women’s settlement process more significantly, as they are more often than not the primary caregivers. This role makes them more economically dependent on their spouses who are the primary wage earners.

²² Ibid.

²³ <http://www.cic.gc.ca/english/resources/publications/family-sponsorship.asp>

The following points, developed by the Canadian Research Institute for the Advancement of Women, further demonstrate some of the particular impacts of immigration policy on women:²⁴

- **Awarding points for official language ability, education and professional experience** – all of these are areas that women may have less opportunity to develop.
- **Focusing on economic criteria** – this ignores volunteer work in the community and the unpaid work of caring for the family that many women take on.
- **Granting immigration officers discretionary powers** – biases and prejudices can easily come into play when making immigration decisions; this can disproportionately affect women, especially if the majority of immigration decisions are made by men.
- **Shaping immigration categories** – most women apply for citizenship as family members of their husbands or fathers.
- **Charging high immigration fees** – women are less likely to be able to afford high immigration fees due to well-known wages gaps between women and men. The wage gap between men and women is significantly wider in many foreign countries.
- **Barring those on social assistance** – immigration policy prevents those who are on social assistance in Canada from sponsoring family members to immigrate. The majority of immigrants on social assistance are women with children; they are the most in need of family supports.

For a list of the many significant and recent changes to immigration and refugee legislation and regulations, please see Appendix 11.3.

Housing Policies in the City of Toronto

While the Ministry of Citizenship and Immigration Canada fund the majority of settlement services offered across Ontario, the City of Toronto funds most of the housing supports and services available to Torontonians. The divisions of responsibility and jurisdiction within Canada's three-tiered governmental structure, and the policies that result from these, create barriers for women immigrants and refugees. These barriers, and some possible remedies to them, will be further explored throughout this report.

Ontario's Long-Term Affordable Housing Strategy attempts to address the affordable housing problem by establishing an overall legislative framework, supporting the development of local housing and homelessness plans, continuing to fund the affordable housing programs (approximately \$430 million in annual funding), and by engaging the federal government in establishing long-term sustainable funding.²⁵

²⁴ Canadian Research Institute for the Advancement of Women. *Immigrant and Refugee Women*. CRIAW Fact Sheet, No.5 – 2003:1. Retrieved from <http://www.criaw-icref.ca/sites/criaw/files/Immigrant%20%26%20Refugee%20Women%20Factsheet.pdf>

²⁵ The detail of the Long-Term Affordable Housing Strategy can be found at the following link: <http://www.mah.gov.on.ca/Page9187.aspx>

The City of Toronto has developed an *Affordable Housing Action Plan 2010-2020* identifying many priorities for addressing the affordable housing shortage across the city.²⁶ The implementation of the plan is threatened by shrinking budgets: a consequence of provincial- and federal-level budget cuts. Federal funding for social housing in Ontario is expected to decline steadily over the next 15 years, even while demand for social housing is rising.

Many of the municipally-funded emergency and hostel service agencies received significant budget cuts after an extensive 2014 audit and satisfaction survey. Funding cuts to the Housing Stabilization Fund amounted to \$4.3 million in 2014. These cuts were made despite the fact that the waiting list for affordable housing rose by 18% from 2010-2013. Overall the city's Shelter, Support and Housing budget was cut by 6% from 2013-2014, a total cut of just over \$40 million.²⁷

An unprecedented homelessness crisis may be unavoidable if measures are not taken soon at all levels of government. The private sector and possibly the social sector can be encouraged to invest in building or refurbish housing units to be offered at affordable rates. Some policies have been implemented to enable and encourage the private and social sectors to acquire and build or convert affordable housing units. Financial incentives have been offered to private and non-profit housing corporations to build affordable housing in the City of Toronto as part of *An Affordable Housing Action Plan 2010-2020*.²⁸

Aside from these positive initiatives, there are housing related issues at the municipal and regional level that contribute to the instability, vulnerability and lack of safety for immigrant and refugee women.

A prime example is the lack of enforcement of the *Residential Tenancies Act* in the City of Toronto. This leaves many low-income women living in unsafe conditions, and those who do not have the knowledge and/or skills to launch a complaint or voice their dissatisfaction (e.g. those with limited English facility) may suffer extraordinarily at the mercy of unethical landlords.

It is hoped that this brief discussion provides some illustration of the scale of the issues facing Toronto's women immigrant and refugee population. The many levels of policy that are a part of the reality of the immigrant and refugee woman coming to Canada have been briefly outlined to demonstrate their impact on the settlement journey.

The differences in government funding requirements and expectations, and the interaction (or lack of interaction) between the departments and levels of government is a theme that carries throughout this report. Untangling the complexity of the governmental (and non-governmental)

²⁶ *An Affordable Housing Action Plan 2010-2020*, Housing Opportunities Toronto, 2009, 60 pgs. Retrieved from: http://www1.toronto.ca/city_of_toronto/affordable_housing_office/files/pdf/hot_actionplan.pdf

²⁷ The City of Toronto 2014 Operating Budget – Gross Expenditures, City Council Approved February 18, 2014. Retrieved from: http://www1.toronto.ca/City%20of%20Toronto/Strategic%20Communications/City%20Budget/2014/PDFs/Presentations/2014%20Council%20Operating%20and%20Capital%20Summaries%20-%20Final%20approv_1.pdf

²⁸ *An Affordable Housing Action Plan 2010-2020*, Housing Opportunities Toronto, 2009, p. 7. Retrieved from: http://www1.toronto.ca/city_of_toronto/affordable_housing_office/files/pdf/hot_actionplan.pdf

policy environment for immigrant and refugee women is not something we accomplish fully, but this report makes and relates several salient observations on the impacts of the current policy and programming environment on women's ability to access needed supports and services, and to manage and acquire safe, affordable, and appropriate housing.

Although the focus of the report is the City of Toronto, the writers of this report request being afforded some latitude in making observations about policies that are applicable to immigrant and refugee women more broadly (*i.e.* across Ontario and Canada).

3.3. The Spectrum of Settlement Services and Housing Services

'Settlement services' is a common social service term that refers to the set of services devoted to assisting people who are immigrating to Canada acculturate within Canadian society. Services like language training, counseling or orientation workshops are considered settlement services.

Unfortunately, the service concept for settlement and integration is vague; the scope of services provided under the auspices of nominally settlement-focused programming and policy has not been adequately defined. The mandate for services like language instruction, employment services for newcomers and interpretation is self-explanatory. Yet funders from different levels of government have not defined what settlement-related challenges or issues fall within, or indeed outside, the mandate of general settlement services. CIC's Orientation and Welcoming Communities services, Settlement Workers at Schools (SWS), the Library Settlement Partnership, and MCI's Newcomer Settlement Program (NSP) are all examples of services and programs whose mandate is less than perfectly clear. In this report, we will use the term "general settlement service" to refer to these more general groups of services.

General settlement services primarily provide orientation, assessment, settlement planning assistance, information and referrals, and workshops on settlement issues. In some cases outreach can be part of the package of general settlement services.

'Housing services' is a term used to refer to services aimed at assisting individuals who are transitioning from one residence to another, or are experiencing some degree of housing insecurity.

Services related to housing have two distinct methods: the provision of housing (subsidized housing, emergency shelters), and housing help - a suite of services supporting people to find, get and maintain housing.

Housing help services include:

- Housing access services that assist with finding a place to live
- Housing stabilization services that help clients settle and stabilize in their new housing, and avoid further housing crises.
- Eviction prevention services that educate about tenants' and landlords' rights and responsibilities, and help with the resolution of tenant-landlord conflicts
- Income support assistance for paying rent and utility costs.²⁹

²⁹ Source: <https://findhousinghelp.ca/wihh/index.php>, retrieved on February 18, 2015.

4.0 Approach and Methodology

This research began with the formation of a Management Committee consisting of representatives from the three partners, and two professors from York University. Selected because of their extensive work on immigration and homelessness issues, Dr. Robert Murdie and Dr. Valerie Preston provided guidance to ensure that the research project was thorough and well designed. The Management Committee contracted a consultant team in a competitive and transparent process.

A collaborative of three consulting firms were awarded the contract: Eco-Ethnomics Inc., Eko Nomos and e-Nova Consulting.

After the consultant team was secured, an Advisory Committee was recruited. The committee was representative of the settlement and housing service providers in the City of Toronto serving women with diverse ethnicity, immigrant and economic status.

This research was focused on how the collaboration and integration of housing and settlement services impact the efforts of newcomer women to secure adequate, safe and affordable housing. All research activities were carried out within the bounds of the City of Toronto.

Six service providing agencies were invited to participate in the research activities. All participating organizations:

- Serve women immigrants (including refugees);
- Provide housing and/or settlement and integration services;
- Demonstrate some degree of linkage activities between settlement and integration and housing services;
- Deliver services in the City of Toronto;
- Demonstrate willingness to take part in the research.

Diversity in location and balance between settlement and integration service providers were both sought in the selection of participant organizations.

Information was collected from sector leaders and key informants, senior and frontline staff of participating agencies, immigrant and refugee women recruited through the participating agencies, and representatives of external linking stakeholders (*i.e.* referral partners of participating agencies).

The research methodology included secondary and qualitative research. A brief scan of related documentation and literature was performed. Primary data collection included 77 interviews (47 of them with immigrant and refugee women), nine focus groups with frontline staff and four focus groups with clients.

*For more detailed information on the research methodology see Appendix 11.3.

Several theoretical frameworks informed the analysis of findings:

1. Indicators for housing inadequacy (based on those used in Paradis et al (2014): the research team at Cities Centre, University of Toronto, surveyed 1,566 families and children living in high-rises, both private rental and social housing. The six indicators used to measure housing inadequacy were: unaffordable housing, overcrowding, unsafe housing, insecure tenure, bad unit conditions, and bad building conditions. Paradis et al (2014) illustrate the need to assess the risk of homelessness for immigrants and refugees by looking at these six dimensions of housing adequacy instead of focusing on housing affordability alone.³⁰
2. The Sustainable Livelihood Framework and especially the concept of Vulnerability Context: the shocks, trends and other factors that have a direct impact on a person's ability to pursue beneficial livelihood strategies.³¹
3. Dimensions of Well-being and Safety: the vulnerabilities of immigrant and refugee women are identified in the report in relevance to the four dimensions of health, well-being and safety identified by the Policy Matters study. These include income security, housing security, freedom from discrimination, and access to supports and services.³²

The key concepts used in the report are defined further in Appendix 11.3 (Research Methodology).

5.0 Research Results

The research results were clustered around several themes: the vulnerabilities of immigrant and refugee women; coordination of services at front-line level and organizational models of service coordination and integration.

5.1 Immigrant and Refugee Women's Vulnerabilities

All stakeholders identified a significant number of vulnerabilities affecting the ability of immigrant and refugee women to access appropriate housing. These vulnerabilities are rarely the focus of research, or of gender-specific policy. Indeed, sector leaders who were interviewed pointed out that policy often gives little consideration to the unique vulnerabilities of women.

The following section provides a summary of the factors that, according to the clients participating in the research and their service providers, make immigrant and refugee women vulnerable to homelessness.

The research revealed two 'layers' of vulnerability: vulnerabilities common to all immigrants and refugees, and those specific to women immigrants and refugees. These two layers compound each other, making successful settlement and housing stabilization far more difficult for women.

³⁰ Paradis, E., Wilson, E. Ruth, Logan, Jennifer. *Nowhere Else to Go: Inadequate Housing & Risk of Homelessness Among Families in Toronto's Aging Rental Building*. University of Toronto, 2014. Retrieved from <http://neighbourhoodchange.ca/wp-content/uploads/2014/03/Paradis-et-al-2014-Risk-of-Homelessness-Toronto-Rental-SUMMARY.pdf>

³¹ <http://ekonomos.com/wp-content/uploads/2014/03/Beyond-Survival-Executive-Summary-2010.pdf>

³² Woman Abuse Council of Toronto. *Policies Matter When Women Experience Violence*. 2013. Retrieved from <http://womanabuse.ca/policiesmatter/home.html>

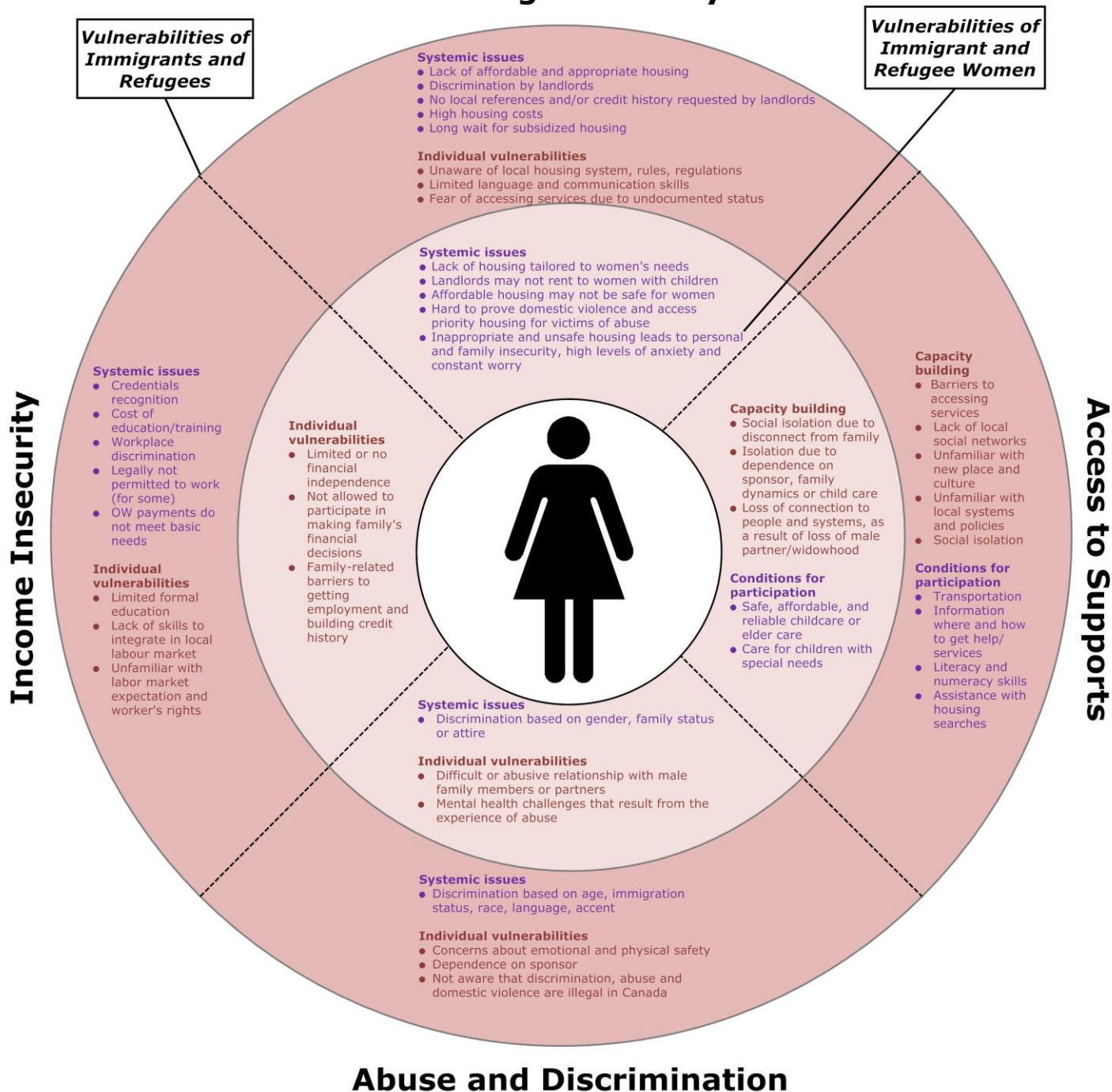
Gender-specific challenges like domestic or sponsor abuse, economic dependence on spouses and family members, and lack of childcare add to the challenges facing all immigrants and refugees. While housing insecurity is a common issue for both male and female immigrants, the consequences of unsafe and inappropriate housing creates greater risk and are more threatening to women.

It is important to note that this research study did not include a comparison of men's and women's housing and settlement experiences. Although the findings clearly indicate that immigrant and refugee women have increased vulnerability, a larger gender-based comparative study is needed to confirm the true extent of this vulnerability.

Four primary areas of vulnerability emerged: housing insecurity, income insecurity, abuse and discrimination, and access to supports. Within each category there are vulnerabilities that apply to immigrants and refugees generally, and vulnerabilities that are unique to women. Each of these categories and layers of vulnerability is explored in this section.

Vulnerability of Immigrant and Refugee Women

Housing Insecurity

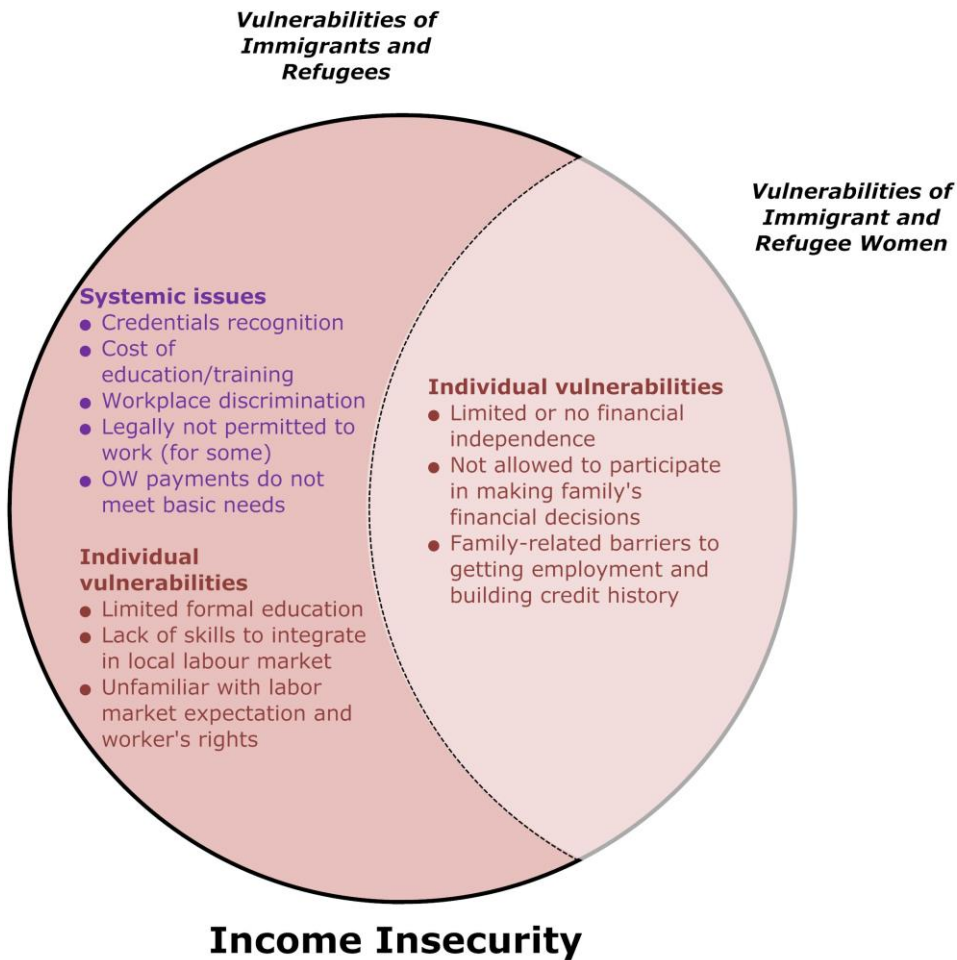


Income Insecurity

Income insecurity is linked to poverty, housing insecurity, abuse and discrimination. Participants indicated that they face income insecurity when they can find only precarious, intermittent, and/or unsafe working conditions. Language barriers, systemic discrimination, insecure status, and/or a lengthy immigration process were all commonly cited as aggravating factors:

I was an elementary school teacher back home in India for over 20 years. But they told me I need Canadian experience and when I went to ask how to get Canadian experience someone told me to volunteer... My major is English so I decided to take the ELT [Enhanced Language Training] course, because they will find placement for your experience. So this is how I got my volunteer job in the school, I applied to work at the school but they didn't call me back. -Housing service client

In addition, women may be unable to find and keep employment because of their obligations as child bearers, caregivers, and homemakers, or because of dependence on controlling spouses or family members.



Lack of employment opportunities often causes women to rely on male family members to pay for household and personal needs. This strains families as Toronto's high cost of living makes it very difficult to survive on a single salary that is often low paying, intermittent or temporary. One housing client explains: "Our income is very low, \$18,000 or less for the year. My husband gets work from a temp agency. It is very difficult. We have three children under 18."

Financial dependence on male family members often hinders a woman's autonomy and decision-making power, particularly about spending, and may decrease a woman's ability to meet her basic needs, and those of her family. In one interviewee's words:

My husband is my owner and I am dependent on him, this could be a problem with other women. I am struggling and need help. He may also be suffering but it is different because he is out at work and I am at home with the kids and it is so hard. He might be thinking it is hard, but I am the one with the kids. I am waiting for his permission. I am struggling with my house and bills and no job, I need to eat and pay rent and I have to do something. I get a loan from a friend or the credit card that my husband has. It is different here, I have been sick for a long time in Canada... I was very sick. I was going to the ER all the time, so my husband could not work because of my sickness. Now I have three children so I can't work. It is very difficult to find a job. I would like to support my family but I cannot find a job. -Housing help client

Housing Insecurity

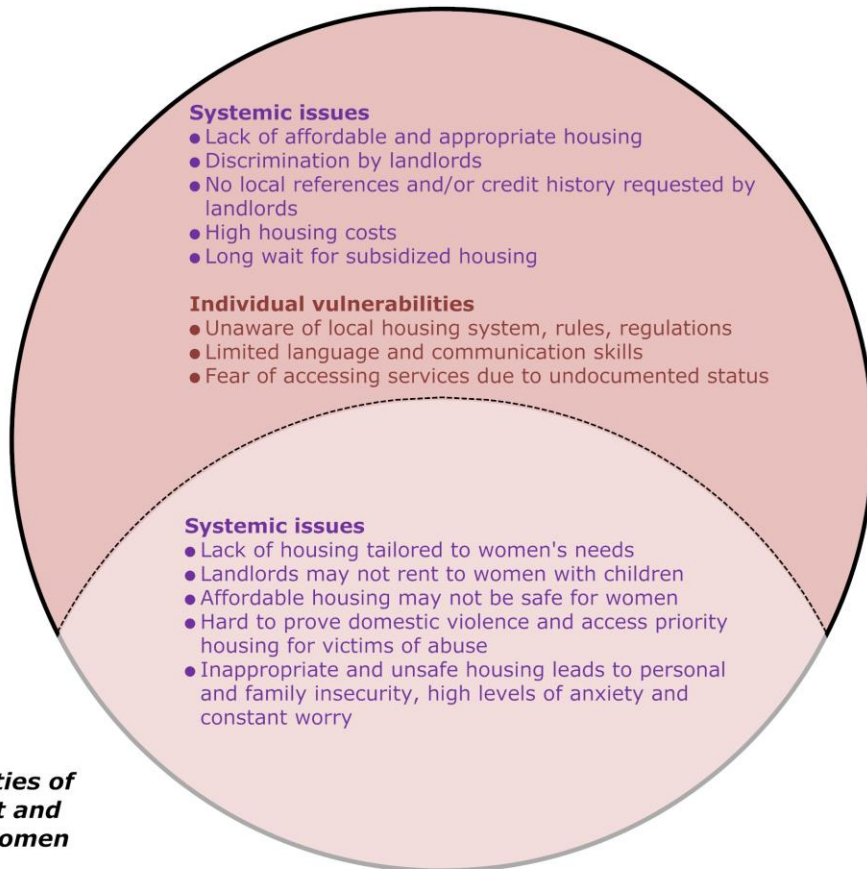
Housing is the first and most pressing settlement task that a newcomer has to resolve. Transitional housing is hard to find and is only available for short, regimented periods of time that do not take into consideration the individual's long-term settlement needs. One of the participants was coming to the end of her allotted stay at a refugee transitional housing centre. She had suffered brutal domestic violence and fled her home country. At the time of the interview she was overcome with stress from searching for housing for herself and her daughter:

With the housing stress sometimes I want to finish my life, to leave the stress, but when I see my daughter I think, 'Who will take care of her?'. I don't want to cry in front of her because she is very happy and intelligent child and I want her to have opportunities here. -Transitional housing resident

Many immigrant and refugee women find it challenging to navigate a new city and face language and other communication barriers that hinder their search for housing:

The language to communicate with landlords and my psychological situation due to my refugee experience made it difficult to find a place to live. It is hard to communicate with someone that I don't know [...] I had to go without meals in the morning and try to get to a place that I didn't know how to get there. Another problem is that I don't know Toronto and this was another trouble: to try and get to the address on the paper was so difficult. -Former transitional housing resident

**Vulnerabilities of
Immigrants and
Refugees**



**Vulnerabilities of
Immigrant and
Refugee Women**

Housing Insecurity

It is even harder for a family or a single mother with children to secure appropriate housing. There are longer waiting lists for larger units, and it is more difficult for mothers with many children to share accommodation. The need to be close to schools further limits the choice of housing. There are added concerns for the safety of the children. Subsidized housing, even when available, may not be an adequate solution. Women living in subsidized units expressed concerns about their children's safety and potential exposure to illegal drug use.

Income insecurity often goes hand in hand with housing insecurity. Without adequate income, without knowledge of the city or understanding of the rental housing market, many immigrant and refugee women in Toronto become the 'hidden' homeless. They stay with family, friends or strangers, and deal with chronic or intermittent homelessness. Even when they find housing, it is often shared with strangers and sometimes dangerous:

When I came I was four months pregnant. I moved to the shelter at Christie. I stayed there for December to March. In March a housing worker helped me... [and] I moved in with a girl who was staying in the shelter... She had a problem with depression and I was pregnant and I was so scared and felt that my life was threatened. It was making her

talk to herself and one time I was cooking and she took the food and flushed it, I was using a knife to butter my bread and took the knife out of my hand... she tried to come to my room and she wanted to sleep with me. I was always closing the door. I was there for one week and I went back to the Shelter. It was stressful with immigration and housing, and now I face the problem again. I stayed in the shelter for March and April and moved in May. I was overdue and I moved on the 15th of May. It was so frustrating and stressful looking for a house during that time. -Housing help client

Women have specific needs that narrow the scope of affordable housing that is also safe, stable and appropriate. Safety is a concern for women in general, and especially for mothers living with children. When looking for housing, women also consider the following:

- Access to services: schools and child care should be close, as well as adult services such as language classes
- Transportation: the cost of public transportation within the GTA quickly adds to the cost of renting.
- Community: in some cases women were willing to accept poorer living conditions to be closer to an ethnic community that could become a source of information and support.

Some participants in focus groups had moved from more affordable areas such as Peel region to Toronto in order to be closer to community and other services.

A lack of stable, safe, and affordable housing causes tremendous stress, and stress is the primary emotion described by most interviewees facing the need to resolve their housing situation. The following quotes provide striking insight into the distress that housing insecurity can cause:

...I start to close myself and start to feel that I am not in my country... The trauma, and the money, and my situation with the income assistance, many troubles, discrimination from the landlords. I kept crying and crying... -Former transitional housing resident

I am under pressure. Sometimes I wish I had not come here because the situation is worse in terms of housing than back home, not the war and fighting but the housing situation. -Refugee housing help client

The search for affordable and appropriate housing was repeatedly discussed as extremely difficult and stressful for the women interviewed. It is a key barrier to successful integration, and is closely related to income insecurity.

It was clearly stated throughout the many stories that women shared in this research that stable and secure housing is a prerequisite for successful settlement and integration. Merely 'finding a place to stay' is not sufficient; if a person cannot access and keep a home that is affordable, safe, healthy and secure, the settlement process cannot be said to be complete.

Abuse and Discrimination

An alarmingly large proportion of immigrant and refugee women face situations of abuse and discrimination. Their partners and/or other family members who have sponsored their immigration can abuse women. Women immigrants may also be abused by any opportunistic person offering them temporary shelter, or any individual seeking to prey on their vulnerability. As an elderly woman seeking housing help explains:

I live in a basement. My daughter-in-law locks the water and... tries to chase us out, she bangs on the floor. I have always lived in the basement since I have been here. My son and daughter live upstairs with 2 kids. We really need a place to go. My health, I am old, the pressure is very bad. I have a Downs syndrome son, we both have diabetes; we really need a place. We are frustrated and many days we just cry every day, she chases us and curses us ... I have a letter from my doctor that says [we] cannot live in this condition. I feel I might run mad. She is always writing letters and accusing us of things. -Housing help client

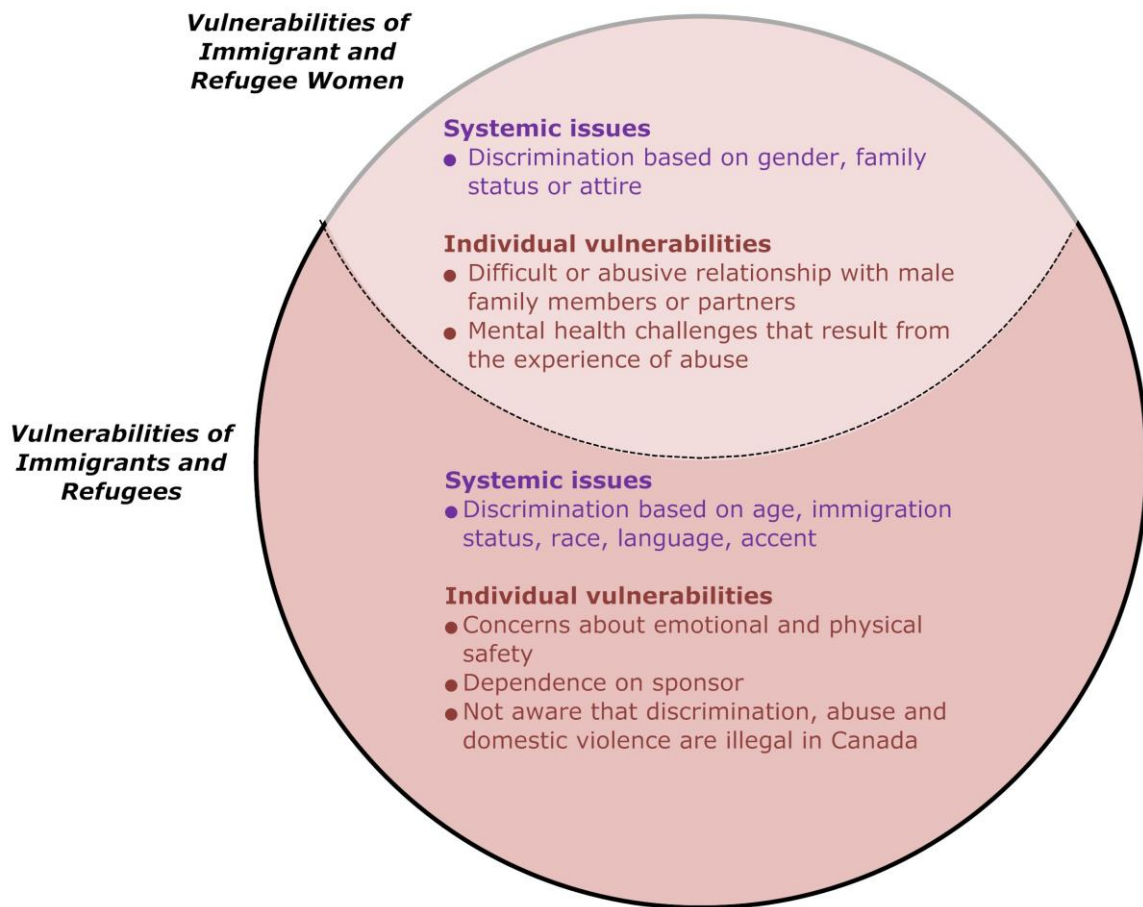
Lack of income or knowledge of any support services, as well as isolation and unfamiliarity with Toronto, make many immigrant and refugee women reluctant to leave situations and locations in which they do not feel safe. In other cases, abuse from family members and hosts can force women into unsafe or inadequate housing that threatens family safety:

I came with two kids and my husband married me in 2006, but I didn't get to come until 2008. When we came it was different from before. He kicked me out with two kids; I had no money and nowhere to go for a couple of months. The kids were giving [my aunt] problems... [so] she kicked me out too. I rented a room from her next-door neighbor and my daughter was sexually abused one day while I was at work. -Housing help client

Without special care to provide safe and secure housing, the attempts to flee an abusive situation may fail:

[The housing situation] would be better with more security. The guy that was abusing me, he found out where I live and he came knocking on my door at midnight. He works in the area, so I am trying to move away from that area because I am so scared. -Refugee housing help client

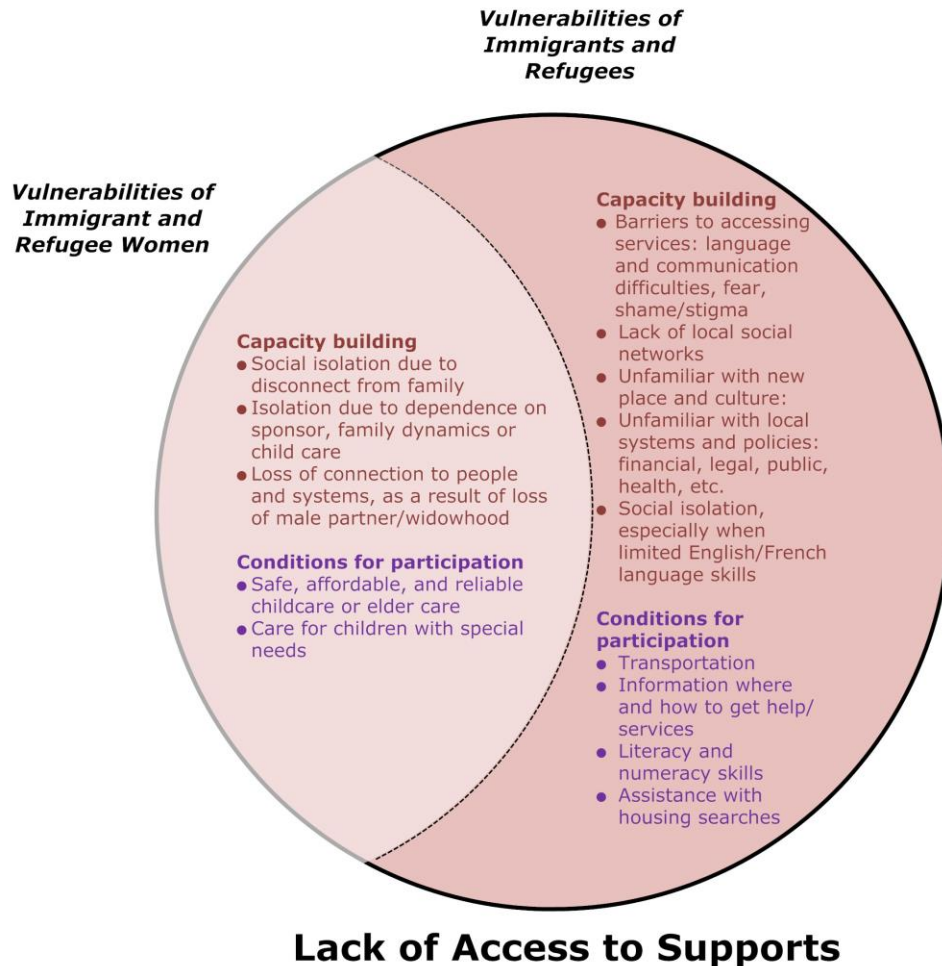
In addition to outright abuse, many – if not all – immigrants and refugees experience some form of discrimination. Many interviewees reported discriminatory practices that affected both their work prospects, and their ability to find proper housing. Specifically, respondents reported at least one instance of potential employer or landlords discriminating against them based on their perceived financial status, their receiving of social assistance benefits, and/or their accents or style using English in conversation or correspondence. – Anonymous client



Abuse and Discrimination

Access to Supports

Immigrants, and especially immigrant women, are made more vulnerable when they do not have access to supports. Access to supports requires both that there is some support *available to be accessed*, and that the individual has *the capacity to access* or make use of it. In many cases respondents reported that, in addition to the available supports for their particular situation being few and far between, they encountered significant barriers in acquiring the supports they knew of, or found out about.



For instance, childcare is crucial to immigrant and refugee women who have children, but an over-burdened bureaucratic system make it extraordinarily difficult for some women to access even the childcare supports they are entitled to enjoy:

The bad experience is with daycare subsidy. I have already been here two years and I am still waiting for the daycare. I could not find daycare that could accommodate my son and then I had to wait and then I was put back on the list because no one wanted to take my son because of his diabetes. My worker told me that I should have applied

for special needs but how was I supposed to know? Now I don't have the budget to cover my daycare so I am waiting.

-Refugee transitional housing resident

Without safe and reliable childcare, immigrant and refugee women have less time to search for work and housing, and the scope of that search is limited by their role as caregiver (i.e. they cannot work certain hours due to the need to be with their child or children, nor find immediate childcare to attend job interviews).

In addition to the need for childcare, interviewees expressed a need for improved supports for finding housing and work. Without these critical supports, immigrant and refugee women suffer increased stress and isolation, which further increases the time needed to settle in Canada.

The accessibility of existing supports is also at issue. As noted in the section on housing vulnerabilities, distance and transportation costs may render services inaccessible to those who most need them. In other cases, information about available service options does not reach those who need and are eligible for the service. Women participating in focus groups and interviews shared that it took them a long time to find out about the existence of services that they needed.

Immigrants and refugees often lack other capacities for accessing and utilizing supports. Capacity issues range from not knowing the city, to language and communication barriers, to lack of knowledge about one's rights, to advocacy skills. In the housing context, lack of these capacities prevents some immigrants and refugees from successfully negotiating with landlords, from adhering to their obligations or defending their rights as tenants, and ultimately from avoiding abuse and eviction.

A critical need expressed by interviewees is support in navigating Canadian systems and the City of Toronto services. There is a marked sense of isolation which is exacerbated by being in an unfamiliar city:

I was looking online for any rental apartment. The problem is that I don't know where to move; we have no relatives and no friends here. It is a big city, if I ask one person they will tell you different things based on their experience and I don't know who is a good person to ask. When I see the prices I feel overwhelmed. When I see the price range I think - what is the difference between the highest price and lowest price places?

-Refugee transitional housing resident

This sense of isolation and need for support is especially apparent with single mothers:

Help is needed for single parents but in Canada; there is not a concentration on single parents for newcomers... [we are] all by [ourselves] and [we] struggle for help to have someone to watch the kids or go out and get something, to go and get milk... [we] need help with getting food or getting to the food bank... I have a friend that is overwhelmed and is always crying. She has two children and is by herself. -Refugee housing help client

How vulnerabilities intersect

Assessing the layers and components of vulnerability experienced by immigrant and refugee women, it becomes clear that these individuals face extreme challenges and risks in settling in Canada. The depth of these challenges is reflected in the stress, pain, fatigue, and depression that characterized the interviews.

These struggles cannot be alleviated by income security only. Women who have some income and are not experiencing personal challenges such as mental health issues or domestic abuse still report housing difficulties due to settlement challenges (*i.e.* learning a new language and becoming accustomed to a new culture, climate and set of customs), discrimination and lack of supports to navigate the system. These issues are all barriers to housing stabilization.

Successful settlement and integration require comprehensive and coordinated services and supports to address all intersecting vulnerabilities. In addition to information, immigrants and refugees need personal resources, an understanding of the written and unwritten rules in society, and skills for navigating the social system. Immigrants and refugees may experience significant challenges in communicating, using transportation, navigating institutions, or finding childcare due to a lack of language skills, cultural familiarity or knowledge of the system. Also, networks of support may not exist, discrimination may be prevalent, materials and services designed to help may not be made available in a variety of languages, and communities may not be welcoming. In many cases, successful settlement for immigrant and refugee women is inhibited by the lack of receptiveness and support of the community.

Housing and settlement are mutually reinforcing and mutually dependent. Immigrant and refugee women who are not socially and economically integrated in society are at higher risk of becoming homeless. Numerous accounts of this were relayed by front-line workers, and by the immigrant and refugee women participating in the research.

5.2 Across Settlement and Housing: Current Service Coordination

This section covers service coordination within and between settlement and housing services, and attempts to provide a comprehensive analysis of the intersection between these sectors. The findings of this section were drawn from both focus groups with frontline workers and interviews with individual immigrant and refugee women.

The research looked at service coordination at each stage of the housing process, when individuals:

1. Need identification
2. Are finding a place to live
3. Need support with keeping housing,³³ including but not limited to accessing settlement and integration services.

³³ Referred to as “housing stabilization” and “eviction prevention” by the Housing Help Association of Ontario. See: Housing Help Association. *What is Housing Help??* Retrieved from <https://findhousinghelp.ca/wihh/index.php>

It also explored the relationships between settlement and housing workers, and the coordination of other services required by women who face housing challenges.

Housing Services and Settlement Services: An Asymmetrical Relationship

When it comes to supporting immigrants and refugees at risk of homelessness, housing and settlement services occupy asymmetrical positions.

The two sectors are funded by different levels of government: mostly federal with some provincial funding for the settlement sector, versus primarily municipal funding for the housing sector.

This uncoordinated funding mix affects eligibility for services: more immigrants and refugees can access housing services than can access federal settlement and integration services. Canadian citizens, refugee claimants, temporary foreign workers (with the exception of live-in caregivers), non-status migrants, and in some cases immigrants who have been in the country for more than three years³⁴ are ineligible for federally funded settlement services.³⁵ Meanwhile, with the exception of temporary migrant workers, most housing services in Toronto serve all of these groups. (See Appendix 11.6)

Second, the two types of services often have different accountability systems. While settlement program is based on an outcomes-based logic model, currently CIC's evaluation methods are mostly output-focused. This model measures the number of people served, the type and frequency of service, and whether or not a settlement plan has been created as the primary indicator of success. In comparison, the housing service sector has a longer history of, and closer focus on, using outcomes-based programming. Their objective is to ensure that the client gets housing, and furthermore has the necessary assets in place to retain their housing. These different approaches to client service may be loosely framed and compared as 'output-focused' and 'outcome-focused'.

CIC's settlement approach is prescriptive in defining what settlement workers can and should do. It supports primarily low-intensity assistance like standard referrals (which amounts to relaying information rather than helping immigrants and refugees build skills necessary to navigate Canadian system and access needed supports). It discourages more intensive services (*i.e.* accompaniment, advocacy, etc.) that require closer service coordination and would give settlement workers the opportunity to assist clients in developing their skills for addressing housing insecurity.

In contrast, housing workers have significantly more discretion in deciding how to provide services to ensure that the housing issues of the client are resolved.

³⁴ Technically, permanent residents (PRs) are eligible for CIC funded services until they become Canadian citizens. However, because PRs can apply for citizenship after three years, there is a misperception among some that PRs are only eligible for services in their first 3 years, which can impact access to services.

³⁵ While provincial settlement and integration services are an available alternative to these groups, their funding envelope is significantly smaller.

These differences all impact who gets served, the nature of the housing-related support that is provided, and the effectiveness of the service. As shown in the next section, they also affect the way and extent to which settlement and housing services collaborate and coordinate their efforts.

Mitigating The Lack of Affordable Housing in The Framework of Settlement And Integration Services

With the shortage of affordable, safe and adequate housing in Toronto, the long waiting lists for government subsidized housing, and little political will to adequately fund a long-term housing strategy, housing-related services must focus primarily on assisting clients to secure housing in the private rental market. System-navigation skills, stable income and coping strategies are fundamental to housing stability for those who have to pay market rent. These are not acquired overnight, and can only develop as part of a successful settlement and integration process.

Key informants stressed that in the past, housing has not been duly considered in high-level settlement policy and planning of settlement and integration services. While education and support regarding housing seems to be part of the mandate of general settlement services, this has not resulted in consistent and comprehensive practices. For example, while language programs (*e.g.* LINC) incorporate settlement content in their curriculum, neither clients nor service providers mentioned that housing had been included as a topic in language classes.

Settlement workers are expected to conduct an assessment and develop a settlement plan with each client. Yet each agency serving immigrants and refugees develops its own approaches to this mandated settlement planning process. That is, neither Citizenship and Immigration Canada (CIC) nor the Ministry of Citizenship and Immigration (MCI) have provided specific guidelines for the content of these settlement plans. A settlement plan is developed by a new immigrant with a settlement worker and is meant to assist newcomers in setting their settlement-related goals and determining the actions and supports necessary to achieve those goals. The settlement plans observed and described by informants in this study identified actions and support services in any of the following areas:

- Health Care,
- Housing,
- Consumer Awareness,
- Communication Services,
- Transportation,
- Legal Services,
- Child Care,
- Education,
- Language Training and Bridging Programs,
- Work-related Documents,
- International Experience and Looking for Work,
- Starting a Business,
- Banking, Credit and Taxation.

Needless to say, depending on client needs and organizational practice, settlement plans may look entirely different.

During assessments, the housing situation of the client may be addressed superficially, and most often with a focus on safety. Other housing issues, such as affordability, overcrowding, unsanitary conditions, or hidden homelessness may not be revealed.

Customarily, an assessment serves as a starting point for developing a settlement plan. Once a plan is developed, a settlement worker is expected to provide the client with information about services specific to her needs, and make referrals to these services. In some cases, settlement workers may assist in filling out applications for government-issued documentation for their clients, or accompany them to meetings.

However, the analysis of immigrant and refugee vulnerabilities through the research suggests that information is not enough to place an individual on a secure path to settlement. Any of the discussed vulnerabilities, or their intersection, may inhibit individual immigrants and refugees from following through with their settlement plan as it is laid out.

Staff of settlement services have little capacity, or indeed freedom, to support their clients in implementing a settlement plan. CIC assumes approximately 2.5 counseling sessions per settlement client. Key informants pointed out that this does not allow settlement organizations or individual staff to meet the complex needs of most immigrants and refugees. With so little time allotted to client service, settlement workers may have to focus on only the most pressing needs. If the individual is not homeless, or at imminent risk of becoming homeless, lack of income often becomes the main priority: hidden homelessness or housing instability may not be looked into until the individual is in a clear housing crisis.

Most often, the parameters of settlement service and the constraints imposed by funding agreements do not allow for the provision of intensive interventions. The housing issues of immigrants and refugees are complex: affordable and safe housing is very difficult to come by. With increasing austerity in government spending, and in the absence of any clear mandate for housing stabilization, settlement organizations are hard-pressed to respond adequately to this challenge. Settlement workers find themselves ill-equipped in terms of time, knowledge and resources to effectively deal with housing issues. In the words of one housing services worker, it is a difficult problem that “nobody wants to touch.”

Even settlement workers who may have had training in housing issues find it difficult to deal with housing. Respondents related that:

- The system of housing services is complex and requires specialized knowledge.
- Housing workers have access to online databases and assessment tools that are not available to settlement workers.
- Navigating the market rent sector requires specialized knowledge and experience. In the words of one housing worker: “You practically need a course to rent a space.”
- Supporting clients in the process of renting or keeping their home requires housing-specific advocacy skills that settlement workers may not have been trained in. Examples of such specific advocacy skills include: knowledge of the eviction process, understanding of tenant and landlord rights and responsibilities, knowledge of specific arguments that may persuade a landlord to accept a person who has no credit history and/or is on social assistance.

- Housing workers build and maintain relationships with landlords, while settlement workers are not traditionally provided with the time or direction to develop such relationships.

In this context, it is unsurprising settlement workers often refer immigrant and refugee women who are experiencing housing insecurity to other agencies. While settlement workers are confined to providing mostly information and referrals, housing workers have the mandate, granted by their funders, to offer more customized and comprehensive services.

Most housing workers in Toronto have discretion to determine how much time to devote to a client. They also have a wide spectrum of interventions at their disposal, including accompaniment, advocacy, and in some cases coaching clients in how to deal with housing-related issues. This combination leads naturally to a more holistic, integrated and empowering approach to service and support that is often called the “intensive case management” approach.

Housing workers work to address the barriers their clients face in their search for housing, and often reported providing some settlement services themselves rather than referring their client to dedicated settlement workers. Front line housing workers provided the following reasons for this:

- Housing issues often require rapid intervention that settlement workers may not be allowed to provide because of waiting times, and strict limitations on the time spent with a client and the number of visits per client.
- Citizens, refugee claimants and other categories of people who are not eligible for settlement services may still be eligible for housing help and other housing services

The research found that in the process of securing housing for a client, housing workers tend to seek the assistance of settlement workers mostly as providers of interpretation services. The study findings also suggest that when there is a close working relationship between housing and settlement services, the settlement workers are more likely, and better equipped, to notice precarious housing situations, and to refer clients to housing workers. Conversely, housing workers in more integrated services often looked at the housing issue as a symptom of underlying settlement and integration challenges, especially education and employment.

How Service Providers Establish Service Linkages³⁶

At the client-service level, there is a continuum of service approaches, each requiring a varying degree of service linkage and collaboration: from the simplest referral to the most integrated, collaborative and holistic provision of services to address the complex needs of an individual. Service providers described their approaches, and we list them here in order of increasing intensity of involvement.

³⁶ The term “service linkage” is used to describe the various ways in which a worker in a service agency links individuals to other services that they need. This is not to be confused with “cross-sector service collaboration” which is a term, which will be used to denote the relationship between two service sectors like housing and settlement.

1. **Independent Client Navigation** – women take responsibility for identifying the services they need, and connecting to them. They require little assistance other than publicly available information.

This is an effective approach for women who have the ability to manage their own service coordination. The reality is that given the complexity of the system and the barriers that many newcomers face, most are not able to do this on their own at the beginning of their settlement journey but become more independent as they learn the skills and gain knowledge and experience within the Canadian system.

2. **Standard Referral** – a service worker provides the client with information about services that exist, and where to access them.

Referrals are commonplace across the sector and represent the simplest form of service linkage. The level of coordination required, as follows, may further differentiate them:

- a. **Basic Information Referral** –The client is usually provided with the name of the service, an address and phone number. This may be done in response to a need that is declared by the client, or identified through an assessment process. Some agencies have handouts or a database to assist in managing or encouraging these simple referrals. In some cases the client may be directed to an outside information source (*e.g.* a listing of available rentals). This type of referral may not even require a counselor, and may be completed by an intake worker or receptionist. Service coordination often takes the form of posting flyers and information materials from other organizations.
- b. **Facilitated Referral** – The service worker facilitates the connection on behalf of the client. The service worker may make a phone call to an individual that the client is being referred to, and let them know that the client is coming to access a particular service or set of services. This is done to increase the client's confidence, and improves the likelihood that the referral will result in actual service linkage.
- c. **Personal Referral** – this requires more coordination, since the client is referred directly from one service worker to another, rather than to 'a service'. This could be the case when workers have an established and ongoing working relationship. Personal referrals happen when there is a high level of trust between the two workers. When one of them vouches for another, the client is likely to become more confident and comfortable with the referral. There is also a better chance for a follow-up to ensure that the client is connected to the new service.

Referrals may be internal or external to an organization. The research participants indicated that internal referrals are generally viewed as more reliable because information is trusted to be accurate. In these cases, there is an ongoing working connection between the service providers, and an opportunity for immediate follow-up and feedback. Many service providers related that when they refer externally, clients would not follow through to get the services they needed. Follow through and the

continuity of relationships between workers was both deemed essential to effective service linkages by many interviewees in both housing and settlement service organizations.

- 3. Accompaniment** – a service worker physically goes with the client to appointments and/or meetings (*e.g.* apartment hunting).

The accompanying worker usually does not speak for the client, but may prepare the client for the upcoming meeting. For example, a peer outreach worker may accompany a newcomer family to a medical appointment. The worker may remind the client about the appointment and what documents she needs to bring, and will travel with the client to the appointment and back. This type of service linkage is time consuming for the service worker, but invaluable for the client. Accompaniment is a way for newcomers to overcome isolation and feelings of alienation, and to gain confidence that they can function effectively in the new environment and advocate for themselves.

Accompaniment is also useful for service workers who are being referred *to*: it ensures that the client shows up and is prepared for the appointment, and facilitates the development of trust. It saves time by increasing the understanding of the client's situation and determining their needs. Accompaniment also facilitates the exchange of information between service workers, to best coordinate services for the client.

- 4. Advocacy** – a service worker represents the interests of their clients in cases when they are not equipped to do so themselves.

An example of advocacy might be a housing worker calling a prospective landlord, who may be reluctant to rent an apartment to an immigrant on social assistance. The housing worker takes it upon himself or herself to discuss the concerns of the landlord, and to argue in support of the application put forward by the client. This is beneficial for newcomer clients who are faced with language barriers and/or a lack of knowledge of how Canadian systems work. Advocacy may go hand in hand with other forms of service linkages, such as referral or accompaniment.

- 5. Intensive Support** – a service worker completes tasks on behalf of the client to support the client's immigration process, and well-being.

A housing worker may, for instance, fill in a rental application for a client because she does not yet have the English language facility, or local knowledge to do it herself. Interpretation services, or rendering services in the first language of the client, are also considered forms of intensive support.

While intensive supports in themselves do not involve service coordination, they require experience and expertise that not every agency can afford to develop. Some organizations that specialize in interpretation services, for example, become resources for a community of service providers, providing the services of specialized workers upon request. In the housing collaboration pilot between Fred Victor and the Learning Enrichment Foundation, settlement workers from LEF had access to the expertise of the housing workers at Fred Victor.

- 6. Case Coordination (Management)**– a service worker takes a central coordinating role to ensure that workers from diverse services coordinate their efforts to address the needs of the client in the most effective way. The array of services involved may be offered internally and externally to an organization, as needed.

The essence of case coordination is in establishing and facilitating service linkages at front-line level. This approach provides the client with one main point of contact and support. It ensures continuity and timeliness of services.

From the perspective of the service worker, the case management approach is very intensive and requires additional time and resources for phone calls, meetings and coordination.

The most significant finding on the service coordination between settlement and housing service providers was that very little collaboration on a sector level is currently taking place. Despite the fact that the organizations who participated in the research were considered to be frontrunners in providing services in both settlement and housing, most of their practices involved providing supports for either settlement or housing internally. The development of linkages at the organizational level is discussed in **Section 5.3: Organizational Models in Practice**.

Many of the descriptions above identify ways of linking immigrant and refugee women to services. The research team maintains that these are methods that service providers have at their disposal for linking clients to services. For example, accompaniment is a way of linking a client to a service, which is quite distinct from an informational referral. Accompaniment entails the client accessing a needed service with the settlement work (*e.g.* visiting a Service Ontario office together). This enables the client to ask questions of the settlement worker, to feel safe, to learn how to navigate the system (*i.e.* riding the bus), to watch how the settlement worker talks and behaves, and to rely on the settlement worker at times to fill out the paper work for them.

The Long Path to Home: How Services Work Together to Mitigate Women’s Risk of Homelessness

The housing status of an immigrant or refugee woman is the critical factor that determines the service path and service coordination between settlement and housing workers. The following section provides a summary of the service coordination at each of three stages of housing precariousness for immigrant and newcomer women: homeless; at imminent risk of homelessness; hidden homelessness or precarious housing conditions.

Homeless

Immigrant and refugee women who find themselves homeless may seek help if they are already connected to services, or may be referred to service providers by others who become aware of their situation, including landlords and the police.

The service path is comparatively straightforward and focused on resolving the immediate crisis. Women are routinely referred to emergency shelters. Both settlement and housing workers who participated in the research were well familiar with this path of action.

Once a woman is accommodated in a shelter, shelter workers take over the coordination of services to address settlement and other needs. If a settlement worker or a housing help worker has referred the woman to the shelter, this referring worker is often left out of the network of future supportive services. Once a client is in the shelter, the referring worker loses sight of her more often than not.

Imminent risk of homelessness

Women in shelters or other temporary accommodation remain at imminent risk of homelessness. Abusive situations, loss of income, health challenges, and substance use can also lead to high risk of homelessness. For example, an interviewee with serious depression lost her social assistance support because she was not able to attend training as required by Ontario Works. She could not pay her rent and was at risk of eviction. Accounts were given of women and families in crisis situations who had sought help too late, when eviction or relocation could not be avoided.

For clients who are not in shelters or temporary accommodation, the risk may be identified during assessment, or may be self-reported by the woman. This early identification of risk allows for a broader range of service responses; once a woman is homeless, her options for escaping that situation decrease. From a service perspective, the priority should be to stabilize the housing arrangements. In some cases it is possible to prevent eviction and stabilize the current housing situation. In other cases it is necessary to look for alternative housing.

Service providers have four referral options for women at imminent risk of homelessness:

- **Subsidized permanent housing** – immediately available only to some abused women.³⁷
- **Transitional housing** – the number of transitional housing beds is inadequate to meet the demand in Toronto.
- **Subsidized housing** – most settlement and housing workers help their clients to submit an application for subsidized housing. However, the waiting times are measured in months, and more commonly, years. Subsidized housing is not currently a good solution for those at imminent threat of homelessness.
- **Market rent** - the only true option available to the majority of women.

Women may also be referred to other services during a period when they are under imminent threat of homelessness. The focus of these services is usually on increasing the chances of the woman to secure housing for the short term. For example, the worker may help the woman to apply for the child tax benefit in order to allow her to pay rent. Further referrals may also address the most acute issues underlying the housing crisis (*e.g.* a referral to a food bank).

³⁷ Those who have conditional permanent residency will be required to present proof of abuse and may not want to report abuse for fear of losing their status

Hidden homelessness or precarious housing conditions

Immigrant and refugee women who have a place to live may still face housing precariousness. They may need less immediate support to stabilize their housing situation, but more long-term support to increase their resilience and capacity to access and/or sustain housing adequate to their needs. Settlement services may have more effect on the future housing prospects of these women than housing services. Yet, if left without housing support, their housing situation may deteriorate to a point where the risk of homelessness is very real.

The research yielded rich information about the variety of ways that women settle and access housing. The following chart provides a summary of what the research revealed about the women living in each of these three degrees of housing precariousness. The information is organized in 6 categories including: Which women are affected; What are their underlying vulnerabilities; Who refers them; Immediate Services; Other Services; Service co-ordination.

	Homeless	Imminent risk of homelessness	Hidden homelessness or precarious housing conditions
Which women are affected?	<ul style="list-style-type: none"> Recently landed, especially refugee claimants Evicted by partners, families or sponsors Seniors, who have lost their spouse and/or income Lost temporary accommodations Victims of domestic violence Those being evicted 	<ul style="list-style-type: none"> Those in temporary accommodation Elderly women who have lost their spouse Loss of income Immediate risk of eviction Victims of domestic violence In the process of being evicted In shelters Refugee claimants, convention refugees and family class immigrants are more vulnerable 	<ul style="list-style-type: none"> Temporarily hosted by family, friends or community members Live in poor or stressful conditions; inadequate or run-down housing Do not have suitable size housing Live in overpriced rental housing Are in transitional housing without a chance to access subsidized housing in the near future Are not aware of their tenant rights and obligations Are not well integrated socially and economically
What are the underlying vulnerabilities?	<ul style="list-style-type: none"> Single mothers No status or precarious status, victims of trafficking Lack of income or very low income Limited knowledge of English Limited knowledge of the 	<p>The same as for homeless women, plus:</p> <ul style="list-style-type: none"> Barriers to accessing market rent housing such as being on social assistance, no co-signor, no job or work history in Canada, no credit history, discrimination Lack of knowledge and skills to navigate the city, to assess rental 	<ul style="list-style-type: none"> Being on social assistance No co-signor, no job or work history in Canada, no credit history Discrimination Narrow preferences for housing location Number of children Family status

	<p>legal system: for example a woman may get an informal eviction note from the landlord and not know that it is not legally binding</p> <ul style="list-style-type: none"> • Limited support networks, isolation • Mental health problems, past trauma • Poor settlement decisions • Poor money management decisions • Disintegration of relations with sponsor 	<p>options and rental prices</p> <ul style="list-style-type: none"> • Overwhelming amount of information and conflicting priorities • Narrow, specific preferences for housing location due to social connections • Number of children: in need of a larger housing unit • Family status. It may be harder for single women to access housing because there are fewer single occupancy units • Employer attitude: mothers get fired if they take too many sick days to care for their children • Lack of safe housing for women who have been victims of trauma • Lack of affordable housing options • Lack of appropriate housing • Domestic violence 	<ul style="list-style-type: none"> • Employer attitude • Lack of safe housing for women who have been victims of trauma • Lack of affordable, adequate housing options • Stress of looking for housing because of prices and unfamiliar locations • Have not yet become familiar with public transit, navigating the city, and dressing appropriately for Canadian weather • Find it difficult and intimidating to deal with landlords • Do not know where to find affordable furniture and kitchenware • Abuse and/or discrimination from family, hosts or landlords
Who refers them?	<ul style="list-style-type: none"> • Self-referral: women arrive with knowledge of some housing services • Immigration services at the point of entry • Friends, networks in Canada or in country of origin • The Red Cross • Welcome Centres • Landlord/the first host in the country • Ontario Works • Health services, social worker at the hospital • Victim services, the police • Lawyers 	<ul style="list-style-type: none"> • Friends, social networks in Canada • Landlord/the first host in the country • Ontario Works staff • Health services, social worker at the hospital • Victim services, the police • Lawyers • Hydro/Enbridge • Shelters differ in the services they provide, and may refer back to housing workers • Settlement services, especially settlement workers in schools 	<ul style="list-style-type: none"> • Referrals for women in this group are rare • Friends, relatives or people in their network • Women are often not aware of the available services and may not look for help until it is too late and they become homeless or at immediate risk of homelessness
Immediate Services	<ul style="list-style-type: none"> • Assessment of urgency • referral to a shelter or transitional housing facility when the case is urgent • Immediate service can be provided by a housing 	<ul style="list-style-type: none"> • Assessment of urgency • Identifying options that are appropriate for the client • Mediation with the landlord • Referral to rent bank • Referrals to listings of vacancies and of people offering shared 	<ul style="list-style-type: none"> • Submitting an application for subsidized housing. • Referrals to other housing help options, or lists of rental vacancies • Accompaniment; mostly for women in transitional

	worker or a settlement worker	accommodation <ul style="list-style-type: none"> • Fighting the eviction at the tribunal • Application for subsidized housing and/or search for transitional housing • Support with finding a new rental place, including accompaniment and calls to landlords on behalf of the client • Support with finding shared accommodation 	housing, looking for a rental space in the private market
Other related services	<ul style="list-style-type: none"> • A help-line number is provided to women in abusive situations who are not ready to leave 	<ul style="list-style-type: none"> • Applications for documents, health card, OW or ODSP, child tax benefit – if not already in place • Health services • Language training 	<ul style="list-style-type: none"> • Most often referred to settlement, mental health support and language assessment or training. • May not receive guidance or referrals for all their needs
Service Co-ordination	<ul style="list-style-type: none"> • Assessment and referral done by either a settlement worker or a housing worker • Third party referrals are usually directly to housing services 	<ul style="list-style-type: none"> • Third parties usually refer directly to housing services. • Outreach collaboration between service organizations helps clients to access housing services • Both settlement workers and housing workers can assess the housing situation and complete an application form for subsidized housing • Further support with finding housing is provided almost exclusively by housing workers 	<ul style="list-style-type: none"> • Needs are not identified early enough to do preventive work. • Housing situation may not be thoroughly assessed and addressed in the settlement plan. • Service coordination focused on resolving the immediate issue, not on longer-term integration

Women in precarious housing situations need to continue their process of social and economic integration as a condition for achieving housing stability. However, the referrals they receive do not adequately address all of their needs.

Focus groups with front-line workers identified three kinds of referrals:

- Settlement services, especially if they are provided internally by a different department in the same organization
- Various counselling and mental health services: this is done by some organizations but not as much by others, even when the severity and wide prevalence of mental health issues are recognized. Neither housing nor settlement workers are specifically trained to address this issue.³⁸
- Language assessments and language classes

³⁸ Relevant training is available and provided by CAMH as well as by Hong Fook Mental Health Association

Referrals to the following services were mentioned only once in the seven staff focus groups:

- Women's groups
- Ontario Works
- Health care services for those not eligible for OHIP
- Employment counsellor
- Clothing bank and food bank
- Early years centres
- Community centres and recreational programs

Referrals to the following stabilizing services were not mentioned at all:

- Communication classes and conversation cafes
- Ethno-cultural centres
- Workshops and/or information on housing and renters rights and obligations
- Skills development classes
- Financial literacy training/ budgeting classes
- Employment and job search workshops
- Second-hand stores such as Value Village or Goodwill – for affordable clothes and furnishings
- Workshops or information on mental health

Currently, there are no services that address the difficulties women face in navigating the city and the private market rent sector, or in the development of self-advocacy skills. There are occasional workshops on tenant rights. It appears that even women who are seeking help with housing issues experience difficulty in being referred to opportunities and workshops that would help them reduce their housing vulnerability.

The Missing Piece: Who holds the whole picture for women?

Immigrant and refugee women in precarious housing situations are racing against the clock: unless they make significant strides in their social and economic integration, their housing will always be at risk.

The complex needs of immigrant and refugee women require equally complex service coordination. This is challenging for any individual service provider to address alone. Successful service coordination and case coordination are impossible without an accurate view of the system of supports that women can access.

The current system, with all its actors, agencies, services, unwritten rules, regulations and criteria is overwhelmingly complex. This presents barriers to successful service coordination. Each service provider and system actor holds but a piece of the system map that clients are attempting to navigate. Is it reasonable to expect that the newcomer woman, with all the challenges she faces, will be able to navigate a system that even service providers do not have complete knowledge of?

The research indicated that housing workers tend to take leadership in the process of service coordination more often than settlement workers. Given their training and focus of work, housing workers are in a better position to understand and address the difficulties implicit in finding housing. These workers are used to dealing with complex housing issues in Toronto's housing and private rental market landscape. Although housing workers might not be as familiar with the settlement process as settlement workers, they tend to take a more holistic approach to housing stabilization. Housing workers realize the need for a 'wrap-around' approach to case coordination, and have more latitude in being able to use such an approach, regularly linking clients to everything from recreation to employment supports.

Settlement workers do not generally adopt this 'wrap around' approach to holistic service delivery, not because they don't realize the need for this, but because of the constraints that they are under. Expectations of settlement agencies and their workers are set by Citizenship and Immigration Canada. Often these services are portrayed as information resources that assist immigrants and refugees to do some planning and provide them with referrals and/or a list of resources/services that may help in each area - then it's usually up to the client to follow-through.

Once housing is secured, the research indicated that housing workers may refer back to settlement workers for a limited number of services: mostly applications for documentation and government support such as OHIP cards, SIN card, child tax benefits, or Ontario Works.

In many cases housing workers assume the role of the settlement worker, providing settlement services directly. Reluctance to refer clients to settlement agencies often stems from:

- **A trust relationship with the client:** a client who is stressed and overwhelmed by homelessness and other issues may find referrals from one service provider to another challenging and confusing
- **The role of the housing worker:** in some organizations, such as FCJ and Fred Victor, housing and settlement services are closely integrated and the service workers perform both functions. LEF has also made an attempt to integrate housing services in their holistic service model

Housing workers seem more prepared to assess all aspects of a women's vulnerability, and to address those vulnerabilities in the process of housing stabilization. They are in fact "holding the big picture" for the client, and directing the coordination of services to address multiple client needs simultaneously, often using an intensive case coordination approach.

For immigrant and refugee women with housing difficulties, housing workers may become coordinators of settlement services, supporting the individual to integrate in Canadian society and stabilize their housing.

Regardless of who takes the leading role in service coordination, the types of service that are provided are not designed to address the core problem. Information, referral and even advocacy on behalf of women may fix a symptom, in this case a personal housing crisis, but they do not in-and-of themselves lead to greater resiliency of the women or support their social integration. In contrast, more involved and integrated services allow the service providers to move from "doing for" the client to "doing with" the client, and finally supporting the client "to do for herself".

Some of the participating organizations approached housing as an element of the broader settlement process, and integrated housing and settlement services together. These organizations were the most likely to provide a mix of supports for building resiliency in their clients.

5.3 Organizational Models in Practice

The research found a wide variety of approaches to service coordination of settlement and housing in the six participating agencies. The approaches differ in two primary ways: the level of integration between settlement and housing functions, and the level of collaboration with other services.

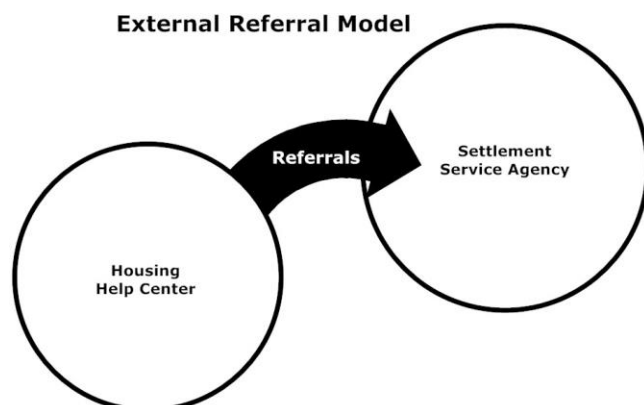
The level of integration between settlement and housing may vary from full integration within an organization to complete separation of the two functions between organizations. In the case of full integration one individual fulfills the role of settlement worker and housing worker. Most of the examples (five out of the six in the research study) had some level of integrated service delivery within one agency. Only one example has two separate service agencies coordinating housing and settlement services together.

Complete separation occurs when only settlement *or* housing is hosted in the organization, and there is no ongoing partnership to provide the other function or to coordinate settlement and housing. The level of coordination with other services, such as health and employment, may also vary from complete integration within one organization to complete lack of coordination. In the latter case, other services are accessed only by referral.

The research team identified six models to illustrate the varying levels of integration, service linkage, and coordination present among research partner agencies. The agencies were all recognized at the outset of the project as being leaders in addressing the gaps in coordination between settlement and housing services. Each of the models is described below.

Albion Neighbourhood Services (ANS): A Housing Help Model with External Settlement Support

ANS focuses on housing support and provides settlement support when needed, though it is not funded by CIC. ANS helps women complete documents and forms (including subsidized housing applications, citizenship applications) and provides other settlement supports. ANS advocates for clients and writes letters to support social assistance claims, and apply for medical documentation or to obtain housing from private sector landlords. Staff develop relationships with private sector landlords and assist clients in accessing arrears payment programs. ANS also hosts a “rent bank” for employed clients or clients who are on employment insurance (EI) that provides an interest free loan if a client needs to move to another location. Also, once a



year staff can help with bills by paying the arrears for Hydro and gas. The need for these services is increasing: *“It has become **busy and intake is increasing.**”* -Senior staff at ANS

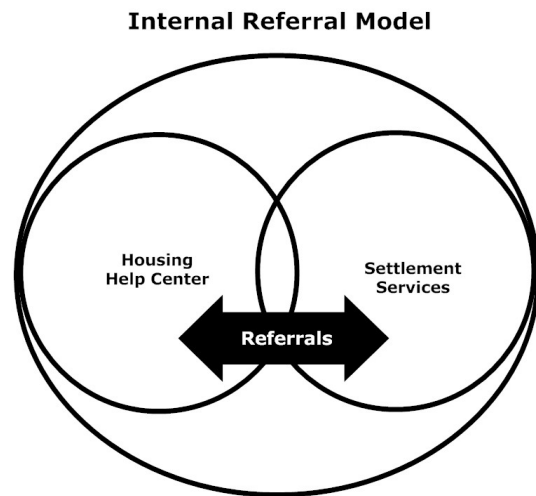
ANS also assists clients who are in housing and/or financial crises by providing staff who are knowledgeable about the housing system, social assistance and arrears payment programs. Staff also have many formal and informal partnerships with external agencies, some of which are co-located at the Rexdale Community Hub (e.g. Rexdale Women’s Centre). Through these connections, ANS staff make effective referrals to legal, social and health services to address their clients’ complex needs.

<p>Defining Features</p> <ul style="list-style-type: none"> • Effective housing searches • Relationships with private market landlords for access to units • Help clients in financial crisis by implementing payment programs for bill

Scarborough Housing Help Center (SHHC): A Housing Help Model with Internal Settlement Support

SHHC’s main focus is housing, and it does not generally separate housing from settlement services. Unlike most other housing help centers, SHHC is funded federally (through CIC), provincially (through MCI), and municipally (through the City of Toronto). Its services focus on housing first, as it views housing as the most important component of settlement. In the words of a senior housing staff member at SHHC:

The first thing is the housing! This is basic for everyone, all clients. To settle you need a house. From my own experience I know 3 women that are here sponsored by husbands and they were abused and they came here and we helped get them subsidized housing. One client came here because she lost her [permanent residency] card in a family altercation ... She knew we did settlement and she called me. She said she was staying with a friend and I asked her if she had been abused. I found out that she was abused by her husband and I said we are helping people to get housing and I told her that if you are abused we can help you get housing. She got the new [permanent residency] card and housing, she got two benefits. -Settlement counselor at SHHC

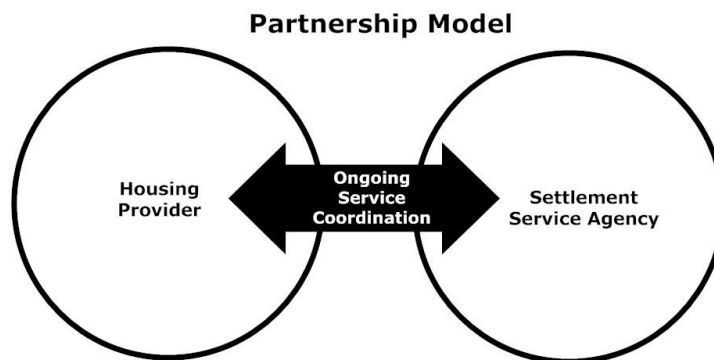


Part of the mandate of SHHC is to educate clients about their rights and responsibilities – including the right to a life free of violence. Staff have the language capacities and cultural competencies needed to effectively serve most Scarborough immigrant and refugee demographics. This ensures more accessible service delivery for women. The agency also has a strong focus on helping newcomer women fill out government forms and applications necessary to enable them to leave abusive or unsafe housing situations.

Defining Features

- Housing first approach integrated into settlement services
- Multi-level government funding to provide both housing and settlement services
- Publishes a weekly market rental listing through landlord management program

Learning Enrichment Foundation and Fred Victor: Housing and Support Services for Newcomers (HASS-N), A Structured Partnership Model



HASS-N was a joint program between Fred Victor and the Learning Enrichment Foundation in which funding from CIC to the two organizations is combined to provide settlement and housing services together. The two organizations were co-staffed to provide itinerant services, organize professional development opportunities for networking, and share learning tools in shelters within Toronto’s downtown core, East End and West End. These activities were performed with the goal of creating awareness and connectivity among settlement and housing workers. As described by one staff member:

This is the way it should be. Don't depend on funding, but create the tools within the community and workers to be able to be familiar with someone that is an expert
-Senior staff at time of HASS-N program

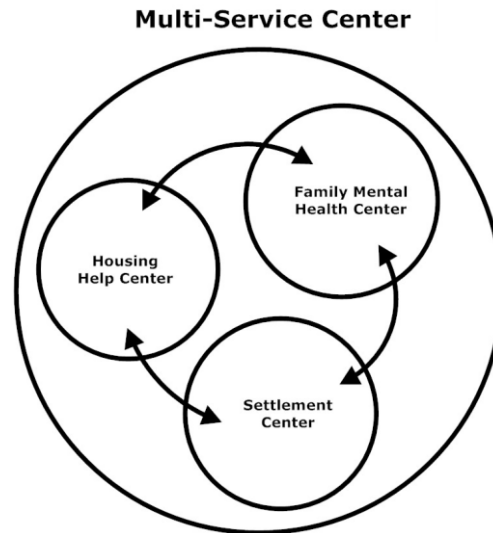
Personal connections and an in-depth understanding of each others’ work allowed for better referrals to be made between housing and settlement workers.

Although the HASS-N program is no longer funded, it helped to spread awareness across the housing and settlement sectors in Toronto about the hidden homeless and ways in which organizations can share services to address this growing issue.

Defining Features

- Strong example of effective housing and settlement co-location partnership model
- Emphasized cross-sector networking and cross-training to enhance service linkages and referrals

COSTI: A Multi-Service Internal Referral Model



The Multi-Service Internal Referral Model of the COSTI North York site exemplifies the “one stop shop” approach to settlement and housing services, with a host of integrated centers and programs appropriate to a diverse client population. COSTI’s Multi-Service Center integrates a number of programs in one space; the Housing Help Center, The Settlement Service Center, The Family Mental Health Services Center, and the Education Center.

There are several partners on site such as a lawyer to provide weekly advice on domestic violence and/or immigration related issues, and a free identification clinic (PAID³⁹) twice a month. In addition, education, support groups and life skills services are provided, with provisions such as transportation and childcare allowances to increase accessibility for immigrant and refugee women. At COSTI, women can access most housing and settlement services in one place, which greatly facilitates client access and decreases a woman’s need to navigate a new city.

At COSTI, women can access education, develop skills, reduce isolation, search for housing, prevent evictions, and gain advice on the settlement process. Women accessing LINC language classes and the Domestic Violence Support Groups have access to professional childcare onsite. Below, a senior staff member highlights the increased coordination of internal referrals facilitated by the co-location arrangement:

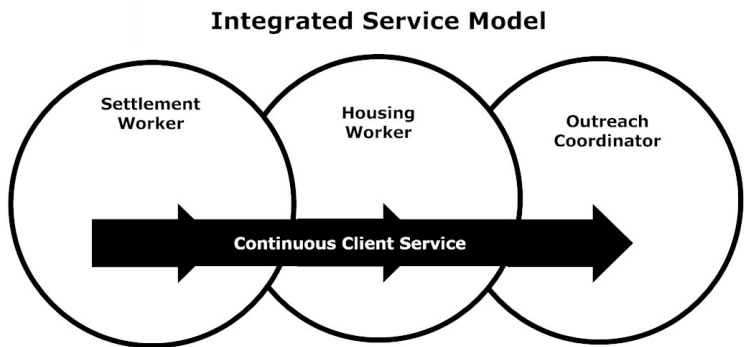
We manage cross-referrals and enhance our service capacity by cross-sector training and sharing resources. We made a decision to move our programs into the same space... [This] increased cross-referrals because we are co-located - settlement and housing are in the same centre, also the Family Mental Health Centre - walk-in services. The HUB model really works - being in the same place makes it more seamless for people; we are all under one roof. – Staff person at COSTI

³⁹ Partners for Access and Identification (PAID) is an ID clinic run in 40 sites across the Greater Toronto Area by Neighbourhood Link that serves over 8000 homeless people annually to get identification to access health care, sources of income and other services: <http://www.neighbourhoodlink.org/partners-for-access-and-identification-paid/>

Having services centralized and coordinated increases the ability of immigrant and refugee women to access the whole spectrum of services they may need. This is a highly successful model in terms of enabling immigrant and refugee women to achieve their desired goals and outcomes.

<p>Defining Features</p> <ul style="list-style-type: none"> • Diversity of services • Funded for multiple services • Co-location • Internal cross-referrals
--

Sojourn House: An Integrated Service Model



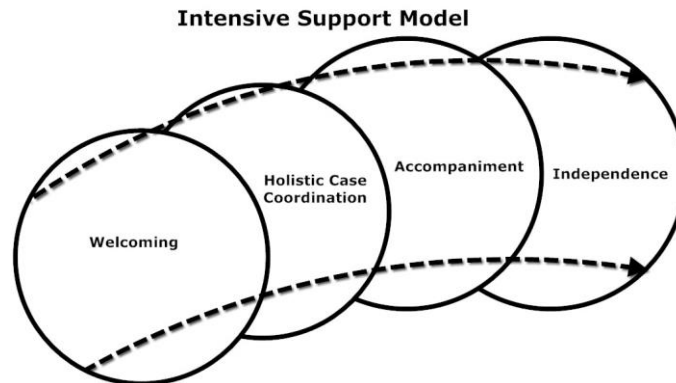
Sojourn House offers two main housing programs for refugee women: an emergency shelter, and a transitional housing facility. An integrated internal team provides a wide range of supports, working together to coordinate settlement, housing and community outreach. In-house settlement workers begin with supporting immigrant and refugee women to get the legal counseling and support that they need, referring them to other community resources, and providing them with information-based counseling and settlement services on a case-by-case basis. The housing worker then works with clients to help them integrate into the community, starting with a housing assessment to get a sense for their individual preferences, needs and capabilities.

Sojourn House offers safe emergency and transitional housing to refugee women, many fleeing situations of abuse and torture. Clients eventually move into the community with the help of counselors, who foster client independence by building connections to appropriate community services for healthcare, childcare, education, legal support and trauma/mental health services. As described by a senior staff member: “We have an integrated service model - we continuously refer clients to other agencies so they can learn how to access broader community resources and develop a system of support in the community” (Sojourn House senior staff member). An outreach

<p>Defining Features</p> <ul style="list-style-type: none"> • Strong case coordination • Integrated internal staffing model • Assisted system navigation • Emergency shelter and transitional housing • Clients connected to external community supports
--

coordinator assists clients with determining where they will live, accompanying them on walk-around tours of their community, creating a community map for accessing needed services on their own and following up with clients after they transition to more independent living situations.

FCJ Refugee Centre: Intensive Support Model



FCJ Refugee Centre offers intensive support to their transitional housing clients by developing strong relationships that fully address the individual needs of the clients. Staff at FCJ focus on building clients’ self-esteem, welcoming precarious migrants (such as refugees and victims of human trafficking), providing housing, settlement and staff/peer support and accompaniment. FCJ staff use the ‘walk with’ approach to empower refugees and non-status individuals to identify and address their own needs. A senior staff member explains:

*We do this by having an individual relationship with the person. Our workers know everyone by name. In the needs assessment conversations that they have, it is a peer-to-peer relationship...We want to build a home. We have one-on-one conversations [to] define the priorities and start working on things to help them.... **Settlement services for us is about community responding to the needs of the community – we eat together.** -FCJ Refugee Centre senior staff member*

Staff advocate for clients whose needs are often tied to precarious status and ineligibility for many services in Canada. Staff help clients develop relationships with external agencies and community partners to address diverse housing, legal, health, education and other settlement needs. FCJ has a strict policy to ensure every client leaves with something in her or his hands, and prides itself on letting individuals know they are always welcome to access services for whatever they need.

Defining Features

- Staff/peer mentor-client personal relationships for intensive support
- Focus on welcoming refugees for community integration
- Provide integrated counseling, housing and settlement services
- Offer transitional housing to refugee women for up to 2 years

5.4 Comparing and Contrasting Integrated Models

The previous section described six agencies across the City of Toronto that have had some degree of success in integrating housing and settlement services either internally or externally through effective partnerships. Despite the effectiveness of these models, it is important to note that in general integrated service partnerships are unusual. This is largely the result of a lack of integration within the policy and funding domains that govern service delivery. Municipalities have primary responsibility for housing services and supports, and the federal government is largely responsible for settlement services. This creates a gap that often leaves immigrant and refugee women vulnerable to homelessness.

By understanding how the six examples in section 5.3 are similar and different, potential models for integrating services become apparent. The following sections compare and contrast the examples to identify significant features of various integrated models, as well as areas for further research.

Intensive vs. Integrated Service Models

The intensive model and the integrated model are similar in focusing specifically on refugees, and offering transitional housing. The approaches to housing and settlement are highly integrated, but integration within Sojourn house is coordinated between staff that specializes in separate areas: housing, settlement and community outreach. In contrast, at FCJ Refugee Centre, staff become specialists in many areas of service support, and develop skills in areas that cross over many domains.

The service philosophy at FCJ Refugee Centre also includes creating a peer-support community where individuals could help each other, which diminishes the usual power dynamic between the service provider and service recipient. FCJ Refugee Centre also offers an intensity of support rarely seen, including a high degree of accompaniment and advocacy.

Where FCJ assigns one worker to establish and work with a peer-support group, Sojourn has three staff working as a team across defined service areas to support each individual. This 'team' structure may stem from funding sources that support either housing or settlement or both.

External vs. Internal Referrals

Scarborough Housing Help Centre (SHHC) and Albion Neighbourhood Services (ANS) both operate housing help centres that integrate settlement services. However, unlike SHHC, ANS is not funded to provide settlement services and is thus taking on settlement services (e.g. filling in applications for citizenship), without funding to do so.

ANS also refers clients to other community agencies that provide settlement support in areas that ANS cannot. Some referral agencies are co-located in the Rexdale Community Hub, which makes it easy for clients to access other supports onsite. ANS thus largely relies on external organizations to serve immigrant and refugee women.

Although offering many of the same housing supports as ANS, the SHHC model is distinct in being funded through both CIC and MCI to directly provide settlement services. While uncommon, this means that SHHC can coordinate housing and settlement services in-house.

As part of the Rexdale Community Hub, ANS also is similar to the Multi-Service Centre model adopted by COSTI, except that ANS relies on co-location for integration. Collaborative service delivery is often challenging between separate agencies, despite co-location, and especially when their mandates and services overlap.

Keeping Clients In-House

Although some agencies have successful partnerships to coordinate services, most partnerships are created out of necessity, rather than a concerted intent to provide a full spectrum of services. Most successful models of service integration are in agencies with significant funding for both settlement and housing. All of the organizations with funding for settlement and for housing began as service providers for one or the other – they were initially focused on either housing or settlement. Only recently has additional funding streams allowed for integrated services. Unsurprisingly, the organizations that *have* accessed funding for housing and settlement together are providing the most effective service linkages.

Further, the research revealed that, to a certain degree, housing agencies lack trust in settlement agencies, while funding for settlement agencies often unduly limits service provision thereby stifling partnerships or collaborations with other sectors.

Housing First Approach to Settlement

Many of the examples of integrated service models are based on a ‘housing first approach’⁴⁰, which places emphasis and priority on satisfying immigrant and refugee women’s immediate housing needs *before* focusing on other aspects of settlement. According to this way of thinking, secure housing is a prerequisite for embarking on the many other aspects of settlement.

The Importance of Multiple Services in One Place

Most models have focused on offering housing services and settlement services in the same place. To mitigate the risk of immigrant and refugee women not accessing services due to geographic and navigation constraints, co-location and integration of services makes sense. This enables more immediate client follow-through, a higher level of trust and familiarity, and a sense of community.

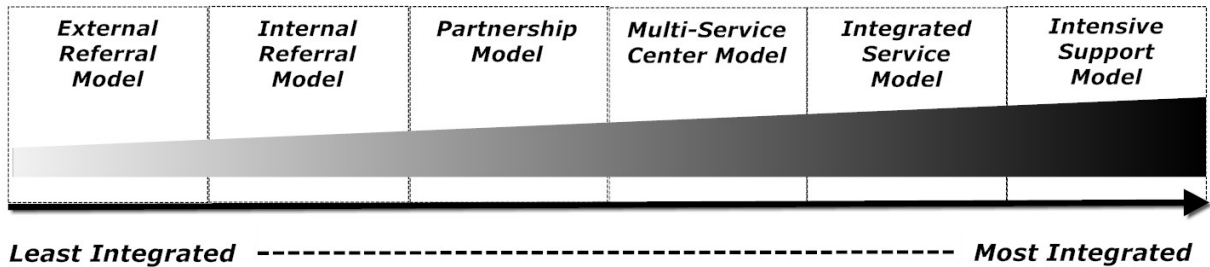
Integration of Housing and Settlement Services

The most integrated models are those that don’t distinguish between housing support and settlement: housing support is viewed as one need among many, and one that is integral to

⁴⁰ The Housing First Approach refers to the general approach of prioritizing housing above all other service needs that people have. This is not to be confused with the Housing First Program.

their successful settlement. Equally important are other challenges to housing security for immigrant and refugee women, such as domestic abuse and lack of work history.

Continuum of Service Integration Models in Housing and Settlement



Intensity of Support Services

The most integrated and effective services for immigrant and refugee women are those that are the most intensive: services that are one-to-one, that involve personal accompaniment to and from appointments, demonstrations and real-life training, and advocacy. These supports are time-consuming and expensive because they increase the amount of worker time spent with each client. Thus, this kind of service invests more in each individual, and corresponds with decreasing caseloads for settlement and housing workers. Nonetheless, intensive service shows real, substantial and long-lasting outcomes, as the relationship between the settlement or housing worker and the client ensures effective service. This research confirmed that agencies that have the highest rate of success are those that provide clients with holistic, integrated, wrap-around and intensive case management.

Sector Collaboration

HASS-N represents the closest-to-ideal example of service coordination within housing and settlement service agencies; yet many agencies will not be able to attain funding for a highly integrated internal service delivery model for housing and settlement services. Ideally, settlement and housing agencies in the same community would partner to meet the needs of immigrants and refugees more holistically, and to address the specific needs of women. In certain cases this may mean looking for ways to co-locate services, or creating formal partnerships.

6.0 Barriers to Integrating Housing and Settlement

6.1 Tiers of Government

Many key informants describe funding from different levels of government for housing or settlement as a significant barrier. Settlement services are primarily funded through the federal government's department of Citizenship and Immigration Canada (CIC), with a relatively small amount contributed by the province of Ontario through the Ministry of Citizenship and Immigration (MCI). Housing services, on the other hand, are primarily administered through municipalities, using provincially distributed funds. On the ground, this usually results in inefficiencies that create unnecessary vulnerability for immigrant and refugee women: even though workers may be aware of emerging vulnerabilities, funding mandates restrict them. At its most extreme, this confusion of funding adds another layer of vulnerability, as every time a service user needs to approach a different organization, her vulnerability increases. Simply put, having different levels of government responsible for the provision of housing and settlement services is inefficient, and fails to adequately reflect the importance of housing as a determining factor in the settlement process.

Encouragingly, the federal government's Economic Action Plan for 2014 commits to funding the Homelessness Partnering Strategy (HPS), which aims to apply a Housing First approach to homelessness. The HPS provides direct support and funding for 61 designated communities across Canada, which consist of both small communities and large cities. The HPS supports each community in implementing a Housing First approach to address chronic and episodic homelessness through community plans the latest of which are those that extend from 2014-2019.⁴¹ Within several community summaries provided by HPS, vulnerable groups were identified as Aboriginal people, families, children, and youth. Other target populations were identified in community plans as those with mental health issues and people with addictions. No mention of immigrants and refugees and their housing insecurity can be found in HPS community plan summaries. How, if at all, this effort will incorporate settlement services remains to be seen.

6.2 Incongruity between Settlement and Housing Service Philosophy and Framework

At the federal level, CIC has a national mandate for settlement supports, strict cost controls, and a limited budget for fulfilling its responsibilities. Combined, this results in little flexibility, autonomy or discretion on the part of service providers. CIC focuses its results measurement to those that are easily quantifiable: number of visits per immigrant, completion of language requirements, workshops delivered, etc. The higher intensity service linkages that housing providers are commonly utilizing (*e.g.* accompaniment and advocacy) to address homelessness are not compatible with the prevailing service philosophy of CIC's settlement funding. These incongruities set the stage for substantially different service delivery approaches and

⁴¹ Retrieved from <http://www.esdc.gc.ca/eng/communities/homelessness/largecommunities/index.shtml>

philosophies that have real, adverse effects on the experiences of immigrant and refugee women service recipients.

6.3 Minimal Integration of Service in Levels of Government

As a result of the incompatibility of the service approaches and philosophies implicit in the different funding sources for settlement and housing, very few examples of authentic service integration exist in the City of Toronto. Being a housing provider or housing service agency often means you are not eligible for settlement service dollars, and vice versa. Some service agencies have been able to acquire funding to integrate housing and settlement services internally, but there is little or no cross-sector collaboration being funded. Aside from a few examples, the housing and settlement landscape in Toronto is dominated by organizations operating in isolation of one another despite the fact that clients often have needs in both domains. The overlap of these two sectors can only be given more priority when housing is recognized as the first step in successful settlement to Canada.

CIC could support collaboration by designating funds to address the gap that exists between municipally funded housing services and federally funded settlement services. A partnership between ESDC and CIC addressing immigrant and refugee homelessness would make a valuable contribution to the rising housing instability affecting new Canadians in many communities. An integrated funding strategy will certainly achieve better results.

6.4 Minimal Recognition of Women’s Specific Needs at All Levels of Government

Many services and programs that address settlement or housing issues do not acknowledge the role gender plays in increasing vulnerability to homelessness. Status of Women Canada and the Ontario Women’s Directorate are both focused on advancing equality and protecting the rights of women. Status of Women Canada may in fact provide the avenue for pursuing the recognition at the federal level of the unique needs of immigrant and refugee women who are housing insecure. A partnership between Status of Women Canada, Employment and Social Development Canada and Citizenship and Immigration Canada might be able to begin to address the significant and unique dimensions of housing instability that immigrant and refugee women face.

7.0 Effective Practice in Settlement and Housing Integration

Throughout the interviews and focus groups, the consultant team documented elements of effective practice. Much of the information regarding effective practices was not unique to immigrant and refugee women. Many of the effective practices highlight how agencies have attempted to address the gaps between housing and settlement services. Most of the agencies that participated in the research were recognized as leaders in this area, but most were not funded to serve women immigrants and refugees exclusively. The findings highlighted in Appendix 9 are more broadly applicable and fall into three main categories, namely, 1) Effective Practice in Service Philosophy and Approach, 2) Effective Practice in Cross-Sector Collaboration and Service Integration, 3) Effective Practices for Serving Immigrant and Refugee Women.

Feedback from many immigrant and refugee women research participants was used to tailor these effective practices to women's needs.

8.0 Conditions and Supports to Decrease Vulnerability

“There are examples of initiatives by women and women's groups around the world to address these general and specific issues, illustrating the strength and creativity of individual women and communities that have responded to violations of women's rights to adequate housing, land and inheritance. There are also many examples of projects undertaken by communities, sometimes in conjunction with states, to positively address the needs and violations of women's rights.”⁴²

This research showed that a number of the conditions and supports for resiliency can be created through the provision of clustered services not currently available to immigrant and refugee women. Conditions for resiliency depend largely on the systems of supports and how they are intentionally organized to create flexible networks to provide what women need. Women immigrants and refugees are extremely resilient, overcoming many cultural challenges and extreme circumstances to settle in Canada. Yet they often find themselves within a complex system that does not support their natural resiliency.

Immigrant and refugee women provided insight into the supports and conditions that have helped them to achieve resiliency and ones that they wish were made available in their related housing and settlement journeys. Building on the research results, the consulting team developed the following resiliency framework. The framework is divided into two main components: internal strengths and external conditions and supports. Internal strengths are those characteristics and qualities that resilient immigrant and refugee women demonstrate. External conditions and supports are the qualities that the support structures need to have in place to support the resiliency of refugee and immigrant women.

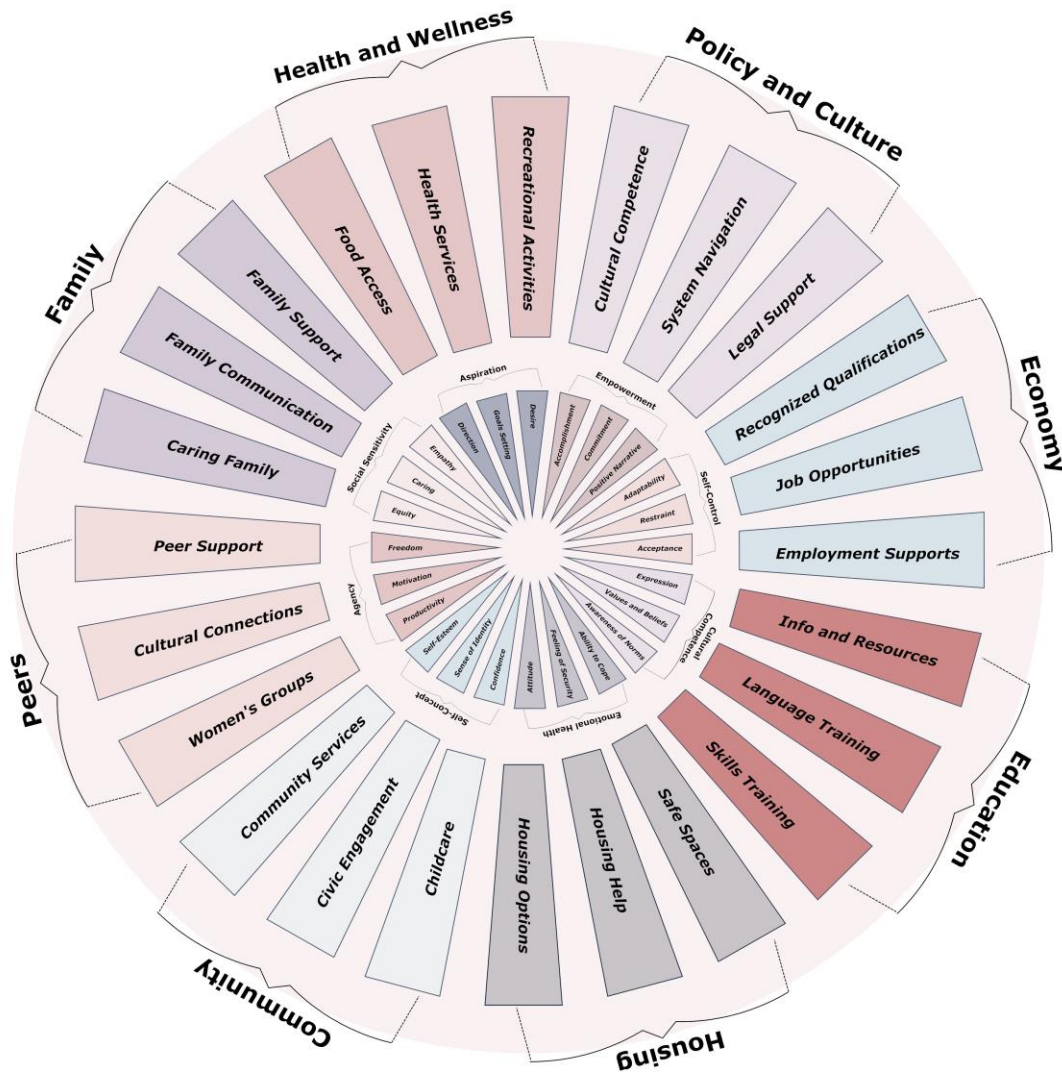
Internal strengths are the fundamental elements found to be essential for all immigrant and refugee women to cope with the settlement and housing challenges they face. Without these internal strengths, their settlement and housing journeys may be fraught with struggles, delaying the process of becoming prosperous and independent in a new country.

The diagram below highlights both the external supports and conditions that are fundamental to the successful settlement of immigrant and refugee woman as well as the internal strengths. The external supports and conditions have been arranged into a wheel consisting of 8 categories, including: 1) Health and Wellness, 2) Policy and Culture, 3) Economy, 4) Education, 5) Housing, 6) Community, 7) Peers, 8) Family. Each of these categories is broken down into three supports or conditions that correspond with the areas of resilience voiced by immigrant and refugee women. A holistic approach to resiliency includes many facets of a person's life and these must be recognized as essential and inter-connected in order to build true resiliency. For immigrant and refugee women to withstand and adapt to the shocks and stresses within their settlement journey, all of the conditions and supports for resiliency will need to be present. For

⁴² United Nations-Human Rights. 2012. Women and the Right to Adequate Housing. Office of the High Commissioner UN: p. 8.

example, without access to childcare many women cannot access needed housing help, and without family support, many women find it difficult to access job opportunities. These examples show the co-limiting nature and interconnection between supports. Another aspect of the resiliency framework is that supports and conditions in each area are mutually supportive and reinforcing. For example, language training, system navigation and accessing employment supports and housing help may all contribute and strengthen each other. Overall resilience can be developed through strengthening the supports/conditions in each of the areas within the resiliency framework.

Resiliency Framework Immigrant and Refugee Women



Appendix 11.10 provides more details about what the research team heard about each of the broad areas noted in the diagram above.⁴³

⁴³ The content for this diagram uses the results from this research in framework originally developed by Wayne Hammond in *Understanding the Resiliency Framework*, 2003.

9. Recommendations

9.1 Government Policy Recommendations

1. Recognize the Unique Vulnerabilities of Women – Current policy and practice do not adequately respond to the unique vulnerabilities that immigrant and refugee women experience. Policy, for the most part, overlooks the differences in women’s experiences of settlement. Yet these same policies set the stage upon which social service organizations provide the vast majority of services. All levels of government should prioritize addressing the unique experience and needs of women, and adopt a gender equity lens, and support good practices.

2. Adopt a ‘Housing First’ Approach – Governments should adopt ‘housing first’ broadly in the initiatives they fund across the immigrant and refugee-serving sector. This would prioritize housing support in settlement services and ensure that every immigrant and refugee woman has secure housing. Making ‘housing first’ a priority within settlement services would give more attention and frontline support to prevent homelessness that many immigrant and refugee women experience.

3. Increase Intensity and Effectiveness of Settlement Services – Currently the vast majority of funding for settlement services supports two main approaches to addressing the wide range of immigrant and refugee vulnerabilities: information and referral, and language training. Governments should ensure that services that are needed are funded adequately. Developing partnerships to access services that are already offered in communities may also be a more immediate change that can be implemented by settlement agencies.

The service targets and limitations on the range and time of service provided to individuals diminish the effectiveness of service. Government reporting policies make quantitative metrics the priority and do not reward the development of methodologies and practices of service quality and effectiveness. One example is the development of settlement plans: while a plan has to be produced, neither its quality nor their actual implementations are accounted for.

This runs fundamentally counter to the experience of the surveyed agencies which shows that long-term, sustainable results come from comprehensive, integrated, intensive-engagement services that address the capacity and conditions for participation. Women immigrants and refugees would benefit greatly from having service providers focused on their individual needs, assisting them in a way that empowers them in developing the skills and capacities to sustainably resolve their settlement tasks.

4. Standard Set of Housing Supports and Resources across All Agencies - Housing support services and resources for immigrants and refugees need to be defined clearly, and then resourced in each community.

5. Amend Subsidized Housing Policy – Abused and traumatized women are given special consideration and allowed earlier access to subsidized housing. A similar priority should be given to immigrant and refugee women, especially those with children, to address the disadvantages that they often experience.

6. Increase Service Access for Persons with Precarious Status - The number of supports and services that immigrants with precarious status can access is very limited and puts these individuals at significantly higher risk of becoming homeless. Amending current policies to make refugee claimants eligible for settlement services funded by CIC would allow them to access needed supports until their application is processed. Because the problem of persons with precarious immigration status is quite substantial and goes beyond the scope of this study, further concerted efforts by all stakeholders are needed.

7. Enforce the Residential Tenancy Act – Increasing the enforcement of the *Residential Tenancy Act* would address many of the conditions and barriers that women immigrants and refugees face in the private rental housing market as a result of discrimination. A better enforcement of the *Residential Tenancy Act* would (1) deter many private landlords from refusing to rent to women, and (2) require landlords to maintain their properties up to a livable standard.

9.2 Funding Recommendations

1. Fund Women Specific Services - Designate stable funding specifically to support women immigrants and refugees. This can be accomplished by exploring collaborations across federal government departments and across governments, including with Status of Women Canada, Ontario Women’s Directorate, the (Ontario) Ministry of Municipal Affairs and Housing, and (Ontario) Ministry of Citizenship and Immigration. These funds could fuel innovations for women-centered programming and support. Further, CIC’s Gender Based Analysis Unit⁴⁴ (GBA Unit) has reportedly lost staffing resources. The Unit should be appropriately resourced and staffed, and play a strong role in ensuring the specific settlement needs of immigrant and refugee women are met, including to support collaborations.

2. Provide the Conditions for Women to Succeed – Provide access to all of the conditions for participation that are essential for women (see appendix 11.10). These include affordable childcare, abuse counseling, appropriate program accommodations and scheduling, language and interpretive services, skill building and employment support, and building knowledge of systems navigation (such as transportation) to allow women to participate in community, work, and school. Some of these needs could be addressed through better collaboration at all levels of government.

3. Fund Collaboration – Encourage collaboration by prioritizing funding for the improvement of connectivity and integration of housing and settlement services. The provision of funding to develop collaborative relationships and shared service models between settlement and housing could increase integration and improve case coordination.

⁴⁴ <http://www.cic.gc.ca/english/resources/publications/annual-report2010/section5.asp>

9.3 Service Providers Recommendations

1. Foster Strategic Relationships with Landlords - Given the limited housing supply, shift focus from subsidized housing to building and developing relationships with private market rental landlords. Some agencies have developed their own internal resources to track and manage contacts with landlords who have affordable housing units and want to rent to immigrants and refugee women.

*“Strengthen partnership with private sector and private landlords. Create rapport so referral process is easier to establish a win-win relationship with them...it takes a lot of time and energy to make and maintain these relationships”
(Senior staff at housing agency).*

2. Translation and Interpretation Services -

Some agencies are already known for providing services in non-official languages predominantly spoken in the community served. In many cases, additional resources will need to be provided to adequately account for the diversity of language requirements in the populations served.

9.4 Cross-Sector Recommendations

1. From ‘Turf to Trust’ - Avoid compromising levels of service because of inter-agency competition. When agencies are competing for the same limited government funding they are much less likely to cooperate. Non-competitive, shared-service models of collaboration would stay more focused on the needs of immigrant and refugee women.

2. Integration and Information Sharing - Create an integrated network of settlement and housing agencies focussed on preventing the homelessness of immigrants and refugees, giving priority to women and children. Through this network it would be possible to:

- Establish connections and build relationships between settlement, housing services and housing providers
- Create an integrated data management system so agencies can easily share up-to-date service information that relates to housing services for immigrant and refugees
- Integrate housing related questions into settlement agency’s needs assessment and settlement related questions into the intake process for housing service agencies
- Develop cross-training courses, shadowing opportunities and exchange programs for both settlement and housing workers to increase trust and understanding between the sub-sectors
- Host an annual conference and events and empower umbrella organizations and networks that already exist to collaborate. For instance, OCASI and RENT are organizations that can host these events and sector info-sharing resources and initiatives
- Develop and deliver a settlement 101 course for housing workers so they become familiar with the settlement process and available services and supports.

3. Develop Strategic Partnerships to Build Affordable Permanent Housing – Strategic partnerships among non-profit sector service agencies, local government and private housing corporations could meet the market demand for affordable housing units. These initiatives will have to be swiftly replicated and backed by government and financial institutions if the impending housing crisis is to be averted.

4. Raise Public Awareness about Homelessness - In mainstream public discourse, homelessness is not seen as part of the spectrum of housing insecurity. The many types of hidden homeless situations need to be publicly exposed for the true dimensions and magnitude of the homelessness problem to be understood by the general populace, and to ensure a supportive policy context.

10. Conclusion

This research clearly demonstrates that women immigrants and refugees have unique dimensions of vulnerability to homelessness. Compared to men, immigrant and refugee women are more likely to be physically unsafe, and they are more likely to need housing appropriate to the accommodation of children. Many of the women immigrants and refugees interviewed for this study have been victims of violence and abuse. In addition, many women immigrants and refugees lack a work history or financial independence, and routinely report discrimination in the housing market. Women clearly experience vulnerability that is unique, and requires specific support.

For service providers, the need for more effective service coordination between settlement and housing providers is clear. Improvements in service coordination and collaboration can assist the social service sector in addressing immigrant and refugee women's unique vulnerabilities, but in the current policy and funding climate service providers are not able to provide the coordinated services that are needed. There are nevertheless examples of agencies that have attempted to address the gaps in effective service coordination between housing and settlement services by developing integrated models internally, or defining shared service models with multiple agencies.

Significantly, service providers have no financial security for even their most-needed programs. In addition, the increasing demand for services puts mounting pressure on service workers. Cross-referrals and more intensive supports (*e.g.* accompaniment, advocacy, and coaching) are routinely not being provided, even though these are clearly needed to achieve long-term sustainable housing and settlement for immigrant and refugee women.

The vulnerability specific to women immigrants and refugees is relatively unexplored in the settlement and housing sectors. This research has preliminary results that begin to uncover gender differences in the housing experiences of immigrants and refugees, but a thorough gender-based analysis is needed.

The most significant opportunities to decrease the number of homeless and precariously housed immigrant and refugee women remain at the policy level. Policy needs to support a holistic and integrated approach to settlement services. To truly address immigrant and refugee women's

vulnerability to homelessness, housing must become an integrated part of settlement, in concept and in practice. CIC and settlement agencies need to adopt a new paradigm that includes the effective practices identified in this research, and allows for more intensive support.

All levels of government are responsible for addressing the serious affordable housing predicament in Ontario. This situation can only be solved with additional financial support and solid long-term planning. Rent-geared-to-income, raising the housing allowance for people on social assistance and developing rent-to-own programs are but a few policy and funding tools that could be used to enable immigrant and refugee women to access appropriate and affordable housing.

In summary, treating housing and settlement separately simply does not work. 'Housing first' puts the priority where it should be; the settlement process is first and foremost about securing a place to live – a safe and secure home from which to tackle the many political, legal, social, economic, emotional, psychological and cultural challenges of settlement. Immigrant and refugee women have substantial contributions to make to Canadian society. By continuing to neglect the support systems they need to thrive, we are only doing immigrant and refugee women, our communities, and ourselves a major disservice.

References

- Affiliation of Multicultural Societies and Service Agencies of BC. (2005). Transitions: Immigrant and Refugee Women in BC. *Cultures West* 23(1). Retrieved from <http://www.amssa.org/sites/default/files/kcfinder/files/Transitions%20Immigrant%20and%20Refugee%20Women%20in%20BC.pdf>
- Alboim, N. & Cohl, K. (2012). *Shaping the Future*. The Maytree Foundation. Toronto: Canada. Retrieved from <http://maytree.com/wp-content/uploads/2012/10/shaping-the-future.pdf>
- Bauder, H. (2013). *Why We Should Use the Term Illegalized Immigrant*. Ryerson Centre for Immigration & Settlement Research Brief. University of Ryerson: 3. Retrieved from http://www.ryerson.ca/content/dam/rcis/documents/RCIS_RB_Bauder_No_2013_1.pdf
- Block, S. & Galabuzi, G.E. (2011). *Canada's Colour Coded Labour Market: The Gap for Racialized Workers*. Canadian Centre for Policy Alternatives and Wellesley Institute. Retrieved from <http://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2011/03/Colour%20Coded%20Labour%20Market.pdf>
- Boyes, K., Copas, J. & Lawrie, G. (2005). *Hidden Homelessness: Lessons from Experience*. Retrieved from <http://www.tenants.bc.ca/ckfinder/userfiles/files/Final%20HRSDC%20Report.pdf>
- CanadaFAQ. (2014). *Canadian Immigration Facts and Figures*. Retrieved from <http://www.canadafaq.ca/canadian-immigration-facts.php>
- Canadian Council for Refugees. (2010). *Talking About Refugees and Immigrants: A Glossary*. Retrieved from https://ccrweb.ca/files/glossary_en.pdf
- Canadian Council for Refugees. (2013). *Key Refugee and Immigration Issues for Women and Girls*. Retrieved from <http://ccrweb.ca/files/womens-issues-march2013.pdf>
- Canadian Council for Refugees, Ontario Council of Agencies Serving Immigrants, Metro Toronto Chinese and Southeast Asian Legal Clinic, & Colour of Poverty Campaign. (2012). *State of Immigrant and Refugee Women's Status in Canada – 2012: A Joint Report*. Retrieved from http://www.ocasi.org/downloads/State_of_Immigrant_Refugee_Women_in_Canada_2012.pdf
- Canadian Homelessness Research Network. (2012). *Canadian Definition of Homelessness*. Homeless Hub. Retrieved from www.homelesshub.ca/CHRNhomelesdefinition/
- Canadian Research Institute for the Advancement of Women. (2003). *Immigrant and Refugee Women*. CRIAW Fact Sheet, No. 5. Retrieved from <http://www.criaw-icref.ca/sites/criaw/files/Immigrant%20%26%20Refugee%20Women%20Factsheet.pdf>
- Canadian Women's Foundation. *The Facts About Women in Poverty*. Retrieved from <http://www.canadianwomen.org/facts-about-poverty#Focus>

Citizenship and Immigration Canada. (2014) *Glossary*. Government of Canada. Retrieved from <http://www.cic.gc.ca/english/helpcentre/glossary.asp#>

City of Toronto. (2013). *Poverty, Housing, and Homelessness in Toronto*. Retrieved from <https://www1.toronto.ca/City%20of%20Toronto/Affordable%20Housing%20Office/Shared%20Content/pdf/poverty-factsheet.pdf>

City of Toronto. (2014). *2014-2019 Housing Stability Service Planning Framework*. City of Toronto Shelter, Support and Housing Administration. Retrieved from <http://www.toronto.ca/legdocs/mmis/2013/cd/bgrd/backgroundfile-64008.pdf>

Chui, T. (2011). *Immigrant Women* (A component of Statistics Canada Catalogue no. 89-503-X). Retrieved from the Statistics Canada website: <http://www.statcan.gc.ca/pub/89-503-x/2010001/article/11528-eng.htm>

Dyson, D., Hassan, M., Hayat, M., Guerra, S., Topkara-Sarsu, S., & Zizys, T. (2010). *Pathways for Refugee Claimants* [Graph]. In Final Report Toronto East Local.

Immigration Partnership. Retrieved from http://www1.toronto.ca/city_of_toronto/social_development_finance_administration/files/pdf/torontoeast_report.pdf

East York East Toronto Family Resources. (2005). *Housing Help Sector: Overview and Logic Model*.

Eberle, M., Kraus, D., & Serge, L. (2009). *Results of the Pilot Study to Estimate the Size of the Hidden Homeless Population in Metro Vancouver*. End Homeless Now. Retrieved from <http://webcache.googleusercontent.com/search?q=cache:52PpY21yBvYJ:www.endhomelessnessnow.ca/homelessness-and-mental-health/ehn-newsletter-issue->

Employment and Social Development Canada. (2013). *Snapshot of Racialized Poverty in Canada*. Government of Canada. Retrieved from http://www.esdc.gc.ca/eng/communities/reports/poverty_profile/snapshot.shtml

Family Service Toronto. (2010). *Report Card on Child and Family Poverty in Ontario*. Retrieved from <http://www.campaign2000.ca/reportCards/provincial/Ontario/2010OntarioReportCardEnglish.pdf>

Gaetz, S., Donaldson, J., Richter, T., & Gulliver, T. (2013). *The State of Homelessness in Canada 2013*. Toronto: Canadian Homelessness Research Network Press. Retrieved from <http://www.homelesshub.ca/ResourceFiles/SOHC2103.pdf>

Government of Canada. (1985). *Canada Health Act (R.S.C., 1985, c. C-6)*. Retrieved from <http://laws-lois.justice.gc.ca/eng/acts/c-6/>

Government of Canada. (1985). *Criminal Code (RSC 1985, c C-46 s 745)*. Retrieved from <http://laws-lois.justice.gc.ca/eng/acts/c-46/page-195.html>

Government of Canada. (2001). *Immigration and Refugee Protection Act (S.C. 2001, c. 27)*. Retrieved from <http://laws-lois.justice.gc.ca/eng/acts/i-2.5/>

Government of Canada. (2012). *Family Sponsorship*. Retrieved from <http://www.cic.gc.ca/english/immigrate/sponsor/index.asp>

Government of Canada. (2014). *Hiring Live-in Caregivers and Nannies*. Retrieved from http://www.esdc.gc.ca/eng/jobs/foreign_workers/caregiver/

Government of Canada. (2014). *Temporary Foreign Worker Program*. Retrieved from http://www.esdc.gc.ca/eng/jobs/foreign_workers/

Greenberg, T. & Martinez-Reyes, E. (2009). *Hidden: Newcomer Experiences of Homelessness*. Prepared for the Learning Enrichment Foundation and Fred Victor, Funded by Citizenship and Immigration Canada. Retrieved from <http://www.fredvictor.org/uploads/File/housing/Hidden-Report.pdf>

Hadi, A. & Labonté, R. (2011). Housing and Health of Recent Immigrants in Canada: A Narrative Review. *Working Papers* 2(5). Retrieved from http://www.rrasp-phirn.ca/images/stories/docs/workingpaperseries/housing_and_health_of_immigrants_lcdraft_2_.pdf

Housing Help Association. *What is Housing Help??* Retrieved from <https://findhousinghelp.ca/wihh/index.php>

Israelite, N.K., Herman, A., Alim, F.A., Mohamed, H.A., & Khan, Y. (1999). *Settlement Experiences of Somali Refugee Women in Toronto*. Presentation for the 7th International Congress of Somali Studies at York University, Toronto, ON, July 10, 1999.

Logan, J. & Murdie, R. (2011). *Tibetan Newcomers in Parkdale's High-Rise Towers: Home in Canada?*. Department of Geography, York University and Cities Centre, University of Toronto.

Murdie R., Preston, V., Ghosh, S., & Chevalier, M. (2006). *Immigrants and Housing: A Review of Canadian Literature From 1990 to 2005*. Department of Geography York University. Retrieved from http://www.homelesshub.ca/ResourceFiles/Immigrants&HousingAReview_of_Canadian_Literature_from.pdf

Murdie, R. & Logan, J. (2011). *Precarious Housing & Hidden Homelessness Among Refugees, Asylum Seekers, and Immigrants: Bibliography and Review of Canadian Literature from 2005 to 2010*. Retrieved from http://ceris.metropolis.net/wp-content/uploads/pdf/research_publication/working_papers/wp84.pdf

Murdie, R. (2011). *Immigrant Settlement and Integration*. Presentation for Neighbourhood Change Research Symposium at University of Toronto, Toronto On, 23 June 2011.

Murray, J., Ferguson, M., & Letemendia, C. (2012). *Beyond Survival: Helping Women Transition Out of Poverty*. Canadian Women's Foundation. Retrieved from <http://dev.cdnwomen.org/PDFs/EN/Advocacy%20Beyond%20Survival%20-%20Executive%20Summary%20-%20charts%20in%20b&w%20FINAL%20EN.pdf>

Ontario Human Rights Commission. (2009). *Policy and Guidelines*. Retrieved from http://www.ohrc.on.ca/sites/default/files/attachments/Policy_and_guidelines_on_racism_and_racial_discrimination.pdf

Ontario Trillium Foundation. *Diversity in the GTA*. Retrieved from http://www.otf.ca/en/knowledgeSharingCentre/resources/diversity_GTA.pdf

Oxman-Martinez, J., Hanley, J., Lach, L., Khanlou, N., Weerasinghe, S., & Agnew, V. (2005). Intersection of Canadian Policy Parameters Affecting Women with Precarious Immigration Status: A Baseline for Understanding Barriers to Health. *Journal of Immigrant Health* 7(4). Retrieved <https://www.mcgill.ca/files/crcf/Intersection-of-Canadian.pdf>

"Permanent Residency in Canada". (2014). Wikipedia, The Free Encyclopedia. Wikimedia Foundation, Inc. Retrieved from http://en.wikipedia.org/wiki/Permanent_residency_in_Canada

Preston, V. et al. (2009). At Risk in Canada's Outer Suburbs: A Pilot Study of Immigrants and Homelessness in York Region. In Hulchanski, J.D., Campsie, P., Chau, S.B.Y., Hwang, S.H., & Paradis, E. (eds.) *Finding Home: Policy Options for Addressing Homelessness in Canada* (e-book), Chapter 5.3. Toronto: Cities Centre, University of Toronto. Retrieved from www.homelesshub.ca/FindingHome

Preston, V. et al. (2009). *At Risk in the Suburbs? Immigrants' Housing Needs and Challenges in York Region*. Presentation at the York Homelessness Research Network, Toronto, ON April 27 2009

Preston, V., Murdie, M., D'Addario, S. & Sibanda, P. (2011). *Precarious Housing and Hidden Homelessness Among Refugees, Asylum Seekers and Immigrants in the Toronto Metropolitan Area*. CERIS - The Ontario Metrop, Working Paper No. 87.

Reeve, K. (2011). *Report Summary: The Hidden Truth About Homelessness: Experiences of Single Homelessness in England*. Retrieved from http://www.crisis.org.uk/data/files/publications/HiddenTruthAboutHomelessness_web.pdf

Statistics Canada. (2011). *Immigration and Ethnocultural Diversity in Canada*. Retrieved from <http://www12.statcan.gc.ca/nhs-enm/2011/as-sa/99-010-x/99-010-x2011001-eng.cfm>

The Colour of Poverty Campaign. (2007). *Understanding the Racialization of Poverty in Ontario* [Fact Sheet]. Retrieved from www.colourofpoverty.ca

Woman Abuse Council of Toronto. (2013). *Policies Matter When Women Experience Violence*. Retrieved from <http://womanabuse.ca/policiesmatter/home.html>

Women's Economic Council. (2011). *Moving Forward: Advancing the Economic Security of Immigrant Women in Canada*. Retrieved from http://womenseconomiccouncil.ca/wp-content/uploads/2011/05/Moving_Forward_report_-_Feb_21_2011.pdf

World Vision. (2013). *Poverty at your Doorstep Toronto*. Retrieved from <http://www.reddoorshelter.ca/sites/default/files/files/WVCP-2013-PovertyAtYourDoorstep.PDF>

YMCA Canada. (2013). *Housing First, Women Second? Gendering Housing First a Brief from the Homes for Women Campaign*. Retrieved from <http://ywcacanada.ca/data/documents/00000382.pdf>

**Websites visited for information gathering purposes about immigrant housing supports:

- http://fredvictor.org/womens_hostel
- <http://www.albionneighbourhoodservices.ca/#!/housing/c13fd>
- <http://www.costi.org/supportingcommunity/housing.php>
- <http://www.drrozshealingplace.com/transitional-support-program/>
- <http://www.eastyorkhousinghelp.ca/>
- <http://www.evangelhall.ca/services/housing-assistance/>
- <http://www.fcjrefugeecentre.org/our-services/for-individuals/>
- <http://www.housinghelpcentre.org/>
- <http://www.matthewhouse.ca/>
- <http://www.nellies.org/programs-and-services/housing-support/>
- <http://www.romerohouse.org/index.php/housing>
- <http://www.sistering.org/>
- <http://www.sojournhouse.org/>
- <http://www.stonegatehc.org/programs-services/housing.html>
- <http://www.woodgreen.org/ourservices/housing.aspx>
- <http://www.yorktownfamilyservices.com/shelter/home.cfm>
- <http://www.ywcatoronto.org/page.asp?pid=152>
- <https://www.muslimwelfarecentre.com/women-shelter.php>
- <https://www.reddoorshelter.ca/>
- <https://www.salvationarmy.ca/tag/shelters/>
- <https://www.ywcatoronto.org/page.asp?l1=52&pid=147>
- <https://www1.toronto.ca/wps/portal/contentonly?vgnextoid=b577d08099380410VgnVCM10000071d60f89RCRD>

11.0 Appendices

11.1 Glossary

Convention Refugee: a person who meets the refugee definition set by the 1951 Geneva Convention relating to the Status of Refugees. This definition is used in Canadian law, and is widely accepted internationally. To meet the definition, a person must be outside their country of origin and have a well-founded fear that should they return there, they will be persecuted on the basis of race, religion, nationality, membership of a particular social group or political opinion.⁴⁵

Hidden Homeless: persons staying temporarily or semi-permanently with another household. Such individuals do not have a regular address of their own where they have security of tenure.⁴⁶

Homeless: a situation in which an individual or family lack stable, permanent, appropriate housing, and/or the immediate prospect, means or ability of acquiring such housing. Homelessness may be the result of systemic or societal barriers, a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination. Most people do not choose to be homeless, and the experience is generally negative, unpleasant, stressful and distressing.⁴⁷

Housing Stabilization - Providing opportunities for all citizens to acquire affordable, safe, secure, healthy, and comfortable housing without discrimination, located in a neighbourhood of choice.⁴⁸

Newcomer - Generally refers to immigrants and refugees who have arrived more recently to Canada (within the last five years), although there is no official definition.

Permanent Resident - A person who has legally immigrated to Canada but is not yet a Canadian citizen.⁴⁹ A permanent resident must live in Canada for two years out of every five or risk losing this status. A permanent resident holds many of the same rights and responsibilities as a Canadian citizen, but cannot vote in Canadian elections, run for elected office, or hold a

⁴⁵See "Convention refugee" in: Citizenship and Immigration Canada. *Glossary*. Government of Canada, 2014. Retrieved from <http://www.cic.gc.ca/english/helpcentre/glossary.asp#c>

⁴⁶Margaret Eberle, Deborah Kraus, and Luba Serge. *Results of the Pilot Study to Estimate the Size of the Hidden Homeless Population in Metro Vancouver*. End Homeless Now, 2009. Retrieved from <http://webcache.googleusercontent.com/search?q=cache:52PpY21yBvYJ:www.endhomelessnessnow.ca/homelessness-and-mental-health/ehn-newsletter-issue->

⁴⁷ Canadian Homelessness Research Network. *Canadian Definition of Homelessness*. 2002. Retrieved from <http://www.homelesshub.ca/sites/default/files/06122012CHRNhomelessdefinition.pdf>

⁴⁸ City of Toronto. 2014-2019 *Housing Stability Service Planning Framework*. City of Toronto Shelter, Support and Housing Administration, 2014. Retrieved from <http://www.toronto.ca/legdocs/mmis/2013/cd/bgrd/backgroundfile-64008.pdf>

⁴⁹ See "Permanent resident" in: Citizenship and Immigration. *Glossary*. Government of Canada, 2014. Retrieved from <http://www.cic.gc.ca/english/helpcentre/glossary.asp#p>

Canadian passport.⁵⁰

Person Without Status – a person who does not have permission to stay in their country of current residence, often because their visa has expired. The term may be applied to a person whose immigration status is complicated by emergent international events, such as a refugee claimant who is refused refugee status but not removed from Canada because of a situation of generalized risk in the country of origin.⁵¹

Person with Precarious Immigration Status⁵² - Precarious status is a term used to highlight the gradations between status and lack thereof. This would include refugee claimants, and migrant workers.

Racialized - The term “racialized person” or “racialized group” is preferred over “racial minority,” “visible minority,” “person of colour” or “non-White” as it expresses race as a social construct rather than as a description based on perceived biological traits. Furthermore, these other terms treat “white” as a norm to which racialized persons are compared.⁵³

Refugee Claimant - A person who has applied for refugee protection status while in Canada and is waiting for a decision on his/her claim from the Immigration and Refugee Board of Canada.⁵⁴ May also be called an 'asylum seeker'.

Service Pathway – a service pathway is the route that individuals have intentionally or unintentionally followed in different places and at different times to access services.

Temporary Resident – Status applied to a foreign national who is in Canada legally for a short period. Temporary residents include students, temporary foreign workers and visitors, such as tourists.⁵⁵

⁵⁰ “Permanent Residency in Canada.” Wikipedia, The Free Encyclopedia. Wikimedia Foundation, Inc., 2014. Retrieved from http://en.wikipedia.org/wiki/Permanent_residency_in_Canada

⁵¹ Canadian Council for Refugees. *Talking About Refugees and Immigrants: A glossary*. 2010. Retrieved from https://ccrweb.ca/files/glossary_en.pdf

⁵² New terms are being created to describe migrants without status, such as the term “illegalized immigrant” coined by Harald Bauder. See: Harald Bauder. *Why We Should Use the Term Illegalized Immigrant*. Ryerson Centre for Immigration & Settlement Research Brief, University of Ryerson, 2013: 3. Retrieved from http://www.ryerson.ca/content/dam/rcis/documents/RCIS_RB_Bauder_No_2013_1.pdf

⁵³ Ontario Human Rights Commission. *Policy and Guidelines*. 2009. Retrieved from http://www.ohrc.on.ca/sites/default/files/attachments/Policy_and_guidelines_on_racism_and_racial_discrimination.pdf

⁵⁴ See “Refugee claimant” in: Citizenship and Immigration. *Glossary*. Government of Canada, 2014. Retrieved from <http://www.cic.gc.ca/english/helpcentre/glossary.asp#r>

⁵⁵ See “Temporary resident” in: Citizenship and Immigration. *Glossary*. Government of Canada, 2014. Retrieved from <http://www.cic.gc.ca/english/helpcentre/glossary.asp#t>

11.2 Research Methodology

Project Scope and Research Questions

This research was focused on how the collaboration and integration of housing and settlement services impact the efforts of newcomer women to secure adequate, safe and affordable housing. All research was carried out within the bounds of the City of Toronto, and the advisory committee and consultant team sought to maximize the diversity of participants and the geographical scope in order to assure that the results would be as close as possible to a representative sample of the City of Toronto and population under study.

Within the research parameters, a number of questions were raised by the Advisory Committee to focus for the research:

1. **Housing and Settlement Context**
 - What is happening in settlement and integration services and housing services in the GTA?
 - What are the barriers to coordinating between settlement and integration and housing services?
2. **Models and Service Linkages**
 - What are examples of models and types of service linkages between housing and settlement and integration service areas?
3. **Effective Practice in Service Linkage**
 - What are the benefits of practices in service linking?
 - How well are the models and service linkages working?
4. **Improvement Areas**
 - How can the existing practices of service linkages be improved?

Over and above these central research questions, several distinctions were applied to further understand and define service linkages. ‘Service linkages’ were taken to describe ways in which service providers connect clients to different programs and supports that they need. These linkages may be between different agencies, or within separate departments or program areas within an agency. Service linkages were further distinguished from one another in the following ways:

1. **Types of service linkage** - “Types” of service linkage refers to the specific kinds of linkage between settlement and integration, and housing services. These may vary in the degree or intensity of support provided. One type of linkage may involve only information sharing among providers and another may involve specific referrals. It may also involve service coordination or case management for individual clients. Further, it may involve structural program/agency linkages such the common intake of clients.
2. **Formal or informal service linkages** – service linkages that have been formalized between two or more service providers where the process is developed and

standardized, and the partners are committed. A Memorandum of Understanding (MOU) or partnership agreement would usually be required for a formal service linkage. An example of a formal service linkage might be a joint program between an emergency shelter and a settlement agency, where the settlement worker visits and gives counseling two days per week at the shelter location. In this case roles would be agreed upon in the terms of an agreement and a fee for service likely provided to the settlement agency for staff time. Nevertheless, many informal service linkages exist in the social sector. These arrangements occur without formal agreements or standardized processes. An example of an informal service linkage might come as the result of the personal relationships developed by a housing worker with one or more private rental market landlords. These relationships may allow for more rapid acquisition of housing on the part of clients despite the absence of ongoing formal agreements between parties. In this case the housing worker might provide references for immigrant or refugee women on a case-by-case basis to get landlord approval for rental units.

- 3. Systematic service linkages** – service linkages that are fully embedded in the social service infrastructure such that they get made almost automatically, with little effort. Systematic service linkages may be formal or informal depending on whether they result through formalized agreements or as the result of common practice. For example, an Ontario Works employee might refer an individual to the closest settlement agency after identifying that the person is a newcomer and in need of settlement support services.

Another concept that was central to the research project was to understand the experiences of immigrant and refugee women and how they access settlement and integration, and/or housing services. The concept of “service pathway” denotes the client’s actual points of access and transition, moving from one service to another over time. It was thought that the lived experience of service users corresponded to a “pattern of service use”, like a line connecting many dots. This model provided a means of tracing the settlement experiences among immigrant and refugee women within the larger domain of available social services.

Part of the research project included mapping service pathways commonly taken by immigrant and refugee women. The following distinctions were used to understand different aspects of the service pathway:

1. Formal/ informal service pathways to accessing settlement and integration services, housing services, as well as actual housing;
2. Service pathways taken within the bounds of a single service provider;
3. Policies that support or hinder pathways that immigrant and refugee women take to secure settlement services and housing.

The research interests of the Advisory and Management Committees were balanced between the formal and informal aspects of service linkages and service pathways. On one hand, the partners were interested in what the housing and settlement sectors were doing formally, because formalized linkages often represent the intentions of key decision makers and policy makers. On the other hand, informal practice was also of interest insofar as they may represent the innovative ‘work-around’ practices that indicate what is missing or needed.

Research Activities

The Advisory Committee chose six partner agencies to participate in the research activities. Each agency was selected based on the following selection criteria:

- Serve women immigrants (including refugees);
- Provide housing and/or settlement and integration services;
- Demonstrate some degree of linkage activities between settlement and integration and housing services;
- In the City of Toronto;
- Willingness to take part in the research.

Diversity in location was considered when making decisions about which agencies should participate in the research. In addition, a balance between settlement and integration and housing service providers was sought.

The following agencies were invited and accepted the invitation to form the core research group. Most of the agencies provide both settlement and housing services, but they are listed below based on which service perspective they were examined from:

<i>Housing</i>	<i>Settlement</i>
FCJ Refugee Centre	COSTI
Sojourn House	Albion Neighbourhood Centre
Scarborough Housing Help Centre	Fred Victor / Learning Enrichment Foundation*

*Fred Victor and Learning Enrichment Foundation were treated together as a single research partner as they previously shared joint funding and worked in partnership to integrate housing and settlement services.

Agencies' roles and duties included:

1. Coordination of staff and program participants for interviews and/or focus groups
2. On site logistics for focus groups and interviews
3. Linking staff and external stakeholders to the consultant team
4. Identifying the needs for translation and interpretive support
5. Participating in reviewing the report and resources/tools that resulted from the research

Five stakeholder groups were identified as having valuable perspectives on immigrant and refugee women, their vulnerability, and the service linkage activities to meet their needs. The five groups identified were as follows:

1. **Sector Leaders and Key Informants** – individuals with a perspective on the settlement and housing sector more broadly and engaged in work related to building and connecting the sector (e.g. Executive Director of the Toronto Drop-in Network)
2. **Senior Staff** – individuals holding senior leadership positions in core partner agencies (e.g. Manager)
3. **Frontline Staff** – individuals holding frontline staff positions in the core partner agencies (e.g. Settlement Worker).

4. **Immigrant and Refugee Women** – individuals being served by core partner agencies.
5. **External Linking Stakeholders** – staff people from agencies that either referred clients to core partner agencies, or to whom one or more of the core partner agencies referred clients.

Within each agency, individuals from groups 2 to 5 were interviewed to gain a better understanding of each agency's approach to linking settlement and integration and housing services, as well as the experiences of their women clients.

Immigrant and Refugee Women: Selection Criteria

The Advisory Committee was interested in learning about the service pathways of women with a variety of immigration status types. They were interested in the experiences of immigrant and refugee women who had been in Canada for less than 10 years, including those without legal immigration status. As research has consistently demonstrated that refugees are at greater risk of homelessness and unstable housing than others, sample was constructed with a focus on women who are currently or who had arrived as refugees.

In terms of other demographic variables, the sample of immigrant and refugee women was constructed to represent a diversity of experiences. Of secondary consideration was the subpopulation of immigrants present in a particular community, or served by a given agency.

The following demographic categories were considered in constructing the sample:

1. **Country of Origin**
 - Diverse cross-section of clients from different countries of origin
2. **Family Situation**
 - Marital status (in Canada and outside)
 - Dependents (in Canada and outside)
 - Extended family (in Canada and outside)
3. **Language Ability**
4. **Proficient** in English as a Second Language
5. **Place of Residence**
 - Diverse cross-section of clients from different geographic locations within the Greater Toronto Area
6. **Age**
 - Over 16 years of age
 - Diverse cross-section of individuals from different age groups
7. **Housing Situation**
 - Diversity of clients at varying degrees of housing instability and stability

Eligibility for Services

Immigration status and eligibility for service are fundamentally connected. Without the required status, many immigrants and refugees cannot access the services that they need.

Most settlement services are funded by Citizenship and Immigration Canada (CIC), and delivered through immigrant and refugee serving agencies across the country. CIC-funded services include programs such as, language training, information and referral, translation and interpretation services, informal counseling and employment supports such as job search workshops and interview preparation. Only convention refugees, live-in caregivers, and those who have been awarded permanent residency have access to these services.⁵⁶ This means that refugee claimants, temporary migrant workers, international students, and migrants without legal immigration status are not eligible to access CIC funded settlement services. In addition, those who become Canadian citizens are no longer eligible for CIC services.

Generally, immigration and settlement support are the responsibility of the federal government. However, the Province of Ontario, through the Ministry of Citizenship and Immigration (MCI) funds several settlement programs. MCI funds the following five program areas:

1. English as a Second Language (ESL) training and Specialized Language Training (SLT), or Language Training for the Workplace (LTWP)
2. The Youth Opportunities Program
3. Newcomer Settlement Program (NSP)
4. Ontario Bridge Training
5. Language Interpreter Services

The NSP provides information and referral, informal counseling, interpretation and translation, and is available regardless of immigration status, including to permanent residents, Canadian citizens, refugee claimants and those without legal immigration status. Other MCI funded programs, such as ESL and SLT, are also eligible to non-CIC eligible groups such as refugee claimants, Canadian Citizens and some temporary migrant workers.

The City of Toronto also provides a variety of services that immigrants and refugees can access. In February of 2014, the city affirmed itself as a “sanctuary city,” meaning that all migrants regardless of immigration status can access city services without fear of being reported to federal officials. Services include:

- Housing access
- Employment services
- Access to social services / Ontario Works⁵⁷
- Some healthcare

⁵⁶ Other than eligibility based on status, there is no time limit on accessing CIC services. However, many individuals incorrectly believe that immigrants are only eligible for services in their first three years in Canada. This belief stems from the fact immigrants are eligible for citizenship after 3 years of residency, and citizens are ineligible for CIC services.

⁵⁷ Many services like social assistance are funded through the province but administered by municipalities. Ontario works is the provinces social assistance program and the City of Toronto oversees the application process within the city.

For more information on eligibility for services, please refer to appendix 11.6.

Research Activities Completed

As the research was implemented at each site, the consultant team worked to plan, schedule and coordinate research activities. Many of the proposed research activities were customized for each site in order to accommodate differences in staffing models, and the schedules of staff and clients. In reconfiguring research activities for site needs, priority was given to listening to women immigrants and refugees. A list of completed research activities follows:

Agency	# Interviews with Sector Leaders	# Interviews with Senior Staff	# Interviews with Clients	# Focus Groups with Frontline Staff	# Focus Groups with Clients	# Interviews with External Stakeholders	Total Activities Planned/ Completed Per Site
Planned Activities Per Agency	N/A	4	7	2	1	2	16
Albion Neighborhood Services	N/A	2	10	1	0	2	15
COSTI	N/A	2	6	1	1	2	12
FCJ Refugee Centre	N/A	2	6	1	1	2	12
Fred Victor + LEF	N/A	3	8	2	1	1	15
Scarborough Housing Help Centre	N/A	2	7	1	1	0	11
Sojourn House	N/A	3	10	1	0	1	15
Total Completed Research Activities	8	14	47	7	4	8	80

The primary research was completed over 4 months from November 2013 to February 2014. In all, 74 immigrant and refugee women were engaged in the research activities with 47 participating in individual interviews and 27 in focus groups.

The variance in proposed and completed research activities is a result of several challenges at the research sites. For example, the need to have staff on-call at all times in emergency shelters meant that several research partners were unable to pull some staff away from their posts in order to participate in focus groups. Also, many agencies had fewer senior employees who were knowledgeable about the intersection between settlement and integration and housing services than was initially anticipated. The available time and resources were reallocated to focus on doing more research directly with immigrant women. As a result, the targets for engaging immigrant women were more than fulfilled.

11.3 Immigration Policy in Canada: Overview of Recent changes

Summary of policy changes between 2008 and 2014

Since 2008 there have been significant policy changes including:

- A series of amendments to the Federal Skilled Worker Program culminating in the launch of Express Entry immigrant selection in 2015;
- Changes to the refugee determination process, including creation of the Refugee Appeal Division (RAD);
- Creation of a 'designated country list', resulting in a lower tier of rights and entitlements for certain refugees;
- Limited access to health care and social assistance for refugees;
- Changes to all migrant worker program streams resulting in relaxation of certain criteria and increased restriction in others;
- Changes in permanent residency access for international students and certain migrant workers;
- Increased focus on economic stream immigration, while restricting family class and refugee ;
- New restrictions on spousal sponsorship, and the sponsorship of parents and grandparents and accompanying dependent children;
- Citizenship is harder to get and easier to lose;
- A dramatic increase of ministerial power through introduction of "Ministerial Instructions" (as detailed below).

The policy changes were implemented in the context of the following realities:

- The immigration selection mix has shifted to favor more economic class and fewer family class immigrants.
- Over the past ten years there was a significant increase in the number of migrant workers arriving in the country.
- Federally funded immigrant settlement services, including English and French language training can be accessed by permanent residents, convention refugees and migrant workers in the live-in caregiver program⁵⁸. Refugee claimants, other migrant workers, international students and Canadian citizens are not eligible.

Major policy changes and impact on women immigrants and refugees

2008

- The Minister of Citizenship, Immigration and Multiculturalism was given additional powers to amend immigration policy without parliamentary review.
- Canadian Experience Class was created to allow some international students and highly skilled foreign workers to transition to permanent residence from within Canada.

⁵⁸ Note: Several changes were made to the live-in caregiver program in 2015. They are outside the scope of this report and are not included here.

2009

- Citizenship at birth was limited from April 17 on to children born in Canada to parents born or naturalized in Canada. Children born outside Canada on or after April 17, 2009 will receive Canadian citizenship at birth only if either parent was born or naturalized in Canada.
- A new guide to Canadian Citizenship, "Discover Canada: The Rights and Responsibilities of Citizenship" was introduced in November 2009. The guide includes troubling language that implies certain negative stereotypes about the treatment of women in certain immigrant communities.

2010

- Amendments made to the economic stream included: increase in the amount of money required to apply as an immigrant investor; mandatory language testing for principal applicants in the Federal Skilled Worker Program and Canadian Experience Class.
- More points are required to pass the citizenship exam. The change resulted in failure rates of 30%, which later dropped to 20% after rules were revised.⁵⁹ Women were more likely to be impacted given the higher probability of limited ability in English or French (especially among former refugees) and limited opportunity to access language classes for those who are full time caregivers at home or in the labour market.
- Live-in Caregiver Program (LCP) was amended to give workers an extra year to complete the cumulative employment obligation of two years. The majority of LCs are women, and the live-in provision made them more vulnerable to abuse and exploitation by the employer. LCs who wish to leave an abusive employer are hampered by the many restrictions including the time limit. The extra time allowed LCs more opportunity to change employers if necessary. Further, anyone hiring through the LCP was made responsible for all the costs incurred by both parties including all recruitment fees and the LC's airfare to Canada.
- The government received authority through the *Balanced Refugee Reform Act* (June 2010) to identify 'Designated Countries of Origin' (DCO), essentially to create a list of countries the government considers as not normally producing refugees, respect human rights and offer state protection. DCO refugee claimants would have limited access to the refugee determination system. Women facing gender persecution, and LGBTQ claimants would be disproportionately impacted by the change.

2011

- A cap was imposed on new applications to the Federal Immigrant Investors Program, and the cap for federal skilled worker applications was lowered. A new eligibility stream was created for international PhD students within the Federal Skilled Worker Program. Applications to the Entrepreneur program were suspended.
- Private sponsorship of refugees program rules were tightened, and Source Country class was repealed.
- A moratorium was imposed on the sponsorship of parents and grandparents, and a 'super visa' was created to allow them to apply to enter Canada as visitors. The visa could be issued for a longer stay in Canada, but came with onerous conditions including pre-purchase of private health insurance and more rigorous proof that the applicant has

59

http://www.thestar.com/news/canada/2010/11/29/massive_failure_rates_follow_new_tougher_canadian_citizenship_tests.html

ties to the home country to ensure timely return. The Super Visa put reunification with these family members out of reach for many immigrants and refugees, especially those who are low-income. The subsequent delays in family reunification had an economic, social and emotional impact.

- An open work permit after completing the two-year obligation was introduced for live-in caregivers. The majority of workers in this program are women, and they benefited from the opportunity to seek a better and safer employment situation.
- Employers were ineligible to participate in the Temporary Foreign Worker Program for two years if they have not honored wages or working conditions for their employees and their names were to be posted on the CIC website. For several years after the change, no ineligible employer names were found on the website.
- Temporary foreign workers who work for an ineligible employer can lose their status in Canada and be forced to return to their country of origin.
- Temporary foreign workers employed in a job that requires a Labour Market Opinion (other than live-in caregivers and seasonal agricultural workers) can only work a maximum of four years, and must leave Canada for another four years. No restrictions are placed on employers. This change disproportionately impacted workers in the low-skilled program. The majority of affected workers are racialized and from the Global South.
- A requirement was introduced that the face should be uncovered during the citizenship oath-taking ceremony. The requirement implicitly targeted Muslim women and contributed to an environment of growing Islamophobia and xenophobia.
- The government cut 5% from Citizenship and Immigration Canada's national budget for settlement services. As the province with the largest recipient of immigrants and therefore the biggest proportion of funding (excluding Quebec which has a separate agreement with the federal government), Ontario lost approximately \$44 million in settlement funding. Smaller organizations, particularly those serving racialized immigrants, were disproportionately affected by the cuts.

2012

Of the five year period from 2008-2013, 2012 was the year of most significant change in immigration policy in Canada.

- Unprocessed pre-2008 Federal Skilled Worker applications were returned and a moratorium placed on most new applications. Lower skilled provincial nominee applicants were subject to mandatory language testing.
- Labour Market Opinion was expedited for highly skilled temporary foreign workers in certain occupations, and employers were allowed to pay them up to 15% less than the prevailing wage. The Minister was given additional powers to require pre-arrival biometric data from visitors, students and migrant workers from certain countries.
- DCO refugee claimants and those who arrived in a group and were designated as "irregular arrivals" were denied access to the new appeal process granted to other claimants. 'Irregular arrivals' over 16 were subject to mandatory detention. Even if they succeeded in their claim at the Immigration and Refugee Board (IRB), they would be delayed in accessing permanent residence, family reunification and travel documents.
- Requests for humanitarian and compassionate consideration made from outside Canada were denied for permanent resident applications not identified for processing under Ministerial Instructions.

- The 'Voluntary Assisted Return' was created as a pilot project to assist and encourage certain refused claimants to voluntarily return to their country of origin. The removal of refused claimants was accelerated.
- Access to the Interim Federal Health program was reduced for refugee claimants and privately sponsored refugees.
- *Protecting Canada's Immigration System Act* (Bill C31) enacted in June 2012 and implemented in December 2012, introduced the cessation of refugee status and loss of permanent residence in certain circumstances, including when protected people visit their home country or when conditions in their home country improve. It set the stage to deport those affected by the change.
- Refugee claimants were required to present their claims within 15 days of arrival and hearings often took place within two months, making the claims process too short for claimants to prepare sufficient documentation and seek legal advice.
- A rule was introduced that temporary foreign workers in low-skilled occupations (other than seasonal agricultural workers and live-in caregivers) must leave Canada for four years if they have been working for the four-year maximum period. This measure impacts women because it denies the right to permanent residency and reinforces temporary nature of the program even though many jobs are long-term.
- Conditional permanent residence for sponsored spouses is introduced. Permanent residence, with some exceptions, is conditional upon co-habiting in a conjugal relationship with the sponsor for two years. The conditions have a disproportionate impact on women, making them more vulnerable to abuse by the sponsor.
- Citizenship applications required proof of language ability to be submitted at the same time. Acceptable proof was restricted, making it difficult to obtain for many applicants. Immigrant women have less opportunity and access and were disproportionately affected by the requirement.
- The Government announced the take over and management of settlement programs previously in British Columbia and Manitoba.

2013

The Faster Removal of Foreign Criminals Act (Bill C-43) had implications for immigrants and refugees. It was enacted in June 2013 and introduced the following changes:

- Expanded grounds for inadmissibility of foreign nationals to Canada, including in situations when they are (unfairly) found guilty by undemocratic governments.
- Removed the right of permanent residents to appeal removal decisions if they are convicted in Canada of an offence for which imprisonment of more than six months has been imposed (previously two years).
- The Federal Skilled Worker Program was re-opened to accept new applications from May 4, 2013 and included new requirements including work experience, employment offer from a Canadian employer, new language requirements and educational credential assessment.
- The accelerated Labour Market Opinion (LMO) that allowed employers to get an LMO in as little as ten days is suspended, and employers now have to pay workers the prevailing wage in the region for that occupation.

2014

- One of the most important policy changes in 2014 came with *Strengthening Canadian Citizenship Act* (Bill C-24), which reached royal assent in June 2014. The Bill was the first major reform on citizenship since 1977 and it introduced the following changes:
 - Increased residency requirements for citizenship,
 - Expanded the age range for citizenship test requirements, including language test.
 - Increased application fees,
 - Increased ease with which individuals with dual nationality can lose Canadian citizenship, for example when convicted (even wrongfully) of certain crimes in a foreign jurisdiction.

The Bill reduced the accessibility of Canadian citizenship to many immigrants and refugees.

- The Parent/Grandparent family reunification program was re-introduced after its discontinuation in 2011. However, the number of applicants under the new program was capped at 5,000 per year (the cap was reached in the first month of its introduction in January 2014). The minimum necessary income of sponsors was increased and the duration of time for which sponsors were financially responsible to repay the social assistance used by their parents and grandparents was increased from 10 to 20 years. Moreover, the age of dependents for all immigrants and refugees was reduced from 21 to 19 years. All these measures created barriers for family reunification and ultimately for social and economic integration.
- A series of changes to the Temporary Foreign Worker Program were announced on June 20, 2014 including, introduction of Labour Market Impact Assessment (LMIA) instead of the LMO and an employer fee; workers in youth exchange programs and international trade agreements (such as NAFTA) are exempt from the LMIA and will be part of a newly named International Mobility Program; and future imposition of new fees for open work permits.
- In April 2014 the government announced a moratorium on LMIA and work permits for certain occupations in the food services sector. The moratorium was lifted by June 20.

More recent changes in 2015 such as the proposed *Zero Tolerance for Barbaric Cultural Practices* (Bill S-7), *Anti-terrorism Act* (Bill C-51), and implications of the new Express Entry, are not covered in this review.

(Sources include: “Shaping the future: Canada’s rapidly changing immigration policies” by Naomi Alboim and Karen Cohl – 2012; “Presentation: Recent Changes in Refugee and Immigration Policy” by Canadian Council for Refugees – 2014; various Citizenship and Immigration Canada news releases and backgrounders)

11.4 Agencies and Selection Criteria

The following table was used to collect available information on prospective research partners for aiding in the selection process. Some information was not available.

AGENCY	LOCATION	TYPE	CLIENT GROUPS SERVED	FUNDING SOURCES
FCJ Refugee Centre	Toronto - 208 Oakwood Ave.	Housing and Settlement help. 1) Refugee Claimant Settlement: Shelter for women and children; Various women's programs; Education, counseling and other support services. 2) Refugee Protection: Helping claimants Canada with every step of the refugee determination process; Other immigration processes (H&C, Spousal sponsorship, work permit, etc.)	Refugee claimants, non-status	Individuals, foundations, businesses, labour organizations, religious congregations, Provincial (Attorney General, Trillium, MCI)
Fred Victor Centre	Toronto - 1) Services: Queen Street E, Adelaide Street E & Lombard; 2) Housing & Shelters: Mortimer street, Dawes Road (north Danforth), Caledonia Road (Keele & 401)	Housing Help (& wrap around services for general population experiencing low-income and homelessness)	Immigrants & refugees	
Flemingdon Neighbourhood Services	Toronto: 10 Gateway Boulevard	Housing & Settlement Help. 1) Housing Help Centre: Info & referrals, landlord mediation, client advocacy, housing applications, rent bank, energy assistance, specialized housing help for high needs individuals, Streets to Homes. 2) Settlement Help: those in Canada less than 5 years: info, support, referral & advocacy, various networking & health programs.		CIC, MCI, United Way, City of Toronto
Scarborough Housing Help Centre	Scarborough - 2500 Lawrence Avenue East	Housing Help: Housing Help, Drop-in, Rent bank, Streets to Homes, Hidden Homelessness Among Newcomers Project, Community Outreach, Winter Warmth		CIC, City of Toronto, Trillium, United Way,
St. Christopher House	Toronto - Ossington, Queen & King	Settlement Help : 1) settlement support, info & referral (<i>find legal aid, childcare, healthcare services and housing programs, complete government forms, prepare visitor invitation letters, find schools and training programs, assist in your job search, connect with social assistance</i>), ESL, interpretation, job search	Immigrants & refugees	United Way, City of Toronto, MCI, HRSDC

Sojourn House	GTA - 101 Ontario, Toronto	Housing & Settlement Help. 1) Shelter Program: Short-term emergency shelter including: Information based counselling in the settlement process, Assistance in securing housing, Referral to ESL courses, medical services and community supports, Case coordination with legal services, 24-hour supportive counseling available, Follow up support after the client leaves the shelter; 2) Transitional Housing: 2 year subsidized housing program that provides General supportive counseling, Assistance in securing housing, Support with all phases of the refugee determination process and landing processes, Assistance accessing educational programs including ESL courses, employment training and post-secondary programs, Coordination with external service providers	Refugee claimants	
Albion Neighbourhood services	Etobicoke - multiple locations.	Housing Help & Settlement Help. 1) Housing Help, Rent Bank, Energy Assistance, Street Outreach (Streets to Homes), Follow up Support, Specialized Housing Help. 2) Settlement Services		City of Toronto, United Way, Province (MTCS, MCSCS), foundations, private companies.
Midaynta	Toronto - 1992 Yonge Street	Housing & Settlement Help. 1) Housing Support Services *not a formal Housing Help Centre: housing help and eviction prevention, also include assistance to find and maintain affordable housing, information, referral, eviction prevention, housing stabilization, counseling, mentoring programs and peer support initiatives. 2) Immigration & Settlement Adaptation Program: info & orientation, documents, referrals, immigration process support (sponsorship etc.). Also employment support, senior services, youth services, legal counseling,	Focus on Somali community.	City of Toronto (City of Toronto's Homeless Initiatives Fund (CT-HIF)), United Way, Province, Federal
East York East Toronto Family Resources	Toronto: 947 Queen St. E	Housing Help. 1) East York Housing Help Centre, Housing Help, Rent Bank, Energy Assistance. 2) RENT (Resources Exist for Networking & Training) Developed for frontline workers to help them reduce homelessness and maintain housing for their clients (training, networking, job shadowing opportunities) 3. Landlord Connect. A resource of affordable housing listings accessible to frontline workers who are able to provide housing stabilization/follow up supports to their clients.		City of Toronto, Trillium, Federal (Public Health Agency), Province (MCYS), Toronto Community Foundation, United Way
West Toronto Housing Help services	No website			

Unison Health and Community Services		Housing Help. 1) Housing search, Eviction prevention, Share the Warmth, Crisis referral to shelters, Client advocacy, Landlord outreach, Information and referral, Negotiation with landlords, Housing Connections Access centre, Rent Bank, Streets to Homes,		
Romero House	Toronto - 1558 Bloor Street West	Housing and Settlement Help. 1) Housing: Short term housing of up to a year. 2) Settlement: For those in housing and those who have moved out. Some drop-in services for others. Romero House can help refugees find (info & referral, advocacy): Lawyers, Schools and day care, English classes, Work permits, Health care, Legal aid, Income support, Volunteer placements, Clothing and furniture, Translation, support groups, activities	Refugee claimants	
COSTI	Housing: North Toronto. Settlement: Mississauga, Vaughan, North York, York, Brampton, West Toronto,	Housing and Settlement Help. 1) Housing: Information about crisis lines, shelter hostels, shared accommodation, off-site services, home visits, escorts and access to identification, etc.; Referrals to subsidized and supportive housing; Support in finding and maintaining housing; Documentation, such as completing applications for subsidized housing; Landlord recruitment; Opportunities for home sharing; Providing Share the Warmth/Winter Warmth Fund; Educational programs and workshops on Tenants' Rights and Responsibilities; Support with eviction; Access to newspapers, and the Renters News; Listings from landlords; Internet, computers, telephones and fax machines; Rent Bank; Long-term follow-up. 2) Settlement: Referral, info & orientation, documentation, interpretation, counseling, employment related services	Immigrants & refugees	CIC, City of Toronto, United Way, MCI

WoodGreen Community Services		<p>Housing and Settlement Help. 1) Housing: 8 housing and shelter location. Housing Help, First Steps to Home Housing , Homeward Bound, Rent Bank, etc. 2) Settlement: orientation counseling, English language programs, settlement and employment workshops, job search support, mentorship, connection to employers, employment bridging programs for internationally-trained professionals, certified Microsoft computer training, youth programs, self-help networks, newcomer volunteer program, social and recreational activities</p>	Immigrants & refugees	CIC, United Way, City of Toronto
------------------------------	--	---	-----------------------	----------------------------------

11.5 Data Collection Tools

Interviews with Leaders in the Sector/Key Informants

Potential Interviewees:

A list of contacts has been initiated in a separate spreadsheet. See attached document

Objectives

- To identify known challenges that newcomer women have in accessing housing services
- To provide a system review that links policy and service structure, design, availability
- To identify gaps between settlement service and housing coordination
- Identify needs and how the system of services addresses them

Questions

Agency and Role – Note to interviewer: May not be involved in direct service so may need to adjust

1. Tell me about your organization.
2. What is your organization’s role in providing and coordinating services for newcomer women who may be homeless or at-risk of homelessness.
3. What is your role in linking housing and settlement services for newcomer women?

Meeting the Needs of Newcomer Women

4. What are the special housing needs of newcomer women? Are there any needs specific to refugee women?
5. What makes newcomer women especially vulnerable to homelessness?
6. Are there any examples of how the special needs of newcomer women are being addressed?
7. Who is doing a good job of meeting the housing and settlement needs of newcomer women and how?
8. Is there a disconnect between available services and needs? If yes, what causes this disconnect?
9. To your knowledge how are services being used, and are there groups of women that do not have access to them?

Service Coordination and Effective Practice

10. What programs and services within your agency best meet the settlement and /or housing needs for newcomer women?
11. How well do these services meet the housing needs of newcomer women? Are there any gaps in service and if so what are they?
12. What other services or organizations that you know of best meet the housing and settlement needs of newcomer women?

Settlement and Housing Service Linkages

13. Do you know of any research that is being done about effective practice in linking housing and settlement support services for newcomer women? If so can you send me a copy?
14. What are the major challenges with linking settlement and housing services/supports for newcomer women?
15. Do you know of any organizations that are creating new service linkages to better support newcomer women?

Systemic Needs of the Sector

16. What improvements could be made to better coordinate housing and settlement services across the sector?
17. Are there any tools and resources that are needed for better service coordination?
 - a. Who would use these tools?
 - b. How would tools and resources help?
18. What is needed to build the capacity of the sector to better mitigate the risk of homelessness for immigrant and refugee women?
 - a. Are certain skills or knowledge lacking that could make a difference?
 - b. What training might be useful?
19. What policy changes are needed to mitigate the risk of homelessness for newcomer women?
20. Do you have any other comments before we conclude this interview?

Focus Groups with Frontline Staff

Preparation for the focus groups:

Collect information on status and demographics of the women that the organization serves

Objectives:

- To capture the experience of newcomer women and what pathways they use to access housing and or settlement services in this agency;
- To create a picture of what your agency has to offer newcomer women re: service offerings and pathways that women take from point of entry to exit, and to document your agency's effective practices in coordinating linkages between settlement and housing services;
- To gather the perspectives of three groups: outreach worker, intake worker, and settlement and / or housing workers.

Questions

Opening and Introductions

- Name, role in the organization, one thing you like best about your job

A. *Meeting the Housing Needs of Newcomers*

Together we are going to create a drawing of the services that your organization has to offer and map the pathways that women take. We will focus on 6 areas:

1. What makes the women you serve vulnerable to homelessness
2. How do women learn about your services?
3. What is the process to accessing services as they enter? (Include intake, assessment, etc.)
4. How do women move through the various services that you have to offer including internally and through external service linkages that you provide?
 - a. In what ways do you link clients to housing and or settlement services that they need?
 - b. Who do you refer your clients to?
 - c. How do you decide where to refer a client?
 - d. How did you learn where to refer your clients?
5. How do women exit and what happens to them based on what you know?
6. How are your services structured in order to support better linkages between settlement and housing services?
 - a. What kind of training, management direction and other support is provided to you in making better linkages?

B. *Opportunities for Improvements*

- a. Can you think of tools, resources, supports that could enhance your ability to do your job?
- b. Where are the gaps in services for newcomer women? Are there services missing? Where do they fall through the cracks?
- c. What can be done to improve the service coordination to better serve newcomer women and their housing needs?

C. Closure

- a. What have you heard from your clients that may help improve the coordination of housing and settlement services?

Interviews with Senior Staff

Objectives:

- To identify elements of an effective system for supporting newcomer women by service linkages between settlement and housing organizations
- To identify effective system and service pathways for women accessing settlement and housing services

Questions

Opening questions

- Name, role in the organization, one thing you like about your job

Client Group

1. Describe the newcomer women accessing your services? Where do they come from? What makes them vulnerable to homelessness?

Supporting Newcomer Women

2. What is your organization doing to support the housing and/or settlement needs of newcomer women?
3. What specific programs or services does your organization provide to help newcomer women access housing?
4. Where are the gaps in services for newcomer women? Are there services missing? Where do they fall through the cracks?
- 5.

Service Pathways

6. How do you coordinate settlement and housing-related services for newcomer women?
7. What is the service pathway supposed to be for immigrant women?
8. What happens in practice?
9. If you can't meet their needs where do you refer your clients?

Effective Practice and areas for Improvement

10. Do you think that the current design of your programs and services for newcomer women is as effective as it could be to mitigate homelessness for newcomer women? If not what could be done to make your services and programs more effective. What would make your programs more effective?
11. What strategic partnerships or collaborative relationships have you developed to meet the housing needs of immigrant women?
 - a. What additional partnerships would you like to develop in addition to these?
12. Are there examples of successful coordination of services between housing and settlement services from other communities?

13. Provided you had time, budget and capacity, what would you do to improve service coordination to better connect newcomer women with housing?

Policy and Funding Environment

14. What internal and external policies make it difficult to link newcomer women to housing services?
15. Do you get funding for housing services specifically for immigrant women? What kind of funding?
16. What are the top three challenges presented by the current policy and funding environment?

Closure

17. Do you have any other comments that you would like to make?

Interviews with External Stakeholders

Objectives:

- To identify service linkages with community partners
- To identify external agencies referred to and how organizations work with each other
- To identify gaps in service linkages among organizations

Questions

Introduction

1. Please tell me briefly about your agency and its role in serving newcomer women, especially related to supporting them in settlement and housing.
2. How does your position give you a unique perspective on the path and struggles of newcomer women?

Service Pathways

3. What services do you provide that support newcomer women in meeting their housing needs?
4. Where do the majority of your referrals originate?
5. Where do you most often refer newcomer women who are in need of housing-related and/or settlement related support or services?
6. What does the service pathway of housing insecure, newcomer women most often look like? (please describe in detail)
 - a. Where do they start?
 - b. Where do they go for support?
 - c. How do they find out where to get help?

Service Gaps

7. If newcomer women were accessing services where would they go?
- D. Where are the gaps in the service pathways of newcomer women? Are there services missing? Where do they fall through the cracks?
8. Where are newcomer women predominantly accessing services?
9. Which housing needs of newcomer women are being adequately met?
10. What housing needs of newcomer women are not being met?
11. What services are missing?

Improvement Areas

12. What are the barriers to a better coordinated, multi-agency support system for newcomer women who are in need of housing?
13. What improvements could be made to existing service linkages? What would make the greatest difference to newcomer women?
14. What can be done to improve your existing working relationships?
15. What tools or resources could enhance your ability to effectively serve housing insecure, newcomer women?

Final Thoughts

16. Do you have any other thoughts or comments that you would like to share to improve the service linkages between settlement and housing services for newcomer women?

Interviews with Newcomer Women

Focus:

- Demographic Checklist
- Vulnerability Context (Housing, Settlement, Income Security)
- Actual Service Pathways
- Lived Experience of the Newcomer Woman related to Securing Housing

Opening: Introductions

- When did you come to Canada?
- How has your experience with housing and settlement been since coming to Canada?

Questions

1. Was it difficult to find an organization to help you once you arrived in Canada? Please start with settlement story
2. What specific services did you access?
3. Where are you living now? What do you like about where you live? What would make it better? Where did you live before?
4. How did you find your housing? (Tell me the story, step-by-step)
 - a. Was it difficult to find? How (why)?
5. Who or what helped you find a place to live?
6. Are you looking for housing? Tell me more.
7. How did you learn about this agency?
8. Where did you get help before you came to this agency for service?
9. What kind of help have you gotten here?
10. Since you've arrived in Canada, what help do you wish you had but didn't get?
11. Do you know people who need a place to live but are not getting support to find housing? Do you know why they aren't getting support?
12. Do you have anything more to say about your experience accessing settlement and housing services?

Focus Groups with Newcomer Women

Focus:

- Demographic Checklist
- Vulnerability Context (Housing, Settlement, Income Security)
- Actual Service Pathways
- Lived Experience of the Newcomer Woman related to Securing Housing

Opening – Introduction, Icebreaker

1. What is your favorite place in Toronto, or what are your favorite things to do in Toronto?
2. Tell us a little about your experience since you've been to Canada. How has it been for you?
3. Is there anything that makes it hard for you to feel settled in Canada? What has helped you feel settled?

Questions

4. Where are you living now? What do you like about living there?
 - a. How did you find the place?
 - b. What made it difficult to find a place to live?
 - c. What made it easier to find a place to live?
5. Who helped you find a place to live?
6. Where did you live before?
7. How did you find your housing? (Tell me the story, step-by-step)
8. Where did you get help before you accessed support services at this place (i.e. current agency)?
9. How did you learn about this place (i.e. current agency)?
10. Are you still looking for housing? Tell me more.
11. Do you know people who are not getting housing support? Do you know why they aren't getting support?

Closure

12. Do you have any other thoughts or comments to make?

11.6 Housing Related Supports

The following chart includes many of the housing support services and programs offered within the City of Toronto. The list is not meant to be exhaustive and is the product of an environmental scan that the consultant team conducted at the beginning of this research project.

Name of support/service	Description	Organizations providing support/service
Housing Help Centre	<p>Housing Help Centres provide a full complement of housing related supports and resources with the aim to help clients find and keep housing. Staff generally consist of a dedicated housing help worker, a Rent Bank worker, a Tenancy Support Worker and Streets To Homes Follow Up support team. There are 8 such centres in Toronto. Services generally include:</p> <ul style="list-style-type: none"> • Assess housing needs of individuals and families and provide appropriate support • Provide access to listings of self-contained units and shared accommodation for people looking for affordable apartments or rooms to rent in the east end • Provide advocacy on behalf of clients • Provide landlord mediation • Provide information on and referrals to other appropriate services • Provide information on and assistance with tenancy issues • Provide assistance with applications for subsidized housing • Provide workshops on tenants' rights and responsibilities 	<p>COSTI, Unison Health and Community Services, Flemington Neighbourhood Services, Scarborough Housing Help Centre, Albion Neighbourhood Services, West Toronto Housing Help Centre, East York Housing Help , WoodGreen Community Services, Citizens for Affordable Housing York Region (Richmond Hill area)</p>
Landlord Connect	<p>The Landlord Connect program is a listing of affordable rental housing units available to frontline staff (housing workers and settlement workers) who can refer clients IF they are able to provide housing stabilization/follow up support services for their clients. The program builds relationships with landlords who have affordable units and connects them with agency staff who are working to support their clients. Landlord Connect is part of the RENT program and runs through the East York East Toronto Family Services agency. Here is a link to their website http://www.landlordconnect.ca/about/index.cfm</p>	<p>East York East Toronto Family Services agency</p>
Housing Stabilization	<p>Individuals can access information on tenants' rights and responsibilities, and receive advocacy on tenant related issues.</p>	<p>Stonegate Community Health Centre</p>
Transitional Housing	<p>Housing Programs that assists individuals and families during periods of transition between accommodation and in situations where there is risk of eviction or homeless. Often refers to situations where individuals have had difficulties with their transition between accommodation and require longer-term support to successfully integrate into the broader community.</p>	<p>Sojourn House, YWCA (Women and Children specific), Nellie's (Women and children specific)</p>
Permanent Housing	<p>Permanent, affordable housing</p>	<p>YWCA (Women and Children specific)</p>
Housing for refugee claimants	<p>A bridge between emergency accommodation and more long term housing. Housing is provided for up to one year and rent is subsidized by the City of Toronto</p>	<p>Romero House, FCJ Refugee Centre, Sojourn House</p>

Shelter	Temporary and/emergency accommodation, usually basic in nature	FCJ Refugee Centre, Sojourn House, YWCA (Women and children specific), Dr. Roz's Healing Place - Transitional Support Program For Abused Women, Muslim Women's Shelter, Red Door Family Shelter, Salvation Army, Yorktown Shelter for Women, Nellie's Shelter, Matthew House
Hostel	Nightshelters and hostels provide a bed for the night or a short number of nights	Fred Victor Centre, Salvation Army
Housing Placement	Helping people in their housing search by calling and meeting with prospective landlords and teaching participants of their rights as tenants.	St. Stephen's Community House
Hostel Redirect Program	The Hostel Redirect Program is housing access program that helps to link residents between temporary accommodation and more permanent housing.	Fred Victor Centre
Move Coordinator	Support worker who assists in the transition and move from temporary to more permanent accommodation	Matthew House
Tenancy/Housing Support Workers	Housing support workers work with individual and families to find suitable housing and accommodation and support the individual/family in getting settled into a space and comfortably connected to themselves, their friends and their neighbourhood. HSW often maintain relationships for periods of time after move-in to enable adjustment and to give them the individual/family the opportunity to begin new lives and develop a real home	COSTI, Unison Health and Community Services, Flemington Neighbourhood Services, Scarborough Housing Help Centre, Albion Neighbourhood Services, West Toronto Housing Help Centre, East York Housing Help , WoodGreen Community Services, Fred Victor Centre, St. Christopher's House, Regent Park Community Health Centre, Salvation Army, St. Stephen's Community House, Sistering: A Woman's Place Sistering Housing Support, Evangel Hall Housing Assistance Program, Catholic Cross-cultural Services
Housing Drop-in	A service whereby a housing worker is available without appointment to those seeking housing support services.	Flemington Neighbourhood Services, COSTI (Service for women and children refugee and immigrants only), Sistering: A Woman's Place Sistering Housing Support, Evangel Hall Housing Assistance Program
Rent Bank Program	Rent Bank Program works with low-income households that are at risk of losing their rental housing. This program provides assistance to eligible households facing eviction to access interest-free loans for rental arrears	Flemington Neighbourhood Services, Scarborough Housing Help Centre, Albion Neighbourhood Services, East York

		Housing Help Centre, Unison Health and Community Services, COSTI, WoodGreen Community Services, West Toronto Housing Help Centre
Energy Assistance Program/Utilities Assistance Funds/The Toronto Winter Warmth Fund/Share the Warmth Program	Energy Assistance type programs work with low-income households experiencing difficulty in paying their utility bills, providing assistance to eligible households to access Energy Assistance funds for them to pay their utility bills. These programs also provide grants to low-income households that have accrued arrears with Toronto Hydro Electric System and Enbridge Gas Distribution	East York Housing Help Centre, Flemington Neighbourhood Services, Albion Neighbourhood Services, Scarborough Housing Help Centre, Unison Health and Community Services
Specialized Housing Help Project	Specialized Housing Help Project provides housing help services to individuals with complex needs who are homeless or/and are at risk of being homeless, and assist them to find and maintain housing by supporting them with a range of affordable housing options and appropriate supports	Flemington Neighbourhood Services
Streets to Homes Follow-up Project	The Streets to Homes Follow-up Project provides housing follow-up services to individuals who were homeless and have been housed. Services include follow-up support services for up to one year from the date of placement. Follow up support workers meet with clients on an on-going basis, and through case management and case planning, are expected to monitor each individual's progress.	Flemington Neighbourhood Services, Scarborough Housing Help Centre, Albion Neighbourhood Services, East York Housing Help Centre, Unison Health and Community Services, COSTI, WoodGreen Community Services, West Toronto Housing Help Centre
Hidden Homelessness Among Newcomers Project	Program offers services to newcomers that are at high-risk due to living in overcrowded, substandard housing in Markham and Scarborough	Scarborough Housing Help Centre
Community Outreach Programs/Information Provision	Working with individuals and families to educate and inform about homeless prevention, eviction prevention and other housing relating issues	Scarborough Housing Help Centre, Nellies Outreach Program, Sistering: A Woman's Place Sistering Housing Support, Stonegate Community Health Centre, Syme-Woolner Neighbourhood and Family Centre, Flemington Neighbourhood Services, Albion Neighbourhood Services, East York Housing Help Centre, Unison Health and Community Services, COSTI, WoodGreen Community Services, West Toronto Housing Help Centre, Christie Refugee Welcome Centre

Hot Breakfast Program	This program serves clients at risk of homelessness and operates on a weekly basis during the winter season. Those attending the program are provided a nutritious breakfast and are offered information about housing services	Scarborough Housing Help Centre
Legal Worker/Legal Advice/Legal Workshops/Legal Clinics	A trained worker who assists tenants with landlord, lease and other housing related issues	St. Christopher's House, Refugees and Immigrants Information Centre Toronto, Stonegate Community Health Centre, West Toronto Community Legal Services, West Toronto Housing Help Services, Homeless Prevention Project
Street Outreach	Assistance in finding housing for people who are homeless and who live outside/outdoors.	Albion Neighbourhood Services
Landlord-Tenant Connection/Mediation/Negotiation/Advocacy	Services, initiative and programs whereby representatives from the non-profit organization work with and/or on behalf of the tenant or prospective tenant to communicate with landlords	Albion Neighbourhood Services, East York Housing Help Centre, Unison Health and Community Services, WoodGreen Community Services, Sistering: A Woman's Place Sistering Housing Support, Regent Park Community Health Centre, Stonegate Community Health Centre, Syme-Woolner Neighbourhood and Family Centre, Flemington Neighbourhood Services, Scarborough Housing Help Centre, COSTI, West Toronto Housing Help Centre, East York East Toronto Family Resources/RENT/Landlord Connect
Assessment & Referrals to Legal Clinics	A service whereby issues are assessed and if deemed appropriate are referred to a legal clinic for expert legal advice	Albion Neighbourhood Services
Housing Stabilization Fund	The Housing Stabilization Fund (HSF) helps meet the emergency housing needs of Toronto residents who receive assistance from Ontario Works or the Ontario Disability Support Program. This fund provides assistance to prevent eviction, obtain and retain affordable accommodation, and assist with energy arrears.	City of Toronto
Eviction Prevention	Various methods, programs and initiatives used to prevent eviction and homelessness from occurring. Often these initiatives address issues such as non-payment of rent and misunderstandings with landlords	Flemington Neighbourhood Services, Scarborough Housing Help Centre, Albion Neighbourhood Services, West Toronto Housing Help Centre, Midaynta Community Services, East York Housing Help Centre, Unison Health and Community Housing,

		COSTI, WoodGreen Community Services, St. Stephen's Community House, Sistering: A Woman's Place Sistering Housing Support, Stonegate Community Health Centre
Housing Search Clinic	A clinic for clients who are actively seeking housing. Clients will be coached by staff on how to conduct internet search or review renter news.	Unison Health and Community Services, Sistering: A Woman's Place Sistering Housing Support
Streets to Homes Community Kitchen	A complementary program to support Streets to Homes clients in settling into their new homes.	Unison Health and Community Services
Referral to Shelter/Hostel/Accommodation/Housing	Assessment and referral to emergency accommodation	Unison Health and Community Services, WoodGreen Community Services, Syme-Woolner Neighbourhood and Family Centre, Christie Family Welcome Centre, Catholic Cross-cultural Services
Homeward Bound Program	Homeward Bound is a holistic, 4-year job-readiness program featuring: affordable housing; free, quality child care; training and post-secondary education in a marketable skill; personal development support; mental health and recreational services for children; and a guaranteed, family-sustaining career opportunity at the end of the program	WoodGreen Community Services
Domestic Violence Housing Supports	Housing related programs and initiatives for women and children experiencing domestic violence	Riverdale Immigrant Women's Centre, YWCA, Dr. Roz's Healing Place - Transitional Support Program For Abused Women, Muslim Women's Shelter, Red Door Family Shelter, Yorktown Shelter for Women, Nellies Housing Support
Rent Program	RENT offers sector support in two ways: an on-line community of practice, which includes tools such as discussion boards, a resource library, news and job postings, and mentorship/job shadowing opportunities, and in-person activities such as member training and networking sessions and other cross-sectoral capacity building events.	East York East Toronto Family Services
Housing Help Centre Networking and Support Services	<p>The Housing Help Association of Ontario (HHAO) is a provincial association of community based, not-for-profit organizations delivering the spectrum of free Housing Help services that prevent and reduce homelessness. The mandate of the Association is to:</p> <ul style="list-style-type: none"> • Raise awareness and access to these services in the community • Create opportunities for professional development and the sharing of best practices • Build the capacity of service providers to respond to the housing support needs of their communities through networking and training <p>Programs and Services include:</p> <ul style="list-style-type: none"> • Professional Development Support including Training Workshop Resources and videos 	Provincial Association of Housing Help Centres

	<ul style="list-style-type: none">• Specialized Resource Tool Kits LEAP Program Delivery• Housing News and Public Education• Forums and Discussion Boards• Advocacy Links• Networking, Peer Support and Members Speaker Bureau	
--	--	--

11.7 Eligibility for Services

Status	Settlement services		Housing & Services				Income Security		
	CIC eligibility	Provincial eligibility (NSP)	Supportive housing	Shelters	Subsidized & social housing	Housing Help Centres	Permitted to work	Employment services access (non-CIC) ⁶⁰	Access to OW, ODSP
Immigrants (in Canada 10 years or less)									
Canadian citizen	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Permanent resident	Technically, eligible as long as a PR, but for some services guaranteed access only for those here less than 3 years	Yes	Yes	Yes	Yes, but if within the first 3 years (spouse) or 10 years (other family) of arrival, government will recover the cost from sponsor.	Yes	Yes	Yes	Yes, but if within the first 3 years (spouse) or 10 years (other family) of arrival, government will recover the cost from sponsor.
Conditional permanent resident	Yes	Yes	Yes	Yes	Yes, but if within the first 3 years of arrival, government will recover the cost from sponsor.	Yes	Yes	Yes	Yes, but if within the first 3 years of arrival, government will recover the cost from sponsor.
Refugees									
Claimant - Old system	No	Yes	Yes	Yes	Yes	Yes	Once they receive a work permit (~ 30 days to process).	If have a work permit, eligible for Employment Ontario services with some limits.	Yes
Claimant - New system	No	Yes	Yes, but new timeline	Yes	Yes, but new timelines so short	Yes	Once they receive a work permit (~	If have a work permit, eligible	Yes

⁶⁰ While newcomers are not ineligible for Employment Insurance (EI) as a group, the vast majority have not been able to meet the eligibility criteria to qualify and so most do not have access to EI funded retraining opportunities. As a group, newcomers turn to CIC offered employment services or Employment Ontario (EO) services (funded through the Labour Market Agreement with the feds, which is soon to be ended).

			es so short will probably never access it.		will probably never access it.		30 days to process), but hearing supposed to happen within 60 days of making claim. "Designated foreign arrivals" do not qualify for 180 days.	for Employment Ontario services with some limits.	
Rejected and in process for deportation	No	Yes	Technically yes, but new timelines so short and wait list so long will probably never access it.	Technically yes (solidarity city policy) but...	Technically yes, but new timelines so short and wait list so long will probably never access it.	Yes	No	No	Entitled until physically deported, but many frontline staff misinterpreting policy and cutting them off as soon as their claim is rejected.
Non-status	No	Yes	No	Technically yes (solidarity city policy) but...	No, because while administered by the city it's funded by the province.	Yes	No	No	No
Convention refugees ⁶¹	Technically, eligible as long as a PR, but first 3 years only for some services	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Temporary foreign workers	Live-in caregivers only.	Yes	No	Yes, but may be violating conditions of work permit if no longer working with designated employer.	No	Yes	Yes, conditions apply, see below*	Unknown	No
International Students	No	Yes	No	Yes	No	Yes	Yes, with specific work permits	No	No

⁶¹ Includes Government Assisted Refugees, Privately Sponsored Refugees, and successful refugee claimants/protected persons

***Conditions for employment for temporary foreign workers:**

- Temporary foreign workers can be employed for 4 cumulative years only, and then is ineligible to return for another 4 years (does not apply to live-in caregivers)
- Live-in caregivers must work 24 months full-time over 4 years to qualify for permanent residence
- Low skilled workers tied to one employer through a work permit; little enforcement of employment standards

11.8 Effective Practice in Settlement and Housing Integration

The following represents a list of effective practices identified through interviews and focus groups, and subsequently compiled for analysis. As it formed the basis for subsequent considerations of different service integration models and methods, and as it may be of use to practitioners and researchers wishing for a more detailed description of current practices, we provide it here for the reader's consideration.

11.8.1 Effective Practice in Service Policy and Approach

a) Welcoming

- By welcoming immigrant and refugees warmly and affectionately, the settlement process starts on the right track as a positive and empowering experience
- Immigrants and refugees feel valued and cared for by the community when properly welcomed
- The proper welcoming of both immigrants and refugees was thought to have a long-term effect on their settlement pathway

b) Housing First Approach⁶²

- 'Housing first' represents the majority perspective of all stakeholders consulted in this research study. Most participants held the view that appropriate housing is the first step in effective settlement.
- Having a safe and secure home is essential to producing the capacity to face and overcome the many challenges of the settlement process, especially for women who have a higher need for safety
- Of the agencies that participated, the ones that adopted a 'housing first' approach reported a very high success rate of clients who had gone on to achieve successful housing stabilization

"They connect us with health services, doctor, and counseling and employment support, they bring in people, when you just come in they help with the bus system and with the social worker for the first time because it is so difficult" (Refugee resident of transitional housing).

c) Client-Centered Service

- Service providers focus on building rapport and relationships of trust by creating safe spaces for clients
- Interpretation and culturally appropriate services are an important part of this

⁶² The Housing First Approach refers to the general approach of prioritizing housing above all other service needs that people have. This is not to be confused with the Housing First Program.

d) Attitude

- Service providers can influence the attitude of the newcomer which has an impact on their settlement process
- Instilling a positive attitude like “the system can work for you” is a part of the settlement and housing workers role
- Teaching individual women to access services builds confidence in the system and community

e) Follow-up

- Keeping in touch and maintaining regular communication with clients through their settlement and housing journeys is important
- Regular follow-up ensures clients don’t fall through the cracks
- Follow-up also allows for tracking client outcomes and documenting progress

f) Cultural Competency

- Workers with international experience are used to respond to clients’ needs with an understanding of the cultural differences
- Sensitivity is not enough to make clients feel understood, but having an in-depth knowledge of their customs, values, traditions and language are all helpful in understanding their challenges in adapting to their new Canadian context

g) Recognize Client Stage of Readiness

- Meet client ‘where they are’, and recognize uniqueness of every woman, person and family

h) Hands-on Support

- Provide help filling out government documents to decrease client wait times, and time lost in revision (i.e. Immigration papers refugee claims, subsidized housing, child tax benefits, etc.)
- Provide navigation support and accompaniment for housing searching and viewing

i) Agency-wide Language Inventory

- Promote agency language capacity in community-based services for newcomer/refugee women

j) Risk Management

- Help clients be realistic about wait times (for immigration status, subsidized housing, etc.)
- Discuss housing options while waiting (temporary vs. permanent)
- Help women immigrants and refugees understand their rights and train them on where to go for help if they feel their safety is being threatened

11.9.2 Effective Practice in Cross-Sector Collaboration and Service Integration

k) Well Informed Frontline Staff and Other Support Workers

- Knowledgeable staff have information on the various available services and agencies

- Staff are able to easily connect clients to appropriate referrals (i.e. women's abuse counseling)
- Staff know how to identify housing related issues and have knowledge of programs that can assist clients in resolving these issues

l) Share System Awareness and Settlement Skills with Clients

- Community mapping or other visual representations to educate clients about services available locally and city-wide, and their eligibility requirements
- Teach settlement 'survival skills' to navigate the many, often contradictory systems they are participating in
- Build skills and confidence for client independence and self-reliance

m) Partnerships with Other Support Agencies

- Focus particularly on mental health and trauma and other major psychological issues that newcomer/refugee women face
- Programs for women who need specialized support and health care: women who have experienced domestic abuse, young mothers, LGBTQ, individuals living with HIV, addictions etc.

n) Inter-agency/inter-sectoral Committees

- Ad hoc and well-established committees to foster knowledge sharing and updates in sector, changes in policy, services, etc.

o) Community-based Case Management

- Case coordination between mental health and primary health care, housing and settlement
- The idea of moving case management functions from individual agencies into the community means that a client's diverse needs can be met more efficiently by coordinating services among multiple service providers
- This requires a high degree of collaboration, regular communication and sharing of client information
- Because women immigrants and refugees have added levels and layers of vulnerability to overcome

p) Adaptive Strategies

- Workers across housing, settlement and other support services have formed informal networks for client referrals.
- Workers can 'pull favours' with colleagues on a client's behalf, expediting her access to services in moments of urgency.

11.8.3 Effective Practices for Serving Immigrant and Refugee Women

“Some women don’t want men to know they are seeing a doctor, for instance if they are tying tubes and don’t want the husband to know. In cultural communities the family doctor can share information that gets women into problems with her husband. Confidentially breaches also affect access to services” (Senior housing staff).

q) Women-sensitive and Women-specific Services

- Housing services (women-only housing services as described previously)
- Education/training for women
- Health care information is kept confidential for women clients even among family members

r) Women-Only Emergency Housing

- Having emergency hostel services excluding men gives women a place to get off the street in times of need

s) Family Appropriate Rental Units for Immigrant and Refugee Women

- Two bedroom units will usually suffice for most women with one or more dependents
- These units are often hard to find but many agencies are building them with women in mind

t) Trained Staff in Women’s Abuse Counseling

- Workers who are trained in women’s abuse support and counseling are equipped to identify the signs that a woman has been abused even when she is reluctant to talk about it

u) Transportation Vouchers for Immigrant and Refugee Women

- Assisting immigrant and refugee women get to and from appointments by offering transportation vouchers

v) Child-minding provided for Housing Search

- Agencies can provide child-minding at no charge while the mother can access services and search for housing (preferably accompanied by a housing worker)

w) Women with Dependents Recognized as Special Priority

- Women with dependents are recognized as a priority for housing even though they have not been abused

x) Women-led Peer Support Groups

- Link women who are housing insecure to women-only peer groups to support each other in sharing housing

11.9 Conditions and Supports to Decrease Vulnerability

Immigrant and refugee women provided insight into the supports and conditions that have helped them to achieve resiliency and ones that they wish were made available in their related housing and settlement journeys. Some of the areas that were mentioned repeatedly are as follows:

1. Housing

- Stable, long-term housing allows women to feel that they have a solid foundation upon which to advance in other areas of their settlement process.
- When women enter Canada they need initial safe spaces where they can feel secure and 'get their feet on the ground' before moving forward with the settlement process.
- Offer women-only emergency housing corresponding to the level of community need
- Transitional or women-only supportive housing is needed to assist women facing trauma and abuse
- Prioritize women with dependents on the social housing list
- Incentivize more affordable housing development for family appropriate units
- Offer rent top-ups and subsidies for women immigrants and refugees that can't afford to pay market rent

2. Childcare

- When women have access to childcare they can focus on their own goals and settlement process. They have time to look for appropriate housing, employment, educational or volunteer opportunities.
- Extend CIC funded child-minding services for immigrant and refugee women to go off site and search for housing

3. Navigation and accompaniment

- Looking for housing in a new and unfamiliar place is very challenging, especially when one is faced with language barriers.
- With proper accompaniment, women are supported in locating appropriate housing, communicating and negotiating with prospective landlords.
- Accompaniment is especially helpful for women who have experienced trauma in the refugee experience and/or domestic violence.
- Accompaniment can be a form of coaching when the accompanying worker assists women in navigating public transit, finding their way in neighborhoods, and communicating. This orientates women, and builds the confidence and courage needed to venture on their own with the belief that they will be safe and successful.

4. Culturally appropriate services

- Use of clients' first languages to offer information and services is often very helpful in circumventing the language barrier that many immigrant and refugee women find prevents them from accessing services.
- Culturally competent staffing in both settlement and housing agencies is needed. This competence includes an understanding of gender issues as well as religious traditions. Having housing workers who understand the cultural context that a woman comes from is helpful in understanding the specific ways in which Canadian culture and society

presents challenges to immigrants and refugees. All of these factors are important and related to one another – culture and religion have an effect on women’s sense of identity in society – staff should be sensitive to these issues

5. Translation and interpretation services

- This is needed in acquiring housing, and in accessing health care, social and support services.

6. Counseling

- Counseling and emotional support services for those going through the refugee or newcomer experience can help overcome the trauma of immigration.
- This is especially pertinent for victims of torture, rape, or other forms of violence.

7. Education and skills training

- Training in English, education to upgrade qualifications, and professional development all increase the opportunities, confidence, networks and employability of immigrant and refugee women.
- Life skills training or coaching helps women function effectively in their new environment and is often vital to their successful integration.

8. Knowledge and awareness of tenant rights and responsibilities

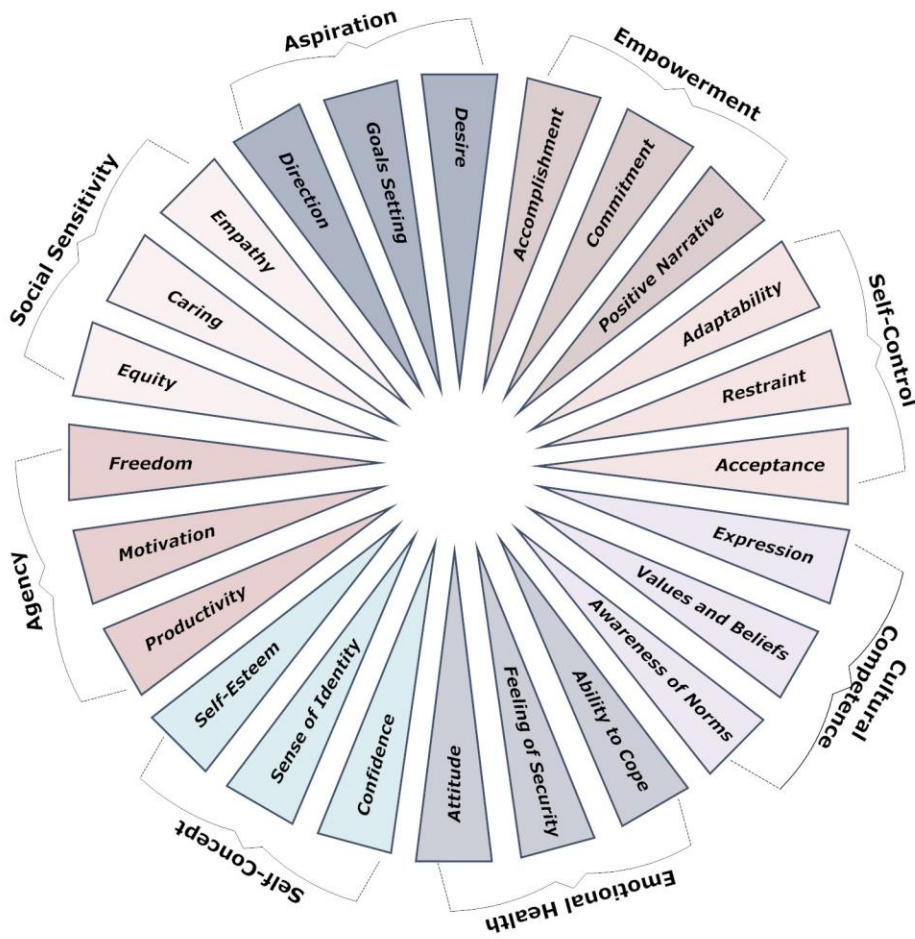
- This knowledge reduces the likelihood of violations on the part of both tenant and landlord. It is not uncommon, for instance, for refugee/immigrant women to end up paying a landlord for a whole year upfront.

9. Networking and connecting with other women

- At ethnically specific community centres, places of worship, women’s groups, drop-in centres, schools, shelters, etc.
- Mentorship and friendship programs
- Women-led peer support groups

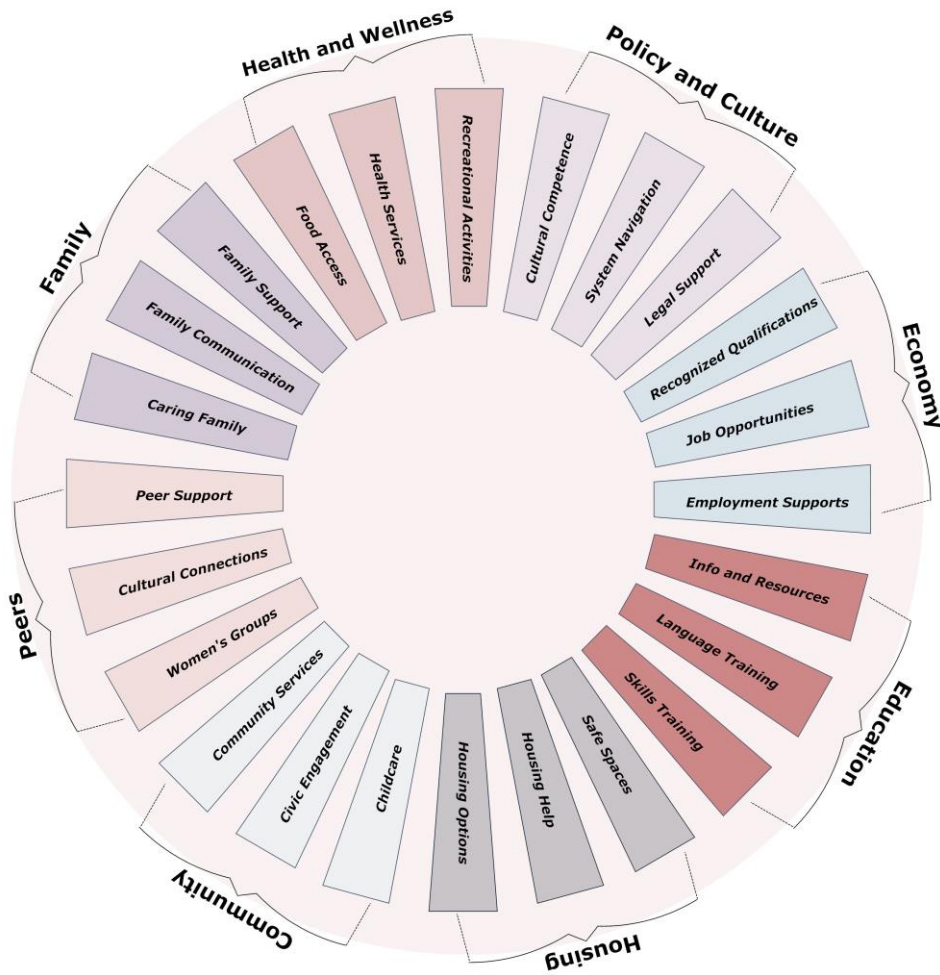
Internal Strengths

Immigrant and Refugee Women



External Strengths

Immigrant and Refugee Women



Resiliency Framework

Immigrant and Refugee Women

