

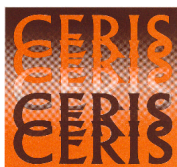
Living on the

# Ragged Edges

Immigrants, refugees and homelessness in Toronto

March 28, 2003  
Metro Hall, Toronto

## FORUM SUMMARY



Community Resources  
Consultants of Toronto



**I.S.S.R.A.**  
Islamic Social Services  
&  
Resources Association



Syme-Woolner  
Neighbourhood  
& Family Centre

Canada  TORONTO 



## **Conference Organizing Team**

- CERIS (Joint Centre of Excellence for Research on Immigration and Settlement – Toronto)
- The Informal Housing Network Project (Community Resources Consultants of Toronto, Islamic Social Services and Resources Association, Syme-Woolner Neighbourhood and Family Centre)
- Shelter, Housing and Support Division, Community and Neighbourhood Services, City of Toronto

## **Financial Support**

- CERIS (Joint Centre of Excellence, for Research on Immigration and Settlement – Toronto)
- Centre for Urban and Community Studies, University of Toronto
- Government of Canada, Supporting Community Partnership Initiative (SCPI) administered by the City of Toronto
- Government of Canada, Supporting Community Partnership Initiative (SCPI) Youth Project administered by the Toronto Homelessness Unit of Human Resources Development Canada (HRDC)

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## **Introduction**

The global realities of war, civil strife, political persecution and poverty have led to the flow of people across borders. Voluntary and forced migration has unsettled the notion of “home” as being something stable and familiar for many sojourners who settle on our shores. For newcomers to Canada, particularly refugees, migration and the prospect of unstable housing or homelessness means the context of “home”, as a once stable signifier, is lost.

There have been numerous studies of homelessness in Toronto, but relatively little research concerning homeless immigrants and refugees. Yet as noted in the City of Toronto Housing Department’s 1992 *Refugee Housing Study* and reiterated in the 1999 Mayor’s Homelessness Action Task Force Report, *Taking Responsibility for Homelessness: An Action Plan for Toronto*, immigrants and refugees are a high-risk sub-group that face particular challenges and require special strategies in homelessness prevention.

Since then, some research studies of housing and homelessness among immigrant, refugee and racially marginalized diasporic communities in Toronto have identified the realities faced by people and communities living on the unstable peripheries of our society. The research has pointed to the fact that increasingly these marginalized communities are situated within a continuum of homelessness that ranges from absolute, including living on the street, in temporary shelters or in churches and mosques to hidden homelessness. Hidden homelessness includes living in over-crowded situations, being at-risk of eviction, paying a substantial amount of income on rent, and living in unsafe domestic situations or with family or friends.

These studies have also shown that for immigrant, refugee and racially marginalized diasporic communities, access to stable affordable housing occurs at the nexus of a variety of social, cultural, economic and political factors. These factors represent interlocking forms of oppression based on race, class, gender, sexuality, religion, ability and mental health status.

The forum provided a unique opportunity for researchers, service providers and community activists to address the various factors that help or hinder immigrants, refugees and racially marginalized diasporic communities in gaining access to and maintaining housing in Toronto. The forum offered an opportunity to learn more about the research that has been undertaken and the policies and programs that have been suggested to reduce the risk of homelessness among these groups. The forum also helped define additional research that is needed in this area.

The forum addressed three primary topics:

- 1) Issues of access and equity in housing
- 2) The specific effects of barriers such as race, class, gender, sexuality, religion and mental health status on housing opportunities
- 3) Recommendations from current research that are designed to improve policies, programs and practices.

About 170 service providers, past and present service users, academics, and representatives of the City of Toronto's housing and social services departments attended the forum. In addition to presentations from leading experts in the field, the forum provided an opportunity to highlight the findings of several recent research reports. These reports provide statistical evidence of the challenges immigrants and refugees face in accessing good quality and affordable housing in Toronto and also give voice to the housing experiences of immigrants and refugees.

- *“Living on the Ragged Edges: Absolute and Hidden Homelessness among Latin Americans and Muslims in West Central Toronto”* (Jasmin Zine for the Informal Housing Network Project). Full report available from ISSRA at (416) 767-1531; Expanded executive summary from the CERIS web site.
- *“A Search for Home: Refugee Voices in the Romero Housing Community”* (Lori Ryan and Jennifer Woodill for Romero House and the Maytree Foundation)
- *“Best Practices for Working with Homeless Immigrants and Refugees”* (Sam Dunn for Access Alliance Multicultural Community Health Centre)
- *“First Contact: The Arrival Needs of Refugee Claimants”* (Bushra Junaid for the Canadian Red Cross)
- *“It’s Too Expensive and Too Small: Research Findings on the Housing Conditions of Newcomers, St. Stephen’s Community House”* (Audrey Alfred for St. Stephen’s Community House)

These reports are available on the CERIS web site (<http://ceris.metropolis.net/>). Click on ‘Virtual Library’. Under ‘browse by domain’ go to ‘Housing and Neighbourhoods’. Click on the appropriate report.

The Opening Plenary presentations by David Hulchanski of the University of Toronto's Centre for Urban and Community Studies, Mwarigha M.S. of the Toronto Community Housing Corporation, and Angela Robertson of Sistering set the context for the day. The first set of concurrent workshops focussed on mental health and homelessness, issues concerning youth and seniors, and women and homelessness, while the second looked at recommendations from current research designed to improve policies, programs and practices. The latter included best practices for working with homeless immigrants and refugees, prospects for creating new affordable housing and liveable communities and community development and economic initiatives.

Discussion in the sessions was widespread and varied but a number of issues were reinforced by several presenters, including the:

- Increased gap between rich and poor
- Increased income gap between renters and home owners
- Lack of affordable rental housing
- Importance of systemic barriers in accessing rental housing
- Cost of housing families in shelters for lengthy periods compared to the cost of building permanent low income housing
- Relatively limited use of formal networks such as NGOs compared to informal networks such as family and friends
- Extent of hidden homelessness in immigrant and refugee communities
- Concerns of particular groups such as women and children

The presenters also pointed to a variety of supports that have been developed, or are under development, to assist immigrant and refugee communities.

- *The Red Cross First Contact Project*: provides a 24 hours/7 days a week referral service and a centrally located drop-in centre for refugee claimants
- *Romero House*: provides accommodation and support for refugee claimants. It is staffed entirely by volunteers who live with the refugees and provide support and a sense of community
- *Community Support and Research Unit* (Centre for Addiction and Mental Health): published a comprehensive guide to housing services for mental health and addiction clients (<http://info.camh.net/housing/>).
- *Supportive Housing and Diversity Group (SHAD)*: a consortium of several member groups whose purpose is to support the housing needs of people with mental health and addiction problems from poorly served ethnoracial and ethnocultural groups.
- *Women's Housing Advocacy Group*: recognises immigrant and refugee women as leaders in developing housing solutions, especially for women and children ([www.ywcator.org](http://www.ywcator.org)).
- *City of Toronto Shelter, Housing and Support Division*: development of transitional housing for people who are temporarily homeless. For details see *The Toronto Report Card on Housing and Homelessness, 2003* (<http://www.city.toronto.on.ca/housing/>)
- *Regent Park Revitalization Project* (The Toronto Community Housing Corporation): a public housing neighbourhood with a high proportion of immigrants and refugees. The objective is to renew the neighbourhood and involve the community in the process, particularly by building on cultural diversity.
- *Cash and Save Outlet* (Community Banking Project): objective is to provide cheque cashing, bill paying and other services to people in South Parkdale.

The opportunities for housing low income Torontonians, including immigrants and refugees, were stated by Michael Shapcott who offered good and bad news about the prospect for new affordable housing - the good news is that there is an emerging patchwork of new funding and programs (federal, provincial, municipal). The bad news is that the amount of funding is far short of need and program and funding restrictions can make it difficult to make the available funds work most effectively for the housing projects.

A number of recommendations were offered by speakers at the plenary sessions and the workshops. These are summarised below as key recommendations. They include general recommendations such as the implementation of a national housing strategy, the appointment of a homelessness facilitator and the removal of systemic barriers to housing and other societal needs, all of which have been on the public agenda for some time. It is important to reiterate these and reinforce the work of advocacy groups in keeping them at the forefront of public debate. Other recommendations are more specific. These include a variety of issues related to service delivery and to the needs of particular groups including women, refugee claimants and immigrant and refugee youth. Most of the recommendations are related to policy prescription, but a few also concern research needs. The bias towards policy is understandable given the clear desire at the forum to implement change.

The key recommendations are followed by a detailed summary of the proceedings, based on notes assembled by the student assistants. One or two students were assigned to each session. The students took notes and subsequently listened to a tape recording of the session. The final summary was compiled by Robert Murdie, assisted by Wilhelmina Peter. We have attempted to provide a full and accurate summary of the day's proceedings. However, because of the variety of formats used and the nature of the discussion some sessions were easier to summarise than others.

## **Key Recommendations**

### **National Housing Strategy and Sustained Funding**

There is need for a national housing strategy supporting the “one percent solution”. The cost of ending homelessness is approximately \$3.5 billion or 1% of the budget of all three levels of government. (<http://www.tdrc.net/>). The One Percent Solution is based on David Hulchanski’s finding that in the mid-1990s, federal, provincial and municipal governments spent about one percent of their budgets on housing. The One Percent Solution calls on governments to “double their commitment to housing programs by restoring and renewing housing spending. A multi-year commitment is required”.

### **Homelessness Facilitator**

A facilitator is needed to see that things happen. Someone who is actively out there and who can co-ordinate with the government and organizations. This is one of the recommendations of the Mayor’s Homelessness Action Task Force Report, *Taking Responsibility for Homelessness: An Action Plan for Toronto*, that has not been carried out.

### **Systemic Barriers**

Systemic barriers need to be challenged and eliminated within the context of an integrated anti-oppression/anti-racism framework. This includes mandated employment equity, fair accreditation of foreign credentials, increased social assistance benefits, affordable housing and tenant rights. There should be some flexibility in the system and recognition that “some people are disadvantaged”.

In the context of community development, legislation is needed that requires banks and other financial institutions to develop community banking programs and invest in the neighbourhood.

## Service Delivery

### **a) Money Must go to Cities**

Money must go to cities. These are the areas that deal with the local integration of individuals and their families who face real needs. Put the money directly into the areas of local integration, then we'll address the issues of local integration.

### **b) Provide New Facilities**

All levels of government should increase funds for shelters and drop-ins to create new facilities and support them to meet the needs of immigrants and refugees.

### **c) Emphasis on Service Co-ordination**

Settlement agencies, shelters and drop-ins should work with appropriate levels of government to develop appropriate programs and initiatives for immigrants and refugees.

### **d) Strengthen Informal Networks**

Most studies indicate that a relatively small number of immigrants and refugees access formal housing help. Therefore, in addition to assisting service agencies in meeting the specific needs of immigrants and refugees, informal networks need to be strengthened. Agency workers need to build a relationship with clients and attend celebrations and other community activities.

### **e) Mobile Housing Clinics as an Alternative Model of Service Delivery**

An alternative model of de-centralized service delivery including mobile housing clinics that can provide training and workshops in the areas of housing support, as well as housing referral services needs to be developed. These clinics would be available in various culturally accessible areas. This way, a far greater number of people could be accessed who are not now served by formal housing services. This decentralized model would strengthen the ability of informal housing networks to provide housing information and support through less formal channels.

### **f) Cross Cultural Training**

Shelters and drop-ins should develop in-house anti-racism/anti-oppression policies that are delivered appropriately and with ongoing monitoring.

## Special Needs of Women

### **a) Responsive Services for Immigrant and Refugee Women**

Increased provision of responsive services for immigrant and refugee women, especially with respect to language capacity, by government and non-government agencies.

### **b) Legal Advice**

Enhanced advice to women seeking homeless services on legal issues, and/or financial assistance.

### **c) Change in Attitude**

Encourage changes in the language, attitude, and awareness among immigrant and refugee women, who express gratitude for services they deserve. Front-line workers should shoulder the responsibility of making these women aware of their rights, and encourage them to demand services.

### **d) Hidden Homelessness**

There needs to be more outreach and funding to women experiencing hidden homelessness.

### **e) Need for an Advocacy Group**

Women should organise an association that will advocate for women in housing. The Women's Housing Advocacy Group (WHAG) is a new group that recognises immigrant and refugee women as leaders in developing solutions ([www.ywcator.org](http://www.ywcator.org)).

## Special Needs of Refugee Claimants

### **a) Border and Drop-in Information for Refugee Claimants**

The Red Cross should provide multi-lingual ethno-specific information at the port of entry about First Contact and Red Cross services.

The Federal government should assist the Red Cross to obtain funding to set up an easily identifiable and staffed booth at Pearson airport.

There needs to be sustained funding for the Red Cross First Contact drop-in centre (The First Contact centre is helpful but its success is dependent on the political context).

### **b) Separated Refugee Children**

More services need to be provided for separated refugee children.

## Special Needs of Immigrant and Refugee Youth

### a) Need for Better Connection Between Youth and Agency Workers

At the grass roots there must be people willing to work closely with immigrant youth. There should be a greater awareness and understanding of youth experiences. Youth participation is a must and youth should be included in decision making. Examples of activities include a homework club for youth, an annual youth conference, and celebration events for youth.

### b) Need to Hire Appropriate Employees in Youth Oriented Service Agencies

Youth often have difficulty relating to adult workers. Also, adult workers are sometimes not familiar with different cultures. Therefore, there is need to hire workers of the same age and ethnic background as the clients.

## Research Needs

### a) Hidden Homelessness

More research is needed on the experiences of “hidden homelessness” among immigrant and refugee newcomers of different ethnic communities.

### b) Costs of Housing People in Shelters

There is need for a study enumerating the costs of housing immigrants and refugees in shelters and other forms of temporary housing instead of more permanent accommodation.

### c) Youth Issues

More research is needed on intergenerational issues, runaway kids and sexuality that youth face. Issues dealing with runaway kids and sexuality are not talked about. This is a major gap in the literature and there is a lack of a data base which limits research in this area. Mobility is also a problem. Youth are by far the most mobile group and tend not to stay in shelters.

### d) Racial Profiling

There is evidence that when police pick up a white person with a mental health problem, they take him/her to the hospital. And when they pick up a black person with a mental health problem, they take him/her to jail. We need some facts on this.

### e) Importance of Differentiating Immigrants and Refugees

There was continuous reference in the forum to “Immigrants and Refugees”, but there should be a distinction between these two groups because their experiences and needs are very different.

## **Forum Summary**

### ***Welcome and Opening Remarks***

Participants were welcomed to the Forum by:

- Robert Murdie, Housing and Neighbourhood Domain Leader, CERIS
- Phil Brown, General Manager, Shelter, Housing and Support Division, City of Toronto Community and Neighbourhood Services Department
- Sharon Allen, Informal Housing Network Project

Robert Murdie noted that the Forum developed as a partnership between three organisations:

- CERIS (The Joint Centre of Excellence for Research on Immigration and Settlement – Toronto)
- Shelter, Housing and Support Division, City of Toronto Community and Neighbourhood Services Department
- Informal Housing Network

He indicated that the purpose of the Forum was to examine the needs, challenges and barriers faced by immigrants and refugees in accessing good quality and affordable housing in Toronto. He also noted that the Forum will: review a number of studies that have been undertaken recently concerning the housing experiences of immigrants and refugees in Toronto and explore some promising recommendations concerning policies, programs and practices for improving the housing circumstances of these groups.

Phil Brown highlighted the importance of partnerships between the city, community groups and the federal government. He noted that the forum was an ideal opportunity to exchange information and learn about the innovative programs that have resulted from these partnerships. Brown pointed out some of the ways in which the city works with community agencies to enhance housing opportunities for immigrants and refugees. These include:

- City of Toronto Homeless Initiatives Fund
- Let's Build program

- Shelter System (including refugee-serving shelters such as Sojourn House and Romero House)
- Refugee Housing Task Group (a partnership of community groups and city staff that come together for information sharing and the development of new initiatives to deal with affordable housing issues for refugees).

Brown also gave credit to the federal government, since several of these programs are supported financially by the Shelter, Housing and Support Division of the City of Toronto through the federal government SCPI (Supporting Communities Partnership Initiative).

Sharon Allen focused on the ways in which interlocking systems of oppression based on race, class, gender, religion, sexuality, age, mental health status, and disability affect access by immigrants and refugees to good quality and affordable housing in Toronto. Although the origins of newcomer groups change over time, many still face the effects of discrimination and exclusion. She indicated how this was particularly evidenced in the Informal Housing Network Project on homelessness among Latin Americans and Muslims in West Central Toronto. Allen also stressed the importance of informal housing systems, as well as formal community agencies, in accessing housing needs.

## ***Opening Keynote Addresses: Setting the Context***

### ***Chair:***

Robert Murdie, Department of Geography, York University and CERIS

### ***Speakers:***

David Hulchanski, Director, Centre for Urban and Community Studies, University of Toronto

Mwarigha, M.S., Manager, Community Revitalization, Toronto Community Housing Corporation

Angela Robertson, Executive Director, Sistering

### ***Recorders:***

Sutama Ghosh and Lisa Oliveira, Graduate Students, York University

## **David Hulchanski**

David Hulchanski is one of the co-founders of the Toronto Disaster Relief Committee and the National Housing and Homelessness Network. He is a professor of community development in the Faculty of Social Work and Director of the Centre for Urban and Community Studies at the University of Toronto (<http://www.urbancentre.utoronto.ca/>). His teaching and research focus on urban social and economic issues, including poverty, social housing, discrimination in housing markets, immigrant and refugee access to housing, homelessness and human rights.

In 2000, he was recognized by Toronto's *Now Magazine* as one of the top 10 community activists on social justice issues, including homelessness and the development of a national campaign for the "1% Solution." His community activities that are linked with his research and teaching include the themes of discrimination in housing access, the supply of social housing, and the human rights implications of land use planning, housing and social welfare policies.

**“Homelessness is not just a housing problem, it is a people problem”**

### **Framework for Understanding the Causes of and Solutions to Homelessness**

#### **Causes**

- Lack of Affordable Housing
- Lack of Adequate Income
- Lack of Support Services

If something goes wrong in society in one or more of these three areas (housing, income or support services), individuals are at risk of being homeless.

#### **Solutions**

- Obtain Affordable Housing
- Obtain Adequate Income
- Obtain Support Services

### **Implications of Homelessness**

- The longer individuals are homeless, the greater the risk of being houseless.
- The longer one is homeless, the greater the risk of suffering from mental illness and health related problems. Studies in Canada, and Toronto specifically, have shown that about 1/3 of the homeless population suffers from mental health problems.

## Gaps Between Rich and Poor/Renters and Owners

- There is a gap between the rich and poor and this has a strong effect on the ability to access and afford housing.
- There is also a shelter cost gap between renters and owners. In Canada, renters on average spend close to 30% of their income on shelter while homeowners on average spend about 20% of their income on shelter.

## Three Dimensions of Houselessness

### Absolute Houselessness

- People sleeping outdoors or in shelters

### Concealed Houselessness

- People temporarily housed with friends (a refugee and immigrant problem)

### At Risk of Houselessness

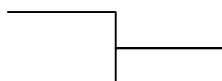
- People at grave risk of losing their housing

## Length of Time Houseless

Different lengths of time that people can be houseless

**One Time Only** (not so visible in Canada)

**Episodic**



(the largest groups of homeless that drift in and out of houselessness and are always on the edge)

**Long Term**

## What are the Solutions? What should be the Policy and Program Response?

Three choices depending on the following categories:

### Prevention

- Housing
- Income
- Support Services

### Maintenance

- Emergency Shelters and Services

### Elimination

- Housing
- Income
- Support Services

## **FOCUS ON IMMIGRANTS AND REFUGEES: THE HOUSING EXPERIENCES OF NEW CANADIANS IN GREATER TORONTO**

The *Housing Experiences of New Canadians in Greater Toronto* study ([www.hnc.utoronto.ca](http://www.hnc.utoronto.ca)) focuses on three immigrant groups (Jamaicans, Somalis and Polish), and their experiences in accessing housing. These groups were asked about their expectations of housing in Canada prior to their arrival. The findings indicate that these immigrants expected:

- Bigger, detached, luxurious houses
- That it would be easy to find accommodation
- Affordable housing
- Government assistance in finding housing

In reality, when these immigrants come to Canada they find that it is not what they expected. They also learn that discrimination exists in the housing market. The perceived discriminatory practices that these immigrants face are based on:

- Skin colour
- Income level
- Source of income (e.g., welfare)
- Immigration or refugee status
- Language or accent
- Ethnic/Cultural/ National background
- Religion
- Family size

## **RECOMMENDATIONS**

- **Appoint a Facilitator:** A facilitator is needed to see that things happen. Someone who is actively out there and who can co-ordinate with the government and organizations. This is one of the recommendations of the Mayor's Homelessness Action Task Force Report, *Taking Responsibility for Homelessness: An Action Plan for Toronto*, that has not been carried out.
- **Implement the One Percent Solution:** The cost of ending homelessness is approximately \$3.5 billion or 1% of the budget of all three levels of government. (<http://www.tdrc.net/>). The One Percent Solution is based on David Hulchanski's finding that in the mid-1990s, federal, provincial and municipal governments spent about one percent of their budgets on housing. The One Percent Solution calls on governments to "double their commitment to housing programs by restoring and renewing housing spending. A multi-year commitment is required."

## **Mwarigha M.S**

Mwarigha is Manager, Community Revitalization, Toronto Community Housing Corporation. For many years he was co-chair of the City of Toronto's Refugee Housing Task Group. Mwarigha works with a team of staff and community stakeholders to consult and engage the community in the Housing Corporation's housing and neighbourhood redevelopment program. Prior to this, Mwarigha was Program Director at the Centre for Equality Rights in Accommodation (CERA), where he was involved in program development and policy planning in the area of human rights, housing access and retention. Before that, he was Program Director at the Social Planning Council of Metropolitan Toronto, where he worked on a variety of service delivery and urban/social planning issues.

Mwarigha shared his experiences working with clients facing discrimination in accessing housing. He focused on three areas: 1) Systemic barriers; 2) Transaction and mediation between landlords; and 3) Support systems in place to ensure smooth entry.

### **Systemic Barriers**

- Clients are continuously being discriminated against because of their accent, colour of skin, ethnicity, language, income and religion. This puts them in a less favourable position in the housing market.

### **Transactions and Mediation between Landlords and Clients**

- Refugee and immigrant trajectories in finding housing are not always smooth.
- Landlords perpetuate the systemic barriers faced by immigrants and refugees.
- Often, when a client calls to inquire about rental accommodation, the accent and ability to speak English become grounds for screening. On other occasions, clients are invited to see the rental accommodation. When the client first meets the landlord, the landlord states, "We have just given the place to somebody only a few minutes ago or they don't want "immigrants". These are clear examples of the ways in which landlords discriminate against clients.
- Other grounds for screening include applications that clients must fill in which are drafted by the landlord, letter of employment, amount of income, source of income, guarantor and credit history.
- Clients who have yet to find employment or are unemployed, do not have a steady source of income, lack reference letters and cannot find someone who will act as a guarantor are the most disadvantaged.
- Newcomers who have personal financial resources also find it difficult securing housing because they are discriminated against.
- Others have owned houses in their country of origin, but landlords do not take this into account.
- The notion of "having credit" has a different meaning in Canada and is new to immigrants and refugees.
- The outcome is **rejection**

### **THE CASE OF ASLAM AHMED**

Concerning transaction with the landlord, Mwarigha reminded the audience about the experiences of Aslam Ahmed, as reported by CBC television in 2002. Aslam Ahmed, a newcomer from Bangladesh, was looking for a suitable house for himself and his family (wife and a child) in Toronto. Knowing that he was a newcomer in Canada, private landlords harassed him with numerous demands, such as the name of his previous landlord, references, and credit history. His applications were rejected numerous times, and ultimately with the help of the Centre for Equality Rights in Accommodation (CERA) he appealed to the Ontario Municipal Board. After eight years fighting the case, the board recognized that it was illegal for landlords to ask for a credit history from newcomers.

### **Support Systems in Place to Ensure a Smooth Entry**

- The support services available to newcomers are expensive.
- One of the problems is that arrangements for newcomer immigrants and refugees are not in place.
- The Red Cross “First Contact Report” indicates the limitations that arise when refugees first arrive.

### **THE CASE OF A REFUGEE SINGLE MOTHER WITH FIVE CHILDREN IN OTTAWA**

This refugee family was housed in a motel room for a period of six months. According to the agreement between the city and the province it was decided that the city would pay twenty percent of the rent and the province would be responsible for the remaining eighty percent. Mwarigha pointed out that instead of this costly solution, it would have been more viable economically for all parties if the family had been housed in a rental apartment. Referring to discrimination as a ‘vicious cycle of stereotyping’ whereby new immigrants and refugees pay more for less housing and live with higher risks Mwarigha called for changes in policy planning and praised the usefulness of the Red Cross ‘First Contact’ program in that regard.

**RECOMMENDATIONS**

- There should be some flexibility in the system for immigrants and refugees and awareness that “some people are disadvantaged”.
- There should be more support services for newcomer immigrants and refugees, especially refugee claimants (e.g., Red Cross “First Contact”)
- The province and the city should negotiate who will pay for these services
- Systemic barriers need to be challenged and eliminated

## **Angela Robertson**

Angela Robertson is the Executive Director of Sistering. She is a well-known activist in the Black and women's communities who has worked as a senior staff executive at the Ontario Women's Directorate, Homes First Society, the Community Social Planning Council of Toronto, and at Women's Educational Press. She co-chairs the Nightwood Theatre, and is a board member of the Central Neighbourhood House. Angela is the recipient of the Rubena Women of Distinction Award for her work on violence against women, and has received the Urban Alliance on Race Relations Award for her work on equality and social justice issues.

Robertson focused on two very important, yet seldom discussed issues—the differential impact of the effect of homelessness on women and the realities faced by front-line housing workers.

### **Differential Impact of the Effect of Homelessness on Women: A Personal Reflection**

Reflecting on her own history, Robertson described her mother's struggle as an immigrant domestic worker and a single mother from the Caribbean in Toronto's labour and housing markets. She commented that affordable housing was always a scarce resource, and accessing it was particularly difficult for immigrant and refugee women. Expressing concerns about the growing number of immigrant and refugee women at the drop-in shelters and hostels, she pointed out that most women were of East European, South East Asian, African, and South Asian origin, who in addition to being victims of war and displacement, were also at the receiving end of domestic violence. A significant number of them have very low incomes, and at times work illegally “under the table”.

### **Realities Faced by Front Line Housing Workers**

Describing her experiences as a front-line worker, Robertson elaborated on the issue of ‘hidden homelessness’ among women. She reported that because “you are not on the streets, living with ten other people, it is seen that you have housing”, and pointed out that, “in fact, those who have a roof over their head do not see themselves as homeless. But they are, and we need to challenge this and highlight this problem”. Two cohorts of women who may belong to the hidden homeless category are (1) the ‘surfers’—those who live in extremely poor quality housing, and/or move from friends to friends and (2) the elderly aged 55 and over— women who are usually sponsored by their children, and once their ‘usefulness’ wears out become victims of familial abuse. Disabled by the fear of deportation and possible separation from their children, these women blame themselves for having no employment and/or housing, and often do not ask for support or even identify themselves as ‘homeless’.

**RECOMMENDATIONS**

- More research on the experiences of ‘hidden homelessness’ among immigrant and refugee newcomers of different ethnic communities.
- Increased provision of responsive services for immigrant and refugee women, especially with respect to language capacity, by government and non-government agencies.
- Enhanced advice to women seeking homeless services on legal issues, and/or financial assistance
- Encourage changes in the language, attitude, and awareness among immigrant and refugee women, who express gratitude for services they deserve. Front-line workers should shoulder the responsibility of making these women aware of their rights, and encourage them to demand services.

## ***Plenary Session: Interlocking Systems of Oppression***

***Issues of access and equity in housing for immigrants, refugees and racialized diasporic communities: what do we know and what more do we need to know?***

**Chair:**

Robert Murdie, Department of Geography, York University and CERIS

**Speakers:**

Jasmin Zine, Informal Network Housing Project

Audrey Alfred, MSW Intern, St. Stephen's Community House

Lori Ryan and Caroline Feaver, Romero House Community

Francisco Rico-Martinez, Co-Director, FCJ Hamilton House and Former President, Canadian Council for Refugees

**Recorders**

Priya Kissoon, Graduate Student, Department of Geography, King's College, London

Yuliya Prodaniuk, Student Intern, CERIS

**Jasmine Zine, Informal Network Housing Project: “Living on the Ragged Edges: Absolute and Hidden Homelessness Among Latin Americans and Muslims in West Central Toronto”**

After an introduction to the processes of transnationalism, globalisation and neo-liberalism that combine to force people to flee from their countries of origin, Jasmin Zine described the critical integrative anti-racism and anti-oppression framework she used to examine the interlocking systems of oppression that are mutually enforcing and result in experiences of homelessness and under-housing. Zine employed social network theory to examine the informal and formal ties as they relate to the housing experiences of Latin Americans and Muslims in Toronto.

**Conceptual Framework: Interlocking Systems of Oppression**

The conceptual framework of the “Living on the Ragged Edges” study is based on an understanding that various forms of social marginality based on race, ethnicity, class, gender, sexuality, religion, mental health status and ability form a system of oppressions that are mutually enforcing. Attempting to unravel and dismantle the system involves addressing the multiple sites of oppression and challenging the hierarchies of racialized and class based dominance that ideologically and structurally sustain social difference and inequality. A critical anti-racism approach allows for the analysis of systems of oppression based on the characteristics noted above as they intersect with the social construction and lived experience of underhousing and homelessness in the Latin American and Muslim communities. This involves an understanding of how access to housing and situations of homelessness are racialized, classed, gendered and mediated by one’s ethnicity, faith, sexuality and ability and mental health status. These forms of social difference translate into barriers and well-documented situations of housing discrimination. The philosophy behind this research is that social justice is an often elusive, yet possible reality. Therefore, the “Living on the Ragged Edges” study is positioned as a catalyst in promoting equality in housing for marginalized members of the Latin American and Muslim communities.

Potential barriers of housing access for racial and ethnic minorities include:

- Level of income (e.g. use of income criteria such as rent to income ratio)
- Colour of skin
- Source of income (e.g. discrimination against social assistance recipients)
- Ethnicity/Culture/Religion (e.g. lifestyle stereotypes)
- Knowledge of the housing system (e.g. lack of cultural capital)
- Gender
- Language/Accent
- Household type and size (Lack of affordable housing for large families)
- Social housing waiting lists
- Knowledge of institutions and culture
- Experience with the dominant culture
- Mental health status
- Stigma

The results of these barriers are fewer choices of dwellings and neighbourhoods, higher rents, longer searches, hiding information from “gatekeepers” (such as landlords, and realtors), more frequent moves, overcrowding, psychological impacts, and stigma. (See also The Housing Experiences of New Canadians in Greater Toronto study ([www.hnc.utoronto.ca](http://www.hnc.utoronto.ca))).

### **Findings from the Ragged Edges Study**

The Living on the Ragged Edges study was based on findings from 300 surveys in the Latin American and Muslim communities in the West Central Toronto area as well as a smaller number of in-depth interviews with service providers and homeless individuals from the two communities. Findings related to race, religion, ethnicity, gender, income and housing discrimination in the Muslim and Latin American communities include:

- Overall, 68% of participants indicated that they had experienced some form of housing discrimination. This represented 80% of all the Latin Americans in the study sample and 57% of the Muslims.
- Level and source of income were the most noted forms of housing discrimination, although the narratives revealed a strong indication of racism and Islamophobia.
- Latin American youth have limited opportunities due to language barriers and lack of education and training
- Police targeting and negative stereotypes criminalize Latin American youth. Many landlords see youth as irresponsible and undesirable to house due to their age and poverty
- Islamophobia has been added to the nexus of oppressions after 9/11
- Finding housing in this political climate is difficult for many Muslims disadvantaged by the barriers of race, ethnicity and lower socio-economic status, as is the case with the majority of participants in the study.
- In summary . . .

*Muslim community barriers* to accessing good quality and affordable housing were identified as race, religion and age

*Latin American community barriers* to accessing good quality and affordable housing were identified as level of income, ethnicity, immigration status and experience with the dominant culture

## **Social Network Analysis**

### *Informal (Interpersonal) Ties*

- “Strong ties”–Family and friends from one’s ethnoracial community
- “Weak ties”–acquaintances, co-workers.

### *Formal Ties*

- Immigrant Serving Agencies

## **Findings from the Social Network Analysis**

Types of informal housing help include providing a temporary place to stay (often leads to overcrowding) and finding housing or providing information about housing such as tenant rights. There is a gap in the housing provided by family after the initial housing support. In this study only 26% of the respondents sustained ongoing housing help from relatives and 39% from friends. The most common type of support was finding a place to live. Mosques and churches have also become informal housing providers. Fewer than ten percent of the participants had accessed formal agencies for housing help. The majority wanted help finding a place to live and information on tenant rights.

## **Conclusion**

Immigrants and refugees from socially and economically marginalized communities need to develop a political and cultural literacy of housing rights and opportunities. The research has shown that the approach of centralized housing help centres is not effective in reaching the majority of people who need housing help in these communities.

## **RECOMMENDATION**

An alternative model of de-centralized service delivery including mobile housing clinics that can provide training and workshops in the areas of housing support, as well as housing referral services needs to be developed. These clinics would be available in various culturally accessible areas. This way, a far greater number of people could be accessed who are not now served by formal housing services. This decentralized model would strengthen the ability of informal housing networks to provide housing information and support through less formal channels. It would also stimulate members of marginalized communities to access mainstream organizations that they feel do not have the cultural sensitivities to deal with their concerns.

**Panel Response:****Audrey Alfred, St Stephen's Community House ("It's Too Expensive and Too Small: Research Findings on the Housing Conditions of Newcomers, St. Stephen's Community House")****Context**

Language Training and Newcomer Services' staff at St. Stephen's Community House noted that while newcomers often raised housing issues they also downplayed their housing needs. The "downplay" was due to shame and the tendency to receive services gratefully. Given concerns about housing, a study was undertaken to identify the conditions and reality of newcomers' housing situations.

The study was based on a questionnaire survey of 156 LINC and ESL students and two focus groups consisting of 22 persons. The focus groups were conducted in English and Mandarin. Participants were adult immigrants or refugees, 81 percent were Chinese, 43 percent were newcomers who had been in Canada less than one year.

**Findings**

The findings revealed that many of these people were mobile and homeless, living in overcrowded conditions which were also unaffordable. Many thought their housing was worse in Canada than it had been in their country of residence. Many also had unmet expectations. Most participants did not know about safety conditions in their dwellings and three-quarters did not know about their legal rights.

Common myths were tested. It was found to be untrue that immigrants today were wealthier and had less difficulty attaining appropriate housing and employment than in the past. It was untrue that their situation improved quickly after arrival, especially as affordability was a persistent problem. Newcomer landlords were preferred because of shared language, easier communication, and fewer unknowns .

This research concluded that newcomers' housing problems were much worse than previously known, affordability was a persistent problem, and tenant legal information was a great need that was not reaching newcomers.

## **Lori Ryan and Caroline Feaver, Romero House Community (“A Search for Home: Refugee Voices in the Romero House Community”)**

Lori Ryan is a former Romero House Volunteer and Caroline Feaver is a current volunteer. Romero House is a community supporting the needs of newly arrived refugee claimants. It is located in West Toronto with four houses and a community centre staffed entirely by volunteers, many of who live with the refugees to provide support and a sense of community. “A Search for Home: Refugee Voices in the Romero House Community” (2000) was authored by Lori Ryan and Jennifer Woodill and is available on the CERIS (<http://ceris.metropolis.net/>) and Maytree Foundation Web sites ([www.maytree.com](http://www.maytree.com)). The report is based primarily on interviews with refugees and refugee advocates who are members of the Romero House community. The report is organised into five major sections:

- “home” and “homelessness” in the context of forced resettlement
- forced eviction
- experiences of homelessness in Toronto and obstacles to refugee resettlement
- experiences of home and the practice of Romero House
- recommendations to facilitate transition from homelessness; and the meaning of home for refugee claimants

### **Major Findings**

- Experiences of home and homelessness go beyond housing, to include community, sentiment, loss and gain.
- Informal networks are used to find shelter, food, and in addition to immediate needs, cultural friendship.
- Why aren’t people accessing formal networks?
  - The resources may not exist
  - Previous experiences of abuse of power (e.g. with immigration authorities)
  - Too bureaucratic
  - Incompetent or careless professionals
  - People’s experiences being judged or too many questions
  - Traumatized with fear of authority
  - Too specialized, only help in a narrow way

Problems with relying on informal networks include:

- May not have networks
- Vulnerable to scoopers and smugglers
- Networks misinformed with outdated information
- Community may be divided
- Lack the capacity for long term support

Romero House is a formal institution that promotes informal networks and transitional housing for refugee claimants. One of the core visions is community support and good neighbours. Strengths of the Romero House model include:

- Refugees and volunteers live in the same house
- Volunteers listen to and act in response to any problem
- Supportive relationship usually continues after residents move out
- Active community life—inter-relationship with board members, refugees, volunteers, and neighbours.

**Lori Ryan’s final comment:** *“Information can lead to housing, but the health of one’s informal networks leads to a home”*

#### **RECOMMENDATIONS**

- Assist social service agencies in meeting the specific needs of refugees because less than 10 percent of refugees are accessing formal housing help.
- Strengthen informal networks. Become a part of these networks, build a relationship with clients, attend celebrations and activities.

**Francisco Rico-Martinez, Co-Director FCJ Hamilton House and Former President, Canadian Council for Refugees**

1. The term non-status person does not appear in most formal reports. There are an estimated 20,000 to 200,000 persons without status in Toronto. We use a double-standard, called illegals. The Minister of Citizenship and Immigration claims “non-status” persons are not an issue in Canada. But how many of these persons are homeless? That’s an issue we must address.

2. Refugee and immigrant communities bring their own limitations to Canada, including violence within these communities and issues related to gender, youth, abuse and discrimination. We’re experts in describing the problems of mainstream systems, but when will we examine the insides of immigrant and refugee communities and the discrimination that our own people practice against our own people—including exploitation for profit? As minorities, we have our own reality and must break the barriers of research prejudice.

3. We must also consider social issues tied to the immigration and refugee protection (IRP) system. The main area of discrimination is an IRP system that creates barriers and obstacles leading to homelessness. For example, consider refugee and family sponsorship and dependence on the sponsor. Fear of deportation often tolerates personal exploitation and destruction of family values that keeps families apart. The IRP system is one of the main reasons for poverty when our communities come to Canada.

The issue is integration — integration does not occur federally, in the parliament of Canada—I integrate *here*.

**RECOMMENDATION**

Money must go to cities, dealing with the local integration of individuals and their families who face real needs. Put the money directly into the areas of local integration, then we’ll address the issues of local integration.

## **Concurrent Workshops – Interlocking Systems of Oppression**

*Effects of barriers such as race, class, gender, sexuality, religion and mental health status on housing opportunities for immigrants, refugees and racialized diasporic communities*

### **Workshop 2a): Mental Health and Homelessness Among Ethno-Racial Communities**

*This panel presentation and discussion focused on mental health and homelessness among ethno-racial communities, and considered the barriers and issues ethno-racial communities face. The presentations also included discussion of some of the strategies that have been used to overcome these barriers.*

#### **Organiser:**

Deqa Farah, Community Resources Consultants of Toronto

#### **Speakers:**

Sheryl Lindsay, Manager, Hostel Outreach Program and Mental Health Court Support Services, Community Resources Consultants of Toronto

Sajedeh Zahraei, Community Support Specialist, Community Support and Research Unit, Centre for Addiction and Mental Health

Uzo Anucha, Community Support Specialist, Community Support and Research Unit, Centre for Addiction and Mental Health

Imam Michael Abdur Rashid Taylor, Manager, Spiritual and Religious Care, Centre for Addiction and Mental Health.

#### **Recorders:**

Rachael Bezanson, Graduate Student, University of Waterloo

Sutama Ghosh, Graduate Student, York University

**Sheryl Lindsay, Manager, Hostel Outreach Program and Mental Health Court Support Services, Community Resources Consultants of Toronto**

Sheryl highlighted a shortage of affordable housing as a major reason why a growing number of men and women with serious mental health conditions end up in the streets, shelters, and jails of Toronto. Contrary to common belief, many of these patients not only include aboriginals but also immigrants and refugees. As a result of federal and municipal government withdrawal from social housing, elimination of rent control by the provincial government, the ongoing gentrification of downtown Toronto neighbourhoods, and the construction of new condominiums, people with little or no access to proper clothing, food supplies, and social networks, end up being homeless. Homelessness exacerbates the already existing physical and mental health problems of these men and women who often become out-caste, compliant, and very hard to serve. Pointing out that the focus of her organisation (Hostel Outreach Program and Mental Health Court Support Services) is to meet the basic needs of these people, Sheryl described the situation as bleak, requiring immediate attention from government and non government institutions and agencies.

**Sajedeh Zahraei and Uzo Anucha, Centre for Addiction and Mental Health (CAMH) (“Working with Homeless Immigrants and Refugees with Mental Health Issues: Barriers, Gaps, Strategies and Resources”)**

**Community Support and Research Unit (CSRU) of the Centre for Addiction and Mental Health (CAMH)**

Sajedeh Zahraei and Uzo Anucha focused on the history of the Community Support and Research Unit (CSRU) of the Centre for Addiction and Mental Health (CAMH), the unit's mission statement, initiatives, key challenges and various barriers faced by the workers, and strategies adopted in order to mitigate these challenges and barriers. As a case study the presenters highlighted the initiatives taken by the Supportive Housing and Diversity Task Group. The Supportive Housing & Diversity (SHAD) Group is a Toronto-based multi-agency partnership that was established in 2002. The purpose of the group is to improve housing stability and reduce homelessness among people with mental health and addictions problems from poorly served ethnoracial and ethnocultural groups. Zahraei and Anucha pointed out that CSRU is dedicated to promoting full recovery and community participation for people with serious mental illness and/or addiction. CSRU's services include housing, income maintenance, employment support, community development, research and program evaluation and international projects. In 1999 CAMH declared housing as the overarching issue and emphasized the strong link between housing and mental health – you need good housing to achieve good mental health. In 2001 CSRU published a comprehensive guide to housing services for mental health and addiction clients titled "Housing Guide", available in electronic form at the CAMH web site (<http://info.camh.net/housing/>). Housing issues for mental health clients include not only homelessness but also housing stability (keeping the housing they have) and housing quality (finding better housing). CSRU is developing benchmarks for housing stability for supportive housing providers

### **Challenges in the Resettlement of People with Mental Health Problems**

There are several key challenges in the resettlement of people with mental health problems. These include:

- pre-arrival traumatic experiences, combined with conditions in the home country which make you worry for your friends and family still living there
- poor physical health
- lack of family support, social capital
- cultural and language barriers leading to social isolation
- loss of social status – once high up the social ladder of success, now back at the bottom of the heap
- unemployment/underemployment (foreign credentials issues) + social assistance levels are low → poverty
- racism and discrimination
- on-going global events since the September 11<sup>th</sup> crisis

All these factors combine to impact one's mental health and ability to cope with resettlement. Immigrants and refugees with traumatic pre-migration experiences, women from traditional backgrounds, adolescents and the elderly are at the greatest risk of experiencing difficulties during resettlement.

### **Barriers, Gaps and Challenges in Providing Adequate Service**

The barriers, gaps and challenges towards adequate service provision for these groups were identified as follows:

- lack of early identification and appropriate diagnosis – some newcomers don't know about mental health problems (i.e. depression and bipolar disorder), nor do they know about formal support systems.
- lack of alternatives to the “western” medical model → Some clients prefer to be treated in a method with which they are more familiar (e.g., prayer)
- non-compliance with treatment – landlords are unwilling to house mental health patients who do not take their medication (regardless of the reasons)
- lack of information and support for family members and care givers
- lack of “culturally competent practices” in supportive housing options – staff in supportive housing and shelter system not culturally sensitive (i.e. to the Muslim requirement for a place in their home, and a time in schedules for daily prayers)
- stigma of mental health – no one wants to address it or talk about it, there is shame
- crisis of affordable housing in Toronto
- co-occurring substance use and abuse – mental health patients often have other substance abuse issues – alcohol, drugs
- limited case management and follow-up support

### **Strategies for Addressing these Barriers**

- Education for housing and other settlement service providers – often these people have little experience working with mental health issues, and they need to know what formal support exists
- Better Communication and Service Co-ordination – now it's too scattered; no one knows who is offering which service. Organizations need to work with each other.
- Advocacy – key issues include a national housing policy. The provincial government didn't even mention the word housing! Where is the funding?
- Partnership Development – agencies need to get together, share information, team up to address homelessness
- Organizational Change – work for organizational change within government social services and NGO's to improve the cultural competence of staff so they can ensure services are offered in culturally appropriate ways

Settlement service providers are often unaware of the mental health problems of their clients, and therefore unequipped to address such issues with proper knowledge and skill. Providing better service for these special clients depends to a large extent on adequate advocacy of individual cases on a day-to-day basis and development of lasting partnerships between government, non-government, and academic institutions.

### **SUPPORTIVE HOUSING DIVERSITY TASK GROUP**

As a case study, the presenters described the initiatives undertaken by the Supportive Housing Diversity Task Group. Established in 2001, this task group has numerous member groups, including Access Alliance Multicultural Community Health Centre, Across Boundaries: An Ethno-racial Mental health Centre, Building Bridges Breaking Barriers Access Project, Canadian Centre for Victims of Torture, CAMH, Community Resources Consultants of Toronto, COSTI Immigration Services, Hong Fook Mental Health Association, Houselink Community Homes, LOFT Community Services, and Regent Park Community Health Centre.

### **Main Objectives of the Task Group**

- to identify, develop, and disseminate best practice knowledge related to housing people with mental health and addiction issues from diverse racial and ethnocultural backgrounds
- to increase access rates to dedicated support services on housing and other housing related services
- to increase the capacity of the existing mental health housing and related community support providers to provide culturally appropriate housing settings and related services
- to develop new ethno-racially/culturally appropriate housing units, in partnership with dedicated service providers and generic social housing providers.

### **Challenges Faced by the Task Group**

- extensive group development process – it takes a long time for 11 organizations to start talking from the same page (6 months to develop their terms of reference)
- limited financial resources,
- heavy workload impacting on group participation – front line workers have heavy workloads so it is hard to keep them involved in the process
- limited research and/or existing models to draw upon
- limited co-operation and co-ordination between groups doing similar work.

### **Accomplishments of the Task Group**

Despite these challenges, the Task Group has had some success. Group members and participant agencies have remained committed, group cohesion has been achieved, positive experiences have been gathered by participating in housing forums and writing research proposals, and the attention of other Supportive Housing Providers has been attracted towards the project. Finally the presenters pointed out that in the future the Task Group will build on existing related initiatives and identify funding and partnership opportunities with various stakeholders e.g. housing providers, coalitions and networks, research groups, mental health and other service providers, and community groups.

### **Imam Michael Abdur Rashid Taylor (“Housing Muslims Recently Released from the Criminal Justice System in Toronto”)**

Imam Michael focused on the barriers faced by Muslims in acquiring adequate housing in Toronto. As a clergy and a key member of the African Muslim community, Michael has had many close encounters with Muslim households and their housing problems. Describing religion as an important barrier for accessing and acquiring housing, Michael provided numerous anecdotal experiences of Muslim families regarding the barriers they face in Toronto's housing market. For example:

- Will you rent to me?
  - if I have 2 wives, and 2 sets of kids
  - if every Thursday night, 20 men come over to my apartment and chant prayers
  - if I just got out of jail and am as yet unemployed?

the combination of recent offender, mentally ill and Muslim is a deadly combo for trying to find housing, especially in today's “war against Muslims” culture

- landlords often misunderstand Muslim culture
  - homophobic landlords not wishing to rent a one bedroom apartment to two single Muslim men (2 men can live together in Muslim culture without assumptions being made concerning their sexual orientation)
  - they don't want to rent to large families, especially to a man with multiple wives
- this misunderstanding can lead to depression, re-offence, substance abuse
- the religious community has responded in positive and negative ways
  - the mosque is taking homelessness seriously – they offer their facility as temporary housing, they post housing availability on a board, they provide free meals in the evenings during the month of Ramadan that homeless Muslim men come to (these are initiatives for the Muslim “have-nots”)
  - for the Muslim “haves”, they offer a way of purchasing housing interest free, they develop Muslim housing co-ops.
- The Reintegration Program for offenders
  - the government has transferred responsibility for reintegrating recently released offenders to faith groups
  - we know that 1/3 of people leaving the criminal justice system will be homeless
  - through this program, 800/year find housing → successful because it relies on informal housing networks

### Discussion

- We need to talk about prevention, not just treatment.
- We need more new housing.
- The education sessions CAMH holds for training a client's relatives in mental health issues often result in someone with a grade 10 education going to the course with 1000 questions and coming back with 1500 questions.
- I did the math. It costs the shelter system \$25/day per person. For a four person family living in a crummy one bedroom unit with shared bathroom and kitchen, that comes to \$54,000/year, which is a mortgage on a million dollar house. The money is there to get good housing for people – let's learn to use it better.
- I helped develop a 100 unit mental health housing facility. It took us 5 years to develop it and get it built and running. 5 years! The biggest barriers were the administrative hoops the city forced us to jump through, and the NIMBYism associated with housing people with mental illness.

**RECOMMENDATIONS**

- CERIS! Let's get a study on the costs of housing people in shelters and put this into publication. The money used for sheltering people should be put into HOUSING!
- There is evidence that when police pick up a white person with a mental health problem, they take him/her to the hospital. And when they pick up a black person with a mental health problem, they take him/her to jail. We need some facts on this.

## **Workshop 2b): Issues Concerning Youth and Seniors**

*This workshop examined the barriers faced by homeless youth in the Hispanic and Somali communities, the challenges of providing senior immigrants with services and the physical isolation of low-income neighbourhoods. The panellists also discussed what agencies and organizations are doing to address the structural systems that can lead to homelessness and shared their experiences and creative solutions of specific interest to youth and seniors.*

### **Organizer:**

Sharon Allen, Islamic Social Services and Resource Association

### **Speakers:**

Louis Carrillos, Youth Program Co-ordinator, Hispanic Development Council

Faisal Ahmed Hassan, Homeless Support Counsellor, Midyanta Association of Somali Service Agencies

Joe Springer, Professor, School of Urban and Regional Planning, Ryerson University

### **Recorder:**

Lisa Oliveira, Graduate Student, York University

## **Louis Carrillos, Youth Program Co-ordinator, Hispanic Development Council**

Louis has been working as a Youth Counsellor for nine years at the Hispanic Development Council. Louis is a firm believer that “youth have potential”. He runs three programs at the Hispanic Development Council; 1) Preventing homelessness among Hispanic Youth; 2) Crime Prevention; and 3) Youth Mentorship.

***“Youth, they think they know everything, and they tell their parents what to do”***

### **Statistics on Youth in Toronto**

- Population of youth in Toronto is 308,400, between the ages of 15-24.
- Youth are “underpaid”. The median income for all youth in Toronto is \$17,800.
- Education: Only 20% of youth between the ages of 15-19 have finished high school.
- Employment: 21.8% of youth between the ages of 15-19 are employed.
- Use of Shelters: 20,000 youth in Toronto at some point in time have used emergency shelters, at least once during the year.

**Problems faced by youth:** unemployment, lack of financial resources, no accommodation and working in poor conditions.

### **Hispanic Community**

The Hispanic community is approximately thirty-five years old. The community was formed through five migratory waves.

- Iberian Wave (Pre and Post WWII)
- Euro-Latino Wave (1950s – 1960s) (Immigrants from Uruguay, Argentina, Chile, Germany and Italy, professional and qualified immigrants)
- Andean Wave (Early 1970s) (Immigrants from Ecuador and Peru, factory workers and not very qualified)
- Coup Wave (1972-80) (Immigrants from Chile and Argentina)
- Central American Wave (1980s- 1990s) (Immigrants from El Salvador)

Louis and his colleagues work with homeless youth in the Hispanic community. One of the objectives of the program is to keep the family together by counselling and helping them understand each other and to overcome differences between Hispanic culture and western culture. One concern of the community is that the Hispanic youth are able to integrate into western culture more easily than their parents. They learn the new culture, improve their English language ability and this gives them power and responsibility in the family. The power dynamics change in the Hispanic family and this causes tension between the youth and elders.

**Youth Safety:** Ages 18-24, 18% are victims of violent crimes. The Hispanic youth are victims of abuse, which usually goes unreported.

**Crime:** High crime rates among the Hispanic youth (assault and bank robbery).

### **Issues and Challenges faced by Hispanic Youth**

The Hispanic youth are faced with challenges on a daily basis. These challenges are:

- Youth Gangs (violence, crime, drive by shootings, guns and other weapons)
- Youth At Risk (peer pressure, experimenting, rebelliousness, school dropout and truancy)
- Family Relations (communications, care, understanding, listening)
- Self Esteem (positive messages, supportive parents and family, sense of humour)
- Drugs and Substances (marijuana, cocaine, ecstasy, crack, cocaine, alcohol)
- ISMS affecting youth (racism, sexism, machoism, culturalism, ageism)

The Hispanic Development Council is working on a Handbook that addresses these issues and how to handle them. This handbook will deal with nine issues. For example: “What are the signs of youth who are involved with gangs?”, “How to react?”, “How to deal with relationships?”, “How to communicate with parents?”, and “How to improve self esteem?”

**Main Concern:** How to get funds to provide for youth services (counselling, advocacy, job training and support)? How to get the youth to use these services?

**Question frequently asked by the Hispanic youth:** “Is it a crime to be young?”

**Faisal Ahmed Hassan: Homeless Support Counsellor, Midyanta Association of Somali Service Agencies**

Faisal is a Homeless Support Counsellor at Midyanta, Association of Somali Service Agencies. He is the author of “**Maandeeq**” a novel set in Somalia before the outbreak of the civil war. Faisal explained the effects of homelessness on Somali youth and seniors in Toronto. He also suggested recommendations for Somali youth.

**Homelessness frequently breaks up families**

- Somali families may be separated as a result of shelter policies that deny access to older boys and fathers.
- Separation may also be caused by placement of children into foster care when their parents become homeless.
- Parents may leave their children with relatives or friends in order to save them from the ordeal of being homeless or to permit them to continue attending their regular school.

**Somali Youth**

- When parents lose their homes because of the nature of shelter policies, parents and their children are usually separated. These children are referred to youth shelters or end up on the street.
- Homeless Somali youth become easy targets of the police force because they are visible on the streets.
- They lose contact with their parents.
- Peer pressure takes over. The innocent teenager turns into a gangster. Kids killing other kids (gang warfare).
- Many Somali youth are having a hard time with the security guards in Dixon and Kipling; Islington & Dixon and the police force in their neighbourhood. These neighbourhoods become like a prison for the youth.
- Coupled with post-war trauma, youth are experiencing mental illness. These are kids and teenagers who have witnessed their parents, friends, and other family members being killed or butchered in Somalia.
- Some children are classified as retarded at early stages in their schooling years. Teachers usually ignore this.
- Factors such as unemployment, low wages, expensive housing, mental illness, domestic violence, alcohol abuse, drug abuse, racial discrimination and class are barriers affecting Somali youth.

- The consequences of this systemic discrimination lead to stigma and they drop out of school or end up wandering the street, their parents not knowing about their failure in schools.
- At home their parents are not aware of their children's school progress because most of them are women who are illiterate and low-income single parents. In addition, their parents can only afford subsidized housing.
- Youth become homeless due to being run away kids, having a mental illness problem, living in a single parent household, risk of dropping out of school, facing barriers to employment and children having children.

### **Somali Seniors**

- Seniors are a disadvantaged group and suffer more severe problems.
- They are mentally and physically traumatised.
- They have to stay at home all year around, which leads them to live a life of isolation.
- Language problems and other obstacles such as lack of financial resources and services, abuse, discrimination and little knowledge of the western culture, stand in the way of integration. These dilemmas are causing mental illness and other stresses.

Somali youth and seniors face discrimination because of race, nationality or ethnic origin, income, refugee and immigrant status, language, religion, family composition, income and receiving social services or welfare.

### **RECOMMENDATIONS**

- Youth centred initiative (youth participation is a must and should be included in decision making)
- Home work club for youth (after school programs)
- Community participation in schools must be encouraged
- Develop an annual youth conference
- Organize celebration events for youth
- Greater awareness and understanding of youth experiences

**Joe Springer: Professor, School of Urban and Regional Planning, Ryerson University**

Dr. Joe Springer is a professor at the School of Urban and Regional Planning, Ryerson University and a board member of the Ontario Housing Corporation. He is currently undertaking research dealing with social exclusion among newcomers in ethnic communities. Joe reported on findings done by two of his classes in their third year planning studio. Two studies were undertaken on different aspects of dealing with newcomer needs.

**First Case Study: Language Barriers and Lack of Community to Provide a Mediative Function**

This study arose from issues identified by the Ontario Housing Corporation (OHC)

- more services were being provided for seniors but they were using these services much less than expected. The major reason seemed to be language problems
- there was a lack of community that might provide a mediative function

**Language Barriers**

- The sample consisted of a group of seniors between ages 55 and 65 in public housing who have lived in Toronto less than ten years.
- They faced language and literacy issues and services are in place for them to use.
- Raises the question: Do they or can they use these services? Answer, No, they don't use them. Why? They don't really believe that these services are for them and they don't understand what the services do for them.
- The study revealed that language ability was a problem. Over 30% of the sample did not have the capacity to read in any language. At that time OHC was spending a lot of money on translation (translating in approximately 26 languages).

**Mediating Function of an Ethnic Community**

- This study concerned the Caribbean and Chinese communities. Members of the Chinese community tend to have relatively weak English language skills, whereas language is not an issue for the Caribbean community. It was expected that the Chinese would be much worse off than the Caribbeans, but this was not the case.
- A critical factor was the function of the community as a mediating agent. For example, Chinatowns provide services in languages other than English. This resulted in Chinese seniors using more of the available services.
- The spatial concentration or critical mass of the Chinese community allows them to work with languages other than English and to develop a community capacity to support this infrastructure. For example, each year the Dragon Boat Race raises approximately \$1 million dollars, some of it going back into the community.
- Where in Toronto can one find an equivalent of this in the Caribbean community? The Caribbean community has been in Toronto for a long time but does not have the same spatial concentration or critical mass as the Chinese community. The Caribbean community has the largest single cultural activity every year, Caribana. This event has

not broken even financially since 1970 and the organizers still owe more money than they take in. In comparison, the Chinese community raises more money in one weekend for one event than the Caribbean community has raised in 35 years. Therefore, the meditating function in the Caribbean community is not as embedded as in the Chinese community.

### **Second Case Study: Physical Isolation of Low Income Neighbourhoods**

- This study focused on the physical environment of two low income public housing communities (Jane-Finch and Jane-Woolner)
- The Jane-Finch public housing community is isolated physically, socially and emotionally from the surrounding neighbourhood. The public housing community consists mainly of high-rise structures whereas the area around it comprises single detached units and low-rise apartments. The latter is occupied by middle-income residents, many of whom have lived in the area for a relatively long period of time.
- Jane-Woolner is also separated from the surrounding community by barriers such as parks, schools and railroad tracks.

#### **RECOMMENDATIONS**

- **More Research is Needed on Intergenerational Issues, Runaway Kids and Sexuality that Youth Face**
  - Issues dealing with sexuality and runaway kids are not talked about. They are important and need to be integrated into research.
  - Mobility is a problem in doing research. Youth are by far the most mobile group and tend not to stay in shelters.
  - Trust is another important issue. It is difficult to connect between youth and researchers.
- **Need for Better Connection between Youth and Agency Workers**
  - At the grassroots there must be people willing to work with youth.
  - Strong ties need to be created with the worker and homeless youth.
  - Must try to integrate the youth in the mainstream.
  - Move away from judgement and stereotypes; don't be afraid of the youth.
- **Need to Hire Appropriate Employees in Youth Oriented Service Agencies**
  - Hiring workers that are not the same age as the youth creates a problem.
  - No ethnic group representation in service agencies. This results in no outreach.
  - This makes it difficult for the youth to come and use the services, particularly if they know they have to speak to adults.
  - Adult workers are sometimes not familiar with the different cultures.
  - Differences exist between the two communities: 1) Ethnic community- parents don't know enough about Canadian culture; and 2) Canadian community- youth are not sure about the new environment they find themselves in.
- **Separated Refugee Children**
  - More services need to be provided for separated refugee children.

## **Workshop 2c): Women and Homelessness**

*This session highlighted some of the specific challenges faced by homeless women from immigrant and refugee communities. The discussion also focused on economic factors leading to homelessness for women, systemic/structural barriers that often exclude immigrant/refugee women, and strategies for delivering culturally sensitive services for women who are homeless or at risk of homelessness.*

### **Organizer:**

Lorrie Simunovic, Centre for Addiction and Mental Health

### **Panellists:**

Sylvia Novac, Research Associate, Centre for Urban and Community Studies, University of Toronto

Nancy Blades, Director of Programs and Advocacy, Sistering

Sharon Logan, Personal Experience with Homelessness

### **Recorders:**

Priya Kissoon, Graduate Student, Department of Geography, King's College, London

Yuliya Prodaniuk, Student Intern, CERIS

## **Sylvia Novac, Research Associate, Centre for Urban and Community Studies, University of Toronto**

In the 1980s, research focused on women and housing; now, research focuses on women and homelessness. Sylvia summarised some of the major findings from her research on women and homelessness.

- Since 1980, there has been no significant change in women's tenure status—2/3 female-led household are renters
- Since the 1950s, 22 Canadian studies have found evidence of racial and sex discrimination.
- Within immigrant groups, women report more perceived discrimination than their male counterparts.
- Women, especially immigrant women in the rental sector, are not fully aware of their rights.
- Lack of affordable alternative housing reinforces inequitable gender relations within families. It is difficult for immigrant women to leave an abusive partner due to lack of English proficiency, financial support and deportation threats. Those who leave, go directly to shelters.

- Older immigrant women, sponsored by adult children are also vulnerable. They may not be abused, but inter-generational conflict puts older immigrant women in a difficult position.
- The homeless referred to are mainly the visibly homeless. There are more women using shelters, especially single mothers. More women say family violence is a direct precipitant to shelter use, and there is discrimination within shelters e.g. Muslim women.
- Young homeless women are turning to shelters due to homophobia (lesbians) and teen pregnancy (especially immigrant women because of the shame or dishonour experienced by families or fear of such a response). About 16 percent of young women using Toronto shelters were refugees or lost support of immigrant sponsors.
- A few young women use shelters to escape arranged marriages and strict controls on social contact (by Canadian standards).

### **RECOMMENDATIONS**

- That women organise an association that will advocate for women in housing.
- The Women's Housing Advocacy Group (WHAG) is a new group that recognises immigrant and refugee women as leaders in developing solutions ([www.ywcator.org](http://www.ywcator.org)).
- One issue that this group has identified is the ineligibility of abused refugee women for special priority by the Toronto Community Housing Corporation (assuming they have attained eligibility to remain in Canada on Humanitarian and Compassionate grounds).

### **Nancy Blades, Director of Programs and Advocacy, Sistering**

Thirteen years ago, the face of homelessness was the stereotypical bag lady, but since then there has been a shift, and today's influx of refugees and immigrants and families in shelters makes the stereotype moot. Blades spoke of the work that Sistering does with immigrant and refugee homeless women.

#### **Sistering**

Sistering first started as an organization serving white and older women. When the Harris government started to implement cuts to housing programs, women from different age groups and ethnic backgrounds had a harder time paying their rent. They ended up coming to Sistering. Sistering offers a variety of services including basic needs (e.g., food, access to laundry and showers) and counselling. There are also language specific workers available for immigrant women. Many of these women have been in Canada for a while and are no longer eligible for settlement services, but need them.

Women with mental health issues receive special attention from support workers. It is this group that absorbs most of the staff resources. Women are dealing with issues other than immigration and settlement—emotional, physical and spiritual abuse. They do not always come to talk about their problems and struggles as they feel they do not deserve to be helped.

The shame and fear of being blamed for their situation reinforces their silence that often leads to mental stress.

The workers at Sistering see an average of 120 women per day. Priority is given to those in need of showers, food, women with kids, women making refugee claims, and women who got pregnant while waiting for a decision on their immigration status.

Unfortunately, there aren't enough resources to provide good-quality services and there is a lack of financial resources to find women affordable housing. When women leave Sistering, they are grateful for having received good advice and support, unlike their experience with Immigration Consultants.

## **RECOMMENDATIONS**

There is need for

- More settlement services
- Outreach to those experiencing hidden homelessness
- More individualised client-centred approach
- More funding targeted to women experiencing hidden homelessness
- Longer term funding rather than short-term or one-time grants
- More language specialists and co-ordinated services (“on-site” services like health care)
- Cultural competency training
- Education for women on the discrimination they will face

## **Sharon Logan**

### ***“Disadvantage being enforced by rules in place”***

Sharon is a “non-status” mixed Indian/European person who was formerly homeless.

Bill C-7, First Nations Governance Act will extinguish aboriginal treaty rights. The government is trying to assimilate us and take away our rights, which will impose municipal governments on reserves. The government wants to withdraw tax immunity. This Bill is turning us into immigrants and refugees in our own land. But this is our home. Another main issue is prejudice and essentialism in the health system and treatment by doctors.

Sharon spoke about non-status aboriginal first nation people who are fighting the same way as refugees and immigrants for their status in Canada. Being half aboriginal, half English, she spoke about her experiences as an aboriginal woman, and the “differential” treatment she received from education and health services.

Sharon argued that Bill C-7, the First Nations Governance Act, is part of a legislative suite aimed to deprive aboriginal people of their treaty rights. It is “the white paper” written by Prime Minister Chrétien that takes aboriginal people to the 1960s “white male” mentality. The government is trying to assimilate aboriginal rights: it is not possible to work on reserves; the tax immunity is being waived. This bill is turning aboriginal people into refugees and immigrants in their own land.

## **Concurrent Workshops – Recommendations from Current Research Designed to Improve Policies, Programs and Practices**

### **Workshop 3a): Best Practices for Working with Homeless Immigrants and Refugees**

*This panel session included a review of the common recommendations of the three key research projects presented earlier in the conference. As well, panellists and participants “compared notes” to highlight approaches that are working, and demonstrated how the lessons from present successes can be carried into future strategies.*

#### **Organizer:**

Linsey MacPhee, Syme-Woolner Neighbourhood and Family Centre

#### **Panellists:**

Sam Dunn, Project Co-ordinator, Best Practices for Working with Immigrants and Refugees Project, Access Alliance Multicultural Community Health Centre

Prince Sibanda, Co-ordinator, Downtown Community Office, Canadian Red Cross

Jasmin Zine, Informal Housing Network Project

Dana Milne, Community Development Co-ordinator, Toronto Disaster Relief Committee

Rolando Rajo, Housing Program Worker, COSTI – North York Centre

#### **Recorder:**

Priya Kissoon, Graduate Student, Department of Geography, King’s College, London

**Sam Dunn, Project Co-ordinator, Best Practices for Working with Immigrants and Refugees Project, Access Alliance Multicultural Community Health Centre**

The research undertaken was a qualitative action research project and focuses on visible and absolute homelessness. Immigrants and refugees using shelters in Toronto were interviewed.

**RECOMMENDATIONS**

- National Housing Strategy –There is need for a national housing strategy supporting the one percent solution
- Service Coordination– Settlement agencies, shelters and drop-ins should work with appropriate levels of government to develop appropriate programs and initiatives.
- Capacity Building—All levels of government should increase funds for shelters and drop-ins to create new facilities and support them to meet the needs of immigrants and refugees in Toronto.
- Discrimination—shelters and drop-ins should develop in-house anti-racism/anti-oppression policies that are delivered appropriately and with ongoing monitoring.

**Prince Sibanda, Red Cross First Contact Project**

First Contact is the brainchild of the City of Toronto’s Refugee Housing Task Group and a recommendation of the Romero House report on refugee homelessness. Goals include curbing homelessness and the exploitation of Refugee Claimants.

First Contact provides a 24 hour/7day hotline, a drop-in centre as meeting place and referral point serving as a place to relax and find help in processing refugee application papers.

First Contact aims to give the right information at the right time, to alleviate homelessness. Access to information is key. The First Contact drop-in centre for refugee claimants is located at 2 Homewood Avenue and welcomes visitors.

The focus is on:

- Service Co-ordination: a clearing house for information on refugee needs and statistics.
- Capacity Building: the only federally funded program serving refugee claimants in Toronto

## **RECOMMENDATIONS**

- The Red Cross should provide multi-lingual ethno-specific information at the port of entry about First Contact and Red Cross services
- The Federal government should assist the Red Cross to obtain funding to set up an easily identifiable and staffed booth at Pearson airport.

## **Jasmin Zine, Informal Housing Network**

### **RECOMMENDATIONS**

- **Service Co-ordination**
  - Culturally accessible and holistic housing help
  - Better discharge planning from the mental health and criminal justice system
  - Youth-friendly supports
  - Interventions for Latin American and Muslim youth
  - Develop culturally accessible mobile housing clinics
- **Capacity Building**
  - Community development in Latin American and Muslim communities
  - Supporting informal housing networks
  - Enhanced organisational support and funding for communities and community-based organisations
  - Public education, training and advancement
  - Mental health, addiction and training for holistic housing, and incarceration help
  - Education on tenant rights and political advocacy
- **Integrated anti-oppression/anti-racism framework**
  - Specific needs for policies, frameworks and programs
  - Mandate employment equity, service equity and fair accreditation
  - Holistic policy against interlocking systems of oppression
  - Increase social assistance benefits
  - Affordable housing and tenant rights
  - Enhance policies and services for immigrants and refugees
  - Anti-discrimination housing policy based on Ontario Human Rights

## **Dana Milne, Community Development Co-ordinator, TDRC**

Dana Milne evaluated the Access Alliance, Red Cross First Contact and Informal Housing Network projects, drawing on her experiences as a frontline housing, drop-in and street outreach worker in the former City of York and now as an advocate for a national affordable housing policy and better emergency services. Before discussing the individual reports, she focused on service co-ordination and capacity building using an integrated anti-oppression/anti-racism framework.

### **Service Co-ordination**

- Service co-ordination is essential to improving housing and homelessness services.
- Immigrant and refugee communities are extremely isolated and are very difficult to reach because of the barriers mentioned in the studies, including language, lack of transportation and child care, poverty, fears of deportation, racism and discrimination, feelings of depression and culture shock, the stigma attached to homelessness, and support worker's lack of cultural competence and lack of time and funding for effective outreach.
- Important recommendations from these studies include:
  - Better collaboration between the formal and informal housing sector
  - Cross-cultural training for housing help and shelter staff
  - Housing information, advocacy training and ongoing support for community groups, agencies and ethno-cultural organizations in the informal sector that are already providing housing services
  - A mobile housing clinic which would provide training, workshops and housing referral services in more accessible sites, such as mosques, churches or ethno-cultural organizations
  - An around-the-clock information clearing house for refugee claimants
  - Services available in multi-languages
  - A drop-in specifically for refugee claimants, whether they're in the shelter system or living in overcrowded or sub-standard housing
  - Border partnerships with Pearson Airport and at border crossings to ensure better reception and orientation for refugee claimants
- These recommendations are concrete and realistic – with enough funding and with the support of the formal and informal sectors. Or, to put it in the language of the researchers... if governments invest in community capacity-building and organizations are committed to an integrated anti-oppression / anti-racism framework.

### **Capacity Building**

- All of the studies recommend increased funding, whether it's for building affordable housing, various supports, for enhancing existing shelters and drop-ins, for creating new shelters and drop-ins specifically for immigrants and refugees, for housing help centres, or for ethno-cultural groups and neighbourhood associations.
- Adequate, sustained funding for partnership-building and pilot projects is essential if any kind of service co-ordination is to be effective

- But HOW? How do we do that? None of these studies indicate that. And it is an important question. Is all that funding going to magically appear because we asked for it?
- Canada remains the only country in the western world without a national housing policy and after years of lobbying, is contributing just 10% of the \$2 billion in annual federal funding needed to build enough housing to end homelessness in the next decade.
- In Ontario, the Tories have cut welfare rates by 21%, tightened ODSP eligibility criteria, and gutted the Tenant Protection Act, eliminating rent control and fast-tracking evictions.
- Despite the signing of the recent Affordable Housing Framework Agreement, there has not been one new unit of housing built.
- Community agencies are still struggling to overcome funding cuts, frontline workers are overwhelmed by crisis work, and very few organizations incorporate systemic advocacy into their work.
- Until organizations and researchers begin to strategize and outline more concretely on HOW to get more funding, we will likely make very little progress.

### **Incorporating an Integrated Anti-Oppression / Anti-Racism Framework**

- What does this mean? It's a call for systemic change – the recognition that without fundamental changes to the racist, oppressive systems that intertwine the lives of immigrants and refugees, our gains are going to be extremely limited
- So how do we tackle systemic change?

### **Evaluation of the Specific Projects**

#### **a) Access Alliance: Best Practices for Working with Immigrants and Refugees**

- Recommends that all levels of government and community agencies continue to address poverty, cuts to social programs, the lack of recognition for foreign trained professionals and workers, delays in work permits, and mental health issues among immigrants and refugees.
  - How?
  - Why is there no emphasis on grassroots, community-based organizing?
  - Why are activist groups and coalitions not being mentioned? Where is No One is Illegal, Justice for Workers, The Pay the Rent / Feed the Kids campaign, TDRC's 1% Solution, the various housing and drop-in advocacy groups across Toronto?
- The one concrete recommendation identified is to develop standards and in-house anti-racism / anti-oppression policies and then use them to monitor shelters and drop-ins to ensure they are delivering culturally appropriate services.
  - Developing standards and policies is important but they'll be ineffective in the context of the shelter crisis we are in.
  - Currently, many shelters aren't meeting the city's existing shelter standards!
  - Many shelters are bursting at the seams, operating well-above the 90% capacity that is considered healthy.

- People are sleeping on mats inches from one another.
- There is a tuberculosis epidemic and signs warning of bedbug infestations greet people coming into some downtown shelters.
- Yet City Council refuses to open additional shelter spaces and instead passes a shelter by-law that puts a moratorium on building new shelters downtown, severely restricts where shelters anywhere else can be built, and makes it very difficult to overcome community opposition in the outer areas where politicians and citizens tend to be more conservative and NIMBYism is alive and well.
- Do we really want to invest more money and time in standards that are doomed before they're even off the drawing board?

#### **b) Red Cross First Contact Project**

- This study is very narrowly focused and doesn't purport to look at systemic change. And it doesn't.
- Its solution is to develop a one-stop shopping centre for immigrants and refugees where broad services are delivered in multi-languages.
- That might be helpful, but ultimately the success of the project depends on the existing political environment.
- Has centralization of services worked in the past? The results of the Informal Housing Network Project seem to indicate that immigrants and refugees are not adequately served by the larger Housing Help Centres.
- This may be because:
  - Many immigrants and refugees can't afford childcare or the TTC
  - They are afraid of approaching service providers because they don't have legal status and are afraid of deportation – a very real fear given the increase in racial profiling by police and border officials
  - They face poverty because they can't find work in their field and are forced to work for a minimum wage that hasn't been raised for years
- Given this situation, why is the only emphasis on services?

#### **c) Informal Housing Network Project**

- Includes several concrete recommendations:
  - Implementation of mandatory employment equity and service equity legislation
  - Extension of the right to basic needs for refugee claimants
  - Reforms to the refugee status and appeals process,
  - Reinstatement of rent control,
  - Replacement of the Ontario Tenant Protection Act,
  - Increases to social assistance and disability rates, increases to the minimum wage,
  - End racial profiling by the police and Canada's immigration system.
- Some recommendations are similar to Access Alliances' in recommending better cross-cultural services in shelters, staff training, and public education for tenants and landlords.

- Which personally, I don't think we should be spending our precious time and funding doing. Because it presumes that landlords don't understand tenants' rights and would act differently if they did. An assumption which is arguable, given that landlords are in the housing business to make money.

### **Fundamental Choice . . .**

- All of us have a fundamental choice to make.
- We only have so much time and energy.
- How do we work within the system and against it?
- The research that has been presented offers a number of concrete strategies for working within the system. How can you and your organizations organize to work for systemic change.
- Because without systemic change, we'll never truly be doing more than window-dressing.

### **Rolando Rajo, Housing Program Worker, COSTI – North York Centre**

We know what the recommendations and problems are, but why is nothing being done? The only solution we need is for the government to build housing—but just as we've heard, barriers come from a variety of angles and expectations. In the current housing market, rents are coming down for the first time. We recognised the need to ally with informal networks, be a part of existing coalitions, we've 15 different languages, work later hours to accommodate people, and have holistic approaches to training, a mentoring program, day-care, TTC tickets etc. But, the question remains, the same. What are we willing to do? Maybe our weapons of change should be our social conscience and civic responsibility. Change could be made if the political will was there.

Building housing is part of the solution, but we need to take a look at other legislative changes. How do we move from the research phase to action? A concrete action plan is needed. Working with coalitions and developing an internal anti-racist/anti-oppression training and working environment are essential.

What we need is praxis, the relationship between research and reflection, action and theory.

**Group work: Brainstorm Question—What would you take away with you? What major issues should we pursue?**

**Networking**

- Developing capacity of boards
- Community development
- Focus on housing supply and affordability
- Make a simple political issue and action information sheet
- Advocate for creation of affordable housing instead of more shelters

**Formal vs. Informal Sector—interfacing two sectors as an “opportunity for action”**

- Partnership between social services and informal/community agencies
- Someone from formal agency to ‘get where people are vs. them going to the formal sector’
- Service co-ordination
- Provide holistic services vs. one-stop gap measures. This could be done through simple sharing of services among/between agencies

### **Workshop 3b): Prospects for Creating New Affordable Housing and Liveable Communities**

*In this session, panellists spoke about strategies that can be used to create new housing opportunities through the creative use of existing resources and innovative approaches. Examples included the ‘One Percent Solution’, the supportive community housing programs administered by the City of Toronto and the proposed revitalization of Regent Park.*

#### **Organizer:**

Sharon Allen, ISSRA  
Michael Shapcott, Co-ordinator, Community/University Research Partnerships Unit, Centre for Urban and Community Studies, University of Toronto

#### **Panellists:**

Michael Shapcott, Co-ordinator, Community/University Research Partnerships Unit, Centre for Urban and Community Studies, University of Toronto

Dennis Swartz, Housing Development Officer, City of Toronto Shelter, Housing and Support

Mwarigha, M.S., Manager, Community Revitalization, Toronto Community Housing Corporation

#### **Recorder:**

Yuliya Prodaniuk, Student Intern, CERIS  
Sutama Ghosh, Graduate Student, York University

### **Michael Shapcott, Co-ordinator of Community/University Research Partnerships Unit at the Centre for Urban and Community Studies, University of Toronto,**

Michael Shapcott began his presentation with a quote from Martin Luther King Jr.: “When evil people burn and bomb, good people must build and bind. Where evil people would seek to perpetuate an unjust status quo, good people must seek to bring into being a real order of justice.” He then presented the emerging patchwork of prospects for creating new affordable housing in Canada—the good and bad news. The good news— there is an emerging patchwork of new funding and programs (federal, provincial, territorial, municipal). The bad news—the amount of funding is far short of need; program and funding restrictions can make it difficult to make money work effectively for the development of housing projects.

## **What has led to the Current Housing Crisis?**

From 1984 to 1993 the Mulroney government cut almost \$2 billion from funding for housing and in 1993 the Mulroney government cancelled all new funding for social housing. If the federal government had continued to fund new housing at the same rate as before 1984, Canada would have an additional 325,000 social housing units—homes for 877,000 women, men and children. In 1993 the Liberals were elected, but they failed to carry through on a promise to fund new social housing. In 1996 the Liberal government announced plans to download social housing programs to the provinces and territories (no other developed nation has abandoned housing programs at the national level).

In 1995, following the election of the Harris government, the province of Ontario cancelled 17,000 units of co-op and non-profit housing as well as new funding for social housing. The province was funding 7,500 units annually, so if it had continued to fund new housing at the same annual rate as before 1995, Ontario would now have 52,500 additional units for 142,000 women, men and children. In 1995 welfare allowances were cut by 22%. In 1998 the Landlord and Tenant Act, the Rent Regulation Act and the Rental Housing Protection Act were abolished; instead the “Tenant Protection” Act was proclaimed. There were cuts to other social and income-assistance programs, including worker’s compensation and shelter allowances. In 1998 social housing was downloaded from the provincial government to the municipalities.

Between 2001-2003 there was a big change in provincial/territorial housing spending across Canada:

“ . . . only in Canada [has the national government], except for CMHC loans, withdrawn from the social housing field. The rush to get out...has taken advocates by surprise. It was never imagined that a system that had taken 50 years to build-up could be dismantled so rapidly. Social housing policy in Canada now consists of a checker-board of 12 provincial and territorial policies, and innumerable local policies. It is truly post-modern.” (Wolfe, 1998, p. 131).

## **One Percent Solution**

The One Percent Solution was developed in 1998 by David Hulchanski, based on the finding that federal, provincial, territorial, and municipal governments collectively spent one percent of their annual budgets on housing in 1994/1995, The One Percent Solution calls for an additional one percent in funds for housing from all governments-about \$2 billion annually from the federal government; \$2 billion from the provinces and territories. An additional \$2 billion annually federally for: supply (25,000 new social housing units), affordability (rent supplements for 160,000 households), supports (10,000 new supportive housing units), rehabilitation (rehabilitation funding for 30,000 units), and emergency relief (double spending on services and shelter for homeless and at risk of homelessness).

After effective political pressure, the new funding for rehabilitation was achieved in September 1999 and \$753 million over three years was obtained for the federal homelessness strategy (including the SCPI-transitional housing plan) in December 1999. In November

2001 an Affordable Housing Framework Agreement was drafted, asking for \$680 million from the federal government over five years (matching funds from provinces and territories).

In the 2003 federal budget \$320 million over five years was allotted for new affordable housing, \$405 million over three years for SCPI, and \$384 million over three years for RRAP.

### **Major concerns with the Federal/Provincial/Territorial agreements**

- Three provinces still haven't signed bilateral deals with federal government;
- Many provinces (including Ontario, Alberta and BC) can't or won't match federal funds;
- The program is slow to roll-out
- The program design (and affordability definition) is creating barriers.

### **Reference:**

Wolfe, J.M (1998). "Canadian Housing Policy in the 1990s" *Housing Studies*, Vol. 13, No. 1, pp. 121-133.

### **Dennis Swartz, Housing Development Officer at City of Toronto Shelter, Housing and Support**

Dennis spoke about the supportive community housing programs that the City of Toronto administers. These include a Capital Revolving Fund to finance affordable housing and SCPI funded transitional housing for people who are temporarily homeless.

The number of projects (underway or completed):

City of Toronto	16
North York	1
East York	2
<u>Scarborough</u>	<u>2</u>
TOTAL	21

These projects have to go through "hot water", as they start at the community level, from where they go to City Council to be adopted. There are financial and political aspects to the issue.

### **What are the Ingredients for Successful Projects?**

- Good proponent
- Realistic Financial Plan
- Good management and service plan
- Development plan

### **What Kinds of Qualifications are Needed for a Proponent?**

- Experience developing housing
- Experience managing housing
- Financial viability of the proponent
- Experience in delivery of programs and services

### **What is Needed for a Good Financial Plan?**

- Credibility of cost projections
- Cost effectiveness
- Level of partnership commitment
- Proof of capital & operating funds
- Fundraising and cash flow plan

### **Good Management and Service Plan Key Elements:**

- Relationship to priorities in the community plan
- Staffing and operating cost projections
- Adequate & viable response to the client group
- Commitment from service providers and funders
- Tenant selection process
- Move on plan

### **Development Plan: Key Elements:**

- Development plan reflects good land use
- It responds to the community context;
- Design reflects the needs of the client group;
- Environmental considerations;
- Ability to proceed quickly (site acquisition, approvals)
- Site selection, environment conditions
- This plan needs to be approved by the Ontario Municipal Board.

### **SCPI: Transitional Housing Plan**

Some of the SCPI projects are: House of Compassion (for people diagnosed with mental illnesses); Romero House (refugee shelter); Houselink Community Homes (supportive housing for people with mental illness); Evangel Hall (low income apartments); Sojourn House (refugee shelter); and Trellis Gardens (affordable housing for homeless people)

**Mwarigha M.S., Manager of Community Revitalization, Toronto  
Community Housing Corporation**

Mwarigha gave an overview of the proposed revitalization project in Regent Park. Regent Park is a 60 acre public housing development located east of Parliament St., west of River St. and north and south of Dundas St. Almost 6,000 people live in the area, of whom 80 percent are immigrants. This project is intended to renew the neighbourhood, to re-introduce pedestrian friendly streets and park spaces, design a safe and accessible neighbourhood, involve the community in the process, build on cultural diversity, and utilize youth skills and energy.

**Who was consulted for this project?**

- Four community workshops were organized
- One-on-one talks with residents
- Community newsletter

**Summary of comments from the last workshop and the community engagement process**

- Improve streets and blocks, street lighting
- Slow down traffic in the area, design narrow streets
- Design parks and open spaces-a large park is a good idea
- Replace old community centres and other community spaces
- Create opportunities for training, employment and small businesses as part of redevelopment process
- Expand immigrant and settlement programs

**This project has shown that housing programs could be used as a community aspect for**

- secure places
- schools
- mixed neighbourhoods.

Approximately 1.2 million households cannot afford the current market rent in Ontario. To find out more about housing actions and programs go to the following Web site:  
(<http://www.housingagain.web.net/>)

### **Workshop 3c): Community Development and Economic Initiatives/Community Banking**

*This session highlighted some of the critical principles of a community development focus to addressing homelessness within culturally diverse communities. The session focused on financial exclusion and the challenges and opportunities for implementing services to low income neighbourhoods. An example of a successful community banking project (Cash and Save) in South Parkdale was discussed.*

#### **Organizers:**

Meeley Chan and Azar Farahani, Shelter, Housing and Support Division, Toronto Community and Neighbourhood Services, City of Toronto

#### **Panellist:**

Shawn Conway, Co-ordinator, Financial Advocacy and Problem Solving Project, St. Christopher House

#### **Recorder:**

Lisa Oliveira, Graduate Student, York University

### **Shawn Conway, Co-ordinator, Financial Advocacy and Problem Solving Project, St. Christopher House**

For the past four years Shawn Conway has been working on a community banking project.

#### **The Context**

- Areas of Toronto such as Kingston Rd, Regent Park, East Danforth, Moss Park, Black Creek, The Junction and Parkdale have seen the erosion or disappearance of financial services. The disappearance of banks in local areas has severely affected low-income neighbourhoods.
- Large financial institutions are primarily oriented towards the middle and upper classes and they have clearly indicated a desire to flee from poorer neighbourhoods. Even when low or modest income people have accounts, circumstances such as their need for immediate access to cash, results in them turning to cash chequing outlets for services, which are expensive.

#### **Recent trends in Banking**

- Reduced the number of tellers
- Reduced number of bank branches

- Moving people towards electronic channels (banking machine, telephone, internet)
- Movement away from face to face banking interactions
- Consolidation

### **Consequences**

- Financial institutions have become much more restrictive in the services that they provide individuals. Bank account opening requirements are too restrictive for some people and more importantly bank services are not delivered in a way that suits the poor and many of the working class.
- Banking services are not always accessible and credit is even harder to access because the system of evaluation is skewed towards people who have had credit.
- People need immediate access to cash and not hold on cheques
- People need longer business hours of operation, staff that are multilingual and face-to-face services.
- Cash Checking Outlets are predatory lenders in which people are given short-term 'pay day' loans till they get their next pay cheque. This can lead to a treadmill that over the course of a year can result in substantial interest payment. Cash checking outlets get around this by calling their interest, a fee. People without status are most vulnerable and subject to the high charges.
- Ultimately, the lack of appropriate financial services results in a deepening of marginalization and the "under-banked" have fewer opportunities to get housing, few opportunities to save and lack credibility.

### **Case Study: South Parkdale**

- South Parkdale is a highly, diverse working class neighbourhood of 20,000 people. It is a magnet for new immigrants and people with fixed and/or low income.
- In the early 1990's, Parkdale had seven bank branches but by 1997 only four remained.
- In South Parkdale, there are four cheque cash outlets within ten blocks (examples, Unicash or Money Mart). Their basic services suit the people but they are expensive. For example, a \$500 check will cost \$17 to cash at Money Mart.

### **Community Banking Project**

- Following cuts to social services by the provincial Conservative government in 1995, a group of Parkdale agencies got together and undertook a community audit to assess the impact of these changes. The audit revealed that the banks inadequately served the neighbourhood and merchants in the area believed that the neighbourhood was red lined (banks would not lend money or would only do so on restrictive terms).
- On the basis of this audit, a community banking project was developed in collaboration with Royal Bank. The project was funded by the Royal Bank who were interested in exploring alternatives to their current services.
- The Project began as a community development model. Members from the community were involved in identifying and analyzing barriers and issues that they

faced in accessing financial services. This was done through focus groups and informal conversations.

- It was determined that neighbourhood residents were angry with the banks because of the reduction in personal services and the shift towards electronic banking.
- Working groups were set up to deal with sensitivity training for staff, ID issues and development of an alternative banking outlet.
- Solutions were difficult to attain, partially because of an inherent contradiction in the banking business. High-level bankers are deeply concerned about public profile and low-level bankers are driven to maximize profits. This contradiction gives out conflicting messages to the public and minimizes the potential for local communities to achieve any significant policy change.
- By January 2000, no solutions were reached that were sufficient from the point of view of both the community and the bankers. Most of the proposals were beyond the local banker's power.
- Ultimately, a business case was made for an outlet. The outlet would be run by a bank but would offer services similar to those offered by cheque cashing outlets.
- The case was made to the Royal Bank on the bases of two points: 1) the bank would make money; and 2) it would enhance the public profile of the bank

### **Cash & Save Outlet**

- Opened October, 2002.
- Service is operated by the Royal Bank and based on a business model.
- It is not a bank branch; people cannot open bank accounts and it does not offer regular branch services.
- Services provided are: Cheque cashing, bill payments, Canadian and US Money orders, US Cash Exchange and wire transfers.
- It is open six days a week and for longer hours than most bank branches (Weekdays: 10am to 9pm and Saturdays: 10am to 6pm).
- Charges low fees. (e.g., Cashing a Canadian federal government cheque of \$1,500 or less (free), Cashing a City of Toronto social service benefits cheque of \$1,500 or less (free), Cashing a company cheque of \$1,500 or less (Examples: payroll, refund, money order) (1.25% of the face value of the cheque, minimum charge \$4.00 per cheque cashed), Cash withdrawal on an RBC Royal Bank account (Client card limit to a maximum of \$300 daily) (free), Cashing a personal cheque) (Up to a maximum of \$300 daily) (1.25% of the face value of the cheque, minimum charge \$4.00 per cheque cashed).
- To access services individuals must first register as a customer. Two pieces of identification are needed, either a birth certificate, social insurance card, letter of reference from a social service agency, drivers license or immigration status. A photo and a copy of the individual's signature are kept on file. Individuals don't have to bring their ID each time they access services.
- A number of agencies have developed connections with the Cash and Save Outlet.
- Employees are hired from the neighbourhood.

## RECOMMENDATIONS

- Extend the service to other neighbourhoods facing similar problems.
- Press the banks to make account opening more accessible. This requires pressuring the Federal government to legislate the banks to do so.
- Lobby the Federal government to bring in new legislation that requires banks to reinvest in the neighbourhood.
- Stop separating financial services and issues from the web of barriers and structures that keep people oppressed and marginalized people marginalized.

## Questions and Discussion

- The outlet is called ‘Cash and Save’, but how do clients save?

Save means ‘saving money’ and paying less for the services. It does not mean putting money aside to save.

- What is the bank giving back to the community?
  - Providing services that are convenient and affordable.
  - Hiring people from the community of South Parkdale.
  - Encourage community reinvestment in the area.
- The Royal Bank may replicate Cash and Save in the next three years in different areas of the city
- All clients using Cash and Save are not “unbanked”. It is the convenience of the cash and save and the particular services it offers that attracts people. It is the way in which these services are built for the community that is important.
- What is the next move?

Go beyond the banking project towards “Financial Advocacy” by continuing the front line work, public education and organizing around financial issues that includes the banking, tax issues, inequity and benefits. Take what we learn and try to affect policy and make policy recommendations.

- At a community level why not extend these services whereby the community can also save?
- Work on developing a savings vehicle that allows people on assistance to save.
- How do social service agencies get involved with Cash and Save?

Important to meet and connect with tellers at the bank. Designate two people from the agencies to act as representatives. Let the agencies know who these representatives are and clients are referred to Cash and Save through the representatives.

- The challenge is finding someone who will take on the Trusteeship role.

## **CONCLUSIONS: REACTION TO THE FORUM, KEY ISSUES, WHERE DO WE GO FROM HERE?**

- Has any research been done on how homelessness affects children, in particular immigrant and refugee children?
- There was continuous reference to “Immigrants and Refugees”, but there should be a distinction between these two groups because their experiences and needs are very different.
- Response to the forum: Discussing the same issues over and over again but nobody is doing anything to implement change. Maybe the forum should be directed towards planning for change. What are the solutions?
- In response, the forum provides smaller agencies that are not involved in larger projects to hear what other agencies are doing, services that are provided and how other agencies are dealing with problems. For example, how can an agency with limited resources provide for services that clients may need in the long term?
- Where do we go from here?
  - Plan for an Action Day
  - Fill in the gaps of who is missing (e.g., children, people on assistance)
  - We need to learn a lot about non-status individuals (gap in the research)
  - Bridge the gaps between the formal coalition and community participation
  - We need to work collectively to make change.
- Optimistic about the forum. Better informed about the barriers and challenges faced by immigrants and refugees.