BRIDGING THE GAPS: POLICY BARRIERS IN HOUSING FOR RECENT IMMIGRANTS.

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Executive Summary

Canada has experienced significant immigration over the past decades, yet recent immigrants face unique housing challenges shaped by a complex interplay of government policies. This study explores the policy barriers affecting recent immigrants' housing in Winnipeg and proposes strategies for a more inclusive housing framework. The research employs a directed qualitative content analysis to identify inconsistencies in how the various housing programs address the housing needs of recent immigrants. Specifically, at the federal level, findings reveal that while programs prioritize vulnerable groups, including recent immigrants, they often lack tailored responses to their unique challenges. In contrast, provincial programs in Manitoba adopt a generalized approach aimed at low-income households, failing to recognize the specific circumstances of recent immigrants and assuming their issues are similar to broader affordability concerns.

At the municipal level, Winnipeg's Affordable Housing Now is one of the few initiatives targeting recent immigrants. However, its limited scope highlights a broader lack of comprehensive support. The interactions among these programs also reveal poor coordination across government levels, resulting in fragmented systems where initiatives operate independently and fail to provide cohesive support.

Moreover, the study brings to light significant policy gaps, including the absence of targeted programs, strict documentation and eligibility requirements, and insufficient strategic direction in existing initiatives. These issues create obstacles for recent immigrants and contribute to ongoing cycles of disadvantage. The research, therefore, highlights the urgent need for housing initiatives that specifically cater to the unique challenges faced by recent immigrants. It also calls for reforms and enhanced collaboration among government entities to create an effective support system for recent immigrants.

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CHAPTER ONE

1.0 Introduction

Housing is considered a fundamental human right (Wilson, 2020). For recent immigrants more prone to economic hardship and isolation, access to affordable and suitable housing is essential for their well-being and integration into their new environment (Carter & Osborne, 2009). In Canada, the issue of housing has emerged as a critical concern for many vulnerable groups, especially newcomers in urban centers across Canada. For example, in the City of Winnipeg, where recent immigrants constitute a significant portion of the total immigrant population, the challenges surrounding housing access, affordability and suitability are pronounced.

Over the past decade, the Canadian government has initiated various housing interventions, such as the National Housing Strategy, to address the housing needs of vulnerable groups, including recent immigrants. At provincial and municipal levels, there has also been a wide range of programs designed to enhance the housing accessibility and affordability of vulnerable groups, including recent immigrants. However, despite these housing initiatives across these levels of government, many recent immigrants continue to face significant barriers to accessing affordable and suitable housing. These persistent challenges raise important questions about the effectiveness and coordination of these housing programs and their ability to meet the unique needs of recent immigrants.

This research thereby begins on the premise that effective coordination among housing programs is important for addressing the unique needs of recent immigrants. While multiple programs exist across federal, provincial and municipal levels of government, existing research has often overlooked the importance of interactions among these initiatives. Without critically examining the relationships and potential conflicts among these housing programs, it becomes challenging to understand why barriers persist for recent immigrants. Moreover, examining these policy gaps and the interplay between various

programs is important for identifying areas of improvement and enhancing support for recent immigrants.

This study, therefore, focuses on examining the various housing programs initiated across the three levels of government, specifically on the gaps and interplay between these programs. It explores how federal, provincial and municipal programs complement one another or create conflicting messages to immigrants seeking housing. In doing so, the research offers strategies and recommendations for creating a more cohesive housing framework that effectively supports recent immigrants ("a person who obtained landed immigrant or permanent resident status up to five years prior to a given census year" (Statistics Canada, 2023a, p. 1)).

1.1 Research Questions

The study aims to identify the policy or program barriers affecting immigrant housing in Winnipeg. To achieve this, the following research questions are explored:

1. How are housing strategies and programs across various levels of government in Canada addressing the unique housing needs and challenges of recent immigrants?
2. How do the housing strategies and programs at the various levels of government in Canada interact in their approach to supporting recent immigrants' housing?
3. What policy barriers restrict recent immigrants' access to safe, affordable, and reliable housing in Winnipeg?

1.2 Research Context

1.2.1 Overview of Immigration Patterns in Canada

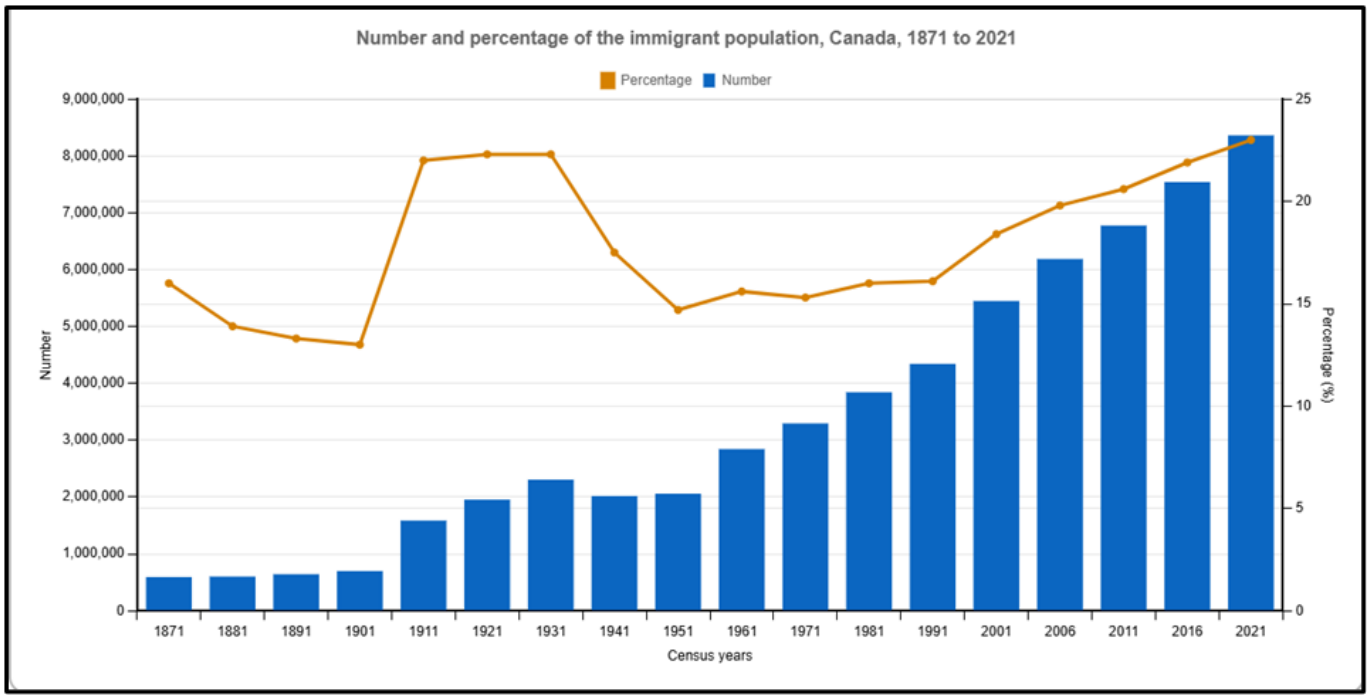
Canada has welcomed substantial numbers of immigrants—defined as " people who are permanent residents or landed immigrants" (Statistics Canada, 2023a, p. 1)—over the past 50 years

(Esses et al., 2006). This commitment to immigration has established Canada as one of the foremost destinations for immigrants (Esses et al., 2006; Ferrer et al., 2018; Li, 2015).

Since 1945, immigration inflows to Canada have consistently been moderate to high (Simmons, 2010) (Figure 1.1). By 2021, this influx had escalated significantly, resulting in over 8 million immigrants, representing 23.0% of the population (Statistics Canada, 2022a). Among these, recent immigrants – "a person who obtained landed immigrant or permanent resident status up to five years prior to a given census year" (Statistics Canada, 2023a, p. 1) accounted for 1,328,240, representing 17.6% of the total immigrant population (Statistics Canada, 2022a).

Figure 1.1

Population Statistics of Immigrants in Canada from 1871 to 2021



Note. This figure presents a historical overview of the immigrant population in Canada from 1871 to 2021. The graph illustrates a significant growth over the past 150 years, with over 8 million immigrants constituting 23% of Canada's total population by 2021. From "Government of Canada," by Statistics Canada, 2022a, (https://www12.statcan.gc.ca/census-recensement/2021/as-sa/fogs-spg/page.cfm?lang=E&topic=9&dguid=2021A000246)

1.2.2 Manitoba and Winnipeg

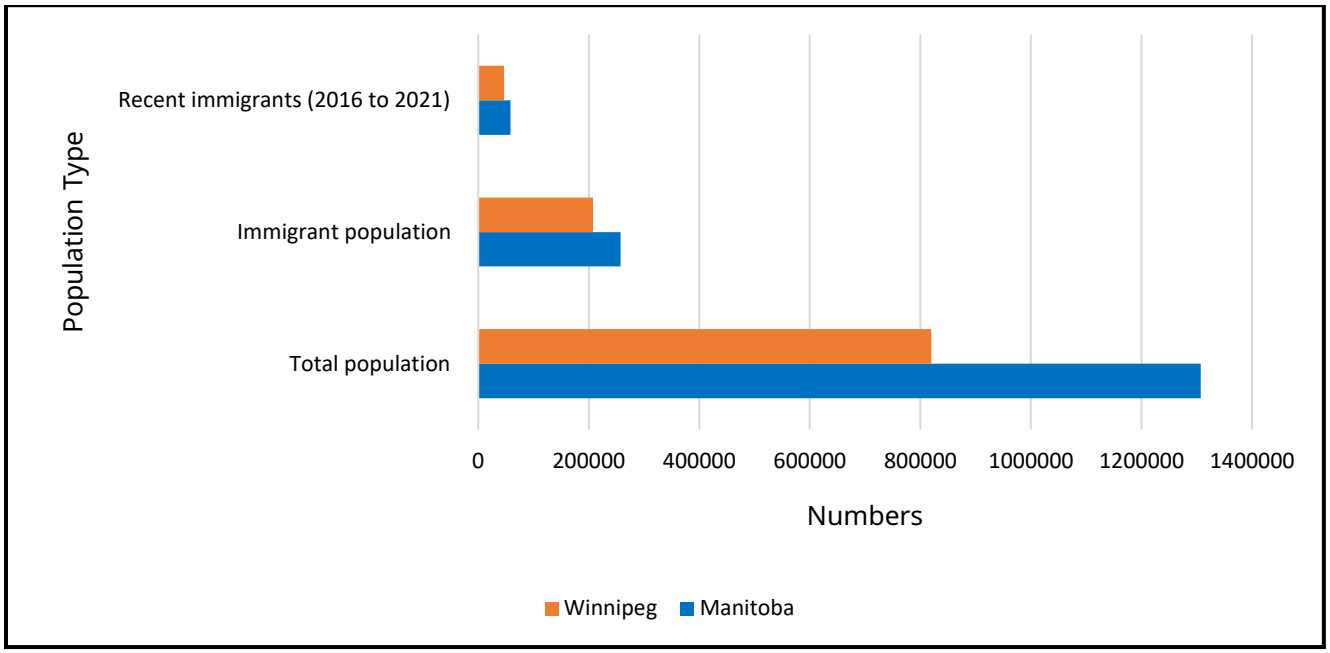
Manitoba and Winnipeg have significantly depended on immigration to reverse the slow growth patterns experienced in the 1990s (Ervick-Knote & Garang, 2015). According to the 2021 Census, the number of immigrants in Manitoba was 1,307,190, representing 19.7% of its total population. Amongst this, the number of recent immigrants was 58,370, representing 22.7% of the total number of immigrants (Figure 1.2).

Specifically for Winnipeg, the City's population has increased substantially over the last decade due to the influx of newcomers worldwide (Ervick-Knote & Garang, 2015). Immigrants in Winnipeg represent 25.4% of the total population, with recent immigrants making up 22.4% of the total immigrant population (Figure 1.2).

These statistics indicate the critical role immigration plays in reversing the slow population growth in Manitoba and Winnipeg. They also indicate the importance of establishing continued support for immigration policies that foster the settlement and integration of newcomers, as they are essential to Manitoba's and Winnipeg's growth.

Figure 1.2

Number of Immigrant population, Manitoba and Winnipeg, 2001 to 2021



Note. This figure illustrates the trends in the immigrant population in Manitoba and its capital city, Winnipeg, over 20 years from 2001 to 2021. The graph highlights a significant increase in both regions over the two-decade period. From "Government of Canada" by Statistics Canada, 2022b, (https://www12.statcan.gc.ca/census-recensement/2021/as-sa/fogs-spg/page.cfm?lang=E&topic=9&dguid=2021A000246

1.2.3 Immigration Policies

Immigration policies significantly impact a country's demographic and socio-economic landscape. Canada's immigration policies have evolved significantly over the years, changing from discriminatory practices to a more inclusive approach to facilitate the effective integration of newcomers into Canadian society. Broadly, immigrants' admission into Canada are grouped into economic-class immigrants, immigrants sponsored by the family, often called Family Class immigrants or "family reunification," refugees or protected persons and other immigrants – defined as immigrants whose granted permanent residence status does not fall under the three major categories (Statistics Canada, 2023c, p. 1). Generally, assessment for permanent residency is mainly through Express Entry. It is based on a point system called the Comprehensive Ranking System, where points are assigned based on several categories, including age, education, language proficiency, and Canadian work experience.

Even though immigration policies generally depend on the federal government, there is also the Provincial Nominee Program (PNP), where each province has its own criteria for nomination, often focusing on skills in demand within that province. Manitoba has its immigration strategies for attracting immigrants through the Manitoba Provincial Nominee Program (MPNP), which allows the province to nominate individuals for permanent residency. Between 2012 and 2021, MPNP accounted for two-thirds of all immigrants in Manitoba and about 91% of all economic immigrants to the province (Manitoba Immigration, 2021) (Figure 1.3). The pathways under the MPNP are grouped into three broad categories: the Skilled Worker stream, the International Education stream, and the Business Investor stream.

As the capital city of Manitoba, Winnipeg plays an essential role in the province's immigration landscape. According to Manitoba Immigration (2021), the City is among the top destinations for immigrants, ranked seventh among Canadian cities for immigrant destinations. As such, the City has developed a comprehensive approach to immigration that aligns with both provincial and federal

policies. This approach includes settlement services and programs that aim to assist newcomers and ensure they have access to the resources they need for successful integration.

Figure 1.3

Admissions of Permanent Residents by Immigration Category, 2011 – 2021 (Manitoba as Province of Intended Destination)

Immigration Category	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Total
Sponsored Family	1,490	1,800	2,000	1,845	1,850	2,375	2,475	2,745	3,160	1,495	2,330	**23,565**
Federal Skilled Workers	620	660	620	390	715	490	295	540	620	295	145	**5,385**
Provincial Nominees	12,355	9,540	8,865	12,195	10,260	9,960	9,430	9,895	12,545	5,835	10,315	**111,195**
Other Economic	190	140	130	270	270	240	335	440	485	370	2,350	**5,220**
Resettled Refugees & Protected Persons in Canada	1,305	1,140	1,460	1,495	1,770	3,730	2,130	1,565	2,045	605	1,235	**18,480**
Other	20	45	50	30	35	25	35	50	50	35	180	**550**
Total	**15,975**	**13,330**	**13,120**	**16,235**	**14,900**	**16,820**	**14,705**	**15,225**	**18,910**	**8,630**	**16,560**	**164,410**

Note. This figure displays the distribution of permanent residents admitted to Manitoba over ten years. From "Manitoba Immigration" by Manitoba My new home, 2021, (https://immigratemanitoba.com/data/facts-report-2021/)

1.3 Overview of the Research

This report features six chapters. The introductory Chapter (Chapter 1) provides a general overview of the research, the research questions the study aims to answer and the broader context for immigration in Canada. Chapter 2 outlines the research design and methods used to explore the research questions. Chapter 3 contains a review and analysis of the existing literature to identify core research themes: immigrant housing challenges and barriers, and the role of policy in addressing these challenges. Chapter 4 presents the results of my research. I explore my research questions by analyzing various housing programs and initiatives to identify themes such as program objectives, eligibility criteria, access points, expected outcomes, and performance measures, amongst others, set out in my coding framework. Chapter 5 discusses my findings within the broader housing market and socio-economic conditions in Winnipeg. Chapter 6 concludes the study by making suggestions for program improvement and refinement of program areas where tensions were identified. The final chapter also offers future directions for this research area.

CHAPTER TWO

2.0 Research Methodology

2.1 Introduction

The chapter discusses the research methods used to help answer the research questions and achieve the research objectives set out in this capstone. The chapter provides a clear and detailed description of the research design, the step-by-step process used for data collection and analysis, the coding strategies employed, and the framework that guided the entire study.

2.2 Research Design

This research study adopted directed qualitative content analysis of documents (publicly available government housing policies and programs across the levels of government) as the primary method for data collection and analysis. Content analysis is a widely recognized method in qualitative research (Hsieh & Shannon, 2005). It is significant for its systematic approach, which enables researchers to interpret collections of text without necessarily considering the author's or the user's viewpoint (Krippendorff, 2019). This method is particularly suitable for this study as it facilitates a detailed understanding of policy documents and allows for categorizing information in alignment with the main research questions. (Bowen 2009).

My content analysis approach follows the structured process suggested by Hsieh and Shannon (2005), which includes three (3) major steps:

1. ***Document Selection***

I initiated the research by identifying various housing strategies and programs implemented at the federal, provincial (Manitoba) and municipal (City of Winnipeg) levels of government (Table 2.1).

To promote transparency and encourage broader engagement with my research findings, I focused on publicly accessible documents sourced from government websites.

Initially, I thoroughly reviewed all available programs listed on the housing web pages of these different government sectors. My analysis of the federal initiatives centred on the National Housing Strategy (NHS) and its associated funding streams. I specifically targeted initiatives focusing on creating new housing options, modernizing existing ones, and supporting the community (social) housing sector. I found nine (9) such programs. For the provincial and municipal programs, a total of eleven (11) programs were examined.

Table 2.1

List of Government Programs and Initiatives Consulted

Federal Housing Initiatives	Provincial Programs	Municipal Programs
Canada Housing Strategy	Social Housing Assisted Living at Ellice Place	Affordable Housing Now
Affordable Housing Fund - New Construction: Community Housing Sub-Stream - New Construction: Rapid Housing Sub-Stream - Repair and Renewal	Co-operative Housing	Heritage and Economic Development Incentive
Apartment Construction Loan	Private Non-Profit	Winnipeg's Housing Policy
Affordable Housing Innovation Fund	Rent Supplement	
Federal Lands Initiative	Urban Native Non-profit Housing	
Co-operative Housing Development	Affordable Housing Rental Program	
Federal Community Housing Initiative	Canada-Manitoba Housing Benefit	
Community Housing Transformation Centre and Sector Transformation Fund	The Manitoba Rent Relief Fund	
Rapid Housing Initiative		

2. Refinement of Focus

After the initial selection of programs, I refined my focus to those documents directly relevant to my core research questions (Table 2.2). I specifically sought out materials that addressed key themes related to housing and immigration, particularly those that included references to recent immigrants, vulnerable groups, and low-income populations. This selection of documents was intentionally designed to ensure that they addressed the research questions at hand and facilitated a targeted examination of policy challenges faced by recent immigrants within the housing landscape. The selection aimed to uncover specific barriers and gaps in existing initiatives that directly impacted the recent immigrant demographic.

My analysis prioritized active programs at the provincial and municipal levels. Federal initiatives included those implemented since 2018 and ongoing for durations ranging from over two years to more than eleven years. To ensure relevance, I particularly considered programs that are either currently implemented or have recently concluded within the last year.

Table 2.2.

List of Government Programs and Initiatives That Guided the Final Findings and Analysis.

Federal Housing Initiatives	Provincial Programs	Municipal Programs
Canada Housing Strategy	Rent Supplement	Affordable Housing Now
Affordable Housing Fund - New Construction: Community Housing Sub-Stream - New Construction: Rapid Housing Sub-Stream - Repair and Renewal	Affordable Housing Rental Program	Winnipeg's Housing Policy
Federal Community Housing Initiative	Canada-Manitoba Housing Benefit	
Community Housing Transformation Centre and Sector Transformation Fund	The Manitoba Rent Relief Fund	
Rapid Housing Initiative		

3. Coding and Analysis Process

To comprehensively analyze immigrant housing initiatives across federal, provincial (Manitoba) and municipal (Winnipeg) levels, I began with multiple initial readings of the gathered programs and documents. This process helped me familiarize myself with the documents and enabled me to understand the context and nuances of the programs. Following Hsieh and Shannon's (2005) guidelines for qualitative content analysis, my coding process proceeded as follows;

i. **Initial coding**: I developed codes manually and used qualitative analysis software (Dedose) to code, based on recurrent themes and significant meanings within the programs. This inductive approach allowed me to derive categories directly from the documents rather than applying preconceived notions.

ii. **Category Development**: As I proceeded further into the data, I organized these codes into broader categories that captured the main themes relevant to my research questions

iii. **Refinement and Analysis**: Finally, I engaged in a continual refinement process, revisiting coded data to enhance the clarity and accuracy of themes emerging from the analysis.

After this process, I had broad categories, including programs' target populations, objectives and goals, eligibility criteria and access points, funding sources and allocation, expected outcomes and evaluation criteria that guided the research analysis.

Based on these broad themes identified, I conducted a comparative analysis to develop insights into how the housing programs interact with each other and how they support recent immigrants' housing access. As such, the following steps were undertaken;

i. **Examination of program consistency and complementarity**: I examined how the objectives and target population aligned across different levels of government and identified whether there were common goals.

ii. **Examination of overlap and duplication**: I identified areas where the programs might overlap or duplicate efforts, which could lead to ineffectiveness.

iii. **Examination of program interaction**: I assessed whether the identified programs at the different levels of government supported each other or created conflicting messages for immigrants seeking housing.

Based on the comparative analysis, I focused on identifying the barriers to housing access for recent immigrants. I then examined these barriers within the broader housing market and socio-economic conditions in Winnipeg.

CHAPTER THREE

3.0 Literature Review

3.1 Introduction to Literature Review

Over the past decade, the literature on Canadian immigrant housing has explored in-depth the barriers immigrants face in accessing adequate housing and the policies designed to address these challenges. However, there appears to be a lack of studies on the effectiveness of these housing policies in truly addressing immigrant housing challenges and ensuring that immigrants have access to safe and suitable housing. Drawing from existing literature on immigrant housing in Canada, this literature review employs a systematic approach, which is important for ensuring rigour and comprehensiveness in the analysis of the available research (Snyder, 2019). A systematic review enables researchers to synthesize findings across different studies, providing a clearer picture of the existing knowledge base and helping to identify gaps that merit further exploration (Snyder, 2019).

This literature review provides a summary of immigrants' housing challenges and a general understanding of the role of policies in addressing immigrant housing challenges. The literature is organized into two relevant sections that contribute to understanding immigrants' housing needs and challenges. The first section presents an overview of how immigration and housing are connected. It looks at how housing affects the integration of recent immigrants into their new community. The second part of the literature focuses on the barriers that hinder recent immigrants from accessing suitable and adequate housing. It also looks at the role of policies in addressing these barriers and challenges.

3.2 Overview of Immigration and Housing in Canada

Canada's immigration landscape has evolved considerably over the past few decades, becoming essential to the country's demographic and economic framework. The immigrant population rose from approximately 2.1 million in 1951 to over 8 million by 2021, representing 23% of the total population (Statistics Canada, 2021).

While immigration has contributed to the country's economic growth and the development of its labour force, there has also been considerable debate regarding its impact on housing. Numerous studies have suggested that immigration significantly influences rental prices, housing availability, and the housing types in demand. For instance, Moos and Skaburskis (2010) highlight that immigration increases housing demand and prices, especially in urban centres and areas with higher concentrations of immigrants.

Given these dynamics, the importance of effective housing policies cannot be overstated. Well-designed policies are essential to address the challenges of increased housing demand due to immigration. Effective policies can help ensure adequate housing supply, maintain affordability, and support citizens' and immigrants' diverse housing needs.

3.3 Immigration – Housing Nexus

The immigrant-housing nexus is a critical representation of the relationship between the experiences of newcomers and the housing landscape in their new country. For recent immigrants, finding suitable housing is essential for their well-being and integration. This connection involves the physical aspects of housing and the social, economic and cultural factors that shape their settlement experiences. Access to affordable and suitable housing is significant in helping recent immigrants establish community connections, access essential services and attain economic stability. Recognizing

this relationship is crucial to creating effective policies that assist recent immigrants in their path to successful integration and belonging.

Housing is fundamental in integrating recent immigrants into their new cities and communities. Canadian literature on immigrant-housing relationships has demonstrated that access to affordable and suitable housing significantly impacts the settlement and integration experiences of immigrants (Carter et al., 2009, p. 305; Firang, 2019, p. 868; Murdie et al., 2006, p. 1). Access to suitable housing influences recent immigrants' ability to access essential services and plays a critical role in their overall participation in their new environment. However, what constitutes "suitable housing"? While the National Occupancy Standard (NOS) provides a framework for assessing housing suitability based on the number of dwelling units as opposed to the household size and composition (Randle et al., 2021, p. 6), this definition overlooks other critical factors, such as affordability and quality of housing itself.

Unsuitable housing conditions can significantly hinder the integration of recent immigrants into their new environment, as highlighted by Carter et al. (2009, pp. 306). They can lead to poor health and social and economic outcomes (Carter et al., 2009, p. 306). This can affect the overall well-being of recent immigrants, making it more challenging for them to establish themselves and thrive in their new environment. Addressing these housing issues and challenges is essential for facilitating a smooth transition and promoting better integration for recent immigrants.

3.4 Understanding Immigrant Housing Challenges

Understanding immigrants' housing challenges has been a significant research focus within the Canadian Immigrant housing literature. Given the diverse and evolving needs of the various immigrant groups, many studies concentrate on specific challenges faced by particular groups or are limited to some geographical regions. For example, research conducted by McDowell et al. (2024, pp. 440 - 443) identifies affordability, discrimination and shortage of social or affordable housing as the primary

challenges confronting LGBTQ refugees in Alberta's housing market. Similarly, Murdie (2005) highlights issues of affordability, low income and the lack of culturally appropriate housing as significant barriers for immigrants in the housing market. Ervin-Knote & Garang (2015) also shed light on the housing challenges faced by the African immigrant groups in Winnipeg, pointing out affordability issues and a lack of awareness regarding local housing support services.

A common theme in the literature is affordability, which is a critical housing challenge for every immigrant group. Other recurring issues include discrimination, language barriers, the scarcity of diverse housing options, and limited knowledge of the local housing market.

In other studies, Wayland (2007) classifies these challenges into three main categories: primary, secondary, and macro-level barriers (Table 3.1). Primary barriers are the inherent characteristics of the individual that cannot be changed. Secondary barriers, on the other hand, are the characteristics that can evolve, while macro-level barriers refer to broader contextual factors that are typically beyond an individual's control (Wayland, 2007).

Based on the author's categorization, I classified these challenges into demand-side and supply-side challenges (Figure 3.2). The demand-side challenges refer to the factors that affect immigrants' ability to secure housing based on their needs and preferences, while the supply-side challenges refer to factors that affect the availability and accessibility of housing options for immigrants.

Table 3.1.

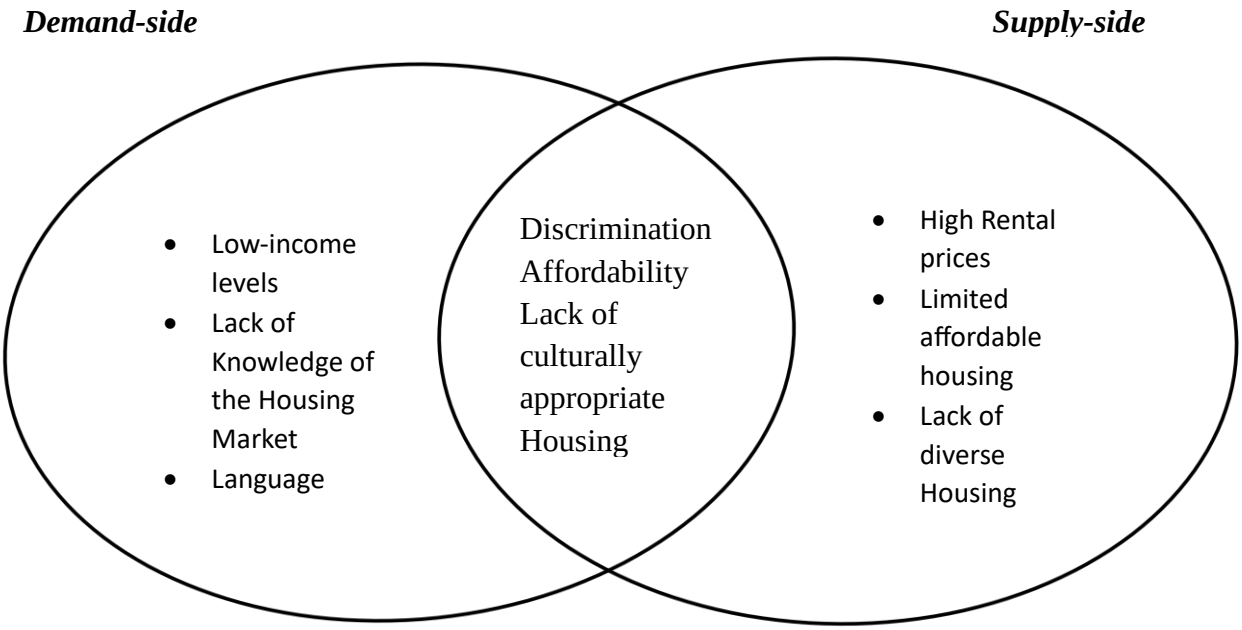
Classification of Immigrant Housing Challenges

Primary Barriers	Secondary Barriers	Macro-level barriers
Discrimination - Skin color - "Race" - Ethnicity/Culture/Religion - Gender - Age - Disability	Level of Income Source of Income Family size Language Household type and size Knowledge of the housing market Knowledge of the individual's rights and responsibilities	Housing prices Availability of different housing options Policies on Housing Societal level social constructions of difference

Note. The content in this table was adapted from "The Housing Needs of Immigrants and Refugees in Canada: A Background Paper for the Canadian Housing and Renewal Association (p. 5), by Sarah V. Wayland, 2007, (https://homelesshub.ca/sites/default/files/FinalReport_CHRAImmigrationHousing_June_2007.pdf)

Figure 3.2

Demand-side and Supply-side Challenges of Immigrant Housing



Note. The content in this table was adapted from "The Housing Needs of Immigrants and Refugees in Canada: A Background Paper for the Canadian Housing and Renewal Association (p. 5), by Sarah V. Wayland, 2007, (https://homelesshub.ca/sites/default/files/FinalReport_CHRAImmigrationHousing_June_2007.pdf)

Affordability

The lack of affordable housing options has been one of the challenging barriers facing recent immigrants in accessing adequate and suitable Housing (Carter et al., 2008, p. 13). The issue of housing affordability facing recent immigrants in Canada has been well-documented in a number of sources (Magro, 2011, p. 9; Hiebert et al., 2006, p. 13; Wayland, 2007; Ervick-Knote & Garang, 2015, p. 23).

Typically, the benchmark for determining whether a household has affordable housing is when the household spends less than 30% of its total income on shelter costs (Randle et al., 2021, p. 5). While this figure has historically served as a guideline, it has been subject to significant critique in contemporary discourse (Kneebone & Margarita, 2016; Zeidler, 2023). Critics argue that the 30%

threshold oversimplifies the complexities of housing affordability, particularly for low-income households. It does not consider the variation in household structures, income stability, or local cost of living, which significantly impact housing affordability.

Housing affordability is, therefore, the ability of a household to secure housing without incurring an excessive financial burden. For low-income individuals, including many recent immigrants, the affordability challenge is profound as they face lower incomes than high housing costs, making it challenging to find affordable housing options (Teixeira, 2009). Thus, from the demand side challenges, recent immigrants are faced with lower incomes compared to higher rental and housing costs from the supply side of housing challenges.

A prime example is a study conducted by Carter et al. (2020, p. 143), which showed that many households, especially recent immigrants in Winnipeg, face affordability issues. As highlighted by the author, recent immigrants in Winnipeg spend a significant proportion of their income on housing. The author notes that 36.2% of recent immigrants spend more than 30% of their income on shelter costs, 18.3% spend 50% or more, and 12.5% spend more than 70% on shelter costs.

Discrimination

Discrimination as a barrier to recent immigrants' access to adequate and suitable housing has been acknowledged in several Canadian immigrant housing literature. Recent immigrants experience discrimination at the hands of private landlords in the housing market (Ervick-Knote & Garang, 2015; Carter et al., 2008)

Discrimination occurs when individuals are mistreated based on factors such as ethnicity, language proficiency, or immigration status, creating barriers to accessing adequate housing. Some groups are discriminated against in the housing market due to their physical or cultural characteristics (Haan, 2012, p. 37). Discrimination in the housing market extends to racial biases, where landlords refuse

to rent to individuals solely based on their skin colour. Teixeira (2008, p. 268) highlights well-documented discrimination based on one's skin colour or race. This unjust treatment based on race and ethnicity creates barriers for recent immigrants trying to secure housing, impacting their ability to find suitable and affordable housing options. Discrimination also leads to exclusion from specific housing opportunities, limiting recent immigrants' housing choices and forcing them into less desirable living situations.

Limited availability of diverse housing options

Many recent immigrants face challenges finding suitable accommodation due to their household size. According to Carter et al. (2020), the lack of diverse housing options is more pronounced for larger families or those with specific needs, as the existing housing stock often needs to meet the requirements. This mismatch between the available housing types and immigrant households' needs limits their access to suitable housing, impacting their ability to integrate into their community or environment.

Other Significant challenges

Recent immigrants face numerous interrelated challenges that complicate their access to suitable housing. Language barriers, particularly limited proficiency in English and French, hinder effective communication with landlords and understanding tenant rights (Agyekum, 2023; Teixeira, 2008). Additionally, difficulties in finding stable employment due to factors such as credential recognition and discriminatory practices (Agyekum, 2023; Teixeira, 2008) often result in financial insecurity, heightening the housing affordability issues of recent immigrants. Socio-demographic factors, including gender, age, marital status, immigration status, education, occupation, and income levels, also exist, which further influence housing access (Agyekum, 2023).

3.5 Role of Policy in Addressing Immigrant Housing Challenges

Housing policies play an essential role in addressing immigrants' housing challenges. They serve as the framework for developing and implementing housing opportunities and support systems. Effective housing policies can mitigate housing challenges faced by recent immigrants, while poorly designed policies can further heighten these existing challenges, particularly in areas such as affordability and accessibility. Therefore, better integration of housing policies is needed to effectively address the challenges of housing affordability and suitability.

In Canada, for instance, comprehensive housing policies such as the federal National Housing Strategy, provide a framework that guides the implementation of programs and the allocation of resources to assist Canadians, particularly vulnerable groups like recent immigrants. Under the NHS, programs have been implemented mainly to increase affordable housing through new construction and rent subsidies.

Programs and policies at the provincial and municipal levels of government also enhance access to safe and affordable housing for recent immigrants. Initiatives such as rent subsidies and social housing programs are designed to alleviate the financial challenges these recent immigrants often face in the housing market. By expanding housing options and reducing these financial barriers, these efforts play a significant role in helping recent immigrants transition smoothly into their new environment.

However, according to Carter et al. (2020), housing policies over the past few decades have struggled to adequately address the needs of the population they aim to serve. A critical aspect that deserves further exploration is the implication of policy alignment across various levels of government, as this alignment enhances the effectiveness of housing programs. Research indicates that a comprehensive collaboration between federal, provincial and municipal policies can create a more cohesive support system for recent immigrants. When housing initiatives are well co-ordinated among

the different levels of government, they can effectively address the specific needs of recent immigrants, thus preventing resource duplication and misallocation. Additionally, such alignment can facilitate a more targeted approach to housing challenges, addressing the socio-economic factors influencing access to housing for recent immigrants. As such, despite the crucial role that housing policies play in addressing immigrant housing challenges, there is a need to evaluate how effective these policies are in actually addressing these challenges.

3.6 Summary

The severity of housing challenges faced by recent immigrants is often compounded by factors such as discrimination, lack of affordability, lack of diverse housing options and unfamiliarity with the housing market. These factors make it difficult for recent immigrants to find adequate housing options responsive to their needs. These challenges also impact their overall integration into their new country.

The interplay of effective housing policies cannot be overlooked when finding an effective solution to these challenges. When housing policies are effective and targeted in their response to addressing the unique needs of the recent immigrant population, they lessen the barriers they face in the housing market, allowing recent immigrants to excel and contribute positively to their new country.

In Canada, numerous housing policies and programs have been implemented across all levels of government to address the housing needs of recent immigrants and alleviate the housing challenges they face. However, there remains a lack of clarity regarding the effectiveness of these policies and programs in addressing the specific challenges recent immigrants face in the housing market. This research seeks to fill that gap by examining the effectiveness of these policies and advocating for targeted measures to support recent immigrants in securing suitable housing. By understanding these challenges and the effectiveness of the policies in place, we can work towards a more supportive housing framework that supports the successful integration of recent immigrants.

CHAPTER FOUR

4.0 Findings/Analysis

4.1 Introduction

Addressing the housing needs of recent immigrants has become an essential policy focus across Canada, particularly in urban centres like Winnipeg. Across the various levels of government (federal, provincial, and municipal), housing programs have been designed to alleviate these housing challenges. Nevertheless, the effectiveness of these initiatives often depends on how these programs interact. This section examines the housing programs across the levels of government to identify policies or programs targeting recent immigrants, the synergies and tensions between the identified housing programs, and the policy gaps identified in programs that restrict immigrants' access to adequate and suitable housing in Winnipeg.

4.2 Overview of Housing Programs

4.2.1 Federal Initiatives

Canada National Housing Strategy: A Place To Call Home

The Canada National Housing Strategy (NHS) was launched in 2017. The NHS is a 10-year, $40-billion billion initiative to address housing challenges and ensure every Canadian, especially vulnerable populations, such as women and children fleeing family violence, seniors, recent immigrants, Indigenous peoples, people with disabilities, those dealing with mental health and addiction issues, veterans and young adults have a safe and affordable home. The goals of NHS include removing 530,000 Canadian families from housing needs, reducing chronic homelessness by half over the next decade, and providing 300,000 households with affordability support through the Canada Housing Benefit (National Housing Strategy, 2017, p. 4). The strategy advocates for collaboration because it recognizes that effective and

sustainable housing solutions require partnerships across all levels of government and engagement with private and non-profit sectors.

Affordable Housing Fund

The Affordable Housing Fund comprises three different funding streams, each designed to address specific housing needs and initiatives:

i. ***New Construction - Rapid Housing Sub-Stream***

The Affordable Housing Fund (New Construction - Rapid Housing Sub-Stream) provides affordable, accessible, and energy-efficient housing to vulnerable populations, focusing on rural, northern, and Indigenous communities. With an allocation of $963 million over 5 years, the fund seeks to construct 2,400 new units/beds for individuals in greatest need to support the development of low-cost rental housing and single-room occupancy units, including shelters, transitional, and supportive housing.

ii. New Construction - Community Housing Sub-Stream

Affordable Housing Fund (New Construction - Community Housing Sub-stream) provides financial support to build new affordable housing through low-interest and forgivable loans. The program aims to address the pressing need for affordable housing across Canada by covering up to 75% of the costs of eligible projects.

iii. ***Repair and Renewal***

The Affordable Housing Fund (Repair and Renewal program) provides low-interest loans, forgivable loans, and contributions to renovate and repair affordable housing. It emphasizes partnerships with governments, non-profits, and the private sectors to ensure co-ordinated investments. The programs prioritize projects that demonstrate ambitious commitments to addressing community needs.

Rapid Housing Initiative

The Rapid Housing Initiative addresses immediate housing needs by facilitating the construction of new affordable housing units or rehabilitating existing properties. Launched with a total of 1.5 billion from Budget 2022, it allocates 1 billion to its Projects Stream and $500 million to its Cities Stream.

Federal Community Housing Initiative

The Federal Community Housing Initiative (FCHI) is a $618.2 million program designed to support federally administered community housing projects nearing the end of their operating agreements. It offers two main funding streams: rental assistance, which helps low-income housing costs and transitional funding for housing providers facing challenges adapting to the new model.

Community Housing Transformation Centre and Sector Transformation Fund

The Community Housing Transformation Centre supports broader social change and economic sustainability in the community housing landscape. This program stream aims to support the growth of community housing across Canada, providing various supports such as grants, tools, and services to stakeholders in the non-profit housing and co-operative sectors. The other stream, the Sector Transformation Fund, assists organizations in developing innovative, sustainable projects. It aims to address systemic challenges and improve housing accessibility and affordability.

4.2.2 Provincial Initiatives (Manitoba)

Manitoba Housing - Social Housing Rental Program

The Social Housing Rental Program (SHRP**)**, Manitoba Housing's primary and most significant initiative, offers subsidized housing to low-income Manitobans in greatest need. The program provides diverse housing options to support individuals, families, and seniors, including apartments, townhouses,

duplexes, and houses. The Manitoba social housing program provides the following benefits: access to shelter for low-income households in core housing needs (adequate, affordable and suitable housing) and a subsidy that is the difference between the market rent for a unit and the rent the tenant pays. Thus, the rent a tenant pays is based on a percentage of total gross household income, which is commonly referred to as Rent-Geared-To-Income (RGI). The program also aims to support successful tenancy and transition to alternate housing options when appropriate.

Affordable Rental Housing Program

The program's purpose is to offer safe, stable, and affordable housing to eligible households, prioritizing accessibility and community well-being. Similar to other housing programs, it aims to provide affordable rent options based on median market rates and ensure equitable access to housing for diverse population groups across Manitoba's regions.

Canada-Manitoba Housing Benefit (CMHB) – Homelessness Stream

This is additional funding provided by the government of Manitoba to help Manitobans who need support with rent. As part of the eligibility criteria for the CMHB homelessness stream, applicants must be Canadian Citizens, permanent residents of Canada or refugee claimants.

Manitoba Rental Housing Supplement

This program focuses on helping low-income families, elderly, and special needs households obtain affordable, adequate, and suitable housing in the private rental sector and in non-profit affordable housing initiatives. The provincial government subsidizes a portion of the homes in the rental property by entering into agreements with private rental property owners/operators.

Manitoba Rent Relief Fund

The program offers repayable loans with monthly payments over two years. The maximum loan amount is $2,500 or two months' rent, whichever is lower. It is considered a "last resort" loan program, requiring applicants to exhaust other available programs before applying.

4.2.3 Municipal Initiatives (Winnipeg)

The Affordable Housing Now Program (AHN)

The Affordable Housing Now (AHN) program, launched by the City of Winnipeg in 2022 under By-law No. 14/2022, supports the development of affordable rental housing through two primary funding streams: The Tax Increment Financing (TIF) Grants and the Capital Grants. The TIF allocates $20 million for developments in the Downtown area and $30 million for developments outside Downtown. The Capital Grant allocates $2 million in total, and it prioritizes the needs of vulnerable groups, including people experiencing homelessness, women and children fleeing domestic violence, Indigenous peoples, people with disabilities, individuals with mental health and addiction challenges, racialized communities, recent immigrants, refugees, veterans, LGBTQ2+ individuals, seniors and young adults. The purpose of AHN is to encourage new construction, conversion of non-residential spaces, and rehabilitation of vacant buildings to increase housing availability. The AHN aligns projects with funding opportunities from Canada’s National Housing Strategy (NHS).

Winnipeg Housing Policy

The City of Winnipeg Housing Policy, adopted in September 2013, serves as a strategic framework to develop new housing incentive programs and support affordable housing initiatives city-wide. The policy has four primary objectives: encouraging new housing development, supporting

revitalization of existing housing, enabling community involvement, and fostering partnerships with various stakeholders. The policy aims to address housing needs through inclusive and flexible programs.

4.3 Program Findings

4.3.1. Target Populations

All the government housing programs identify their specific priority groups, reflecting the recognition of diverse needs within the Canadian population. Specifically with the Canada Housing Strategy, which is the country's overarching housing document, specific priority groups identified in the document included “women and children fleeing domestic violence, seniors, young adults, Indigenous people, people with disabilities, people dealing with mental health and addiction issues, veterans, 2SLGBTQIA+, racialized groups, recent immigrants especially refugees and people experiencing homelessness” (National Housing Strategy, 2017)

The review of the federal housing initiatives strongly emphasizes supporting vulnerable and priority groups outlined in the National Housing Strategy. The broader housing framework, which is the National Housing Strategy, explicitly acknowledges recent immigrants in its broader vision for housing. Specific programs such as the Affordable Housing Fund and the Rapid Housing Initiative are designed to prioritize "vulnerable populations" and "priority groups" identified in the National Housing Strategy, which means that recent immigrants are recognized as part of its priority focus.

At the provincial level, the housing initiatives do not explicitly acknowledge recent immigrants. These initiatives emphasize support for broader categories, such as low-income families and vulnerable populations. There is no specific mention of recent immigrants. This indicates an underlying assumption that recent immigrants fall within the low-income demographics.

The municipal-level initiatives illustrate a mixed approach as well. Programs like "Affordable Housing Now" explicitly include recent immigrants among the vulnerable groups they support. Other

initiatives, such as the Heritage and Economic Development Initiative and the adopted Housing Policy, focus on a broader population with core housing needs without specific mention of recent immigrants.

Table 4.1.

Summary of Target Population Identified in the Housing Programs, Illustrating the Distinction Between Vulnerable Groups, Recent Immigrants, and Low-income Earners as Identified

Policy/Program Name	"Recent immigrants"	"Vulnerable groups" or "NHS Priority groups"	"Low-income earners"
Canada Housing Strategy	✓	✓	✓
Affordable Housing Fund - New Construction: Community Housing Sub-Stream	✗	✓	✗
- New Construction: Rapid Housing Sub-Stream	✗	✓	✗
- Repair and Renewal	✗	✓	✗
Apartment Construction Loan	✗	✗	✗
Rapid Housing Initiative	✗	✓	✗
Affordable Housing Innovation Fund	✗	✗	✗
Federal Lands Initiative	✗	✗	✗
Federal Community Housing Initiative	✗	✓	✓
Community Housing Transformation Centre and Sector Transformation Fund	✗	✓	✗

Social Housing Rental Program	✗	✗	✓
Social Housing Assisted Living at Ellice Place	✗	✗	✗
Co-operative Housing	✗	✗	✓
Private Non-Profit	✗	✗	✓
Rent Supplement	✗	✗	✓
Urban Native Non-profit Housing	✗	✗	✗
Affordable Housing Rental Program	✗	✗	✓
Canada-Manitoba Housing Benefit	✗	✓	✗
The Manitoba Rent Relief Fund	✗	✗	✓
Affordable Housing Now	✓	✓	✗
Heritage and Economic Development Incentive	✗	✗	✗
Rapid Housing Initiative	✗	✗	✗
Winnipeg's Housing Policy	✗	✓	✗

4.3.2. Objectives and Goals

The examination of the identified housing programs targeting "recent immigrants," vulnerable groups or priority groups" under the National Housing Strategy," and "low-income earners" reveals a commitment to improving access to adequate, affordable and safe housing for their target groups. At the federal level, the Canada Housing Strategy, which serves as a foundation for all other programs and initiatives, primarily focuses on addressing access to housing with a strong emphasis on affordability, quality, safety and rent assistance. Initiatives under the NHS, such as the Affordable Housing Fund, which includes several sub-streams, target different aspects of housing stability. The "New Construction: Community Housing and Rapid Housing Sub-streams focuses on developing affordable housing options,

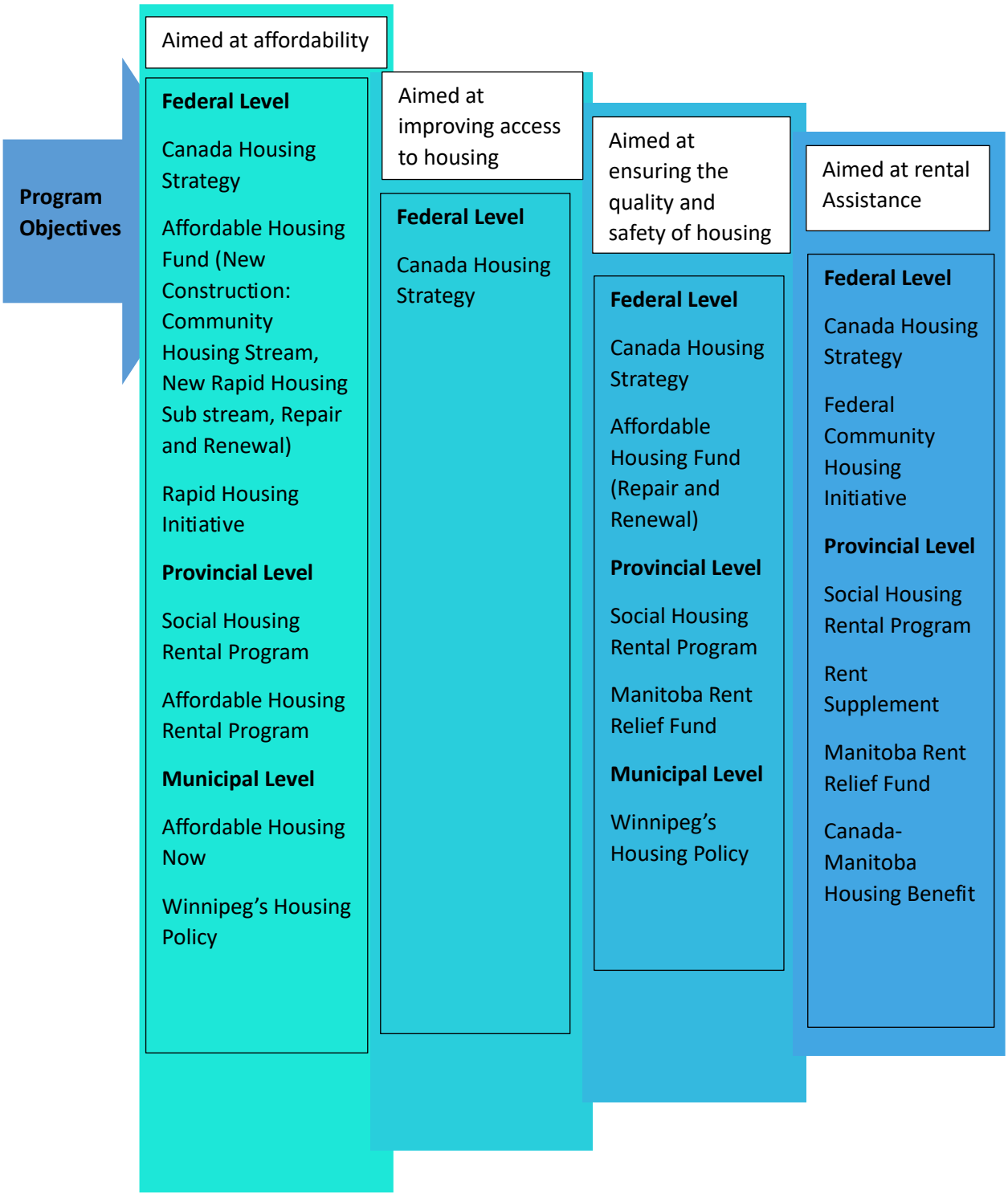
while the "Repair and Renewal" ensures that existing housing stocks remain habitable, safe, and affordable. The Rapid Housing Initiative also addresses the need for affordable options through the faster development of new buildings and the purchasing and rehabilitation of existing ones to cater to the housing needs of the priority groups identified. The Federal Community Housing Initiative also prioritizes providing rental assistance to eligible housing providers whose target is their priority group.

Shifting to the provincial level, the Social Housing Rental Program specifically aims to provide affordable, safe housing while offering rental assistance to those in need. This program works with other initiatives, such as the Canada-Manitoba Housing Benefit, which further assists low-income families or households by offering targeted financial support. The Manitoba Rent Relief, similar to the Canada-Manitoba Housing Benefit, focuses on rental assistance and ensuring quality housing, while the Affordable Housing Rental program addresses affordability issues.

On the municipal front, policies like the "Affordable Housing Now" directly address Winnipeg's need for affordable housing solutions. The initiative prioritizes ensuring housing affordability by constructing new developments, rehabilitating existing vacant residential buildings and converting non-residential buildings into residential use. The Winnipeg Housing Policy further reinforces this objective by committing to the principles of affordability, safety and quality of housing for the people of Winnipeg.

Figure 4.2

Summary of Housing Initiatives Addressing Affordability, Safe and Quality Housing, Improving Housing Access and Offering Rental Assistance.



4.3.3. Eligibility and Access Points

The eligibility criteria and access points for housing programs play a major role in determining how stakeholders can access funding opportunities. Except for the New Construction - Community Housing Sub-stream of the Affordable Housing Fund and the Rapid Housing Initiative, which allows private developers to apply under specific project requirements and regulations, all the other programs at the federal level mandate a collaboration with provinces, territories, municipalities, Indigenous governments, and community housing providers which includes public, non-profit housing organizations and rental co-operatives.

Each housing program has a project type it supports and also specific project requirements. For instance, the Affordable Housing fund and its funding streams (New Construction - Community Housing Sub Stream, New Construction - Rapid Housing Sub-stream and Repair and Renewal stream) have specific project types, which include community and affordable housing, urban Indigenous community housing, mixed-use market or affordable rental units, shelters, and transitional or supportive housing. For these streams, projects are also required to secure support from another level of government.

There is also the Rapid Housing Initiative, which supports the construction of new housing units and the acquisition of rehabilitation or conversion of existing buildings into affordable spaces. A noteworthy focus of the Rapid Housing Initiative is that at least 25% of investments are earmarked for projects specifically aimed at addressing the housing needs of women.

The access points for the federally initiated housing programs are primarily through a structured process initiated by the Canadian Mortgage and Housing Corporation. Programs like the Rapid Housing Initiative mandate eligible applicants whose projects have passed the need assessment stage to submit attestations through CMHC's Client Portal. The portal serves as a key platform for managing their confirmed funding and ensuring compliance with program requirements. For the Affordable Housing

Fund, Canada Mortgage Housing Corporation (CMHC) provides a Required Documentation Checklist, which includes documents such as Project Assessment Workbook, Integrity Declaration, and Accessibility Attestation, amongst others, that interested parties must submit before the application will assessed, and a decision made within 30 days by the CMHC.

For provincial initiatives, each program has its own specific eligibility criteria and access points.. Specifically, for the Manitoba Housing Rental Programs (Social Housing Rental Program, Rent Supplement and Affordable Housing Rental Program), applicants must complete a program application as an initial step to eligibility. A critical determinant of eligibility lies in the applicant's financial status. Specifically, the households must have a total adjustment income that does not exceed the established Rental Program Income Limit for that particular year. This income threshold is a defining characteristic of the rental programs as it ensures that support is allocated to individuals and families who can not afford the market rent.

Another criterion, especially for the Social Housing Rental Program, is the requirement that individuals or households demonstrate core housing needs, meaning that their current living situations fail to meet adequate standards for safety, affordability, and suitability.

Additionally, citizenship status is a requirement. All programs at the provincial level are open to Canadian Citizens, permanent residents, and refugee claimants, excluding international students and Permanent Residents in the Family Class.

There is also an additional requirement for eligibility: the applicant's rental history. Applicants must demonstrate a track record of responsible tenancy. However, for individuals without a rental history, a housing provider can assist these applicants in establishing a new rental history if they can affirm their ability to meet tenancy agreements.

The access point for the provincial programs is through a structured application process combined with a verification process that assesses eligibility based on the criteria identified above. Applications can be assessed online through the Manitoba Government's housing programs webpage. Applications can also be requested in person by the applicant at any Manitoba leasing office, or a request for the application to be mailed out to the applicant. The application can also be accessed through housing providers offering rent supplement programs.

At the municipal level, the Affordable Housing Now program is open to various organizations, including non-profit organizations, for-profit corporations, Indigenous government and organizations. Eligible housing projects include social Housing aimed at rent-geared-to-income individuals, mixed market/affordable rental housing, transitional Housing and supportive Housing. The program mandates specific construction eligibility, including new construction, converting non-residential spaces to residential use, and rehabilitating currently vacant ones. There are other specifications regarding the number and percentage of units a project must dedicate to residential use and affordability to be considered for funding. Thus, 70% of the building's gross square footage must be dedicated to residential use, and at least 30% of the residential units must rent at less than 80% of the median market rent.

While the program page did not mention a specific point of access, it provided a direct contact option via email to which questions about the funding could be directed.

4.3.4. Funding Mechanism and Allocation

The provincial programs' funding mechanism is structured to ensure that financial resources are available to meet the housing needs of their target population. A significant portion of the Provincial programs' financing comes from federal government contributions. These funds are accessed through bilateral funding agreements that define the terms and conditions for delivering financial support to alleviate housing shortages and improve conditions for low-income families. The allocation of these

federal funds usually relies on comprehensive assessments of housing needs to ensure alignment with the national priorities concerning affordable housing.

In addition to federal support, the provincial government of Manitoba also funds its programs. The provincial government commits resources through its budgetary allocations. There is also collaboration with municipal governments and non-profit organizations.

Another funding mechanism for provincial programs is the rental income generated from the participating tenants. The rent collected, which is typically based on a percentage of a tenant's income, is reinvested into maintaining and improving housing stock, thus supporting the sustainability of programs and allowing programs to function without solely relying on external funding sources.

At the municipal level, the Affordable Housing Now program utilizes two primary funding mechanisms: Tax Increment Financing (TIF) Grants and Capital Grants. The tax increment financing has a total allocation of $50 million, while the capital grant has a total allocation of $2 million.

4.3.5 Expected Outcomes and Performance Measures

The expected outcomes and performance measures for the housing programs at the federal level are designed to ensure accountability and track progress toward achieving the housing goals set by the NHS. The primary outcome of the programs is to create and preserve affordable housing units. For instance, the Affordable Housing Fund aims to construct 60,000 new affordable housing units and repair 170,000 existing ones; the Rapid Housing initiatives aim to create over 120,000 affordable housing units; apart from increasing affordable housing units, the programs target reducing homelessness and improving living conditions through repairing and maintain units and enhancing the capacity of community housing providers.

Programs' performance is often measured by the number of affordable housing units constructed or repaired. The NHS periodically provides progress reports to update on achievements made through the various housing initiatives.

The provincial programs do not provide detailed performance measures on their program pages. However, inferring from their programs' objectives, the expected outcome includes increased access to affordable housing, improved tenant stability and enhanced overall quality of life for individuals and families. The program's effectiveness may be evaluated through metrics such as occupancy rates, the number of units allocated and tenant retention.

The Municipal and provincial programs do not outline performance measures and expected outcomes. However, they do imply certain expectations through their focus on eligibility criteria and requirements that projects must meet to qualify for funding. Hence, the implied expected outcomes include the creation of affordable housing units and diverse housing options.

4.4 Interactions Among Programs

The interaction of the housing programs across the various levels of government reveals a complex and disjointed approach to supporting recent immigrant access to suitable and adequate housing options. Various synergies and discrepancies were identified in programs, particularly concerning their target populations, commitment to addressing affordability and the overall strategies and best practices used to ensure that recent immigrants can access the housing options they need.

4.4.1 Target Group Differentiations

The distinction in target groups served by the various housing programs represented a combination of discrepancies and gaps. At the federal level, the NHS, the cornerstone of Canada's plan for addressing housing inequalities, emphasizes the commitment to addressing the housing needs of

vulnerable groups, including recent immigrants. The NHS identifies specific priority groups, including recent immigrants, and outlines a commitment to improving access to affordable and safe housing. Initiatives such as the Affordable Housing Fund and the Rapid Housing Initiative under the NHS align with this mandate by the NHS and prioritize these priority groups, thereby showing programs' alignment with the target population they aim to serve.

The provincial initiatives, on the other hand, present a more generalized approach. The Provincial Housing programs focus more broadly on low-income households, neglecting recent immigrants as a distinct demographic that requires tailored support. All the Provincial rental programs identified, such as the Social Housing Rental Program, Rent Supplement Affordable Housing Rental, and Manitoba Rent Relief Fund, illustrate this tendency, assisting in a broad mandate that does not explicitly include recent immigrants in its objectives or eligibility criteria. This omission or lack of targeted support indicates an implicit assumption that recent immigrants fit the established low-income demographics. An assumption that fails to account for the unique barriers they encounter, such as language barriers, rental history and credit scores demand.

At the municipal level, housing programs show a mixed level of responsiveness to the needs of recent immigrants. Currently, only one program explicitly includes recent immigrants in its target population and objectives: Affordable Housing Now, specifically under the Capital Grants Funding stream. This lack of targeted programs indicates an insufficient effort on the municipal front to address the unique challenges faced by recent immigrants seeking access to housing.

The lack of targeted programs reflects the approach taken by Provincial Housing Initiatives, which also do not prioritize recent immigrant Housing. Instead, these initiatives focus on a broader scope, primarily addressing the needs of the low-income population and other vulnerable groups without distinguishing the unique circumstances of recent immigrants.

Overall, the non-alignment in the target population across the government level, particularly between the federal and provincial levels, highlights a disconnect between the federal objectives and provincial implementations. While the federal government aims to address the housing needs of vulnerable groups, including recent immigrants, provincial and municipal programs tend to lack a specific target for this demographic. The result is a framework where the Provincial and Municipal levels appear to be on a parallel path, but without the necessary coordination or targeted programs to support recent immigrants effectively. The non-alignment also reflects a broader issue where provincial initiatives do not build upon or effectively translate the inclusive aims of the federal policies, leading to a gap in service delivery and inadequate access to housing for recent immigrants.

4.4.2 Affordability Initiatives

The interaction of affordability initiatives across the various housing programs reveals strengths and gaps in addressing the affordability challenges the programs' target groups face. While most of these housing programs discussed in the findings/analysis section share a common goal of enhancing affordability, they do so through different mechanisms that lack a cohesive strategy to tackle the issue effectively.

One significant gap arises from the diverse approaches taken by federal, provincial, and municipal programs to addressing affordability. For instance, at the Federal level, the majority of initiatives, such as the Affordable Housing Fund and the Rapid Housing Initiative, emphasize building new affordable units as the primary solution to enhance affordability. This approach addresses the supply side of the affordability issue, aiming to reduce market pressure caused by limited housing options.

In contrast, several provincial programs prioritize rental subsidies and financial assistance rather than increasing the housing stock. Programs such as the Social Housing Rental Program directly support low-income households, attempting to cover the disparity between income levels and housing costs. This

subsidy-focused strategy seeks to alleviate the financial burden on renters, providing immediate relief without necessarily increasing the overall housing supply.

The discrepancy in strategies highlights a broader framework of consideration that effectively addressing affordability challenges requires a diverse approach. Hence, while building more housing units is essential to alleviate long-term pressure on the housing market, rental subsidies also significantly provide immediate assistance to those facing affordability challenges.

In conclusion, in terms of interaction with the affordability objective of programs, all programs under review share a common objective of enhancing affordability. However, they operate with differing strategies. Thus, addressing the housing affordability of recent immigrants will require a more co-ordinated approach that integrates both an increased supply of housing units and the provision of rental subsidies, ensuring that efforts are aligned with the immediate and long-term needs.

4.4.3 Strategies to ensure recent immigrants' access to housing

When it comes to programs' strategies aimed at ensuring recent immigrants' access to housing, the housing programs across the levels of government mirror each other with the lack of tailored measures designed for the recent immigrant demographic. On the federal level, initiatives under the National Housing Strategy do not provide specific measures to address the unique challenges faced by recent immigrants, such as discrimination and a lack of diverse housing options, among others.

The same applies to provincial and municipal programs, which are more generalized and do not account for recent immigrants' specific challenges, such as language barriers and cultural differences. This lack of specificity in support reveals a significant gap in programs and needs to be addressed through co-ordinated efforts and tailored approaches.

4.5 Policy Gaps

In examining the housing programs across the levels of government, several policy gaps have been identified that significantly hinder recent immigrants' access to suitable and affordable housing. These gaps include the following;

4.5.1 Limited Availability of Targeted Housing Programs

The examination of the programs revealed that one of the critical policy barriers recent immigrants face in accessing Housing in Winnipeg is the limited availability of programs designed across the levels of government to address recent immigrants' unique needs. Despite recognizing recent immigrants as part of the broader vulnerable population, the housing programs overlook the specificity required to support this demographic effectively.

Additionally, there was an indication in the analysis that the majority of the current housing programs primarily target low-income households or the broader scope of vulnerable groups without differentiating the particular challenges recent immigrants face. This generalized approach shows that while the National Housing Strategy, which is the framework for Canada's housing plan, express a commitment to inclusivity, programs or funding streams under the NHS lack the tailored measures to address recent immigrants' housing challenges. The same is mirrored in provincial and municipal programs.

The insufficient targeting of recent immigrant issues within these housing programs thus raises serious concerns about the broader goal of the successful integration of recent immigrants into society. Without adequate housing that meets recent immigrants' specific needs and circumstances, they may struggle to establish a stable foundation in their environment.

4.5.2 Eligibility Restrictions and Documentation Requirements

The eligibility restrictions and documentation requirements demanded by these housing programs are also highlighted as a significant barrier for recent immigrants seeking adequate housing. For many housing programs, particularly at the provincial level, one must have some specific documentation requirements to be eligible. For instance, for provincial rent programs such as the Manitoba Rent Supplement and Social Housing Rental Program, specific documentation such as credit history, rental history, and/or references is required, which recent immigrants lack. This complicates their ability to access housing.

According to the literature, many recent immigrants find it difficult to obtain these stipulated documents due to various factors, including language barriers, lack of familiarity with local administrative processes, and limited networks to assist them in acquiring this necessary paperwork. The eligibility restriction and rigid documentation requirements thus embody a critical policy gap that shows insensitivity to the realities faced by recent immigrants. By failing to acknowledge these unique challenges recent immigrants face in the documentation requirement processes, these housing programs inadvertently perpetuate a cycle of disadvantage for recent immigrants, making it more challenging for them to achieve the stability needed to thrive in their new environment.

4.5.3 Lack of Strategic Direction in Policies

One of the notable policy gaps identified in the findings and analysis relates to the absence of clear strategies within the existing housing programs aimed at addressing the challenges faced by recent immigrants. While the various levels of government recognize the need for housing support, these programs lack detailed frameworks or actionable plans that directly target the unique circumstances and obstacles encountered by the recent immigrant population. This lack of strategic direction poses

significant challenges as it leads to a more generalized approach that fails to tailor solutions to the specific needs of recent immigrants.

Without explicit strategies, issues such as language barriers, cultural differences, and unfamiliarity with the housing market remain inadequately addressed. Moreover, the absence of a cohesive strategy affects the collaboration among the different levels of government and community organizations, which is critical for delivering effective and targeted housing solutions.

4.5.4 Lack of Coordination of Policies Across the Levels of Government

The findings and analysis also clearly indicated the complexities and fragmentation in the approaches across the levels of government in supporting recent immigrants. The various housing programs at the different levels have varying priorities and initiatives that do not necessarily align. For instance, while it was revealed that the NHS identified recent immigrants as a priority, Provincial initiatives did not carry this focus into implementation. In the long run, this disconnect creates gaps in service delivery and leads to confusion among newcomers about their eligibility for various resources. In the long run, such fragmentation can result in insufficient use of resources and make it difficult for newcomers to access the support they need, further amplifying their housing challenges.

4.6 Summary

This chapter examined housing programs across the levels of government. It explored each program's target population, objectives, eligibility criteria, performance measures, and expected outcomes to identify immigrant-tailored policies for housing access. It further examined how the programs interact with each other and, through that, identified the gaps in policies that hinder recent immigrants' access to housing.

The research findings/analysis noted a significant absence of targeted support at the provincial and municipal levels, contrasted with a more inclusive approach at the federal levels. The finding/analysis also revealed that while federal programs strive to prioritize vulnerable groups, including recent immigrants, they often lack the specificity necessary to adequately address the unique challenges faced by recent immigrants.

Furthermore, the chapter identified policy gaps hindering adequate housing access. These include a lack of targeted programs, stringent eligibility and documentation requirements that complicate the application process, the lack of strategic directions in policies and insufficient coordination of policies across government levels.

CHAPTER FIVE

5.0 Discussion

5.1 Introduction

The study of recent immigrants' housing challenges in Winnipeg reveals various forms of complexity rooted in policy alignment and the broader housing market dynamics. While previous studies have thoroughly documented the socio-economic challenges faced by recent immigrants in accessing affordable and adequate housing, this study distinctly emphasizes that there are broader policy challenges, which include policy misalignment, inadequacies of targeted housing programs, strict eligibility and documentation requirements and the lack of strategic directions in policies. This discussion, therefore, aims to unpack the findings that highlight the inadequacies of the existing programs, emphasize the critical yet overshadowed need for coherence in support systems and outline how these dynamics interact with the broader housing market.

5.2 Policy Misalignment: A Core Challenge for Recent Immigrants

Recent immigrants face significant challenges in accessing affordable and adequate housing options, often due to market dynamics, particularly demand and supply. For many in this demographic, affordability is a critical issue heightened by limited housing options (Ervick-Knote et al., 2015). Beyond affordability, the literature highlights other socioeconomic challenges that hinder access to suitable housing, such as discrimination, low income, and a lack of credit history, as discussed in my literature review section. However, recent immigrants' barriers in the housing market extend beyond these socioeconomic factors. The study revealed broader policy barriers characterized by a lack of coherence among various government programs, which challenge recent immigrants in accessing affordable and adequate housing options. The findings of this study reveal that recent immigrants must navigate a fragmented policy landscape marked by inadequate coordination among federal, provincial and

municipal programs. Programs at the various levels of government frequently operate in isolation and fail to communicate with one another effectively. This isolation among the housing programs results in a lack of alignment that diminishes the effectiveness of these initiatives. This isolation among housing programs limits their ineffectiveness and creates significant confusion for recent immigrants. Many recent immigrants, thus, may find it challenging to comprehend the available options within existing frameworks, which can lead to missed opportunities for support.

The consequences of this misalignment can be substantial. When housing programs fail to communicate effectively or coordinate their efforts, the confusion complicates securing adequate housing. This disjointed approach thus raises the barriers that recent immigrants face, making it increasingly tricky for them to access the essential housing resources they need to establish their lives in their new city. Addressing this policy misalignment is thus crucial for creating a more cohesive and effective support system that meets recent immigrants' needs.

5.3 The Need for Targeted Support Programs

The findings of this study emphasize that although numerous barriers exist at the intersection of policy and market dynamics, the lack of targeted programs is a critical barrier. This study highlights the urgent need for programs specifically designed for recent immigrants, as the existing ones fail to address the unique challenges that recent immigrants face. The findings of this study show that current programs take a one-size-fits-all approach that does not align with the complexities of immigrants' housing experiences.

Moreover, the necessity for programs that cater to the specific needs of recent immigrants becomes even more apparent when examining the housing market in Winnipeg. The housing market in Winnipeg is characterized by strict traditional requirements such as credit history, employment verification, and references amongst others. Thus, this study highlights that the barriers to recent

immigrants' housing challenges extend beyond affordability and other socio-economic factors and that there exists additional complicated documentation and eligibility restrictions, especially in rental assistance programs, which impede recent immigrants' access to adequate and safe housing. As such, without programs that acknowledge these challenges, recent immigrants will continue to remain at a disadvantage and struggle with inadequate housing access, perpetuating a cycle of disadvantage.

5.4 Summary

To conclude, this discussion highlights that while numerous barriers to recent immigrants' housing access exist, they are not solely a consequence of socio-economic conditions but are also significantly influenced by the absence of targeted support initiatives and misalignment of programs. Emphasizing these aspects helps showcase the complexities faced by recent immigrants and lays the groundwork for future discussion on how to forge a more inclusive housing market in Winnipeg. Only by striving for coherence among programs and targeting support to meet the unique needs of newcomers can cycles of disadvantage be dismantled, creating equitable access to safe and affordable housing in the city.

CHAPTER SIX

6.0 Conclusion

This research critically explored the interplay between policy effectiveness and immigrant housing challenges. Valuable findings emerged regarding the various housing policies implemented across the three levels of government in Canada: the federal government, the provincial government of Manitoba, and the municipal level, which is the City of Winnipeg. The research indicated that, although the broader level of government identifies initiatives to support recent immigrants, they do not translate to the localized level as the provincial and municipal levels of government lack adequate housing initiatives targeting recent immigrants.

Moreover, the research indicated that the limited initiatives designed to assist recent immigrants fall short of addressing the specific needs of the recent immigrant population. A significant issue identified was the insufficient coordination between the federal, provincial, and municipal government efforts, leading to a fragmented approach that fails to adequately support newcomers. Program gaps, such as rigid documentation requirements, further increase the challenges faced by recent immigrants, creating cycles of disadvantages that are difficult to escape.

This study answered the research questions as follows;

1. **How are housing strategies and programs across various levels of government in Canada addressing the unique needs and challenges of recent immigrants?**

The study revealed that while numerous housing initiatives exist across the federal, provincial and municipal levels of government, these programs are limited in their specific target towards recent immigrants' needs. Federal strategies, especially the National Housing Strategy and umbrella funding programs, are oriented toward vulnerable groups, which are inclusive of recent immigrants. However,

these programs lack the specificity required to support recent immigrants effectively. Provincial programs take a broader approach to addressing the needs of low-income households, not specifically recent immigrants. This is similar to municipal programs that also lack targeted programs.

2. **How do the housing strategies and programs at the various levels of government in Canada interact in their approach to supporting recent immigrant housing?**

The study indicated that housing programs across federal, provincial, and municipal levels of government present a mixed interaction characterized by complementary and conflicting elements. On one hand, some programs were found to align with their objectives, effectively reinforcing one another to provide comprehensive support for recent immigrants.

On the other hand, the study also identified instances of contradictory and non-alignment among programs, which creates confusion for recent immigrants. This lack of clarity arises from varying eligibility criteria, target groups, and differing strategies for affordability, which leads to inefficiencies and barriers for recent immigrants. Overall, while there are efforts to create a supportive housing framework, the interaction between these programs needs to be more cohesive to address the complex housing needs of recent immigrants adequately.

3. **What policy barriers restrict recent immigrants' access to safe, affordable, and reliable housing in Winnipeg?**

The study identified several policy barriers restricting recent immigrants' access to affordable and adequate housing in Winnipeg. These barriers include the absence of specific programs designed to meet the unique needs of recent immigrants, rigid documentation and eligibility requirements, which include credit history and employment verification, amongst others, particularly for provincial programs, which many recent immigrants may not possess and lack of strategic directions in programs and lastly the lack of coordination among the different level of government (federal, provincial and municipal).

6.2 Recommendations

The following are actionable recommendations suggested to help eliminate policy barriers that hinder recent immigrants' access to adequate and affordable housing in Winnipeg. The recommendations are informed by the findings from the content analysis of existing housing programs and policies. The stakeholders involved include federal, provincial, and municipal government entities, as well as community organizations and housing providers. Each recommendation articulates a clear approach specifying both who should lead the process and how it should be done in order to facilitate the implementation of these proposed strategies.

1. **Comprehensive Policy Review and Restructuring**

An integral recommendation for addressing the policy-related barriers faced by recent immigrants is to implement a comprehensive policy review and subsequent restructuring of existing housing programs. Current housing programs exhibit significant deficiencies in specificity and coherence, thus failing to comprehensively address the unique difficulties encountered by the recent immigrant demographic. For this reason, a systematic review of current housing programs with a focus on their design, implementation and efficacy is needed to eliminate inadequacies and inform necessary modifications.

To facilitate this process, an in-depth policy audit must be conducted. The objective of this audit is to evaluate existing housing initiatives at federal, provincial and municipal levels, identifying the barriers that impede recent immigrants' access to housing. This audit must comprise the collaboration of diverse stakeholders, including government housing authorities, academic institutions, Immigrant advocacy organizations and social services providers. Such collaboration efforts will ensure a thorough examination of the programs concerning target populations, eligibility criteria, funding mechanisms, and outcome measures thus guaranteeing alignment with the specific needs of recent immigrants.

Furthermore, the review and restructuring of the housing programs must prioritize coherence by establishing protocols that enhance information sharing concerning housing initiatives. Developing clear communication channels will facilitate the effective dissemination of new programs across jurisdictional lines. This measure can significantly increase program effectiveness by minimizing redundancies and ensuring that specific gaps in service delivery are thoroughly addressed.

Regarding responsibility for these recommendations, the federal government should assume a leadership role, spearheading coordination among diverse agencies. Furthermore, the provincial government must lead in implementing these strategies while the local government executes programs and community engagement initiatives.

2. **Development of targeted and flexible housing programs**

The development of targeted and flexible housing programs is essential for addressing the unique policy barriers faced by recent immigrants. To effectively tackle the diverse challenges that these populations encounter, federal, provincial and municipal governments must allocate resources toward the design and implementation of adequate and effective housing programs. Such programs should be grounded in a thorough understanding of critical factors affecting recent immigrants including income variability, family sizes and cultural diversity. Additionally, by introducing flexible eligibility and documentation criteria, these initiatives can better accommodate the varying backgrounds and situations of the recent immigrant population.

To achieve this objective, a structured and collaborative approach must be prioritized. The federal, provincial and municipal governments must create a task force that includes representatives from immigrant communities, planners, housing policy experts and social services and immigrant advocacy groups. These groups would conduct a thorough assessment through surveys and focus groups to understand the housing needs of recent immigrants. The findings from this can inform the creation of

housing initiatives that offer income-adjusted rent, culturally appropriate living arrangements and support for the integration into their new environment. By addressing the specific needs of immigrant households, these programs can improve access to affordable and adequate housing.

3. **Active Engagement of Recent Immigrants and Other Stakeholders.**

The restructuring and development of new targeted housing programs will only be effective with the active participation of the recent immigrant demographics and other key stakeholders, such as Immigrant advocacy groups. Thus, to ensure that newly developed or revised programs reflect recent immigrants' lived experiences and requirements, it is important to establish forums that facilitate feedback from this population, including housing advocates and service providers. In conjunction with non-governmental organizations, municipal government representatives should lead these community engagement initiatives to ensure that diverse immigrant voices are included in the policy-making framework.

4. **Increase Funding for Comprehensive Housing Initiatives**

In addressing these unique challenges faced by recent immigrants, there is a need for increased funding dedicated to comprehensive housing initiatives. This funding should prioritize initiatives that ensure access to housing and enhance the stability and integration of recent immigrants into their new communities. Specifically in Winnipeg, establishing dedicated funding streams aimed at housing solutions can enhance and offer the development of new holistic support services that could help recent immigrants navigate the complexities of their new environment.

Collaboration between federal, provincial and municipal governments is important to achieve this goal. Each level of government may commit to allocating sufficient financial resources while exploring innovative funding models such as public-private partnerships and community reinvestment

funds. Additionally, integrating immigrant advocacy organizations within the budget process ensures that funding initiatives are aligned with the specific needs of the recent immigrant demographic.

6.3 Limitations and Future Research Directions

In conducting my research, I consciously decided to focus solely on document analysis, specifically targeting existing housing programs across government levels. This choice was informed by my intention to understand the policy landscape and its implications for recent immigrants. I aimed to uncover patterns, themes, and gaps within the existing policy framework without the complexities that could arise from qualitative interviews.

However, this approach has its limitations. Relying on documents alone means that the research may not uncover the intentions behind policy language or priorities that inform these frameworks. Additionally, important nuances that could help explain policy coherence might have been overlooked.

To address these gaps, future research could benefit from integrating the perspectives of policy actors and housing providers. This mixed-methods approach would enrich analysis and provide a better understanding of how policies translate into real-world outcomes for immigrant communities.

Moreover, considering that recent immigrants include a broad category of people with diverse experiences, future studies can explore the distinct needs within this population. For instance, research questions such as the following could be explored: How do cultural differences among various immigrant groups influence their housing preferences and requirements, and how can policies address that? Also, how effectively does the National Housing Strategy address the intersectionality challenges faced by recent immigrants, particularly race, gender, socio-economic status and immigration status in their access to safe and affordable housing?

Additionally, it is important to recognize the presence of significant housing initiatives across Canada, specifically in Manitoba and Winnipeg, notably the Housing Accelerator Fund and Reaching Home: Canada's Homelessness Strategy. However, these initiatives were not part of the initial analysis. Although they hold considerable relevance for recent immigrants in Winnipeg, they were excluded because the research questions specifically focused on targeted housing programs for recent immigrants. As a result, these broader initiatives were considered less pertinent to the study's aims. Future research could greatly benefit from a deeper examination of these broader initiatives, as their combined effects may provide valuable insights into the housing situation faced by recent immigrants. Specifically, further studies can look at what measurable improvements in housing stability and accessibility for recent immigrants have been observed due to the Housing Accelerator fund in Winnipeg, or how recent immigrants perceive the effectiveness of these programs in meeting their specific needs and challenges.

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APPENDIX

Coding Framework Table

1. **Research Question 1**: How are housing strategies and programs across various levels of government in Canada addressing the unique housing needs and challenges of immigrants?

Code	**Description**
Target Population	• Policies targeting recent immigrants. • Reference to “newcomers” or recent immigrants” • Reference to “vulnerable groups”
Objectives	• Aimed at improving access to housing • Aimed at addressing affordability • Aimed at ensuring the quality and safety of housing
Eligibility Criteria	• Requirements that immigrants must meet to access housing programs.
Access Points	• Application process: Procedure for applying • Service availability: Availability of services/support groups for immigrants
Funding mechanisms	• Sources and methods of funding
Expected Outcomes	• Anticipated results for programs and initiatives
Performance Measures	• Metrics used for examining the effectiveness of housing programs

2. **Research Question 2**: How do the housing strategies and programs at the various levels of government in Canada interact in their approach to supporting recent immigrant Housing?

Code	**Description**
Program Interaction	• Relationships between different programs in the context of immigrant housing
Consistency of objectives	• Alignment of objectives and goals across different programs
Complementarity of programs	• How do the programs work together to support immigrant housing
Duplication of efforts	• Cases where similar programs exist, potentially leading to redundancy
Reinforcement of programs	• Instances where programs support and strengthen each other
Contradictory programs	• Situations where programs conflict with each other, creating confusion
Undermining of programs	• Situations where programs support and strengthen each other