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## LEAVING HOMELANDS TO FINDING HOMES: REFUGEE HOUSING AFFORDABILITY IN CALGARY

Between January 2015 and July 2018, Alberta became home to just over 19,215 refugees and asylum seekers, many of whom settled in Calgary. For a resettled refugee from Syria, Congo, Eritrea, or elsewhere, their transition from temporary housing to their first Canadian rental home likely occurred within weeks of arrival.

Calgary hosts some of the world's premier refugee and immigrant non-profits, whose housing coordinators and liaisons facilitate the move from the local resettlement home to an apartment or detached house. While their efforts and the resiliency of refugees themselves have meant that a significant number have become homeowners in time, it is important to measure the affordability of refugee housing in their first year here.

Integration into Canadian society cannot begin until settlement ends. Settlement is the process in which a refugee learns English, seeks to enter the job market, gains an education and addresses mental and physical health issues. If housing affordability is a concern, it prevents an initial barrier to that process, prolonging the time it takes for refugees to settle into their adopted home.

Refugee housing affordability in Calgary varies by family type, size and the background to their arrival in Canada. Refugee families with high needs faced lower housing costs than single refugees. This was due to their receiving the Canada Child Benefit, a tax transfer available to non-refugee Canadians and Permanent Residents. Most refugees also had to pay back a transportation loan to the Canadian government, which covers their flight, medical assessments and security deposit upon moving into their first home.

Asylum seekers with a pending case faced the highest relative costs, lacking access to financial benefits beyond basic social assistance, and often facing employment barriers related to their status, and delays in getting work permits. Overall, a refugee's housing situation could range from marginal unaffordability, defined as spending just over 30% of their income on rent, to being at high risk for homelessness and shelter use.

The policy strategy needs to address both refugee-specific funding that leads to unaffordable housing and poverty-reduction strategies that encompass both refugees and Canadians.

Indexing social assistance rates to inflation and the relative cost of living in a municipality may be one positive step towards housing affordability for both refugees and Canadians. Further reforming the refugee loan repayments to act similarly to student loans, with an income threshold, may be another positive step towards making refugee housing more affordable, and facilitating refugee resettlement in Calgary and all of Canada.

Robert is currently working as a Research Assistant at The School of Public Policy.



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A portrait of Robert Falconer, a young man with short dark hair, wearing a dark suit jacket, white shirt, and a patterned tie. He is smiling slightly and looking directly at the camera.

“Taking a refugee and making them a Canadian requires anti-poverty policies that affect both newcomers and long-term Canadians.”