

ETHNIC DIVERSITY AND AFFORDABLE HOUSING IN CALGARY

Cities, Policy & Planning
research series



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1 Introduction and Approach

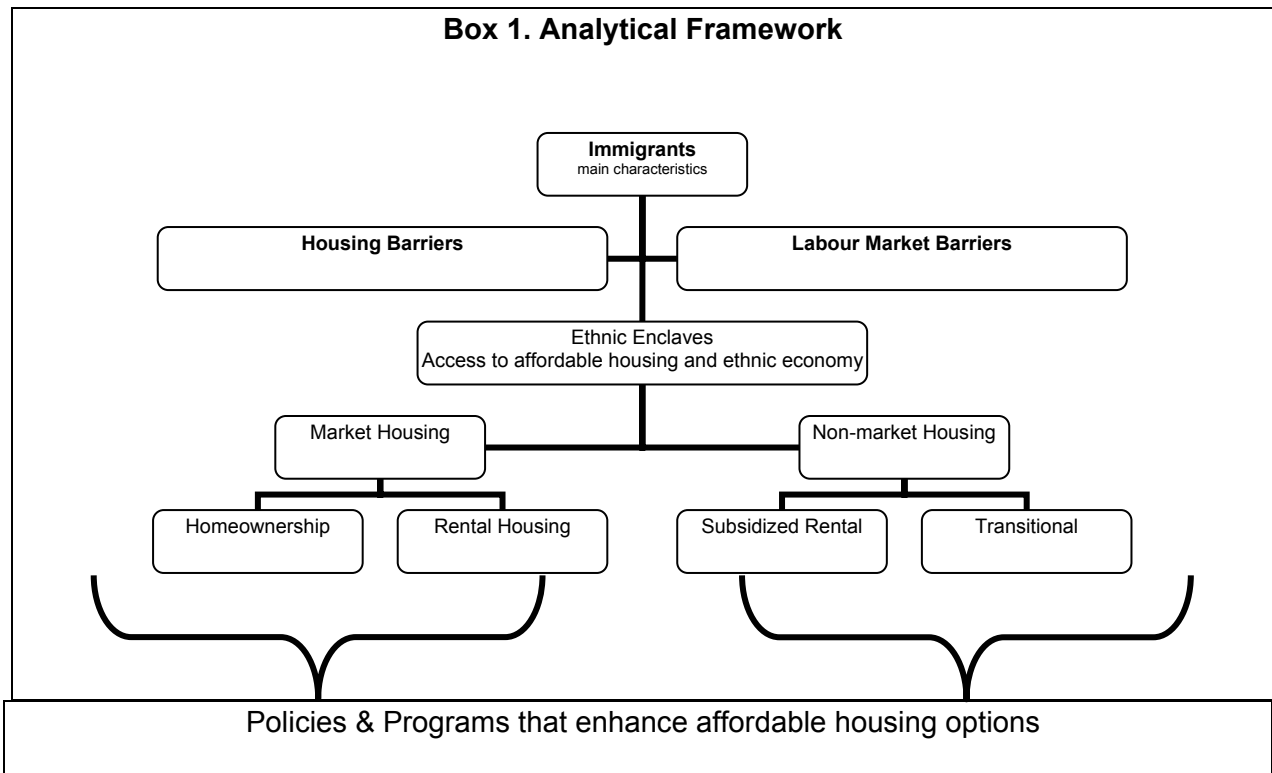
Immigration has always been a vital aspect of Canada's history. Prior to 1967 immigrants were selected on the basis of ethnicity and nationality, favouring Western Europeans and immigrants from the United States of America. However, the *Immigration Act of 1967* changed the criteria to a merit-based point system, allowing non-white and non-European immigrants to apply. The consequence is that over the last four decades, Canada has become even more ethnically diverse and has many challenges in adaptation (Bunting and Fillion, 2000; Green and Green, 1996). Immigration in Canada is a shared jurisdiction between the federal and provincial governments. The federal government is responsible for the selection and admission of newcomers through its immigration system. At the local level, the provincial government, municipalities and NGOs are increasingly responsible for providing settlement services (Papillon, 2002). To make Canada a home for new immigrants, policies were enacted to protect and celebrate the differences of ethnic groups such as the *Multiculturalism Policy*, *The Human Rights Act* and, most importantly, *The Charter of Rights and Freedoms*. Although the initiatives were intended to make Canada a just society, immigrants still faced many challenges in the settlement process.

With ethnic diversity come many problems ranging from labour market integration to affordable housing and social exclusion (Smith, 2004; Preston and Wong, 2002). Unfortunately, government funding has declined over the years, which has limited settlement programs and affordable housing initiatives. Municipalities across Canada, such as Calgary are faced with accommodating the newcomers on limited programming and budgets. In the absence of adequate support, for many immigrants ethnic enclaves have become a means to survival. These enclaves provide kinship networks, cultural facilities, housing and employment opportunities critical for the settlement and integration of immigrants (Gross and Schmitt, 2001; Murdie and Texiera, 2000).

As Calgary deals with ethnic diversity and the shortage of affordable housing for new immigrants, new approaches are needed to enable successful integration. The literature identifies some innovative policies in the provision of affordable housing responsive to the diverse needs of new immigrants. In the United Kingdom, for example, social housing and public/private partnerships with ethnic housing associations are a key factor in providing culturally sensitive but cost-effective solutions (Housing Corporation, 2005). Initiatives in the USA which encourage savings and homeownership are successful as many new immigrants come from countries where homeownership is important. Planning tools such as inclusionary zoning and density bonusing are widely used by municipal governments in a number of countries to provide affordable housing (Gurran, 2003).

The purpose of this study is: (1) to explore the impact of immigration trends and challenges for the provision of affordable housing in Calgary; (2) to provide insights into ethnic enclaves as opportunities to overcome housing and labour market barriers for new immigrants; and (3) to highlight innovative international practices in the provision of

affordable housing for immigrants which could be used by the City of Calgary. This paper is organised in three sections. The first section deals with affordable housing and the changing patterns of immigration in Calgary. The second section describes the formation of ethnic enclaves and provides valuable insights into their composition as well as housing and labour market opportunities. The final section looks at international best practices in public-private partnerships that deal with social inclusion and the provision of affordable housing for ethnic minorities.



An analytical framework has been developed to guide the analysis in this study. As illustrated in Box 1 the framework establishes clear links between the housing and labour market position of immigrants and their ability to access affordable housing (market or non-market). Upon arrival in Canada, immigrants often face labour market and housing barriers. Their ability to overcome these barriers depends on a number of characteristics, such as age, family status, ethnicity, education, language ability, job skills and income (Hulchanski, 1997; University of Toronto, 2005). Often new immigrants choose to settle in ethnic enclaves where the culture is familiar and discrimination from the host society is avoided, thus allowing easier adaptation (Smith, 2004; Gross and Schmitt, 2001). Ethnic enclaves also offer a number of affordable housing opportunities, such as living with friends or relatives and members of the extended family. New immigrants, often due to language barriers, find jobs in the local ethnic economy, which assists with the adjustment and settlement process (Salaff *et al*, 2003). With respect to types of housing in Calgary, market housing includes

homeownership and rental housing. Rental housing takes different forms: conforming, non-conforming or illegal. Non-conforming or illegal rental accommodation refers to extra suites in homes that are not zoned for multiple occupancy. Non-market housing (known as social housing) can take the form of subsidized rental or transitional housing forms (City of Calgary, 2003a). These housing forms are supplied locally by the municipal government and non-governmental organizations (NGOs). The provision of affordable market and non-market housing is dependent on the commitment of different levels of government to support it through various policies or initiatives.

2 Affordable Housing Challenges: Government Devolution and Fiscal Restraint

Historically, the federal government has played a significant role in providing affordable housing in Canada. The pre-1980s was a time of an expanding governmental role in the housing sector, which changed dramatically under Conservative leadership. Funding for affordable housing was eliminated due to a change in ideology which focused on market forces and fiscal restraint. Hulchanski states that “Canada has the most private-sector dominated, market-based housing system of any Western nation...and the smallest social housing sector of any major Western nation” (Hulchanski, 2002: 7).

As federal and provincial governments cut funding for housing and other social programs, the municipalities had to step in to deal with multiple challenges. Freiler states (quoted in Chisholm, 2003): “The demographic changes brought about by immigration and the financial stresses caused by ‘downloading’ of responsibilities highlights the need to pay closer attention to issues of inclusion and diversity” (Chisholm, 2003: 38). The cutbacks affected not only the supply of affordable housing in Canada, but also the provision of social services essential for the social inclusion of new immigrants (Preston and Wong, 2002). Since municipalities are forced to provide additional services on limited revenues, often the burden is handed on to the NGOs. This situation has created a crisis in Canadian urban municipalities, as homelessness has risen to critical levels across the country (City of Calgary, 2004; Mwarigh, 2002).

2.1 Importance of Access to Affordable Housing for New Immigrants

Housing is the essential first step in the resettlement process. The importance of housing is stated by Hulchanski, Murdie and Chambon quoted in Beer “Finding a suitable place to live in a good quality, supportive neighbourhood is an important first step toward the successful settlement of new immigrants” (Beer, 2003: 4).

Having a home is important for people’s well-being. Having a home is more than a shelter; it provides the opportunity to interact socially in a community. Hulchanski states:

Having no place to live means being excluded from all that is associated with having a home, a neighbourhood and a set of community networks. It means being exiled from the mainstream patterns of day-to-day life. Without a physical place to call “home” in the

social, psychological and emotional sense, the hour-to-hour struggle for physical survival replaces all other possible activities. (Hulchanski, 2002: 8)

Access to housing plays an important role in the initial stage of resettlement but is also necessary for long-term well-being and integration into society. The secondary steps include finding educational facilities for job training and education, and labour market opportunities. As noted by Danso and Grant, "Access to housing plays a crucial role not only in the initial and more permanent establishment of immigrants but also in access to other indispensable resources and opportunities in the host country" (Danso and Grant, 2000: 21).

Immigrants often face barriers in the settlement process, which contributes to social exclusion. Hulchanski (1997: 8) identifies primary and secondary barriers to successful settlement:

Primary barriers are those resulting from the social construction and the social use of certain characteristics of a person's profile that are extremely difficult, if not impossible, to change. These are: (1) skin colour ("race"), (2) ethnicity/culture/religion, and (3) gender. Secondary barriers are characteristics of a person's profile which can be changed, and often do change, over time. These are: (1) level of income, (2) source of income, (3) knowledge of the housing system, (4) language/accent, (5) household type and size, (6) knowledge of institutions and culture, and (7) experience with the dominant institutions and culture. (Hulchanski, 1997: 8)

The process which limits equal access to the basic needs and rewards of society is known as differential incorporation (Hulchanski, 1997). It recognizes that many households have a limited choice in housing due to the primary and secondary factors. Immigrants face difficulties in the housing and employment markets where factors such as discrimination, ethnicity, financial constraints, language ability and lack of knowledge of the host society are combined to deny them access to equal opportunity (Danso and Grant, 2000).

Discrimination against immigrants in the housing market may take different forms. It might be due to preconceived notions about their culture. It may lead to predatory and discriminatory practices by landlords, and limit the options for tenants to find appropriate housing. In addition, the lack of language skills may limit the ability to communicate with housing providers as well as contribute to a lack of understanding of the housing system and the rights of tenants thus creating additional barriers in the housing market (University of Toronto, 2005).

The combination of these barriers contributes to the concentration and spatial segregation of immigrant groups. Many new immigrants live and work in their ethnic communities, often for lower wages, thus limiting their potential.

2.2 Affordable Housing Challenges in Calgary

In examining the adequacy and quality of housing in Canada, *core-housing need* is used as an indicator. Core-housing need is determined by various factors, as stated by Chisholm (2003: 4):

A housing problem is deemed to exist if a household pays more than 30% of pre-tax income for shelter (a housing affordability problem) and/or if a household lives in crowded conditions (a housing suitability problem determined by National Occupancy Standards) and/or if a household lives in a home in need of major repairs (a housing adequacy problem).

New immigrants are faced with many challenges in obtaining adequate and affordable housing in their early years in Canada. In 2001, immigrant households had an incidence of core-housing need that was 4.7 percentage points higher than non-immigrant households (CMHC, 2004).

Access to adequate and affordable housing is a major concern in Calgary. Recent trends in Calgary's housing market have aggravated the situation. In particular, increasing house prices, low vacancies, higher rents and limited provision of rental housing as well as upward movement in mortgage lending rates make access to affordable housing for new Canadians more problematic (City of Calgary, 2003a; CMHC, 2004). A further problem arises when new immigrants have the resources to purchase a home, but due to their lack of credit history they are unable to do so. In addition, the provision of non-market housing is very limited. The Calgary Housing Company, which is the largest provider of non-market housing, accommodates 7,500 households and maintains a waiting list of 2,500 households. This shortage in supply may be attributed to a lack of community capacity in developing and managing non-profit housing, which in return has limited the city's ability to obtain funding from federal and provincial governments for construction of new units (City of Calgary, 2004).

In the context of growing demand for affordable housing in Calgary and inadequate supply, many new immigrants live with relatives and/or rent illegal suites, leading to increased density and poor living conditions. These factors contribute to the problems of social exclusion and in many cases challenge municipal zoning practices.

2.3 Role of Non-governmental Organizations (NGOs)

The role of NGOs in the settlement process is essential as they are the frontline providers of many services, but have limited ability to provide required housing and social services to their clients (Mwarigh, 2002; Qadeer, 1997). Papillon identifies two types of NGOs: (1) ethno-cultural associations that promote cultural activities and community-based events, and (2) service providers to immigrants (Papillon, 2002). Some of the major service providers in Calgary are: Calgary Immigrant Aid, Calgary

Immigrant Women's Association, Calgary Mennonite Center for Newcomers, Calgary Bridge Foundation for Youth, Calgary Catholic Immigration Society, and the Calgary Immigrant Educational Society.

From 2001 to 2003 a study was conducted in Calgary by the Immigrant Sector Council of Calgary which evaluated the various programs and services offered by the NGOs. The service gaps identified by this study include:

- Inability to meet all language needs through first-language counsellors or interpreters;
- Inability to meet the needs of emerging communities, e.g., Congo, Sudan, Somalia;
- No programs for refugee claimants;
- Lack of professional mental health services for immigrants, especially psychologists;
- Lack of funding;
- Lack of culturally sensitive family-violence programs;
- Lack of programs for seniors;
- Lack of programs for very high- and very low-skilled [immigrants];
- Lack of affordable housing;
- Lack of services for family-class immigrants; and
- Lack of awareness in the larger community of work [in immigrant-serving sector]. (ISCC, 2003: 13)

Calgary has many ethno-cultural associations which provide valuable services to immigrants. They include the Calgary Chinese Community Service Association, India Canada Association of Calgary, Council of Sikh Organizations, and the Philippine Calgary Association. The study recognized that many ethnically based NGOs associations do not get funding for the services they provide and, as a result, there are many service gaps. Many of these gaps overlap with those mentioned above, but include:

- Need for first language support;
- Need for immediate housing;
- Need to create equal partnerships between ethno-specific agencies and immigrant-serving agencies;
- Need to deal with service gaps that have been identified by ethno-specific representatives in the areas of family, youth, justice, violence, and health;
- Need for services for immigrants who have been in Canada over three years;
- Need to increase service capacity as the immigrant population's needs and numbers are much larger than the settlement agencies' capacity to provide services; and
- Need for services to support the transition from immigrant/newcomers to being citizens. (ISCC, 2003:13)

While most new immigrants need assistance with access to affordable housing, the only housing services identified by the study are offered by the Calgary Catholic Immigrant

Society and the India Canada Association of Calgary. The services are limited to temporary accommodation for government-assisted immigrants and refugees.

The limited provision of services to new immigrants is not unique to Calgary, but appears to be problematic in other urban municipalities (Picott, 2004; Kazemipur and Halli, 1997). Although government policies have changed to allow more immigrants from a variety of backgrounds, funding and services to facilitate the settlement and integration process have deteriorated. As Grant and Sweetman state “Recent immigrants are facing lower labour force participation rates, higher rates of unemployment and lower earnings, and this may impose a greater burden on social programs” (Grant and Sweetman, 2004: 2). In the context of a growing need for social programs, current institutions find it difficult to meet the needs of the newcomers on a limited budget, especially when these new groups are of different ethnic, cultural and linguistic origins than the host society. Many immigrants are living in poverty with limited support from government programs, extended family and/or their ethnic community (University of Toronto, 2005).

3 Changing Patterns of Immigration

Although the emphasis in this paper is on affordable housing opportunities for new immigrants, it is important to identify and understand the major changes in the patterns of immigration in large Canadian cities. Specifically, the impact of these changes on new immigrants reflected in major characteristics--ethnicity, language skills, education and job qualifications--determine their ability to overcome labour and housing market barriers.

3.1 Growing Ethnic Diversity

In recent years, over 60 percent of population growth has been from immigration. Canada’s largest cities are hosts to these new immigrants as 74.1 percent who arrived in Canada in 2003 went to Toronto, Vancouver and Montreal (CMHC, 2004).ⁱ Calgary is ranked fourth nationally in attracting new immigrants; it had 3.9 percent of all new immigrants in 2004, compared to 3.6 percent in the previous year (Statistics Canada, 2005).

Calgary’s population is becoming more ethnically diverse. In 2001, according to Statistics Canada data, the immigrant population was 197,410, or 20.9 percent of the total population of 943,310. This percentage represents a higher proportion than the immigrant population of Canada (18.4 percent), being the highest level in over 70 years. A large proportion of the immigrants (34.9 percent) arrived in Calgary between 1991 and 2001. From 1982 to 2002 Calgary welcomed over 145,000 new immigrants (City of Calgary, 2003c).

After the *1967 Immigration Act*, which based immigration on a point system, the ethnic composition of immigrants began to change in Canada and corresponding in Calgary.ⁱⁱ The majority of immigrants to Calgary today come from the Asia and Pacific region as

opposed to Europe; a few countries from that region supply large numbers of immigrants. For example, in 2002, only 18.2 percent identified Europe as their place of birth, declining from 40.1 percent in 1982, while 56.6 percent of immigrants came from Asia, increasing by 20.4 percent over the 20-year period. It is important to note that over this period, South Asian immigrants increased to 25.4 percent in 2002, from 7.7 percent in 1982 (City of Calgary, 2003c).

The growing ethnic diversity is both a challenge and opportunity. Different cultures and experiences of the newcomers must be considered when planning services to encourage inclusion. In particular, refugees come from harsh situations and require more support services than families or skilled workers because the latter two categories are more likely to have better support structures in place when they arrive in Canada (Papillon, 2003).

3.2 Language Ability

Language is an important factor in the successful integration of immigrants. Many have no language skills in either of Canada's two national languages; over 100,000 immigrants from 2000 to 2002 indicated that neither language was understood. In Calgary the number of immigrants who can speak either English or French, compared with those who cannot, is evenly split. In the 2002, 49.2 percent of immigrants had no English or French, while 47.9 percent knew English (CIC, 2003). In the 12 to 17 age group, nearly 60 percent of females and 63.3 percent of males had no official language skills. The result is that many of these people are not able to integrate effectively into the labour market (City of Calgary, 2003c). The impact of language ability and its effect on earnings is stated by Picot: "Some (perhaps as much as one-third) of the decline in aggregate earnings among entry-level immigrants is related to the shift in language skills and source regions" (Picot, 2004: 43).

The importance of language training in early settlement cannot be overemphasized; it affects performance socially and economically. There is a growing concern over the number of people who do not speak an official language. This is due to large cutbacks over the years in English as a Second Language programs and the cut-off of individuals who are no longer able to access the public school system after the age of 18 years.

3.3 Immigrant Classification

The majority of new immigrants to Calgary applied under the skilled-worker category. In 2002, 53 percent (4,774) immigrated in the skilled-worker category compared to 26.2 percent (2,129) in 1992 (CIC, 2003). New immigrants from the family-class are also an important focus of immigration policy. Calgary has attracted a significant share in this category: 33.8 percent (2,622) in 1982, 47.6 percent (3,864) in 1992, 30 percent (2,725) in 2002 (CIC, 2003). Many of these individuals may have less knowledge of Canadian life and poorer language abilities than the skilled-worker class so more assistance may be required to integrate them into Canadian society.

Awareness of these trends will impact delivery services by NGOs as more immigrants need translation and language services. Many new immigrants live close to family or in ethnic neighbourhoods that provide services and employment so organizations may need to have services that are accessible to these communities.

3.4 Education

Immigrants who have come to Canada on the point system tend to have high levels of post-secondary education. In 2002, 47.6 percent of immigrants to Calgary over the age of 18 held a bachelor's degree or higher. These numbers have risen substantially since 1992 when the share was 16.8 percent. The increase in education credentials can be attributed to the changes in selection criteria for new immigrants.

Despite this initial advantage, new immigrants have declining earnings and labour force participation rates. The effects are stated by Grant and Sweetman (2004: 17):

Foreign-educated immigrants from non-traditional source countries obtain a lower return to their schooling and credentials, which reduces earnings, but this has not changed over time and has not obviously contributed to the decline in immigrant earnings.

Although many of these new immigrants are highly educated, their credentials are not recognized which is a major barrier to the labour market. Many other factors such as language skills, lack of Canadian experience and discrimination mean that new immigrants lack the opportunity to become economically self-sufficient. These factors result in many more new immigrants' living below the low-income cut-off which is higher than that of the Canadian-born population (Grant and Sweetman, 2004).

The increasing ethnic diversity in Calgary and the significant challenges experienced by new immigrants in the housing and labour market requires adjustment in the delivery of affordable housing and social support programs to facilitate the integration and resettlement process. Vilma Dawson, Executive Director of the Committee on Race Relations and Cross-Cultural Understanding in Calgary, states: "There's a lack of awareness and a lack of knowledge about different cultures" (Calgary Herald, March 24). It is important to note that the new immigrants represent more than 150 ethnic groups with differences in culture, religion and language, so uniform solutions are obviously difficult to impose.

4 Ethnic Enclaves and Access to Affordable Housing

4.1 Social Capital and Ethnic Enclaves

In analyzing the opportunity of affordable housing provision to new immigrants through ethnic enclaves, it is important to draw upon social capital theory formulated by Jane Jacobs in the 1960s. It has recently regained prominence through the work of Robert Putnam (2000) who in *Bowling Alone: The collapse and Revival of American Community* discusses the importance of social capital as a valuable tool in addressing

societal problems. “Social capital is defined as social organization such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit” (Putnam, 2000: 67). It can be used for individual good or collective good but is dependent on relationships to be effective. The effect is that, individually, people reach out along their networks or relationships of trust and reciprocity to obtain social support.

Two components of social capital are essential--bridging and bonding. “Bonding social capital” depends on the links among people who are like one another; it is important for getting by. “Bridging” depends on the links among people who are unlike one another and is crucial for getting ahead (Vidal, 2004). For new immigrants, bonding may occur for accurate information, social and financial assistance on arrival in a new country. This reliance on bonding may explain the segregation of immigrant communities. Bridging is important for individuals or groups to get ahead in society as it connects those who do not interact with one another. Vidal argues that “bridging capital pulls together and begins to bond members of a community, which allows the community to build new fruitful bridges ... it builds links between the disinvested community and the mainstream” (Vidal, 2004: 166). Woodcock (2004) adds to the concept of bridging social capital by explaining the importance of creating vertical links or connections to people in a position of authority, which would play a crucial role in development and poverty alleviation (Woodcock, 2004: 186).

The links between social capital and culture are vital in our ethnically diverse cities. Briggs (2004) notes the importance of bridging in diverse societies: “Bridging ties are particularly crucial in diverse societies, as they expand social and civic identities, open up insular communities of interest, help contain ethnic and other intergroup conflicts, and reduce status differences among groups over time” (Briggs, 2004: 54). The benefits of “bridging social capital” play an essential role in preventing social exclusion and promoting greater equity in cities. Vidal argues that it holds the most promise of promoting greater equity in cities, but must include the related tasks of bridging among diverse groups in a neighbourhood, as well as bridging outside groups (Vidal, 2004).

The formation of ethnic enclaves is based on the bonding ties of social capital kinship networks that help to integrate newcomers into society. This social organization is important. “It created an environment of social welfare and cohesion in an antagonistic environment; and it fostered the perpetuation of traditional norms, values, and beliefs amongst the newcomers” (Nasser, 2003:29). The characteristics of ethnic groups are described by Murdie and Teixeira:

Ethnic groups are characterized by shared cultural characteristics, such as origin, language, religion, and cultural values, that not only differentiate them from other ethnic groups but in many instances lead to residential segregation and the development of unique ethnic enclaves within cities. (Murdie and Teixeira, 2000: 211)

New immigrants tend to locate in ethnic enclaves for many reasons. The enclave provides a warm embrace where kinship is located, cultural activities are possible, and many cultural barriers are non-existent. In Canada, new immigrants have been

clustering for many decades for economic, social and cultural reasons. It is suggested that the concentration of immigrant groups is a voluntary phenomenon; they choose to spatially segregate so they can retain their culture and identity (Preston and Wong, 2002). Other factors might reinforce these patterns such as experiences with discrimination. “Somalis move to Dixie Rd., come to this area because of language problems and to be among other Somalis, they feel more comfortable, to avoid discrimination” (University of Toronto, 2005).

New immigrants “tend to favour locations with a history of previous immigration, supportive institutions, and employment and money-making opportunities” (Bunting and Fillion, 2000: 110). Papillon (2002) states that immigrants “have a tendency to settle in neighbourhoods where it will be easier to establish their social networks and maintain the cultural identity of their country of origin” (Papillon, 2002: 12). Some cities, such as Toronto, Vancouver, Montreal and Calgary are more attractive to immigrants because of local economic opportunities and larger concentration of immigrant groups which though social and information networks promote or advise against a particular city or area.

4.2 Types of Ethnic Neighbourhoods

Ethnic enclaves are urban neighbourhoods with shared cultural characteristics. Ethnic neighbourhoods can be defined by a low of 10 percent to a high of 40 percent of immigrants in a particular neighbourhood (Hou, 2004). Calgary has seen the concentration of immigrants in many of its inner city and suburban neighbourhoods. Map 1 presents the pattern of concentration of visible minorities in the city using 2001 census data (see Appendix). There is a high concentration of visible minorities in east Calgary, northwest Calgary, and in the downtown core.

Ethnic neighbourhoods differ in their socio-economic conditions, formation and dispersal. As a result, there are distinguishable differences between immigrant enclaves, ethnic communities, and minority ghettos. In Canadian urban centers the downtown core has traditionally welcomed new immigrants. The trend in these communities is an inward movement of a new immigrant group and dispersal or relocation of the previous one due to upward mobility following economic success and cultural assimilation. Logan *et al.* (2002) describe these immigrant enclaves as transitional neighbourhoods where new immigrants with limited economic resources cluster together for affordable housing and mutual support. Trends have recently changed as many immigrants tend to relocate close to or within ethnic enclaves located on the outskirts of many cities or in the suburbs, rather than disperse. Although immigrants have adequate resources and have achieved social integration in the host society, many might choose to live in the enclave setting, which is referred to as an ethnic community (Logan *et al.*, 2002).

In the United States minority ghettos are prominent in many metropolitan areas. This phenomenon reflects the history of discrimination and social exclusion that the Black and, more recently, the Hispanic communities face. These minority ghettos, like

immigrant enclaves, have characteristics such as undesirable housing, high poverty rates, and poor social conditions (Hou, 2004).

Enclaves or ethnic communities have many attributes that attract individuals, such as cultural districts, institutions, and family networks. Initially as some immigrant groups concentrate, others disperse due to the lack of availability of housing and lack of cultural and family attachments. Some groups integrate better into society while others continue to rely on their ethnic group for support and cultural access. For the purpose of this study the terms *ethnic enclaves*, *ethnic communities* and *minority neighbourhoods* will be used interchangeably in describing the concentration of an ethnic group.

4.3 Immigrant Poverty and Segregation

The concentration of immigrant groups may aggravate social exclusion. In the United States, segregation is associated with poverty mainly in Black communities and some Hispanic communities. In the UK indices of deprivation are used to identify concentration of poor and disadvantaged groups, often segregated along ethnic lines. In Canada, the association between immigrants and poverty is less noticeable than in the US although immigrants do reside in lower income census tracts (Murdie and Tiexera, 2000). Hou (2004) suggests that neighbourhoods with larger concentrations of visible minorities tend to have lower economic status; this is likely to occur as most visible minorities are recent immigrants. Recently, there have been concerns that an immigrant underclass (living in concentrated areas of poverty) is emerging, due to a reduction in social services combined with the economic difficulties of newcomers (Smith, 2004).

Some ethnic communities have higher levels of poverty than others. Established immigrant groups tend to have a stronger network for new immigrants to rely on, while more recent immigrant groups may not have developed those services. In Canada, recent arrivals tend to have the highest poverty rates; some groups such as West Asian, Arab, Vietnamese and Latin American have poverty rates three times the national average (Smith, 2004). Calgary has many of these established ethnic communities and future immigration will likely add to their numbers.

Immigrant groups in the early 1990s were consistently overrepresented in the poorest census tracts of Canadian cities. A neighbourhood is considered to be poor when more than 20 percent of the population is poor (Kaziempur and Halli, 1997). The immigrant groups likely to reside in the poorest neighbourhoods were Black, Chinese, Filipino, Spanish and Vietnamese (Smith, 2004). Although immigrant groups are generally poorer, there is limited evidence to suggest that immigrants who live in minority neighbourhoods in Canada are poorer than minority group members living in the mainstream (Hou and Picot, 2003: 25).

4.4 Ethnic Economy

The ethnic economy is a social structure of kinship and social networks. Many immigrants turn to self-employment because of discriminatory factors in the labour

market such as language barriers and a lack of recognition of credentials. These small businesses operate in niche markets catering to the local ethnic community. The business owners may rely on social capital (available in their community) in establishing their business. The social capital is mobilized through ethnic social networks as stated by new immigrant entrepreneur Mei Chang: "It is like a circle, using business to build social networks and using social networks to build business" (Salaff, *et al.*, 2003: 2). The social capital in ethnic communities is developed through business by the creation of social networks. These networks provide financial assistance to entrepreneurs, employment opportunities for individuals, and niche markets.

The residential segregation of ethnic communities allows newcomers to integrate more easily because they can speak the language and access familiar goods and services. The enclaves provide employment opportunities for new immigrants through ethnic businesses. These benefits are described by Borjas (2000):

The ethnic enclave can provide a "warm embrace" that gives immigrants information about labour market opportunities, provides many job contacts, and allows immigrants to escape the discrimination that they may have otherwise encountered in the labour market outside the enclave. (Borjas, 2000: 94)

The benefits of an ethnic enclave economy are offset by negative effects. Immigrants who rely on the enclaves are less likely to learn new skills in language and employment. A lack of these skills limits the opportunities for new immigrants and creates additional barriers to labour-market integration. This argument is supported by Borjas (2000):

The enclave can become an economic stranglehold by cutting off immigrants from many alternative job opportunities, and by reducing the incentives for immigrants to acquire the types of skills (such as English language proficiency) that American employers value. (Borjas, 2000: 93)

As a result, limited skills may hinder the movement to better paying jobs and restrict the type and number of jobs that are available in the mainstream labour market (Borjas, 2000). In the long run, this might have great impact because the immigrant is unable to escape the captivity of the ethnic employer and the job s/he offers. There are other notable disadvantages to the ethnic economy. Many newcomers are exploited by their employer. Low-skilled immigrants who find employment in their ethnic community are susceptible to exploitation, such as lower wages, lack of information, and the violation of labour laws. Although new immigrants face lower wages and other types of exploitation by living and working in the ethnic enclave, they may want to make those sacrifices to maintain links to their culture.

4.5 Kinship networks

The analysis of ethnic enclaves shows that kinship and social networks play an important role in integration because people are linked to one another through these networks. The networks affect migration in two ways: (1) by making migration less risky for other individuals by circulating information; and (2) supplying further migration, as

kinship networks send money home, making migration a viable strategy for diversifying economic risk (Curran and Saguy, 1997).

Immigrants move to a new country in the hope of a better life. In fact, households may encourage select family members to migrate. The result is chain migration as the sponsorship of brothers, sisters, and parents is often a key element of long-term settlement plans (Bunting and Fillion, 2000). The chain migration brings immigrants of similar status, through kinship, to the same areas. As a result, many of these new immigrants may live in poorer and more crowded conditions than necessary in order to meet the family's long-term needs.

Another important result is the information relayed by these networks. Many immigrants will migrate to a city where known kinship networks exist, because accurate information is received. Immigrants tend to relocate where a network is already in place. In many ethnic communities, kinship and social networks are a crucial part of the settlement process because they provide essential social capital. The kinship networks provide support upon arrival for new immigrants in the form of shelter and financial and employment assistance. Walton-Roberts and Hiebert (1997) in their analysis of the Indo-Canadian community note:

Networks are crucial in each of the sequence of steps required for successful entrepreneurship: obtaining a job in the first place; initial training as an employee; raising capital to establish a business; acquiring a labour force; and, in many cases, attracting and holding a client base. (Walton-Roberts and Hiebert, 1997: 142)

The importance of kinship in this process is vital because many individuals obtain their first job through a family member, in many cases the same person who sponsored the immigrant (Walton-Roberts and Hiebert, 1997).

For many immigrants, extended family is a very important part of the culture, whether at home or abroad. Initially, many immigrants may live with kin, but when moving into their own accommodation, the distance from friends and family is a major consideration. In a study of South Asian women in Montreal, Ray and Rose found that women acknowledged the importance of kin, material aid and intra-ethnic socializing as key issues in the selection of a neighbourhood (Ray and Rose, 2000). This fact reinforces the importance of bonding social capital in neighbourhood selection, where the reliance on kin is essential. Kinship and community bonds form the catalyst that draws immigrants together.

Although many new immigrants rely on their kinship networks for support, especially in settlement, they also feel strain placed upon them by those support systems. This strain is caused mainly by economic factors. As new immigrants struggle for survival, they are expected to send money to help the family back home. It is also common in many ethnic communities for new immigrants to be responsible for sponsoring additional family members. This obligation can be onerous as these individuals have to show substantial income to sponsor. As a result, many work multiple jobs and long hours to meet these needs. In the new country, therefore, newcomers may get financial

assistance from family, but many feel the additional cultural and personal pressures of their indebtedness to family members (Walton-Roberts and Hiebert, 1997).

This section has provided a detailed analysis of ethnic enclaves, their advantages and disadvantages and importance in the provision of affordable housing as well as social and economic opportunities. The following section will highlight innovative international policies to provide affordable housing for new immigrants in the UK, US and Australia.

5 Innovative Policies to Provide Affordable Housing for Immigrants

Access to adequate and affordable housing is central to the economic and social well-being of new immigrants. International best practices in a number of countries mark a response to the challenges of growing ethnic diversity and barriers in the housing market. Innovative policy solutions promote access to affordable market and non-market housing as well as the development of social capital in tackling social exclusion. The importance of social capital and particularly the concept of “bridging” are essential for the empowerment of ethnic communities and the success of planning for diversity. The importance of non-profit housing providers is identified as crucial in the era of devolution and downsizing. Briggs argues:

Informal social organizations grounded in shared norms and effective personal and professional networks that span the public, private, and non-profit sectors will define the winning localities. (Briggs, 2004: 154)

The development of social capital is essential as the future of community housing is based upon these networks (Keyes, *et al.*, 1996).

5.1 Community Housing and the Role of Public-Private Partnerships

The United Kingdom and Australia have a long history of providing community housing through non-profit organizations (NPO). The NPOs have the ability to build social capital and tailor housing service to the needs of specific groups. In addition to housing services, many NPOs provide other services to alleviate social exclusion under the “housing plus” program.

Governments have allowed NPOs to manage and develop assets, but have provided a strong regulatory framework. In the UK this involves strict monitoring and risk management strategies to ensure that goals and objectives are met. The system of monitoring is transparent. The government has also provided opportunities for a private-sector response in financing projects. This model of public-private partnerships (with an emphasis on tenant and community involvement in managing and directing affordable housing) is considered to be most effective. The process builds social capital and empowers individuals and communities.

NPOs can link housing to other needed services and focus on building assets for people and communities. They also have the ability to leverage other resources for the community through public and private sources. Thus the importance of “bridging” can have a major effect on communities. Briggs (2004) states:

Innovative public housing communities are organizing themselves to better support residents’ efforts to find jobs, through norms and networks, even as employment and training programs, brokering intermediary institutions and labour markets help connect residents to the jobs and stronger job networks that lie far beyond the borders of public housing complexes. (Briggs, 2004: 155)

As NPOs are committed to contributing to the community and working with residents, they can address the needs for long-term programming.

The importance of alleviating the social exclusion of minority groups is central to the UK’s housing strategy. The Housing Corporation of the UK has a Black and Minority Ethnic (BME) housing policy. This policy is crucial as minority groups are empowered to handle their own affairs. The government’s objective, as stated by Hilary Armstrong, Minister of State for Local Government and Housing, “is to develop a culture among Registered Social Landlords (RSL) which empowers Black and minority ethnic communities, integrating their needs and aspirations into their everyday life” (Housing Corporation, 2005b).

In the UK, many RSLs are led by Black and minority ethnic communities. These housing associations provide niche services—housing and social support services—to their community groups. Among many local housing associations whose clients are Black or minority groups, Tung Sing Housing Association (TSHA) is the first registered Chinese housing association in Britain. It was founded in 1984 by a group of Chinese professionals in the City of Manchester to meet the needs of the Chinese community for adequate and affordable housing and provide culturally sensitive services. The association’s initial objectives were:

To provide accommodation for the elderly, the disabled and one-parent families who often faced problems with the language barrier or particular cultural differences when approaching mainstream housing providers (TSHA, 2005)

TSHA is a part of the Housing Corporation and follows and implements its strategies. It provides “housing plus” services for its tenants such as language services, moving assistance, employment initiatives, shopping and social activities. The association’s culturally sensitive services result in a high degree of tenant satisfaction. A recent independently conducted survey showed that 94 percent of the tenants were happy with the service provided and action plans have been put in place to deal with the areas of dissatisfaction (TSHA, 2005).

Box 2. Tung Sing Housing Association Program Highlights

- Founded in 1984 by a group of Chinese businessmen in Manchester;
- First registered Chinese housing association in Britain;
- 1989 opened its first housing complex of 33 units at Faulkner Court in Chinatown;
- Has grown to own over 500 properties;
- Tenant satisfaction is high at 94%; and
- Provides services to other BME housing associations.

As the UK has had a long history of providing social housing, many lessons can be learned from this experience. In assessing the growth of the housing associations in the UK, Bisset and Milligan (2004) state:

The most important lessons from the trajectory of growth in the housing association sector in the UK may be that the protection of community links and the empowerment of tenants must be explicit and appropriately resourced parts of the development plan for individual organizations, and for the sector as a whole, from the outset of any growth strategy. (Bisset and Milligan, 2004: 31)

The key to the UK's success is the use of public-private partnerships and the importance of building social capital throughout the process. These trends to public-private partnerships continue in the following section, which examines policies that assist homeownership.

5.2 Assisted Homeownership Policies

Affordable housing is important for new immigrants in the early stages of settlement, although homeownership initiatives need to be considered as an option. In the United States, many homeownership initiatives target immigrant communities. The incentive for Americans to be home-owners is the deductibility of mortgage interest and property taxes from income tax. However, this benefit is of no use to new immigrants, who have lower incomes and lack savings, credit histories and an understanding of the financial system.

Many initiatives help new immigrants to become homeowners. One program is offered by the Office of Refugee Resettlement (ORR) and provides grants to public and private sector providers of services. The grant is set up as Individual Development Accounts (IDAs). These are asset building programs which target low-income working families. The IDAs provide new immigrants with additional savings as they match the account-holder savings on a 1:1, and up to a 4:1 basis. The accumulated savings can be used for a variety of purposes such as business, education and training, but saving for a down-payment is noted to be the most popular (Ray, *et al.*, 2004). In conjunction with the savings program, educational programs are provided on personal financing, housing, and mortgage markets. "The ORR IDA program is perhaps the best example of an initiative that directly targets needy newcomer households" (Ray and Papademetriou 2004: 37).

The Fannie Mae Corporation has created a homeownership financing program that caters to new immigrants. The major barriers that immigrants face in homeownership housing market are identified in Box 3. Awareness of these barriers has provided Fannie Mae with the information to create products that meet the needs of new immigrants. The accomplishments of the program are shown in Box 4.

Box 3. Major Barriers to Homeownership

- Cultural assumptions/lack of familiarity of U.S. credit system;
- Lack of credit history in a marketplace where financial tools used by institutions are based on credit-worthiness;
- Language limitations;
- Conventional mortgage product out of the reach for the low-income borrower; and
- Limited supply of affordable housing.

Box 4. Program Accomplishments through 2003

- 694 million in mortgage loans to 3902 immigrant families;
- July 2000 Fannie Mae enhanced underwriting guidelines to allow non-permanent residents to be eligible for conventional mortgages under affordable mortgage products; and
- September 2003, new enhancements to community lending product, My Community Mortgage, that addresses the barriers that immigrants face in becoming home-owners.

The key mortgage program in the Fannie Mae Corporation directed towards the minority community is *My Community Mortgage*. The components of the program address the barriers that immigrants face in obtaining financing for homeownership. This program eliminates the emphasis on credit histories, income levels, and landed immigrant or citizenship status as shown in Box 5 (Cooke and Fuentes, 2004).

Box 5. My Community Mortgage Program Highlights

- Borrower contributions as low as \$500 dollars;
- Non-traditional credit histories acceptable;
- Expanded sources of down-payment options and closing costs, e.g., cash on hand, co-mingled gifted funds, Individual Development Accounts (IDA), unsecured or secured loans;
- Income sources from relatives or non-relatives living in the same household may be used for qualifying income;
- Income from part-time or multiple job employment of at least 12 month duration may used;
- Portion of income from co-borrower with no credit history may be used;
- Green Card not required but applicant need not be a permanent-resident alien, but must have legal right to live and work in the US; and
- Borrower must be employed in the US.

The Minnesota Homeownership Center is an excellent example of a public-private partnership that has helped minority groups to obtain affordable housing. The partners

from the various levels of government and community groups are shown in Box 6. The key initiatives of the program include homeownership and anti-predatory lending education, foreclosure prevention, providing affordable low-interest mortgage loans, and outreach to immigrant communities (Lawson, 2002). The center also provides its lower income clients with favourable closing-cost loans and first-time buyer loans while requiring the completion of a pre-ownership education course. The community partners provide education in different languages and education efforts range from training and workshops to private counselling services. A key part of the program is to involve people from immigrant communities hired by the Center partners in an effort to bridge the gap between lenders and homebuyers (Lawson, 2002). As the Center's aim is to provide homeownership services to immigrants, it targets its marketing efforts to immigrant groups, including publishing foreign-language newsletters, advertising in foreign-language newspapers, and promoting classes via radio commercials (Lawson, 2002). The program's accomplishments are shown in Box 7.

Box 6. Minnesota Homeownership Center (MHOC) Partners

- Partnership that brings together different resources in the community as community institutions, governments, philanthropic organizations and banks work together;
- Community network-lending program that targets immigrants and low-income populations;
- State organizations (Minnesota Department of Commerce and Minnesota Housing Finance Agency);
- Municipal organizations (Minneapolis Community Development Agency, Minneapolis Housing Services, St. Paul Housing Information Center, and St. Paul Planning and Economic Development Department);
- Non-profits (Family Housing Fund and McKnight Foundation);
- Community partners (Community Neighbourhood Housing Services, Eastside Neighbourhood Development Company, Family Service of St. Paul, Neighbourhood Development Alliance, Northside Neighbourhood Housing Services, and Powderhorn Residents Group); and
- Operate under the umbrella of the Homeownership Center, which serves as a focal point for all of the activities necessary to promote immigrant and low-income homeownership.

Box 7. MHOC Program Accomplishments

- January 1994 to December 2000 the Center conducted workshops for 11,249 households, provided mortgage counselling to 4,799 households, and helped 3,967 households with an average income of \$33,584 purchase homes with an average price of \$107,668;
- Approximately 86 percent of program beneficiaries were first-time home-buyers, and in 2000, 33 percent were foreign-born homebuyers; and
- Due to the program's success it is now a state-wide initiative.

5.3 Inclusionary Zoning

In Australia and in the United States many municipalities are using inclusionary zoning to increase the supply of affordable housing. Katz and Turner (2003) state that the “most frequently used tools of inclusionary zoning are ‘developer set-asides’” (Katz and Turner 2003: 70). The requirement is that developers set aside a percentage of units for low and moderate income households. In return, the municipality allows density bonuses for developers in exchange for the affordable housing units in those private market buildings or off-site. As a result, these mixed-income housing complexes are dispersed throughout the locality and not concentrated in impoverished areas. Another method is by monetary contributions provided by the developer to the municipality in exchange for density bonuses. The use of density bonuses is regarded as an effective way for municipalities to generate a new supply of affordable housing without a heavy government subsidy (Katz and Turner, 2003).

A good example occurs in Montgomery County, MD in Washington D.C. For over 25 years this municipality has required that all new housing developments larger than 50 units must include 12.5 percent to 15 percent of units affordable for households at or below the county’s median income (Katz and Turner, 2003). This initiative has created over 10,600 affordable housing units.

Another mechanism to maintain the supply of affordable housing is used by the North Sydney Council in Australia, which levies compulsory fees on all residential development to replace the loss of affordable housing; or in the case of the Willoughby Council it requires a proportion of total floor space of new dwellings to be dedicated to affordable housing (Gurran, 2003). In many city areas local governments have implemented mixed zones, which include housing in commercial and industrial areas.

6 Conclusion

The review of the literature and analysis of trends clearly indicates that Canadian governments of all levels face serious challenges in providing affordable housing and supportive services for new immigrants in urban communities. Highlights from the international best practices indicate the need for comprehensive approaches that build on the strengths of social capital and networks in ethnic enclaves of established ethnic communities while addressing the weaknesses of segregation and social exclusion. While the development of such comprehensive policies is beyond the scope of this paper, two groups of policy initiatives will be discussed with a particular reference to Calgary’s context: 1) inclusionary zoning and secondary suites and 2) support for ethnic non-profit organizations to provide non-market housing and social support services for new immigrants. The first groups of policy initiatives is under the control of the City of Calgary and might need revisions of the By-Law and relevant city-wide planning documents, while the second group requires a major commitment of all levels of government and the development of a national housing policy which will enable a system based on the UK model (implemented also in the US and Australia) to be introduced.

6.1 Provision of affordable housing through the planning system

The main role of the municipal government is to provide a planning and regulatory framework that promotes development of affordable housing. While the municipal government in Calgary has identified a range of measures in its *Corporate Housing Strategy*, none of these target specifically the needs of new immigrants and/or ensure that this is a priority group.

Inclusionary zoning The ability to implement inclusionary zoning policies in Calgary, practiced in Vancouver, Toronto, Ottawa, is currently not available. The municipalities in Alberta have no legislative authority to require a developer's contribution toward affordable housing. An amendment to the Municipal Government Act would be necessary. Indirectly, through the Area Structure or Area Redevelopment Plans process, the City may increase the minimum density requirements and require a certain percentage of multifamily units, thus affecting the provision of more affordable homeownership housing.

Secondary suites Currently, the City of Calgary Land Use Bylaw does not recognize secondary suites. Although, the City with the use of direct control in new subdivisions has allowed secondary suites in residential low density neighbourhoods. In the recent review of the Land Use Bylaw allowance for secondary suites is in the form of add-ons or granny suites within the low residential framework of R-2 properties. Various options of built form will be now considered as it will no longer have to be a side by side or up/down duplex. Although these are steps forward, major changes are not forthcoming that would contribute to a large increase of secondary suites in the city. The Land Use By-law needs to be amended to allow for secondary suites in all detached, semi-detached and duplex dwellings so more opportunities for affordable housing (ownership and rental) arise. This might require a review of parking requirements for secondary suites and Building Code Amendments. The municipality needs to reconsider legalizing non-conforming or illegal suites in various areas of the city, particularly in ethnic enclaves, so that new immigrants have opportunities for safe and affordable housing close to extended family and culturally sensitive support services.

Location The location of affordable housing projects is important. The growing ethnic diversity in Calgary and the needs of new immigrants require a sensitive approach to the selection of sites for new housing projects in areas with higher concentration of immigrants and established ethnic enclaves. The importance of kinship and other social networks in overcoming barriers in the labour and housing market suggests that this might be a more appropriate strategy. If housing is not located in the areas of preference, many may accept poorer housing conditions as they are not willing to move to other areas. Box 8 summarizes key factors affecting location choices.

Box 8. Locating Affordable Housing Projects

- Close to major transit routes (LRT).
- Located close to amenities such as shopping, transit, schools, and parks etc.
- For specific ethnic groups close to their religious or cultural centers
- Determine locational preferences by consulting with potential residents.
- Provide a diverse product which attracts different household types to different areas of interest.
- Consider locating affordable housing in established ethnic enclaves.

6.2 Provision of non-market housing through ethnic non-profit organizations

Canada lacks the national policy framework that identifies ethnic community organizations as social housing (non-market housing) providers. The new emphasis on public-private partnerships in the provision of affordable rental housing, however, might be a good starting point. In 2002, the federal government and Alberta signed an *Affordable Housing Program Agreement* that will provide \$67.2 million in federal funding over the next five years to help increase the supply of affordable housing in high need areas of the province. Aware that this injection of new monies is limited and short-term, the City of Calgary has acknowledged the need to collaborate with senior levels of government and private, public and non-profit sectors to effectively respond to the supply shortfall of affordable rental housing. By using innovative financing mechanisms and sharing resources and responsibilities, public-private partnerships have emerged as a potential collaborative approach to generate affordable rental housing. So far, experiments have been limited and none of the pilot projects in the City of Calgary targets new immigrants.

While pilot projects can be launched within the existing *Affordable Housing Program Agreement*, the changes necessary to implement a system such as the one in the United Kingdom would require the development of a national strategy. This would include a detailed division of powers which would define the roles of each level of government and the collaboration of key stakeholders. Some suggestions along these lines are made in Table 1. The key role of the federal government would be to provide policy direction and adequate and stable funding. By working with CMHC and the national financial institutions, a system would need to be developed where funds for development of affordable housing are accessible to the developers and the housing providers. Also, the tax structure needs to be changed to provide incentives for further growth and investment in affordable housing.

The main role of the provincial government would be to provide additional funding and a transparent monitoring system which identifies the strengths and weaknesses of the ethnic community non-profit organizations. Within the established framework the provincial government must work with local municipalities and housing providers to ensure a high level of service and that goals are met. The Municipal government should provide an enabling planning and regulatory framework to encourage the provision of affordable non-market housing. The City needs to facilitate the capacity building of local

housing providers that cater to the needs of immigrant communities. Calgary Housing Company should adjust its housing services to reflect diversity and review its portfolio to augment design, size and layout of units to accommodate the needs of new immigrants.

Table 1: Framework for the Provision of Non-Market Housing by Ethnic Non-Profit Organizations

Government Role	Stakeholders
<p align="center">Federal Government Role</p> <ul style="list-style-type: none"> • Provide stable and adequate long-term funding. • Establish national housing framework to deal with diversity where emphasis is on local community development and needs. • Provide opportunities for public-private partnerships • Work with financial institutions to create better lending options. • Provide positive tax regime which promotes and encourages further investment in non-market housing. • Create minority/ethnic based policies that attempt to tackle discrimination in the housing sector and which empowers groups to handle own affairs. • Promote and advance the use of best practices. 	<p align="center">Federal Stakeholders</p> <p>Government- Labour and Housing, Human Resources and Social Development Canada (HRSDC), Canadian Mortgage and Housing Corporation (CMHC)</p> <p>Partners- Federation of Canadian Municipalities (FCM), General Electric (GE) Capital, Canadian Real Estate Association (CREA), Financial Institutions, Other National businesses</p>
<p align="center">Provincial Government Role</p> <ul style="list-style-type: none"> • Provide strict monitoring and Risk Management Strategies, transparent monitoring system and goal setting/targets for housing providers. • Administer Federal and Provincial government funds to community based housing associations. • Develop strong network to enhance public-private partnerships. • Provide opportunities for private financing. • Ensure supportive tax regime. • Train front line government employees in ethnic relations; hire ethnic community representatives so diversity of cultures is understood. • Work with housing providers to develop and provide additional social support services. 	<p align="center">Alberta Stakeholders</p> <p>Government- Human Resources, Seniors and Community Supports, Learning, Community Development etc.</p> <p>Partners- Alberta Urban Municipalities Association (AUMA), Alberta Real Estate Association (AREA), Business</p>
<p align="center">Municipal Government Role</p> <ul style="list-style-type: none"> • Provide supportive planning and a regulatory framework. • Encourage provision of affordable rental housing through the use of planning tools and land. • Build the capacity of local ethnic community groups to engage them in the provision of affordable housing and supportive services. • Provide ethnic sensitive training for staff involved in public consultation • Review the existing portfolio of municipal rental housing and adjust unit size to accommodate the needs of larger/extended immigrant families.ⁱⁱⁱ 	<p align="center">Municipal Stakeholders</p> <ul style="list-style-type: none"> • City of Calgary-Variou departments • Calgary Housing Company Private Sector • Financial Institutions, Calgary Real Estate Board (CREB), Calgary Region Home Builders Association (CRHBA), Urban Development Institute (UDI), Educational Institutions, Local businesses Local Housing Providers • Ethnic and Religious Groups, Calgary Homeless Foundation, Salvation Army etc.

Community-based ethnic organizations would play a key role in the entire process. As various levels of government would provide adequate funding and regulatory support, these organizations would need to focus on developing their asset base. To develop an affordable housing program that is reflective of the community's needs, many steps need to be taken to ensure housing providers fulfill their requirements, such

as monitoring and evaluation. Local service providers also require autonomy, financial stability and a voice in the process. Once established, ethnic community-based organizations could offer a wide range of additional services other than housing. Some of the programs offered in partnership with government, private sector and other non-governmental organizations could include education, job training, financial, health and wellness programs and language skills. Building links into the immigrant community—“bonding”—as well as with the greater community—“bridging”—are essential for ethnic housing organizations to grow and to provide further opportunities for their residents. An important task is tenant involvement in management structure to empower the residents. Box 9 shows some the key responsibilities of local ethnic housing providers.

Box 9. Role of Ethnic Community-Based Housing Providers

- Develop own affordable housing portfolio’s through available funding and partnerships.
- Manage and maintain social housing asset base.
- Provide additional services tailored towards client base such as language, employment training, health training, etc.
- Empower tenants by involvement in management.
- Build links with other community partners to create further social capital.

Further, they would be able to structure their housing portfolio to cater to the needs of their residents. For instance, in many ethnic communities kinship networks are an integral part of the family structure. As the family size is larger and the extended family may be common, the provider would be able to accommodate these situations, while the residents would be able to enjoy living within their culturally appropriate structure. For the City of Calgary this is important given the changing patterns of immigration and its position as the forth largest centre for new immigrants in Canada.

In summary, the City of Calgary has become ethnically diverse with established and emerging ethnic communities defined in spatial terms. It faces significant challenges in the provision of affordable housing (rental and owner occupied), particularly for new immigrants. Failure to address these issues might lead to social exclusion. Despite the fiscal constraints, the City needs to incorporate policies and initiatives that recognize the specific needs of a diverse community of new immigrants in its *Corporate Affordable Housing Strategy*. Some measures such as inclusionary zoning and secondary suites might be easier to implement with appropriate legislative changes, particularly in established ethnic enclaves. The support for ethnic non-profit organizations to provide non-market housing and social support services for new immigrants needs a more significant commitment and involvement of all levels of government. Pilot projects can be launched within the existing *Affordable Housing Program Agreement*.

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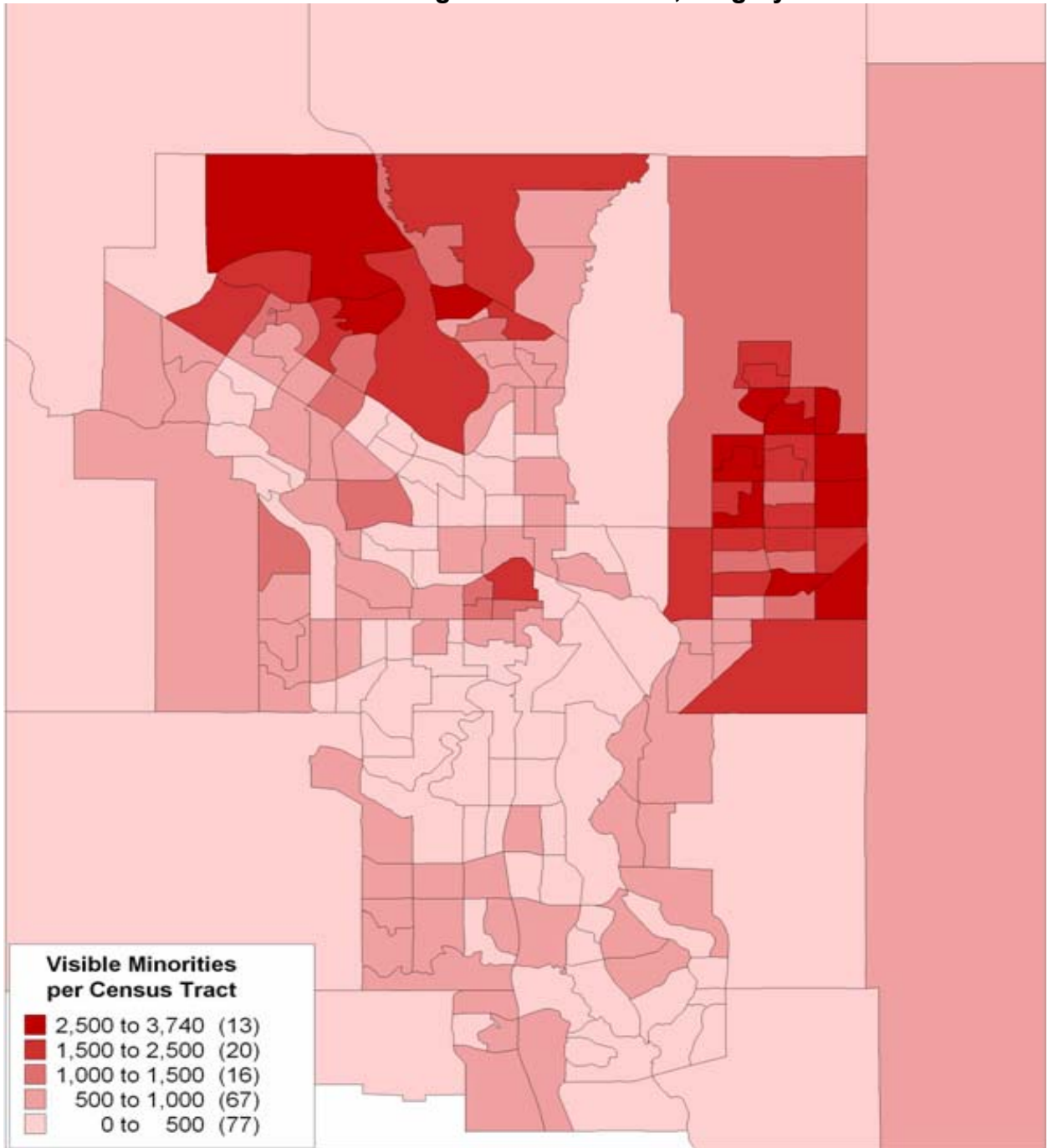
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Appendix: Spatial Concentration of Visible Minorities

Number of Visible Minorities Living in Census Tracts, Calgary 2001



Produced by George Chahal

Source: Statistics Canada, 2001

Notes:

ⁱ Over 94 percent of recently arrived immigrants live in large urban centers (CMHC, 2004).

ⁱⁱ The Asia-Pacific region is fuelling the majority of immigration to Canada. From 2000 to 2002, over 120,000 immigrants came from Asia and the Pacific region, which is over 50 percent of the total immigration to Canada (CIC, 2002). As the majority of these newcomers are visible minorities, they face obstacles such as language, discrimination and have a harder time settling than European immigrants.

ⁱⁱⁱ Similar adjustment was done by the City of Toronto in the mid-1990s, the largest provider of municipal rental housing in Canada.