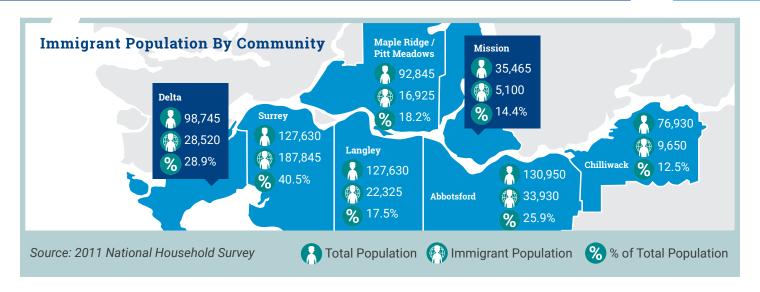


Information Sheet: Housing Challenges of Refugees (Part 1)



Average Rent Costs And Vacancy Rates (October 2016)

	Apartment: 1 Bedroom		Apartment: 2 Bedrooms		Apartment: 3+ Bedrooms	
	Average Rents	Vacancy Rate	Average Rents	Vacancy Rate	Average Rents	Vacancy Rate
Abbotsford	\$750	0.6%	\$928	0.4%	\$1,019	0.0%
Chilliwack	\$679	1.4%	\$872	1.5%	\$867	3.9%
Delta	\$849	0.0%	\$1,113	0.0%	N/A	0.0%
Langley	\$889	1.4%	\$1,150	0.5%	\$1,145	N/A
Maple Ridge / Pitt Meadows	\$762	0.7%	\$953	0.2%	\$1,191	N/A
Mission	\$684	1.8%	\$782	0.8%	N/A	N/A
Surrey	\$855	0.5%	\$1,006	0.4%	\$1,169	0.3%

Source: Canada Mortgage and Housing Corporation - Housing Market Information Portal





Income Support For Government Assisted Refugees

		Individual	Family of 6	
Financial Assistance – Resettlement Assistance Program (RAP)		Months 1-12		
	Shelter (per month)	\$375-450	\$785-885	
	Food and Basic Needs (per month)	\$359	\$649	
	Total	\$734-809	\$1434-1534	
Financial Assistance – Provincial Income Assistance Basic and Shelter Support Rates		Month 13 onwards		
	Shelter (per month)	\$375	\$785	
	Food and Basic Needs (per month)	\$235	\$401	
	Total	\$610	\$1186	

Source: ISSofBC and Refugee Sponsorship Training Program

Impact Of Transportation Loans On Refugees

Many resettled refugees arrive in Canada with a significant debt burden, as they are expected to repay the Canadian government for their transportation to Canada, as well as the cost of their medical examination undertaken as part of their processing to come to Canada. Refugees often begin life in Canada with a debt running to thousands of dollars. Interest



is charged on this loan at a rate set by the Department of Finance each year. These loans undermine refugees' ability to integrate and to contribute to their full potential in their new home. In some cases, refugee youth are forced to work long hours while going to school, or even to postpone further education, in order to help their families pay back the debt.

Source: Canadian Council for Refugees

Did You Know?

- Syrian refugees who arrived after November 4, 2015 are exempt from repaying the transportation loan back to the Canadian government. However, Syrian refugees who arrived prior to November 4, 2015 and refugees from other countries are still required to pay back this cost.
- » Canada is one of only three countries that charge refugees for transportation (the other two countries are the USA and Australia).
- Canada is the only country that adds interest to transportation loans.
- » In 2015, the City of Surrey put forward a resolution to the Union of BC Municipalities' Annual Convention. It called for the termination of the transportation loan program for refugees. It was endorsed by all BC municipalities.





Client Story: Mohammed*

Mohammed is a Syrian Refugee, 30 year old, arrived in Canada through the Government Assisted Refugee (GAR) program in January 2016. As a single resettled refugee, he received a maximum of \$734 a month from the Canadian government to cover the cost of his shelter, basic needs and transportation allowance. He tried to find affordable housing within the allocated budget, but ended up renting a shared room in a house for \$550 a month. Mohammed had gone through war trauma and sustained an injury in his left leg, which left him with a physical disability. Unfortunately, he is not yet able to work, as he is still learning English and addressing some medical issues. He submitted an application to BC Housing, hoping to receive a one-bedroom unit. After the end of the Resettlement Assistance Program (RAP), he transitioned to the BC Provincial Income Assistance (welfare) and is currently receiving a maximum of \$610 a month, making it extremely difficult to pay his rent of \$550 a month as well as cover his personal expenses.

Client Story: Karim*

Karim and his family, which includes nine members, arrived in Canada through the Government Assisted Refugee (GAR) Program in March 2016. As resettled refugees, they receive a maximum of \$900 a month from the Canadian government to cover the cost of their shelter. They tried to find a home in that price range, but it was impossible. So they ended up renting a three-bedroom unit for \$2,100 and cover the difference in cost with their child-tax benefit and food allowance. They submitted an application to BC Housing, hoping to receive access to a three- or four-bedroom unit. However, they received a response stating that a family of nine would need a minimum of five bedrooms, which BC Housing is unable to provide. Unfortunately, Karim is not yet able to work, as he is still learning English and addressing some medical issues. Luckily, as Syrian refugees who arrived last spring, they are not required to pay back the cost of their transportation, as it would have created an additional financial burden.

*NOTE: All names and identifying details have been changed to respect the privacy of the individuals.

For More Information:

- » AMSSA Migration Matters Newcomer Housing: Barriers, Needs and Experiences amssa.org/wp-content/ uploads/2016/07/InfoSheet31-Housing.pdf
- Canada Mortgage and Housing Corporation Housing Market Information Portal cmhc-schl.gc.ca/hmiportal/ en/#Profile/59/2/British%20Columbia
- » Canadian Council for Refugees Refugee Transportation Loans ccrweb.ca/en/transportationloans
- » City of Surrey Refugee Housing Study surrey.ca/ community/13789.aspx
- » ISSofBC Refugee Readiness Hub Resource Centre refugeehub.issbc.org/resource-centre
- Refugee Sponsorship Training Program rstp.ca
- WelcomeBC Services for Refugees in BC welcomebc.ca/getmedia/d2685990-b43e-4a29-93aa-b255ec96597c/Services_For_Refugees_ factsheet.pdf.aspx



