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# Second Units: Means Of Socio-Economic Integration Of New Immigrants In Mississauga

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SECOND UNITS: MEANS OF SOCIO-ECONOMIC INTEGRATION OF NEW  
IMMIGRANTS IN MISSISSAUGA

By

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A Major Research Paper  
presented to Ryerson University

in partial fulfillment of the requirements for the degree of

Master of Planning

in

Urban Development

Toronto, Ontario, Canada, 2012\*

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**SECOND UNITS: MEANS OF SOCIO-ECONOMIC INTEGRATION OF NEW  
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**ABSTRACT**

This study explores the role of second units in the socio-economic integration of new immigrants living in the City of Mississauga, Ontario. Mississauga despite being a popular immigrant destination faces serious lack of □affordable, social housing, and housing subsidies like many other Canadian cities. New immigrants generally face multiple barriers to access adequate and affordable housing here and often use illegal second units to fulfill their housing needs. The Province, owing to its inability to provide affordable, social, and increasing housing needs, is in the process of legalizing second units through Bill 140. Despite their importance in immigrants' settlement process, there is virtually no research on this form of housing in the Canadian context. This study will fill this gap in the current literature. Moreover, it provides suggestions for the municipal government and civil society organizations to further alleviate barriers to the socio-economic integration of new immigrants living in these units. □

Key words: Second units, new immigrants, affordable housing, immigrant's settlement, immigrant's integration, and settlement services.

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## Section 1 – Introduction

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Access to affordable and adequate housing is a prerequisite for an early and smooth settlement and integration of new immigrants arriving in Canada (Kilbride, Webber, Wong & Amaral, 2006; Hiebert et al., 2006). Its importance is commonly reflected as a safe haven and accepted by research as a “stable base”. A base that empowers participation in a new environment (Murdie and Teixeira, 2003; Preston et al., 2009; Cappe, 2011), that is available and secure to pivot tiresome daily explorations in order to familiarize and participate in a brand new socio-economic, political, and cultural environment. Canada’s new immigrants, face exceeding accessibility and affordability barriers to approach it (Kilbride et al., 2006; Preston et al., 2009).

These barriers exacerbate existing socio-economic challenges (Cappe, 2011; Cukier, 2011; George, 2002) and lead to compromise on basic needs for meeting housing expenses. For many, they progressively grow over the years and lead to homelessness, hidden homelessness, overcrowding (Preston et al., 2009; Kilbride et al., 2006), couch surfing (Preston et al., 2009), and dominate choice of neighbourhoods with poorer living conditions and character, impeding a swift integration and exceeding a smooth settlement in terms of its longevity and quality.

Over the last few years these barriers, and the increased socio-economic challenges have consistently augmented immigrant’s period of settlement - from the initially recognized three years to almost five to ten years (Cappe, 2011). Owing to this change, the three Federal departments — Statistics Canada, Citizenship and Immigration Canada, and Human Resource and Skills Development Canada, have started using the term “recent immigrant” to refer to newcomers arriving in Canada for the past five to 10 years (Cappe, 2011, P. 6; Preston et al., 2009). Newcomers from all immigrant classes in Canada initially face these barriers one way or another. However, economic and refugee class immigrants are the most affected (Kilbride et al., 2006; Preston, Murdie & Murnaghan, 2007).

These changing demographics guide this research. Its scope is economic and refugee class new immigrants until they realize their Canadian citizenship. Recognizing that they cannot use settlement services afterwards, while part of this research investigates a possible role of settlement services as a tool to assist new immigrants in their socio-economic integration and settlement.

For new immigrants housing issues create barriers in their settlement due to two broad reasons: housing affordability (Cappe, 2011, Preston et al., 2009) and housing accessibility (Cappe, 2011; Zine, 2002). Housing affordability predominantly is the result of years of inconsistent Federal government policies and down loading of housing responsibilities on the meager resources of local governments (Hulchanski, 2002; Hulchanski, 2007; Laird, 2007) who cannot fulfill it. The housing market thus, relies on market mechanisms almost exclusively, which supplies rental or ownership housing to 95 percent of Canadian households today (Hulchanski, 2007). Government and non-profit sector, on the other hand, provide social housing to just five percent of the total population despite growing poverty and homelessness (Hulchanski, 2007).

Also instrumental to encourage unaffordable housing are those Federal-housing policies that complement market based housing system to align in favor of the homebuyers. Especially with the formation of the CMHC, the Federal housing policies and programs are geared towards the ownership sector (Hulchanski, 2007). Rental units therefore, have become limited and expensive leading to low vacancy rates, lack of available rental housing stock, higher rental values for different income groups (Hulchanski, 2007; Laird, 2007), and unequal access to housing. An unaffordable housing supply system has thus been created that is market-led and market-controlled. Home ownership is almost impossible and payment of monthly rents insurmountable for the poor (Hulchanski, 2007).

Besides unaffordability, housing barriers are exacerbated further by newcomers' lower incomes, color distinction and discrimination, location of housing and associated costs of transportation, and unequal access to adequate and education-equivalent jobs (Hiebert *et al.* 2006). Immigration policy revisions, changing settlement patterns, and the ineffective role and gaps in settlement services aggravate the housing accessibility challenges (Sadiq, 2004).

New immigrants face these issues all across the Greater Toronto Area (GTA), however, Toronto suburbs experience exaggerated impacts (Ray, 1994; Teixeira, 2007). The housing stock in suburbs though, confirms more to their lifestyle and housing preferences in terms of number and size of rooms, large spaces, access to outdoors, and neighbourhood character and reputation (Teixeira, 2007); types of legalized housing, available social housing and housing subsidies are relatively limited compared to the City of Toronto.

One such suburb is the City of Mississauga in the west of Toronto. Landing data from Citizenship and Immigration Canada indicates that Peel region, where Mississauga is located is a popular destination for primary and secondary migration from Toronto (Galabuzi & Teelucksingh, 2010; Kilbride et al., 2006). A new development though, it has attracted, rather triggered relocation of large financial, IT, production and manufacturing units away from it (City of Mississauga, 2010). This relocation owes to lower development and service charges, available green fields, efficient transportation network, and its location in the GTA en route to Niagara Region and the United States. Supplementary rapid business growth has also assisted to bring fast housing sector development (City of Mississauga, 2012) that is better in condition and new in construction (Kilbride et al, 2006) besides more retail opportunities. As a consequence, large numbers of new immigrants have been relocating to Mississauga or choosing it as their first destination because they can find similar entry-level jobs here as they get in Toronto. In their constrained incomes they can find better and newer housing stock, more suitable for their needs in terms of dwelling size and design, condition, and easy access to outdoors and open space compared to Toronto (Teixeira, 2007; Geary, 1999).

Mississauga's housing stock consists of 69.6 percent single-family dwellings compared to 30.4 percent apartment and multi units (Mississauga Data, 2010). Affordable, social, and rental subsidies are in acute scarcity. The rental and ownership costs of housing are very high. It is not possible for many of the new immigrants to afford this housing stock anymore due to lower incomes and precarious jobs (Preston, Murdie & Murnaghan, 2007; Kilbride et al., 2006), higher property taxes, saturating job market, and higher inflation rates. The City can neither finance affordable housing with its current funds nor are other levels of government ready to take the responsibility. As a consequence, immigrant and non-immigrant low-income population abundantly uses second units, mostly illegal basement apartments as affordable housing.

A range of different terms describe these units; distinguished broadly as per unit's location with reference to the principal dwelling such as basement apartment, or their use such as granny suites, in-laws apartments, apartments-in-houses etc. The *Planning Act* and the Province of *Ontario's Long Term Affordable Housing Strategy* concentrate on just two terms: second units and garden suites. *Ontario's Long Term Affordable Housing Strategy* describes second units as "private, self-contained residential units with their own kitchen and bathroom, either located in a house or as accessory units, such as above laneway garages". The second units may be found in three design dispositions:

- Attached accessory dwelling apartments
- Detached accessory dwelling apartments
- Basement apartments

Unlike attached and detached accessory dwelling apartments that are an extension of the existing building envelope, the basement apartment is a part of the envelope of the single-detached or semi-detached housing unit located partially below ground level. All the other terms referred to in the context of second units or garden suites such as granny flats, in-laws

apartments, bachelor units, etc. lie within the categories of attached or detached accessory dwelling apartments.

In Mississauga, second units are mainly in the form of basement apartments. They typically come with separate kitchen, washroom, and independent access from the principal unit. Not only they fulfill basic spatial requirements on low monthly rents, additional benefits such as exemption from full-year rental payments and signing a lease, freedom to vacate the unit on a month's notice fill up the current affordable housing gap without putting any financial burden on the city and newcomers. Despite, all of the above advantages, they are outside the city's planning and regulatory framework and are considered illegal.

Their illegal status is presumed to lead to poor living conditions and maintenance, fire and safety hazards, unavailability of basic spaces and amenities, and in-appropriate behavior or discrimination by the owners (Kilbride et al., 2006). The situation exacerbates when new immigrants are not much aware of their tenant rights as well. The Province intends to allow them through the *Strong Communities through Affordable Housing Act, 2011* also called *Bill 140* by making changes to the Planning Act.

With this second unit allowance, the municipalities are required to have enabling policies in their official plans. Once the policies are in place, the municipalities will set the zoning by-laws, regulate standards, and establish appropriate zones to permit second units that cannot be appealed. Through this allowance, it is presumed that the benefits of second units exceed their drawbacks though there is no such research to confirm it especially for new immigrants who live in them for a longer period of time with their families. Rather there are dichotomous views on it. One group believes that the affordability benefits of these units exceed their drawbacks. On the contrary, there are concerns about increased burden on infrastructure, noise, maintenance and parking, and image of the neighbourhood.

Conservative estimates are that 6% of Peel's total housing stock or 2,80,000 single dwellings contain second units (Region of Peel, 2011). Owing to this conservative estimate of abundant use, it is important that the ambiguous role of second units or basement apartments is investigated in the socio-economic integration of new immigrants in the City of Mississauga in terms of its benefits and drawbacks. Due to the dearth of available research on the issue, this study would investigate role of second units through a primary research and incorporate these survey findings to identify if any other programs can be combined with this allowance for smooth and rapid integration of new immigrants with the help of settlement services, civil society, and non-profits.

### **Research questions**

1. How does the allowance of second units help in the socio-economic integration of new immigrants' in Mississauga?
2. Can other programs run by government, civil society organizations or non- profits be combined with the second units allowance to address identified hurdles for smooth, equitable, and rapid socio-economic integration of new immigrants.

### **Research objectives**

The main objectives of this research are:

- To investigate and document benefits and drawbacks of second units in lieu of assumptions attached to their use.
- To assist in understanding their special role and significance for new immigrants in realizing their particular needs.
- To provide suggestions to proactively address these issues by incorporating services of settlement agencies and groups working for new immigrants.

### **Location of study**

Primary research was conducted in a residential neighbourhood adjacent to Heartland Business Center in the west of Mississauga. The location holds special significance for this study

because Heartland is a famous employment and shopping district, which provides thousands of part time and fulltime entry-level and innumerable office jobs to new immigrants and others. Owing to its location west of the Pearson International Airport, adjacent to a well-developed network of expressways, it is accessible from all over the GTA.



Figure 1: Location of survey site in Mississauga

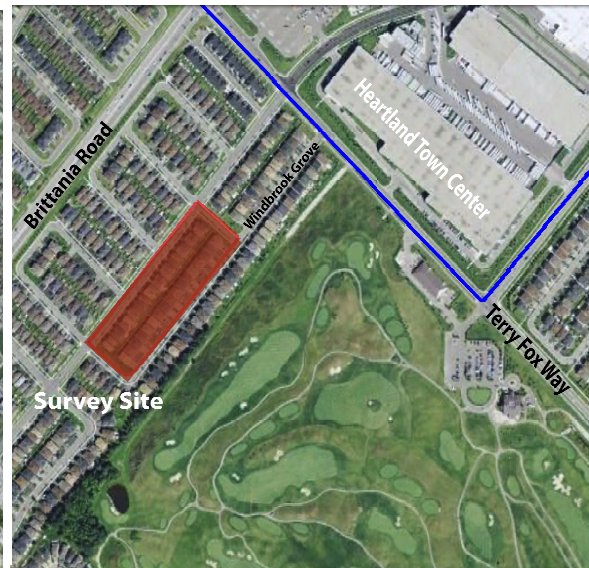


Figure 2: Location of survey site in Heartland neighbourhood

Heartland area boasts offices, warehouses, outlet stores, big-box retailers, and distribution facilities of well-known multinational companies including Pepsi-Cola, Microsoft, Oracle and a wide variety of additional stores. Currently, it has about 650,000 m<sup>2</sup> of industrial, warehouse, office, and retail space (Charney, 2005) and provides employment to many.

The survey site is a walkable distance from Heartland in a street named Windbrook Grove. Windbrook Grove has 68 single-density semi-detached dwelling units, almost half of them with basement apartments rented out as second units. Though there is no data available, large numbers of these units are thought to be occupied by new immigrants due to reputable schools, available transit, and safe and secure character of the neighbourhood besides accessible jobs. Selected



renters and homeowners who wanted to participate in the study were contacted for the survey in this area.

### **Organization of the paper**

Primary and secondary research in the rest of this paper is organized in the following five sections:

**Literature review:** This section establishes the context for research by exploring existing available literature on affordable and accessible housing opportunities for new immigrants in the perspective of multiple socio-economic challenges that retard their admission in the society towards a smooth, swift integration and settlement process. The scope of research is Canada and Ontario broadly, and Mississauga particularly. It investigates perspectives on the benefits and drawbacks of second units, and further looks into literature and case studies on combining social benefits programs with housing.

**Method:** Primary research methods including questionnaire survey and interviews are explained in this section. Criteria and method for respondent selection, compilation of questionnaire survey and interview guide, and data analysis are discussed.

**Findings and analysis:** Findings and analysis explore the data compiled through questionnaire surveys and interviews with second unit renters and owners. This section informs about the benefits and drawbacks of second units in the perspective of the socio-economic hurdles faced by new immigrants in the settlement process. Furthermore, this section apprises us about the interviews with the staff in City of Mississauga working on the second unit legalization process and settlement agencies.

**Case studies:** Based on the results from the last section, a collection of four case studies from different North American cities is presented. These case studies represent some of the similar issues faced by newcomers living in second units in Mississauga. The solutions undertaken in these studies would assist to suggest programs that supplement a smooth and swift integration and settlement of new immigrants in Mississauga.

Conclusion and next steps: The fifth section brings together literature review and survey findings about the role of second units as a housing form in the socio-economic integration process of new immigrants. It suggests plans and programs that can be integrated with the second unit's allowance with the help of government, non-profit organizations, and civil society to remove existing formal and informal barriers and address problems expressed in primary research for a smooth and swift settlement and integration of new immigrants in Canada.

## Section 2 - Literature Review

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Second units are an increasingly popular form of housing in many urban centers across North America. Their widespread adoption (Gellen, 1985; Kilbride et al., 2006; Preston et al, 2009, p. 31) owes particularly to rising ownership and rental values, economic uncertainty, and limited investments in affordable housing forms from different government levels. Available research material on second units though, is still very limited. News articles however, occasionally inform about their development and some reports are also prepared by non-governmental and non-profit organizations addressing concerns about second units as a housing type (Hare, 1989), their legalization (Cobb & Dvorak, 2000; City of Portland, Bureau of Planning, 2003), benefits for the elderly (Guttman, Hare & Hollis, 1984; Chapman & Howe, 2001), effective conversion of existing surplus space (Hare, 1981; Hare, 1989), fire and safety issues, related bylaws (Cobb & Dvorak, 2000), and design and layout (City of Portland, Bureau of Planning, 2003).

Research material is almost impossible to be found on the intersection of second units and immigrant's -- especially new immigrants-- particularly in terms of second units as a means of their socio-economic integration. Research however, is available on the role of housing in the socio-economic integration of new immigrants. Due to these limitations, this literature review looks into its following three aspects: How current housing assists in the socio-economic integration of new immigrants? How do new immigrants afford to access it? What are the underlying barriers? This familiarization with existing issues will help to understand the role of second unit's housing in new immigrants lives.

Five major aspects are distilled from available research that inform about challenges and benefits of the current housing market for new immigrants' smooth and swift settlement in Canada. First are housing choices including housing type, stock, owned, or rental housing and its location. Why do newcomers make these choices? Second is its location in neighbourhoods, ethnic enclaves, ghettos, suburbs, urban centers, and it's condition in terms of maintenance,

safety, basic provisions, and facilities. Third are structural and institutional barriers that comprise of government policies and working procedures that impede adequate and sufficient housing supply. Fourth is affordability and access to rental and ownership housing through rental subsidies, social housing, transit, language and cultural barriers and networks. Final are settlement patterns and the factors that influence them.

All of the above mentioned aspects are analyzed for the new immigrant population in the context of Hulchanski's (1997) primary and secondary potential barriers to housing. Primary barriers include Nimbyism due to skin color, ethnicity, race, culture, religion, or gender. Secondary barriers comprise of structural and institutional challenges, socio-economic factors, limited information and networks, language and cultural barriers, household size and type, and the role of settlement services.

### **Housing choices**

Housing choices are largely dictated by affordability across cities and communities in Canada. Though, low vacancy rates for rental properties have left 1.5 million Canadians in 'core housing needs' in conjunction with equally high ownership costs: paying more than 30 percent of their total income on shelter (Cappe, 2011). Newcomers are disproportionately affected by it compared to the Canadian born population because they are twice as likely to be renters in addition to countless other reasons besides job and income insecurities (Cappe, 2011). Some of them being structural and institutional barriers (Hulchanski, 2007), limited networks, linguistic and cultural differences, Nimbyism, absence of available and affordable transit, and location of housing (Kilbride et al., 2006, Preston et al., 2009, Preston, Murdie & Murnaghan, 2007).

Preston et al. (2009), in their exploratory study on homelessness and hidden homelessness in York Region cite three reasons for newcomers' restraining housing choices: continuing and deepening inequality in income, rising housing costs in rental and owned sectors, and immigrant settlement in suburban locations.

In suburbs, available housing choices for new immigrants are different from large urban centers. Not just because suburbs have limited stock of affordable housing, housing forms are also fewer (Kilbride et al., 2006, Preston et al., 2009). Three reasons are cited for it. First, because development has largely taken place in suburbs since 1971, the same time when funding for affordable housing and social services was axed down by Federal and Provincial policy changes (Hulchanski, 2007). Second, because suburbs have more expensive single family detached housing for ownership and limited rental stock. Third, because the flow of immigration has enormously increased while there is limited encompassing vision and investments to accommodate them (Hiebert, 2006, P. 2). Additionally, social housing and housing subsidies are also scarce. Bunting et al. (2004) have thus observed that since 1996, suburbs largely exclude residents who cannot afford to pay high housing costs.

Kilbride et al (2006) present a similar observation in a pioneering study about housing and homelessness in the Region of Peel. They inform that due to limited housing choices, Peel residents are more likely to be hidden homeless struggling to remain housed while paying at least 30 percent of their total income on rent or mortgage. Recent immigrants however, take the toll and 53.4 percent of them struggle with housing affordability issues. Unlike many of their Canadians counterparts, they are not alone in this struggle. They suffer with their families and dependent children due to changes in the eligible age for immigration in the immigration policy (Preston et al, 2006).

In the City of Mississauga in Peel Region, adequate housing choices are not available. It's large stock of single-family dwellings houses 40.9 percent of the total population (City of Mississauga, 2011). As a result, one in every three households face moderate affordability challenges spending more than 30 percent of their income on housing. One in eight households (13 percent) face severe affordability challenges paying more than half of their income on housing and one in 14 or 7 percent of the total population spend 70 percent or more on housing (City of Mississauga, 2011). In 2009, 20 percent of all households in the City did not afford to pay the average rent of \$1026, leading to rising homelessness in the City (Kilbride et al., 2006).

Government policies play a major role in this housing affordability crisis in Mississauga. In its developer led development, the city does not play its active and proactive role to ensure affordable housing in new, and its preservation in old construction. As a result, 10 percent of the city's affordable housing has been gentrified while converting to condominiums from apartments during the last 15 years (City of Mississauga, 2011). New housing construction that has shifted away from single density units towards compact and multiple unit dwellings since 2006 is geared for the middle and high-income groups. With just 23,600 social housing units and 9,572 rental subsidies (Preston et al., 2009), a large population of new immigrants, with their limited income and inaccessible jobs are left with extremely limited housing choices. It is thus obvious that the waiting list for social housing consists of more than 12, 000 households with a waiting period of up to 11 years (Region of Peel, 2011).

New immigrants' housing choices are also influenced by their need to live in familiar neighbourhoods, where they can get community members' assistance to familiarize and make early adjustments with the new environment (Agrawal, Qadeer & Prasad, 2007; Qadeer & Kumar, 2006; Galabuzi & Teelucksingh, 2010). Physical and emotional support and information networks assist them in this early settlement period in terms of child rearing, accessing jobs, basic knowledge about transit system and government procedures, and primary needs such as shopping or grocery stores. Surveys of newcomers consistently show that proximity to family and friends, the chance to own a home and establish communities, along with employment prospects, and affordable, efficient transportation options are top priorities for them; placing municipally based services at the forefront of needs (Cukier, Jeffery, Yap, McDonald, & Lejasisaks, 2010). These differential needs lead gradually to neighbourhood segregation.

In Canada's urban areas, this intensifying residential segregation among racialized group members leads to spatial concentration of poverty (Galabuzi, 2002; Galabuzi & Teelucksingh, 2010). Once neighbourhoods are racialized, housing conditions deteriorate but prices escalate due to increased demand (Galabuzi, 2001).

Agrawal (2010) in his research about immigrant's housing choices informed that not all groups prioritize their housing choices based on familial and community ties, South Asians being one of them. Immigrants have stated that their primary housing objective is to find safe, affordable shelter. The second objective is to have access to work, school, public transportation, and social networks (Mattu, 2002; Murdie, 2003). That is why, if immigrants fare successfully in the labour market and relocate, their relocation does not depend on their community ties but is directed by access to jobs, schools, settlement services, and transit. Simply put, living in racialized neighbourhoods is more of a need for new immigrants rather than a desire.

### **Housing location and condition**

Recently, there have been multiple studies on rapidly increasing poverty in Toronto. Large percentages of new immigrants are reported living disproportionately in high-rise buildings of Toronto's poorest inner suburbs (United Way of Toronto, 2011; Hulchanski, 2007); 30.7 percent of them in high-poverty cluster neighbourhoods; 34.8 percent in other high-poverty neighbourhoods; and 26 percent in low-poverty neighbourhoods. Visible minorities are even more vulnerable, 75 percent among them in high-poverty cluster neighbourhoods; 55.3 percent in other high-poverty neighbourhoods; and 51.4 percent in low-poverty neighbourhoods. Additionally, these high-rise tenants experience 30 percent higher rates of crime and social disorder such as drug dealing, vandalism, and property damage compared to 12 per cent of Canadians. The trend is especially strong in some of the high-poverty neighbourhoods.

Housing location for these new immigrant renters owes to their substantial income decline while average rents have increased (United Way of Toronto, 2011). The resulting financial squeeze leads to difficulty paying rent each month in addition to going without other necessities.

Hulchanski's Three Cities report informs that these poverty trends are extending into Toronto's suburbs such as Mississauga, where housing affordability is already a contentious issue. These trends are also confirmed by other academic sources, one of them is a study conducted by Mohanty (2007). He informs that some of Peel's neighbourhoods in 2001 had the highest concentrations of immigrant and racialized populations, such as Cooksville/Dixie (40%); Malton (69%); or Central Brampton (40%). These neighbourhoods also suffered from above-average rates of low-income vulnerability in Cooksville/Dixie, 16.5 percent; Malton, 20.5 percent; and Central Brampton, 12.7 percent respectively whereas Peel Region ranked in the middle of the pack in Ontario communities with an incidence of low income at 11.6 percent. The emerging phenomenon suggests that a relationship between poverty, race and immigration status exists.

For new immigrants, this housing experience is also guided by their category of immigration. Among the three immigration statuses in Canada, research informs that refugees are on the lowest level of economic prosperity led by family class immigrants and topped by business category of immigration; so is the condition of housing for them (Preston et al. 2009).

Owing to their meager incomes, limited savings, and problems in accessing jobs, the housing conditions for refugees lie on the lower end of the available housing choices. Within the refugee class, refugee claimants live in far worse housing compared to landed refugees because they cannot work in Canada until their cases are accepted and they are provided a work permit. Their housing conditions are precarious without basic amenities. Hygienic and healthy living conditions are, many of the times also absent from their houses such as running water, independent or accessible washrooms, privacy, and maintenance (Kilbride et al, 2006).

Refugees however, similar to family class immigrants also pass through various housing stages in the settlement process through adjustments in housing condition and its type. Initially, they may live in government owned shelters if they cannot afford any housing: couch-surf, divide



their families to adjust in more than one house, and move to shared housing which is overcrowded, run down, shabby and not equipped with basic facilities. Kilbride et al (2006) confirm in their study on homeless and hidden homeless refugees in Peel that 88 percent of them lived in terrible private housing owned or rented by some one else. Dire expressions of unhealthy, unsafe, and unlivable housing infested with pests, mice, lack of ventilation and overcrowding, and lack of privacy are reported in their study.

Progressing gradually though, many of them move to share single density dwellings in a better condition and neighbourhood. Overtime they also buy one and share it until they cannot afford mortgage on their own. Their housing progression is similar to the family class immigrants with two main differences. One, that housing progression is slower for them than other immigrant classes. Second that an unexpected incident such as job loss, family breakdown etc. may lead to homelessness and hidden homelessness more easily (Hiebert et al., 2006; Ray, 1994; Rose, 2004).

For family class immigrants, their housing condition and progression is different from refugees in two ways. First, they do not live in shelters in their early days of immigration and their housing conditions are comparatively better. Second, housing progression in terms of housing condition and ownership is faster. Although, in their early housing they pay high housing costs for run down, worn out furnished apartments in undesirable neighbourhoods because they do not know where, and how to access appropriate and affordable housing (Hiebert et al., 2006; Preston et al, 2009).

In terms of housing conditions, residents usually make adaptive changes to better suit their lifestyles, especially those who belong to a different culture or ethnicity. In the case of new Canadian immigrants, it is not true. Initial housing conditions are transient for them and they are more engaged in addressing initial settlement barriers except for those few who own housing. Additionally, they do not invest their meager incomes to make changes in housing they do not

own. Though retrofitting or rearranging existing domestic space imperative for cultural and religious needs such as prayer room, storage space etc. are undertaken.

For new immigrants who own housing, they may make structural or other changes more liberally. Kumar (2005) informs that ethnicity has an important role to play in the kind and extent of these changes. In his study on housing adaptations of Asian Indian immigrants in Toronto, he observes that they only make those structural changes, which are simple and utilitarian in nature compared to Italians and Portuguese. Also, these changes mostly reflect in the interior of the house, and ethnic expressions on the outside of homes unlike east Europeans are minimal. Kumar relates these simpler modifications to their minimal and inactive building trade skills. He therefore concludes that house plans should be flexible enough to accommodate different cultural needs, have ample storage, and enough ventilation to suit different life styles.

At large, improvement in immigrant's housing conditions has lately slackened due to slower economic integration of immigrants. It is more difficult and worse in large urban centers, for large family households, visible minorities, and for different cohorts of immigrants. Preston et al (2009) verify that immigrants who arrived between 1991 and 1996 are more vulnerable to affordability issues than their successors and other immigrant cohorts in Toronto and York Region.

Housing location and conditions have a major role to play in community integration of which new immigrants are important constituent (Galabuzi, 2001; Galabuzi, 2002). Their inferior neighbourhoods or living condition are representative of a dysfunctional integration. If left unattended it may become difficult to reverse in the long run. Considering that the great risk to the future prosperity of residents and the city, lies with neighbourhood decline and disinvestment, concentration of poverty can lead to a downward cycle of neighbourhood deterioration that results in business flight and disinvestment, deteriorating housing conditions,

and crime and social disorder (United Way of Toronto, 2011).

### **Structural and institutional barriers**

Structural and institutional barriers impede housing access on two levels: formal and informal. On the formal level are policies that hamper access to affordable housing by virtue of design. On the informal level are barriers that arise or exist either because they are not addressed, or related policies are not appropriately implemented.

On the formal level, inconsistent Federal government policies have played a major role in the current acute shortage of affordable housing (Hulchanski, 2002; Hulchanski, 2007; Laird, 2007); when as early as 1938, the *National Housing Policy* despite its establishment, was not implemented until 1949. Even after its implementation, the Federal government until the early 1960's built just 12,000 units. However, between 1964-1984, what may be called the golden period for affordable housing, 200,000 units were built under the Affordable Housing Strategy (Hulchanski, 2002), non-profit, and co-op housing programs.

This golden period could not last long. Policy changes on the Federal level not only started withdrawing housing assistance for social housing but also from social welfare programs to download Federal deficit on to provincial taxpayers, provinces, and territories from 1984 to early 1990. It was fully withdrawn by 1993 (Hulchanski, 2007), with the transfer of administration of Federal social-housing programs to provinces and territories in 1996 and a gradual exemption of Federal subsidies of approximately 500,000 social-housing units all over Canada once their initial funding packages expired. This withdrawal from social housing and services exacerbated (Laird, 2007) poverty and shelter usage during the last ten years (Kilbride et. al, 2006).

The existing policy framework still does not address the gravity of the housing affordability issues. In direct contradiction to its vows of providing social security to the needy, government's

housing policies are in favor of the homebuyers (Hulchanski, 2007). Housing supply relies totally on market mechanisms making it almost impossible for the vulnerable groups to own (Hulchanski, 2007; Laird, 2007) or pay monthly rents. After the subprime mortgage crisis in the United States, there are even more barriers in accessing housing due to difficulties in mortgage approval and requirements for increased down payments. Along with continuous increase in property taxes in major Canadian cities including the City of Mississauga, it has become extremely hard to access and afford housing.

Similarly, institutional barriers such as welfare use, credit checks, and the need to furnish references (Miraftab, 2000, Clampet-Lundquist, 2003) are also formal barriers to find appropriate housing. On the part of landlords, this behavior goes unchecked despite prohibitive legislation—for example, the Ontario Municipal Board's recent ruling making the use of credit checks for newcomers illegal (Zine, 2002, p 8).

On the informal level, there are several factors that lead to inaccessible and unaffordable housing for new immigrants. However, primary are those, which lead to declining incomes and increasing poverty. They spur difficult or impossible cycles for newcomers to break.

Other informal barriers include but are not limited to lack of information and orientation just after landing for new immigrants on housing (Ryan & Woodill, 2002) ; little knowledge of Canadian culture and language; inequitable access to education-equivalent jobs and income; lack of legal information on tenants' rights and landlords' responsibilities; low stock of affordable rental housing; difficulties in finding employment; and having to work for minimum wages (Mattu, 2002, p. 9) due to racism and discrimination.

Racism, as a principal impediment hinders housing affordability and access on all levels. Despite the vital role played by Canada's Official Multiculturalism Act of 1971 to desegregate Canada's bilingual identities and immigrants, the integrative approach of its policies does not

reflect in practice. Assumptions and claims of equity and unity in diversity assimilate immigrants and minorities to a prevailing frame work and a pre-existing set of values and modes of behavior that represent the dominance of the traditional majority group of European heritage (Galabuzi & Teelucksingh, 2010, p 4-5; Reitz & Banerjee, 2007). This approach thus, does not correspond with the integrative Canadian Multiculturalism perspective (Zetter, Griffith, Sigona, Flynn, Pasha, & Beynon, 2006, P.4).

Galabuzi & Teelucksingh (2006) warn about four aspects of social exclusion resulting from it: exclusion from economic to civil society, social goods, and social production. Access to critical resources is thus compromised and structures of inequality sprout among different groups of society, most visible in the form of poverty and job access, neighbourhood selection, educational opportunities, political participation, and civil engagement. Unequal outcomes compromise quality of membership (Galabuzi & Teelucksingh, 2010). This process reignites once started and becomes difficult to curtail.

Whether realistic or not, many of these informal barriers also raise concerns to legalize units as a housing form in the guise of noise, pollution, crowding, safety and security, traffic, reduced property values, and effect on municipally managed services and amenities (Deborah & Margaret, 1999; Cobb, 2000). Despite their abundant and successful use, second units are still surrounded by a trail of opposition and anticipated fears.

### **Affordability and access**

Affordability is the biggest constraint for new immigrants to access stable housing for a smooth and swift socio-economic integration and settlement in Canada (Cappe, 2011). Without stable housing, they experience even greater difficulties finding jobs, enrolling children in school, participating in language training, and becoming part of community life.

There are multiple challenges to afford housing for new immigrants; first and foremost is their lower incomes compared to Canadian counterparts. Statistics from the 2006 census confirm that housing costs increase faster for immigrants than others (Picot and Hou, 2008; Preston et al. 2009). A study conducted by Hannat (2004) also endorsed that 20 percent of immigrant households struggle with core housing needs, meaning that they are more likely to spend 30 percent of their household income on housing. This rate rises to 39 percent for recent immigrants, which is more than double to the non-immigrants (Kilbride et. al, 2006, p 6).

Immigrant renters and owners both encounter these affordability challenges. For renters, the housing costs approach the metropolitan average despite their lower incomes. As for owners, they are found to struggle with above average housing costs (Dougherty, 1999) due to two reasons. First is the slower convergence rate of immigrants' income to Canadian-born in the Toronto metropolitan area (Dougherty, 1999), second because they are less informed about the housing market due to limited knowledge and network resources (Preston et al., 2009, Kilbride et. al, 2006). As a result, four out of ten immigrant households confront affordability challenges even after four years of residence in Canada (Preston et. al., 2009, P. 297).

Limited resources in conjunction with higher rents, Nimbyism, lack of social housing and housing subsidies, high tenancy and low vacancy rates, unavailable transit, and restricted social networks (Kilbride et al., 2006; Mattu, 2002; Murdie, 2003) create a housing system that is inaccessible too. In conjunction with an unaffordable housing stock, it becomes a key barrier to newcomer's settlement. Data from the Longitudinal Study of Immigrants to Canada confirms that close to 4 in 10 respondents reported difficulties accessing housing during the first six months after becoming permanent residents. Kilbride et al. (2006), in their research on the homelessness and hidden homelessness in the Region of Peel inform that these barriers in accessing housing are also attributed to the lack of systematic support services dedicated especially to housing and those facing homelessness.

Immigrants' households thus, move three to five times before finally “settling down” (Kilbride et al., 2006). Initially, just after landing, many new immigrants either live with friends and family or rent a temporary accommodation. They draw valuable information from the community in this transitional period about accommodation, housing types, vacancies, referrals, and financial assistance (Teixeira & Murdie, 1997; Owusu, 1999; Kilbride et al., 2006). It helps them to relocate from transitional housing within the first six months to private rental housing, usually apartments.

Apartments relatively are more expensive than their last accommodation. Though, new immigrants make them affordable by sharing with two or more other families. Besides reduced rent, immigrants prefer them owing to multiple challenges in acquiring and finding other types of housing. These divided apartments with very limited space for each family are difficult to maintain and create overcrowded living conditions that may lead to severe social problems including an increase in the likelihood of domestic violence (Miraftab, 2000, p 9). However, twenty percent of recent immigrants in Canada fewer than six years live in such households with five people or more, compared to less than 10 percent of non-immigrants (Kilbride et al., 2006).

Many of the new immigrants face even worse living arrangements. They move from one temporary accommodation to another (couch surfing) while trying to find adequate housing. Preston et al. (2009) report another such arrangement in their exploratory study on homelessness in York region. They inform that when large households cannot access affordable accommodation for the whole family to live together, they divide and live in many different houses. Parents, sometimes ask relatives or friends to keep their children on a temporary basis, though they may not know when would they be able to afford housing for the whole family altogether.

Eventually, immigrants move from rental to owned housing (Preston et. al, 2009, P. 290). Even in their purchased housing, they often subdivide to sublet it to other immigrants until mortgage becomes easier to afford on their own (Murdie 1991).

This above-mentioned pattern of immigrant housing is not uniform for all immigrants. It masks substantial variations across ethnic and visible minority groups, household size, and over time (Preston et al., 2009, P 291). The analysis of the 2001 census data highlighted immigrant classes as another important factor. It consists of successful homeowners, households whose housing situations are financially precarious, and vulnerable renters in Montreal, Toronto, and Vancouver (Hiebert *et al.* 2006).

First is the class of affluent immigrants or successful homeowners. They are asset rich despite reporting relatively low incomes (Ley, 2003). They often arrive under the business class program with sufficient assets to purchase housing upon arrival. The second class of households are financially precarious and consist mainly of skilled and family class immigrants who struggle to obtain affordable, adequate, and suitable housing upon arrival.

These family-class immigrants in multi-family households and business-class immigrants are more likely than any other classes of immigrants to be living in owner-occupied accommodation within six months of arrival.

Third is the group of vulnerable immigrant owners and renters who pay more than 30 percent of their before-tax household income on housing. They are unable to move to housing that is affordable, adequate, and suitable. They belong either to the refugee class or some of them to the family class. Among these three groups, two levels of housing need are distinguishable. Ones are those households that spend between 31 percent and 49 percent of their income on housing and experience affordability problems. The others spend 50 percent or more of household income on housing. Those in the second level are vulnerable to homelessness with any financial downturn



due to the loss of a job or illness (Preston et al., 2009).

Period of immigration also plays a significant part on the housing affordability of different classes of new immigrants. Research informs that homeownership rates approached the metropolitan average with the cohort of immigrants that arrived in the 1970s. Serious obstacles are encountered by those who have arrived since 1990, despite the eventual success of most immigrants to obtain affordable, adequate, and suitable housing (Murdie 2004; Hiebert *et al.* 2006).

Despite their slow speed of economic integration, majority of immigrants achieve a progressive housing career in which the quality and size of their housing improve over time. The 2006 census data indicates that ownership rates for immigrants and the Canadian-born were almost identical: 71.6 percent and 75.3 percent (Rea, Mackay, and Levasseur, 2008). Homeownership also increased faster between 2001 and 2006 for immigrants. Affordability though was an increasing problem. The 2006 census also reiterated the faster increase in shelter costs for immigrants than the Canadian-born; 41.4 percent of them who arrived between 2001 and 2006 and 38.0 percent of immigrant tenants in 2006 spent 30 percent or more of their income on shelter (Rea, Mackay, and Levasseur, 2008, p. 26–29), considering that spending 30 percent or more of their income on shelter affordability is particularly problematic for newcomers and renters.

Housing careers of immigrant's households are also reinforced due to their different racial backgrounds: notably Europeans and visible-minorities (Galabuzi & Teelucksingh, 2010). Immigrants from European backgrounds are more likely to be homeowners and less likely to be spending at least 30 per cent of total income on housing than visible-minority immigrants. Household size is also an important factor in it. With major changes in immigration policy, immigrant households are more likely to be couples with children or multifamily than their Canadian-born counter- parts (Preston et al., 2009). The income is thus distributed in fulfilling

other basic needs and housing affordability becomes much more acute.

### **Settlement patterns**

Contemporary academic research relates new immigrants' settlement patterns to their priorities on two levels: primary and secondary. Primary level priority is to find and live in a safe and affordable shelter. On the secondary level are priorities linked with access to job, transit, school, settlement services, and social networks (Mattu, 2002; Murdie, 2002). Social networks though, are not such a huge priority as it was deemed in earlier settlement approaches such as human ecology and behavioral. These networks rather, are a need when immigrants are new to Canada, not a desire to prioritize location of their housing. That is why when new immigrants fare well in the job market and relocate; housing choices are based on preferences of a particular neighbourhood due to job access, schooling, environment etc. Some ethnic groups particularly South Asians may not prioritize their family and community ties in terms of their housing choice (Agrawal, 2010).

Contrarily, earlier research mostly coined immigrants' settlement as a facet of the human ecology approach; sculpted due to socioeconomic and cultural needs (Ray, 1994). The invasion-succession model of this approach explained how cycles of urban change formed ethnic enclaves in Toronto. When middle class European descendent families out-migrated from core urban areas and traditional low- income neighbourhoods, combined with the inward migration by racialized group members. Sometimes new immigrants also voluntarily obtained familiar environment. It led to low-income enclaves that were often over-priced and subject to the distresses of substandard conditions (Hiebert et al., 2006), occasionally called ghettos.

These phenomenon continue to exist in the rental market of Canadian ethnic enclaves in its urban centers (Rees, 1991; Mwarigha, 2000). In Toronto, Corso Italia, Gerrard Street etc. (Teixeira, 2007) are some of its examples that passed through large and heterogeneous

demographic variations and brought about changes in the urban geography of Toronto.

The other two models of this approach: spatial assimilation and push-pull explained why and how immigrants moved out of ethnic enclaves in urban centers like Toronto to live in other city parts. According to the spatial assimilation model, when residents of ethnic enclaves became stronger financially, they moved to the non-ethnic housing market so that they could assimilate in a better way by making changes that correspond to their life style (Teixeira, 2007). The push-pull model described that immigrants moved out of their ethnic neighbourhood to new growth centers when requirements were not fulfilled (Teixeira, 2007). Earlier critics of the human ecology model advocated that it does not factor people's conscious actions and social networks, which are also very important aspects while making settlement choices (Somerville, Beckhoven & Kempen, 2009). Furthermore, they also brought attention that neighbourhood change and decline is not a cyclical and inevitable process.

These approaches discussed immigrant settlement, confined to the ethnic enclaves. They ignored that similar to Canadian-born people, new immigrants are effected by wider existing dynamics in Canadian society and that a broader canvass for socio-economic integration was also available for them. These models thus ignored many important and basic elements that contribute to immigration's social and economic settlement such as jobs, income, race etc.

Likewise, settlement patterns of new immigrants cannot be confined to settlement theories. They rely on multiple other factors. A review of relevant research informs that immigrants' settlement patterns in Canada essentially rely on its immigration policy and housing and labour market conditions.

Canada's immigration policy primarily prescribes who qualifies to be a Canadian immigrant, but these policies considerably change overtime. Before the Second World War, the fundamental concern of the immigration policy was to discourage non-European immigrants. Canadian urban

centers therefore, consisted of an overwhelmingly British or French origin of people, attitudes, and languages while the ethnic enclaves consisted of Europeans including Italians, Jews, and Chinese (Ray, 1994, p. 262). They were unskilled workers and most of them settled in Western Canada as agriculturalists.

After the Second World War, immigration from Italy, Greece, Portugal, Poland, and Ukraine increased; though non-European immigrants were not encouraged. The success of immigrant's economic settlement at that time can be envisaged that until the mid-1980s, average immigrant in Toronto earned higher wages than comparable Torontonians born in Canada (Preston, Murdie, & Murnaghan, 2007).

In the second half of the 20<sup>th</sup> century, this immigrant composition dramatically changed due to shifts in selection benchmarks, broadening of immigrant categories, and elimination of explicit racial selection criteria (Preston et al., 2009; Ray, 1994). As a result, the number and origin of residents in the Canadian urban growth centers generously multiplied (Teixeira, 2007; Hou & Picot, 2004).

These were large and heterogeneous demographic variations that brought about substantial changes in urban geography of Canadian cities especially Toronto, introducing new settlement models taking over the popular, traditional ones (Teixeira, 2007). Toronto today, has become the first choice of 43 percent of all recent immigrants. They come from very diverse origins; mostly from Asia and 79 percent of them are visible minorities. The number of economic immigrants has also increased during the 1990's (Picot & Hou, 2003). Now, there are 62.8 percent skilled workers in Toronto compared to 3.6 percent from business class.

Although Toronto benefits from influx of these skilled workers, they need a lot of assistance in early settlement through settlement services. Settlement services however, are a contentious issue. Since the Federal government time and again cuts down their funding and changes their

organizational structure in addition to slashing social services as well. Considering that Toronto is also home to the largest refugee claimant population (Preston, Murdie, & Murnaghan, 2007), these policy changes bear long-lasting and adverse effects on immigrant settlement.

In conjunction with the housing and labour market conditions, the hierarchy of immigrant's settlement patterns is also contingent to job and housing proximity. Earlier when the City of Toronto had affordable housing in its core, new immigrants chose to settle there. With the increasing scarcity of housing, dilapidating housing conditions, and barriers to access education-equivalent jobs, new immigrants have either started settling down directly or moving within the first 30 months to other areas in the inner or outer suburbs (Preston et al., 2009). Suburbs like Mississauga where affordable housing is illegal though, it is in better condition, confirms more to their life style and environment, and is accessible to similar basic entry-level jobs available in Toronto. Thus settlement pattern changes owe to an agglomeration of the immigration policy, housing, and job access. Settlement theories explain these changes.

The above literature review provides a wholesome discussion on the housing situation of new immigrants in Canada, clearer picture about their socio-economic conditions, and information on the formal and informal challenges in accessing and affording adequate housing. Limited research on second units though, hampers in getting detailed information on particular challenges and benefits in accessing, affording, and retaining second units as a transitional housing form. In the backdrop of this literature review, it is clear that lower incomes and restricted housing access due to formal and informal barriers are major reasons for new comers to acquire stable housing. These barriers, more than large financial investments need an encompassing and collaborative vision on all government levels that proactively and actively addresses housing issues.

### **Section 3- Method**

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Stable housing is a primary need for new immigrants; to pay undivided attention to multiple other challenges and teething problems associated with migrating to a new country. Though Toronto, and more specifically its suburbs face its acute dearth. City of Mississauga, one among such suburbs is the scope of this research. It severely lacks social, municipal, and non-profit, non-governmental housing (Kilbride et al. 2006, Preston et al., 2009). Housing subsidies are scarce too. Regardless, the city lies in a Region, which is an increasing target of primary and secondary immigration from Toronto to escape housing shortage (Kilbride et al, 2006), sixty three percent of them live in Mississauga (Mississauga Summit, 2012).

In Mississauga, new immigrants resolve issues of deficient housing through illegal second units, affordable and available abundantly. Despite their popular use and prospective legalization, very little research is available to inform about benefits and expound drawbacks for new immigrants. To fill up this gap, this study undertook a primary research.

This section provides a detailed account of the survey methods that were employed to collect information from second unit renters and owners. Additionally, it explains how necessary information was accessed from relevant authorities to realize if programs can be combined with the second unit's legalization process for addressing identified hurdles in new immigrant's integration.

#### **Survey methods**

Qualitative research methods including questionnaire survey and interview were employed for this research. The sampling frame was second unit renters and owners. The target sample consisted of 15-second unit renters and 10 second unit-owners in the Heartland vicinity in the

City of Mississauga. The number of respondents was fixed due to time limitations.

Questionnaire surveys were conducted with second unit renters and interviews with homeowners. Questionnaires and interviews were done side-by-side. Renters and owners living in the same property were also recruited because they would neither confront each other nor would they find out about each other's responses due to different survey methods.

The questionnaire survey and interview guide were arranged by referencing reviewed literature; through informal discussions with respondents who identified their concerns; and a previous study undertaken by the researcher on second units. The questionnaire comprised of multiple questions about:

- Background information including demographic characteristics of respondent and family including age, education and skills, income, language proficiency, and occupation of the renter.
- Challenges faced by participants since moving to Canada, particularly their lower income and difficulties in securing housing, jobs.
- Housing experiences in Canada including housing history, reason for moving to a second unit, living standards and conditions, maintenance, design and layout, owner's behavior, and pros and cons of living in a second unit.
- Any other outstanding issues that need to be resolved for new immigrant's smooth and swift integration and settlement.

For the interviews, second unit's owners were asked about their renter preferences, benefits and drawbacks of second units, their condition and maintenance, second unit's legalization process and challenges, their perspective on barriers to new immigrant's integration, and how programs could assist to address them. Interviews were conducted at the local library. The template for interviews is attached in appendix C and the questionnaire survey in appendix B at the end of this paper.

City of Mississauga staff, responsible for second unit's legalization process was also interviewed for this study. The following questions were asked:

1. What are the available statistics on second units and demographics of people living in second units?
2. What are the perceived benefits and drawbacks of second units in general and specifically for the new immigrant population? □
3. What are the details of any efforts to benefit more or mitigate draw backs of second units through collaborated efforts and programs such as rent subsidies, renovation assistance, and low-income benefits?
4. What, if any are planned incentives by the city such as tax breaks, reduced, or exempted licensing fees; mortgage for renovation, rent agreements to appreciate legalization of second units for safety of residents? □
5. What are the various concerns and demands expressed by homeowners and second unit owners in public consultation meetings? □

### **Respondent recruitment**

A diverse range of non-random prospective respondents: renters and owners of second units were contacted for participation. There is no compiled database of second unit's residents so an informal network was employed to inform them about the research at public places such as parks, play ground, school etc. Snowball sampling was also used to recruit the target sample due to two reasons. First, respondents were hesitant to participate in this study because of the illegal status of second units. Second, it was very difficult to identify if a second unit was rented out since many of them did not have independent access or a doorbell.

Participants were informed about the study, it's research questions, and prospective benefits. Their queries were also satisfied. If they accepted to participate, they were included in the research taking necessary steps required by the Ethics Review Board of Ryerson University and by signing the consent form which is attached as appendix A of this study for reference. Survey



participants were treated with care and respect adhering to the Board's requirements. There was no honorarium for participation.

Staff responsible for second unit legalization process at the City of Mississauga and those working for the settlement agency was contacted through email. They were informed about the study. Upon their formal consent to participate, they were interviewed.

### **Data analysis**

The data for questionnaire survey was largely qualitative, though some demographic information was quantitative too. Quantitative data was arranged to make tabular data summaries. These summaries, in conjunction with qualitative data helped to understand challenges faced by second unit renters and benefits that they reap due to living in units. By integrating it with the literature review and individual owner's interviews, themes were identified that provided a more detailed snapshot of the pros and cons of second units and also implied future policy recommendations. Further in the light of the discussion with the city staff and settlement agency, it was possible to suggest programs and policy recommendations that can be piggybacked on the second unit legislation for a smooth and swift socio-economic integration of new immigrants in Mississauga.

### **Methodological limitations**

Some methodological limitations that might influence the survey results are:

- Purposive sampling is selected for this research. Its results explain a selected sample; they cannot be used to generalize the entire population. A qualitative analysis, which is employed in this study, rather provides a snapshot of the challenges and the responses involved.
- Participants may not be completely truthful in their responses. Especially about income or jobs because many new immigrants are embarrassed to reveal that their earnings and jobs are in equivalent to their educational status or pre- immigration work experience and job

designation. This information though, does not affect the results of the two primary research questions.

- Some groups may be overrepresented due to the employed sampling technique such as country of origin, language etc.
- Waves of immigration depend upon immigration policy and world events. Immigrant settlement at a particular place also relies on access to job, housing, and transit. Since this survey is done at a particular time, it may reflect the unique circumstances and challenges of respondents that may differ at different locations and points in time. Additionally, it does not provide the opportunity to identify trends that may exist over time.

The survey methods explained in this section were used for primary research. The next chapter will explain findings of the survey and further analyze them to realize benefits and drawbacks of living in a second unit for newcomers in this Mississauga neighbourhood. Further suggestions to address socio-economic barriers in newcomers integration would be based on these results informed by the literature review.

## **Section 4- Survey Findings**

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This exploratory study employed primary research to answer research questions for two reasons. First, academic research on the intersection of second units and new immigrants is unavailable. Second, immigrant's problems are not uniform across populations, settlements, and cohorts owing to changes in immigration policy, availability of settlement services, the broader structural and institutional framework, prevailing socio-economic conditions, global changes and world events, and diversity of cultural and linguistic barriers.

Survey methods, explained in the methods section, were employed in the Heartland neighbourhood in the City of Mississauga. These methods triangulated research questions through surveys with second unit renters, interviews with second unit owners, and conversations with the staff of City of Mississauga working on second unit legalization process and settlement services.

The survey identified challenges faced by new immigrants to access affordable and adequate housing, pros and cons of living in second units, and how programs can be piggybacked on the legalization process to address new immigrant's problems for their swift and smooth socio-economic integration and settlement in Mississauga.

This section informs about these survey results by dividing them into two parts: findings and analysis. Detailed survey outcomes are explained in findings along with various challenges that new immigrants face in accessing housing. Findings are discussed under the following three headings:

1. Demographic characteristics
2. Socio-economic challenges
3. Housing access, availability, and adequacy

In the analysis, survey results are examined with regards to the literature review to answer the first research question of this study.

## **Survey findings**

### **1- Demographic characteristics.**

Demographic characteristics of second unit renters were not uniform and indicated some trends. Homeowner's interviews helped to refine them by drawing a clearer picture of households, their housing conditions, and needs. A total of 15-second unit renters and 10-homeowners were surveyed.

Age: Representative samples of second unit renters in this settlement lied mostly in the 25 to 40 years age group (55%). All other age categories and their distribution were equal. Respondents in different age categories had clear occupational differences.

The 25-40 age group tenants were those new immigrants who were doing one or two full-time entry-level jobs in the Heartland vicinity. Those less than 25 years were international students: neither Canadian-citizens nor landed-immigrants studying in Mississauga while doing a small job such as waiter, helper etc. in the local stores or restaurants. Respondents over 51 years were single-retired people doing some seasonal or part time work. Their primary reason for living in the area was proximity to their relatives, friends, and children. Another interesting statistic related age of the respondent to their status as homeowner or renters; owners and renters belonged to the same age groups.

Respondents belonging to each age group though, regarded living in the second unit as a temporary phase. They linked it to their low income and higher rents in job accessible parts of GTA.

Age	18-25 years	25- 40 years	41- 50 years	51 years and over
Renters	15%	55%	15%	15%

Table 1: Age of renters

Family structure: Just 15 percent of the second unit renters were single persons. Large population (85%) was either couples or lived with children: 55 percent of them with one to two children. Children were mostly in their early years: babies, kindergarteners, or in elementary school. For ages of the over all population of second unit renters, 80 percent of the Children lied between 0-10 years of age. This statistic can be associated to the changes in the immigration policy, which encourages immigration in the childbearing age through point allocation.

	1-2 Children	More than 2 Children	Couples	Single
Renters	55%	10%	20%	15%

Table 3: Family structure

Education: Second unit renters mostly held graduate or under graduate degrees. There were just 15 percent who did not complete high school. Many of them also reported to have some kind of vocational or skills training, mostly obtained outside Canada. Most of the renters though, with degrees or training diplomas were not working in their relevant fields.

	Graduate, under or post graduate	Certificate and Vocational Skills	Not completed high school
Renters	60%	25%	15%

Table 4: Education of renters

Years in Canada: Renters reported living for fewer years in Canada compared to the homeowners. Just 10 percent of renters were living for more than 10 years in Canada while 45 percent of homeowners reported living here for more than 10-years (Table 1). Second unit's renters, 75 percent of them were living in Canada for the last 0-5 years. That means that they were either new immigrants or students on a study visa.

	0-5 years	More than 5-10	More than 10
Renters	75%	15%	10%
Owners	20%	35%	45%

Table 5: Time living in Canada for second unit renters and owners

Language: Most of the second unit renters (65%) spoke and wrote more than one language; English being one of them. Some (around 20%) faced challenges communicating clearly in English. Many respondents stated that they do communicate with their current language skills; they would be more comfortable if guided in professionally and culturally-oriented language skills. They considered lack of knowledge about local cultural norms another large barrier in

communication, which hampers their access to basic amenities, daily chores and especially access to jobs.

Ethnicity: New immigrants constituted the largest population of second unit residents at 67 percent. They associated themselves with the category of Asians (60%). Very few of them (just 13%) were Caucasians. Caucasians though were mostly amongst the interviewed homeowners.

Children and extended families: Second unit's renters had younger dependent children. None of them lived with their extended families. Though they informed to have extended families living in the same city or in Canada. They acknowledged how their links and communication with their families made it easier for them to fulfill basic needs in an informed way. It also assisted them to become acquainted with the local system and norms.

Many of them apprised that their decision to come and live in Mississauga was based on recommendations of friends or family since their knowledge about settlement and housing in some GTA cities was incomplete. Their reason for living in this area though was not based on proximity to their families or friends. It was linked to proximity to available jobs in the neighbourhood. Those renters, who are living in Canada for more than 10-years, however, based their location of residence in proximity to their children, friends, and family in addition to proximity to their jobs.

## **2- Socio-economic challenges.**

Access to jobs: Second unit renters informed about some entry-level jobs they were doing in the Heartland commercial area. These jobs, they thought were transitional in order to meet up daily expenses until they could get education-equivalent jobs. One respondent, out of all 15 informed that he has a job that is equivalent to the degree from his country. He secured this job

within the first one-and half months after he landed. This job was also in line with the one he had been doing before he immigrated to Canada.

Respondents mostly reported that the jobs that they are currently doing are not relevant to their training. These jobs rather do not require any formal training such as sales person, door-to-door marketing etc. Their aspiration largely was to do jobs that are relevant to their trainings. Changing professions or doing jobs that do not match their educational background or skill sets was regarded a transition.

Income: Renters, mostly new immigrants talked about high costs of living in Canada compared to their income. Although they had brought in savings as a mandatory requirement when they entered as landed immigrants, those savings finished quickly owing to some large expenses unknown before arrival. Unknown expenses included large payments to recruiters for getting appropriate jobs, certification, and accreditation fees etc.

Another relevant but important issue related to cash payments for daily expenses. New immigrants, with their credit card could spend only that amount of money that the bank had reserved from their cash deposits. So their credit card, actually worked as a debit card and all their payments were cash payments leading to quickly vanishing savings.

Combined with the stresses of inaccessible jobs and high living costs, it was risky for them to wait for an appropriate job. Very soon, realizing that they could not get a job in their respective fields or that they could not bear unknown delays when savings were depleting quickly, they started looking for entry-level jobs too.

Once working on these jobs, they faced multiple challenges. Not only their incomes were lower, the prospects of accessing and getting education-equivalent jobs also became meager.



They could not get enough time to make appointments, go and meet recruiters, or apply for jobs on line.

Many respondents informed that despite the low rental costs of second units, they could hardly meet rental and grocery expenses with their current incomes. They talked about their struggles to meet other required expenses, clothing being the most important of all. Most of them having immigrated from moderate or hot climates never required warm clothing as they needed here in Canada for themselves and their children. So buying a basic wardrobe of warm clothing was obligatory to protect from the harsh winter. They found it almost impossible in their meager incomes and higher expenses.

Another relevant and outstanding issue for them was buying basic household amenities like mattresses, furniture, and kitchen utensils. Respondents found these amenities totally out of reach for them. Some of them confided buying them incrementally from second-hand stores, garage sales, or other people who did not need them anymore. One of the homeowners, when asked about increased garbage in the area due to second units, also revealed that usable household items are picked up from garbage before pick up day by second unit renters.

Social networks: Respondents informed that they had expanded their social networks after moving in these units through their homeowner and neighbourhood connections. They found these networks helpful to get basic information about the system, how it works, access basic needs, and amenities. Another interesting finding from the survey was how their social networks helped to expand their web based networks.

These web based networks played a vital part in their socio-economic integration in Canada by acquainting them with many social media websites, Internet blogs, and other forums. These services assisted to comprehend how to navigate the system through online question-answer,

discussions, and forums that assisted in finding second hand furniture, household needs, and other basic amenities at a lesser price or sometimes even free of cost.

### **3- Housing access, availability, and adequacy.**

Respondents mostly cited two difficulties in accessing housing: higher rents and lack of basic knowledge about its types, payment schedules, policies and laws, and location. However, they said that their biggest barrier was not having a job at the time of landing. It made it harder for them to take any decision regarding housing location and type since they were unaware which neighbourhood would be more accessible from their place of work.

Respondents thought that second units, in this way are extremely helpful for newcomers: they do not have to sign a lease for a year and leave them on a month's notice. Though the challenge is to find them because being illegal, they are not advertised on real estate websites. Social networks, and updates provided by them about web-based blogs, forums, and websites are helpful to find second units though.

Survey participant's provided three reasons for coming to Canada: ranging from a better future for them and their children, safety and security, and social services. In terms of settling down in the City of Mississauga, 60 percent came here directly after landing on the recommendation of family and friends, while 40 percent were secondary settlers. They valued living in this city, though they thought that access to jobs, and lower income are hurdles, which impede in their integration and settlement. Many of them among renters and owners both opined that if they knew about these hurdles before coming, they could come prepared. In terms of preparation, one of the respondents said that he regretted coming with his family. If he knew about these challenges, he would have come here alone, looked for a job, settled in and then called his family after a few months. By bringing his family along, he thought, he had spent his money very quickly and was left with no other choice besides accepting an inappropriate job.

More over, with him working now and his family here in Canada, it was very difficult to take a risk of switching or looking for another job.

Among the respondents, 45 percent informed that they had moved within the first six-months after coming to Canada, most of them from one second unit to another or from friends and family. Some of the respondents also informed about moving from another city or from a single-family dwelling unit. Most of the respondents said that they regarded living in these units as a transitional phase, which they could successfully overcome once their income increased.

Some respondents regarded living in a second unit an increase in their income; they could save more from housing and spend elsewhere. Respondents also related some inspirational stories about relatives or friends who lived in second units when they came to Canada and could not get appropriate jobs. By living in these units though, they progressed gradually.

One of the respondents' talked about a doctor, who could not get equivalent job even after completing the necessary requirements. He finally started driving a cab and lived in one of these units. He bought a semi-detached dwelling unit after sometime and rented-out its basement apartment. Progressively, he invested in multiple other properties and rented them out so that they could pay their own mortgages. His professional skills as a physician were wasted though; he climbed the economic ladder quite successfully using his entrepreneurial skills.

Respondents also associated affordable housing with bad condition and maintenance, and fire and safety hazards. Second units, they thought, despite their location in nice neighbourhoods were in neglected condition, lacked basic amenities, and required maintenance and upkeep.

## **Analysis**

The survey findings have provided a clear picture about the socio-economic and living conditions of second unit renters. Based on the literature review and interviews with the staff at the City of Mississauga and settlement agencies, the following sections analyze preliminary research by undertaking a discussion on the first research question.

1. How does the allowance of second units help in the socio-economic integration of new immigrants' in Mississauga?

Survey respondents including renters and owners apprised about the role of second units in their socio-economic integration in the City of Mississauga in terms of their benefits and drawbacks.

### **Benefits of second units**

**Second unit's affordability and immigrant integration:** Respondents regarded second units as a blessing in their settlement and identified affordability as its biggest benefit. They considered living in these units as a transitional phase, which they anticipated to overcome soon by getting jobs that pay better and are more suitable to their education or training.

In their current incomes and with in the available housing forms, they considered second units as the most practical and sustainable option. Primarily, because most of them valued their autonomy and wanted to live independently besides not knowing many people whom they could share their unit with. Secondly, among all other affordable housing options, they preferred these units to cheaper apartments due to their location. They said that second units are located in more established, safer, and reputed residential neighbourhoods and are better for them and their families.

Respondents also counted other benefits for them and their families including good schooling for their children and valuable social networks in the neighbourhood. They valued the unit size, number of rooms, accessible laundry, and available walkout green space as additional reasons. Respondents said that these units add more value to their rental expense.

One of the respondents who lived in the unit because his daughter's house was near said that he could not afford living in a house in this area. Though, the low-cost of second unit made it easier for him to live in her proximity. None of the respondents reported to be looked down due to living in these units.

Homeowners found second units helpful to improve home maintenance and repair through consistent use, occupation, and extra money. In the current difficulties to access jobs, they found these units as a source of supplementary income especially during days of economic downturn.

Second units and new immigrant's social networks: New immigrants associated multiple social benefits with second units. Though, they informed that the biggest benefit for them is free guidance and orientation from homeowners. Being new to Canada, they needed assistance in finding addresses, services, shopping, and other needs that most of them found from homeowners.

Neighbourhood networks also assisted them in finding jobs and other involved processes such as making resumes, finding about employment agencies, settlement services etc. For women staying home due to younger children, these networks sometimes helped them not to feel lonely by baby-sitting for the owner's or other children, visiting or being visited by neighbourhood acquaintances etc. Social relations, networking, community binding, companionship, and free orientation service are some of the incentives that new immigrants counted as benefits of living in second units.

Some respondents found them beneficial since they could live in close proximity to their family and friends. For some homeowners, aging-in-place was one of the many social benefits. They could also be close to their children and benefit by an increased sense of security and social interactions. It would go a long way in terms of their health.

**Career development and second units:** Some of the respondents also informed that they do some small chores for the owner or in the neighbourhood for social networking or in lieu of money such as stitching or childcare. Respondents said that they could do much more though, if they had guidance. They thought they it would be helpful to alleviate their lower incomes, job accessibility issues, and other resultant stresses.

### **Drawbacks of second units**

Respondents associated many benefits of these units, though they also showed their concerns about some of the drawbacks. These issues, if resolved could make second unit an ideally affordable and desirable form of existing housing; not just for the renters but the community as well. Considering that urban centers strive to provide mixed housing these days that serves all income groups rather than segregating them in different areas according to their incomes.

**Design and layout:** Respondents informed about design and layout issues in second units. Largely because of their illegal status, these units are constructed as per the choice, design preferences, and available funds of homeowners without any consideration to provide basic functional spaces, fire and safety guidelines.

Respondents informed that some times, kitchens in the units do not have proper cooking or ventilation facilities or are not laid out as a separate functional space. Ventilation seemed to be a bigger issue especially with respondents who have different food choices from majority of the Canadian households or where fried cooking or food smells are an issue. Similarly, some respondents informed that their units do not have separate entrances or enough sunlight due to

smaller window openings. Such discrepancies, especially for new immigrants who come with families and small children are harmful to health. More so, for those who live in these units for protracted periods of time.

**Maintenance:** Respondents informed about poor condition of some units when homeowners do not maintain and renters have to live in a deteriorating unit. For new immigrants conditions were far worse. They were even hesitant to ask for maintenance because they are not familiar with tenant rights and fearful of finding housing in a new city in the face of existing stresses. Owners sometimes also threaten them of the consequences of living in an illegal unit, if they complain. Fire and safety issues in some units pose serious threat to life and secure living conditions.

**Owner's behavior:** Some second unit renters especially new immigrants informed about mistreatment from owners who exploit them once they ascertain their unfamiliarity from Canadian system and their rights. Issues usually arise because of two reasons; first, an ill-maintained unit or not providing facilities for which they are being paid. Second, issues over laundry use, noise, or snow removal. Some homeowner's take undue advantage of the newcomer's limited knowledge and threaten them to get ready and face the consequences of living in an illegal unit if they do not submit to the homeowner.

These issues mostly arise because second units are outside the regulatory and planning framework in Mississauga, which attaches an ambiguity to providing and maintaining facilities as well as the rights and duties of tenants and owners. Many of the respondents said that they did not know what their legal status or rights as tenants are in Canada.

**Access to services and programs:** Respondents talked about limitations to access community and settlement services. They thought that small operational changes could make them every beneficial in their settlement though.

Access to community services: Despite their wish, respondents informed not being able to use community centers for them or their children because of the high costs of activities. Though they regarded such activities helpful to network and reduce stresses due to their increased isolation being away from family and friend's circles, limited space, new environment, and income and employment stresses.

Transportation was also an issue. Respondents informed that it is easier for them to use community parks that are free and accessible, or the paid or unpaid activities offered to at school. Some respondents also spoke about going to the Celebration Square in Mississauga on civic holidays by carpooling to enjoy free activities. Though they could not use its free skating rink due to unavailability of skating equipment. Some of the respondents informed that it was expensive for them to rent equipment if it was available.

Basic information programs: Non-availability of information about basic services and programs, either by settlement services or through other means was a common complaint of many new immigrants. In Mississauga, there is no database of second units and profiles of their residents. Settlement services thus, are unaware of the location of new immigrants who live in second units of single dwellings in large numbers besides apartment buildings and City Center.

Also, respondents found their programs non-responsive to their needs on basic information including transportation, employment, government services, and more. Respondents also said that they do not guide highly educated immigrants properly and try to squeeze in people in their existing programs even if they do not require it. Many of the respondents talked about their inaccessibility being located in the City Center.

Income generation: Respondents reported frustration over not getting a job to maintain regular income or not being able to use their current education or skills. Many of these were women who stay back to take care of their small children but want to assist through some gainful employment. Unfamiliarity to the system, they thought is their primary limitation. A home based



job, small business, or using extra time to train for the Canadian job market through market knowledge, education, or training programs was their need.

## **Section 5- Case studies**

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The primary research informed about multiple challenges faced by newcomer renters living in second units due to their design and condition, legal status, and other socio-economic barriers. Some similar challenges were also encountered and successfully dealt in other regions or parts of the world. Though, it was not just immigrants who faced them. Following is a selection of four case studies to help address settlement issues of new immigrants living in second units in the City of Mississauga.

### **City of Santa Cruz, California, United States**

The City of Santa Cruz, 70 miles south of San Francisco was the least affordable American city. Just 6.9 percent of its residents could afford an average priced single-family home for \$746,000 (U.S. Department of Housing and Urban Development, 2008). Besides, just 53 percent out of its 21,500 housing units were rental while affordable housing was required for around 10,000 university students alone in addition to large number of residents working at the Silicon Valley. This affordable housing crisis had led to an affordable housing black market.

In 2001, the City brought together local and regional housing advocates and experts to study its affordable housing problem with this consideration that having established a green belt of protected lands around its borders, the only way to increase housing was through intensification. Guided by their study and the City Council's support, the City took a radical step of legalizing and promoting second units in 2002 with the help of the California Pollution Control Financing Authority (CPCFA). Through CPCFA's Sustainable Communities Grant and Loan Program, the City received a grant of \$3,50,000 for three years. The city devised a strategy to use this money and came up with the following scheme:

**Zoning changes:** The council amended the zoning code to remove major barriers in creating new accessory units. With the zoning changes, second units could be built on owner-occupied lots of 5,000 square feet or more. Parking spaces, though still required, could be uncovered and located in a driveway or the front setback. City departments reduced water connection fees and modified fire sprinkler requirements, reducing fees to around \$11,000, from \$25,000. Building fees could be waived if the homeowner ensured to rent it out to a low-income tenant at a reasonable rent.

**Community outreach:** Five second unit's workshops were designed and more than 400 people: some who wanted to build second units, and some who were afraid that their neighbours might resist, attended these workshops. The objective was to encourage second units and address neighbourhood concerns about size, density, design, and parking. The outreach program continues through the city website and brochures.

**Design prototypes:** Seven architects designed energy-efficient prototypes to fit a variety of situations, including small building footprints for small yards, units that put "eyes" on the alley, units that bring the outdoors in (with porches and patios), units that get smaller as they get closer to a neighbour's property, and garages that incorporate new and converted units. In November 2003, after review by the City of Santa Cruz Planning and Building Division, the plans were packaged for purchase at a cost of \$22 a set. More than 90 cities have requested copies of the manual and set of plans.

**Technical assistance:** A design manual was compiled to help residents navigate the world of second unit's design, approvals, and construction. It was sold for \$8. Diagrams and text illustrate how to be a good neighbour when creating second units, how to incorporate green building principles, and how to select contractors. A technical assistance grant (paid from the state grant) supports an hour of time with an architect, engineer, electrician, or plumber to help solve particular site or building issues.

Financial assistance: Loans are available through the Santa Cruz Community Credit Union at an interest rate of 4.5 percent. There are development fee waivers also, although program participants are subject to income restrictions.

Training program: The City of Santa Cruz, in collaboration with the Community Action Board of Santa Cruz (CAB) innovated the ADU Wage Subsidy & Apprentice Program. The program extends the affordable housing benefits of second units to address the socio economic issues of women. CAB's Women Ventures Project (WVP) assigned apprentice workers to willing licensed contractors who signed an agreement with the WVP to employ the worker for three-months on an hourly wage. The contractors were given wage subsidies for this period covering half of the hourly wage while building ADUs for qualified homeowners in the City.

Participants received on site second unit construction renovation retraining. The contractors were not responsible for reporting other than verifying the job hours. Since WVP aimed not only to provide job training but job placement also, it encouraged apprentices to work on other jobs on their own. Though subsidy was only provided while working with the contractor. Participants also received training in math instruction, hands-on introductory skills in building trades including carpentry, electrical and plumbing. For the purpose of retention, WVP provided on-going coaching and monitoring of apprentices. On the completion of training, the participants received a certificate of completion in building trades. These trained graduates were available for hiring by licensed contractors on subsidized wages, could work on their own or work with any other contractor.

This program has successfully extended the socio-economic benefits of second units by using it as a platform for creating a skilled labour category through recognized job training and employment opportunities. The City of Santa Cruz's program has generated a lot of interest within the United States and outside.

Five community workshops, extensive coverage in the local newspapers, and specific designs and architects' presentations brought the subject to public attention and promoted focused discussion. There was, in fact, little public opposition and people realized that there was a housing crisis that needed to be addressed. The program received the American Planning Association (APA) 2005 Award in the “Outstanding Planning Award for a Program” category.

Conclusion: The City of Santa Cruz was, more or less surrounded by the same issues that the City of Mississauga faces right now including scarcity of land, expensive cost of homeownership, low vacancy and high tenancy rates, lack of financial assistance from other government levels etc. Santa Cruz though, successfully undertook initiatives to resolve these problems. It addressed needs of its low-income residents who were the prospective second unit residents by educating and involving the whole community through active and proactive initiatives.

There is a lot to learn from the Santa Cruz precedent. Following are a few of them:

A large low-income new immigrant's population in Mississauga occupies second units. Through its legalization process, it is very important that the City, similar to the Santa Cruz case study does not increase housing costs by imposing certification fees or any other associated charges. The units will, therefore remain affordable and keep on attracting fresh and worthy human resource to the City amongst all its competitors. Likewise, incentives to upgrade units, continuing education about their design and benefits, and dispelling myths about them can assist new immigrants in a successful socio-economic integration.

The most outstanding and innovative among all initiatives in the Santa Cruz case study is its training program. Such programs can be an effective means to assist newcomers in their orientation, for starting small businesses, or introducing them to the mainstream business industry. Immigrant's outstanding issues like income and job access can be addressed through

these programs.

### **Daly City, California, United States**

In 1983, Daly City, California passed its second units ordinance to confirm with the *California Legislature law, 1982* to adapt second units regulations. Before launching its second units program, Daly City officials were concerned about the nuisances, parking problems and increased demands on the existing community services like many other cities. The City initiated a number of requirements (City of Daly City, California, 2012) to mitigate these concerns:

- Due to small lots, the City only allowed accessory apartments.
- Four parking spaces either in tandem or anywhere in the yard were allowed, two of them for the principal occupant.
- The maximum size of the accessory apartments was limited to 25 percent of the total area of the principal dwelling unit.
- Owner's occupancy in the house was mandatory.

Another award-winning facet of the second units program was the "Project Home Safe". Winner of the California League of Cities innovative community development project, this program provided financial assistance for adhering to building and electrical codes to protect from fire and structural risks. Started in 1992, this program had legalized 1055 out of 5000-second units by the year 2000.

In addition to the above measures, the City minimized application fees and fast-tracked the program. The whole application review process can be completed in 20 minutes and does not need a hearing. Permits and conditions are recorded in the title to the property to notify subsequent owners (City of Daly City, California, 2012). The City also encouraged new second units through its low interest loan program for low-income owners, if they agree to lease the unit

to other low-income persons for a period of at least 5 years. It is worth mentioning here that prior to allowing second units, Daly City already faced a shortage of affordable housing. The City wanted to buy land and build a public housing project but could not proceed with the plan due to opposition from the residents. The second units program has helped to address much of the housing issues in the City.

The City achieved many social benefits such as aging-in-place besides increased incomes by introducing this program. The aging homeowners can also rent out their principal or secondary unit in lieu of services. Young citizens and out of job owners and renters have also benefitted in their economic turmoil either by living in the second units or by keeping their own home.

### **Accessory Dwelling Unit (ADU) Model State Act and Local Ordinance**

The Public Policy Institute of the American Association of Retired Persons compiled a document drawing from the experience of communities that have incorporated second units into their zoning practices (Cobb & Dvorak, 2000). The document titled as, “Model State Act”, outlines potential options and provisions for changes in state laws and local zoning ordinances based on common issues relevant to their use and access. It outlines three provisions ranging from optimal, favorable, and minimal as solutions. Cities can choose any among those depending on their specific needs and barriers. This model act is very helpful and addresses a wide range of common issues with a variety of practical options.

The Model State Act through Model Local Ordinance addresses issues under the following three categories:

**General Provisions:** This section addresses the state policy regarding encouragement of second units to enhance residential neighbourhoods.

**Regulatory Authority:** This section deals with the specifics of allowing second units in single and multi family zones, standards of parking, occupation, height, setback, coverage, size and kinds of second units allowed and the occupancy of the principal dwelling unit etc.

**Limiting regulatory authority:** This section regulates parking requirements and fees limiting the regulatory authority of the city government to impede in the growth of the second units.

**Default Provisions:** This section establishes the procedure and standards to obtain a permit for creating second units and prohibits local municipalities from imposing standards beyond the provincial law.

**State's role in Accessory Dwelling Unit policies:** This section authorizes monitoring of local second units policies and development by compiling a State Annual Report for recommendations to the legislature and higher administration to improve the Second Units Act.

**Conclusion:** The Daly City and Model Act case studies are a collection of multiple best practices. These can assist in keeping the second units affordable for new immigrants as a stable base to address several other challenges for their socio-economic integration. Initiatives such as minimized application fee, fast track legalization process, low-interest loan program for low-income owners, financial aid for electrical and building safety are some of the methods through which the City, by legalizing second units is also taking and sharing the responsibility of keeping them safe and affordable. In Mississauga similar to many other cities, the biggest hitch in legalizing second units are the costs associated with fire and safety inspections. The City regards it as owner's responsibility and the owners think that associated costs are prohibitive for them to legalize their units. These case studies provide a middle ground for the second unit owners and the City and facilitate legalization and safety of their residents. Such initiatives can contribute to curtail Nimbyism and assist new immigrants from becoming homeless or hidden homeless.



## **City of Abbotsford, British Columbia, Canada**

Introduction of second units as affordable housing is not common in Ontario. Such reforms have been pioneered by the Province of British Columbia due to changing population and demographics around the mid 20<sup>th</sup> Century without any legal prohibition on their use since then. The City of Abbotsford, regional center for the Fraser Valley, 72 km east of Vancouver is one such municipality. It was incorporated in 1995 upon the amalgamation of the former district of Matsqui and Abbotsford. It consists of an urban core surrounded by rapidly growing residential suburbs and Fraser Valley farmland (Deborah, 1999). In the late 1990's, the outer suburban neighbourhood experienced a rapid population growth along with an increase in the average household size, more multi-family households, newer houses, proportionally more school-age children, and a smaller average lot size than the surrounding municipalities. With these changes, second units were legalized in the city since 1996 to provide affordable housing in the single-family residential and rural residential zones.

In 1999, the Canada Mortgage and Housing Corporation (CMHC) conducted a significant comparative study to see the impact of second units on municipal infrastructure. The researchers reviewed the validity of various approaches to charge second units and homes for utilities in the three different population densities of the municipalities of the City of Victoria, District of North Vancouver, and the City of Abbotsford. Among the three case municipalities, Abbotsford was the fastest growing lower Mainland suburban municipality in Canada at that time. It had a growth rate of 21 percent and a corresponding increase of 26 percent in the number of dwelling units in the City between 1991 and 1996. Since homes had lower prices compared to neighbouring municipalities: Surrey and Langley, many of its residents commuted to work in the Greater Vancouver Area (Deborah, 1999). To serve diverse populations, second units were legalized and many new homes were built with them. In 1998, the City had 2400 registered units equivalent to 5 percent of the total housing stock. An estimated 1500- 2500 were unregistered,

making the estimated total housing stock of second units at 10 percent. The city set \$572 as the registration fee for older units and \$260 for the newer ones.

**Water and sewage charges:** In Abbotsford, residents are charged for water, one meter per house. Households are charged a flat rate of \$68 for the first 100 cubic meters and a further 37 cents per cubic meter. By doing so, homes pay only for their consumption. The sewer use charges are based on the percentage of consumed water. Metered users are charged 51 percent of their water consumption for sanitary sewer, with a minimum charge of \$55.50. This amount is also charged on the property owner's annual tax bill. All homes are charged sewer fees based upon total use.

**Garbage disposal and infrastructure fee:** As per the current rates for garbage collection, the residents have a limit of two bags per week and may purchase stickers for \$1.50 per sticker. There is no limit on disposing off the recyclables and a \$99 per year utility fee is charged. Homes with second units are charged a \$260 additional infrastructure fee per year to cover other municipal services, though the specific purpose of this charge is uncertain.

**Parking:** An additional off-street parking is allowed. Only one suite is allowed per dwelling and the maximum size of the suite cannot exceed 40 percent of the owner occupied dwelling unit. The suites have to conform to the building code. There are no development charges on suite.

The CMHC study dispels many myths surrounding second units. The study informs that the conversion of suites is more related to excess space rather than the size of the dwelling unit and that number of residents in a house with second unit to a house without a second unit was almost double. On an average 4.3 people were living in the houses without second units compared to 7.3 people in houses with second units. Survey results further showed that houses with second units had fewer children than houses without suites; confirming the literature that second suites are less likely to attract families with children, or that they only occur in neighbourhoods with

declining populations. The Study also suggested that people living in homes with second suites certainly produce more waste but they also tend to buy additional stickers for garbage bags, if required. Homes with second suites possessed 27 percent more vehicles than others and few main residents indicated that they park on the street. The use of water corresponded to the number of people in the household and the water consumption affected the sewer system in an equivalent proportion.

The Abbotsford second units program is still operational due to its success. As discussed above, the increased population numbers and additional burden on the City infrastructure have been successfully integrated dispelling looming myths about anticipated in-ability of second units. There are no precedents of cities shutting down their second units program either, though changes have been periodically introduced depending upon the demographics, facilities and related costs. It is found that second units are a good way to provide affordable housing and a range of ancillary benefits if provisions, costs, and potential options are balanced.

Conclusion: This case study constitutes part of that very limited research that addresses issues regarding burden on municipal services with the introduction of second units. It dispels multiple myths, allowing the city to fully concentrate on larger issues to facilitate newcomers in their socio-economic integration through programs and policies.

The Abbotsford precedent is especially informing for the City of Mississauga. Burden on municipal services is an outstanding issue that has repeatedly arisen in its public consultation meetings regarding second units. This study is beneficial to dispel these myths and base further research on these issues if required.

## Section 6- Conclusion and Next Steps

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New immigrants are a valuable resource equipped with sufficient education and adequate capabilities to contribute towards the economic, social, and cultural prosperity of Canada. Any investment in their smooth and swift integration will contribute to benefit on a collective level. This resource though, is wasted when our current formal and informal system does not provide it with adequate opportunities and facilities to integrate. This loss hits directly on the economic prosperity of Canada due to which, according to an estimate from the Toronto Board of Trade, Canada loses \$2.25 billion in lost economic activity (Cappe, 2011).

Stable and secure housing is one amongst the fundamental prerequisites for immigrant's settlement and successful integration. Affordability and access are its largest outstanding barriers. It is a continuous challenge and without it, immigrants cannot address other socio-economic barriers.

In Mississauga, second units have filled up this gap through voluntary adoption and use. They are on their way to legalization. Though their benefits were unknown before this exploratory study expounded them for their users in general and more specifically in the socio-economic integration of new immigrants. The findings section has a detailed discussion on these benefits.

There are also numerous environmental and intensification benefits associated with second units. They reduce sprawl, contain carbon footprint, and intensify communities. Without large investments, walkability and accessibility to several needs is achievable and capital costs on transport infrastructure and servicing are reduced. Thus employment opportunities and population growth are managed along the existing transportation corridors without additional infrastructure development and green field occupation. Unlike the conventional perception of

affordable housing, these units are available with out any damage to the character of the existing neighbourhood.

The research also informed about multiple challenges faced by new immigrants living in them due to formal and informal barriers in accessing adequate, affordable housing and early settlement besides non-conforming legislation. There is a lot that needs to be done to make those settlement experiences simpler, easier, and faster. These issues and the second question of this research are addressed in the next steps.

#### **Next steps:**

##### *Recommendations for the City of Mississauga*

Primary research identified design and condition, safety, and undefined legal status as primary problems for new immigrants living in second units. Following are recommendations on these outstanding issues:

Design, basic amenities, and fire and safety: Respondents had complained about their units not having enough sunlight and ventilation due to small openings. These issues are extremely important to be resolved for new immigrants because they live in these units for a protracted period of time with small children and families. The City of Mississauga must request for a revision of Ontario building code to the Ministry of Municipal Affairs and Housing to make basement units suitable for permanent living.

Many second units were also void of basic amenities including independent access and egress, appropriate ceiling height, and accessible and independent washroom and kitchen. These basic amenities are a must for an independent family. Through their phased legalization process the City of Mississauga can make these amenities an essential requirement for these units. The Santa Cruz and Daly City case study are relevant examples to follow for such adaptations.

Fire and safety are among the most important yet most neglected issues. Renters had frequently informed in the primary research that their units are without any fire alarms or that alarms are deactivated because they routinely cook on high heat that triggers them very often. This may lead to serious accidents. On behalf of the City, regular fire and safety inspection of the unit is a must. Additionally wider changes are required in the design of the alarm system to cater diverse cooking methods. These precautions though, are only possible if units are legalized.

Legal status of units: Second unit's legalization thus should be a priority goal for the City of Mississauga. The legal status of second units delineates the rights and responsibilities of both renters and owners. Currently these responsibilities are not being fulfilled which reflects in their ill maintained and bad condition or misbehavior from the owners towards new immigrant renters. Renters being unaware of their legal rights were apprehensive if they could ask for maintenance without being affected due to living in an illegal unit.

The legal status of these units thus is very important. Mississauga's policies should facilitate legalization. The Santa Cruz and Daly City case studies are very helpful to inform about different methods in the form of exempted or subsidized legalization fees, reduced property taxes that can be used to attract owners to get units legalized. Considering that it is affordable housing provided without prohibitively large expenditures on construction of new buildings; tax breaks, reduced certification fees, and renovation assistance are affective means to enable it. Though these concessions are not possible without the assistance of higher levels of government. Besides, as per policy it is them who are responsible for providing affordable housing to the residents.

Second units and affordability: A general public opinion inferred from primary research was that second units would not remain affordable if they are legalized. The City of Mississauga has not ascertained their legalization cost including fire and safety inspections, certification, and other necessary changes required by the building code as yet. However, efforts are required to look into different ways to lower these costs so that as many units are legalized as possible to

address various outstanding issues that have been explored through this study. The four case studies in the methods section can be very helpful if the City and other government levels collaborate seriously to address outstanding issues.

#### Question 2:

Can other programs run by government, civil society organizations, or non- profits be combined with the second units allowance to address identified hurdles for smooth, equitable and rapid socio-economic integration of new immigrants?

The City of Mississauga is on its way to assist new immigrants in their integration and settlement by legalizing second units. This platform can be very effective to address other outstanding problems associated with new immigrant's socio-economic integration. Settlement agencies and community-based organizations can play a vital role.

Accessing second units: New immigrants are oblivious when they come to Canada. It is very difficult for them to find appropriate housing without a job when savings are quickly depleting. Finding an affordable second unit is even more difficult because there is no existing database and new immigrants have limited networks. It is thus very important that most of them are legalized and an online database is maintained.

The Town of Newmarket has successfully addressed the issue. It has introduced an accessible and interactive mapping of legalized second units. Renters can only not see the location of a unit but also locate ancillary facilities in the neighbourhood. Such mapping can be especially helpful for newcomers who are totally unfamiliar with the city when they come to Mississauga to take an informed decision. The ADU's can be accessed at:

[http://www.newmarket.ca/en/townhall/accessorydwellingunits.asp?\\_mid\\_=640](http://www.newmarket.ca/en/townhall/accessorydwellingunits.asp?_mid_=640)

*Recommendations for collaboration of City of Mississauga, settlement services, and civil society*

Basic amenities: Respondents for this survey informed about challenges to access basic essentials such as furniture; household needs etc. due to the high living costs and their meager incomes. Some of them confided that they buy them second hand, take them for free if possible, or pick up from others garbage. Disposal of these furniture and household pieces is already a huge burden for the City. A very sustainable solution thus is to recycle by providing them to those who need.

There already are some groups in Toronto GTA who undertake such projects. One group is the Free Cycle Network. It encourages companies and individuals to exchange their furniture for free in their own towns. Thereby encouraging recycling and cutting down waste to the landfills. Their website is not user-friendly though and accessing furniture is difficult. Another group is the Community Environment Alliance of Peel. It refurbishes used computers and provides to those who cannot afford to buy them including new immigrants and students.

Likewise, many usable articles can be saved from becoming a part of the landfill fulfilling needs of those who require them. Internet can be a very valuable resource to start such a venture. Individuals, communities, or any organization and agency can start this project. Individuals can upload unwanted things. Others who need can contact to take from them.

Renter's database: It is recommended that the City should have an up-dated contact list of second unit residents. Second unit owners should be obligated to provide these details when they rent their unit. This information can be very useful for conducting surveys to identify the demographics, challenges, and skills of new immigrants. Considering that second unit renters have frequently complained about the inadequacy and absence of required programs by settlement agencies, these results can be used to design and introduce required programs for new



immigrants in Mississauga and provide essential Information about area services and employment.

Career development: New immigrant families have small children and childcare subsidies are not available in Mississauga until one year after application. One member of the family thus has to stay home in spite of low- income stresses. Respondents in the primary research often talked about opportunities for a home based job, small business, or using extra time to familiarize and train for the Canadian job market through market knowledge or training programs. The case study of the City of Santa Cruz is very relevant to their needs for introducing programs in Mississauga but requires renter's database to identify skills and expertise of the respondents in different neighbourhoods. Such programs may be available on neighbourhood level or beyond with transportation and childcare facilities.

Respondents also talked about lack of recreation facilities in their walkable neighbourhoods. Such facilities are important to overcome mounting and excruciating stresses, which according to available research take a toll on immigrant's health in a few years. It is thus suggested that some recreational facilities and programming should be provided in walkable community parks and schools rather than just community centers.

Summing up, it is very important to mention that this study serves as a preliminary investigation in the role of second units for newcomer's socio-economic integration in one Mississauga neighbourhood. Further research is required to reflect on the needs and problems of newcomers living in other neighbourhoods. An in-depth analysis of such studies can be very helpful for developing programs to facilitate new immigrants' smooth and swift settlement.

Immigrant settlement and integration however, is a two-way process. It can neither be limited in a time frame nor has it a separate receiving or giving end. Social and material investments to nurture this resource would benefit on a collective level.

## **Appendix A**

Ryerson University

Consent Agreement

(Second Units: means of socio-economic integration of new immigrants in Mississauga)

You are being asked to participate in a research study. Before you give your consent to be a volunteer, it is important that you read the following information and ask as many questions as necessary to be sure you understand what you will be asked to do.

**Investigators:** This research is conducted by Nadia Ali to fulfil the requirements for a Graduate degree in Urban Planning at the School of Urban and Regional Planning at Ryerson University in Toronto. She has an Undergraduate degree in Architecture. Professor Sandeep Kumar Agrawal would be supervising her research.

**Purpose of the Study:** This research would investigate benefits and drawbacks of Second Units in socio-economic integration of new immigrants in the City of Mississauga compared to Canadian born and immigrant population. Findings would be used to identify if any other programs can be combined with this allowance for smooth and rapid integration of new immigrants.

**Description of the Study:** The following procedure would be adopted;

- 15 adult Second Units tenants and 10 owners would be randomly recruited for interviews and questionnaire surveys in the Heartland vicinity in Mississauga. Subjects would belong to all the three categories: new immigrants, Canadian born and immigrant population. Participants would be interviewed and given questionnaires at their residences.

- Questionnaires would be given to subjects in the first week of January for fifteen days' to complete. Help would be provided for better understanding, language support etc.
- Questions would address basic personal information of the subject such as name, age, income, employment, family etc. and information regarding social and economic integration such as support system, employer, employment status etc.
- In-formal, semi-structured interviews would be conducted for a maximum time of 2 hours. Interviews would assist in getting detailed information on some areas identified by the questionnaire.

**What is Experimental in this Study:** None of the procedures [or questionnaires] used in this study is experimental in nature. The only experimental aspect of this study is collecting information for the purpose of analysis.

**Risks or Discomforts:** The questionnaire and interview are not meant to create any discomfort to the subjects. Some of the questions may remind unpleasant memories. The subjects are free to discontinue participation, either temporarily or permanently at any moment if they face such issues.

**Benefits of the Study:** Though this research would not serve any individual benefits to the participants; it would benefit the community at-large in the following ways;

1. It would help realize the perceived and unidentified benefits and drawbacks attached to Second Units.
2. A comparison between Second Unit benefits for the immigrant, non-immigrant and new immigrant population to understand their special significance for new immigrants and their specific needs.

3. Second Units are a considerable source of affordable housing for the low-income group, especially new immigrants. This research would suggest ways to incorporate services with the help of government resources and policies, settlement agencies, community groups and others to assist in their smooth integration.

**Confidentiality:**

You have been asked to participate in interviews. The discussion will be taped, if you permit it, to help the interviewer remember better what you have said. It will be written up in summary form in English, and the tapes and questionnaire survey will first be kept in a locked file and destroyed one year after the end of the project. Files will only be accessible to the principal investigator. All comments will be recorded anonymously.

You will have access to the final report, should you wish it, but because of the complete confidentiality, it will not be possible to identify your contribution to the discussions, and no record will be made or kept that identifies a participant in the research once the study has ended.

**Voluntary Nature of Participation:** Participation in this study is voluntary. Your choice of whether or not to participate will not influence your future relations with Ryerson University. If you decide to participate, you are free to withdraw your consent and to stop your participation at any time and, if you so indicate, your contributions to the research will be omitted from the summary of the study.

At any particular point in the study, you may refuse to answer any particular question or stop participation altogether.

**Questions about the Study:** If you have any questions about the research now, please ask. If you have questions later about the research, you may contact.

Nadia Ali

Telephone Number 416-300-5252

If you have questions regarding your rights as a human subject and participant in this study, you may contact the Ryerson University Research Ethics Board for information.

Research Ethics Board

c/o Office of the Vice President, Research and Innovation

Ryerson University

350 Victoria Street

Toronto, ON M5B 2K3

416-979-5042

**Agreement:**

Your signature below indicates that you have read the information in this agreement and have had a chance to ask any questions you have about the study. Your signature also indicates that you agree to be in the study and have been told that you can change your mind and withdraw your consent to participate at any time. You have been given a copy of this agreement.

You have been told that by signing this consent agreement you are not giving up any of your legal rights.

---

Name of Participant (please print)

---

Signature of Participant

---

Date

---

Signature of Investigator

---

Date

## Appendix B

### Second Units Study Individual Interview Questionnaire

#### Section 1: Background Information

1. Gender of interviewee: \_\_\_ male \_\_\_ female
2. What is the language that you first spoke? \_\_\_\_\_
3. Is this the language you still use most at home? \_\_\_ yes \_\_\_ no \_\_\_ not applicable
4. What about English? Do you feel you speak it well? \_\_\_ yes \_\_\_ somewhat \_\_\_ no
5. Can you read it? \_\_\_ yes \_\_\_ somewhat \_\_\_ no
6. Can you write it? \_\_\_ yes \_\_\_ somewhat \_\_\_ no
7. Do you speak any other languages? \_\_\_ yes \_\_\_ no [If yes, name:] \_\_\_\_\_
8. Can you read any other languages? \_\_\_ yes \_\_\_ no [If yes, name:] \_\_\_\_\_
9. What is your age as of your last birthday? \_\_\_\_\_
10. Where is your place of birth? (City/region, province or state, and country) \_\_\_\_\_
12. What is your marital status?  
  
Single ☐ \_\_\_\_\_ Divorced \_\_\_\_\_ Common-law \_\_\_\_\_ Married \_\_\_\_\_ Widowed \_\_\_\_\_  
Separated \_\_\_\_\_
13. If married or common law] Is your partner living with you? yes \_\_\_\_\_ no \_\_\_\_\_
14. What is your current status in Canada. \_\_\_\_\_
15. How would you describe your ethnic or racial background? You can list more than one ethnic heritage if you like \_\_\_\_\_
16. How many years have you been in Canada? \_\_\_\_\_

Residents	Gender	Ages	Relationship	Earning or dependent	Type of job

17. Do you have any children? Yes \_\_\_\_\_ No \_\_\_\_\_

18. How many? \_\_\_\_\_ ☐



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19.

Have you any other family members here in Canada? - For example, parents, ☐grandparents, brothers, sisters, their children, etc. Yes\_\_\_\_\_ No \_\_\_\_\_

20. How many? \_\_\_\_\_

21. . Do you have a bank account? Yes\_\_\_\_\_ No \_\_\_\_\_

22.. How did you find out this second unit?

Internet\_\_\_\_\_ Friends/Family\_\_\_\_\_ Realtor\_\_\_\_\_ Others\_\_\_\_\_

23. Could you provide details about people living in this unit with you:

## Section 2: Income and jobs access

23. Do you currently have a job? \_\_\_\_\_
24. What is your field of employment? \_\_\_\_\_
25. What is the title of your jobs? \_\_\_\_\_
26. Have you any other family members (parents, grandparents, brothers, sisters, their children) in Canada or elsewhere who are dependent on you ☐ for financial support? Yes \_\_\_ No \_\_\_
27. How many dependents do you have? \_\_\_\_\_
28. What are your sources of income? \_\_\_\_\_
29. What was your occupation before you came to Canada? \_\_\_\_\_
31. What kind of work would you like to do here in Canada? \_\_\_\_\_
32. Please describe the highest level of schooling you had completed before you came Canada \_\_\_\_\_
33. If you had trade or professional qualifications from abroad, are they recognized in Canada? Yes \_\_\_\_\_ No \_\_\_\_\_ unknown/uncertain \_\_\_\_\_
34. Have you received any education or training in Canada? Yes \_\_\_\_\_ No \_\_\_\_\_
- [If yes] Please explain: \_\_\_\_\_

## Section 3: Migration History

35. Why did you choose to come to Canada?
- Job opportunities [If so, have them describe.] \_\_\_\_\_
  - Social or other services [If so, describe the specific types of social services] ☐ \_\_\_\_\_
  - Ties to friends or family in Canada \_\_\_\_\_
  - Other reasons? [If so, have them describe.] \_\_\_\_\_ ☐

36. How long have you lived in Canada? \_\_\_\_\_

37. When you first came to Canada, did you come to this city? Yes \_\_\_\_\_ No \_\_\_\_\_

38. If you lived elsewhere in Canada, why did you choose to come to this city?

- A hope for better job opportunities. [If so, describe them] \_\_\_\_\_
- Social or other services [If so, describe the specific types of social services.] ☐ \_\_\_\_\_
- An opportunity to live near people with my ethnic background
- Ties to friends or family in Toronto/Hamilton/Peel
- Other reasons?[If so, have them describe.] \_\_\_\_\_ ☐

39. What is the main reason why you have remained in Mississauga? \_\_\_\_\_

Section 4: Housing Conditions:

40. Can you provide the history of changing residence during the last five years, starting from today?

Housing type	Duration of stay	Reason of moving	City

41. How do you think living in a Second Unit has contributed you?

\_\_\_\_\_

42. What is the primary reason of you moving in this neighbourhood?

Proximity to work \_\_\_\_\_ Children's school \_\_\_\_\_ Neighbourhood  
reputation \_\_\_\_\_ Others \_\_\_\_\_

43. Did you benefit from any of the following social benefits of these units? Social networks in

- Your Community \_\_\_\_\_ Neighbourhood \_\_\_\_\_
- Across neighbourhoods \_\_\_\_\_ City-wide \_\_\_\_\_

44. How have these networks assisted you:

- Full-time Jobs \_\_\_\_\_ Part-time \_\_\_\_\_ jobs \_\_\_\_\_
- Earning money through private enterprises such as baby sitting, stitching, tutoring  
etc. \_\_\_\_\_
- Basic information such as shopping, transportation, jobs, schooling  
etc. \_\_\_\_\_
- Not being lonely \_\_\_\_\_

45. Do you provide any services in the neighbourhood on payment? Yes \_\_\_\_ No \_\_\_\_

46. What is this service? \_\_\_\_\_

47. How often do you do this on a monthly basis? \_\_\_\_\_

48. What do you think is your primary need right now?

- Job \_\_\_\_\_ Better housing \_\_\_\_\_ Education \_\_\_\_\_ Monetary assistance \_\_\_\_\_
- Basic know-how about this society \_\_\_\_\_ Others \_\_\_\_\_

49. Do you feel threatened living in the unit? Yes \_\_\_\_\_ No \_\_\_\_\_

50. What are the reasons:

- Legal status \_\_\_\_\_ Behavior of owner \_\_\_\_\_
- Amount of rent \_\_\_\_\_ Others \_\_\_\_\_

51. Do you feel that you are looked down due to living in it? Yes \_\_\_\_\_ No \_\_\_\_\_

52. Are you allowed to use the backyard? Yes \_\_\_\_\_ No \_\_\_\_\_

53. Do you have a car? Yes \_\_\_\_\_ No \_\_\_\_\_

54. Which license do you have G, G1, G2 etc.? \_\_\_\_\_

55. Number of cars \_\_\_\_\_

56. Are you allowed to park your car/ cars? \_\_\_\_\_

Comment about parking

availability \_\_\_\_\_

57. How many times are you allowed to use the laundry in a week? \_\_\_\_\_

58. Number of loads \_\_\_\_\_

59. If there are, do you think the difference of opinion with the owner are due to;

Garbage disposal \_\_\_\_\_ Snow shoveling \_\_\_\_\_ Noise \_\_\_\_\_

Car parking \_\_\_\_\_ Use of laundry \_\_\_\_\_ Maintenance by the renter \_\_\_\_\_

Access to the unit \_\_\_\_\_ Physical Condition of the unit \_\_\_\_\_ Rent \_\_\_\_\_

Any other \_\_\_\_\_

60. Please use □□□□□ required, once for each attribute:

Attributes	Unsatisfactory	Satisfactory	Good	Excellent
Design				
Layout				
Maintenance				
Safety				
Owner's behavior				

61. Do you use any settlement service from the

- School\_\_\_\_\_
- Settlement services\_\_\_\_\_
- Community organizations\_\_\_\_\_
- Ethno-Specific Service Agencies \_\_\_\_\_
- Ethno-Specific Social Clubs\_\_\_\_\_
- Multi-Ethnic Agencies \_\_\_\_\_
- Neighbourhood Centers\_\_\_\_\_

62. Do you go to the community center? Yes \_\_\_\_\_ No \_\_\_\_\_

63. If yes, why do you go there?

- Classes \_\_\_\_\_ Activities \_\_\_\_\_ Volunteering \_\_\_\_\_ Other \_\_\_\_\_

64. Do to use paid activities? Yes \_\_\_\_\_ No \_\_\_\_\_

65. If not, why?

- Charges \_\_\_\_\_ Nature of available activities \_\_\_\_\_ Language \_\_\_\_\_ Others \_\_\_\_\_

66. Do you think that there could be programs in community centers that could assist you in your settlement process? Yes \_\_\_\_\_ No \_\_\_\_\_

67. What programs do you prefer would be there? \_\_\_\_\_

68. Anything else that you think is important and the researcher should ask or know for this research? \_\_\_\_\_

## **APPENDIX C**

### **Framework for owner interviews Second Units research**

1. 10 Owners would be interviewed in this research. The questions are aimed to find out what their preferences are while renting out units:
  - Particular ethnicities
  - Age groups
  - Special needs
  - Signing lease
  - Damage to property
  - Beliefs and values
  - Gender
  - Job (part time/ Full time)
  - References
  - Credit History
  - Number of people
  - Pets/ smoking
2. Basic information would consist of their
  - Name
  - Age
  - Gender
  - Ethnicity
  - Years they own the property
3. Their views about the benefits and drawbacks of Second Units for
  - Second Unit tenants



- Second Unit owners
  - Neighbourhood
  - City wide
  - Others if they want to add any thing
4. Anything that they have not been asked in this research but they think is really important for the researcher to know?

## **Appendix D**

### Interview framework

with

Settlement Services, Community Organizations, and the City of Mississauga

New immigrants need settlement services for their socio-economic integration in Canada.

Interviews would be conducted at a stage when surveys would have identified how Second Units contribute to the socio-economic integration of new immigrants and where they lag behind?

Providing settlement services where lags are identified, or introducing more benefits, with the Second Unit allowance would contribute to the smooth integration of new immigrants. My interview with the organizations, settlement services and the City has the following aims:

- Are settlement services directed to the needs of new immigrants?
- What are these needs and how are they catered for?
- Literature identifies the gaps between settlement services and the needs of new immigrants. I have conducted a survey with new immigrants living in the Second Units (explain if required). This survey (explain the results of the survey) has informed about the benefits and problems faced by new immigrants living in Second Units. These problems can be mitigated with your help through policies, plans and programs. How can you help in solving this problem (tell them the issue or give them a solution and ask what role they can play to make it better)?
- How can the City of Mississauga contribute to new immigrants' settlement through policy, plans and programs in conjunction with agencies or otherwise?

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