Planning for Ethnic Diversity:
The Case of the Punjabi Sikh Community in Calgary

Masters Degree Project
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ABSTRACT
Planning for Ethnic Diversity:
“The Case of the Punjabi Sikh Community in Calgary”
by
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This Master’s Degree Project examines the effects of ethnic diversity on
residential planning in Calgary with a particular focus on access to affordable
housing. The objectives of the study are: i) to examine the impact of immigration
on access to housing in Calgary; ii) to review the role of ethnic clustering, cultural
attitudes, and kinship networks in determining housing selection; and iii) to
provide recommendations that can enhance affordable housing initiatives in
Calgary.

The research focused on the experiences of the Punjabi Sikh community in
northeast Calgary, which has established an area of minority concentration or
ethnic enclave. The enclave has many attributes that attract individuals, such as
the presence of ethnic businesses and retail, religious and cultural institutions
and family networks. The ethnic enclave also provides a number of affordable
housing opportunities to community members through kinship networks as well
as other informal social support. In the context of growing supply shortages of
affordable housing in Calgary, many new immigrants live with relatives and/or
rent illegal suites in the area. These housing choices often result in increased
density and poorer living conditions for the Punjabi Sikh community and in many
cases challenge municipal zoning practices.

The study argues that the problem of inadequate access to affordable housing
for new immigrants needs the explicit attention of housing policy experts and
municipal planners in rapidly expanding and ethnically diverse city such as
Calgary. Based on the review of best practices in the United States, Australia,
and Great Britain, it makes specific policy recommendations focused on three
areas of intervention. Firstly, it argues that the provision of affordable housing
can be enhanced by policies that incorporate inclusionary zoning and more
secondary suites. Secondly, the provision of non-market housing through ethnic
non-profit organizations operating in a supporting financial framework needs to
be introduced. Thirdly, specific homeownership initiatives sensitive to ethnic
diversity are identified.

Key Words
Ethnic Diversity, Ethnic Enclaves, Immigration, Affordable Housing, Public-
Private Partnerships, Kinship, Punjabi Sikh Community, Non-profit organizations.
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Chapter 1: Introduction

1.1 Background

Canada is known as the land of immigrants. More than 200,000 immigrants come to Canada each year. Most of these immigrants are initially attracted to the larger Canadian cities such as Toronto, Vancouver, and Montreal due to large ethnic communities and the economic opportunities of the region. Calgary is one of the fastest growing cities in Canada and is attracting a larger share of these new immigrants. This growth has been spurred by good economic fundamentals of the province of Alberta and the local economy. Calgary’s future population growth will be fuelled mainly by immigration (Socio-Economic Forecast, 2003).

Over the years, government cutbacks have severely affected the settlement of new immigrants. In the settlement process, immigrants encounter two major barriers: (1) labour market integration; and (2) access to affordable and adequate housing. The importance of the second barrier is stated by Hulchanski, Murdie and Chambon (as quoted in Beer): “Finding a suitable place to live in a good quality, supportive neighbourhood is an important first step toward the successful settlement of new immigrants” (Beer, 2003, p. 4).

In 2001, according to Statistics Canada data, Calgary’s immigrant population was 197,410 or 20.9% of the total population of 943,310. This percentage represents a higher proportion than the national average of 18.4% and is the highest level in over 70 years (Immigration Fact Sheet, 2003). New immigrants bring with them different values, traditions and culture. In 2002, over 56% of the new immigrants who arrived in Calgary were of Asian origin (Immigration Fact Sheet, 2003). One of these Asian communities is the South Asian community which accounts for about 25% of new immigrants to Calgary and 4% of the current population. Within the South Asian community, the Punjabi community is the largest and most dominant group. It is
important to note that the Punjabi community is composed of many different religious groups such as Sikhs, Muslims, Hindus and Christians. This Master’s Degree Project will focus on the Punjabi Sikh community and its housing needs, due to the community’s size and concentration in Calgary.

The Sikh community comes from the northern Indian state of Punjab which is known as the “Land of Five Rivers.” This part of the South Asian subcontinent is very fertile and known for its agricultural history. Many of the Sikhs come from agricultural backgrounds and are known to be excellent farmers. Thus, these individuals have strong ties to land ownership.

Figure 1-1
The state of Punjab, which was divided at partition in 1947 between India and Pakistan, has many different religious denominations but predominately Sikhs, Hindus, and Muslims. The Sikh community predominately resides on the India side of the province but still has religious shrines in Pakistan. Although the Sikh community has different religious practices than the other religious groups, it shares linguistic and cultural attributes which cross religious boundaries. Due to the different religions, many of the cultural attributes are similar but have been modified over time to accommodate religious practices. Religion plays an important role in the community and shapes the lives of Sikhs. Because of the frequent need to defend their faith from foreign rulers and persecutors over the last five centuries, Sikhs have a reputation for being great warriors.

The Sikh community’s displays of courage and valour throughout history were noticed by the British who would later describe them as a “martial race.” Many Sikhs fought against the British colonizers in India, but later alongside the British in the British Indian Army and in the two world wars. The Sikhs formed a large part of the British Indian Army and to appease them the “British Government preferred to have the Sikhs remain a distinct force with Sikh symbols under the inspiration of their military traditions and martial creed” (Singh, 1994, p.15). After partition in 1947 many of the Sikhs who fought for the British Empire continued their military career in the Indian Army.

Although these individuals served under the British with great courage and valour, they still faced discrimination in immigrating to commonwealth countries. One of the most notable instances of discrimination in the 20th century in Canada was the Komogata Maru incident which took place off the western coast of Vancouver. The Komogata Maru was a Japanese vessel hired to take 376 passengers to Vancouver from Asia, of which 340 were Sikhs (Singh, 1994). Upon arrival in Vancouver, the vessel was prohibited from docking and unloading its passengers due to Canadian immigration policies. The passengers believed they had the right to travel freely within the British Empire and that the voyage
complied with Canada’s requirement of the continuous passage laws (Singh, 1994). Unfortunately, after two months under poor conditions the ship was escorted out of Vancouver harbour back to its originating points of departure.

Prior to the changes in the 1967 Immigration Act, Sikhs immigrated to Canada but in limited numbers. From 1900 to 1950 Sikhs made up more than 85% of all East Indians coming to Canada (Minhas, 1994). Following the changes implemented in 1967, many Sikhs decided to immigrate to Canada directly from India, the United Kingdom and British colonies in Africa. The new immigrants relocated mainly in Vancouver and Toronto, but many also went to other regional centers across Canada such as Montreal, Ottawa, Winnipeg, Edmonton and Calgary. Many of these individuals relocated in areas where economic opportunities were available or where kin or friends from back home lived.

1.2 Purpose and Objectives of the Master’s Degree Project

The purpose of this Master’s Degree Project (MDP) is to examine the effects of ethnic diversity on residential planning in Calgary, with regard to access to affordable housing particularly for the Punjabi Sikh community.

The research conducted for this MDP has the following objectives:

1. To examine the impact of immigration and access to adequate and affordable housing in Calgary and identify the challenges that come with it;
2. To explore the housing experiences of the Punjabi Sikh community, and the role of ethnic clustering, kinship, and cultural attitudes, in determining housing selection; and
3. To provide recommendations to enhance affordable housing initiatives in Calgary while taking into account the importance of ethnic diversity and the particular needs of the Punjabi Sikh community.
1.3 Methodology

The research will be conducted through a literature review, interviews, analysis of spatial mapping, participant observations and by analyzing the housing experiences of the Punjabi Sikh community in Calgary.

a. Literature Review

The literature review was undertaken to identify the major issues for immigrants in Canadian cities, such as immigration, multiculturalism, social exclusion and access to affordable housing. The review included journal articles, books and policy documents. The focus was on a Canadian context with specific focus on Calgary, although the literature was reviewed to determine some of the best practices in the United States, Australia, and Great Britain. This review will guide the analysis of ethnic diversity in residential planning and design in Calgary. The materials that were reviewed focused on the following issues:

1. Evaluation of immigration and housing policy of Canadian governments;
2. The importance and effects of immigration on housing in Canada, but more specifically in Calgary;
3. The need for affordable housing in Calgary and the role of NGOs in providing housing services to immigrants;
4. The role of kinship networks and the subsequent formation of ethnic enclaves that provide social capital and embrace the network; and
5. Insights from international best practices for provision of affordable housing through public/private partnerships with ethnic groups will be analyzed to inform policy recommendations.
b. Key Informant Interviews

Key informant interviews were undertaken to explore attitudes and opinions on housing options. These individuals were chosen based on their level of expertise in dealing with new immigrants and housing. A total of 13 interviews were conducted to obtain the primary information required for this study. The various stakeholders included municipal government representatives, non-governmental organization professionals, and private sector individuals such as real estate agents and developers. The different groups were asked different types of questions.

Municipal Planning Staff

The questions that are formulated for municipal planning staff aimed to identify existing planning policies towards ethnic communities. These policies are related primarily to ethnic diversity and housing. The City of Calgary was contacted to provide suitable candidates for interview.¹

Representatives:

- Jeny Mathews-Thusoo, City of Calgary, Issue Strategist
- Valerie Pruegger, City of Calgary, Research Social Planner Diversity Issues
- Sharon Stroick, City of Calgary, Coordinator Social Plan Development
- Yasmin Dean, City of Calgary, Issue Strategist

Non-Governmental Organizations

The questions that were formulated for non-governmental organization workers to identify the existing housing programs and their deficiencies in providing adequate services for ethnic groups. A list of all non-governmental organizations in Calgary was obtained from the Alberta Government Human Resources & Employment Department which provides services to immigrant groups. The

¹ The insight obtained from Valerie Pruegger, Sharon Stroik, and Yasmin Dean occurred in previous research conducted for the City of Calgary which forms the basis of this study.
organizations that were chosen provide housing services to immigrants or deal
directly with the Punjabi Sikh community.

**Representatives:**
Margret Styczynska, Calgary Catholic Immigrant Society, Manager Resettlement Services Division
Lalita Singh, Council of Sikh Organizations, Coordinator
Jaswinder Johal, Dashmesh Cultural Center, Past President
Darshan Dhaliwal, Deshmesh Cultural Center, Chairman

**Private Sector/Developer**
For the private sector community, including developers, questions were formulated to identify any specific planning and designs catering to ethnic groups, particularly the Punjabi Sikh community. A sample of developers was obtained from the Urban Development Institute in Calgary. A developer was chosen who had most recently built in north-east Calgary, particularly in the areas of higher concentration of South Asians.

**Representatives:**
Jeff Blair, Genesis Development Corporation, Planning Manager
Preetpal Shergill, Park Green Homes, President

**Private Sector/Real Estate Agents**
A sample of Punjabi (Sikh) real estate agents was generated with the assistance of the Calgary Real Estate Board. The Real Estate Board was asked to provide names out of which three were interviewed. These professionals were interviewed in their professional capacity based on their knowledge of housing preferences of the Sikh community, and selected due to their extensive involvement in north-east Calgary.
Representatives:
Dan Sidhu, Re/Max Lakeside, Broker
Rajbir (Mickey) Virk, Century 21 Bravo, Real Estate Agent
Jaswinder Johal, Alliance Real Estate Ltd, Real Estate Agent

The interviews were face-to-face and were documented through note-taking. The transcribed data was analyzed and combined the responses into common themes. The identified highlighted themes, and where appropriate the interview quotes were used in the case study analysis to reinforce research findings.

c. Spatial Mapping

Spatial mapping determined the formation and location of visible minority groups since 1991. Using the same time periods, the patterns of movement and location of clustering of the Punjabi Sikh community was established.

d. Alternative Mode of Participant Observation

As a real estate professional and an active member of the Punjabi Sikh community, personal and professional observations were made through community events and interaction in the local economy. Through these observations important characteristics of the community were determined.

1.4 Approach or Mode of Analysis

An analysis of the information gathered in the literature review and key informant interviews were conducted to identify the issues relating to ethnic residential planning and housing options. An analytical framework has been developed to guide the analysis in this study as illustrated in Box 1 the framework establishes clear links between the housing and labour market position of immigrants and their ability to access affordable housing (market or non-market). Upon arrival in Canada,
Immigrants often face labour market and housing barriers. Their ability to overcome these barriers depends on a number of characteristics, such as age, family status, ethnicity, education language ability, job skills and income (Hulchanski, 1997; University of Toronto, 2005). Often new immigrants choose to settle in ethnic enclaves where the culture is familiar and discrimination from the host society is avoided, thus allowing easier adaptation (Smith, 2004, Gross and Schmitt, 2001). Ethnic enclaves also offer a number of affordable housing opportunities, such as living with friends or relatives and members of the extended family. New immigrants, often due to language barriers, find jobs in the local ethnic economy, which assists with the adjustment and settlement process (Salaff et al, 2003). With respect to types of housing in Calgary, market housing includes homeownership and rental housing. Rental housing takes different forms: conforming, non-conforming or illegal. Non-conforming or illegal rental accommodation refers to extras suites in homes that are not zoned for multiple occupancy. Non-market housing (known as social housing) can take the form of subsidized rental or transitional housing (City of Calgary, 2003a). These housing forms are supplied locally by the municipal government and non-governmental organizations (NGOs). The provision of affordable market and non-market housing is dependent on the commitment of different levels of government to support it through various policies or initiatives.
The South Asian community and particularly the Punjabi Sikh community were studied to provide insight into ethnic enclaves and housing issues. Identification and formation of these ethnic enclaves over time was done by spatial mapping. Further analysis was provided by identifying housing tenure, selection criteria, location, density, housing typologies, and the difficulties encountered. It is important to analyze these factors as little is known about the housing experiences of immigrants in Canada (Murdie, 1999).

1.5 Limitations of the Study

The focus of this MDP is on planning for ethnic diversity in Calgary. Although the City of Calgary has many visible minority groups and a large number of new immigrants, there are few studies on this problem. Due to the time constraints and resources available, the focus of the MDP has been on one ethnic community in Calgary. Much of the study explored the formation of ethnic enclaves and the housing needs and challenges of the Punjabi Sikh community. Due to these factors any conclusions that result may not be applicable to all ethnic groups. Prior to this study no identified research had been done which identified the housing needs of the Punjabi Sikh community.

1.6 Organization of the Master’s Degree Project

Chapter 1 has provided an introduction, background information on the Punjabi Sikh community, statement of purpose and objectives of the master’s degree project, as well as a description of the methodology employed. Chapter 2, through a literature review, provides analysis of the government’s role and the importance of housing. Chapter 2 identifies the formation of ethnic enclaves and their composition. The final part of the chapter provides examples of innovative
international policies. Chapter 3 focuses on ethnic diversity in Canadian cities and in Calgary by identifying changing patterns of immigration and the abilities of new immigrants. Chapter 4 identifies the role of governmental and ethno-cultural organizations in the provision of affordable housing. Chapter 5 focuses on the spatial concentration of the Punjabi Sikh immigrants in Calgary, providing the location, patterns of movement, composition and concentration. Chapter 6 provides an historic overview of the Sikh community and key institutions in Calgary. The chapter identifies the locational preferences, role of the ethnic economy, housing preferences and community selection criteria of the community. Chapter 7 provides recommendations and conclusions based on the study. Various policies and programs will be recommended which enhance affordable housing options and residential planning in Calgary.
Chapter 2: Literature Review

2.0 Introduction

Immigration has always been a vital aspect of Canada’s history. Prior to 1967 immigrants were selected on the basis of ethnicity and nationality, favouring Western Europeans and immigrants from the United States of America. However, the Immigration Act of 1967 changed the criteria to a merit-based point system, allowing non-white and non-European immigrants to apply. The consequence is that over the last four decades, Canada has become even more ethnically diverse and has many challenges in adaptation. (For statistical data on immigration see Chapter 3.) To make Canada a home for these new immigrants, policies were enacted to protect and celebrate the differences of the new ethnic groups. These initiatives included the *Multiculturalism Policy*, the *Human Rights Act* and, most importantly, the *Charter of Rights and Freedoms*. Although the initiatives were intended to make Canada a just society, immigrants still faced many challenges in the settlement process.

With ethnic diversity come many problems ranging from labour market integration to lack of affordable housing and social exclusion. A large portion of new immigrants to Canada are visible minorities and these groups have more difficulty adjusting to the host society. As a result, they face greater discrimination. Unfortunately, government funding has declined over the years, which has limited settlement programs and affordable housing initiatives. While funding for affordable housing has deteriorated, the inability of market forces to provide new housing has contributed to this decline.

For many immigrants, ethnic enclaves have become a means of survival. These enclaves provide kinship, cultural facilities, traditional languages and employment
opportunities. With the many positive attributes, however, come negative impacts on the long-term settlement of these immigrants.

2.1 Government Devolution and Fiscal Restraints, Downloading of Services

Historically, the federal government has played a significant role in providing affordable housing in Canada. The pre-1980s was a time of an expanding governmental role in the housing sector. Then with a new federal government under Conservative Prime Minister Brian Mulroney, the situation changed. The Conservatives stopped all funding for affordable housing due to a change in ideology which focused on market forces and fiscal restraint. This philosophy of devolution followed similar trends in the United Kingdom and in the United States.

As market responses were non-existent and Canada experienced growth from the 1990s onward, the impact on the housing sector was significant. Hulchanski states that “Canada has the most private-sector dominated, market-based housing system of any Western nation…and the smallest social housing sector of any major Western nation” (Hulchanski, 2002, p. 7).

As federal and provincial governments cut funding for housing and other social programs, the municipalities encountered a handing-down of services. Freiler states (cited in Chisholm, 2003), “The demographic changes brought about by immigration and the financial stresses caused by ‘downloading’ of responsibilities highlights the need to pay closer attention to issues of inclusion and diversity” (Chisholm, 2003, p. 38). The importance of providing immigrant services (especially housing) is obvious in tackling issues of social exclusion.

Government cutbacks at all levels impacted the supply of affordable housing in Canada. The opportunity to obtain adequate and affordable housing is a major
component of the settlement process. As municipalities had budgetary constraints, the burden was handed on to the NGOs. This situation created a crisis in Canadian municipalities, as homelessness has risen to critical levels across the country.

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

A housing problem is deemed to exist if a household pays more than 30% of pre-tax income for shelter (a housing affordability problem) and/or if a household lives in crowded conditions (a housing suitability problem determined by National Occupancy Standards) and/or if a household lives in a home in need of major repairs (a housing adequacy problem). (p. 4)

New immigrants are faced with many challenges in obtaining adequate and affordable housing in their early years in Canada. As most immigrants live in urban centers, the costs encountered are usually higher than in rural locations. In 2001, immigrant households had an incidence of core-housing need that was 4.7 percentage points higher than non-immigrant households (CMHC, 2004). To solve the accommodation problem, many new immigrants live with relatives and/or rent illegal suites, leading to increased density and poor living conditions. These factors contribute to the problems of social exclusion and in many cases challenge municipal zoning practices.

2.2 Access to Housing

Housing is the essential first step in the resettlement process. The importance of housing is stated by Hulchanski, Murdie and Chambon “Finding a suitable place
Having a home is important for people’s well-being. Having a home is more than a shelter; it provides the opportunity to interact socially in a community. Hulchanski (2002) states:

Having no place to live means being excluded from all that is associated with having a home, a neighbourhood and a set of community networks. It means being exiled from the mainstream patterns of day-to-day life. Without a physical place to call “home” in the social, psychological and emotional sense, the hour-to-hour struggle for physical survival replaces all other possible activities. (p. 8)

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

The relationship between access to housing and discrimination contributes to social exclusion. Immigrants face many barriers in the settlement process. Hulchanski (1997) identifies primary and secondary barriers to successful settlement which are described as follows:

Primary barriers are those resulting from the social construction and the social use of certain characteristics of a person’s profile that are extremely difficult, if not impossible, to change. These are: (1) skin
Immigrant Housing

colour ("race"), (2) ethnicity/culture/religion, and (3) gender. Secondary barriers are characteristics of a person's profile which can be changed, and often do change, over time. These are: (1) level of income, (2) source of income, (3) knowledge of the housing system, (4) language/accent, (5) household type and size, (6) knowledge of institutions and culture, and (7) experience with the dominant institutions and culture. (p. 8)

The process which limits equal access to the basic needs and rewards of society is known as differential incorporation (Hulchanski, 1997). It recognizes that many households have a limited choice in housing due to the primary and secondary factors. Immigrants face difficulties in the housing and employment markets where factors such as discrimination, ethnicity, financial constraints, language ability and lack of knowledge of the host society are combined to deny them access to equal opportunity (Danso & Grant, 2000). The impact on housing is evident in the research conducted by the Housing Experience of New Canadians research group, which noted: “Households have differential access to vacancies, in private as well as public sector housing” (www.hnc.utoronto.ca/projects/fgroups.htm).

As noted above, the lack of language skills affects labour-market integration. It also causes barriers in the housing market due to an inability to communicate with housing providers. A lack of language skills may also contribute to a lack of understanding of the housing system and the rights of tenants. It may lead to predatory and discriminatory practices by landlords, and limit the options for tenants to find appropriate housing.

The combination of these barriers contributes to the concentration and segregation of immigrant groups. Discrimination against immigrants occurs in the housing market due to preconceived notions about their culture. The discriminatory practices of landlords and social housing policies contribute to the
problems of many immigrant groups. As a result, many immigrants live and work in their ethnic communities, often for lower wages, thus limiting their potential. As immigrants have a disadvantage in the housing and job market, this affects their resettlement and long-term prospects in Canada.

2.3 Ethnic Enclaves

In analyzing the composition of ethnic enclaves, it is necessary to draw upon the concepts of the Social Capital Theory formulated by Jane Jacobs in the 1960s. It has recently regained prominence and is considered an important tool in city planning. Robert Putnam (2000), in Bowling Alone: The Collapse and Revival of American Community, discusses the importance of social capital as a valuable tool in addressing societal problems. “Social capital” is defined by Putnam (2000) as “social organization such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit” (p. 67). Social capital can be used for individual good or collective good but is dependent on relationships to be effective. The effect is that, individually, people reach out along their networks or relationships of trust and reciprocity to obtain social support.

The Social Capital Theory has two main components: bridging and bonding. The concept of “bonding social capital” depends on the links among people who are like one another; it is important for getting by. Bridging depends on the links among people who are unlike one another and is crucial for getting ahead (Vidal, 2004). For new immigrants, bonding may occur for accurate information, social and financial assistance on arrival in a new country. This reliance on bonding may explain the segregation of immigrant communities.

Bridging is important for individuals or groups to get ahead in society as it connects those who do not interact with one another. The two main concepts are explained by Avis Vidal. The first is that “bridging capital pulls together and
begins to bond members of a community, which allows the community to build new fruitful bridges … it builds links between the disinvested community and the mainstream” (Vidal, 2004, p. 166). Woodcock (2004) adds to the concept of bridging social capital by explaining the importance of creating vertical links or connections to people in a position of authority, which would play a crucial role in development and poverty alleviation (p. 186).

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

The formation of ethnic enclaves is based on the bonding ties of social capital kinship networks that help to integrate newcomers into society. This social organization is important as Peach says, “It created an environment of social welfare and cohesion in an antagonistic environment; and it fostered the perpetuation of traditional norms, values, and beliefs amongst the newcomers” (cited in Nasser, 2003, p. 29). The key components of the social capital theory will be the basis for the following analysis.

New immigrants tend to locate in ethnic enclaves for many reasons. The enclave provides a warm embrace where kinship is located, cultural activities are possible, and many cultural barriers are non-existent. In Canada, new immigrants have been clustering for many decades for economic, social and cultural reasons. It is suggested that the concentration of immigrant groups is a
voluntary phenomenon; they choose to segregate so they can retain their culture and identity (Preston & Wong, 2002). Although this segregation is voluntary, other factors contribute, such as community comfort and discrimination: “Somalis move to Dixie Rd., come to this area because of language problems and to be among other Somalis, they feel more comfortable, to avoid discrimination” (www.hnc.utoronto.ca/projects/fgroups.htm). Calgary has seen the concentration of immigrants in many of the city’s census tracts as shown in Appendix A.

The characteristics of ethnic groups are described by Murdie and Teixeira (2000):

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

Ethnic enclaves are urban neighbourhoods with shared cultural characteristics. Hou (2004) describes a concentration of 30 percent or more a visible-minority neighbourhood. Other scholars suggest that ethnic neighbourhoods can be defined by a low of 10 percent to a high of 40 percent of immigrants in a particular neighbourhood (Hou, 2004).

Since new immigrants come from outside the Canadian urban system, they should have no preferences “but they tend to favour locations with a history of previous immigration, supportive institutions, and employment and money-making opportunities” (Bunting & Filion, 2000, p. 110). Papillon (2002) adds to this when he states that immigrants “have a tendency to settle in neighbourhoods where it will be easier to establish their social networks and maintain the cultural identity of their country of origin” (p. 12). Some of these cities, such as Toronto, Vancouver, and Calgary, are more attractive to immigrants because of local
conditions such as a larger concentration of immigrant groups and economic opportunities. The key in this process is the dissemination of information through social and information networks, which promote or advise against a particular city or area.

The emergence of ethnic neighbourhoods is based on immigrants locating closer to established ethnic groups rather than concentrating in any particular neighbourhood (Hou, 2004).

2.3.1 Types of Minority Neighbourhoods

Ethnic neighbourhoods differ in their socio-economic conditions, formation and dispersal. As a result, there are distinguishable differences between immigrant enclaves, ethnic communities, and minority ghettos. In Canadian urban centers the downtown core has traditionally welcomed new immigrants. The trend in these communities is an inward movement of a new immigrant group and dispersal or relocation of the previous one due to upward mobility following economic success and cultural assimilation. Logan, Alba and Zhang (2002) describe these immigrant enclaves as transitional neighbourhoods where new immigrants with limited economic resources cluster together for affordable housing and mutual support.

Trends have recently changed as many immigrants tend to relocate close to or within ethnic enclaves located on the outskirts of many cities or in the suburbs. Despite economic success and social integration in the host society, many of these immigrants choose to live in the enclave setting. This formation is described by Logan, Alba and Zhang (2002) as an ethnic community. This term refers to the concentration of ethnic group members who have adequate resources to choose their place of residence. This trend reflects the economic success of many immigrant groups which establish areas of concentration by
preference rather than necessity and can afford better housing. These immigrant groups relocate rather than dispersing throughout the urban center.

In the United States, minority ghettos are prominent in many metropolitan areas. This phenomenon reflects the history of discrimination and social exclusion experienced by the Black and, more recently, the Hispanic communities. These minority ghettos, like immigrant enclaves, have characteristics such as undesirable housing, high poverty rates, and poor social conditions (Hou, 2004).

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

### 2.3.2 Poverty and Segregation

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

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

Immigrant groups in the early 1990s were consistently overrepresented in the poorest census tracts of Canadian cities. A neighbourhood is considered to be poor when more than 20 percent of the population is poor (Kaziempur & Halli, 1997). The immigrant groups likely to reside in the poorest neighbourhoods were Black, Chinese, Filipino, Spanish and Vietnamese (Smith, 2004).

Many of these ethnic groups have now established communities away from traditional areas such as the inner city where the service providers are located, so services and programs may not be available in the new locations. It should be noted that access to social services and programs is crucial for new immigrants to adjust and make a positive contribution to society.

Although immigrant groups are generally poorer, there is limited evidence to suggest that immigrants who live in minority neighbourhoods in Canada are poorer than minority group members living in the mainstream (Hou & Picot, 2003, p. 25).

2.3.3 Ethnic Economy
The ethnic economy is a social structure of kinship and social networks. Many immigrants turn to self-employment because of discriminatory factors in the labour market such as language barriers and a lack of recognition of credentials. These small businesses operate in niche markets catering to the local ethnic community. The business owners may rely on social capital (available in their community) in establishing their business. The social capital is mobilized through ethnic social networks as stated by new immigrant entrepreneur Mei Chang: “It is like a circle, using business to build social networks and using social networks to build business” (Salaff et al., 2003, p. 2). The social capital in ethnic communities is developed through business by the creation of social networks. These networks provide financial assistance to entrepreneurs, employment opportunities for individuals, and niche markets.

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

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

The benefits of an ethnic enclave economy are offset by negative effects. Immigrants who rely on enclaves for survival are less likely to learn new skills in language and employment. A lack of these skills limits the opportunities for new immigrants and creates additional barriers to labour-market integration. This argument is supported by Borjas (2000): “The enclave can become an economic stranglehold by cutting off immigrants from many alternative job opportunities,
and by reducing the incentives for immigrants to acquire the types of skills (such as English language proficiency) that American employers value” (p. 93).

As a result, limited skills may hinder the movement to better paying jobs and restrict the type and number of jobs that are available in the mainstream labour market (Borjas, 2000). In the long run, this might have great impact because the immigrant is unable to escape the captivity of the ethnic employer and the job s/he offers.

There are other notable disadvantages to the ethnic economy. Many newcomers are exploited by their employer. Low-skilled immigrants who find employment in their ethnic community are susceptible to exploitation, such as lower wages, lack of information, and the violation of labour laws. Although new immigrants face lower wages and other types of exploitation by living and working in the ethnic enclave, they may want to make those sacrifices to maintain links to their culture.

2.3.4 Kinship Networks

The analysis of ethnic enclaves shows that kinship and social networks play an important role in integration because people are linked to one another through these networks. The networks affect migration in two ways: (1) by making migration less risky for other individuals by circulating information; and (2) supplying further migration, as kinship networks send money home, making migration a viable strategy for diversifying economic risk (Curran & Saguy, 1997).

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

Another important result is the information relayed by these networks. Many immigrants will migrate to a city where known kinship networks exist, because accurate information is received. Immigrants tend to relocate where a network is already in place.

In many ethnic communities, kinship and social networks are a crucial part of the settlement process because they provide essential social capital. The kinship networks provide support upon arrival for new immigrants in the form of shelter and financial and employment assistance. Walton-Roberts and Hiebert (1997) in their analysis of the Indo-Canadian community note:

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

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

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

Although many new immigrants rely on their kinship networks for support, especially in settlement, they also feel strain placed upon them by those support systems. This strain is caused mainly by economic factors. As new immigrants struggle for survival, they are expected to send money to help the family back home. It is also common in many ethnic communities for new immigrants to be responsible for sponsoring additional family members. This obligation can be onerous as these individuals have to show substantial income in order to sponsor. As a result, many work multiple jobs and long hours to meet these needs. In the new country, therefore, newcomers may get financial assistance from family, but many feel the additional cultural and personal pressures of their indebtedness to family members (Walton-Roberts & Hiebert, 1997).

This section has provided a detailed analysis of ethnic enclaves and the reasons for their development. Many of the challenges immigrants face are a result of economic and social factors that are faced in Canadian society. As government are continuing to face challenges in providing adequate services and programs to new comers, other alternatives need to be looked at to fill the void. One option which recently has begun to gain notoriety is the use of Public Private Partnerships. The benefits of this system are tremendous as government or non-profits are able to benefit by partnering up with the private sector to share the risk and expertise. Through innovative financing mechanisms and sharing resources and responsibilities, these public-private partnerships are emerging as an approach to generate additional affordable housing units. Comparing to other countries such as the United States or Great Britain the development of public-private partnerships in Canada are still in its infancy. The Canadian situation as characterized by Pomeroy and Lampert (1998) has the following characteristics:
• Public funding or financing is almost non-existent (except for mortgage insurance)
• Public-Private Partnerships have few partners
• Municipalities and non-profit organizations are key players but lack funding transfers from senior levels of government
• An existing infrastructure of experienced non-profit development groups remain but, in the absence of development-fee revenues, is eroding
• The corporate and lending community is virtually absent, beyond providing standard conventional and insured financing
• Few formalized partnering mechanisms exist
• No financial intermediaries have emerged beyond CMHC, which provides some technical advice
• There has been limited use of tax measures
• Main preoccupation is on developing new projects rather than rehabilitation.

Within Canada there also are no specific provisions or incentives identified which cater to ethnic groups. Various government programs do offer assistance to promote and develop housing, none of which are tailored to the needs of ethnic communities. Due to lack of a Canadian framework the following section identifies international policies that attempt to tackle many of the issues presented in this section.

2.4 Innovative International Policies

This chapter has provided an overview of immigration trends and polices as well as showing the central importance of housing in the success of immigrants. This section focuses on the international best practices in housing that ease the settlement of new immigrants. The examples target market and non-market housing forms.
The development of social capital is significant in providing affordable housing and tackling social-exclusion issues. The importance of social capital and particularly the concept of bridging are essential for the empowerment of communities and the success of cities. The importance of non-profit housing providers in playing a key role in providing housing services is crucial for success under current conditions. In the era of devolution and downsized governments, Briggs (2004) argues: “Informal social organizations grounded in shared norms and effective personal and professional networks that span the public, private, and non-profit sectors will define the winning localities” (p. 154).

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

2.4.1 Community Housing and the Role of Public-Private Partnerships

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

Governments have allowed NPOs to manage and develop assets, but have provided a regulatory framework. In the UK this involves strict monitoring and risk management strategies to ensure that goals are met. The system of monitoring is transparent. The government has also provided opportunities for a private-sector response in financing projects.

This model of public-private partnerships (with an emphasis on tenant and community involvement in managing and directing affordable housing) is most
Immigrant Housing

effective. The process builds social capital and empowers individuals and communities.

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

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

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

The importance of alleviating the social exclusion of minority groups is central to the UK’s housing strategy. The Housing Corporation of the UK has a Black and Minority Ethnic (BME) housing policy. This policy is crucial as minority groups are empowered to handle their own affairs. The government’s objective, as stated by Hilary Armstrong, Minister of State for Local Government and Housing, “is to develop a culture among Registered Social Landlords (RSL) which empowers Black and minority ethnic communities, integrating their needs and aspirations into their everyday life” (www.housingcorplibrary.org.uk/housingcorp.nsf/AllDocuments/D1A3233286a9C).

In the UK, many RSLs are led by Black and minority ethnic communities. These housing associations provide niche services to their community
groups. In addition to providing housing services, RSLs are encouraged to provide other social services to their clients, based on need. The UK government calls this additional service "housing plus."

The strategy of the Housing Corporation has resulted in many successful local housing corporations whose clients are Black or minority groups. One example is the Tung Sing Housing Association (TSHA) which is the first registered Chinese housing association in Britain. The association was founded in 1984 by a group of Chinese professionals in the City of Manchester. The group planned to meet the needs of the Chinese community for adequate and affordable housing and provide culturally sensitive services. The association’s initial objectives were: To provide accommodation for the elderly, the disabled and one-parent families who often faced problems with the language barrier or particular cultural differences when approaching mainstream housing providers. (http://www.tungsing.co.uk/)

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

<table>
<thead>
<tr>
<th>Box 2-1 Tung Sing Housing Association Program Highlights</th>
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<tr>
<td>• Founded in 1984 by a group of Chinese businessmen in Manchester;</td>
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<tr>
<td>• First registered Chinese housing association in Britain;</td>
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<tr>
<td>• 1989 opened its first housing complex of 33 units at Faulkner Court in Chinatown;</td>
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• Has grown to own over 500 properties;
• Tenant satisfaction is high at 94%; and
• Provides services to other BME housing associations.

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

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

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

2.4.2 Assisted Home-Ownership Policies

Affordable housing is important for new immigrants in the early stages of settlement, although home-ownership initiatives need to be considered as an option. In the United States, many home-ownership initiatives target immigrant communities. The incentive for Americans to be home-owners is the deductibility of mortgage interest and property taxes from income tax. However, this benefit is of no use to new immigrants, who have lower incomes and lack savings, credit histories and an understanding of the financial system.
Many initiatives help new immigrants to become home-owners. One program is offered by the Office of Refugee Resettlement (ORR) and provides grants to public and private sector providers of services. The grant is set up as Individual Development Accounts (IDAs). These are asset building programs which target low-income working families. The IDAs provide new immigrants with additional savings as they match the account-holder savings on a 1:1 and up to a 4:1 basis. The accumulated savings can be used for a variety of purposes such as business, education and training, but saving for a down-payment is noted to be the most popular (Ray et al., 2004). In conjunction with the savings program, educational programs are provided on personal financing, housing, and mortgage markets. Ray and Papademetriou (2004) note that “The ORR IDA program is perhaps the best example of an initiative that directly targets needy newcomer households” (p. 37).

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

**Box 2-2 Major Barriers to Home-ownership**

- Cultural assumptions/lack of familiarity of U.S. credit system;
- Lack of credit history in a marketplace where financial tools used by institutions are based on credit-worthiness;
- Language limitations;
- Conventional mortgage product out of the reach for the low-income borrower; and
- Limited supply of affordable housing.
Box 2-3 Program Accomplishments through 2003

- 694 million in mortgage loans to 3,902 immigrant families;
- July 2000 Fannie Mae enhanced underwriting guidelines to allow non-permanent residents to be eligible for conventional mortgages under affordable mortgage products; and
- September 2003, new enhancements to community lending product, My Community Mortgage, that addresses the barriers that immigrants face in becoming homeowners.

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

Box 2-4 My Community Mortgage Program Highlights

- Borrower contributions as low as $500 dollars;
- Non-traditional credit histories acceptable;
- Expanded sources of down-payment options and closing costs, e.g., cash on hand, co-mingled gifted funds, Individual Development Accounts (IDA), unsecured or secured loans;
- Income sources from relatives or non-relatives living in the same household may be used for qualifying income;
- Income from part-time or multiple job employment of at least 12 month duration may used;
- Portion of income from co-borrower with no credit history may be used;
- Green Card not required but applicant need not be a permanent-resident alien, but must have legal right to live and work in the US; and
- Borrower must be employed in the US.
The Minnesota Home Ownership Center is an excellent example of a public-private partnership that has helped minority groups to obtain market education and affordable housing. The partners from the various levels of government and community groups are shown in Box 6. The key initiatives of the program include home-ownership and anti-predatory lending education, foreclosure prevention, providing affordable low-interest mortgage loans, and outreach to immigrant communities (Lawson, 2002). The center also provides its lower income clients with favourable closing-cost loans and first-time buyer loans while requiring the completion of a pre-ownership education course. The community partners provide education in different languages and education efforts range from training and workshops to private counselling services. A key part of the program is to involve people from immigrant communities. The members from the immigrant communities are hired by the Center partners in an effort to bridge the gap between lenders and homebuyers (Lawson, 2002). As the Center’s aim is to provide home-ownership services to immigrants, it targets its marketing efforts to immigrant groups, including publishing foreign-language newsletters, advertising in foreign-language newspapers, and promoting classes via radio commercials (Lawson, 2002). The program’s accomplishments are shown in Box 7.

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<tr>
<th>Box 2-5 Minnesota Home-ownership Center (MHOC) Partners</th>
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<tr>
<td>• Partnership that brings together different resources in the community as community institutions, governments, philanthropic organizations and banks work together;</td>
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<tr>
<td>• Community network-lending program that targets immigrants and low-income populations;</td>
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<tr>
<td>• State organizations (Minnesota Department of Commerce and Minnesota Housing Finance Agency);</td>
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<tr>
<td>• Municipal organizations (Minneapolis Community Development Agency, Minneapolis Housing Services, St. Paul Housing Information Center, and St. Paul Planning and Economic Development Department);</td>
</tr>
</tbody>
</table>
• Non-profits (Family Housing Fund and McKnight Foundation);
• Community partners (Community Neighbourhood Housing Services, Eastside Neighbourhood Development Company, Family Service of St. Paul, Neighbourhood Development Alliance, Northside Neighbourhood Housing Services, and Powderhorn Residents Group); and
• Operate under the umbrella of the Home Ownership Center, which serves as a focal point for all of the activities necessary to promote immigrant and low-income home-ownership.

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**Box 2-6 MHOE Program Accomplishments**

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

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**2.4.3 Inclusionary Zoning**

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

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

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

This chapter has identified the importance of ethnic enclaves and their key attributes. It was shown that social capital is a key aspect of many immigrants’ integration into society. Through the analysis it was identified that kinship and specific cultural attributes play an important role in the selection of community and housing.
Chapter 3: Ethnic Diversity in Canadian Cities & Calgary

3.1 Changing Patterns of Immigration

The Immigration Act of 1967 changed the composition of Canadian cities, making them more ethnically diverse. Continued reliance on immigration is necessary because Canada’s population growth has been slowing down over the last two decades due to an aging baby-boomer population and declining fertility rates. As a result, Canadian cities will become more ethnically diverse.

Immigration in Canada is a shared jurisdiction between the federal and provincial governments, with the federal government paramount (Papillon, 2002). The federal government is responsible for the selection and admission of newcomers through its immigration system. At the local level, the provincial government, municipalities and NGOs are increasingly responsibility for providing settlement services due to federal cutbacks. The lack of services provided by the federal government has had a large impact on the economic well-being of new immigrants, as noted in the previous chapter. Grant and Sweetman state that “Recent immigrants are facing lower labour force participation rates, higher rates of unemployment and lower earnings, and this may impose a greater burden on social programs” (Grant & Sweetman, 2004, p. 2).

Canada relies on immigration for population growth. Indeed, in recent years, over 60 percent of population increase has been from immigration. Without doubt, the impact of new immigrants is apparent across the country. Canada’s largest cities are hosts to these new immigrants as 74.1 percent who arrived in Canada in 2003 went to Toronto, Vancouver and Montreal (CMHC, 2004). Calgary’s share in 2004 was 3.9 percent of all new immigrants, increasing from 3.6 percent in the previous year, which is higher than 3.2 percent, being Calgary’s percentage of the Canadian population (Calgary Herald, Mar 24). As Calgary is ranked fourth nationally in attracting new immigrants, its share has
been increasing. These cities are chosen by immigrants because of their vibrant economies and large ethnic populations which help accommodate the newcomers.

Most of the population growth of the past decade has occurred in the urban centers. In 2001, approximately 80 percent of Canadians lived in urban centers with populations of 10,000 or more (CMHC, 2004). Between 1996 and 2001 the population of the urban centers increased by 5.3 percent while the population in rural areas decreased by 0.4 percent (CMHC Housing Observer, p. 4). Over 94 percent of recently arrived immigrants live in large urban centers (CMHC). These trends show the importance of the city in the lives of Canadians and new immigrants. However, with all new population growth occurring in urban centers, municipalities face a challenge in dealing with this growth.

3.2 Calgary: Growing Ethnic Diversity

Calgary has attracted a large number of immigrants due to its vibrant local economy. The trends show that Calgary’s population growth is dependent on immigration because the natural population growth is in decline. Another factor which may attract new immigrants is that Calgary has established immigrant communities which are growing larger as the trend continues.

Calgary’s population is becoming more ethnically diverse. In 2001, according to Statistics Canada data, the immigrant population was 197,410, or 20.9 percent of the total population of 943,310. This percentage represents a higher proportion than the immigrant population of Canada as a whole, which is at 18.4 percent, being the highest level in over 70 years.

A large proportion of the immigrants (34.9 percent) arrived in Calgary only recently, between 1991 and 2001 (City of Calgary, 2003c). From 1982 to 2002
Calgary experienced positive immigration levels, welcoming over 145,000 new immigrants (City of Calgary, 2003c). These trends reflect the economic prospects of the Province of Alberta and the City of Calgary.

### 3.2.1 Immigrant Countries of Origin

Before 1967, the majority of immigrants to Canada were of European origin. After the 1967 Immigration Act, which based immigration on a point system rather than the previous race-based system, the situation began to change. Now the Asia-Pacific region is fuelling the majority of immigration to Canada. From 2000 to 2002, over 120,000 immigrants came from Asia and the Pacific region; that is, over 50 percent of the total immigration to Canada (CIC, 2002). This trend is significant because the immigrants from this part of the world bring with them values and customs which affect their settlement in Canada. As the majority of these newcomers are visible minorities, they face obstacles such as language, discrimination and have a more difficult time settling than European immigrants.

The majority of immigrants to Calgary come from the Asia and Pacific region; a few countries from that region supply large numbers of immigrants. In 1982 many immigrants were still coming from Europe while a smaller proportion was from Asia. By 2002, only 18.2 percent identified Europe as their place of birth, declining from 40.1 percent in 1982 (City of Calgary, 2003c). By 2002, 56.6 percent of immigrants came from Asia, increasing by 20.4 percent over the 20-year period (City of Calgary, 2003c). It is important to note that over this period, South Asian immigrants increased to 25.4 percent in 2002, from 7.7 percent in 1982, an increase of 17.7 percent (City of Calgary, 2003c).

The different cultures and experiences of the newcomers must be considered when planning services to encourage inclusion (Papillon, 2003). Single refugees come from harsh situations and require more support services than families or
skilled workers because the latter two categories are more likely to have better support structures in place when they arrive in Canada (Papillon, 2003).

3.3 Language

Language is an important factor in the successful integration of immigrants. Many have no language ability in either of Canada’s two national languages; over 100,000 immigrants from 2000 to 2002 indicated that neither language was understood (CIC, 2003). These individuals rely on government programs for training and NGOs and family networks for additional settlement help. Location in urban centers with a large ethnic population to help with translation is essential.

In Calgary the number of immigrants who can speak either English or French, compared with those who cannot, is evenly split. In the 2002 Calgary CMA, 49.2 percent of immigrants had no English or French, while 47.9 percent knew English (CIC, 2003). The importance of language training in early settlement cannot be overemphasized; it affects performance socially and economically.

Concern is growing over the number of people who do not speak an official language. This is due (1) to large cutbacks over the years in English as a Second Language programs and (2) the cut-off of individuals who are no longer able to access the public school system after the age of 18 years. The percentage of youth (12 to 25) who do not have language skills is quite large. In the 12 to 17 age group, nearly 60 percent of females and 63.3 percent of males have no official language skills (Fact Sheet: Immigration, 2003). The result is that many of these young people are not able to integrate effectively into the labour market (City of Calgary, 2003c). The impact of language ability and its effect on earnings is stated by Picot (2004): “Some (perhaps as much as one-third) of the decline in aggregate earnings among entry-level immigrants is related to the shift in language skills and source regions” (p. 43).
3.4 Immigrant Classification

Calgary has become one of the preferred destinations for new immigrants coming to Canada. The majority of these immigrants applied under the skilled-worker category. In 2002, 53 percent (4774) immigrated in the skilled-worker category, increasing from 26.2 percent (2129) in 1992 (CIC, 2003). This increase is due to the need for skilled immigrants in the labour market.

New immigrants from the family-class are an important focus of the immigration policy. Over 30 percent (2725) of new immigrants arrived through sponsorship by family members (CIC, 2003). These immigrants relocate to the areas where the sponsoring family networks live. Calgary has had a strong number of this class; in 1982, 33.8 percent (2622), and in 1992, 47.6 percent (3864) of new immigrants came via the family class (CIC, 2003). Many of these individuals may have less knowledge of Canadian life and have poorer language abilities than the skilled-worker class so more assistance may be required to integrate these individuals into Canadian society.

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

3.5 Education & Income

Immigrants who have come to Canada on the point system tend to have high levels of post-secondary education. Despite this initial advantage, they have declining earnings and labour force participation rates (Grant & Sweetman, 2004). In 2002, Calgary CMA showed that 47.6 percent of
Immigrants to Calgary over the age of 18 held a bachelor’s degree or higher. Although many of these new immigrants are highly educated, their credentials are not recognized which is a major barrier to the labour market. These numbers have risen substantially because in 1992 only 16.8 percent had a bachelor’s degree or higher. The increase in education credentials can be attributed to the selection criteria for new immigrants, which has emphasized higher levels of education. The effects are stated by Grant and Sweetman (2004): “Foreign-educated immigrants from non-traditional source countries obtain a lower return to their schooling and credentials, which reduces earnings, but this has not changed over time and has not obviously contributed to the decline in immigrant earnings” (p. 17).

Many factors such as language, credential recognition, and discrimination mean that new immigrants lack the opportunity to become economically self-sufficient. These factors result in many more new immigrants’ living below the low-income cut-off which is higher than that of the Canadian-born population (Grant & Sweetman, 2004).

The lack of credential recognition in Canada has serious effects on the lives of newcomers. The effects are stated by Jaswinder Johal, past-president (1999-2001) of the Deshmesh Cultural Center:

If they are educated from back home, their credentials are not recognized and these people struggle with that, working lesser jobs with lower incomes and might not even make it to upgrade their education to Canadian standards; physiologically this is a big effect on these individuals and their family’s lives (Johal, 2006).

As these individuals are new to the country and are forced into the labour market, many in lower paying jobs are taken advantage of. The effects are stated by Johal (2006): “Less qualified individuals start from lowest paying hard labour
jobs; they may work with companies with no benefits plans at minimum wage. These companies are obviously taking advantage of these individuals” (Johal, 2006). Many of these newcomers may be unfamiliar with the laws of the host country and, with limited language ability, lack an understanding of their rights.

3.6 Municipal Role

In response to credential recognition and the discrimination that new immigrants face in the labour market, the City of Calgary, as one of the largest employers in Calgary, is taking innovative steps to tackle this issue within its own organization and promote it to others. The City of Calgary has taken the lead in working on a key diversity initiative which targets new immigrants. Promotion and development of the project is being conducted by key strategic partnerships between the City of Calgary, the United Way and the Chamber of Commerce.

In the city structure, Jeny Thusoo-Mathews, who is an issue strategist, is responsible for the project and is trying to develop goals for each city business unit to incorporate this initiative in their budget. The project focuses on finding employment opportunities for new immigrants in their specializations. Jeny Thusoo-Mathews states that “we are trying to get each city business unit to give 1 to 2 interim jobs, such as contracts for 6-month projects, maternity leaves, etc., while recruiting these individuals from immigrant communities” (Meeting notes, Jeny Thusoo-Mathews, Jan 19/2006). This diversity initiative will provide new immigrants with essential Canadian work experience and greater understanding of the corporate culture. Although the program is in the infancy stages it has already been effective. Thusoo-Mathews provides an example of one positive experience: “One individual was hired as temporary staffer and later was offered a fulltime position. In the evaluation process, his co-workers found out that he was quite valuable to their department and jobs” (Thusso-Mathews, 2006).
With this type of diversity initiative which is geared towards helping new immigrants in getting Canadian work experience in their field of expertise there is hope for improvement in the quality of life of new immigrants. Although this is a small step in the right direction, the initiative is a start and more needs to be done by other large employers such as the Calgary Health Region, which is one of the largest employers in the city in implementing and promoting this type of initiative.

This section identifies some of the key statistics on new immigrants to Calgary. As Calgary’s population growth is based on immigration, it is important to understand the challenges facing the municipality in accommodating the newcomers. As noted, immigration from non-European countries has increased and changed the composition of our cities. New immigrants bring with them different languages, customs, and religions which make Canadian cities more ethnically diverse. Vilma Dawson, executive director of the Committee on Race Relations and Cross-Cultural Understanding in Calgary, states: “There’s a lack of awareness and a lack of knowledge about different cultures” (Calgary Herald, March 24). As Calgary becomes more ethnically diverse, the municipality must pay closer attention to the needs of immigrants because many new citizens experience social exclusion.
4.1 Why Affordable Housing is Important

It is important for the City of Calgary to solve the problem of affordable housing for new Canadians because they need employment and housing to become integrated and successful. Trends in Calgary’s housing market have made affordable housing more difficult to obtain. These trends include low vacancies, increasing rents, declining rental stock, increasing housing prices, and an upward movement in mortgage lending rates. A further problem arises when new immigrants have the resources to purchase a home but, due to their lack of credit history, they are unable to do so. Therefore, solutions to these problems must be considered.

Access to adequate and affordable housing is a major concern in Calgary with its shortage of affordable housing. The Calgary Housing Company, which is the largest provider of non-market housing in Calgary, accommodates 7,500 households and maintains a waiting list of 2,500 households (City of Calgary, 2004). This shortage in supply may be attributed to a lack of community capacity in developing and managing non-profit housing, which has limited the City’s ability to obtain funding from federal and provincial governments for construction of new units (City of Calgary, 2004).

4.2 Challenges in the City of Calgary

Municipalities across Canada, such as Calgary, are faced with accommodating the newcomers on limited programming and budgets. As Calgary deals with ethnic diversity, new approaches may help immigrants to have the best possible
conditions for successful integration. The international literature identifies some best practices that are not being used in Canada. In the United Kingdom, for example, social housing and public/private partnerships are a key factor in providing a culturally sensitive but cost-effective solution. Initiatives in the USA which encourage savings and home ownership are successful because many immigrants come from countries where home ownership is important. Other initiatives such as inclusionary zoning options should be considered by the municipal government to provide affordable housing.

4.3 Role of Non-governmental Organizations (NGOs) and Ethno-Cultural Organizations

Calgary is experiencing a growing demand for affordable housing. The location of affordable housing units is very important as many immigrants prefer to live in areas where they have strong cultural ties. The role of NGOs in the settlement process is essential as they are the frontline providers of many services, but have limited ability to provide required housing services to their clients.

As identified in the previous section, municipalities are faced with increasing pressure to provide programs from limited revenue. The frontline providers of these services are non-governmental organizations (NGOs) which also face challenges in providing services due to limited resources and a loss of autonomy. Martin Papillon identifies two types of NGOs: (1) ethno-cultural associations that promote cultural activities and community-based events, and (2) service providers to immigrants (Papillon, 2002). Some of the major service providers in Calgary are: Calgary Immigrant Aid, Calgary Immigrant Women’s Association, Calgary Mennonite Center for Newcomers, Calgary Bridge Foundation for Youth, Calgary Catholic Immigration Society, and the Calgary Immigrant Educational Society.
From 2001 to 2003 a study was conducted in Calgary by the Immigrant Sector Council of Calgary which evaluated the various programs and services offered by the NGOs. The service gaps identified by this study include:

- Inability to meet all language needs through first-language counsellors or interpreters;
- Inability to meet the needs of emerging communities, e.g., Congo, Sudan, Somalia;
- No programs for refugee claimants;
- Lack of professional mental health services for immigrants, especially psychologists;
- Lack of funding;
- Lack of culturally sensitive family-violence programs;
- Lack of programs for seniors;
- Lack of programs for very high- and very low-skilled immigrants;
- Lack of affordable housing;
- Lack of services for family-class immigrants; and

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

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

Housing inadequacy is a significant problem. The only housing services identified by the study are offered by the Calgary Catholic Immigrant Society (CCIS) and the India Canada Association of Calgary. The services are limited to temporary accommodation for government-assisted immigrants and refugees.

### 4.3.1 Calgary Catholic Immigrant Society (CCIS)

The Calgary Catholic Immigrant Society is one of the key providers of services to immigrants and refugees in Calgary. The origins of the society can be traced back to the early 1990s when Catholic women welcomed immigrants to Alberta. Although the name reflects a religious affiliation, individuals from all cultures and religions are welcome to use their services. The society’s vision statement is “building on our heritage to be a national community leader in the fields of immigration, resettlement and integration” (CCIS services overview pamphlet, 2006). The society’s mission statement which is reflected throughout its programming is “We work with community to help immigrants and refugees resettle and become contributing members of Canadian Society” (CCIS services overview pamphlet, 2006).

In 1981 CCIS was incorporated as a non-profit society. Services are provided in various languages as the staff is multilingual with the ability to speak over 45 different languages (CCIS services overview pamphlet, 2006). CCIS has 5 locations with the main location in downtown and another large facility in the
northeast due to the large number of immigrants living there. With a six-million dollar budget and 160 full-time and part-time employees, the agency offers 63 programs to help people settle in Calgary and become functional in society. CCIS, through its various divisions, serves over 4,000 adults a year. More than 1,300 of them are provided with services by the settlement division, with a large emphasis on housing (Meeting notes Margaret Styczynska, Jan 19/2006).

<table>
<thead>
<tr>
<th>Box 4-1 Calgary Catholic Immigration Society (CCIS) Program Highlights</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Origins traced back to early 1900s when Catholic women welcomed immigrants to Alberta;</td>
</tr>
<tr>
<td>• In 1981 incorporated as a non-profit society;</td>
</tr>
<tr>
<td>• The agency offers a total of 63 programs to help newcomers settle and integrate into society;</td>
</tr>
<tr>
<td>• Multilingual staff speaks over 45 languages;</td>
</tr>
<tr>
<td>• Serve over 4,000 adults a year, 1,300 of them seen by settlement service;</td>
</tr>
<tr>
<td>• Budget of six million dollars; and</td>
</tr>
<tr>
<td>• Five locations in the city with the main location being downtown and the other in the N.E.</td>
</tr>
</tbody>
</table>

The services provided to the public are done so under five different divisions: (1) Business, Employment & Training Services Division; (2) Community Development & Integration Services Division; (4) Family & Child Services Division; and (5) Resettlement & Integration Services Division.

A key division of CCIS provides housing assistance – the Resettlement and Integration Services Division. The division provides key programs and services to immigrants and refugees. Programs and services include the Airport Reception Project, Resettlement Assistance Program (RAP), Integrated Service Program (ISP), and the Margaret Chisholm Resettlement Centre (MCRC). The housing program provided through the MCRC assists in resettlement in Calgary for new refugees. The MCRC provides temporary accommodation and health services for newcomers to Canada. The resettlement centre can accommodate up to 75 people in
Immigrant Housing 50

apartments for a maximum of 17 days. Initial orientation and information on key topics is provided through the RAP program within 4-6 weeks of government assisted refugees’ arriving in Canada at the MCRC (CCIS services overview pamphlet, 2006).

<table>
<thead>
<tr>
<th>Box 4-2 Margaret Chisholm Resettlement Centre Program Highlights</th>
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<tbody>
<tr>
<td>• Provides reception and temporary accommodation and health services for newcomers;</td>
</tr>
<tr>
<td>• Can accommodate up to 75 people;</td>
</tr>
<tr>
<td>• Facilities have two one-bedroom and six three-bedroom apartments with kitchen facilities;</td>
</tr>
<tr>
<td>• Group accommodation and handicapped accessible rooms available; and</td>
</tr>
<tr>
<td>• Resettlement Adjustment Program provides key information for newcomers in various languages.</td>
</tr>
</tbody>
</table>

Although CCIS provides temporary housing services through MCRC, the organization is continually involved with newcomers and sees the challenges they face. As there is a shortage of affordable housing in Calgary, these issues are putting additional strain on the organization. Firstly, due to the tight rental market, many families are putting more towards housing expenses than they should. Margaret Styczynska CCIS Manager of Resettlement Services states that “due to high housing costs many have to put other monies they receive such as child tax benefits towards their rents” (Meeting notes Margaret Styczynska, Jan 19/2006). This is a serious issue as other monies which would normally be used for the children, for food or basic necessities are being used for rent. This situation puts newcomers at an additional disadvantage.

Another serious issue is that many newcomers to Canada are not accustomed to living in the conditions that are provided locally. Many of these individuals have come from drastically different cultures with different norms and values. Although the agency has employees with diverse backgrounds, it is able to
provide outreach services in many languages. Because the agency deals with many people from different cultural and linguistic backgrounds, there is a lack of professional services such as counselling services in those languages, or access to women doctors for women of these ethnic groups.

Many of the newcomers have larger families and finding affordable housing to accommodate larger families is difficult in the marketplace, because Margaret Styczynska explains, “Getting housing for larger families (6-8) is difficult as it is hard to find affordable housing apartments to accommodate them” (Meeting notes Margaret Styczynska, Jan 19/2006).

As the City is unable to provide enough affordable housing stock, and to deal with the housing challenges faced by immigrants, the organization has taken action into their own hands. Through partnerships and cooperation with other organizations such as the Homeless Foundation, CCIS is purchasing its own housing stock. Margaret Styczynska explains (Jan 19/2006):

Our agency recently has taken the initiative as we have purchased housing such as a six-plex for larger families. We have guidelines to ensure that these units are for larger families as we don’t have enough affordable housing available to accommodate them. We are planning to take other initiatives to purchase further housing as well, as three more multifamily units of four and six-plexes to house larger families (Styczynska, 2006).

Although the agency is making arrangements to purchase further units, it will face additional financial strains in maintenance of the units. When housing is available the agency attempts to avoid clustering people in communities, but finds that many people want to live in a certain area of the city. The effects are stated by Styczynska (Jan 19/2006):
We try to avoid clustering people in certain areas so they don’t become like ghettos; try to spread people out. But some people, for example, want to live in the northeast because their family may reside there so then we will try to find housing there. The reason people want to live where their ethnic community is because of the support network, and people will choose less quality housing so they can live in preferred area of choice. I believe that it is not always good that people live in an enclave setting because they don’t integrate as well into society.

Due to the shortage of housing in the marketplace many landlords are discriminating and in many cases not providing housing which is habitable. This issue causes additional problems when housing is available, as stated by Margaret Styczynska: “Now there is shortage of housing so landlords don’t care to provide good maintenance and don’t want to do upgrading … racism and discrimination is present in some situations as landlords won’t accept certain immigrant groups (Meeting notes Margaret Styczynska, Jan 19/2006).

CCIS is a key NGO in providing essential housing and integration services to the newcomers. Although the agency runs many successful programs, it is experiencing financial strains in an environment of government devolution. As the agency has taken the initiative by building up a supply of required affordable housing, innovative solutions are required to enhance the housing condition of Canadians.

4.3.2 Council of Sikh Organizations (COSO)

The Council of Sikh Organizations (COSO) is a non-profit organization, founded in 1987, which provides services to the Sikh and other South Asian communities. The goal of the organization is to “promote awareness of Sikh culture, beliefs and traditions, and encourage integration by enhancing interaction, understanding and harmony between the Sikh community and the community at large by bridging the gap” (COSO pamphlet, 2005). The organization provides ongoing programs and
activities which help new immigrants to access resources and information. COSO promotes cross-cultural volunteerism and networking to bridge the gap between the Sikh community and other mainstream communities. A key strength of the organization is its ability to collaborate with government agencies and other NGOs, to provide services to the community.

The types of programs that are offered vary from personal development to health services. Some of the empowerment programs deal with language interpretation in various South Asian languages, hands-on computer skills training and job search and resume-writing workshops. Working in partnership with the Calgary Health Region (CHRA), the organization is actively involved in Breast-Cancer Screening and Research, Diabetes awareness, Osteoporosis awareness, and senior women's wellness and stress-reduction programs (COSO pamphlet, 2005). As the organization provides many programs through partnerships, it is estimated that over 5,000 people a year are served through the various programs and initiatives. The organization has a large membership of over 1,400 people, showing the strength of the organization.

**Box 4-3 Council of Sikh Organizations (COSO) Highlights**

- Non-profit community-based organization providing services to the Sikh and other South Asian communities;
-Founded in 1987;
-Located in Franklin Business Area #102, 3208 8th Ave N.E.;
-Over 1,400 members in association;
-Help new immigrants to access resources and information;
-Promotion of cross-cultural volunteerism;
-Provide networking opportunities to bridge the gap between the Sikh community and the mainstream; and
-Collaborate with government agencies and other NGOs in delivery of services.
The organization faces many challenges in providing services to the community. Due to the limited funding that the organization receives it is unable to provide much needed regular services to the community. The main source of funding is through the Alberta Casino program; other sources of funding are for specific programs. COSO, along with many other organizations, faces similar challenges in obtaining adequate and reliable sources of funding which impacts the services that are provided and continuity of the employee base. Due to these challenges, the organization does not have the capacity to offer more services and training programs.

Ethnic NGOs such as COSO have the ability to be very effective because they understand the language and cultural attributes of the people in their ethnic communities. Lalita Singh, COSO coordinator, believes that “settlement agencies and the government do not see very important roles for ethnic communities in providing services. It is very important for ethnic communities to have a larger role in providing services, not just being a referral source for them” (Meeting Notes Lalita Singh, Mar 6/06). Generally, government organizations and many other service providers do not have the capacity to understand the language and cultural attributes of different ethnic groups.

As COSO does not provide housing as a service, it provides information and referral services on housing availability to its clientele. Through collaboration with other NGOs such as the Mennonite Center and the municipal Calgary Housing Authority, COSO gives information workshops on affordable housing options. As noted earlier, the City of Calgary has long waiting lists for affordable housing.

In the Punjabi Sikh community a limited need exists for non-market affordable housing options. Lalita Singh (2006) states that:

I see that people in the Punjabi community do not want to stay too long in government housing as home ownership is a key goal. The largest
group of people who want affordable housing are the ones who immigrate in the independent class. As people who immigrate through the family class rely on their kinship networks for support, these independent class individuals who don’t know anybody want to upgrade their own qualifications first before purchasing a house.

The majority of individuals in the Punjabi Sikh community relies on kinship for initial housing support and has home ownership as a goal. But many of the individuals who do not have existing support networks or come via the independent class and who are professionals are focused on getting their skills upgraded and there credentials recognized. These individuals, especially in the early stages of immigration, require affordable housing options to get established in Canadian society.

As COSO does not provide housing services, Lalita Singh believes that “housing should be a larger component of our organization; we would also want to offer other services such as language training, employment, health and financial awareness programs” (L.Singh, 2006). The only way for this to happen is for reliable and adequate funding to be available.

COSO’s office is currently located four blocks west of the northeast Marlborough LRT station. Although it is accessible via the LRT, the organization is detached from the areas of concentration of the Punjabi Sikh community. In many cases the organization offers programming and services offsite closer to the northeast communities. To increase the effectiveness and awareness of the organization it needs to be located closer to the Punjabi Sikh community. The effects are stated by Lalita Singh (2006):

I think our location does impact our services and is a barrier; if this location was much more north in Castleridge or Martindale we could provide more services to the community as we would be closer to
them. The feedback that the community is providing us is that they want us to be closer to the area of concentration, so now we have future plans to move into that area.

COSO plays an important role in bridging the gap for new immigrants in Calgary. Due to financial constraints, the organization is handicapped in providing further services from their limited budget. As the organization provides services to the Sikh community it needs to relocate to a location which is easily accessible by the ethnic community to become more effective.

As government policies have broadened to allow more immigrants from a variety of backgrounds, government funding and services have deteriorated. It is evident that current institutions do not meet the needs of the newcomers, especially when these new groups are of different ethnic, cultural and linguistic origins than the host society (www.hnc.utoronto.ca/projects/proposals.htm). Canada and Calgary rely on immigration as a key strategy for future growth and should ensure that adequate programs and services are available to accommodate new immigrants. As it is, many immigrants are living in poverty or relying on their ethnic community to survive.

The following chapter provides analysis on the location of visible minorities in Calgary, focusing on the Punjabi Sikh Community.
Chapter 5: Ethnic Enclaves, Kinship Networks and the Sikh Immigrants in Calgary

5.1 Spatial Concentration of Ethnic Groups in Calgary

With the growing diversity of the city, it is important to understand the spatial concentration of ethnic groups in the city. The primary focus will be on the Punjabi Sikh community within the larger South Asian community in the City of Calgary.

It is assumed that the analysis conducted in other cities showing a high degree of segregation of the South Asian community will be similar in Calgary. The primary data source used for this analysis is the census data from the years 1991, 1996 and 2001. The research examines the question of ethnicity and/or ethnic origin, mother tongue, and religion. The questions are consistently used in all three selected periods, and it provides a general description of the origin of the individuals under study. In the 1996 Census data, religion was not a category, but it can be assumed (due to the similar numbers in the other two periods between Punjabi language and the Sikh religion) that in this year the numbers would be similar.

There are some other limitations encountered in this analysis. First, the collection of census data over the period has become more complex. The census categories have changed over time, providing more detailed information as the years have passed. Thus, comparing the data over the period has become more difficult. When comparing the data at the census-tract level, tracts that were previously split would have to be traced back to the original year. For this study the impact of this data collection method is minimal as the patterns of movement of the South Asian community (particularly the Punjabi Sikh
community) will be tracked with a focus on the northeast sector, and communities of high concentration will be pointed out.

Another concern with the data set is the multiple responses to the question of ethnicity provided by respondents. Many respondents indicate more than one ethnicity but for the South Asian groups this is not as big a problem. It has been shown that 88% of South Asians gave single responses compared to 64.2% of respondents nationally (Balakrishnan, 2003). Before the location of the South Asian community is analyzed over the periods, the location of visible minorities in Calgary will be looked at in 2001.

5.1.2 Approach

Calgary has had a large influx of immigrants in the past two decades. The composition of Calgary communities has significantly changed over this period. The location of Visible Minorities and particularly the South Asian community has changed. Previous studies have not provided an in-depth analysis due to the smaller immigrant community sizes of the time. Although some studies have been conducted, including in Calgary, they are out-of-date or do not provide an analysis of segregation and concentration of the South Asian (and particularly the Punjabi Sikh) community in Calgary. Thus, further research is required to analyze the concentration and segregation of the South Asian community.

For the purpose of this study, the focus will be on the communities of northeast and east Calgary due to the greater proportion of newcomers in these areas. The boundary for northeast Calgary is 36th Street to the west and 16th Avenue to the south, including all communities to the north and east. The residential communities in this area include Saddleridge, Martindale, Taradale, Castleridge, Falconridge, Coral Springs, Monterey Park, Whitehorn, Temple, Pineridge, and Rundle, shown in Figure 1 below. The boundary defined for east Calgary is 36th Street to the west, and south of 16th Avenue NE to 17th Ave SE. The residential
communities in this area include Marlborough, Marlborough Park, Abbeydale, Applewood, Penbrooke, Forest Lawn, and Forest Heights, as shown in Figure 5-1.

**Figure 5-1 Residential Communities in Calgary**

Source: City of Calgary
5.1.2 Visible Minorities

The large influx of immigrants has located in certain parts of the city. The spatial distribution of visible minorities is an important factor. The Employment Equity Act, as quoted in Hou, defines visible minorities as “persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in color” (Hou, 2004, p. 5). From the 2001 Census, the highest concentration of visible minorities is shown in Figure 5-2. This map of Calgary census tracts shows (in the dark red areas) that there is a high concentration of visible minorities in east Calgary, northwest Calgary, and in the downtown core. The lighter areas show the lower concentration of visible minorities.

Studies have shown that as immigrants become established and more affluent they disperse to other areas of the city. Northwest Calgary is an example of this as it has a growing visible minority and the area has higher incomes and medium and upper end homes.
Table 1 (below) shows the breakdown of visible minorities in Calgary’s east and northeast sector. It is important to note that visible minorities were not included.
in the 1991 census. According to the 1996 census data, there were 126,045 visible minorities in Calgary. Northeast Calgary had 27,750 of these, representing 22% of the total, while East Calgary had 16,560, being 13.1%. Due to the large influx of immigrants from 1996-2001 in Calgary the number of visible minorities drastically increased. In 2001 the total number of visible minorities in Calgary increased to 162,905, an increase of 36,860 from the previous census year. Northeast Calgary in 2001 had 39,085, representing 24% of the total, while east Calgary had 18,290, being 11.2%. Northeast Calgary obtained a larger share of this group as the number of people residing in this area increased by 11,335, representing a 2% increase of the total when compared with the previous census year. As the northeast sector increased its percentage, east Calgary decreased by 2% of the total, although the real numbers increased by 1,730.

<table>
<thead>
<tr>
<th>Year</th>
<th>Calgary</th>
<th>East Calgary</th>
<th>%</th>
<th>N.E.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996</td>
<td>126,045</td>
<td>16,560</td>
<td>13.1%</td>
<td>27,750</td>
<td>22.0%</td>
</tr>
<tr>
<td>2001</td>
<td>162,905</td>
<td>18,290</td>
<td>11.2%</td>
<td>39,085</td>
<td>24.0%</td>
</tr>
</tbody>
</table>

*Source: Statistics Canada*

### 5.1.3 South Asians

The current distribution of South Asians in the City of Calgary is shown in Figure 3, using the census category *South Asian Origins* from the 2001 Census. The trend is similar to the earlier analysis, as in Figure 2, which indicates South Asians are concentrated in northeast Calgary, the census tracts north of 16th Avenue and east of 36th Street, as shown in Figure 5-3.
Figure 5-3 Number of South Asians living in Census Tracts, Calgary 2001

Concentration of South Asians
Calgary 2001

Source: Statistics Canada
As the study is examining the patterns of movement of the South Asian community and particularly the Punjabi Sikh community in the period from 1991 to 2001, an exercise was undertaken to map the movement of the community in Calgary over this period. The legend in Figure 5-3 shows the breakdown in ranges used for the 2001 Census data. In 1991 only six ranges were used, as shown in Figure 5-4, but for consistency purposes in 2001 all the ranges were kept the same except that two additional ranges on the top end were added to show concentrations in the census tracts due to population increase. A similar approach was used in the following section when analyzing the movement of the Punjabi Sikh community in Figures 5-5 and 5-6.

The 1991 Census data shows four census tracks of South Asians with over 600 people living in these areas that are located in Calgary, while there were a total of 20 tracks of over 200 people. In comparison, the 2001 Census data shows that there was an increase of census tracks with over 600 people, as there were 15 tracts in Calgary. Eight of these tracts had over a thousand people or more residing in them which were all located in northeast Calgary. The total number of tracts over 200 people increased to 46.

The 2001 Census data shows further increases in population within these census tracts, indicating an increase in concentration. There were 15 tracts with 600 people or more residing in them, an increase from the previous census year in Calgary. It is important to note that a few of these census tracts of over 600 people were located in northwest Calgary. What is striking is that the number of census tracts with over 200 people or more had increased to 46. This is mainly due to the influx of immigrants to the city, a large portion of them from South Asia.
Figure 5-4 Number of South Asians living in Census Tracts, Calgary 1991

Concentration of South Asians
Calgary 1991

Source: Statistics Canada
The phenomenon that has been occurring until 2001 is the movement of the South Asian community northward in east Calgary to the northeast sector, as well as forming large concentrations in northwest Calgary. This may be attributed to the development of the Deshmesh Cultural Center which is the Sikh place of worship, built in 1989. After the development of this cultural center (gurdwara), the communities nearby have seen increased concentrations of South Asians and particularly Punjabi Sikhs. The following section will go into further detail in looking at the Punjabi Sikh community within the greater South Asian community in the period 1991 to 2001.

Table 5-2 below shows the breakdown by ethnicity, language and religion in Calgary, east Calgary, and northeast Calgary in 1991. It is important to note that in the 1991 Census, South Asians was not a category. East Indians was used instead. In following census years this was changed to South Asians which encompasses the same ethnic groups but is more politically correct. For the purpose of consistency, South Asians is the term used in analyzing the results in this census year. The total number of South Asians was 14,840 in Calgary. Of these, 1,575 lived in east Calgary, being 10.6% of the total, and 5,905 resided in northeast Calgary, representing 39.8% of the total. The data shows that over 50% of South Asians resided in east and northeast Calgary.

5.1.4 Punjabi Sikh Community

When looking at the question of mother-tongue language in the census, the Punjabi language responses were 4,515 in Calgary. Of these respondents, 600 lived in east Calgary, being 13.3% of the total, and 2,555 resided in northeast Calgary, representing over 56% of the total. In this census year a larger number of respondents indicated Sikh as their religion rather than Punjabi as their mother tongue. The number of Sikhs in Calgary in 1991 was 6,060. In east Calgary there were 705 residents, being 11.6% of the total, and in northeast Calgary 3,415, representing over 56% of the total. When comparing the percentages
between Punjabi language and the Sikh religion in Calgary they were found to be similar. The data indicate that over two-thirds of Punjabi Sikhs reside in the areas of east and northeast Calgary.

<table>
<thead>
<tr>
<th>Table 5-2 Breakdown by Ethnicity, Language, Religion</th>
</tr>
</thead>
<tbody>
<tr>
<td>1991</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>South Asian</td>
</tr>
<tr>
<td>Punjabi</td>
</tr>
<tr>
<td>Sikh</td>
</tr>
</tbody>
</table>

*Source: Statistics Canada*

Over the period, there was a large influx of South Asians and Punjabis to Calgary. In 1996, as shown in Table 5-3 below, there were 25,025 South Asians residing in Calgary, increasing by 10,185 over the five-year period. East Calgary had 8.9% of the total, or 2,225 residents, and northeast Calgary had much larger numbers of 11,020, representing 44% of the total. This represents a 4% increase over the period, indicating further concentration.

In addition, residential communities were being developed in the northeast (Coral Springs and Monterey Park) and in east Calgary (Applewood).

From the previous census year the census categories changed. In 1996 religion was not included. From the previous census year the number of Punjabis increased by 3,636 people to a total of 8,150. In east Calgary the increase was minimal with an increase of 195, and the percentage dropped from 13.3% to 9.8%, a decrease of 3.5%. Northeast Calgary had a huge gain as the population grew from 2,555 to 5,630, an increase of 3,075. Over 69% of the Punjabi community resides in northeast Calgary, up 12.5% from the previous census year. The data indicates that further concentration of the Punjabi community has occurred in the northeast sector of Calgary possibly due to the development of
new communities which provided newer housing stock and a Sikh place of worship.

<table>
<thead>
<tr>
<th>Table 5-3 Breakdown by Ethnicity, Language 1996</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calgary</td>
</tr>
<tr>
<td>Visible Minorities</td>
</tr>
<tr>
<td>South Asian</td>
</tr>
<tr>
<td>Punjabi</td>
</tr>
</tbody>
</table>

Source: Statistics Canada

The 2001 Census shows a further influx of South Asians and Punjabi Sikhs to Calgary. The South Asian population in Calgary in 2001 increased to 36,370 from 14,840 in 1991. The east Calgary South Asian population increased to 3,115 from 2,225 in 1996, an increase of 890. Once again as the population in east Calgary increased in real numbers, its percentage share declined to 8.6%. In northeast Calgary, further concentration occurred as the population increased by 5,890 to 16,910, being 46.5% of the total. The Punjabi community showed similar trends as the population grew by 4,770 to 12,920. The Punjabi community’s proportion of population in the northeast increased to 9,320, representing 72% of the total. The data confirm the earlier assumptions that further concentration of the community was occurring in northeast Calgary. The census data from 2001 once again included religion. The Sikh community’s population according to the census data was 13,205, increasing by 7,145 from a decade earlier. In east Calgary the percentage decline was greater in this group than in comparison with the larger South Asian group. The Sikh population declined from 11.6% in 1991 to 7.7% in 2001, while the South Asian community declined from 10.6% to 8.6%. In northeast Calgary the percentage increase was much greater than in 1991. In 1991 the community represented 56.4% of the total Sikh population in the northeast communities and by 2001 the share had increased to 72.8%, showing an increase of 16.4%.
### Table 5-4 Breakdown by Ethnicity, Language, Religion 2001

<table>
<thead>
<tr>
<th></th>
<th>Calgary</th>
<th>East Calgary</th>
<th>N.E. Calgary</th>
<th>%</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visible Minorities</td>
<td>162,905</td>
<td>18,290</td>
<td>39,085</td>
<td>11.2%</td>
<td>24.0%</td>
</tr>
<tr>
<td>South Asian</td>
<td>36,370</td>
<td>3,115</td>
<td>16,910</td>
<td>8.6%</td>
<td>46.5%</td>
</tr>
<tr>
<td>Punjabi</td>
<td>12,920</td>
<td>1,120</td>
<td>9,320</td>
<td>8.7%</td>
<td>72.1%</td>
</tr>
<tr>
<td>Sikh</td>
<td>13,205</td>
<td>1,020</td>
<td>9,615</td>
<td>7.7%</td>
<td>72.8%</td>
</tr>
</tbody>
</table>

*Source: Statistics Canada*

The distribution of Punjabi language speakers amongst the census tracts in 1991 is shown in Figure 5-5. The trend is similar to the earlier analysis, as in Figure 5-4, which indicates that Punjabis have higher concentrations in northeast Calgary census tracts north of 16th Avenue and east of 36th Street as shown in Figure 5-5.

The 1991 census data shows five census tracts of Punjabis with over 200 people living in northeast Calgary, while there was a total of 23 tracts of over 50 people. A total of 130 tracts in the city had 49 Punjabis or fewer residing in them. The data indicate that as the number of Punjabis is low, they are concentrated in specific census tracts. In comparison, the 2001 Census data shows that there was an increase of census tracts with over 200 people, as there were 19 tracts in all of Calgary, as shown in Figure 5-6. Five of these tracts had over 700 people or more residing in them, all located in northeast Calgary. Eleven tracts were identified with more than 400 people residing in them, all in northeast Calgary. The total number of tracts of over 200 people increased to 19.

The 2001 Census data shows further increases in population within these census tracts, indicating an increase in concentration in northeast Calgary. There were 11 tracts with 400 people or more residing in them, increasing from the 1991 census year in Calgary when there were none.
Figure 5-5 Number of Punjabi Language Speakers living in Census Tracts, Calgary 1991

Concentration of Punjabi Community
Calgary 1991

Source: Statistics Canada
Figure 5-6 Number of Punjabi Language Speakers living in Census Tracts, Calgary 2001

Concentration of Punjabi Community
Calgary 2001

Source: Statistics Canada
The concentration of the South Asian community, particularly Punjabi Sikhs, since 1991 in northeast Calgary can be attributed to several factors. First, the development of the new Deshmesh Cultural Center, which is also the Sikh place of worship, has attracted many households to the areas close to the church. Prior to the Centre's location in Martindale, the congregation gathered in the southern portion of east Calgary on 17th Avenue SE. Second, new developments of Taravista, Martindale, and now Saddleridge have added much needed starter and move-up housing stock. Third, the movement of ethnic shopping from east Calgary to northeast communities has caused families to move.

5.2 Ethnic Enclaves: The selected communities in Northeast Calgary

5.2.1 Housing Types, Tenure and Affordability

It has been identified that northeast Calgary is a preferred location for the Punjabi Sikh community. The housing types and tenure in this part of the city are different from the rest of the city. Based on the 2001 Census, the City of Calgary had 219,100 single-family homes which represented 66% of the total housing stock, as shown in Table 5-5 below. *Single family* includes detached and semi-detached homes. The multi-family housing sector has 113,860 units, being 34% of the total stock. The east sector of the City of Calgary represents over 5% of the housing stock. In comparison, east Calgary has a higher percentage of single-family homes with 12,240 units, being 73% of the whole, and a lower percentage of multi-family homes at 27%.

The northeast sector represents just over 8% of the City of Calgary's housing stock. In comparison, northeast Calgary has a higher percentage of single-family homes than Calgary as a whole; east Calgary with 22,470 units being 84%, and a lower percentage of multi-family homes at 16%.
Table 5-5 Housing Types 2001

<table>
<thead>
<tr>
<th></th>
<th>Calgary</th>
<th>%</th>
<th>East Calgary</th>
<th>%</th>
<th>N.E. Calgary</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Family</td>
<td>219,100</td>
<td>66%</td>
<td>12,450</td>
<td>73%</td>
<td>22,470</td>
<td>84%</td>
</tr>
<tr>
<td>Multi-Family</td>
<td>113,860</td>
<td>34%</td>
<td>4715</td>
<td>27%</td>
<td>4,385</td>
<td>16%</td>
</tr>
<tr>
<td>Total</td>
<td>332,960</td>
<td>100%</td>
<td>17,165</td>
<td>100%</td>
<td>26,855</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Statistics Canada

Housing tenure in northeast Calgary is different from the rest of the city. Northeast Calgary has a higher level of home ownership than the city average, as shown in Table 5-6. The 2001 Census showed that 79% of northeast homes were owned while the Calgary average was 69% and east Calgary was 71%. This might be attributed to the newer northeast communities having less rental development, and a larger immigrant population in northeast Calgary which has larger family sizes. Many of these immigrant groups, particularly the Punjabi Sikh community, come from a culture of home and land ownership as being of central importance and a sign of wealth. Also, it is believed that rental numbers may be higher than reported in the northeast sector due to the large number of illegal or non-conforming suites. These numbers may not be accurately reported due to the ramifications for the homeowners who report this.

Table 5-6 Tenure 2001

<table>
<thead>
<tr>
<th></th>
<th>Calgary</th>
<th>%</th>
<th>East Calgary</th>
<th>%</th>
<th>N.E. Calgary</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental</td>
<td>102,135</td>
<td>31%</td>
<td>5,010</td>
<td>29%</td>
<td>5,670</td>
<td>21%</td>
</tr>
<tr>
<td>Ownership</td>
<td>230,820</td>
<td>69%</td>
<td>12,120</td>
<td>71%</td>
<td>21,190</td>
<td>79%</td>
</tr>
<tr>
<td>Total</td>
<td>332,955</td>
<td>100%</td>
<td>17,130</td>
<td>100%</td>
<td>26,860</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Statistics Canada

A key indicator of affordable housing in the City of Calgary is the measure of affordable housing by household expenditure. The measure of unaffordable housing in Table 5-7 is based on tenant-occupied households spending 30% or
more of their household income on shelter costs and owner-occupied households spending 30% or more of their household income on shelter costs. The level of tenant-occupied unaffordable housing is high as the city has 37,215 units, being 36% of the total. Proportionately, east Calgary and northeast Calgary have higher percentages than the city as a whole at 40% for east and 38% for the northeast. The owner-occupied dwellings shown as unaffordable in Calgary are 39,535, representing 17% of the total. East Calgary has a higher share at 20% while northeast Calgary is even higher at 23% of its sector’s total. As the northeast has higher levels of home ownership than the city as a whole, the northeast sector’s share of unaffordable owner-occupied units is 6% greater than the city as a whole. This would indicate that more residents in northeast Calgary prefer home ownership and are willing to accept higher housing expenses.

<table>
<thead>
<tr>
<th>Table 5-7 Tenure &amp; Affordability</th>
<th>Calgary</th>
<th>Unaffordable</th>
<th>%</th>
<th>East Calgary</th>
<th>Unaffordable</th>
<th>%</th>
<th>N.E.</th>
<th>Unaffordable</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tenant Occupied</td>
<td>102,135</td>
<td>37,215</td>
<td>36%</td>
<td>5,010</td>
<td>1,990</td>
<td>40%</td>
<td>5,670</td>
<td>2,170</td>
<td>38%</td>
</tr>
<tr>
<td>Owner Occupied</td>
<td>230,820</td>
<td>39,535</td>
<td>17%</td>
<td>12,120</td>
<td>2,480</td>
<td>20%</td>
<td>21,190</td>
<td>4,920</td>
<td>23%</td>
</tr>
<tr>
<td>Total</td>
<td>332,955</td>
<td>76,750</td>
<td>23%</td>
<td>17,130</td>
<td>4,470</td>
<td>26%</td>
<td>26,860</td>
<td>7,090</td>
<td>26%</td>
</tr>
</tbody>
</table>

*Source: Statistics Canada*

### 5.2.2 Neighbourhood Profiles

The Punjabi Sikh community is spread out amongst the northeast communities. Table 5-8 shows the breakdown of South Asians, Punjabis, and Sikhs in each of the eleven residential communities. Four of the eleven communities have populations over 10% of the total Sikh population in Calgary, with five Punjabi ones. The largest concentration of the Sikh community occurs in Whitehorn with 18.6%, then Falconridge with 15.4%, Temple 11.5%, and Castleridge at 10.1%.
These communities are all north of 32nd Avenue, representing the northern portion of the northeast sector. Other communities of Monterey Park, Coral Springs, and Martindale are just below 10%. Recent observations would indicate larger concentrations in Martindale, Taradale (Taravista), and Saddleridge as these communities have developed over the last few years with newer housing product and in close proximity to the Deshmesh Cultural Center.

<table>
<thead>
<tr>
<th>Table 5-8 Breakdown by N.E. Residential Community 2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Asian %</td>
</tr>
<tr>
<td>---------------</td>
</tr>
<tr>
<td>Pineridge</td>
</tr>
<tr>
<td>Rundle</td>
</tr>
<tr>
<td>Whitehorn</td>
</tr>
<tr>
<td>Temple</td>
</tr>
<tr>
<td>Castleridge</td>
</tr>
<tr>
<td>Falconridge</td>
</tr>
<tr>
<td>Monterey Park</td>
</tr>
<tr>
<td>Coral Springs</td>
</tr>
<tr>
<td>Martindale</td>
</tr>
<tr>
<td>Taradale</td>
</tr>
<tr>
<td>Saddleridge</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Source: Statistics Canada

This chapter has provided an overview of the transition of the Punjabi Sikh community in Calgary since 1991. The transition has provided insight into locational preferences and levels of concentration in the residential communities of northeast Calgary. As the Punjabi Sikh community can be seen as an established ethnic community in the northeast sector of the city, it is important to understand the preferred choices in community and housing selection.

The next chapter provides a brief overview of the history of the Punjabi Sikh community in Calgary, but in-depth analysis of housing and community selection
criteria. The chapter provides numerous examples of challenges faced by individuals and households in this community.
Chapter 6: Factors Reinforcing Ethnic Enclaves of the Punjabi Sikh Community

6.1 Historic Overview

The City of Calgary has been home for Sikh families since the early 1900s. The first Sikh family in Calgary was the family of Harnam Singh Hari who came to Calgary in 1910 (Minhas, 1994). The Sikh community added to their numbers in the 1950s and 1960s but the community really began to flourish in the early 1970s.

With the growth of the community, a need arose to fulfil social and religious needs. To meet these needs the Sikh Society was founded in 1968 with its primary objective to build a Gurdwara in Calgary. In 1972, the society purchased five acres of land one mile west of the city limits for $18,594 (Minhas, 1993). With many years of fundraising and donations from the community, construction was started in 1976 and finished in 1978 at an estimate of over $600,000.

The location chosen by the society was a cause for disagreement. Most members were in favour of the location due to its scenic location and distance from the city. Other members were not in favour of the location as they thought it should be in northeast Calgary closer to the community (Minhas, 1993). Since its inception, the society has provided the Sikh community in Calgary with strong leadership and vision. Although it had many growing pains, the society maintains a strong membership and involvement in the community. Over the years the society has added to its asset base acquiring further property along its site. It is currently looking at development opportunities to ensure the long-term sustainability of the society. Due to its distance from the large Sikh population in northeast Calgary, many of the society’s members travel long distances to take part in its programs.
Box 6-1 Sikh Society of Calgary

- 739 – 81st Street SW
- Built in 1978
- Over 20,000 sq/ft developed space
- Own a total of 10 acres of land
- Operation of facility through elected volunteer board
- Provide regular Sunday service
- Provide special event religious services to the community (wedding, funerals, baptisms, etc.)
- Children’s programming and educational classes every Friday

Some of the factors that have affected the growth of the Sikh community around the Sikh Society Gurdwara in southwest Calgary is that the northeast sector of Calgary compared to the southwest (1) has had a larger existing population from inception and more recent immigrants have been attracted to their families; (2) there is a greater availability of jobs in the east part of Calgary as large industrial
sectors which employ many are present in those areas; and (3) housing is more affordable in the east part of Calgary.

6.2 Locational Preferences of Punjabi Sikh Community

6.2.1 Pre-1990s

The communities of east Calgary were home for many South Asian immigrants who arrived in the early 1970s and those who arrived until the 1990s. As the community began to move northward into the newer areas of the suburbs which were developed in the early 1980s, business slowly began to follow these trends. Some of the businesses still exist but the majority have vacated the area and moved to new locations. These locations have been taken over by newer immigrant groups which have settled in the area.

Penbrooke Plaza
• Popular Ethnic Shopping Mall
• 520 – 8th Ave SE

6.2.2 Post 1990s to 2000

The areas which became popular in this period include the communities of Pineridge, Rundle, Whitehorn and Temple. Other northeast communities which were developed during this period also attracted many people: Coral Springs,
Monteray Park, Castleridge and Falconridge. The growth of the community has been spurred by more recent immigrants relocating to these areas due to the established community, religious/cultural institutions and areas of ethnic shopping.

### 6.2.2.1 Deshmesh Cultural Center: Catalyst for Enclave Formation

In 1989 a new Gurdwara in northeast Calgary was constructed, known as the Deshmesh Cultural Centre, in Martindale. The Gurdwara has over 13,000 sq/ft of developed area on three levels situated on 6.5 acres of land. The facility is operated and maintained by an elected volunteer board. The key services provided (a core part of the Deshmesh Cultural Center) are prayer services seven days a week, special religious event services for the community (funerals, weddings, baptisms, etc.). The center takes a leading role and works with other public and private organizations to hold the annual Vaisaki festival parade.

<table>
<thead>
<tr>
<th>Box 6-2 Deshmesh Cultural Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Built in 1989</td>
</tr>
<tr>
<td>• Over 13,000 sq/ft developed over 3 levels</td>
</tr>
<tr>
<td>• Owns a total of 6.5 acres of land</td>
</tr>
<tr>
<td>• Over 2,000 visitors a week</td>
</tr>
<tr>
<td>• Operation of facility through elected volunteer board</td>
</tr>
<tr>
<td>• Provides prayer services 7 days a week</td>
</tr>
<tr>
<td>• Provides special event religious services for the community</td>
</tr>
<tr>
<td>• Holds annual Vaisaki festival parade in N.E. Calgary</td>
</tr>
<tr>
<td>• In adjacent building have a seniors’ center</td>
</tr>
</tbody>
</table>
As the majority of the Sikh population lives in the neighbouring communities and attends services at the Gurdwara, the Center currently faces many challenges due to the large demand for services from the Sikh community. Jaswinder Johal, past-president of the Deshmesh Cultural Center from 1999-2001 and community activist, states that:

People feel that there are too many programs going on and further availability is not there for multiple programs such as weddings on the same dates. There is a large need within the community for these services, so the management committee is planning to expand the facility to provide more space for functions. (Johal, 2006)

As many individuals face problems such as drugs and violence, the Center plays a role in tackling these issues. In many cases, individuals on the management
committee who are seen as knowledgeable community leaders at the Cultural Center are involved in trying to resolve these domestic issues. This puts additional strain on the Center and its volunteers. Jaswinder Johal describes the effects as “programs and opportunities need to be created, there is always a need but don’t have extra time or knowledge to do. As a community we want to provide these services but are not as well organized to do so yet” (Johal, 2006).

To take pressure off the organization, further capacity needs to be built. In addition, readily available public services need to be promoted. One of the problems Jaswinder Johal describes is that “I don’t think we are taking full advantage of the services that are existing and available. Maybe need to do a better job of getting message out” (Johal, 2006).

To solve these problems, Jaswinder Johal believes that we “need to bring the government services to Calgary northeast, so accessibility to the services is easier; also need bilingual government employees who can speak our language and understand our needs” (Johal, 2006).

A key component of the Deshmesh Cultural Center is to provide religious services to the Sikh community, but it is also involved in providing social services to the community. One key initiative was the purchase and establishment of a seniors’ center, which is located in a building adjacent to the Center. The building was purchased in 1998 by the Center with the congregation’s donations. The structure comprises two duplex bi-levels which consist of over 8,000 sq/ft of developed areas for the use of the community’s seniors. The established Seniors’ Society has an active membership and on any spring or summer day up to 200 people may come and go. The purpose of this Center is to provide seniors with an office and social center to enjoy entertainment and discuss political and religious affairs in Canada and abroad. Although the facility has no specific programming, it does provide essential services through its volunteers. Many volunteers are well educated and help the community members in understanding
and preparing documents such as citizenship, passport, visa, and pension applications.

**Box 6-3 Deshmesh Culture Centre Senior Citizen Society**

- Located adjacent to Deshmesh Cultural Center
- Opened in 1998
- Two bi-level duplexes with over 8,000 sq/ft developed area
- Purchased by Cultural Center with congregation’s donations
- Large membership with over 200 visitors a day in spring/summer seasons
- Meeting place for socializing, interaction and community activism
- Through senior peer volunteers, Centre provides key services such as interpretation, document preparation of citizenship, passport, visa, and pensions.
Since the development of the Gurdwara, many new residents have begun to reside in the communities close to the Gurdwara due to the religious and cultural programming provided by the facility.

The two Gurdwaras mentioned are the two main religious institutions in the City of Calgary. Recently, other religious institutions have been established in northeast Calgary such as the Guru Ravidaas Society, Gurdwara Guru Ramdaas, and the Guru Nanak Darbar.

6.2.3 Ethnic Businesses and Ethnic Economy

Due to the large concentration of South Asians in northeast Calgary, many retailers have moved to the northeast. Recently, a large shopping area has been built, catering to the South Asian community. The site is in Castleridge on the northwest corner of McKnight Blvd and 52nd Street NE. The area has been unofficially labelled the Punjabi Market by many of the area shoppers. Many established retailers such as OK Food Store, Kohinoor Jewellers, and the Bhatia Cloth house have relocated to this development.

Currently, many other new developments in the area are catering to small business owner-occupied operations. In the Punjabi Market area there are plans by an ethnic development company to build a banquet hall catering to the large demand from the South Asian community.

To meet the Sikh community's banking needs, the Khalsa Credit Union was established and is located in Calgary’s Westwinds Business Park. The Credit Union offers banking to people in the Sikh community. The bank provides services in English and Punjabi and many of the employees are able to speak other South Asians languages as well.
Khalsa Credit Union

- 604 - 4656 Westwinds Drive NE
- Established in 1999
- Located in Westwinds Business Park
- Provides a wide range of financial services to the Sikh community

Another key community organization which has an office in Westwinds Business Park is the Indian Ex-Servicemen Immigrant Association of Calgary. The organization is volunteer-based, providing services to the community at large. The organization has built a reputation for proactively dealing with community issues as they take the lead in organizing people and providing services and awareness.

Indian Ex-Servicemen Immigrant Association Calgary

- 405 - 4656 Westwinds Drive NE
- Established in 2000
- Association comprised of Indian ex-servicemen
- Volunteer-based organization

Castleridge Plaza

- 5075 Falconridge Blvd NE
- Built in 2003
- Retail building Occupants: Bhatia Cloth House, Kohinoor Jewellers, Discover Dental, OK Food Store
Immigrant Housing 86

Castleridge Plaza
• 5075 Falconridge Blvd NE
• Built in 2003-2004
• Retail building
• Occupants: restaurant, video, jeweller, clothing
• Services catered to South Asian community

McKnight Business Center (Green Plaza)
• 4818 Westwinds Drive NE
• Built in 2004
• Retail and office building

The previous section has identified the key catalysts for the concentration of the Punjabi Sikh Community. Figure 6-1 identifies the key community services that service the Punjabi Sikh community in northeast Calgary.
Figure 6-1 Service Providers for the Punjabi Sikh Community
6.3 Housing Choices and Ethnic Enclaves

In the Punjabi Sikh community the supply of housing is through the market with home ownership as a key goal. Most newcomers first live with family and once employment is found they find rental options in basement suites. As mentioned earlier, the community tends not to rely on affordable non-market housing. The rental suite, although illegal or non-conforming with the city land use bylaw, provides these individuals with affordable market housing. This is usually a temporary measure as home ownership is the goal. Dan Sidhu, broker at REMAX Lakeside Realty states:

> Very few people are looking for subsidized housing within the community; they also don’t want to live in a condo or rent for too long as they want to own a home as soon as possible. They avoid living in subsidized housing as they feel like they can afford to do it on their own. Home ownership is definitely possible as these individuals have a large support structure to do this because of the kinship and extended family that helps with down payments and qualifying. (Sidhu, 2005)

This statement is supported by Rajbir Virk of Century 21 Bravo Realty who said, “Home ownership is the first goal. Even before buying a car, buying a house is seen to be most important” (Virk, 2005)

As home ownership has been identified as a priority amongst Punjabi Sikhs, many face difficulties in obtaining financing due to the lending criteria. Many individuals are not familiar with and do not understand the Gross Debt Service Ratio (GDSR) and Total Debt Service Ratios (TDSR) that are used for the qualifying process by banks. Individuals are not allowed to show borrowed funds from family members as savings because those funds have to be gifted funds. Jaswinder Johal believes:
Qualifying criteria should be different as it does not include extra rental incomes from rental suites, and cannot use additional family incomes to qualify in some cases. As we live differently, with larger families, bankers don’t understand the dynamics of the community. Our people’s main investment is the home and will go and can go heavy into the homes with, in some cases, maybe 50% of their incomes going to housing, (Johal, 2006)

The qualifying criteria are concerned with debt levels, but do not take into account additional incomes that can be used for the qualifying process. Many newcomers come from societies where credit systems are in developmental stages so they are unaccustomed to using credit facilities. These cause additional problems as many individuals do not realize the importance of having established credit to obtain financing although they may have some savings. Newcomers need to be informed in the early stages of their arrival about the Canadian financial system.

6.3.1 Kinship

The importance of kinship in the South Asian society, particularly the Sikh community, plays a critical role in the decision-making process. In Calgary, Sikh households are particularly large. Most of the households dealing with the real estate agents interviewed included four to six people. The reason for the large family size is that a married couple generally has children but also has grandparents living with them. This is quite common in South Asian cultures both for grandparents and other siblings.

The benefits of the extended family are appreciated over social and economic factors. The first factor is that adult children feel that they have a responsibility to take care of their parents because the parents have provided for them. The
second factor is that grandparents provide essential services such as in-home daycare for working parents, which saves money. Grandparents can take children to and from school and provide additional education services such as mother-tongue linguistic and religious training. Most importantly, the trust factor with one’s parents looking after the children removes anxiety. The economic implications for these family types are significant because adult parents can work multiple jobs, and grandparents may also work. The impact on the greater family structure is the cost efficiencies which generate larger savings. Rajbir Virk notes:

Parents feel that grandparents can take better care of kids, teach them the language and culture .... Another reason for living together in an extended family is that some grandparents work, so more dollars come into the house which can be paid off quicker, which is a preference and goal of most families. (Virk, 2005)

The consequence of this structure is that it takes pressure off government-provided services such as daycare facilities, nursing homes, and other social programs.

6.3.2 The Role of Real Estate Agents and Ethnic Developers

Real estate agents in the Sikh community play an important role in helping people to find housing in the community. Many agents are the gatekeepers who advise purchasers on the attributes of different communities. Dan Sidhu finds that newcomers to Calgary ask questions regarding the location of the ethnic community, the church and ethnic shopping, and they want housing in those areas (Sidhu, 2005). He states that “most are looking for housing close by the religious place of worship particularly if elders reside with them, and ethnic shopping centers either in walking distance or easy transport for elders to go to” (Sidhu, 2005).
All the real estate agents interviewed mentioned the importance of affordable home ownership, ethnic shopping area, proximity to relatives and place of worship as the key factors that attract newcomers. The close proximity to relatives is a key as Rajbir Virk states that “most importantly relatives should be close by; don’t want to go to far from them as can rely on them if required” (Virk, 2005).

Another reason why the northeast sector of Calgary is popular is that it is near the major industrial areas. The importance of this is stated by Jaswinder Johal who is a real estate agent with Alliance Real Estate Ltd. He states that “living in the northeast is quite convenient as the majority of new immigrants work labour-intensive jobs and commute to the Foothills Industrial area. They need an affordable place to live and easy access to employment areas” (Johal, 2006).

These factors contribute to the concentration of the community around the Deshmesh Cultural Center. The Center is located in the community of Martindale, but is near Castleridge, Falconridge, Taradale, and Saddleridge. Much of the community has located in Castleridge and Falconridge but many are now relocating to the newer communities of Saddleridge and Taradale due to their newer housing typologies. All these communities are based on a curvilinear street design but also have laned alleyways. The alleyways provide space for additional parking at the rear of dwellings accommodating the large number of illegal suites in these communities.

6.4 Market Responses

The community of Taravista has a large concentration of South Asians. This is due to several factors such as close proximity to the Sikh Gurdwara and ethnic shopping, but also due to the fact that many of the builders were of South Asian origin and catered predominantly to that market. The developer of the
community of Taravista (now developing the community of Taralake) is Genesis Land Development Corporation. Jeff Blair, development manager at Genesis, describes the demand in the community:

In Taravista there was a large demand for bi-levels as they are easy to suite up/down. We have not catered to this, but due to the prevalence of the extended family there is a demand for a larger housing product or the ability to have secondary dwelling units to accommodate that. (Blair, 2005)

Many of the builders in this builder parade were of South Asian origin, understood what the market needed and provided that housing option. Jeff Blair states the problem in trying to provide this type of product within the land use bylaw as:

If you provide a starter product the people are price sensitive and it appears that some housing development in northeast Calgary demonstrates a desire for additional suites for revenue purpose, or to accommodate extended family; these uses are non-conforming and illegal. If you want to hit product for this market, the land use designations don’t allow for this. (Blair, 2005)

To prevent the dominance of the bi-level housing product that occurred in Taravista, and to insure greater diversity in housing typologies in the new community of Taralake, Genesis has limited the number of bi-levels that could be built. Although intended to insure community diversity in housing styles, this step has prevented the development of a much wanted product. Rajbir Virk describes the market for the bi-level housing product: “Definitely a big deficiency, there is larger need for bi-levels in the marketplace and developers/builders are not building enough to accommodate the needs. Currently, there is a huge demand for this product but limited supply” (Virk, 2005).
An option that the developer could have used rather than limiting this housing style was to provide additional restrictions on architectural detailing to ensure the facades of the homes had significantly different looks while maintaining the floor plan. This concept is known as “street music.”

The land use bylaw in the City of Calgary for residential R2 housing restricts the ability to provide additional suites on lots with less than 50ft frontage. As illegal or nonconforming suites are prevalent in northeast Calgary and other parts of the city, the City is not catering to this in the land use bylaw. From a developer’s perspective it is challenging to provide an affordable housing product, as Jeff Blair explains:

Minimum standards are 50ft frontage for a R2 product. In pricing lots we do so on a front foot cost. If we designate it R2 for a 50ft lot, costs are much higher in relation to a 32ft lot which is probably 33% less cost to develop. At that point I have priced myself out of the starter market based on a cost factor. (Blair, 2005)

As a result of this situation, purchasers are buying homes on smaller R-1 zoned lots and adding a suite. The monetary benefits are obvious as the purchaser gets two suites on a cheaper lot. The land use bylaw, other than any Direct Control provisions that are present, prevents opportunities for additional legal suites due to restrictive zoning measures. A key problem in communities is that they are designed for the automobile, and parking standards are an issue that causes concern for development officials. Therefore, because zoning standards need to be changed, parking standards would also need to be emended to accommodate this.

These newer communities tend to have larger amenity features such as lakes or natural marshlands and walking paths. Another attractive feature is that purchasers are able to customize their homes. Currently, there are only a few
developments occurring in the northeast, being Taralake and Saddleridge. Both developments provide a diversity of housing types from starter to estate product. Genesis, as the developer of Taralake, has recognized the need for diversity of housing types in northeast Calgary as stated by Jeff Blair: “As a developer we looked at product mix. Traditionally in northeast Calgary a lot of the product was starter home, in Taravista and now in Taralake we have half-million dollar homes; there was niche market there” (Blair, 2005).

Figure 6-1 below shows the design of phase 10 in Taralake being developed by Genesis Land Development Corporation. This phase shows the diversity of the neighbourhood through a variety of housing types ranging from starter to estate. The neighbourhood has single family homes with attached and detached options in different blocks. The neighbourhood also has an R-2 zoned attached housing option, and townhouse and a multi-family component shown on the grey hatched area. Many of the homes in the area have rear lanes shown by the thinner black lines. The community also has many amenities such as walking paths, beach volleyball courts and a lake.

Figure 6-2 Taravista Land Use
The new development planned by Genesis is called Saddletown, which is close to Taravista and Taralake. The plan would be built over a quarter-section with 8 to 9 units per acre. With the experiences encountered in the development of the previous communities, Genesis is:

Looking at alternative land uses, due to the proliferation of split-level housing types (bi-levels) with basement suites. Maybe there is potential to legalize or do legalized suites catered towards the market place as currently it is a non-conforming use. We have recognized this, and we are trying to provide a product to accommodate this in Saddletown. (Blair, 2005).

These new developments add supply to the move-up/estate market in the north east, attracting many from the Sikh community who require larger homes but want to stay in the area. In these developments, the Sikh community prefers certain housing types.

6.5 Market Challenges and Response to Ethnic Diversity

6.5.1 Housing Choices: Starter Homes

South Asians have particular housing preferences. To accommodate changing and larger family sizes, some plans have become quite popular in the starter home market. The most popular type of house in the starter product range is the bi-level. The bi-level is a single-storey home with a basement. It differs from a bungalow which is another popular option when bi-levels are not readily available, as the bi-level is raised upon entry while the bungalow is not. This provides options for larger basement windows and an easier option for a secondary suite. Many of the bi-levels in the older northeast communities which do not have a separate entry have the suites portioned up/down upon entry.
Older bi-level in the community of Castleridge

Newer Bi-level in Taradale

In the newer developments bi-levels have become an extremely popular starter particularly with the South Asian community as there is an option for a secondary suite. Rajbir Virk states:

Clients who require smaller starter homes prefer bi-levels with a suite downstairs as they can get extra income from the lower suite. The income
from the suite helps these individuals build equity faster and also provides renters with an affordable place to live. (Virk, 2005)

This statement is supported by Dan Sidhu who notes:

The majority of new immigrants, particularly within the Sikh community, prefer bi-levels with a suite as their first choice and then a bungalow with a suite as their second choice and the suite is essential with this starter product as they can generate extra revenue with it. (Sidhu, 2005)

In the Punjabi Sikh community, these rental suites are important, particularly for newcomers, as they have an affordable housing product in the northeast area which is close to the amenities they require. Also, the suites provide a cheap rental option which allows additional savings, which enables individuals to save money faster, allowing them to purchase a home quickly. Not all bi-levels are popular as Rajbir Virk also finds that “3-bedroom bi-levels with 1 ½ baths are quite popular, while 2-bedroom bi-levels are not very popular and harder to sell, as clients can't get as good value for that design” (Virk, 2005).

Separate entrances are now being added by many purchasers when the house is built. The rear of a bi-level is shown (below) which has a separate entrance.

Bi-level in Taradale with separate rear entry
Many residents are adding separate entrances on two-storey homes. Two-storey homes which are not walkouts have deep basements and in most cases staircases are located in the middle of the house. This type of floor plan does not allow for an easy addition of a secondary suite as there is no opportunity for a separate entrance.

A new garage-less two-storey home in Taradale is shown with a separate side entry (below).

6.5.2 Housing Choices: Move-up Housing Market

To accommodate changing and larger family sizes in the Sikh community, some housing typologies and plans have become quite popular in the move-up market.

The most popular type of housing in the move-up market is a two-storey home with a front double attached garage. In this housing typology walkouts are desirable, but regular basements with stepwells are also popular options, because purchasers then have flexibility to use the house in changing circumstances. As children grow older they may require their own living space in the household, or as they move out the separate living space can be suited for rental purposes. The separate suite also accommodates extended family members who immigrate from abroad.
In circumstances where an existing house is purchased, some purchasers make changes to accommodate a separate entrance. The reason for this is the limited supply of housing to accommodate the needs of these individuals, so houses are changed to add these preferences such as a separate entry. Below is a home which has a separate side entrance added to the home after it was built.

2-storey home with attached front garage, side entry added after home was built.

In northeast Calgary there is a smaller supply of estate homes in the new developments compared to other parts of the city. The northeast has a larger demand for estate homes due to the locational preference of many people in the Sikh and South Asian community. Dan Sidhu states:

The majority of clients within the move-up or estate market wants to stay in the northeast, but now due to limited supply in the northeast area, people are moving to areas such as Conrich and Chestermere as they still are easily accessible to the facilities in northeast Calgary. (Sidhu, 2005)

To accommodate for the demand in the move-up market, many families are moving to northwest Calgary because there is a larger supply of these homes and the areas are regarded as more affluent. But due to the lack of community-
specific facilities, many families are moving back to the northeast. This is supported by Dan Sidhu who notes:

Many also have moved out to the N.W. to communities such as Kincora and Panorama, but people are not as comfortable there as seniors are living with them and are having a more difficult time to go to the seniors’ society, church and other community facilities. Some of those people are selling their northwest homes and coming back to the northeast. (Sidhu, 2005)

Developers in northeast Calgary have recognized the deficiency in the move-up market. Jeff Blair notes:

As affluence increases within these ethnic communities, if product is there to move into they will do so, in the past forced to move outside of the community to that move-up housing product. As a result, there is a greater variety of housing types in our communities to accommodate this. (Blair, 2005)

The trend is a reversal of the trend encountered by most ethnic communities. The reasons for this are the strong ties to ethnic facilities that are available in the highly ethnic areas. In this case, the Sikh community has an established Gurdwara and existing commercial development in the vicinity of the preferred communities.

Many people in the community find that many of the housing plans offered by builders are inadequate in meeting their needs. In the homebuilding industry there has recently been a trend to a great room and bonus room plans. These plans for many in the Sikh community are not practical for the needs of their families. Dan Sidhu says, “Now builders are building two-storey front garage bonus room style plans, which is very unpopular with our community” (Sidhu,
This statement is supported by Rajbir Virk who states, “For the larger homes, the two-storey great room and bonus room plans are not as popular” (Virk, 2005).

One problem with the bonus room plan is that it does not provide the separation of space that is required for these families. In the community, particularly when there are larger gatherings which occur frequently, men and women socialize separately. The great room plan provides one space for interaction on the main floor which Sikh households do not prefer. Dan Sidhu supports this statement: "The great room and bonus room concept does not work as men and ladies socialize separately and want separate spaces to do so" (Sidhu, 2005).

With a larger family structure, the use of space in the home is very important. Many of the new homes being constructed consist of large master bedrooms with smaller additional rooms. Dan Sidhu sees this as an important issue as he believes that:

The majority of the time, builders are building homes with large master bedrooms with small additional rooms for children. In our case it is different due to the joint family structure with grandparents and siblings residing in the home, so we need generous-sized rooms. (Sidhu, 2005)

The type of floor plan that is quite popular is the two-storey plan which has many defined rooms. This type of floor plan consists of three to four upper bedrooms with two full baths, and a main floor with a kitchen, nook, den, washroom, living, family and dining rooms. The main floor den with a full bath is of great importance as it can be used as an optional bedroom for seniors living with the family. The popularity of this type of plan is stated by Dan Sidhu and supported by Rajbir Virk: clients in the Sikh community want “formal living dining, family, kitchen on main floor; many want main floor bedroom with full bath for the grandparents as it is hard for them to go up the stairs. These houses have good
resale value as well” (Sidhu, 2005). This type of floor plan provides the required space and privacy for a large family and provides adequate space for socializing.

As each purchaser has their own housing requirements, it is difficult for a builder to accommodate the needs of different ethnic communities. What a home builder can do is build a floor plan that is flexible and which allows the client to make the necessary changes. Some builders are not flexible in changing their housing plans. Preetpal Shergill, president of Parkgreen Homes, describes the challenge and needs of the Punjabi community:

> Overall, the housing concept is the same, but immigrant groups want to make changes, and you can’t make a housing product for just one community. Generally, Punjabis want larger family rooms and dining rooms, and they want the basement developed with a separate suite.

Different immigrant groups have different housing preferences and custom or niche builders can provide the required product.

Below is a custom estate home being constructed in the community of Taravista. This home will have over 3,500 sq/ft of developed area on three levels. The home has a walkout basement and backs onto a lake.

2-Storey Estate Home
- Builder: Oxford Homes
- Backs onto Taravista Lake
- Over 3,500 sq/ft developed on three levels
- Upper floor 4 spacious bedrooms, 1x5-piece & 1x4-piece bath, plus laundry
- Main floor living, formal dining, family room, kitchen, nook, den, 1x4-piece bath.
- Walkout basement with 2-3 bedrooms and wet bar.
This section has provided an overview of the preferences of the Punjabi Sikh community in relation to community selection and housing. As the Punjabi Sikh community has become more prominent and concentrated in northeast Calgary, the City of Calgary needs to pay closer attention to municipal planning in this area of the city. In the future neighbourhoods, developers and builders need to pay closer attention to the needs of not only the Punjabi Sikh community but also other emerging immigrant groups.

This chapter has provided an in-depth study of the housing preferences and challenges faced by the Sikh community in Calgary. In Calgary, the community is established and growing, with specific community selection criteria and housing preferences.

The following chapter concludes this document as it provides a summary and key recommendations for affordable non-market and market housing. The recommendations stated in the following chapter are important as they address the significant challenges that governments, NGOs, and communities are facing in providing affordable housing.
Chapter 7: Conclusions and Recommendation

7.1 Introduction

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

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

This chapter summarises the main findings of the MDP and provides policy recommendations to increase the range of affordable housing options for immigrants in Calgary. Two groups of policy initiatives will be discussed: (1) inclusionary zoning and secondary suites; and (2) support for ethnic non-profit
organizations to provide non-market housing and social support services for immigrants.

Throughout the research, there were some limitations encountered which may have affected some of the findings discovered. There may have been a personal bias due to insider status and professional knowledge of the real estate industry in Calgary by the researcher. These personal biases may have affected some of the findings discovered. As the research conducted used no surveys or questionnaires, the research relied on key informant interviews as one of the key sources of information.

Also, there were some limitations with the census data. Collection of census data over the period has become more complex and census categories have changed over time, providing more detailed information as the years have passed. Thus, comparing the data over the period became more difficult. The most recent data used was 2001, since then the City of Calgary has seen tremendous growth which would affect some of the findings due to the old data.

7.2 Conclusions

This MDP has identified the challenges posed by growing ethnic diversity in Calgary with respect to labour-market integration and access to affordable housing. More specifically, it has provided insight into the pattern of growth and concentration of the Punjabi Sikh community in northeast Calgary. The immigrants have brought different languages, customs, and religions to Calgary, making its social composition more ethnically diverse. However, many of these new immigrants face challenges in the local labour market because of the language barrier, credential recognition, and discrimination. The Punjabi Sikh

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1 The City of Calgary, being one of the largest employers in Calgary, is taking innovative steps to tackle this issue through a diversity initiative which is geared towards new immigrants acquiring necessary Canadian work experience in their field of expertise.
community has developed its own coping mechanisms to adjust to Canadian society while maintaining its cultural identity, social networks and ethnic economy. These issues are explored briefly in the following sections.

7.2.1 Lack of Affordable Housing for New Immigrants

The labour-market problems for immigrants in Calgary in general, and for members of the Punjabi Sikh community in particular, are compounded by the shortage of affordable housing. Calgary’s growing economy is attracting many newcomers to the city who face high house prices as a result of supply and demand factors. On the supply side, increased building costs, a shortage of developable land and a levy on all future lots contribute to the growth in house prices. On the demand side, higher migration, coupled with recent mortgage rate increases, are making housing less affordable for low-income people (City of Calgary, 2003a). Given the limited supply of non-market housing in Calgary by the municipality and NGOs, many immigrants are living in poverty or relying on their ethnic community to survive.²

In the context of the growing demand for affordable housing in Calgary and the inadequate supply, new immigrants often live with relatives and/or rent illegal suites, leading to increased density and poor living conditions. These factors contribute to the problems of social exclusion and in many cases challenge municipal zoning practices. Interviews with key informants for this MDP confirm that these problems are reoccurring in the Punjabi community in Calgary, where many of the homes in northeast Calgary break zoning laws by having illegal or non-conforming suites (Sidhu, 2005). These rental suites provide affordable

² The Calgary Housing Company, which is the largest provider of non-market housing, accommodates 7,500 households and maintains a waiting list of 2,500 households. This shortage in supply may be attributed to a lack of community capacity in developing and managing non-profit housing, which in return has limited the city’s ability to obtain funding from federal and provincial governments for construction of new units (City of Calgary, 2004).
rental options which are desirable in the marketplace and provide additional income for homeowners, keeping housing affordable.

### 7.2.2 The Role of Ethnic Enclaves

Immigrants often choose to settle in ethnic enclaves where the culture is familiar and discrimination from the host society is avoided, thus allowing easier adaptation (Smith, 2004; Gross & Schmitt, 2001). Ethnic enclaves also offer a number of affordable housing opportunities, such as living with friends or relatives and members of the extended family. New immigrants, because of the language barrier, find jobs in the local ethnic economy, which assists with the adjustment and settlement process (Salaff et al., 2003).

As the study has highlighted many advantages of ethnic clustering there are some disadvantages as well. Many individuals who reside within these ethnic enclaves become dependent on those networks and communities, which may result as a barrier to main stream labour and employment markets. Also, these individuals may, in some cases, feel psychological pressure to obey or work with the people who sponsored them resulting in additional stress. These enclaves provide individuals with a comfort zone and essential 'bonding' social capital and as a result, these individuals may not explore the ‘bridging’ component of social capital which is important in getting ahead.

Recently, the growth of the Punjabi Sikh community in northeast Calgary has resulted in areas of minority concentration or ethnic enclaves. This needs to be interpreted in the context of a larger concentration of South Asians in the northern part of the northeast sector. The data indicated that over two-thirds of Punjabi Sikhs reside in east and northeast Calgary. The enclave has many attributes that attract individuals, such as ethnic businesses, retail, religious and cultural institutions (e.g., Deshmesh Cultural Center which is also the Sikh place of worship), and family networks. While the cultural center has been identified as
a key magnet, the northeast sector is close to major industrial areas in Calgary which employ many in the community, thus reinforcing ethnic enclave formation. In addition to patterns of spatial concentration, this MDP has documented important trends in the growth of the ethnic economy of the Punjabi Sikh community based on kinship and social networks. The ethnic economy provides financial assistance to entrepreneurs and employment opportunities for individuals. These small businesses operate in niche markets catering to the local ethnic community.

7.2.3 Housing Choices of the Punjabi Community and Market Responses

As the Punjabi Sikh community is an established ethnic enclave in the northeast sector of the city, the market has responded to people’s housing choices. The interviews indicated that the preferred choice in the starter market is the bi-level, because of the easier option for a secondary rental suite which provides additional income. The separate suite in many cases accommodates extended family members who are new immigrants to Calgary.

In the move-up market, a popular floor plan is the two-storey attached-garage plan which has many defined rooms. This type of floor plan provides the required space and privacy for a large family and appropriate spaces for socializing. In the northeast sector there is a limited supply of this popular product. As stated by Jaswinder Johal, “The current land use bylaw is restrictive, especially for those who want to stay within the extended family structure; there are not enough legal suites allowed in northeast Calgary to accommodate the need” (Johal, 2006).

Newer communities close to the Deshmesh Cultural Center have provided much-needed starter and move-up housing to accommodate the demands of the community. Punjabi families prefer home ownership, so it is not surprising that the northeast sector has higher levels of homeownership than the city as a whole (79% vs. 69% in 2001). The census data demonstrates that affordability
constraints are much higher, particularly in homeownership, with a higher share of households than the city average paying more than 30% in housing costs (23% vs. 17% in 2001).

A large part of the housing problem in the community is the lack of serviced land for new housing development. Historically, northeast Calgary has lagged behind the rest of the city in land development. As Jaswinder Johal indicates, “Northeast Calgary is behind …. Needs more housing product in that area, so people have a choice” (Johal, 2006). These supply constraints are compounded by planning restrictions that do not allow secondary suites to be legalized in older as well as in newer neighbourhoods. The effects are stated by Dan Sidhu: “The bylaw needs to be changed to provide legal and safe suites as there are a number of suites that are not properly developed according to city codes” (Sidhu, 2005).

As the city becomes more diverse, the planning system needs to allow developers to provide a greater variety and diversity of housing types. If the City of Calgary is reluctant to make changes to its Land Use Bylaw, it needs to incorporate more Direct Control areas to promote other types of affordable housing. Jeff Blair believes that other approaches need to be taken: “[We] need [a] product that you can put more than one family; nanny suites in residential lots of 34 ft rather than 50 ft standards, bonus suites, live-work situations, or commercial with residences above” (Blair, 2005). Preetpal Shergill also believes that changes in the bylaw need “to accommodate multiple suites on smaller lots” (Shergill, 2006).

7.3 Recommendations

The following section provides policy recommendations to enhance affordable housing options in Calgary for ethnically diverse communities. Insights from the primary research for this MDP, documenting the housing constraints of the
Punjabi Sikh community and findings from the literature, are the basis for the analysis and the development of these recommendations.

The review of the literature and analysis of trends clearly indicates that Calgary faces serious challenges in providing affordable housing and supportive services for immigrants. Examples from international best practices indicate the need for comprehensive approaches that build on the strengths of social capital and networks in ethnic enclaves of established ethnic communities while addressing the weaknesses of segregation and social exclusion. While the development of such comprehensive policies is beyond the scope of this MDP, two groups of policy initiatives will be discussed with particular reference to the local context: (1) inclusionary zoning and secondary suites; and (2) support for ethnic non-profit organizations to provide non-market housing and social-support services for new immigrants. The first group of policy initiatives is under the control of the City of Calgary and might require revisions of the by-law and relevant city-wide planning policy, while the second group requires a major commitment at all levels of government and the development of a national housing policy which will enable a system based on the UK model (implemented also in the US and Australia) to be introduced. In addition, some initiatives to promote access to homeownership for ethnically diverse societies based on the US model will be discussed.

7.3.1 Provision of Affordable Housing through the Planning System

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

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

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

**Location.** The location of affordable housing projects is important. The growing ethnic diversity in Calgary and the needs of new immigrants require a sensitive approach to the selection of sites for new housing projects in areas with a higher concentration of immigrants and established ethnic enclaves. The importance of kinship and other social networks in overcoming barriers in the labour and housing market suggests that this might be a more appropriate strategy. If housing is not located in the areas of preference, many may accept poorer
housing conditions because they are not willing to move to other areas. Box 7-1 summarizes the main factors affecting location choices.

**Box 7-1 Locating Affordable Housing Projects**

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

**7.3.2 Provision of Non-Market Housing through Ethnic Non-Profit Organizations**

Canada lacks the national policy framework that identifies ethnic community organizations as social housing (non-market housing) providers. The new emphasis on public-private partnerships in the provision of affordable rental housing, however, might be a good starting point. In 2002, the federal government and the provincial Government of Alberta signed an Affordable Housing Program Agreement that will provide $67.2 million in federal funding over the next five years to increase the supply of affordable housing in high-need areas of the province. Aware that this injection of new monies is limited and short-term, the City of Calgary has acknowledged the need to collaborate with senior levels of government and private, public and non-profit sectors to respond to the supply shortfall of affordable rental housing. By using innovative financing mechanisms and sharing resources and responsibilities, public-private partnerships have emerged as a potential collaborative approach to generate affordable rental housing. So far, experiments have been limited and none of the pilot projects in the City of Calgary targets new immigrants.
While pilot projects can be launched by the existing Affordable Housing Program Agreement, the changes necessary to implement a system such as the one in the United Kingdom would require the development of a national strategy. This would include a detailed division of power to define the role of each level of government and the collaboration of the main stakeholders. Some suggestions are made in Table 7-1. The key role of the federal government would be to provide policy direction and adequate and stable funding. By working with CMHC and the national financial institutions, a system could be developed where funds for the development of affordable housing are accessible to developers and housing providers. In addition, the tax structure needs to be changed to provide incentives for further growth and investment in affordable housing.

The main role of the provincial government would be to provide additional funding and a transparent monitoring system which identifies the strengths and weaknesses of the ethnic communities' non-profit organizations. The provincial government must work with local municipalities and housing providers to ensure a high level of service and the achievement of goals. The municipal government should provide a planning and regulatory framework to encourage the provision of affordable non-market housing. The City needs to facilitate the capacity building of local housing providers that cater to the needs of immigrant communities. The Calgary Housing Company should adjust its housing services to reflect diversity and review its portfolio to augment design, size and layout of units to accommodate the needs of new immigrants.
Table 7-1: Framework for the Provision of Non-Market Housing by Ethnic Non-Profit Organizations

<table>
<thead>
<tr>
<th>Government Role</th>
<th>Stakeholders</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federal Government Role</strong></td>
<td><strong>Federal Stakeholders</strong></td>
</tr>
<tr>
<td>• Provide stable and adequate long-term funding.</td>
<td>Government- Labour and Housing, Human Resources and Social Development Canada (HRSDC), Canadian Mortgage and Housing Corporation (CMHC)</td>
</tr>
<tr>
<td>• Establish national housing framework to deal with diversity where emphasis is on local community development and needs.</td>
<td>Partners- Federation of Canadian Municipalities (FCM), General Electric (GE) Capital, Canadian Real Estate Association (CREA), Financial Institutions, Other National businesses</td>
</tr>
<tr>
<td>• Provide opportunities for public-private partnerships.</td>
<td></td>
</tr>
<tr>
<td>• Work with financial institutions to create better lending options.</td>
<td></td>
</tr>
<tr>
<td>• Provide a positive tax regime which promotes and encourages further investment in non-market housing.</td>
<td></td>
</tr>
<tr>
<td>• Create minority/ethnic based policies to tackle discrimination in the housing sector and empower groups to handle own affairs.</td>
<td></td>
</tr>
<tr>
<td>• Promote and advance the use of best practices.</td>
<td></td>
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</tbody>
</table>

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<thead>
<tr>
<th><strong>Provincial Government Role</strong></th>
<th><strong>Alberta Stakeholders</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Provide strict monitoring and risk management strategies, a transparent monitoring system and goal setting/targets for housing providers.</td>
<td>Government- Human Resources, Seniors and Community Supports, Learning, Community Development etc.</td>
</tr>
<tr>
<td>• Administer federal and provincial government funds to community-based housing associations.</td>
<td>Partners- Alberta Urban Municipalities Association (AUMA), Alberta Real Estate Association (AREA), Business</td>
</tr>
<tr>
<td>• Develop strong network to enhance public-private partnerships.</td>
<td></td>
</tr>
<tr>
<td>• Provide opportunities for private financing.</td>
<td></td>
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<tr>
<td>• Ensure supportive tax regime.</td>
<td></td>
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<tr>
<td>• Train frontline government employees in ethnic relations; hire ethnic community representatives so diversity of cultures is understood.</td>
<td></td>
</tr>
<tr>
<td>• Work with housing providers to develop and provide additional social support services.</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Municipal Government Role</strong></th>
<th><strong>Municipal Stakeholders</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Provide supportive planning and a regulatory framework.</td>
<td>• City of Calgary- various departments</td>
</tr>
<tr>
<td>• Encourage the provision of affordable rental housing through the use of planning tools and land.</td>
<td>• Calgary Housing Company private sector</td>
</tr>
<tr>
<td>• Build the capacity of local ethnic community groups to engage them in the provision of affordable housing and supportive</td>
<td>• Financial institutions, Calgary Real Estate Board (CREB), Calgary</td>
</tr>
</tbody>
</table>
services.
• Provide *ethnic sensitive* training for staff involved in public consultation.
• Review the existing portfolio of municipal rental housing and adjust unit size to accommodate the needs of larger/extended immigrant families.¹

Community-based ethnic organizations could play a key role in the process. As various levels of government would provide adequate funding and regulatory support, these organizations would need to focus on developing their asset base. To develop an affordable housing program that is reflective of the community’s needs, many steps need to be taken to ensure housing providers fulfil their requirements, such as monitoring and evaluation. Local service providers require autonomy, financial stability and a *voice* in the process. Once established, ethnic community-based organizations could offer a range of services other than housing. Some of the programs offered in partnership with government, the private sector and other non-governmental organizations might include education, job training, financial, health and wellness programs and language skills. Building links into the immigrant community—*bonding*—as well as with the greater community—*bridging*—are essential for ethnic housing organizations to grow and to provide further opportunities for their residents. An important task is tenant involvement in the management structure to empower the residents. Box 7-2 shows some of the main responsibilities of local ethnic-housing providers.

### Box 7-2 Role of Ethnic Community-Based Housing Providers

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

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

7.3.3 Homeownership initiatives sensitive to ethnic diversity

As a framework for affordable housing has been recommended, further recommendations are required to enhance housing conditions in the marketplace because many people aspire to own a home. Many face difficulties in obtaining a home due to their limited savings and the current lending criteria. Another factor is that many newcomers come from societies where credit systems are in a developmental stage, so they are unaccustomed to using and establishing credit facilities. Newcomers need to be informed upon their arrival about the Canadian financial system.

In the marketplace, the government and the private sector has a role to play to provide market-based housing initiatives sensitive to ethnic diversity. The literature has provided the basis for programs from the United States which would enhance homeownership options. Three initiatives are required to address homeownership issues as shown in Box 7-3.
Box 7-3 Initiatives to Enhance Homeownership

_Education_

- Work with local ethnic-based credit unions to provide financial awareness to new immigrants.
- Provide lower-income clients with favourable closing-cost loans and first-time buyer loans.
- Completion of a pre-ownership education course.
- The community partners provide education in different languages and education efforts range from training and workshops to private counselling services.
- The key is to involve people from immigrant communities.

_Savings_

- Set up a grant for individual development accounts.
- Set up asset-building programs which target low-income working families.
- Provide new immigrants with additional savings as they match the account-holder savings.
- Allow savings to be used for a variety of purposes.

_Financing_

- Break barriers in obtaining financing for homeownership.
- Address the barriers that immigrants face in obtaining financing for homeownership.
- Eliminate the emphasis on credit histories, income levels, and landed immigrant or citizenship status.

To achieve these goals, collaborative efforts are required by both the public and private sectors to provide these services. As shown, the Minnesota Home Ownership Center is a model of excellence of public and private partnerships delivering many of the educational services. Other partnerships are required with CMHC and financial institutions to provide financing options which take into account the needs of new immigrants. Many of these individuals lack the basic understanding of the Canadian financial system so do not understand the importance of qualifying criteria. Most importantly, government involvement is
essential to establish a grant to help newcomers save for the possible purchase of housing or using the funds for other needs.

7.4 Concluding Comments

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

In developing future neighbourhoods, developers, builders and planners must pay closer attention to the needs of emerging immigrant groups. The result would be an appropriate and innovative product which enhances liveability in ethnic neighbourhoods and creates stability and harmony in the City of Calgary.

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