HUMAN DEVELOPMENT COUNCIL

Asylum Claimants and Housing

Precarious Shelter: The Housing Challenges Facing Asylum Claimants in New Brunswick

Musa Jasim Musa and the **Human Development Council** – **2025**

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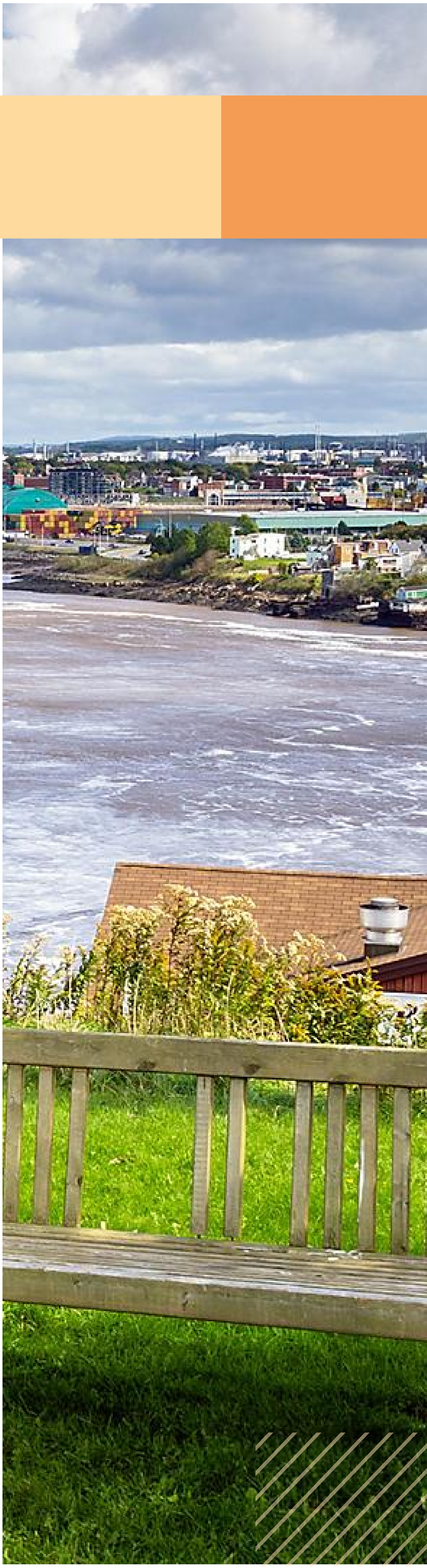


01 Executive Summary

Asylum claimants and protected persons in New Brunswick face significant barriers in securing safe, stable housing. Unlike government-assisted or privately sponsored refugees who receive immediate support, claimants arrive without pre-arranged housing and are excluded from many government programs until their legal status is resolved. This legal and policy gap, combined with a tight rental market and limited resources, creates conditions of housing precarity that leave many claimants vulnerable to cycles of homelessness, discrimination, and instability.

- **Housing Instability and Precarity:**
  "When my car was stolen, I lost my only income. I had to leave my apartment and sleep in the mosque or with friends, and eventually in my own car."
  "Sometimes, I had to stay in hotels or short-term places... moving all the time made it impossible to feel settled."
- **Market Barriers and Discrimination:**
  "I called ten landlords in a week. As soon as they asked about my income and I said Social Assistance, they stopped answering my calls."
  "One landlord asked me if I was even allowed to stay in Canada. When I explained my case, he said he didn't want the risk."
- **Service Gaps and Cultural Misunderstandings**
  "Sometimes the people at the office don't explain things properly. They use words we don't understand, and then we miss deadlines or lose opportunities."
  "Here in New Brunswick, we don't have the resources like in Toronto or Montreal."

To address these challenges, we must allow asylum claimants earlier access to government supports and develop targeted housing supports for claimants, reducing the critical "gap period" that pushes many into homelessness. We must invest in cultural competency training and translation resources for service providers to reduce miscommunication and increase accessibility. We must also recognize and support grassroots networks such as mosques, cultural associations, and newcomer groups that already provide informal housing support.

02 Introduction

In recent years, Canada has faced multiple unprecedented social issues, few of which were as salient as access to adequate housing. The most recent Canadian Social Survey's results revealed that nearly half (45%) of all Canadians were very concerned with housing affordability.[1] Recent research indicates that younger households are increasingly withdrawing from the housing market, a trend reflected in their declining mortgage balances.[2] Rental prices also continue to skyrocket; from 2020 to 2024, rent rose by 34.7% in New Brunswick.[3]

Throughout its history, Canada has served as a destination country for immigrants seeking safety and opportunity. According to the 2021 Canadian Census of Population, Canada was home to 8.3 million immigrants, including 1.3 million who entered the country between 2016 and 2021.[4] It is anticipated that immigrants will represent up to 30% of Canada's total population by the year 2036.[5] However, the Canadian definition of the term "immigrants" includes only permanent residents and citizens, which excludes important demographics such as non-permanent residents, work and study permit holders, asylum claimants, and protected persons.[6] This exclusion overlooks a large proportion of the Canadian population, given that 470,029 asylum claimants and protected persons were living in Canada in the second quarter of 2025.[7]

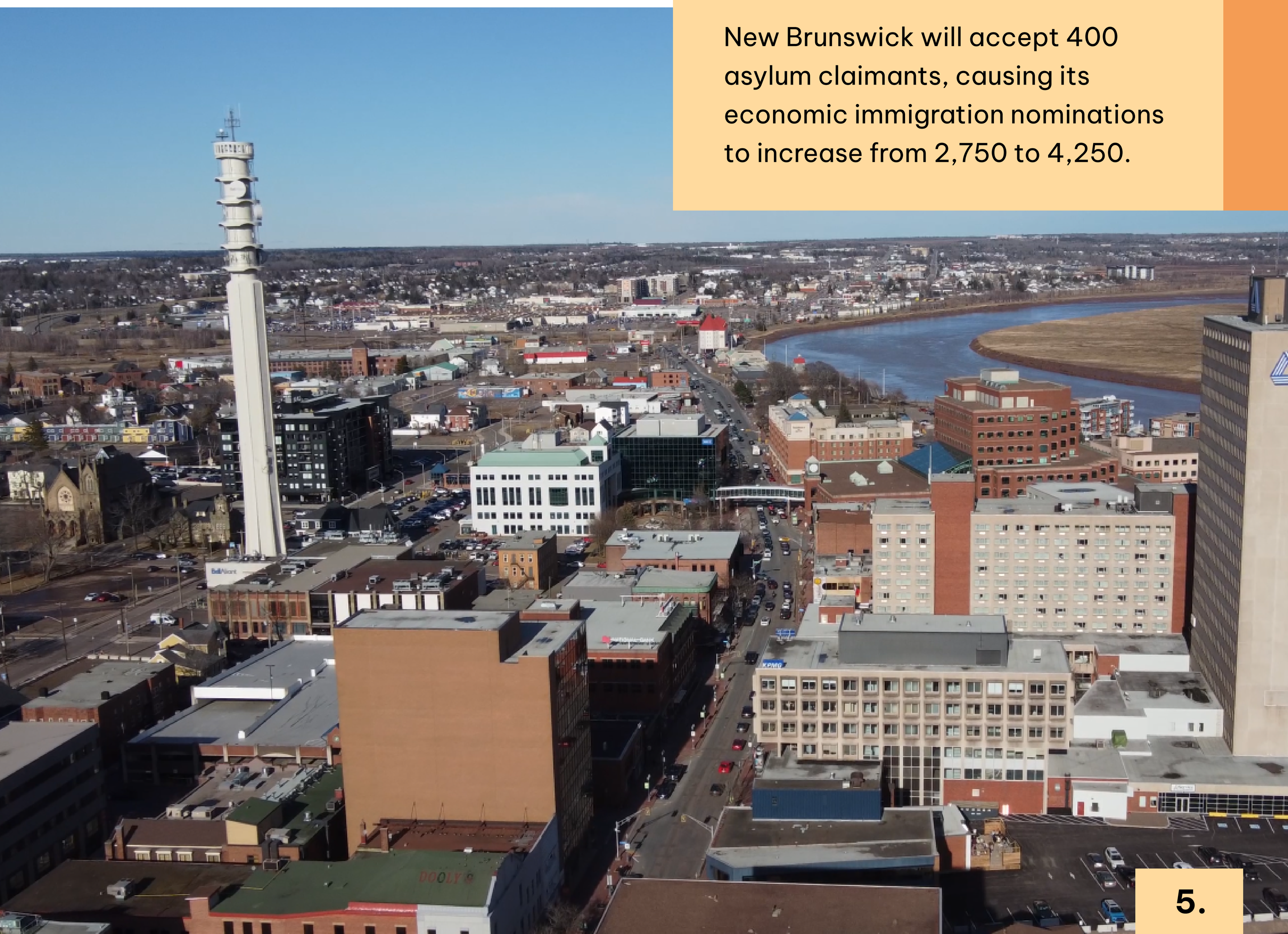
Unlike other non-permanent residents, asylum claimants and protected persons are often unable to travel to their home countries due to their unique circumstances. The Government of Canada defines an asylum claimant as a person seeking refugee protection because they are at risk of torture, cruel or unusual treatment or punishment, or face a threat to life.[8] Protected persons, on the other hand, are individuals who have been granted protection but have not necessarily obtained permanent residency (PR) yet. For protected persons and convention refugees applying for PR from within Canada, the current estimated processing time is 104 months for applicants residing in Quebec and 99 months for those outside Quebec.[9] Consequently, both groups are in a state of legal limbo that effectively prevents them from leaving Canada but treats them as temporary residents within the country.

While unaffordable housing affects Canadians from all walks of life, its impact on asylum claimants and protected persons is pronounced because of their ineligibility for housing benefits available to other newcomers.[10,11] This report will explore the housing challenges challenges faced by asylum claimants and protected persons with pending PR in New Brunswick.

This research is especially relevant to New Brunswick given its recent agreement with the federal government to welcome 400 asylum claimants into the province. In return, the province's economic immigration nominations will rise from 2,750 to 4,250.[12]

The study examines the housing challenges experienced by asylum claimants and protected persons in New Brunswick using a qualitative approach to capture their lived experiences and perspectives. The analysis highlights key barriers and gaps in housing to inform strategies that may improve housing outcomes for future claimants and protected persons.

New Brunswick will accept 400 asylum claimants, causing its economic immigration nominations to increase from 2,750 to 4,250.



03 Housing Overview

Government-Sponsored Refugees (GARs) and Privately Sponsored Refugees (PSRs) enter Canada through official resettlement programs and receive permanent residency upon arrival. At the federal level, GARs are eligible for the Resettlement Assistance Program (RAP), which offers temporary accommodation, help with housing searches, income support, and a one-time household start-up allowance, among other supports.[13] PSRs, on the other hand, are supported by private sponsor groups that cover housing, living costs, furniture, and basic necessities for the duration of the sponsorship, typically 12 months.[14] In contrast, asylum claimants arrive without pre-arranged supports and are not eligible for federal settlement or housing programs until their claims are approved by the Immigration and Refugee Board (IRB).[15]

Asylum claimants often rely on provincial assistance programs delivered by settlement organizations. In 2023, for example, Ontario invested an additional $42 million via the Canada-Ontario Housing Benefit to help asylum claimants move into long-term housing.[16] Asylum claimants in Ontario are also eligible for subsidized housing through the Rent-Geared-To-Income Assistance program.[17] Similarly, British Columbia's Subsidized Housing Program also welcomes applications from individuals who have made asylum claims.[18] Mosaic, a non-profit newcomer organization, administers BC's Refugee Claimant Housing Referral System (BC CHARMS), a program that "connects refugee claimants to safe and suitable housing opportunities across the province of BC."[19] Under the Quebec-Canada Accord, Quebec manages its own refugee and asylum claimant resettlement services. Asylum seekers in Quebec benefit from PRAIDA (Programme régional d'accueil des demandeurs d'asile). PRAIDA offers a wide range of services to asylum seekers. These include needs assessments, guidance upon arrival or when filing an asylum application, and assistance with transportation, housing, and immigration processes such as finding legal representation or applying for a work permit. Additional services include emergency and temporary shelter, short-term financial aid through transit passes and food vouchers, and financial assistance for large families receiving welfare.

Specialized care is also provided for unaccompanied minor asylum seekers.[20]

New Brunswick provides housing support to asylum claimants through the Direct to Tenant Benefit (DTB), Canada-New Brunswick Housing Benefit (C-NBHB) , and the Rent Bank. Both the DTB and C-NBHB provide direct rent supplements to low-income tenants experiencing difficulty affording their housing costs. Currently, applications are closed due to the full allocation of the current fiscal year. Moreover, eligibility requirements, such as having filed a tax return for the previous year and possessing an existing rental agreement, create additional barriers for newly arrived asylum claimants.[21] Many claimants lack prior Canadian income tax records and face significant challenges entering the rental market upon arrival. The Rent Bank provides emergency assistance to renters facing eviction and is also available to asylum claimants, but, like the DTB and C-NBHB, it fails to address the needs of recently arrived claimants.[22]

The existing studies, though limited in quantity and geographic scope, reveal a consistent pattern of barriers that exacerbate the already challenging housing experiences of asylum seekers. One of the most common challenges asylum seekers face is landlords requiring co-signors, a demand that is often impossible to meet, given their limited social networks.[23,24,25] Landlords also frequently use “source of income” as a reason to deny applications from asylum seekers who rely on social assistance.[26,27] In addition, asylum seekers are sometimes excluded from employment opportunities because their Social Insurance Number begins with a 9, visibly marking their temporary residency status and further restricting their ability to pay rent.[28] A lack of Canadian credit history and rental history present further barriers to securing housing.[29,30] It took asylum claimants, on average, 7.2 months to secure permanent housing, a stark contrast to the 0.8 months it took GARs and PSRs to be permanently housed in Toronto.[31]

New Brunswick is an important setting for understanding the housing challenges of asylum seekers because research attention has focused on larger cities such as Toronto, Hamilton, and Vancouver. Asylum seekers still experience significant and arguably unique barriers to housing in smaller provinces.

Canada has experienced an unprecedented surge in asylum claims. In 2023 and 2024 alone, 327,986 claims were referred to the Immigration and Refugee Board—the highest numbers in recent history.[32] This surge has placed added pressure on housing systems, and it underscores the importance of examining the challenges faced by asylum seekers in New Brunswick.

04 Methodology

Semi-structured interviews were conducted with 3 asylum claimants, 1 protected person with pending PR, and a settlement services team manager working at the Saint John Newcomers Centre. The interviews took place both virtually and in person, each lasting between 30 minutes and one hour. Interview questions for asylum claimants and protected persons focused on their personal experiences with housing, including difficulties in finding and maintaining accommodations, affordability, discrimination, and access to support services. The interview with the organizational representative explored broader systemic issues, such as commonly observed housing challenges among clients, barriers related to legal status, and the adequacy of existing policies and programs. In addition, interviews were conducted in English, Arabic, and Urdu.

Interviews enable researchers to gain deeper insights into subjects' experiences by adding layers of depth, coherence, and density.[33] They empower participants by giving them an active voice and placing them in the centre of their stories.[34] The interviews used a semi-structured, open format to create a conversational atmosphere and build rapport, which helps gather meaningful insights.[35]

Due to time and resource constraints, the study relied on purposive sampling through existing personal and organizational networks rather than randomized selection. While this approach facilitated trust and openness, it may have introduced selection bias, limiting the diversity of perspectives captured. Additionally, the small sample size restricts the extent to which findings can be generalized to all asylum claimants and protected persons in New Brunswick.

After verbally agreeing to participate, respondents were asked to read and sign informed consent forms that outlined information related to participation and privacy. Since interviews were part of this study, ethics approval was obtained from the University of New Brunswick's Research Ethics Board prior to data collection and the interviews (REB 2025-121). All interviews were conducted in accordance with institutional guidelines for research involving human participants. Names of participants have been changed in the report.

05 Results and Discussion

Participants repeatedly described experiences of profound housing instability upon arrival in New Brunswick. Muhammad explained how the theft of his car led to a cascade of housing insecurity: "*When my car was stolen, I lost my only income. I had to leave my apartment and sleep in the mosque or with friends, and eventually in my own car. That was the worst situation I lived through here.*" He added that there were periods where he did not know where he would sleep, moving between "*friends' couches, shelters, and sometimes staying awake all night in public places.*"

Rashid also faced unstable housing, recalling that he often stayed in hotels or other temporary accommodations. "*Sometimes, I had to stay in hotels or short-term places. The problem is, there's no guarantee of stability, and moving all the time made it impossible to feel settled.*" He further emphasized how the lack of a permanent address became a barrier in itself: "*Because I didn't have a lease, I couldn't even apply for certain programs. Without a permanent address, you don't exist in the system.*"

These accounts demonstrate how asylum claimants in New Brunswick face acute housing instability, often falling into cycles of temporary, insecure arrangements. For Muhammad, the sudden loss of income illustrates how a single event can push claimants into homelessness, highlighting their extreme precarity in the absence of safety nets. Rashid's experiences with hotels and short-term stays further reveal how temporary housing, while offering immediate relief, undermines stability and prevents longer-term settlement. His comment about lacking a lease points to an important structural issue: access to services and programs is often conditional on having a fixed address, leaving claimants in temporary accommodations "invisible" to the system.

Research from larger Canadian cities, such as Toronto and Vancouver, has documented similar challenges of precarity and frequent moves among refugee claimants.[36]

However, in New Brunswick, these challenges are compounded by the province's limited housing stock and absence of specialized transitional housing programs. Whereas in larger cities claimants may at least be placed temporarily in hotels through municipal or non-profit initiatives, in New Brunswick such arrangements are sporadic and largely unsupported.

Beyond instability and short-term arrangements, participants also pointed to structural barriers in Fredericton's rental market. Muhammad explained that "*a few big companies control the rental market. If they reject you from one place, you're basically rejected from all their other buildings too. Independent landlords ask for way too much money.*" He also recalled, "*I called ten landlords in a week. As soon as they asked about my income and I said Social Assistance, they stopped answering my calls.*" Khalid echoed these concerns, contrasting Fredericton with larger cities: "*In bigger cities like Toronto or Calgary, I heard people can sometimes find community landlords or more affordable private places. Here in New Brunswick, the options are really limited.*"

These reflections build on the instability described earlier, showing that difficulties are not just about losing housing but about entering the market in the first place. Market concentration, high rents, and income screening practices combine to leave claimants with almost no bargaining power. Unlike larger cities where a wider variety of landlords may offer some flexibility, Fredericton's smaller, consolidated market limits alternatives and compounds the precarity that asylum claimants already face.

Alongside market and financial barriers, participants also described difficulties in navigating services that were meant to support them. Abdullah reflected that "*one of the hardest parts is that even the employees who are supposed to help us don't always understand our cultures or how we communicate. It leads to misunderstandings and frustration.*" He added that "*sometimes the people at the office don't explain things properly. They use words we don't understand, and then we miss deadlines or lose opportunities.*" Rashid shared a similar perspective, noting that "*sometimes, the problem isn't just housing. It's how services talk to us. If they don't understand our situation, we get lost in the process.*"

These accounts suggest that housing challenges for asylum claimants are not only about affordability or availability but also about accessibility of services. Miscommunication, lack of cultural fluency, and limited accommodation of language needs create additional barriers that can leave claimants without crucial supports.

Similar findings have been documented in studies of refugee resettlement in larger Canadian cities, where service mismatches often compound housing precarity.[37] In New Brunswick, however, these issues are intensified by the smaller scale of settlement agencies and the limited diversity of staff. For claimants, a single misunderstanding with an agency may mean missed deadlines or lost housing opportunities, reinforcing their sense of exclusion from formal systems of support.

Participants also described how their legal and financial status shaped landlords' decisions. Muhammad recalled trying to return to a former apartment but being refused despite explaining his circumstances: "*After I left my apartment, I tried to rent the same place again. Even though I explained my whole situation, they still refused. It felt like my legal status made it harder for me.*" He added, "*One landlord asked me if I was even allowed to stay in Canada. When I explained my case, he said he didn't want the risk.*" Abdullah noted similar treatment, explaining that "*some landlords asked for bank accounts or a guarantor. I didn't have those. I think they saw me as too risky.*" These stories show how discrimination interacts with the uncertainties of claimant status. Even when participants could explain their situation, landlords often framed them as unreliable tenants, either for legal reasons or financial security.

Sarah is a staff member at the Saint John Newcomers' Centre who works directly with asylum claimants. Her perspective sheds light on the service-side challenges that complement the experiences shared by claimants. Sarah pointed to the limited resources available in New Brunswick compared to larger cities. She explained, "*here in New Brunswick, we don't have the resources like in Toronto or Montreal. In those cities, they put claimants in hotels, but then they can be stuck there for one, two, even three years while waiting for their court date. We don't have that here.*" Without similar programs, claimants in New Brunswick must enter the private rental market almost immediately, often without financial stability or legal clarity. She also stressed the role of nonprofits in filling these gaps. "*We're lucky to have different funding streams, including from Justice Canada, so we can hire lawyers for claimants. That's usually necessary eventually.*" She added, "*we also support them with settlement needs, like applying for benefits or looking for housing, but we don't provide direct financial support.*"

These reflections show how claimants in New Brunswick face not only the pressures of a small and expensive rental market but also the absence of structured housing supports found in larger centres. Nonprofits step in to bridge part of the gap, yet the lack of direct financial or housing support leaves claimants vulnerable. The result is a patchwork of services that can help navigate the system but cannot fully address the structural shortage of affordable and accessible housing.

06 Conclusion

The findings of this study reveal that asylum claimants in New Brunswick face overlapping barriers to securing housing. From housing instability and financial precarity to systemic discrimination and cultural gaps in service provision, the experiences of participants demonstrate how vulnerable claimants are when navigating a limited and concentrated rental market with few formal supports. Sarah's perspective as a service provider further illustrated how these challenges are intensified by New Brunswick's smaller scale of resources compared to larger Canadian cities, leaving nonprofits to fill gaps that exceed their capacity.

As mentioned earlier, asylum claimants are eligible for the Direct to Tenant Benefit, Canada-New Brunswick Housing Benefit, and the Rent Bank. However, applicants are required to both present an existing rental lease and to have filed their taxes for the previous year to qualify for these benefits, barring recently arrived claimants from accessing these benefits. To address these issues, governments could expand eligibility for housing supports to include asylum claimants earlier in the process, reducing the critical gap period that forces many into shelters, unstable arrangements, or homelessness.

Secondly, partnerships between government and nonprofits could be strengthened to provide not only legal and settlement support but also targeted housing assistance. This might include rent subsidies, transitional housing, or emergency funds specifically designed for claimants, acknowledging their distinct needs compared to government-assisted or privately sponsored refugees. Increased investment in community-based solutions, such as supporting mosques, cultural associations, and grassroots networks that already provide informal housing support, would recognize and strengthen the role of community in bridging immediate needs.

Third, service providers themselves would benefit from greater cultural fluency training and expanded language resources. As participants noted, misunderstandings and lack of clear communication often created additional stress and lost opportunities.

Equipping staff with the skills to engage across diverse cultural backgrounds would reduce these gaps and build stronger trust with claimant communities.

This study reveals that asylum claimants in New Brunswick experience housing barriers shaped not only by affordability and availability but also by structural gaps in services and systemic discrimination. Unlike larger urban centres, the province lacks transitional housing infrastructure for claimants and protected persons, leaving claimants to navigate a precarious market with minimal institutional support. While nonprofits play an important role, they cannot fully address the demand. By expanding eligibility for housing programs, enhancing cultural fluency in service delivery, and investing in both formal and community-based supports, policymakers can reduce the precarity faced by claimants and foster a more inclusive environment for newcomers in New Brunswick.

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