



**Meet with your Municipal Representative:
Support the elimination of refugee transportation loans**

In June 2009, the City of Surrey passed a resolution calling on the Canadian government to absorb the cost of refugee transportation loans. A similar resolution will be considered at the next meeting of the Union of BC Municipalities (Vancouver, September 28 - October 2, 2009).

Ask your municipal representatives attending this meeting to vote in favour of this resolution.

For the text of the motion passed by Surrey City Council, see:

<http://www.ccrweb.ca/documents/Surreyresolution.pdf>

What are refugee transportation loans?

Refugees resettled to Canada must pay for their medical exam and their travel to Canada. Since most refugees of course can't afford these expenses, Canada offers them a loan. As a result, refugee families start their new life in Canada with a debt of up to \$10,000. They must repay this loan with interest.

The burden of the transportation loans is having a painful impact on thousands of refugees and on Canadian society. It undermines refugees' ability to integrate and to contribute to their full potential in their new home. Refugee youth are forced work long hours while going to school, or even postpone further education, because they need to pay back the debt.

The cost to the federal government of absorbing the medical and transportation expenses would be insignificant in terms of the overall budget. It would also be a good investment as it would enable refugees to integrate much more quickly and contribute to the economy.

What can I do?

Meet with municipal representatives who will be attending the Union of BC Municipalities meeting at the end of September (See below for a suggested meeting plan).

- Tell them about the impacts of refugee transportation loans and the effects they have on your community.
- Encourage them to vote in favour of the resolution calling for the government to absorb the costs of transportation loans for Refugees.

What arguments can I use?

Negative impacts of loans:

- Refugee families making their loan repayments may not have enough money for basic living costs, including food.
- Refugee youth struggle to keep up with their high school studies or sacrifice ambitions of pursuing higher education because they must work to pay off their debt.
- Parents working multiple jobs to meet loan payments are hardly at home and can't give their children the support they need.
- Refugees postpone upgrading their skills and qualifications while working at low-end jobs to meet the monthly loan payments.
- Refugees struggling with the trauma of persecution and exile and the stresses of adapting to a new country are particularly vulnerable to feelings of acute anxiety over the huge debt burden.

Implications of the government absorbing the costs of refugee transportation loans:

- Only \$38 million are needed to forgive existing loans and \$13 to \$15 million annually to absorb the transportation and medical expenses for resettled refugees.
- The government would save on the administrative costs for the loan program.
- The federal government is not looking for new expenses to take on during the global economic crisis, but newly arrived refugees are among those most vulnerable in our communities. Putting off this spending will lead to far greater costs for refugee families and communities in the future.

Suggested plan for meeting with municipal representatives (20-30 minutes):

Keep your comments brief. Leave time for an engaging discussion. Ask your municipal representative for their commitments, instead of making a presentation for the entire meeting. Will they act on your request at the upcoming meeting of the Union of BC Municipalities?

a) Introduction / Ice Breaker (1 minute)

- Thank your municipal representative for the opportunity to speak to them. Present yourself, whether you live/work in the area, and your interest in meeting.
- Explain that delegates at the next meeting of the Union of BC Municipalities will be considering resolution in Vancouver (September 28 - October 2 2009) calling for the Canadian government to absorb the costs of transportation loans for refugees. You are asking him/her to vote in favour.

b) Present the problem of transportation loans and the impact on refugees (5 minutes)

- Explain what refugee transportation loans are.
- Highlight some of the impacts of this loan burden on refugees and on your community.
- If you can, give an example of families/individuals having to repay transportation loans.
- Give a copy of the booklet *End the burden of transportation loans* (<http://www.ccrweb.ca/documents/loansEN.pdf>).

c) Present the solution (1 minute)

- Explain that the government could absorb the costs and that it would be a wise investment.

d) Questions

- Your representative may have questions about the transportation loans and their impacts. To prepare yourself with answers, you can consult this page <http://www.ccrweb.ca/transportationloans.htm>

e) Conclusion

- Ask for the councilor's support and vote in favour of the UBCM resolution on refugee transportation loans. Try to leave the meeting with a straight answer.
- Thank your representative for his/her time. Recap any commitments made.

Where can I get more information?

- *At Home in Surrey? The Housing Experience of Refugees in Surrey, B.C.* This report documenting the impacts of transportation loan repayment, along with similar research for other cities, is available online at: <http://www.ccrweb.ca/transportationloans.htm#research> (Note: this report inspired the Surrey resolution)
- *End the burden of transportation loans*, <http://www.ccrweb.ca/documents/loansEN.pdf>
- *Hidden Costs: Paying back the refugee transportation loan*, watch it on YouTube at: <http://www.youtube.com/ccrwebvideos>
- For additional information including research reports from other communities, check out the CCR's webpage on refugee transportation loans and their impacts at: <http://www.ccrweb.ca/transportationloans.htm>