





April 4, 2018

The Honourable Ahmed D. Hussen, P.C., M.P. Minister of Immigration, Refugees and Citizenship House of Commons Ottawa, ON K1A 0A6

Dear Minister Hussen,

On behalf of the Christian Reformed Centre for Public Dialogue, Citizens for Public Justice, Mennonite Central Committee, and World Renew, we would like to express our sincere support of the recent changes to the Immigration Loans Program. As a collective representing various Christian faith groups across Canada, we are pleased to see action that prioritizes the well-being of refugees in our country.

For many years, charging interest on immigration loans hindered Canada's ability to offer a full welcome to refugees. In light of this, we applaud the government's move to halt further accumulation of interest on outstanding loans and to provide interest free loans. These are important policy changes that will better allow refugees to settle into their new lives in Canada.

We urge you to continue with this progress and wholly phase out travel loan repayment for refugees.

The Government of Canada's 2015 evaluation of the Immigration Loans Program found that requiring refugees to repay travel loans negatively affects their ability to settle: it makes it difficult to pay for basic necessities, adds substantial stress, and inhibits their ability to take full advantage of settlement services, particularly language training.

The evaluation also indicated that the average sum of loans issued from 2002 to 2014 stood at only \$12.7 million/year. For less than 40 cents per Canadian annually, the government could fully absorb these costs moving forward. In the long run, doing away with the loan program would be good value for money, since newcomers would be able to get on their feet quicker, rely less on other government resources, and start paying taxes sooner.

When your government resettled 25,000 Syrian refugees between November 4, 2015 and February 29, 2016, you were right to exempt these refugees from the financial stresses associated with travel loans. Now, we are asking that you extend this consideration to all refugees resettled to Canada.

We look forward to your response.

Signed,

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