Reach Alliance

Decent Housing for Refugees in Jalisco, Mexico:

Limitations of International Protection

Andrea Quethzally Fausto Zamora, Elody Isabela Torres Barreto, Emmanuel Maldonado Villanueva, Paloma Pérez Guerrero, Javier Contreras Arreaga





center for inclusive growth

The Reach Alliance

The Reach Alliance is a consortium of global universities — with partners in Ghana, South Africa, Mexico, Canada, United Kingdom, Australia, and Singapore — developing the leaders we need to solve urgent local challenges of the hard to reach — those underserved for geographic, administrative, or social reasons. Working in interdisciplinary teams, Reach's globally minded students use rigorous research methods to identify innovative solutions to climate, public health, and economic challenges. The UN's Sustainable Development Goals (SDGs) provide inspiration and a guiding framework. Research is conducted in collaboration with local communities and with guidance from university faculty members, building capacity and skills among Reach's student researchers.

The Reach Alliance was created in 2015 by the University of Toronto's Munk School of Global Affairs & Public Policy, in partnership with the Mastercard Center for Inclusive Growth.





Acknowledgements

Words cannot express our gratitude to all the people who contributed their expertise to this research. First, we recognize the help of Iliana Viramontes Márquez, protection associate at the Guadalajara Field Unit of UNHCR. Her patience and expertise were crucial in helping us navigate the framework of attributions for the right to housing for refugees, particularly regarding intranational protection and international treaties.

We are deeply thankful to Gabriela Paz Espinoza, head of the representative office in Guadalajara, Jalisco, at COMAR. Her guidance on the state-provided housing process for refugees was instrumental. Gabriela's perspectives and her suggestions for improvement have greatly enriched our understanding of the various programs and alternatives related to the right to housing and all the legal processes for people to be recognized as refugees.

Our sincere thanks to Paola Anaya, director of the Tlajomulco migrants' helpdesk, for her insights into the project being implemented there. Her knowledge about its objectives, funding, and collaboration with civil associations, as well as the Municipal Protocol for Migrant Assistance, provided vital context for our work.

We also acknowledge Karen Espino and the UNHCR partners for their assistance in helping us to understand the one-week program designed to help refugees find housing and integrate into Mexican society. Their support and contributions were invaluable.

We extend our gratitude to Mauricio Magaña, infrastructure and habitat coordinator at Techo. His analysis of housing access and the legislative challenges surrounding decent housing was crucial for our research.

We thank José Antonio Torre, an architect whose work on housing policy and rising prices provided us with a comprehensive view of the current context. His insights into the challenges that individuals face when seeking housing were invaluable in considering the unique hurdles refugees encounter. We are grateful to all the actors involved in this research.



Contents

Executive Summary	1
Context: Refugees in Mexico	
Responsibility for Refugees	3
Refugee Experiences	5
Housing in Jalisco	6
Other Countries' Successful Integration Initiatives	11
What Is Healthy Housing?	14
Main Challenges Refugees Face in the Search for Adequate Housing	14
Lessons Learned	17



Figure 1. A man coming back from work in the centre of Guadalajara

Executive Summary

Although stable, affordable, and decent housing is a right that all citizens and people seeking refuge in Mexico deserve, there are fractures in the government sector that prevent the efficient execution of the process to obtain housing for refugees. There is a clear distinction between the strategies outlined for administrative procedures to be legally recognized as a refugee, and the support and effective defence provided by the laws regarding the challenges and obstacles refugees may face while seeking suitable housing in Mexico. The private and public sectors are not doing enough to guarantee decent housing for refugees. Likewise, when it comes to defining what the right to housing in Mexico means, there is confusion about who the responsible authorities are and what the international protection of a refugee in Mexico means.

We examine refugees' access to housing by analyzing procedures, the Housing Law and the Law on Refugees, Complementary Protection, Political Asylum and International Treaties, as well as investigating the realities that refugees experience compared to what we're told the government is doing.

Context: Refugees in Mexico

In the first half of 2023, Mexico experienced a significant increase in refugee applications, mainly from South and Central America, Venezuela, Honduras, Haiti, Cuba, Nicaragua, El Salvador, and Guatemala, with almost 100,000 people requesting refugee status, an increase of 30 per cent compared to the previous year. This rise in number was a result of the political and social crises or the violence and persecution that people faced in their country of origin.¹

The Mexican Commission for Refugee Aid (COMAR) reported that of these applications, 43,773 cases were evaluated to determine if

^{1 &}quot;Displacement in Mexico Explained," The UN Refugee Agency, 22 August 2023 UNHCR. 🧬

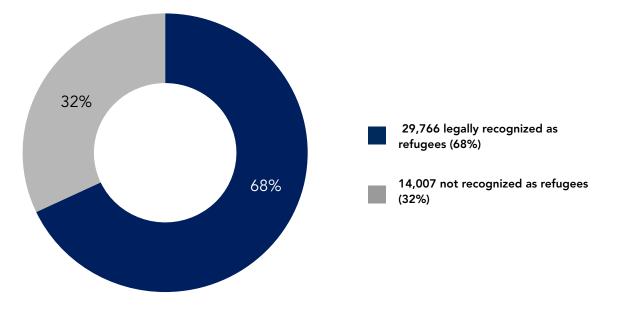


Figure 2. Number of people who were legally recognized as refugees in early 2024 by the Mexican Commission for Refugee Aid

they could be legally recognized as refugees. After being interviewed about their background, 68 percent of them received an approval from the authorities to become refugees and receive asylum. In 2024, between January and April, the refugee applications decreased 32 per cent compared to 2023.²

The Mexican Ministry of Finance and Public Credit just assigned around MXN 51 million (almost CAD 3.6 million) for COMAR necessities and initiatives, which is 40 times less than what it assigned to deport and detain migrant people.³ What happens to people who are legally recognized as refugees? Does the state guarantee their rights properly? Do refugees receive enough help from the authorities to be properly introduced to Mexican society? One of the first rights that should be guaranteed to a refugee is the right to decent housing. However, Jalisco is experiencing a significant housing deficit, estimated at around 800,000 units.⁴ This shortage exacerbates the difficulties refugees face in finding suitable accommodation. The substantial housing deficit means that the demand for affordable and accessible housing far exceeds the supply. This situation is particularly dire for low-income populations, including refugees, who often struggle to compete in a market where prices are driven up by limited availability. As a result, many refugees find themselves unable to secure stable housing, leading to increased reliance on temporary shelters or informal living arrangements. We set out to understand what refugees in the state of Jalisco need and the degree their needs are

^{2 &}quot;México registra récord de 74,764 solicitudes de refugio en primer semestre de 2023," [Mexico records a record of 74,764 applications for refuge in the first half of 2023] Forbes, 11 July 2023.

³ Manu Ureste, "Crisis de refugiados en México: se espera récord de solicitudes de asilo con menos presupuesto para 2024," [Refugee crisis in Mexico: record asylum applications expected with less budget for 2024], Animal Político, 20 September 2024.

⁴ Diana Zavala, "800,000 Houses a Year Are Needed in Mexico to Combat the Deficit," 1 June 2022. Expansión Inmobiliario.

being met. We discovered that the authorities who are supposed to support refugees set different priorities for these newcomers than the people have for themselves. Some supporting authorities begin with refugees' need for work to support themselves or need for housing, but the people themselves need to secure both, given that these are competing and interrelated needs, and currently a source of conflict if they are not properly being guaranteed.

Responsibility for Refugees

According to the United Nations High Commissioner for Refugees (UNHCR), a refugee is a person fleeing armed conflict or persecution.⁵ Because they are protected by international law, these persons should not be deported or returned to contexts where their lives and freedom are at risk.

Despite Mexico's challenges in complying with the economic and social rights required by the Organization of American States, the country is obliged to act in favour of refugee rights, since their importance is directly linked to the United Nations Sustainable Development Goals (SDGs), in particular, target 10.7 (Facilitate orderly, safe, regular, and responsible migration and mobility of people). And concerning their integration into society and respect for some of their human rights, there is a link to SDG 11. Sustainable cities and communities: Make cities and human settlements inclusive, safe, resilient, and sustainable. Mexico appears to have authority to act on its responsibility to protect refugees, but there is a fracture between its accountability and obligations.



SDG 10 Reduced inequalities — Reducing inequalities and promoting inclusion for all.



SDG 11 Sustainable cities and communities — Create inclusive, safe, and sustainable cities.

The Convention Relating to the Status of Refugees reinforces states' responsibility to protect and assist these persons, including access to fair and efficient asylum procedures and the implementation of measures that guarantee respect for their human rights to live in dignity. The right to adequate housing is one of these human rights which is recognized in instruments such as Article 14 of the Universal Declaration of Human Rights and Article 2 of the International Covenant on Economic, Social, and Cultural Rights. This right implies that host countries should provide people with safe housing, basic services, and protection against any form of discrimination or violation of their housing rights, based on principles of solidarity and cooperation among nations.

The Political Constitution of the United Mexican States guarantees in article 4, paragraph VII, the right to the enjoyment of decent and dignified housing.⁶ And according to the Law of Refugees, Complementary Protection and Political Asylum in Mexico, refugees have the right to access essential services such as health, education, and employment, in addition to receiving identity documents for effective social integration. Likewise, the country's Housing Law establishes the right of every person to decent housing, with habitable conditions and basic services. Article

⁵ Adrian Edwards, " 'Refugiado' o 'Migrante' ¿Cuál es el término correcto?"["Refugee" or "Migrant"? Which is the correct term?], UNHCR Mexico, 11 July 2016.

^{6 &}quot;Manual del ACNUR para la Protección de Mujeres y Niñas" [UNHCR Handbook for the Protection of Women and Girls], January 2008, ACNUR México. 🖉

15 of the same law mentions that the Ministry of the Interior (SEGOB), in coordination with the Ministry of Foreign Affairs (SRE) and other authorities, will be in charge of promoting strategies for the protection and assistance of refugees, and promoting solutions to their Mexico receives assistance from the UNHCR, a global organization without any domestic obligation, which is dedicated to safeguarding the rights and building a better future for people who are forced to leave their country of origin. At the national level, the Regulation of the Law

problems. This responsibility of the state guarantees housing as an essential element for refugees to exercise their rights fully, thus contributing to their effective integration into society.

Mexico appears to have authority to act on its responsibility to protect refugees, but there is a fracture between its accountability and obligations.

To guarantee their

rights, refugees must have a place to live. Housing facilitates the possibility of a decent job and education, thus guaranteeing other rights. The Housing Law establishes that every person and family within the national territory has the right to decent housing.

Involved Actors

Even though the international and domestic legal frameworks are clear regarding the recognition of the right to housing and the guarantees of protection for refugees, in Mexico there is currently no clarity regarding how these rights can be guaranteed. According to the Law of Refugees, Complementary Protection and Political Asylum, the agency in charge of legally recognizing this population and guaranteeing their rights is the Mexican Commission of Aid to Refugees (COMAR). Housing programs include the National Housing Commission (CONAVI), and the Institute of the National Housing Fund for Workers (INFONAVIT). on Refugees and Complementary Protection states that the office responsible for conducting the policy on refugees and complementary protection, as well as managing the asylum application process — one of the most important pillars in

being legally recognized as a refugee — is the Refugee Assistance Commission (COMAR).⁷ However, it does not directly guarantee a right to housing as it should, which raises questions about COMAR's collaboration with CONAVI, the agency responsible for designing and coordinating housing policies in the country to ensure that everyone has access to adequate housing.⁸

INFONAVIT is in charge of administering the resources destined for the acquisition of decent housing. In some specific cases, INFONAVIT has been involved in projects that benefit vulnerable groups, including people living in extreme poverty and migrants, and although refugees are also part of this group, so far they have not been assisted by this agency due to the requirements for this type of housing. However, it is an approach open to discussion, since in other states this type of housing for refugees has been delivered. In other words this institute should be doing better.

⁷ COMAR, Gobierno de México. 🧬

^{8 &}quot;Manual de Organización de la Comisión Nacional de Vivienda" [National Housing Commission Organization Manual], Comisión Nacional de Vivienda, 16 August 2007.

Refugee Experiences

While each refugee has a unique story, those in Jalisco share several common experiences, which they shared during our fieldwork. Their circumstances vary depending on factors such as their place of origin, language, the number of people accompanying them, reasons for seeking refuge, and, to some extent, the fate that awaited them upon arriving in Mexico, mostly in the southern state of Chiapas, a common entry point for refugees from Central and South America, particularly Guatemala.⁹ Many refugees have also spent extended periods in other Mexican states or asylum countries, where accommodation was often unsafe, precarious, overcrowded, and without any guarantee of tenure. As a result, building a home and developing a "sense of belonging" within the receiving society becomes a critical part of their resettlement process.

The first obstacle they face is delay in the process of being legally recognized as refugees, which can take up to two years. The conditions they live in upon arrival depend on access to jobs. While some people get informal jobs that allow them to rent rooms with basic services, others are forced to sleep on the streets and depend on the support of civil and religious associations.

We heard how some couples decide to travel together but others arrive one at a time (so the first one seeks some stability before the other arrives). Families often travel with their young children and sometimes older adults, who help to search for a decent place to live. Usually people travel alone and stay with others who are in the same situation to facilitate housing rental.

Refugees' Perspective

Through the UNHCR program, we had the opportunity to see how refugees are guided in the process of finding housing, starting with a short course that the staff give about how to get around the city and how to look for places to rent, among other things. When we accompanied people to look for housing in certain areas previously predetermined by the agency we had the opportunity to talk. The most striking and admirable thing we noticed was people's resilience. Despite where they come from and the difficulties they had to go through, they're fighting for a better future. They showed us the power that lies in a person's attitude and how to face things with a very admirable and exemplary vision. They also shared with us that their priority was to find a place to live so they could find a stable job and start developing their life in the country — calmly so that they and their loved ones were well and safe.

Interviewees from COMAR mentioned that one of their priorities is to help people find a job once they are recognized as a refugee. This apparent difference in priorities raises the question of which right should be guaranteed first so that refugees can develop a dignified life in Mexico. The reality is that one cannot exist without the other so both must be guaranteed at the same time and have the same level of importance. The state together with the responsible commissions must guarantee all these rights regardless of the order — all are relevant for refugees to start a new life in the country. In interviews with representatives from various organizations, everyone agreed that the state must ensure decent housing for refugees. There are clear responsibilities at the local, national, and international levels, for their protection and welfare.

^{9 &}quot;México: esperanza de un nuevo hogar — 2023 Principales Resultados" [Mexico: Hope for a New Home — 2023 Main Results] UNHCR Mexico, 2023.

Housing in Jalisco

Most Mexicans seeking to acquire housing face challenges in Jalisco — this issue is not exclusive to refugees. Because there is currently no office responsible for regulating the conditions of the housing market, private individuals set the requirements and prices for purchasing a house.



Figure 3. Apartment for rent in Guadalajara, Jalisco

In the Guadalajara Metropolitan Area, there is a housing crisis for the low-income population. The Institute of Statistical and Geographic Information of the State of Jalisco reports that the average price of a property for sale is MXN 6.7 million (about CAD 471,700) and the average rental price and the basic food basket is 24,974 Mexican pesos per month (CAD1,760).¹⁰ Considering that one in four inhabitants of Jalisco earn approximately 7,400 pesos per month (CAD 520), the cost of living in Jalisco is almost four times higher than many workers' monthly wages. According to UN-Habitat, individuals with lower incomes would take 47 years to pay off social housing costs without receiving any subsidy.¹¹ If people aim to acquire an average house in an urban area with all services nearby, it could take up to 120 years to pay for.¹²

Gender Component

Women and girls within the refugee community face unique challenges. In Jalisco, the access to a decent house can change according to women's conditions. For example, some women arrive in the country alone or with their children. They have to consider more factors for appropriate housing, such as security in the place to live and space that can fulfill children's needs. They also have to consider the location in terms of the commute between home and school for the children's education, and distance from workplaces. These factors are still challenges for responsible institutions and appropriate authorities.

Women refugees often face challenges in finding safe and secure housing in a new country. They may be at risk of being placed in overcrowded or poorly maintained shelters, which can leave them vulnerable to various forms of gender-based violence like discrimination and exploitation where landlords or housing providers may take advantage of their vulnerable situation, subjecting them to abuse.

¹⁰ The basic food basket refers to essential food items considered necessary for a healthy diet. It typically includes grains, legumes, fruits, vegetables, dairy products, and proteins.

¹¹ Social housing can include rental properties offered at lower prices or homes sold at reduced rates, often supported by government or other organizational subsidies to help reduce rental costs or make homeownership more attainable.

¹² Pedro Kumamoto, "La vivienda en México (tercera parte)" [Housing in Mexico, Part 3], El Financiero, 6 February 2024. 🧬

Therefore, creating environments free from gender-based violence and discrimination enables women to rebuild their lives with autonomy. By incorporating gender-related policy guidelines from various contexts, institutions and authorities can address women's and girls' needs in a comprehensive and inclusive way. For example, the Government of Canada has a Feminist International Assistance Policy (FIAP):

A feminist approach to international assistance recognizes that the promotion of gender equality and the empowerment of women and girls require the transformation of social norms and power relations. This objective is also essential for the achievement of all other development priorities. For this reason, we will ensure that by 202–22 no less than 95 per cent of Canada's bilateral international development assistance initiatives will target or integrate gender equality and the empowerment of women and girls.¹³

We believe that having a similar gender-informed policy could be a first step for Mexico.

Collaborating with stakeholders committed to gender equality maximizes the impact on women and girls in the refugee community, which is why it's important to make partnerships that follow this commitment to enhance housing programs' effectiveness for refugees. Fortunately, the actors involved in this issue are working on these objectives. For example, the UNHCR has the "UNHCR Handbook for the Protection of Women and Girls" and COMAR follows the "Material on Inclusive Language and Gender Equity" which came from the Mexican Commission for Refugee Aid. The commission's work led to the "Manual for the Use of Inclusive Language and Gender Perspective" as well as the "International Communication Guidelines for the Use of Inclusive and Non-sexist Language."¹⁴

These institutions are starting to create a safe environment for women in the refugee community. Collecting gender-disaggregated data and conducting gender-sensitive assessments ensures accountability and transparency. Integrating a gender component aligned with the principles of the FIAP and other gender-related policy frameworks would contribute to advancing gender equality and empowering women and girls in the context of forced displacement.

Hardly Reached

Women and large families face significant obstacles in securing adequate housing, making them particularly vulnerable within the broader context of housing accessibility. These challenges are often compounded by factors such as gender-based discrimination, lack of economic stability, and the presence of dependents, which make it even harder for them to access suitable living conditions. For instance, single mothers may struggle with lower income levels, limited employment opportunities, and insufficient childcare options, all of which hinder their ability to afford and maintain stable housing. Additionally, families with multiple children or elderly dependents may find it challenging to locate housing that meets their specific needs, such as sufficient space, accessibility, and proximity to essential services like schools, healthcare, and public transportation.

Given these complex and multifaceted challenges, standard housing policies and programs often fail to address the unique needs of these vulnerable groups. This underscores the

^{13 &}quot;Canada's Feminist International Assistance Policy," Government of Canada. 🧬

^{14 &}quot;Material sobre Lenguaje Incluyente y Equidad de Género" Gobierno de México, 1October 2018. 🧬



Figure 4. Houses in the centre of Zapopan, Jalisco

urgent necessity for specialized support from both governmental authorities and community organizations. Tailored interventions, such as targeted financial assistance, access to social services, and the development of family-friendly housing projects, are crucial to ensuring that women and families are not left behind in the quest for decent housing. Without such focused efforts, these groups remain "hard to reach," trapped in a cycle of housing instability that perpetuates broader social inequalities and undermines their overall well-being.

Resources that Facilitate Access to Housing

The Mexican state does not provide resources to facilitate the integration of refugees into the housing market, and in most cases, people look independently for a place to live. However, the municipal government of Tlajomulco, Jalisco, has an encouraging strategy aimed at meeting this right for a specific vulnerable group of people. There are also programs designed by international organizations such as UNHCR, and some civil associations such as shelters that provide temporary accommodation for people.

Liaison with COMAR

According to the Law of Refugees, Complementary Protection and Political Asylum, COMAR is responsible for managing services to address the temporary needs of displaced individuals and recognizing them as official refugees in Mexico. It is also tasked with guaranteeing their human rights, including the right to decent housing.¹⁵ When people arrive in Mexico, COMAR conducts a needs assessment interview that covers their economic situation, the

^{15 &}quot;Censo de Población y Vivienda 2020," INEGI; "Asistencia Institucional a Refugiados," Comisión Mexicana de Ayuda a Refugiados. 🧬

city where they plan to live, and other needs. In this way, it links them to relevant institutions that can provide the basic supports.¹⁶

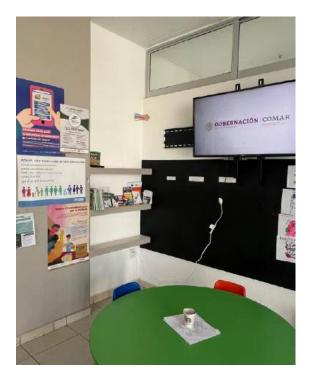


Figure 5. Mexican Commission for Refugees Assistance in Guadalajara, Jalisco

We interviewed the head of the Department of Assistance 7 in Jalisco, Gabriela Paz Espinoza, who shared COMAR's efforts to promote full integration in the state focused on housing, employment, proper documentation, and education for children. One approach to supporting refugees involves collaboration with other governmental agencies to provide the necessary resources for economic and social integration activities.¹⁷ Gabriela Paz told us that, "Although there have been attempts to collaborate with municipal governments, these efforts have not been as successful in generating a local strategy through public policies."

Regarding housing, the commission links those without a place to live with local shelters run by civil associations. Refugees stay until they can afford to rent a house though their employment. Although this represents a temporary solution, it does not mean that the state guarantees the right to decent and dignified housing.

In some cases, employers provide housing for their workers; however, the lack of official documents is often a barrier for refugees to access these jobs or the housing that comes with them. In these cases, COMAR issues a letter explaining why these people do not have certain documents, such as official identification. This letter helps clarify their situation and obtain either a house or a job. COMAR also collaborates with the National Institute of Migration to request a visitor's card for humanitarian reasons or a permanent residence visa. It also engages with the National Registry of Persons with Certified Competencies to issue the Unique Population Registry Code.

Through the Directorate of Institutional Assistance and Liaison, COMAR periodically carries out analysis to track how many people have received services, such as recognition as refugees and referral to other offices to address specific needs. While there are records of admitted refugees with recognized status, the success of actions to ensure other rights is unknown, because no statistics are generated regarding decent housing.

^{16 &}quot;Reglamento de la Ley de Refugiados, Protección Complementaria y Asilo Político," Cámara de Diputados del H. Congreso de la Unión, 21 February 2012. 🔗

^{17 &}quot;Ley Sobre Refugiados, Protección Complementaria y Asilo Político," Cámara de Diputados del H. Congreso de la Unión, 18 February 2022. 🛷

UNHCR's Role

Iliana Viramontes, UNHCR's protection associate in Guadalajara, told us about the UNHCR's "Local Integration" program, which aims to collaborate with civil society and Mexican authorities to provide support in different areas, including access to decent housing. It aims to offer refugees a new opportunity to live and fully integrate into the country. However, it does not receive direct support from the government to meet this need.

When individuals are selected to participate in the program, they are relocated to the city that offers the best opportunities for integration based on their profiles. They are initially accommodated in a hotel for seven days while participating in workshops that equip them with tools for their new life. They learn how to search for housing through social networks and face-to-face contacts. UNHCR staff accompany the refugees to preselected neighbourhoods near companies that have agreements to employ them, or areas with a considerable number of industries. After this week, refugees receive economic support from the agency, depending on the specific circumstances of each case: whether they are single, a couple, or a family. (Support for families is determined by the number of members, the ages of the children, etc.)

UNHCR's program highlights the importance of generating alliances with nongovernmental organizations, law firms, and the Mexican government to address immediate needs of refugees in terms of health, education, and cultural activities, among others. According to Viramontes, "A full integration encompasses more than merely identifying a place to live; it requires addressing all facets of an individual's life." For this reason, the organization's work focuses on achieving integration, not just having decent housing but also guaranteeing people's economic, social, and cultural rights. The program's emphasis on tailored integration, economic empowerment, and partnership-building are significant strengths.

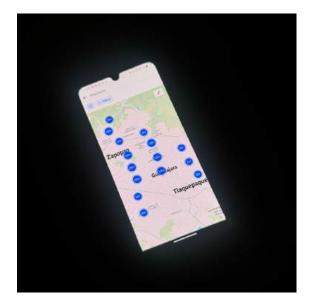


Figure 6. A refugee's cellphone search for a house to rent on Facebook Marketplace

Although partnerships are a strength, it's important to avoid overreliance on nongovernmental organizations and other entities to provide services that the government must support. Each of the authorities needs to identify their own priorities to avoid inconsistencies in service delivery or gaps in support, particularly if partner organizations face their own challenges.

The government should develop its own strategy to facilitate the integration of refugees, using the UNHCR's work as a model. For example, considering that providing only seven days of accommodation may be insufficient for those arriving in a new city, extending this period could offer greater stability during newcomers' initial integration phase.

Other Countries' Successful Integration Initiatives

Several successful initiatives have addressed housing for refugees. In Germany, for example,

the "Refugees Welcome Organization" initiative in 2015 aimed to house asylum seekers in apartments shared with residents. It connects people seeking roommates with asylum seekers, helps cover the rent, and continues to support them once they are living in the apartment. This program has been replicated in 12 countries, such as Spain, Argentina, and France. Beyond providing access to housing, the initiative promotes integration to avoid the creation of slums.¹⁸

GBP 3.69 billion was recorded, GBP 2.38 billion

designated to provide food and shelter, and the

CAD 6.5 billion and CAD 4.24 billion).¹⁹

In Mexico, the government of the State of

Coahuila collaborated with UNHCR in 2020

to ensure the right to housing for refugees.

INFONAVIT developed a marketing scheme that

offered the possibility of buying a repossessed

purchase had to be in cash or with credit from a

home if the buyer met basic conditions: the

remainder on educational support (approximately

financial institution. These homes were available because their previous owners abandoned them after defaulting on payments and INFONAVIT recovered and offered them.²⁰

In Tlajomulco de Zúñiga, part of the Guadalajara Metropolitan Area, the increase in industrial activities has led to an increase in the number of people in mobility situations who choose to live here both temporarily and permanently. In response, the municipal government has created strategies to support the area's optimal

In the United Kingdom, the government offers financial assistance for the 12 months after the individual or family receives refugee status, helping them cover basic needs such as food and shelter. In 2022, an expenditure of

The importance of this program lies in its scope to mitigate some of the barriers that migrants and refugees face when seeking rental housing: the requirement to provide identification documents such as an official identification or a guarantor. development, including a program called "Renta tu casa" (rent your house).

Paola Anaya Cobos, director of social innovation for this government, shared that through this program, abandoned or

unused properties are leased to the municipality, which then rents them to people whose socioeconomic conditions fall below the income poverty line in urban areas.²¹ It also rents to those facing vulnerability such as migrants and refugees. Tlajomulco is the third municipality in Mexico with the highest number of "abandoned or unused" properties, so through the "Renta tu casa" program the local government aims to support both owners and people who are seeking a place to live.

^{18 &}quot;About Us," Refugees Welcome.

^{19 &}quot;The UK Aid Budget and Support for Refugees in the UK in 2022/23," UK Parliament, October 2023.

^{20 &}quot;Rebeca Ramírez, "Entrega Infonavit primeras casas refugiados en Saltillo" [Infonavit delivers first houses to refugees in Saltillo], Vanguardia, 13 March 2020.

²¹ Abandoned homes are typically those without doors, windows, and other features.

¹¹

The leasing process involves the municipality renting the housing directly from the owner through a rental contract. The municiality commits to make the corresponding payment. It then assigns the property for use to the beneficiary, previously registered in the program, who commits to a monthly payment of 350 pesos (about CAD 24). The program also offers financial assistance for rehabilitating rented houses, with a maximum amount of MXN 50,000 (CAD 3,500). The rehabilitation activities are agreed upon by the municipality and the property owners, with 50 per cent of the investment subsidized by the municipality as a nonrepayable grant, and the remaining 50 per cent covered by the contractual arrangement.

The importance of this program lies in its scope to mitigate some of the barriers that migrants and refugees face when seeking rental housing: the requirement to provide identification documents such as an official identification or a guarantor. In addition, as they are facing vulnerability, the program offers spaces tailored to their specific needs. For example, in the case of women who have experienced violence, spaces are provided away from the aggressor and for those with mobility disabilities, housing is in accessible areas.

Considering that the cities in Jalisco are key centres for social and economic growth, people arrive seeking legal status and a better quality of life, creating an increase in the refugee population. Therefore, it is essential for local government to continue these initiatives and to replicate them in the other cities facing similar situations to ensure the human rights of refugees.

Minimum Criteria for Decent Housing

Access to adequate housing is often a prerequisite for benefiting from numerous human

rights, including employment, health, social security, voting, privacy, and education. For example, when individuals are forcibly relocated to areas lacking job opportunities, their ability to earn a living can be severely compromised. Refugees often find themselves unable to access voting rights, social services, or healthcare. Refugee children living in settlements that lack these rights may face barriers to education if schools refuse to enroll them due to their dwellings' unofficial legal status in Mexico.

Inadequate housing can directly affect the right to health. For instance, if housing and settlements lack access to safe drinking water and sanitation facilities, residents can become seriously ill as a result. UN-Habitat estimates that at least 38.4 per cent of Mexico's population lives in inadequate housing, that is, in conditions of overcrowding, or in structures made with nondurable materials, or lacking improved water or sanitation services.²² Adequate housing incorporates the following measures:

- Security of tenure. There must be conditions that ensure refugee occupants of a dwelling legal protection against eviction and guarantees of appropriate legal regulation in their position as tenants or owners of a dwelling.
- Availability of services, facilities, and infrastructure. Adequate housing must contain certain indispensable services for health, safety, and comfort. All beneficiaries of the right to adequate housing should have permanent access to natural and common resources such as potable water, energy for cooking, heating, and lighting, sanitary and hygiene facilities, food storage facilities, waste disposal, drainage, and emergency services.

Decent Housing for Refugees in Jalisco, Mexico: Limitations of International Protection

^{22 &}quot;UN Habitat Annual Report 2023: Local Action in a Time of Crises." 🧬



Figure 7. Houses in the industrial area of Guadalajara, Jalisco

- Affordability. Housing is considered affordable if a household spends less than 30 per cent of its income on housing expenses.²³ The cost of housing should be such that all people can access it without endangering the enjoyment of other basic satisfaction factors or the exercise of their human rights.
- Habitability. These are the conditions that guarantee the physical safety of inhabitants and provide them with sufficient habitable space, as well as protection against cold, humidity, heat, rain, wind, or other health risks and structural hazards.
- Accessibility. The design and material of housing should consider the specific needs of refugee groups, particularly those individuals who require specialized attention.

- Location. The location of housing should offer access to employment opportunities, health services, schools, daycare centres, and other social services and facilities, and be located away from risky or contaminated areas.
- **Cultural adequacy.** Housing should be designed and built considering and respecting the cultural identity expression of its occupants.

Jalisco still lacks several conditions for adequate housing. However, there are still a number of pending improvements to guarantee all the important factors that an adequate housing should have.

^{23 &}quot;Working for a Better Urban Future: Annual Progress Report 2018," United Nations Human Settlements Programme, 2018. 🧬

What Is Healthy Housing?

Healthy housing fosters a state of complete physical, mental, and social well-being. It also provides a sense of home and belonging, security, and necessary privacy. Its physical structure and the extent to which it promotes physical health include being structurally sound; providing shelter from the elements and excess moisture; and facilitating comfortable temperatures, adequate sanitation and lighting, sufficient space, safe fuel or connection to the electrical grid, and protection against pollutants, trauma risks, mold, and pests.²⁴

The healthiness of housing also depends on factors beyond its physical structure. Directly linking to its local community facilitates social interactions that support health and well-being. Healthy housing also relates to its immediate environment and the extent to which it provides access to services, green spaces, and active and public transportation options, as well as protection against waste, pollution, and the effects of natural or human-made disasters.

During the field visit at the UNHCR hotel to observe and experience the housing search process, UNHCR staff told us that they take refugees to search for housing near places that currently offer job opportunities to them. This holistic approach to healthy housing not only addresses the immediate needs of refugees but also promotes their long-term integration into the community by ensuring they have access to essential resources and opportunities.

Main Challenges Refugees Face in the Search for Adequate Housing

Refugees face a series of challenges when seeking housing, ranging from legal and bureaucratic barriers to discrimination and stigmatization by society and homeowners. Among the most common obstacles are the lack of legal documents, the shortage of affordable housing options, competition with other vulnerable groups, and the lack of access to information and resources to find adequate housing.



Figure 8. José Ceruto, a refugee from Cuba

José Ceruto, a refugee from Cuba, arrived in Mexico four years ago in search of a better quality of life. With the help of two friends, he began looking for housing. However, he had to move multiple times because of difficulty in

24 "Healthy Housing for a Sustainable and Equitable Future," World Health Organization, 27 November 2018. 🖉

meeting rental requirements. He explained that many landlords require an endorsement, and a deposit that most refugees cannot afford, or even property as collateral. Despite these obstacles, through persistence, he always found someone willing to rent to him, even though he lacked the necessary legal documents. The accommodations were modest, often small, and shared with others, but they provided a solution to his housing challenges. Today, he lives in a house with two rooms, one bathroom, and a kitchen. Although he faced difficulties, Ceruto said he did not feel discriminated against in Guadalajara, Jalisco. He received support from locals who helped him adapt to life in Mexico.

When it comes to dealing with various authorities, he admits that he was initially unfamiliar with them but has since completed important legal processes with the assistance of COMAR and the Migration Institute to obtain refugee status. He was aware of UNHCR and the financial support they offer. However, instead of looking for economic assistance, he plans to seek their help for the process of obtaining Mexican citizenship. Ceruto also acknowledges the high volume of migrants and refugees, which can slow the administrative processes. He believes, however, that more could be done to improve the dissemination of information about shelters available to migrants and refugees upon their arrival in the country.

Today Ceruto considers his living conditions to be decent. Although his home has basic services such as water, electricity, and sufficient space, he feels there is room for improvement. He views housing as a place to sleep and rest, not a luxury. Nevertheless, he is optimistic that, with hard work, he can eventually attain the home he aspires to live in. While the house he had in Cuba was larger and more spacious, he emphasizes that "housing does not define your quality of life." He explains that, since coming to Mexico, his quality of life has improved significantly; he now runs his own business, whereas in Cuba he was underpaid, struggled to afford food, and could not travel. Moving to Mexico has made a significant improvement in his life.

Currently, his house in Cuba has been taken away by the government because of a law stating that when a person is out of the country for more than two years, they lose all their rights to their real estate assets. This has also been a driving force for him to start a new life in Mexico.

During our visit to the refugee hotel as part of the UNHCR program, we found that most refugees expressed a strong interest in staying in Mexico. They shared their dreams and high hopes for building a better life and growing professionally in the country, despite the challenges they face. For example, a young Salvadoran couple recounted how the husband moved to southern Mexico a year before his wife was able to join him. After a few months and an extensive search, he secured employment and a small apartment. A year later, his wife relocated to southern Mexico with him. They spent several years living and working there, but eventually had to move to the state of Jalisco after he lost his job when the company he worked for closed and he faced difficulties finding a job in that region.

Refugee status can have a profound impact on the accessibility and quality of housing refugees can find. First, legal recognition as a refugee may limit the available housing options when some landlords refuse to rent or sell properties to people in mobility situations. Following this line, some of the main problems refugees face during their search for adequate housing are as follows.

Legal Factors

Legal documentation. In Mexico, landlords normally require: (1) official identification, such as a passport, or a temporary or permanent residence card; (2) deposit of one or up to three months' rent in advance (this varies according to the landlord); (3) on occasion, a guarantor will be required, who must own real estate (typically located in the same state where the person intends to rent) and will be responsible for covering any missed payments.²⁵

Compliance with rental requirements. Some refugees may face difficulties in meeting the usual requirements for signing rental contracts, such as personal references, solid work backgrounds, or people to endorse them as guarantors. In the state of Jalisco, landlords and tenants have the right to agree on a fixed rental period. If no agreement is reached or it is not specified in the contract, the minimum mandatory rental duration established by the Civil Code of the State of Jalisco is one year for all properties valued at over MXN 1,085,700 (CAD 76,000).²⁶ This fixed term can complicate access to rentals for refugees when their work and family circumstances remain uncertain.

Knowledge of rights and duties as

tenants. Understanding their legal rights and responsibilities is fundamental for refugees when signing lease contracts. Some of the main rights as a tenant in Jalisco include: (1) using the property according to its purpose or nature; (2) not paying rent before having access to the property; (3) not paying rent during impediments due to unforeseen circumstances or force majeure; (4) receiving from the landlord documents proving rent payment; (5) requesting a reduction in rent in the event of partial impediment to the use of the property; and (6) if the lease lasts more than five years, the tenant has the right to buy the property before the landlord offers it to others (right of first refusal).²⁷

Tenants in Jalisco have several important duties, including: (1) paying the rent in the agreed

manner and time frame; (2) being responsible for any damage to the leased property caused by their own fault or negligence, as well as that of their family members; (3) using the property solely for the agreed purpose; (4) notifying the landlord as soon as possible of any harmful event caused by another party regarding the leased property; and (5) vacating the property and returning it to the landlord once the term specified in the contract or by law has expired.²⁸

Economic Factors

Income during the resettlement period. It is crucial to address the issue of income during the resettlement period because many refugees face the reality of fixed and low incomes in the initial stages, limiting their ability to cover the costs associated with housing, including rent payments.

Cost of housing and availability of affordable

options. Perhaps one of the biggest and most frequently encountered barriers for refugees in Mexico are high rental prices and a shortage of affordable options in the real estate market. The high cost of housing in Mexico, especially in densely populated urban areas in the state of Jalisco where refugees tend to concentrate, represents a considerable challenge. High rental prices consume much of refugees' limited incomes, leaving little room for other basic needs such as food, medical care, and education.

Social and Family Factors

Latin America and the Caribbean family composition and housing needs. Large families and people with disabilities may face greater difficulties in finding suitable accommodation. In 2022, the average household size in this

²⁵ Article 2401, Civil Code of the State of Jalisco (CCEJ), 25 February 1995, México

²⁶ Ibid., par. II.

²⁷ Ibid., Articles 2005 to 2022.

²⁸ Ibid., Articles 1995 to 2004.

region was 3.4 people per family.²⁹ One in three households has one person with some type of disability. In total, there are 85 million people with disabilities living in the region, which represents 14.7 per cent of the population.³⁰

Support from the receiving community. The availability of housing assistance from relatives or friends can be crucial for many refugees in the housing search. In 2023, more than 20,700 refugees in Mexico received support for integration from their host community.³¹

Language barriers. The ability to communicate in the language of the receiving country can influence people's ability to search for and secure accommodation. In 2023, Haiti was the country with the highest number (44,239) of asylum applications in Mexico.³² Haiti's official languages are Haitian Creole, predominantly spoken by the population, and French, which is spoken by about 42 per cent of Haitians (approximately 4.6 million people) which means that Haitian refugees in Mexico may have faced language barriers.³³

Structural and Political Factors

Real estate market's structure. The proportion of private homeownership and the role of the public and private sectors in the rental market vary by country. The Mexican housing market is poised for continued growth and evolution. With rising property prices, increasing demand from younger generations, and the integration of advanced technologies, the market presents numerous opportunities and challenges where both public and private sectors are necessary to ramp up efforts to provide affordable housing solutions.

Lack of institutional support and adequate government policies. The lack of dignified housing programs for refugees and antidiscrimination policies can exacerbate the exclusion and marginalization of this vulnerable population in the housing market. Likewise, there may be a lack of collaboration between government entities, such as CONAVI and COMAR, on this issue. The existence of services and programs to support communities with intensive housing needs can facilitate access to housing for refugees.

Involvement in the leasing process. Landlords and real estate agents in the housing market need to understand the legal figure of a refugee in Mexico, as well as their conditions and rights. These are important factors not only for resettled refugees' search for housing but also in their process of engagement with these actors and in their leasing process of a given property.

Lessons Learned

The challenges refugees face in finding housing are multifaceted and require comprehensive and coordinated responses from the Mexican government, international organizations, and civil society to ensure that all refugees have access to safe, adequate, and dignified housing in any context. The state has an obligation to protect and guarantee refugee human rights. But it is also important for institutions and commissions

²⁹ Economic Commission for Latin America and the Caribbean (ECLAC), on the basis of data from the Household Survey Data Bank (BADEHOG), 2022.

^{30 &}quot;Rompiendo Barreras — Inclusión de las personas con discapacidad en América Latina y el Caribe" [Breaking Barriers — Inclusion of Persons with Disabilities in Latin America and the Caribbean], World Bank, 2022.

^{31 &}quot;México: Esperanza de un Nuevo Hogar."

³² Ibid.

^{33 &}quot;¿Por qué los haitianos emigran a México? ¿Qué idioma hablan y por qué cada vez hay más?" [Why do Haitians emigrate to Mexico? What language do they speak and why are there more and more of them?], Marca México, 14 November 2023.

to work hand in hand and manage the issues that are arising from this crisis. Collaboration between the private and the public sector could also lead to significant improvements.

Some nongovernmental actors have demonstrated the progressive and positive impact that can follow from an efficient strategy designed to attend to people's needs. It is crucial that the Mexican government allocate specific economic resources to support, strengthen, and expand refugees' rights and guarantee access to decent housing.

The Mexican Law of Refugees, Complementary Protection and Political Asylum has no articles that directly defend the right to decent housing — it just states that all their human rights should be guaranteed. There is also nothing in the Housing Law that is directly related to the refugee population. We therefore need housing policies focused specifically on this vulnerable group.

The right to housing should not be interpreted in a narrow or restrictive sense, for example, as a shelter that results from the mere fact of having a roof over one's head or considers it exclusively as a comfort. Rather, it should be considered as the right to live somewhere in security, peace, and dignity. The inherent dignity of the human being demands that the word housing is interpreted in a sense that takes into account other considerations, and principally that the right to housing should be guaranteed to all, regardless of their income, social context, or access to economic resources. Meaningful progress can be achieved only through comprehensive legal, social, economic, and political reforms that include a dedicated fund to ensure access to decent housing.

Refugees are individuals with unique stories, hopes, and dreams who are actively seeking to rebuild their lives. They are not a problem to be solved, but rather people who, with the right support, can contribute meaningfully to society. The challenges they face, whether in accessing housing, employment, or social services, reflect broader systemic issues that affect many marginalized groups. As a society, we have a responsibility to create environments where everyone, regardless of their background, has the opportunity to thrive. By addressing these challenges together, through collaboration between public and private sectors, we can ensure that refugees are given the dignity and respect they deserve, while also benefiting from the talents and contributions they bring. As we confront these issues, we are reminded of our collective responsibility to create a society where every person, regardless of their past, can find a place to call home.

Remaining Questions

Future research might consider:

- How can the collaboration between the different actors involved in securing housing for refugees in the state of Jalisco be strategically promoted as a practice?
- 2. What is the best way to address the lack of action by COMAR that derives from a legislative deficiency in the Mexican Law of Refugees, Complementary Protection and Political Asylum for not expressly establishing the right to housing for refugees?

Research Team



Andrea Quethzally Fausto Zamora

holds a bachelor's degree in law from Tecnológico de Monterrey Campus Guadalajara. Throughout her academic journey, she has demonstrated a strong commitment to academic excellence and social impact. Her participation in events like "One day in court," focusing on gender perspective cases, highlights her commitment to addressing societal challenges through legal means. She has also participated in several international experiences, such as a leadership and politics program at The Catholic University of America in Washington DC, and a leadership and international law program at Anglo-American University in Prague. She aims to contribute to the flourishing of individuals and communities while reinforcing her leadership, teamwork, and research skills.

"Laws should safeguard the rights of all individuals, but when they are vague, those rights remain unprotected, and authorities may fail to fulfill their duty. This research exposes the harsh reality of refugees' experiences and the efforts by both governmental and nongovernmental entities to address their plight. Yet, in a situation where responsibility is shared by many, who truly bears the burden of action?"



Elody Isabela Torres Barreto studies law at Tec de Monterrey campus Guadalajara. Her involvement in multiple UN Models shaped her interest in public international law and political issues. Since high school she has been involved in projects related to the climate change crisis, such as youth groups working to raise awareness of the climate emergency. She has collaborated on projects such as a bill on immigration justice in Mexico with Xenia Consulting, political forums for students, and a program to observe the activity of Congress. Elody is passionate about human rights, such as the rights of the LGBTQ+ community, climate migrants, and migration in Mexico and the United States.

"This research made it clear to me that people's rights should never have to be asked for, let alone the right to a decent place to live. The Mexican state is obligated to address this need, and it should not require research to draw the attention of actors involved and to highlight the system's deficiencies."



Paloma Pérez Guerrero is currently pursuing a bachelor's degree in law at Tecnológico de Monterrey Campus Guadalajara. Paloma has participated in the MOOT CAM Mexico International Arbitration Competition, where her team secured third place among 14 universities. She has been actively involved in various academic activities, serving as vice president of the Law Congress, logistics director at Model United Nations, and student counselor. Paloma is passionate about legal education and advocacy and has a strong foundation in resolving cases related to civil matters, personal data and technology, contracts, commercial procedure, human rights, and environmental law.

"Through this research, I realized how often refugees are seen as only a problem to be managed, rather than individuals with immense potential and resilience. Witnessing their stories first hand changed the way I perceive their journey. It's not just about survival, but about their unwavering determination to rebuild their lives against all odds."

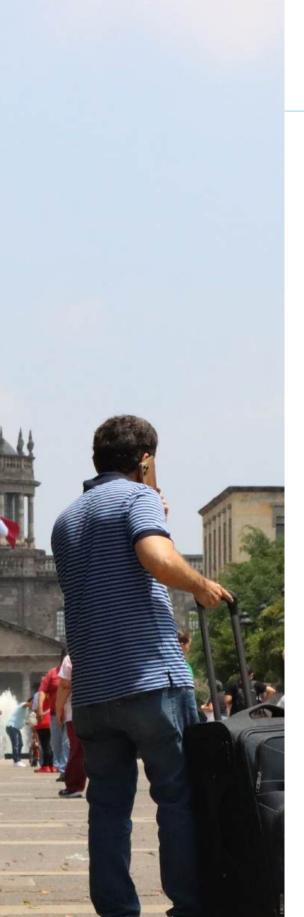


Emmanuel Maldonado Villanueva is an undergraduate law student at Tecnológico de Monterrey, Guadalajara Campus, with a passionate interest in commercial and corporate law, supported by extensive experience in prestigious international consulting firms. Emmanuel has demonstrated exceptional leadership as president of the Law School Students Association and as a member of the International Commercial Arbitration Team. He is dedicated to making a positive social impact, as evidenced not only by his participation in Tec de Monterrey's Global Leadership Program but also by his provision of pro bono services. "By bringing visibility to a historical issue in Mexico, the process of interviewing refugees and local experts provided crucial insights. This research underscored the importance of listening carefully to refugees' lived experiences and provided a deeper understanding of the systemic and legal barriers they face when looking for housing."



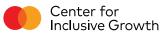
Javier Contreras Arreaga is a professor at the School of Government and Public Transformation at Tecnológico de Monterrey, Mexico's largest private university, where he has also been the Law program director for Guadalajara Campus since 2022. From 2021 to 2023, he worked as external consultant for the International Organization for Migrations of the United Nations (IOM) in different projects related to the protection of migrant children, local governments' policies for the integration of migrants, and combatting migrant-smuggling practices. Prior to that, he held senior positions in the government of Mexico, including the executive secretary of the National Department for prevention and eradication of violence against women and the general director of the Jalisco's State Office for Migrants.

"It's incredible that such a simple question as 'Which authority is responsible for guaranteeing the right to housing for refugees?' could be so difficult to answer directly by authorities and scholars. This investigation is an act of acknowledgment of the historical debt our country owes to forcibly displaced migrants."





Tecnológico de Monterrey (Tec de Monterrey) is a renowned private university in Mexico, known for its high academic standards, global perspective, and commitment to research and innovation. It offers a broad range of undergraduate, graduate, and continuing education programs. The institution emphasizes sustainability, human flourishing, and impactful research to address global challenges. With campuses across Mexico, Tec fosters a collaborative, inclusive learning environment, preparing students to be leaders in various fields. It is also part of several international academic networks. https://tec.mx/en



The Center for Inclusive Growth advances equitable and sustainable economic growth and financial inclusion around the world. The Center leverages the company's core assets and competencies, including data insights, expertise, and technology, while administering the philanthropic Mastercard Impact Fund, to produce independent research, scale global programs, and empower a community of thinkers, leaders, and doers on the front lines of inclusive growth.

mastercardcenter.org





Published by the Reach Alliance, November 2024 Munk School of Global Affairs and Public Policy | University of Toronto

reachalliance.org | ♀♥ @ReachAllianceTO In TheReachAlliance