

## Newcomer Housing: Barriers, needs, and experiences

*This issue of Migration Matters focuses on housing for newcomers to British Columbia. It explores the definition of acceptable housing in the Canadian context and identifies the types of barriers that newcomers may face in securing acceptable housing. It gives an overview of some of the key issues related to housing for newcomers and provides a list of resources for clients.*

### Introduction

Finding acceptable housing is a primary concern for many newcomers. In 2011, newcomers who had been in Canada for five years or less were almost three times more likely to be in “core housing need” (29.6%) than non-immigrants (11%). Newcomers generally improve their housing situation the longer they are in Canada.<sup>1</sup>

### Acceptable housing

**Core housing need** is a term used by the Canada Mortgage and Housing Corporation (CMHC) to denote households whose housing does not meet at least one of the three standards below, and the median rent of acceptable local housing exceeds the affordability standard for the household.

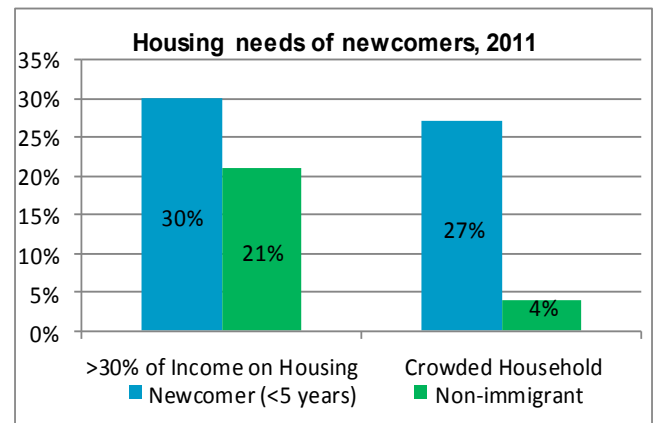
- **Adequacy:** Tenants report that the housing does not require any major repairs
- **Affordability:** Total housing costs are less than 30% of the household’s before-tax income
- **Suitability:** There are enough bedrooms for the size and make-up of the household, based on National Occupancy Standards (NOS) requirements. This means one bedroom for:
  - each cohabiting adult couple;
  - each lone parent;
  - each unattached household member 18 years of age or over;
  - each same-sex pair of children under age 18;
  - and each additional child in the family, unless there are two opposite-sex children under age 5, in which case they may share a bedroom.
- A household of one individual can live in a bachelor unit (a unit with no separate bedroom).
- Households that are not in core housing need are said to be in **acceptable** housing.<sup>2</sup>

Most core housing need in Canada relates to the affordability dimension. Recent immigrants to Canada are more likely to spend more than 30% of their income on shelter at some point, in part due to their larger average family sizes and tendency to settle in large, expensive cities. Again, this probability decreases the longer a newcomer has been in Canada. Newcomers are also much more likely to live in crowded households as defined by NOS standards in the box above.<sup>3</sup>

### References

- <sup>1, 2, 7, 10, 13, 15</sup> Canada Mortgage and Housing Corporation (CMHC) (2014). [Canadian housing observer 2014](#).
- <sup>3</sup> Rea, W. et al (2008). [The dynamics of housing affordability](#), Perspectives on Labour and Income 9(1), 15-26. Statistics Canada.
- <sup>4, 19</sup> Francis, J. and Hiebert, D. (2014). [Shaky foundations: Refugees in Vancouver's housing market](#). The Canadian Geographer 58: 63–78.
- <sup>5, 16</sup> Wayland, S. (2007). [The housing needs of immigrants and refugees in Canada](#). Canadian Housing and Renewal Association.

In Metro Vancouver, newcomers identified the following difficulties in their housing situations: unhealthy conditions (reported by 47% of economic/family class immigrants and 73% of refugees); overcrowding (49% and 65%); inadequately maintained housing (40% and 60%); and too far from work or school (55% and 44%).<sup>4</sup>



Source: CMHC, adapted from Statistics Canada

### Barriers to acceptable housing

Researchers have developed a framework of the barriers or disadvantages regarding housing that newcomers may experience.<sup>5</sup>

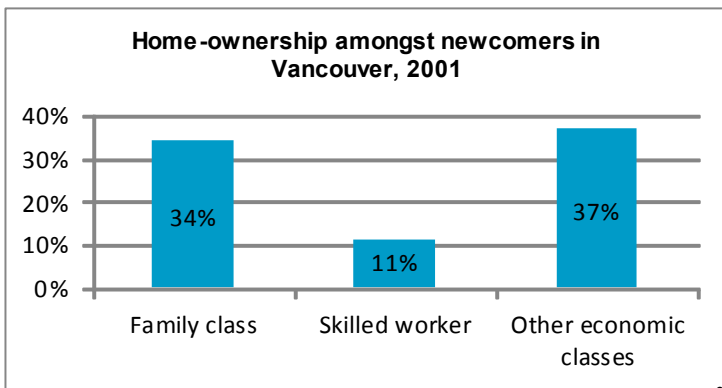
- **Primary barriers:** unchangeable characteristics of a person/household which may influence their housing needs or their experiences in the housing market, such as age, gender, race/ethnicity, disability, or religion.
- **Secondary barriers:** characteristics of a person/household which can and do change over time, such as: income levels, family/household size, language skills, and knowledge/experience of relevant institutions, systems, and cultures.
- **Macro-level barriers:** broader, societal-level factors which generally fall outside of a person’s ability to change, such as governmental housing policies and the structure of housing markets in a given community.

Most interventions with clients focus on secondary barriers, since these are the barriers that are most within a client’s ability to change. The framework shows the interdependence of settlement issues—finding employment or learning the language can improve housing outcomes.

## Owning and renting

Most newcomers who have been in Canada five years or less are tenants rather than homeowners—in Vancouver, around 3/4ths of newcomers are renters.<sup>6</sup> Newcomers who have been in Canada five years or less are about half as likely as non-immigrants to own their homes.<sup>7</sup>

Home ownership rates vary considerably amongst newcomers depending on immigration class. Newcomers with family already in Canada as well as those with significant amounts of capital prior to immigration are more likely to be able to purchase homes quickly upon arrival. In Vancouver in 2001, the figures were as follows.<sup>8</sup>



Source: LSIC, via CMHC<sup>9</sup>

By 2011, 44% of newcomers in Vancouver owned their home (compared to 37% in Canada overall), although this figure is not available for the different immigration classes.<sup>10</sup>

## Larger and smaller centres

The majority of newcomers to Canada settle in Canada's largest cities—over 60% settle in Toronto, Montreal, and Vancouver alone. Vancouver in particular receives a disproportionate share of wealthy immigrants, along with a high proportion of skilled workers.<sup>11</sup> In Vancouver, a higher proportion of newcomers own their homes than would be expected for their income levels, but newcomer households are much more likely to spend more than half of their income on housing.<sup>12</sup>

Although the majority of newcomers continue to settle in larger centres, the proportion of newcomers living in smaller communities is rising over time.<sup>13</sup> Research on the housing experiences of newcomers to Kamloops and Kelowna found a gap between expectations of newcomers prior to arrival and the reality of housing in their new communities—a

## References

<sup>6, 8, 11, 12</sup> CMHC (2007). [The housing situation and needs of recent immigrants in Toronto, Montreal, and Vancouver](#), Research Highlight 07-018.

<sup>9</sup> Figures for refugees/protected persons are not included due to small sample size. LSIC data collection ceased in 2004.

<sup>14, 18</sup> Teixeira, C. and Drolet, J. (2016). [Settlement and housing experiences of recent immigrants in small and mid-sized cities in the interior of British Columbia](#). Pathways to Prosperity.

<sup>17, 20</sup> Bergeron, J. and Potter, S. (2006). [Family members and relatives: An important resource for newcomers' settlement?](#) *Canadian Issues* Spring: 76-80.

majority of newcomers expected it to be easier to find affordable housing and many also expected the housing stock to be of higher quality.<sup>14</sup> In general, newcomers outside of census metropolitan areas (CMAs) spend a lower proportion of their incomes on housing and are also more likely to be homeowners.<sup>15</sup>

## Incidence of core housing need, newcomers, 2011

Vancouver	33%
Abbotsford-Mission	25%
Victoria	21%
Kelowna	10%

Source: CMHC, adapted from Statistics Canada

## Navigating the housing market

In both larger cities and smaller centres, newcomers rely mainly on information from informal networks such as family and friends when navigating the housing market. Family class immigrants are the least likely to report difficulties finding housing, which may be related to the fact that they are by definition more likely to have family already in Canada.<sup>16</sup>

Research indicates that many newcomers are unaware of the existence of formal housing services and that in many cases, these services are inaccessible to clients with limited official language skills.<sup>17</sup> However, housing and settlement support services are considered very helpful by those who access them.<sup>18</sup>

## Hidden homelessness

Research has shown that few newcomers make use of shelter systems for homelessness, but may be more likely to stay with relatives or friends or “sofa surf”, resulting in crowding. This is termed “hidden homelessness” and it is more prevalent among refugee and refugee claimant populations, primarily due to the increased financial strain they face as well as smaller social networks.<sup>19, 20</sup>

## Housing resources for newcomers in BC

- [Tenant Survival Guide](#), TRAC
- [Tenant Handbook](#) (6 languages), BC Housing
- [Residential Tenancy Branch Calculators](#), BC Housing
- [Housing for Newcomers](#) (8 languages), CMHC
- [Housing: Newcomers to Canada](#), Service Canada

More resources will be posted on AMSSA's resource web page on newcomer housing—coming soon.