



FACT SHEET: IMMIGRANTS AND HOUSING

IMMIGRANTS AND HOUSING. IT'S A CHALLENGE!

For many immigrants, finding an appropriate and affordable place to live is the biggest challenge of life in Canada. That's especially true in Burnaby, which is subject to Metro Vancouver's housing and affordability crisis. These are some of the issues.

- Racism is subtle but real. Racialized communities can face discrimination.
- Larger families are often at a disadvantage. Most apartments have two bedrooms or less.
- Immigrants lack local references desired by landlords.
- When buying a home, immigrants often run into documentation issues or other challenges when attempting to secure a mortgage.
- Many immigrants are unfamiliar with tenancy laws and vulnerable to bad landlords and scams.
- In Burnaby and throughout Metro Vancouver, housing is simply too expensive, forcing many people into substandard living situations.

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BURNABY IS BUILDING

The City of Burnaby aggressively encourages the construction of rental properties. Here's a look at the increased housing supply currently in the works. These are Burnaby rental units in development or under construction as of August 2022.

- 7,636 non-market rental units
- 4,545 market rental units

IMMIGRANTS AND SUBSTANDARD HOUSING

The Canada Mortgage and Housing Corporation (CMHC) measures a community's housing situation using a variable called Core Housing Need, which considers adequacy, suitability, and affordability. According to this assessment, a significant number of people in Burnaby are in substandard housing, primarily due to affordability.

- 49% of single-parent families
- 47% of senior-led households
- 45% with at least one senior
- 41% of one-person households
- 41% of recent immigrant households
- 36% of renter households with children
- 33% of Indigenous renter households

<https://burnaby.widen.net/s/qrbfvhlb9c/housing-needs-report>



SEARCHING FOR SOLUTIONS

Finding a home to rent in Burnaby, or anywhere else in Metro Vancouver, can be difficult. The vacancy rate is typically around 1%, whereas 4% is considered a balanced market. Accordingly, competition is stiff, and rents are higher than in other Canadian cities. Here's a look at how the rental process works, along with some tips that might give you an edge.



- Most market rentals can be found on websites such as Craigslist, Kijiji and Facebook Marketplace, Rent-It-Furnished, and Zumper. Some are managed by professional rental companies, but an unusually large proportion are offered by individuals who have purchased investment properties or incorporated suites into their own homes.
- Some rental agencies and apartment complexes have waiting lists, and it is a good idea to join them.
- Rentals are scattered throughout Burnaby, but the highest concentrations are in Metrotown and Brentwood. A few buildings post lawn signs when an apartment becomes available, so walking around these areas can sometimes help find a vacancy.
- Many immigrants are eligible for public, non-profit and co-op rentals. BC Housing (bchousing.org) provides application information and an online listings service that can be filtered to focus on Burnaby/New Westminister, as well as for people with various needs.
- The Tenant Resource and Advisory Centre (TRAC) is geared specifically to helping tenants in B.C., and offers many resources, including legal assistance. <https://tenants.bc.ca/>
- Residential tenancy laws are administered by the Province of B.C. This page outlines landlord and tenant rights and responsibilities, and links to resources, calculators, and FAQs. <https://www2.gov.bc.ca/gov/content/housing-tenancy/residential-tenancies>
- And here's a Government of Canada link with similar information, along with a description of the rental process and helpful tips. <https://www.canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/new-life-canada/housing/renting.html>

A TIGHT MARKET

Purpose-built housing are buildings that consist of multiple units that must remain as rental housing for a period of at least 20 years from date of issuance of a building permit. Although the data for Burnaby is not available, here are the vacancy rates in 2022 for Metro Vancouver purpose-built rentals compared to other major cities in Canada:

- **MONTREAL: 2.0%**
- **OTTAWA: 2.1%**
- **TORONTO: 1.7%**
- **CALGARY: 2.7%**
- **EDMONTON: 4.3%**
- **VANCOUVER: 0.9%**

Source: Canada Mortgage and Housing Corporation

HOUSING PROBLEMS?

Immigrant serving agencies often provide supports to help find housing.

- Burnaby School District, Settlement Workers in Schools (SWIS): <https://swis.burnabyschools.ca/>
- Burnaby Family Life: www.burnabyfamilylife.org
- Burnaby Neighbourhood House: www.burnabynh.ca/newcomers-services/
- ISSofBC: <https://issbc.org/>
- MOSAIC: www.mosaicbc.org
- S.U.C.C.E.S.S.: <https://successbc.ca/service-categories/housing>



PROGRAMS TO HELP RENTERS

There are many programs to help renters, some offering financial assistance. You may be eligible for one or more: Public, non-profit and co-op housing.

BC Housing provides housing information, listings, and applications.

- www.BChousing.org

Burnaby residents losing their rental to redevelopment:

- burnaby.ca/our-city/programs-and-policies/housing/tenant-assistance

Assistance for working but lower-income renters with children:

- <https://www.bchousing.org/housing-assistance/rental-assistance-programs/RAP>

Assistance for lower-income seniors not in public housing:

- <https://www.bchousing.org/housing-assistance/rental-assistance-programs/SAFER>

Assistance for renters who do not qualify for other programs:

- Search: [Canada BC Housing Benefit](#)

In Burnaby, tenants are protected from displacement due to rezoning through the City's Tenant Assistance Policy. The policy provides the following support to renters:

- Help finding a new place to rent, if requested
- Rent top-up payments, if needed, to bridge the gap between current rent and rent for a new unit
- Financial support for moving and help with making arrangements, if requested
- The right to return to the redeveloped building at the same rent (plus any Residential Tenancy Act rent increases) in a unit with the same number of bedrooms.

To learn more, go to: <https://www.burnaby.ca/our-city/programs-and-policies/housing/tenant-assistance>



BUYING A HOME

Metro Vancouver real estate is currently Canada's most expensive real estate. This is partly because of the region's long-term housing shortage, but partly also because properties in Metro Vancouver have proven to be a reliable investment, making them very desirable. Based on current prices and rents, buying and renting are considered to be roughly equal in cost in personal finance terms.

In Canada almost all properties are sold and purchased through the Multiple Listing Service or MLS. Real estate agents do not charge purchasers a commission (only sellers), and you have no obligation to buy once an agent has been retained. Numerous online sources are available to search for properties, including [Realtor.ca](#) and [REW.ca](#).

In Burnaby, prices are around the regional average—a bit less than in the City of Vancouver, but higher than in many communities farther from the city.

Neighbourhoods in Burnaby vary widely in character, but none are considered dangerous or should be considered as undesirable.

Before deciding to buy a home, it's important to understand the process. This guide, from an agency of the Government of Canada, is a good place to start: www.cmhc-schl.gc.ca/en/consumers/home-buying/buying-guides/home-buying

For current market data, see www.rebgv.org/content/rebgv-org/market-watch/monthly-market-report.html

