

# **Housing Experiences of Recent Immigrants to Canada's Small Cities: A Case Study of North Bay, Ontario**

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## **Housing Experiences of Recent Immigrants to Canada's Small Cities: A Case Study of North Bay, Ontario**

This case study, consisting of semi-structured interviews and focus groups with new immigrants and landlords, centres particularly on the housing experiences of recent immigrants to North Bay, a small city in North East Ontario. In addition, the relationship between these housing experiences and the immigrants' perceptions of the city as a welcoming community were also examined in order to identify housing characteristics that could make a small community more welcoming to immigrants. Most participants in the study were happy with their current housing situation and had good relationships with their neighbours, and most renters had positive interactions with their landlords. The most significant barrier faced by recent immigrants was availability, particularly in the rental market. Other barriers included affordability, the lack of reliable housing information, initial hesitance of landlords, the age and condition of the rental and housing stock, limited knowledge of rights and responsibilities, and mobility issues arising from an inconvenient transit service. The housing experiences of the immigrants in the study had a positive impact or no impact at all on their perception of North Bay as a welcoming community.

**Keywords:** immigrants, housing market, housing barriers, North Bay, Ontario

## **Key Messages**

- This article is one of a limited number of studies examining the housing experiences of recent immigrants to one of Canada's smaller cities
- Most immigrants who participated in the study were happy with their current housing situation; however, homeowners expressed a higher degree of satisfaction than renters
- The most significant barrier faced by the immigrants in the study was availability in the rental market as finding a place to buy was deemed easier than finding a place to rent
- Other barriers or challenges experienced included affordability, the lack of reliable housing information, initial hesitance from landlords, the age and condition of rental and housing stock, and limited knowledge of tenants' rights and responsibilities
- Positive interactions with neighbours and landlords, an infrastructure that provides readily available and reliable housing information, and easy access to convenient public transportation were cited as important characteristics for a welcoming community.

## **Introduction**

A geographical imbalance exists in the settlement of newcomers to Canada, with the vast majority settling in the urban centres of Toronto, Montreal and Vancouver (Beshiri and Alfred 2002). There is also an imbalance in terms of research as the bulk of Canadian studies on immigrant settlement focuses on urban immigration, emphasizing these three gateway cities. Many small- and medium-sized cities across Ontario face skill shortages and slow population decline and immigration can help to meet labour demands and drive population renewal. There is also the need to relieve the population pressures on the larger urban centres where they are experiencing the downside of agglomeration and high population densities. This study adds to the limited research on the experiences of immigrants in mid-size and small cities in Canada, focusing particularly in the area of housing. This study focuses on the housing experiences of recent immigrants to North Bay, a census agglomeration with a population of approximately 64,000, located in Northeast Ontario. The housing experiences of recent immigrants to North Bay is examined in order to identify barriers to accessing adequate and affordable housing, and the housing characteristics that can make a community more welcoming to immigrants. Specifically, the study seeks to answer the following research questions: 1) How are recent immigrants coping in the North Bay housing market? 2) How do the housing experiences of recent immigrants differ from their expectations? 3) How do the housing experiences of recent immigrants to North Bay differ from their experiences in other cities or towns in Canada? 4) What barriers to acquiring adequate, suitable and affordable housing do newcomers face during their integration into the North Bay community? and 5) How do these housing experiences impact their perception of recent immigrants of North Bay as a welcoming community?

North Bay faces skill shortages and the demographic challenges associated with an aging population. Housing is less expensive in North Bay in comparison to the larger urban centres of Toronto and Ottawa, and housing affordability is likely to be a key factor in the attraction and retention of new immigrants. In addition, the city's municipal government and community groups have invested significant resources in attracting and retaining immigrants, as well as building a welcoming community.

In order to answer these research questions, focus groups and several face-to-face interviews were conducted between October 2012 and April 2014 with recent immigrants to Canada who reside in North Bay and landlords with experience renting to immigrants. Most participants in the study were happy with their current housing situation and had good relationships with their neighbours, and most renters had positive interactions with their landlords. For those immigrants who had lived in other cities in Canada, the rental prices and property taxes in North Bay were higher than expected. The most significant barrier faced by recent immigrants was availability in the rental market. For many it was a struggle to find a rental and several felt pressured to commit to a place due to the strong competition from students and seniors. Other barriers included affordability, a lack of reliable housing information, initial hesitance of landlords, limited knowledge of rights and responsibilities, the age and condition of rental and housing stock, and mobility issues arising from an inconvenient transit service. The housing experiences of the immigrants in the study had a positive impact or no impact at all on their perception of North Bay as a welcoming community, as their relationships with coworkers and employers were seen as more important to that aspect.

## **Related Literature**

Studies have shown that settlement location is a key factor in the labour market and housing market experiences of immigrants (Pendakur and Pendakur, 1998; Hiebert, 2000; Rekers and Van Kempen, 2000; Bauder, 2003; Carter et al, 2009; Teixeira 2009). Simply put, location matters. Immigration to mid-size and small Canadian towns has its advantages, to both the immigrants and the host communities. For example, Bauder (2003) finds that immigrants who settle in the smaller cities and towns of British Columbia tend to do better in the labour market than those who settle in Vancouver. In addition, researchers have identified housing availability among the many factors affecting immigrant settlement location (Ray, 1998; Bauder and Sharpe, 2002). Many small- and medium-sized cities across Ontario face skill shortages and slow population decline and immigration can help to meet labour demands and drive population renewal. There is also the need to relieve the population pressures on the larger urban centres where they are experiencing the downside of agglomeration and high population densities (DiBiase and Bauder, 2005).

Despite government attempts to encourage decentralising immigrants to smaller centres, the attraction of newcomers to Canada's major cities is expected to continue. However, Frideres (2006) showed that some immigrants are interested in living in third-tier cities with a population less than 100,000. Frideres (2006) argues that the regionalization of immigrants will not only produce a better geographic spread of immigrants across Canada and revitalize communities, it will also improve the chances of immigrants gaining stronger employment matches, reduce inequities between immigrants and Canadian born, and improve the integration of immigrants into Canadian Society. Identifying key characteristics of communities that will improve the attraction of newcomers to small- or mid-sized cities is therefore essential.

Social, demographic and economic composition, as well as ethnic and cultural preferences about housing combine to determine the nature of housing demand, such as for rental or ownership, for condominiums, apartments or houses, or for affordable or expensive residences (Wulff, 2005). Therefore, the relationship between immigration and housing is a complex one. In their examination of immigrant integration, Murdie and Teixeira (2003) identify adequate, suitable and affordable housing as one of the basic needs which must be successfully attained in the process. Not all immigrants have the same experience when it comes to housing, with research identifying three broad categories of experiences: immigrants with sufficient income who experience upward mobility and comfortably attain home ownership; immigrants who manage to attain home ownership but not without difficulty and sacrifice; and immigrants who languish in the rental market (Hiebert, 2009). Progressive housing conditions aid in the integration process, providing a sense of commitment to the host community (Murdie and Teixeira, 2003). Previous studies have examined the impact of housing design and condition, the housing search process, access to subsidized social housing on immigrant success (Preston et al., 2009), the fact that race and ethnicity still remain barriers to the housing market (Danso and Grant, 2000; Hiebert, 2000; Darden, 2004; Teixeira, 2008), as well as the risks of homelessness among immigrants (Carter, Polevychok and Osborne, 2009) for large urban centres such as Toronto, Vancouver and Montreal.

There is glaring gap in the literature for small- and mid-size cities, as well as rural areas (Carter, Morrish and Amoyaw 2008; Teixeira 2009). Teixeira (2009) studied the housing experiences of a small group of immigrants in Kelowna, British Columbia. Teixeira found that this group of immigrants were attracted to Kelowna by the perception of better employment prospects and the opportunity to join friends and family that were already established in the

community. The group reported that they relied heavily on informal sources for assistance in their housing search and the barriers they faced included high housing costs, lack of reliable housing information, lack of access to organizations providing assistance in housing, and prejudice from landlords based on their ethnic and racial background (Teixeira, 2009).

### **North Bay Demographics and Housing Market**

The North Bay census agglomeration had a population of 63,424 in 2011. Compared to the province of Ontario, North Bay has a relatively small share of immigrants. In 2011, 5.4 percent of North Bay's population were immigrants, compared to 28.5 percent of the population of Ontario (Statistics Canada, 2014). However, there has been a steady increase in the number of immigrants settling in North Bay and the Nipissing District of which North Bay is the largest population centre (Statistics Canada, 2014). Although North Bay's population increased by 1.0 percent between 2006 and 2011, this was lower than the 5.7 percent increase experienced by the province over the same period (Statistics Canada, 2014). According to the 2011 Census, the population aged 65 and over in North Bay was 17 percent, compared to 14.6 percent in Ontario and 14.8% across Canada (Statistics Canada, 2012a). Between 2006 and 2011, the median age in North Bay increased by a greater percentage than that of the province, rising from 40.8 years to 42.6 years (Statistics Canada, 2012b). Recognizing the importance of immigrants to its economic future, in 2005, the City of North Bay launched the North Bay Newcomer Network (NNN), an immigration committee comprised of community stakeholders to develop and implement policies and strategies to attract, integrate and retain immigrants, and to create a community that is welcoming to immigrants (City of North Bay, 2007).



Although the average household income in North Bay lies below the provincial average, the cost of housing in North Bay is also lower in terms of rental rates and house prices, and the percentage of households spending more than 30 percent on shelter costs in North Bay is comparable to the percentages across Ontario and Canada (Statistics Canada, 2013). However, North Bay has a higher percentage of renters and a lower percentage of owners spending more than 30 percent or more of their income on shelter costs (Statistics Canada, 2013). Between 2006 and 2011, the city's total housing supply increased by 4 percent; however, over the same period, the total housing supply in Ontario increased by 7.3 percent (District of Nipissing Social Services Administration Board (DNSSAB, 2013). As shown in Table 1, the majority of the growth in the housing supply occurred in the single-detached house category. North Bay's housing stock is also older. In 2011, 66.8 percent of private dwellings in the Nipissing district were built before 1980, compared to 29.1 percent across Ontario (Statistics Canada, 2013). The Nipissing District also has a higher incidence of poor housing conditions for both renters and owners than the province (Statistics Canada, 2013). North Bay is also a college and university town, causing the population of the city and the demand for housing to fluctuate significantly throughout any given year.

Between 2004 and 2011, North Bay had vacancy rates less than 3%, which is not considered healthy for the rental housing market (CMHC, 2008; 2010; 2011; 2012; 2013). Vacancy rates have improved recently rising to 3.6% in October of 2013 (CMHC, 2013). Figure 2 shows the vacancy rates for private apartments in North Bay from October 2007 to October 2013. As you can see, vacancy rates have fluctuated significantly over the six year period. The recent improvement in vacancy rates can be attributed in part to the increased supply of rental units from the Canada-Ontario Affordable Housing Program, the addition of a new student

residence building at the local college, and the increase in condominium conversions (DNSSAB, 2013).

## **Data and Methodology**

For the purpose of this study, immigrant newcomers to North Bay are defined as those who were born outside of Canada and moved to North Bay in 2008 or after. Also, landlords are defined as owners or managers of residential rental space (e.g. rooms, condos, apartments) or properties (duplexes, apartment complexes, townhouses). The focus groups and interviews of immigrant newcomers took place between October 2012 and June 2013. The interviews with landlords took place between November 2013 and April 2014.

The new immigrants who participated in the focus groups and informal interviews were asked a series of open-ended questions about their experiences in North Bay's housing market. A total of 34 new immigrants participated in the study, with 23 participating in the three focus groups, and 12 new immigrants participating in the face-to-face interviews. Recruitment for the three focus groups and the majority of the informal interviews with new immigrants were facilitated through the North Bay and District Multicultural Centre, the local settlement agency. This may have introduced a bias in the sample as immigrant newcomers that frequent the centre are more likely to have received assistance in their housing search from the centre. In addition, no immigrants with refugee status were recruited. Although immigrants with refugee status represent a very small percentage of the new immigrants to North Bay, their participation in the study could have provided valuable insights.

The participant sample was expanded to include interviews with landlords, in order to get a deeper perspective on the issue of housing for immigrants and how this interacts with the view of North Bay as a welcoming community. Six landlords who rent residential space or property in North Bay were interviewed. The landlords were identified through listings on Kijiji<sup>1</sup> and referrals from housing agencies and new immigrants. The landlords who participated were asked about their experiences renting to immigrants and what advice they would give to city planners interested in improving access to housing for immigrants. Of the six landlords interviewed, one rented a mix of apartments and houses of varying sizes, one was the manager of a real estate management company that managed several apartment buildings and townhouses, two rented duplexes, one rented small apartment buildings, and finally, one rented a basement apartment. Except for the owner of the basement apartment, all the landlords interviewed had been in the residential rental business for over a decade.

The three focus groups took place at places frequented by recent immigrants (e.g. ESL class, cricket club). The interviews took place at locations chosen by the participants. The focus groups and interviews were audio-recorded and transcribed. The responses were then sorted and compiled by interview or focus group question. The responses were then analyzed to see what themes and patterns emerged. From these themes and patterns, analytical codes were created and categories were developed.

Twenty-seven of the 34 immigrant newcomers that participated in the study had attained at least a college or university degree or were in the process of attaining a post-secondary degree. Most arrived with some financial resources and 11 received assistance from family or friends living in North Bay. Less than a third of the immigrant participants (11) had lived in other

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<sup>1</sup> Kijiji is a centralized network for posting local online classified advertisements.

Canadian cities prior to their arrival in North Bay. In other words, more than two-thirds of the participants moved directly from their country of origin to North Bay. The marital and family status of the participant group was mixed, that is, some were married with or without children, while the others were single parents or single individuals. In terms of region of origin, the participants came from Western and Eastern Europe, South and East Asia and the Caribbean. More than three-quarters of the immigrant participants (28) were visible minorities. Their reasons for moving to North Bay fell into three categories for the most part. Ten of the participants moved to North Bay to take advantage of educational opportunities offered at the local university and college. Nine of the immigrant participants moved to North Bay for employment, with some finding employment before their arrival. Six of the participants moved to North Bay to reconnect with family members who were already established in the city. Participants also cited the lower cost of living, the chance at a better quality of life, the small size of the city, the low crime rate, the lakes and green space, and the proximity to Toronto and Ottawa as reasons for choosing North Bay. As one participant said, "I wanted a small town ... I didn't want a big city. I preferred a small town ... chance at a better life. Toronto was out of the question. I had been to Toronto, it was not a place I could live." Table 2 shows the breakdown of the participants by their current housing status. As you can see, renters were the largest share of participants. However, all but one of homeowners that participated rented property in North Bay for at least six months before buying a home.

### **Housing Experiences and Expectations**

The majority of renters in the study were happy with their current situation, although some thought that they were paying too much in rent or that their current rental needed repairs or upgrades. For most renters, it was a struggle to find their current place. In fact, the general

feeling from the participants was that in North Bay it is easier to find a place to buy than to rent. As one focus group member said, “You know, in North Bay, buying a house is not a problem with my experience. Renting is very difficult.” Several participants expressed frustration at the limited availability of rental property, particularly apartments and small houses. Participants commented on the intensity of the competition for apartments. “There really isn’t much available, even if you are able to pay whatever amount that they’re asking for; there’s just not that much available out there, no ... And you’re fighting, you’re in a war against, you know, the three other renters and it is hard.”

North Bay’s status as a college/university town also impacts the availability of rental properties, not only in terms of the quantity available at any given time but also the dates of availability. One participant lamented, “We looked for what was free for now as we had no time to wait. They told us we can move in or they will look for somebody else as soon as possible. All the other guys are available in September, and we moved to North Bay at the end of April.”

Participants also complained of the poor condition or age of some of the rental properties they encountered.

I didn’t expect the places to be new or posh or anything, but I was a little disappointed with the state of some of the places I looked at before I settled in. North Bay has a lot of crappy apartments. I mean there are nice well-kept apartments too but there are a lot of rundown places as well.

Due to the fierce competition for these rental properties, participants felt that they didn’t have enough time to weigh their options carefully or to gather enough information before making a commitment. North Bay has a limited availability of short-term rental housing as most landlords

prefer a minimum one-year leasing agreement. One participant complained, “Because I had a time constraint, I didn’t really have time to go through everything. I didn’t know the conditions properly. I overlooked lots of things. I didn’t realize – and the ad, I thought later on I thought that the ad was misleading.”

While the majority of participants expressed that they had good experiences and interactions with their landlords, several participants reported that they encountered some initial hesitation.

Yeah, it’s just that, we could tell that the landlady was a little bit hesitant. She was kind of, yeah, you know, you need to give me 12 post-dated cheques. But she was just throwing stumbling blocks in your way ... “You have a teenager, you know there are no loud parties.” She said no pets but when you walk in ... you see dogs and cats. They weren’t willing to give us the apartment, you know. There was an effort to turn us away.

Others expressed frustration that their landlords broke promises and did not keep up with the maintenance of their rental properties in a timely manner.

The house wasn’t ready yet but she said she will get it ready. And it looked nice when I went and checked it out ... There was an oven and like a cooker but it wasn’t working. She’s like “I’m gonna bring someone to get it fixed.” She told us she’s gonna get a washing machine but she never did. We could never cook anything.

For some their relationship with their landlords facilitated their integration into the North Bay community. Several built strong friendships with their landlords that they maintained long after the rental arrangement ended.

Actually the landlord turned into my friend and that's the main reason we stayed there for a while because we loved the landlord and they treated us well. Like especially in the beginning, we didn't know how to [remove the snow], how to cut the grass and stuff ... So they gave us some tips on how to live in North Bay ... and they were constantly fixing ... So those things they kind of educated me on what they did with it ... So yeah, we had a good relationship.

The experiences of the interviewed landlords with immigrant tenants were overwhelmingly positive. There was even a bias in favour of immigrants. As one landlord said, "I've got, on average, a bunch of tenants that are dirtier, more antisocial, you know, more drug using sort of thing. You know, taking a chance with a clean cut immigrant that has a job versus some of the other ones that I've got and rented to, it's an easy decision."

Getting adequate housing information proved difficult for most renters. Many found their current rental space through classifieds, like Kijiji, and recommendations from employers, coworkers and the Multicultural Centre. Others relied on family members that were already established in the city. It can be argued that the role of employment in facilitating the housing search is much greater in a small city where the reputation and success of most employers are well known throughout the community. Several of the participants stated that the reputation of their employer impacted their success in acquiring housing and often substituted for a credit or landlord reference. One immigrant participant said, "Only one bad experience I had was when I would look for an apartment, they took all my information, but since my company was not recruiting and there had recently been layoffs going on, they wouldn't give me that apartment. So I had to look for another one." Meanwhile another had the opposite experience. "She was

hesitant to rent to me until she found out where I worked. Once she realized I was a working professional with a good paying job, her attitude changed.”

Employers also provided direct assistance with housing. Several employers provided housing guides and lists of recommended real estate and rental agencies. Participants commented that their relationships with work colleagues aided them in their housing search and coping with their current housing situation. The word of mouth from employers and work colleagues was cited as the second most important source of housing information by the immigrants in the study. To deal with the limited availability of short term housing, some employers have gone as far as renting several units for the entire year, securing them for their immigrant employees who had short term contracts.

The immigrant homeowners in the study were generally happy with their homes, although several were concerned about the age of their homes and the possibility of costly repairs and renovations in the near future. As one participant said, “Yeah, I like it. I like it but at the moment, now, not so much because the house doesn’t have too many years left. I realize now it’s a problem. Yeah, the space is good. The only thing I don’t like is the time – the age of the house.” Although there is a wide variety of homes available to purchase, the age of North Bay’s housing stock is particularly worrisome to immigrant newcomers due to their lack of familiarity with building codes or contractors in the area. In addition, the cost of repairs and renovations is slightly higher than in larger cities because of limited supply of trades and the cost of transportation for building supplies.

On the plus side, the immigrants were happy with the fact that they were able to get more space than they could afford in a larger city or in their country of origin. “No, we found it a lot



cheaper than what we were used to. And it still is. And it's like, just for example over here in North Bay you're looking at probably ... \$160,000 and for the same property in [country of origin] you're looking at \$500,000."

Those currently living with relatives were looking to rent their own space but were hesitant because of the rental prices. As mentioned earlier, one of the attractions to North Bay cited by participants was the anticipated lower cost of living. For many, their cost expectations were not met as the rental prices, property taxes and the cost of utilities they encountered were higher than expected. As one participant said he "thought everything was gonna be less." However, some felt "the cost of living is the same as a metro city ... only the insurance is cheap; everything else is more." The disappointment with the lack of cost savings was particularly present among those that had lived in other cities in Canada prior to their arrival in North Bay. One focus group member said, "Compared to Toronto, this house price is lower, there house price is high, but our tax is totally the same," while another said "Yes, we come here expecting everything to be lower here because we came north ... When we came here everything is almost maybe even more than in [GTA]."

## **Barriers and Challenges**

The most commonly cited challenge or barrier stated by the participants was the availability of rental property. As mentioned in the previous section, most of the immigrant participants struggled to find a place to rent, particularly for the short term. Combined with the lack of reliable housing information, many felt that they did not have enough time to find a good match between their housing needs and the housing that was readily available, leading to lower

satisfaction with their initial rental. These experiences were also witnessed by the landlords interviewed. Vacancy rates have improved in recent times due primarily to public investments in the supply of housing. The landlords interviewed felt that private investment lagged behind public investments because of the costs of construction and maintenance, and the current levels of property taxes and regulations.

The taxes are huge. People don't realize, like a one-bedroom apartment the [property] taxes are \$3,500 a year ... It costs me a lot of money to have you live in these buildings. But the situation is it's very expensive ... it's expensive to build building, and it's very expensive to run them, and that's why there are not a lot of apartment buildings in North Bay. People won't build new buildings because of the taxes here. North Bay's taxes are exceptionally high. So, there's a market level for the rents ... we just got a huge increase in the gas bills, May 1<sup>st</sup> we're getting a huge increase in the electrical bills. So, we can only raise them – this year's less than 1% set by the government for the rent to increase. We can never keep ahead of the increase in expenses.

The landlords argued that in the current environment the lack of private investment in rental housing was unlikely to change as residential rental property is not a good investment. As one landlord said, “We are taking our capital, investing it in an asset and hoping to make a return that is no different than ... the government pension plan ... I am no different ... I'm treated differently though.”

From the landlords' perspective, they have observed the high turnover of their tenants over the last decade and their preference is to have a lease agreement of at least a year. As one landlord said, “North Bay's a pretty transient town, and so we go for a minimum one-year lease

when people come in.” This can at times conflict with the needs of immigrants to the city who may not wish to commit such a length of time to a given rental property because of their newness to the area, as well as the length of their employment contract. As one focus group member explained, “A tech contract is six months.” In addition, the competition from students for apartments places pressure on immigrants to be “quick to draw” when a rental property becomes available.

While most landlords saw the increase in the immigrant population in North Bay as an opportunity for them, one landlord expressed hesitance at the prospect of renting to immigrants on social assistance or refugees. “But if they’re let’s say a refugee on social assistance versus somebody else on social assistance, I don’t have a track record to go on [shrugs shoulders].” Another expressed that a lack of rental history would be a greater barrier when it came to his higher-end properties. “But if you’re going into the higher end properties, oh, I’ve got a professional in front of me that’s been working in North Bay for X number of years, and I’ve got [an immigrant], yeah, how do I know?” The reputation or the assistance of an employer was used by several participants to overcome this barrier.

For about a third of our sample, affordability was a key concern, with one participant stating that “at this moment we live to rent.” This is consistent with the housing experiences in the wider North Bay community and the province of Ontario. Also consistent with the wider population in the district was the fact that a greater proportion of immigrant renters than owners had affordability concerns. In addition, families appeared to do better than single individuals or couples.

Everybody was telling me that housing is cheaper than in big urban centres. But when I started looking into it, I realized that they were actually not lying to me at all. The housing was cheaper if you were coming as a family ... whereas my situation, being a single person without a car, that basically put it in a totally different level, totally different type of category ... so from that perspective it was much more expensive than what I thought it would be.

The majority of renters in the study cited a lack of knowledge of the rights and responsibilities of tenants versus landlords as a challenge they faced in acquiring adequate and affordable housing. In their relationship with their landlords, some felt that they had been asked to take on responsibilities that they later discovered were the responsibilities of the landlord, such as the cost of significant repairs and snow removal. Others had their rents increased at a significantly higher percentage than the legal limit. One participant shared that their landlord “indicated that the rentals would increase and it was about a 30% increase - from \$900 to \$1200.”

For the homeowners the greatest challenge had to do with the age of North Bay’s housing stock and its related consequences. “Then I realized I cannot live in older houses. I don’t know how to do the maintenance, how to fix it ... location was my priority but now it’s if the new house is move-in condition. So then I gave up on location.” The fact that more than two-thirds of the district’s private dwellings were built before 1980 means that immigrants looking for affordable homes will have to make compromises on other aspects of housing if their preference is to buy something relatively new.

## Welcoming Community

Participants were asked if and how their experiences in the housing market in North Bay affected the way they felt about North Bay, and whether they perceived North Bay as a welcoming community. Most participants were happy with the quietness of their neighbourhoods and commented on the friendliness of their neighbours.

Mostly good. My home buying experience was pretty smooth. I moved in and my neighbours came over right away to welcome me to the neighbourhood. When I looked at other places, the neighbours would come over and give me their honest opinions on the place ... they'd tell me about who owned it before, if the basement flooded, the whole history of the place ... that sort of thing ... My first year in the house my neighbours cleared the snow for me all the time because they knew I wasn't used to it. They're always offering to help me with things.

Their housing experiences either gave them positive feelings about North Bay or had no impact on their perception of the community. For those with employment, their relationship with their employers and their coworkers had a greater influence on their perception of the North Bay community. Given the economic climate in North Bay, neighbours often expressed surprise that immigrants would choose North Bay over larger cities with better employment prospects.

That's right; they think there's nothing in North Bay to attract immigrants here ... "So why did you come here in the first place?" Yeah, that's the first question they'll ask you. They were surprised to know that you'd choose to come to this little town as opposed to the metropolitan cities or so ... And I take it from talking to some of them too, they are a

bit surprised that we can afford a house, having just moved to Canada. I think some of them have the vision in their mind that immigrants are always poor and have no money.

While interactions with neighbours and landlords tended to engender positive feelings about North Bay, some felt the infrastructure, particularly in the area of public transportation could be more immigrant-friendly.

People-wise, yes. People here are nice. People are helpful, smiling, from that perspective, yes. If I look at the infrastructure, I don't think so. I don't think that – again, talking about transportation. I think transportation is a big, big important factor in any town, in any city. And for a city like North Bay ... not being able to get from point A to point B at the times that are convenient is a huge inconvenience for me. So from that perspective, I felt that I'm tied to my apartment. I cannot move around.

The greater importance of public transit to recent immigrants is not surprising. Using census data for the cities of Toronto, Montreal and Vancouver, Heisz and Schellenberg (2004) found that public transit use was higher for recent cohorts of immigrants to Canada when compared to Canadian-born and earlier cohorts of immigrants. For some of the immigrants in this study, the ease of access to public transit played a role in their housing decisions.

I have a car, so it's not a big deal but I have a family member that uses transit, so, you know, when I've got the car she's not stuck at home without transportation. It was a plus being near a transit stop. A place I almost bought was a good walk from the closest bus stop. It was a factor in why I didn't buy that place.

Overall, positive interactions with neighbours, landlords, employers and work colleagues were deemed important to creating a welcoming community. In addition, an infrastructure that

provides readily available and reliable housing information, and easy access to convenient public transportation were cited as important characteristics for a welcoming community.

## **Conclusion**

This is one of a limited number of studies that look at the housing experiences of recent immigrants to one of Canada's smaller cities. The experiences of immigrants in North Bay's housing market is interesting because of the role that housing can play in recruiting and retaining immigrants to a city facing demographic challenges. The ability to generalize the results from this study are limited by the small sample size, as well as the small number of participants in each housing category. In addition, no refugees were included in this study. However, refugees are very small percentage of the immigrants to North Bay and the District of Nipissing. Finally, only one participant in the study was on social assistance and in transitional or shelter housing at the time of the study. It would be interesting to see if the experiences of recent immigrants in North Bay's housing market match those of recent immigrants to other urban centres in Northern Ontario, such as Timmins and Sault Ste. Marie. Also, it would be interesting to examine how the housing needs and expectations of recent cohorts of immigrants to North Bay differ from that of earlier cohorts.

Recent immigrants who choose to move to North Bay typically do so to pursue educational opportunities available at the local college and university, for employment, or to reconnect with family members already established in the city. Most of the immigrants who participated in the study were happy with their current housing situation. However, homeowners expressed a higher degree of satisfaction with their current situation than renters. The majority of renters in the study had positive interactions with their landlords, although some felt that their

landlords exploited their lack of knowledge of their rights and responsibilities as tenants. The most significant barrier faced by recent immigrants was availability, particularly in the short term rental market. Finding a house to buy proved to be much easier than finding a place to rent, with most participants having a difficult search for their first place or feeling rushed to commit to a place. Other barriers or challenges experienced by immigrants included affordability, the lack of reliable housing information, initial hesitance on the part of landlords, the age and condition of rental and housing stock, and limited knowledge of rights and responsibilities. The housing experiences of the immigrants in the study had a positive impact or no impact at all on their perception of North Bay as a welcoming community. Participants found their neighbourhoods quiet and their neighbours helpful and friendly. Many stated that their relationships with coworkers and employers were seen as more important to their perception of North Bay as a welcoming community. In fact, employers played a significant role in facilitating the integration of the immigrants through housing. The ease of access and convenience of the city's public transit service was important to immigrants in the study and played a role in the housing decisions of some of the participants. Unfortunately, immigrants found the current public transit service in North Bay unattractive.

Given the importance of immigration to North Bay's long term social, political and economic future, it is important that the city promote the characteristics that create a welcoming community while addressing the barriers and challenges experienced by recent immigrants in the housing market. First, North Bay must address the issue of rental availability. While the stress on the rental market has been relieved somewhat by the increased supply of affordable housing, condominium conversions and additional student residences, additional rental housing will be needed in the future to keep pace with the increase in housing demand. The current level of taxes



and regulations for the residential rental market makes private investment less attractive. In addition, the attractiveness of buying property in North Bay is tempered by the current level of property taxes and the age of the housing stock.

The city could also benefit from centralized housing information. The landlords interviewed all mentioned that they have created an informal network through which they provide referrals to each other. This could be expanded, formalized and administered at the municipal level. The city could provide a central location through which newcomers could access information on property and neighbourhood characteristics as well as information on landlords' or management companies' reputations. While the licensing of residential rental property might improve the quality of rental property available, it would be costly and provide a further disincentive for private investment. However, providing a forum through which past tenants could comment on the maintenance of properties or the treatment they have received from landlords could lead to an improvement in the quality of rental property at a lower cost, and would go a long way to increasing the information available to immigrants and the wider public. Such a forum would raise the chances of a better initial match for immigrants in terms of their housing needs, in addition to rewarding the landlords and managers of well-maintained rental properties. Finally, any expansion or changes of public transit services should occur concurrently with new residential housing construction, as previous research suggests that an increase in the immigrant population will lead to increased use of public transportation.

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## List of Figures

### Figure 1

Map of North Bay Census Agglomeration

Source: Statistics Canada (2012b)

### Figure 2

Private Apartment Vacancy Rates in North Bay 2007-2013

Source: CMHC 2008, 2010, 2012 and 2013

### Table 1

*Structural Type of Private Dwelling in North Bay CA 2011*

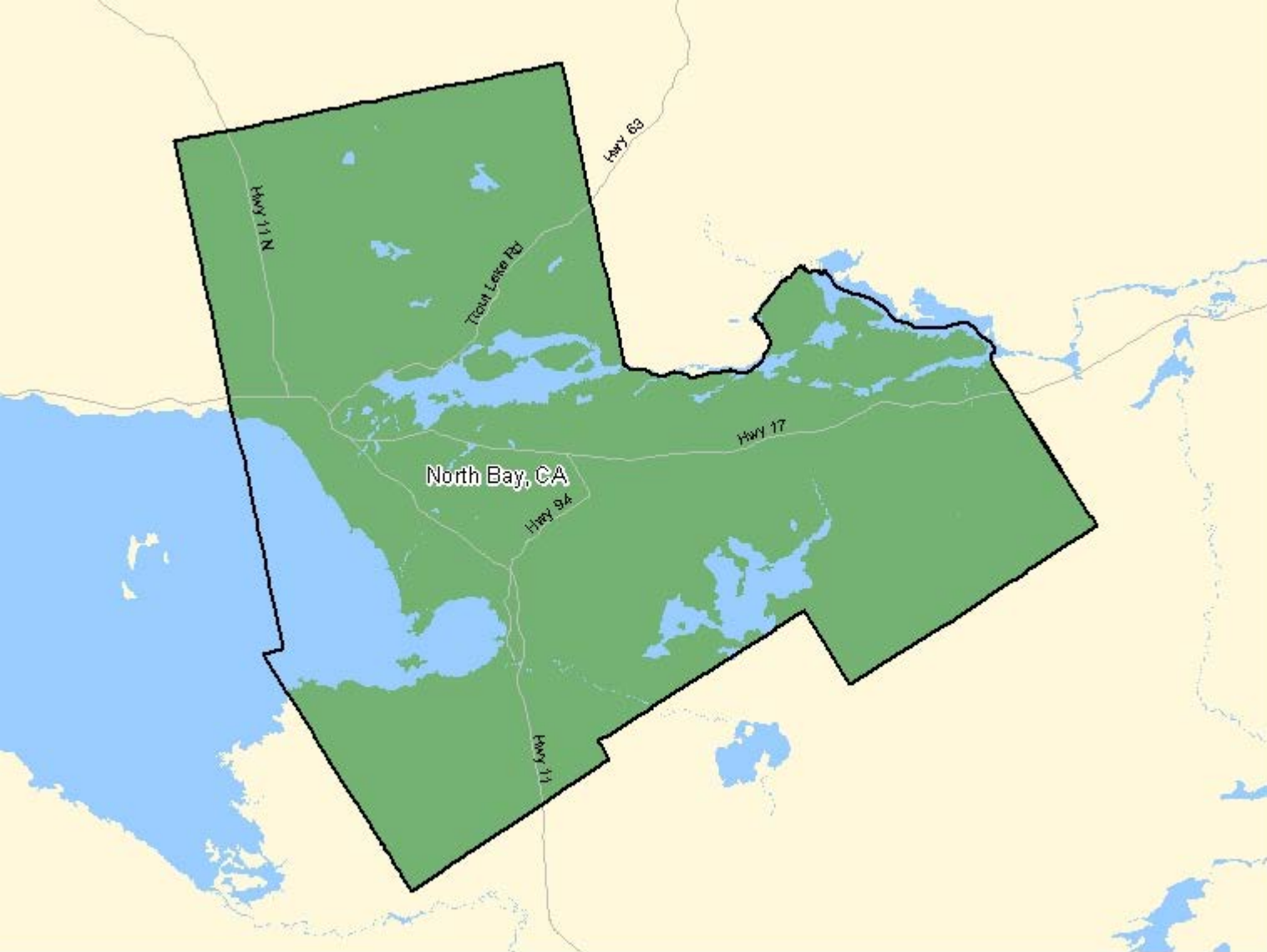
| Type                                  | # of dwellings | % of total dwellings | Change since 2006 | % Change |
|---------------------------------------|----------------|----------------------|-------------------|----------|
| Single-detached house                 | 15,080         | 55.23%               | 868               | 6.11%    |
| Semi-detached house                   | 2,165          | 7.93%                | -15               | -0.69%   |
| Row house                             | 1,965          | 7.20%                | 47                | 2.45%    |
| Apartment with five or more storeys   | 1,935          | 7.09%                | -35               | -1.78%   |
| Apartment with less than five storeys | 4,410          | 16.15%               | 128               | 2.99%    |
| Apartment duplex                      | 1,545          | 5.66%                | 47                | 3.14%    |
| Other dwelling                        | 205            | 0.75%                | -5                | -2.38%   |
| Total                                 | 27,305         | 100.00%              | 1,035             | 3.94%    |

Source: Statistics Canada, 2011 Census and 2006 Census

### Table 2

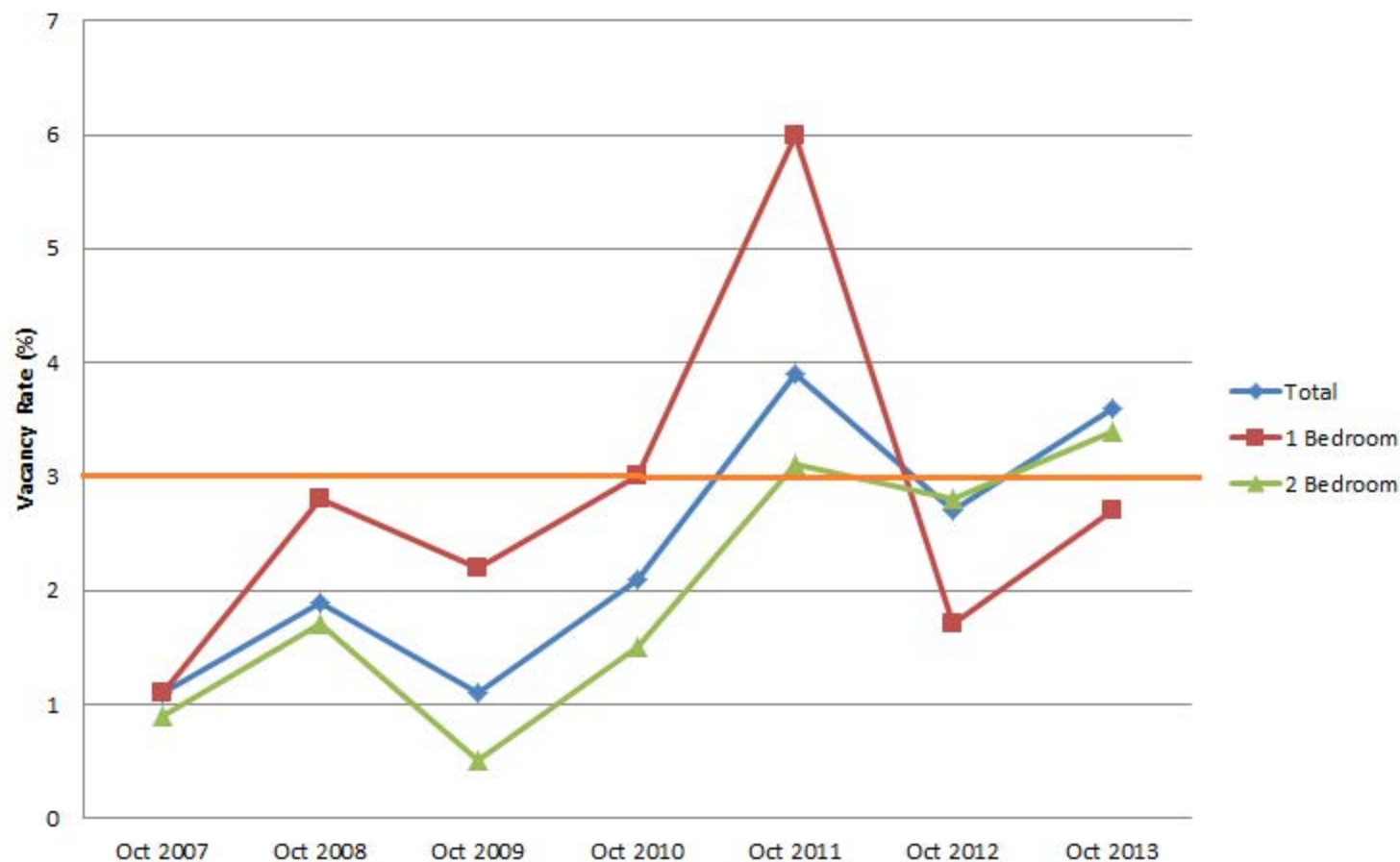
*Breakdown of Current Housing Status of Participants*

| Status               | No. of Participants |
|----------------------|---------------------|
| Rent                 | 15                  |
| Own                  | 11                  |
| Staying with family  | 6                   |
| Transitional/Shelter | 1                   |



**Figure 1. Map of North Bay Census Agglomeration**

Source: Statistics Canada, 2011 Census



**Figure 2. Private Apartment Vacancy Rates in North Bay 2007-2013**

Source: Canadian Mortgage and Housing Corporation, Rental Market Report Ontario Highlights Fall 2008-2013