

Canada is My Home Now But Where Do I Live?

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Fifty-seven years ago my father came to this country as a refugee. At that time, there were few, if any, services provided by the government to help him find a home. For his first six months in Canada, CN Rail, his employer, gave him a bed in a freight car. He later moved into a rooming house run by a Polish couple. After he married my mother, he moved into a small, two-room basement apartment in a home owned by a friend. It was nearly six years before he and my mother found a bigger and better place to live.

Sixteen years ago, Kamal, a refugee from Lebanon, lived with a friend in Montreal for one month. When Kamal decided to move to Toronto, his friend found a place for him to share with another Lebanese man since Kamal didn't know anyone there. It took Kamal almost a year after arriving in Canada to find his own place.

Though these experiences took place many years apart, it is interesting that both my father's experience and Kamal's had one thing in common: they relied on help from within their own ethnic communities to find housing.

What is your experience?

When you first arrive in Canada, you might stay with friends or relatives for a short time.

If you are a refugee, Citizen and Immigration Canada might help you find temporary housing in a hotel or motel, but this would only be for one or two months.

You look for an apartment but it is hard finding a place you can afford on your own and you have to share a place with someone else.

You come to Canada with enough money to buy your own house right away but you don't know where to look or what's involved.

These days, you do not have to rely only on friends, family or the members of your ethnic or cultural community to help you find housing. Many community centres in the city offer immigrant services and housing assistance programs and most will try and provide these services to you in your language, if it is possible. Whether it is temporary shelter or something more permanent, these housing assistance services are there to help you find a place to live that is affordable and that has enough space to make you and your family feel comfortable and "at home".

What are you looking for?

Some things you might ask yourself when looking for a place to live:

- How much money do I have-can I afford to live where I want to or do I have to take my place that I can find for the money I have?
- Do I want to live close to other family members and friends?
- Is there a temple, a church or a mosque close by?

- Is there a school nearby? What kind of a school is it - does it have many English-speaking children or does it mostly have children from my own language and culture?
- Do I want to live where there are many different ethnic groups, few ethnic groups, or within my own ethnic community?

Important things to think about

Some newcomers prefer to live in communities of their own ethnic group. The advantages are that you might feel more comfortable being in a community where you share the same language, culture and religion. You might feel that relying on the members of your ethnic community to assist you is better than using the services provided by the government. The school your children attend may be mostly made up of the same ethnic group where they can speak their own language and there is no danger of them losing the language of their parents.

However, there are disadvantages. You may find yourself isolated from the rest of Canadian society and it will take more time to integrate. Learning English will be more difficult since you may not need to use it very often. It may take longer for your children to learn English as well, so they may not do as well as other children in schools where English is spoken outside of the classroom as well as in it.

Of course, you want to preserve your language and your culture for your children but in doing so will you be making it more difficult for them, as well as yourself, to become Canadians?

Consider balancing how you will preserve your language and your culture with becoming a part of Canadian society when you choose where you want to live.

What kind of housing is there?

Buying your own home is the dream of many Canadians and newcomers alike. However, you must have a certain level of income in order for a bank to consider lending you the money to buy a house. Until they are established in a good job that pays well, most newcomers live in rented accommodation until they can afford to buy.

For rented apartments (and sometimes rooms), you are required to pay two months rent when you move in - one for the first month after you move in and one held on account against the last month you live there.

There are many different kinds of places you can rent:

- a room in a family home or in a "rooming house" where all the rooms are rented to different people. In such places, you will have to share your bathroom and your kitchen with others,
- apartments in houses,
- apartments owned and run by the city (public housing),
- housing co-operatives (social housing),
- privately owned apartment buildings,
- condominium apartment rentals.

A room in someone's house, or a room in a rooming house, is usually intended to be temporary. You may need to stay here for a few days, until something better suited for you and/or your family is found.

Sometimes a house is made into apartments or a homeowner has turned his basement into an apartment, leaving the rest of the house for himself. Some house apartments are quite expensive - basement apartments are sometimes less costly than apartments in privately-owned apartment buildings.

Apartments owned and run by the city (public housing) require you to have either landed immigrant or refugee status. This type of housing is "not for profit", meaning that the amount you and the other tenants pay only covers the cost of running the building. Some areas have higher rents than others. Unfortunately, some places where the rents are lower and which may be more affordable for you may be in poorer, less desirable areas of the city and could have a higher rate of crime.

Subsidized housing is also provided by the city. "Subsidized" means that there is a special fund that pays part of the rent on your behalf if you cannot afford to pay the full rent. Because of the high demand for such apartments and how long it takes for one to become available, the waiting time to get this kind of housing is usually between five and ten years.

Co-operative housing (social housing) is similar to city housing - it is also not for profit, but it is run by the people who live there. People who live in co-operatives are called "members" instead of tenants and pay a "housing charge" instead of rent. Co-ops expect their members to be comfortable living in a multi-cultural community. Members are also expected to participate in the running of the co-op, for example, attending members meetings or working on various committees as a volunteer. One advantage of living in a co-op for a newcomer is that your participation can be used as experience on your résumé when you apply for jobs. Newcomers may have to provide proof they have enough money to cover the housing charge if they do not have a credit history, either in Canada or in the country they came from. Some co-ops also have subsidized units, but again, these units rarely become available and the waiting time can be five years or more.

Privately-owned apartment buildings can vary in size from buildings that have only two apartments, to buildings or building complexes that have hundreds of apartments. You are usually required to sign a lease, agreeing to the amount of rent you pay for one year, and that you will not move out before the end of that year.

Over the past seven years in Ontario, apartment rents have risen over 40 per cent. New laws about the rights of landlords and tenants can sometimes make it difficult for a newcomer to get an apartment, especially if he or she has just arrived in Canada and does not have good English language skills, is not aware of their rights or does not have a well-paying job. For example, a landlord has the right to refuse to rent you an apartment if he thinks you do not make enough money. Some landlords will not rent to anyone who is on social assistance (welfare) since the amount set aside for housing is usually not enough to pay for an apartment in these buildings.

Discrimination based on race or ethnicity also still exists, unfortunately. "Sorry, it's taken" is a problem many newcomers experience when trying to find an apartment. It is important that you know your rights in such situations. Again, this is where the immigrant or housing assistance services counsellor can help you. If a landlord asks for more than two months rent, if he asks for rent in cash and does not give you a

receipt, or if he rents the apartment to someone else after he tells you it's taken, he is breaking the law and you have the right to object.

Condominium apartments are usually more expensive than apartments in privately-owned buildings. Condominium buildings are run collectively by the apartment owners and often have fees which the owners use to pay for the salaries of security guards, for example, or the upkeep of fitness facilities and swimming pools. The cost of condominium fees may be added onto the cost of the rent for the apartment, making it very expensive.

Buying a home

Newcomers arriving in Canada before 1980 took about 15 years before they bought their own homes. After 1980, though, most newcomers were able to buy a home within 6 years. Prices of homes, as well as interest rates, have come down considerably since the late 1980s, making the dream of owning your own home possible much more quickly than for those who came before you.

You may have come to Canada prepared to buy a home right away. You might have brought a lot of money or other assets with you, but you don't have a job yet. The Royal Bank of Canada (RBC) has a special program for newcomers to Canada who want to buy a home as soon as they arrive. The RBC mortgage program for immigrants in this situation requires you to put a minimum of 35 per cent of the cost of the house towards the purchase yourself. They also require that you have enough money to cover two years worth of payments.

For newcomers to Canada who have been here for a few years and have been in a steady job with enough income, the requirements for getting a mortgage are the same as any other Canadians. In either case, buying a house involves many people and many steps. First, you must go to the bank and apply for a mortgage. The bank will ask you for your personal information, including your assets and your credit history. (Do you pay your bills on time? Do you have any other outstanding debts, like a loan or a credit card?) They will then pre-approve an amount, based on how much you want to pay for a house and how much they think you can put down on the house yourself.

You must then find a real estate agent to help you look for a house. After you have found a house you like in your price range, you can put in a conditional offer on the house to the seller, usually good for five days. This allows you to time to arrange for the house to be inspected (to make sure it is in good repair) and for you to go back to the bank to finish the mortgage process. The bank will then have the house appraised to ensure the price being asked for the house is what the house is really worth.

Once the bank approves your mortgage, you must then find a lawyer to help you close the sale. The lawyer's job is to make sure the person selling the house is the true owner and to find out if there are any claims (money owing) against the property that might hinder the seller's right to sell. If everything is in order, then the final step is to give the lawyer the money to transfer to the seller, both your portion and the bank's. Again, it is important to know your rights. Some lawyers may try to take advantage of a newcomer. If a lawyer asks for cash, do not give it to him. NEVER give the lawyer cash - you must only give him a cheque, made out "in trust" to him. You must have this proof on paper or you may find yourself being cheated.

There are also many more costs involved in owning your own home. As a renter, these costs were probably included in the amount of rent you paid, so you were not aware those costs exist. As a homeowner, you must pay taxes every year on your property; you must pay for water and electricity; and you must pay for oil or natural gas to heat your home in the winter. These costs are in addition to the monthly mortgage payment, so you must be certain that you have enough income to cover everything you need to pay for.

Today, there are many more services and programs available to newcomers to assist you in finding and keeping housing. Don't be afraid to take advantage of them. Go to your local community centre or immigration centre and ask them what they can do for you.

It is important to find a place to live where you can be happy, comfortable and safe - a place you can truly call "home".

For more information about all aspects of settling in Ontario, go to www.settlement.org. CNM Help Finding - and Keeping - a Place to Live

Housing help centres are there to provide you with housing vacancy listings, help if you run into problems with your landlord, give you an interest-free loan to cover the cost of housing if you run short of money, as well as many other services. Here are a few places you can call.

West

Etobicoke Housing Help Centre

Services available in English, Ewe, Spanish, Somali and French

Etobicoke North, Albion Centre

1530 Albion Rd., Suite 205

Toronto (Rexdale), Ontario M9V 1B4

Tel: 416-741-1553, Fax: 416-741-1547

E-mail: ans@interhop.net

Etobicoke South, LAMP Building

185 5th St. (north of Lakeshore Blvd., between Royal York Rd. and Islington Ave.)

Toronto, Ontario M8V 2Z5

Tel: 416-252-6471, Fax: 416-252-4474

E-mail: ans@interhop.net

Website: www.woodgreen.org

Central/East

Woodgreen Community Services

Services available in English, French, Cantonese, Mandarin, Tamil, Vietnamese, Turkish and German.

Hindi and Urdu are available by appointment.

835 Queen St. E. (east of Broadview)

Toronto, Ontario M4M 1H9

Tel: 416-469-5211

North/Northwest

COSTI-North York Housing Help Centre

Services available in Spanish, Italian, French, English, Albanian, Russian, Arabic, South Asian languages, and Farsi

1700 Wilson Ave., Suite 114 (in Sheridan Mall)

Toronto, Ontario M3L 1B2

Tel: 416-244-0480, E-mail: nyork@costi.org

East

Scarborough Housing Help Centre

Services available in English, Farsi and Spanish

2500 Lawrence Ave. E. (at Kennedy), Unit 204

Toronto M1P 2R7

Tel: (416) 285-8070, E-Mail: info@shhc.ca

Other Options

To apply for public housing contact Toronto Community Housing Corporation (TCHC), General Enquiries (416-981-5500) or for availability of market rent units (416-392-7368). Since there are many offices throughout the city for TCHC, the agent at the general enquiry line will tell you which office to call in the area where you are looking for an apartment.

To apply for subsidized housing contact Toronto Social Housing Connections, 365 Bloor St. East, Toronto, Ontario M4W 3L4 (416-981-6111).

For information about co-operatives, contact Co-operative Housing Federation of Toronto, 24-hour help line (416-465-1309). This help line will have a list of co-ops that have units available or open waiting lists, grouped by different areas of the city. Languages available are English, French, Spanish, Polish, Somali and Tamil.

Website: www.coophousing.com

Finding Housing on Your Own

If you want to find an apartment to rent on your own, there are listings in all of the newspapers (Toronto Star, Globe & Mail, Toronto Sun and National Post). Renters News publishes a magazine-sized listing once every week with all kinds of rental accommodation including rooms, apartments, and even houses for rent. You can find Renters News in boxes on major street corners and in most residential areas. The Toronto Star also has a small magazine-style listing of rental properties called For Rent, published once every four weeks, which you can find at any Toronto Star Box.

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