

HOUSING NEW CANADIANS IN THE CENTRAL OKANAGAN, BRITISH COLUMBIA

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CANADA HAS LONG BEEN a country of immigrants, but since the 1960s the country's urban and suburban landscapes have been profoundly transformed by changes in federal immigration policies. In particular, immigrants from Asia, Africa, and Latin America have reshaped the economic, cultural, and political dynamics of Canada's metropolitan areas, rendering them among the most multicultural places on the planet. Policy makers at the federal, provincial, and municipal levels realize that these changes in the social geographies of Canada's major cities raise both challenges and opportunities for social and economic development.

Immigrants must have several basic needs met before they can be successfully integrated into a new society. Of these, one of the most important – particularly in the initial stages of settlement – is access to adequate, suitable, and affordable housing (Carter, Morrish, and Amoyaw 2008; Hiebert and Mendez 2008; Murdie 2008; Preston, Murdie, and Murnaghan 2007; Ghosh 2007; Murdie and Teixeira 2003). This has long been a concern in the gateway cities of Vancouver, Toronto, and Montreal, but it is increasingly an issue in growing small- and mid-sized cities such as Kelowna, Vernon, and Penticton in British Columbia's Central Okanagan Valley.¹

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¹ For the purpose of this article, the noun phrase “the Central Okanagan” is used to refer to the three study areas: the cities of Kelowna, Vernon, and Penticton.

Race and ethnicity remain major barriers to equal treatment of immigrants in Canada's housing market (e.g., Teixeira 2008; Darden 2004; Mensah 2005; Hulchanski and Shapcott 2004; Murdie 2002; Danso and Grant 2000). Research conducted in Canada's metropolitan areas suggests that visible minority groups may be at a disadvantage in both the rental and homeownership markets (Preston and Murnaghan 2005; Murdie 2002; Danso and Grant 2000; Miraftab 2000; Rose and Ray 2001; Teixeira and Murdie 1997). Given the financial, language, and discriminatory barriers they face, recent immigrants can find acquiring knowledge about vacancies and complex housing markets especially difficult (Preston and Ray 2009; Drolet et al. 2008; Teixeira 2008, 1995; Fiedler, Schuurman, and Hyndman 2006). Access to affordable housing is also subject to spatial biases and constraints such as discriminatory practices by urban gatekeepers (e.g., real estate agents, landlords, mortgage lenders) that affect new immigrants' housing options. All of this contributes to racial and ethnic segregation in housing markets (Preston and Ray 2009; Darden 2004; Novac et al. 2004; Dion 2001; Teixeira and Murdie 1997).

While immigrants continue to arrive in traditional gateway metropolitan areas, recent data from the Canadian census has sparked significant interest in immigrant dispersal to new destinations outside major urban centres, which is contributing to changes in the geography of immigrants (Abu-Laban and Garber 2005). Differential settlement patterns and integration outcomes present both opportunities and challenges for the new destination areas, which include small- and mid-sized cities in Canada. In particular, research into the constraints and outcomes of immigrants' housing experiences has policy implications for all levels of government, especially given that access to adequate, suitable, and affordable housing facilitates successful resettlement and accelerates the immigrants' integration into a new society (Murdie 2008).

Canadian scholars have recognized that immigration is a key driver of housing demand. The housing literature in Canada examines the barriers and challenges that immigrants and refugees face in the rental housing market as well as the different factors that allow various groups to achieve homeownership. However, most of these studies are national in scope; that is, they focus mainly on the major metropolitan areas where most immigrants settle and work in Canada (see Murdie, Preston, Chevalier, and Ghosh 2006).

At this stage, we know relatively little about how ethnic and racial differences affect the housing experiences of immigrants in Canada's

small- and mid-sized cities (exceptions include the work by Teixeira 2009; Carter, Morrish, and Amoyaw 2008; Derwing and Krahn 2008; Walton-Roberts 2005). This article addresses this gap by evaluating the housing experiences, stresses, and coping strategies of new immigrants in the Central Okanagan Valley.

IMMIGRANT POPULATIONS AND HOUSING MARKETS IN THE CENTRAL OKANAGAN

Rapid urbanization is redefining the landscape of the Central Okanagan Valley. Kelowna – a mid-sized city and the main economic engine of the valley – is one of the fastest-growing cities in British Columbia. Its population increased from 20,000 in 1971 to approximately 107,000 in 2006. In contrast, Vernon's population increased from 13,283 to 35,944, while Penticton's grew from 18,146 to 31,909, in the same period (BC Statistics 2006a, 2006b, 2006c). The immigrant population in these three cities is relatively small (Kelowna 15 percent, Vernon 12 percent, Penticton 16 percent) and considerably lower than British Columbia's overall figure of 25 percent. The Central Okanagan's population also tends to be older than that of the rest of the province, with a median age of 42.8 years for Kelowna, 44.5 years for Vernon, and 47.3 years for Penticton, compared with the provincial median of 40.8 years (BC Statistics 2008, 2006d, 2006e, 2006f).

Growth in the Central Okanagan is fuelled by migrants from other parts of British Columbia and from other Canadian provinces, particularly Alberta, rather than by international migration (Bahbahani 2008; Casey 2008; Stueck 2006). Most of Kelowna's (11,485, or 72.5 percent), Vernon's (3,245, or 77.7 percent), and Penticton's (4,085, or 82.9 percent) international immigrants arrived in these cities before 1991. Recent immigrants (those who arrived between 2000 and 2006) are fewer, and, of these, 11.3 percent settled in Kelowna, 7.9 percent in Vernon, and 4.4 percent in Penticton. Kelowna's new immigrants came from the United Kingdom (290), the United States (265), and Eastern Asia (excluding China and Hong Kong) (190); Vernon's came from the United States (90), Southern Asia (70), and India (70); and Penticton's came from Southern Asia (65), India (60), and Western Europe (50) (BC Statistics 2006d, 2006e, 2006f).

Immigrants to the Central Okanagan are generally well educated, with approximately one-quarter of those 25 to 64 years old holding postsecondary qualifications (Kelowna, 26.4 percent; Vernon, 27.4

percent; and Penticton, 21.8 percent). The median employment income of immigrants in 2005 was \$35,995 in Kelowna, \$41,007 in Vernon, and \$34,902 in Penticton, compared to a provincial average of \$38,363 (BC Statistics 2006d, 2006e, 2006f).

Over the last decade, local and national media have portrayed the population of the Central Okanagan as “older, Caucasian, and English-speaking” and marked the area as a “tourist and retirement destination” for the rich (Bahbahani 2008; Casey 2008). Visible minorities comprise only 6.2 percent of the population in Kelowna, 4.6 percent in Vernon, and 6.1 percent in Penticton, compared to approximately 25 percent of the BC population as a whole (Statistics Canada 2006; BC Statistics 2006d, 2006e, 2006f).

Expensive housing is also a major problem for the local economy (CMHC 2009a). In 2008, when the average price of a house in British Columbia was \$454,599, sale prices averaged \$716,494 in Kelowna, \$628,927 in Vernon, and \$417,456 in Penticton (CMHC 2009b; Penticton Economic Development Services 2008). Rental rates are also high. In 2008, a one-bedroom unit in Kelowna typically cost \$800 per month and a two-bedroom unit cost \$1,000. In Vernon, rates for similar properties were \$614 and \$741, while in Penticton they were \$750 and \$900 (CMHC 2009b), respectively. Vacancy rates are also very low: 0.3 percent in Kelowna, 0.9 percent in Vernon, and 0.4 percent in Penticton. In 2006, renters paid an average of \$945 in Kelowna, \$781 in Vernon, and \$791 in Penticton (CMHC 2009b, 2008; Penticton Economic Development Services 2008).

Inflated accommodation costs have made it difficult to attract employees to the region’s tourism and service industries. According to the 2006 census, 22 percent of owner-occupied households in Kelowna spent 30 percent or more of their income on shelter. In Vernon and Penticton, the comparable proportions were 21 percent and 19 percent, respectively. Almost half of the tenant households in the three cities spent 30 percent or more on shelter in 2006 (Kelowna, 48 percent; Vernon, 50 percent; and Penticton, 50 percent), some 6 percent more than in British Columbia as a whole, while only 22.8 percent of all homeowners found themselves in the same situation (BC Statistics 2008, 2006a, 2006b, 2006c). By this measure (> 30 percent income on shelter), some 5,000 Kelowna residents, 2,365 Vernon residents, and close to 2,000 Penticton residents are struggling with housing costs (Moore 2007; CMHC 2009b). More and more people, including immigrants, have been forced into substandard housing, and there has been an increase in homelessness (Moore 2007).

METHODOLOGY

Data for this study were generated from mid-June to the end of August 2008 through eight focus groups of new immigrants and informal interviews with stakeholders – including service providers – in Kelowna, Vernon, and Penticton. In focus groups and informal interviews, participants were asked a series of open-ended questions about: (1) the housing experiences and challenges new immigrants face in securing affordable rental housing; (2) the strategies new immigrants use to cope with the barriers they face; and (3) recommendations for improving the supply of affordable housing as well as housing services to new immigrants in search of affordable housing in one of the tightest, most expensive rental housing markets in Canada.

The interviews and focus groups were tape-recorded, transcribed, and analyzed by theme. The focus groups in Kelowna took place at Kelowna Community Resources (KCR) and the University of British Columbia-Okanagan (UBC-O). In Vernon, they took place at Vernon and District Immigrant Services (VDIS), and in Penticton they took place at Southern Okanagan Immigrant and Community Services (SOICS). The informal interviews were undertaken at a place chosen by the key informants (usually their place of work).

Key informants in Kelowna were recruited through contacts that I, along with members of the community, had developed. Since community agencies, including service providers, do not have lists of recent immigrants, other focus group participants were recruited with the assistance of staff members of KCR, VDIS, and SOICS, all of which are leading organizations providing settlement services for immigrants in the three Central Okanagan cities. Because most new immigrants for the focus groups were identified with the assistance of staff members from these key organization a bias may have been introduced in that the sample may overrepresent those more “at risk” (i.e., those who require greater assistance in the search for housing). From this perspective, the small sample and sampling strategies as well as the exploratory nature of this research caution against drawing firm and large conclusions from this study.

Participation in the focus groups was limited to those born outside Canada who arrived in the country between 2000 and 2008, and who lived in rental housing in Kelowna, Vernon, or Penticton. In total, eight focus groups and fifty-three new immigrants (24 in Kelowna, 15 in Vernon, and 14 in Penticton) shared their housing experiences. At the end of each focus group, all participants filled out a three-page

questionnaire with open- and closed-ended questions on: (1) migratory trajectory; (2) settlement experiences in the Central Okanagan; (3) housing history, including current rental tenure and housing prices; and (4) socio-economic information. Each participant received a twenty-five-dollar gift certificate for participating in the focus group. Each focus group lasted an average of ninety minutes.

The key informants for this study consist of social workers, politicians, planners, entrepreneurs, managers of local housing agencies, and city officials, including two mayors. In total, I interviewed thirty-five key informants (15 in Kelowna, 10 in Vernon, and 10 in Penticton). Interviews lasted an average of forty-five minutes.

NEW IMMIGRANTS' HOUSING EXPERIENCES IN THE CENTRAL OKANAGAN'S RENTAL HOUSING MARKET

Of the fifty-three respondents in the three cities, most (68 percent) were born in Asia (India, Japan, Korea, China, Thailand, Pakistan), with approximately one-third of these born in India. Of the remaining immigrants, 17 percent were born in Europe (Germany, United Kingdom, Portugal, Poland, Ukraine, Russia) and 11 percent in Mexico, the Caribbean, and Central or South America (Trinidad and Tobago, Guatemala, Ecuador, Venezuela). There were two immigrants (4 percent of the total) from Africa (Ghana). Most (42 out of 53) had arrived in Canada between 2005 and 2008. About two-thirds had come directly to the Central Okanagan; the other third had lived in the Lower Mainland, Vancouver, Edmonton, Winnipeg, or Toronto before moving to the Central Okanagan.

Most respondents said that they chose to live in one of the three Central Okanagan cities in order "to join members of their families" already established there or to search for "economic opportunities/jobs." Not surprisingly, ethnic networks of contacts already established in the Okanagan Valley played a determining role for the majority of new immigrants in their search for temporary housing and/or for a first job upon arrival (75 percent in Kelowna, 73 percent in Vernon, and 79 percent in Penticton).

All immigrants were renting at the time of the interviews (91 percent in the private sector, 9 percent in public/social housing or non-profit or cooperative housing). Approximately half of the respondents were paying between \$1,000 and \$1,500 per month in rent, while thirty-two of the fifty-three were spending between 30 percent and 50 percent of

their incomes on shelter. Fully one-quarter were spending more than half their incomes this way.

“Housing Trajectory”

Most immigrant families considered in this study sought to improve their housing conditions. For most, this meant moving from temporary housing with relatives or friends to a residence in the private sector. In general, respondents moved infrequently thereafter. Two-thirds indicated they had moved only twice, a fact attributable, perhaps, to the respondents’ relatively recent arrival in the valley. Close to half of all focus group participants lived initially in a basement – quite often of poor quality – in overcrowded conditions. This was an essential survival strategy in the Central Okanagan’s rental housing market:

It’s OK for us, because we can’t move anywhere [rents too expensive] ... Quality not very good ... [but] it’s only \$500 ... it’s leaking from ceiling and there is some wind from the wall ... We want to move, of course ... but now we can’t.

At the time of the interviews (summer 2008) approximately one-third of the respondents still lived in a basement suite or shared their dwellings with relatives or friends. This suggests that, although the immigrants in this group had experienced some progress with regard to housing, they still had a long way to go before they attained better housing in general.

Immigrants were asked why they moved residence. Unaffordable rents (53 percent) and housing conditions (45 percent) were the two most important reasons identified. Many felt strongly that they were paying too much for their previous residence and had no choice other than to move in search of cheaper housing. One respondent from Kelowna noted:

Number one is there is just not a lot to rent ... there is just not a lot out there and the rental prices are just rising ridiculously ... so with the housing prices rising ... 40 or 50 percent of my salary must go to housing. Too expensive ... rates are becoming very comparable to what Vancouver rates are.

In addition to the cost of housing, immigrant respondents noted the “bad quality of housing” with which they were forced to cope. In fact, “quality/housing conditions” was the second most important reason

(“push” force) immigrants in the study moved from their previous residence. Some of these immigrants expressed surprise about the housing conditions they encountered, saying they had never expected to find housing of such poor quality in Canada. Most of those who complained about bad “quality/housing conditions” were referring to basement suites in which they had lived before moving to their current residences. While respondents acknowledged that living in a basement suite allowed them to save money, they also noted that they and their families had to endure many disadvantages/uncomfortable situations while doing so.

Searching for adequate, suitable, and affordable housing in one of the most expensive real estate markets in the country can be a very stressful experience for newcomers to Canada. I first asked immigrants to identify: (1) the information sources they used in the search for their current residence and (2) why they relied on these sources. Results from the focus groups show that about half of the respondents in the three cities relied extensively on their own social networks (i.e., relatives and friends) rather than on formal sources such as NGOs, government organizations, or professional housing service agencies when looking for and locating their present residence. The main reasons immigrants relied heavily on co-ethnic sources in their search for housing were: (1) mutual knowledge of the same language; (2) the nature of the housing information these sources provided (prices, type, size, and quality of accommodation); (3) the information these sources could provide regarding a dwelling’s proximity to relatives/friends, public transportation, schools, and/or jobs; (4) the help these sources provided in the housing search (e.g., driving immigrants around unknown areas/neighbourhoods, acting as intermediaries between immigrants and landlords by inquiring about rent prices or downpayments); and (5) the access these sources could provide to a guarantor for immigrants with no credit history or who needed financial help.

The importance of ethnic networks for the respondents in this study parallels the findings of other studies of recent immigrant groups in mid-sized cities as well as in major gateway metropolitan areas in Canada (Drolet et al. 2008; Ghosh 2007). When they were looking for housing, only about one-third of our respondents turned to services provided by local organizations. In addition to a strong cultural preference for their own ethnic (personal) networks when searching for housing, this group of respondents also faced a lack of immigrant housing services in the Central Okanagan. This echoes previous research conducted in small

Canadian cities that identified “immigrant service gaps” as a major problem when it comes to attracting and retaining immigrants in the most remote regions of the country (Zehtab-Martin and Beesley 2007). These studies thus point to an urgent need to invest in and increase the number of organizations specializing in immigrant settlement, including specialized housing services to new immigrants.

There has been very little research on the major barriers to housing access new immigrants face in small- and medium-sized Canadian cities (see Lai and Huffey 2009; Teixeira 2009). Results from the focus groups show that few of our respondents found the search for affordable rental housing easy. In fact, two-thirds (35 out of 53) described the search for their current residence as “very difficult” or “somewhat difficult.” Respondents’ most frequently cited difficulties were: (1) their income level (low) compared to high rents/housing costs (33 out of 53) and (2) a lack of in-depth and reliable information about the local rental housing markets (27 out of 53).

About 40 percent of respondents (21 out of 53) indicated that they had felt discriminated against by landlords at least once when looking for temporary or permanent housing. The strategies reportedly used by landlords ranged from refusing to rent to large families (overcrowding) to questioning the immigrants’ cultural customs and traditions (e.g., cooking habits):

Everywhere I was going looking for housing they [landlords] were asking me “what country are you from?” ... “do you cook curry?” ... It was very difficult to find a place for me and my daughter.

This study indicates that “immigrant status” (being born outside Canada) affects housing searches and that more education is needed if landlords are to understand and accommodate immigrants’ diverse housing needs and cultural practices.

Most participants in the focus groups identified two main strategies that they employed to cope with the difficult Central Okanagan housing market: (1) sharing housing with relatives or friends to save money and (2) renting a basement dwelling. Approximately two-thirds of respondents had used either or both of these strategies, although they were more commonly deployed in Vernon and Penticton than in Kelowna. This pattern may be explained, in part, by the help immigrants receive from their support networks in their housing search. As one city planner pointed out:

The immigrant population quite often ... will come with family support and they will support each other, which is one of the strategies that they use ... that works really well for them, because they do have a support system within their own culture that helps them deal with getting through these things.

Such heavy reliance on contact networks can also help ease the housing search barriers/challenges immigrants encounter in the Central Okanagan's tight, expensive local housing markets. One informant noted:

For the rental market, we are at less than 1 percent vacancy rate [Central Okanagan/Summer 2008], so landlords can pick and choose whoever they like and they can also put the prices up ... Immigrants are going to face racism if that landlord has any preconception about where they [immigrants] are from or whether they have an accent, or whether they should be in our community or not.

Despite the numerous difficulties that some immigrants face today in the Central Okanagan, respondents did not consider homelessness ("sleeping on the street" or searching for refuge in a shelter) to be a major problem. Most declared that if homelessness exists among immigrant groups in the Central Okanagan, they "have not seen it." However, some community workers provided a different perspective on this issue, indicating that "hidden homelessness" exists among immigrants in the Central Okanagan:

I think many of them [immigrants] have problems, [but] they tend to find their own solutions ... usually they make ends meet, or they live with a friend ... [but] homelessness is when it's not your own home. When you're sleeping on somebody's else's couch ... you are homeless.

Despite Kelowna, Vernon, and Penticton's efforts over the last few years to partner with other levels of government, such as BC Housing, to construct affordable housing units, there is still a critical shortage of public and non-profit housing in these three cities. It is thus not surprising that, at the time of the focus groups, the majority of the respondents (48 out of 53) were renting in the private sector. Most of those who participated in the focus groups (32 out of 53) indicated some form of dissatisfaction ("very dissatisfied"/"dissatisfied") with their present residence. The type, quality, and size of participants' dwellings – which included old, poor-quality basement suites; overcrowded

conditions; or not enough rooms to accommodate their families – were cited as major reasons for this.

IMPROVING HOUSING FOR NEW IMMIGRANTS IN THE CENTRAL OKANAGAN: SOME REFLECTIONS

Both immigrants and key informants agreed that the housing crisis affecting the Central Okanagan – low vacancy rates and a restricted supply of affordable housing (to buy or rent) – together with the high cost of living, make this area a uniquely challenging region for immigrant settlement. In particular, the steady arrival of internal migrants (i.e., baby boomers seeking to retire from other parts of Canada) has affected the housing market. In the words of one key informant:

We are an aging population and we are getting more and more people from the Lower Mainland, Calgary, and Edmonton ... some from Europe too, that come to the Valley because they like the lifestyle here ... Okanagan faces tremendous [housing] pressure from these people ... that puts huge pressure on anybody not in a good financial situation, whether you are an immigrant or not.

The Critical Role of Government

Further funding from all levels of government (local, provincial, and federal) for more affordable housing – both for-profit and non-profit – in the Central Okanagan is urgently necessary. This could include funding affordable housing construction, regulating and cooperating with developers, facilitating dialogue between landlords and renters, or supporting community organizations.

Findings from key informants suggest that there has been some positive change at the policy level in Central Okanagan municipalities with regard to housing. As one observed:

The City of Kelowna is concerned about affordable housing ... Ten years ago, when I would go to the City Council, I would say ... “Would you put some money towards affordable housing?” ... [A]nd they would say, “We will support zoning, but we will not put a nickel into it because housing is not a municipal issue.” ... Now there is a huge change in thinking ... [T]here are definite signs of improvement.

Nevertheless, there is also general agreement that municipal governments lack both the resources and the constitutional powers to deal

with this issue on their own. Informants agree that support from the Province of British Columbia has been strong but that support from the federal government has been lacking. To address this, informants have advocated increased intergovernmental cooperation:

I would say the provincial government has been a good partner in terms of BC Housing and most of our city councillors have been real advocates. It seems housing is more and more on the agenda ... The gap I see is federally. I would like a national housing strategy and a commitment made to build affordable units ... It's just this vacuum ... I don't know how the federal government thinks that the municipalities are going to do this. We are one of the few countries [in the Western world] without a national housing strategy.

Another informant suggested that closer integration of local governments in the Okanagan is necessary in order to provide mutual support and more effective lobbying of the provincial government:

It would be interesting if the three regions [Kelowna, Vernon, and Penticton] can get together and petition at the provincial level. I don't think you'd get very much luck at the federal. At the federal level, we're going to reach a tipping point where we literally run out of labour ... [W]e can't attract anybody because we have no housing ... There needs to be a regional program.

Despite initiatives by the municipal governments of Kelowna, Vernon, and Penticton to address this issue, the moral aspect of the current housing crisis puts it beyond the capacity of municipal governments to fix on their own. As one key informant, a planner from Kelowna, observed:

All levels of government should be involved in the provision of affordable housing, [to ensure] that every Canadian has access to proper housing ... We need to provide those supports. In addition, we need to bring together [the] tools we have to make housing for the working community affordable, whether it's rent subsidies ... those need to be brought back. We did have social housing programs at the federal level in the early 1990s that were cut.

This key informant further noted that, although there had been recent, positive attitudinal changes in the community towards ownership of social issues such as homelessness, the municipality nevertheless had very limited powers to actually address the problem of affordable housing.

Given these limitations, the above informant noted that innovative policy thinking at the municipal level, such as strategic partnering with local business or other branches of government, could make a critical difference. The following quotation highlights numerous ways in which the local government can help meet the Central Okanagan's housing challenges:

We [Kelowna] have introduced very flexible zoning ... but recently we have been entering into partnerships involving the use of city-owned land, offering it back at no cost through a long-term lease – [a] sixty-year[] lease ... We have just introduced a report to the council on how to increase our density bonusing, which is where we change the zoning on a property to increase to density and the developer gives back some affordable housing or other amenities that the community needs. We are working on land partnerships ... [W]e do waive property taxes, when we are able to, for homelessness shelters and transitional housing.

On the role of municipal government, another key informant in Kelowna observed:

We are politically at a very difficult challenge, municipally, because it never was the responsibility of the municipal government to be involved in providing housing – that was other levels of government. I have always come to the conclusion that it really has to be partnership ... It's time our federal government started developing housing plans for the country ... As a municipality we are lobbying for the federal government to be at the table.

Some believe that the non-profit sector can play a key role in housing supply. One strong non-profit housing advocate from Kelowna contended that the real solution to the housing crisis lies in “demand and supply”:

I am a believer in the non-profit sector ... It's more expensive on the front end, but the policy benefit is [that] every unit we have ever opened in rental housing has stayed open for 30 years ... As those years go by, those properties become outright owned ... And most of the non-profits are committed to expanding the affordable housing supply, so it doesn't get eaten up, it doesn't get lost ... The open [private] market clearly has to play a role, but it tends to build rental housing, then after a period of time [these get converted] to condominiums ... So that's why I believe the Province should move more into funding the expansion of affordable housing units for the non-profit sector.

I think the long-term bang is bigger, and it expands supply ... The nice thing about the non-profit sector is once we get into it ... it stays in affordable housing.

Affordable Housing and the Private Sector

As the above informant observes, we cannot focus on the public sector without considering the role the private sector can play in affordable housing. Some key informants emphasized that the private sector (i.e., the construction industry and developers) should take a more active role in the provision of affordable rental housing in the Central Okanagan. However, efforts aimed at encouraging the private sector to respond to the demand for affordable housing in this region have met with limited success. Many informants believe that the optimal approach to the problem requires blending the strengths of the different sectors. Local government, for example, can encourage the private sector to invest in population density. In the words of another key informant, “developers should be brought to the table and brought into the discussion.”

Both the immigrants and key informants interviewed for this study agreed on the important role basement suites play in the lives of new immigrants. These suites have also eased some of the pressures the existing housing crisis has created for other residents of the Central Okanagan. However, while renting a basement is a common means of achieving affordable housing, it is not an ideal solution. Some basement suite renters are vulnerable to abuse by their landlords (who may impose excessively high rents, issue evictions without notice, enter the premises unannounced, or discriminate against immigrants). To rectify this situation, landlord education needs to become a priority, and it is necessary to institute regulatory changes allowing enforcement of the law against housing discrimination. More dialogue between landlords and immigrants in search of rental housing should also be encouraged. Stricter regulatory controls and changes, including the legalization of illegally rented basement suites, would also serve to address many of the problems associated with unsafe, poor-quality housing in the Central Okanagan.

Immigrants identified a need for more community organizations specializing in the provision of housing services. They also underlined the need for more detailed, high-quality information on local housing markets, such as where to find affordable housing; tenants’ and home-

owners' rights; how to get credit, loans, or mortgages; and how to gain access to non-profit or public housing in the Central Okanagan.

A particularly interesting finding is that, until years after their arrival, most immigrants had no knowledge of the existence of organizations providing services to immigrants. As one social worker observed:

Some immigrants discover our organizations one or two years later ... and sometimes by accident. Now my understanding is they are supposed to get that [information] on their arrival [at the airport] or preferably before leaving their own countries. Now, maybe there is a gap there. We talk to some people and they say [they] had no idea that we existed.

Whether or not residents of the Central Okanagan are welcoming to new immigrants, including visible minorities, remains an open question. For some, the issue is taboo, while for others it deserves more attention and discussion (Michaels 2008). In 2007, for example, local newspapers revealed that the arrival of skilled workers and students from Jamaica made some people in Kelowna "nervous" (Nieoczym 2007; Baldeo 2007). The consensus among key informants and leaders of Central Okanagan communities is that, although efforts have been made to welcome more new immigrants to the region, far more remains to be done in dealing with barriers such as discrimination and supporting the retention of immigrants in the region.

One thing all parties seem to agree on is that innovative, economical approaches to meeting the housing needs of the increasing population of the Central Okanagan cannot be achieved without greater dialogue between governments and the private sector.² The mayors of Kelowna, Vernon, Penticton, and Westside have also recognized an urgent need to present a stronger voice at the regional level. Towards that end, the four municipalities signed an agreement in September 2008 formalizing a new working relationship on important regional issues such as affordable housing, sustainability, economic development, water and air quality, and transit. This regional pact was the first agreement of its kind in British Columbia (Wierda 2008).

² In March 2008, the City of Kelowna, in partnership with BC Housing, announced Kelowna's successful bid for three social housing development projects in response to community concerns about homelessness in the city (Plant 2008).

CONCLUSION

Residents of the Central Okanagan are aware that urbanization is shaping not only the social, demographic, and economic aspects of their communities but also its complex real estate and housing markets. Despite efforts by local governments and businesses to attract new immigrants to the Central Okanagan in the last few years, the development and implementation of attraction and retention strategies has been challenging. Although new immigrants are necessary both to supply labour for the region's service and tourist industries (centred in its largest cities) and to replace an aging population, these people continue to avoid this part of the interior of British Columbia in favour of cities like Vancouver or Calgary.

This study finds that the barriers encountered by our respondents in their housing search are numerous and varied. About 40 percent felt that landlords had discriminated against them. Immigrants' countries of origin, as well as their immigration status and ethnicity or race, have influenced some landlords' behaviours and decisions in the rental housing market. When it comes to immigrants' access to housing, the issues of discrimination and the role and impact of landlords as urban social gatekeepers are important and clearly require further research.

The cost of housing is also a significant barrier in the Central Okanagan, with 60 percent of the focus group immigrants (32 out of 53) spending between 30 percent and 50 percent of their incomes on shelter. Most identified two main strategies used to cope with this barrier: (1) sharing housing with relatives and/or friends to save money/rent and (2) renting a basement suite. These strategies have advantages (savings) and disadvantages (poor housing conditions, overcrowding, lack of privacy).

My findings suggest that the government should help to address the affordable housing crisis in the Central Okanagan by funding affordable housing construction, regulating and cooperating with developers, facilitating dialogue between landlords and renters, and supporting community organizations. Municipal governments lack the resources and the constitutional powers to deal with this issue on their own. And, although the Province of British Columbia has been supportive, informant's perceptions are that support from the federal government has been lacking. There is thus a clear and present need for increased intergovernmental cooperation on this crucial issue. Policy makers at the municipal, regional, and provincial (as well as federal) levels, in cooperation with the private sector and local community organizations, need to develop a range of strategies to meet the challenges of af-

fordable housing in such complex mid-sized housing markets as those of Kelowna, Vernon, and Penticton.

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