

NEWCOMER'S GUIDE TO CANADIAN HOUSING

How to find, rent or buy a home in Canada




Canada's population is becoming increasingly diverse in nearly every region of the country. According to the 2006 Census, an average of about 240,000 newcomers arrive in Canada each year. As a result, roughly two-thirds of Canada's annual population growth now comes from net international migration.

Moreover, Canada's immigrant population is itself becoming increasingly diverse. Over the past several years, newcomers have come to Canada from across the globe, including many parts of Asia, Europe, Africa, Central and South America, Mexico, Oceania and the United States.

For many, finding a safe, affordable place to live can be one of the most immediate challenges. To help Canada's newcomers make the best decisions for their families, Canada Mortgage and Housing Corporation (CMHC) offers the following tips on what to look for when buying or renting a new home:

- Try to be as flexible as possible, especially when choosing your first home. Housing in Canada can vary greatly between different provinces and territories, cities, communities and even neighbourhoods. Decide in advance how much you can afford to spend, how many rooms you will need, where you'd like to live and what type of housing will help your family feel most at home.
- Be prepared to adapt to Canadian housing customs and practices. For example, Canadians consider a family with three or four children to be quite large, so finding a home with three or more bedrooms can be difficult. You may have to accept a smaller place or less central location until you can find what you really want. Or consider a temporary measure such as using bunk beds so small children can comfortably share a room.
- Chances are that the first place you live in Canada will be rented. If you are renting, find out exactly what the rent will include. If you use a rental locator, check their reputation with the local Better Business Bureau. Remember that while the rent may be higher in central areas, these neighbourhoods also often offer greater access to work, shopping, recreation and public transportation.
- Use several different search methods to find your new home. For example, ask relatives or friends who already live in the area for help or advice. Search the classified ads of ethnic, community or daily newspapers. Check bulletin boards in grocery stores, laundromats, health clinics, thrift stores, libraries, community centres, places of worship and service clubs. Or just go from building to building to ask the superintendents if any apartments are available now or will be in the near future.
- When it comes to choosing a neighbourhood, there are many non-governmental agencies that can help you adjust to life in Canada and find a community where you'll feel comfortable. Make a list of neighbourhoods where you think you might like to live. Be sure to take into account the character of the community as well as the proximity to medical care, public transportation, schools, shopping, places of worship and possibilities for work.

- 
- If you're buying a home, make sure you have the right team of professionals on your side. You will likely want to hire an appraiser and home inspector to get a better idea of the condition of a home and how much it is worth. You will also need a lawyer (or notary in Quebec) to help protect your interests. In addition, if you need to arrange for a mortgage, you will probably need to find a lender or mortgage broker who can help you buy your home.
 - Before you begin searching for a home, learn more about the housing market. Find out the latest price trends in the city or neighbourhood that interests you. Keep interest rates in mind. Figure out how much house you can realistically afford. And ask a lender or mortgage broker in advance how large a mortgage loan you will qualify for.
 - Always check out a house or apartment as thoroughly as possible before deciding whether it is right for you. Make sure all plumbing, electrical and other systems and features are in good working order. Walk around the neighbourhood to get a feel for whether or not you can picture yourself living there. And ask about utility, repair and other costs that you may have to pay over and above the rent or mortgage.
 - Get to know your rights and responsibilities as a tenant or home owner. Most cities and towns in Canada have bylaws that protect your rights and set out certain responsibilities whether you own or rent your home. Make sure you're familiar with these bylaws, and if you have a problem with a neighbour, landlord or superintendent, try to work things out in person before taking legal action.
 - Lastly, looking for a place to live can be a frustrating, stressful and time-consuming process. So try to remain positive and avoid being too choosy. If you're having difficulty finding a permanent place, consider a room that rents by the week or month while you keep looking. And remember: don't feel rushed into renting an apartment or buying a home immediately. By taking the time to find the right place now, you won't feel pressured to move again until you really want to.

For more housing information, please contact Canada Mortgage and Housing Corporation.
Website: www.cmhc.ca/newcomers

Note: CMHC is not responsible for any errors in this document or for the consequences of any persons relying on it.