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Housing Immigrants and Newcomers in Central Okanagan, BC

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HOUSING IMMIGRANTS AND NEWCOMERS IN CENTRAL OKANAGAN, BC

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ABSTRACT

Immigrant and refugee housing is becoming a growing concern in small and mid-sized cities such as Kelowna, Vernon, and Penticton in the Central Okanagan region of interior British Columbia. The real estate market in this region is one of the most expensive in Canada. Housing affordability determines who can afford to move to Central Okanagan, and who, from lack of housing choices, cannot. Immigration has been identified as an engine of economic growth; therefore, the fact that newcomers, including immigrants and refugees, face barriers in securing affordable housing in this area has policy implications of interest to politicians, planners, and community workers.

This study examines the housing experiences and coping strategies of new immigrants in the Central Okanagan Valley, and with input from both immigrants and key informants, makes policy recommendations to improve access to affordable housing for immigrants in the region. This study uses data from eight focus groups with 53 new immigrants and 35 interviews with key informants, conducted in Kelowna, Vernon, and Penticton in summer 2008.

The findings suggest that all levels of government must cooperate in order to address the affordable housing crisis in Central Okanagan by funding affordable housing construction, regulating and cooperating with developers, facilitating dialogue between landlords and renters, and/or supporting community organizations. Municipal governments have neither the resources nor the constitutional powers to deal with this issue on their own. Although support from the Province of British Columbia has been strong, the contribution of the federal government has been lacking.

INTRODUCTION

While Canada has long been a country defined by immigration, the decades since the 1960s have witnessed a profound transformation of its urban and suburban landscapes as a consequence of 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 regions on the planet. Policymakers at the federal, provincial, and municipal levels realize that these changes in the social geographies of Canada's metropolises are raising both challenges and opportunities in terms of the future direction of Canadian social and economic development. Canada's increasingly diverse immigration flows have come to be understood not only as contributors to population growth but also as a significant engine for economic growth and social transformation in an era of globalization (Biles, Burstein, and Frideres 2008; Li and Teixeira 2009; Murdie and Teixeira 2006). Research into the opportunities and obstacles faced by immigrants to Canada is of critical importance in assisting scholars, policymakers, and leaders from civil society and business in promoting the development of a more equitable and dynamic Canadian society.

There is consensus that the successful integration of immigrants in a new society depends on their basic needs being met in several areas, including: (1) access to affordable housing in a hospitable community; (2) employment and an adequate source of income; (3) access to the education system; and (4) an adequate level of social knowledge and engagement with their new society (Teixeira and Li 2009). Of these basic needs, one of the most important—particularly in the initial stages of settlement—is immigrants' and refugees'

access to adequate, suitable, and affordable housing (Carter, Morrish, and Amoyaw 2008; Murdie 2008; Preston, Murdie, and Murnaghan 2007; Ghosh 2007; Murdie and Teixeira 2003; Rose and Ray 2001). While this has long been a concern in major Canadian gateway cities such as Vancouver, Toronto, and Montreal, 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 The real estate market in this region, particularly in Kelowna, is one of the most expensive in Canada. Rapid urbanization and growth in the Central Okanagan has led to an increasing demand for housing paralleled by a lack of affordable housing for vulnerable populations at risk of becoming homeless (Teixeira 2009). Housing affordability determines who can afford to move to Central Okanagan and who, from lack of housing choices, cannot. Since immigration has been identified as an engine of economic growth, the fact that newcomers, including immigrants and refugees, face barriers in securing affordable housing in this urban area has policy implications of interest to politicians, planners, and community workers.

Research into the settlement and housing experiences of new immigrants is important to understanding the physical and social shaping of our cities. There is a growing recognition by scholars that race and ethnicity remain major barriers to equal treatment in Canada's housing market (e.g., Teixeira 2008; Darden 2004); Mensah 2005; Hulchanski and Shapcott 2004; Murdie 2002 1994; Danso and Grant 2000). Research in larger Canadian metropolitan areas suggests that visible minority groups may be at a disadvantage when looking for and evaluating housing in both the rental and homeownership market (Preston and Murnaghan 2005; Murdie 2002; Danso and Grant 2000;

¹ For the purpose of this study, the term "Central Okanagan" is used to refer to the three study areas—the cities of Kelowna, Vernon, and Penticton.

Miraftab 2000; Rose and Ray 2001; Teixeira and Murdie 1997). Collecting and using information about housing vacancies, particularly in complex housing markets, can be stressful for recent immigrants to Canada, who often deal with limited financial resources, language barriers, and various forms of discrimination in tight and expensive housing markets (Preston and Ray 2009; Drolet et al. 2008; Teixeira 2008, 1995; Fiedler, Schuurman, and Hyndman 2006).

Thus, access to affordable housing is 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. However, many new immigrants and refugees may not realize when they are being discriminated against, because of lack of knowledge of the housing market or because they are not shown available housing due to landlords' perceptions of their ethnicity or race (Preston et al. 2009; Teixeira 2008, 2009). This discrimination can occur without landlords and homeseekers ever actually meeting, as particular speech patterns and names—considered markers of ethnic identity—make discrimination possible even over the telephone.

These constraints can contribute to the creation and maintenance of racial and ethnic segregation in housing markets (Preston and Ray 2009; Darden 2004; Novac et al. 2004; Dion 2001; Teixeira and Murdie 1997). The literature also suggests that the difficulties facing immigrants have become more acute since the mid-1990s, given the low levels of new social housing construction, rising rents in the private housing market, and the reduction of public funding in terms of social assistance and support for non-governmental organizations that normally assist new immigrants and refugees (Murdie 2008). There are also indications that these challenges facing immigrants and refugees are characteristic not only of Canada's major metropolitan areas but also of im-

migrant and refugee settlement in mid-sized and smaller communities across the country (Drolet et al. 2008).

A better understanding of the constraints and outcomes of immigrants' and refugees' housing experiences can have policy implications for all levels of government. For governments and civil society organizations, one of the major policy issues is how to accommodate newcomers in appropriate, secure, and permanent housing, as "good housing facilitates successful resettlement and accelerates the integration process" (Murdie 2008, 82). However, relatively little is known about immigrants' housing experiences and how ethnic and racial differences affect the process of securing housing 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 study will address this gap by evaluating the housing experiences of new immigrants and the stresses they face in the Central Okanagan Valley, as well as the coping strategies of these groups. The key questions in this study are: (1) What barriers/challenges do new immigrants face in securing affordable rental housing? (2) What strategies are immigrants using to cope? and (3) Does ethnic background and race (the colour of one's skin) matter when looking for and locating rental housing in small and mid-sized cities?

CENTRAL OKANAGAN IMMIGRANT POPULATION AND HOUSING MARKETS

Rapid urbanization is re-defining 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, while two smaller cities—Vernon and Penticton—had more modest population increases for the same time period. Vernon increased from 13,283 in 1971 to 35,944 in

2006, while Penticton increased from 18,146 in 1971 to 31,909 in 2006 (BC Stats 2006a, 2006b, 2006c). The immigrant population in these three cities is relatively small (Kelowna 15%; Vernon 12%; Penticton 16%) and considerably lower than British Columbia's overall figure of 25%. Central Okanagan's population also tends to be older than 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 Stats 2008, 2006d, 2006e, 2006f).

Growth in Central Okanagan is fuelled by migrants from other parts of British Columbia or from other Canadian provinces, particularly Alberta, rather than by international migration (Bahbahani 2008; Casey 2008; Stueck 2006). Most of Kelowna's (72.5%), Vernon's (77.7%), and Penticton's (82.9%) international immigrants arrived in these cities before 1991. Fewer recent immigrants arrived between 2000 and 2006, and of these, 11.3% chose to settle in Kelowna, 7.9% in Vernon, and 4.4% in Penticton. Most recent immigrants to Kelowna came from the United Kingdom (290), the United States (265), and Eastern Asia (excluding China and Hong Kong) (190). Those choosing Vernon came from the United States (90), Southern Asia (70), and India (70), and in Penticton, most came from Southern Asia (65), India (60), and Western Europe (50) (BC Stats 2006d, 2006e, 2006f).

Immigrants in Central Okanagan are generally well educated and have incomes not much lower than those of the general population. Around one-quarter of the immigrant population (25 to 64 years old) have postsecondary qualifications (Kelowna, 26.4%; Vernon, 27.4%; and Penticton, 21.8%), and their median employment income in 2005 varied among the three cities (\$35,995 in Kelowna, \$41,007 in Vernon, and \$34,902 in Penticton) com-

pared to \$38,363 for the total provincial population (BC Stats 2006d, 2006e, 2006f).

Over the last decade, Central Okanagan has been portrayed by both the local and the national media as having a distinctive demographic profile—“Older, Caucasian, and English-Speaking”—with the reputation of being a “tourist and retirement destination” for the rich to retire (Bahbahani 2008; Casey 2008). Many immigrants to Canada thus avoid Central Okanagan in favour of larger and more multicultural gateway cities like Vancouver, Calgary, or Toronto. Visible minorities thus comprise only 6.2% of Kelowna’s population, 4.6% of Vernon’s population, and 6.1% of Penticton’s population, compared to approximately 25% of the British Columbia population as a whole (Statistics Canada 2006; BC Stats 2006d, 2006e, 2006f).

Residents in Central Okanagan are aware that rapid urbanization is boosting the demand for housing, causing a lack of affordable housing in both the rental and homeownership market, and increasing the risk of homelessness. The average house price in 2008 was \$716,494 in Kelowna, \$628,927 in Vernon, and \$417,456 in Penticton. Both Kelowna’s and Vernon’s average prices are considerably higher than British Columbia’s average of \$454,599 (CMHC 2009b; Penticton Economic Development Services 2008). This expensive housing market targets “baby boomers” and retirees who are attracted to the valley for its lifestyle, quality of life, natural beauty, and mild weather (MacNaul 2008).

Given this housing market, finding affordable rental housing in Central Okanagan is a very difficult for the general population and particularly for new immigrants. Expensive housing is also a major problem for the local economy, since it has become more and more difficult in the last few years to attract

employees to Central Okanagan to work in the tourism and service industry. For example, the average rents in 2008 in Kelowna varied from \$800 (for a one-bedroom unit) to \$1,000 (two bedrooms), compared to less expensive average rents in the other two cities—\$614 and \$741 in Vernon and \$750 and \$900 in Penticton (CMHC 2009b), respectively. Moreover, in 2008 the vacancy rates in Central Okanagan were very low: 0.3% in Kelowna, 0.9% in Vernon, and 0.4% in Penticton. In 2006, the average gross rents paid by renters in the three cities were \$945 in Kelowna, \$781 in Vernon, and \$791 in Penticton (CMHC 2009b, 2008; Penticton Economic Development Services 2008).

To these barriers, we should add the impact of unscrupulous landlords, who often make financial gains by increasing rents sharply, “money launderers” who try to conceal their illegal earnings by converting them into assets in the local housing markets, and “flippers” who have contributed to “artificial” price increases in the housing market (see Nieoczym 2008; Michaels 2008a, 2008b; Wierda 2008b). In such a complex market, newcomers to Central Okanagan, including new immigrant and refugees, face significant obstacles to locating and securing affordable and appropriate housing.

In the face of the housing crisis, the secondary rental market (e.g., accessory and basement suites and investor-owned condominiums) has become one of the biggest sources of new rental housing in the Central Okanagan in recent years. This market is popular among new immigrants who want to save money on rent, and it is increasingly popular as a strategy for homeowners who need help paying mortgage costs (CMHC 2008, 2009b).

Kelowna, Vernon, and Penticton lack sufficient housing opportunities on the lower end of the income scale for both the rental and ownership markets. An estimated 5,000 Kelowna residents, 2,365 Vernon residents, and close to

2,000 Penticton residents are struggling to find affordable housing (Moore 2007; CMHC 2009b). More and more people, including immigrants, have already been forced into substandard housing because not only is adequate housing too costly, but there is not enough of it available in Kelowna, Vernon, and Penticton. A recent increase in homelessness in Central Okanagan has been documented (Moore 2007).

Housing affordability is central to the economic health of Central Okanagan, and particularly for the region's lower-income working population. The 2006 Census data show that in Kelowna, 22% of owner-occupied households spend 30% or more of their income on shelter, compared to 21% in Vernon and 19% in Penticton. Meanwhile, the percentage of tenant households that spent 30% or more on shelter in 2006 was about 50% in the three cities: Kelowna (48%), Vernon (50%), and Penticton (50%). In contrast to these numbers, 43.7% of all British Columbia renters spent more than 30% of their household income on shelter, while only 22.8% of all homeowners found themselves in the same situation (BC Stats 2008, 2006a, 2006b, 2006c). As immigrants represent a significant pool of labour and a contributing factor to economic growth in Canada's cities, and given the importance of housing to immigrant integration, we can understand the importance of looking at the housing experiences and stresses that immigrants face in small and mid-sized cities such as Kelowna, Vernon, and Penticton.

The following section outlines the research design, along with details of the focus groups and informal interviews held with new immigrants and key informants. The subsequent section details the general characteristics of immigration to Central Okanagan. This is followed by a section presenting the study's main findings, with analysis and recommendations. The major findings are summarized in the Conclusion.

METHOD

Data for this study was 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 both the focus groups and informal interviews, a series of open-ended questions were asked about: (a) the housing experiences and challenges new immigrants face in securing affordable rental housing; (b) the strategies new immigrants use to cope with the barriers they face; and (c) 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 most expensive and tight rental housing markets in Canada.

The interviews and focus groups were tape-recorded, transcribed, and analysed 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, 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. With the exception of the focus group participants at UBC-O, who were recruited by the author, all other focus group participants were recruited through the three community organizations providing settlement services for immigrants in Kelowna, Vernon, and Penticton. Key informants in Kelowna were recruited through contacts developed by the author with members of the community. Most of the key informants interviewed in Vernon and Penticton were recommended through community organizations in Vernon and Penticton and later contacted by the author.

Because most of the new immigrants in the focus groups were identified with the assistance of staff members of KCR, VDIS and SOICS—organizations with a focus on providing services to immigrants in need—a bias may have been introduced in that the sample may overrepresent those “at risk,” who require greater assistance in the search for housing. From this perspective, given the small sample and sampling strategies, together with the exploratory nature of this research, results must be interpreted with some caution.

For new immigrants to be eligible to participate in the focus groups, they had to have been born outside Canada, to have arrived in Canada between 2000 and 2008, and to be currently living in rental housing in the cities of Kelowna, Vernon, or Penticton. In total, eight focus groups and 53 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: (a) migratory trajectory; (b) settlement experiences in the Central Okanagan; (c) housing history, including current rental tenure and housing prices; and (d) socio-economic information. Each participant received a twenty-five dollar gift certificate for participating in the focus group.

The key informants that participated in this study included social workers, politicians, planners, entrepreneurs, managers of local housing agencies, and city officials, including 2 mayors. In total, 35 key informants (15 in Kelowna, 10 in Vernon, and 10 in Penticton) were interviewed by the author of this research.

SETTLEMENT EXPERIENCES IN CENTRAL OKANAGAN

The Importance of "Ethnic" Networks

New immigrants in Central Okanagan come from different parts of the world. Of the 53 respondents in the three cities, most (68%) were born in Asia (e.g., East India, Japan, Korea, China, Thailand, Pakistan), with approximately one-third of these born in India. The remaining immigrants were born in Europe (e.g., Germany, United Kingdom, Portugal, Poland, Ukraine, Russia) (17%); and Mexico, the Caribbean, or Central and South America (e.g., Trinidad and Tobago, Guatemala, Ecuador, Venezuela) (11%), with two immigrants from Africa (Ghana) (4%). Most of the immigrants had arrived in Canada between 2005 and 2008. About two-thirds had come directly to Central Okanagan; the other third had lived in the Lower Mainland, Vancouver, Edmonton, Winnipeg, or Toronto before moving to Central Okanagan. The average immigrant was thirty-seven years old and most (33 out of 53) had arrived as landed immigrants (see Table 1). As well as period of arrival in Canada, differences in immigration status and average age have implications for immigrants' settlement and housing experiences in Central Okanagan's rental housing market.

Respondents said that they had chosen one of the three cities in Central Okanagan as their place of residence for the following main reasons: "to join members of their families" already established in Central Okanagan or in search of "economic opportunities/jobs." Thus, the well-known factor of sponsorship and family reunification characterizes the immigration of these newcomers to the study areas, and the choice of Central Okanagan as their destination in Canada to live and work was, in large part, a "family affair." Not surprisingly, ethnic networks of contacts already established in the Valley, i.e., family members and friends from the same ethnic background, played a determining role

TABLE 1: SETTLEMENT EXPERIENCES IN CENTRAL OKANAGAN, BC

	KELOWNA (N=24)	VERNON (N=15)	PENTICTON (N=14)
Period of Arrival in Canada/Central Okanagan:			
2000–2004	21%	27%	14%
2005–2008	79%	73%	86%
Region/City of First Settlement:			
Central Okanagan (Penticton, Kelowna or Vernon)	67%	60%	79%
Other cities in BC/Canada	33%	40%	21%
Immigration Status on Arrival:			
Temporary Visa holder	38%	20%	43%
Refugee Claimant	-	7%	-
Landed Immigrant	58%	73%	57%
Other	4%	-	-
Most Important Reason for Moving to Central Okanagan:			
To join members of their families	46%	67%	57%
Economic opportunities/jobs	42%	27%	29%
Quality of life/Okanagan Valley	13%	7%	14%
Community Resources			
Knew someone (relatives/friends) in Central Okanagan	88%	77%	86%
Community Resources (Relatives/friends)			
Helped on arrival to find temporary housing and/or jobs	75%	73%	79%
Overall Importance of Relatives and/or Friends In Helping to Adjust on Arrival to a New Environment			
Very important/Important	71%	67%	79%

Source: Focus Groups, 2008

for the majority of new immigrants in finding temporary housing and/or a first job upon arrival (see Table 1).

In contrast, few new immigrants relied on help from NGOs or government organizations to find a place to live upon arrival in the Valley. This heavy reliance on their own ethnic networks is not surprising, since Central Okanagan is well known for lacking not only a “multicultural atmosphere” but also institutionally complete ethnic neighbourhoods where new immigrants could look for help or connect with settlement services upon arrival. In contrast to immigrants who settle in larger Canadian multicultural metropolises, here in Central Okanagan, this role has been filled for new immigrants, to varying degrees, by their own relatives and friends already established in the Valley.

Respondents commented on the importance of ethnic networks of family and friends to finding housing in the absence of well-established ethnic communities in Central Okanagan:

Relatives . . . help us find a basement in the Mission Hill area [Vernon] not too far from where they were already living. A nice area . . . with a lot of people from my country.

This view is reinforced by the observations of a social worker in Penticton:

[G]roups like the Indo-Canadian population. They look after each other . . . they “co-op.” You would not see that from immigrants from England or Germany, as such, they would not “co-op” . . . [However] . . . Portuguese as I understand, when they first came in [mid 1950s/early 1960s] were very united—they would buy [orchards] collectively and operate collectively, and then they would spread out.

Challenges and Tensions in Housing Settlement

Living with relatives, even on a temporary basis, is not a “free ride” for immigrants. For example, while most respondents recognized the advantages of initially living with relatives, some highlighted its negatives such as overcrowded conditions and a lack of privacy, together with increased family tension:

When I arrived . . . I lived with my husband’s family . . . It was hard to adjust. Thirteen people in one house and every day there was something going on . . . The problems started getting worse and worse. So one day I moved out of the house. My husband refused to move with me because he was taking the family’s side. Then I didn’t have a job and I had one daughter [11 months old] . . . I went first to a transition house . . .[and] I stayed there for three months.

For other new immigrants, particularly the ones without an established and strong ethnic network of contacts to greet them, finding housing on arrival can be a very difficult and stressful experience. Some lived temporarily (for several days or weeks) in motels or bed-and-breakfast accommodation. On this point, some new immigrants noted:

When we came here we stayed at the motel [Kelowna] because it was difficult to find a place . . . the motel was \$800 per month but no private kitchen . . . so no kitchen, no life for our family.

When we arrived here [Vernon], we had no relatives living here and we didn’t know too much about the housing market . . . First we were in a bed-and-breakfast for five weeks . . . we were looking for a place to rent . . . If you want to rent when you have three kids . . . you need a house of a certain size. Then, I could not afford one.

With regard to the challenges facing immigrants searching for affordable housing, one key informant observes that the needs of not only immigrants

but also the low-income segment of the housing market in general are not being met in Central Okanagan:

I think that this is a very tourist-oriented destination and that anything that's targeted specifically for settlement services and newcomers would not have as much support . . . as for the tourism dollars in our communities. We don't have facilities for immigrants or anyone else for affordable housing. They are building more and more houses that are \$450,000 or more but not building affordable housing

Human Capital, Income, and the Labour Market

Immigrant respondents, especially those arriving in Central Okanagan in the last four years or so, were confronted with a "landlord's market" characterized by very low rental vacancy rates and high housing prices. A number of factors explain the housing search behaviour and housing choices of these new immigrants, including human capital, income, and the labour market.

In terms of human capital, for example, immigrants' levels of education (62% had a college or university degree) and their ability to "speak and read English" (40%) have obvious impacts upon their integration. Interestingly, most respondents agreed that high levels of education do not necessarily translate into good jobs and high incomes. At the time of the focus groups, 79% of the immigrants interviewed were working full time, but 90% were relegated to low-paying jobs (e.g., sales and services, semi-skilled manual jobs, manufacturing, construction, farming). Close to one-third of focus group immigrants earned between \$10,000 and \$20,000 per year and about half between \$20,000 and \$40,000.

This socio-economic disadvantage can, in part, be explained by the following factors: (a) the majority are still recent immigrants in Central Okanagan; (b) some still lack a good knowledge of the English language; and (c) they

could not get recognition for their credentials (degrees, diplomas, and job qualifications). During the focus group discussions, it was evident that the lack of recognition for their credentials—added to their lack of Canadian job experience—was a major barrier for this group’s integration into the Canadian labour market. On this issue, one respondent noted:

They would not recognize my education [university diploma]. That will not happen. I am wasting my time and I will struggle... I am actually an accountant, but I will not find a job here on [sic] my field . . . and for housing, there is a problem. They [rents] are too costly. Difficult to put up with it . . . jobs and housing is difficult.

However, despite these challenges, the majority think that they made the “right” move in immigrating to Canada. In fact, most of the respondents declared that they want to retire in Canada and have no plans of returning to their countries of origin (see Table 2).

HOUSING EXPERIENCES IN CENTRAL OKANAGAN’S RENTAL HOUSING MARKET

All immigrants were renting at the time of the interviews and around half were paying rents varying between \$1,000 and \$1,500 per month (Table 2). Kelowna was, by far, the city in which immigrants were paying the highest rents. Most of the immigrants (32 out of 53) were spending between 30% and 50% of their incomes on shelter, and another one-quarter were spending more than 50%.

In the focus groups, new immigrants were asked about their housing searches in Central Okanagan’s rental market, focusing on: (a) residential mobility and their reasons for moving; (b) information sources used in the search for housing and reasons for relying on these sources; (c) barriers encountered in the housing search and reasons for these barriers; (d) strategies

TABLE 2: CURRENT HOUSING SITUATION

	KELOWNA (N=24)	VERNON (N=15)	PENTICTON (N=14)
Tenure			
Renter in private sector*	92%	93%	86%
Renter in public/social housing	4%	7%	7%
Renter in non-profit or co-operative	4%	-	7%
Current Monthly Rent			
Less than \$500	8%	7%	21%
\$500–\$1000	25%	53%	43%
\$1000–\$1500	67%	40%	36%
Percentage of Income Spent on Housing:			
Less than 30%	8%	13%	14%
Between 30% and 50%	63%	60%	57%
More than 50%	29%	27%	29%
Plans of Returning One day to Home Country:			
Yes	17%	20%	14%
No	83%	67%	86%
Don't know	-	13%	-

*Sharing with relatives/friends and/or living in a basement suite

Source: Focus Groups, 2008.

used to cope with housing challenges/barriers; (e) levels of satisfaction with present dwelling and future moves; and (f) recommendations on improving housing for new immigrants.

Constrained Residential Mobility

After a short period of time in the Valley, the main goal of immigrant families was to improve their housing conditions. For most respondents, such improvement consisted first in moving from temporary housing—where most had lived at first for a short period of time (ranging from a few days to several

months) with relatives or friends—to a permanent residence in the private sector.

In general, this group of respondents, particularly those who had arrived in Central Okanagan between 2005 and 2008, did not move often; two-thirds of all focus group immigrants indicated they had moved only twice. With regard to their “housing trajectory” (first permanent residence [FPR] and current residence [CR]), close to half of all focus group immigrants decided first to live in a basement or to share their dwellings (FPR) with relatives or friends mainly for economic reasons (“to save money on rents”; “rents much cheaper”). Living initially in a basement, quite often of poor quality and in overcrowded conditions, was not only a way to save money but also an important “survival” strategy in Central Okanagan’s very expensive rental housing market. As some respondents explained, living in a basement had numerous advantages (e.g., savings) as well as disadvantages (e.g., poor housing conditions, overcrowding, lack of privacy). However, for many immigrants, it was the only route available into the expensive rental housing market.

Several immigrants who had rented a basement before they moved mentioned the poor housing conditions they encountered in these sometimes illegal rental accommodations:

We lived first with relatives for three months. Then we found a basement. It’s a nice place [close to relatives] . . . but it had no proper heating and no proper ventilation. So I lived there for one year and two months. I paid only \$700 per month for one bedroom with utilities included.

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.

TABLE 3: REASONS FOR MOVING AND THE HOUSING SEARCH

	KELOWNA (N=24)	VERNON (N=15)	PENTICTON (N=14)
Reasons for Moving:			
Rents too expensive	58%	47%	50%
Housing conditions/quality	50%	40%	43%
Size/number of rooms/type of dwelling	25%	33%	21%
Other	-	7%	7%
Housing Search:			
Most Important Sources			
Relatives/friends	46%	53%	64%
Settlement services/NGOs	21%	27%	29%
Newspaper/websites	33%	20%	14%
Other	14%	-	7%
Housing Search Difficulty			
Very difficult/Somewhat difficult	67%	63%	71%
Major Reasons for Housing Search Difficulty			
Income level versus Housing costs (i.e., Rents/Utilities)	63%	60%	64%
Lack of in-depth/reliable housing information	46%	53%	57%
Family size/number of children	33%	47%	43%
Immigrant status/cultural background	29%	40%	35%
Other	8%	7%	-

Source: Focus Groups, 2008.

On the issue of housing quality in basement apartments, a key city official in Penticton echoes the concerns raised by the immigrant respondents:

A lot of our municipalities . . . have gone to secondary suites; offer the option for people to convert basements to accommodate lower income families like new immigrants Some of those basements leave too much to be desired . . . I have a lot of sympathy So it's going to be extremely tough. I don't know where the answer lies right now, because right now I would say the minimum wage is low that's being paid to those un-

skilled labour jobs, service jobs, etc. . . And, you take the dollar figure, their hourly income and such, it's just not enough.

While close to half of all focus group immigrants had lived in a basement/and or shared their dwelling when first settling in the Central Okanagan, at the time of the interviews (summer 2008), this portion of immigrants had clearly decreased. Now, approximately one-third of respondents said that they still lived in a basement and/or shared their dwelling with relatives/friends, which indicates some slight progress for this group's housing situation. However, they still have a long way to go before they attain better housing in general.

Moving in Search of Affordable and Better Housing Conditions

Immigrants were asked about the main reasons prompting them to move to their current residence. Unaffordable rents, housing conditions, and the size of the dwelling were the three most important reasons for moving from their last residence (see Table 3).

The cost of housing ("high rents"/ "rents too expensive") was the number one concern and the most important reason for moving from the last residence (Table 3). This group of immigrants felt strongly that they were paying too much for their housing and did not have any choice other than to move to more affordable accommodations. In general, most immigrants agreed that high housing costs (including rent and utilities) were a major influence on their decision to move to improve their financial housing situation, and for many of them, it was a very stressful decision. 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% of my salary must go to housing. Too expensive . . . rates are becoming very comparable to what Vancouver rates are.

Other economic factors affect access to affordable housing in Central Okanagan, including the city of residence. For example, according to some key informants, new immigrants in the two smaller cities—Penticton and Vernon—may face more barriers than their counterparts in Kelowna. The larger housing supply and greater number of job opportunities in Kelowna can be seen to be making a difference. As one city official from Penticton pointed out:

The majority of immigrants go to Kelowna because Kelowna right now does offer more housing [types of housing] There are huge economic opportunities there as well as more cultural opportunities. Kelowna offers a lot more of that because of the increased urbanization In Penticton, lots of seasonal work [construction, farm labour, tourism] because of our tourism . . . those jobs are often filled by folks who are immigrants but the problem there is, that is not year-round work . . . Unskilled workers here earn also less than in Kelowna . . . and we do not have affordable housing for them.

In addition to the cost of housing, immigrant respondents noted the “bad quality of housing” with which they were forced to cope. Thus, “Quality/housing conditions” was the second most important reason (“push” force) for our immigrants in moving from their last residence (Table 3). Some of these new immigrants were surprised that Canada, one of the richest countries in the world, could produce housing of such poor quality. For some respondents, their experiences of costly, low-quality housing simply did not reflect their expectations of a country such as Canada.

The Housing Search and Information Sources Used

We asked immigrants to identify: (a) the information sources they used in the search for their current residence, and (b) why they relied on these sources. Table 3 indicates that about half of the respondents in the three cities relied extensively on their own social networks, i.e., relatives and friends,

when looking for and locating their present residence. For these immigrants, relying on these sources—on people they know and trust, from their own ethnic background/culture—“made their lives much easier . . . ” The main advantages of such heavy reliance on co-ethnic sources in their search for housing were: (a) knowledge of the same language; (b) nature of housing information provided (prices, type, size, and quality of accommodation); (c) location of dwellings vis-à-vis location of relatives/friends, public transportation, schools, and/or jobs); (d) help in searching for housing (e.g., driving immigrants around unknown areas/neighbourhoods; acting as intermediaries between immigrants and the landlords by inquiring about rent prices or down payments); and (e) access to a guarantor for immigrants who had no credit history or needed financial help.

For these reasons, immigrants feel more comfortable relying on their own personal networks rather than on formal sources such as NGOs, government organizations, or professional housing service agencies. Although the numerous advantages these personal networks can provide in helping new immigrants with their housing search are self-evident, less is known about their limitations. For example, the quantity and quality of housing information they provide to new immigrants in search of affordable housing may be limited. More research is needed into the efficiency and reliability of these social networks, particularly their role and impact in the housing trajectories of immigrants as well as in their integration.

Another characteristic that defines this group of immigrants is their low reliance on formal sources such as settlement services (government or non-government) in their search for housing. Only about one-third of our respondents turned to services provided by such organizations when looking for housing (Table 3). Why such a low reliance on government or non-government

organizations? First, there is a strong cultural preference among members of this group for working with their own networks of contacts when searching for housing. Second, it seems to take some time before new immigrants become aware of the existence of these organizations. Several of the focus group respondents did not know about settlement services organizations when they first began their housing search in the Central Okanagan.

At this stage, there appears to be an urgent need in these three cities to invest in and increase the number of organizations specializing in immigrant settlement, including specialized housing services for new immigrants. Moreover, it is imperative that immigrants are made aware of these services when they first arrive in the Central Okanagan region.

Housing Search Barriers

Very little research has been done in small and medium-sized Canadian cities on the major barriers that new immigrants face when searching for housing (see Teixeira 2009). With regard to the question "How open is Central Okanagan's rental housing market to new immigrants?" Table 3 indicates that for most of our immigrants, the search for affordable rental housing was not easy. When asked about their search for their current residence, 35 out of 53 agreed that their search was either "very difficult" or "somewhat difficult." The most frequently cited difficulties were: (a) their income level (low) compared to high rents/housing costs; and (b) lack of in-depth and reliable housing information about the local rental housing markets (Table 3). On this issue, one respondent noted:

It's obviously finances. I mean if you don't have a job that's giving you enough of an income . . . there's just not a lot to rent out there and the rental prices are just rising so ridiculously . . .

Discrimination in the Rental Housing Market

The challenges encountered by our respondents were numerous and varied. In response to the question “Is prejudice and discrimination by landlords a common practice in Central Okanagan’s rental housing market?” about 40% of respondents (21 out of 53) indicated that on at least one occasion when looking for temporary or permanent housing, they had felt discriminated against by landlords. The strategies used by landlords were varied, ranging from refusing to rent to large families (overcrowding) to questioning the immigrants’ cultural customs and traditions (e.g., cooking habits).

With regard to “ethnic cooking” as a discriminatory barrier, one respondent observed:

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 . . .

As well, some landlords seemed to link ethnicity with overcrowding. In the words of one respondent:

Most landlords would say there are too many people so we can’t rent you the basement, or what country are you from? . . . Oh, we found this a problem.

Often what seems to be culturally acceptable to immigrants (e.g., more than one family sharing the same dwelling or a lack of privacy) may be seen by landlords as unhealthy, unsafe, or a threat to the physical quality of their buildings. Landlords need to recognize the existence of complex cultural differences in regards to housing and accommodate immigrants’ housing needs and preferences. One respondent noted:

Mother and married children can live together along with their families, and kids can live in the same house. In a big house, up to three or four genera-

tions can live in it. It was okay with us . . . but they [Canadian landlords] are not usually used to this concept, so I don't think it's really their fault. It's just how they're brought up and how their culture is.

Discrimination by landlords is a problem that deserves to be taken more seriously by local government. However, as one community worker comments: "You are not hearing complaints from immigrants." Immigrants rarely complain about their treatment. This "silence" is a result of a number of factors, including: (a) lack of fluency in English to communicate with landlords and government authorities; (b) lack of knowledge of both housing laws and landlords' and tenants' rights; (c) fear of eviction by landlords if they complain and (d) lack of knowledge about where to go in search of legal support (e.g., Okanagan Advocacy and Resource Society). In large measure, the problem of discrimination against immigrants in Canada's housing markets has been overlooked (see Darden 2004), with little research done on its impact, particularly in culturally homogenous, remote, small, or mid-sized Canadian cities.

The economic realities of the "landlord's market" have increased landlords' power and their tendency to "filter" who gets rental housing and at what price. Country of origin, immigration status, and the ethnicity or race of the immigrants have influenced some landlords' behaviours and decisions in the rental housing market. From this perspective, the issue of discrimination in accessing housing, as well as the role and impact of landlords as urban social gatekeepers, needs further research.

Coping and Survival Strategies

How do immigrants cope with the housing barriers they encounter in the expensive rental housing market in Central Okanagan? Most participants in the focus groups identified two main strategies: (a) sharing housing with rela-

tives or friends to save money; and (b) renting a basement. Approximately two-thirds of the immigrants had used either or both of these strategies to cope with the expensive rental housing market. These strategies were more common among immigrants living in Vernon and Penticton than in Kelowna.

As one key city official from the city of Kelowna 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.

Despite the numerous difficulties that some immigrants face today in Central Okanagan, homelessness, i.e., “sleeping on the street” or searching for refuge in a shelter, was not considered a major problem by respondents. The majority of immigrants in the focus groups declared that if homelessness exists among immigrant groups, they “have not seen it” or it is “not so visible” (i.e., “hidden homelessness”). However, some community workers provide a different perspective on this issue:

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 . . . [Homelessness] how could we deny that? You know, homelessness is when it’s not your own home. When you’re sleeping on somebody’s else’s couch, or if you’re sleeping in their basement suite, until you find a place, you are homeless. What is this terminology of “homelessness”? We need to look at it again. It exists and is alive and well.

A key city official from Kelowna suggested that “hidden homeless” may be a consequence of the economic priorities of the region:

Well, I think a lot of poverty that we are witnessing is based on the sunshine tax approach that this community [Kelowna] used for years and in fact paid good wages even in professional cases so that those that are making min-

imum wages can barely survive. We got away with it for years . . . so poverty is there [for] women particularly and our First Nations populations. So if you talk about immigrants, they are kind of like invisible.

The above response is particularly important considering how expensive housing is in Central Okanagan. The key question remains: how long will new immigrants be able to cope and survive in such an expensive housing market?

Levels of Satisfaction with Present Dwelling and Future Moves

Despite efforts in the last few years by the cities of Kelowna, Vernon, and Penticton to partner with other levels of government (e.g., BC Housing) to construct affordable housing units, there is still a critical shortage of public and non-profit housing in the three cities. Thus, it is 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 (see Table 2).

With regard to their levels of satisfaction with their present residence, most of the respondents who participated in the focus groups (32 out of 53) indicated some form of dissatisfaction (“very dissatisfied”/“dissatisfied”). The type, quality, and size of dwelling—such as old basement suites of poor quality, overcrowded conditions, or not enough rooms to accommodate their families—were the major reasons for their dissatisfaction with their current residence. Other problems were also mentioned. One respondent noted:

I know a woman and she is living in an apartment. The people downstairs are dealing with drugs . . . she is phoning the landlord, she’s frightened, she doesn’t have an option to move . . . She has huge language barriers, so where is she going to go? She’s not going anywhere because she simply can’t [financially].

Not surprisingly, the ultimate “dream” in the short term for this group of immigrants is to move to another dwelling—preferably a larger one (with more rooms) and of better quality. Some of them even aspire to become homeowners in the next five to ten years. Those who indicated their plans to buy one day recognize the numerous financial difficulties they may encounter in order to attain homeownership in Central Okanagan. Nonetheless, they remain optimistic on this issue. One respondent from Asia remarked:

I am already spending around 40% of my income in housing and it’s not mine. It’s like a mortgage every month . . . Back home I always lived with my parents and they owned the property . . . Soon my sister will join me and then we will buy together a small apartment.

Despite the challenges and adversities that some immigrants faced in Central Okanagan’s rental housing market, the majority had come to stay (see Table 2) and saw Canada as a country of opportunities.

RECOMMENDATIONS FOR IMPROVING HOUSING FOR NEW IMMIGRANTS IN CENTRAL OKANAGAN

Given the housing crisis in Central Okanagan, we asked both immigrants and key informants for recommendations on improving housing for new immigrants. Their comments have been grouped around several themes.

Housing Crisis: The Convergence of Public and Private Sectors

Both immigrants and key informants agreed that the housing crisis affecting Central Okanagan—low vacancy rates and a restricted supply of affordable housing (to buy or rent)—together with the area’s high cost of living make Central Okanagan 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.

This segment of the Canadian population, known for its buying power, has contributed to the escalating housing prices of the region. 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 coming and buying up a lot of property for their second homes . . . because they are the healthier people, the ones with lots of money . . . that puts huge pressure on anybody not in a good financial situation, whether you are an immigrant or not.

Both immigrants and key informants agree that there is an urgent need for more involvement by all levels of governments (local, provincial, and federal) to provide more funding for affordable housing—both for-profit and non-profit—in Central Okanagan. As one immigrant noted:

We don't want a free ride . . . we just want to get established . . . They should change their [housing] policies and invest more in affordable housing . . . A lot of [immigrants] are living in basements with no quality . . . high rents and they don't have anything to buy a house.

This need has been recognized by local governments in Kelowna, Vernon, and Penticton, all of which have already undertaken initiatives to address the shortage of affordable housing. As one planner from Kelowna stated:

All levels of government should be involved in the provision of affordable housing, ensuring that every Canadian has access to proper housing . . . We need to provide those supports. In addition, we need to bring together tools we have to make housing for the working community affordable, whether it's rent subsidies or whether it's strategies to build more rental housing, taxes . . . those need to be brought back. We did have social housing programs at the federal level in the early 1990s that were cut and it's very clear because of the increase in homelessness that those programs really do need to be put back in place, or re-established to respond to current needs.

On the initiatives and accomplishments of the city of Kelowna, this key informant observed:

When I first came here, there was an overriding attitude that homelessness is not our problem . . . and right now . . . I'm seeing the community being more buying into it and knowing that we have to act on a much greater level . . . but municipalities have very limited powers and resources to actually influence the supply of affordable housing. We will bring everything that we can bring to the table that we can use. 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—sixty years lease—and the most recent announcement was for the three new buildings that will be built with support services in place for people who are homeless or at risk of homelessness. And it involves about \$2 million worth of land coming from the city which, in turn, we get \$30 million worth of capital investment coming from the Province, and another couple of million dollars a year to provide the operating services. So it's a win-win . . . [also] we have established a housing reserve fund . . . 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 . . . we do waive property taxes when we are able to for homelessness shelters and transitional housing.

These comments highlight the numerous ways in which the local government sector and policymakers can play a critical and innovative role in meeting Central Okanagan's housing challenges.

Yet, what about the role of the non-profit sector? One key informant from Kelowna, a strong advocate of non-profit housing, contends that the real solution to the housing crisis lies in "demand and supply." He argues:

I don't see any indication that population growth is going to stop or slow . . . So the question becomes, how do you breathe life into the rental market? How do you build new units? And currently with the land costs and construc-

tion costs, it is not economical to build rental housing. No one has been building it So until there is an increase in supply, the rates are not going to come off even with low interest rates, we haven't seen thatthe real solution to the unit of housing does fall into demand and supply . . . very simple demand and supply. We need more supply. So that's the root of it I believe that all three levels of government do have a role to play. The federal government ever since 1992 has been moving out of housing. I don't agree with that direction they have taken Provincially we have a fantastic agency in British Columbia, the BC Housing Management Corporation . . . very focused on expansion of housing and dealing with those that are very challenging to house.

He goes on to note:

I am a believer in the non-profit sector . . . It's more expensive on the front end, but the policy benefit is, every unit we have ever opened in rental housing has stayed open for thirty years. I mean, I have got projects that were built in 1981 and we are still using them today. And the bonus of it, as those years go by, those properties become outright owned. The value we have is we can now take, once the mortgage is paid for, the equity and the land that's been purchased and the value that's been created can be re-employed back into affordable housing. 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 market clearly has to play a role, but it tends to build rental housing, then after a period of time convert it to condominiums and get rid of it. So there's a bit of a rollover happening . . . 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.

As the above respondent observes, we cannot focus on the public sector without considering the role of the private sector. Some key informants noted that the private sector (construction industry and developers) should also take a more

active role in the provision of affordable rental housing in Central Okanagan.²

One key informant suggested:

You know, unfortunately our governments—federal, provincial and municipal—don't have the bucks to be able to do it When there are developers that have such free rein . . . there needs to be an obligation for them to also impact part of their development in affordable housing . . . We [need to] have a Valley-wide standard where anybody who wants to come into a community and do development, they have to have a certain percentage of low-cost housing as part of their development and integrated into their housing projects.

Many of the informants noted that the optimal approach requires a blending of the different sectors. For example, the private sector can be encouraged to invest in density by local government. In the words of another key informant:

We don't need more monster homes . . . we need to get away from the 5000-square -feet homes on the hillside . . . yes, densification . . . lots of education needs to be done on developers . . . we are talking about market housing and if it's beneficial to them [developers/builders] they will build it . . . whatever is profitable. So if the city really does create some policies to make it more profitable to build in downtown neighbourhoods and get density, and making it more difficult to build on the hillside, they are going to build and get the advantages . . . developers should be brought to the table and brought into the discussion.

At this stage, all parties seem to agree that more "dialogue" is needed between governments and the private sector, which should result in more innovative and economical approaches to meet the demanding housing needs and preferences of the increasing population of the Central Okanagan, including new immigrants.³

² Despite the call by local politicians and community leaders for the private sector to respond to the demand for affordable housing in Central Okanagan, success to date has been limited (MacNaul 2009, Seymour 2008).

³ 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).

Basement Suites—The Good, the Bad and the Ugly

Both immigrants and key informants agreed on the important role basement suites can play in the lives of new immigrants (e.g., saving on rents) as well as in easing some of the pressures on the existing housing crisis, i.e., lack of short supply of affordable rental housing, that affects many residents of Central Okanagan. Most believe that basement suites have been an “escape valve,” which has helped relieve some of the pressures caused by the local housing crisis. The question is: at what price?

More regulatory control by local governments is needed to ensure the legality and quality of basement suites, some of which are rented illegally and/or subject renters to unsafe and poor housing conditions. Basement suite renters are also vulnerable to abuse by their landlords (e.g., excessively high rents, eviction without notice, lack of privacy, discrimination) who sometimes take advantage of their precarious housing situation. Stricter regulatory controls and changes, including the legalization of illegally rented basement suites, would address many of the problems associated with unsafe and poor-quality housing in Central Okanagan.

Kelowna, Vernon, and Penticton have undertaken several initiatives in this regard. As a city official from Vernon observed:

We have produced a secondary suite bylaw where people can put a secondary suite in their existing home without paying development cost charges . . . so we have removed that barrier and we have made it possible to have secondary suites throughout the city, which is a major change. We have also permitted secondary suites to be built in new homes.

Recognizing the major challenges facing immigrants in the housing market, including living in overcrowded conditions, quite often in illegal accommodations, a planner from the City of Kelowna noted how city officials, including

planners, are struggling to deal with the cultural ramifications of regulation in this area:

Obviously it depends on the culture and background we are talking about . . .
 . what people [immigrants] do is to live several families in one household . . .
 . people of a Canadian background don't understand the ability of people to live in close proximity to each other. And they don't know how to deal with it in terms of, how do you apply the health regulations? How do you apply zoning when it says one family? You can't say one family per house any more, but you say one household. Well, what is a household anymore?

On the issue of immigrants' overcrowding and living in illegal accommodations, including basement suites, the same key informant added:

Overcrowding . . . it's very difficult. The laws that we have to implement are municipal and provincial level and still [we need to do] that in a sensitive way so that you are not causing people to lose their housing . . . There are lots of situations like that with illegal accommodation out there, and people living in it without the health and safety conditions.

In a housing market in crisis, illegal accommodation, including basement suites in Central Okanagan, play a very important role in the provision of affordable housing. But how long will basement suites be able to fill the gap in meeting the housing needs of immigrants in this part of the country? Who benefits and at what price?

The Information Gap: Finding Reliable Housing Information

The search for affordable rental housing in Central Okanagan was a difficult task for most immigrants. Accordingly, immigrants identified a need for more community organizations specializing in the provision of housing services. The presence of "housing experts" in these organizations, to whom immigrants could go for advice in obtaining information about the local housing markets as well as about the housing search process, would be welcome. Immigrants

also underlined the need for more detailed, good quality information on aspects of the local housing markets, such as where to find affordable housing; tenants' and homeowners' rights; how to get credit, loans, or mortgages; and how to access non-profit or public housing in Central Okanagan.

In order to fill these housing information gaps, key informants suggest that more financial support from the three levels of government should be available to community organizations in order to hire housing specialists to provide more complete settlement services to new immigrants settling in Central Okanagan. On this issue, a community worker from a local agency commented on the numerous challenges her organization faced, and in particular, their lack of resources to assist immigrants:

Our programs are a little bit behind . . . I would say every agency in our community for the last three to four years has just been shouting, "We are in trouble, we are desperate." Even if we have a worker to help the person find housing, it's so limited that even those workers are frustrated.

A particularly interesting finding from this study was that most immigrants had no knowledge that many of the current organizations providing services to immigrants even existed until years after their arrival. As one social worker observes:

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 we had no idea that we existed.

Thus, while there may be a need for "housing specialists," there clearly exists a prior need for a more aggressive, wider distribution of housing information by the Canadian government overseas and for immigrants upon their arrival in the Okanagan.

Renters and Landlords—Worlds Apart?

Two out of every five immigrants in this study indicated that on at least one occasion, they had felt discriminated against by landlords. On this “hot-potato” issue—discrimination by landlords—a key informant notes:

For the rental market, we are at less than 1% 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.

On this issue, the executive director of a non-profit housing society from Kelowna provided the fascinating observation that there exists a “hierarchy” of preferred tenants among landlords in Central Okanagan:

I have had many people tell me this and I have witnessed it firsthand . . . The ideal renter would be a senior citizen or a couple—so that’s who they look for. If they can’t find that, they would look for a young professional couple with no kids. If they can’t find that, they might look for a young couple with one child. If they can’t find that, they would look for two single adults who have good jobs. If they can’t find that, then they start getting into “Well, would I accept a single person? Well, I would prefer not to, especially if they have kids. Would I accept somebody of an ethnic background? Well, I really don’t want to. Well, would I accept somebody who’s a native, a First Nations person? No we don’t want that.” So what happens is, there’s a pecking order of who gets offered units. [When the vacancy rate is under] 1%, there’s always people in the top three categories to fill the innings. So if you are an ethnic, if you are a visible minority, if you have children . . . you don’t make it to the short list . . . So most of these people can’t find anything anywhere—anyone who will rent to them. I didn’t mention the language barrier, but if you are doing an interview and you can’t speak the language, you would fall into the lower categories . . . so they go through this pecking order.

The above quotation encapsulates the views of immigrants and key informants on this question of discrimination. Whether a dialogue between landlords and immigrants in search of rental housing is possible in such a climate is an unresolved question. To address this issue, immigrants and key informants suggested that local government can act as intermediaries in this dialogue. One key informant noted:

I think they should launch housing services so that when you go into a situation when the landlord doesn't understand the situation [refuses to rent] and you think you are being discriminated [against] . . . then somebody can come along and negotiate with the landlord or make that bridge between those cultures . . . you need someone to walk you through that . . . sort of an extension of settlement services, a liaison work.

Other key informants point to the homogeneity of Central Okanagan as a challenge to the success of this dialogue. They note how the absence of established ethnic communities in small to mid-sized cities represents a challenge to immigrant integration:

Okanagan is very white. There are few immigrants that are visible minorities here . . . we don't have big enough communities to attract others of the same community [ethnic background]. So we will have X amount of Chinese people, but it is not big enough to attract the Chinese people out of Vancouver and drag them up here. There is not a large enough community here to feel comfortable when they get here.

On the issue of "attraction-retention" of immigrants, including immigrant entrepreneurs, in Kelowna, a city official noted the fundamental gap that exists because no plan is in place to address this important need:

I am going to say [this] about the entire Okanagan, because I don't think any community in the Okanagan is immune to this . . . There hasn't been a plan, there has not been a leader there that has said "we need to do this". . . I don't think that we are necessarily doing it to attract immigrants to our

community. We are looking to attract tourism and bring a better quality of life to those that work here.

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 with regard to dealing with barriers such as discrimination and to supporting the retention of immigrants in the region.⁴

The Critical Role of Government

As noted above, immigrants and informants both agree that government at all levels can play a critical—indeed, *the* critical—role in addressing the affordable housing crisis in Central Okanagan. This could include funding affordable housing construction, regulating and cooperating with developers, facilitating dialogue between landlords and renters, or supporting community organizations. The responses from key informants in this regard are particularly informative, as they contextualize this issue in terms of the history of government involvement in housing policy and, in particular, the “downloading” that occurred in the 1990s as the federal government largely removed itself from the search for policy solutions.

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

4 Whether or not residents of Central Okanagan are welcoming to new immigrants, including visible minorities, remains an open question—a taboo issue for some, while for others, an important issue deserving more attention and discussion (Michaels 2008). For example, the arrival of skilled workers and students from Jamaica in 2007 made “some people nervous in Kelowna” (Nieoczym 2007, A1). The numerous articles and “Letters to the Editor” of the local newspaper “Capital News” shows the passion this issue created among residents of Kelowna. In one of those letters (“Immigration—Jamaicans will add colour to Kelowna”) the author wrote: “I was disappointed to read that the arrival of Jamaican students and skilled workers was making some people nervous in Kelowna. You can hardly call the arrival of 12 workers from Jamaica an influx. It is not fair to say that because of their arrival, drug trafficking and violence will suddenly increase. You would almost think that we will have to set up a ‘Jamaica Vigil’ upon their arrival . . . Our fears are completely unfounded. To make this assumption is to make a pre-judgment, from which we get the word ‘prejudice’ . . . I wish to assure those who are getting nervous to ‘relax man.’ As they say in the islands, ‘Don’t worry, be happy.’”(Baldeo 2007, A29).

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 There's a huge spectrum of need in our community There's the social housing, the totally homeless, a need for affordable rental housing, those that are first-time homebuyers It's time our federal government started developing housing plans for the country They also have to commit to changing the rental incentives, which again used to be there many years ago. It used to encourage those in the development industry to look at the rental because there were tax incentives. That has all disappeared and we . . . you know . . . we have had very low or zero rental accommodations being built, so that's a huge need in our city . . . as a municipality we are lobbying for the federal government to be at the table.

Findings from key informants suggest that there has been a “sea change” at the policy level in Central Okanagan municipalities with regard to housing. As one key informant 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?”. . . and 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 there 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 lack, informants contend there must be intergovernmental cooperation between the levels of government. As one informant noted:

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 . . . I think regionally there has been some discussion on working together. There is a group, Okanagan Partnership, and they have talked about a regional housing strategy, but I am not sure where that's gone.

Another informant suggested that there should also be closer integration of the local governments in the Okanagan, in terms of both providing mutual support and lobbying 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 . . . we can't attract anybody because we have no housing. We run out of labour, businesses are going to move, business will leave . . . There needs to be a regional program, it can't be just the big centres [Kelowna, Vernon, Penticton] in the Okanagan, it would have to go right from Shuswap [the north of the Okanagan Valley] down to the U.S. border [the south of the Valley] to make any kind of impact . . . The only way it will work out is by working around a stronger regional growth strategy.

Thus, there is a clear consensus among key informants in this study that policy initiatives at the municipal and provincial levels—and, ideally, in conjunction with the federal level—are central to addressing the housing problems of Central Okanagan.⁵ A range of innovative strategies could be employed by policymakers at the municipal, regional, and provincial (as well as

⁵ Recognizing the urgent need to join forces in order to have a stronger “voice” at the regional level—on such important issues such as affordable housing, sustainability, economic development, water and air quality, and transit—the mayors of Kelowna, Vernon, Penticton and Westside gathered in Kelowna in September 2008 for what they called an “historic day”: the “signing of an agreement that formalizes the four municipalities working together on regional issues.” This regional pact was the first agreement of its kind in the Province of British Columbia (Wierda 2008a, A4).

federal) levels in cooperation with the private sector and local community organizations to meet the challenges of affordable housing in complex mid-sized housing markets such as those of Kelowna, Vernon, and Penticton.

CONCLUSION

Despite the efforts of all three levels of government, as well as the local business community, to attract new immigrants to Central Okanagan in the last few years, the development and implementation of attraction and retention strategies has been challenging. The main cities of the region have developed a reputation as “tourist and retirement communities,” and although new immigrants are necessary to supply labour for the regions’ service and tourist industries and to replace an aging population in Central Okanagan, new immigrants continue to avoid this part of interior BC in favour of the cities of Vancouver or Calgary.

Most new immigrants in Central Okanagan have chosen to settle in one of the three cities examined in this study in order to join family members already established in the region. Not surprisingly, ethnic networks of family members and friends from the same ethnic background who are already established in the Valley played a determining role for the majority of new immigrants, both in finding temporary housing and/or a first job upon arrival, and later, in their subsequent housing search. In contrast, few new immigrants to Central Okanagan relied on help from NGOs or government organizations to find a place to live. Despite the advantages these personal networks can provide in terms of help to new immigrants in their housing search, they may be limited in terms of the quantity and quality of housing information they are able to provide. More research is needed into the efficiency and reliability of these

social networks, particularly their role and impact in the housing trajectories of immigrants as well as in their integration.

This study found that the barriers encountered by our respondents in their housing search were numerous and varied. About 40% felt landlords had discriminated against them. In a “landlord’s market” with very low vacancy rates, landlords tend to filter who gets rental housing and at what price. The country of origin, as well as the immigration status and ethnicity or race of the immigrants, have influenced some landlords’ behaviours and decisions in the rental housing market. The issue of discrimination in accessing housing, as well as the role and impact of landlords as urban social gatekeepers, is an important one and clearly needs further research.

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

Findings from this study suggest that government should help address the affordable housing crisis in 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, action on the part of the federal government has been lacking.

Key informants recommended higher levels of intergovernmental cooperation, such as closer integration of the local governments in the Okanagan Valley to provide mutual support and to lobby the provincial and federal governments for help. Policymakers 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 affordable housing in such complex mid-size housing markets as those of Kelowna, Vernon, and Penticton.

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