



Surrey & Housing

Hard Facts and Helpful Resources for Immigrants

Finding an appropriate and affordable place to live is one of the biggest challenges of life in Canada, especially for immigrants. This is certainly true in Surrey, which has been one of Canada’s fastest growing municipalities for decades. Here are some of the problems, in a nutshell.

Housing is scarce for everyone.

This is the case throughout Greater Vancouver, but it is particularly acute in Surrey. The city’s population has been growing rapidly and housing starts have not kept up.

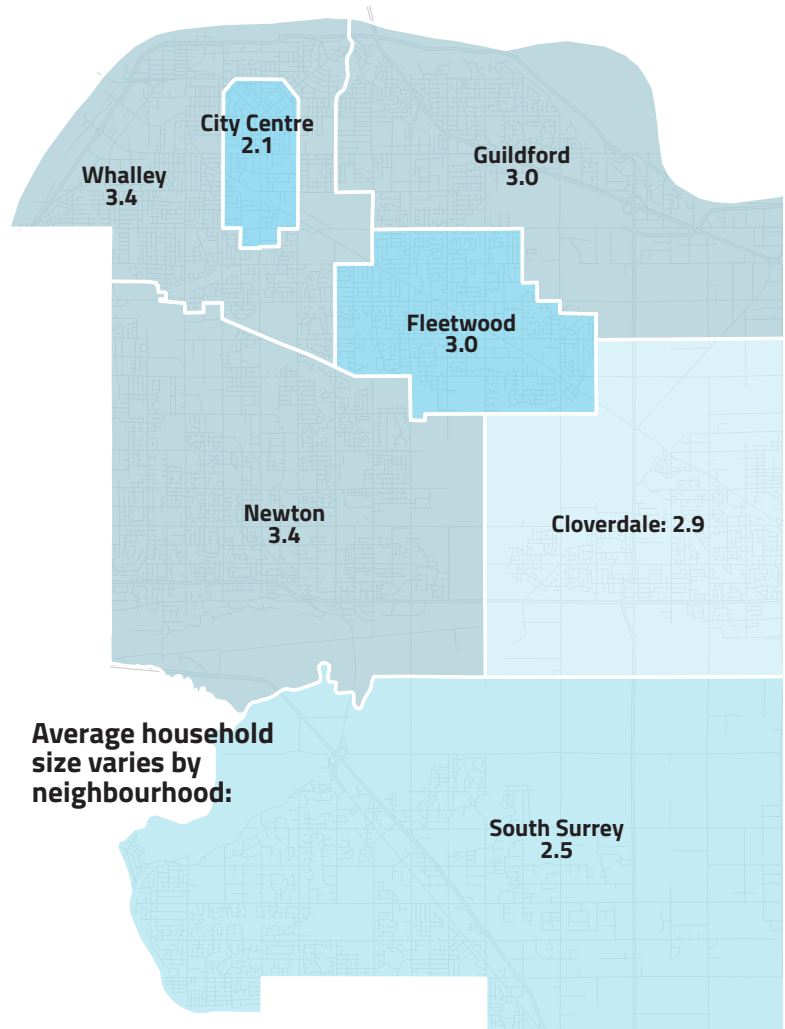
In 2021 the [City of Surrey’s Housing Needs Report](#) estimated an immediate need for 17,900 affordable rental housing units. In addition, over the next 10 years, Surrey will require 18,600 new homeownership units and 22,600 new rental units. Surrey’s housing shortage has been several years in the making; between 2016 and 2021, there were 457 housing starts per 1,000 population growth, compared to 703 in Greater Vancouver and 567 in Canada as a whole.

Immigrants are particularly affected.

Between 2016 and 2021, the immigrant population in Surrey increased by 14%, accounting for almost half of the city’s population growth. Furthermore, immigrants, and especially new immigrants, face numerous specific issues when trying to rent or buy a home.

Notably, their incomes are lower. Census 2021 shows that in Surrey the average income was \$35,600 for recent immigrants and \$37,200 for immigrants, compared to \$42,000 for Canadian-born residents.

With rapid population growth, immigrants and refugees are acutely affected by the housing shortage in Surrey and the Greater Vancouver area.



Immigrants and Substandard Housing

The federal Government's Canada Mortgage and Housing Corporation (CMHC) measures a community's housing situation using a variable called Core Housing Need, which considers the adequacy, suitability, and affordability of housing. These are the percentages of Surrey residents whose housing falls below the standard (2016).



15% of non-immigrant households



19% of immigrant households



26% of aboriginal households



33% of recent immigrant households



36% of lone-parent family households

Affordability is the main reason for substandard housing, as the housing stock is in generally good condition. Renters were in the most acute need, with 34% spending 30% of before tax household income on housing, and 11% spending more than 50%. Notably, Core Housing Need increased between 2006 and 2016, and this trend can be presumed to have continued when the 2021 report becomes available.

Many immigrants and refugees are candidates for more affordable non-market housing but availability is scarce in Metro Vancouver.

Also, when renting a home, immigrants lack the references, documentation and local credit histories required by landlords. When buying a home, immigrants often run into similar documentation issues or lack of credit history. As well, many immigrants are unfamiliar with tenancy laws and vulnerable to bad landlords and scams.

Demographic and housing trends are mismatched.

Average households are larger in Surrey (3 people) than in Greater Vancouver (2.5). Surrey also has a higher proportion of families with children (51% vs 44%) and multi-family households (8% vs 4%), reflecting more multi-generational families and families living with roommates or other relatives.

Of those who rent, an estimated 88% are in the "secondary market". The secondary market includes suites in houses and rented condo and townhouse units that were not originally intended for rental purposes. However, the recent trend is to build an increasing proportion of purpose-built rental apartments. In 2022 purpose-built rental apartments accounted for almost 60% of Surrey's residential housing starts. In many ways, this is a positive development; however, only 11% of purpose-built rental apartments have three bedrooms or more and are generally more expensive than those in the secondary market. As many new immigrant and refugee families are large, this is a serious challenge.

The housing crisis is likely to worsen.

Canada's total immigrant intake will increase significantly over the coming three years; the federal immigration targets are nearing 500,000 each year with approximately 100,000 settling in B.C. per year. It is important to note that these numbers do not include tens of thousands of international students and temporary foreign workers also in need of housing. Governments and industry recognize the need to create more housing, and are attempting to facilitate this, but development is currently constrained by labour shortages, supply chain issues and other considerations.

Chronic unaffordability.

The economy is healthy, and Surrey immigrants (and new immigrants especially) reported significant income gains in Canada's 2021 census. At the same time, in Surrey, as throughout Metro Vancouver and the Fraser Valley, housing is simply too expensive, forcing many people into substandard living situations. The federal government agency Canada Mortgage and Housing Corporation (CMHC) measures this using a term called Core Housing Need. In Surrey in 2016 (the latest data available), 36% of renters and 11% of owners met the "need" criteria, mostly due to unaffordability, and the proportions were higher for immigrants and, especially, recent immigrants.

A Scarcity of Non-Market Housing

Immigrants and refugees are often candidates for "non-market housing". Non-market housing is rental or for-sale housing provided for low and moderate-income groups not traditionally served by the private market. This type of housing is typically made affordable through public and/or non-profit ownership of housing units or through rent supplements that allow low-income households to access housing in the private market. Unfortunately, non-market housing is scarce. In 2022, only 2.3% of all Surrey residences were non-market, about half the regional proportion. Moreover, a comparatively high percentage of this (29%) was devoted to emergency shelters and housing for the homeless, leaving 26% for transitional supported and assisted living, and 45% as independent social housing, versus 53% for the region as a whole.

Finding a Home to Rent

Finding a home to rent in Surrey can be difficult, as it is in other places in Metro Vancouver and the Fraser Valley. The vacancy rate is typically around 1%, while 4% is considered a balanced market. Accordingly, competition is stiff, and rents are higher than in other Canadian cities. Here's a look at how the rental process works, along with some tips that might give you an edge.

Most market rentals can be found on websites such as Craigslist, Kijiji, Facebook Marketplace, Rent-It-Furnished, and Zumper. Some are managed by professional rental companies, but most are offered by individuals who own investment properties or have suites to rent in their own homes. In fact, according to the [City of Surrey's Housing Needs Plan](#), an estimated 88% of Surrey rentals fit this description.

Accordingly, many seeking rentals find places through less formal means such as word of mouth, making it a challenge for new immigrants who have limited access to local networks. Settlement workers emphasize that you should pursue all avenues and speak to as many people as possible – someone might know someone else who is looking to rent out a home or suite.

In the case of those rare purpose-built rentals, some rental agencies and apartment complexes have waiting lists, and it is a good idea to join them. Attempting to contact a building manager directly can also be helpful. Some buildings post lawn signs when an apartment becomes available, so walking or driving around the area you are interested in is also a good idea.

Many immigrants are eligible for public, non-profit and co-op rentals. [BC Housing \(www.bchousing.org\)](#) provides application information and an online listings service that can be filtered to focus on North Delta, Langley and Surrey. It also provides housing for people with various needs and abilities. There are waiting lists for BC Housing, so get your name in as soon as you are eligible, typically one year after your arrival in the province.

Buying A Home

Metro Vancouver housing is Canada's most expensive real estate. Prices are high throughout the entire Metro Vancouver region, due in part to a long-term housing shortage, but also because properties in Metro Vancouver have proven to be a reliable investment, making them very desirable. Surrey, which was once considered a better option for people looking for more affordability, saw unprecedented price increases between 2020 and 2022. Prices remain a little lower than in more central areas of Metro Vancouver, but higher than in more rural areas of the Fraser Valley.

In Canada almost all properties are sold and purchased through the Multiple Listing Service or MLS. Real estate agents do not charge purchasers a commission (only sellers), and you have no obligation to buy once an agent has been retained. The main online sources to search for properties are [www.realtor.ca](#) and [www.rew.ca](#)

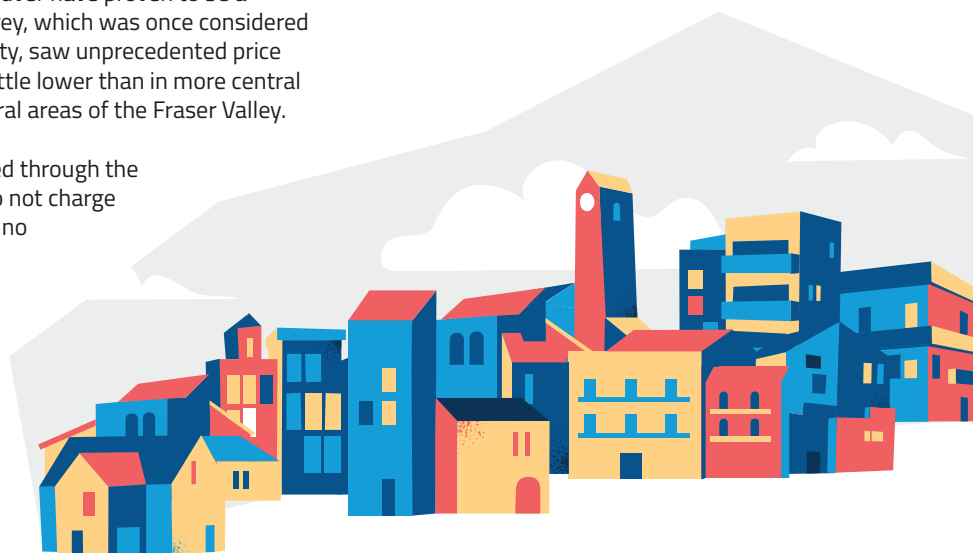
Before deciding to buy a home, it's important to understand the process. This guide, Homebuying Step by Step, developed by an agency of the Government of Canada, is a good place to start. Homebuying in Canada: A Step-by-Step Guide | CMHC ([cmhc-schl.gc.ca](#))

A Tight Rental Market

Purpose-built housing are buildings that consist of multiple units that must remain as rental housing for a period of at least 20 years from the date a building permit is issued. These are the vacancy rates for major Canadian metropolitan areas in 2022, according to CMHC. In recent years, Surrey's vacancy rate has hovered around the regional average, and even slightly lower. The CHMC further notes that rental rates have increased rapidly, and only 1% of rentals are affordable to renters in the lowest 20% income bracket.

Montreal	2.3%
Ottawa	0.8%
Toronto	1.7%
Calgary	2.7%
Edmonton	4.3%
Vancouver	0.9%

Low vacancy rates and high market rent make finding a home in Surrey challenging. Metro Vancouver has the most expensive real estate prices in Canada.



Agencies Offering Help with Housing

Immigrants are more likely than others to have challenges finding appropriate rental housing. Fortunately, there are several organizations and government bodies who are trying to help.

Tenant Resource and Advisory Centre (TRAC) is geared specifically to helping tenants in B.C., and offers many resources, including legal assistance. www.tenants.bc.ca

RentSmart serves the unstably housed and homeless by providing online training and resources to renters and community workers. www.rentsmarteducation.org

Residential tenancy laws are administered by the Province of B.C. This page outlines landlord and tenant rights and responsibilities, and links to resources, calculators and FAQs. www2.gov.bc.ca/gov/content/housing-tenancy/residential-tenancies

The Government of Canada provides similar information, along with a description of the rental process and helpful tips. www.canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/new-life-canada/housing/renting.html

BC Housing helps renters find housing and may offer financial assistance. Some immigrants may be eligible for one of the following:

- Public, non-profit and co-op housing. (Information, listings, applications.) www.bchousing.org
- Assistance for working but lower-income renters with children: <https://www.bchousing.org/housing-assistance/rental-assistance-programs/RAP>
- Assistance for lower-income seniors not in public housing: <https://www.bchousing.org/housing-assistance/rental-assistance-programs/SAFER>

The Surrey Local Immigration Partnership has compiled a comprehensive map of services available to newcomers. Many of the immigrant and community service agencies found here provide settlement and housing services and supports: <https://www.surreylip.ca/living-in-surrey/surrey-services-map/>

All Levels of Government in Action

The situation is likely to get worse before it gets better, but governments are aware of the challenges and are taking action. Federal and provincial governments have recently introduced programs to help renters, fund social housing, and encourage the construction of rental properties. For example, the provincial Growing Communities Fund has just announced nearly \$90 million to support local infrastructure, affordable housing, and so on, in Surrey. As well, multiple levels of government are cooperating to create appropriately dense and livable communities along the Surrey-Langley Skytrain extension, currently under construction, and scheduled to be operational by 2028.



The number of Surrey households on BC Housing's Housing Registry Waitlist increased by 93% from 2013 to 2019. In 2019, there were 2,554 households on the waitlist, about half (48%) of these households were families.



About the Surrey LIP

Surrey Local Immigration Partnership (LIP) is a collective of community partners, bringing diverse voices together to build a fair and inclusive city where all immigrants, refugees, and citizens thrive. Through dialogue and research, Surrey LIP's 40+ members collaborate on innovative and community-driven strategies to meet the changing needs of one of the fastest-growing cities in B.C. They work collaboratively to develop strategies to prepare the community welcome new immigrants and refugees through an equitable and inclusive approach.

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