

# Seeking Housing in Canada

How New Immigrants Can Find  
Canadian Accommodations



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## Disclaimer

***Seeking Housing in Canada*** is a practical guide written for new immigrants who are or will be looking for short-term and/or long-term accommodations in Canada.

Although this guide discusses Canadian immigration and housing in Canada, it is not and shall not be considered immigration, legal or professional advice.

Furthermore, the information in this guide does not replace the advice of licensed immigration lawyers or authorized immigration consultants.

Additionally, there is no guarantee made or implied that the reader will be approved for immigration to Canada or be approved for any type of Canadian visa or work permit by using the information presented in this guide.

The author and publisher believe the information in this eBook to be accurate on the date of its publication, however, the reader should be aware that immigration laws, regulations and procedures, as well as the Canadian housing market (including the cost of housing), are constantly changing. It is up to the reader to make sure that the information is accurate and up to date.

The author and publisher shall not be held liable for any damage suffered directly or indirectly due to the use of this guide.

# Introduction

One of the most important decisions you will make when you immigrate to Canada is choosing where you will live, so this eBook was written to give you practical information to make it easier for you and your family to find short-term and long-term housing.

Before you immigrate to Canada, you will need to arrange for temporary short-term accommodations, so that you and your family will have somewhere to stay after you arrive in your new country.

After you have been living and, perhaps, working in Canada for a while, you will want to find long-term housing, such as *renting* an apartment, condo or house, or *buying* a condo or house.

Since the decisions you make regarding housing in Canada are important and can affect your family's quality of life, it is a good idea to educate yourself ahead of time about the potential options that are available and what is involved in seeking Canadian accommodations.

This eBook will provide you with an overview of the short-term and long-term housing options that are generally available to immigrants living in Canada.

We will discuss temporary short-term housing options for when you first arrive in Canada as a new permanent resident, such as living with family or friends (if possible) or staying in a hotel.

You will also learn about long-term housing options that are available to immigrants living in Canada, such as *renting* a private room, apartment, condominium or house, and *buying* an apartment, condominium or house.

Where you live in Canada will be influenced by various factors, including: the size of your family; the amount of money you have available to spend on housing; whether you have accepted an offer of Canadian employment in a particular location or you are free to search for jobs anywhere in Canada; whether you have been approved for Canadian immigration through the Provincial Nominee Program, Quebec Regular Skilled Worker Program, Atlantic Immigration Program, or other immigration program that requires you to live and work in a specific province or territory in Canada; whether you or your spouse/partner (if relevant) have family or friends living in Canada who are also willing to have you and your family live with them after you arrive in the country; your preferences for where you want to live in Canada; among other considerations.

Keep in mind that where you live in Canada temporarily after you arrive in the country may or may not be in the same city or province where you will live and work long-term (for example, you might receive a job offer from an employer in a different city or province in Canada).

If you have not accepted an offer of employment by the time you immigrate to Canada, it is generally wise to find short-term housing in the same area where you will be applying for employment, so it will be easier and less expensive for you to travel to job interviews.

# Short-Term Housing

When you immigrate to Canada, you will need temporary, short-term accommodations where you can stay until you are ready to move into long-term housing.

Your relocation to Canada will generally go smoother if you have already arranged ahead of time a place to stay after you leave the airport, whether that is with family, friends or at a local hotel or hostel.

## Live with Family or Friends

If you are fortunate enough to have family or friends living in Canada who would like you and your family to stay with them temporarily until you can find longer-term housing, then that is, of course, a convenient option that can save you a lot of money compared with staying in a hotel.

Another advantage of living with family or friends is that your host(s) can help you to apply for a Health Card, Canadian bank account, driving license, tell you the best places to buy food and other necessities, etc.

Living with family or friends in Canada also has the psychological benefit of knowing someone you can trust and depend on as you acclimate to living in your new country.

At a minimum, it is good practice to help your host(s) with some of the household chores and offer to pay for food to show your appreciation.

It is also wise not to “overstay your welcome” (i.e., don’t stay too long or take advantage of the hospitality) so that you can maintain a good relationship with your host(s).

## Stay in a Hotel or Hostel

Another option for temporary, short-term housing when you arrive in Canada is to stay in a local hotel or hostel.

Hotels in Canada normally have private rooms that have a bed, table and chair, closet, television, telephone, Internet access, as well as a bathroom with a bathtub and/or shower.

Some hotels offer private rooms that also include a small kitchen with a refrigerator and stove (sometimes called “suites”), which could help you to save money by preparing meals yourself rather than eating in restaurants for each meal which can get expensive.

How much you will pay to stay in a hotel will depend on different factors such as the quality of services it offers its guests, where the hotel is located and the time of the year.

Hotels are often rated on travel websites or publications using a star system, in which a one star rating means the hotel has the lowest level of service (and is usually the least expensive) and five stars means it has the highest level of service (and may be the most expensive).

Canada also has hostels, where you might have a private room or you may share a room with another guest, while the bathrooms and washrooms are normally shared, plus there may be a common kitchen area where guests can prepare their own meals.

Staying in a hostel is normally less expensive than staying in a hotel, but it may not be suitable for everyone (for example, it might be a good option for a young single immigrant, but it may not be ideal for a middle-aged couple with several children).

Another possible option for short-term housing in Canada may be available by contacting one of the Canadian immigrant settlement organizations in the area where you plan to live (you can search for local immigrant settlement organizations at the following link):

<https://www.cic.gc.ca/english/newcomers/services/index.asp>

It is recommended to make your reservation at the Canadian hotel or hostel several weeks prior to moving to Canada, since there may be a higher likelihood of finding a room that is available during the dates that you need it and you may be able to get a lower price.

There are several ways for you to find a hotel or hostel in Canada.

You can search for “hotel” or “hostel” in the Canadian city using the online Yellow Pages, which will quickly display the name of hotels or hostel in that location, along with its phone number, website address and directions (the hotels will display the “star rating” discussed earlier):

<https://www.yellowpages.ca/>

Another effective way to find a hotel or hostel in Canada is to search online (for example, do a “Google search”) for “hotels” or “hostels” in the Canadian city and province or territory, which will provide many results for you to review.

There are also websites where you can make reservations for a hotel in Canada, such as:

- [Booking.com](https://www.booking.com)
- [KAYAK](https://www.kayak.com)
- [Priceline.com](https://www.priceline.com)
- [Travelocity.ca](https://www.travelocity.ca)
- [Trivago.ca](https://www.trivago.ca)

You may want to find a hotel or hostel that is centrally located or otherwise near transportation hubs or potential employers so that it will be easier for you to travel to job interviews and to access stores, restaurants, banks, etc.

It should be noted that when refugees immigrate to Canada, the Resettlement Assistance Program provides them with help obtaining temporary short-term housing.

# Long-Term Housing

Once you have been living in Canada as a permanent resident for a while and, perhaps, have also been working for a Canadian employer, you will likely want to find longer-term housing.

Long-term housing options that are available to immigrants living in Canada may include *renting* a private bedroom, apartment, condo or house, as well as *buying* a condo or house.

## Renting

It is common for new immigrants to rent a place to live in Canada until they are ready to purchase a home.

### Rent a Private Bedroom

One option is to rent a private bedroom in a Canadian's home, which will usually involve sharing the bathroom, kitchen and possibly the living room.

Renting a private bedroom in a house or apartment may be an inexpensive option for a single immigrant or a small family, but it might not be ideal for a large family with several children.

You will usually sign a rental agreement or lease with the landlord which will generally specify whether the rental is month-to-month or for a longer length of time (for example, 12 months); when the rent is due (for example, the first day of the month); if there is a security deposit and how much it is; whether you can smoke or have pets; whether the bedroom is furnished or unfurnished; the procedure for moving out; any restrictions on what you can and cannot do; who pays for repairs; and who pays for electricity, water, gas, cable television, Internet, etc.

It is very important that you fully read and understand the terms of the rental/lease agreement before you sign it in order to avoid having potential misunderstandings or problems.

### Rent an Apartment or Condominium

Another option for long-term housing in Canada is to rent or lease an apartment or condominium (condo).

**Apartments** are normally found in a larger apartment building which has several apartments inside, although some Canadians have created apartments that are attached to their house, and the apartment will generally have a living room, kitchen, one or more bathrooms, and one, two or three bedrooms, plus some apartments have a balcony (there are also smaller "studio" or "bachelor" apartments which have the living room, kitchen and bedroom together in the same large room and there is also a private bathroom).

**Condominiums (condos)** are similar to apartments in that they are generally located inside a larger building that has other condos inside and each condo usually has a living room, kitchen, one or more bathrooms, and one, two or three bedrooms (some condos also have a balcony).



One of the key differences between an apartment and a condo is that all of the apartments found inside a larger apartment building will normally be owned by a landlord (for example, an individual owner or a company) which rents out each apartment separately, while each condo in a larger condominium complex is owned by a person or family, however, the larger condominium complex and the grounds are owned and managed by a home owners' association (HOA).

Thus, you might sign a rental agreement or lease for an apartment with the landlord of the larger apartment building, whereas you would sign a rental agreement or lease with the individual or family that owns the particular condo that is part of the larger condo complex.

Renting an apartment or condo is often less expensive and easier to take care of than renting a house with a yard; however, there is generally less privacy and space with an apartment or condo compared with a house.

### **Rent a House**

Many individuals and families prefer to rent or lease a house with a front and/or back yard, so they can have more privacy and space, particularly if they have children and, perhaps, a dog or they simply want to be able to sit outside, have outdoor barbeques, etc.

The cost to rent or lease a house in Canada will depend on various factors, such as where it is located, how large it is, how old it is, etc.

A house will normally have a living room; one or more bathrooms; one, two, three or four bedrooms; some have a laundry room; some have a family room (an additional living room); and there is usually a front yard and/or a backyard.

In addition to detached houses, there are also townhouses in which two or more houses are attached to each other in a row, but each townhouse has separate entrances and yards.

You will sign the rental agreement or lease for a house with the owner of the house or a property management company.

### **Rental Agreements and Leases**

It is important that you carefully read and fully understand the rental agreement or lease before you sign it, to avoid possible misunderstandings or problems with the landlord.

The rental agreement or lease will generally specify how long the apartment, condo or house will be rented or leased (for example, a month-to-month rental or a 12-month lease); whether a security deposit is required and how much it is (it is common to require one month's rent for the security deposit); who pays for any repairs (you or the landlord); the procedure for moving out (for example, how many days of notice must be given by either party); what can and cannot be done by the tenant (for example, painting the interior walls, decorating, smoking, having pets, etc.); who is responsible for maintaining the yard(s) (if renting or leasing a house); procedure for changing the rental agreement or lease; the process for resolving any disputes

that may arise between you and the landlord; the conditions in which the landlord is allowed to enter your home (for example, to perform repairs); whether there is parking and if it is free); who pays for electricity, gas, water, cable television, Internet access, etc.

Be aware that landlords in Canada are allowed to ask where you work, how much money you earn, request references from past landlords or employers, and perform a credit history check, to help them determine if you are likely to be a good tenant for them to rent to.

In some Canadian provinces and territories, landlords are permitted to request that you give them a security deposit, which is often equal to one month's rent, to cover any potential damages that may occur to the apartment, condo or house that you are renting, and which will be returned to you when you move out or be used to pay the last month's rent if it is not used to cover damages to the property.

It is a good idea to walk through and inspect the apartment, condo or house with the landlord before signing the rental agreement or lease and to take photos or video to confirm that there is no pre-existing damage, to make sure the electricity and plumbing are working properly, and if any problems are found, to specify in the rental agreement or lease who will take care of the damage or repairs and when that will be done.

Before you and the landlord sign the rental agreement or lease, you may want to ask a friend, family member, Canadian immigrant settlement organization staff member or a lawyer to review its terms and inform you if everything looks okay or if any changes should be made.

Please note that each Canadian province or territory regulates how often a landlord can increase the amount of the rent and by how much they can raise it, as well as how much notice they must provide to you before they increase the rent.

It is recommended to view several apartments, condos or houses that are for rent in neighborhoods that you have researched and selected, so you can compare the advantages and disadvantages of each (including the terms of the rental agreement or lease) and then choose which one best meets your needs and budget.

In addition to the pros and cons of each apartment, condo or house that you view, also take into consideration where it is located (for example, nice neighborhood, quality of nearby schools, proximity to your employer, stores, restaurants, parks, public transportation, etc.).

You can read further information about renting a home in Canada at:

<https://www.cmhc-schl.gc.ca/en/consumers/renting-a-home>

## Estimated Rent for Apartments in Select Canadian Cities (2022)

### **Toronto, Ontario:**

- One-bedroom apartment in the city center = \$2,122 CAD per month
- One-bedroom apartment outside the city center = \$1,814 CAD per month
- Three-bedroom apartment in the city center = \$3,517 CAD per month
- Three-bedroom apartment outside the city center = \$2,896 CAD per month

### **Montreal, Quebec:**

- One-bedroom apartment in the city center = \$1,322 CAD per month
- One-bedroom apartment outside the city center = \$975 CAD per month
- Three-bedroom apartment in the city center = \$2,377 CAD per month
- Three-bedroom apartment outside the city center = \$1,683 CAD per month

### **Vancouver, British Columbia:**

- One-bedroom apartment in the city center = \$2,222 CAD per month
- One-bedroom apartment outside the city center = \$1,733 CAD per month
- Three-bedroom apartment in the city center = \$4,340 CAD per month
- Three-bedroom apartment outside the city center = \$2,994 CAD per month

### **Calgary, Alberta:**

- One-bedroom apartment in the city center = \$1,350 CAD per month
- One-bedroom apartment outside the city center = \$1,139 CAD per month
- Three-bedroom apartment in the city center = \$2,625 CAD per month
- Three-bedroom apartment outside the city center = \$1,934 CAD per month

### **Ottawa, Ontario:**

- One-bedroom apartment in the city center = \$1,684 CAD per month
- One-bedroom apartment outside the city center = \$1,312 CAD per month
- Three-bedroom apartment in the city center = \$2,750 CAD per month
- Three-bedroom apartment outside the city center = \$2,185 CAD per month

### **Edmonton, Alberta:**

- One-bedroom apartment in the city center = \$1,197 CAD per month
- One-bedroom apartment outside the city center = \$985 CAD per month
- Three-bedroom apartment in the city center = \$2,142 CAD per month
- Three-bedroom apartment outside the city center = \$1,622 CAD per month

### **Winnipeg, Manitoba:**

- One-bedroom apartment in the city center = \$1,040 CAD per month
- One-bedroom apartment outside the city center = \$1,034 CAD per month
- Three-bedroom apartment in the city center = \$1,717 CAD per month
- Three-bedroom apartment outside the city center = \$1,683 CAD per month

**Halifax, Nova Scotia:**

- One-bedroom apartment in the city center = \$1,561 CAD per month
- One-bedroom apartment outside the city center = \$1,230 CAD per month
- Three-bedroom apartment in the city center = \$2,567 CAD per month
- Three-bedroom apartment outside the city center = \$1,932 CAD per month

**Quebec City, Quebec:**

- One-bedroom apartment in the city center = \$922 CAD per month
- One-bedroom apartment outside the city center = \$700 CAD per month
- Three-bedroom apartment in the city center = \$1,456 CAD per month
- Three-bedroom apartment outside the city center = \$1,179 CAD per month

**Saskatoon, Saskatchewan:**

- One-bedroom apartment in the city center = \$1,183 CAD per month
- One-bedroom apartment outside the city center = \$895 CAD per month
- Three-bedroom apartment in the city center = \$1,825 CAD per month
- Three-bedroom apartment outside the city center = \$1,588 CAD per month

**Regina, Saskatchewan:**

- One-bedroom apartment in the city center = \$875 CAD per month
- One-bedroom apartment outside the city center = \$850 CAD per month
- Three-bedroom apartment in the city center = \$1,775 CAD per month
- Three-bedroom apartment outside the city center = \$1,475 CAD per month

**St. John's, Newfoundland and Labrador:**

- One-bedroom apartment in the city center = \$870 CAD per month
- One-bedroom apartment outside the city center = \$767 CAD per month
- Three-bedroom apartment in the city center = \$1,733 CAD per month
- Three-bedroom apartment outside the city center = \$1,433 CAD per month

**Fredericton, New Brunswick:**

- One-bedroom apartment in the city center = \$1,035 CAD per month
- One-bedroom apartment outside the city center = \$998 CAD per month
- Three-bedroom apartment in the city center = \$1,626 CAD per month
- Three-bedroom apartment outside the city center = \$1,400 CAD per month

**SOURCE:** <https://www.numbeo.com/cost-of-living/>

## Buying a Home

According to a [recent survey](#), approximately 68% of Canadians own a home.

That same survey of 1,500 Canadians also found that 32% of newcomers who have lived in Canada for 10 years or less own a home, with 51% owning a detached house, 18% owning a condominium, and 13% owning a semi-detached house.

Prior to buying a home, you need to make sure that you are ready to become a homeowner, because this is a long-term commitment and there are various expenses involved.

One of the first steps to purchasing a home in Canada is saving enough money for a down payment.

Keep in mind that the larger the down payment, the lower your monthly house payments will be.

A good option to save for a down payment to buy a home in Canada is to open a Tax-Free Savings Account (TFSA).

The Canada Mortgage and Housing Corporation (CMHC) reports that your housing costs (mortgage payment plus utilities) each month should be no higher than 35% of your monthly gross income.

Once you are ready, you can look for homes that are for sale in Canada on your own by driving through neighborhoods to find “For Sale” signs in front yards; by searching on real estate websites (which usually have photos of the homes); and by asking friends, family or work associates if they know of homes for sale.

Many Canadians (including immigrants) use a real estate agent (also known as a realtor) to help them more efficiently find homes for sale that match their preferences.

When you locate a home that meets your needs and that is in your price range, you can make an Offer to Purchase (the real estate agent or a lawyer can help you to correctly prepare the Offer of Purchase).

It is important to have a professional home inspection to confirm that there are no problems with the house (for example, electrical, heating, plumbing, foundation, termites, black mold, etc.).

It is standard practice for a homebuyer to pay a percentage of the price of the house (known as a “down payment”) and then to finance the remaining amount with a financial institution, such as a bank or credit union.

You can wait to find a house that you want to purchase and then apply for a mortgage (i.e., a loan to purchase a home), however, there may be an option for you to get pre-approved for a mortgage so you will already know how much you can spend and know that you will have the necessary financing to purchase the home.

A mortgage is paid on a monthly basis over many years (for example, 15-25 years) and a certain part of the mortgage payment goes toward the principal amount that is being financed and another part of the payment is the interest paid to the financial institution, plus there may be mortgage insurance which covers the financial institution if you cannot pay off the mortgage and it can also result in you receiving a lower percentage rate on the mortgage.

If you can get the lowest mortgage percentage rate possible, this will save you money over the course of the loan and can also reduce your monthly payments.

You should read the mortgage contract carefully and it may be wise to ask a lawyer or accountant to review the document before you sign it.

In Canada's tight housing market, there is a possibility that other people may also be interested in buying the same home as you and they could make a competing Offer to Purchase.

If your Offer to Purchase is accepted by the seller, you will generally pay the down payment, the title for the home will be transferred to your name, you will need to pay the legal costs and purchase home owner insurance, and you will get the keys to your new home in Canada!

## Conclusion

Choosing where to live in Canada can have a major impact on employment opportunities and the quality of life for you and your family.

Initially, you will need to arrange short-term housing for after you arrive in Canada, such as living with family or friends or staying in hotel or hostel.

Where you live after you immigrate to Canada can affect potential job prospects, so it is a good idea to find short-term housing in a central location that is close to potential employers, transportation hubs, etc.

Once you have been living and possibly working in Canada for a while, you will want to find suitable long-term housing, such as renting a private room in a person's home; renting an apartment, condo or house; or purchasing a condo or house.

The monthly cost of long-term housing in Canada will be influenced by where you live (for example, it is generally less expensive to live outside of the city center than in the city center and some cities or towns have lower housing costs than others).

With each of these long-term housing options, it is important that you carefully read the contract before you sign it, whether it is a rental agreement, lease or mortgage, and it may be useful to ask a family member, friend or lawyer to review the contract and provide their feedback.

Canada is a great place to live and the top preference for expat workers from around the world.

It is not too early to start thinking and researching about where you would like to live in Canada.

Hopefully, this eBook has improved your knowledge and confidence about seeking housing in Canada so that you will be better prepared to enjoy a smooth relocation to your new country.