FINDING HOUSING IN MONTREAL: A STUDY OF HAITIANS IN RIVIÈRE-DES-PRAIRIES

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INTRODUCTION

New immigrants have often relied on their own networks to find housing that meets their needs. Like immigrants to Chicago, New York and Boston, immigrants to Montreal frequently settle close to their community of origin and tend to rely on their friends, family and business associates to provide the social connection that is critical for their integration into this new environment in the host country. Service provider organizations for newcomers, such as Chicago settlement houses[1] or, closer to home, immigrant serving agencies in Montreal, including the Centre social d'aide aux immigrants, the Service d'aide aux Néo-Québécois et Immigrants and SARIMM (a refugee and immigrant aid organization), have often helped immigrants find their first place to live. But what about immigrants who enjoy a certain level of financial independence and who had family and social connections before arriving? How do they decide what neighbourhood to settle in? To whom do they turn for information? How do they assess a neighbourhood? Will they buy or rent a home?

Many authors, including Apparicio and Séguin (2008) have studied residential segregation in Montreal; others, such as Teixeira and Murdie (1997), have looked at conditions that lead to geographical concentration, dispersion and segregation within social groups. Other authors have looked at the impact of migratory flows, at methods of integration in major European and North American cities, and at the impact of these factors on local economies and collective facilities.

Although the situation in Montreal has been studied from many perspectives, few researchers have looked at the means by which immigrants come to home ownership. In this article, we will look at the role of some of the participants involved in real estate transactions—real estate agents, buyers and sellers, notaries and mortgage lenders. We will also look at the importance of contacts in the process of finding housing among Haitians in Rivière des Prairies. We will then discuss the dynamics behind these paths to home ownership. We will conclude with recommendations for further research into these issues in Montreal.

REAL ESTATE PLAYERS

In our research on the location and the types of residential facilities in Montreal, we identified a number of important players in the real estate market for various ethnic groups in Montreal. We decided to look at real estate agents, notaries and residential home buyers to try to understand the dynamics of buying real estate in certain Montreal neighbourhoods. To do this, we surveyed some 50 real estate agents and performed in depth interviews with a few real estate agents and notaries (Paré, 1998).

Subsequently, we mailed out a survey to 80 home buyers and conducted 20 interviews with home buyers from different ethnic groups in the Montreal area. We undertook this new research to gain a better understanding of the role of both buyers and sellers of single family homes in the process and to look at the role of their ethnic backgrounds (Paré, 2001).

One immigrant ethnic group—Haitians in Rivière des Prairies—reported somewhat unique home buying practices in this neighbourhood of Montreal, so in depth interviews were conducted with 13 home buyers from Rivière des Prairies and with representatives from some of the mortgage institutions.

Our research and interviews revealed that individuals rely essentially on their own networks when choosing residential housing and the professionals involved. Consequently, the route taken to home ownership has an impact on the social structure of certain city neighbourhoods.

THE IMPORTANCE OF ETHNICITY

We determined from the interviews and studies conducted at the beginning of the 2000s that over 20% of

Montreal home buyers consider ethnic background as an important factor in choosing an agent (Paré, 2001). Ease of communication; a sense of trust; and shared values, culture and language were reasons cited in choosing an agent from the same ethnic background. It is not surprising that many people feel that these elements will help ensure the success of their real estate transaction. Although ethnic background is not the only significant factor for most buyers in their choice of agent, when we look at buyers from a minority group[2] made up of recent immigrants, 36.4%[3] view it as significant. This marks an important distinction between minority and majority groups.

The selection of a real estate agent is not necessarily a result of pre existing connections whether pre- or post immigration, although in many cases, a pre existing relationship was a factor in the closing of a deal. In our study, 56% of respondents from minority groups stated that they knew their real estate agent before they bought their home. For these respondents, the question of how they met their real estate agent is not applicable. The buyers we contacted had a network in place and used it. But how did those who did not know any real estate agents find an agent?

Our results (Table 1) show that 11% went through newspaper advertisements, 10% used "for sale" signs to contact the listing agent directly, and 18.8% resorted to other means. Respondents from majority and minority groups used similar strategies to find a real estate agent, with the exception of those who relied on the sign on the property. Minority group buyers were six times more likely to use this strategy than were members of other groups (4.8% vs. 29.4%)—a significant difference. These buyers visited neighbourhoods to find properties for sale. The steps leading to a real estate purchase are not necessarily the same for everyone, as they depend on buyers' needs and independence.

TABLE 1: Resources, other than personal networks, used to find property[4]

Means	Majority Groups (%)	Minority Groups (%)	All Respondents (%)
	%	%	%
Newspaper advertisements	12.7	5.9	11.3
Door-to-door flyers	1.6	0	1.3
"For sale" signs	4.8	**29.4**	10.0
Ethnic media	0	5.9	1.3
Other	17.5	23.5	18.8
Total (N)	(63)	(17)	(80)

Le facteur ethnique dans la production de l'espace différencié : relations sociales et transactions immobilières, Montreal (moins West-Island), 2000.

"Le facteur ethnique dans la production de l'espace différencié: relations sociales et transactions immobilières, Montreal (moins West-Island)," 2000.

Many factors—including common acquaintances within the ethnic group (27.5%), real estate agents who speak the same language (19.1%) and friends in common (14.9%)—were identified in the same study (data not provided). This finding confirms the strong tendency to use the group's resources in the purchasing process.

Over 40% of those surveyed used various criteria for choosing a real estate agent (data not provided). The agent's knowledge of the neighbourhood was cited most often, followed by a common language, which was cited by one out of five respondents. Since about half of the respondants did not know their agent prior to the purchase, language was an important consideration in the agent client relationship. The agent's experience and competence ranked third, highlighting the strong personal relationship as a fundamental factor in the market relationship, an important theme according to Weber.[5]

Personal knowledge of the real estate market can influence buyers' willingness to act independently and represent themselves rather than deal with an agent. Consequently, we analysed buyers' market knowledge as reported by buyers in the study (Table 2).

TABLE 2: Knowledge of the real estate market among buyers who purchased property in 1996-1997[6]

Source of market knowledge	Majority Groups (%)	Minority Groups (%)	All Respondents (%)
	%	%	%
Existing knowledge of the market	42.9	52.9	45.0
Advice from friends and family	22.2	29.4	23.8
Visits to chosen neighbourhoods	49.2	58.8	51.3
Newspapers and trade publications	33.3	41.2	35.0
Internet research	6.3	17.6	8.8
Other	14.3	17.6	15.0
All (N)	(63)	(17)	(80)

Le facteur ethnique dans la production de l'espace différencié : relations sociales et transactions immobilières, Montreal (moins West-Island), 2000.

Just over half of all buyers (51.3%) visited the neighbourhoods themselves, while 45% had previous experience in the real estate market. Some buyers searched for information in newspapers and in trade publications (35%), and others asked friends and family for

information (23.8%). Internet research—a relatively new research tool at the time the study was conducted in the early 2000s—accounts for 8.8% of the strategies used for finding real estate. This figure has probably doubled or tripled since then.

To sum up, buyers use many means to find the property that best meets their needs. The means they choose—whether formal or informal—depend on their knowledge of the area and on family or social networks.

ACTIVATING THE RESIDENTIAL NETWORK IN THE COMMUNITY

In order to understand the factors behind the possible approaches to finding housing, one has to closely examine the dynamics between the various players in a real estate transaction. In our field study with real estate agents and their clients from various ethnic groups—immigrants, non immigrants, men and women (Paré, 2001, 1998)—we discovered that some visible minority immigrants have limited access to housing:

> *[Translation]*
> *Even without children, it is difficult to find housing. Sixty percent of us became home owners because we could not find decent housing.... Most Haitian families have no choice in the matter ... we are forced to become homeowners.* Interview with real estate clients, Subject 7, April 27, 2000.

The scenario that stood out most in our study was that of a father who was having considerable problems finding a home for his family in Montreal. This prompted us to focus on the difficulties Haitians face when looking for rental housing and to examine their subsequent access to residential property.

As pointed out by Ledoyen (2001), many immigrants who face considerable discrimination because of the colour of their skin or their family status are forced to consider residential real estate in order to avoid the problems frequently encountered by members of their group in the rental market.[7]

In the Rivière des Prairies study, we identified cases of exclusion from the rental market. Below is an example that demonstrates the impossibility of finding rental housing in Montreal North and the consequent decision to purchase real estate in Rivière des Prairies:[8]

> *[Translation]*
> *... I have four children, and I've lived in Montreal North before.... There are many of landlords who don't want to rent out their apartments to people who have a lot of children.* Interviews with buyers of Haitian origin in the Rivière-des-Prairies area, Subject 3, 2001.

> *[Translation]*
> *...when you have children, it is very difficult ... to find housing. There are some landlords who, without saying so outright... never call you back.* Interviews with buyers of Haitian origin in the Rivière-des-Prairies area, Subject 6, 2001.

Based on the findings from the Rivière-des-Prairies interviews, buyers of Haitian origin choose this neighbourhood for multiple reasons. Figure 1 lists the different reasons cited.

The reasons most often cited include proximity to work, the presence of family, proximity to Montreal North (where the family network and the ethnic community are usually located), being on the Island of Montreal (to avoid having to use the bridges during rush hour), beautiful homes, the presence of the ethnic community, lower taxes than in other areas, the quiet neighbourhood, the advantages that exist outside of Laval, and the troubling presence of street gangs in Montreal North.

For the reasons cited during the interviews, buyers adopt a variety of strategies in purchasing property based on existing networks within the ethnic community or elsewhere.

Figure 2 shows the extent to which buyers used the services of a real estate agent to find a residential property. Over half of the buyers said that they used an agent or a friend who was an agent. Others reported using friends, family members and neighbourhood visits in their search for and purchase of property in Rivière des Prairies. Consequently, the real estate agent is an important player in the purchase of real estate.

Besides limited access to the real estate market in Anjou, St-Léonard and Montreal North, other difficulties—including access to financing—emerged as important factors in the choice of neighbourhood for Haitians who bought homes in the early 2000s. Because buyers now have access to pre authorized mortgages, they can demonstrate to the vendor (or to the vendor's real estate agent) in the early stages of the transaction that financing has been authorized, thereby eliminating the condition of obtaining financing as a potential obstacle.

Real estate prices in Rivière des Prairies are generally lower than elsewhere in the east end of Montreal, which benefits first time buyers. Its proximity to the boroughs of Montreal North, Anjou and Saint Léonard—the usual settlement areas for the Haitian community in Montreal—also makes Rivière des Prairies an attractive neighbourhood for Haitians. The choice of Rivière des Prairies is intrinsically related to pre existing family and social networks, but it is also in keeping with a suburban lifestyle. The pavilion style of residential construction that

FIGURE 1: Reasons Haitian home buyers chose Rivière-des-Prairies, 2001[9]

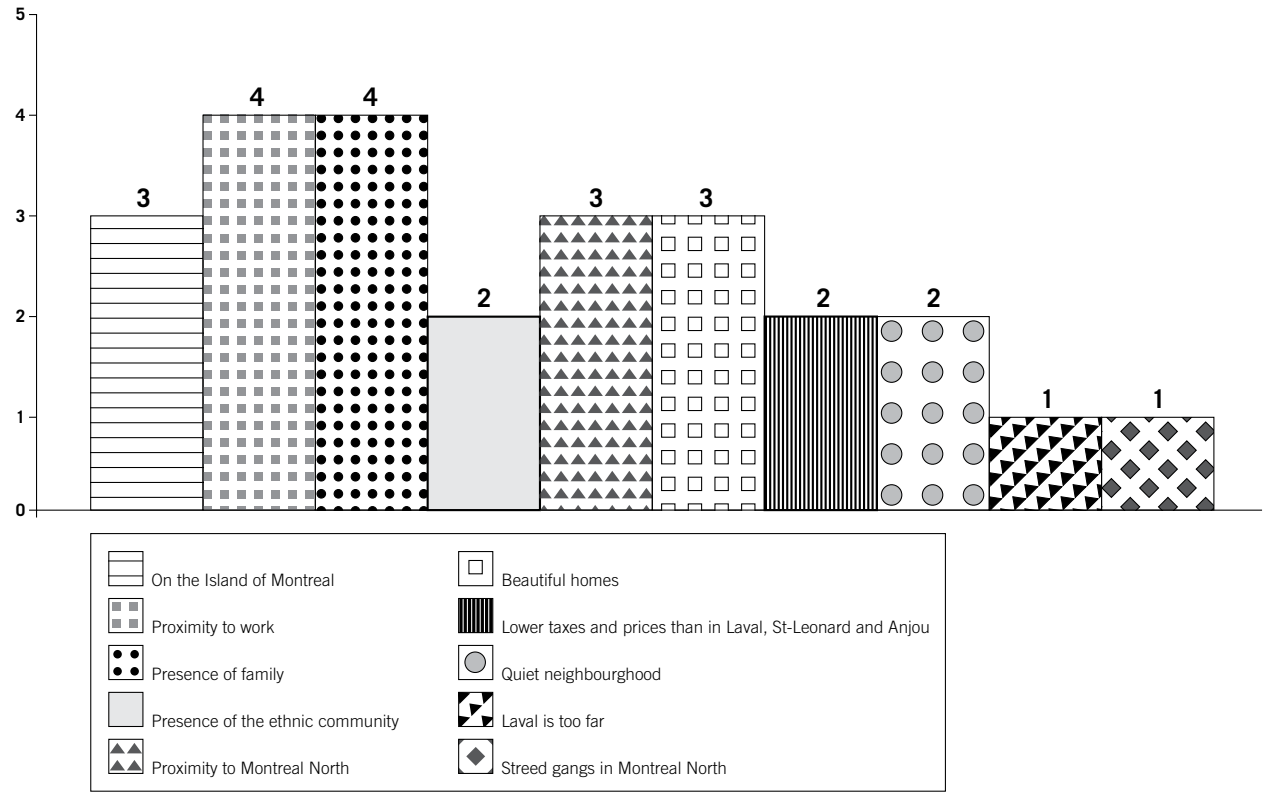
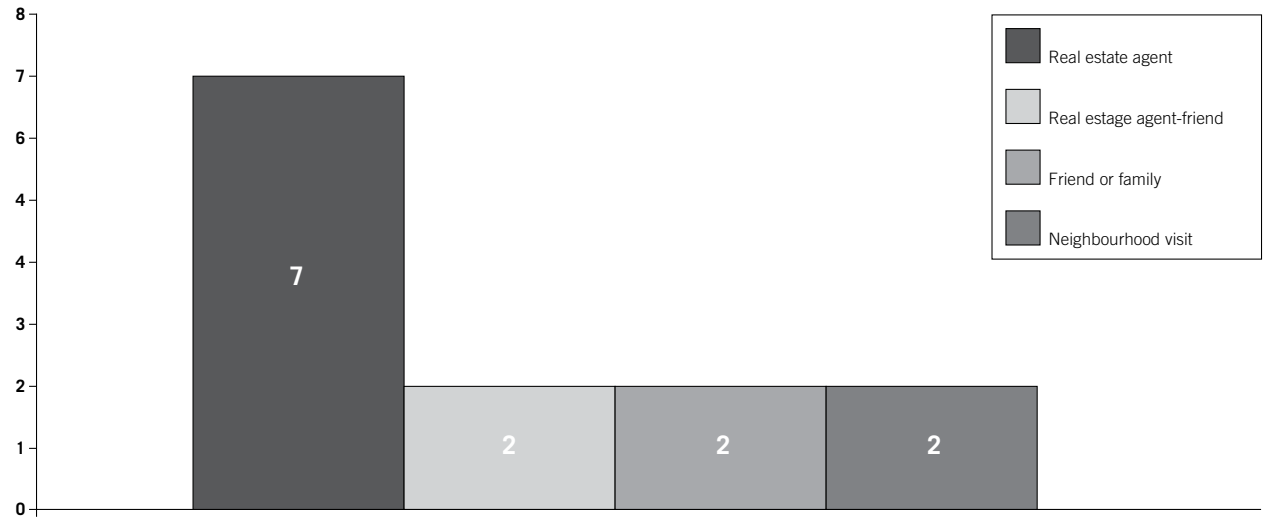


FIGURE 2: Use of realtor services by buyers of Haitian origin, Rivière des Prairies, 2001[10]



was popular in the 1980s creates a peaceful and verdant environment, exactly what young Haitian families are looking for.

AVENUES FOR FURTHER RESEARCH AND CONSIDERATION

The existence of ethnic residential segregation in Montreal is often questioned, because large ghettos like those in certain parts of New York, Chicago and Washington do not exist here. The geographical separation of the various groups might not be as pronounced as it is in other contexts, but the findings from 2001 that Apparicio et al. (2007) analysed compel us once again to consider the situation in Montreal. The evolution of various segregation indicators, such as those traditionally measured by Massey and Denton (1988), should be looked at in order to establish the scope of the changes that have taken place since the 2001 Census.

The abundance of ethnically diverse communities contributes to the rich diversity that makes Montreal such a wonderful city (Paré, Frohn and Laurin, 2002; Ley and Germain, 2000). However, as we have seen, residential settlement patterns are not arbitrary. It is important to understand why immigrants settle where they do and to understand the factors at play in each ethnic community.

More research is also needed on immigrants' settlement choices: are they places of transition, long term homes, or simply residential choices that meet the household's short term needs? To shed light on those important questions, more qualitative research (which would include a quantitative component) is needed in order to better understand the parameters that come into play in the residential settlement decisions of immigrants and various ethnic groups in Montreal.

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NOTES

[1] Philanthropist Jane Addams helped set up the first settlement house in one of downtown Chicago's overcrowded immigrant neighbourhoods in 1889. Her field work was part of the Chicago School, a new sociological approach that has since witnessed resurgence, particularly in urban studies.

[2] Here "minority groups" is defined based on the political power it holds in society. It is a sociological definition of the term.

[3] "Le facteur ethnique dans la production de l'espace différencié: relations sociales et transactions immobilières, Montreal (moins West-Island), 2000." The different percentages represent multiple answers.

[4] Data was compiled so as to account for multiple answers; therefore, the percentages in the columns do not necessarily total 100.

[5] In his work *Économie et Sociétés*, Weber (1925) presents this interpersonal relationship within the social relationship.

[6] Data was compiled so as to account for multiple answers; therefore, the percentages in the columns do not necessarily total 100.

[7] Alberte Ledoyen (2001) amply demonstrated the difficulties encountered by families of Haitian origin when looking for rental properties. Owners of small multiple family buildings clearly discriminated against families of Haitian origin.

[8] For example, the housing market in Rivière des Prairies is generally more accessible because housing prices are lower than in Montreal North.

[9] From the presentation at the Symposium for Domain 6 CIMQ-IM, *Filières résidentielles et choix de quartier des immigrants*, November 21, 2008. Multiple answers were accounted for in this figure.

[10] From the presentation at the Symposium for Domain 6 CIMQ-IM, *Filières résidentielles et choix de quartier des immigrants* [Immigrants' realty networks and neighbourhood choices], November 21, 2008.

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