

INPUT

LAND AND REAL ESTATE
ISSUES IN BRITISH COLUMBIA



Immigration and Real Estate

INPUT

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Editor-in-Chief / Executive Officer

Brenda Southam, CAE

Managing Editor / Production

Uncover Editorial + Design uncovereditorial.ca

Advertising

REIBC

Printing

Initial Print & Copy Center initialprint.com

Submissions and ideas, contact:

Brenda Southam

Tel: 604-685-3702 ext. 104 Toll-free: 1-800-667-2166

Fax: 604-685-1026 Email: info@reibc.org

Return undeliverable Canadian addresses to:

REIBC

1750-355 Burrard Street

Vancouver, BC V6C 2G8

View online: reibc.org

PRESIDENT'S MESSAGE



**KEITH MACLEAN-
TALBOT, RI**
 REIBC PRESIDENT

Welcome to this edition of *Input*, my last as President of the Board of Governors. I am immensely thankful for the opportunity to work with my fellow Board members and REIBC Staff to promote the Real Estate Institute of BC and its members.

Over the six years that I have been on the Board, tremendous effort has gone into pivoting our strategy to support our members and our communities in an ever-changing environment. I am extremely proud of the work REIBC has done to support Reconciliation with Indigenous Peoples, provide fact-based research to the industry, and reinforce our commitment to diversity, inclusion, and equality. Over the last year, REIBC has reached a growing number of RI members with a great variety of relevant content, including the topics just mentioned, through webinars and our ProSeries videos.

As I write this, the Board is preparing for our annual governance training and strategic planning session. As evident from the many topics covered in these *Input* magazines, the Board must always strive to maintain an agile approach to ensure REIBC's strategy adapts to the social, economic, and political shifts that are ever-present. Looking ahead, I am confident that REIBC and its members are well positioned for long-term success.

I would like to take this opportunity to thank the Board of Governors (past and present) and REIBC staff for their support and dedication. I have found it extremely rewarding to help shape REIBC's direction and meet so many talented RIs along this journey. It has been a privilege and a pleasure to be part of the Board and I encourage all our members to look for opportunities to champion REIBC's goals.



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FROM THE EO'S DESK



BRENDA SOUTHAM
EXECUTIVE OFFICER
AND EDITOR-IN-CHIEF

As I write this, we finally have summer descending upon us. Seems like it took an awfully long time for it to decide to be summer, although here we are! Now, in this Summer 2022 edition of *Input*, we look into the topic of immigration.

A Nominee member writes about his experience of coming to Canada and the process he is going through to gain resident status and employment. It's not as straightforward as one may think, though he has made it through and I am pleased to report that he is now working in the real estate industry.

We learn that the majority of Canada's immigration target number reflects people who are already in the country. This might be a surprise to those of us who don't follow immigration closely. And as we read on about immigration and BC's economy, we find that more housing will still be needed and no one is exactly sure where it might come from.

Some cities are writing policies and looking at their systems to ensure diversity and resilience. The article from City of Kelowna looks at housing, transportation, climate, and what cities of the future could look like.

Our Ask a Lawyer article discusses temporary foreign workers and housing inside the immigration system—who is responsible for their welfare?

REIBC looks at six other professional organizations (and ourselves!) for what their accreditation policies and processes look like for immigrants and interprovincial migrants.

In this edition we also recognize our members who are celebrating quinquennial anniversaries with REIBC. We congratulate them for their dedication to professionalism and integrity. The Institute is what it is because of our members.

Have a great summer, enjoy the sunshine, and we'll be back in the fall with more topics of interest. Thanks, everyone, for your contributions.



ABOUT

Input was established in 1976. It ran at 12 pages and stayed that size for a long time. It was more like a newsletter then: when something new happened in the real estate industry, one of our RIs wrote about it, but the publication didn't cover much industry information otherwise.

Many years later, *Input* runs at an average of 48 pages, sometimes a bit bigger or smaller, and our authors hail from around the globe. Our focus is on keeping readers informed with all aspects of the industry, particularly hot topics.

REIBC delivers *Input* to 4,000 people or organizations within the real estate industry.

Who receives *Input*?

- REIBC members
- REIBC subscribers
- PIBC members
- BC Notaries
- PAMA – Professional Association of Managing Agents
- SPA-BC – Strata Property Agents of BC
- Government ministries
- Real estate boards

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Please let us know your ideas for upcoming issues and how you like the magazine—and check out our Facebook and Twitter pages for up-to-the-minute information on REIBC activities.

reibc.org
info@reibc.org

CONTRIBUTORS



Andrew Ramlo is the vice president of Advisory Services for rennie, where he leads the consulting team in providing analytical and strategic support for real estate developers, investors, retailers, local and provincial governments, Crown corporations, and public agencies. Ramlo has researched, written, and presented extensively on topics ranging from shifting demographics and consumer behaviour to regional development and local community planning. In his ongoing role as the executive director of the non-profit Urban Futures Institute, over the past two decades he has conducted publicly available research on topics ranging from labour force change and human resource management to aging populations and community change. He holds a BA in Urban and Economic Geography and an MA from UBC's School of Community and Regional Planning. Ramlo is a past president of the Planning Institute of BC, is a member of the Canadian Institute of Planners, and has taught courses at UBC, SFU, and BCIT. rennie.com

Danielle Noble is the department manager of Policy and Planning for the City of Kelowna. She is an urban planner passionate about creating places where people flourish, and in her current capacity she shares her vision for cities of the future and her passion for walkable, healthy, and connected communities that enhance public life. Over the past fifteen years, Noble has advanced policy direction on commencing a Healthy City Strategy, Climate Action Plan update, 2040 OCP, and various strategies for revitalizing neighborhoods. Her planning practice is characterized by an emphasis on collaborations across sectors and advancing the built environment to improve health, equity, and connectedness for communities. Noble has an honours degree in Science from UBC and a master's degree in Environmental Studies, Planning, from Wilfred Laurier University. kelowna.ca



Richard Kurland is a policy analyst and lawyer with Kurland Tobe, a national law office with offices in Vancouver and Montreal. He is a member of the Law Society of BC and Barreau du Québec. Kurland provides policy assistance to various governments, foreign and domestic, and he has been a special advisor to the Office of the Auditor General (International Affairs and Immigration). He is also the editor-in-chief of Lexbase, Canada's largest immigration and policy publication, and provides regular assistance to investigative journalist teams. In 2017, Kurland was awarded a Senate of Canada Medal for "dedication to streamlining and improving our national immigration system and for commitment to providing affordable service to vulnerable immigrant and refugee populations; in recognition of valuable service to the nation." canimmigrate.com

Aleksey Nekhoroshev started his real estate career in 2006 as a commercial real estate broker at a local agency in Moscow, and soon moved to a commercial real estate consultant position at Colliers International (Russia). His experience in Russia includes project management for Vi Holding (a Moscow-based international investment and development company), office premises redesign in the company's head office, redevelopment concept for a retail mall, and consulting on facility management services tender for the Russian Ministry of Sports' (national hockey team's) sport centre. Now in BC, Nekhoroshev has joined Central Walk—a fast-growing retail asset and property management company—as a leasing coordinator at Tsawwassen Mills retail mall. He strives to apply his experience, skills and competencies achieved in the Russian market in favor of his new employer. He is a graduate of Moscow State Industrial University and BCIT.



John McLachlan, RI, LLB, is a lawyer at Lex Pacifica Law Corporation in Vancouver. His practice is focused on civil litigation with an emphasis on real property matters. McLachlan has appeared as counsel before the British Columbia Court of Appeal, the Supreme Court of British Columbia, the Provincial Court of British Columbia, the Federal Court, and various Administrative Tribunals. lexpacificacom



Nicole K. Wong, JD, is an associate at Lex Pacifica and advises clients in a wide range of commercial disputes. She was called to the Bar in British Columbia in 2020 after completing her articles at Lex Pacifica. Nicole received her Juris Doctor from the Peter A. Allard School of Law at UBC in 2019. Prior to attending law school, she completed her Bachelor of Science at UBC. lexpacificacom

IMMIGRATION POLICY AND BC'S ECONOMY

Andrew Ramlo

Back in 2006, I wrote a research report called *A Perfect Storm: Sustaining Canada's Economy During Our Next Demographic Transformation*. At the time, federal immigration policy was targeting roughly 250,000 immigrants per year to Canada. Using this target, our demographic and labour models showed that growth in Canada's labour force would fall to below 0.5% per annum and pose significant challenges for the Canadian economy to expand and, by extension, fund the broad range of social spending programs that we have become accustomed to.

Why was this the case? The transformation would be driven by the post-World War II boom generation—the third of the Canadian population who were born between 1946 and 1965—beginning to age into retirement. This would represent Canada's third great demographic transition (the first being the birth of the boom and the second being when they entered the labour force and started families). We dubbed this Canada's silver century.

To put some context to this demographic shift, in 1971 there were about 6.6 people of working age (19 to 64) per senior (aged 65 and better) in Canada. By 1991, that number had fallen to 5.3, and today it is in the range of 3.4. At 250,000 immigrants per year, our modelling showed that it would fall to 2.3 by 2036.

With that as background, what has and has not changed since 2006?



ECONOMIC CHALLENGES

Based on this modelling, it was clear that in order to see the Canadian economy expand and support our broad range of social services, three things would need to change: We would need to see a continued increase in labour force participation, the Canadian population would need to grow significantly (specifically in the younger cohorts), and we would need significant gains in productivity.

On the labour-force-participation side of things, while we fall slightly below the peaks seen in the early 2000s, we are largely back to where we were pre-pandemic with about 65.5% of Canadians active in the labour force. There are certainly opportunities to increase participation back to historical peaks, and most of this will come from better engaging with under-represented groups in the labour force, including Indigenous people, people with disabilities, recent immigrants, and others. But though positive and important, increasing participation from



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these groups will not significantly move the dial with respect to the overall scale of Canada's labour force.

Given the cardinal demographic rule that just about everyone gets older every year, Canada has continued to march into its silver century. By 2021, at age 75, the leading edge of the post-War baby boom had aged well into retirement, while the tail end of the boom (those born around 1965) were celebrating their 56th birthdays. The release of the 2021 Census data showed that almost one in four people of working age in Canada were between the ages of 55 and 64 and could potentially retire in the next decade. Further to this, the 2021 Census showed that, in the face of overall population growth of 5% over the past five years, the population under the age of 19 grew by only 2%.

On the productivity front, over the past decade we have managed to eek less than 1.0% growth annually in labour productivity in Canada which, depending on how its

measured, continues to fall below our US counterparts and many other OECD countries.

In a nutshell, there has not been a lot of change on any of these three fronts since 2006.

INCREASING IMMIGRATION TARGETS

What has changed, and changed significantly, is immigration policy. Beginning in 2017, we have seen a series of policy changes that have moved federal immigration targets upwards. The first changes in 2017 were to target 310,000 immigrants in 2018, 330,000 in 2019, and 340,000 in 2020, and then in 2018 a target of 350,000 was set for 2021. Due to COVID-19 and global lockdowns, the recent targets were not achieved, with Canada welcoming a total of 184,000 immigrants in 2020. As a result, in the fall of 2021 the targets were again increased, to 401,000 in 2021, 411,000 in 2022, and 421,000 in 2023. This revision was in large part

to compensate for the shortfall experienced during the pandemic.

This past February, the federal government released a new Immigration Levels Plan that again revised targets upwards, with the goal of admitting 431,000 permanent residents in 2022 and almost 450,000 in each of the following two years. This would move Canada's annual immigration rate up to 1.1% of population annually. Achieving this would represent the highest immigration rate among our G7 counterparts, and it means that over the next three years we should expect to welcome more than 1.3 million new immigrants as permanent residents to Canada.

So what are the implications of these changes for BC? Historically, we have seen an average of 15% of Canadian immigrants head west, with the past decade seeing about 40,000 new permanent residents calling BC home each year. With only about 13% of the national population residing in BC, we punch a bit above our weight on the immigration front. Achieving the new immigration targets could see this number move above 70,000 people annually over the next three years, higher than what we have seen historically both in terms of absolute numbers and as a share of our provincial population.

INTERPROVINCIAL MIGRATION

With that said, it is important to recognize that it is not just immigration that has been driving BC's population growth. The most recent interprovincial migration data also show a significant shift westward in domestic migration patterns, with the number of people moving to BC from other provinces also at historical peaks. In 2021, BC welcomed more than 33,600 net interprovincial migrants, almost two and a half times the average flow that has been seen over the past decade.

Combined, peaks in both international and domestic migration resulted in BC breaking a record for the number of people moving to the province last year, with more than 100,000 net migrants being the highest annual total in more than 60 years. As they are in Vancouver (which grew by 5% between 2016 and 2021), Vernon (11%), Whistler (19%), and White Rock (10%), to name a few, the implications of this population growth are being felt throughout many communities in BC.

MORE JOB OPENINGS

In looking forward, along with higher migration numbers characterizing the next couple of years, the provincial

Labour Market Outlook expects more than one million net new jobs to open up in the province over the next decade. Of these million positions, almost 370,000 (37%) are expected to be net new jobs created in the province, while 63% will be positions that open up simply to replace the aging, retirement, and ultimate attrition of our existing workforce.

Some of the most significant openings are expected to be in the healthcare sector, with nursing and related occupations being at the top of the list with almost 40,000 job openings. Towards the top of the list are a host of occupations in the retail sector, ranging from salespersons (+24,000 positions) to managers in retail and wholesale trade (+20,000).

In terms of fulfilling those positions, the Labour Market Outlook expects immigration to directly fill roughly a third of the openings, with a further 8% coming from interprovincial migration. A slightly larger share (47%) is expected to come from young people already in the province starting out on their career workpaths.

HOUSING STILL NEEDED

While our expanding population and labour force will be positive in supporting economic growth in the province, it will also come with some challenges. Perhaps most notably will be how and where we accommodate the flow of migrants into the province, as well as the housing needs of existing residents (yes, the kids will eventually get out of the house!).

Accounting for the revised immigration targets and higher levels of domestic migration, our models show that in order to accommodate population growth and change we will require upwards of 44,000 net new homes to be built in the province each and every year over the next decade. This would be like adding another Nanaimo to the province each year for the next 10 years. While significant in terms of scale, this will not address existing issues of housing availability and affordability that many communities are already experiencing.

From homes to work, daycare to eldercare, and the infrastructure that ties it all together, the above data show that we may just be entering an era of community building within the province that we have not seen in generations.

MEMBER PROFILE

DEVIN KANHAI, RI

**EXECUTIVE DIRECTOR,
LICENSING EDUCATION
UBC SAUDER REAL ESTATE
DIVISION**

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∨

"Most people who know me professionally assume that I'm the typical (boring) lawyer-type, but I was quite a daredevil in my younger years," says Devin Kanhai. "I spent a lot of time on a BMX bike and rode all sorts of skateboards and surfboards growing up."

Devin's interest in physical activity and structured training found him working as a gymnastics coach in high school and university, and the experience helped to set him on his current path. "While this might not seem like a job that is related to my current career, coaching gymnastics solidified my interest in teaching and helping people acquire knowledge and skills," says Devin. "That interest was a major reason for leaving private practice as a lawyer to join the Real Estate Division, and I continue to draw from my experiences as a coach in my current role."

As the executive director, Devin oversees the Licensing Education unit at the UBC Sauder Real Estate Division. The position has him working with provincial real estate regulators to administer pre-licensing and mandatory continuing education programs. The unit also partners with real estate and mortgage broker associations to provide continuing education programs for their members.

"I get to combine and apply my interests in law, education, and business to create



Provided by Devin Kanhai.

educational programs that help real estate professionals do their best work," says Devin, describing what he enjoys about his role. "I get to work with an incredible team of individuals who challenge, inspire, and motivate me to do my best work."

His current position at Sauder is Devin's greatest professional achievement to date, the culmination of 10 years of hard work in the Real Estate Division.

"As someone newer to a major leadership role, I'm focused on being an effective leader and creating a diverse workplace where people feel empowered to do their best," says Devin. "This is especially challenging as we progress through the pandemic and a lot of questions have arisen on how work should be done, how culture should be established or maintained, and how to motivate people."

His own motivation comes from his family. "I'm finding so much joy and satisfaction in seeing my sons grow up," says Devin, "and despite the fact that they are still quite young, they inspire me every single day."

With his family, Devin organizes Christmas hampers among his family-and-friend circle for the disadvantaged families of the elementary school where his wife teaches. "Now that we have two young children, we think this work is really important because it exposes our kids to the culture and spirit of giving and helping out."

RETROFITTING CITIES FOR DIVERSITY AND RESILIENCE

Danielle Noble





Waterfront on Canada Day. City of Kelowna

More than half the world's population resides in urban areas, and cities continue to attract people in search of a better quality of life and greater job prospects and services. At a local level, cities address the immediate needs of migrants and respond to a number of challenges brought on by integration. Indeed, many cities welcoming migrants show that well-managed migration can be an asset for economies and societies, particularly in the long term. However, the recent waves of migration have dramatically changed the urban landscape of Canada's metropolitan regions and these changes have presented both challenges and opportunities to local municipalities. It has also left certain local governments questioning how best to deliver services and social and physical infrastructure to facilitate and support immigrant settlement.

In 1998, geographers Ruth Fincher and Jane Jacobs presented the argument that we live in "cities of difference." Decades later, this sentiment holds truer than ever. Canadian cities are cities of difference in that they are home to individuals with diverse identities from race, ethnicity, culture, gender, class, stage in the life cycle, and sexual orientation (among others). Canadian cities have always been made up of individuals that are distinct and different; however, increasing numbers of racial and ethnic minorities are being drawn to Canadian urban centres. In 2016, 7.67 million Canadians (22% of Canada's total population) identified themselves as members of a visible minority group.¹

To understand the causes and impacts of migration, Table 1 (next page) succinctly summarizes the factors.

If we narrow our focus to the ecological causes, we know that the world around us is witnessing rising tides, seasonal flooding, wildfire, and other extreme weather events, and many Canadian coasts and cities are needing to adapt and change to these conditions. People living in these vulnerable areas will continue to assess their risk tolerance and consider relocating to other areas with less climate exposure. Human mobility, as it relates to climate change, can be categorized as either displacement, migration, or planned relocation.

So, what does this mean for planners and their role in city building? Planning in a multicultural region means that regardless of it being an issue, multiculturalism must be part of the context. Questions that must be addressed include: How can the acute and long-term housing crisis be solved? How can the public realm be designed and customized to meet the diverse demographics of the residents? How can transportation, places of worship, public gathering spaces, and equity-based approaches to community engagement be delivered in a way that supports inclusive community building while limiting sprawl and ensuring the community is resilient to future challenges?






Causes of Migration		Impact on Area of Destination		 Social Inclusion & Integrated Community Development Ethnic segregation of diverse cultures Cities with culturally diverse immigrants are not involved in local development planning that could enhance immigrants' capacity as development actors and create a sense of belonging in the community. A segregated society feeds xenophobic behaviour with a high degree of social tension and mutual distrust. Host countries need to facilitate migrants' contribution to the cultural, civic and economic development of society through inclusive and integrated policies.
Push factors (Compel people to migrate)	Pull factors (Attract people to migrate)	Positive	Negative	
<ul style="list-style-type: none"> Economic <ul style="list-style-type: none"> Unemployment Rural poverty Unsustainable livelihood Sociopolitical <ul style="list-style-type: none"> Political instability Safety & security Conflicts or threats Slavery or bonded labour Inadequate/limited urban services & infrastructure Ecological <ul style="list-style-type: none"> Climate change Crop failure/food scarcity 	<ul style="list-style-type: none"> Economic <ul style="list-style-type: none"> Job opportunities Wealth prospects Industrial innovation Specialized education Sociopolitical <ul style="list-style-type: none"> Family reunification Freedom Integration & social cohesion Food security Affordable & accessible urban services Ecological <ul style="list-style-type: none"> Abundance of natural resources Favourable climate 	<ul style="list-style-type: none"> Economic <ul style="list-style-type: none"> Cheap & surplus labour Closes gaps in skills Social <ul style="list-style-type: none"> Multi-ethnic society & increased tolerance New services from country of origin Political <ul style="list-style-type: none"> Push for inclusive policy-making Integrated development 	<ul style="list-style-type: none"> Economic <ul style="list-style-type: none"> Increase in remittances leading to – Native unemployment in case local consumption decreases Increased capital and risk constraints on local production with reduced investments Social <ul style="list-style-type: none"> Urban services & social infrastructure under stress Xenophobia Cultural dilution Political <ul style="list-style-type: none"> Stricter immigration norms 	
 Housing Availability & affordability of land and housing units Housing consumption of migrants burdens the land and housing markets for citizens. A housing policy therefore must be cognizant of how migrant housing can make a city an attractive, competitive and sustainable place to locate in.	 Utilities Higher resource consumption & need for improved services Migration entails challenges providing utilities and services efficiently, such as power, telecommunications, clean water and sanitation. Cities would have to tend to higher per-capita energy and emissions footprints, improving water supply for sustainable development.	 Transport City congestion & population distribution Transportation infrastructure, roads and trunk infrastructure of a city directly impact regional population density, and affect overall population distribution and congestion in the city. This, in turn, plays a pivotal role in integrating the diverse cultural and ethnic population of the city.	 Health & Education Redirection of public funds for adequate health & educational facilities A growing migrant population would require large investments in social infrastructure and divert resources from directly productive assets. Limited resources make it difficult to provide education and healthcare to the entire population, affecting the quality of these services.	

Table 1, from World Economic Forum report *Migration and Its Impact on Cities*, 2017.

HOUSING

To begin, BC has become a hotspot destination of many newcomers and a place of investment. Migration (alongside immigration) has a profound impact on the physical and social character of communities and invites myriad unanticipated consequences. Perhaps most profound and at the forefront is the housing crisis, in which housing unaffordability is at an all-time peak. The ability for cities to deliver a healthy spectrum of housing form and tenure that meets residents of all ages and abilities is an insurmountable challenge and is forcing local governments (in tandem with all levels of government) to examine how to quickly pivot in terms of upstream policy development, but also in terms of onboarding a more diverse and attainable housing supply.

The lack of adequate and affordable housing for migrants puts in motion many other challenges. As identified in *Opening Doors*, the final report of the BC Expert Panel, five main calls to action could increase the supply and affordability of housing in BC. The first call to action was to create a planning framework that proactively encourages housing. The authors explain:

In other words, the rules of the game governing how much housing gets built, where it gets built, and how quickly, must be updated. Provincial and local governments must better estimate and anticipate how many homes are needed to house a growing population with diverse needs. They must also clarify and speed up approval processes for the planning and construction of homes. All orders of government invest in growth-related infrastructure too, and these investments are more efficient and equitable when serving the most households possible, rather than a privileged few.²

This translates into local governments updating their official community plans (OCPs), which guide how entire communities are expected to grow over a 20-year time horizon. OCPs have a critical role to play by leveraging growth to make communities more resilient and inclusive and to enhance the quality of life for current and future citizens. Of interest, an OCP can have a very strong relationship to onboarding a wider variety of housing types—and not just single-family homes or small apartments. This housing focus can include new rental options and protection of existing rental stock, the missing middle (such as duplexes, triplexes, rowhomes, courtyard apartments), and other forms of highly desirable infill housing.



Housing for all. *City of Kelowna*

Through land-use decisions, capital investments, and community partnerships, OCPs act as a framework to guide growth and development over the next 20 years so that the aspirational city vision can be reflected in everyday decision making and positively contribute to the full spectrum of housing form and tenure for all.

TRANSPORTATION AND PUBLIC REALM

How cities plan their transportation systems can be a precarious balance across what modes residents are currently using and what future modes need to be promoted to advance more sustainable transportation. The role of transportation planning and its shared relationship with public spaces will need to be shaped by our changing demographic needs and the diversity of our future residents. It is known that in typical transportation markets around the world, migrants are over-represented in public transportation mode shares.³ This can be attributed to migrants' choices to live in areas that have proximity to public transportation systems, reinforcing their desire to choose denser living and work opportunities. This preference can catalyze local residents to adopt similar lifestyle and transportation preferences, which can have innumerable benefits to a city overall and advance many

objectives of a net-zero carbon community by virtue of land and transportation investments working in tandem. The future impact of migration on transportation systems remains uncertain, but what is certain is the pace of technological and societal change which will transform the ways we live, move, shop, and communicate.

PUBLIC ENGAGEMENT AND EQUITY

Planners are increasingly being called upon to respond to the changing demography of the city and to lead public engagement programs that are inclusive of people on the basis of their ethnicity, gender, age, ability, and income.

There is a new understanding that planners play an important role in managing culturally diverse cities and advancing equity. What this actually looks like in practice, however, varies from municipality to municipality. Some suggest that planners must act as advocates for those underrepresented in the process and policies, and as such make decisions that counter the increasingly unequal urban environment. It is argued that planning outcomes will be more equitable if marginalized groups have a stronger role.



A local community celebration. *City of Kelowna*

As highlighted by many emerging authors in the field of equity, the practice of planning has been struggling to keep up with the increasing diversity of the city. More specifically, planning processes and outcomes are not reflective of the communities being served, because there is an underlying assumption that all residents and stakeholders are equally able to participate in the types of planning activities offered to them. Therefore, local governments are needing to re-evaluate their current engagement processes and the subsequent outcomes of those processes to move from an equality-based approach to an equity-based approach.

CLIMATE MIGRATION AND HUMAN MOBILITY

Lastly, as climate change impacts are increasingly imposing shocks and stressors for many communities across

local and international scales, there are two notable trends.

First, people are migrating from climate risk areas (such as where sea levels are rising and/or where fire hazards pose high threat). This climate-induced migration can be considered a form of adaptation, whether it is forced or voluntary. However, this type of migration can have numerous unintended outcomes—social, economic, environmental—on the communities that may not have anticipated or planned for such an influx of new residents.

Second, cities must address climate risks for people that have moved into their communities and examine how to serve these new residents that may come with their own unique factors and vulnerabilities. Climate equity is now

in sharp focus, as climate hazards can have an outsized impact on lower-income and/or vulnerable population groups. As a result, cities will need to proactively engage their communities to examine various policy responses, including those of housing, transportation, public realm, and engagement as discussed above, that can prepare to absorb displaced people. This in turn can advance many other objectives. For example, as cities take more concerted climate adaptation efforts, this can serve a multitude of other objectives such as: multi-use pathways performing double duty as transportation corridors and flood relief; and nature-based or “green” adaptation solutions that embed vegetation to reduce heat, drought and flood risk, and help improve air quality, environmental conservation, and GHG reduction.

CITIES ARE THE FUTURE

Cities are the epicenters of innovative solutions to ensure that migrants can maximize their contributions to the economic and social fabric of communities. At this time when change is unfolding at a rapid pace, cities have an opportunity to realize the potential of migrants alongside the solutions that can be employed to futureproof themselves to address challenges of affordable housing, public spaces, transportation, and public engagement as well as social integration and inclusion.

Some of the cities that were once cities of transit have become cities of destination, which has implications for policy and resources. The policies that cities adopt to manage migration will have a huge impact on their overall economic growth and development. If properly managed, migration stands to benefit all. For cities to stay relevant, they must transform collectively and take responsibility for an intergenerational process that ensures they are equipped and agile enough to embrace their changing social fabric. The future of cities really lies in the capacity to rethink, redesign, and embed innovative solutions for resilient communities at both human and built environment scales.

Sources

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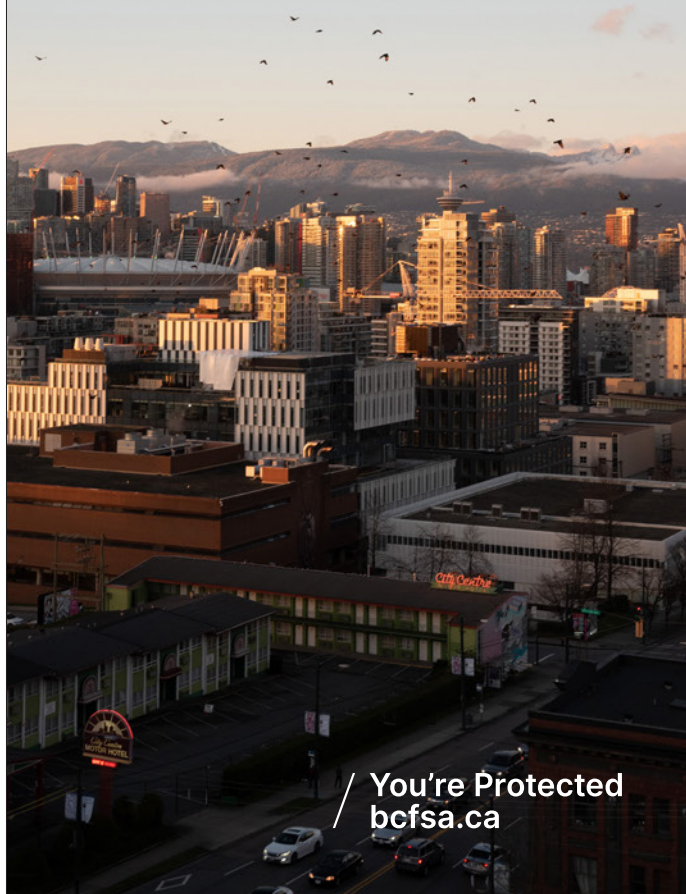


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ORGANIZATION PROFILE

IMMIGRANT EMPLOYMENT COUNCIL OF BC

Patrick MacKenzie, CEO



The “Canadian Dream” has long attracted migrants with a vision of safety, peace, and opportunity. From 2016 to 2021, Canada welcomed approximately 1.4 million new immigrants into our communities. Not just an exercise in nation-building, immigration is a driver of the Canadian economy. Immigrants bring with them the capital, talent, and innovation necessary to fuel growth and prosperity. To this end, Canada has announced plans to welcome over 1.3 million more new permanent residents between 2022 and 2024. But what does this mean as we emerge from the pandemic, face the uncertainties that come with a war in Europe, and policymakers struggle with inflationary pressures?

ECONOMY AND HOUSING

Canada currently under-uses the talents skilled immigrants bring to this country. Estimates by the Royal Bank of Canada have shown that this devaluing of immigrant talent can cost Canada upwards of \$30 billion per year—more than 2% of our GDP. As Canada struggles to restart the economy, we can afford to neither waste this talent nor the economic activity it could generate. The reasons behind this devaluing are well known. For more than 50 years, employers and immigrants alike have cited insufficient language skills, non-recognition of foreign credentials, and a lack of Canadian experience as the major barriers to full participation in the work force. What’s even more worrying is that immigrants who have come to Canada during past recessions suffered the greatest economic setbacks and did not recover when the economy subsequently picked up.

Despite this chronic underemployment that follows immigrants, they are over-represented in home ownership in Vancouver and have been so for the past three years at least. Of homeowners in Vancouver, 47.5% are immigrants and 50.5% are non-immigrants. This is, however, less extreme than what is seen in Toronto where immigrants own 55.3% of homes and non-immigrants own 44.6%. Furthermore, immigrant-owned homes are consistently worth more than non-immigrant homes. On the low end, the median value of an immigrant’s single property is 1.03 times higher than that of a non-immigrant in Vancouver. On the high end, median value of an

immigrant’s multiple properties in BC is worth 1.46 times as much.

A PRECARIOUS SITUATION

However, despite owning more-expensive homes and at a higher rate than their non-immigrant counterparts, immigrants consistently make less money. The median family income for immigrants in the past three years has remained stubbornly low. Within the Vancouver CMA, the median family income for immigrants is 74.2% that of non-immigrants. Across BC, the number rises to just 88.5%.

A 2017 study further emphasized the economic precarity that immigrants experience. It found that while home ownership is higher among immigrants, more immigrants than non-immigrants spend large portions of their income on their housing. In Vancouver, 26.2% of non-immigrants spend over 30% of their income on housing. Conversely, 36.3% of immigrants who arrived in Vancouver between 1980 and 2011, and 44.8% of immigrants who arrived between 2006 and 2011, spend over 30% of their income on housing. These numbers are further exacerbated when disaggregated into immigration streams: Refugees and economic immigrants are paying upwards of 43% and 50% of their income on housing, respectively.

LOOKING FORWARD

Population growth through immigration alone would dictate that housing pressures, especially in major metropolitan areas, will remain strong, especially given the importance immigrants place on home ownership. However, thoughtful action is needed to avoid exacerbating the economic peril of new immigrants who would enter the housing market. In support of this, organizations like the Immigrant Employment Council of BC are connecting talented newcomers with employers that want to make full use of the skills and experience they bring to our communities. As a country, we need to examine our immigration policies to ensure that our economic immigration programs more faithfully align to what employers need and choose immigrants with the skills employers need today.

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IMMIGRATION AND FOREIGN OWNERSHIP INFLUENCES ON THE HOUSING MARKET

Richard Kurland



flickr/Mike W.

Recently, Canada raised its bold immigration target level of 421,000 by 2023 to 431,000 in 2022 and approximately 450,000 in each of 2024 and 2025. Combined with a post-COVID return of foreign students to Canada, geopolitical events in Europe and Asia, and raw demographics, expect to see increased residential real estate values in BC for the next three years.

Let's unpack this.

CANADA'S IMMIGRANTS

An immigration target level of over 400,000 is a big number, but it means something very different under the new rules. It used to be that immigrants first applied from overseas for their permanent residence status, and then entered Canada with their immigrant visa to begin their new life in Canada by looking for a job and a place to live. That's gone. Today, the overwhelming majority of immigrants are people who are already living here as temporary foreign workers and foreign students.

Today we have a pool-based system. People go online and register an interest in getting permanent residence status, and upon registration, each person receives a "points calculation" that is based on work experience in Canada, education in Canada, age, language scores, and more. Only the highest-scoring people get invited to apply for permanent residence.

The longer a person works in Canada, the more points they get. This means that people who work here for many years typically will have the best chance. And people who receive a post-graduate work permit after a Canadian education typically receive even more points.

Simply put, our system design now favours the people who are already here, living and working in Canada. All we do is change their status in Canada from temporary resident to permanent resident.

HOW DO IMMIGRANTS AFFECT THE HOUSING MARKET?

The system "winners" are young people with a Canadian education and Canadian work experience. The system design is to encourage ever-growing numbers of people to live in Canada temporarily, and to select a small number of those people for permanent residence.

What we see are increasing levels of study-permit holders and work-permit holders. While the target number of immigrants has increased to 431,000, the number of temporary residents has increased to 1.6 million, and the number continues to skyrocket. In 2008, there were about 125,000 study-permit holders and, by 2019, about 828,000 study-permit holders. Total study and work permits were 1,076,523 in 2016 and 1,637,901 in 2019.¹

This translates to an increasing level of demand for housing as more people will have to live in more places. In terms of residential real estate, the increased numbers of study- and work-permit holders come in two groups: They rent or they own. Both groups are key. If they rent, they often act as "mortgage helpers." Or, they "buy" as part of a long-term financial strategy for the overseas family.

FOREIGN CAPITAL

Add geopolitical trends to this demand for real estate. Historically, Canadian residential real estate has been a proven reliable sanctuary for foreign capital.

Current events in Europe and Asia are pushing people to locate safe havens for capital. In Europe, the war in Ukraine is going to drive more people to consider investment options outside Europe. In Asia, China has currency/capital export controls, but Hong Kong does not. (How long can that last?) There will be an increasing demand stemming from these kinds of geopolitical trends over the next three years.

Plus, due to the current Ukraine-Russia conflict, there is a global need to locate alternate suppliers—such as Canada—for wheat, potash, and energy supplies. This will likely result in a higher Canadian dollar relative to other currencies. This may create an additional benefit for foreigners who wisely invested in Canadian residential property. They will get a benefit from the increased value in the property, and a second benefit from the increased value of the Canadian dollar relative to their home country's currency. We saw this when people from Taiwan invested in Vancouver residential property in the 1980s: They profited from the increased value of the property, and again, from the increased value of the Canadian dollar relative to the Taiwanese dollar.

DISCLOSURE OF FOREIGN OWNERSHIP

Another spoiler to watch for may be a new controversial policy about “who owns what.” In BC, the key political decision by the provincial government to require disclosure of property ownership achieved the objective of knowing who owns a property and the tax residency of the parties to a property transaction, which facilitates tax collection. Now that BC has set the example with this policy, we are seeing other provinces, like Ontario, beginning to follow.

The real impact of who-owns-what databases will be tax collection and other enforcement of the *Income Tax Act*, like the mandatory tax withholding for real estate transactions involving people who are not tax residents of Canada. By tapping into such a provincial database, Canada Revenue Agency can quickly and effectively identify and link owners and tax residence, and this is tradeable info with other countries. If you are American, for example, and Uncle Sam did not know you had property in Canada, Uncle Sam will be pleased to find out.

HOW DOES DISCLOSURE AFFECT THE HOUSING MARKET?

The introduction of a who-owns-what database significantly increased the volume of residential property sales

during the period prior to introduction. In BC, the rush to the exits was palpable; many foreign owners sold property before the database came into effect. We can anticipate a similar spike in residential property transactions when Ontario, and possibly Quebec, make their move toward the BC model.

These changes would be accelerants, dynamically driving the volumes of transactions, rather than impacting price increases or price decreases of residential property. The important exception, based on the BC experience, would be high-end residential property. In Vancouver, this market segment experienced a 25% price drop during the few months prior to the introduction of the new BC rules for reporting ownership.

SUMMARY

And so, overall, due to higher planned immigration rates, the return of foreign students post-COVID, geopolitics and Canadian currency issues, most BC residential real estate markets should be headed up.

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NEW GOVERNOR 2022-2024



JOANNA DLIN, RI

**SENIOR APPRAISER,
SPECIALIZED ICI PROPERTIES
BC ASSESSMENT**

Joanna Dlin's real estate career began in 2008 while she was a student at UBC studying commerce. During her studies, she worked part-time for a local real estate company, assisting with financial and strategic consulting for large-scale developments. After graduating, Joanna became a mortgage broker, and though she enjoyed helping her clients finance their homes, she missed the analysis and valuation aspects of commercial real estate work.

In 2010, Joanna started working as an appraiser at BC Assessment, where she has held different positions and has worked with a range of real estate portfolios ever since. In her current role as an assessment appeals case manager, Joanna works closely with external stakeholders in various real estate fields, using her valuation and negotiation skills to resolve commercial property appeals.

Joanna has held the RI designation since 2013 and was drawn to REIBC because it connects and represents a diverse group of real estate professionals. She is excited to be on the Board so that she can help to ensure that REIBC continues to grow and add value for the many real estate professionals in its membership.

In her spare time, Joanna enjoys classes at the gym, attending wine tastings, and creating new, healthy recipes.



OUR VISION

A real estate sector comprised of professionals operating with the highest standards of integrity and expertise.

OUR MISSION

To promote our diverse RI designated members as distinguished real estate professionals that are trusted, educated and experienced.

OUR VALUES

Integrity: trustworthy professionals who are honest, reliable, respectful and always above reproach.

Expertise: continuous improvement of the depth and breadth of the knowledge of our members.

Diversity and Inclusion: cultivating an environment in which equality and equity are implicit, all people are respected and treated fairly, where their individual rights, responsibilities and opportunities are not dependent upon identity, and where differences are embraced.

Transparency: proactive, open and honest communication.

Community: collaborative mindset that fosters interaction, growth and increased professional expertise.

STATEMENT OF PRINCIPLES FOR RECONCILIATION WITH INDIGENOUS PEOPLES

REIBC acknowledges that we live and work on the unceded traditional territories of the Indigenous Peoples of what we now call British Columbia.

REIBC is committed to reconciliation with Indigenous Peoples, building mutually beneficial relationships, and respecting the unique history, diverse cultures and outstanding contributions of First Nations, Métis and Inuit Peoples.

ASK A LAWYER

WHAT TYPES OF HOUSING ISSUES ARE FACED BY TEMPORARY FOREIGN WORKERS?

John McLachlan, RI, LLB, and Nicole K. Wong, JD

Approximately 50,000 temporary foreign workers travel to Canada each year to support the agriculture industry.

Concerns for the wellbeing of temporary foreign workers received increased public attention during the COVID-19 pandemic. CBC and other news outlets reported on insufficient living conditions and concerns about the lack of physical distancing in overcrowded housing facilities. There were reports of employers failing to take reasonable precautions to isolate symptomatic workers, inconsistent enforcement of COVID-19 screening, and of workers being fired for speaking up against their poor living conditions. Even after the worst of the pandemic, foreign temporary workers in BC were displaced from their accommodation as they were faced with extreme heat, wildfires, and flooding.

Migrant worker advocacy groups like the Migrant Workers Alliance and the Migrant Workers Centre say that the series of catastrophic events that took place in 2021 have uncovered systemic issues with how temporary foreign workers are employed in Canada. This article will discuss some of these underlying issues in relation to housing for temporary foreign workers, applicable legislation, and what suggestions have been made to increase protections for future temporary foreign workers.

INADEQUATE HOUSING FOR TEMPORARY FOREIGN WORKERS

Since farms are usually located in rural and remote areas, many agricultural temporary foreign workers have to rely on their employers to provide accommodation. The standards for employer-provided accommodations can be inconsistent across the country, with some employers providing overcrowded, unsanitary conditions.

The Migrant Workers Alliance and others have called for stronger requirements to ensure that these workers have access to adequate and safe housing. These groups cite a lack of privacy as a primary concern for many workers. Anywhere from five to 10 people may be required to share one house and, in one case, up to 60 people shared one living space, bathroom, and kitchen. Living in such close quarters and experiencing overcrowding and a lack of privacy has an effect on workers' mental and physical wellbeing, as evident in the rapid spread of COVID-19 seen among temporary foreign workers. Reports discussing the impact of COVID-19 on such workers cite close quarters and lack of proper ventilation in temporary-foreign-worker housing as large factors in the spread of the virus.

Not only are amenities limited for temporary foreign workers, but when they are provided they are often insufficient, old, or non-functioning. Some accommodations lack indoor bathroom facilities, internet, television,



iStock/JackF

and laundry and kitchen amenities. Some workers have to sleep on bunk beds that are falling apart. Workers say that there is insufficient storage, let alone secure storage, for personal belongings. Accommodations may have non-potable water, insufficient heating and cooling systems, or no hot water for showers.

Some employer-provided accommodations also come with unreasonable rules and restrictions. Employers may implement curfews, prohibit visitors (including family members), and prohibit certain recreational activities and gatherings. Even faced with these hardships, in many cases migrant workers are still motivated to come to Canada because of a lack of work in their home countries.

Although temporary foreign workers are entitled to workplace protections under federal and provincial legislation, their status as temporary workers places them in vulnerable positions where they are at risk for exploitation and abuse. An overview of the federal and BC provincial programs and laws surrounding the employment of temporary foreign workers is required to understand how gaps in the legislation have led to these detrimental effects on workers, particularly with respect to housing.

GOVERNMENT REGULATIONS AND LEGISLATION

In Canada, temporary foreign workers are regulated by both federal and provincial laws. The provinces regulate employment terms and conditions, while the federal government regulates the immigration programs through which workers are granted entry into Canada.

Federal Legislation and Programs

Canada has used the Temporary Foreign Worker Program since the 1970s. This program allows Canadian employers to hire foreign workers to fill labour shortages in Canada for brief periods of time and is the method by which most temporary foreign workers gain employment in Canada. There are specialized applications for different types of workers, such as uniquely skilled workers, academics, in-home caregivers, and on-farm workers for jobs in agriculture. For our purposes, we will be focusing on agricultural temporary foreign workers and their housing conditions.

The Temporary Foreign Worker Program is facilitated by Employment and Social Development Canada and Immigration, Refugees and Citizenship Canada. The primary goal of these departments is to approve and permit employers and employees to participate in the program.

Much of the federal government's involvement ends after approval and permits have been issued, although Employment and Social Development Canada does retain the ability to conduct investigations.

Although the federal government can conduct investigations, publish a list of non-compliant employers, and issue fines of up to \$1 million for contravention of the *Immigration and Refugee Protection Regulations* (the Regulations), it does not provide a method by which these penalties can be enforced. The jurisdictional divide between federal and provincial responsibilities means that the federal government does not have jurisdiction to act any further on its findings. If the federal government has any concerns, it must notify the provincial government—which can take action, since the majority of employment issues and related laws fall under the jurisdiction of the provincial government.

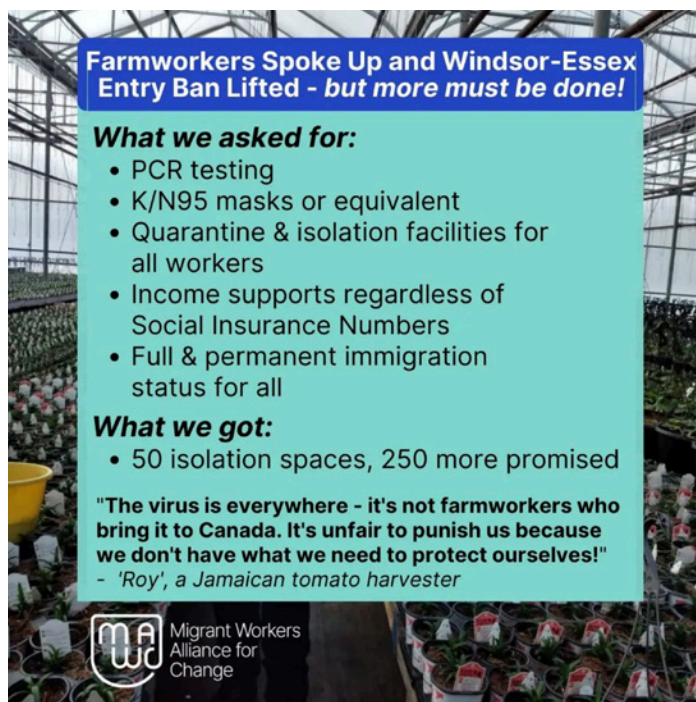
Employers hiring temporary foreign workers for agricultural jobs are required to provide adequate accommodations. This is mandated under section 209.3(1)(a)(vi) of the Regulations. Although the workers are not required to stay in employer-provided housing, it is difficult to find affordable alternatives within reasonable proximity to the workplace. Many workers must rely on employer-provided housing.

Employers are required to submit a housing inspection report as a part of their application to join the program. This report must demonstrate that a provincial inspector inspected the accommodations for temporary foreign workers and found the accommodations compliant with provincial legislation. This inspection must occur at least eight months prior to submitting the application. If accommodations are non-compliant, the employer will not be permitted to hire temporary foreign workers. Employers can continue to be monitored once the employment term begins, but there are no requirements for any further investigations.

In 2020, the federal government initiated consultations with stakeholders to discuss how employer-provided accommodations for temporary foreign workers in the agricultural sector could be improved. These suggestions and recommendations would help form the basis for amendments to the Regulations, which were to be implemented in 2022. These amendments have not yet been enacted.

BC Legislation and Programs

Along with the federal Regulations, the employment of temporary foreign workers in BC is governed by the *Temporary Foreign Worker Protection Act* (the TFWPA).



January 18, 2022. Instagram/Migrant Workers Alliance

This is a relatively recent piece of legislation (introduced in 2018) and has filled some of the gaps left by the Regulations. BC joins Manitoba, Saskatchewan, Nova Scotia, New Brunswick, and Quebec in introducing legislation specific to protecting foreign workers from exploitation.

The aim of this legislation is to protect vulnerable workers and create a fair labour market. The TFWPA provides for more oversight, collection of data, enforcement of penalties, and much-needed cross-jurisdictional communication. Under the TFWPA, the director of Employment Standards is able to share information collected under the Act with other federal and provincial regulatory authorities.

The TFWPA requires recruiters and employers hiring temporary workers in BC to be licensed and registered with the Province. Prior to the introduction of this kind of legislation, the federal government did not share the location and employment of temporary foreign workers with the Province. Without this information, it was difficult for provinces to conduct investigations and enforce housing standards for temporary foreign workers, seeing as provincial investigators were not aware of the locations of these workers. Federal investigators, although aware of the location of the workers, lacked the authority to enforce any penalties due to the split jurisdiction between federal and provincial governments.

By requiring employer licensing and registration, the Province is able to collect data and information on the location of temporary foreign workers and is able to



iStock/JackF

provide more oversight and ensure that employers are providing adequate housing. The TFWPA licensing regime also places more accountability on the employers, since they can more efficiently be suspended or cancelled from the system and from hiring temporary foreign workers.

Within the Employment Standards Branch, BC has created the Temporary Foreign Worker Protection Unit to enforce the TFWPA. They do so by conducting complaint-based investigations as well as audits of employers to ensure compliance. Investigators can enter any place during regular working hours and inspect the premises, request the production of records, and inspect and remove or copy said records. By allowing for proactive investigations, employers are subject to more oversight and any infractions of workers' rights are more likely to be noticed.

Notably, BC allows for anonymous complaints, which is beneficial for those workers who fear possible employer retaliation. This may in turn lead to a greater reporting of non-compliance under the TFWPA. Under the TFWPA, the director of Employment Standards must investigate any complaints, except where the limitation period of two years has expired, the complaint is unrelated to the Act, the complaint is frivolous or made in bad faith, there is insufficient evidence to support the complaint, or the complaint is subject to ongoing proceedings.

Apart from the threat of suspension or cancellation from the temporary foreign worker system, BC legislation also provides provisions for regulatory offences.

Contraventions of the TFWPA can result in imprisonment of up to one year or fines of \$50,000 for an individual or \$100,000 for a corporation. An employer may also be ordered to compensate workers for money wrongly collected.

The director of Employment Standards is able to enforce any monetary orders directly, as they have the power to directly garnish funds or put a lien on real or personal property without getting a court order first.

Provincial legislation like the TFWPA has provided much more protection to temporary foreign workers and has addressed many of the concerns that have been voiced over the years. Even with this progress, third-party advocates have still noted many shortcomings with how the temporary foreign worker employment system operates.

SHORTCOMINGS AND SOLUTIONS

National Housing Standard

Advocacy groups like the Migrant Workers Alliance say that there needs to be a clear delineation between the roles and responsibilities of the provinces and the federal government. At the moment, legislation surrounding temporary foreign workers varies widely from jurisdiction to jurisdiction. This confusion allows people to fall through the cracks.

To address this issue, the Migrant Workers Alliance proposes a national housing standard. This standard would



Vancouver, September 12, 2020. Facebook/Migrant Workers Centre

set out explicit instructions to employers that include but are not limited to:

- The minimum number of workers per accommodation.
- The minimum square footage of personal space allotted to each person per accommodation.
- Requirement of each accommodation to have basic amenities like clean drinking water, climate control, a reasonable amount of toilets, showers, laundry machines, and kitchenware.
- No unreasonable “house rules” that effectively isolate workers and prevent them from leaving employer-provided accommodation.
- Conformance of each accommodation with provincial standards with respect to fire codes, building codes, and laws.
- Adequate distance of accommodations away from toxic or harmful substances (e.g., greenhouse emissions).

Such explicit criteria for adequate housing will provide clarity to both employers attempting to stay in compliance with the applicable legislation and to investigators who will more easily be able to determine whether standards are being met.

Along with the above criteria, advocacy groups suggest the adoption the *Guidelines for the Implementation of the Right to Adequate Housing* as provided by the UN General



Vancouver, August 5, 2020. Facebook/Migrant Workers Centre

Assembly for a Canadian national standard. Their reasoning is that Canada is a member of the UN and that the UN guidelines have already been thoroughly discussed and approved.

These issues were highlighted in a number of advocacy group submissions in response to the federal government’s consultation regarding accommodations for temporary foreign workers. It remains to be seen whether the amendments to the Regulations will address the jurisdictional issues noted by various advocacy groups and whether the amendments will clarify the minimum standards for temporary-foreign-worker housing.

Retaliation Against Workers

Advocacy groups also point to a fear of employer retaliation that prevents temporary foreign workers from speaking out against poor housing conditions. They say that the lack of a proper support system for workers to bring forward these complaints must be addressed by the government and that strict penalties and enforcement are required to prevent retaliation.

This was the case with Luis Gabriel Flores. Flores is a temporary foreign worker who was fired after speaking out against crowding and poor health and safety conditions at the farm where he was employed during the pandemic. An outbreak of COVID-19 on the farm infected almost 200 workers, including Flores and his bunkmate Juan Lopez Chaparro, who died due to the disease. The Ontario Labour Relations Board ordered the employer, Scotlynn Sweetpac Growers, to pay Flores \$20,000 in



Luis Gabriel Flores, September 15, 2020.
Instagram/Migrant Workers Alliance



Ontario, May 1, 2022. Instagram/Migrant Workers Alliance

lost wages and \$5,000 in damages. In a recent judgment, the Ontario Court of Justice ordered the employer to pay a \$125,000 fine to one count of failing to take reasonable precautions to protect employees.

Despite the recent judgment, the Migrant Workers Alliance says that this is “mere peanuts to a multimillion-dollar corporation and it shows yet again that what’s needed is change at the federal government level.”

The changes suggested by advocacy groups would impact all facets of the employment of temporary foreign workers, including housing. The largest change proposed is to alter the type of permit provided to temporary foreign workers. Currently, workers’ permits are tied to a specific employer, leaving workers with few options if there is conflict with that employer. The Migrant Workers Alliance says that the federal government should change worker permit status so that employment is not dependent on a single employer, allowing for more worker autonomy.

As demonstrated with the Scotlynn Sweetpac case, advocacy groups are also calling for fines and penalties that would be more of a deterrent against non-compliant employers. In the federal government’s list of non-complaint employers, penalties for non-compliant employers have ranged from \$1,000 to two-year bans from employing temporary foreign workers. These amounts are minimal compared to the maximum of \$1,000,000 in penalties set out in the Regulations. There have been calls for a change at the federal level to address these

penalties and ensure that penalties are enforced consistently across the country.

Another change proposed by advocacy groups is a centralized hotline for workers to make anonymous complaints about their living conditions and other issues with their employment in Canada. This would give workers more protection against retaliation from employers and would provide workers further access to relevant government agencies, community agencies, and legal help throughout Canada. Another method that allows temporary foreign workers the ability to make complaints while staying somewhat protected from retaliation would be for workers to unionize and have the union assist with any grievances.

CONCLUSION

Canadian employers have employed temporary foreign workers for decades. More recent provincial legislation such as the TFWPA demonstrates that more attention is being given to the hardships faced by these workers, but fundamental issues still persist.

The COVID-19 pandemic put the spotlight on many of these issues, most notably the poor living conditions that temporary foreign workers endure. Photos emerged of cramped living conditions, and news of avoidable deaths due to overcrowding made headlines. The federal government has acknowledged that systemic change at the federal level must occur through its consultation report on accommodations for temporary foreign workers, and

various advocacy groups are supporting these workers and pushing for greater protections.

Temporary foreign workers have enough to contend with considering the pandemic, wildfires, and flooding in recent years. One aspect of their employment that workers should not have to worry about is whether they have adequate accommodations. It is now, when the issue of temporary-foreign-worker housing is still relatively topical, that the federal and provincial governments, advocacy groups, and other third-party stakeholders should work together and push for change.

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ON THE JOB



TINA LEE, RI

**PRESIDENT,
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WHAT DO YOU DO IN YOUR PROFESSIONAL ROLE?

In my professional position I am a review appraiser. I review residential appraisal reports from candidates and forward the completed reports to clients. My days consist of answering emails, replying to telephone inquiries, reviewing new orders, distributing orders, and reviewing reports. Appraisal requests and inquiries come in throughout the day so I direct the assignments to the appropriate appraiser. I review the appraisal reports as they are completed and then send them out to the clients and ensure the appraisals are invoiced correctly and fees are collected.

WHAT PREPARED YOU FOR THIS ROLE?

I completed the Langara Appraisal Diploma Program while working as a student appraiser at BC Assessment Authority. I then worked for a fee appraiser at a private company and eventually as a contract appraiser at CIBC amongst staff appraisers. Eventually I went out on my own with a solid base of bank and broker clients. As the business grew, I was fortunate to connect with experienced appraisers and mentor several new candidates, which allowed me to expand and cover a larger geographic area—and eventually replace myself in the field, which enables me to run the office.

ARE THERE COMMON MISUNDERSTANDINGS ABOUT THE WORK YOU DO?

Absolutely—there seems to be a misconception that appraisers walk through a house, take a few photos, and then call the bank and say it looks good! Often people forget that we take that field information and complete a report and that this is a process that can take several hours to a few days if we are waiting for further information. Often I will receive an inquiry about a file minutes after a viewing.

WHAT DO YOU FIND CHALLENGING ABOUT YOUR WORK?

It can be difficult to find the right balance when it comes to busy spurts as it tends to come in waves and you feel stretched in different directions. And then when it slows down, you worry about how long it will last.

WHAT DO YOU WISH PEOPLE KNEW ABOUT THE WORK YOU DO?

As in many industries, appraisers are being replaced by AI in the form of evaluation models. No matter how sophisticated the technology is, there is no substitute for a physical appraisal as no evaluation model can tell you the condition, the detrimental neighbouring conditions, and the additions, modifications, or alterations that a homeowner has added. As well, appraisal fees have not kept up with inflation and there tends to be a general fear to charge our worth.

I am proud to be one of the 14 founding appraisal firms of BAREA (Business Association of Real Estate Appraisers) and the current secretary. BAREA's mandate is to protect and promote the business interests of our member firms on matters that are outside the mandate of the professional appraisal organizations in Canada.

WHAT TYPES OF ORGANIZATIONS EMPLOY YOUR POSITION?

Financial institutions (banks and credit unions), private lenders, and mortgage professionals are our primary clients. The purpose is for mortgage financing, and that encompasses new mortgages, refinancing, credit lines, renovations, additions or "as if" complete construction, and the occasional second opinion or review appraisal request. Homeowners will employ our services for buying and selling a home, retirement and estate planning, capital gains, and estate purposes. Other services for homeowners could be related to divorce, insurance coverage, and bankruptcy.



A FOREIGN NATIONAL'S ROAD TO EMPLOYMENT IN CANADA

Aleksey Nekhoroshev

We live in an era of globalization, which has opened new and exciting opportunities for real estate professionals to apply their knowledge and exchange practices worldwide. However, there's a flip side always. Immigration rules and legislation differs from country to country, setting up prescribed procedures, which are mandatory for expats who want to work in a foreign country. They're not always easy to understand, though in-depth understanding of these procedures is essential for making the right decision. The purpose of this review is to explain the basics of the immigration process in Canada for a foreign real estate professional, based on my experience emigrating from Russia with a target to obtain permission for unrestricted work. Why Canada? Because from an expat's point of view, it's one of the most open and desired destinations for long-term work opportunities.

ROADS TO EMPLOYMENT

To start with, let me recap the basics of Canadian immigration regulation. It is controlled and regulated by Immigration, Refugees and Citizenship Canada (IRCC). IRCC recognizes two legal statuses that allow full-time work for foreign employees:

- Permanent Resident status
- Temporary Resident status

Temporary Resident status is limited in duration and, in fact, is one of the stages to Permanent Residency. Hence, there are two ways for expat to obtain employee status in Canada:

- Direct application to Permanent Residency via federal programs (e.g., Express Entry) or Provincial Nominee programs.

- Temporary Resident status via enrollment to one of the Designated Learning Institutions allowed to enroll foreign nationals, or by obtaining a work permit by receiving a job offer from a Canadian employer while the employee is abroad or is inside the country as a visitor (tourist).

Obtaining a job offer from a Canadian employer is not a widespread opportunity and is usually used for hiring executives. Thus, I will not pay much attention to this route.

What is the difference between the two options? To get better understanding of the pros and cons of each, let's have a closer look at the major principle applied by the Canadian government in managing the immigration process: It is a scoring system. Each applicant is evaluated for various skills and advantages, like level of education, work experience, proficiency in language, etc. Each advantage is granted points or "scores," depending on the quality of the particular advantage, and the sum contributes to the overall score, which must exceed the minimum qualification level set up by authorities. If an applicant meets these requirements, they pass the qualification and will be nominated for Permanent Resident status. Understanding this principle is essential for clarifying the pros and cons of each of the ways of becoming an employee.

DIRECT APPLICATION TO PERMANENT RESIDENT STATUS

Direct application for Permanent Resident status via one of the federal or provincial immigration programs has one major pro:

- This way is faster when compared to Temporary Resident status via education.



Aleksey Nekhoroshev

However, this way has a significant number of cons:

- The applicant will be allowed to work full-time only after approval of their application and the issuing of their work permit. The applicant must have a visitor (tourist) visa to enter the country or must wait for the decision in the originating country.
- Application processing takes 6-12 months on average and even more nowadays due to pandemic impacts.
- There is no guarantee that the application will be approved. The applicant will have to re-apply in case of application rejection, and thus all the time and effort of the first application will be lost.

If an applicant can get a job offer and obtain a letter of support from an employer, this will add significant weight to the application. However, as I mentioned earlier, it's not easy to get a job offer in Canada while residing in another country. Thus, the applicant must be very sure in their application strength and have time, funds, and a backup option to make a decision to go ahead with this scenario. Otherwise, this approach incorporates a lot of risk and uncertainty.

Let me provide you with an example based on my case. I have a 15-year proven record in property management and development in the Russian real estate market, including managing deals with brands like Cargill Enterprises, Diroll Cadbury (Mondelez), and Quintiles (IQVIA). However, I know that my candidacy will not be a primary option for a Canadian employer, because of two major reasons:

1. Even with many similarities (core real estate standards are recognized and implemented worldwide), each market has its very own specifics, of which understanding is essential to being successful.
2. Bureaucracy—hiring a foreign national requires the employer to complete additional procedures, intended to prove that there was no opportunity to hire a local professional.

Hence it's tricky and even more time consuming for an employer to hire a foreign professional without local experience. It's obvious that starting a journey from a weak position like this would have been a bad decision.



At the REIBC Presidents' Luncheon, with REIBC President Keith Maclean-Talbot. *Aleksey Nekhoroshev*

PERMANENT RESIDENCY VIA TEMPORARY RESIDENT STATUS

Thus, I chose the second scenario—the road to employment via Temporary Resident status, by way of education at a designated Canadian learning institution.

As a result of my investigation of different institutions, I made the decision to apply to British Columbia Institute of Technology's Professional Real Estate Program (BCIT). The major reasons informing this decision were:

- This particular program is the most relevant to my experience and expectations of future opportunities.
- The real estate market is on the rise, generating demand for professionals.
- Immigration-friendly legislation.

I will share below major stages of this process based on my experience of submitting my application to and enrollment at BCIT. These steps are pretty much similar everywhere.

The first stage in this process is to decide when, where and what. In other words, to choose:

- Learning institution
- Program
- Timing

I would recommend paying attention to the next characteristics in choosing the institution:

- Rating or quality of the institution
- Program relevance to achieved experience and future occupation
- Cost

Preparing the Application

After deciding on institution and program, the application must be prepared. Application submission is the initial stage of the enrollment process, though each program has its own requirements depending on education program level, area, and the applicant's competition. These factors set up requirements for enrollment, such as:

- Level of education obtained
- Work experience
- Reference availability and quality
- Qualification tests and exams

Thus, an applicant will be accepted based on an assessment of this information.

Nevertheless, let me sum up six core qualification documents required, based on my experience:

1. Proof of education. Certificate, diploma, or degree must be evaluated by a designated Canadian assessor (for example, ICES or WES).

2. Passed English language test (IELTS, TOEFL or comparable test) recognized in Canada and by the learning institution. The academic test score required can vary, but it should typically be equal to an overall score of 6.5. Tests are valid within limited time periods. For example, IELTS is valid for two years. If test validity expires before enrollment, the applicant must pass the test again.
3. Proof of work experience. A resume is the major document, but I advise supplementing proof of work experience with references, recommendation letters, links to online sources where information on completed projects or professional experience is presented, LinkedIn profile, articles in mass media, etc.
4. Cover letter explaining the reasons and motives to join the chosen program.
5. Questionnaires and exercises completed by the applicant. Assessments like these are usually provided by institutions to assess the level of competency and proficiency.
6. Additional tests, like an interview and presentation, could be applied as well.

Depending on the results of the assessment, the institution will make a decision to accept or reject an application.

Letter of Enrollment

In the case of a positive decision, the applicant is granted with the most important document of this stage: the letter of enrollment. It is an official guiding document for IRCC which allows it to grant the applicant with a visa and study permit and, if provided by an education program, a part-time work permit. This stage usually takes three to four months.

Visa and Study Permit

Obtaining a visa and study permit is the next round of the immigration process, which mostly consists of bureaucratic procedures, including collecting papers and documents. The list of documents is similar for all applicants:

- Letter of enrollment – assumed as obtained already.
- Medical exam – common test required for all visa applications.
- Proof of funds – proof of the applicant's ability to cover costs for living (residential rent, food

expenses, etc.). The funds required depends on the length of the program.

- Foreign passport.

IRCC assesses submitted documents and issues a decision (we're looking here at a visa approval scenario) to grant the visa with permit options such as:

- Study permit for programs without a mandatory co-op practicum.
- Study and work permit (part time) for programs with a mandatory co-op practicum.

The co-op practicum is a great option for expats striving for new career endeavours, as it provides a number of benefits:

- Study and work permit allows part-time work (up to 20 hours per week during education, and full-time work during a co-op project).
- Co-op practicum is a great opportunity to start building a personal track record in the local market and, in the best-case scenario, to find an employer.

This stage, including IRCC approval process, usually takes three to four months.

Education Process

The education itself doesn't include any significant stages of the immigration process, so I will proceed to the next milestone—post-graduation procedures.

Post-graduate Work Permit

Following graduation, the post-graduate work permit is the next major milestone in the immigration process for an expat. It marks one of the most important steps in the process—the ability to obtain a full-time work permit without a limitation on work hours.

What must expats know about this stage?

It is necessary to renew one's legal status in Canada. The study permit's expiration date is approximately three months after the expected graduation date, so an application for a new visa and permit is required. The resident's legal status granted after graduation is established by the post-graduate work permit (PGWP), the major features of which are:

- Temporary Resident status.
- The duration is equal to the education program's duration, for education programs with terms of



BCIT graduation, with REIBC Past President and BCIT program head Daniel John. *Aleksey Nekhoroshev*

at least eight months and up until two years. For programs longer than two years, the maximum duration of Temporary Resident status is three years. Programs shorter than eight months don't grant a PGWP opportunity.

- Permission to work full time.

An application for a PGWP is straightforward and requires such items as:

- Letter of graduation issued by the learning institution. The date of issuance is the official date of graduation.
- Copy of diploma (degree, etc.) and official transcript.
- Application fee of \$255.

Though straightforward, the applicant should nevertheless be aware of some nuances of transition status from study permit to PGWP. The applicant has 90 calendar

days after graduation to apply for a PGWP; this period does not match the expiry date posted in the study permit. Applicants who submit applications within this 90-day period are allowed to work full time starting from the date of submission confirmation by IRCC in a special letter. The PGWP eligibility term will start on the date of the PGWP issuance, which could take at least four to six months after the application is submitted.

Application for Permanent Resident Status

Now we approach the final destination of the immigration journey—application for Permanent Resident status. COVID-19 definitely impacted this process; pre-pandemic application review took approximately nine months, but now takes one to two years. It is essential for the expat to start their application as soon as possible after finalizing the PGWP process.

What is required for the application? The applicant must first choose whether to apply to a federal or provincial program:

- Federal programs have higher requirements and a higher competition level but allow for work in any province or territory.
- Provincial programs have lower requirements but employment opportunities will be limited by the provincial borders.

The applicant should keep in mind that each province has its own requirements for its programs. Applicants that qualify in a provincial program earn a higher standing in a potential future federal application.

What factors affect the applicant's overall score and set minimal requirements for the qualification?

First of all, minimal score requirements are set up by the type of future occupation, which are prescribed in the National Occupation Classification (NOC). Second, the type of program—federal or provincial—plays a role.

Thus, what documents should an applicant present to meet the qualification requirements? There are four:

1. New IELTS (or relevant) English language test general training with an overall score not less than 6.0 for administrative positions.
2. ECA upgrade for the foreign diploma, certificate, or degree by a designated Canadian assessor (for example, ICES or WES—if it provides a higher-level degree than that of the education completed in Canada). In fact, this is an additional procedure to adopt already evaluated documents to IRCC standards. Keep in mind that WES is more

expensive but provides services in significantly shorter time.

3. Criminal record test from the country of origin.
4. Job contract of non-limited duration.

All of these documents are mandatory for an application. Additional papers, like a letter of support from the employer, are able to reinforce the application by granting extra points, significantly increasing the applicant's chances of being approved.

After collecting and submitting the package, we keep our fingers crossed and wait for feedback from IRCC.

CONCLUSION

Entering the real estate job market via education at a designated learning institute seems somewhat more complicated and time consuming initially; however, the number of benefits outweigh potential drawbacks. This approach provides:

- The ability to enter the country and become familiar with the local environment.
- An upgrading of education level.
- The opportunity to establish relations with the local professional community.
- Permission to work.
- A minimized risk of application rejection by its reinforcement with additional strengths, resulting in extra points.

This statement is proved by practice. Let me share my takeaways:

- BCIT's Professional Real Estate Program provides not only solid theoretical knowledge of the local real estate market, but a unique opportunity to practice skills, complete exercises based on real cases from the market, and the opportunity to present the results to market professionals.
- Going back to school is a great opportunity to dip into the local environment, to become familiar with and adapt to it.

The majority of Canada's skilled foreign workforce enters the country as students via enrollment in a professional program, whereas direct applications for work permits is a route often used by professionals who already have recognized experience in North America, or by immigrants looking for "blue collar" opportunities.



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RECOGNIZING REIBC MEMBERS

This past year was another difficult one, and in such times the dedication and resilience of our members must not be overlooked. We are thankful for each and every one of you, not just those being recognized for their quinquennial memberships. Thank you, all, for contributing to the REIBC community.



RECOGNITION 2022

We are honoured to recognize and celebrate our many members who have achieved excellence with REIBC membership.

5 YEARS

Warren Alexander
Mira Bajic
Jeremy Berger
Corey Cook
Megan Cullinane
Chris Dittmar
Gina Ford
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Justin Kwan
Paula Ladds
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ACCREDITATION AND RECIPROCITY IN REAL ESTATE PROFESSIONS

Bia Oliveira for REIBC



iStock/FatCamera

Professional associations across BC vary in the processes they use to welcome real estate professionals arriving from other provinces and territories or abroad. How do these associations accommodate newcomers and foster a professional landscape that is diverse and that best utilizes the talent arriving in BC?

We approached six professional associations, in addition to REIBC, and asked them about their accreditation reciprocity initiatives. How do they evaluate an arriving professional's experience and education? What steps are

taken to determine equivalency and to determine if they qualify for local designations?

Whether planners, engineers, architects, agrologists, landscape architects, or appraisers, new arrivals to BC want the assurance that they will be recognized within their profession. Professional associations throughout the province have devised initiatives to assist in the recognition of out-of-province or foreign credentials so that newcomers can focus on making BC their home.



BRITISH COLUMBIA INSTITUTE OF AGROLOGISTS (BCIA)

For entry into BCIA as a Professional Agrologist (PAg), applicants must have a bachelor's degree in an agrology-related field with appropriate foundational and scientific coursework evident as identified by the Credentials Committee. The education requirements for agrologists across Canada have been standardized in order to support mobility rights under the Canada Free Trade Agreement; this means that to the extent allowed by provincial legislation, agrologists educated in Canada will have the necessary basic and scientific knowledge to be recognized across the country and the respective provincial agrology institute. Documentation is shared between the institutes to confirm registration and records. If restrictions are placed on the transferring agrologist, they may choose to accept a lower designation rather than pursue the steps necessary to obtain the equivalent designation.

A new registration category will be available later this year that falls under the Special Limited License. One of the options will allow registration for those who have the educational requirements but only the minimum number of years' experience in the practice of agrology. This allows those currently practicing to remain employed with a limited practice once Reserved Practice is brought into force in September 2022.

For international applicants, the application process mirrors the steps for domestic applicants, with the additional requirement of a report from a third-party company. This report is done at the applicant's expense and determines degree and course equivalency. Official review and decision about the applicant's suitability are undertaken by the Credentials Committee.



Appraisal Institute of Canada

British Columbia

APPRAISAL INSTITUTE OF CANADA - BRITISH COLUMBIA (AIC-BC)

Designations from the Appraisal Institute of Canada (AIC) are recognized nationally as a standard of high achievement in appraisal. Though some provinces require licences and others do not, Canada-based appraisers holding AIC designations need not worry about obtaining province-specific qualifications upon arrival in BC.

Due to its affiliations with other international appraisal bodies, AIC-BC is able to accommodate international professionals with relative ease. Individuals who hold international degrees may begin their designation application by obtaining an Educational Credential Assessment from a third-party organization. Once the level of equivalency has been determined, applicants may take one of three paths to obtain their AIC designation; these three paths customarily include pursuing further education to fulfill AIC's requirements.

Applicants whose university degrees have been determined to be equivalent and who hold mutually recognized designations will take the shortest route to attaining the AACI designation. As with all applicants, they will join AIC-BC as a Candidate member, complete required courses for the path they are following, and partake in a Work Product Review and a Professional Competency Interview. In cases where the applicant does not have approved equivalencies, they must complete the additional requirements of two years of mentored Applied Experience and write and pass the AIC Applied Experience exam.



REAL ESTATE INSTITUTE OF BRITISH COLUMBIA (REIBC)

To become a Professional member of REIBC and attain the RI designation, applicants must demonstrate that they have fulfilled certain educational and experience requirements. A number of Canadian real estate

educational programs are recognized by REIBC, as well as varied Canada-based professional real estate designations. Applicants who fulfill the educational requirements or hold one of the recognized credentials, and can show they have been employed in the profession of real estate for a minimum of three of the four years before the date of application, will meet the standards required for Professional membership.

Applications from those who have other education, such as international degrees, or for any other reasons do not meet the education and experience standards, will be considered on a case-by-case basis.



PLANNING INSTITUTE OF BRITISH COLUMBIA (PIBC)

PIBC, in collaboration with planning institutes across Canada, offers accommodation to planning organization members in good standing from other provinces and territories in Canada (with the exception of Quebec, where there are unique requirements). There is an administrative process in place to facilitate the confirmation of membership and transfer of records between these institutes. This allows planning professionals already recognized elsewhere in Canada to get equivalent membership with PIBC without any requalification requirements.

There are national-level reciprocity agreements between Canada and the United States and Australia; fully qualified planners from those jurisdictions may apply for Candidacy and receive advanced standing to skip some of the certification requirements to become a Registered Professional Planner in BC. Planning education and accreditation from those jurisdictions are also recognized as equivalent to Canadian accredited degrees.

Those who do not hold Canadian, American, or Australian professional certification or a degree are individually assessed. Their education, experience, and qualifications from abroad are assessed through a process known as Prior Learning Assessment Recognition (PLAR). Once their education, experience, knowledge, and abilities are verified to be equivalent to a Canadian applicant who completed an accredited university planning program, they are then admitted as a Candidate member and go through the regular certification steps to become a Registered Professional Planner in BC.



BRITISH COLUMBIA SOCIETY OF LANDSCAPE ARCHITECTS (BCSLA)

For landscape architecture professionals within North America, entry to BCSLA requires the successful completion of an oral jurisprudence exam conducted by the provincially appointed Board of Examiners. All candidates must satisfy the BCSLA Admission Program requirements for one of the following:

- By written pre-examination (Landscape Architectural Registration Examinations) and documented experience under a qualified mentor.
- As a reciprocity candidate who is in good standing with a recognized regulatory body.
- As a senior practitioner who is in good standing with a recognized regulatory body and has been registered for more than ten years.
- As an internationally trained candidate.

A Registered Landscape Architect is a person admitted into membership of BCSLA in accordance with the requirements of the bylaws and the *Architects (Landscape) Act*, including qualification by education, examination and experience; payment of fees and annual fees when due; and compliance with the requirements of professional conduct and standards.

To pass the oral exam, all applicants must demonstrate a minimum understanding of the laws and ethical standards of professional practice governing landscape architects in BC, with a mandate is to protect the health, safety, and welfare of the public. Applicants who pass the oral examination become Registered Landscape Architects and voting members of the BCSLA.

Applicants from jurisdictions outside of North America must complete additional steps prior to qualifying for the oral exam. These steps include the submission of several documents, such as a petition for admission, character references, certificates of standing from each regulating landscape architecture body under which applicants may have been governed, proof of academic qualifications, and proof of academic equivalency. Also required is a signed and stamped declaration from a firm principal or Qualified Mentor; the Credentials Committee standard requires this individual to be a Registered Landscape Architect in good standing. In addition, applicants must prove proficiency in the English language. Applicants are recommended to the Board of Directors for oral exams when all application criteria are met and supporting documentation is received by the BCSLA. If applicants do not meet the criteria and lack the appropriate qualifications, they may be invited to apply for BCSLA Intern status, which enables them to write the four-part Landscape Architecture Registration Examination (LARE) and begin logging relevant experience that is essential to their application for professional licensure and BCSLA membership.



**ENGINEERS &
GEOSCIENTISTS**
BRITISH COLUMBIA

ENGINEERS AND GEOSCIENTISTS BRITISH COLUMBIA (EGBC)

To become registered with EGBC as a Professional Engineer (P.Eng) or Professional Geoscientist (P.Geo), professionals must demonstrate completion of a four-year full-time bachelor's level program in applied science, engineering, geoscience, science, or technology. EGBC recognizes Canada-based programs through the Canadian Engineering Accreditation Board (CEAB) and accepts approved undergraduate degrees recognized by international engineering accreditation bodies that have a mutual agreement with Engineers Canada.

For those who apply without a degree that is recognized by EGBC, applicants must complete an academic assessment to determine any gaps in the applicant's academic knowledge. The applicant is then notified of any existing gaps and is given the option to complete technical examinations to address these deficiencies. The new online format of these examinations allow applicants to complete them from anywhere in the world. This allows international applicants to determine to what extent they fulfill the educational requirements prior to arriving in Canada.

Mature practitioners who have academic deficiencies but possess significant experience in their fields of practice may be able to receive an exemption from additional academic requirements. They can report their experience through EGBC's Competency-Based Assessment Reporting System and attend a digital interview to apply for an exemption.

Those who do not have the minimum education required may qualify for the designations of Professional Licensee Engineering (P.L.Eng) or Professional Licensee Geoscience (P.L.Geo), which are categories of registration designed for those who are qualified to practice in a limited authorized area of engineering or geoscience at a professional level.

Those who hold an equivalent designation in other Canadian provinces and territories can attain practice rights in BC with relative ease.



ARCHITECTURAL INSTITUTE OF BRITISH COLUMBIA

ARCHITECTURAL INSTITUTE OF BRITISH COLUMBIA (AIBC)

AIBC has full reciprocity across Canada and is committed to increasing opportunities for architects arriving in BC. There are three pathways available to architects wishing to become registered with AIBC; the path chosen is dependent on the architect's level of education and experience and whether they are registered in another jurisdiction outside of BC. The available entry paths are: 1) Internship in Architecture Program, 2) Mutual Recognition Agreements, and 3) Alternative Qualifications (consists of the national Broadly Experienced Foreign Architect Program and the Broadly Experienced Applicant Program).

Whether originating from inside or outside of Canada, applicants to the Internship in Architecture Program and the Broadly Experienced Foreign Architect Program must have their degree accredited or certified by the Canadian Architectural Certification Board (CACB). This certification from CACB is a common requirement across Canada, although each province may have additional requirements for its applicants. The CACB has a list of accredited programs and has the ability to certify other degrees, such as international ones, against the Canadian Education Standard.

Accredited professionals from the United States, Mexico, Australia, and New Zealand can take the Mutual Recognition Agreements route, as these formal agreements allow for mutual recognition of architectural credentials and qualifications across jurisdictions. Applicants from a country that does not have a Mutual Recognition Agreement with AIBC, but who have practiced architecture, can apply through the Broadly Experienced Foreign Architect Program. Applicants that do not hold an accredited architectural degree but who have extensive experience working at an architectural firm in BC can apply through the Broadly Experienced Applicant Program.



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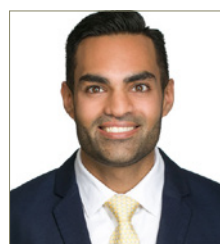
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REIBC MEMBERSHIP

Whether you have years of career experience or are new to the industry, REIBC is your key to career advancement and to connecting with the real estate industry.

>> Professional members have achieved the RI designation, which provides employers and clients with instant confirmation of advanced levels of education and experience.

>> Nominee members are working towards designation by completing education and/or experience requirements. Students enrolled in an REIBC-recognized real estate program can be Nominee members.

>> Associate members have an interest in real estate but do not qualify for Professional or Nominee membership.



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