Quality and Affordable Housing in Pointe Claire:

Towards a Sustainable and Accessible Community
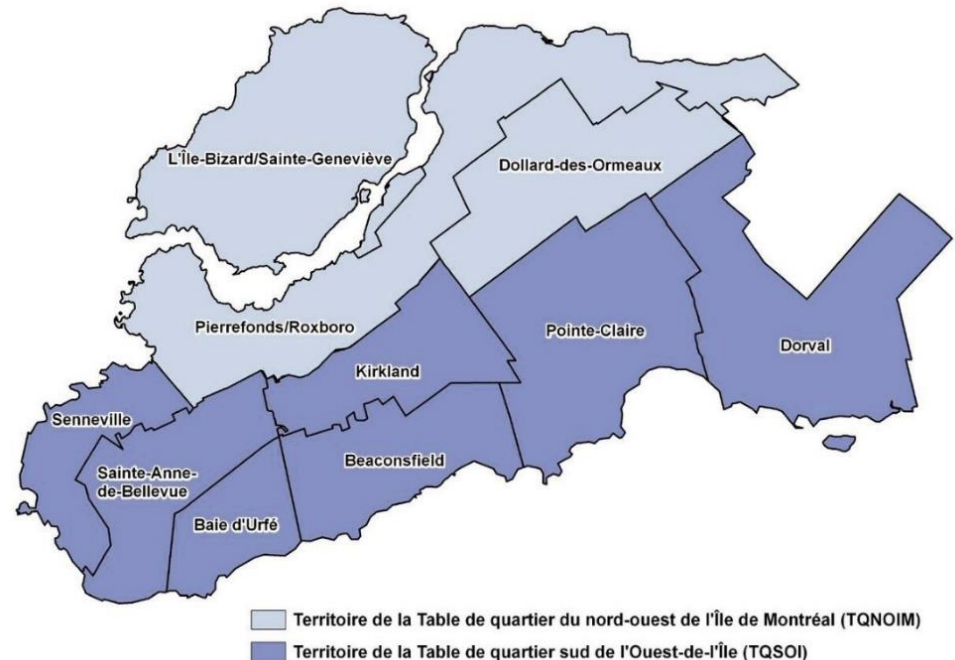
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1. The TQSOI

WHO WE ARE

The Table de Quartier Sud de l'Ouest-de-l'île (TQSOI) is a non-profit organization. As a **community council** we unite all citizens and individuals involved in local community organizations, institutions, businesses and political life, to improve the quality of life and to advance social development in the South of the West Island.

Map labels: L'Île-Bizard/Sainte-Geneviève, Dollard-des-Ormeaux, Pierrefonds/Roxboro, Pointe-Claire, Dorval, Kirkland, Senneville, Sainte-Anne-de-Bellevue, Beaconsfield, Baie d'Urfé

☐ Territoire de la Table de quartier du nord-ouest de l'Île de Montréal (TQNOIM)
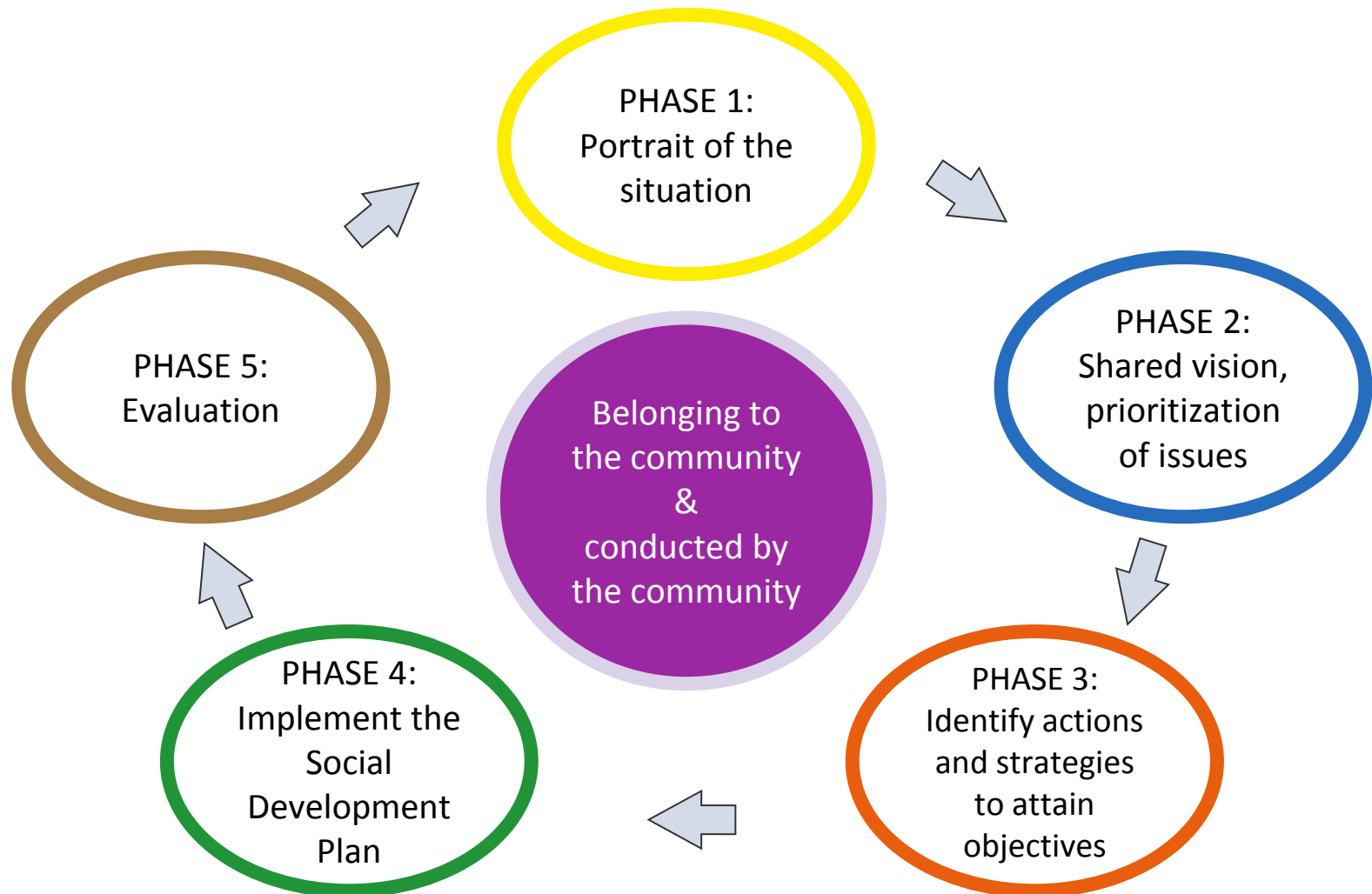☐ Territoire de la Table de quartier sud de l'Ouest-de-l'Île (TQSOI)

WHAT WE DO

We foster **cooperation for effective social development** by facilitating connections between active citizens, community organizations, public institutions and elected officials. We give a voice to the community, we identify community needs and concerns and we establish collective priorities and actions.

INDIVIDUALLY WE GO FASTER, BUT TOGETHER, WE GO FURTHER!

Our Social Development Approach: Primary Stages

PHASE 1:
Portrait of the situation

PHASE 2:
Shared vision, prioritization of issues

PHASE 3:
Identify actions and strategies to attain objectives

PHASE 4:
Implement the Social Development Plan

PHASE 5:
Evaluation

Belonging to the community
&
conducted by the community

2. POINTE-CLAIRE'S PROFILE

The city of Pointe-Claire is home to **31,380 residents** and contains a **density of 1,660 persons per km²**, higher than the average density of 1093 persons per km² in the TQSOI territory [1][13].
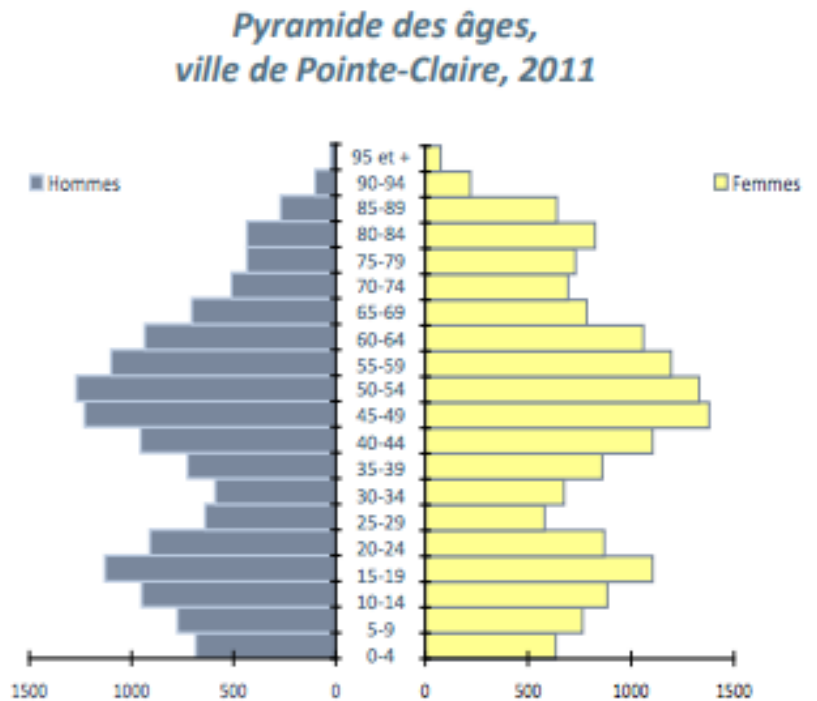
Pointe Claire on the Island of Montreal

Snapshot of the City

- **Income:** The median after-tax household income is **$58,706.** Above the Montreal's income ($38,177) but below the average median income in the TQSOI territory ($70 582) [2][9][3].

- **Education:** 44% of residents aged 15 - 64 have a bachelor's degree or higher [2];

- **Immigration:** 26% of the total population are immigrants (24.9% in the TQSOI territory) [2,5];

- **Population retention:** 69% of residents have not moved between 2006 and 2011. The population has continued to grow by **1.9%** between 2011 and 2016 [10,1].

Population Profile

- **Pointe-Claire has an ageing population.** Seniors make up **24%** of residents, a higher proportion compared to the city of Montreal and the southern - West Island average [1][3].

- **64%** of families have children at home [2].

- Residents under 25 years old make up over **28%** of the population (similar to the city of Montreal average). There has been a decrease in youth since 2011 [2].

Pyramide des âges,
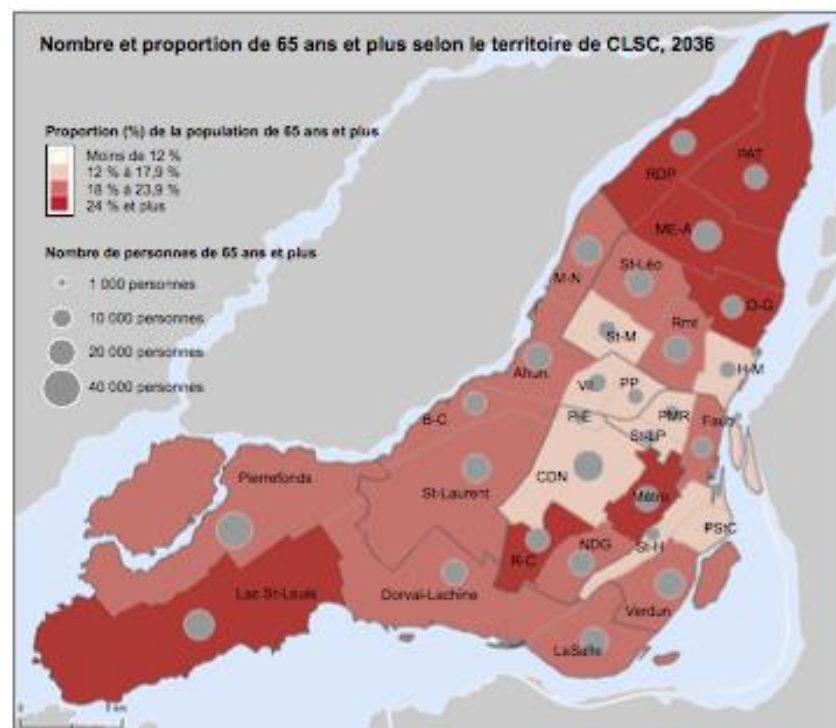ville de Pointe-Claire, 2011

Source : Statistique Canada, recensement de la population 2011.

Ageing of the Population on the Island of Montreal

Répartition des aînés sur l'île en 2011
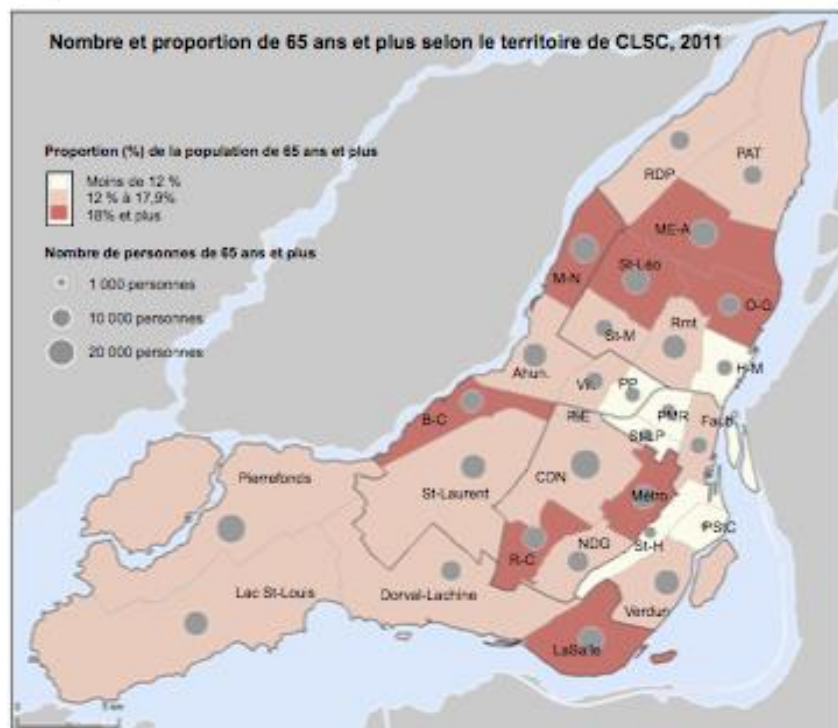
Répartition des aînés sur l'île en 2036

Source: Perspectives démographiques 2011-2036, ISQ, édition 2014

The portion of seniors in the CLSC Lac St-Louis region is projected to rise from 16% in 2011 to **29% in 2036** [14].

Vulnerable Populations

Pointe Claire has high number of socially isolated people. In 2006, 30% of the population lived in an area of the most **severe social deprivation**, while only 8% of residents live in areas with severe social deprivation in 2001 [3].

Low-income residents, single-parent families, new immigrants and seniors are identified as examples of vulnerable groups, although this list is in no way exhaustive.

Immigrants
- 26% of the population (24.9% in the TQSOI territory);
- 905 new arrivals between 2006 & 2011 [2][3].

Single-parents
1,185 or 22% of families with children are single-parent (20.6% of families with children in the TQSOI territory) [2][8].

Seniors
- 11.7% of seniors are low-income;
- 1 in 3 seniors live alone [2].
- Older seniors are less likely to be able to stay in their homes;
- ⅔ seniors on the Island of Montreal live with disability [14].

Low-income residents
- 10**%** of individuals (3,005 people) live on low-income (after-tax);
- Pointe-Claire has a 6.4 unemployment rate [2].

3. HOUSING PROFILE

- Pointe-Claire has 12,065 private households, of which **28% are rented** and **72% are owned** by the occupier [2];

- Following a general trend in the West Island, Pointe-Claire has seen a **1.4% drop in rental households** between 1996 and 2011 [3].

- **Over half of dwellings are single-family homes**, while 28% of units are row houses, duplexes or multi family dwellings under 5 storeys and 17% are dwellings 5 storeys or higher [1];

- 5% of households are part of a condo development [2];

- 435 households reported **insufficient size** (4.2% average in the WI) and 935 households reported they needed **major repairs** [5][2].

4. WHAT IS AFFORDABLE HOUSING?

Housing is considered affordable if the tenant or owner spends **less than 30% of their income** on housing costs.

Private Sector
Municipalities can offer low-income residents access to dwellings by providing the diversity necessary to meet all needs and **enabling each citizen to find suitable housing** at a price that is appropriate to his or her income.

Social Housing
In the public sector, **government subsidies or NGOs provide aid for those who cannot afford to meet their housing needs.** For example, in many programs households pay only 25% of their income. Social housing can be divided into four categories: "Habitations à loyer modique" (HLM) managed by the OMHM, not-for-profit housing, co-ops or public housing.

DID YOU KNOW?

52% of Pointe-Claire tenant households and 16% of homeowners spend 30% or more on housing costs.

That is 3,170 households.

[2] [9]

Yesterday's developments
vs. today's affordable housing

The Chicago Projects, built 1940-50s

Villa Beaurepaire, Beaconsfield, built 2013

5. WHY IS AFFORDABLE HOUSING IMPORTANT?

- Residents can afford to **stay in their community** (i.e. young adults leaving home or seniors on fixed income who need an affordable senior's residence);
- The demographic and social mix created from a wider variety of housing prices leads to a **more diverse and vibrant community**;
- Individuals can afford to **live closer to where they work**;
- Affordable housing attracts qualified workers and slows down the exodus of professionals and young families who **contribute to the local economy**;
- Affordable housing eases the costs of food, recreation & education, **reducing the potential for long-term costs** to individuals and to society.

6. TODAY'S AFFORDABLE HOUSING

Attractive, lower-density, mixed income communities. Residents cannot tell the difference between the market-rate units and the affordable or subsidized ones.

Centretown Ottawa Citizen's Corporation
The non-profit housing corporation that provides over 1,500 affordable units. Tenants are involved in building and housing community management [7].

Photo: COCC

Calgary Affordable Housing Project
The city-owned 16 unit affordable housing building is geared towards tenants of mixed income. Residents can pay from $350 to 90% of the market value [6].

Photo: City of Calgary

7. EFFECTS ON SURROUNDING PROPERTY VALUES

- As a **stable and well-off municipality,** adding affordable housing units or buildings would be very unlikely to negatively impact Pointe-Claire's property values;

- **Revitalization of vacant lots or abandoned properties** with affordable housing units generates positive impact on surrounding property values;

- When affordable housing is **mixed with mainstream developments**, it results in positive price impacts for nearby homes.

City of Dorval

8. BEST PRACTICES FOR MUNICIPALITIES

Tools

- **Land reserves:** city owned lands are reserved for new affordable housing developments, to be sold at a low or no cost;
- **Diversity of dwelling types:** prioritizing small-scale housing options such as secondary suites or infill townhouses;
- **Renovation Quebec program:** partial funding is provided by AccèssLogis for the construction of new residential buildings.
- **Urban planning tools:** Programme particulier d'urbanisme, programme d'aménagement d'ensemble, etc.

Policies

- **Inclusionary strategy**: a percentage of new developments over a certain number of units is dedicated to social and affordable housing;
- **Establishing a reserve fund:** requiring a certain % of money made from the sale of city land to be placed into a reserve fund for new affordable housing;
- **Prioritizing rental properties:** creating a policy environment which enables the construction of rental properties to prioritize affordable multi-family dwellings.

Sustainable principles

- **Mix areas** and building with mix uses;

- Affordable intergenerational or **affordable housing**;

- Integrate **infill housing**.

Implementation strategy

- Adopt a municipal **policy for social development** and an action plan. Housing, integrated urban revitalization, citizen participation.

- **Diversify housing types** and methods of occupation according to the needs of the population. Prepare a **policy** for incorporating affordable housing.

Example: Montreal's Strategy of Inclusion

www.racheljulien.com

The city of Montreal's strategy encourages new residential developments over 100 units to include 15% social housing and 15% affordable private housing.

Le projet LAVO offers 204 units, 71 of which are co-op units, 40 of which are for low-income single people and young families and 93 of which are condos (72% are priced to be affordable). The project also received funding from Rénovation Quebec [12].
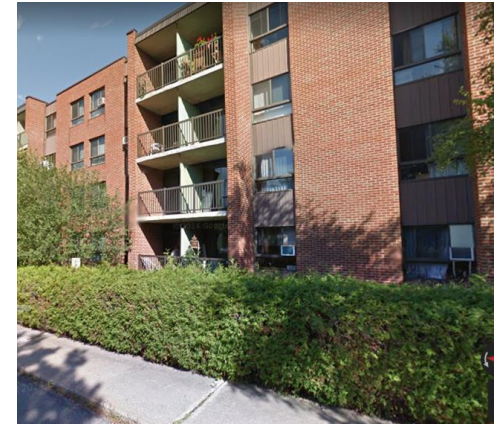
9. AFFORDABLE HOUSING IN POINTE-CLAIRE

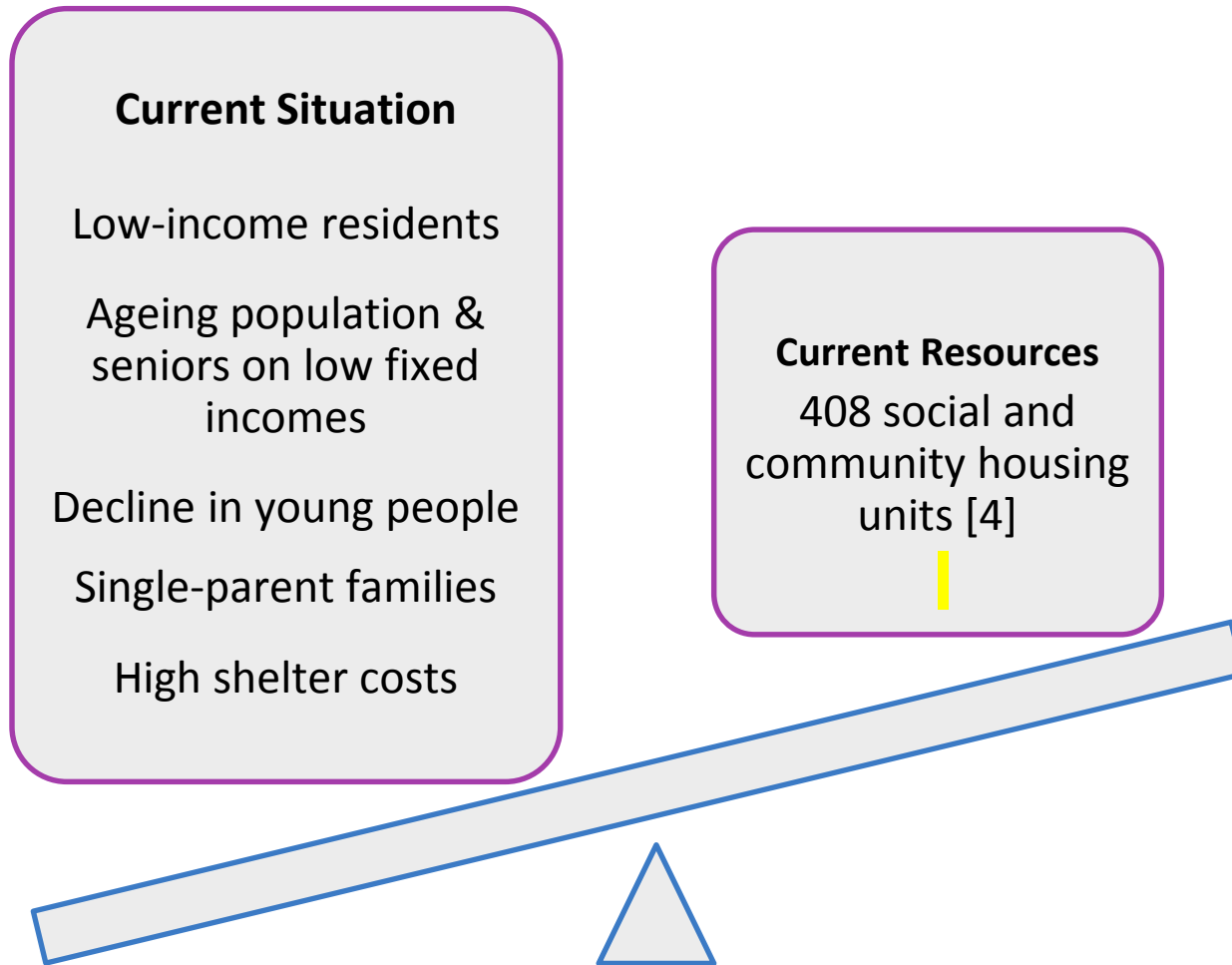**Résidence Edwin-Crawford** HLM seniors' residence. 121 units for retirees (60+) and 12 adapted units. www.omhm.qc.ca

Maywood seniors' residence is an OMHM building with 135 units. www.residences-quebec.ca

Villa Saint Louis is a 140 unit building managed privately by a non-for-profit organization. Image from google

There is no SHDM or HLM housing dedicated to families or single persons under 60 years old in the West Island [4].

Housing Needs

Current Situation

Low-income residents

Ageing population & seniors on low fixed incomes

Decline in young people

Single-parent families

High shelter costs

Current Resources

408 social and community housing units [4]

TQSOI

Mission

To **improve the quality of life** and to advance social development in the South of the West Island.

We foster cooperation for effective social development by **facilitating connections** between active citizens, community organizations, public institutions and elected officials. We give a voice to the community, we **identify community needs** and concerns and we **establish collective priorities and actions**.

10. How can we **collaborate** to create a more sustainable, diverse and accessible city?

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2. Statistics Canada. 2013. *Pointe-Claire, V, Quebec (Code 2466097)* (table). *National Household Survey (NHS) Profile*. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013.
3. Alena Ziuleva, "Portrait of the Population of the Southern West Island," *Table de Quartier Sud de l'Ouest de l'Ile,* 2015
4. Normand Croteau, "Vivre ensemble dans l'ouest de l'île: Portrait du logement sur le territoire de l'Ouest-de-L'ile," CSSS, 2014.
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9. Statistics Canada. 2013. *Montréal, CMA, Quebec (Code 462)* (table). *National Household Survey (NHS) Profile*. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013.
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14. "Portrait des aînés de l'île de Montréal," *Centre universitaire de sante et de services sociaux (CIUSSS) du Centre-Sud-de-l'île-de-Montréal,* 2017

Other resources

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Ingrid Gould Ellen "Spillovers and Subsidized Housing: The Impact of Subsidized Rental Housing on Neighborhoods," (2007).

Map: www.cotesaintluc.org

Chicago Projects photo:: www.tomclarkblog.blogspot.ca

Villa Beaurepaire photo: http://www.villabeaurepaire.com

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