



TQSOI Policy Brief

Building Affordability:

Housing Policy Considerations for the Southern West Island

By: Matthew A. Thomas

ABOUT OUR ORGANIZATION

The Table de Quartier Sud de l'Ouest-de-l'Île (TQSOI) is a non-profit organization that unites all citizens and individuals involved in local community organizations, institutions, businesses and political life to improve the quality of life and to favour social development in the south of the West Island. Social development lies at the heart of the TQSOI's work. As a community hub and network, we provide an opportunity for people of all socioeconomic and cultural backgrounds to come together. We aim, among other things, to address hidden poverty dispersed within the community.

Contact us for more info:

114 Donegani
Pointe-Claire (Québec)
H9R 2V4
Tel.: 438 938-7764
Fax: 514 782-0777

Email: info@tqsoi.org
Facebook:
TQSOI.Community.Council
Web: www.tqsoi.org

INTRODUCTION

Housing unaffordability remains a significant challenge for numerous Canadian households and it is a problem that stands to rise in major urban centres as housing's demand and cost increase. Housing is considered unaffordable when a household spends greater than 30% of its income on housing. Currently, close to 15% - one in seven – Canadian households do not have adequate housing available to them at a standard of affordability.¹ The financial strain of unaffordability can encumber the household with negative effects including: limited adequate housing options, strained budgets, poor nutrition, stress, frequent and disruptive moves, and loss of quality of life. At extremes, unaffordability can lead to homelessness.

Housing policy literature has noted that there is no silver bullet solution in providing affordable housing; there is no single, perfect strategy that can solve the challenge of unaffordability. The policy options available represent a spectrum of differing approaches and successful cases are often characterized by a combination of policies. As a source of consultation for municipalities with a cultivated interest in expanding housing options for its citizens, this document has a twofold purpose:

- 1-To introduce a selection of the more prevalent affordable housing strategies employed in North America.
- 2- To explore the implications of policy approaches within the context of the Southern West Island, considering its specific sociodemographic context, housing situation, and self-stated municipal vision.

Overall, this policy brief is meant to generate thoughtful consideration and discussion surrounding different housing policy approaches or strategies. Its purpose is not to recommend a single best approach; its purpose instead is to serve as an instructive tool.

BACKGROUND

The Southern West Island is composed of seven municipalities; Dorval, Pointe-Claire, Beaconsfield, Kirkland, Baie-D'Urfé, Ste-Anne-de-Bellevue and Senneville. It boasts a slowly growing population of 99,537 citizens (+404 individuals since 2011) and households enjoy relatively healthy median after-tax incomes of \$67,337 when compared to the City of Montreal (\$39,897). However, despite that relative prosperity, data indicates that housing affordability remains a challenge for many. For instance, findings show that 40,2% of tenant households (approximately 3,948 households in total) live in housing that exceeds the affordability benchmark. That is, they spend over 30% of their monthly household income on rent.

Demographically, the Southern West Island is faced with a process of gradual, but significant changes for two segments of its population: those under 25 and seniors. As with many Quebec municipalities, the Southern West Island municipalities are faced with the prospect of an aging population; the 65 demographic group represents already 17.6% of the total population. Since 2011, the under 25 years old population decreased and now represents 30.6% of the population. These changes are particularly significant for the issue of housing as seniors, younger individuals and families have been traditionally shown to be highest at risk of housing unaffordability due to lower spending power.

POLICY REVIEW

A wide range of options are available for municipalities to act as a facilitator of affordable housing within their communities. As stated, no one solution can be considered paramount over others and the available literature emphasizes that providing housing affordability is an inexact science devoid of “one-size fits all” solutions.² The following is a review of several more prominent policies or strategies that have achieved success across Canada and the United States worth considering for the Southern West Island's municipalities.

Inclusionary Zoning

Inclusionary zoning (sometimes referred to as inclusionary housing) is a regulatory measure designed to guarantee a proportion of new housing stock in a jurisdiction is designated as affordable, low to middle income housing to encourage income mix. Though inclusionary zoning policies differ as jurisdictions can tailor a policy to their own needs, strategies share three main components: a triggering mechanism, a set-aside requirement, and affordability controls. A triggering mechanism is defined by a municipality with threshold size and the type of development criteria to determine at what point the policy will obligate a contribution of affordable units to the local housing stock. The minimum project size can vary widely from between 10 and 200 units in some cases, but can also be applied universally across all residential projects in a jurisdiction. The second component, the set-aside requirement, determines the percentage of units that are required to be made available at affordable prices by a developer once the trigger mechanism is activated. A typical requirement is between 10 and 15 percent of units made available for a target population. Commitments can also include the building of additional units off-site or a cash-in-lieu payment to a municipal fund as alternatives. The final component determines a control period across which the affordability of the units is maintained. A typical range is between 10 and 30 years.

Inclusionary zoning policies can be mandatory or voluntary. Mandatory programs require developers to contribute to affordable housing as a condition for development approval whereas as voluntary programs are incentive-based and are meant to entice a developer to take advantage of “proffered incentives”.³ Though not all voluntary programs are unproductive, the consensus in the literature is that mandatory programs are generally more successful than voluntary programs because developers have been known to decline the opportunities of voluntary initiatives due concerns for profitability and risk. In Canada, there are no inclusionary housing programs comparable to the model used in the United States; that is, there are few programs with mandatory obligations enforced.

Inclusionary zoning finds itself to be popular because it shifts “the cost burden for developing affordable housing onto private developers” meaning that local governments and existing municipal residents “face no direct fiscal costs to produce affordable units”.⁴ A subsequent concern is therefore that cost shifted onto developers could lead to development disincentives or that inclusionary zoning could depress the local housing market if its conditions are too forceful. Additionally, the concern exists that the additional cost caused by the policy will simply be shifted upon market residents which can render their rents unaffordable, defeating the purpose of inclusionary legislation. To mitigate the former concerns, inclusionary zoning mandates can be paired with incentivizing policies and tools such as density bonusing, selling public land at below market rates, reduced parking requirements, flexible development standards, waiver or reduction of permit and impact fees, or a fast-tracked development process– which can help offset the additional costs for developers. That process lends itself to a hybrid approach to inclusionary zoning, a combination of mandated policy and voluntary incentives that constitutes a relationship of exchange in which things like rezoning for density are exchanged in a negotiation for affordable units. Finally, regarding the latter concern of potential disincentive, it has been found that the negative impact of inclusionary zoning policies on housing markets has been “greatly exaggerated” in the ideological debate over the policy with cases of negative impacts found to be marginal.⁵ Prolonged success of inclusionary housing strategies is predicated upon a municipality’s ability to secure the strategy in the long-term and making sure it leads to housing that meets citizen needs. Municipalities also must establish procedures to regulate incentives include in the policy.

At a local level, inclusionary tools are less general than provincial or state-wide measures and include official plan policies, community or secondary plan policies, zoning by-laws, and subdivision agreements. Whether the policy would be effective at the Southern West Island’s level remains an unanswered question. Depending on the strength of the policy – mandatory, voluntary, or hybrid – results can vary and as Southern West Island’s municipalities are smaller, they may lack the necessary enforcement mechanisms and housing market to be able to implement stronger policies which are found to be more effective. For example, the City of Montreal – a much larger city – implements a voluntary inclusionary strategy. Inclusionary zoning will also only function properly in growing communities as it derives its success from taking a share of new market developments; if no new developments are being built, then no new affordable units can be produced. Furthermore, provincial legislation has been required in the past – in the case of British Columbia – to enable the implementation of inclusionary zoning at a municipal level and senior government support is needed to produce subsidies required to for the lowest of incomes. As inclusionary zoning policies can be tailored to a context and are flexible further evaluation to assess the effective combination of threshold, percentage of allocation, and affordability controls that would work best with expected prospective developments is required to determine the best effective version of inclusionary zoning in the Southern West Island’s context.

Density Bonus

A housing-targeted density bonusing strategy is designed to use a community's own density as part of an incentive-based negotiation with market housing developers to include affordable units within their market-priced projects. Under this approach, a municipality will agree to an increase in the number of units or square footage of floor space that would normally be permitted under zoning bylaws in exchange that a portion of that space be used for the public good, which can include affordable housing units.

Bonuses are more effective when land is limited in availability and growth pressure is strong, or when there is a high incentive and public will to achieve developmental goals. Furthermore, density bonuses have a wide variety of uses for the public good aside from the inclusion of affordable housing such as environmental protection, childcare facilities, developed public space, and the preservation of historic structures. As a result, bonuses can ensure that new or redeveloped areas contribute to integrated and sustainable communities through the inclusion of important services or civic amenities in larger, mixed-use projects. Additionally, en lieu of other contributions, permitted increased density can be exchanged for cash sums which are put into a municipal reserve fund. Density bonuses are also among the tools a municipality has at its disposal to offset the costs for a developer of inclusionary zoning.

Other than staff and consultant time, this policy has no direct cost for a municipality to administer. Its successful implementation is reliant upon convincing the public of its role in delivering public good for a community. With regards to affordable housing, the case should be made that the policy is important in delivering housing options within the Southern West Island for citizens at all stages of the life cycle; from young professionals and families starting out to seniors seeking affordability in retirement. As a policy, it can help a city meet its planning goals at low cost while providing an incentive for a developer to participate in the social project.

Under regular conditions, there is limited space and opportunity for high density multi-unit residential buildings in residential areas within the different municipalities. Much of the Southern West Island's designated residential areas are low-density and predominantly characterized by the single-family housing type. The ubiquity of low-density residential areas is beneficial from a density bonus approach as it provides plenty of incentive for a developer seeking to build within those areas to work with the city to increase density.

However, the nature of the suburban community and the traditionally low appetite for densification in such areas could pose an obstacle for the policy. One of the hallmarks of the Not-In-My-Backyard mentality is that suburban communities tend to closely guard their precious sense of space and self. This usually includes wary assumptions surrounding increased density. Indeed, larger urban areas are where density bonuses are more frequently employed as smaller communities may not have the flexibility to use them without detriment to their "small scale character" or have the demand to match density increases.⁶ However, the Communauté Urbaine de Montréal identified Transit Oriented Development (TOD) within the Southern West Island territory. The train stations and future Réseau Électrique Métropolitain (REM) stations are most likely to welcome denser development in the future. Density bonuses are flexible and depending on priorities (should housing be focused in transit oriented centres or should it be dispersed) policy can be tailored as the purpose of the bonus and area within which they are exercised is determined.

Land Banking

Land banking involves the acquisition or retention by a private or public entity of available land - including that which is for sale, underused, vacant, or otherwise neglected - in aggregate parcels either as an investment for resale or to guarantee a measure of control over its future use. The designation or provision of land for affordable housing developments is but one of many practical uses of this strategy for municipal governments.

Land banking can be a useful urban planning tool for municipalities to ensure land within its area is efficiently used and caters to the needs and long-term sustainability of the community. The strategy tends to be a longer-term process with a typical waiting period of around five to ten years before resale or development of banked land, but there is no hard or fast rule regarding timelines. From an affordable housing perspective, the primary role land banking has is to reduce one of the bigger costs of development – that of the acquisition of land itself – which eases the financial burden on those seeking to build affordable housing. Through this process, land is either sold or leased at below market rates for non-market housing developers or to market developers with negotiated conditions such as the inclusion of affordable units within a development.

Implementation in a strategic manner can lead to successful opportunities for affordable developments as land can be acquired below market value and “is available for development when surrounding property has increased in value”.⁷ This role is significant since there is usually reluctance on the part of market developers to build new affordable rental units due to high land prices and concerns that inclusion of affordable units can cut into profit margins and project viability overall. In some respect, then, land banking can act as a sort of acquisition-based subsidy for development. Additionally, the redevelopment of property in disuse can lead to increased nearby property values, turning it into an asset for the community beyond social value.⁸ As new developments tend to occur in newer, developing areas, the redevelopment of vacant available land within an already developed community allows the municipality to address key needs such as housing, sustainability, and community integration with the benefit of hindsight and add value to the area.

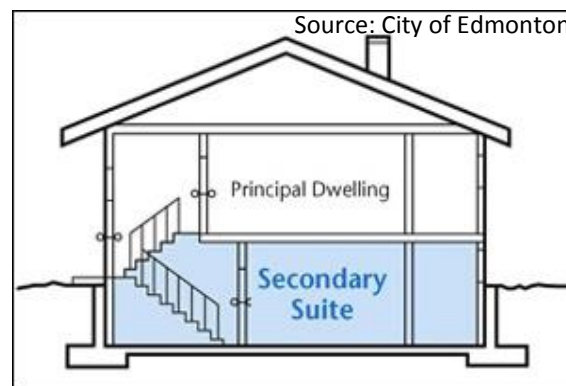
Success of this policy within the Southern West Island is predicated upon several necessary conditions. Primarily, the availability of land – and the proper land - to bank is a prerequisite. Naturally, as a longer-term strategy, land – otherwise currently unavailable – may later become available. Secondarily – and as with all policies – commitment is an important consideration, especially given the typical timeframe for a land banking strategy considering the typical five to ten-year window before resale or development.

Diversifying Housing Types: Secondary Suites, Detached Suites, and Infill Townhouses

Much of housing stock in the Southern West Island consists of owned single-family homes and multi-unit residential buildings for rent. Though these two predominant types can meet the needs of many, it is necessary to facilitate the diversification of the Southern West Island’s housing stock by encouraging alternative, affordable options that can help those whose affordability needs are not met by traditional housing stock. This section explores infill townhouses, secondary suites, and detached suites, three forms of infill housing that help to maximize the efficient use of land through gentle densification where space would otherwise remain unused in the Southern West Island’s already developed suburban communities. Finally, all three of these housing types can contribute to the self-stated goal of the city to “diversify housing types and methods of occupation” to meet its population’s needs.⁹

Secondary Suites

Secondary suites are “private, self-contained units within an existing dwelling” with their own bathroom, kitchen, bedrooms, and living space that can share other common space with the principal dwelling of the house such as a yard, parking space, a hallway, or laundry facilities.¹⁰ They can exist within buildings originally meant for single families, or buildings designed by builders to be easily converted into multiple dwellings. They exist within most North American jurisdictions, but are not always legalized, recognized, or encouraged in all. Implementation of a secondary suite policy by a municipal government is an “excellent first stage solution” in addressing a shortage in affordable housing in a community as they increase the supply of affordable rental stock, increase homeownership affordability, and, they help maintain a neighbourhood’s character because of their internal designs.¹¹ They can be built at minimal construction costs compared to new dwellings, have often lower rents than conventional counterparts, and can help first-time buyers finance their purchase or provide additional income for households with space to spare and multigenerational households.



In Quebec, the municipalities issue permits for their construction and the provincial government grants municipalities the authority to regulate the use of secondary units for intergenerational use. Other conditional requirements have included provisions that the home must retain the character of the surrounding neighbourhood to integrate seamlessly. Given considerations for an aging population, implementation and encouragement of this housing type can benefit the Southern West Island as a cost-effective affordable option without placing undue demand on local government or services. One challenge for the Southern West Island is the cost to ensure compliance of units with building and safety codes. Additionally, units of this type face perceptual challenges at the neighbourhood level based on concerns for protection of a neighbourhood’s residential character, parking, and road congestion. However, research by the CMHC has found no significant negative impact on neighbourhoods and that their use can help optimize the use of space and resources in neighbourhoods in “absorbing underutilized capacity”.¹²

Detached Suites

Though similar to secondary suites, detached suites – sometimes called garden suites - differ as self-contained, single-floor or two-story dwellings that are detached from the principal dwelling, but located on the same parcel of land. They are a “relatively inexpensive housing option” for seniors or low to middle income families that maximizes the use of available land on a lot.¹³ They are also sometimes referred to as laneway housing when the secondary dwelling when oriented toward a lane or street adjacent to the property and is a preferable option for non-intergenerational use by low or middle-income occupants. If the dwelling is adapted into a detached garage structure, they are referred to as garage suites. When occupied by seniors, this form of housing is beneficial from an intergenerational perspective as it allows elderly family members to remain in the community and be near familial support. Suites can be rented through third party agencies – usually at rates competitive to a standard rental market - to increase economic viability for families interested in their installation but that cannot afford build costs. Detached suites, laneway houses, and garden suites can be a valuable source of increase to rental housing stock in already developed suburban communities such as the Southern West Island municipalities

without requiring major construction. They can also be a source of opportunities for homeowners to “earn rental income, sell a portion of their property, or provide housing for family”.¹⁴

Key to their success as alternative housing is the responsibilities of the host family and the legislation’s ability to regulate. The host family – that which is renting the suite out - is responsible for placing or building the unit and ensuring necessary amenities are installed and follows municipal project guidelines and bylaws. They are also responsible for maintenance, taxes, charges, permits, and license fees. An approval process sets the terms and conditions for the permitted use of units, establishing numerous approval criteria and guidelines such as aesthetic, accessibility, fire safety, lot size, site preparation, servicing, design compatibility, and parking requirements within a municipality. Furthermore, municipalities can regulate who can occupy suites through licensing and temporary use bylaws. However, a municipality may be required to make bylaw amendments to permit the building of garden suites which adds time to a lengthy approval process. Finally, like secondary suites, these units may face perceptual opposition from a NIMBY perspective related to density, privacy, and neighbourhood character concerns. Fortunately, these developments do not drastically affect community neighbourhoods because they are usually built at a slower pace than single-family homes and dispersed rather than concentrated in one area, as was the case for Vancouver’s two-year pilot project that saw an average of 11 laneway house permits issued per month.



Laneway house

Source: City of Toronto



Garden suite or granny flat



Garage suite

Infill Townhouses

Infill townhouses are “new townhouse developments that occur in established neighbourhoods and replace empty lots, brownfields, or aging and dilapidated buildings” effectively filling unused and unoptimized space within a community with new housing.¹⁵ Infill townhouses are compact and allow for gentle levels of densification while providing some the characteristics of detached or semi-detached single-family homes that households often desire. They are ideal for making efficient use of cheaper, yet irregular parcels of land or as transitional units bridging areas of differing densities. Furthermore, their versatility can help combat urban sprawl induced by a lack of land and allow a community to continue to build within instead of outward, which is especially important to retain citizens. Fortunately, they do not face regulatory or policy challenges like secondary suites or garden suites. Instead, the strongest barrier they face comes from established neighbourhood residents who fear that the character of their street or local area will be disrupted by the introduction of housing that does not match existing dwellings.

Source: City of Toronto



Infill townhouses

Mixed-Use Development: Case Study - Residential Apartment Commercial Zoning

The Southern West Island’s housing is characterized by a predominant housing type: the single-family home. Furthermore, rental housing is catered for single use purposes; apartment buildings are solely dedicated for residential use. In diversifying housing types in mixed-used developments, a municipality can achieve multiple goals including housing, community cohesion, urban planning and redevelopment, and long-term sustainability.

Residential Apartment Commercial Zoning (RAC) amends zoning bylaws to provision that apartment buildings be not be restricted for single-uses. In practice, this type of zoning allows multi-unit residential buildings to allocate the use of pre-determined portions of its floorspace for services, stores, or businesses, thus placing those amenities within close reach of residents. Below are illustrative examples from the Dorval’s *Sustainable Master Plan* of mixed-use commercial and residential spaces:



Just as diversifying housing types is important in providing housing across the life cycle of residents, so too is ensuring their housing maximizes opportunity to meet other needs such as access to services and amenities. The types of rezoning lead to varied forms of housing in terms of size meeting needs or interests that are not met by single-family homes for residents seeking different living space. Across an individual’s life cycle, their housing needs can evolve as time passes; the housing needs of a young professional are different from a young family which are different from an elderly couple in retirement. Providing options for different stages of the lifecycle that are more affordable than traditional single-family homes or larger apartments allows citizens to meet their needs and provide the option to remain within their community as they go through different stages of life. Providing those options in closer proximity to key services or employment also increases affordability by saving residents money on transportation costs.

In mixing the use of larger residential units, those developments also gain use for neighbouring residents or frequenters of the commercial areas within which developments are located. In other words, those residential buildings gain increased potential to be directly beneficial from a commercial perspective to other citizens. Together RAC can combine with sustainability strategies such as Transit Oriented Development (TOD) which emphasizes the utilization of existing transportation infrastructure to reduce dependency on cars and improve integration of a community. A properly integrated – and ultimately

sustainable – community partially relies upon housing that is diversified and that is within reach of the needs of its citizens. In cases where housing can be physically located to necessary services and amenities, citizens and the community benefit from increased accessibility.

The term Residential Apartment Commercial Zoning refers specifically to a plan implemented by the City of Toronto in 2014 to bring its tower neighbourhoods into the 21st Century by allowing for amenities and services such as food markets, shops, small businesses, offices, community services, cafes, and restaurants to be placed directly within and near residential spaces. The city amended its zoning bylaw to create this new zoning type allowing for the use of small-scale commercial uses on building sites which add to the local economy diversified neighbourhoods, and added to the vibrancy and diversity of its communities. The bylaw regulates the use of space in and around apartment buildings allowing for a portion of the floor space of the ground floor of a building to be used for non-residential purposes and permitting public space directly outside a building to be used for non-permanent use (such as a weekly farmer’s market or community event space).



Though the change is geared for a large city and larger apartment buildings, the principles involved warrant consideration for transferability to the Southern West Island’s context alongside the diversification of housing and TOD principles. Implementation of a similar, but tailored mixed-use zoning policy in line with the Southern West Island’s contextual considerations could occur through relevant bylaw changes and the encouragement of multi-use development in the urban core of the Southern West Island’s municipalities. As with many civic initiatives, winning over the citizen body is important. Fortunately, as mixed-use spaces, these types of developments provide benefits beyond the residences themselves as assets for the overall community’s living space. Those arguments of public good should be emphasized to that end.

CONCLUSION

This policy brief has identified several common policy options available that which municipalities should consider for implementation depending on their respective sociodemographic, economic, and housing needs. The realm of housing policy is a spectrum filled with different choices with no one policy holding precedence over another; there is no silver bullet to solve housing unaffordability and a successful municipal housing strategy can combine multiple policies to be effective for a given context. For instance, voluntary inclusionary zoning is often combined with density bonuses to serve as an incentive for developers to contribute to affordable housing stock. Furthermore, policies can often be flexible and

tailored for different housing contexts. It is the hope of our organization that this document can be part of a solution to housing challenges with which the citizens of the Southern West Island are faced by prompting discussion and consideration for the policies and issues at hand by agents of change within the community.

REFERENCES

- Carr, Alex. "Thinking Outside the Box: Financing Mechanisms for the City of Ottawa." *CURE Policy Brief ISSUE #3*. Ottawa: Centre for Urban Research and Education (CURE), May 2011.
- Canada Mortgage and Housing Corporation. "Affordable Housing Ideas – Policy and Regulation." cmhc-schl.gc.ca. <https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhostcast/afhoid/pore/>.
- City of Dorval. *Sustainable Master Plan: 2015-2031*. Dorval, QC: City of Dorval, 2014.
- City of Edmonton. "Secondary Suites – Tenant, Owner, and Community Benefits." Adapted from "Secondary Suites: A Tool to Address Calgary's Affordable Housing Needs." Calgary: United Way, March 2007. https://www.edmonton.ca/city_government/documents/InfraPlan/benefitschartsept17.pdf.
- City of Toronto. "What is the RAC Zone?" Accessed 14 August 2017. <http://www.raczone.ca/#what-is-it-1>.
- Day, Kathleen A. "Adapting the Montreal Inclusionary Housing Strategy to Emerging Challenges: Lessons from case studies." Master's Thesis, McGill University, 2013.
- Freeman, Lance, and Jenny Schuetz. "Producing Affordable Housing in Rising Markets: What Works?" Working Paper Prepared for Reinventing Our Communities: Transforming Our Economies. Federal Reserve Bank of Philadelphia and Penn Institute for Urban Research, September 2016. http://penniur.upenn.edu/uploads/media/Freeman-Schuetz_PenniUR-Philly_Fed_working_paper_091616v2.pdf
- Inclusionary Zoning – Domestic & International Practices: Final Report*. Ottawa: Canada Mortgage and Housing Corporation, 2017.
- Mah, Julie. *Can Inclusionary Zoning Help Address the Shortage of Affordable Housing in Toronto?* Toronto: Canadian Policy Research Networks, 2009.
- Miskowiak, Douglas, and Linda Stoll. *Planning Implementation Tools: Density Bonus*. Stevens Point, WI: UWSP Center for Land Use Education, 2005.
- Moore, Aaron A. *Trading Density for Benefits: Toronto and Vancouver Compared*. IMFG Papers on Municipal Finance and Governance. Toronto, Ontario : Institute on Municipal Finance and Governance, Munk School of Global Affairs, 2013.
- Pierre, Nathalie. *A Safer Haven: Innovations for Improving Social Housing in Canada*. Toronto: Canadian Policy Research Networks, 2007.
- Raynault, Marie-France, Simon Tessier, and François Thérien. *Toward Healthy and Affordable Housing: 2015 Report of the Director of Public Health for Montréal*. Montreal: CIUSSS du Centre-Sud-de-l'Île-de-Montreal, Direction de la santé publique, 2015.
- Schuetz, Jenny, Rachel Meltzer, and Vicki Been. "Silver Bullet or Trojan Horse? The Effects of Inclusionary Zoning on Local Housing Markets in the United States." *Urban Studies* 48.2 (February 2011): 297-329.
- Statistics Canada. "Census Profile 2016: Dorval, Quebec." *Statistics Canada Catalogue no. 98-16-Z2016001*. Ottawa: Statistics Canada, 2017. Released May 3, 2017. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed July 20, 2017).

Statistics Canada. "National Household Survey (NHS) Profile 2011: Dorval, Quebec." *Statistics Canada Catalogue no. 99-004-XWE*. Ottawa. Released September 11, 2013. <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E> (accessed July 10, 2017).

Tappendorf, Julie A., and Brent O. Denzin. "Turning Vacant Properties into Community Assets Through Land Banking." *The Urban Lawyer* 43.3 (2011): 801-812.

Thomas, Matthew A. *On the Benefits of Affordable Housing: An Assessment of Recent Literature for Municipalities, 2017*. Pointe-Claire, QC: Table de Quartier Sud de l'Ouest-de-L'île, 2017.

Vijayakumar, Nithya, and Mike Collins-Williams. *Make Way for Laneway: Providing more housing options for the Greater Toronto Area*. Toronto: GTA Housing Action Lab, 2015.

Ville de Montréal. *Strategy for the inclusion of affordable housing in new residential projects*. Habiter Montréal. Montréal: Ville de Montréal, 2005.

Wake, Tim. *A Guide for Canadian Municipalities for the Development of a Housing Action Plan*. Ottawa: Canada Mortgage and Housing Corporation, 2010.

Wake, Tim. *Review of Best Practices in Affordable Housing*. Vancouver: Smart Growth BC, 2007.

Ziuleva, Alena. *Portrait of the Population of the Southern West Island*. Pointe-Claire, QC: Table de Quartier Sud de l'Ouest-de-L'île, 2015.

Zon, Noah. *Renewing Canada's Social Architecture: Access to Affordable Housing*. Toronto: Mowat Centre for Policy Innovation, 2015.

¹ Noah Zon, *Renewing Canada's Social Architecture: Access to Affordable Housing* (Toronto: Mowat Centre for Policy Innovation, 2015), 1.

² Nathalie Pierre, *A Safer Haven: Innovations for Improving Social Housing in Canada* (Toronto: Canadian Policy Research Networks, 2009), iii-iv.

³ Julie Mah, *Can Inclusionary Zoning Help Address the Shortage of Affordable Housing in Toronto?* (Toronto: Canadian Policy Research Networks, 2009), 19.

⁴ Lance Freeman and Jenny Schuetz, "Producing Affordable Housing in Rising Markets: What Works?" (Working Paper Prepared for Reinventing Our Communities: Transforming Our Economies. Federal Reserve Bank of Philadelphia and Penn Institute for Urban Research, September 2016), 6.

⁵ Jenny Schuetz, Rachel Meltzer, and Vicki Been, "Silver Bullet or Trojan Horse? The Effects of Inclusionary Zoning on Local Housing Markets in the United States," *Urban Studies* 48.2 (February 2011): 298.

⁶ Tim Wake, *Review of Best Practices in Affordable Housing* (Vancouver: Smart Growth BC, 2007), 20.

⁷ Tim Wake, *A Guide for Canadian Municipalities for the Development of a Housing Action Plan* (Ottawa: Canada Mortgage and Housing Corporation, 2010), 15.

⁸ Julie A. Tappendorf and Brent O. Denzin, "Turning Vacant Properties into Community Assets Through Land Banking," *The Urban Lawyer* 43.3 (2011): 805.

⁹ City of Dorval, *Sustainable Master Plan: 2015-2031* (Dorval, QC: City of Dorval, 2014), 49.

¹⁰ CMHC, "Permitting Secondary Suites – What are Secondary Suites?" from CMHC website

¹¹ Wake, *Review of Best Practices*, 24.

¹² "Permitting Secondary Suites – Impact of Secondary Suites," from CMHC website, Canada Mortgage and Housing Corporation, "Affordable Housing Ideas – Policy and Regulation.," cmhc-schl.gc.ca.

¹³ "Permitting Garden Suites – Advantages and Issues," From CMHC website, Canada Mortgage and Housing Corporation, "Affordable Housing Ideas – Policy and Regulation." cmhc-schl.gc.ca.

¹⁴ Nithya Vijayakumar and Mike Collins-Williams, *Make Way for Laneway: Providing more housing options for the Greater Toronto Area* (Toronto: GTA Housing Action Lab, 2015), 8.

¹⁵ Vijayakumar and Collins-Williams, *Make Way for Laneway*, 12.