Opportunities for Affordable Housing in Dorval

Today's challenges tomorrow's strategies

Prepared by Scott McCallum

Table Quartier

Housing Dossier August 2019

Resources & Recommendations

## **TQSOI**

The Table de Quartier Sud de l'Ouest-de-Île (TQSOI) is a non-profit organization that unites all citizens, elected officials, community organizations, businesses, and institutions in order to improve the quality of life in the south West Island. Roundtable discussions lie at the heart of the TQSOI's work.

As a community hub and network, we provide an opportunity for all residents to come together in a space where individual efforts are combined and their impact is magnified. We give a voice to the community, we identify community needs and concerns, and we establish collective priorities and actions.



Director

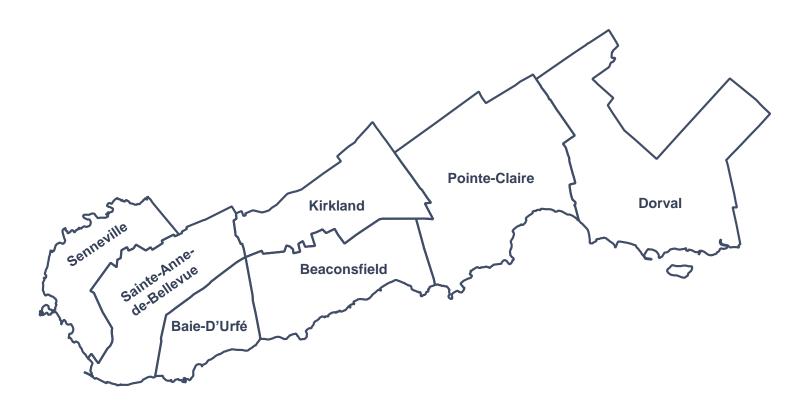
Alena Ziuleva

Housing Dossier Coordinator **Shannon Coulter-Low** 

## Contact

114 Donegani Pointe-Claire, QC H9R 2V4 Tel.: 438-938-7764 email: info@tqsoi.org

tqsoi.org



## **Executive Summary**

The complete document contains resources, strategies, policies and site suggestions that, if implemented, can help alleviate Dorval's affordable housing needs.

#### Context

Between 2011 and 2016, the median value of homes has risen by over 14% in the City of Dorval. Meanwhile, 12.6% of owners and 35.5% of renters cannot reasonably afford their homes. Amongst its objectives, Dorval's Sustainable Master Plan provisions to "offer 10% of new housing units as affordable and community housing including a range of housing styles where the value is less than the average cost of housing." This is essential if the City is to contend with the imminent challenges of its shifting population composition – namely, amongst seniors, young individuals and families, and new immigrants.

## What is Affordable Housing?

According to the Canada Mortgage and Housing Corporation (CMHC), housing is unaffordable if the cost is more than 30% of the household's before-tax income. Affordable housing may be broken into two sectors; private and public. *Private* affordable housing is low-priced, market-rate housing, which can be either rented or owned. Municipalities can offer low-income residents access to dwellings by providing a diversity of housing stock necessary to meet needs across different demographics and living situations. Strategies discussed in the complete document include; additional dwelling units (ADUs), inclusionary zoning and mixed-use residential development. In the *public* sector, government subsidies or NGOs provide aid for those who cannot afford to meet their housing needs. Strategies, resources, funding and key actors are discussed in the complete document under; community housing (co-operative and non-profit) and public housing initiatives.

#### **TODs**

While transit-oriented development (TOD) can promote economic development, make areas more attractive and intersect with goals of sustainability, they may also drive an increase in housing prices. In response, the Plan métropolitain d'aménagement et de développement (PMAD) suggests that if Dorval is planning a TOD zone around Dorval Station, projects can be supported using provincial incentive-based programs – highlighting development strategies that encourage affordable housing inside TOD zones.

#### **ADUs**

An accessory dwelling unit (ADU) or secondary suite is a self contained home that is accessory to the principal dwelling and is located either within the primary dwelling or is on the same lot as the primary dwelling.

#### Recommendation: Pilot Project

Despite their seamless integration into existing neighbourhoods, current zoning By-Laws in Dorval outright deny the construction of ADUs. The TQSOI recommends that the City conduct a Pilot Project in certain single-detached dominant neighbourhoods. If successful, the project could be implemented across Dorval's suburban neighbourhoods falling into TOD areas.

## **Inclusionary Zoning**

Inclusionary zoning (IZ) requires or incentivizes private developers to designate a certain percentage of the units in a given project as below market rate (BMR) – cheaper than their value on the market and often less than the price of producing them. As many other municipalities have done, Dorval should explore a municipal inclusionary policy tailored to its context – whether be mandatory, voluntary or hybrid.

#### Recommendation: Jardins de Dorval

Les Jardins de Dorval is targeted in Dorval's Sustainable Master Plan as an area for urban revitalization. Mayor Rouleau said that he hopes developers include the mixing of residential and commercial uses – offering tenants easy access to their needs. The TQSOI recommends the city employ inclusionary zoning strategies for the creation of mixed-use, affordable housing.

## **Community Housing**

Self-managed co-operative and non-profit organizations can provide individuals with low incomes a significant improvement in their quality of life and a supportive environment, favourable to their growth as members of society. City-owned land provides fertile ground for such initiatives.

#### Recommendation: 550 Bouchard

In light of Dorval's plan to move the public works building from 550 Bouchard Boulevard, the TQSOI proposes that the City take advantage of the public works lot for community housing. The lot is embedded in an established neighbourhood and is steps away from Ballantyne Park – a great place for young families to integrate and grow.

#### Recommendation: 750 Dawson

The idle lot of 750 Dawson provides proximity and ease of access to the Jardins de Dorval and is an ideal place for not-for-profit seniors housing who will benefit from the safe and easy access to everyday amenities.

#### Conclusion

In the complete document, key actors, resources and recommendations are highlighted for ease of municipal initiation. Such implementations would contribute to a vibrant Dorval whose active community members would have access to the right kind of housing for their needs.

## Résumé

Le document complet contient des ressources, des stratégies, des politiques et des suggestions de sites qui, si elles sont mises en œuvre, peuvent contribuer à réduire les besoins en logements abordables à Dorval.

#### Contexte

Entre 2011 et 2016, la valeur médiane des maisons a augmenté de plus de 14% dans la ville de Dorval. Actuellement, 35,5% des locataires sont touchés par l'inabordabilité de leur logement. Parmi ses objectifs, le plan d'urbanisme durable de Dorval prévoit d'offrir «10 % des nouvelles unités en logements abordables et communautaires, incluant une diversité de types de logements dont la valeur est inférieure au coût moyen des logements». Cela est essentiel pour que la Ville puisse faire face aux défis imminents de la composition changeante de sa population — particulièrement parmi les aînés, les jeunes adultes, les familles et les nouveaux immigrants.

### Qu'est-ce que le logement abordable?

Selon la Société canadienne d'hypothèques et de logement (SCHL), le logement est jugé inabordable si le coût représente plus de 30% du revenu avant impôt du ménage. Le logement abordable peut être divisé en deux secteurs; privé et public. Dans le secteur *privé*, le logement abordable est à bas prix et au taux du marché, et peut être loué ou possédé. Les municipalités peuvent offrir aux résidents à faible revenu l'accès à des logements en fournissant une diversité de logements nécessaires pour répondre aux besoins de différentes situations démographiques et de vie. Les stratégies discutées dans le document complet incluent: les unités d'habitation accessoires (UHA), le zonage d'inclusion et le développement résidentiel à usage mixte. Dans le secteur *public*, des subventions gouvernementales ou des ONG fournissent une aide à ceux qui n'ont pas les moyens de subvenir à leurs propres besoins en matière de logement. Les stratégies, les ressources, le financement et les acteurs clés sont discutés dans le document complet pour les initiatives de logement social.

#### **TOD**

Bien que le développement axé sur les transports en commun (TOD) puisse favoriser les objectifs de durabilité, il peut également entraîner une hausse des prix du logement. En réponse, le PMAD suggère que, si Dorval planifie une zone TOD autour de la gare de Dorval, les projets peuvent être soutenus par des programmes incitatifs provinciaux — en soulignant les stratégies de développement qui encouragent le logement abordable.

#### **UHA**

Une unité d'habitation accessoire (UHA) est une maison autonome accessoire au logement principal, située soit dans le logement principal, soit sur le même terrain que le logement principal.

Recommendation: Projet pilote

Malgré leur intégration harmonieuse dans les quartiers existants, les

règlements de zonage en vigueur à Dorval nient carrément la construction d'UHA. La TQSOI recommande à la ville de mener un projet pilote dans certains de ses quartiers où les maisons unifamiliales constituent le type de logement dominant. En cas de succès, le projet pourrait être mis en œuvre dans les quartiers qui font partie des zones TOD à Dorval.

## Zonage d'inclusion

Le zonage d'inclusion exige des promoteurs privés ou les incite à consacrer un certain pourcentage d'unités dans un projet donné à prix inférieur au taux du marché. Comme d'autres municipalités l'ont fait, Dorval devrait explorer une politique d'inclusion municipale adaptée à son contexte – qu'elle soit obligatoire, volontaire ou hybride.

#### Recommendation: Jardins de Dorval

Le centre commercial Les Jardins de Dorval est ciblé dans le plan d'urbanisme de Dorval en tant qu'espace de revitalisation urbaine. Le maire Rouleau a déclaré qu'il espérait que les promoteurs incluent une mixité d'espaces résidentiels et commerciaux – offrant aux locataires un accès facile à leurs besoins. La TQSOI recommande à la ville d'imposer des stratégies de zonage d'inclusion sur le site de nouveau développement afin de faciliter la création de logements abordables.

#### Logement communautaire

Les coopératives et les organisations à but non lucratif peuvent offrir aux personnes ayant des revenus faibles une amélioration significative de leur qualité de vie et un environnement favorable, propice à leur croissance en tant que membres de la société. Les terrains appartenant à la ville constituent un terrain fertile pour de telles initiatives.

#### Recommendation: 550 Bouchard

Considérant que Dorval déménagera ses travaux publics du 550 boulevard Bouchard, la TQSOI propose que la ville profite du terrain des travaux publics pour créer des logements communautaires. Le terrain est intégré dans un quartier établi et se trouve à quelques pas du parc Ballantyne – un endroit idéal pour l'intégration et la croissance de jeunes familles.

#### Recommendation: 750 Dawson

De même, la proximité du 750 Dawson et sa facilité d'accès au centre commercial des Jardins de Dorval constituent un lieu idéal pour établir des logements à but non lucratif pour personnes âgées.

#### Conclusion

Dans le document complet, les principaux acteurs, les ressources et les recommandations sont mis en évidence pour faciliter l'initiation de la municipalité. De telles mises en œuvre contribueraient au dynamisme de Dorval, dont les membres actifs de la communauté auraient accès au type de logement adapté à leurs besoins.

## **Contents**

6	Context
7	Affordability in Dorval's Sustainable Master Plan
7	What is affordable housing?
8	Financing Affordability
9	Transit-Oriented Development According to the CMM's PMAD
10	Accessory Dwelling Policy
12	Inclusionary Zoning
13	Mixed-use Development
14	Community Housing
15	Summary of Site Suggestions
16	Conclusion



## Context

Between 2011 and 2016, the median value of homes has risen by over 14% in the City of Dorval [1, 2]. Alongside this iump in value, is a sizeable portion of livina in residents increasingly unaffordable housing. However, Dorval is not alone. Unaffordability is an issue that has become ubiquitous across all municipalities of the Southern West Combined. the Island. seven municipalities have unaffordability rates of 13.1% for homeowners, and 41% for renters [1 - 14]. In Dorval, these numbers are 12.6% and 35.5% for owners and renters, respectively [2].

According to the Canada Mortgage and Housing Corporation (CMHC), housing is deemed unaffordable if the cost is more than 30% of the household's before-tax income [15]. The financial strain of unaffordability can be a serious detriment to the vitality of a household. Limited adequate housing options, strained budgets, poor nutrition, stress, frequent moves, and a loss of quality of life are all symptoms of unaffordability that must be challenged in defense of a healthy and sustainable city.

In Dorval, the gap of unaffordability between owners and renters is emotive of the divide in the Southern West Island. Where 87.4% of homeowners can afford the lofty average monthly cost of \$1,165, 35.5% of renters cannot reasonably afford the even lower monthly renting cost of \$815 – let alone begin to think about homeownership [1]. This is further exacerbated by the increase in often unaffordable condo developments – such

dwellings having increased by 4.6% between 2011 and 2016 [16, 17]. The City of Dorval is cognisant of these challenges, and has identified three groups who are most affected by housing unaffordability; seniors, young individuals and families, and new immigrants [18].

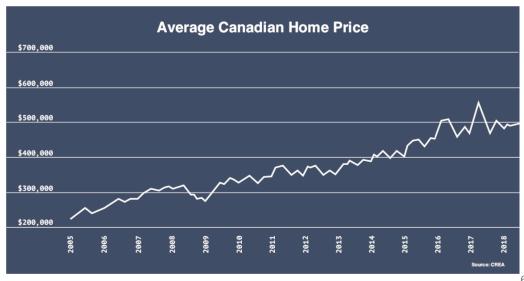
By 2024, Dorval is expecting a 35% increase in residents over 65 years old. Considering that 11.9% of seniors fall into the low-income bracket and are likely to lack purchasing power in retirement, affordable seniors housing is high in demand among senior residents and their families [18].

By the same projection year, the City expects that the proportion of younger individuals and families living in Dorval will continue to decline to 23% from the current 25.5% [18]. Young individuals and families play an important role in the social mix and economic vitality of the urban fabric.

Access to affordable housing is a significant determinant for whether or not they can stay.

Lastly, Dorval has a projected increase of new immigrants into the community – who by 2024 will make up a significant 30% of the City's population [18]. As new immigrants are often subject to lower relative financial security, access to affordable housing can be the key determinant in attaining personal development and quality of life [19].

With its offerings for an exceptional quality of life, Dorval is no doubt a great place for all to live, work and grow. Without housing affordability however, initiating and maintaining active membership and economic contribution in the community remains a challenge for many. As such, measures that facilitate the building of affordable housing are ultimately a long-term investment that is necessary for a diverse and vibrant Dorval.





# Affordability in Dorval's Sustainable Master Plan

In 2014, the City of Dorval issued a statement of intent for its immediate future publishing a broad municipal agenda in their Sustainable Master Plan, 2015-2031. The plan is a comprehensive vision for the municipality to maintain community sustainability. Among its goals are targets for social mix, optimal density, transportation, and affordable and quality housing. Among its multifaceted ambitions, is an expressed interest in meeting the challenges of their shifting population composition. This includes not only seeking to reverse the decline of its younger population, but also retaining its senior population and accommodating the arrival of new immigrants. Regarding affordable housing, the plan provisions to "offer 10% of new housing units as affordable and community housing including a range of housing styles where the value is less than the average cost of housing" [18]. Moreover, the City plans to consolidate its inhabited sectors through "gradual densification of housing around the two train stations" as part of facilitating an integrated community structured around key intermodal poles, notably including plans for mixed-use redevelopment of the City's core central urban sector [18].

Under "Objective 4: Diversify housing types and methods of occupation according to the needs of the population", the plan focuses on "preparing a policy for incorporating affordable housing and benefiting more from grants and support programs for the purpose" (Action 4.1), and to develop and adapt its housing stock to better suit the needs of its growing senior population (Action 4.2). Furthermore, in "Objective 2: support a better mix, positioning and reach of economic poles", housing plays a central role in the implementation of affordable and seniors housing policy and incentive programs (Action 2.3).

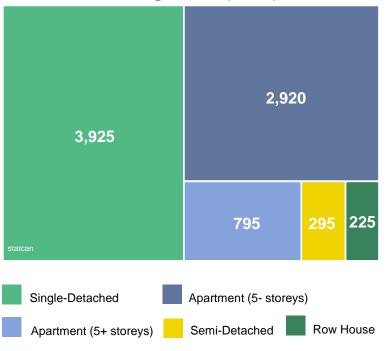
## What is affordable housing?

Defined as spending less than 30% of household income on housing [15], affordable housing can be broken down into two sectors; private and public.

Private affordable housing is low-priced, market-rate housing, which can be either rented or owned. Municipalities can offer low-income residents access to dwellings by providing a diversity of housing stock necessary to meet all needs across different demographics and living situations. Municipalities may then play a role of facilitation by helping citizens seek suitable housing at a price that is appropriate to their income. Essentially, private affordable housing is facilitated by municipal policy but ultimately does not require municipal management. Though municipal financing is not required for the creation of private affordable housing, financing tools such as Accès Condo developed by the para-municipal corporation, Société d'habitation et de développement de Montréal (SHDM), may be leveraged if further efforts are required.

In the **public** sector, government subsidies or NGOs provide aid for those who cannot afford to meet their housing needs.

## **Dorval's Housing Stock (2016)**





This can include, but is not limited to large families, seniors, recent immigrants, and single-parent households.

Co-operative and non-profit housing are derived from public funds, but are ultimately self-managed – often referred to as 'community housing'. As a technical resource for community housing organizations, Groupes de Resources Techniques (GRTs) are non-profit firms dedicated to creating community real estate projects, such as housing co-ops and non-profit housing. They coordinate all phases of project implementation and act as intermediaries between the group of tenants, public administrations, building contractors and other professionals.

Meanwhile **public housing**, also derived from public funds, is municipally managed through the Office municipal d'habitation de Montréal (OMHM). In many public housing programs for example, rent is fixed at 25% of the household's income while the remainder is subsidized.

## **Financing Affordability**

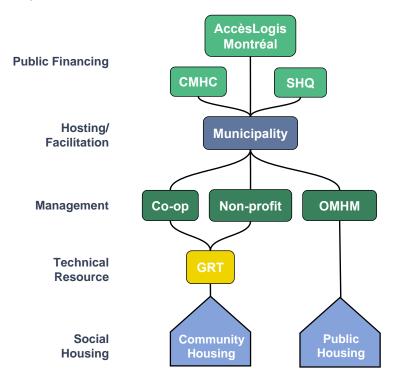
When it comes to financing affordability, there are many public resources available. At the federal level, Canada's National Housing Strategy is a "\$40-billon plan to help ensure that Canadians have access to housing that meets their needs and that they can afford" [20] - funding the Canada Mortgage and Housing Corporation (CMHC) to undertake research on



Haus der Heimat (1992), Dorval. Co-op residence for seniors, 33 units.

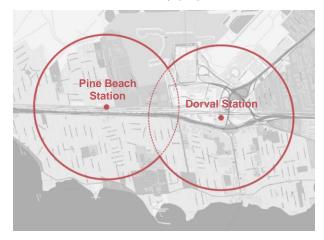
housing needs across Canada, and enabling access to various programs for assistance. At the provincial level, the Société d'habitation de Québec (SHQ) provides low-cost and affordable housing to those needing assistance, and offers programs that support construction, renovation, home adaptation and homeownership. At the regional level, AccèsLogis Montréal is a program managed by the City of Montréal itself with funding from the SHQ and the CMM. The program funds low-cost, affordable housing to residents within the Montréal agglomeration. As an administrative resource, the management of the agglomeration's public housing stock and housing programs is done through the Office municipal d'habitation de Montréal (OMHM).

At the municipal level, cities are themselves responsible for formulating and applying planning regulations on their territory for affordability. They play a leading role in hosting and approving housing projects as well as defining areas for revitalization. Without the leverage and facilitation of municipal actors, quality affordable housing initiatives – whether be public or private – would be few and far between.



# **Transit-Oriented Development According to the CMM's PMAD**

Transit-Oriented Development (TOD) has gained wide and ongoing popularity with the rapid demand for access to transit in Montréal over the past few decades. Numerous studies have shown that TOD can promote economic development and increase nearby property values by improving transportation accessibility and offering a more livable environment [21]. According to the Communauté Métropolitaine de Montréal's (CMM) "Plan D'Action Metropolitan" (PMAD), the first main objective is to: (1.1) build at least 40% of new households (2011 - 2031) near TOD neighbourhoods located at structural metropolitan mass-transit network access points, generally defined as a station or stop [22].



Map of Dorval with the allocated one kilometer TOD radius.

The PMAD as well as Dorval's Sustainable Master Plan identifies TOD zones as having a 1-km radius around train stations (Criterion 1.1.1). Characteristics include a minimum density thresholds of 40 to 60 dwellings per hectare (Criterion 1.1.2) with a focus on sustainable growth. Currently, Dorval has an average of 12 dwellings per hectare [18].

To encourage development, Criterion 1.1.3 highlights the need for a wide variety of dwelling types to better meet the needs of different household types and better integrate different socio-economic groups into community life. The PMAD also suggests that if Dorval is planning a TOD zone, projects can be supported using provincial incentive-based programs – highlighting development strategies that encourage affordable housing inside TOD zones [22].

Providing a diverse housing supply will preserve or even improve housing accessibility for low and moderate income households, thus improving social diversity. In addition, the PMAD notes that social and community housing initiatives often spearhead the rehabilitation and revitalization of older neighbourhoods and the renewal of certain living environments [22].

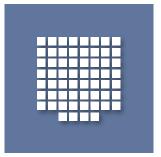
## **Gentrification in TODs**

Transit-oriented development (TOD) transforming areas all across the Island of Montréal as the market for housing near transit hubs continue to explode. This type development is also changing the affordability of longstanding communities due to the resulting 'transit-induced gentrification', a socioeconomic by-product of TOD. Upwardly mobile workers, often young and college educated, are increasingly citing ease of access to a variety of transportation options as a determining pull factor when seeking housing [23]. In response to these trends, developers have been building mix-use projects near transit hubs at unprecedented rates. However, long-time renters of neighbourhoods adjacent to established or newly planned transit hubs increasingly find themselves priced out of their own communities. Planned and executed correctly, TODs can revitalize areas and curb traffic by lowering local automobile use. The key is in balancing affordability with the good that comes

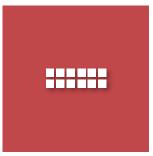
from keeping existing communities healthy and intact. Since Dorval has identified the potential for densification around TOD zones, combined with the new REM station to be built by 2023 at the airport, there is an even greater need for dedicated affordable housing.

## Recommendation

The TQSOI recommends that Dorval explore its master plan orientations to encourage affordability such as: federally sponsored low income housing tax credits to developers whose projects meet certain criteria; creating special "housing protection districts" guaranteeing that no unit of affordable housing will be knocked down without another going up in its place; and establishing dedicated funds that are designed to help developers finance land acquisition but are also tied to the promise of affordable-housing creation [24].



PMAD's designated density threshold of 60 dwellings per hectare for Dorval Station.



Dorval's current overall density of 12 dwellings per hectare.





## **Accessory Dwelling Policy**

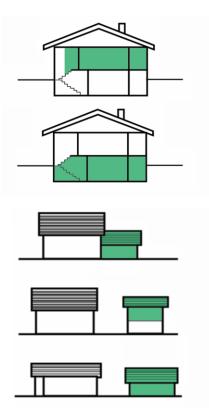
Due to the small-scale zoning attributed to the majority single-detached residential neighbourhoods of Dorval, an accessory dwelling policy would offer an avenue to affordable housing without changing neighbourhood aesthetics. An accessory dwelling unit (ADU) or secondary suite is a self contained home that is accessory to the principal dwelling and is located either within the primary dwelling or is on the same lot as the primary dwelling [25].

ADU's offer an opportunity for gentle densification, while increasing housing access and affordability in Dorval. In Canada, subsidies for building ADUs are provided under the CMHC's Residential Rehabilitation Assistance Program (RRAP) to help low-income senior citizens and adults with disabilities. The program is aimed at residents who want to create an ADU but must agree to sign an Operating Agreement where they consent to charge a predetermined rent for the term of the agreement. If eligible, the RRAP will offer a fully forgivable loan of up to \$24,000.

The number of ADU permits issued by Canadian cities has risen dramatically in the past few years. The percentage of municipalities surrounding major cities that permit ADUs have increased from 54% in 2006 to 78% in 2014 [25]. But for most areas in Canada, policy barriers are preventing this form of housing; many cities ban them outright, and those that don't often have severe restrictions on size, owner occupancy, and parking.

ADUs allow people housing flexibility over time. Residents can design an ADU in which to age in place, and then rent out their main house to families, allowing them to stay in their neighbourhood at less cost as they grow older. This also helps older homeowners on a fixed income afford to remain in their homes longer by providing an extra source of income. Parents, caregivers or young adults can also live in ADUs likely increasing property resale values from the potential new rental income [25].

Encouraging the private development of ADUs increases the affordable housing stock without the need for municipal investment. Increases of assessed property values due to the addition of secondary suites will result in higher taxes paid to the municipality while still preserving neighbourhood character compared to higher-density apartment buildings. ADUs generally wouldn't have significant infrastructural impact on Dorval, in contrast to building a 400 unit apartment building. They bring more housing to an area organically, and the City does not have to build new infrastructure to accommodate it [26]. On average, they do not generate demand for extra full parking spaces when located in TODs with a range of amenities, making it easier for the occupants of the ADUs to live without owning a vehicle [26].



**Accessory Dwelling Unit** 



## **Ottawa's Accessory Dwelling Unit Policy**

Enforced in September 2005, the City of Ottawa permits Secondary Dwelling Units through Zoning By-Law (2008 - 250: Consolidation) Section 125. The secondary dwelling unit must meet the following requirements:

- A secondary dwelling unit cannot exceed 40% of the gross floor area of the principal dwelling. Basement units are an exception there is no maximum size.
- Only a finished basement can be included in the gross floor area calculation of the principal dwelling.
- A maximum of one unit is permitted in a detached dwelling, one in each have of a semi- detached building and only one for the whole of a duplex dwelling.
- The new unit must be on the same lot as the principal dwelling unit, must share the yards and parking areas and must not change the streetscape character along the road on which it is located.
- The new unit must have a separate access on the ground floor of a principal dwelling. However, the separate access is not allowed in an exterior wall facing the front yard.
- Providing an additional parking space for the new unit is not required. If a resident decides to add a parking space, they must build it in compliance with the new zoning requirements.

## **Challenges in Dorval**

In Dorval, there are many zoning barriers to building ADUs. Zoning By-Law (RCM-60A-2015), subsection 324 states that "dwelling units shall not be situated in cellars or basements". Additionally, subsection 329 states that "an ancillary building may not include housing". On the other hand, Dorval's Zoning By-Law (RCM-60D-2015) does allow for intergenerational dwellings to be built as enlargements to detached single-family dwellings, given certain respects for architectural characteristics of the existing home. Nonetheless. Zoning By-Law (RCM-60F-2016), subsection 81 specifies that "proof of family ties or close relationship with the owner or the occupant of the main dwelling unit" is required to apply for the request of the intergenerational dwelling conditional use - greatly limiting the potential and accessibility for this form of ADU.

## Recommendation

The TQSOI recommends that the City conduct a Pilot Project in certain single-detached dominant neighbourhoods within the designated TODs, allowing for the construction of a variety of ADUs. New constructions would be regulated so as not to interfere with the built environment nor overcrowd the driveways and streets with cars. If successful, the project could be implemented across Dorval's suburban neighbourhoods falling into TOD areas.



Hillhurst laneway house (2016) was designed for a growing family that has lived in the same house for two generations. Ottawa.



## **Inclusionary Zoning**

Inclusionary zoning (IZ) is a tool that links private landholders to affordable housing options, combining elements of a housing policy and land-use planning in order to enlist developers in the construction of affordable housing [27]. It requires or incentivizes private developers to designate a certain percentage of the units in a given project as below market rate (BMR) – cheaper than their value on the market and often less than the price of producing them. The proportion of BMR units a developer must build usually depends on the size of the project: in many cities, projects with fewer than 10 units do not trigger IZ requirements, while projects with hundreds of units might have steeper requirements [28].

There are multiple ways that a municipality can encourage a developer to build inclusionary housing: In places where IZ is optional, it is often tied to density bonuses with favourable rezoning parameters, meaning a developer can increase the unit count of its development beyond existing zoning, in exchange for producing affordable housing. If the developer's plans require a zoning change, a building or demolition permit, the City has the authority to ask the developer to include a percentage of affordable housing, in exchange for construction leniency [29]. If the land is owned by the City, they can sell it to the developer on the condition that they include a certain percentage of affordable housing in the building. In both cases, the cost of rental or homeownership for the affordable units can be financed. The strength of such a strategy at Dorval's level depends on the strength of the municipal policy - mandatory, voluntary or hybrid.

## Inclusionary Strategies in Québec

Recently, the City of Montréal has introduced a new tool designed to improve the supply of social, affordable and family housing in the City: the By-law for a diverse metropolis. The By-law introduces a new obligation for all housing projects of 450 m<sup>2</sup> or more (equivalent to about five units). The By-law specifies obligations and offers several options for meeting

them: construction of housing units, transfer of land, financial contribution, etc. The result: A contribution corresponding to 20% community housing, 20% affordable housing and 20% family housing. The aim is to ensure that the City of Montréal meets the needs of its changing population [30]. Though less rigorous, inclusionary strategies are also a key part of housing policies in municipalities across the province (i.e. Gatineau, Laval, Longueil, Québec, etc).

## Recommendation

In Dorval, similar challenges and opportunities present themselves. Although the sustainable master plan currently provisions to "offer 10% of new housing units as affordable and community" [18], there exists no detailed or obligatory inclusionary strategy. Furthermore, seeing that 35.5% of renters in Dorval live in unaffordable housing [2], 10% is an insufficient target. The TQSOI recommends that the City explore its own inclusionary strategy that is rigorous and adapted to its context. Such a tool could leverage developers in order to increase the City's affordable housing stock.



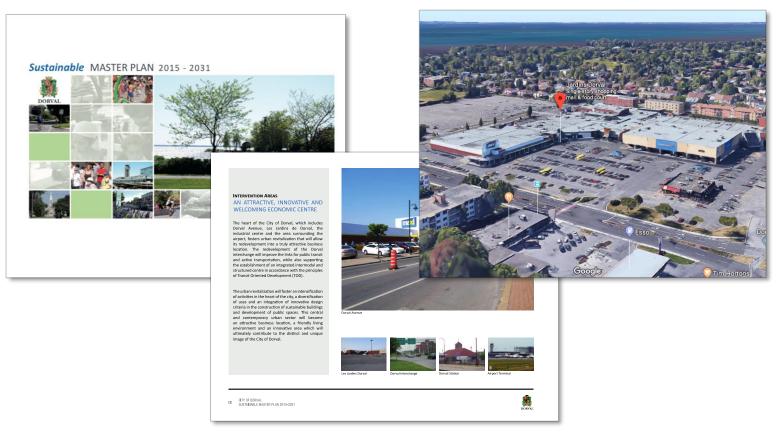
# Mixed-use Residential Commercial Zoning

Residential commercial zoning amends zoning bylaws to provision that apartment buildings not be restricted for single-uses. In practice, this type of zoning allows multi-unit residential buildings to allocate the use of predetermined portions of its floorspace for services, stores, or businesses, – thus placing amenities within close reach of residents while building a neighbourhood commercial hub. Such a large scale development provides ample opportunity to diversify housing types – providing a wide range of units that fit the various needs and life cycles of the population. Additionally, residential commercial zoning can combine with sustainability strategies such as TOD to enhance the project's longevity in the City.

## Recommendation

Recently sold to the North American Development Group (NADG), Les Jardins de Dorval is targeted in Dorval's Sustainable Master Plan as an area for urban revitalization [18]. Mayor Rouleau has said himself that he hopes the NADG development include the mixing of residential and commercial uses, further citing that it would be a great place for seniors [32]. The property also falls into the coveted Dorval TOD. In this context, where a private developer is at play, the TQSOI recommends that the City employ a method of inclusionary zoning to ensure a certain portion of the residential units are BMR. With the potential it has to offer, les Jardins de Dorval is a site that can come to truly embody the multiple aspects of sustainable development — socially, economically and environmentally.







## **Community Housing**

Cities are in a great position to build community housing if they already have ownership of land. Alternatively, if the City does not own the land, they may support community housing projects by allowing for necessary zoning changes, and using their authority to require developers to proceed with inclusionary strategies. Potential buildings can include non-profit and cooperative housing. Non-profit housing can be financially backed by federal and provincial funds, offering low-end-ofmarket and rent-geared-income units in the same building as market-rental units. Cooperative housing can offer an affordable form of tenure: residents are renters, but they are also voting members of the co-op, which owns the building. They can also participate in the day-to-day management of the buildings in order to save costs. It is an arrangement that will give residents an ownership stake in their neighbourhood without the burden of a mortgage. In all cases, cooperative and subsidized housing offers households with low or very low incomes not only a significant improvement in their quality of life but also a supportive environment, favourable to their growth as individuals, as families and as members of society.



**Villa Beaurepaire, Beaconsfield**Non-profit housing for seniors. 50 units.

## Recommendations

In light of Dorval's plan to move the public works building from **550 Bouchard** Boulevard to a potential site on 55th avenue [31], the TQSOI proposes that the City take advantage of the public works lot for community housing. Not only for reasons of city-ownership, 550 Bouchard is an ideal location to offer community housing precisely because of where it is situated. In addition to being within a TOD zone, 550 Bouchard is embedded in an established neighbourhood and is steps away from Ballantyne Park — a great place for young families to establish their lives.

Likewise, **750 Dawson** Avenue is another favourable option for community housing. Not only is the lot city-owned, it shares an accessible connection to Dorval Avenue – a targeted street for densification and revitalization [18]. Because of the lot's proximity and ease of access to the Jardins de Dorval shopping mall, 750 Dawson is an ideal place for not-for-profit seniors housing who will benefit from the safe and easy access to everyday amenities.



**Maison Donalda Boyer, Dorval**Non-profit housing for seniors. 76 units.

## **Summary of Site Suggestions**



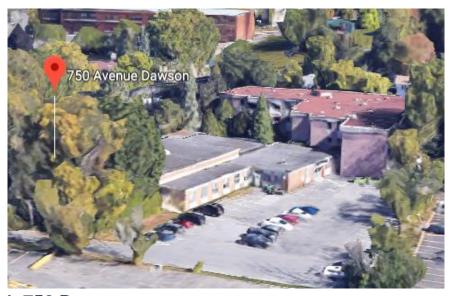
1. Low-density residential neighbourhoods
Accessory Dwelling Units



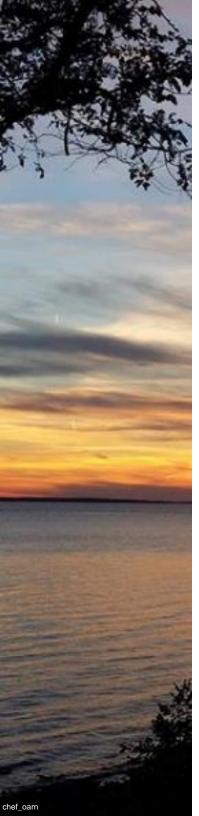
**3. 550 Bouchard**Co-op, young individuals and families



2. Jardins de Dorval Inclusionary Zoning



**4. 750 Dawson**Non-profit seniors housing





## Conclusion

As demand for affordable housing options grow, opportunities for community housing and regulatory approaches such as inclusionary strategies need to be examined for Dorval's context.

First, a gentle densification approach via the zoning permittance of **ADU** construction may prove popular in Dorval's low-rise suburban neighbourhoods – offering a path to private affordable housing that is seamless and adaptive.

Meanwhile, **inclusionary zoning** would be a tool that links private landholders to affordable housing options, combining elements of housing policy and land-use planning in order to enlist developers in the construction of affordable housing. This approach would be best practiced in areas of development and revitalization at larger scales potentially involving the mixing of residential and other uses.

Finally, the methods for achieving public and **community housing** described in this document point to key actors, sources of funding, and organizational structure – emphasizing the **municipality's role** in initiation and facilitation.

The site recommendations in this document are to be considered either literally or exemplary for affordable housing implementation across the City. It is conclusive that such implementations – done right and with care to the process – would contribute to a vibrant Dorval whose active community members would have access to the right kind of housing for their needs. The TQSOI hopes that this document will influence new measures that facilitate affordable housing within Dorval, and across the West Island.

## References

- [1] Statistics Canada. 2017. Dorval, V [Census subdivision], Québec and Montréal, TÉ [Census division], Québec (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017.
- [2] Statistics Canada. 2013. *Dorval, V, Québec (Code 2466087)* (table). *National Household Survey (NHS) Profile*. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013.
- [3] Statistics Canada. 2017. Senneville, VL [Census subdivision], Québec and Montréal, TÉ [Census division], Québec (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017.
- [4] Statistics Canada. 2013. Senneville, VL, Québec (Code 2466127) (table). National Household Survey (NHS) Profile. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013.
- [5] Statistics Canada. 2017. Sainte-Anne-de-Bellevue, V [Census subdivision], Québec and Montréal, TÉ [Census division], Québec (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017.
- [6] Statistics Canada. 2013. Sainte-Anne-de-Bellevue, V, Québec (Code 2466117)(table). National Household Survey (NHS) Profile. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013.
- [7] Statistics Canada. 2017. Baie-D'Urfé, V [Census subdivision], Québec and Montréal, TÉ[Census division], Québec (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29. 2017.
- [8] Statistics Canada. 2013. Baie-D'Urfé, V, Québec (Code 2466112) (table). National Household Survey (NHS) Profile. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013.
- [9] Statistics Canada. 2017. Kirkland, V [Census subdivision], Québec and Montréal, TÉ [Census division], Québec (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017.
- [10] Statistics Canada. 2013. *Kirkland, V, Québec (Code 2466102)* (table). *National Household Survey (NHS) Profile*. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013.
- [11] Statistics Canada. 2017. Beaconsfield, V [Census subdivision], Québec and Montréal, TÉ [Census division], Québec (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017.
- [12] Statistics Canada. 2013. *Beaconsfield, V, Québec (Code 2466107)* (table). *National Household Survey (NHS) Profile*. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013.
- [13] Statistics Canada. 2017. Pointe-Claire, V [Census subdivision], Québec and Montréal, TÉ [Census division], Québec (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017.
- [14] Statistics Canada. 2013. *Pointe-Claire, V, Québec (Code 2466097)* (table). *National Household Survey (NHS) Profile*. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013.

- [15] CMHC. 2018. About Affordable Housing in Canada. Ottawa: Canada Mortgage and Housing Corporation.
- [16] Statistics Canada. 2013. *Dorval, V, Quebec (Code 2466087)* (table). *National Household Survey (NHS) Profile*. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013.
- [17] Statistics Canada. 2017. Dorval, V [Census subdivision], Quebec and Montréal, TÉ[Census division], Quebec (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017.
- [18] Dorval Sustainable Master Plan (2015)
- [19] Thomas, M. 2017. On The Benefits of Affordable Housing: An Assessment of Recent Literature for Municipalities. Pointe-Claire, QC: TQSOI.
- [20] Canada's National Housing Strategy. 2018.
- [21] Chava, J. & Newman, P. 2016. Stakeholder Deliberation and Developing Affordable Housing Strategies: towards inclusive and sustainable transit-oriented development. Bentley: Curtin University.
- [22] Communauté métropolitaine de Montréal. 2012. An Attractive, Competitive and Sustainable Greater Montréal. Montréal: Bibliothèque et Archives nationales du Québec.
- [23] Revington, N. 2015. Market Rental Housing Affordability and Accessibility to Rapid Transit in Montréal and Vancouver. Montréal: Concordia University.
- [24] Province of Québec. 2015. Toward Healthy and Affordable Housing: 2015 Report of the Director of Public Health for Montréal. Montréal: Direction régionale de santé publique.
- [25] CMHC. 2015. Literature Review and Case Studies of Local Jurisdictions that Permit Secondary Suites. Ottawa: Canada Mortgage and Housing Corporation.
- [26] Petersone, K. 2017. *Backdoor Revolution: The definitive guide to ADU development.* Boston: Harvard Graduate School of Design.
- [27] Friedman, A. & Cammalleri, V. 1992. Evaluation of Affordable Housing Projects Based on the Grow Home Concept. Montréal: McGill University.
- [28] Thibert, J. 2007. Inclusion and Social Housing Practice in Canadian Cities: following the path from good intentions to sustainable projects. Ottawa: Canadian Policy Research Networks.
- [29] Gouvernement du Québec. (2013). An Act respecting Land Use Planning and Development [RSQ, c. A-19.1]. Éditeur officiel du Québec.
- [30] City of Montréal. 2019. Montréal, a Metropolis to Live in. Montréal: City of Montréal.
- [31] Meagher, J. 2018. Dorval studies new site for public works. Montréal: Montréal Gazette.
- [32] Greenaway, K. 2019. Les Jardins Dorval shopping centre has been sold. Montréal: Montréal Gazette.

## Thank you.



