

AFFORDABLE HOUSING IN DORVAL: RESPONDING TO COMMUNITY QUESTIONS & CONCERNS

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TABLE OF CONTENTS

EXECUTIVE SUMMARY	0
INTRODUCTION.....	1
PART I: An Introduction to Affordable Housing	2
<i>What is affordable housing?.....</i>	<i>3</i>
<i>Why is affordable housing important?</i>	<i>3</i>
<i>Why do we need affordable housing in Dorval?.....</i>	<i>4</i>
<i>Local Integration of affordable housing</i>	<i>5</i>
<i>What does affordable housing look like?.....</i>	<i>6</i>
PART II: Addressing Community Concerns	9
<i>Architectural Integration & Density.....</i>	<i>9</i>
Case Study: Villa Beaurepaire, Beaconsfield.....	10
<i>Traffic & Parking</i>	<i>11</i>
Case Study: Villa Beaurepaire, Beaconsfield.....	11
<i>Building Maintenance</i>	<i>12</i>
Case Study A: Maison Donalda Boyer, Dorval.....	12
Case Study B: Chateau Mariebert, Montreal	13
<i>Property Values</i>	<i>13</i>
Case Study A: The Hamlet, Victoria B.C.....	14
Case Study B: Projet Sainte Agnes, Montreal.....	15
<i>New Residents</i>	<i>15</i>
Case Study: Montreal’s Inclusionary Strategy & the Lavo project.....	15
<i>Crime</i>	<i>16</i>
Case Study: Samakhi Housing Co-operative, Rivière des Prairies	17
CONCLUSION.....	18
REFERENCES.....	19

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EXECUTIVE SUMMARY

This document is a preliminary **education tool for 1) introducing affordable housing concepts to the Dorval community and 2) clarifying common misconceptions**. The aim is to encourage a positive dialogue between all stakeholders involved in the process. Housing is defined as affordable when the household spends less than 30% of their income on total housing costs, and includes both private market-rate and public housing.

Part I explains the need for more affordable housing in the city of Dorval. 2,090 households spend 30% or more on housing costs, and 2,010 (14%) of residents over 18 earn a low-income after tax salary. Affordable housing would enable residents to afford to stay in their community without making compromises that would affect their well-being. Seniors, young and single-parents families and new immigrants are identified as examples of vulnerable groups, although this list is in no way exhaustive. Six strategies to create affordable housing are introduced to familiarize the reader with the concept: revitalization, constructing secondary suites, multi-unit dwellings and infill housing, creating affordable homeownership and building for gentle densification.

Part II is a pre-emptive response to common questions that local residents and other stakeholders often have about affordable housing. Building a mutual understanding of affordable housing is an important step in gaining community acceptance. Divided into the six categories listed below, this section uses evidence-based arguments and examples of successful projects to debunk popular misconceptions or out-dated perceptions of affordable housing. It demonstrates how housing projects that are well-planned and well-integrated are very unlikely to have negative impacts on the community.

- **Architectural Integration & Density:** Using the Villa Beurepaire seniors' residence (Beaconsfield) as an example, this section describes how projects can be designed to fit into the surrounding neighbourhood, so that it is difficult to tell the difference between market-rate and low-cost housing.
- **Traffic & Parking:** A new project will not necessarily lead to more cars on the road, depending on the new residents' autonomy levels and their proximity to amenities. Villa Beurepaire is used as an example.
- **Building Maintenance:** There are mechanisms in place to help maintain affordable housing buildings, such as maintenance reserves. The low housing costs do not imply a lack of means to maintain the building. Maison Donalda Boyer (Dorval) and Château Mariebert (Montreal) are used as examples.
- **Property Values:** Studies show that well-planned affordable housing does not decrease property values. Decreasing or stagnant property values are often due to an over-saturation of projects. This is not the case in Dorval. "The Hamlet" townhouses (Victoria, B.C.) and Projet Saint Agnes (Mile End) are used as examples.
- **New Residents:** Those who need access to affordable housing likely already live in the area. This section uses Montreal's inclusionary housing strategy and the Projet LAVO (Montreal) as an example of how mixed-income buildings can create a healthier and more vibrant community without excluding low-income residents.
- **Crime:** The co-op Samahki in Riviere-des-Prairies is used to demonstrate how worries about increased criminal activity caused by affordable or social housing projects are largely unfounded. Well-planned housing will benefit the community, instead of causing deterioration.

INTRODUCTION

This document serves as a preliminary education tool for introducing affordable housing concepts to Dorval. It is geared towards elected officials, urban planners and all members of the public. Its goal is to encourage a positive dialogue between all stakeholders involved in the process.

In an effort to create an understanding and positive atmosphere surrounding discussions of affordable housing, this document clarifies and debunks common misconceptions. These concerns often arise due to out-dated perceptions of what affordable or social housing entails. Today's projects are very different from the isolating and unappealing apartment blocks of the 1950's and 60s, which were built to house low-income tenants, but lacked the proper planning or services necessary to create vibrant communities. By using evidence-based arguments and drawing on some of the many affordable housing success stories, this document demonstrates how affordable housing is not only a necessary component for the healthy lifestyle of individuals, but it can also benefit local communities by attracting qualified workers, improving the social and demographic mix of the area and encouraging stability by allowing residents to afford to stay in their community.

PART I: An Introduction to Affordable Housing

What is affordable housing?

Housing is considered affordable if a household spends **less than 30% of their income** on housing costs.

Affordable Housing in the Private Sector

This is low-priced, market-rate housing, which can be either rented or owned. Municipalities can contribute to providing affordable market-rate housing by ensuring a diversity of dwelling types that are affordable by design. For example, a municipality might change the zoning of an area so as to allow duplexes or multiplexes, as well as single-family homes. This gives families the opportunity to purchase smaller homes, which may be more suitable to their income.

Affordable Housing in the Public Sector

In the public sector, government subsidies or NGOs provide aid for those who cannot afford to meet their housing needs. This can include, but is not limited to large families, seniors, recent immigrants and single-parent households. In many programs, rent is fixed at 25% of the household's income. Social housing can be divided into four categories: "Habitations à loyer modique" (HLM) managed by the Office municipale d'habitation de Montreal (OMHM), not-for-profit housing, cooperatives and public housing. Currently there are over 24,000 households on the waiting list for subsidized housing in Montreal.¹

Why is affordable housing important?

1. Affordable housing **attracts qualified workers** and slows down the "brain drain" or exodus of young professionals who contribute to the local economy.
2. Affordable housing benefits **local residents** who are having difficulties making ends meet, by enabling them to afford to **stay in their community**. For example, **seniors** on low, fixed incomes who would otherwise have to move out of Dorval to find affordable supportive housing, or **young adults** who wish to start a family but cannot afford to rent or buy homes in the city they grew up in.
3. **Affordable housing has positive effects on the health of children and adults**. When families have to choose between paying for shelter instead of food, they will suffer from poor mental and physical health. An investment in affordable housing is therefore a **long-term investment in individuals and in society**.
4. Individuals can afford to **live closer to where they work**. This is particularly important for those who provide crucial services within Dorval, such as teachers, health professionals, secretaries and technicians.
5. The demographic and social mix created from a wider variety of housing prices leads to a **more diverse and vibrant community**.

Why do we need affordable housing in Dorval?

“In the next decade, beginning construction of more affordable housing and promoting homeownership will become an important issue for meeting the needs of the elderly and for welcoming young families with children as well as immigrants to the City of Dorval.” **City of Dorval, Sustainable Master Plan 2015**

The City of Dorval has a median after-tax income of about \$49,000. Although this is above the Montreal median income of \$37,177, Dorval still has **pockets of poverty**.

- **40% of Dorval rental households spend 30% or more on housing costs**, meaning they live in housing that is not affordable. **This is the same percentage as renters in the City of Montreal**. 17% of Dorval homeowners spend 30% or more on housing costs, compared to the City of Montreal’s 24%.
- In total, **2,090 households** spend 30% or more on housing costs.
- **2,010** or **14%** of residents over 18 earn a low-income after tax salary;
- Over **460** or **14%** of children live in low-income households.^{2 3}

Some groups are particularly vulnerable:

- **Children & single-parent families**: 27% or 795 of families with children are single parent and almost 14% of Dorval children live under the poverty line;
- **Seniors**: 9.5% or 295 live on low-income but there are only 133 affordable housing units reserved for senior citizens in Dorval;⁴
- **Immigrants**: 27% of the population or 4 885, with 1 000 new immigrants between 2006 and 2011.⁵

Cumulative stress due to lack of affordable housing has been found to lead to **anxiety disorders and depression**, especially among mothers of young children.⁶ Children and adults who have access to affordable housing are more likely to be in better health, eat a healthier diet and have an increased sense of belonging and security.⁷

According to the city of Dorval’s Sustainable Master Plan, by 2024 there will be a 35% increase in seniors, immigrants will make up 30% of the population and residents under 25 will decrease by 4% (from 2006 statistics). Affordable housing will play a significant role in providing accessible homes to new immigrants, seniors on low fixed incomes, young and single parent families, as well as preventing the slow exodus of youth from Dorval. **The city’s Sustainable Master Plan has set a goal of offering 10 % of new housing units as affordable and social housing**. This includes a range of housing styles where the value is less than the average cost of housing.⁸

Local Integration of affordable housing

Everyone has the right to safe, quality housing. In return, accessible and **affordable housing contributes to the stability of the community** by reducing the vulnerability of residents.

By 2036, the seniors in the West Island are expected to make up ¼ or more of residents.⁹ Many of these will live off low incomes, however Dorval does not have enough affordable housing units for low-income seniors. Affordable lodging would enable the community to “give back” to senior residents, many of whom have lived in the area for many years. **For this reason, this page and subsequent sections of the document place special emphasis on projects for senior citizens.**

In order to obtain a sense of how controversial projects may fit into existing communities, a door-to-door survey was undertaken in the neighbourhood around **Villa Beaurepaire** seniors’ residents in Beaconsfield. The building is a 50-unit affordable residence that received opposition from among local residents before its construction in 2013. The future neighbours of the project worried about the size of the building, as well as parking and traffic, among other issues (see pages 12 & 13). Today, the project is well integrated into the local community, and our surveyⁱ revealed that many neighbours who faced or backed directly onto the building are now content with the project.

One neighbour and business owner who initially fought the project because of its appearance, said that she doesn’t mind at all now, because it is invisible from her backyard. She sees the seniors walking out to do their shopping, and commented that they are “good people,” and that she would not want homes for low-income seniors to be built in areas that isolate them.

Another business owner commented that the project was very positive for the community. Residents can maintain their “security and familiarity by being able to stay in Beaconsfield, and they can shop locally and go to Duke and Devine’s [local pub/restaurant] with their families.”

A neighbour who lives in front of the building commented that the building has not impacted them personally, and that they felt positive about it. Her biggest concern was for the neighbours whose backyards face on to the building, as they live much closer to the windows and balconies of the building.

However, not all backyard neighbours felt negatively about the building: “We were initially concerned about being watched”, said one resident “but now we don’t feel that way [...] we are happy to have the neighbours.”

Although some neighbours pointed out that the project was larger or not built in the style they would have preferred, the majority of residents made positive comments about the project. Most interesting were the comments made by residents who said they had originally been opposed to the project, but today do not mind or are happy about the project’s existence.

ⁱ Note that the door-to-door survey results are not representative, and that the above text reflects only the opinions of direct neighbours to Villa Beaurepaire who were at home during the survey period.

What does affordable housing look like?

(See Appendix A for corresponding exercise)

Affordable housing is about making housing accessible to everyone - and different people prefer different types of housing. Today's affordable housing buildings often mix families of various incomes and are designed so that residents cannot tell the difference between subsidized or low-end market value housing and regular housing. These homes do **not** follow the previous social housing model, in which large apartment blocks were built for the purpose of housing only low-income families, effectively "ghettoizing" them in areas without sufficient services or amenities.

The following are examples of development styles that are suitable to Dorval, taking into account Dorval's character as a low-density, mainly residential community.



Photo source: Shanti Loiselle, City of Montréal

Revitalization: The transformation of a historic or abandoned building. Making the most of vacant buildings or lots can increase the visual appeal, add vibrancy and increase property values in the area.

The **Bon-Pasteur Complex** in the Ville Marie area of Montreal is an example of inclusionary affordable housing within a historic building. Built in 1847, this monastery was transformed into a multi-use building by the Société immobilière du patrimoine architectural de Montréal, after the monks' departure in 1979. The building now comprises of a cultural centre, a daycare centre, a seniors' residence, a concert hall, a housing co-op, offices, and spaces for community groups.¹⁰

Secondary suites: These are private, self-contained units within existing homes. They are one of the most cost-effective ways to provide affordable housing, according to the Canadian Mortgage and Housing Corporation (CMHC). This style of addition or renovation is built to fit in with its surroundings and is usually invisible from the street. Many Canadian municipalities encourage secondary suites in order to expand the supply of affordable rental units and to create opportunities for more affordable homeownership. In fact, an increased number of municipalities have changed their bylaws in recent years in order to permit them.¹¹

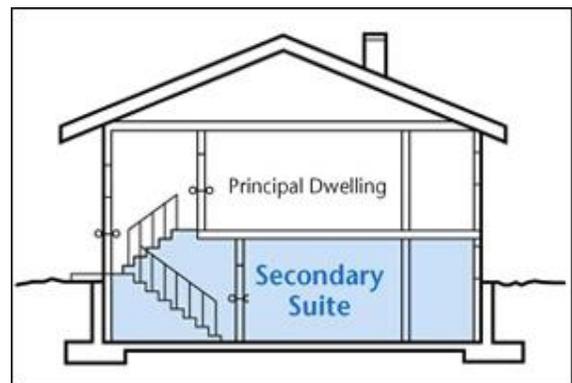


Image source: City of Edmonton



Multi-unit dwelling: There are three affordable multi-unit dwellings in Dorval reserved for seniors (see Appendix B). However, there is a need to create more affordable rental housing for both seniors and families. These can take the form of rental units, or be owned as a cooperative in which each household participates in the building's management.

Haus der Heimat is one of the three affordable seniors' residences in Dorval. It is a co-operative residence with 33 units, and

houses autonomous seniors.

Affordable homeownership: Creating access to affordable, market-value housing enables young families to own their own homes. For young adults, this means they can afford to remain in the community in which they grew up. One example of affordable home ownership is the "Grow Home" model. These are small, often townhouse style homes with interiors that can be adjusted to match the space requirements and financial situation of the homeowners. Pioneered at McGill University, there are at least 6,000 "Grow Homes" in the Montreal area, and at least 4,000 in the rest of Canada and in the United States.¹²

Infill housing: The city of Dorval has indicated their goal of creating standards to ensure the harmonious integration of new homes within the existing urban context.¹³ Infill housing is the insertion of additional housing into an existing neighbourhood by, for example, adding additional units on the same lot, adding homes onto vacant lots or dividing homes into multiple units (such as secondary suites). This creates opportunities for gradual densification, reduces infrastructure costs and uses land more efficiently. "Grow Homes" are an example of infill housing, and could contribute to fulfilling Dorval's plan of gradual densification in designated areas, while maintaining the character of the neighbourhoods.



Photo source: bshf.org, Grow Home Winners, Montreal

Gradual densification: Due to the cost of the land, social or community housing projects are often only economically viable if the developer builds over 30 units. However, it should be noted that this increase in density **does not imply the construction of large high-rise buildings, nor would it compromise residents' quality of life** and The diagram to the right illustrates three methods of distributing housing units in tall, medium and low-rise settings. The bottom square is a mixture of apartments as well as attached small and larger sized single-family homes, and has the same number of units as the high-rise building depicted on the top square.

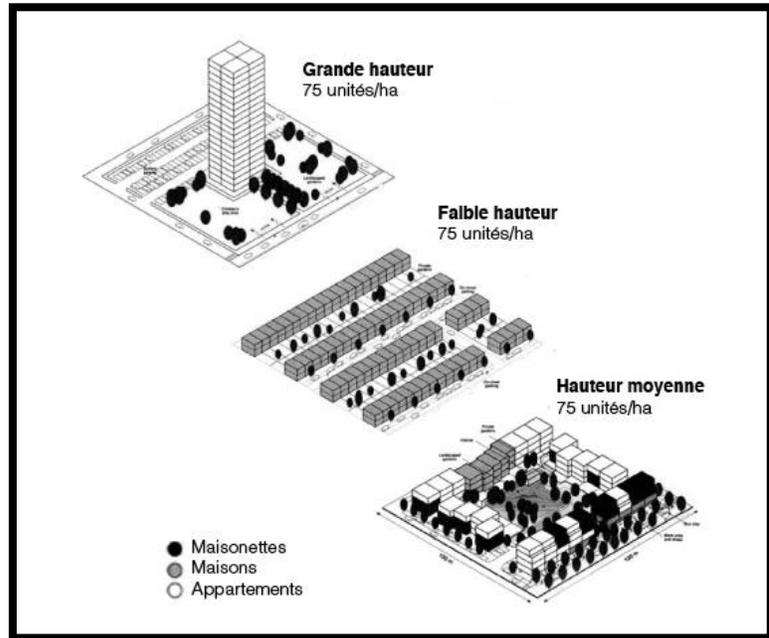


Image source: URB³: Recherche sur la densité urbaine

Dorval boasts many quiet and leafy neighbourhoods, defined by their single-family detached homes. While it is important to maintain the character of these neighbourhoods, other areas near transit and commercial activity have the potential to see a gradual densification to make the most of the services provided.

“Gentle density” is defined as attached, ground-oriented housing such as duplexes, semi-detached homes or rowhouses.¹⁴ This design could include town-homes, duplexes, or low-rise apartment buildings, which increase the density of the area without sacrificing its character. Not only are more compact, mixed-use neighbourhoods more environmentally sustainable, but they also have the potential to provide private affordable (rental or homeownership) to a larger audience than currently have access.



Example of “gentle densification” in Halifax, Metro News

The Dorval Sustainable Master Plan identifies the Pine Beach and Dorval train stations as well as Dorval Avenue and Bouchard Boulevard as locations for gradual and limited densification.

PART II: Addressing Community Concerns

Architectural Integration & Density

Will new affordable housing change the character of my neighbourhood?

Affordable housing projects are designed to fit into the neighbourhood, often **matching existing architectural styles and heights**. For example, in residential zones where structures cannot exceed a certain height or where building siding must be built from specific materials, new housing would also have to comply with municipal by-laws. In Quebec, once an area has been zoned for community housing, it can be used only for this purpose. In the future, if the non-profit organization managing the building wishes to make another zoning change, they must receive approval from the community first.

The affordability of the housing does not imply that the building is badly designed or composed of cheap materials. In cases where the project involves the renovation or construction of an abandoned or neglected property, the new development could **contribute positively to the look and character of the neighbourhood.**ⁱⁱ

Case Study: Villa Beaurepaire, Beaconsfield



Photo source: www.villabeaurepaire.com

This 50-unit, two-storey apartment building for autonomous and semi-autonomous seniors was built in 2013 to provide affordable housing for low-income seniors within the community. Those who are eligible can also apply for rent subsidies. The building was designed to integrate into the neighbourhood made up of low-density detached homes. It sits behind an existing church and echoes the peaked roof style of its surroundings, while maintaining as much tree cover as possible.¹⁵

The project faced vocal opposition from neighbouring residents. They objected to the building's scale and density and worried about the impact that increased cars would have on local roads (see Traffic and Parking).¹⁶ After information sessions and a public consultation were held, the project proponents agreed to a slight decrease in the footprint of the building and to add trees along the property line as a buffer.¹⁷

Residents who supported the project were encouraged to write letters of support to the City. One senior resident from Beaurepaire Village wrote: *"Many [of our children] would like to return with their families but the properties have become too costly [...] Newer residents are building larger houses that block the little breezes off the lake St. Louis and that have room for several cars. Yet a two story apartment house for seniors would not be much bigger than these new mansions."*

ⁱⁱ See: CMHC, "The Cornerstone Project — Victoria, British Columbia" and "Redevelopment Of The Angus Site - Montréal, Quebec" at www.cmhc-schl.gc.ca.

Today, only a small part of the building faces the street (see image above) and the rest is behind the parking lot or hidden by trees and commercial space. The residence is well integrated into the community, contributing to local events and associations. It also has a waiting list. According to the building manager, when people come inside for a tour they have 10 compliments for every previous worry.

The Villa Beaurepaire project is an example of how affordable housing can be integrated into the existing neighbourhood fabric. Affordable housing projects such as this one are often designed so that it is difficult to tell the difference between market-rate and less costly housing.

Traffic & Parking

Will new affordable housing reduce available parking or increase the traffic in my neighbourhood?

Affordable housing is often built to help people live closer to where they work, so that they **do not have to commute by car**. The closer residents live to where they need to go, the less likely they are to drive.

Multi-family dwellings near quality transit services are likely to attract residents with **lower levels of car ownership**, as are dwellings oriented to seniors.¹⁸

Any proposals involving an **increase in residents and their vehicles must meet the city's planning and engineering standards** to avoid over-crowding. Dorval's Sustainable Master Plan aims to decrease the amount of cars on the road by encouraging public transit and active transportation, specifically by **increasing the portion of trips made by public transit during morning rush hour to 30%**.¹⁹

Case Study: Villa Beaurepaire, Beaconsfield



Villa Beaurepaire seniors' residence was built to provide affordable housing for seniors in the community. As mentioned previously, many neighbouring residents objected vocally to the construction of the building (see Architectural Integration & Density) and had concerns about increased traffic in residential streets.^{20 21} They worried that the project would make the already inadequate parking situation in Beaurepaire Village

even worse. There were also concerns about the lack of space for service vehicles and the possibility of residents and visitors doing u-turns in neighbours' driveways during busy periods.²²

Today, the building has 19 underground parking spaces and 5 outside. The parking lot has never been at full car capacity, and many do not use their cars regularly. A turn-around driveway was constructed as an encouragement for tenants and visitors to use the loop instead of neighbouring driveways. According to local city councillor and chairman of the Traffic Advisory Committee, as well as the building's manager, there have been no complaints about traffic or parking issues deriving from Villa Beaurepaire.

Villa Beaurepaire is an example of how neighbourhoods can accommodate increases in housing density, without causing parking or circulation issues. By making allowances for traffic circulation (the u-turn driveway) and ensuring adequate parking for low-frequency drivers, new residents have not caused the increase in congestion that was originally feared.

Building Maintenance

Who is responsible for maintaining the building in the years to come?

All residents must abide by Dorval by-laws, which require homeowners to upkeep and maintain their buildings and yards. This includes private and public affordable housing.

In the case of public affordable housing, sponsors must create an agreement with their funder (often the provincial or federal programs) to keep a **replacement reserve fund** for replacements or repairs. The fund is maintained through regular transfers to the reserve, so that future maintenance costs are built into the budget for years to come. For example, Accès Logis requires a mortgage reserve as well as reserves for mobile and immobile structures.²³ Projects funded by the CMHC require a capital funding reserve, for replacing or renovating major building and property components.²⁴

In the case of private affordable housing, low-income homeowners in participating municipalities may apply for **renovation subsidization programs** such as the Rénovation Québec program to renovate, convert or construct a home.ⁱⁱⁱ Dorval plans to “maintain a renovation program for rental units in order to ensure the renovation of 1,280 units by 2031 (40 % of the available rental units in 2011).”²⁵

Case Study A: Maison Donald Boyer, Dorval

Opened in 2006, this 76-unit residence is for individuals and couples over 55. Residents are autonomous or have light loss of autonomy. The building is one of three social and community housing projects in Dorval (see Appendix B). Rent is kept at an affordable price and individuals who qualify can receive subsidies on a case-by-case basis.

ⁱⁱⁱ See www.habitation.gouv.qc.ca > Programs > Renovation Quebec.

According to local City Councillor and President of the Maison Donalda Boyer board, the building is a must for the Dorval community, as it provides for low-income seniors who cannot afford to live alone. However, the building's 43-person waiting list demonstrates that there is a need for more such residences in Dorval.

The residence is very well maintained, inside and out. From the road, the brick façade increases the aesthetic of the area. Every 10 years, the SHQ (Société d'Habitation du Québec) sends an architect to evaluate the building and list all the changes and renovations that need to be made in order to keep the building up to standard. Maison Donalda Boyer also has two replacement reserves, which are kept according to SHQ policy and are added to on a monthly basis. For example, the building has used their immobile reserve to replace the roof and their mobile reserve to replace kitchen equipment.



The building also has a live-in concierge who takes care of daily maintenances. His salary is taken from his rent and the rest comes from the building's income. The residence also has many volunteers whose duties include maintaining the exterior flowerbeds.

Case Study B: Chateau Mariebert, Montreal

This 19-unit building in the Plateau area of Montreal has been a co-op since 1984.



Similar to Maison Donalda Boyer, the co-op keeps replacement reserves according to SHQ policy. It also keeps a mortgage reserve for when interest rates increase. It receives no funding from an external governmental body, except for when the co-op was first established. The co-op's income is fortified by two nearby commercial properties, which are rented out to non-members.

The low cost of the housing does not imply that the maintenance of the building is inferior to higher or market-value priced housing. Just like other Dorval residents, occupants of affordable housing will want to live in well-maintained and visually appealing homes. Buildings such as Maison Donalda Boyer and Co-op Chateau Mariebert demonstrate the viability of maintaining a building while remaining affordable to residents.

Property Values

Will building affordable housing in my neighbourhood cause my property value to decrease?

Well-managed housing that fits the scale of the neighbourhood will not produce negative impacts on property values.²⁶ In fact, in a city such as Dorval, which has high property values, low-crime rates and stable neighbourhoods, it is very unlikely that property values will be affected by affordable housing projects. Property values only tend to lower or stagnate if the community is already over saturated with affordable housing projects, if the area suffers from significant poverty rates or the building from poor management.²⁷

Twenty-five studies of social housing projects in Canada and the United States concluded that there had been no impact on property values, and in fact **property values near social housing typically rose faster than in other areas.**²⁸ In another compilation of seven studies undertaken in British Columbia, **no property value increases were found.**²⁹ The areas in the B.C. study are similar to Dorval in that they are occupied by primarily single family homes, and there are no other subsidized housing projects nearby.

Case Study A: The Hamlet, Victoria B.C.

The Hamlet is one of the seven affordable housing projects mentioned above. It is a grouping of 10 townhouses in a well-established and quiet suburban neighbourhood of Victoria, B.C. The project was developed in 1990 on vacant land previously owned by the city of Victoria.³⁰

In another study of 15 family housing projects across Canada (including 5 projects in Montreal), almost half of residents surveyed were worried about their property values decreasing. However, a property value analysis done for the CMHC concluded that **none of the projects had an impact on property values.**³¹



Photo source: www.crhc.com

Case Study B: Projet Sainte Agnes, Montreal

One of the buildings studied for the CMHC was the Sainte Agnes seniors' residence, located in the Mile End. It offers 50 dwellings for independent retirees 60 years and over. The four floor red brick building fits well into the surrounding neighbourhood made up of small apartments, duplexes and commercial spaces.



These studies offer proof of how affordable housing can be integrated into existing neighbourhoods without causing a decrease in property values. Dorval is far from being saturated with affordable housing projects, and could benefit from the implementation of housing whose quality helps to maintain neighbouring property values while remaining affordable for its residents.

New Residents

Who will live in the new social/affordable housing project? Will they “fit in” with the community?

Those who wish to live in affordable housing likely **already live in the area**. Almost 10% of senior residents and 14% of adult all residents in Dorval live on a low-income budget.³² Affordable housing offers these low-income residents the chance to **afford to stay and live more comfortably in their community**.

The City of Dorval has projected a 35% increase in senior citizens by 2024 as well as a decrease in people under 25 and growth in the immigrant population to 30% by the same year.³³ New affordable housing will therefore be designed to accommodate these seniors, young people and families, as well as immigrants who could not otherwise afford to live in the community.

Case Study: Montreal's Inclusionary Strategy & the Lavo project

The city of Montreal's inclusionary strategy encourages new residential buildings over 100 units to include 15% private affordable housing and 15% social housing. The strategy helps to incorporate residents of various incomes into the same building, avoiding the isolation of low-income residents or, to the other extreme, avoiding the pricing of low-income residents out of their neighbourhood.³⁴

The Lavo site is located in the borough of Mercier-Hochelaga-Maisonneuve on the former site of the Lavo chemical factory. The complex has 204 units and offers a mix of co-op dwellings, units for low-income singles and young families, as well as condos, which are mainly at priced affordably at market-value. The building also offers subsidies for those who wish to become first-time homeowners.

Prior to construction, the community raised concerns about the plan to include condos. They were worried about the effects of gentrification on existing low-income residents, as well as the reduction of units available on the rental market. Others worried that the inclusion of affordable housing would create a “ghetto” in an already low-income area.^{35 36}



Photo source: www.racheljulien.com

With extensive input from the local community and social housing organizations, the result is a neighbourhood which answers to the needs of local residents and successfully incorporates tenants and condo owners of mixed income.³⁷

Inclusionary strategies such as Montreal help to accommodate individuals who are likely already living nearby but struggling to pay housing costs. The social mix is key; it **avoids the isolation of low-income residents and creates a more vibrant and socio-economically diverse community**. Along the same line, the city of Dorval plans to offer 10% of new housing units as affordable and social housing, including affordable market-value options.³⁸

Crime

Will affordable housing projects increase the crime levels in my neighbourhood?

There is no causal relationship between density and crime, or between the presence of social housing and crime.^{39 40} In fact, well-managed social and affordable housing can promote fulfilling social interaction, reduce alienation and improve the quality of life for residents.^{41 42}

In a study of a suburban New Jersey municipality, researchers found that crime rates in the area had declined following the development of new social housing.⁴³ In another study, this one of police complaints in B.C. related to social housing facilities, there was no reported increase in crime attributed to the opening of these facilities, and in fact a very low rate of calls relating to complaints.⁴⁴

Although it is true that affordable housing projects surrounded by high levels of crime do exist, this has mainly been found to be the case for buildings which are **built in areas that already have high levels of crime**⁴⁵. As well, buildings have been found to attract criminal activity because they house the victims of the crime, not the perpetrators.⁴⁶ It is much more likely that crime will be a result of poor planning and disinvestment in the community.

Today's affordable housing does not resemble the high-density, social housing apartment blocks of the past, which grouped low-income families together in poorly planned buildings without accessible services, unconsciously encouraging isolation, the withdrawal from public spaces and streets, and a lack of civic engagement. Well-planned, affordable housing gives residents access to a balance of high quality private and public space, a proven technique which creates a sense of responsibility and ownership among residents over their surroundings and decreases opportunities for criminal activity.⁴⁷

Case Study: Samakhi Housing Co-operative, Rivière des Prairies

This housing co-operative was built in 2003 and consists of 39 mixed housing units for families, single persons and autonomous seniors, focused on the Laotian community. The building was proposed by a group of 12 individuals and was supported by ROMEL, an advocacy group which helps Montréal's multicultural communities with housing issues.



Photo source: romel-montreal.ca

The project faced strong vocal opposition from residents in the surrounding condos. They worried that the project would invite “undesirables” into the area; drug dealers, criminals and individuals on welfare.⁴⁸ Some went as far as to sabotage the construction machinery. According to ROMEL's general director, the organization was able to convince most of the residents to their cause by showing them the plans and teaching them about how the co-operative would be privately owned and was “not just open for everyone.”

Today, the co-op is well integrated into the community. According to the general director, co-op residents and their neighbours are on friendly terms, and the newer building actually looks more visually appealing than the surrounding condos.

Establishing new affordable housing does not mean crime will increase in the area. Whether individuals are in need of supportive, subsidized housing or wish to live in private co-operatives, they are seeking stability and affordability, and wish to live in a crime-free environment just as much as their neighbours.

CONCLUSION

Many individuals and families in Dorval are facing either poverty or housing costs beyond their means, or both. **Implementing more affordable housing in Dorval will fulfil an existing need.** Currently there are almost no options for the 2,090 households who spend over 30% of their income on housing costs. Affordable housing at either market or subsidized rates would lessen the burden faced by many residents.

This document has identified six questions and concerns that residents often have in relation to new affordable housing projects. It has provided evidence and illustrative examples to clarify the topic and debunk common myths.

Concerns about **traffic and parking** near multi-unit buildings are common, as are concerns about the **size and style** of the proposed building. Residents can work with project proponents to learn about the problem areas and to incorporate compromises into the building design. Neighbours might also worry about who will finance the **maintenance of the building**. This document points out that there are mechanisms in place for preventing deterioration over time. Perhaps the most common concern relating to affordable housing construction is that surrounding **property values** will decrease. However, it has been shown in multiple studies that well-managed affordable housing projects will not lead to a decrease in property values.

Often residents are curious about who their **new neighbours** will be. Affordable housing is designed and built to accommodate mainly residents who already live in the community. In the same manner, residents sometimes worry that a new building or project will bring criminal activity to the area. However, it is important to note that social housing does not cause **crime**, and well-designed housing will benefit the community instead of causing deterioration.

There are many exemplary cases of affordable housing projects which have become sources of local pride. Since the 1950s and 60s, developers and community housing workers have learned important lessons about how to integrate affordable housing into communities and create mutual benefits for both new residents and their neighbours. Implementing well-planned affordable housing in various sizes and shapes according to Dorval's needs would serve as an asset to the community by giving all residents access to quality and affordable housing.

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For further information about affordable housing:

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Office Municipal d'Habitation de Montreal: <http://www.omhm.qc.ca>

Canada Mortgage and Housing Corporation: <https://www.cmhc-schl.gc.ca/en/index.cfm>

The City of Montreal's Strategy of Inclusion:

https://ville.montreal.qc.ca/pls/portal/docs/page/librairie_fr/documents/Strategie_inclusion.pdf

Appendix A

Visualizing Affordable Housing

The purpose of this short exercise is to teach about the potential for affordable housing by dispelling the images that may come to mind when people picture such buildings (often as ugly high-rise concrete apartments).

Ask the audience to identify which buildings they think are affordable. At the end, let participants know that each building is a different type of affordable housing. Point out that affordable housing can come in all shapes and sizes, and that there are various types of affordable housing: co-operative, subsidized, mixed-income (using an inclusionary strategy), private market-rate affordable housing, etc.



Clockwise starting at the top left

1. Projet Lavo in Mercier-Hochelaga-Maisonneuve: a mixture of condos, coop units and affordable rentals.
2. Park Place Apartments in Victoria, B.C.: affordable apartments managed by Fernwood Neighbourhood Resource Group.
3. Terrace-Soleil, Pierrefonds: Cooperative housing.
4. "Grow Home," location unknown. Affordable housing. See "What does affordable housing look like?" for more information.

Appendix B

Affordable Housing in Dorval

There are currently 133 social and community housing units in Dorval for seniors. There are no options for young families or individuals below 55.

Residence Jules-Daigle

Habitation à Loyer Modique (HLM) housing for seniors, 24 units



Maison Donalds Boyer

Not-for-profit housing for seniors, 76 units



Haus der Heimat

Co-op residence for seniors, 33 units

