

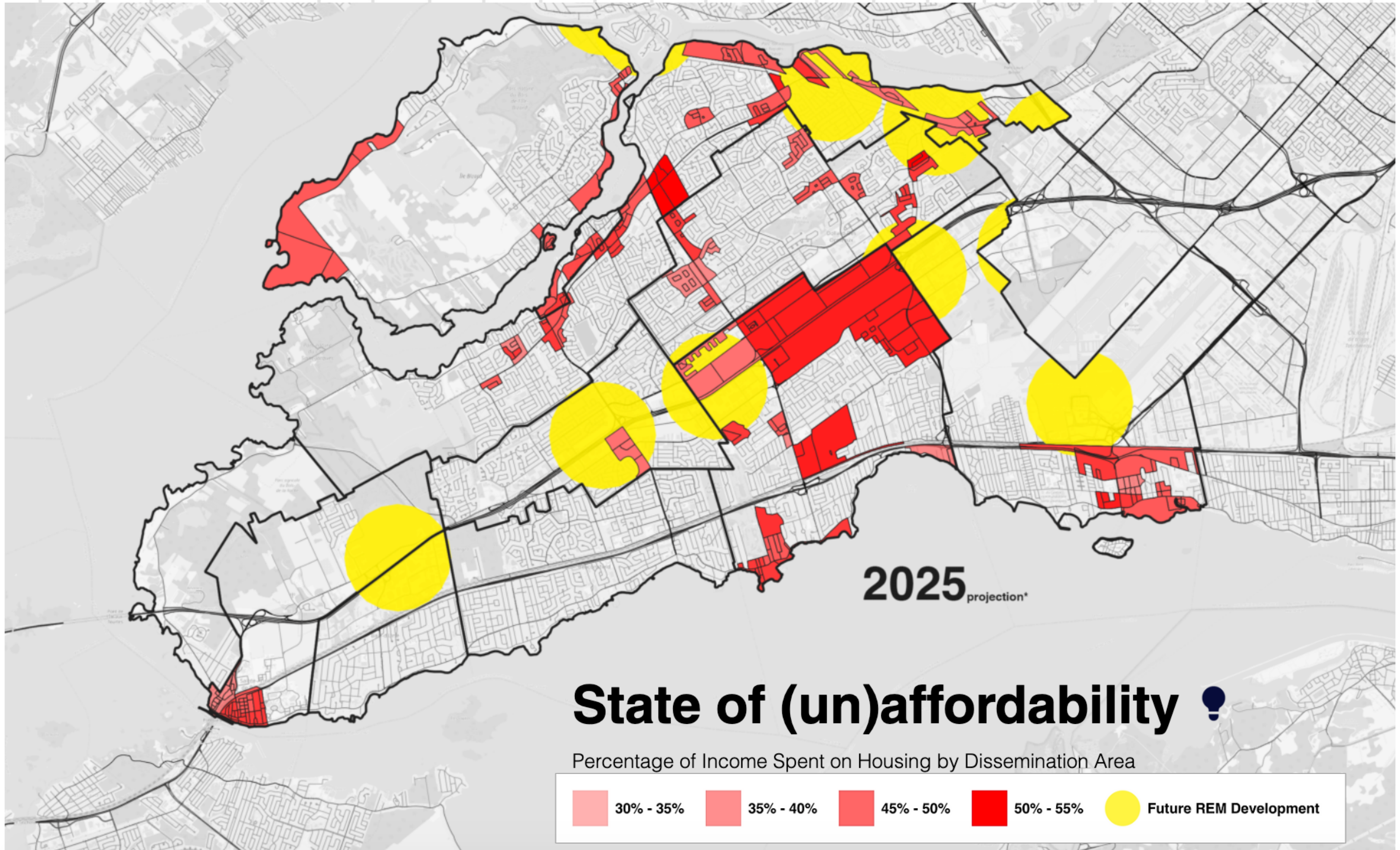
# Housing for All

West Island Workshops

# Un toit pour tous et toutes

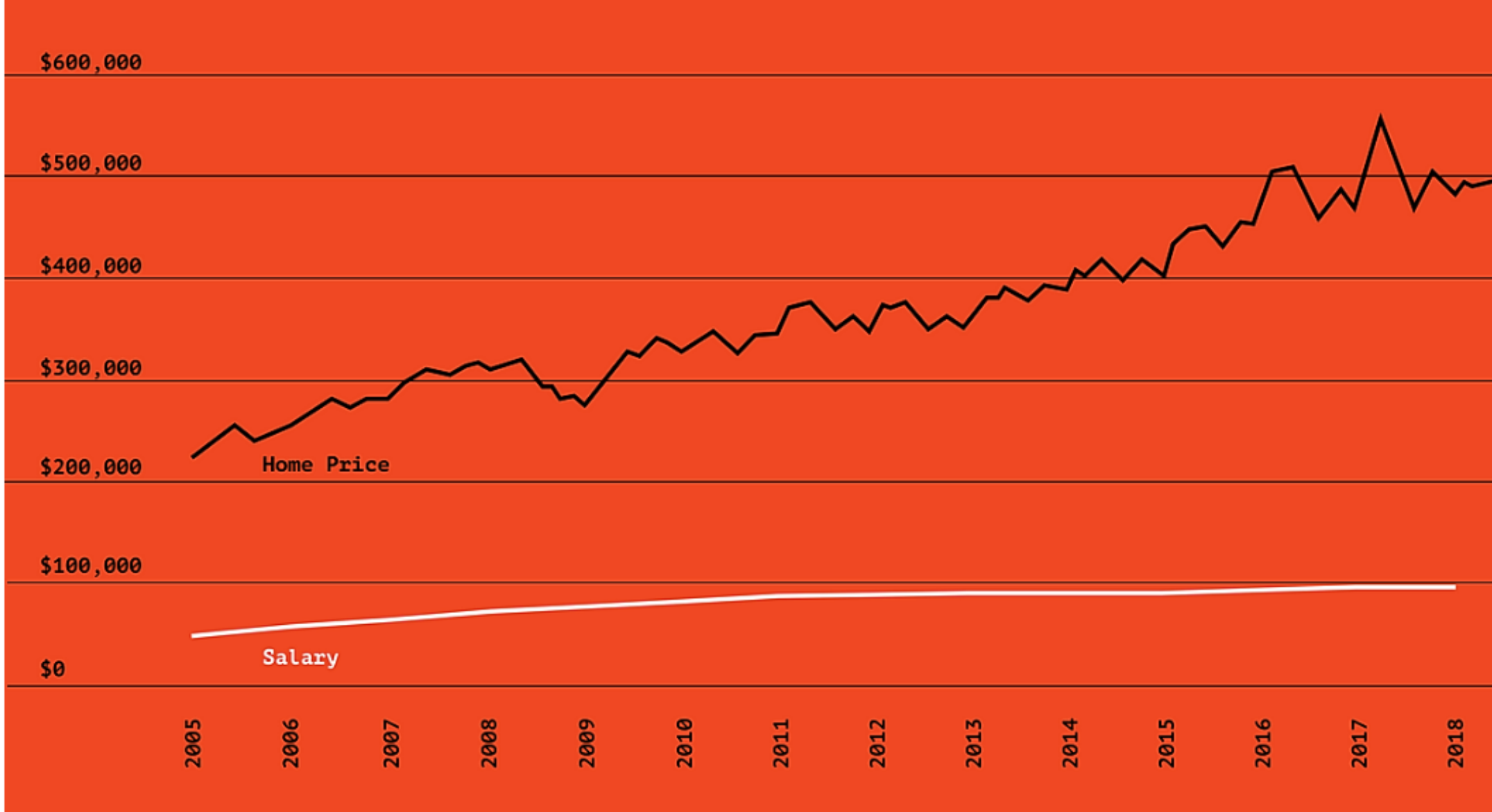
Ateliers de l'Ouest-de-l'Île

# The Landing Page



Data Source: Statistics Canada (2015, 2019)

## Average Canadian Home Price vs Average Canadian Yearly Salary



Data Source: CREA (2019)

# Why Affordable Housing?

A house is not just a building, it is a home — a place that shelters, protects and nurtures its occupants. It supports their personal and professional development and offers a safe haven.

Affordable housing is not a handout. It is a necessity. For years, the middle class has been squeezed as the rich get richer and the poor get poorer. At the same time, the cost to rent or purchase housing has become less affordable for thousands of West Islanders.

# Quality Home. Quality Life.

Affordable housing improves the quality of life of West Island residents by leading to better health, adequate jobs, financial stability, security, and population diversity. The effects of affordable housing on residents are profound and capable of transforming communities, especially when the projects are designed with a future plan in mind. The following elements are key:

- Affordable, quality housing attracts teachers, police officers, nurses, firefighters, and other essential service providers to the community.
- Transportation options enable residents to search and find jobs in areas accessible to them, providing job security, improving their financial status.
- Commercial spaces give access to essential products and services as well as employment opportunities.
- Community centres bring residents together, offer entertainment, help improve their education and skills through classes on useful subjects such as computers, communications, trades and arts, and provide other valuable services.
- Walkable complexes promote interaction among residents, strengthen community ties and promote an active lifestyle.



Photo courtesy of North Studio

# All in the Same Boat

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Millennials, for example, are facing a difficult landscape. Unable to find jobs after college graduation, many must live with their parents and depend on them rather than be self-sufficient. Seniors and people with disabilities on fixed incomes, too, are struggling to find affordable housing. And people experiencing poverty often have nowhere to go but downtown to run-down buildings and crowded shelters.



Source: Statistics Canada (2015)

# Reality Check, the West Island Has a Housing Problem

## Average Home Prices Around the West Island Monopoly Board

|                 |   |             |  |           |           |
|-----------------|---|-------------|--|-----------|-----------|
|                 | V. & H.<br>Railroad   |             | Chance   |           |           |
| Montréal<br>CMA |  | West Island |  | Brossard  | Laval     |
| \$366,974       | \$9.75  | \$522,491   |  | \$354,198 | \$340,865 |

Source: Statistics Canada (2015)

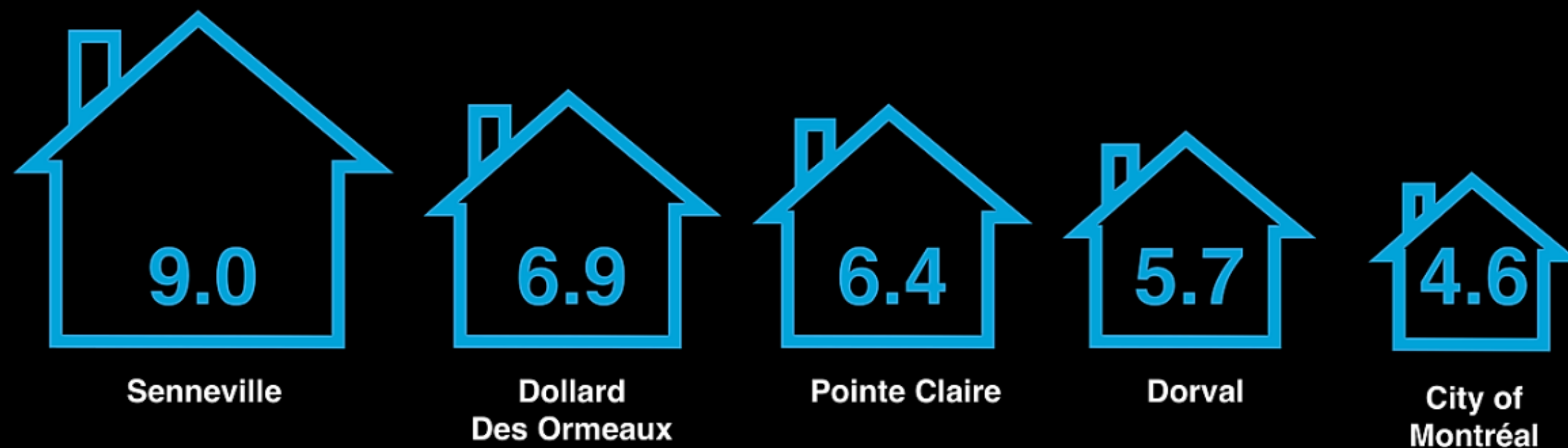
Montréal's West Island has a population of 236,151 residents. An affluent community, the West Island has a median household income of \$91,612. However, poverty does exist: 23,890 residents, which is roughly 10% of West Islanders, live on a low-income. Many of these residents are seniors with 17.5% of the senior population considered low-income. Most households in the West Island own their homes and inhabit single family homes, but about a quarter of all households rent their dwellings. The average housing cost for tenant households in the West Island is \$1,097, and approximately 37% of those tenants are spending more than 30% of their income on housing costs, indicating that their housing situation is unaffordable.

A photograph of a room with a white pendant light and a green step ladder against a stained wall. The wall is a light beige color with significant water damage and staining, particularly a large vertical stain running down the center. A white pendant light hangs from the ceiling in the upper left. A green step ladder is leaning against the wall in the lower right. The overall scene suggests a state of disrepair or neglect.

# A Tale of Two Tenures

Another feature of West Island's housing system is that 7% of West Islanders live in dwellings that require major repairs and 2% live in overcrowded housing. Moreover, although the average household spends 24% of its total income on housing, owners spend 20%, compared with 37% for tenants. It is clear that West Islanders are divided into two very different groups according to housing tenure. Owners have roughly twice the income of renters. In terms of wealth, owners have about a quarter of a million dollars in assets (mainly the paid-for portion of their mortgage), while the average renter has about a thousand dollars in savings. Although there is only one housing market, the West Island's housing system has two pools of housing consumers with dramatically different incomes and assets.

## Average Number of Rooms per Household in the West Island



Source: Statistics Canada (2015)

## Sky's the Limit in the West Island

According to Centris, in 2018 home prices in the West Island rose 19% (which is faster than any other Montréal area), with the average cost of two-storey homes reaching over \$570,000. This makes homeownership inaccessible for many families, particularly first-time homebuyers. Options for those who require a smaller space, such as single persons or couples are also hard to come by. In some West Island municipalities, there is as little as 5% rental housing, with costs as high as \$1,859 per month. Because of this, many seniors are forced to move out of the area if they wish to downsize. Young families are moving to the outer suburbs instead of settling in the West Island, which requires a commute of at least one hour to reach downtown Montreal. The expense of housing and lack of rental options has led to a serious imbalance in our housing supply. As housing prices continue to rise quickly, the housing situation will become a veritable crisis if we are unable to put in place solutions for those in greatest need.



# The Race to Downsize

We can expect the situation for West Island seniors to get worse. There is an overall aging population trend, both nationally and provincially, and the West Island is no exception - the over 65 age bracket is the one that is increasing the fastest. West Island municipalities such as Dollard-des-Ormeaux and Kirkland both experienced rates of change of 25.2% from 2011 to 2016, that is, the over 65 population increased by 25% over a period of 5 years (Statistics Canada, 2016). With more and more seniors, the West Island is faced with several challenges in order to respond to the unique needs of this population. With regards to housing, these needs are related to changes in income as seniors leave the workforce and transition from owner to renter. Considering that in the West Island in 2016, as high as 12.1% of seniors in Dorval and 10.7% in Sainte-Anne-de-Bellevue fell into the low-income bracket, affordable housing is in high demand among senior residents and their families (Statistics Canada, 2016). This demand is expected to keep growing as their relative population continues to increase.



Source: Statistics Canada (2015)



# The Households, They are A-Changin'

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Another demographic trend that has an impact on the West Island's housing system is household size. Household size is progressively decreasing across most of the West Island. This generalized trend can be attributed to broad societal and demographic changes such as an increasing rate of divorce and separation, an aging population, and young adults leaving the home earlier. The result is an increase in the number of single person households. Between 2001 and 2016, the proportion of single person households in Pointe-Claire went from 26.8% to 30.0% and in Dollard-des-Ormeaux the proportion increased from 15.5% to 20.3% (Statistics Canada, 2016). Single person households are more likely to be renters and compared to other household types, are more likely to experience housing insecurity in the Greater Montréal area (CMM, 2013). This is the result of high rent-to-income ratios. With the number of single person households multiplying, the need for affordable housing in the West Island is increasing.

# Out of (Rental) Stock

Why not just build more housing? The feasibility of building rental housing in the West Island has declined because of changes to municipal zoning for rental housing. Before the early 1970s and the introduction of condominium forms of ownership, all areas zoned for medium and high residential densities were, by definition, rental districts. Low-density zoning tended to be associated with owner-occupied housing (although some houses were rented and some had second suites). Since passage of the provincial legislation creating the condominium form of ownership in the early 1970s, rental housing providers have had to compete with condominium providers for zoned building sites. Since renters have about half the income of homeowners, condo developers can always outbid rental developers for residential sites. This is another example of the lack of tenure neutrality in West Island's housing system. The loss of "rental-only" zoning makes it difficult, if not impossible, for investors to build for renters. A condo developer can always outbid a potential rental housing developer because of the higher income and wealth of owners. We cannot exclusively rely on the private market to provide affordable housing to West Island residents. Both the private market and subsidized housing programs must be working efficiently in order to respond to the demand.



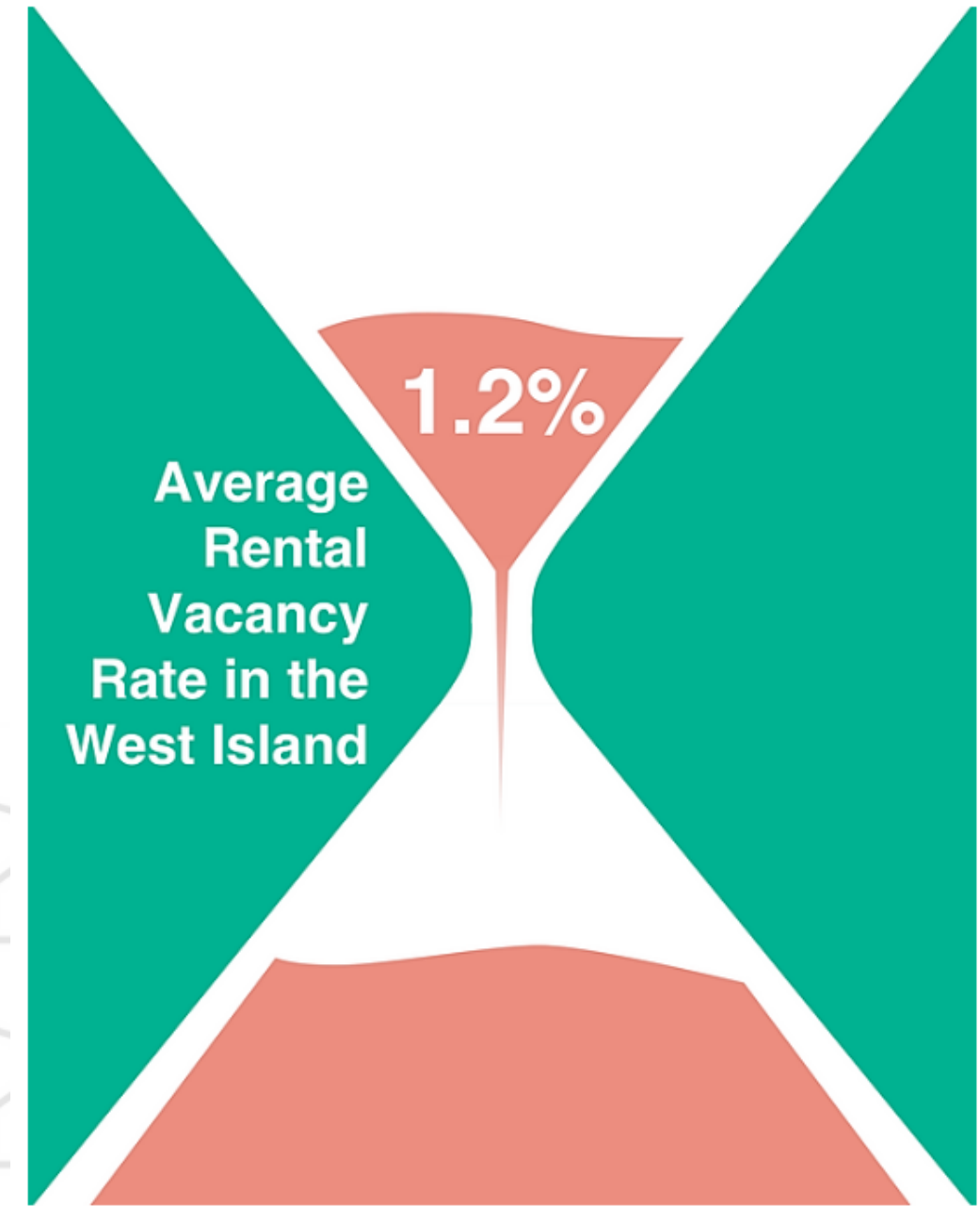
Source: Statistics Canada (2015)

# Time's Up!

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Without more affordable housing to meet this growing need...

- West Islanders that cannot afford to live in their neighbourhoods will have to leave.
- West Islanders cannot afford to meet their other basic needs, such their health, food and transportation needs.
- West Islanders are forced to live in unsanitary units or in situations of overcrowding.
- West Islanders have less purchasing power and cannot choose to live in areas that meet their requirements.



Source: CMHC (2019)

# Whose Right? Our Right!

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In its 2016 National Housing Strategy, the Federal Government recognized the right to housing under international human rights law. However, homelessness and inadequate housing are frequently seen only as matters for housing policy and social programs at provincial and municipal levels and are insulated from rigorous human rights accountability.

Adequate housing is intimately connected to “the recognition of the inherent dignity and of the equal and inalienable rights of all members of the human family”, the cornerstone of international human rights (UN Human Rights Council, 2019). It has implications for almost every other human right, including the right to life, to health, to physical integrity, to privacy, to water and sanitation. Yet these systemic deprivations have rarely been addressed as such. Housing policies and programmes should be designed and implemented in a manner that embraces the value of home and community and provides for a life of dignity. They must take as a starting point that beneficiaries are rights holders, not recipients of charity, and are generally experts in their own lives. Policies and programs must embrace the idea that housing transcends four walls and a roof and is about living in a place that provides peace, security and dignity. They must also ensure housing adequacy in keeping with features including security of tenure, access to services and infrastructure, affordability, habitability, accessibility, location in proximity to services such as health care, schools and employment options, and cultural adequacy (UN Human Rights Council, 2019).

Housing for All will help prototype solutions to ensure access to a wide range of accessible and timely recourse mechanisms, where stakeholders can identify systemic barriers to the realization of the right to housing based on their experiences, secure effective remedies and inspire meaningful structural change for the benefit of West Island communities.