

HOUSING NEEDS ASSESSMENT

BAIE-D'URFÉ



March 2022

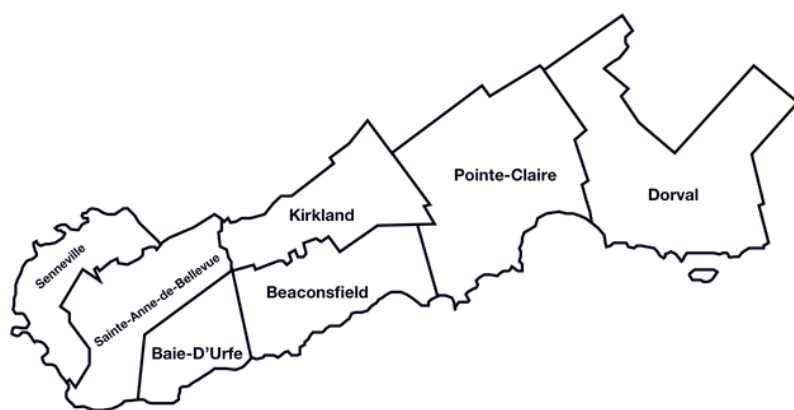
By Erin Wiebe



About the TQSOI

The Table de quartier sud de l'Ouest-de-l'Île (TQSOI) is a non-profit organization that unites residents, community organizations and elected officials with the objective of promoting social development and improving the quality of life of residents in the southern West Island. The TQSOI serves the municipalities of Dorval, Kirkland, Pointe-Claire, Beaconsfield, Baie-d'Urfé, Sainte-Anne-de-Bellevue and Senneville.

The TQSOI is located on the unceded traditional territory of the Kanien'kehá:ka Nation. Tiohtià:ke/Montréal is historically known as a gathering place for many First Nations. When reading this report it is important to consider how high costs of living or gentrification may make this region inaccessible to its initial inhabitants.



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What is a housing needs assessment?

A housing needs assessment evaluates the need for housing in a region. This requires investigation of the composition of the city, the supply and demand of the housing market, and core housing need present in the municipality. This information brings to light housing gaps that might be present in the municipality. A housing needs assessment also includes an investigation into how the municipality might change in the 5-10 next years and how that might impact the gaps found.

The Canada Mortgage and Housing Corporation (CMHC) defines a household to be in in core housing need if it meets two criteria:

1. Their current housing is not:
 - Adequate
 - Suitable
 - Or does not meet affordability standards
2. They would have to spend 30% or more of their before-tax income to access local housing that meets the above standards.

Information in this document is sourced from the 2011, 2016 and 2021 census, the Communauté métropolitaine de Montréal (CMM), the Canada Mortgage and Housing Corporation (CMHC), and municipal documents. Other sources will be referenced explicitly.

Population (1.0)

Snapshot of the city (1.1)

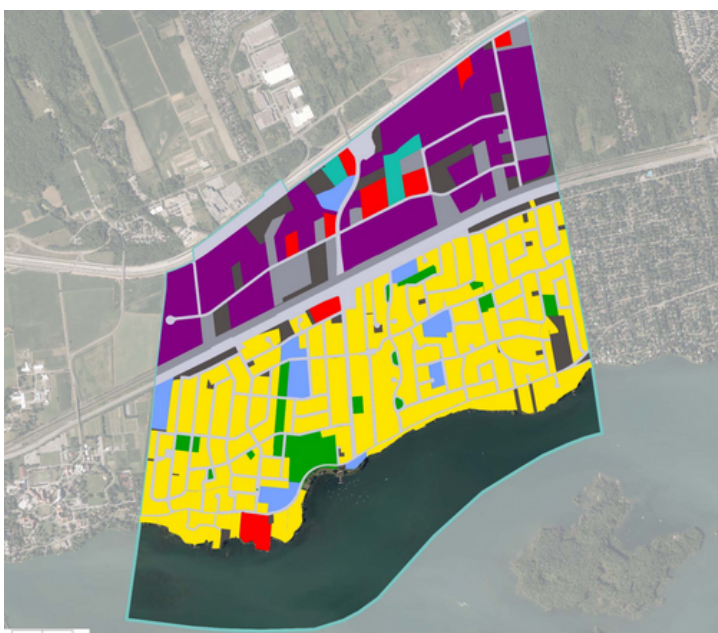


Baie-d'Urfé is a municipality of 3,944 residents with an urban density of 633.9 per km². This density is much lower than comparative municipalities on the southern West Island.

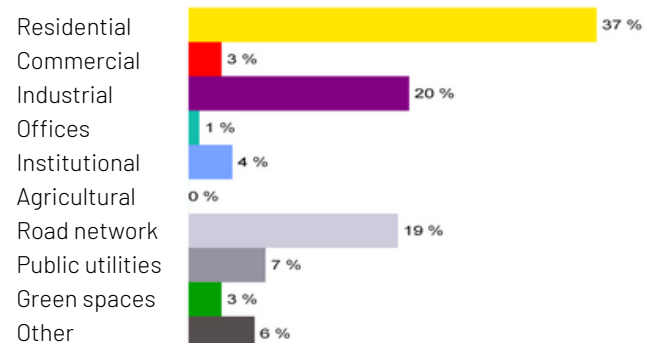
The population was in net decline by about 2% between 2006-2016. The CMM estimates that this population decrease will continue in the coming 15 years, especially for the senior population.

Zoning and land use

The three major land use categories are residential, industrial and the road network. The industrial park in the north of Baie-d'Urfé accounts for the low urban density of Baie-d'Urfé compared to other municipalities of the southern West Island.



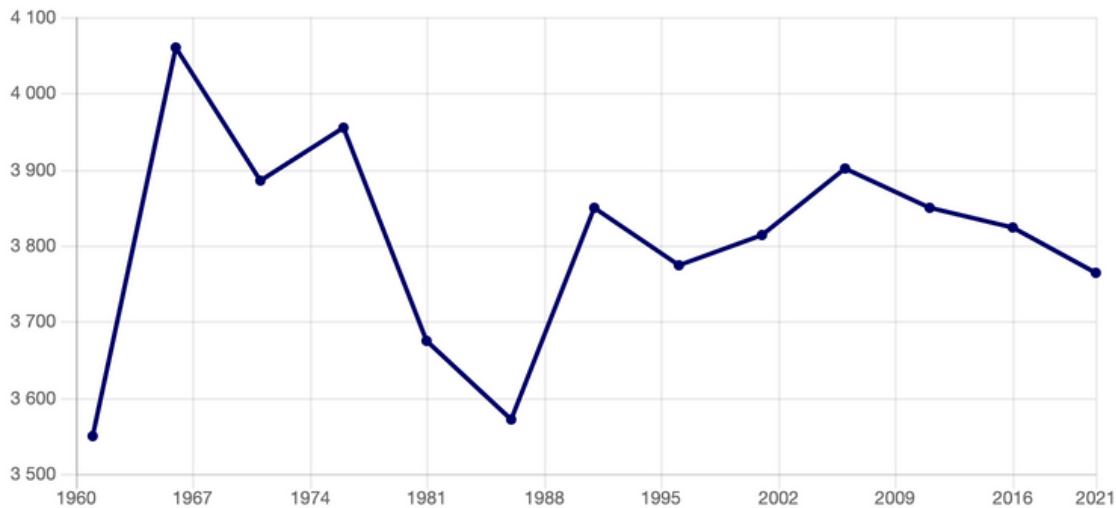
Land Use (2020)



Population trends (1.2)

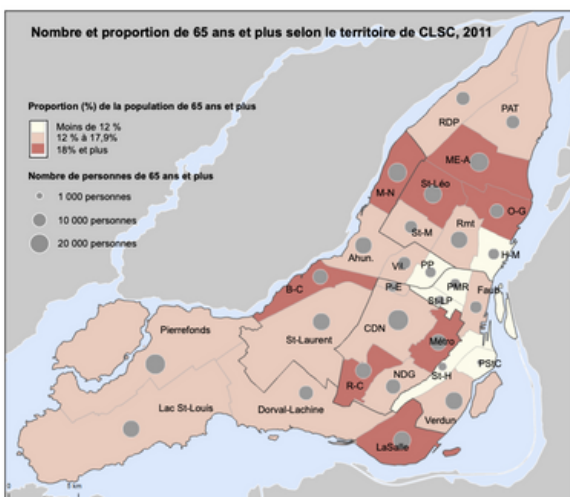
The population is aging, the largest age demographic is the 50-54 age group. There is an overall trend of decline for the population with the 75+ age group as the only one that has been consistently increasing since 1991.

Total population over time

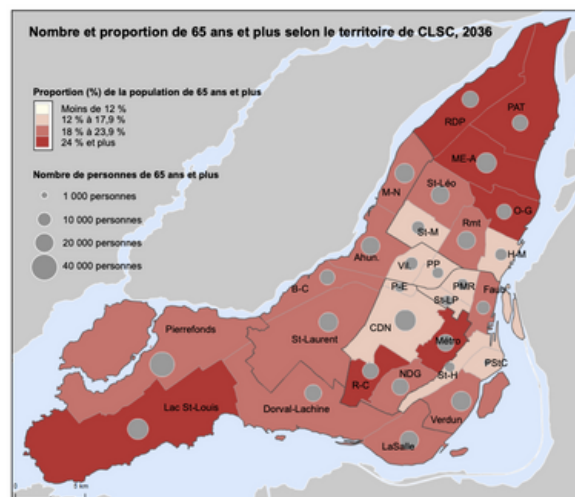


According to a 2011 report created by le Centre Universitaire de santé et de services sociaux (CIUSSS) du Centre-Sud-de-l'île-de-Montréal, the Lac St-Louis CLSC region, which encompasses much of the West Island, is expecting senior populations to grow significantly in the region within the next 15 years.

Répartition des aînés sur l'île en 2011



Répartition des aînés sur l'île en 2036



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

Vulnerable populations (1.3)

Baie-d'Urfé has very little core housing need. This is likely due to the high cost of living in the municipality. Very few of the homeowners or even renters are under the age of 35. Some key groups are often found to be in core housing need, these are highlighted below. Intersections between these groups are frequent and those that identify with multiple vulnerabilities are more likely to be in core housing need.

Single-parent households



The 2016 census noted 100 single parent households in the municipality. These households are more likely to be in core housing need than other households.

Activity limitations



Households with activity limitations - Household that have at least one person with activity limitation are more likely to be in core housing need.

Seniors



Seniors are most likely to be in core housing need in the municipality. Most seniors in housing need are renters. Compared other municipalities senior core housing need is quite low.

Immigrants



Immigrants in Baie D'Urfé are slightly more likely to be in core housing need compared to other residents.

One-person households



In the 2018 National Housing Survey, it was found that people living alone are more than twice as likely to be in core housing need. In Baie D'Urfé, one person households are more likely to be in housing need, especially older women living alone.

Housing (2.0)

The market (2.1)

Renters

- Rental housing represents 93.6% of the private housing in the municipality.
- Median rent is: \$1,708, compared to the southern West Island average of \$976.

Owners

- 6.4 % of the private housing in the municipality is owned or co-owned.
- Average value of dwelling is \$995,000.
- Median price for a single family dwelling is \$622,500 which has increased by 18% in the last 4 quarters of 2021-2022 (Centris).

100% of housed is private, there is no social housing in the municipality.

Between 2006 and 2021, housing prices have increased by 39% while household income has only increased by 28%.

"Most of these houses are either in bad conditions, too small or have older layouts that don't serve today's needs like an office for example. Many buyers buy quickly with the intention of modifying the property in small or really big ways to suit their needs."

-Baie-d'Urfé resident

Identifying Core Housing Need (3.0)



The 2016 census found that of 1,290 households...

Adequacy

85 (7%) dwellings required major repairs.

Suitability

15 (1%) dwellings were not suitable for their residents.

Affordability

180 (14%) households were paying over 30% of their income on housing.

Southern West Island averages

Adequacy

5% of dwellings require major repairs.

Suitability

2% of dwellings were not suitable for their residents.

Affordability

15% of households were paying over 30% of their income on housing.

*Households in core housing need: need to meet one of these conditions and be unable to find alternatives in the municipality that cost less than 30% of their before tax income

Of 1,290 households...

30 were found to be in core housing need.

This is equivalent to about 2% of the households in Baie-d'Urfé.



For comparison...

- On average, 11% of Canadian Households are in core housing need.
- The South West Island municipalities have an average core housing need of 5%.

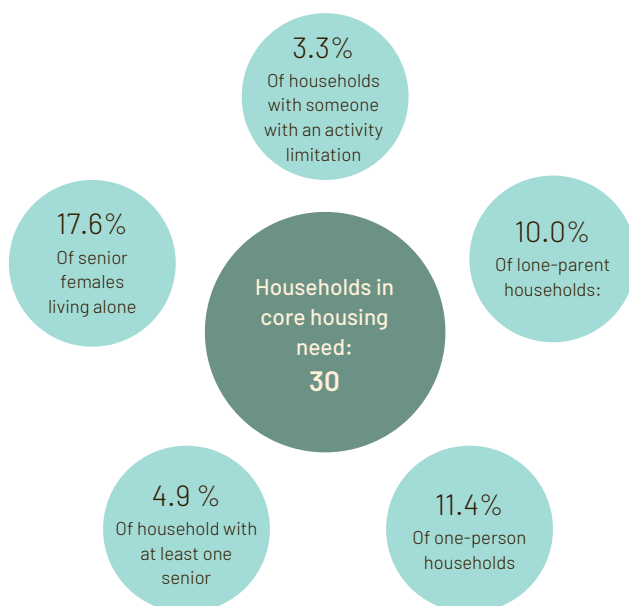


Number of Canadians in core housing need out of 100



Number of Beaconsfield households in core housing need out of 100

Who is in core housing need in Baie-d'Urfé?

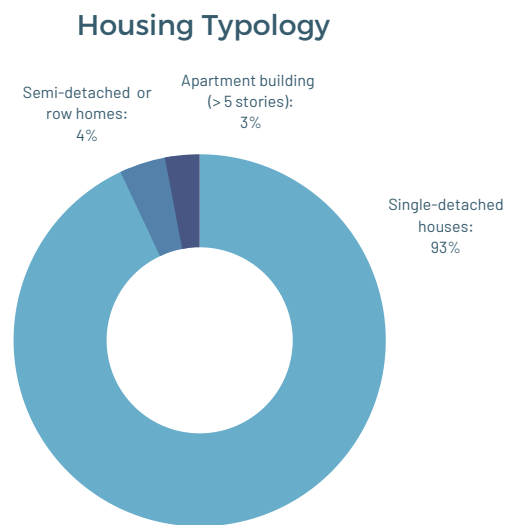


Almost all those in core housing need in the municipality are 65+ year olds. All households in core housing need are property owners. This is likely due to the fact that there is so little renting available in the municipality.

Women in the municipality are more likely to be in core housing need than their male counterparts.

Housing Gaps (4.0)

The municipality of Baie-d'Urfé is almost entirely single-detached houses. The rental market is incredibly small as is the quantity of community members living in core-housing need. These statistics are typically indicative that very few affordable housing options are available. Lack of affordable housing in the municipality leads to difficulties attracting young people, maintaining senior populations and fostering economic diversity. As shown in the graph below, very little economic diversity currently exists in Baie-d'Urfé.



The municipality could mitigate this by diversifying the type of housing development allowed or encouraged in Baie-d'Urfé. This can be done by creating by-laws that allow accessory dwellings, or minimum density requirements. Another solution would be social housing projects, that would make affordable housing more available in the long term.

Given the quantity of seniors living in core housing need as well as the aging nature of the community social housing projects for seniors would ensure long term access to affordable housing options for populations that may want to downsize in their retirement.



Why affordable housing & economic diversity is important (4.1)

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

The Next 5-10 Years (5.0)

Most of the municipality is fully developed, it is unlikely that there will be any significant increase in development in the coming years. Because of the Plan métropolitain d'aménagement et de développement (PMAD) there may be attempts to increase density in Baie-d'Urfé around transit oriented development.

In the realm of single family homes, there is considerable talk from locals on demolition practices. Often older homes are being demolished and more expensive houses rebuilt in their place. This increases the cost of homes in the municipality but also allows crucial renovations to take place to increase adequate housing available in the municipality.

Le Plan métropolitain d'aménagement et de développement (PMAD):
Baie-D'Urfé is one of the 82 municipalities in Montreal that decided to adopt the plan into their development plans. Its goals are to prioritize transit-oriented development (TOD), prevent urban sprawl, and protect the environment.

References

General references

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 - <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1060/3/Montr%C3%A9al>
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 - https://cmm.qc.ca/pdf/portraits/Portrait_66112.pdf