HOUSING NEEDS ASSESSMENT BEACONSFIELD



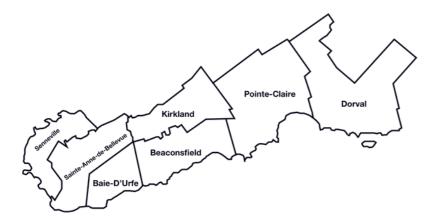
March 2022 By Erin Wiebe



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 unceeded 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
 - o 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)



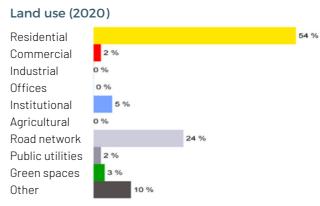
Beaconsfield is a municipality of 19,924 residents with an urban density of 1,752.6 per km². This is relatively high density compared to other municipalities in the southern West Island.

Population was in net increase by 4% between 2015-2020. The Québec government estimates that this population increase will continue incrementally in the next 15 years.

Zoning and land use

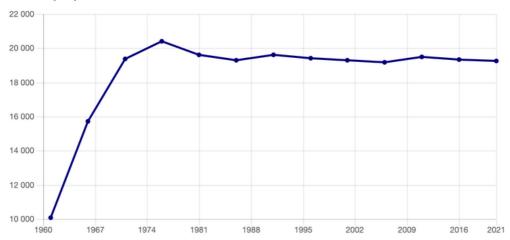
Housing takes up the majority of land in Beaconsfield and explains the high density of residents compared to other municipalities of the southern West Island despite the predominance of single-family homes.





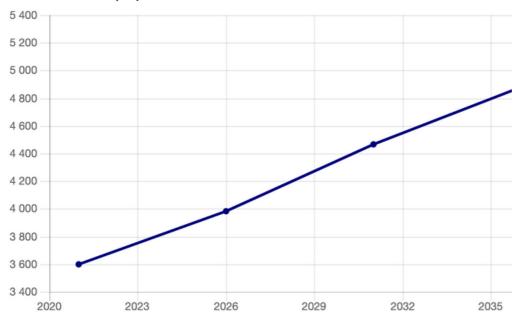
Population trends (1.2)

Total population over time (1960-2021)



Over the past 40 years the population of Beaconsfield has remained relatively stable. However, the population composition is changing. Young adults are increasing, while the 30-40 age groups have been decreasing.

Estimation of population over 65 (2020-2035)



The largest age demographic is the 50-54 age group and the 65+ age groups have been consistently increasing and is projected to keep increasing. This aging population that will require distinct housing needs in the coming years.

Vulnerable populations (1.3)

Beaconsfield has relatively low rates of core housing need compared to neighbouring municipalities. Housing is expensive which prevents lower income residents from moving into the municipality. 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



Throughout the southern West Island, single parent families have higher rates of core housing need than duel parent households.

Activity Limitations



These households are slightly more likely to be in core housing need than other comparable households.

Seniors



Seniors have high rates of core housing need. Single person households of seniors have the highest rates of core housing need in the southern West Island.



Vulnerable populations (1.3)

Recent Immigrants



Recent immigrants, those that arrived in the municipality between 2011 and 2016 are more likely to be in core housing need in Beaconsfield.

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.

"It begs the question, what defines middle class nowadays? I thought it was income alone, but in recent years with the cost of housing skyrocketing (home ownership and rent), maybe we need to redefine what those parameters are."

- Beaconsfield resident

Housing (2.0)

The market (2.1)

Renters

- Rental housing accounts for 10.3% of the private housing in the municipality.
- Median monthly rent is \$1,233, compared to the southern West Island average of \$976.
- Vacancy rates are the lowest in the southern West island at 0.7%.

Owners

- 89.8 % of the private housing in the municipality is owned or co-owned.
- Median price for a single family dwelling is \$924,000 which has increased by 20% in the last 4 quarters of 2022 (Centris).

Between 2005 and 2021, housing prices have been increasing at a rate of about 51% while household income has only been increasing by about 26%.

A land use planning document has been a committee created by the Beaconsfield municipality that includes several site-specific infill or redevelopment projects that would create more housing. Also included is the prospect of transit oriented development plans for the Beaconsfield train station and the notion that the REM station would require the same. There is also recommendations around increased densification in the municipality.

"Issue also lies with houses sitting empty from foreign investors and driving up the housing market and not contributing to the community beyond paying municipal taxes. Preventing people from allowing houses to sit empty and also go into inhabitable states should also be looked into. Several houses have sat empty for years (without any maintenance) yet have resold several times for 50% higher than their value."

- Southern West Island Resident

Social housing (2.2)

Public vs. Community Housing

Public housing is run by l'Office municipal d'habitation de Montréal (OMHM).

<u>Community housing</u> such as co-operatives and non-profits are housing projects managed by non-profit organizations.

Community housing



Photo : Villa Beaurepaire Website

Villa Beaurepaire

Established in 2012. A non-profit housing organization for seniors with 50 units.



Photo : Google Maps

Beaconsfield Housing Coop

Established in 1988. A housing cooperative with 44 units reserved for seniors.

Identifying Core Housing Need (3.0)





ADEQUATE

Housing is considered adequate when it isn't in need of major repairs.

02 SUITABLE

Housing is considered suitable when there are enough bedrooms for the size and make-up of resident households.

AFFORDABLE

Housing is considered to be affordable when housing costs less than 30% of before-tax household income.

The 2016 census found that of 6,485 households...

Adequacy

315 (5%) dwellings required major repairs.

Suitability

90 (1%) dwellings were not suitable for their residents.

Affordability

810 (11%) 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 must meet one of these conditions <u>and</u> be unable to find alternatives in the municipality that cost less than 30% of their before tax income.

145 households were found to be in core housing need.

This is equivalent to about 2% of the households in Beaconsfield.



For comparison:

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

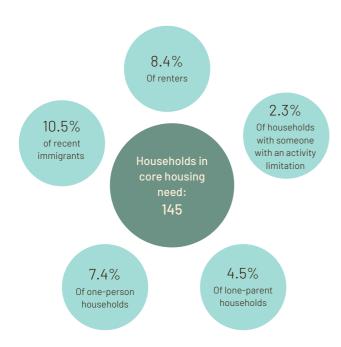


Number of Canadians in core housing need out of 100



Number of Beaconsfiled households in core housing need out of 100

Who is in core housing need in Beaconsfield? (3.1)



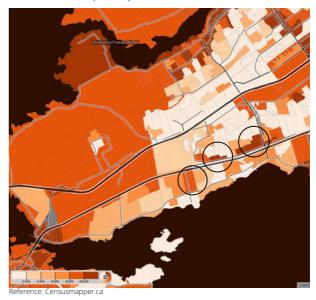




Beaconsfield has a few pockets where households in core housing need are more dense than others. The areas where more households in core housing need are found are also the areas where rentals are more densely found.

One of the areas identified is neighbourhood around the Beaconsfield train station along highway 20. This is an area identified by the municipality that due for redevelopment to increase density. Given this is also an area where core housing need is found, it is a prime candidate for infill development and or more public housing projects.

Renter households as percentage of total households (2016)



Renters (3.2)

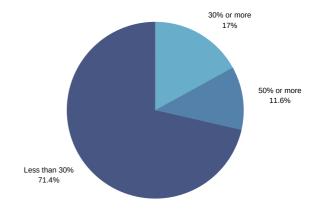
According to the CMHC, in 2016 there were 55 renter households in core housing need. This represents

8.4%

of the renter households in the municipality.

Rental prices are increasing in 2019, median rent was \$1,212 in 2020 it was \$1,233. CMHC reports 250 renter households spending more than 30% of their income on housing.

Proportion of income, renters are spending on housing in Beaconsfield (2016)



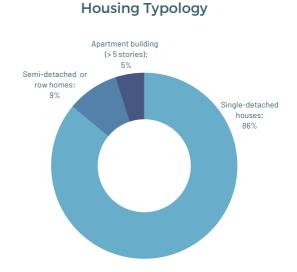
Seniors (3.3)

The largest age group with citizens in core housing need is seniors. They are also the only group with available community housing. Despite this, residents of the west island are outspoken about concerns about affordability after retirement signalling that there is still work to be done in the sector.

Housing Gaps (4.0)

The municipality of Beaconsfield is almost entirely single-detached houses. The rental market is 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 is likely lead to difficulties attracting young people and fostering economic diversity.

The municipality could allow more economic diversity by changing the municipal zoning including by-laws that allow accessory dwellings, or minimum density requirements.



Action could also be taken outside the municipality in creating social housing projects, these would make affordable housing more available in the long term.

In 2015, median income was \$46,614 and median household income is \$123,392. This is higher than the TQSOI household median of \$97,987. Per capita, Beaconsfield has considerably more community members in higher tax brackets than the rest of Montreal. Most households have an annual income above \$100,000.

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)

The Réseau express métropolitain (REM) will begin running in 2023, creating the potential for more housing demand in the greater metropolitan area of Montreal and an increase in housing prices. This will also increase the areas where transit oriented development (TOD) can be created. In these TODs, densification will likely be prioritized, without purposeful efforts to make new developments affordable these might include a short affordability plans that will not be maintained after the first lease transfer and will not make the municipality more accessible for low income residents.

"Once all that parental wealth gets passed down, the kids might be alright."

- Beaconsfield resident



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