# **HOUSING NEEDS ASSESSMENT**DORVAL



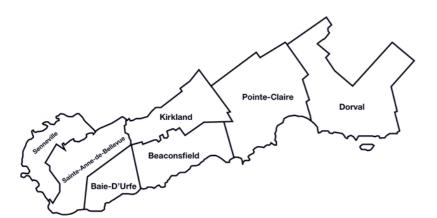
March 2022 By Erin Wiebe



# **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 <u>core housing need</u> 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), Canada Mortgage and Housing Corporation (CMHC), and municipal documents. Other sources will be referenced explicitly.

# Population (1.0)

# Snapshot of the City (1.1)



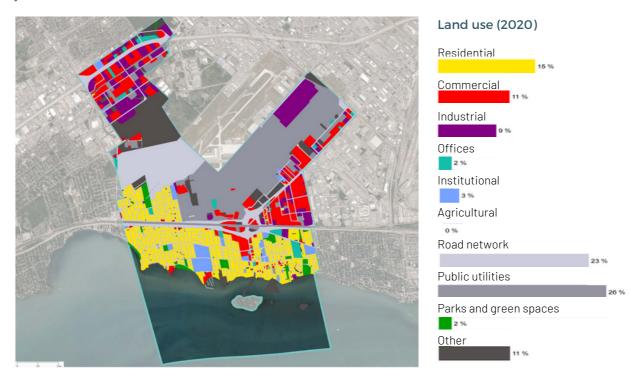
Dorval is a municipality of 19,302 residents with a population density of 923 per km<sup>2</sup>. Population was in net decline by about 4.2% between 2011-2016 and increased by 1.70% between 2016-2020. Dorval's residential density is comparable to other suburban areas.

The population is aging, the largest age demographic is the 50-54 age group. Followed closely by the 60-64 age group. This is indicative of a slowly aging population. The average age of Dorval residents is also higher than the rest of the West Island.

In 2020, the median income was \$42,400 and the median household income was \$77,500. This is lower than the southern West Island household median income of \$90,500.

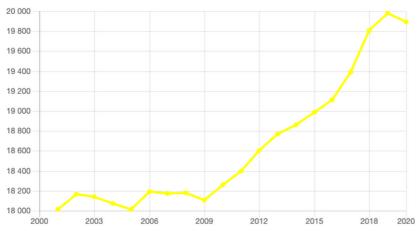
#### Zoning and land use

Roughly 15% of the land in the municipality is zoned for housing with several lots slated for development. The municipality is estimated to increase in population by 5% in the next 10 years.



# Population (1.2)

#### Total population over time (2000-2020)

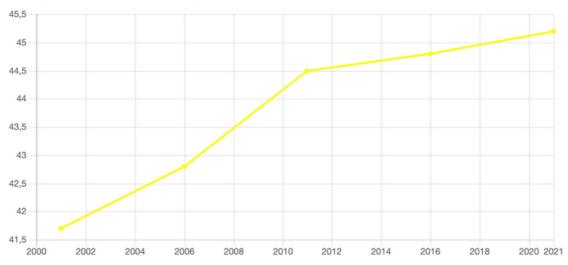


Communauté Metropolitaine de Montreal - Grand Montréal en statistiques.

The population of Dorval has been rising significantly since 2009. Though population estimates indicate that this rise might have ended in 2020, long-term estimates from the province project a continued increase in population for the municipality.

Compared to surrounding municipalities, Dorval is seemingly attracting or retaining young residents. However, there is also an aging population that will require distinct housing needs in the coming years. 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.

#### Changes in the median age of the population of Dorval overtime (2001-2020)



Communauté Metropolitaine de Montreal - Grand Montréal en statistiques.

# Vulnerable Populations (1.3)

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 2020 census noted 915 single parent households in the municipality. Dorval has the highest percentage of single-parent families in the southern West Island.

#### Youth



1 in 4 young adults in Dorval are in core housing need, they are the age group with the highest rates of core housing need.

#### **Seniors**



The largest age group in Dorval are 50-60, indicating a likely growth in senior populations in the next 10-20 years. Currently, 21% of the population is 65 years old or older. Around 14% of the senior population are considered to be low income, this is higher than other surrounding municipalities and is steadily increasing.



# Vulnerable populations (1.3)

#### **Immigrants**



Dorval is home to approximately 4,810 immigrants in 2,350 households, of these, approximately 250 or 10% are in core housing need. The proportion raises massively when considering non-permanent residents of which almost half are in core housing need.

## Indigenous households



The 2016 census estimated that 45% of status First Nations people in Canada live in urban centres. Dorval is home to 120 Indigenous households. These are about 3% more likely to be in core housing need than other households.

## 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's cheaper for seniors to stay in their homes and get a free nurse to come visit them from the CLSC or even hire a care taker then to move into a retirement home. They're so expensive that if you sell your nest egg to live in one you better hope not to out live your nest egg. It's crazy! Just one more reason we need more senior housing in Dorval and more affordable senior housing."

- Dorval resident

# Housing (2.0)

## The Market (2.1)

#### Renters

- 40% of the private housing in the municipality is occupied by renters.
- The median monthly rent is \$850, compared to the southern West Island median of \$976.
- Median rent increased 9% between 2018 and 2019 and has continued to rise subsequently whereas median income has remained relatively stagnant in that same period.
- Median rent includes units that are offmarket and does not adequately reflect the cost of available units, which is often much higher. In this case, the median monthly rent of available units is \$965.

#### **Owners**

- 60% of the private housing in the municipality is owned or co-owned.
- The average value of dwelling is \$414 180.
- Median price for a single family dwelling is \$610 000 which has increased by 20% in the last 4 quarters.

• 97.8% are housed in private housing vs. 2.2% in public housing.

Between 2005 and 2021, housing prices have been increasing at a rate of about 45% while household income has only been increasing by about 20%.

"When I drive through Dorval these days, the thing that strikes me the most is how housing for the middle and working classes is disappearing. So, the question is, has Dorval been successful in displacing its vulnerable population to another urban area? Tensions have started to appear between people who paid a good price for their houses, and the others who might be in the park next door 'who clearly don't belong in Dorval'."

- Dorval resident

- The municipality of Dorval is planning several significant development projects centred around creating mix-use spaces and increasing density around areas where transit is readily available.
  - The Jardins de Dorval project, with mix-use spaces including residential units.
  - The redevelopment of Dorval Avenue, rental spaces above commercial units.
- New housing developments near transit hubs can increase the cost of living in that
  area. In 2015, the city of Dorval set the intention of offering 10% of new housing as
  affordable (below market value), this had yet to be put into practice. Though this
  would be a good short term mitigation strategy, it does not guarantee that these units
  will remain affordable in the long term.
- Dorval's master plan does include the mention of community housing; which would be a longer term solution, but it includes no specific plan for facilitating its implementation.

# Social Housing (2.3)

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.

Approximately 134 social housing units exist in Dorval currently, these are exclusively for seniors.

## **Public housing**

<u>Résidence Jules-Daigle</u> with 25 affordable housing units reserved for seniors. It was established in 1991.



Photo: Rachelle Cournoyer

#### Community and social housing

<u>Maison Donalda Boyer</u> is a non-profit housing organization for seniors, they offer 76 units. It was established in 2006.



Photo: Facebook

<u>Haus der Heimat</u> is a housing cooperative that offers 33 units for seniors. It was established in 1993.



## Opportunities for community housing in the municipality

Recommendation: 550 Bouchard

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

In progress: 750 Dawson

The lot on 750 Dawson provides proximity and ease of access to the Jardins de Dorval and is an ideal place for not-for-profit seniors housing whose residents could benefit from the safe and easy access to everyday amenities. The city has successfully reserved this lot for a 90-unit public housing project for seniors and are pending access to provincial funds to develop the project.

"Les résidents à long terme de Dorval vieillissent et ont besoin de logements pour personnes âgées. Ils doivent maintenant quitter la ville où ils ont vécu toute leur vie pour trouver un logement. Les jeunes couples n'ont pas les moyens d'acheter des maisons dans notre ville. La ville a besoin de logements abordables pour que nous puissions continuer d'être prospères."

- Dorval resident

# Identifying Core Housing Need\* (3.0)





#### **ADEQUATE**

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



#### SUITABLE

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

## 03 AFFORDABLE

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

## The 2016 census found that of 8,390 households in Dorval...

## Adequacy

105 (1%) dwellings required major repairs.

# Suitability

55 (1%) dwellings were not suitable for their residents.

# Affordability

710 (8%) 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.

<sup>\*</sup>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.

# 750 households were found to be in core housing need.

This is equivalent to about 9% of the households in Dorval.



### 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%.



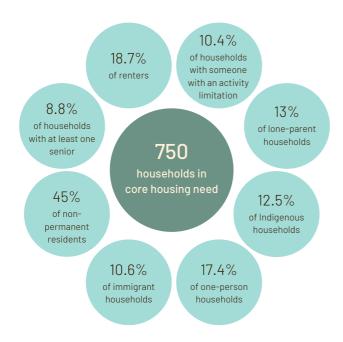
Number of Canadians in core housing need out of 100

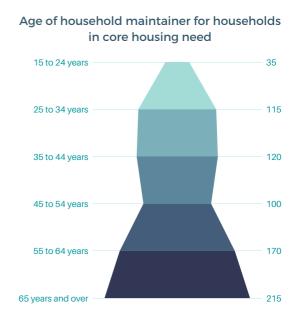


Number of Dorval households in core housing need out of 100

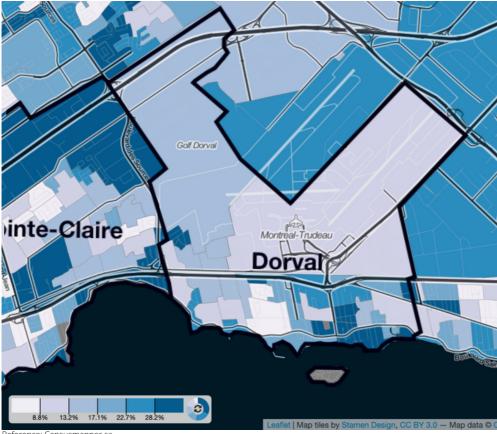
On average, municipalities in the southern West Island have an average core housing need of 5%, making Dorval's core housing need higher than most municipalities in the region.

# Who is in core housing need in Dorval? (3.1)





Percent of the population spending over 30% of their income on housing



Reference: Censusmapper.ca

There are pockets of Dorval that have higher rates of core housing need and these are also more likely to be one-person households or households with seniors.

Percent of households that are one-person households



Reference: Censusmapper.ca

Density of low income 65+ year old residents



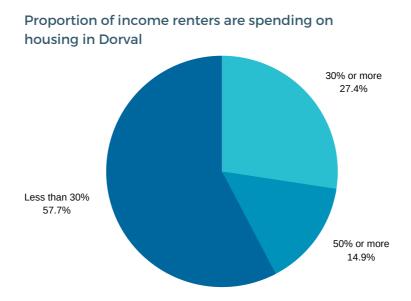
Reference: Censusmapper.ca

## Renters (3.2)

According to the Communauté métropolitaine de Montréal, in 2016 there were 630 renter households in core housing need. This represents 19.6% of the renter households in the municipality.

Vacancy rates hit a peak in 2015 and have been decreasing since, only to start increasing again in 2019. Currently, 2.6% of rental housing is vacant. 3% is considered the standard.

Rental prices have increased by 9% since 2018, median rent was \$780, and is currently \$850.



920 renter households are spending 30% or more of their income on housing and 500 are spending 50% or more of their income on housing.

## 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 are outspoken about concerns about affordability after retirement signalling that there is still work to be done in the sector.

"I will soon be retiring and do not want to end up having to leave the island altogether because Dorval will no longer be affordable."

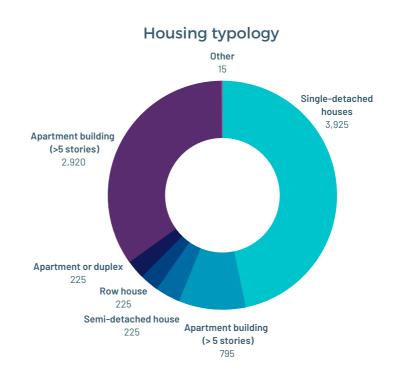
- Dorval resident

# Housing Gaps (4.0)

Currently, the largest groups in core housing need in Dorval are immigrants, non-permanent residents, renters, Indigenous households, and single parent families. Vacancy rates seem to be increasing and housing prices are increasing at double the speed of income.

There is an urgent need for varied rental units. Core housing need in Dorval is varied and thus different kinds of units will be needed to support the community.

Dorval is working on several large scale development projects around transit which is likely to increase housing prices further. Mandating 10% affordable units will only ensure affordability for its first tenant, a long term strategy to slow the increase in housing prices must be created.



"We've been looking for over 2 years for a home near where we work but it's just not happening and the prices get worse every year. We have a decent budget and a 25% down payment and we still can't get anything. It's looking less and less likely they we'll be anything but renters (at a huge price tag as well). There needs to be some major policy changes made at all levels of government to tackle housing affordability but they never want to really mess with it. More senior housing would really help. Especially for those home owners whose homes that are falling into disrepair."

- Dorval resident

# 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.

"One thing is for sure, most of us could not afford the houses that are replacing the current housing stock, nor could we afford to buy our own houses at current market prices. How do you correct market forces when people are making money and don't want to kill the goose laying the golden eggs?"

- Dorval resident

Further reading: "Opportunities for Affordable Housing in Dorval" by the TQSOI which contains resources, strategies, policies and site suggestions that, if implemented, can help alleviate Dorval's affordable housing needs.



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