

HOUSING NEEDS ASSESSMENT

POINTE-CLAIRE



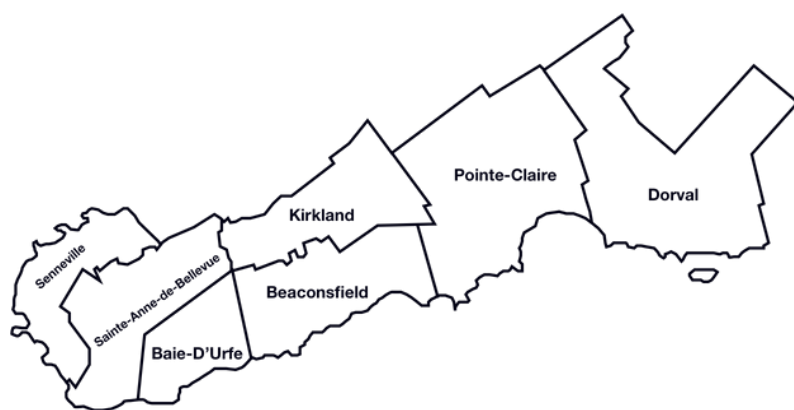
March 2022
By Erin Wiebe



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.

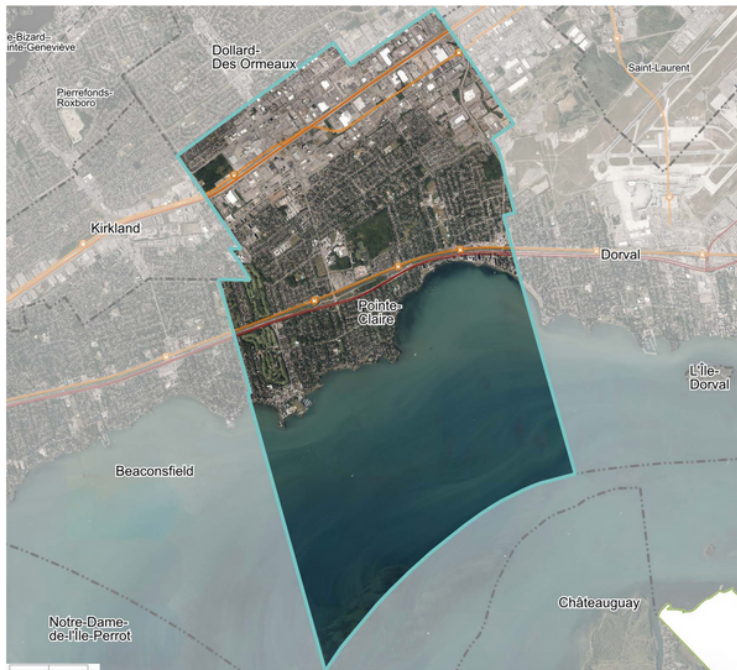
The Canada Mortgage and Housing Corporation (CMHC) defines a household to be in core housing need if it meets two criteria:

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)



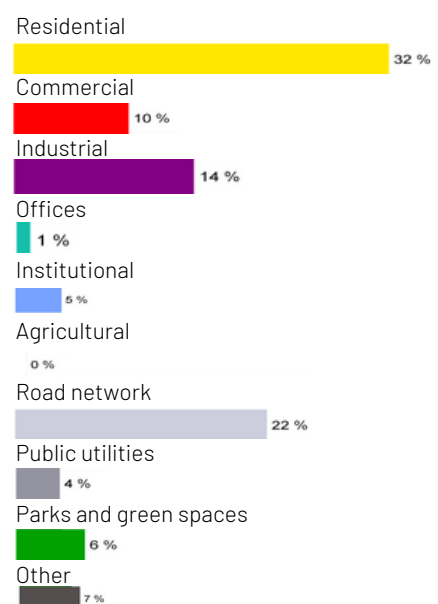
Located on the western portion of the Island of Montreal, Pointe-Claire boasts a slowly growing population of 33,698 residents and households enjoy relatively healthy median income of \$80,242 when compared to Greater Montreal (\$61,835). Despite that relative prosperity, data indicates that housing affordability remains a challenge for many. Findings show that 2,460 households spend over 30% of their monthly household income on rent. For residents under 60 who require subsidized housing, there are no options available.

Land Use

Roughly 32% of the land in the municipality is residential with the northern portion of the municipality mainly dedicated to commercial and industrial uses. As with most municipalities of the southern West Island, the road network also comprises an important portion of the land use.

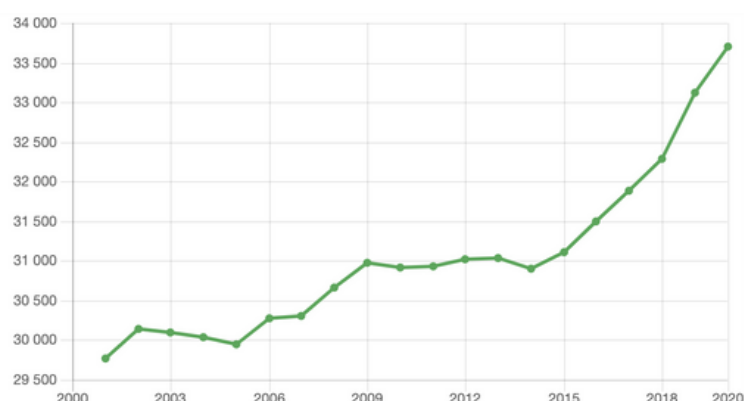


Land use map (2020)



Population (1.2)

Total population of Pointe-Claire over time (2000-2020)



Communauté métropolitaine de Montréal – Grand Montréal en statistique

Since 2014, the population of Pointe-Claire has increased by 9% and appears to be continuing on this trajectory. The Communauté Métropolitaine de Montréal estimates the population will reach 37,320 by 2041.

The population of Pointe-Claire is aging, the largest age demographic is the 50-54 and 60-64 age groups. Growing fastest is perhaps the 85 and over demographic. This may be an indication of a migration of seniors into the municipality or a population that is living longer.

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.

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



Finding housing on a single-income provider salary can be challenging. Pointe-Claire has over a thousand single-parent families, of those, about 13.6 % are in core housing need. Female-led single-parent families are twice as likely to be in core housing need than their male counterparts in the municipality.

Seniors



Over 20% of the population is 65 years old or older. Around 10% of this population is considered to be low income, similar to southern West Island average. Of note, seniors living alone are some of the most likely to be in core housing need in the municipality.

Youth



The 15-24 age group were the most likely to be in core housing need in Pointe-Claire.

Vulnerable Populations (1.3)

Immigrants



Pointe-Claire has almost 9000 immigrants, most of which have been in the municipality since before 1981. Immigrant populations are slightly more likely to be in core housing need. Recent immigrants and non-permanent residents were more likely to be in core housing need.

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 Pointe-Claire, 14% of those living alone are in core housing need. Male one-person households and female senior one-person households were the most likely to be in core housing need. Men and senior women are the most likely to be in core housing need in this group.

"Pointe Claire has a higher number of socially isolated people than neighbouring municipalities with 6,204 or 30% of the population living in the most disadvantaged social conditions. This percentage has risen from 8% in 2001. Social deprivation is measured according to : the proportion of people living alone in their household, the proportion of people who are separated, divorced or widowed and the proportion of single-parent families."

- From the *Portrait of the Population of the Southern West Island*, 2015

Housing (2.0)

The Market (2.1)

Renters

- 29.7% of the private housing in the municipality is occupied by renters.
- The median monthly rent is \$1,336, compared to the West Island average of \$976.
- The median monthly rent increased by 9.0% between 2019 and 2020, whereas median income has remained relatively stagnant in that same period.
- The median rent includes units that are off-market 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 \$1,955.

Owners

- 70.3% of the private housing in the municipality is owned or co-owned.
- The average value of a dwelling is \$375,760.
- The median price for a single family home is \$660,000 which has increased by 23% in the last 4 quarters of 2022.

- 95.8% are housed in private housing vs. 4.2% in public housing.

Between 2006 and 2016, housing prices have been increasing at a rate of about 52% while household income has only been increasing by about 7%.

"People are not able to afford buying a house. There should be affordable housing development component on each development or separate affordable housing focused developments with some tax or other incentives created by federal or/ and provincial governments."

- Pointe-Claire resident

Social Housing (2.2)

Public vs. Community Housing

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

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

Résidence Maywood

This residences offer 135 units reserved for seniors.



Photo : Google maps

Résidence Edwin-Crawford

This residence offers 133 units for seniors. It was established in 1977.



Photo : Google maps

Villa Saint-Louis

Villa Saint-Louis is a non-profit with 140 Units for seniors. It was established established in 1977.



Photo : Google maps

**"We're not looking to turn a profit, make an investment or plan to retire through our home. We just want a place to raise our children."
-Pointe-Claire resident**

Identifying Core Housing Need (3.0)



The 2016 census found that of 12,045 households in Pointe-Claire...

Adequacy

880 dwellings required major repairs.

Suitability

275 dwellings were not suitable for their residents.

Affordability

2,460 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 and be unable to find alternatives in the municipality that cost less than 30% of their before tax income.

Of 12,045 households in Pointe-Claire...

780 were found to be in core housing need.

This is equivalent to about 6% of the households in Pointe-Claire.



For comparison:

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



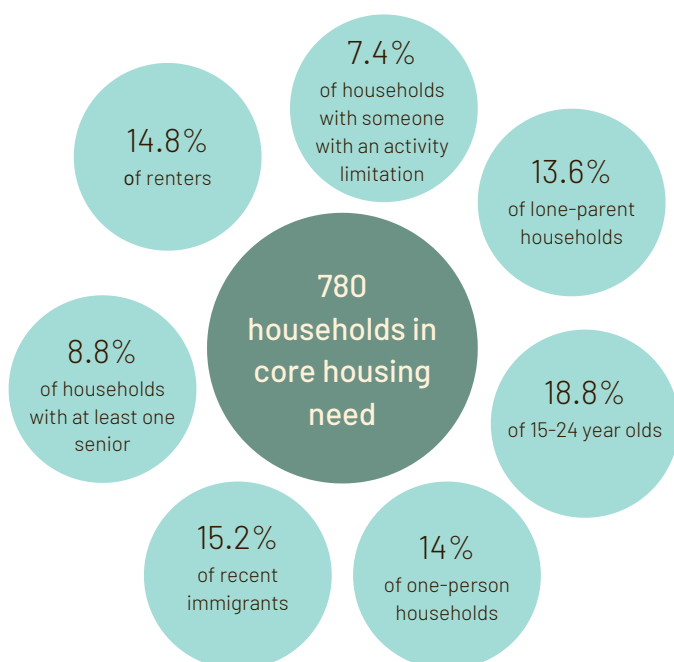
Canadians in core housing need out of 100



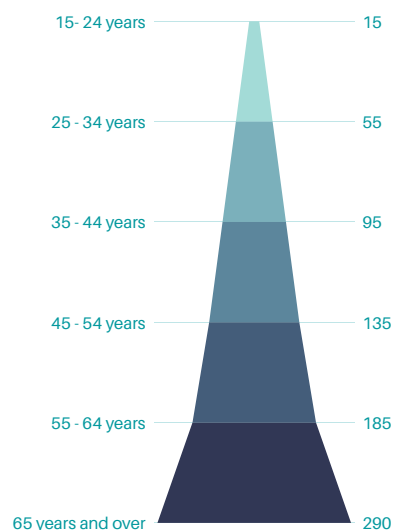
Pointe-Claire residents in core housing need out of 100

On average, municipalities in the southern West Island have an average core housing need of 5%, making Pointe-Claire's core housing need similar to most municipalities in the region.

Who is in Core Housing Need in Pointe-Claire? (3.1)



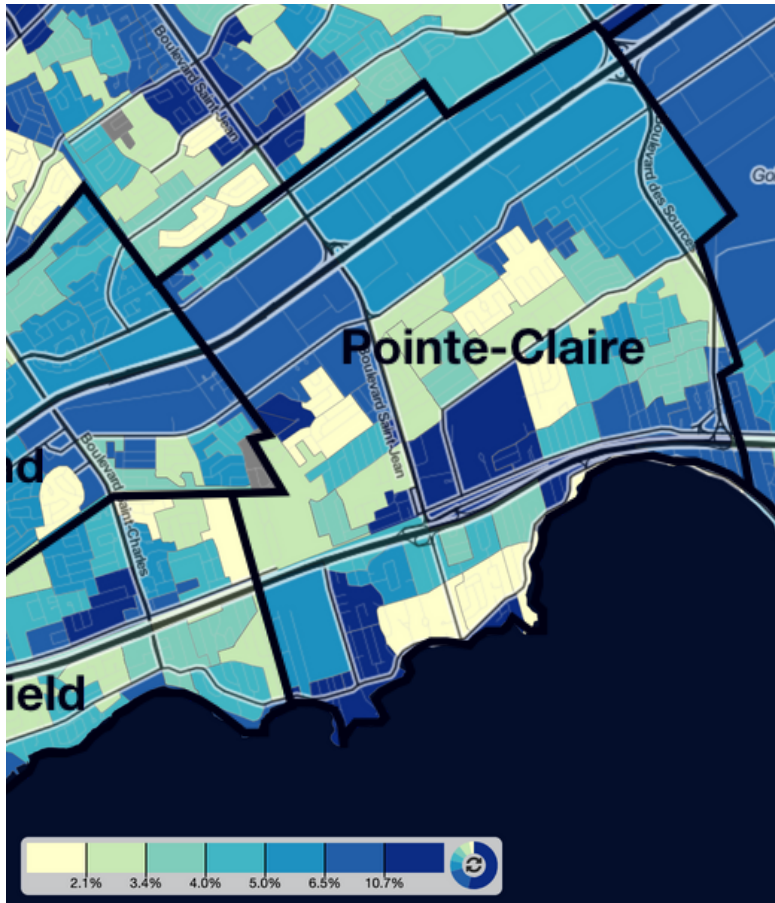
Ages of household maintainer of households in core housing need



Geography

The areas in the map below show pockets of low-income households, these are areas where single-parent households are most dense and residents are more likely to be in core housing need. It is also in these areas where seniors are more likely to live, which we know are the age group most likely to be in core housing need.

Percentage of low income residents based on the low-income cut-offs, after tax (2016)



Reference: Censusmapper.ca

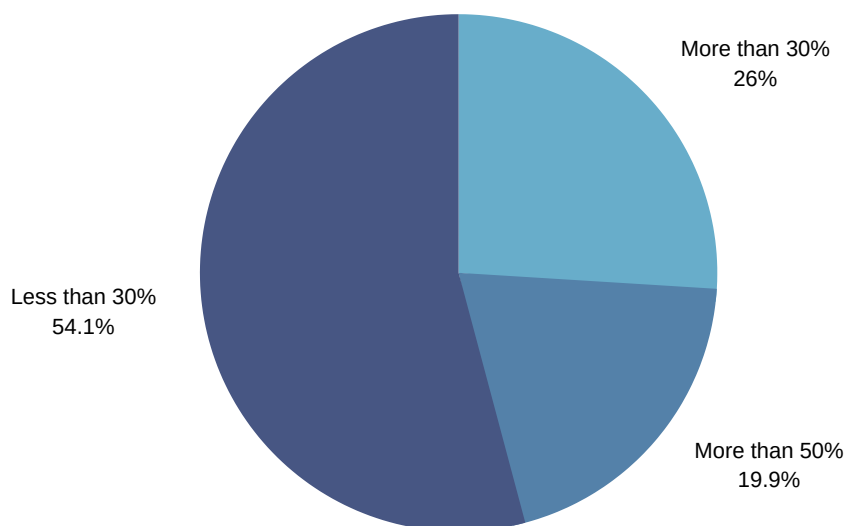
Renters (3.2)

According to the Communauté métropolitaine de Montréal, in 2016 there were 510 renter households in core housing need. This represents 14.7% of the renter households in the municipality.

- Vacancy rates in the early 2000s were at their lowest rates around 0.2 %, they increased to an all time high in 2013 at 5.6% and have been fluctuating between those numbers since
- Since 2017, average rental prices have increased by 23.6 % from \$1,082 to \$1,338 in 2020.

Pointe-Claire has the highest average rent prices in the West Island, and the second highest rent on the island of Montreal behind Westmount.

Proportion of income renters are spending on housing in Pointe-Claire, 2016



"Currently spending at least 80% on rent. I wish there was a place / condo style, nothing fancy to own instead. (Currently renting in Pointe Claire, but looking elsewhere now...)"
- Pointe-Claire resident

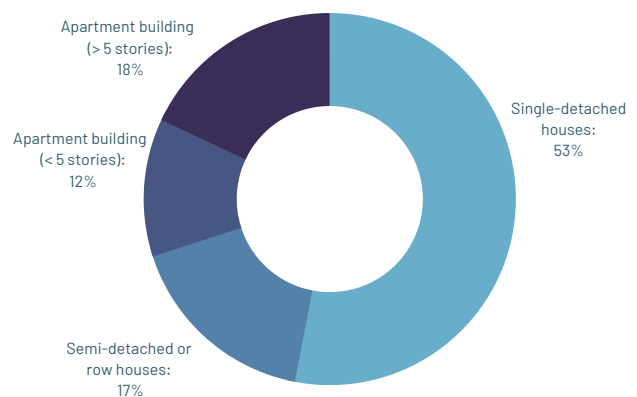
Housing Gaps (4.0)

Pointe-Claire has one of the highest median incomes in the West Island. However, its relative affluence hides some hidden pockets of poverty within the municipality. These residents making significantly below the average income may be able to afford their rents in Pointe-Claire but then aren't left with sufficient income for other important expenses, such as food, transportation and more.

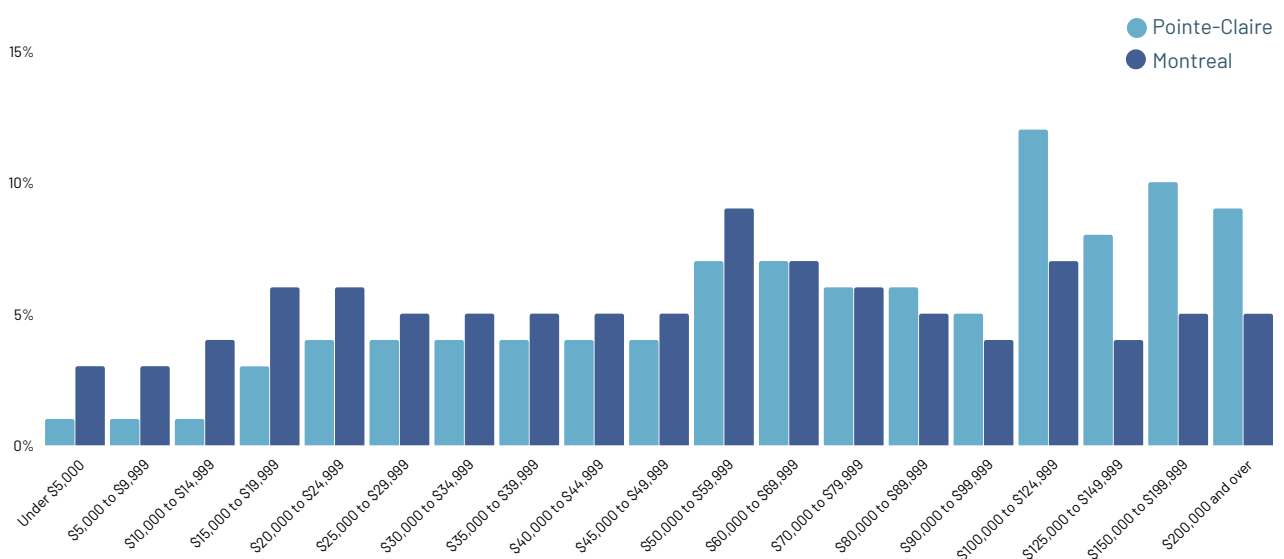
Furthermore, speculation from residents in the neighbourhood from consultations indicates that lower income residents that work in the municipality often struggle to find housing there. Given the high price of housing, young adults also struggle to find adequately priced housing.

There is almost no affordable housing in the municipality and the number of residents on waiting lists are in the hundreds. The construction of accessory units and multi-tenant buildings, such as apartments and plexes, would make housing more accessible but plans for affordability must be created in addition. There is also a need for accommodation for the increasing number of seniors in the municipality, these residents may have limited income and require affordable housing with services.

Housing Typology



Percent of the population in each income group compared to Montreal (2016)



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.

Housing Development Opportunities (4.2)



67 & 75 Avenue Donegani:
Inclusionary Zoning



Valois neighbourhood:
Accessory Dwelling Policy



19 Avenue Donegani: Non-Profit
& Cooperative Housing

Inclusionary Zoning (IZ): A tool ensuring that housing units of various sizes and/or costs are built in a housing project by using municipal planning practices that rely on the activity of the developer to support the production of affordable housing.

Housing Cooperatives: Residents decide how non-profit co-ops are operated. Every member gets a vote in approving annual budgets, electing directors, and setting policies on the co-op's overall direction.

Accessory Dwelling Units / Secondary Suites / In-Law Suites: A dwelling unit located in a building or a portion of a lot of residential occupancy that is a single real estate entity containing not more than two selling units and could have independent or shared common spaces.

The Next 5-10 Years (5.0)

- A draft of Pointe-Claire's master plan was released in 2021.
 - It calls for revitalization around the Fairview REM station. This space is being planned as a mixed-use development.
 - Pointe-Claire is mostly composed of a low-density residential area. One of the main goals seems to be preserving the distinctiveness of these neighbourhoods. This can sometimes be used as a strategy to avoid housing diversity.
 - Distinct sectors are zoned as multi-family and residential where infill housing will be permitted.
- The city of Pointe-Claire has implemented a development freeze which is temporarily halting any major development projects. This freeze is to remain in effect until 2024 when the final master plan will be published.
- In its Special Planning Programs (SPP), certain areas of the municipality such as the city centre as well as Valois Village were designated for revitalization. These projects are meant to introduce more housing units, including mixed-use development, but will not see further development until after 2024.
- The Réseau express métropolitain (REM) will begin running in 2023, creating the potential for more housing demand and is likely to increase housing prices and the cost of housing.
- The areas around Valois station, Pointe-Claire station, Cedar Park station, and Fairview-Pointe-Claire station are considered transit oriented development areas (TOD) and as such are likely to see continued development until they meet density standards set by the PMAD.
- More housing information on Pointe-Claire's Valois Village can be found in our 2018 document "[The Power of Good Housing](#)".

Le Plan métropolitain d'aménagement et de développement (PMAD):
Pointe-Claire 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

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