

HOUSING NEEDS ASSESSMENT

SAINTE-ANNE-DE-BELLEVUE



March 2022

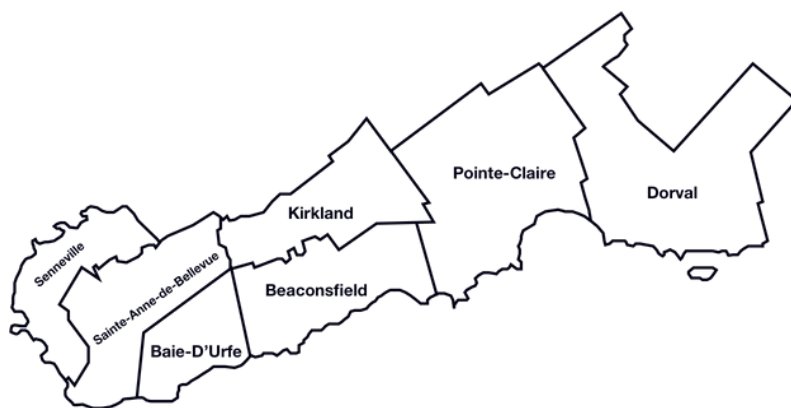
By Erin Wiebe



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)



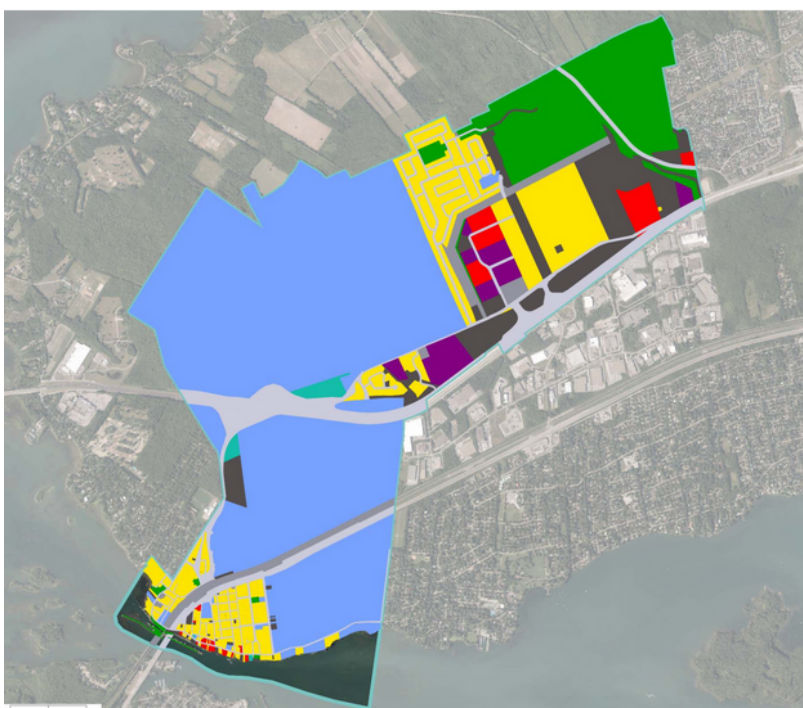
Sainte-Anne-de-Bellevue is a municipality of 5,042 residents with an urban density of 473 per km².

Roughly 69% of the land in the municipality is protected, either as agricultural or forested land [1].

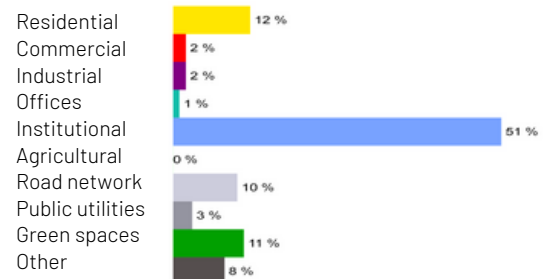
In 2015, the median income was \$33,984, and the median household income was 67,200 [3]; this is lower than the southern West Island household median of \$97,987.

Zoning and land use

Institutional land takes up the majority of space in Sainte-Anne-de-Bellevue. This represents the McGill University Macdonald Campus and land owned by the university, as well as the campus for John Abbott College.

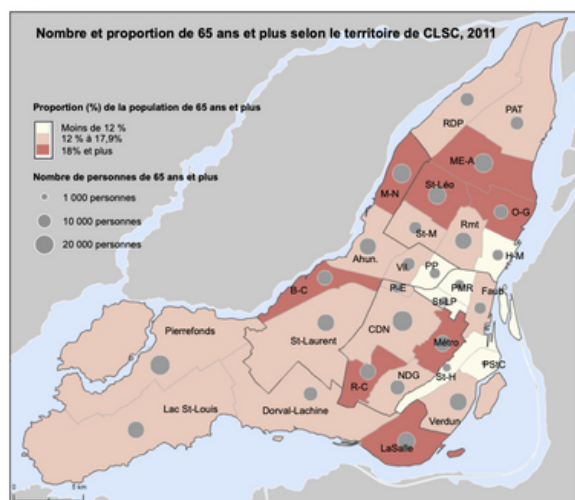


Land use (2020)

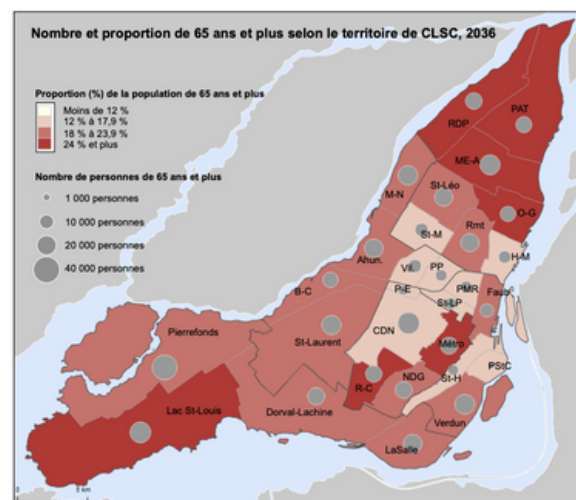


The largest age demographic is the 50-54 age group and the population is ageing. According to a 2011 report created by le Centre Universitaire de santé et de services sociaux (CIUSSS) du Centre-Sud-de-l'île-de-Montréal, the Lac St-Louis CLSC region, which encompasses much of the West Island, is expecting 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

The second-largest population age group is the 20-24 year-olds. However, these are likely not to be long-term residents, given the municipality's McGill and John Abbott campuses. Further, census statistics would not be entirely accurate during the school year as student housing may not be a permanent address.

Vulnerable populations (1.2)

In Sainte-Anne-de-Bellevue, two contributor households make significantly more than comparable households in other Montreal municipalities, and single-member households earn less [1]. The municipality also has the highest percentage of low-income occupants in the southern West Island [11].

Other 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 185 single-parent households in the municipality. These are more likely to be female-led, but male-led families are more likely to be in core housing need.

Youth



The 15-24 age group were the most likely to be in core housing. This is likely due to the high demand for affordable housing from students.

Seniors



Approximately 19% of Sainte-Anne is 65 or older. Around 11% of the senior population is considered low income; this is above the 8.5% average of the southern west island.

Immigrants



Immigrants represent 15.3% of the population and are slightly more likely to be in core housing need and more likely to be renters as well [5]. Recent immigrants are most likely to be in core housing need in SAB.

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 Sainte-Anne-de-Bellevue, 1 in 5 one-person households is in core housing need.

Housing (2.0)

The Market (2.1)

Renters

- 46,2% of the private housing in the municipality is rental housing.
- Median rent is \$810 a month, compared to the southern west island average of \$976.
- Median rent increased 9.23% between 2018 and 2019 and has continued to rise subsequently, whereas median income has remained relatively stagnant in that same period [13].
- Highest vacancy rates in the Southern West island at 2.8% [1].

Owners

- 53,8% of the private housing in the municipality is owned or co-owned.
- The average value of a dwelling is \$405,518.
- The median price for a single-family dwelling is \$622,500, increasing by 26% in the last 4 quarters [10].

Between 2005 and 2015, housing prices have increased by about 18%, while household income has only increased by 7% [11].

There are two areas where the municipality is planning development projects: the North Sector of Sainte-Anne-de-Bellevue [9] and the boulevard des Anciens-Combattants [12].

The North Sector development plan states that it would introduce more multi-dwelling housing and rental housing but no mention of affordable housing projects. The Anciens-Combattants development is for senior residence. The development plan promises 740 units and 10% affordable units.

"Desperate for an affordable all included place to stay . My building was sold after being here for over 5 years. He's raising the rent to an amount he knows I cannot pay"
-Sainte-Anne's resident

Social Housing (2.2)

There is one public housing residence in the municipality, the HLM "Résidence du Vieux Couvent I & II" comprises 30 affordable housing units reserved for seniors. It was established in 1991.



Photo : Anne-Marie Dufour for the ville de Montréal photostream

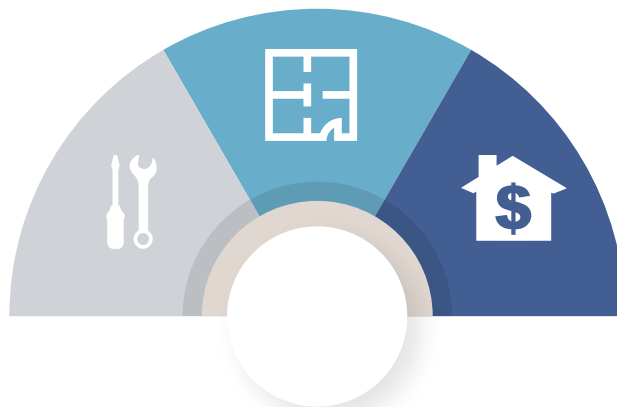
Currently, no other community or public housing exists in the municipality.

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.

Identifying Core Housing Need (3.0)



01 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.

03 AFFORDABLE

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

Of 1,960 households...

Adequacy

140 (7%) dwellings required major repairs.

Suitability

80 (4%) dwellings were not suitable for their residents.

Affordability

490 (25%) 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.

Of 1,960 households...

215 were found to be in core housing need.

This is equivalent to about 11% of the households in Saint-Anne-de-Bellevue [4].



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%.

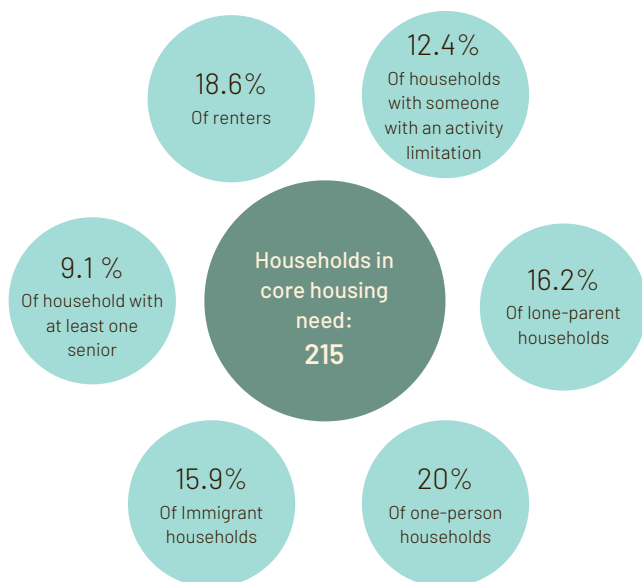


Number of Canadians in core housing need out of 100

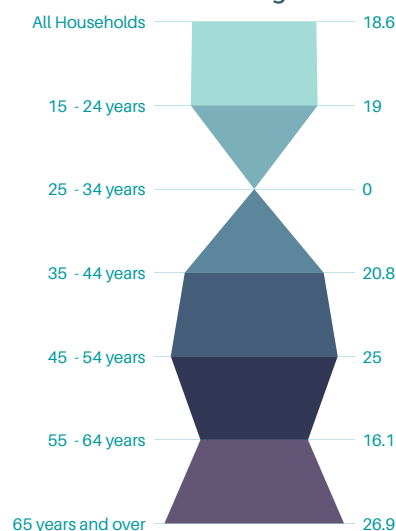


Number of Beaconsfield households in core housing need out of 100

Who is in core housing need in Sainte-Anne-de-Bellevue? (3.1)



Ages of household maintainer of households in core housing need



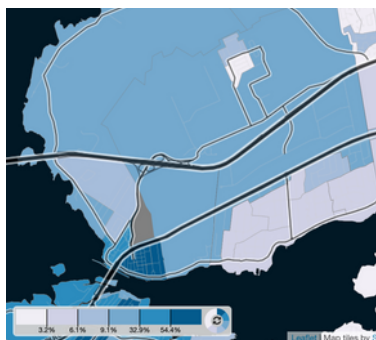
The proportion of youth represented may be skewed because students would not be using their student housing as their primary residence on the census. If this is the case, significant portions of student core housing need would not be represented by government statistics.

There is a dense region in the southwestern section of Sainte-Anne-de Bellevue, where populations are far more likely to spend over 30% of their income on housing. This region houses a higher density of vulnerable groups. It is more highly populated by: young adults, seniors, one-person households and lone-parent households [16].

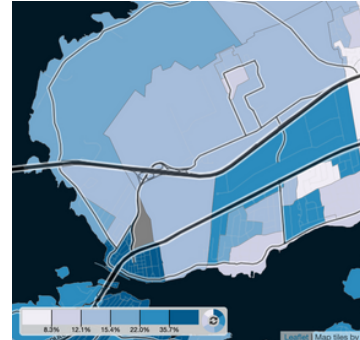
Density of low income 65+ year old residents



% of the population that are renters



% of the households that are one-person households



Renters (3.2)

According to the Communauté métropolitaine de Montréal, in 2016, there were 150 renter households in core housing need. This represents

16,5%

of the renter households in the municipality [4].

- Vacancy rates increased from 0.7% in 2018 to 2.8% in 2020. The number of rental households is also decreasing, likely due to the lack of affordability.
- As have rental prices, in 2018, the median rent was \$715; in 2020, it's currently \$810.

315 renter households are spending 30% or more of their income on housing, and 240 spend 50% or more of their income on housing. [1]

"Almost impossible even for locals prices to high ive been trying to move for 5 years everybody is going through renovictions . Only time an apartment becomes available is when someone dies pretty much and if you find one you can afford chances are its unlivable"
-Sainte-Anne's resident

Housing Gaps (4.0)

Currently, Sainte-Anne-de-Bellevue has some of the highest rates of core housing need in the southern west island. The groups most likely to be in core housing need are single-person households, renters, and single-parent families. Further, already high rental vacancy rates seem to be increasing, along with housing prices.

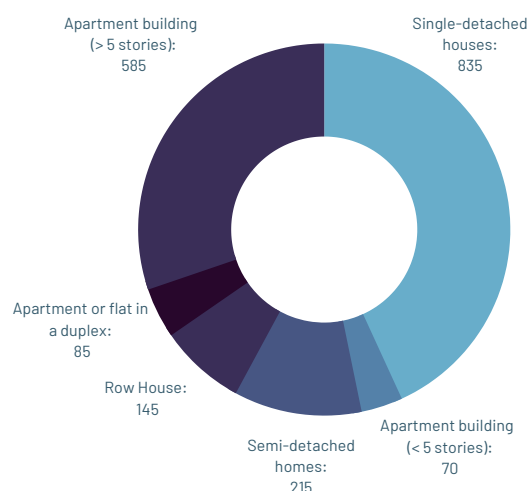
There is an urgent need for affordable rental units, given the proportion of renters spending over 30% of their income on housing. Currently the only available social housing and projected social housing is geared towards seniors, these are necessary given the quantity of low-income seniors. However, this neglects other key groups in need of housing options.

Given information provided through resident consultation, it appears it may be beneficial to increase student housing options provided by local post-secondary campuses. This would liberate more housing options for permanent low income residents.

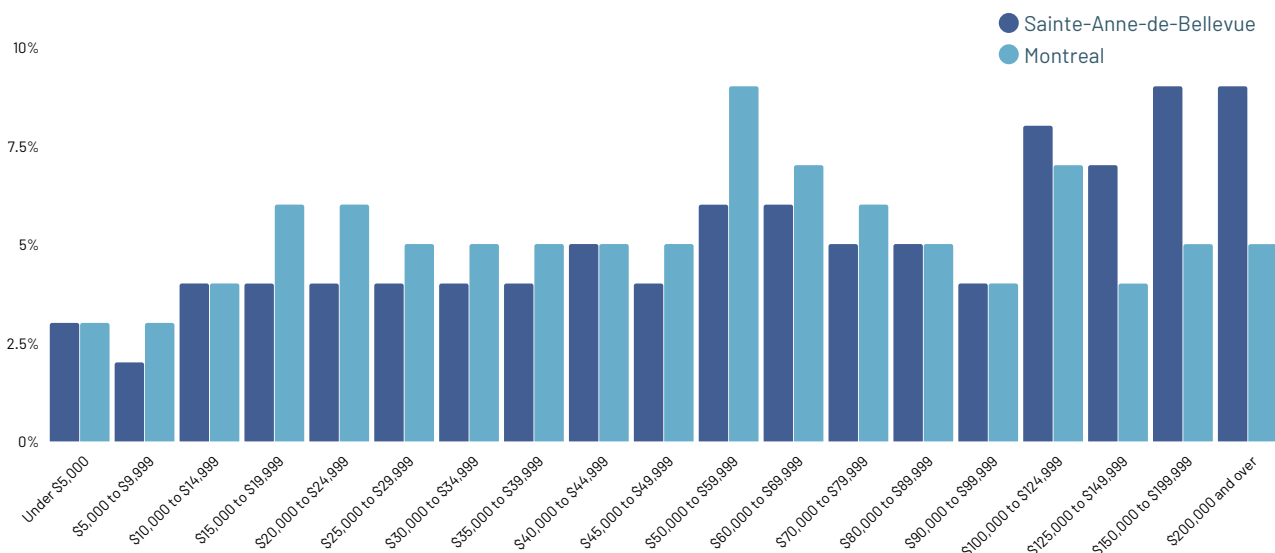
Lastly, housing owners have a core-housing need of 2.8%, the second-highest in the Southern West Island. This indicates the broader need for affordable housing is not only from renter populations but also home owners.

As can be seen below, Sainte-Anne-de-Bellevue houses populations with vastly different annual incomes, in order to maintain this economic diversity the municipality needs to continue to offer affordable housing both for renters and owners.

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.

The Next 5-10 Years (5.0)

- The municipality currently has two specific special planning programs for development in Sainte-Anne-de-Bellevue. These are plans for housing, commercial and forested areas. The proposed development prioritizes mixed housing to facilitate intergenerational living and smaller rentable spaces. These development plans are based on the PMAD of Montreal. The development on Boul. des Anciens-Combattants is slated to be completed by 2027 [9].
- 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.
- The TQSOI is establishing a tenants' rights organization to support tenants with their rights and responsibilities and advocate for their needs. The Comité logement Saint-Laurent highlighted the need for such an organization after a four-month period in 2020 when they temporarily expanded their services to the West Island.

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

Sainte-Anne-de-Bellevue 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.

**"The West Island went from a place of opportunities to needing parental wealth to survive, without developing a real economy for me to find work."
-Sainte-Anne's resident**

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