

TABLE DE QUARTIER SUD DE L'OUEST DE L'ÎLE

## BEACONSFIELD NEEDS ASSESSMENT: AFFORDABLE HOUSING

Creating a Sustainable & Accessible Community



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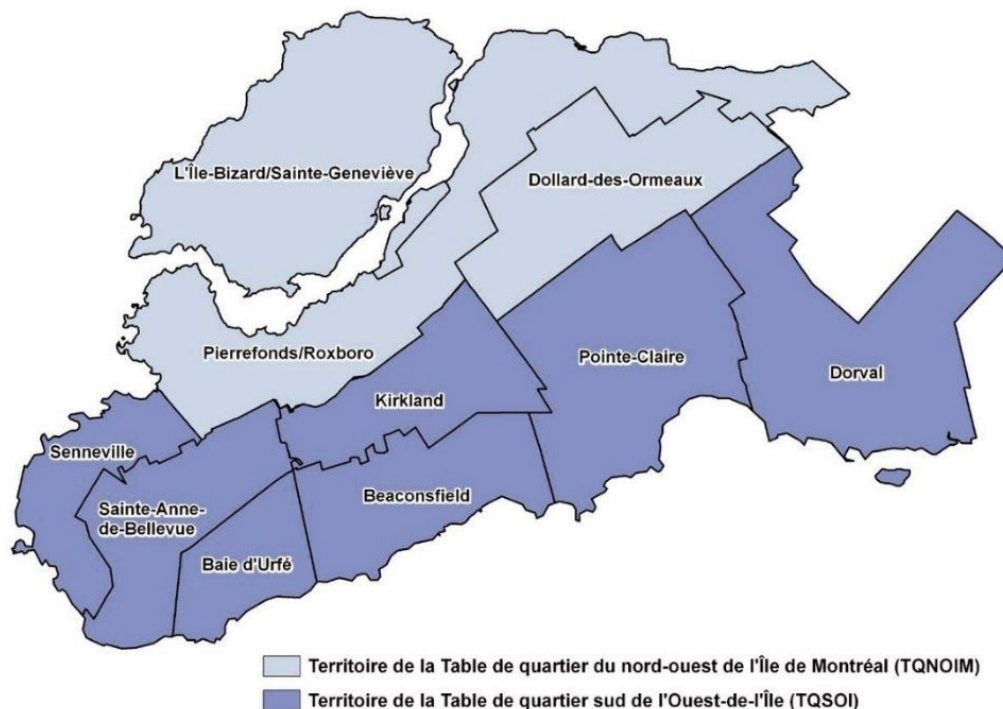
# 1. The TQSOI

## Who We Are

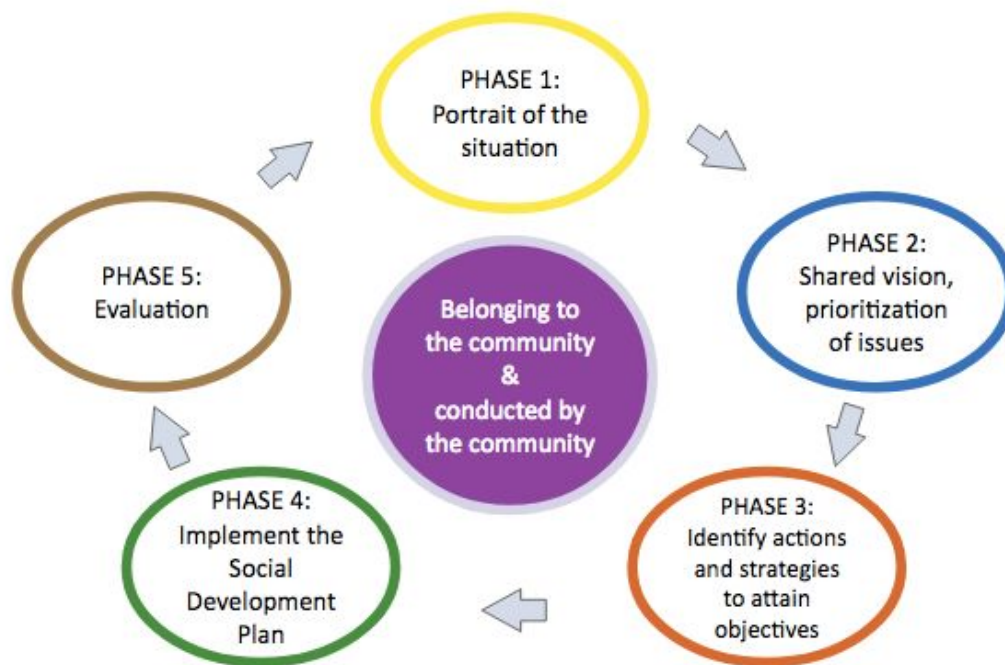
The Table de Quartier Sud de l'Ouest-de-l'île (TQSOI) is a non-profit organization. As a community council we unite all citizens and individuals involved in local community organizations, institutions, businesses and political life, to improve the quality of life and to advance social development in the South of the West Island.

## What We Do

We foster **cooperation for effective social development** by facilitating connections between active citizens, community organizations, public institutions and elected officials. We give a voice to the community, we identify community needs and concerns and we establish collective priorities and actions.



## Our Social Development Approach: Primary Stages



Currently in PHASE 3 of our affordable housing initiative, the TQSOL's Social Development Approach is exploring options to collaborate with the cities in our territory and their respective citizens, community organizations, public institutions and elected officials. The goal is to work with stakeholders to facilitate and develop affordable housing strategies, policies or plans.

## 2. BEACONSFIELD'S DEMOGRAPHIC PROFILE

### Snapshot of the City

The city of Beaconsfield is home to **19,324 residents<sup>1</sup>** and contains a **density of 1,753 persons per km<sup>2</sup>**, higher than the average south-West Island average density of 1,092 persons per km<sup>2</sup> [1][2].



**Income:** The median after-tax household income is \$88,606, which is much higher than the median Montreal income and that of the TQSOI territory [3][8][2];

**Education:** 59% of residents aged 25 - 64 have a bachelor's degree or higher [3];

**Immigration:** Almost a quarter of the population (24.9% in the TQSOI territory are immigrants) [3][4];

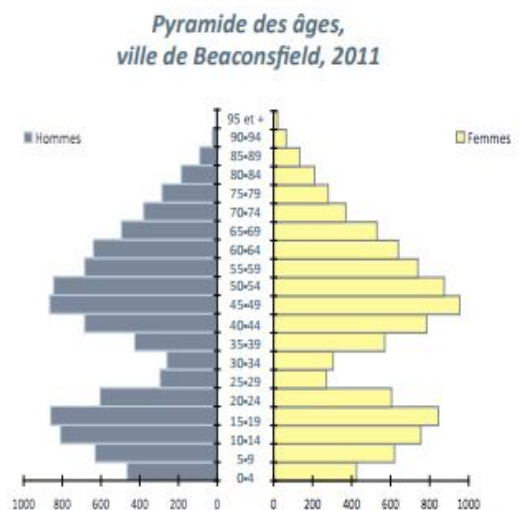
**Population retention:** 74% of residents have not moved in the past 5 years (compared to 68% in the West Island) and the population has decreased by 0.9% between 2011 and 2016 [3][5][1].

### Population Profile

**An ageing population.** Seniors make up **18%** of residents, a 2% increase from 2011 and a higher proportion than in Montreal (16%) [1][5][6];

People **under 24** make up **33%** of the population, higher than Montreal's 28% [1][6];

Residents between **24 and 35** make up only **6.4%** of the population [1].



Source : Statistique Canada, recensement de la population 2011.

**67%** of families have children at home and there has been an increase in lone-parent families from 520 to 605 between 2006 & 2011 [3][7].

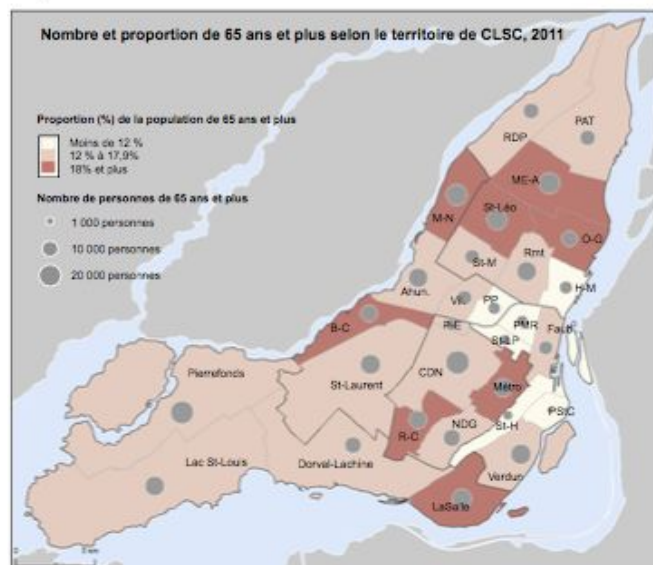
<sup>1</sup> Recent statistics are included where available and are marked with a [1].



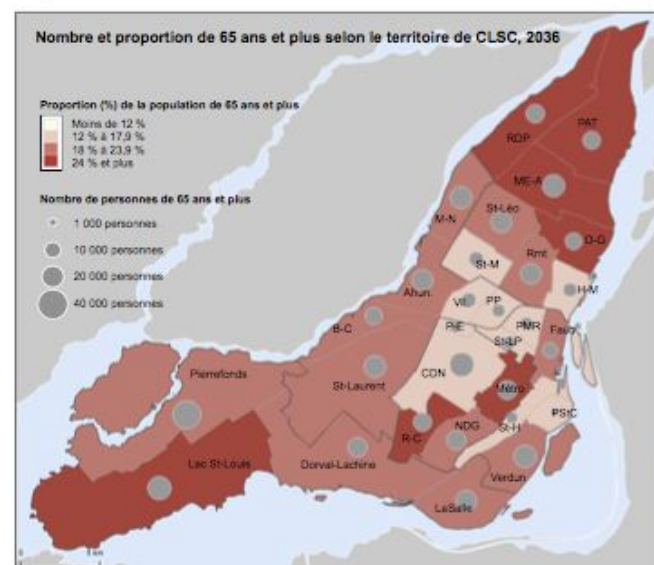


## Ageing of the Population on the Island of Montreal

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 portion of seniors in the CLSC Lac St-Louis region is projected to rise from 16% in 2011 to **29% in 2036** [13].

## Vulnerable Populations

Despite the fact that Beaconsfield is a relatively well-off community, there are still individuals who are particularly vulnerable to housing instability.

Low-income residents, single-parent families, new immigrants and seniors are identified as examples of vulnerable groups, although this list is in no way exhaustive. Other individuals, such as young families and young professionals may also find it difficult to live in the area because of the limited opportunities to buy housing.

### Low-income residents

6.3% of individuals or 1,220 people live on low-income (after-tax) and 655 of residents in the labour force are unemployed [3].

### Single-parents

630 or 11% of families with children are single-parent [3].

## Immigrants

23% of the population were not born in Canada (compared to 17% in the West Island, excluding Sainte Geneviève). 1 in 10 immigrants arrived between 2006 & 2011 [3][2].

## Seniors

6.2% of seniors live off a low-income and more than 1 in 5 seniors live alone [3][5].

## 3. HOUSING PROFILE

- Beaconsfield has 6,685 private households, of which **90% are owned** by the occupier and 10% are rented [3].
- Following a general trend in the West Island, there has been a **3.1% drop in rental households** in Beaconsfield between 1996 and 2011 [4];
- **86% of houses are single-family homes**, while 14% of units are row houses, duplexes or multi family dwellings under 5 storeys [5]. 4.6% of households are part of a condo development [3];
- 430 households reported they needed **major repairs** [3];
- High cost of housing makes it **difficult for young families to afford buying** in the area (Residents aged 25-34 make up only 6.4% of the population) [1].

## 4. WHAT IS AFFORDABLE HOUSING?

Housing is considered affordable if the tenant or owner spends **less than 30% of their income** on housing costs.

### Private Sector

Municipalities can offer low-income residents access to dwellings by providing the diversity necessary to meet all needs and **enabling each citizen to find suitable housing** at a price that is appropriate to his or her income.

### Social Housing

In the public sector, **government subsidies or NGOs provide aid for those who cannot afford to meet their housing needs**. For example, in many programs households pay only 25% of their income. Social housing can be divided into four categories: “Habitations à loyer modique” (HLM) managed by the OMHM, not-for-profit housing (such as the Société d'habitation et de développement de Montréal), co-ops or public housing.

### DID YOU KNOW?

**42% of homeowners and almost 14% of Beaconsfield tenants spend 30% or more on housing costs.  
That is 1,090 households.**

[3][8]



## 5. WHY IS AFFORDABLE HOUSING IMPORTANT?

- It enables residents to afford to **stay in their community**. For example, a resident could be a young adult leaving home for the first time or a senior on a fixed income who needs to move to receive care from a senior's residence.
- Affordable housing attracts qualified workers and slows down the exodus of professionals and young families who **contribute to the local economy**.
- The demographic and social mix created from a wider variety of housing prices leads to a **more diverse and vibrant community**.
- Affordable housing enables individuals to afford to **live closer to where they work**.
- Affordable housing eases the costs of food, recreation & education, **reducing the potential for long-term costs** to individuals and to society.

## 6. TODAY'S AFFORDABLE HOUSING

Today, affordable housing projects are attractive, lower-density, mixed income communities & buildings. Residents cannot tell the difference between the market-rate units and the affordable or subsidized ones.

### Yesterday vs. today's affordable housing



Left: The Chicago Projects, built 1940-50s  
Right: Villa Beaurepaire, Beaconsfield, built 2013

It is not uncommon for individuals to imagine that affordable housing looks something like the image on the left. However, **today's affordable housing does not resemble the high-density, social housing apartment blocks of the past**, which grouped low-income families together in areas without accessible services, unconsciously encouraging isolation, the withdrawal from public spaces and streets, and a lack of civic engagement.

Since the 1950s and 60s, developers and community workers have learned about how to integrate affordable housing into communities and create mutual benefits for both new residents and their neighbours. Today, affordable housing looks more like the image on the right; smaller scale, architecturally integrated buildings which house residents of mixed income *within* communities instead of outside of them.

### Canadian Examples of Affordable Housing



#### Centretown Ottawa Citizen's Corporation (left)

The non-profit housing corporation provides over 1,500 affordable units. Tenants are involved in building and housing community management [9].

Photo: COCC

#### Calgary Affordable Housing Project (right)

The city-owned 16 unit affordable housing building is geared towards tenants of mixed income. Residents can pay from \$350 to 90% of the market value [10].

Photo: City of Calgary



## 7. EFFECTS ON SURROUNDING PROPERTY VALUES

- As a **stable and well-off municipality**, adding affordable housing units or buildings would be very unlikely to negatively impact Beaconsfield's property values;
- **Revitalization of vacant lots or abandoned properties** with affordable housing units generates positive impact on surrounding property values;
- When affordable housing is **mixed with mainstream developments**, it results in positive price impacts for nearby homes.

## 8. BEST PRACTICES FOR MUNICIPALITIES

*Examples of processes and solutions for creating affordable housing*

### Tools

- **Land reserves:** city-owned lands are reserved for new affordable housing developments, to be sold at a low or no cost;
- **Diversity of dwelling types:** prioritizing small-scale housing options such as secondary suites or infill townhouses;
- **Renovation Quebec program (Accès Logis):** partial funding is provided by AccèsLogis for the construction of new residential buildings.
- **Urban planning tools:** Programme particulier d'urbanisme, programme d'aménagement d'ensemble, etc.

### Policies

- **Inclusionary strategy:** a percentage of new developments over a certain number of units is dedicated to social and affordable housing;
- **Establishing a reserve fund:** requiring a certain % of money made from the sale of city land to be placed into a reserve fund for new affordable housing;
- **Prioritizing rental properties:** creating a policy environment which enables the construction of rental properties to prioritize affordable multi-family dwellings.

### Sustainable principles

- Create buildings with **mixed uses**;



- Build intergenerational or **secondary suites**;
- Integrate **infill housing**.

## Implementation strategies

- Adopt an action plan and a municipal **policy for social development**. This should include housing, integrated urban revitalization and citizen participation.
- Prepare a **policy** for incorporating affordable housing. **Diversify housing types** and methods of occupation according to the needs of the population.

## Example: Montreal's Inclusionary Housing Strategy

The city of Montreal's strategy encourages new residential developments over 100 units to include 15% social housing and 15% affordable private housing.

**Le projet LAVO** offers 204 units, 71 of which are co-op units, 40 of which are for low-income single people and young families and 93 of which are condos (72% are priced to be affordable). The project also received funding from R novation Quebec [12].

Photo: [www.racheljulien.com](http://www.racheljulien.com)





## 9. AFFORDABLE HOUSING IN BEACONSFIELD

In the West Island there is no SHDM or HLM housing dedicated to families or single persons under 60 years old [11]. In Beaconsfield, there are no options for non-senior residents.



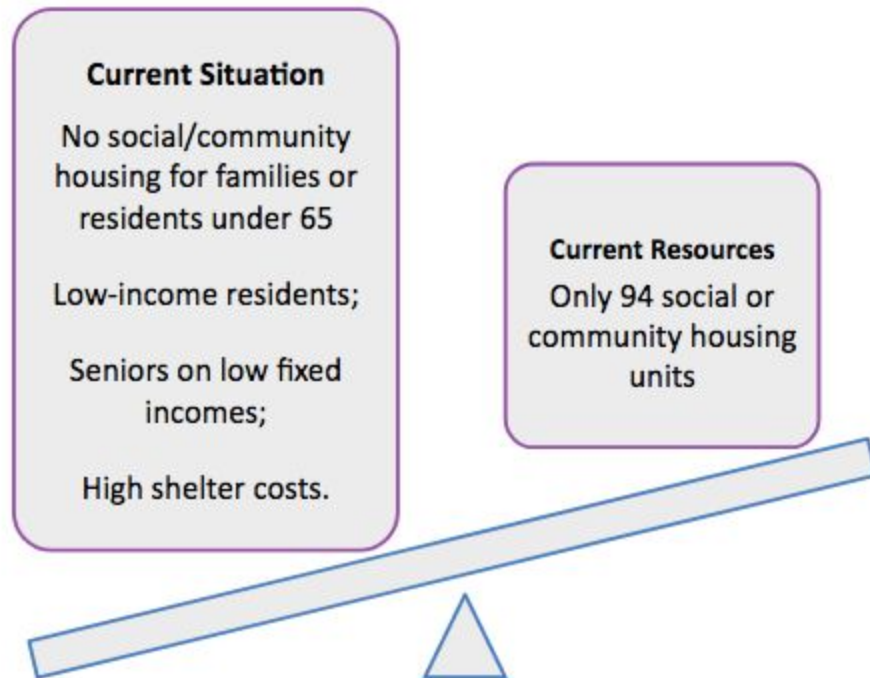
### **Villa Beaurepaire**

A 50-unit not-for-profit residence for autonomous seniors.  
[www.villabeaurepaire.com](http://www.villabeaurepaire.com)



**Beaconsfield Co-op Housing Inc.** A housing co-operative with 44 units for seniors.

## 10. HOUSING NEEDS



## 11. COLLABORATION

How can the TQSOL collaborate with the city of Beaconsfield and its citizens to create a more sustainable, diverse and accessible city?



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Map: Wikipedia

Chicago Projects photo:: [www.tomclarkblog.blogspot.ca](http://www.tomclarkblog.blogspot.ca)

Villa Beaurepaire photo: <http://www.villabeaurepaire.com>

Cover photo: Wikipedia