

VitalSigns[®]
OF GREATER MONTREAL

HOUSING IN GREATER MONTREAL



Created by



Foundation of Greater Montréal



Centraide
of Greater Montréal

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START CONVERSATIONS. TAKE ACTION. If you or your organization is moved or motivated by what you read, use this report as a starting point for positive action.

PASS IT ON. Share the report with your friends, colleagues, employees, students, neighbours, library, community centre or an elected official at any level.

FIND OUT MORE. Learn about the many organizations in our community working to improve how things are, and see how you too can help.

CONTACT US. We know about the issues facing our community as well as the organizations working to improve them. If you would like to make a difference, we can help and guide you. www.fgmtl.org



A WORD FROM THE PRESIDENT AND CEO of the Foundation of Greater Montréal

With the *Vital Signs of Greater Montreal* series of reports, the Foundation of Greater Montreal (FGM) aims to inform, bring together, and mobilize our community around the most important issues it faces. In gathering and disseminating contextualized and reliable data on the state of our community, our goal is to stimulate reflection, collaboration, and the implementation of solutions appropriate to these issues.

The housing crisis that has taken root in Greater Montreal in recent months and years has made the search for solutions critical. Across the region, the lack of adequate and affordable housing is fuelling the skyrocketing housing costs and leaving many families with impossible choices. This crisis affects every aspect of their quality of life: safety, physical and mental health, poverty and exclusion, educational achievement, food security, and more. As you will note in the following pages, action is urgently needed. Our community will have to draw on all its strengths to meet this immense challenge. For this reason, FGM has joined forces with Centraide of Greater Montreal to develop and launch this study.

This edition of *Vital Signs* is intended to report on the situation of housing in Greater Montreal. More specifically, our analysis examines two key variables of housing; accessibility and affordability. It also includes a mapping of the sectors and groups who are most vulnerable to current economic and real estate trends. We would like to thank the Institut du Québec for their skillful compiling and analysis of a wealth of previously unpublished data. This work will facilitate the search for serious, concrete, and targeted solutions. When implemented in a concerted manner, these solutions will address the worst impacts of the current crisis, particularly on the most marginalized populations in our community.

We hope that releasing this *Vital Signs* report will heighten awareness of the situation's urgency, not only within government bodies, but also in the community at large. Access to adequate and affordable housing is essential to living with dignity. Housing must therefore be considered a fundamental right, and all necessary resources should be invested now to guarantee this right for all. Together, let us commit to this goal. Thank you for your support!

A handwritten signature in black ink, appearing to read 'Karel Mayrand'. The signature is fluid and cursive.

Karel Mayrand

President and CEO
Foundation of Greater Montreal

A WORD FROM THE PRESIDENT AND EXECUTIVE DIRECTOR of Centraide of Greater Montreal



Time and again over the past year, Centraide of Greater Montreal has spoken out about the shortage of affordable housing. The reason is simple: housing has a direct effect on poverty and social exclusion. Food insecurity, financial anxiety and homelessness are just some of the consequences.

We often talk about the housing crisis in terms of its effects on people, and that's natural—it's real people who have to suffer the consequences. But to find real solutions, we have to turn our attention to the causes.

Centraide of Greater Montreal has always been a unifier that brings the key players in Greater Montreal together, so we couldn't sit idly by in the current crisis.

Since the beginning of 2022, we have met with a broad range of people from civil society, the business and real estate communities, public bodies, community groups and foundations. The people we've galvanized have started a conversation to find a way out of the crisis.

In June, Centraide of Greater Montreal set up a working group to discuss solutions. We thank the cities of Montreal, Laval and Longueuil, UQAM, the Coalition montréalaise des tables de quartier, the Regroupement des comités logement et associations de locataires du Québec, the Foundation of Greater Montreal, the Directions de santé public of Montreal, Laval and Montérégie, Projets autochtones du Québec, Concertation Horizon and ROMEL for being part of this group.

The process will wrap up in May with a working meeting to discuss viable solutions. The stakeholders will bend their common strengths and expertise to meeting mutually agreed targets and making the right to housing a reality.

I thank the Foundation of Greater Montreal for participating in this endeavour by dedicating this edition of *Vital Signs* to housing. I am also grateful to the Institut du Québec; their work has revealed essential data that improves our understanding of a complex situation.

Special thanks to Curbcut Montréal, an organization dedicated to urban sustainability led by McGill University students. They are responsible for the maps in this report showing the state of housing in Montreal.

In closing, I would like to underscore once again that many households in the Greater Montreal area currently spend too much of their income on rent. They do so at great sacrifice. People deserve to live in dignity. They need an effective response to the current crisis. Together, we must aim higher, change the way we do things, and set realistic, achievable objectives to help people in vulnerable situations.

A handwritten signature in black ink, appearing to read 'Pinard'.

Claude Pinard

President and Executive Director
Centraide of Greater Montréal

TERRITORIAL ACKNOWLEDGEMENT

The Foundation of Greater Montréal (FGM) wishes to highlight the presence of the Kanien'kehá:ka of the Kahnawà:ke and Kanehsatà:ke communities, which have historically been established on the territory now known as Greater Montreal. It wishes to recognize as well that this territory has also been home over time to several Indigenous nations who established themselves here over several historical periods. Today, a diverse Indigenous population, including First Nations, Métis and Inuit individuals, continues to reside on this territory, in socioeconomically varied conditions.

Greater Montreal has long been a place for interaction and exchange among the First Peoples, and is a historic site where the Great Peace of Montreal was signed by 39 First Nations in 1701. In the spirit of peace, justice, and reconciliation, and by drawing inspiration from the ancestral knowledge of the First Peoples, FGM is working to enhance the well-being of the communities of Greater Montreal, and to protect its territory, now and for future generations.



STATEMENT ON JUSTICE, EQUITY, DIVERSITY AND INCLUSION

The values of justice, equity, diversity and inclusion are at the heart of the Foundation of Greater Montréal's mission. FGM aspires to be a reflection of the community it serves.

In order to break down barriers, and work towards an inclusive society, FGM will listen, learn, and implement purposeful measures in its own organizational culture, its granting activity, its investments, its decisions and its actions. It acknowledges the existence of factors of discrimination towards individuals and groups, manifested both directly and systemically in our society, as well as the intersectionality of different types of discrimination that can be experienced simultaneously, and should not be dissociated nor seen as having a hierarchy.

At the same time, FGM commits itself to:

- continuously making structural changes in its practices, including in its investments and its granting;
- pursuing a program of continuing education on issues of justice, equity, diversity and inclusion;
- contributing to raising awareness among stakeholders and offering spaces for dialogue, exchange and understanding;
- ensuring that the composition of its staff, its volunteer pool and the resources it draws upon reflect the community it serves;
- measuring and evaluating its progress in these areas.

The Foundation of Greater Montreal (FGM) supports equality of the sexes and genders in all its practices, including its communications. It therefore favours an inclusive writing style. FGM has committed itself to adopting over time rules for communication that lead to the reduction of inequalities.



WORKING GROUP



Maude Beausoleil

Research Specialist, Social Development team
Centraide of Greater Montreal

Trained in the social sciences, Maude Beausoleil has been a research specialist and analyst at Centraide of Greater Montréal for 10 years. In that role, she has developed extensive knowledge of the realities, actors and challenges that are specific to Greater Montreal. Prior to that, she worked on several projects at the Direction régionale de santé publique de Montréal, most notably on the issues of housing and food insecurity. As well, during her time there she organized a sustainable development program that supported neighbourhood initiatives in Montreal, in collaboration with actors from the community and municipal sectors. Living conditions, poverty, inequality and the future of Montreal have all been at the heart of her professional commitments for more than 20 years.



Marie-Andrée Farmer

Director, Strategic Initiatives and Community Partnerships
Foundation of Greater Montréal

Marie-Andrée has worked in the philanthropic sector for 15 years, primarily managing granting programs that bring support to the community. She is particularly interested in how social issues evolve, and in the types of cooperation needed to offer appropriate support to those impacted. She is attentive to community needs and values her interactions with the actors on the ground who are so essential to this ecosystem. Marie-Andrée holds a degree from UQÀM in business administration and tourism, and has also studied the social responsibility of organizations at UQÀM.



Annick Germain

Full Professor, Urbanisation Culture Société Research Centre
Program Director, Urban Studies
Institut national de la recherche scientifique (INRS)

Annick Germain is a sociologist and full research professor at the Urbanisation Culture Société Research Centre of the Institut national de la recherche scientifique (INRS). Her work focuses on housing, public spaces, and immigration in Montreal. She heads the INRS's Urban Studies program.



Renaud Goyer

Lecturer, Université de Montréal and UQAM
Collectif de recherche et d'action sur l'habitat (CRACH)

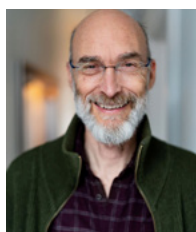
Renaud Goyer is a lecturer in the Sociology department at Université de Montreal since over 12 years. He is also the author of numerous writings on the housing situation in Quebec, particularly addressing social inequalities.



Xavier Leloup

Professor/researcher, Urbanisation Culture Société Research Centre
Institut national de la recherche scientifique (INRS)

Xavier Leloup is a professor/researcher at the INRS's Urbanisation Culture Société Research Centre. His work focuses on a variety of issues relating to housing and living conditions. Over time, he has examined public social housing, the social interventions carried out therein, the housing conditions of immigrants and the neighbourhoods they reside in, interethnic cohabitation in neighbourhoods and the evolution of income inequalities in Montreal. He is a member of the national research partnership *People, Places, Policies, Prospects: Affordable Rental Housing for Those in Greatest Need* and is Managing Editor of the journal *Lien social et Politiques*.



Éric Michaud

Coordinator
Comité logement Ville-Marie

Éric Michaud is a coordinator for the Comité logement Ville-Marie, a downtown Montreal organization that has worked for the collective defence of tenants for about 20 years. He also organizes the housing roundtable of Habiter Ville-Marie, which has a mission to stimulate, support and promote the development of social housing in the Ville-Marie borough, prioritizing solutions that meet the needs of local populations. In these roles, he has collaborated on multiple research studies on housing and has frequently intervened in public consultations on urban planning or development in downtown Montreal.



Marco Monzon
Executive Director
Comité logement Rive-Sud

Holder of a degree in political science from UQAM, Marco Monzon has worked for more than 10 years in the area of the right to housing and the promotion of social housing. He is currently the Comité logement Rive-Sud's Director General and is actively involved on the boards of directors of organizations that develop and manage social housing. Prior to that, he worked for many years in front-line and second line services that intervene with men experiencing homelessness.



Mario Régis
Senior Director
Centraide of Greater Montréal

Mario Régis has been with Centraide of Greater Montréal since 2013. He is currently a part of the Executive Management team, as Senior Director. Before joining Centraide, he headed the Regroupement des Centres de la petite enfance of the island of Montreal, during the first seven years that this vital element of public policy was implemented. He then headed the 1, 2, 3 GO! Centre, and deployed activities on behalf of the Avenir d'enfants organization. His professional path led him to focus on community mobilization, philanthropic practices and social policies that foster equal access to opportunity. Mario holds a Master's in social administration from the École de service social de l'Université de Montréal.

The Foundation of Greater Montréal, Centraide of Greater Montreal and the Institut du Québec wish also thank Catherine Lussier of the Front d'action populaire en réaménagement urbain (FRAPRU) as well as Marc-André Plante and Rodolphe Parent of the Corporation des Propriétaires Immobiliers du Québec (CORPIQ) for the interviews they granted us in order to offer their point perspective and expertise regarding certain groups that are less well represented in the data statistics.

The Institut du Québec also wishes to particularly thank Lily Ibrahim, Advisor, Geographic Information Systems (GIS) at Centraide of Greater Montreal for her collaboration to the collection of the data presented below.

FOREWORD

The objective of this report is to identify the groups of people or households who, in current market conditions, have the most difficulty finding or remaining in affordable and adequate housing in the Greater Montreal area. Based on the best available data, these findings will allow organizations who serve these groups to better target their efforts.

The report first explores previously unpublished data on the affordability ratio, i.e. the proportion of a household's income that it spends on housing, for different groups and different territories in Greater Montreal. We also looked at rent trends and the availability of housing by type, and finally we analyzed the issues related to housing quality and condition.

In each case, the statistics were chosen based on their availability. In general, the data selected was based on the following principles:

On the affordability ratio

A special request to Statistics Canada made it possible to collect very detailed data from the 2016 census and to cross-reference data on income and housing costs, as well as individual socio-demographic features (immigrant or visible minority status, living below the poverty threshold, living alone, with dependent children, etc.) and their specific geographic area.

To allow interested organizations and stakeholders to better target their actions in the area of housing, the affordability rates are presented for different sectors of the Island of Montreal, Laval, and the South Shore.

Only the census data, gathered every five years, provides information on affordability rates with the necessary degree of precision. This report uses data from the 2016 census. Why? While the aggregate housing data from the 2021 Census is already publicly available, the detailed data needed for our analysis will not be available until 2023. Centraide of Greater Montreal and the Foundation of Greater Montreal will update this data as part of the Great Housing Conversation in 2023.

Note that the 2016 affordability ratios are calculated using 2016 housing costs and 2015 incomes, taking into consideration a household's total income and costs. In contrast, the sociodemographic attributes of a household's members are attributed to the entire household. For example, the immigrant ratio refers to all households with at least one person with an immigration status.

On rent trends and vacancy rates

The data on rent trends and vacancy rates comes from the Canada Mortgage and Housing Corporation (CMHC), up to 2021. The data is presented for the entire Montreal census metropolitan area (CMA) as well as various neighbourhoods on the Island of Montreal, Laval, and the South Shore.

On housing quality

Finally, data from the Canadian Housing Survey (CHS) for 2018 and 2021 are used to illustrate the difficulties that some households face in accessing adequate housing, i.e., housing in adequate condition and of sufficient size. The data is presented only for the Montreal CMA, as it is the only data currently available.



GLOSSARY

Affordability

Affordability means that the household has the financial ability or means to effectively enter or compete in the housing market, see Affordable Housing definition below.

Source: Canada Mortgage and Housing Corporation, National Housing Strategy, <https://www.cmhc-CMHC.gc.ca/en/nhs/guidepage-strategy/strategy-in-action>

Affordable housing

Affordable housing generally means a housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30 per cent of its gross income.

Source: Canada Mortgage and Housing Corporation, National Housing Strategy, <https://www.cmhc-CMHC.gc.ca/en/nhs/guidepage-strategy/strategy-in-action>

Average rent

Average of the real amount paid by tenants for their accommodation. The amount is not readjusted according to whether amenities or services, such as heating, electricity, parking or hot water, are or are not included in the rent. For vacant or available units, the rent corresponds to the amount asked by the owner.

Source: Société d'habitation du Québec, <http://www.habitation.gouv.qc.ca/minformer/lexique.html>

Census metropolitan area (CMA)

Territory formed by one or more adjacent municipalities centred around a population centre. A CMA must have a total population of at least 100,000. In a Census Agglomeration (CA), the urban core must have a population of at least 10,000.

Source: Société d'habitation du Québec, <http://www.habitation.gouv.qc.ca/minformer/lexique.html>

Community housing

The term "community housing" is an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments.

Source: Canada Mortgage and Housing Corporation, National Housing Strategy, <https://www.cmhc-CMHC.gc.ca/en/nhs/guidepage-strategy/strategy-in-action>

Construction start

The beginning of construction work, generally after the installation of concrete foundation, or an equivalent stage in the case of a building that does not have a basement.

Source: Société d'habitation du Québec, <http://www.habitation.gouv.qc.ca/minformer/lexique.html>

Core housing need

- A household is considered in "Core Housing Need" if its housing does not meet one or more of the adequacy, suitability or affordability standards, and it would have to spend 30% or more of its before-tax income to access acceptable acceptable housing on the local market.
- Adequate housing does not require any major repairs, according to residents.
- Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the households, according to National Occupancy Standard (NOS) requirements.
- Affordable housing costs less than 30% of before-tax (gross) household income (See Affordable Housing).

Source: Canada Mortgage and Housing Corporation, National Housing Strategy, <https://www.cmhc-CMHC.gc.ca/en/nhs/guidepage-strategy/strategy-in-action>

Good condition

Good condition means that the dwelling is not in need of 'major repairs' for it to function and meet the needs of its residents. In other words, the systems or building elements are performing as expected with respect to their intended function. It is acknowledged that a few minor repairs may be required in addition to ongoing maintenance work. Major repairs includes defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, roofs, floors or ceilings.

Source: Canada Mortgage and Housing Corporation, National Housing Strategy, <https://www.cmhc-CMHC.gc.ca/en/nhs/guidepage-strategy/strategy-in-action>

Household

Unit made up of a family, a group of individuals living together or a single person. .

Source: Société d'habitation du Québec, <http://www.habitation.gouv.qc.ca/minformer/lexique.html>

Housing Co-operatives (Co-ops)

Co-operatives are managed by their members who collectively own their building(s), while remaining tenants in their own apartments. The General Assembly fixes the price of rents, which are generally lower than what one would find on the private market. Some tenants with a lower income can benefit from subsidies allowing them to have a rent they can afford to pay (generally 25% of their income).

Source: Front d'action populaire en réaménagement urbain (FRAPRU)

Low income

An individual is considered « low income » according to Statistics Canada's Low Income Measure (LIM) when their household income is equivalent to 50% of the median adjusted household income in the geographic area in question. Adjustment for household sizes reflects the fact that economies of scale increase as the number of members increases.

Source: <https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/az/Definition-fra.cfm?ID=fam021>

Low-Rent Housing (HLM)

Low-Rent Housing is public property. It belongs to the state. It is managed by the Offices municipaux d'habitation (OMH). All tenants in HLM pay rent equal to 25% of their income (plus certain fees). There are certain conditions that determine your eligibility for Low-Rent Housing, like household income and citizenship status.

Source: Front d'action populaire en réaménagement urbain (FRAPRU)

Non-Profit Housing (NPH)

Non-Profit Housing is managed by Boards of Directors made up of people active in the community but not necessarily tenants in the apartments they're looking after. Lower-income tenants receive subsidies generally allowing them to pay 25% of their income toward rent. NPH are often designed for tenants in specific situations (senior citizens, street-associated populations, etc.).

Source: Front d'action populaire en réaménagement urbain (FRAPRU)

Share of household income

Percentage of household income going to the cost of housing.

Source: Société d'habitation du Québec, <http://www.habitation.gouv.qc.ca/minformer/lexique.html>

Social housing

Social housing is non-profit housing. It goes beyond the logic of profit. Its purpose is to house low-income people. It belongs to the collectivity instead of belonging to private interests. Further, it is subsidized by various levels of government, allowing it to offer housing at a price that tenants can afford to pay. There are three major kinds of social housing: Housing Co-operatives (co-ops); Non-Profit Housing (NPH); Low-Rent Housing (HLM).

Source: Front d'action populaire en réaménagement urbain (FRAPRU)

Vacancy rate

Proportion of units not occupied, relative to the overall number of units in question. A unit is considered vacant if, at the relevant time, it is uninhabited and immediately available for rental.

Source: Société d'habitation du Québec, <http://www.habitation.gouv.qc.ca/minformer/lexique.html>

Vulnerable groups

Women, children and persons belonging, or perceived to belong, to groups that are in a disadvantaged position or marginalised are often referred to as vulnerable groups. In the case of the National Housing Strategy, priority vulnerable groups are currently defined to include survivors (especially women and children) fleeing domestic violence; seniors; Indigenous peoples; people with disabilities; those dealing with mental health and addiction issues; veterans; LGBTQ2+ persons; racialized groups; newcomers (including refugees); individuals and families experiencing homelessness; and young adults.

Source: Canada Mortgage and Housing Corporation, National Housing Strategy, <https://www.cmhc-CMHC.gc.ca/en/nhs/guidepage-strategy/strategy-in-action>

INTRODUCTION

This study aims to identify the population groups and geographic areas in Montreal where the problems related to affordability of housing are the most acute. We are primarily working from previously unpublished data on the percentage of household income spent on rent for the different population groups and households within various neighbourhoods and zones in the Greater Montreal region.

Why is affordability a key issue?

Being able to obtain decent accommodation at an affordable cost is a United Nations Sustainable Development Goal, one to which numerous governments have committed to meeting. In Greater Montreal, several indicators point to the conclusion that affordable and adequate housing, for both individuals and households, is hard to find.

The fact is, living in unaffordable or unsuitable housing can have harmful effects on people. On the one hand, when housing costs take up a substantial portion of household income, fewer funds are available for complementary basic needs such as food, clothing and transport. Furthermore, it is now acknowledged that difficulty or incapacity in paying one's accommodation is a trigger for anxiety and depression, which negatively impact mental health. The lack of affordability of housing can also force people to live in dwellings that are of poor quality, or that are too small for the number of occupants. Lastly, a lack of affordability can also lead to a lack of residential stability or even sometimes to homelessness. There are social and economic costs resulting from the unaffordability of the housing stock. Failure to invest in this area forces our society to incur expenses further on down the line in order to ease or repair the human consequences of the difficulty of finding housing.

From an economic standpoint, unaffordable or unsuitable housing can compromise the growth and attractiveness of a city. A population's diversity is a key factor in a city's capacity to attract talent. As well, for municipalities, the presence of affordable housing can spur on the revitalization of neighbourhoods, the broadening of the tax base, and the amortization of infrastructures.

What exactly is affordable housing?

The term « affordability of housing » refers to the ratio between amounts disbursed by a household for its lodging and its income.

Several indicators, qualitative and quantitative, can be used to characterize the state of a housing market, notably the availability of social and community-based housing. On the other hand, the ration between housing costs and income does not paint a full picture of the problems individuals or households may face in finding, or keeping, suitable and satisfactory accommodation.

We therefore really need to look at an entire set of indicators in order to get a full picture of housing affordability. And to be able to take action, and assist those who are having the most difficulty finding housing, **it is fundamental to identify in a systematic fashion the geographical areas, the types of units, and the categories of populations or households for which affordability problems are the most acute.**

That is what this report attempts to do. Certain indicators for which data are available at a higher level of detail have been prioritized. The affordability as defined by the CMHC allows us to better identify the individuals and households most impacted by these difficulties and characterize in a uniform manner the acuteness of the problem. This report includes previously unpublished data on affordability ratios in Greater Montreal.

Geographic coverage of this report

The data presented in this document refer to the Montréal Census Metropolitan Area (CMA), which has at its centre the island of Montreal, and includes the municipalities of Longueuil and Laval, as well as the North and South Shores.

Where granular data are available, our analysis focuses on territories covered by Centraide of Greater Montreal and the Foundation of Greater Montréal, that is, the island of Montreal, Laval and a portion of the South Shore (*see the Appendix for the complete list of sub-regions*).

Some data are presented according to neighbourhood, borough or municipalité régionale de comté (MRC, regional county municipality). This information relates in particular to affordability ratios, average rent amounts and vacancy rates.

Map 1

MONTREAL CENSUS METROPOLITAN AREA, 2021



Source: Centraide of Greater Montreal.

GROUPS THE MOST IMPACTED BY AFFORDABILITY ISSUES

In recent years, housing affordability has become a major socioeconomic issue.

One way of measuring it is to determine the proportion of income specific population groups or groups of households must spend on housing, and how this indicator affects various categories of population living on a given territory.

The affordability ratio¹ is defined simply as “the portion of a household’s income that goes to covering the cost of housing”. The affordability ratios by population segments discussed in this publication (for example: immigrants, low-income people or single parents) have been calculated by Statistics Canada drawing on data relating to households. In short, to calculate the affordability ratios for specific population groups, data on housing costs and household income have been « attributed » to the individuals who make up those households.

In order to properly understand housing affordability issues, and identify the groups that are most vulnerable to difficulties in this respect in Greater Montreal, it is essential to be able to access the most precise data possible. From that standpoint, data from the census carried out every five years by Statistics Canada are the most relevant. Analysis of the 2016 data enables us to show the importance of carrying out a differentiated analysis of these issues so as to shed light on the fragile aspects of the various population groups we will discuss, and on different scales of affordability ratios.

Data from the most recent Census (2021) will be available at the requisite level of detail over the coming months, and the Foundation of Greater Montréal and Centraide of Greater Montreal will integrate them into the Great Conversation on Housing, to take place in 2023. Data for 2021 not being available at the time of the writing of this report, we will refer to those of 2016 in analyses of affordability ratios².

1. Affordability ratios for 2016 are calculated based on 2016 costs and 2015 incomes.

2. Affordability ratios for 2021 use income data from 2020, which were considerably impacted by various forms of government assistance implemented over the course of the first waves of the COVID-19 pandemic. This data should therefore be approached with caution.

Box 1**UNDERSTANDING THE AFFORDABILITY RATIO****What is the affordability ratio?**

The affordability ratio corresponds to the portion of disposable income spent on shelter costs, more specifically:

- Income is the amount of disposable before-tax income, which equals the amount available to cover shelter costs.
- Shelter costs refers to the average monthly total of all shelter expenses paid by households that own or rent their dwelling³.

Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.

Therefore, in interpreting affordability ratios, when we speak of the percentage of individuals who spend more than 30% of their income to house themselves, we are talking about individuals who are part of households that spend that portion of their income to house themselves.

How to understand the concept of an affordability ratio?

The affordability ratio measures the impact of housing costs on a household's budget. Thus, the higher the ratio, the less affordable the dwelling is.

In order to identify the population groups or households that are the most impacted, we have observed average affordability ratios according to different characteristics of dwellings (geographic area, size), of status (immigrant, single parent family, etc.) and of households comprising renters or owners.

According to the CMHC, households that spend 30% or more of their income on shelter costs are considered to be living in unaffordable dwellings.

Though widely recognized, this threshold is arbitrary, and that is why we are presenting more detailed data regarding individuals or households that could be in even more worrisome situations, that is, spending more than 30% (with affordability ratios of more than 50% or more than 80 %) of their income on housing.

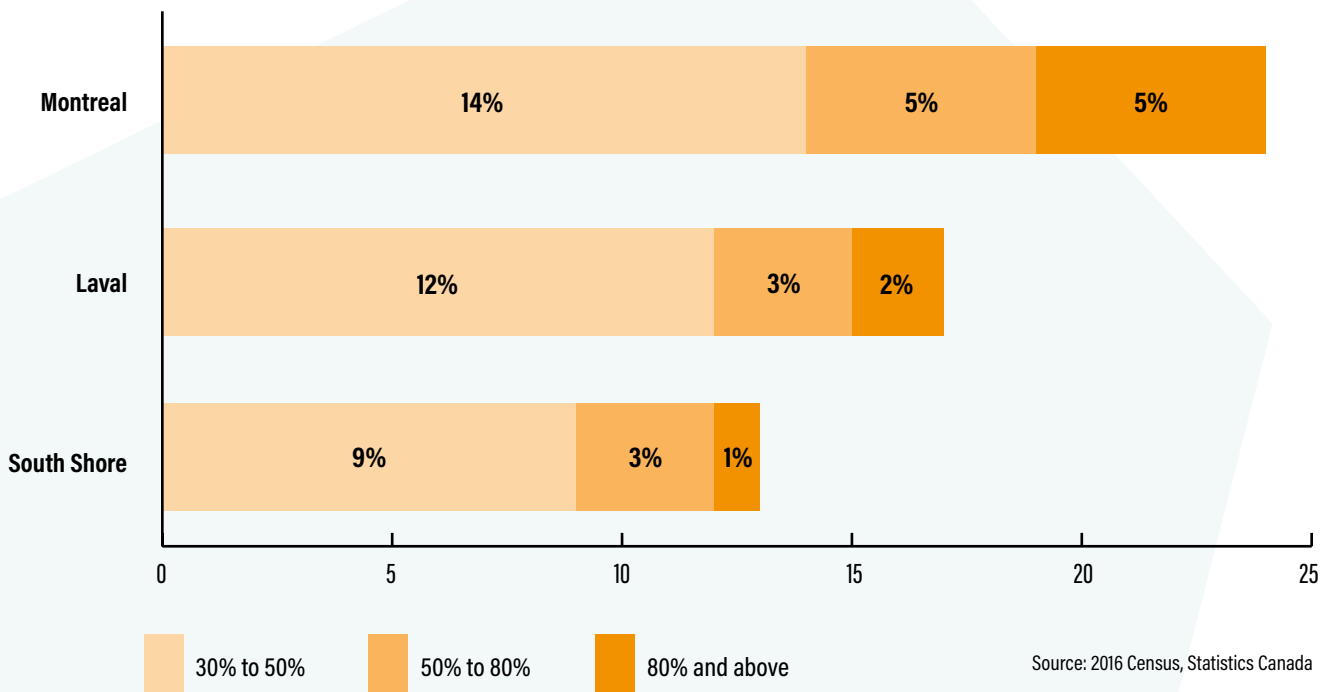
3. Statistics Canada, Dictionary, 2016 Census of Population, which can be consulted at <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-fra.cfm>

The affordability ratio for Montreal as a whole

In Greater Montreal, considering all population groups, it is on the island of Montreal where we find the largest share of individuals who are grappling with a high affordability ratio, that is to say that these persons spend more than 30% of their income on shelter costs. This translates into 24% of Montrealers who are in this situation, compared with 17% in Laval and 13% on the South Shore.

Figure 1
ONE PERSON OUT OF FOUR ON THE ISLAND OR MONTREAL IS PART OF A HOUSEHOLD THAT SPENDS MORE THAN 30% OF ITS INCOME ON SHELTER COSTS

(PERCENTAGE OF INDIVIDUALS IN VARIOUS CATEGORIES OF HOUSEHOLDS BY AFFORDABILITY RATIO, ISLAND OF MONTREAL, LAVAL AND SOUTH SHORE, 2016)



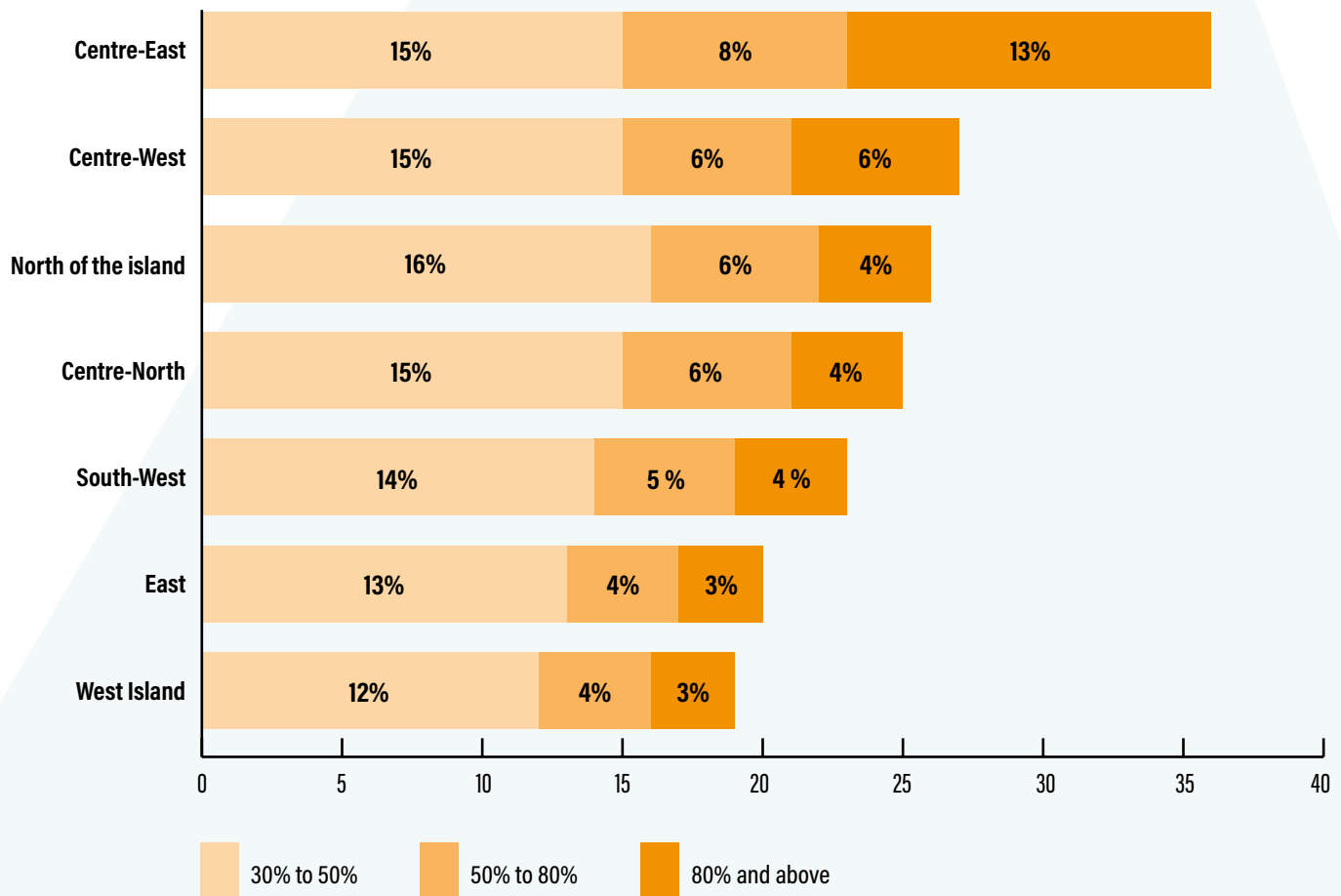
“ It is necessary to prioritize the poor and vulnerable populations who are mainly tenants. Rental prices have risen dramatically and this rapid growth continues in Greater Montreal. Indigenous people, youth, seniors, low-income people, including those receiving social assistance, people living in homelessness, single mothers, racialized people, in particular, are among these groups experiencing financial difficulties in finding decent housing. The off-market and truly affordable social housing in the long term, is a sustainable solution to ensure decent housing for all. Urgently, it is necessary to develop a large number of social and community housing. ”

– Front d’action populaire en réaménagement urbain (FRAPRU)

On the island of Montreal, different areas have their particular characteristics when it comes to affordability. For example, households in in the Centre-East area (downtown, the Plateau Mont-Royal, Centre-Sud) are more likely to be paying out more than 30% of their income than are those in an area like the West Island (Pointe-Claire, Kirkland, Beaconsfield, etc.). Thus, the Centre-East, where 36% of persons use a too-large portion of their income to house themselves, is the area where affordability is the biggest constraint for households who have come there to live.

Figure 2
IN MONTREAL, THE CENTRE-EAST AREA HAS THE LARGEST PROPORTION OF INDIVIDUALS (36 %) WHO ALLOCATE MORE THAN 30% OF THEIR INCOME TO HOUSING THEMSELVES

(PERCENTAGE OF INDIVIDUALS IN VARIOUS CATEGORIES OF HOUSEHOLDS, ACCORDING TO AFFORDABILITY RATIO, BY AREA, ISLAND OF MONTREAL, 2016)



*See appendix "geographical definitions" on page 59.

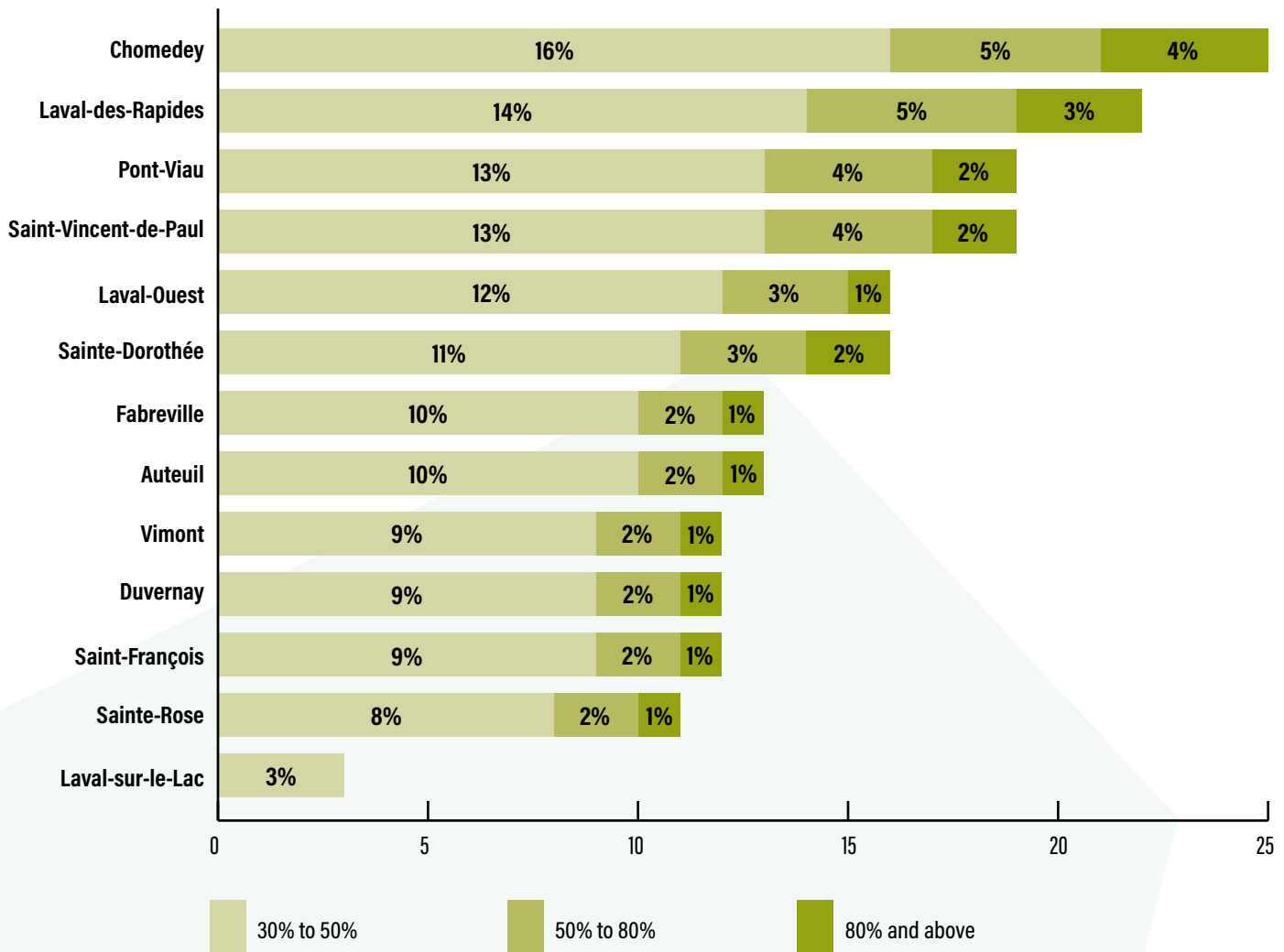
Source: 2016 Census, Statistics Canada



In Laval, different areas and neighbourhoods also have their particular attributes when it comes to affordability. Here, we find that Chomedey is where people are more likely to have to pay out more than 30% of their income, while this constraint weighs the least heavily in Laval-sur-le-Lac. Thus, in Chomedey, 25% of individuals live in unaffordable housing, while in Laval-sur-le-Lac, only 3% of individuals have to face this reality.

Figure 3
IN LAVAL, CHOMEDEY HAS THE LARGEST PROPORTION OF INDIVIDUALS (25 %) WHO ALLOCATE MORE THAN 30% OF THEIR INCOME TO HOUSING THEMSELVES

(PERCENTAGE OF INDIVIDUALS IN VARIOUS CATEGORIES OF HOUSEHOLDS, ACCORDING TO AFFORDABILITY RATIO, BY AREA, LAVAL, 2016)

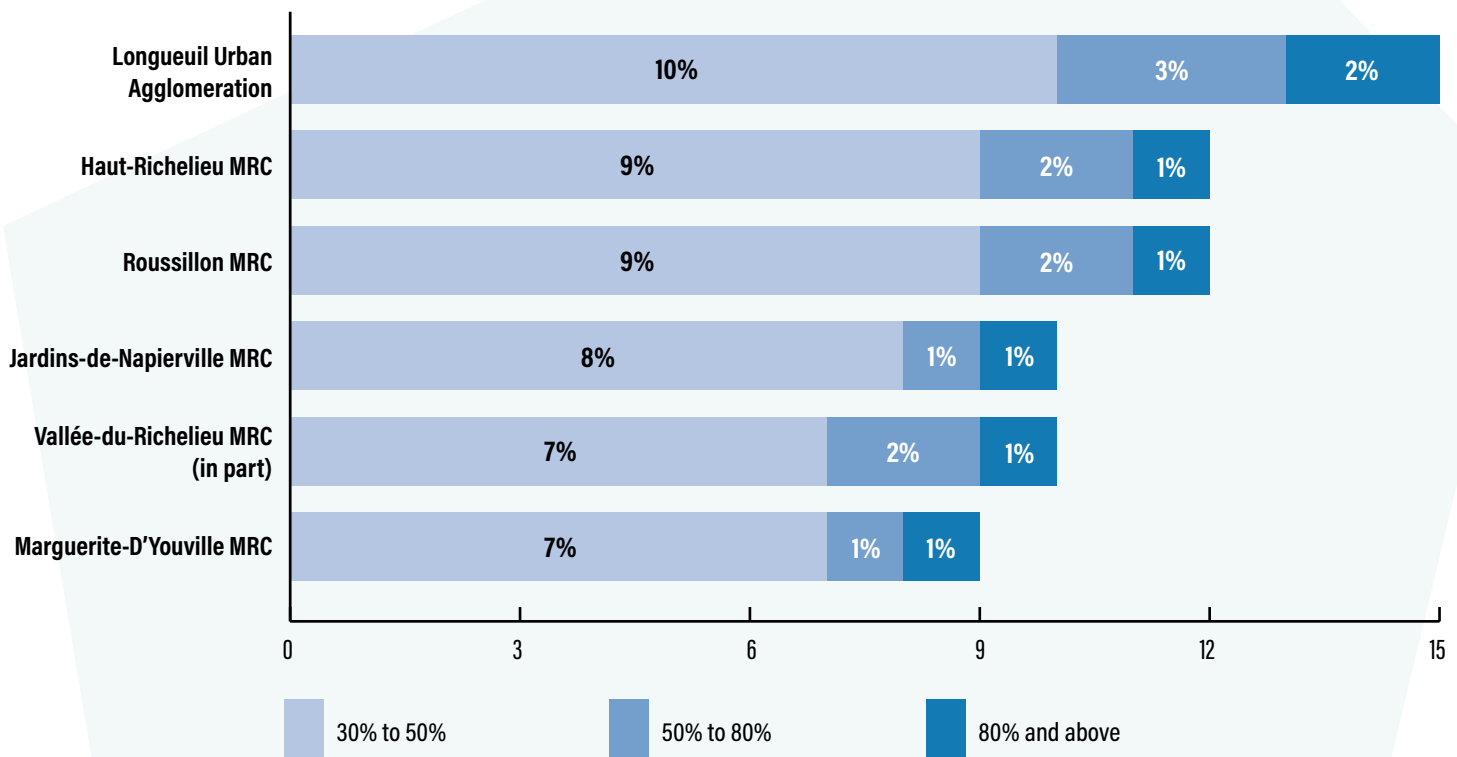


Source: 2016 Census, Statistics Canada

On the South Shore too, affordability varies according to area. For instance, in the Longueuil urban agglomeration (Boucherville, Brossard, Saint-Hubert, etc.) individuals are more likely to be in households that allocate more than 30% of their income to housing costs than in an area like the Vallée-du-Richelieu MRC (Chambly, Carignan, etc.). Thus, in the Longueuil urban agglomeration, 15 % of individuals live in unaffordable housing, which makes it the area where affordability is the most constraining for the local populations.

Figure 4
ON THE SOUTH SHORE, LONGUEUIL HAS THE HIGHEST PROPORTION OF INDIVIDUALS (15%) WHO ALLOCATE MORE THAN 30% OF THEIR INCOME TO HOUSING THEMSELVES

(PERCENTAGE OF INDIVIDUALS IN VARIOUS CATEGORIES OF HOUSEHOLDS, ACCORDING TO AFFORDABILITY RATIO, BY AREA, SOUTH SHORE, 2016)



Source: 2016 census, Statistics Canada.



Low-income Montrealers, those who are non-permanent residents, persons living alone and tenants are most likely to occupy unaffordable dwellings.

We observe large disparities when it comes to the capacity of the different population groups in Greater Montreal to meet their financial obligations regarding shelter costs. The attributes we look at when studying these individuals or households are multiple: the size of their income, whether they are a renter or an owner, an immigrant or Quebec-born, if they are a visible minority, a person living alone, or a single-parent family.

In the Montreal CMA, persons who are part of low-income households, persons living alone, renting households, visible minorities, single-parent families and immigrants are the groups that face the biggest affordability challenges.

On the island of Montreal, 71% of low-income individuals allocate more than 30% of their income to housing, while only 12% of those who are not considered low-income do so.

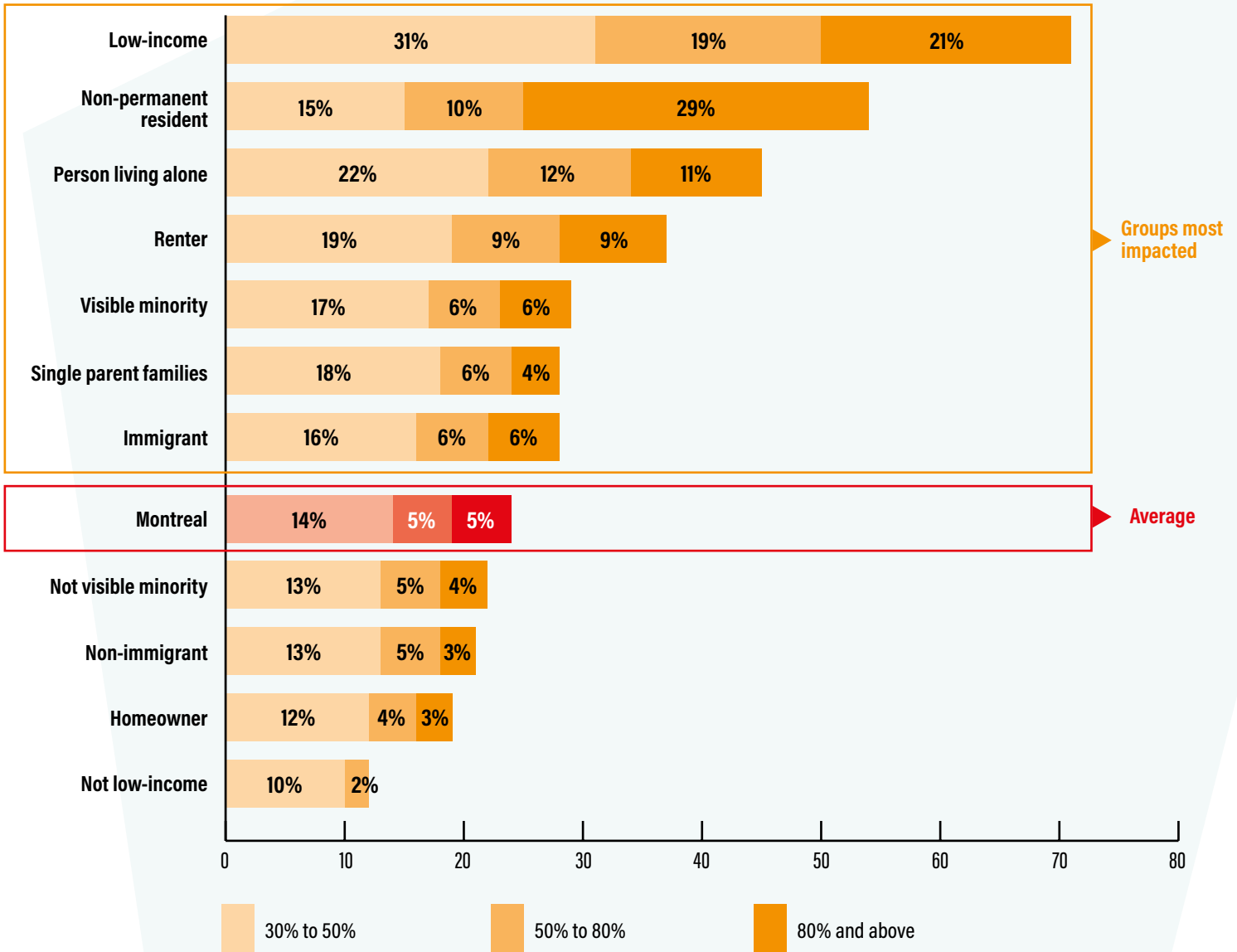
One aspect that is specific to the island of Montreal is the situation of non-permanent residents, who fall within the most disadvantaged groups. Not only do 54% of them live in unaffordable dwellings; as well, 29% of them allocate more than 80% of their income to housing.

When we examine the renter/owner dimension, we observe that 37% and 19%, respectively, of renter and owner households allocate more than 30% of their income to housing themselves.



Figure 5
ON THE ISLAND OF MONTREAL, LOW-INCOME INDIVIDUALS (71%),
NON-PERMANENT RESIDENTS (54%), INDIVIDUALS LIVING ALONE (45%)
AND RENTER HOUSEHOLDS (37%) ARE THE MOST LIKELY TO BE LIVING
IN UNAFFORDABLE DWELLINGS

(PERCENTAGE OF INDIVIDUALS IN VARIOUS CATEGORIES OF HOUSEHOLDS, ACCORDING TO AFFORDABILITY RATIO, BY POPULATION GROUP, ISLAND OF MONTREAL, 2016)*



*The affordability ratios of the renters/owners are calculated solely at the household level.

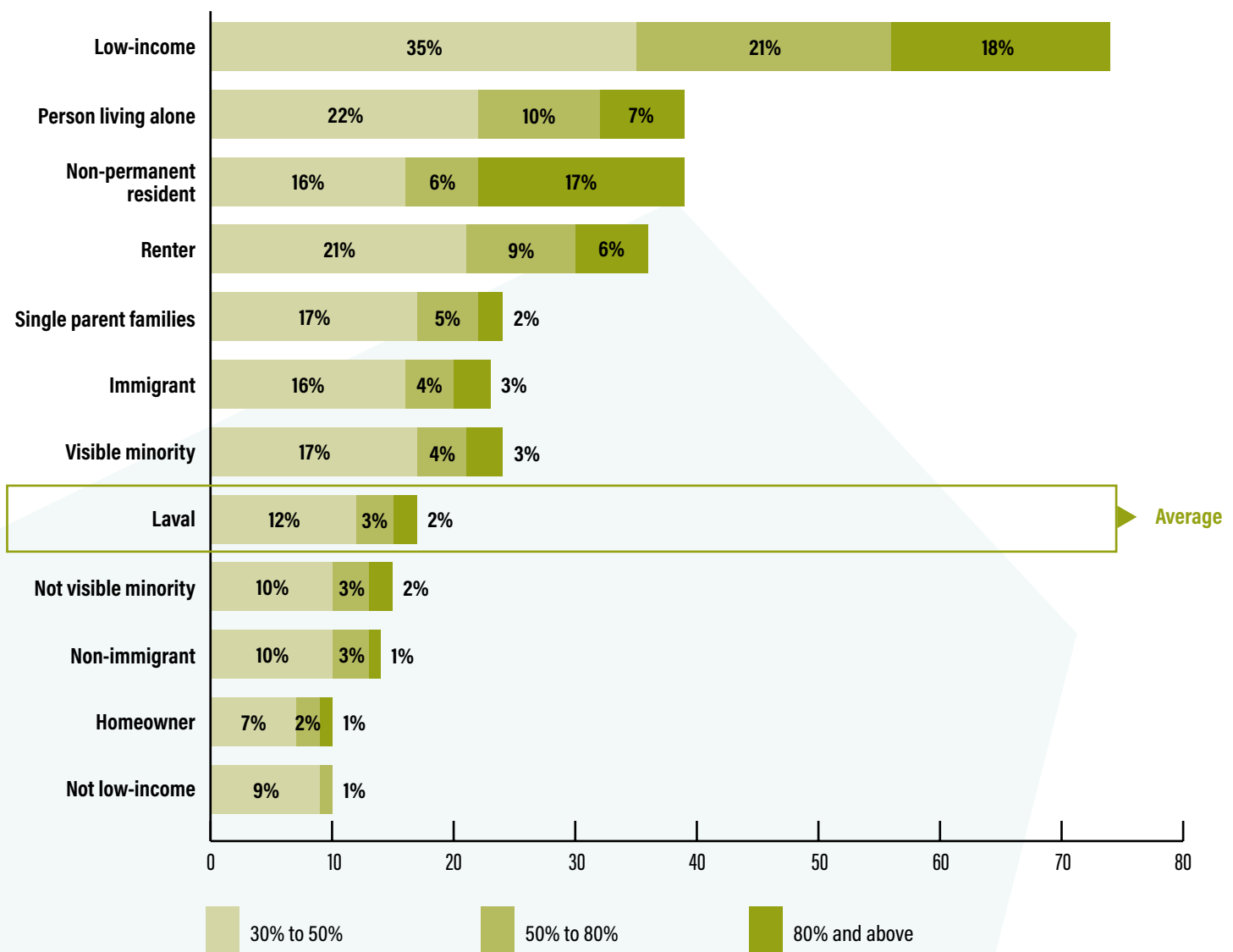
Source: 2016 census, Statistics Canada.

In Laval, low-income individuals, persons living alone, non-permanent residents, renter households, visible minorities, single-parent families and immigrants are the groups that face the biggest affordability challenges.

Thus, 74% of individuals in low-income households allocate more than 30% of their income to shelter costs while only 17% of those who are not considered low-income do so. We observe that 36% of renter households allocate more than 30% of their income to housing themselves, while only 10% of owner households are in that situation.

Figure 6
IN LAVAL, LOW-INCOME INDIVIDUALS (74%), PERSONS LIVING ALONE (39%), NON-PERMANENT RESIDENTS (39%) AND RENTER HOUSEHOLDS (36%) ARE THE GROUPS ALLOCATION THE LARGEST PORTION OF THEIR INCOMES TO HOUSING THEMSELVES

(PERCENTAGE OF INDIVIDUALS IN VARIOUS CATEGORIES OF HOUSEHOLDS, ACCORDING TO AFFORDABILITY RATIO, BY POPULATION GROUP, LAVAL, 2016)*



*The affordability ratios of the renters/owners are calculated solely at the household level.

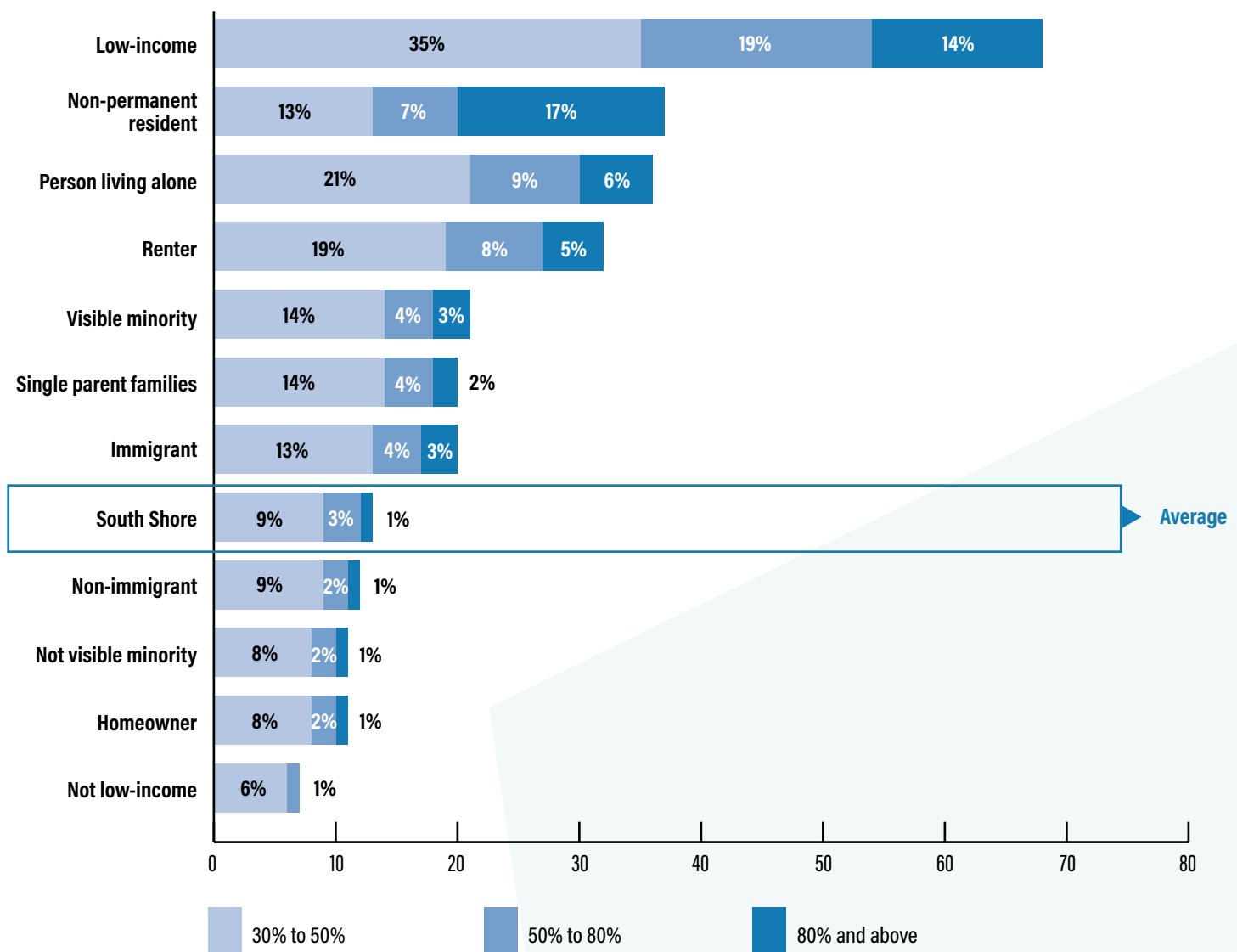
Source: 2016 census, Statistics Canada.

On the South Shore, low-income individuals, persons living alone, non-permanent residents, renter households, visible minorities, single-parent families and immigrants are the groups that face the biggest affordability challenges.

Thus, 68% of individuals in low-income households allocate more than 30% of their income to shelter costs while only 7% of those who are not considered low-income do so. We observe that 32% of renter households allocate more than 30% of their income to housing themselves, while only 11% of owner households are in that situation.

Figure 7
ON THE SOUTH SHORE, LOW-INCOME PEOPLE (68%), NON-PERMANENT RESIDENTS (37%), PEOPLE LIVING ALONE (36%), AND RENTER HOUSEHOLDS (33%) SPEND THE MOST ON HOUSING, MORE THAN 30% OF THEIR INCOME

(PERCENTAGE OF INDIVIDUALS IN VARIOUS CATEGORIES OF HOUSEHOLDS, ACCORDING TO AFFORDABILITY RATIO, BY POPULATION GROUP, SOUTH SHORE, 2016)*



*The affordability ratios of the renters/owners are calculated solely at the household level.
 Source: 2016 census, Statistics Canada.

A worrisome situation for low-income individuals in several areas

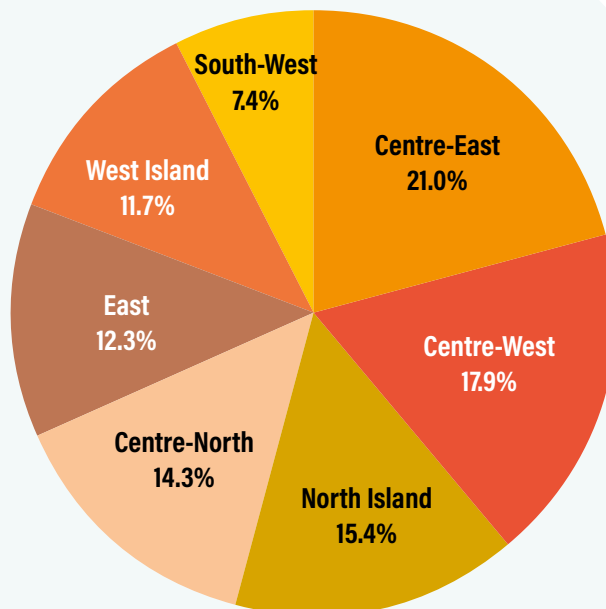
The situation of individuals living in low-income households is especially troubling on the island of Montreal, where they are six times more likely than the average Montrealer to live in an unaffordable dwelling. While less acute, this phenomenon also exists in Laval (four times more likely) and the South Shore (2.2 times more likely).

These individuals are also more likely to be in even more critical situations, where they allocate more than 50%, or in some cases, more than 80% of their income to housing. In this section, we set out more detailed data on individuals in low-income households who actually allocate more than half their income to shelter costs. Varying with the affordability ratio, the lot of low-income individuals is not identical everywhere in Greater Montreal. There are areas where, if one is a member of a low-income household, even more financial effort has to be put into housing one's self.

For instance, 61% of low-income individuals in the Centre-East of Montreal allocated 50% or more of their incomes to housing themselves in 2016. Thus, on the island of Montreal, this is the area (20% of all households, encompassing Centre-Sud, downtown and the Plateau Mont-Royal) that we find the highest concentration of low-income households that allocate more than 50% of their income to housing themselves, and it is in the South-West that we find the fewest of these households.

Figure 8
LOW-INCOME INDIVIDUALS WHO ALLOCATE MORE THAN 50% OF THEIR INCOMES TO HOUSING THEMSELVES ARE, ON THE ISLAND OF MONTREAL, MOST NUMEROUS IN THE CENTRE-EAST AND CENTRE-WEST AREAS.

(GEOGRAPHICAL DISTRIBUTION OF LOW-INCOME INDIVIDUALS BY AFFORDABILITY RATIO (MORE THAN 50%) AND BY AREA, ISLAND OF MONTREAL, 2016, IN %)

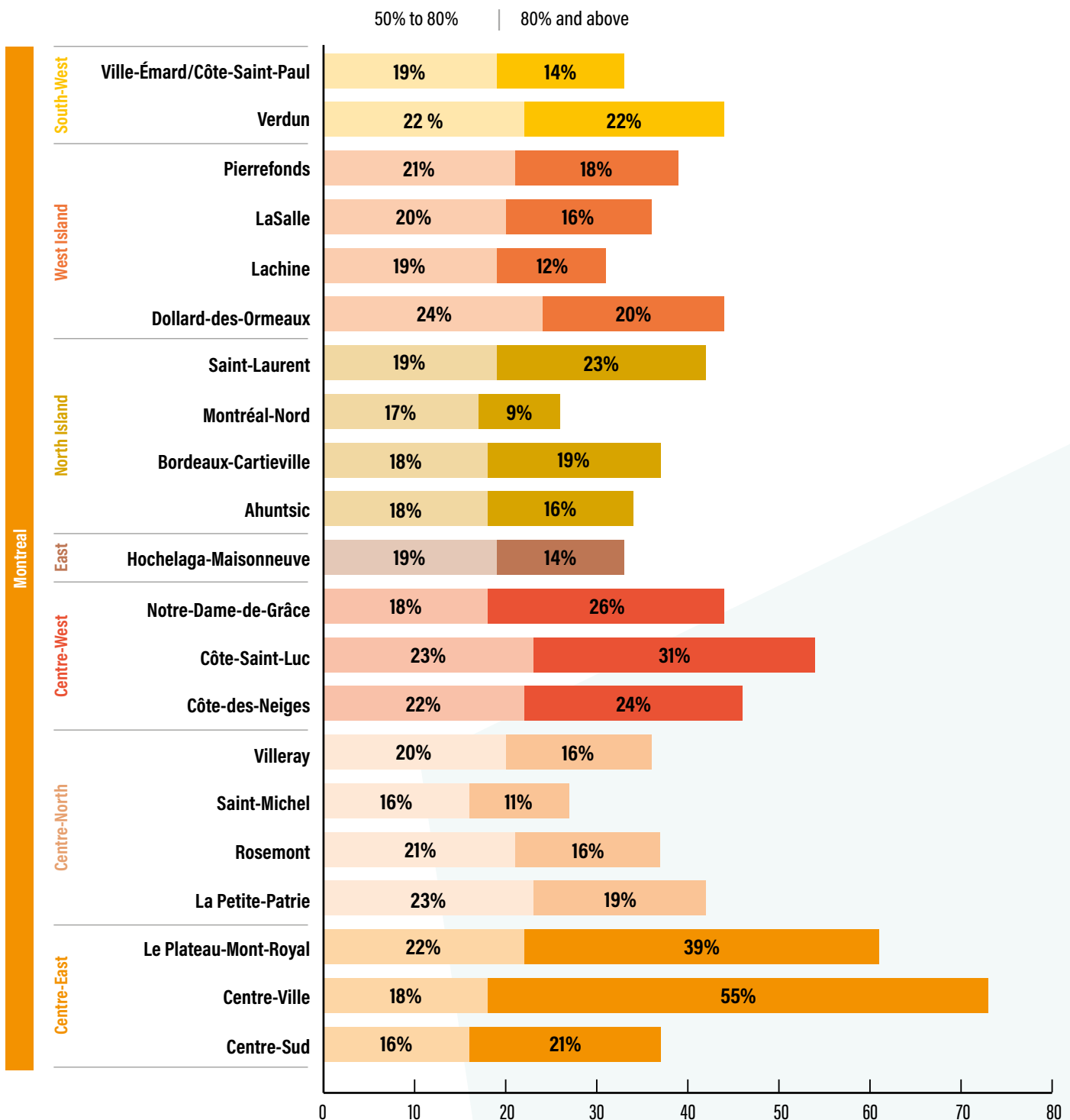


Source: 2016 census, Statistics Canada.

On the island of Montreal, it is in the Centre-East that individuals considered to be low-income face the greatest financial challenges in housing themselves. For instance, in downtown Montreal 73% of individuals who are considered to be low-income allocate more than 50% of their incomes to housing themselves.

Figure 9
IN MONTREAL, DOWNTOWN AND THE PLATEAU MONT-ROYAL ARE THE PLACES WHERE LOW-INCOME INDIVIDUALS ALLOCATE THE LARGEST PROPORTION OF THEIR INCOME (50% OR MORE) TO HOUSING THEMSELVES

(PERCENTAGE OF LOW-INCOME INDIVIDUALS BY AFFORDABILITY RATIO, FOR SPECIFIC NEIGHBOURHOODS, ISLAND OF MONTREAL, 2016)

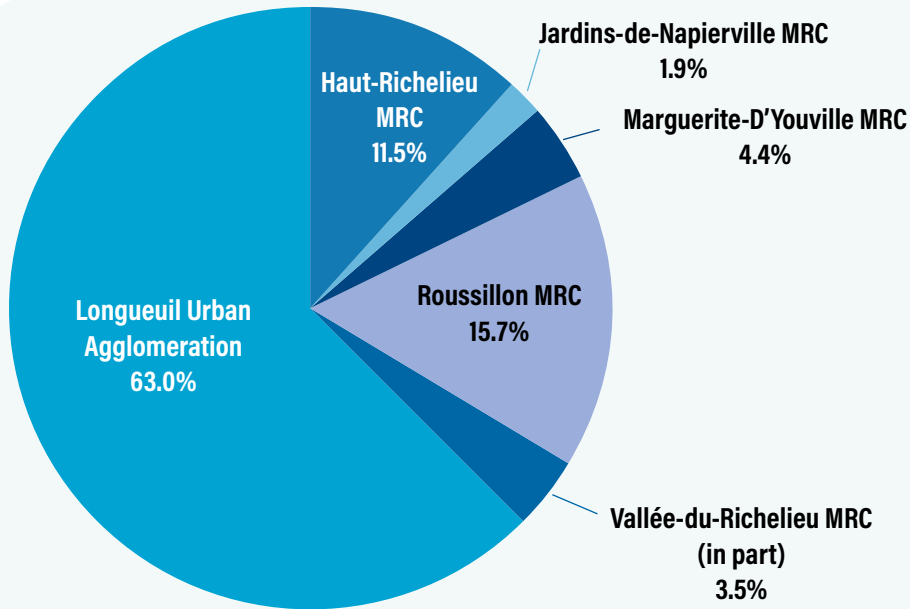


Source: 2016 census, Statistics Canada.

On Montreal's South Shore, it is in the urban agglomeration of Longueuil (67% of individuals) that we find the highest concentration of individuals considered low-income who allocate more than 50% to housing themselves.

Figure 10
ON THE SOUTH SHORE, THE AGGLOMERATION OF LONGUEUIL IS WHERE LOW-INCOME INDIVIDUALS ALLOCATE THE LARGEST PROPORTION OF THEIR INCOME (50% OR MORE) TO HOUSING THEMSELVES

(GEOGRAPHICAL DISTRIBUTION OF LOW-INCOME INDIVIDUALS BY AFFORDABILITY RATIO (MORE THAN 50%), AND BY AREA, SOUTH SHORE, 2016, IN %)



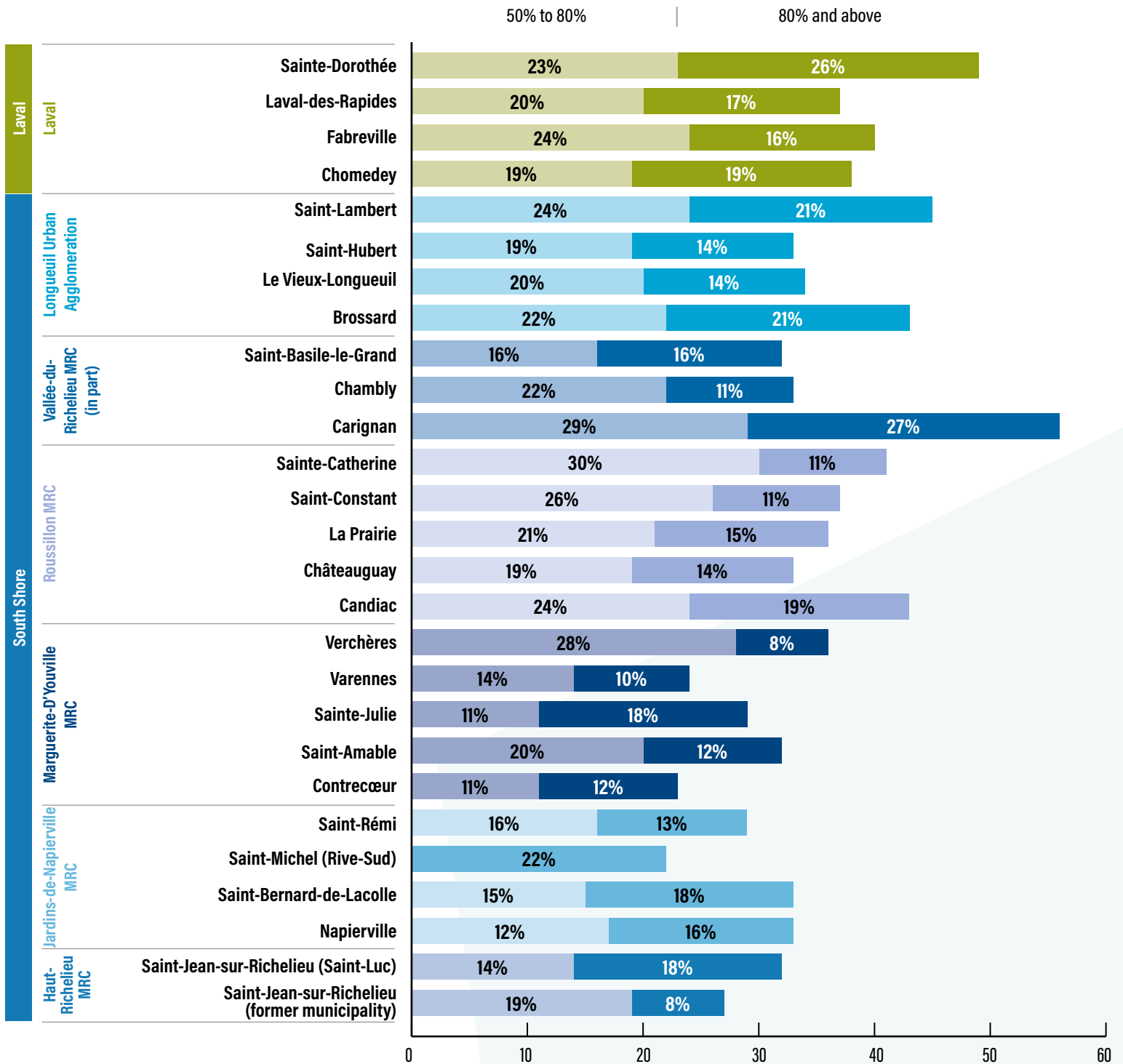
Source: 2016 census, Statistics Canada.



For instance, in Brossard, 43% of persons considered to be low-income allocate more than 50% of their incomes to housing themselves.

Figure 11
IN LAVAL AND ON THE SOUTH SHORE, CARIGNAN AND SAINTE-DOROTHÉE ARE THE AREAS WHERE LOW-INCOME INDIVIDUALS ALLOCATE THE LARGEST PART OF THEIR INCOMES (50% OR MORE) TO HOUSING THEMSELVES

(PERCENTAGE OF LOW-INCOME INDIVIDUALS BY AFFORDABILITY RATIO, FOR SPECIFIC NEIGHBOURHOODS, SOUTH SHORE AND LAVAL, 2016)



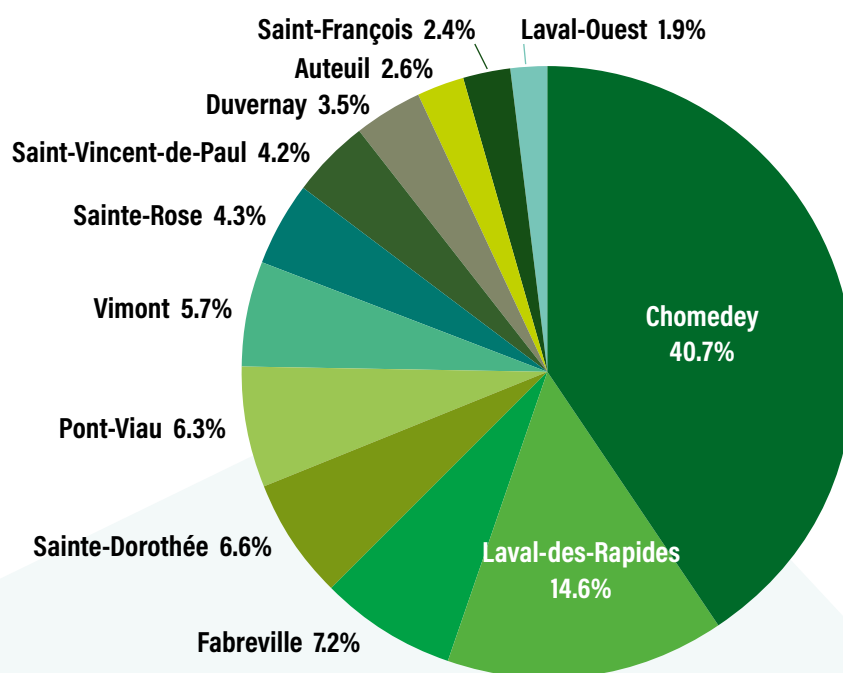
Source: 2016 census, Statistics Canada.

However, (see previous Table) it is in Carignan (56%) and Sainte-Dorothée (48%) that low-income individuals are the most likely to allocate more than 50% of their incomes to housing themselves. Considering its large population, Chomedey also deserves our attention since 38% of low-income people living there spend more than 50% of their income on housing costs.

In Laval, it is in Chomedey and Laval-des-Rapides where we find the highest proportion of individuals considered low-income who allocate more than 50% to housing themselves.

Figure 12
LOW-INCOME INDIVIDUALS WHO ALLOCATE MORE THAN 50% OF THEIR INCOMES TO HOUSING THEMSELVES ARE, IN LAVAL, MOST PRESENT IN THE AREAS OF CHOMEDEY AND LAVAL-DES-RAPIDES

(GEOGRAPHICAL DISTRIBUTION OF LOW-INCOME INDIVIDUALS BY AFFORDABILITY RATIO (MORE THAN 50%), AND BY AREA, LAVAL, 2016, IN %)



Source: 2016 census, Statistics Canada.



Renters are most often living in unaffordable dwellings

Whether a household owns or rents its dwelling is another major factor in determining the effort it has to expend in housing itself. On the island of Montreal, in Laval and on the South Shore, we observed that renter households have to take on a larger financial burden in order to house themselves than owner households do.

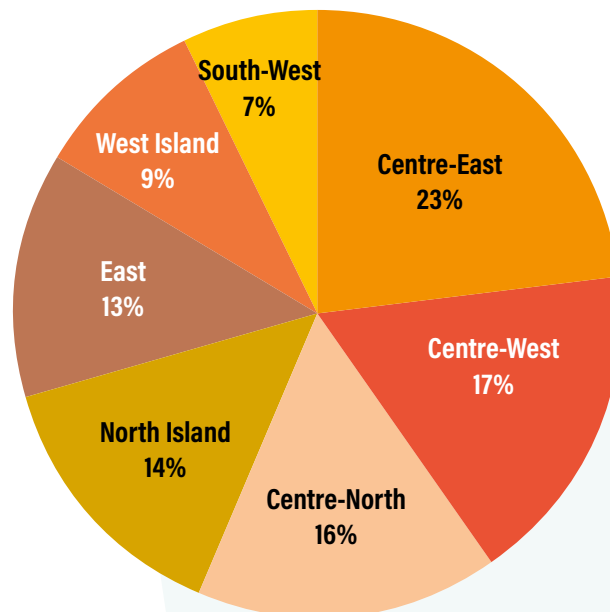
Thus, in Montréal, in 2016, twice as many renter households as owner households allocated more than 30% of their income to housing. On the South Shore, that number rose to 3.6; in Laval it was 3.

Not all renter households are in exactly the same situation in the Greater Montreal area. When it comes to the island of Montreal, the Centre-West sector (23% of households) is where we find the largest proportion of renter households who spend more than 50% of their incomes to house themselves, and it is in the South-West sector that such households are the least numerous.

Figure 13

RENTER HOUSEHOLDS THAT ALLOCATE MORE THAN 50% OF THEIR INCOME TO HOUSING ARE MORE COMMON ON THE ISLAND OF MONTREAL IN THE CENTRE-EAST ZONE

(DISTRIBUTION OF RENTER HOUSEHOLDS BY AFFORDABILITY RATIO (ABOVE 50%) AND TERRITORY, MONTREAL ISLAND, 2016, IN %)

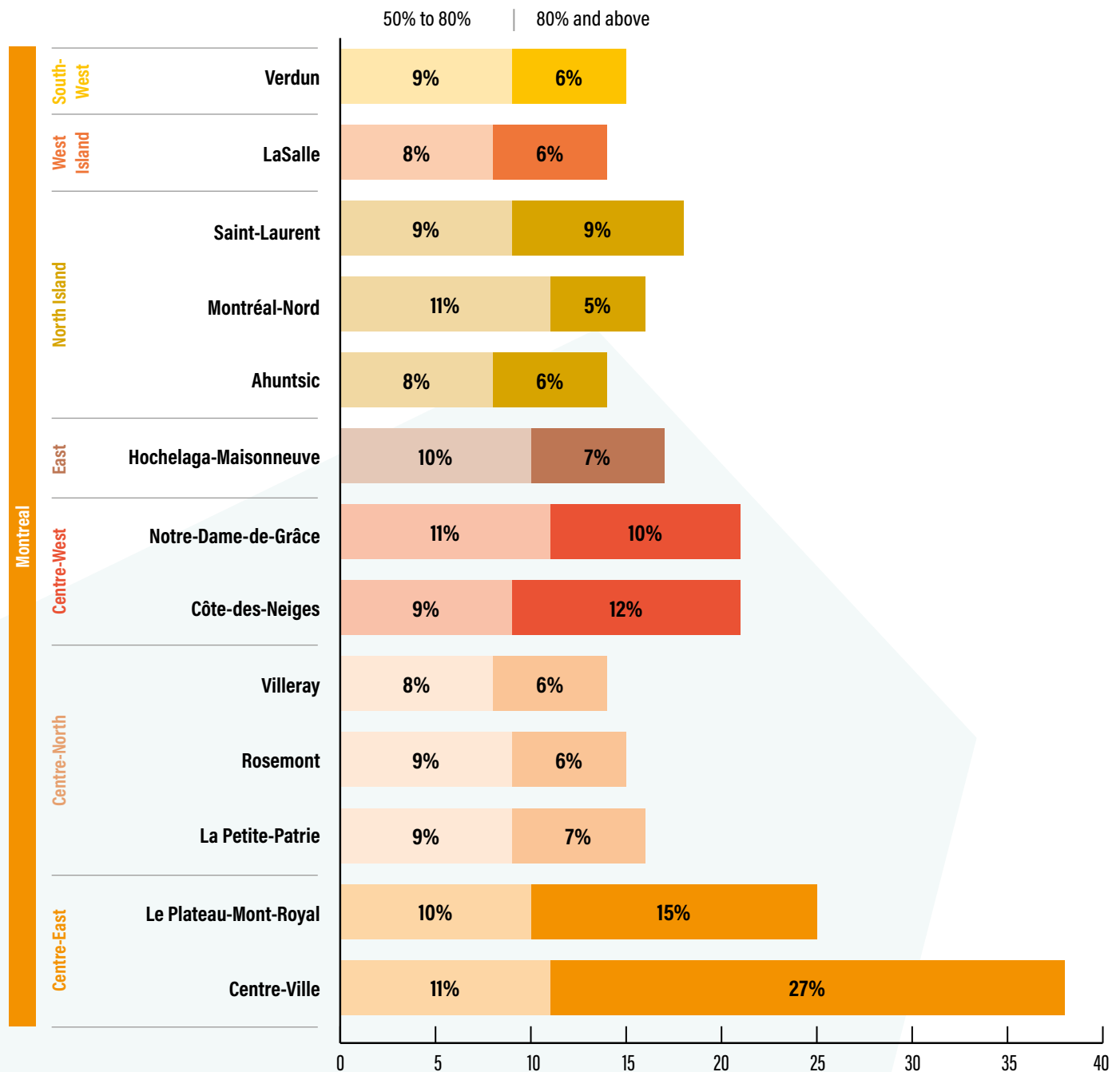


Source: 2016 census, Statistics Canada.

On the island of Montreal, it is again in the Centre-East sector that renter households are up against the greatest challenges in housing themselves. For instance, in the downtown area, 38 % of households that are considered to be low-income allocate more than 50% of their incomes to lodging themselves.

Figure 14
IN MONTREAL, DOWNTOWN AND THE PLATEAU MONT-ROYAL ARE THE AREAS WHERE RENTER HOUSEHOLDS ALLOCATE THE LARGEST PART OF THEIR INCOME (50% OR MORE) TO HOUSE THEMSELVES

(PERCENTAGE OF RENTER HOUSEHOLDS, BY AFFORDABILITY RATIO, FOR SPECIFIC NEIGHBOURHOODS, ISLAND OF MONTREAL, 2016)

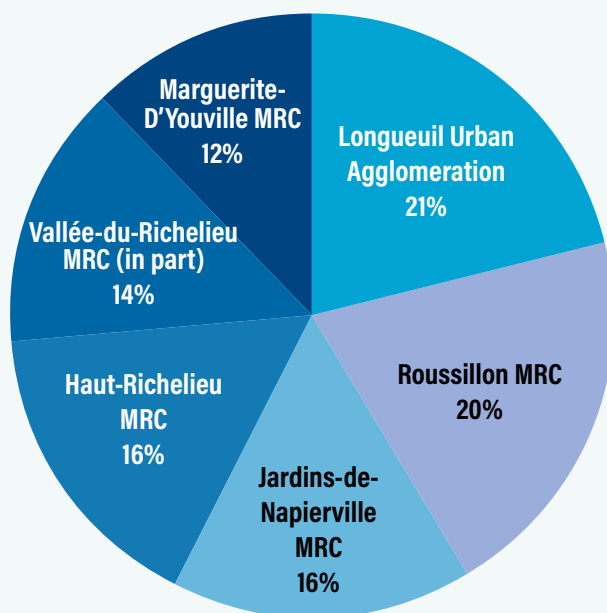


Source: 2016 census, Statistics Canada.

On Montreal's South Shore, it is in the urban agglomeration of Longueuil that we find the highest proportion of renter households that spend more than 50% of their incomes to house themselves.

Figure 15
ON THE SOUTH SHORE, THE RENTER HOUSEHOLDS THAT ALLOCATE MORE THAN 50% TO HOUSING THEMSELVES ARE MORE NUMEROUS IN THE URBAN AGGLOMERATION OF LONGUEUIL AND IN THE MRC ROUSSILLON

(GEOGRAPHICAL DISTRIBUTION OF RENTER HOUSEHOLDS, BY AFFORDABILITY RATIO (MORE THAN 50%), AND BY AREA, SOUTH SHORE, 2016, IN %)



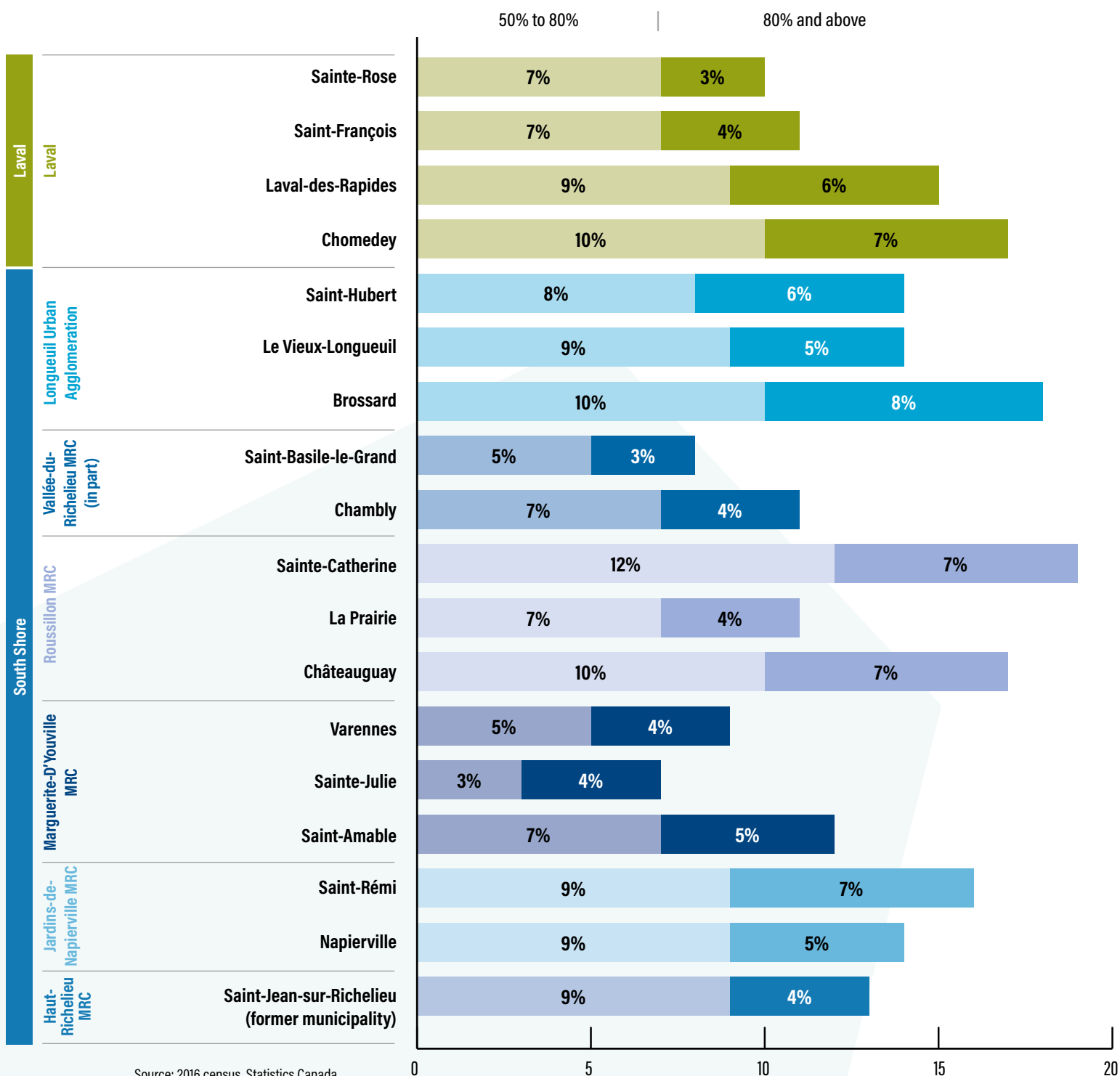
Source: 2016 census, Statistics Canada.



Within the Longueuil agglomeration, in Brossard, 18% of renter households allocate more 50% of their incomes to housing themselves. In the Roussillon MRC, Châteauguay's situation is worth noting, since 17% of renter households there allocate more than 50% of their incomes to shelter costs.

Figure 16
IN LAVAL AND ON THE SOUTH SHORE, CHOMEDEY AND BROSSARD ARE THE AREAS WHERE RENTER HOUSEHOLDS ALLOCATE THE LARGEST PROPORTION OF THEIR INCOMES (50% OR MORE) TO HOUSING THEMSELVES

(PERCENTAGE OF RENTER HOUSEHOLDS, BY AFFORDABILITY RATIO, FOR SPECIFIC SUB-SECTORS, SOUTH SHORE AND LAVAL, 2016)

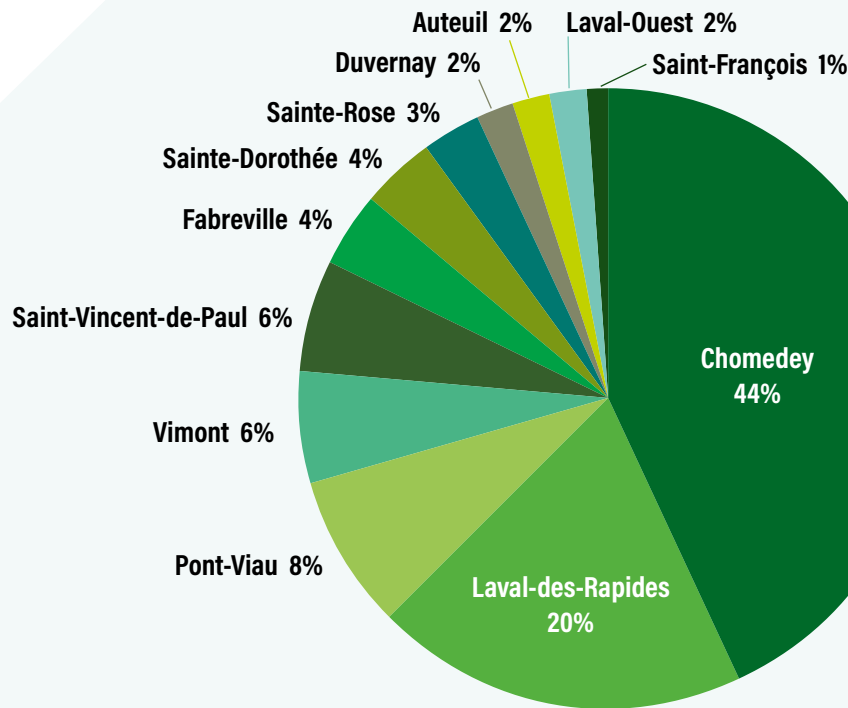


In Laval, Chomedey is where we find the renter households that encounter the greatest financial difficulty in housing themselves, with on average 17% that allocate more than 50% of their incomes to shelter costs.

In absolute terms too, Chomedey is the area in Laval in which we find the largest proportion of renter households, that is, 44% of all renter households on this territory.

Figure 17
THE RENTER HOUSEHOLDS THAT ALLOCATE MORE THAN 50% OF THEIR INCOMES TO HOUSE THEMSELVES ARE MOST NUMEROUS IN LAVAL IN THE CHOMEDEY AND LAVAL-DES-RAPIDES AREAS

(GEOGRAPHICAL DISTRIBUTION OF RENTER HOUSEHOLDS, BY AFFORDABILITY RATIO (MORE THAN 50%), AND BY AREA, LAVAL, 2016, IN %)



Source: 2016 census, Statistics Canada.

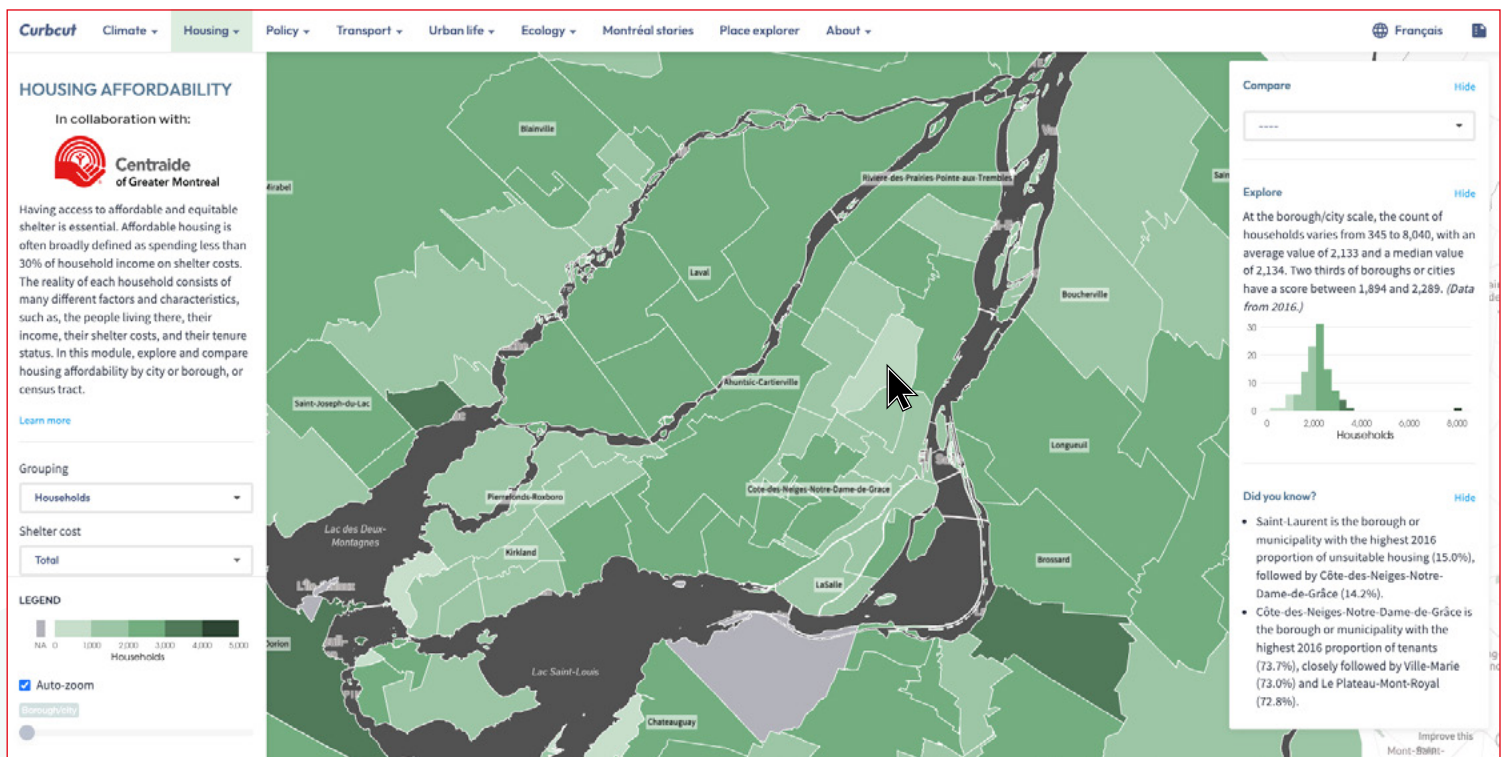


Getting a visual sense of where the vulnerable areas are

In 2022, McGill University, in tandem with Centraide of Greater Montreal, posted series of maps online⁴ that allows users to explore urban sustainability (with data on housing and urban life) in the Montreal area on multiple spatial and temporal bases. Curbut provides an approach to sustainability that focuses on justice and inclusion, and integrates the widest possible range of data sources to help researchers, policymakers, communities, and individuals.

At a glance, one can see the disparities in housing affordability and accessibility that characterize different areas and neighbourhoods in the Greater Montreal area. The following map geographically represent the percentage of renter households and owner households that allocate more than 30% of their incomes to shelter costs.

RENTER HOUSEHOLDS SPENDING MORE THAN 30% OF THEIR INCOMES ON SHELTER COSTS



Source: <http://montreal.curbut.ca>

4. Curbut, <http://montreal.curbut.ca>

RENTS ARE UP, ESPECIALLY FOR THOSE WHO HAVE TO MOVE

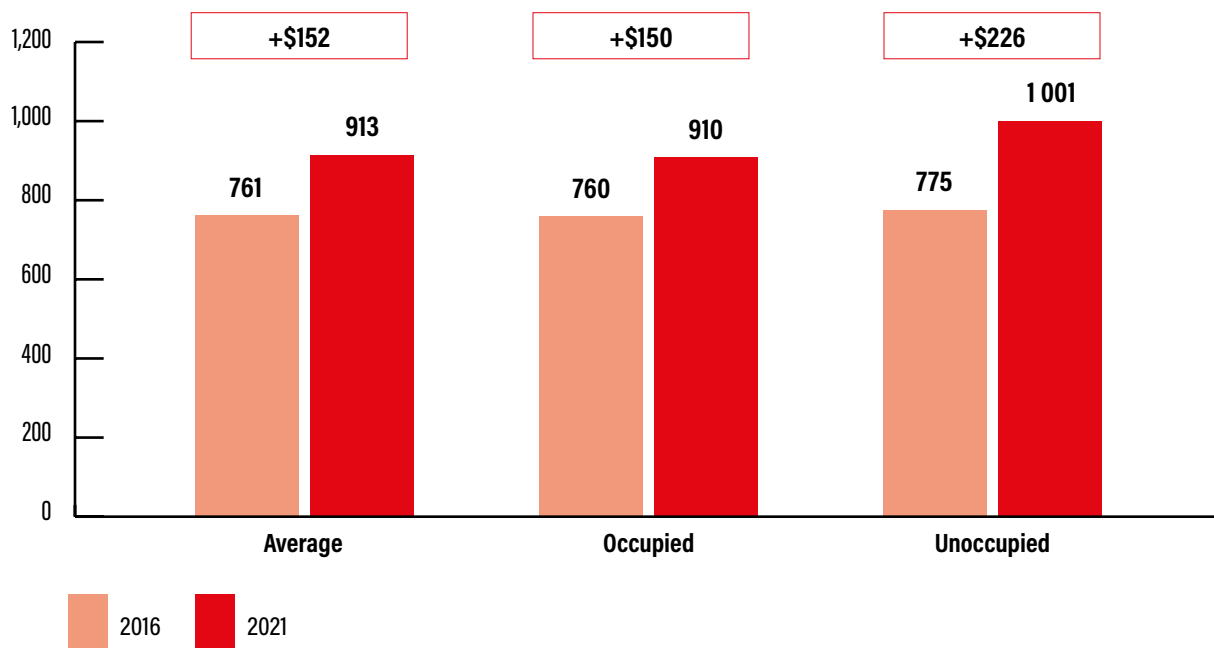
One of the most important dimensions of the tougher situation faced by vulnerable households is the increasing cost of housing one's self.

The rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking or hot water. For available and vacant units, the rent is the amount the owner is asking for the unit.⁵

The increase in average monthly rent for vacant units has been significantly higher than it has been for occupied units. In the Montreal CMA from 2016 to 2021, the average rent for occupied units increased by \$150 (+19.7%) and by \$226 (+29.2 %) for vacant units. As a result, the gap between the two figures went from \$15 to \$91 in 2021 (from a 2 % gap to a 10% gap).

Figure 18
THE INCREASE IN RENT IN VACANT UNITS HAS BEEN MORE SIGNIFICANT THAT IN OCCUPIED UNITS OVER THE LAST FIVE YEARS

(AVERAGE RENT IN DOLLARS, MONTREAL CMA, ACCORDING TO OCCUPIED/ VACANT STATUS, 2016 AND 2021)



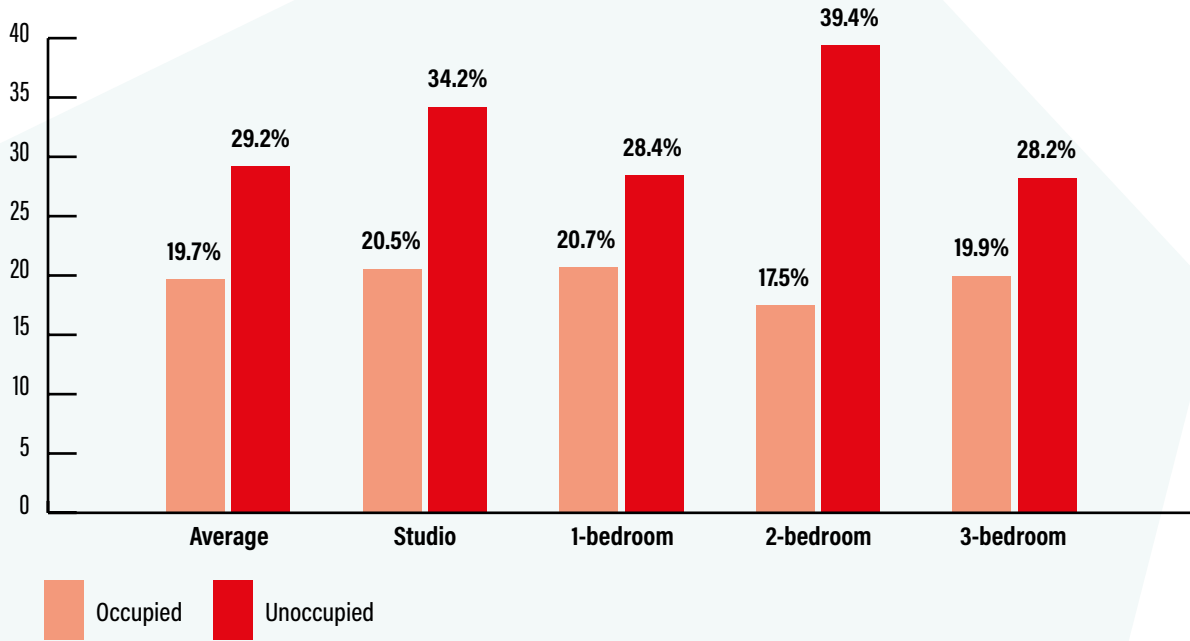
Source: Canada Mortgage and Housing Corporation.

5. Canada Mortgage and Housing Corporation, Methodology for Rental Market Survey, can be consulted at <http://www.habitation.gouv.qc.ca/minformer/lexique.html>

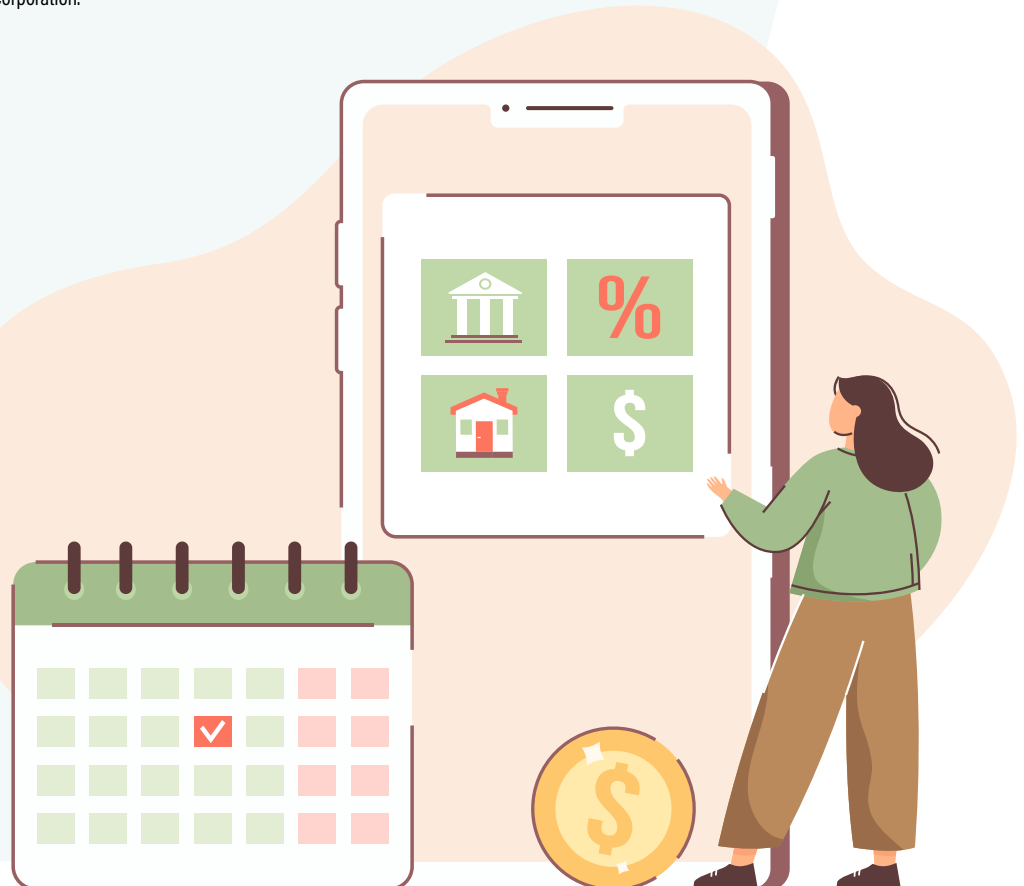
It is also possible to analyze the situation by the number of bedrooms per unit. The data (see the table below) shows that the average monthly rent for unoccupied units has increased much more than for occupied units, across all unit categories. For example, the average rent for 3-bedroom units increased by 28.2% (+\$310) over five years for vacant dwellings compared to 19.9% (+\$189) for occupied dwellings.

Figure 19
AVERAGE MONTHLY RENTS INCREASED MORE FOR VACANT UNITS, BUT MUCH MORE MARKEDLY FOR TWO-BEDROOM UNITS

(AVERAGE INCREASE IN %, MONTREAL CMA, 2016 TO 2021)



Source: Canada Mortgage and Housing Corporation.



Rent pressure is most intense in Laval and on the South Shore

Canada Mortgage and Housing Corporation data on occupied and unoccupied rents is sufficiently detailed to allow us to analyze the situation according to the territory covered. The following table shows that average occupied rents on the island of Montreal, Laval, and the South Shore are much more similar than the average unoccupied rents.

In 2021, the difference between average occupied and unoccupied rents was \$87 in Montreal (9.6%), \$262 (27.4%) in Laval, and \$144 (15.8%) on the South Shore. These data suggest that rental price pressures are more intense in Laval and the South Shore than on the island of Montreal. It should also be noted that vacancy rates are also lower in Laval (2.2%) and on the South Shore (1.1%) than on the island of Montreal (3.7%). These indicators show that, as of 2021, the supply of housing is insufficient outside Montreal relative to demand.

Table 1

THE GAP BETWEEN THE AVERAGE RENTS FOR OCCUPIED AND UNOCCUPIED UNITS IS GREATER IN LAVAL AND ON THE SOUTH SHORE THAN ON THE ISLAND OF MONTREAL

(AVERAGE RENT, IN DOLLARS, BY TENURE, MONTREAL CMA TERRITORIES, 2021)

	Unoccupied units	Occupied units	Difference in \$	Difference in %
Island of Montreal*	992	905	87	9.6%
Laval	1,217	955	262	27.4%
South Shore	1,056	912	144	15.8%

Source: Canada Mortgage and Housing Corporation.

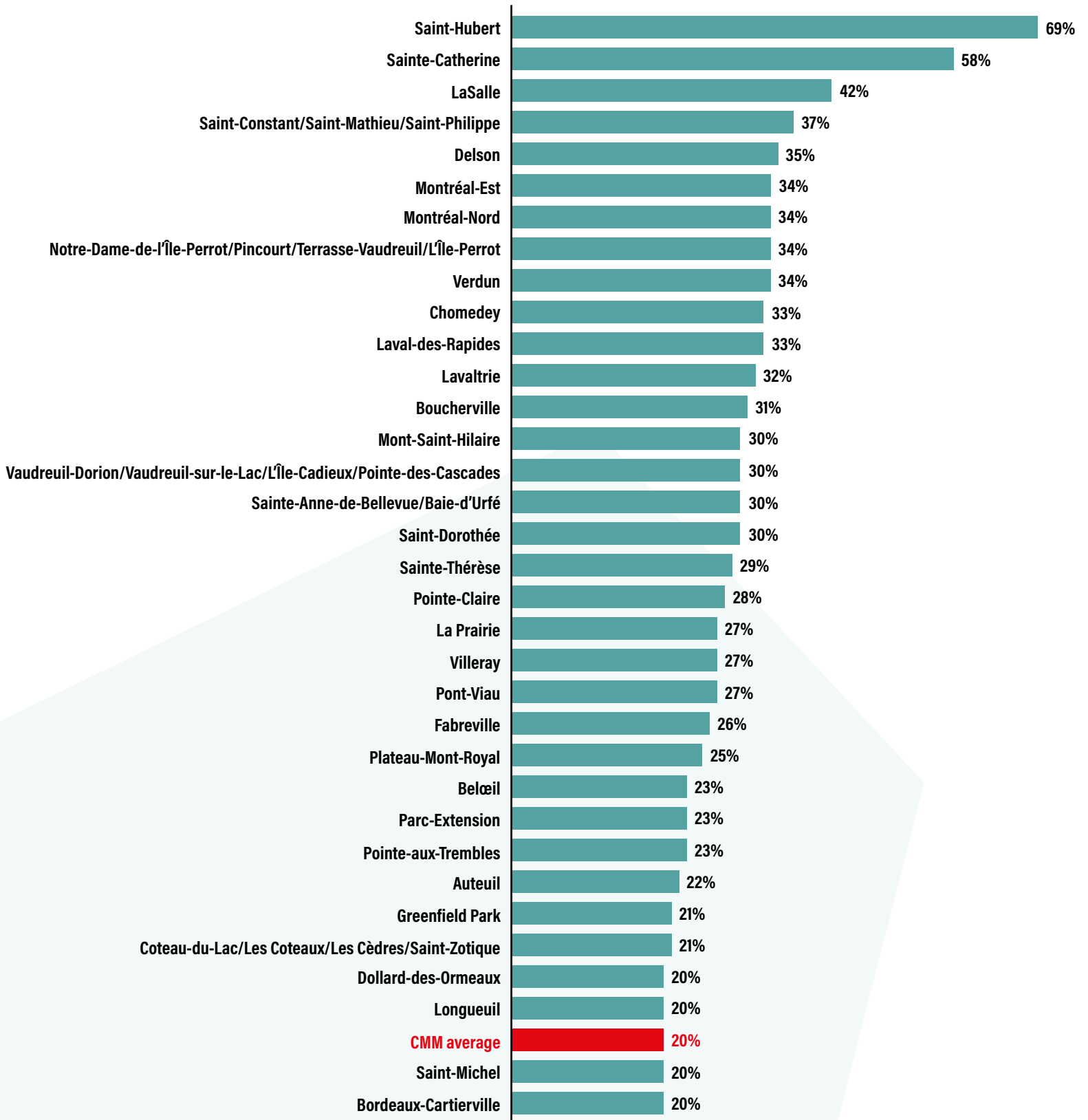
However, an analysis of rent increases by neighbourhood shows that not all Geo-table areas in the Montréal CMA are on the same scale in this respect. Indeed, the most pronounced rent increases are concentrated in the suburbs (Saint-Hubert in the agglomeration of Longueuil is the place that has seen the greatest increase in rent with +69% or \$473 between 2019 and 2021), while the majority of areas on the island of Montreal have seen increases in line with the average for the Montreal metropolitan region.

*Source: <https://www.cmhc-schl.gc.ca/fr/professionnels/marche-du-logement-donnees-et-recherche/donnees-sur-le-logement/tableaux-de-donnees/donnees-sur-le-marche-locatif/tableaux-de-donnees-tires-de-lenquete-sur-les-logements-locatifs>

Figure 20

AVERAGE HOUSING RENTS ROSE MORE SIGNIFICANTLY IN GREATER MONTREAL SUBURBS BETWEEN 2016 AND 2021

(EVOLUTION OF AVERAGE HOUSING RENT, FOR PLACES WITH THE LARGEST INCREASE, SELECTED NEIGHBORHOODS IN THE MONTREAL CMA, 2016 TO 2021)



Source: Canada Mortgage and Housing Corporation, Rental Housing Survey.

“ In 2020, Centraide of Greater Montreal conducted a study and survey on housing expenses in the Greater Montreal area. The study revealed that:

- 49% of respondents who pay for housing have experienced an increase in their spending in this category over the past year. Renters (65%) were more likely than owners (39%) to have experienced this increase.

- 51% of renters have a high anxiety level (7 out of 10 or more) about their housing costs. Conversely, nearly half of homeowners (43%) have little or no anxiety about their housing costs (4 out of 10 or less).

- 66% of affected respondents say that to offset their increased housing expenses, they have reduced their overall spending. In fact, 58% reduced their spending on entertainment and 37% cut back on groceries. ”

– Centraide of Greater Montreal

Box 2

A RAPIDLY AGING BUT GROWING POPULATION, THANKS TO NEWCOMERS

According to the 2021 Census, the Montreal census metropolitan area (CMA) had a population of 4,291,732 in 2021. The population increased by 4.6% over 2016 (+187,658 people), which is comparable with Toronto, but less than the average for Canadian CMAs (5.2%) or other metropolitan areas such as Vancouver (+7.3%) or London (+10.0%).

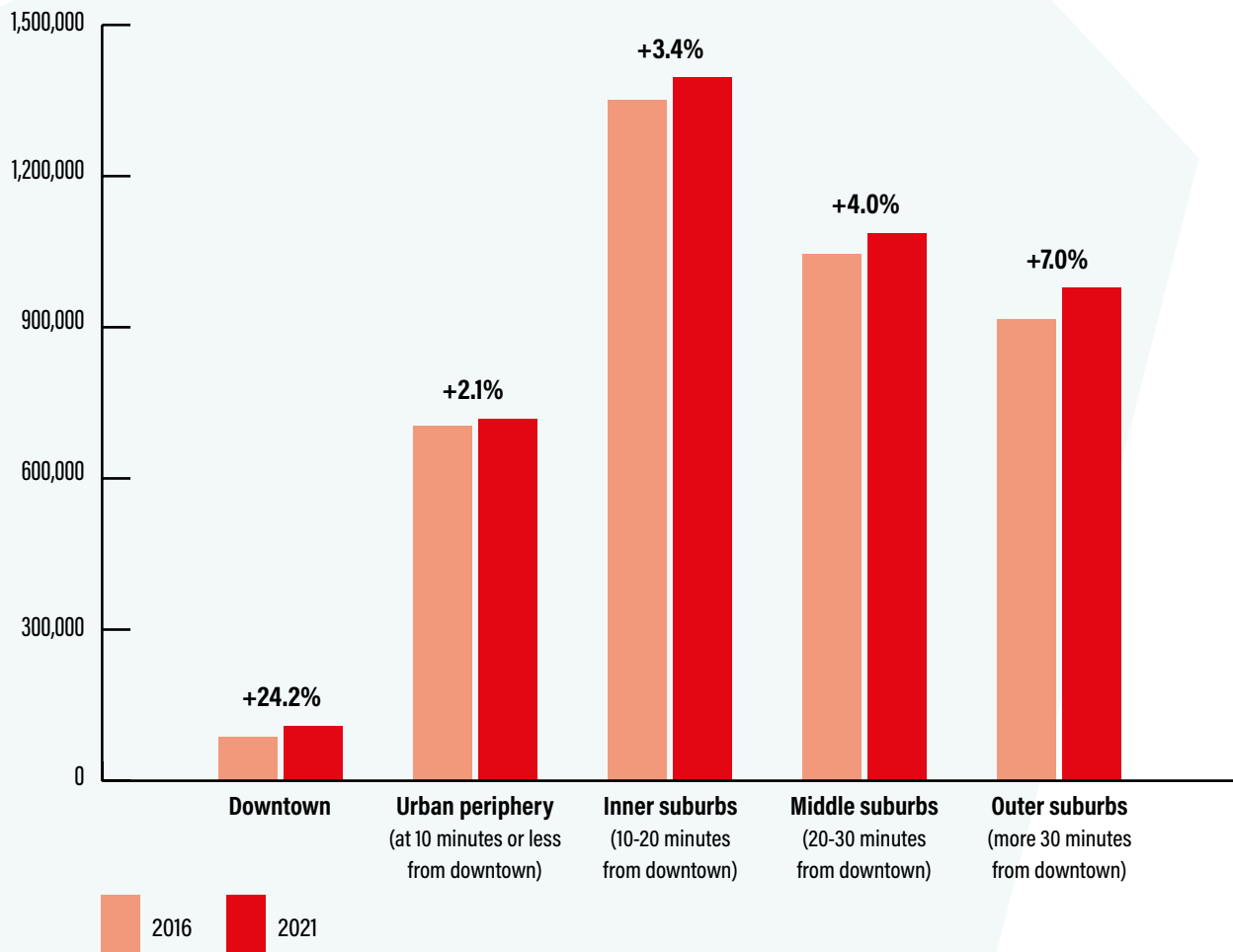
Between 2016 and 2021, in relative terms, growth was mainly in downtown Montreal (+24.2%), followed by the outer suburbs (+7%), the middle suburbs (+4.0%), the inner suburbs (+3.4%) and the urban periphery (+2.1%). However, in terms of overall numbers, it is mainly the suburbs that have increased in size. The population in the suburbs increased by 151,472 in five years, or 80.7% of the total increase in the Montreal CMA. The downtown area (+21,340) and the urban periphery (+14,846) complete the picture.



Figure 21

POPULATION GROWTH IN GREATER MONTREAL OVER THE PAST FIVE YEARS HAS BEEN GREATER (IN %) IN DOWNTOWN MONTREAL AND REMOTE SUBURBS, BUT LESS SIGNIFICANT IN OVERALL NUMBERS

(PERCENTAGE OF POPULATION GROWTH, MONTREAL CMA, 2016 TO 2021)



Source: Statistics Canada, 2016 and 2021 Censuses.

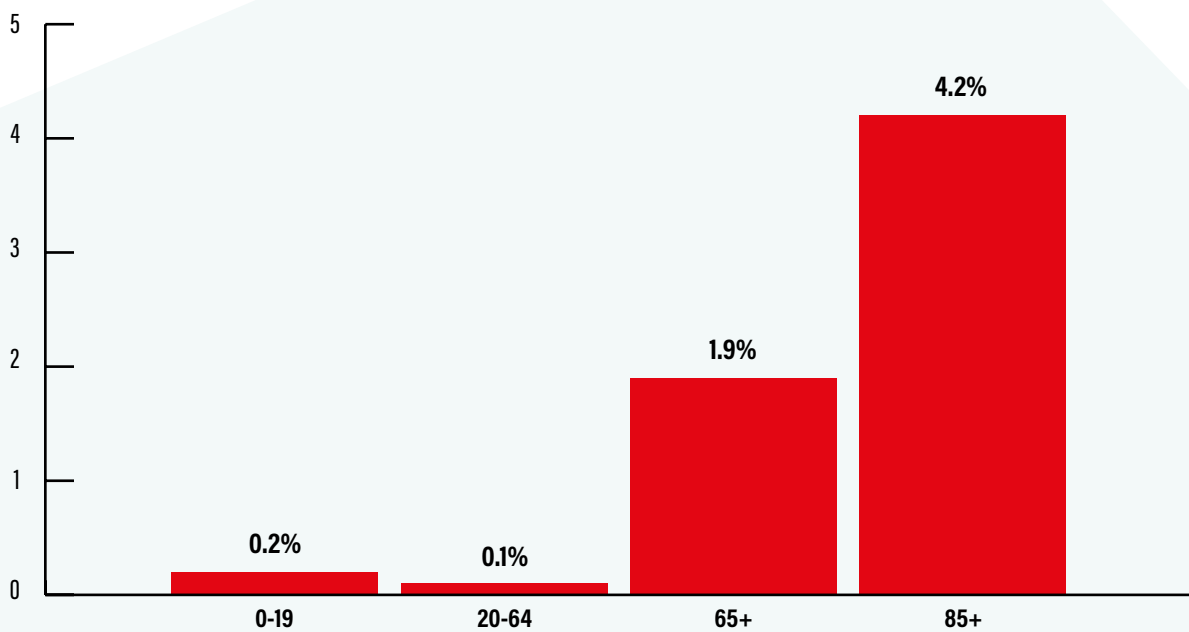


By 2041, aging will accelerate in the Montreal CMA, and if nothing changes, the pool of younger people will increase only slightly⁶. The next table shows the contrast between the average annual growth by 2041 of people aged 20 to 64 (+0.1%) and people aged 65 and over (1.9%). Thus, the share of the population aged 20 to 64, which includes the majority of workers, will gradually decrease from 61.0 percent in 2021 to 56.6 percent in 2041. Meanwhile, the population aged 85 and over will double (from 2.4% to 4.9% of the total population). These changes will inevitably lead to new dynamics in housing demand.

Figure 22

IN THE MONTREAL CMA, OVER THE NEXT 20 YEARS, THE GREATEST POPULATION INCREASES WILL BE THOSE AGED 65 TO 85 OVER

(AVERAGE ANNUAL POPULATION GROWTH, BY AGE GROUP, MONTREAL CMA, 2021 TO 2041)



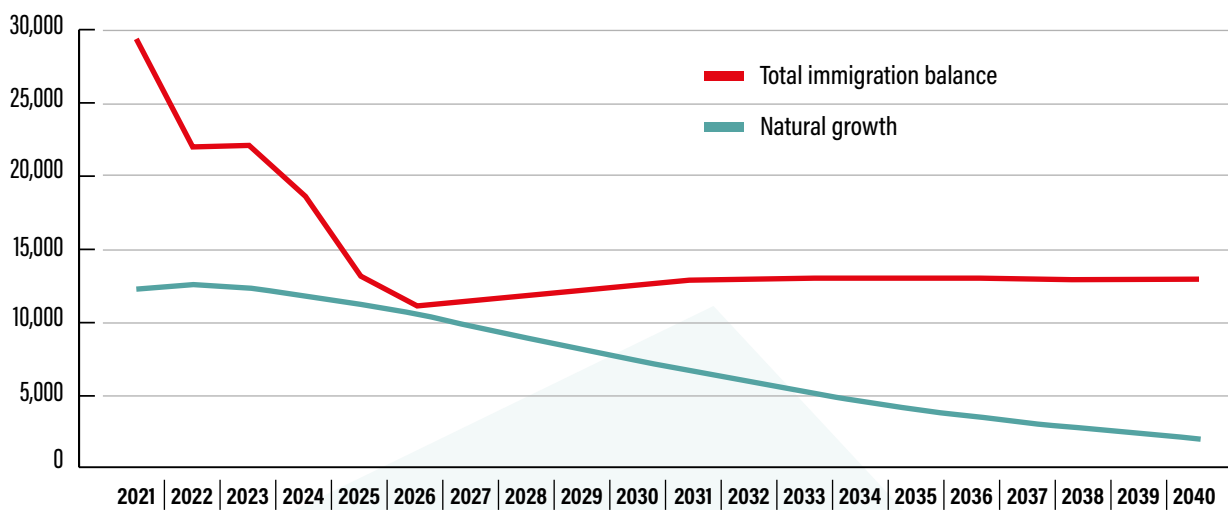
Source: Institut de la statistique du Québec, as of July 25, 2022.

6. These findings come from the analysis of the Institut de la statistique du Québec's projections for the census metropolitan areas, as of July 25, 2022.

Another important element is that population growth in Montreal will increasingly come from external immigration⁷. Indeed, the natural increase in the population would continue to decline, due to the stagnation of the number of births and the continued increase in the number of deaths. According to these forecasts, the interprovincial balance (Montreal with the other provinces) and the interregional balance (Montreal with the rest of Quebec) will continue to fall behind, but not enough to counteract the growth coming from abroad (permanent and non-permanent residents). As a result, if the trend continues and nothing changes, Montreal's population growth will continue and will come almost exclusively from international entrants (see the following table). These contextual elements suggest that housing needs may change over the next few years.

Figure 23
POPULATION GROWTH WILL COME ALMOST EXCLUSIVELY FROM IMMIGRATION
IN THE COMING YEARS

(ANNUAL POPULATION GROWTH, BY TYPE, MONTREAL CMA, 2021 TO 2040)



Source: Institut de la statistique du Québec, as of July 25, 2022.

“ There is an urgent need for social housing in Quebec, including the Greater Montreal area. The federal and provincial governments must finance, commensurate with the needs, the development of social and community housing. Without action, the needs will only increase and a greater number of people will be at risk of being precarious or of finding themselves in a situation of homelessness. The planning of all major projects, in particular real estate developments and those of public transport, must provide upstream sites dedicated to social housing in order to mitigate their negative impacts, including gentrification, on poor households in these sectors or neighborhoods. These sites must be developed with local stakeholders to meet the needs of poorly housed tenant households. It is also necessary that the higher governments ensure the sums for renovating and maintaining aging social housing. ”

– Front d'action populaire en réaménagement urbain (FRAPRU)

7. These findings come from the analysis of the Institut de la statistique du Québec's projections for the census metropolitan areas, as of July 25, 2022.

HOUSING AVAILABILITY ISSUES HAVE THE GREATEST IMPACT ON LOW-INCOME INDIVIDUALS AND FAMILIES

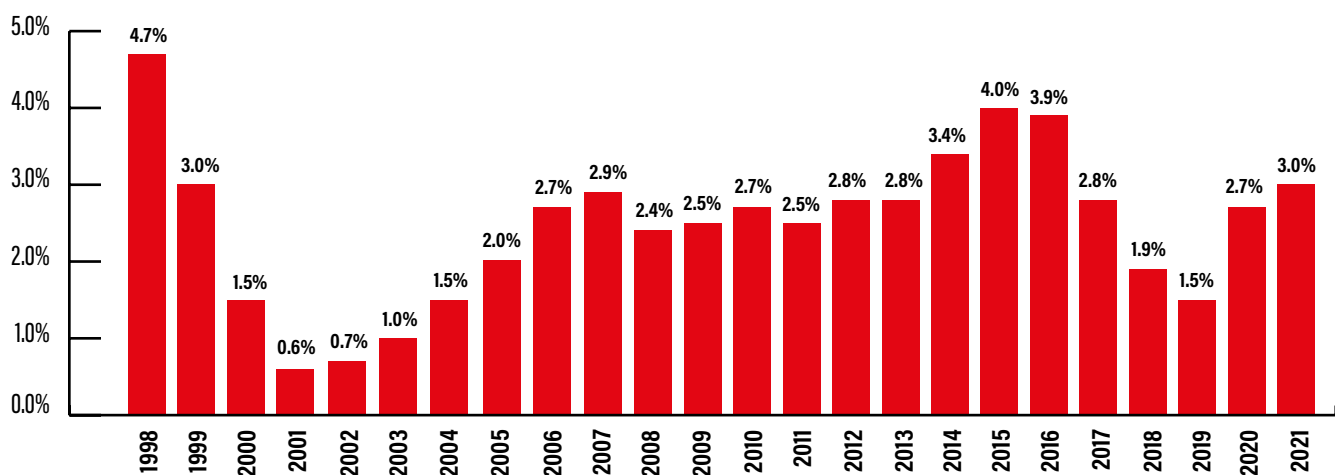
The vacancy rate refers to the proportion of vacant dwellings in relation to all dwellings in a given area. A dwelling is considered vacant if it is, at the time of the survey, uninhabited and immediately available for rent.

A low vacancy rate indicates a market imbalance between housing supply and demand and could lead to social issues such as higher rental prices for housing. A vacancy rate of less than 3% is considered a market imbalance indicating a housing shortage.

Over the past decade, the average vacancy rate in Greater Montreal has fluctuated, improving between 2012 and 2016, then declining sharply until 2019, before rising again to 3.0% in 2021. Very recently, between 2017 and 2020, at less than 3%, there was a notable shortage of housing in Greater Montreal, which was one of the factors behind the rise in housing prices in recent years. By 2021, this average vacancy rate had returned to 3 per cent, but needs to be monitored, as it is still low and remains at a concerning level.

Figure 24
**THE AVERAGE HOUSING VACANCY RATE IN GREATER MONTREAL HAS BEEN
A CONCERN SINCE 2017**

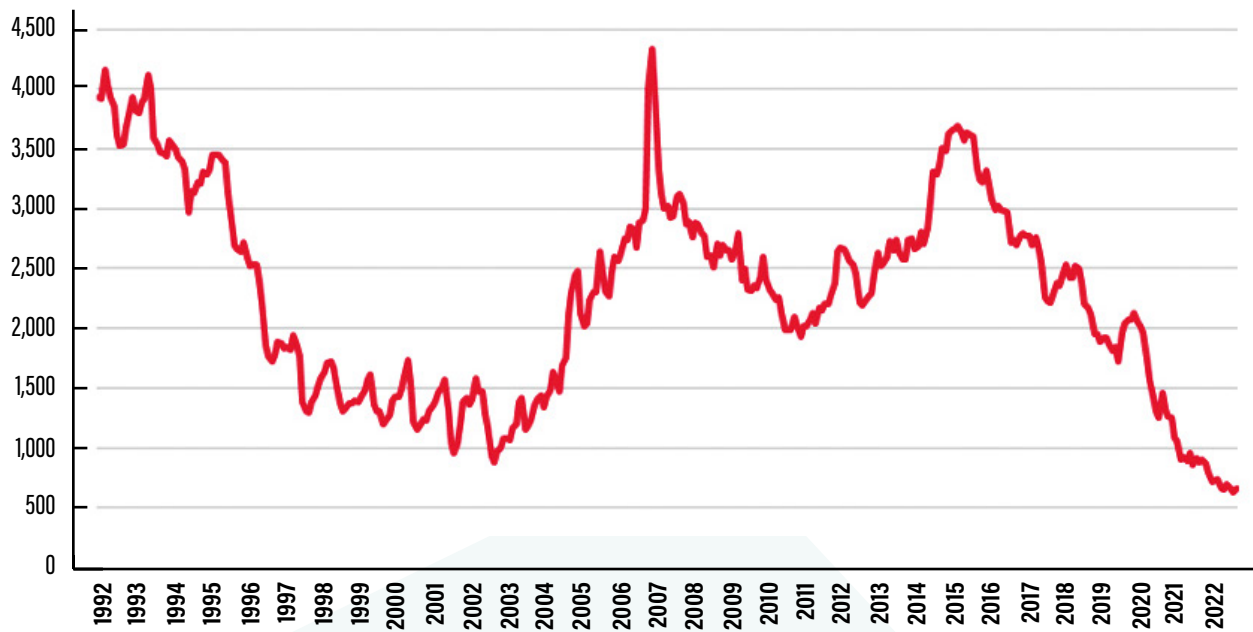
(VACANCY RATE, TOWN HOMES AND APARTMENT BUILDINGS WITH THREE OR MORE DWELLINGS,
PRIVATE RESIDENCES, MONTREAL CMA, 1998-2021)



Source: Canada Mortgage and Housing Corporation.

The low vacancy rates observed in 2021 occurred in a context of both high demand and low supply for housing. This is despite the high number of housing developments registered in 2021 within Greater Montreal. The following table shows that the number of newly built and unoccupied (i.e. unsold) housing units are at one of their lowest levels in the last 30 years. Thus, the pressure on the rental market is also due to a set of interconnected factors: despite being able to buy a home, due to affordability or availability, many people have either remained in the rental market or have been forced to move. In particular, the 2021 Census showed that the homeownership rate (percentage of households that own their own home) has been declining in Canada since 2011⁸.

Figure 25
NEWLY COMPLETED AND UNOCCUPIED DWELLINGS IN THE MONTREAL CMA



Source : Statistique Canada, tableau : 34-10-0162-01



8. The Daily - To buy or to rent: The housing market continues to be reshaped by several factors as Canadians search for an affordable place to call home (statcan.gc.ca).

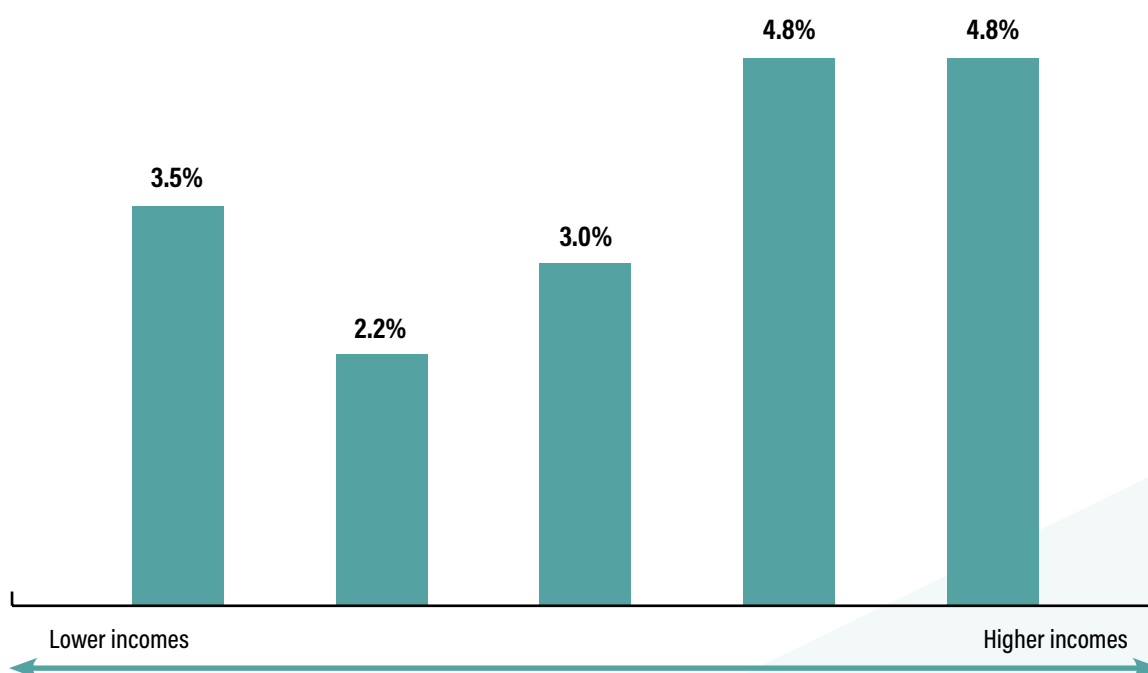
Few housing options for low-income households

Housing availability is also affected by the income characteristics of renting households. The type of housing occupied or sought by a household is strongly influenced by its income level. Thus, for households with the lowest incomes (the lowest income brackets, i.e., the first three below \$53,000 per year), far fewer housing units are available than for the highest income brackets.

For example, for incomes between \$25,000 and \$36,000 (the second income bracket), the vacancy rate for housing considered affordable is only 2.2%, which qualifies as a shortage situation. In 2021, 17% of Montreal households were in this situation.

Figure 26
AVAILABILITY OF AFFORDABLE HOUSING IS LOWER FOR LOWER-INCOME HOUSEHOLDS

(VACANCY RATE (%) AND NUMBER OF RENTAL APARTMENTS BY INCOME QUINTILE OF RENTER HOUSEHOLDS AND RENT RANGE ALLOWING HOUSING AFFORDABILITY, 2021, MONTREAL CMA)*



Household income	Less than \$25,000	\$25,000 to \$36,000	\$36,000 to \$53,000	\$53,000 to \$81,000	\$81,000 and above
Range of affordable monthly rents	Less than \$625	\$625 to \$899	\$900 to \$1,324	\$1,325 to \$2,024	\$2,025 and above
Number of rental apartments available by rent range	78,874	289,626	167,680	57,738	8,745

*Rent ranges are calculated at the affordability threshold of 30% of monthly income for each income bracket. Tenant household income (unsubsidized, all household sizes) was derived from 2016 Census data and expressed in 2021 dollars.

Source: Canada Mortgage and Housing Corporation.

We also observed that the number of affordable rental apartments for very low-income households, (under \$25,000), is very limited. Therefore, if in 2021, 20% of Montreal households had this income level, less than 13% of available housing was considered affordable for them⁹.

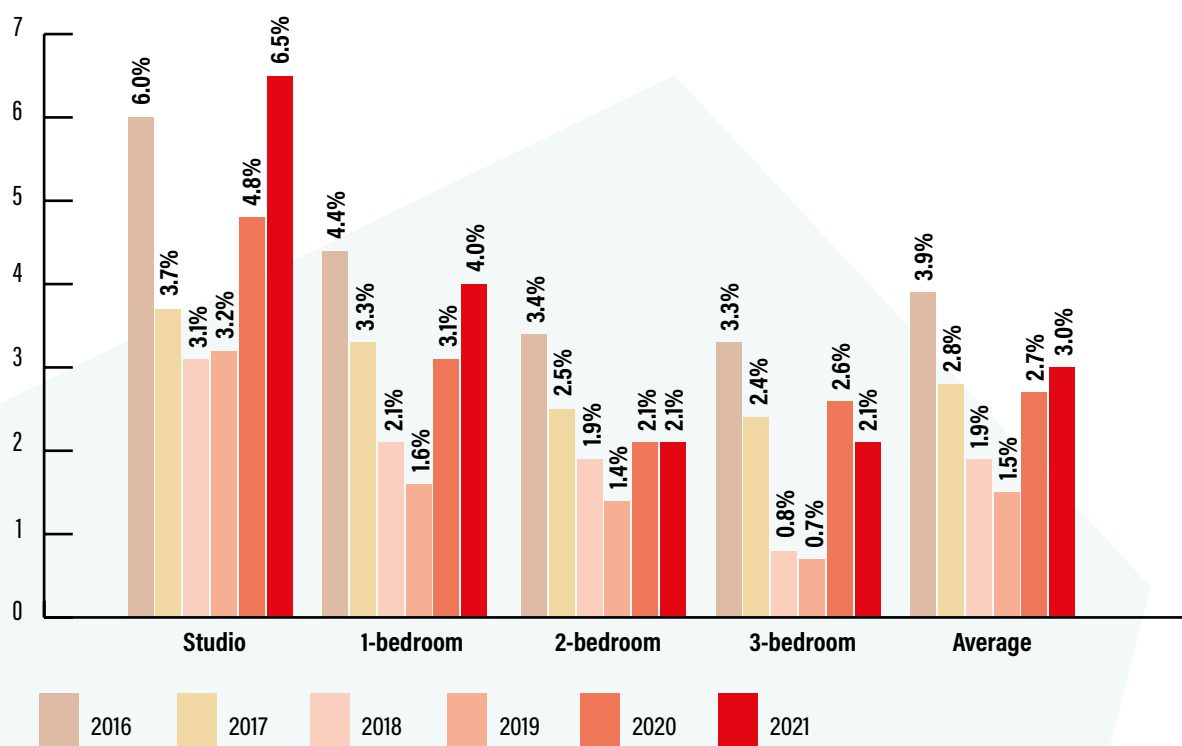
Larger dwellings are rarer

When analyzed in terms of dwelling size, the vacancy rate fluctuates according to the number of rooms in a dwelling. Based on this criterion, two elements stand out in terms of vacancy rates in the Montreal CMA. First, the rates are higher in 2021 than in 2019, but overall are lower than in 2016. Housing availability over this period has therefore decreased. Second, **the 2021 rates were lower for 2 and 3 bedroom units than for 1 bedroom and studio units**. Thus, it may be much more difficult for larger households, such as families, with greater space requirements to find housing in the Greater Montreal area in 2021.

Figure 27

THE VACANCY RATE WAS LOWER FOR 2 AND 3 BEDROOM UNITS IN 2021, AND WAS HIGHER FIVE YEARS EARLIER (EXCEPT FOR STUDIOS)

(VACANCY RATE, TOWNHOMES AND APARTMENT BUILDINGS WITH THREE OR MORE DWELLINGS, PRIVATE DWELLINGS, BY TYPE OF DWELLING, MONTREAL CMA, 2016/2021)



Source: Canada Mortgage and Housing Corporation.

9. Société canadienne d'hypothèques et de logement, RAPPORT SUR LE MARCHÉ LOCATIF LE MARCHÉ DE L'HABITATION CANADA ET RÉGIONS MÉTROPOLITAINES DATE DE PUBLICATION : FÉVRIER 2022, available at <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/market-reports/rental-market-report/rental-market-report-2021-fr.pdf?rev=a7a676b6-6bba-4303-8efd-42bbf8bf25e1>

Housing is more limited on the outskirts of the island of Montreal

Also, many disparities appear when the vacancy rate is broken down for analysis by territories and neighborhoods in the Greater Montreal area. We can conclude that vacancy rates have primarily decreased in the urban outskirts from 2019 to 2021, while they have increased in the central neighbourhoods.

Downtown Montreal and Nuns' Island have the highest vacancy rates, with 6.3% of dwellings unoccupied, while in Mascouche and Terrebonne almost all dwellings are occupied (vacancy rate of 0.1%).

More generally, on the island of Montreal, vacancy rates have increased between 2019 and 2021. Several factors can explain the rise in vacancy rates, including higher home prices and rents, a mismatch between the new construction and the population's needs, and the population displacement during the pandemic.

Table 2

VACANCY RATES HAVE DECREASED SIGNIFICANTLY ON THE OUTSKIRTS OF THE ISLAND OF MONTREAL

(VACANCY RATE, TOWNHOMES AND APARTMENT BUILDINGS WITH THREE DWELLINGS OR MORE, PRIVATE DWELLINGS, BY NEIGHBOURHOOD, MONTREAL CMA, 2019 AND 2021, CHANGE IN P.D.P.)

	2019	2021	Δ
Mascouche/Terrebonne, etc.	0.4%	0.1%	-0.3
Carignan/Chambly/Saint-Mathias, etc.	0.1%	0.2%	0.1
Iberville	0.8%	0.2%	-0.6
Vimont/Auteuil	n.d	0.3%	n.d
Mirabel/Oka/Pointe-Calumet, etc.	0.8%	0.3%	-0.5
Blainville/Ste-Thérèse, etc.	1.2%	0.3%	-0.9
Saint-Jérôme/Gore/Saint-Colomban ,etc.	0.9%	0.3%	-0.6
Beloeil/McMasterville, etc.	1.2%	0.3%	-0.9
Anjou/Saint-Léonard	n.d	0.8%	n.d
Mercier	n.d	0.9%	n.d
Notre-Dame-de-L'Île-Perrot/Pincourt, etc.	2.0%	0.9%	-1.1
Saint-François/Saint-Vincent/Duvernay	0.8%	1.0%	0.2
Laval-Ouest/Fabreville/Sainte-Rose	0.8%	1.1%	0.3
Longueuil	1.5%	1.1%	-0.4
Boucherville/Brossard, etc.	1.9%	1.4%	-0.5
Beauharnois/La Prairie/Léry, etc.	1.1%	1.5%	0.4
Pointe-aux-Trembles/Montréal-Est, etc.	1.8%	1.6%	-0.2
Hochelaga-Maisonneuve	n.d	1.7%	n.d
Sainte-Geneviève/Senneville, etc.	2.0%	2.2%	0.2
Baie-d'Urfé/Beaconsfield, etc.	1.1%	2.7%	1.6
Chomedey/Sainte-Dorothée	2.4%	2.8%	0.4
RMR de Montréal, moyenne	1.5%	3.0%	1.5
Villeray/Saint-Michel/Parc-Extension	1.0%	3.0%	2
Pont-Viau	0.8%	3.0%	2.2
Saint-Laurent	3.2%	3.8%	0.6
Dorval/Lachine/Saint-Pierre	2.5%	4.2%	1.7
Ahuntsic/Cartierville	n.d	4.4%	n.d
Côte-des-Neiges/Mont-Royal/Outremont	1.7%	4.8%	3.1
Notre-Dame-de-Grâce/Côte-Saint-Luc, etc.	2.5%	5.2%	2.7
Centre-ville de Montréal/Île-des-Soeurs	2.5%	6.3%	3.8

*The boxes displaying n/a have no data available.

Source: Canada Mortgage and Housing Corporation.

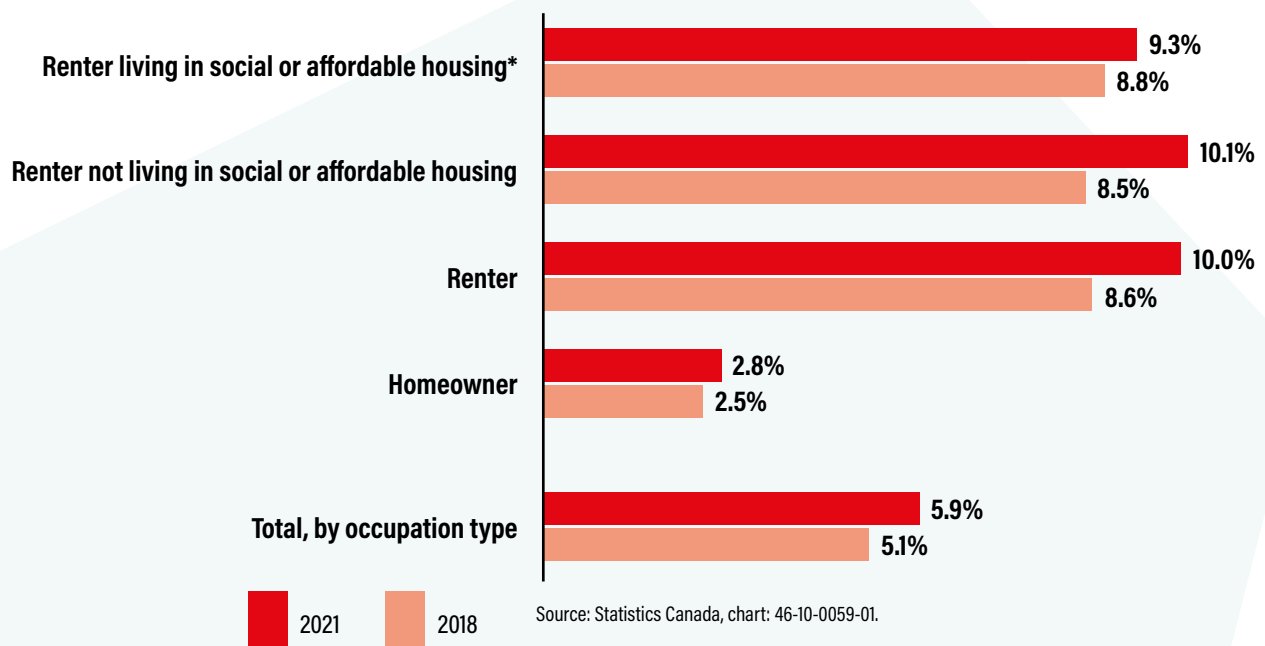
CHALLENGES OF FINDING ADEQUATE HOUSING

In addition to the affordability issues illustrated above, other phenomena contribute to the difficulties that some households face in finding adequate housing. Limitations and inadequacy of the housing supply, dilapidated housing, and lack of access to social, affordable, or community housing are all obstacles.

The average rent increases in recent years, with a more pronounced increase for vacant units or for new units, as well as the limited housing availability in many sectors within Greater Montreal, have impacted the ability of households to live in sufficiently large units. Thus, between 2018 and 2021, the number of households living in too-small dwellings rose from 5.1% to 5.9%.

Figure 28
FROM 2018 TO 2021, THE NUMBER OF HOUSEHOLDS IN GREATER MONTREAL LIVING IN TOO-SMALL DWELLINGS INCREASED

(PERCENTAGE OF HOUSEHOLDS LIVING IN UNDERSIZED DWELLINGS, MONTREAL CMA, 2018/2021)



*Social and affordable units are out of the private market, where mechanisms of housing attribution and rent setting are not entirely dictated by supply and demand.

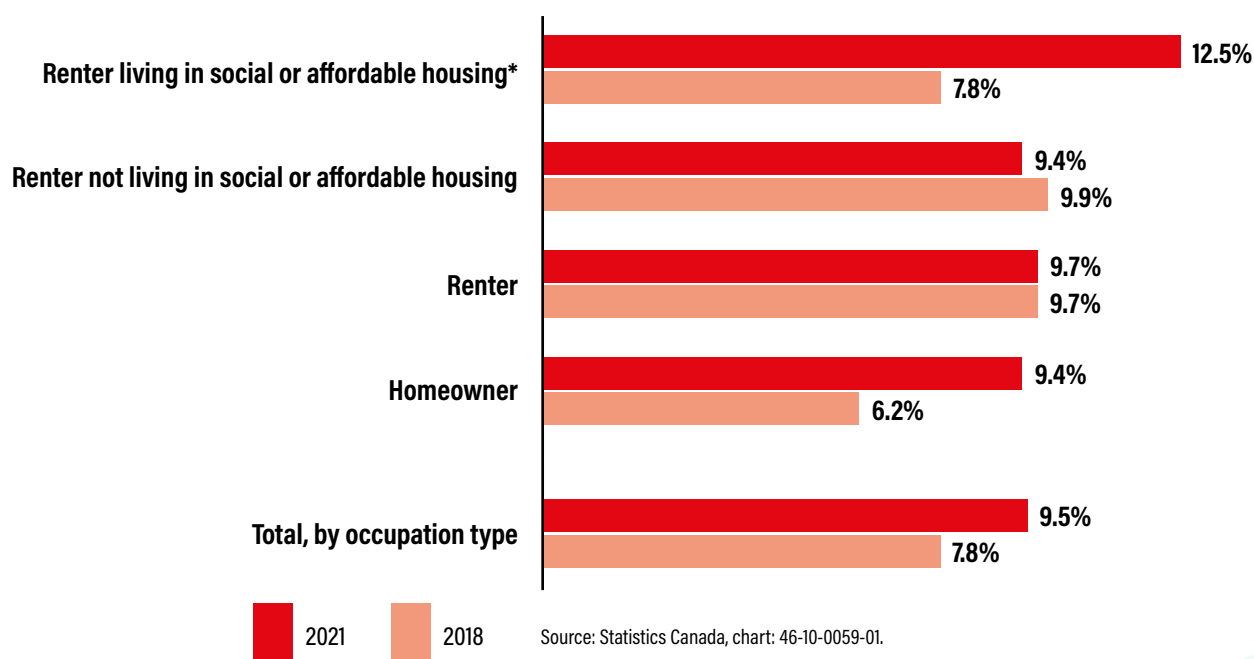
Source: Statistique Canada, Enquête canadienne sur le logement, note de bas de page #5, <https://www150.statcan.gc.ca/t1/tbl1/fr/tv.action?pid=4610005801>

Another worrisome phenomenon to note with respect to housing characteristics is the increase in the number of households living in housing units that require major repairs. From 2018 to 2021, the average number of households in Greater Montreal living in this type of housing increased from 7.8% to 9.5%.

Figure 29

FROM 2018 TO 2021, THE NUMBER OF HOUSEHOLDS LIVING IN DWELLINGS IN NEED OF MAJOR REPAIRS INCREASED ACROSS GREATER MONTREAL

(PERCENTAGE OF HOUSEHOLDS LIVING IN DWELLINGS IN NEED OF MAJOR REPAIRS, MONTREAL CMA, 2018/2021)



“ Many tenants live in poor housing and depend on the willingness of their owners to carry out the repairs. Living in unsanitary and inadequate dwellings has serious consequences on the physical and mental health of tenants, especially children and seniors. Climate changes will cause a more rapid deterioration of housing units due to the phenomenon of freezing and thawing, heavy rains and great heat. It is possible to foresee that a greater number of dwellings will require major works. Some buildings could also be damaged by natural disasters such as floods and tornadoes. Vulnerable and poor tenants are most at risk of living in these homes. They will be the first affected by climate change. ”

– Front d’action populaire en réaménagement urbain (FRAPRU)

*Social and affordable units are out of the private market, where mechanisms of housing attribution and rent setting are not entirely dictated by supply and demand.

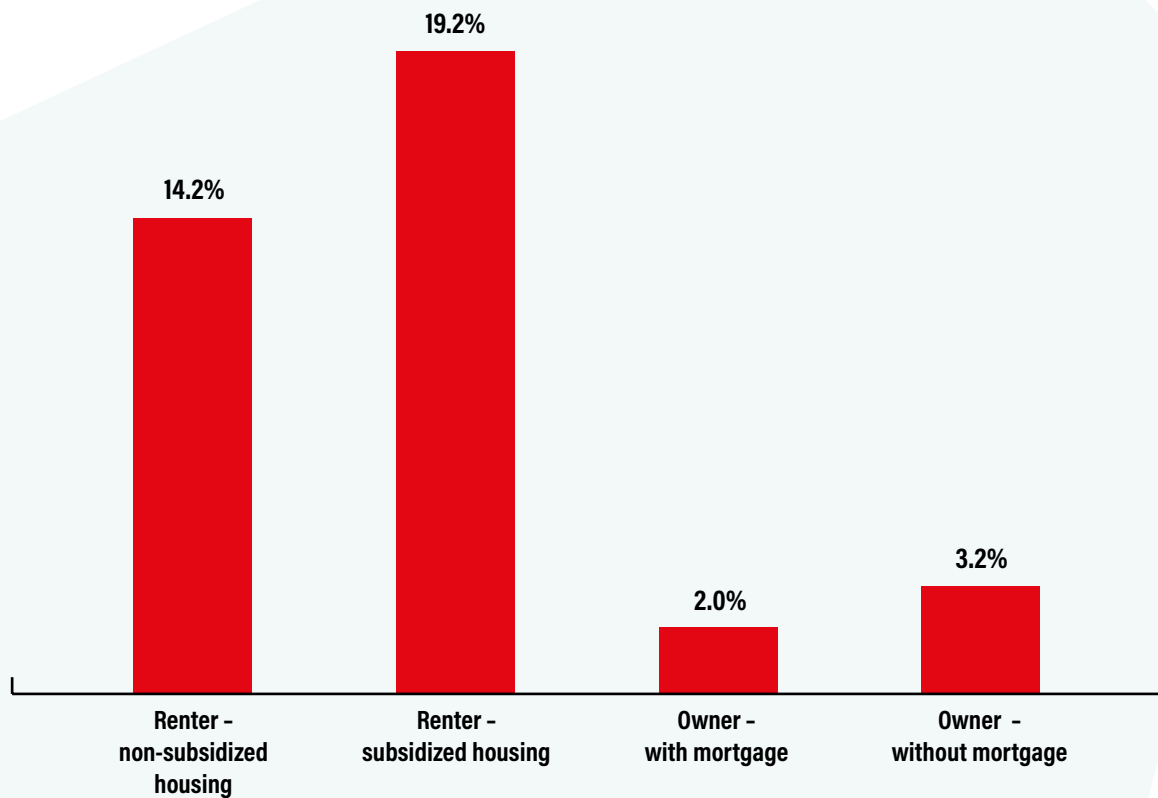
Source: Statistique Canada, Enquête canadienne sur le logement, note de bas de page #5, <https://www150.statcan.gc.ca/t1/tbl1/fr/tv.action?pid=4610005801>

A household is considered to be in «core housing need» if its dwelling does not meet at least one of the acceptability standards (quality, size, or affordability). In Greater Montreal, renter and owner households live different realities in this regard. Renter households are more affected by substandard, inadequate, or unaffordable housing. Thus, on average in 2021, a renter household was 8 times more likely to be in core housing need than a homeowner household across the Montreal metropolitan region.

Figure 30

IN GREATER MONTREAL IN 2021, CORE HOUSING NEEDS REMAIN A CONCERN FOR RENTER HOUSEHOLDS WHO ARE, ON AVERAGE, MORE LIKELY TO EXPERIENCE THIS ISSUE THAN HOMEOWNER HOUSEHOLDS

(PERCENTAGE OF HOUSEHOLDS, BY RENTER OR OWNER STATUS, MONTREAL CMA, 2021)



Source: Statistics Canada, chart: 98-10-0248-01.

“ 57% of the housing units in Quebec were built before the 1980s. We are currently seeing an aging housing inventory across Greater Montreal and Quebec.

This year, inflation has driven up mortgage interest rates and increased housing costs for homeowners. For a homeowner, amortization is calculated over 40 or 50 years for investment and renovation work. Under these conditions, the sustainability of the housing inventory is difficult to ensure. One negative effect of this situation is that a larger percentage of homeowners are considering cutting back on the renovation or maintenance of their properties. Rising interest rates may also lead to a decrease in major renovations. Young or new homeowners are particularly vulnerable to these economic conditions. Faced with heavier financial obligations, governments must remain vigilant and offer solutions to these homeowners who could find themselves in serious difficulty. ”

– Corporation des propriétaires immobiliers du Québec (CORPIQ)



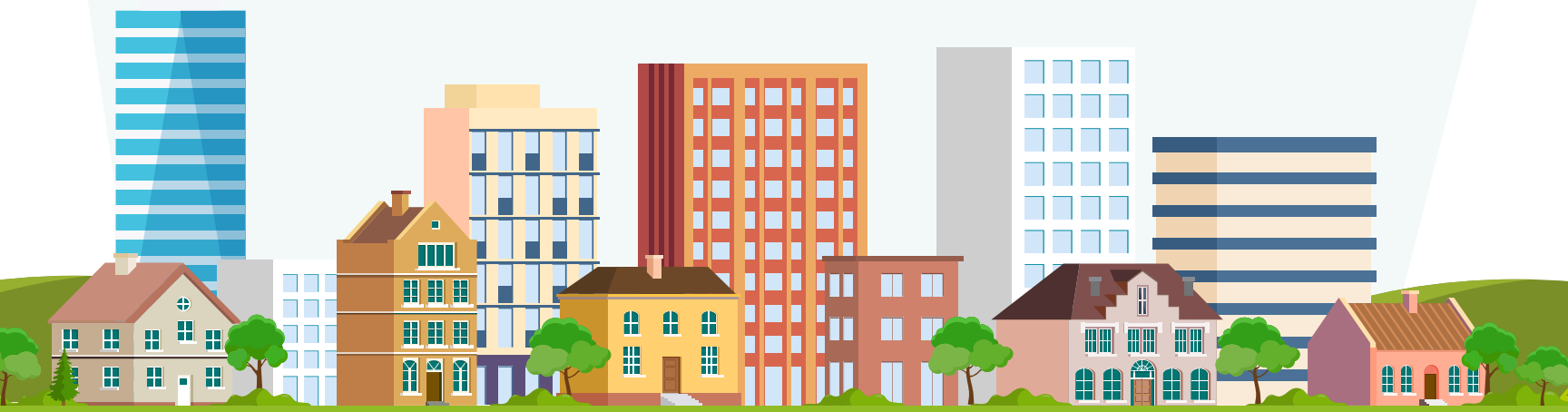
Box 3**THERE IS A NEED FOR EASY, REGULAR AND COMPREHENSIVE ACCESS TO A VARIETY OF DATA ON THE HOUSING REALITY IN GREATER MONTREAL.**

In preparing this report, it quickly became apparent that the availability of detailed housing data was limited. If we are to understand the subtleties of the major challenges we face in ensuring a greater supply of affordable and available housing, it is important that our public policies be based on detailed analyses of housing needs and conditions.

There is a great diversity of populations and households in the Greater Montreal area. Very often, housing situations are reflected in analyses and data that rely on averages. Results obtained in this way often lead to conclusions that exclude a large part of the population. Averages can improve at the same time as the situation deteriorates for many members of society.

Beyond averages, special attention must be paid to the specific population groups identified in this study. Available data allowed us to gain a deeper understanding of the situation for low-income or renter households (information was also available by household immigration status, age, persons living alone, single-parent families). However, a detailed examination of housing affordability and availability (with the same data from statistical agencies) would not have been possible for gender-diverse people or households, people experiencing homelessness, people with disabilities, and many other population groups.

Specifically for subsidized and affordable housing, geo-tagged, historical, and detailed data disaggregated by various population groups should also be readily available. Improved forethought and planning in the construction and renovation of such housing is needed to meet social housing needs.



CONCLUSION

This report focused on those residents of Greater Montreal who face barriers to affordable and adequate housing. It revealed that for many groups and a multitude of households, finding affordable housing is not an easy task. In particular, low-income renters, single people, immigrants and visible minorities - especially non-permanent residents - and single-parent families are most likely to spend more than 30% of their income on housing.

Across the metropolitan area, the situation is most critical on the island of Montreal, particularly in the central and eastern parts of the city. In Laval, people have the most difficulty in the Chomedey district, and on the South Shore in Sainte-Catherine. The situation is also difficult in the Longueuil agglomeration, particularly in Brossard.

One of the main housing affordability issues stems from the fact that households who want or need to move often have no choice but to pay ever-increasing amounts to relocate. Another concern is that the number of units available for the least affluent households is still particularly low.

Another consequence of the lack of affordable housing is that many households must continue living in inadequate housing, which may be too small or in need of major repairs. Thus, core housing need remains a concern, especially for renter households who are under severe financial pressure.

The research also revealed some issues around data availability to assess the housing challenges faced by residents of Greater Montreal. For example, only the census data, collected every five years, provides the necessary information on both income and housing costs, at a sufficient level of detail to identify the most vulnerable groups and thus inform action. This time lag is then extended by one to two years to allow for the compilation and dissemination of the data. These delays, while understandable, make it difficult to obtain a picture that is both accurate and timely enough to take appropriate action. The development of new data sources that address the limitations of current sources would be relevant and would strengthen the accuracy of the findings.

This report has identified groups and geographic areas that require further attention. However, monitoring will be necessary not only through the 2021 census, but also between censuses. This monitoring should be based on a mixed quantitative and qualitative approach.

CONCLUSION

Moreover, affordability is a complex concept to grasp, as there are several definitions used in different surveys within Statistics Canada itself. Furthermore, these definitions do not align neatly with the definitions used by provincial and municipal authorities. This multiplicity of definitions makes it difficult to interpret and track the data.

Our exercise also demonstrates the importance of going beyond averages when examining the housing issues facing households in Greater Montreal. The absence of certain data also illustrates the need to consider a range of approaches to better understand and monitor the housing situation in the region. In addition to the quantitative data, it is essential to go out into the field to collect qualitative information on the realities experienced by families and communities in the neighbourhoods of Greater Montreal. We hope that this report will be useful in this regard and will allow our community to deepen its reflections on housing, as we work to develop the solutions needed to ensure that everyone has access to affordable and adequate housing.



APPENDIX

Geotables definitions

Montreal	Laval	South Shore	
<p>Centre-East Centre-Ville Le Plateau-Mont-Royal Centre-Sud</p>	<p>Laval Chomedey Laval-des-Rapides Pont-Viau Saint-Vincent-de-Paul Sainte-Dorothée Laval-Ouest Fabreville Vimont Duvernay Auteuil Saint-François Sainte-Rose Laval-sur-le-Lac</p>	<p>Longueuil Urban Agglomeration Boucherville Saint-Bruno-de-Montarville Le Vieux-Longueuil Saint-Hubert Greenfield Park Brossard Saint-Lambert</p>	
<p>Centre-West Côte-des-Neiges Westmount Côte-Saint-Luc Notre-Dame-de-Grâce Outremont Hampstead Mont-Royal Montréal-Ouest</p>		<p>Marguerite-D'Youville MRC Saint-Amable Verchères Contrecoeur Varennes Sainte-Julie Calixa-Lavallée</p>	
<p>North Island Bordeaux-Cartierville Saint-Laurent Montréal-Nord Ahuntsic</p>		<p>Haut-Richelieu MRC Saint-Jean-sur-Richelieu (former municipality) Noyan Lacolle Saint-Georges-de-Clarenceville Saint-Jean-sur-Richelieu (Iberville) Saint-Paul-de-l'Île-aux-Noix Saint-Jean-sur-Richelieu (Saint-Athanase) Venise-en-Québec Saint-Sébastien Sainte-Anne-de-Sabrevois Saint-Jean-sur-Richelieu (Saint-Luc) Saint-Jean-sur-Richelieu (L'Acadie) Saint-Blaise-sur-Richelieu Mont-Saint-Grégoire Henryville Saint-Alexandre Sainte-Brigide d'Iberville Saint-Valentin</p>	
<p>Centre-North Parc-Extension La Petite-Patrie Saint-Michel Villeray Rosemont</p>			
<p>South-West Verdun Ville-Émard/Côte-Saint-Paul Saint-Henri Pointe-Saint-Charles Petite-Bourgogne</p>			
<p>East Hochelaga-Maisonneuve Saint-Léonard Mercier-Ouest Mercier-Est Anjou Montréal-Est Rivière-des-Prairies Pointe-aux-Trembles</p>			

APPENDIX

Montreal	Laval	South Shore
<p>West Island</p> <ul style="list-style-type: none"> Sainte-Geneviève LaSalle Lachine Sainte-Anne-de-Bellevue Pierrefonds Dollard-des-Ormeaux Pointe-Claire Dorval Baie-D'Urfé Kirkland L'Île-Bizard Beaconsfield Roxboro Senneville 		<p>Roussillon MRC</p> <ul style="list-style-type: none"> Châteauguay Saint-Mathieu La Prairie Sainte-Catherine Léry Delson Candiac Saint-Philippe Mercier Saint-Constant Saint-Isidore
		<p>Jardins-de-Napierville MRC</p> <ul style="list-style-type: none"> Napierville Saint-Rémi Saint-Bernard-de-Lacolle Saint-Jacques-le-Mineur Saint-Cyprien-de-Napierville Saint-Michel (Rive-Sud) Saint-Édouard Saint-Patrice-de-Sherrington
		<p>Vallée-du-Richelieu MRC (in part)</p> <ul style="list-style-type: none"> Chambly Carignan Saint-Basile-le-Grand

Average rents in 2016 and 2021, by % changes

Table 3

AVERAGE RENT FOR ALL DWELLINGS, BY SURVEY AREA, CMM, 2016 AND 2021, AND PERCENTAGE CHANGE

Saint-Amable	696	631	-9%	Côte-Saint-Luc/Montréal-Ouest	980	1,121	14%
Westmount	1,514	1,490	-2%	Rosemont/La Petite-Patrie	697	799	15%
Saint-Antoine	702	691	-2%	Saint-Jérôme	692	795	15%
Varenes	767	773	1%	Lachine	662	761	15%
Beaconsfield-Kirkland	1,045	1,055	1%	Saint-Laurent	802	923	15%
Charlemagne	687	701	2%	Brossard	790	911	15%
Richelieu	712	732	3%	Notre-Dame-de-Grâce	801	924	15%
Sainte-Julie/Saint-Mathieu-de-Beloeil	766	822	7%	Otterburn Park	693	804	16%
Dorval/Île-Dorval	796	856	8 %	Ville-Marie	1,171	1,359	16%
Saint-Léonard	743	802	8%	La Plaine	771	895	16%
Châteauguay/Léry	755	815	8%	Île-des-Soeurs	971	1,129	16%
Saint-Bruno-de-Montarville	797	875	10%	Côte-des-Neiges	812	947	17%
Deux-Montagnes	773	849	10%	Ville-Marie Est	825	966	17%
Mont-Royal	976	1,075	10%	Carignan/Chambly	724	848	17%
Saint-Eustache	687	765	11%	Sud-Ouest	702	823	17%
Lafontaine	694	777	12%	Hampstead/Côte-Saint-Luc	844	997	18%
Sainte-Rose	744	838	13%	Saint-Lazare/Hudson	900	1,065	18%
Saint-Vincent-de-Paul	669	758	13%	Mercier	675	803	19%
L'Île-Bizard/Sainte-Geneviève	674	764	13%	Rivière-des-Prairies	664	792	19%
Vimont	717	815	14%	Duvernay	711	849	19%
Anjou	692	787	14%	Hochelaga-Maisonneuve	672	803	19%
Repentigny	715	814	14%	Sainte-Anne-de-Bellevue/Baie-d'Urfé	701	909	30%
Senneville/Roxboro-Pierrefonds	776	886	14%	Cartierville	644	770	20%
Côte-Saint-Luc/Montréal-Ouest	980	1,121	14%	Saint-Michel	587	702	20%
CMM average	761	913	20%	Mont-Saint-Hilaire	794	1,034	30%
Longueuil	724	870	20%	Mirabel/Saint-Placide	770	1,010	31%
Dollard-des-Ormeaux	817	983	20%	Boucherville	700	919	31%
Le Gardeur	730	883	21%	Lavaltrie	734	968	32%
Coteau-du-Lac/Les Coteaux/Les Cèdres/ Saint-Zotique	772	934	21%	Laval-des-Rapides	675	897	33%
Greenfield Park	667	807	21%	Chomedey	830	1,106	33%
Auteuil	770	937	22%	Verdun	663	886	34%

APPENDIX

Pointe-aux-Trembles	655	805	23%	Notre-Dame-de-l'Île-Perrot/Pincourt/ Terrasse-Vaudreuil/L'Île-Perrot	678	909	34%
Parc-Extension	603	744	23%	Montréal-Nord	618	829	34%
Beloeil	774	955	23%	Sainte-Anne-des-Plaines	713	957	34%
Plateau-Mont-Royal	861	1,073	25%	Montréal-Est	658	885	34%
Fabreville	708	894	26%	Delson	727	983	35%
Mascouche	778	983	26%	Saint-Constant/Saint-Mathieu/ Saint-Philippe	743	1,015	37%
Pont-Viau	678	860	27%	Terrebonne	705	981	39%
Villeray	675	860	27%	Bellefeuille/Saint-Colomban/Gore	629	884	41%
La Prairie	766	976	27%	LaSalle	658	933	42%
Pointe-Claire	1,098	1,402	28%	Boisbriand	709	1,010	42%
Sainte-Thérèse	691	893	29%	Sainte-Catherine	686	1,086	58%
Sainte-Dorothée	772	1,000	30%	Lachenaie	758	1,212	60%
Sainte-Anne-de-Bellevue/Baie-d'Urfé	701	909	30%	Lorraine/Rosemère/Blainville	766	1,242	62%
Vaudreuil-Dorion/Vaudreuil-sur-le-Lac/ L'Île-Cadieux/Pointe-des-Cascades	746	969	30%	Saint-Hubert	687	1,160	69%

Source: Canada Mortgage and Housing Corporation, Rental Housing Survey.

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<https://doi.org/10.25318/9810024801-fra>

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Foundation of Greater Montréal

The Foundation of Greater Montreal, a community foundation

Community foundations are charitable organizations that devote themselves to improving living conditions in communities in specified geographic areas by attracting and investing charitable gifts from donors to create endowment funds, then redistributing the income produced by these investments in the form of grants to community organizations. Community foundations also play a key social role: they monitor the quality of life in their area, and they match people with resources and ideas so as to build stronger and more resilient communities.

OUR MISSION

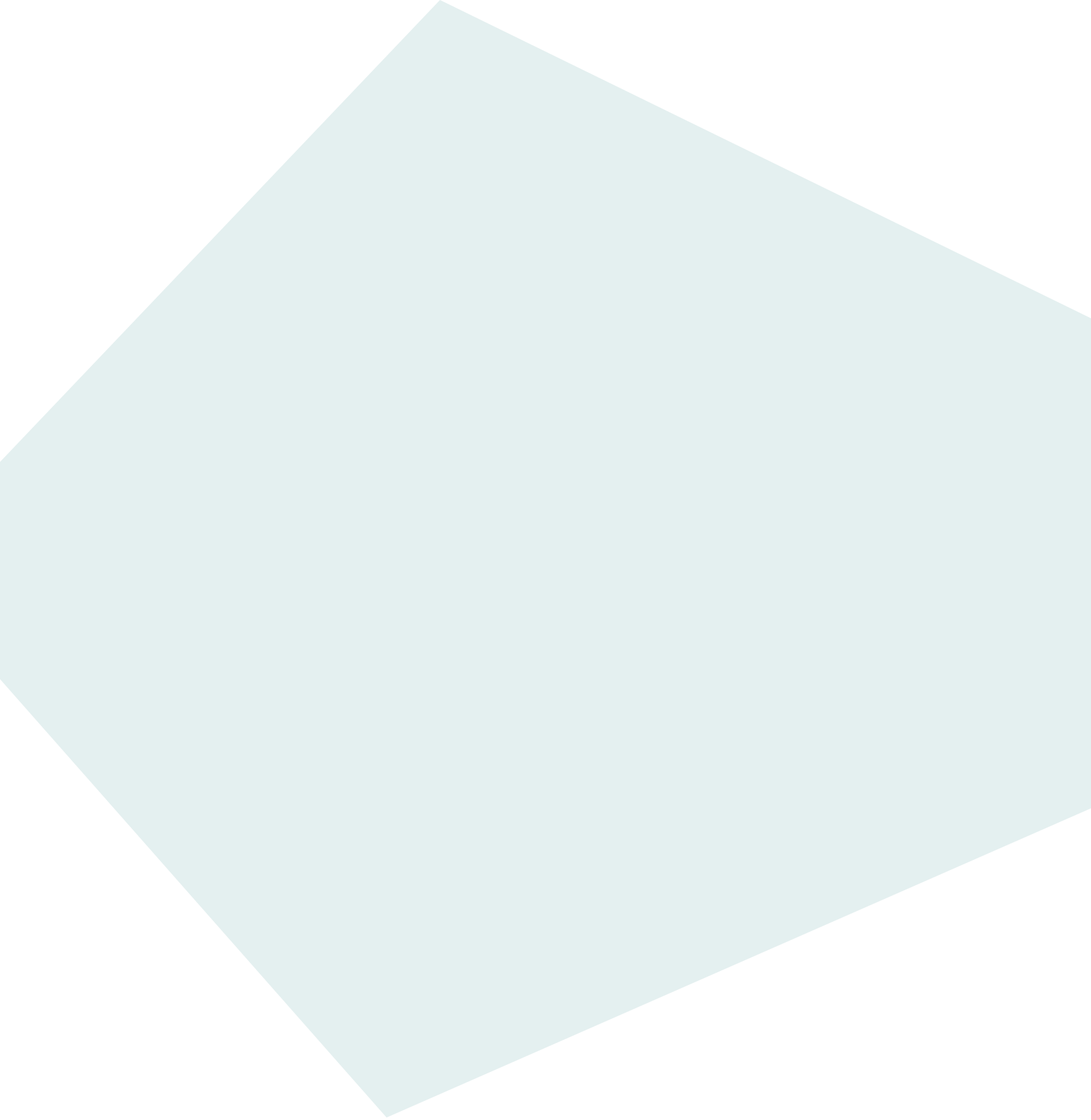
The Foundation of Greater Montréal is here to serve and listen to its community. In collaboration with its partners, it mobilizes philanthropic resources, disseminates knowledge, sparks initiatives and supports its community, all with a view to advancing the Sustainable Development Goals (SDGs) in Greater Montreal.

OUR VISION

The Foundation of Greater Montréal has a vision of a community that is free of poverty and discrimination, where all can realize their potential and live in a healthy environment, now and in the future.

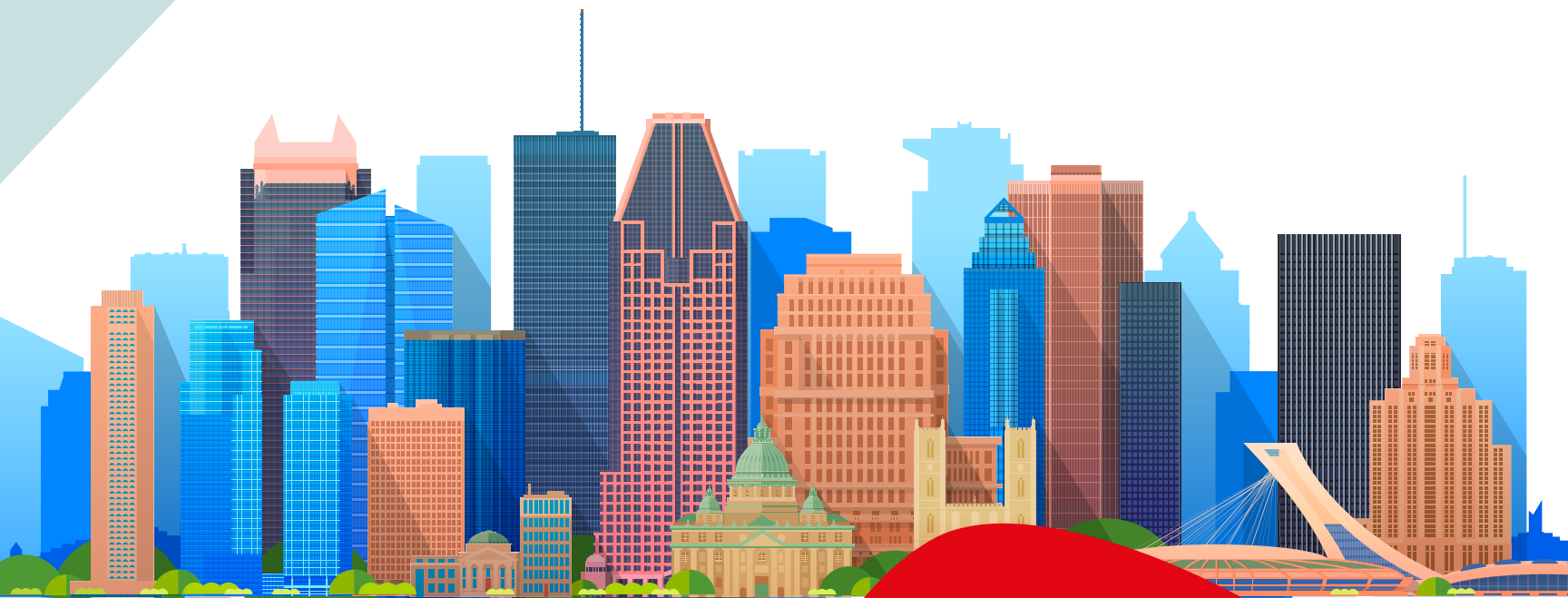
OUR VALUES

- **JUSTICE, EQUITY, DIVERSITY, INCLUSION:** Work to eliminate all forms of discrimination Amplify the voices of underrepresented groups and ensure that every individual feels included, valued and respected.
- **COLLABORATION:** Facilitate the sharing of skills and ideas, and bring together the community's strengths.
- **LISTENING:** Be attentive to the needs and solutions identified by the community, and nurture relationships based on trust.
- **CREATION AND INNOVATION:** Experiment with, and adopt, innovative approaches so as to increase our agility as well as our impact in the community.
- **INTEGRITY:** Demonstrate honesty, transparency, high ethical standards, humility, accountability and professionalism.





Foundation of Greater Montréal



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