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MONTREAL

Building an Inclusive City

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Introduction

Montréal has earned an enviable reputation as a convivial urban environment. Along with densely built and lively central neighbourhoods, a thriving cultural scene and a rich historical heritage, affordable housing has been a major component of the Montréal quality of life. Steadfast efforts by the City and its partners have contributed strongly to this by supporting the development and preservation of a diversified and affordable housing stock. Some figures are revealing: since 2002,¹ the City's financial assistance programmes have led to the creation of close to 20,000 social and community housing units, the renovation of more than 35,000 private affordable housing units and the negotiation of inclusionary agreements with real estate developers calling for the construction of thousands of affordable residential units.

The City did not act alone. The production of affordable housing in Montréal stems from a true ecosystem, where City action, tangible government support and private and community partners that play a key role in the development of projects are held together by a resilient social consensus. The word “ecosystem” is used deliberately, as all these elements interact closely. Affordable housing targets have been embedded in Montréal's urban planning schemes for more than two decades. This chapter outlines the strategies put forth to turn these ambitions into reality.

Three Major Issues

Sustainable and Balanced Growth

Key metrics defining demographics, housing typologies and availability of social housing in Montréal and its agglomeration are presented in Box 2.1. Like many other large cities, Montréal has seen its population share diminish within the region under the effect of urban sprawl. While the phenomenon raises major environmental issues, it also poses the risk of demographic imbalance by drawing cohorts of young families outside of the City. Each year, Montréal sees about 20,000 people – essentially from young middle-class households – move to outlying suburban municipalities (international immigration and natural growth currently compensate for these losses). This constitutes a lifestyle choice for some families, but for many others the decisive

BOX 2.1: KEY STATISTICS ON POPULATION AND HOUSING IN MONTRÉAL*

Population

- 1.74 million / 779,800 households

Economic and social profile

- Single-person households: 41%
- Households with children: 33% (with children under 18: 23%)
- 29.5% of households below the low-income cutoff

Urban profile

- One in five dwelling units built before 1945
- Medium- to high-density neighbourhoods
- 39% of dwelling units in “plexes”, prevalent in central neighbourhoods
- Mix of multi-unit rental buildings and single-family properties in peripheral sectors

Housing stock

- 63% occupied by tenants (493,400 households)
- Social housing (all types): 12% of the rental stock (7% of total stock).

Social housing stock**

Total: 61,100 units

- 21,600 HLM units (public, rent-geared-to-income)
- 6,900 below-market rent units owned by para-municipal corporations
- 32,600 units owned by non-profit organizations (NPOs) and cooperatives

*City of Montréal territory

**Montréal Agglomeration: includes Montréal (1.7 million population) and 15 other municipalities (0.3 million).

Source: Statistics Canada, 2016 Census; Direction de l’habitation, Ville de Montréal, 2017.

factor remains the 30–60% price gap between homes in Montréal and homes off the island. Moreover, new production of residential units on the City’s territory is largely geared towards small units, which do not meet all the needs and expectations of families.

A Significant Rental Stock

The second issue concerns the maintenance of the rental stock – a major factor in a city where two out of three households are tenants. Montréal’s diversified rental stock includes a vast offer of “plexes” – which are coveted in neighbourhoods undergoing gentrification – as well as a small but growing number of residential towers. There is also an important pool of multi-unit residential buildings constructed at the height of the demographic boom, from the 1950s to the 1970s, which today house a significant proportion of the new immigrant households. Even

though Montréal's rental stock, in general, is of good quality, there is cause for concern in some areas, faced with the combined challenges of growing poverty, deteriorating or even unsanitary buildings and underinvestment by property owners. In addition, observers note an erosion of the rental stock in central neighbourhoods, reflecting the trend towards conversion to co-ownership and the increasing presence of tourist rentals.

Social Needs

The third issue concerns clients for whom the market offers no adequate options. In spite of its reputation for affordability, Montréal has close to 100,000 tenant households that earmark 50% or more of their income to rent, most of them living on very low income. The waiting list for HLMs (public rent-geared-to-income housing) steadily remains around 23,000–25,000 households. Against this background, some populations encounter specific difficulties. Such is the case for large families confronted with a chronic shortage of suitable affordable rentals. Montréal also faces significant homelessness issues: in addition to the “visible” homelessness observed on the streets and in shelters, a growing number of neighbourhoods are home to a pool of vulnerable people having to cope with social isolation and persistent residential instability.²

Affordable Housing Development Strategies

The City has a number of housing tools at its disposal to respond to these demographic, economic and social challenges. Two in particular have had structuring impacts on affordable housing delivery. For one, the City has steadily invested in financial assistance programmes to stimulate and steer development, an approach that gives community partners clear and predictable signals. Second, the City has developed an incentive strategy – non-regulatory at the outset – to promote the introduction of affordable housing (both social and private) in real estate projects.

Financial Assistance Programmes

When the federal government stopped funding social housing development in the 1990s, the City joined forces with various civil society actors who were calling on the Québec government to take action. The City's proposal (“Résolution Montréal”, adopted by city council in 1994) paved the way for shared-cost programmes and served as a starting point for the Société d'habitation du Québec (SHQ – the provincial housing corporation) to develop a new generation of social housing. The current *AccèsLogis* programme was created in 1996.

AccèsLogis is open to both the non-profit sector (cooperatives and non-profit housing corporations) and municipal housing corporations. It incorporates a form of social mix by providing residential units with rents slightly below-market rates, with added rent supplements for low-income households. Projects for families or seniors may offer from 20% to 50% of their units with rent supplements. The programme also includes a component adapted to projects for vulnerable individuals, under which 100% of residential units can receive rent assistance. The programme's funding structure, as established by the SHQ, is based on contributions respecting the capacity and jurisdiction of funding sources. The SHQ, which is part of Québec's social and redistributive policies, therefore provides three-quarters of *AccèsLogis* programme subsidies, while the “community” (generally the municipalities) provides the rest.³

The creation of the *AccèsLogis* programme in 1996 coincided with a round of talks between Montréal and the Québec governments, focusing on neighbourhoods particularly hard hit by deindustrialization, where the built environment had deteriorated to alarming levels. Working

with community partners in the Hochelaga-Maisonneuve district and with City experts, the SHQ designed a new financing framework intended to revitalize neighbourhoods, which gave Montréal and other urban centres in Québec the ability to develop local housing programmes within broad provincial guidelines. Now known as the *Programme Rénovation Québec (PRQ)*, this framework has made it possible for Montréal to identify and target key areas in need of assistance, whether through renovation grants for private projects, subsidies for residential demolition or reconstruction work, homeowner assistance or other initiatives. Programme costs are split evenly between Montréal and the SHQ, in line with the programme's impacts on multiple municipal issues (sanitation, maintenance of property values, revitalization, etc.).

With the creation of those two major programmes – *AccèsLogis* for social and community housing and the *PRQ* for the private housing stock – the SHQ delegated powers to the City, which became responsible for managing the bulk of provincial housing programmes on the Montréal territory.

A Regional Cost-Sharing Mechanism for Social Housing

HLM units (public rent-gear-to-income housing), which stem from tripartite (Canada-Québec-cities) agreements, and *AccèsLogis* projects financed by the SHQ and cities, were, and to this day remain, unequally distributed across the metropolitan region. The financial impact exerted by social housing on municipal budgets thus varies considerably from one municipality to another.

In 2001, as part of wide-ranging municipal reforms, the Québec government sought to correct this situation, which was weighing on cities, particularly Montréal where the concentration of social and community housing was highest. As the Communauté métropolitaine de Montréal (CMM), a regional planning body, was created, it was mandated to manage a municipal cost-sharing mechanism for social housing.⁴ The 82 municipalities (Figure 2.1) that make up the CMM remit an annual contribution in proportion to their respective fiscal capacity, regardless of whether or not they have social housing within their municipal limits. In exchange, the funds collected are earmarked for the reimbursement of the share paid by the cities to social housing programmes set out under law (Communauté métropolitaine de Montréal, 2015). Thus, Montréal provides about half of the contributions made to the CMM,⁵ but receives, depending on the year, between 70% and 80% of the reimbursements meted out. In 2017, for example, the City contributed a share of about \$24 million to the CMM, but in exchange received reimbursements totalling \$39 million for expenses incurred under the *AccèsLogis* and rent supplement programmes, and for the HLM housing stock.

By creating this mechanism, the legislator sought to help Montréal as well as encourage suburban municipalities with little or no social housing to welcome projects and contribute to a greater geographical distribution thereof (Communauté métropolitaine de Montréal, 2015). This effect is currently observed for the most part in municipalities bordering Montréal, where social housing stock already exists, but other cities are showing growing interest as well.

Delivering Social and Community Housing

While it is up to the cities to determine land use development guidelines, municipal services, conversely, seldom have the agility required to operate effectively and in a timely fashion on the real estate market, notably because the announcement of a municipal intention can have a hardening effect on prices and sales conditions.

Montréal and Metropolitan area

FIGURE 2.1 Montréal and Metropolitan Area.

Source: City of Montréal.

In Montréal and elsewhere in Québec, the development of social and community housing projects is thus overseen by social economy organizations specializing in housing called *Groupes de ressources techniques* (GRT). Four such technical resource groups are accredited across Montréal. Their creation dates back to the 1970s, when the SHQ supported their development to ensure that federal funds then available could be used by cooperative projects and non-profit housing corporations in Québec.⁶ GRTs identify opportunities on the market, negotiate purchase offers and establish ties with organizations or citizen groups interested in developing housing projects. GRTs also coordinate the multiple inputs needed for projects (i.e. the work of architects, engineers, soil analysis, etc.) and can streamline projects to meet the requirements of financial assistance programmes. The increasing complexity of urban projects has brought the City to require that all projects submitted under social and community housing programmes involve a GRT. Figure 2.2 illustrates three examples: Coopérative Station 1 (74 family units in former electric station, Rosemont-Petite-Patrie borough), Centre Yee-Kang (84 units for seniors, Ville-Marie borough) and Coopérative Radar (47 units, Ville-Marie borough).

Upstream of GRTs, several networks of community organizations are also mobilized. These include some 30 neighbourhood roundtables and multiple other stakeholders that provide assistance to a wide gamut of clientele. These community partners help identify issues, work with boroughs to set out local development targets and priorities and play a role in consolidating a social consensus on the importance of affordable housing. Far from being peripheral actors, community organizations are an intrinsic part of the affordable housing ecosystem.

FIGURE 2.2 Social and Community Housing Projects in Central Neighbourhoods.

Note: Coopérative Station 1 (74 family units in former electric station, Rosemont-Petite-Patrie borough); Centre Yee-Kang (84 units for seniors, Ville-Marie borough); Coopérative Radar (47 units, Ville-Marie borough).

Source: Ville de Montréal.

Urban Planning and the Inclusionary Strategy

From 1990 to 1992, in the wake of a sweeping modernization process within the municipal administration, Montréal adopted major urban planning tools, including a public consultation policy, a housing policy and the first *Master Plan* (*plan d'urbanisme*) of the city and boroughs. Today, the City's objectives and targets pertaining to housing are enshrined in the agglomeration's *Schéma d'aménagement et de développement* and in the *Master Plan*. Two key ideas have been consistently put forth in the *Master Plan* from the outset: the notion of preserving or creating "complete" and lively neighbourhoods that ensure the presence of green spaces as well as public and commercial services integrated into residential areas, and the objective of ensuring a diversified residential offer that includes an affordable housing component.

In response to a serious shortage of rental housing and the unprecedented social crisis that ensued,⁷ the 2004 *Master Plan* set out an objective whereby affordable products would account for 30% of residential housing starts. The following year, to lend substance to this objective, the City launched its *Strategy for the inclusion of affordable housing in new residential projects*. The Strategy includes two elements. First, it establishes overall targets for housing starts to include 15% social housing and 15% private affordable units; these general guidelines are meant to inform the work of boroughs and developers. Second, it outlines a discussion mechanism for use with real estate developers, aimed at ensuring that their projects feature an affordable component (City of Montréal, 2005).

It is important to note that under Québec's pre-2017 legal framework, cities did not have the power to require that developers integrate specific types of housing or clients. From the outset, therefore, *Montréal's Inclusion Strategy* was incentive-based and geared specifically to private residential projects in the following situations:

- projects developed on municipal lots or surplus government lands ceded for development;
- projects calling for 200 units or more (this threshold was later reduced to 100 units), which require major exemptions to urban planning or zoning regulations.

In the case of large-scale urban projects, the *Strategy* is implemented by the central municipal administration, while boroughs are involved in other projects (urban planning powers are in large part devolved to the boroughs). In practice, the social or private affordable housing ratios

vary, depending on a project's characteristics, but the general trend, from the outset, has been to apply the 15/15 formula as proposed. While a few boroughs have not implemented the *Strategy*, others have put it in practice vigorously, with some demanding a ratio of 20% of social housing, together with an equal proportion of private affordable housing units (City of Montréal, 2020). Figure 2.3 illustrates projects on the site du Nouveau-Havre with private housing (left) and a social housing component (right). Coopérative des Bassins is a development with 182 units. The Les Tanneries project in Le Sud-Ouest, presented in Figure 2.4, was developed by two para-municipal corporations. Office municipal d'habitation de Montréal provided 67 social housing units and Société de développement et d'habitation de Montréal provided 143 affordable condominiums.

When it put forward its *Inclusion Strategy*, the municipal administration commissioned studies to identify the optimal conditions for the creation of mixed-income developments. Specifically, these studies concerned profitability thresholds for projects, as well as costs associated with the introduction of affordable components. Residential market studies made it possible to establish guidelines based on geographical sectors, defining what constitutes an affordable housing unit (co-ownership or rental). Focus groups were also held with developers.

At the City's request, researchers also studied issues of cohabitation in various mixed-income development projects. Their observations of projects, completed in Québec, North America and Europe, played a key part in guiding development choices.⁸ Without being introduced in

FIGURE 2.3 Inclusionary Agreement Projects with Social and Private Units.

Note: Site du Nouveau-Havre: private projects and a social component Coopérative des Bassins, 182 units.

Source: Ville de Montréal.

FIGURE 2.4 Mixed-Income Project with Two Para-municipal Corporations.

Note: Les Tanneries (Borough: Le Sud-Ouest) was developed by Office municipal d'habitation de Montréal (67 social housing units) and Société de développement et d'habitation de Montréal (143 affordable condominiums).
Source: Office municipal d'habitation de Montréal.

the form of regulations, three general principles were retained in the negotiation of inclusionary projects:

1. projects should create a social continuum; situations presenting extreme income disparities should be avoided;
2. the clear definition of public and private spaces should be encouraged as it fosters optimal and harmonious use of outdoor spaces;
3. forced sociability (i.e. the integration of social housing in a private building) does not guarantee community-building; it is preferable to allow side-by-side cohabitation, in separate buildings, which gives occupants control over their environment (i.e. social and community housing as empowerment tools) and minimizes conflicts stemming from different lifestyles.

In addition, economic modelling showed that integrating social housing into a co-ownership complex could entail the risk of major financial pressures on the social housing component, thereby compromising its affordability and long-term financial viability. Since co-ownership contracts do not truly protect the social housing component against these risks, efforts have been made to avoid or limit co-ownership situations.

BOX 2.2: INCLUSIONARY AGREEMENTS, 2006–2018

- More than 70 inclusionary agreements signed
- Development potential of 45,000 residential units, including more than 6,500 social and community housing units, and close to 6,000 affordable co-ownership units and private rental units
- More than \$22,000,000 has flowed through the inclusionary contribution fund.

Source: City of Montréal, 2020.

Concerning the creation of social housing within inclusionary agreements, three options are thus encouraged among developers: the on-site construction of a social housing building (which may take the form of a land sale with construction by a third party); the sale of off-site lands, with or without construction by the developer, in the same sector; and, in cases where inclusion is not possible or desirable, the payment of a financial contribution to the City.⁹ All sums collected are administered through an inclusionary contribution fund managed by the City; the amounts are earmarked to complete the financing of new projects in the borough where they were collected. The management of the contribution fund is subject to a detailed annual report tabled before City council (City of Montréal, 2018).

Drawing parallels with some European countries, some researchers have viewed this strategy as a “population redistribution policy” intended to channel and control the presence of low-income populations. In fact, the Montréal initiative was designed exactly for opposite reasons. *The Inclusion Strategy* aims to open up new possibilities for the development of social and community housing across its territory, including central areas, in the context of a highly active real estate market where few land opportunities are available to non-profit developers. For the City of Montréal, the *Strategy* is part of an overall approach that recognizes the importance of city-wide affordable housing and guarantees a true social mix and an inclusive social climate.

Home Ownership Programmes

Montréal also introduced measures to assist households looking to buy property. In 2003, an initial home ownership financial assistance programme was developed as part of efforts to revitalize older industrial neighbourhoods. Historically, owners would occupy the ground floor of “plexes” in central areas, but as some sectors’ economy waned, absentee landlords became commonplace. The City therefore began offering financial assistance to homeowners seeking to move into targeted areas, as part of a global strategy intended to instil a sense of belonging and repair a fraying social fabric.

This temporary programme has since been replaced by successive home ownership programmes, now expanded to include both first-time buyers and households that already own property. A perennial feature of the financial assistance programmes is that families with children benefit from increased financial aid. Surveys and studies show that the programmes frequently influence and accelerate the decision to purchase property in Montréal. More than 20,000 households have taken advantage of the home ownership programmes since they were first created.

Montréal has also taken steps to directly support the construction of affordable co-ownerships in response to market conditions. During the housing shortage of the 2000s, assistance was

provided in the form of direct subsidies. Over a ten-year period, developers of more than 7,500 affordable co-ownership units received funding from the *PRQ* shared-cost programme. As market conditions evolved, this assistance was stopped, but new measures are presently under study in relation with the new inclusionary by-law set to take effect in 2021.

Furthermore, the Société d'habitation et de développement de Montréal (SHDM), a para-municipal corporation, has developed its own co-ownership construction programme in conjunction with City initiatives. Based on Toronto's *Access to Homes* model, the *Accès Condos* programme oversees the development of private projects and offers purchase credits, making units accessible for a modest down payment. More than 4,000 units have been built as a result of this initiative since 2005. This programme does not benefit from direct municipal funding, but buyers of *Accès Condos* units are by and large eligible to receive municipal home ownership subsidies.

Existing Housing Stock

Finally, the municipality also leads interventions on the existing housing stock. As this text is primarily focused on development issues, this role will be discussed only briefly:

- residential adaptation assistance programmes for individuals with physical limitations have made it possible to adapt nearly 5,000 residential units since 2002; these are provincial programmes managed by a specialized team from the City's housing department;
- over time, the City has developed a wide range of tools to enforce by-laws concerning sanitation and safety in residential building. In addition to conducting building inspections, the City has the power to carry out work on unsanitary buildings on behalf of neglectful landlords and to include a notice on land titles as a warning to prospective buyers.

New Powers, New Issues and New Solutions

Power Gains and Transfers

In 2016, Montréal and the Québec governments signed the "*Réflexe Montréal*" agreement, which recognizes the City's special status of metropolis. This resulted in the transfer of housing responsibilities and budgets from the SHQ to the City in March 2018. The renewable five-year agreement provides for the annual transfer of an overall budget allowance from three programmes: *AccèsLogis* (social and community housing), *Rénovation Québec* (housing improvement programme) and the residential adaptation assistance programme for individuals living with functional limitations. Montréal initially received 36% of the total Québec budget allotted to these programmes; the agreement calls for this share to increase each year until it reaches 40%. In 2018 and 2019, Montréal received \$94 million and \$103 million, respectively. The housing agreement also enables Montréal to restructure and develop programmes to better reflect the local priorities and specific conditions in the Montréal area.

Recent years had been marked by a widening gap between Québec programme standards and Montréal's actual project costs. As a result, social and community housing development had slowed considerably in Montréal and even threatened to come to a complete halt. After the agreement was signed, the City implemented the "*AccèsLogis Montréal*" programme, an improved version of the *AccèsLogis* Québec funding model. Work has started on a second version to meet several challenges, including faster project delivery and improved follow-up of completed

projects. Similarly, the City has overhauled renovation assistance programmes and the residential adaptation assistance programme for individuals with functional limitations, to better adapt them to the unique situation of Montréal's rental stock.

In addition to the transfer agreement, Montréal was also granted new urban planning and housing powers. For example, the City now has the right of pre-emption, making it possible to designate, through by-laws, territories where any building or site being sold must be offered to the City first. Widely used in some European countries, this mechanism gives the City greater control over land development in sectors experiencing development or redevelopment challenges, while avoiding the complications and costs of expropriation.

A major gain was made when Montréal – along with other cities in Québec – also obtained the power to adopt legislation mandating the inclusion of social, affordable or family housing. To make this effective, the City submitted a by-law project for public consultation in 2019, after economic impact studies were conducted to assess the effects of various scenarios. *The Diverse Metropolis By-law*, which introduces territorial modulations and new rules for contributions, came into effect on April 1, 2021 (City of Montréal, 2021).

Challenges

Elected in November 2017, the Montréal administration has committed to develop 12,000 social, affordable and family housing units in the 2018–2021 period.¹⁰ The plan is intended to meet a wide array of needs, including those from families, seniors, students, individuals experiencing homelessness or at risk of homelessness, indigenous and Inuit communities and many others. This ambitious initiative calls upon the entire range of the City's housing programmes and tools, including social and community housing development programmes, the purchase and transfer of municipal land, funding for infrastructure costs, renovation assistance programmes (to preserve older social housing stock and affordable segments of private rental stock), home ownership programmes, as well as the contributions of para-municipal housing corporations to strategic projects (City of Montréal, 2021).

One challenging aspect of the plan involves seeking new funding models for affordable housing. Work is needed to design a framework for affordable projects in a context where the future of the *Québec AccésLogis* social housing programme appears uncertain. As a first step, the City has set up a fund, with flexible guidelines designed to host and monitor pilot projects, an approach that allows to gather highly useful first-hand information. Pursuing the work will eventually require a stable financial framework as well as fixed guidelines to ensure that objectives are being met. As initial projects have already shown, one obvious challenge will be to ensure long-term affordability.

The City of Montréal can rightly be seen as a municipality that is actively engaged in improving the quality of life and housing conditions of its residents. Nevertheless, the substantial investments required to do so and the urgency of housing needs demand concerted action by the federal, provincial and municipal levels. Montréal thus continues to engage in active dialogue with Canada and Québec, making its voice heard as federal-provincial negotiations shape the funding background for the next decade.

Notes

- 1 The year 2002 is used to define the onset of two municipal reforms (2002–2006) that led to the current division of territory on the island. Important housing programmes and mechanisms were put in place during this period.

- 2 The last city-wide Homelessness Census in 2018 accounted for 3,150 homeless persons. Close to 22% of them were sleeping rough. This figure is for visible homelessness only and does not include “invisible” homelessness situations (couch surfing or other forms of residential precariousness).
- 3 The total subsidies (from the SHQ and the City) account for 60% of eligible project costs. The City contributes 15% of eligible costs (or one quarter of the subsidies). The developer must take out a mortgage guaranteed by the SHQ to cover residual costs.
- 4 The CMM (Montréal Metropolitan Community) also has specific coordination mandates in the field of public transportation, waste management and for the production of a regional planning scheme.
- 5 The other cities within the agglomeration (island) of Montréal provide 12% of regional contributions.
- 6 GRTs are currently financed through fees billed to projects, according to standards set out in programmes.
- 7 From 2001, Montréal experienced a series of what came to be called “July 1 crises”. Due to an acute rental shortage, hundreds of low-income households were unable to find housing at the end of their leases (generally June 30), and literally found themselves out on the street. In addition to emergency measures used to put up these households, the City established permanent support services for vulnerable households. At the same time, the City and the Government of Québec made massive investments to accelerate the production of social and community housing. Along with a small private rental production, these efforts helped restore a more balanced rental market starting around 2010. The issue surfaced again in 2019 and, more severely, in 2020, in a context of rising rental prices and rental shortage.
- 8 Dansereau, F., et al. (2002) *La mixité sociale en habitation – Rapport de recherche réalisé pour le Service de l’habitation de la Ville de Montréal*. The City also drew from the works of Annick Germain et al., 2017 (INRS-Culture et société), and Hélène Bélanger and Richard Morin (Université du Québec à Montréal).
- 9 Concerning affordable private residential units, the developer is asked to provide a letter of guarantee from the bank when signing the inclusionary agreement. In the event that the project does not deliver the units to which the developer has committed, the sum is paid to the City.
- 10 As of November 2020, over 80% of the target had been reached.

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