

WHEREAS the Planning program (PC-2768), including Special Planning Programs to support its implementation, contains orientations that focus on a housing supply and mix to meet community needs;

WHEREAS according to the property assessment roll (2021), if condominium-type units are excluded, the average value of a dwelling defined as follows is approximately \$497,000;

Average land value	\$229,000
Average building value	\$268,000
<b>Average property value</b>	<b>\$497,000</b>

WHEREAS the overall value of the property assessment roll is dynamic and fluctuates according to shifts in the real estate market, and whereas these fluctuations affect the average value of a dwelling;

WHEREAS more than 60% of dwellings in Pointe-Claire fall into the category of single-family units;

WHEREAS 45% of dwellings in Pointe-Claire were built before 1970;

WHEREAS the Canada Mortgage and Housing Corporation (CMHC) defines a dwelling as affordable if it costs less than 30% of a household's pre-tax income;

WHEREAS according to Statistics Canada data (2016), 22% of households in Pointe-Claire spend more than 30% of their household income on housing;

WHEREAS according to Statistics Canada data (2016), nearly 900 dwellings in Pointe-Claire require major repairs, amounting to 7% of the housing stock, with all housing types included;

WHEREAS the current boom in the housing market is driving real estate speculation and increasing, in some cases, the pressure to demolish aging residential buildings and replace them with often less affordable buildings that are generally characterized by an increased environmental footprint;

WHEREAS current real estate market conditions are affecting the ability of households to find suitable housing at an affordable cost;

WHEREAS the inability of households to find decent housing (of acceptable size and quality at an affordable price) is likely to have significant impacts on the physical, mental and financial health of these households;

WHEREAS from the standpoint of sustainable development, the renovation of existing dwellings is generally preferable to their replacement by often less affordable dwellings;

WHEREAS during the period from 2015 to 2020, the number of housing starts averaged 249 units per year, broken down as follows:

- Rental units: 44%
- Condominium units: 44%
- Freehold units: 12%

WHEREAS certain areas of Pointe-Claire are characterized by the presence of multi-family residential rental complexes that help maintain a supply of affordable housing;

WHEREAS By-law PC-2792 devoted to this matter prohibits the conversion of a residential rental building into divided co-ownership unless an exemption is granted by resolution of City Council;

WHEREAS it is in the interest of the City to have various tools for intervention in order to ensure:

- The overall sound condition of housing units and their immediate surroundings;
- Access to housing for a diverse range of households in a social-mix context;
- Harmonious and balanced cohabitation between the various types of housing and all other economic activities;

WHEREAS certain low-density residential areas, generally located in older or village sectors, contain residential buildings that are aging or that require essential repairs to ensure their viability and quality;

WHEREAS this mix of rental and private housing is essential and is part of the solution for meeting the needs of a plurality of households;

It is moved by Councillor Homan,  
Seconded by Councillor Bissonnette, and unanimously  
THAT Council announce its intention:

RESOLVED:

TO establish an inclusive housing fund and to endow this fund with sums collected from various developers of residential development or redevelopment projects on the territory of Pointe-Claire;

TO undertake, in accordance with Section IX.1 of the Act Respecting Land-Use Planning and Development, the process of adopting the “By-law on Affordable, Family and Social Housing,” which by-law subjects the issuance of a residential construction permit to the conclusion of an agreement with the applicant prescribing the use of one or other of the following mechanisms:

- The inclusion of affordable, family or social housing within the development or redevelopment project meeting the established criteria in the said by-law;
- Provision for the terms and conditions preventing the diversion of affordable housing to other purposes incompatible with the aims of this program;
- Payment of a compensatory sum of money;
- Transfer of a building to the municipality;

TO amend the by-law decreeing the rates payable for the financing of goods, services and activities provided by the City of Pointe-Claire for the 2022 fiscal year in order to introduce the following:

- The amount of the financial compensation that may be required from any applicant submitting an urban development or development project involving the development of housing units. This financial compensation, set in the agreement to be signed with the applicant prior to issuance of the construction permit in accordance with the “By-law on Affordable, Family and Social Housing,” will help make up for the shortage of affordable housing and provide resources to maintain the functionality, safety and sanitary state of existing affordable housing unit. This compensation may be in the amount of \$7,500 per affordable housing unit that is not delivered by the applicant as part of a mixed-use or residential development or redevelopment project.
- In the absence of an agreement, and until final adoption of the “By-law on Affordable, Family and Social Housing,” the above-mentioned financial compensation may also be required, as the case may be, from all applicants submitting a project for:
  - Residential or mixed-use development or redevelopment in accordance with the By-law on Conditional Uses (PC-2791);
  - Residential or mixed-use development or redevelopment in accordance with the Site Planning and Architectural Integration Program By-law (PC-2787);
  - Demolition of a residential building and its replacement by a residential use with a residential density equal to or lower than the replaced use;

TO specify that the above-mentioned financial compensation does not apply to a project submitted by a government department or agent, a non-profit organization or a housing co-operative when, in this latter instance, the proposed residential project consists mainly of affordable housing units;

TO establish that the affordable housing fund is devoted specifically to the following purposes:

- To contribute to the completion of residential renovation projects playing a role in maintaining or developing private or rental affordable housing in Pointe-Claire;
- To be a financial lever adding to or supplementing other financing tools available from government, municipal, private or community bodies to round out a financial package for land acquisition or for the renovation or transformation of buildings to provide for the creation or long-term maintenance of dwellings meeting the criteria of affordable, family or social housing;

- To support non-profit developers or housing co-operatives in the completion of new affordable family housing projects meeting the needs of low- or moderate-income households;

TO set up, within the framework of revising the land-use plan and by-laws, workshops intended to:

- Include in the land-use plan and by-laws various tools or incentives that can contribute to the effort of maintaining or developing affordable, family and social housing;
- Assess the impact of these measures on development of the housing supply across Pointe-Claire;

TO develop eligibility criteria, a grid for analyzing the projects submitted, the conditions attached to issuance of financial assistance, by project category, as well as the obligations imposed on the beneficiaries of the financial assistance provided in order to guarantee a sustainable supply of affordable, family or social housing;

TO maintain a comprehensive and up-to-date list of available land, whether publicly or privately owned, as well as of funds allocated to housing, sources of financing and organizations that can provide support to affordable, family and social housing;

Implement an assistance program for the maintenance of affordable housing in Pointe-Claire, which could be based on the following broad guidelines:

### 1. Purpose of the program:

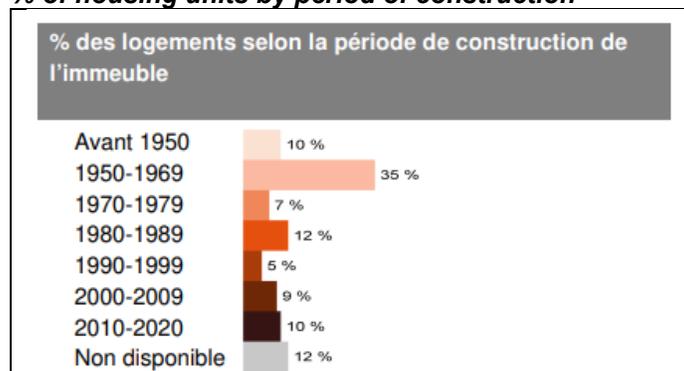
The purpose of the residential renovation support program would be to provide subsidies to the owners of residential buildings in order to encourage them to conduct renovation work that would extend a building's lifespan, enhance occupants' housing conditions, promote an environmental transition and abide by the general principles associated with sustainable development.

### 2. Who is eligible:

The program could be aimed at the owners of buildings erected before 1970 with a value set on the current assessment roll below the average value for similar buildings in the same category of use.

All residential condominium buildings could be excluded from the application of this assistance program.

### **% of housing units by period of construction**



Source: 2021 territorial portraits: City of Pointe-Claire, Observatoire Grand Montréal, CMM.

### 3. Eligible work:

**Eligible work** may involve the following main components of a building:

- Foundations and crawlspace
- Structure
- Envelope including exterior cladding
- Roofing
- Openings (doors and windows)
- Projections (balconies, outdoor stairways, porches, verandas, etc.)
- Mechanical equipment (heating, ventilation, air conditioning, etc.)
- Electricity
- Plumbing

- Interior renovation of habitable rooms, including the reorganization of interior subdivisions in a dwelling, interior finishing, integrated or accessory furniture

In all cases, the work that is done should enhance the occupants' general living conditions. It should contribute in particular to improving the building's **functionality, safety or sanitary state**.

The following outdoor work **would be excluded from eligible work**:

- The development or redevelopment of a vehicular traffic lane, unless the work involves replacing mineralized surfaces with planted surfaces, including permeable or honeycombed paving stones;
- The replacement, enlargement or development of a recreational structure detached from the main building such as a patio, gazebo, etc.;
- The replacement or installation of a swimming pool;
- The replacement or addition of an ancillary building;
- The transformation or addition of a detached garage;
- Landscaping work.

Also excluded would be interior renovation work that is not associated with improvements to a building's functionality, safety or sanitary state.

#### **4. Determining the work to be done**

Determination of the work eligible for financial assistance would be subject to a building inspection conducted by a building inspector duly mandated by the City. The inspection should be able to determine to the City's satisfaction:

- The building's general condition;
- A classification of the priority work required to prolong the building's life sustainably and to enhance the occupants' housing conditions;
- Suggestions regarding work to be done to maintain or improve as a priority the building's overall quality in terms of functionality, safety and sanitary state.

Planning of the work to be performed should be done by an architect. When the work is completed, the architect should attest that it has been conducted in accordance with the plans and specifications.

The work must be conducted by a contractor holding an appropriate licence for the work to be performed issued by the Régie du bâtiment du Québec (RBQ).

#### **5. Conditions to be met for receiving financial assistance**

The financial assistance that is granted should be used on a priority basis for the completion of work identified as a priority in the inspection report. A non-comprehensive list of additional conditions to be met may be imposed on beneficiaries of financial assistance:

- Not convert the building into divided or undivided co-ownership;
- Not convert housing units or portions of housing units into non-residential space;
- Comply with the urban planning by-laws in force;
- Not begin renovation work before obtaining all required construction permits and certificates of authorization;
- Not illegally evict occupants from a dwelling. The owner of a building to be renovated must guarantee the following:
  - Should work to be conducted on the building require the temporary displacement of occupants for health or safety reasons, these occupants must be assured that they can return to their dwelling at the end of the work requiring a mandatory relocation;
  - In no way may the subsidized work that is conducted count toward a future rent increase;
- Provide, upon request, a copy of all bids and invoices regarding authorized work conducted in accordance with the applicable regulations;
- When subsidized work involves multi-residential rental building, provide, for a period of at least five years, a copy of all leases signed by the tenants of renovated affordable housing units.

#### **6. Typical terms and conditions for financial assistance to be provided according to the different stages of a renovation project**

**a) Work planning phase**

Up to 100% of the costs related to the following activities may be reimbursed, depending on the endowment of the inclusive housing fund:

- Planning of the work to be conducted and drafting of the plans and specifications;
- Engineering and building health expertise (asbestos, fungal contamination, pest management and extermination, odour control, etc.);
- Cost of permits and certificates related to subsidized work;
- Safe management of asbestos;
- Fees for occupying the public domain necessary for execution of subsidized work.

**b) Work execution phase**

The subsidy provided may amount to up to 40% of the contractor's invoice for eligible work performed in accordance with the plans and specifications produced.

The contractor must handle construction and demolition waste in an efficient and sustainable manner and ensure that it is processed at the appropriate sites.

**2021-425**

**IMPLEMENTATION OF MEASURES TO PROTECT AND CONSERVE AFFORDABLE HOUSING IN POINTE-CLAIRE – STATEMENT OF PRINCIPLE**

---

WHEREAS the Planning program (PC-2768), including Special Planning Programs to support its implementation, contains orientations that focus on a housing supply and mix to meet community needs;

WHEREAS By-law PC-2792 devoted to this matter prohibits the conversion of a residential rental building into divided co-ownership unless an exemption is granted by resolution of Council;

WHEREAS in general, the rental housing market has undergone significant increases in recent years and this phenomenon is accentuating the housing crisis;

WHEREAS the cost of housing has risen by more than 70% in Pointe-Claire since 2010;

WHEREAS Pointe-Claire is part of one of the sectors of Montréal Island where rental housing is most expensive, at \$1,936 a month (\$2.42 per square foot) for a two-bedroom unit;

WHEREAS current real estate market conditions are affecting the ability of households to find suitable housing at an affordable cost;

WHEREAS the Canada Mortgage and Housing Corporation (CMHC) defines a dwelling as affordable if it costs less than 30% of a household's pre-tax income;

Whereas according to Statistics Canada data (2016), 22% of households in Pointe-Claire spend more than 30% of their household income on housing;

WHEREAS certain areas of Pointe-Claire are characterized by the presence of multi-family residential rental complexes that help maintain a supply of affordable housing;

WHEREAS this mix of rental and private housing is essential and is part of the solution for meeting the needs of a plurality of households;

WHEREAS certain low-density residential areas, generally located in older or village sectors, contain residential buildings that are aging or that require essential repairs to ensure their viability and quality;

WHEREAS the boom in the real estate market is contributing to an increase in the vulnerability of the so-called affordable sector and in pressure for their redevelopment by integrating less affordable housing or offering a housing configuration and/or living environment that is inadequate for the needs of families;

WHEREAS current housing conditions are increasing the burden on owner-occupants and are likely to affect their financial ability to take appropriate and necessary measures for maintaining a good health record for their building;

WHEREAS the current boom in the housing market is driving real estate speculation and increasing, in some cases, the pressure to demolish aging residential buildings and replace them with often less affordable buildings that are generally characterized by an increased environmental footprint

Whereas the inability of households to find decent housing (of acceptable size and quality at an affordable price) is likely to have significant effects on the physical, mental and financial health of these households;

It is moved by Councillor Homan,  
Seconded by Councillor Bissonnette, and unanimously

RESOLVED:

THAT Council confirms its intention to implement various measures to protect and maintain the quality of the existing affordable housing stock, both rental and private, on the territory of Pointe-Claire;

THAT Council will not permit the transformation of multi-family rental complexes into condominiums prior to completion of the process for implementing the “By-law on Affordable, Family and Social Housing” in accordance with Section IX.1 of the *Act Respecting Land-Use Planning and Development*.

THAT the buildings targeted for application of such a system for protecting so-called affordable housing, including certain residential complexes or sectors, be specified and reviewed by Council once a year. Here is an indicative list of sectors that could be subject to protective measures:

- Southwest One complex
- Somervale Gardens complex
- Delmar Gardens
- Tudor Court
- Ashgrove
- Pardo
- Fairwood
- L’Estérel

THAT the studies and findings that may result from this process may justify altering the above-mentioned preliminary list.

THAT Council authorizes a review of land-use planning and control tools so that these tools may contribute to offering a full range of housing that meets diverse needs in a social mix context.