

# Young Montrealers and Rental Housing

## A Precarious Situation

Summary

## Conception

### Conseil jeunesse de Montréal

The Conseil jeunesse de Montréal (CjM) is an advisory committee created in February 2003 by the Montréal municipal administration. Through its creation, the city sought to involve Montrealers between the ages of 12 and 30 in municipal decision-making and better take into account their concerns.

Comprised of 15 members representative of the geographic, linguistic, cultural and social diversity of Montréal's young people, the CjM's mandate is to regularly advise the mayor and the Executive Committee on all matters affecting the city's youth and to ensure that young people's concerns are considered as city policies are developed.

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# Introduction

Recognized as a universal right by the United Nations since 1948, housing plays a key role in individuals' social integration.

It can also be a precondition for the enjoyment of other social rights, such as the rights to education, work, health and social security, which are often dependent on an individual having an affordable, safe and adequate place to live.<sup>1</sup> This issue is all the more important at a time when real estate markets in many major North American cities are in an overheated state marked by high acquisition costs, record low vacancy rates and strong pressure on the existing supply of social housing.

In Montréal, like elsewhere, the indicators speak for themselves. The metropolitan region reached its lowest vacancy rate in 15 years, namely 1.5%,<sup>2</sup> while sale prices for all properties in the city of Montréal increased by 7.2% in barely one year, between the first quarter of 2019 and the first quarter of 2020.<sup>3</sup> This tightening of Montréal's housing markets, and in particular the rental market, is having a profound effect on the residential trajectories of young households. While they constitute the age group with the lowest median income, they are also the most numerous to devote a disproportionate part of their wages to paying rent. Behind this paradox looms the threat of residential precarity for younger generations.

The Conseil jeunesse de Montréal (CjM), in keeping with its mission to represent Montréal's youth, produced this report to shed light on this phenomenon, which has gone largely unacknowledged. Intervention is urgently needed to assist young people in precarious housing situations today, as well as those who will face such challenges in the future.

## Residential precarity: defining the issue

Housing precarity stems from a series of economic and social realities, making the concept difficult to define. Nevertheless, the literature on the matter agrees on one point: Precarity is a *process* characterized by high uncertainty regarding the prospects of finding or continuing to access a situation considered stable, acceptable and secure.<sup>4</sup> Although precarity has a certain subjectiveness to it, in practice, it materializes as a worsening of living conditions in the face of changes in the labour market and/or the housing market. **In a context where pressures on the Montréal housing market are growing, housing precarity becomes a matter urgently requiring government action.** Location constraints, material conditions (size, number of rooms, comfort) and the fragility of occupancy status (tenant,

1 UN-Habitat, 2016.

2 CMHC, 2020.

3 Royal LePage, 2020.

4 Zaouche Gaudron and Sanchou, 2005; ADEUS, 2013.

homeless) are all elements that speak to the fact that households are increasingly vulnerable.<sup>5</sup> The term “residential precarity” covers multiple difficulties, ranging from trouble finding housing to the difficulty of retaining a dwelling. It can also concern the more general possibility of being unable to move through a continuum of housing during the different steps of life.

## Young Montrealers

The issues of residential precarity and housing affordability discussed in this policy paper particularly affect young people aged 17–30. During this period of life, young adults begin to leave their family home, enter college and university; they also make a more general transition to self-reliance and independent housing. **Young Montrealers are therefore the first age group to confront any challenges stemming from a tightening of the rental market. There are three main reasons for this:**

- Because they are most often forced into moving to urban centres to access educational institutions as well as employment and service areas. Faced with the beginning of a semester or a job, young people establishing themselves in Montréal cannot delay their moves, even if their only housing options are in poor condition.
- Because members of this age group are highly dependent on the rental market due to their transitional situations, residential hypermobility and their need for greater flexibility, a result of their evolving academic and employment statuses. Young people only have access to rental housing available at a specific moment, which greatly affects them during a housing crisis and period of low vacancy rates.
- Because the situation for youth differs because of their tendency to hold certain atypical kinds of jobs (part-time, temporary work, freelancing). As a result, they are squeezed between increasing expenses imposed by the market and the reality of having limited resources. With a median revenue of \$29,080 for the 15–24 age range in Québec,<sup>6</sup> the youngest renter households are particularly vulnerable to the uncertainties that may affect their day-to-day expenditures.

5 Dietrich-Ragon, 2015.

6 Statistics Canada, 2017.

## Montréal

Young households—particularly students and youth migrating to the region—consider Montréal a desirable place to live. However, the erosion of housing affordability reduces the city’s attractiveness, increasingly leading to the outmigration of certain categories of the population. To respond to this situation, the municipal administration committed to developing 12,000 social and affordable dwelling units as part of its 2018–2021 housing strategy. Of these, 6,000 units are to be social and community housing units, and the other 6,000 are to be units considered “affordable” according to the city’s definition of the term. Montréal has a set of management, intervention and governance tools that allow it to fully play its role as guarantor of the rental supply balance. It also saw its powers extended by recent legislative changes and by the Québec government’s decision in 2017 to grant it metropolitan status. Despite active involvement of the current administration in housing matters over the last few years, the situation for young people continues to worsen, and is accentuated by the fact that the current housing crisis is occurring at the same time as a public health crisis, the COVID-19 pandemic. The issue of residential precarity among young Montrealers cannot be dealt with as an afterthought. Young people are too often ignored in housing policies because youth is transitory. However, since their realities and challenges recur with each passing generation of youth, government needs to take action to assist them specifically as a demographic group.

With this in mind, the purpose of this policy paper is to present the specific nature of the realities and challenges that arise as young Montrealers try to obtain affordable, safe, quality housing. Its principal objective is to pave the way to both tangible and inspiring solutions to structural problems. It also seeks to formulate recommendations for the mayor and other Montréal elected officials.

# 1. Young Montrealers and housing: current situation

## Major trends, in brief

Montréal is an **attractive place for young people**. Its population includes 348,115 youth (aged 15 to 29), which is more than 20% of the total population.<sup>7</sup> According to the same source, **of all Québec residents aged 15–29, almost one in four** currently lives in Montréal. They are attracted by the presence of post-secondary educational institutions and career advancement opportunities available in the city.

This attraction is particularly strong for **students and young people from other places**.

- With its seven internationally renowned university institutions and its 26 colleges, the Montréal metropolitan region welcomes more than **200,000 students** at the university level alone, of whom 35,000 are from abroad.<sup>8</sup>
- Montréal also acts as a gateway for young **immigrants and temporary residents** coming to Québec. The 15–29 age range represents almost 20% of recent immigrants to the agglomeration between the 2011 and 2016 Censuses.<sup>9</sup> That age group also makes up 82% of international students, 53.2% of the recipients of work visas under the International Mobility Program (IMP), and 34% of permit holders under the Temporary Foreign Workers Program (TFWP).<sup>10</sup>

However, **the inter-regional impact of Montréal declines with age**. In 2018–2019, 15–24 age group was the only one for which net migration was still positive for the city (totalling +0.63%), while overall there was a net outmigration of almost 28,000 for the same time period.<sup>11</sup> Once their studies are finished, young people's search for a better quality of life, the availability of jobs in other regions and the desire for home ownership pushes many young people to leave Montréal. The net migration rate is negative for those aged 25 to 29 (–1.14%); this is accentuated for the 30–34 age group (–2.91%).<sup>12</sup>

No matter their status or age group, **young people are characterized by their very high dependence on the rental market**. In Québec, in 2016, 70% of households whose primary earner was between 15 and 29 rented their dwellings.<sup>13</sup> At the same time, fewer than 30% of households in this age group become homeowners, with significant variations as they progress through adulthood. Homeownership now comes at the price of greater indebtedness among young households, prolonged cohabitation with parents, as well as migration to areas where real estate costs are less prohibitive.<sup>14</sup>

7 Statistics Canada, 2017.

8 Bureau de coopération interuniversitaire, 2018.

9 Statistics Canada, 2016.

10 MIFI, 2018.

11 ISQ, 2019b.

12 ISQ, 2019a.

13 ISQ, 2019a.

14 Fleury *et al.*, 2016.



### Finding housing in an uncertain rental market

In Québec, **residential affordability is defined in several ways**, which makes the concept somewhat vague. A dwelling is considered affordable if it costs “less than 30% of a household’s before-tax income,”<sup>15</sup> if its rent is “below the median rent of the Montreal market,”<sup>16</sup> or if its price is “slightly below market or equal to that of a modestly designed unit.”<sup>17</sup> In the end, the concept of residential affordability refers, above all, to the **ability of a household to have suitable housing, as a function of its needs and aspirations, no matter the economic context.**

Since the start of this century, Canada and Montréal have seen a **growing erosion** of housing affordability. This erosion occurs when homes’ average sale price increases faster than median household income, a trend that ends up ultimately affecting the local rental market. Between 2001 and 2019, Montréal real estate prices grew by almost 190%, lower than in Vancouver (315%) and Toronto (240%), but more than in Los Angeles (180%), San Francisco (165%) and New York (102%).<sup>18</sup> With little affordable housing available for purchase, many segments of the population are forced to rent. This further stimulates the demand for rental housing, and over the long term leads to increasing rents in a context of housing scarcity.

The consequences of the erosion of affordability in Montréal are accentuated by the **current housing crisis**, which saw the vacancy rate for private rental housing decline to 1.5% in 2019.<sup>19</sup> Since the first months of 2020, **the public health crisis** related to the COVID-19 pandemic has, moreover, generated contradictory trends in the rental housing market. While stay-at-home orders have made households’ search for housing more difficult, the public health crisis may also relieve some of the pressures on the rental market, given the limited number of temporary residents currently moving to Montréal and the substantial decrease in demand for Airbnb-type services. Fundamentally, the health crisis has underlined the vulnerability of modest-income households, in particular that of young renters in precarious situations.

15 CMHC, 2018.

16 OMHM, 2018.

17 Ville de Montréal, 2019.

18 Teranet-National Bank of Canada, 2019.

19 SCHL, 2020.

## 2. The issue of residential precarity among young people

Young people's experiences in the Montréal rental market hint at a sad paradox. While this age group is characterized by limited financial resources, it is also the group that devotes a disproportionate share of its budget to rent. Young people are directly exposed to the effects of rent increases and housing precarity.<sup>20</sup>

### The different faces of residential precarity

#### The student population

In Montréal, the student population pays higher rents than the rest of the population. To live in a studio apartment, students spend **46% more than the median rent of the Montréal rental market**, even though their median annual income, including parental financial assistance, loans and bursaries, **is between \$10,000 and \$15,000**.<sup>21</sup> Moreover, housing constitutes students' single largest expense and source of indebtedness, ahead of tuition and other day-to-day expenses.<sup>22</sup>

#### Young families

Confronted with the increasing scarcity of rental housing and rising rents, **some young urban families prefer to leave the city** in order to become homeowners and/or find a dwelling with more living space. An analysis of Montréal's demographics in 2019 shows two connected trends: the departure of households over 25 years of age (-1.14% for 25- to 29-year-olds), and a parallel decline in the number of children aged 0-4 (-3.21%).<sup>23</sup> For others, it is more a question of making compromises to obtain or hold onto a dwelling. These housing compromises are even greater (limited size, absence of exterior space, rent increases) when household incomes are modest, or when the family structure evolves.<sup>24</sup>

#### Newly arrived young people, immigrants and Indigenous people

The housing situation of young newcomers is most often affected by their **low economic capital and the limited resources they have at their disposal**. More often than not, newly arrived young people are members of an ethnocultural or racial minority group. Households immigrating to Montréal appear to be at a greater disadvantage in terms of the number of rooms per dwelling they can obtain,<sup>25</sup> while almost twice as many Indigenous households live in dwellings requiring major renovations than the non-Indigenous (14% in 2016).

20 Richez, 2015.

21 UTILE, 2017.

22 UTILE, 2019.

23 ISQ, 2019b.

24 Germain and Jean, 2014.

25 Leloup and Zhu, 2006.

### Homeless and at-risk young people

The 2018 homeless count conducted in Montréal found that 18- to 24-year-olds constituted **roughly 20% of the total number of homeless survey respondents**. This confirms other studies done in Canada in the last few years.<sup>26</sup> However, these figures should be interpreted with caution, given the inherently invisible nature of a large proportion of homeless youth (those who get by through couchsurfing, for instance). Homeless and at-risk youths' reality remains closely linked to the affordability of the rental market. The homeless often reintegrate housing through rental units, and they typically become homeless in the first place when they lose their rental housing. During a period of scarcity and tension in the rental market, people's access to independent housing is threatened.

### Shared difficulties in accessing affordable, suitable housing

Montréal youth are often perceived merely as an erratic and fragmented age group. In reality, the group presents its own specificities, which constrain their access to suitable, affordable dwellings. Four major common denominators among youth can be identified to understand their housing difficulties.

#### 1 Residential hypermobility

Residential mobility depends strongly on age, education level and the employment status of individuals. Unsurprisingly, young people are the age group that is most likely to move between homes and even cities, a result of them entering adulthood and the workforce, and beginning a process of social and professional integration. This hypermobility may be by choice (personal, conjugal and family aspirations). But it may also be involuntary (departure from a dwelling due to expensive rent or because it is unsuitable, problems with roommates, separation, end of lease in a student residence, etc.).

26 Gaetz, 2014.

## 2 Constrained and variable resources

For many young people with low incomes, finding a flatmate is a necessity in order to live in the city. This is especially true for students, three-quarters of whom live with one or more roommates.<sup>27</sup> They face specific challenges, such as uncertainty regarding how long they will stay in a specific dwelling, limited financial and material resources, and dependence on transit. During turbulent times in the rental market, youth are also the first to be exposed to any interruption in life course (loss of employment, health problems, romantic break-up, dropping out of school), which can mean a return to the parental home, or even to homelessness.

## 3 A power imbalance between tenants and landlords particularly unfavourable to youth

Landlords' requirements also tend to reinforce the vulnerability of young people seeking their own housing.<sup>28</sup> The increased demand for rental housing in certain sectors of Montréal has allowed landlords to be more selective in choosing their tenants; many are demanding more information from prospective tenants in rental applications. This is occurring even though the province tightly regulates what landlords can ask of the people seeking to rent their units (credit checks, payment of the first few months' rent, proof of Canadian citizenship). Moreover, prejudices against youth are further reinforced when they are combined with other forms of discrimination, be they economic, racial or related to physical appearance or sexual orientation.

## 4 Lack of awareness of rental rights and responsibilities

According to Jauneau and Vanovermeir,<sup>29</sup> young households are more likely to overestimate their housing conditions in terms of objective qualities. A lack of awareness of tenants' rights, particularly among young newcomers to Québec, allows abusive situations to arise (poor dwelling maintenance, lack of code compliance, abusive rent increases, etc.). At the same time, a lack of awareness of tenants' responsibilities (lease transfer, notice of departure) can result in young people finding themselves in litigious conflicts with their landlords, sometimes even several years after they have left their dwellings.

27 UTILE, 2017.

28 Maunaye, 2016.

29 Jauneau and Vanovermeir, 2008.

### 3. Municipal government's role and jurisdiction with regard to housing

The Montréal municipal administration has various ways of encouraging the construction of rental units and of regulating the existing stock of rental housing, particularly those dwellings intended for young Montrealers.

However, the city is not the only captain of the ship: it must deal with a vast ecosystem of players and decision-makers empowered to intervene in the housing market. It is therefore within this multi-faceted framework that municipal public action must be placed. Consideration must be given to both the city's area of jurisdiction and the levers it actually uses.

#### A continuum of intervention

The municipal administration must deal with the interventions of **1) the federal government**, which, due to its spending powers, funds targeted programs in the housing sector, and **2) the provincial government**, which by virtue of its jurisdiction over housing, is in charge of the development, monitoring and funding of dedicated programs through the Société d'habitation du Québec (SHQ). For its part, the city is also authorized to intervene with regard to the residential make-up of its neighbourhoods. The *Municipal Powers Act*,<sup>30</sup> the city's charter,<sup>31</sup> as well as the *Act respecting land use planning and development*, give it the power to intervene, respectively, on issues relating to sanitation standards for dwellings, the development of social housing, and land use planning with regard to housing.

#### Reinforcement of municipal powers

In particular, Montréal's manoeuvring room was reinforced in the last few years through several legislative changes. Firstly, the **signing of the Entente-cadre Réflexe Montréal** made its status as a metropolis official and defined the terms of a new partnership between the Québec government and Montréal with regard to housing. As a result, the city received its share of the SHQ budgets allocated to three housing programs (*AccèsLogis Québec*, *Rénovation Québec* and the *Programme d'adaptation de domicile*) as well as the responsibility for directly managing that funding. In addition, adoption of **Bill 122, which sought to redefine the relationship between the Québec**

<sup>30</sup> *Municipal Powers Act* (Chapter C-47.1).

<sup>31</sup> *Charter of Ville de Montréal, metropolis of Québec* (Chapter C-11.4).

**government and municipalities**,<sup>32</sup> has reinforced the city's regulatory powers over housing projects. The *Act respecting land use planning and development*<sup>33</sup> was modified to allow municipalities to adopt a by-law requiring the inclusion of affordable, social and family-friendly housing in new residential developments. Finally, the right of first refusal, granted to Montréal in 2017, constitutes one of the new powers resulting from the **Charter of Ville de Montréal, metropolis of Québec**.<sup>34</sup> It gives the city the right to acquire properties and parcels of land ahead of any other buyer, when they are put up for sale by their owner.

## Municipal actions

Over the past several years, the city has implemented a three-pronged approach to promoting the construction of affordable housing and increasing its residents' access to such dwellings.<sup>35</sup>

### 1 Management

The Montréal municipal administration has taken various steps to formalize its public policies and strategic direction with regard to housing. These efforts include the **Stratégie de développement de 12000 logements sociaux et abordables**. The ultimate goal of this strategy is to produce and renovate 6,000 social and community housing units and 6,000 "affordable"<sup>36</sup> units within Montréal city limits. In terms of regulatory framework, the city also has multiple levers at its disposal to gain greater control over the supply of affordable rental housing. Adoption in 2018 of a **By-law implementing the pre-emptive right, or right of first refusal**, and the creation in 2019 of the **By-law for a diverse metropolis** are the most recent examples.

32 An Act mainly to recognize that municipalities are local governments and to increase their autonomy and powers (LQ 2017, Chap. 13).

33 LAU, Section 13 (RLRQ Chap. A-19.1).

34 (RLRQ, C. C-11.4, Sections 151.1 to 151.7 of Schedule C.

35 Divay, Leloup and Séguin, 2004.

36 To be considered affordable, a rental unit must have a rent amount that is between that of a social unit and the median rent in the local market. See the definition on the city's website. However, this definition is about to change with the revision of the *By-law for a diverse metropolis*.

## 2 Intervention

Through certain measures, the municipal administration intervenes directly in affordable housing supply and demand, and is thus a full player in the system. Through its *Stratégie 12000 logements*, it is taking action in five major ways: 1) the funding of social and community housing; 2) a requirement that affordable housing be included in residential development projects; 3) support for new affordable housing models; 4) support for the renovation of dwellings to safeguard existing social and affordable housing; and 5) support for the acquisition of affordable properties. By June 30, 2020, **8,742 actions had been carried out under this strategy**, in order to facilitate Montrealers' access to social and affordable dwellings. Consequently, almost 73% of the 2021 target has been reached, according to data from the Service de l'habitation municipal.<sup>37</sup>

## 3 Governance

The municipal administration plays a role in influencing and guiding the behaviour of other stakeholders in the housing sector in order to create favourable conditions for the production of affordable dwellings within city limits. The city gets involved in those governance structures that allow it to negotiate the terms and conditions of federal and provincial housing programs, and to seek additional funding from higher levels of government. It also makes available to private developers, community organizations and residents a variety of resources (statistical data, studies and documentation) and technical support to facilitate the implementation of their housing projects.

37 Ville de Montréal, 2020.

## 4. The scope and limits of municipal initiatives for Montréal youth

### Interesting initiatives

Among all of the city's initiatives, a few merit highlighting for their impact (expected or actual) on the affordability of the existing rental market. The *By-law for a diverse metropolis*, introduced in 2019, is of particular note for requiring that all developers building residential projects with an area of 450 square metres or more (approximately five dwellings) sign an agreement with the city related to the availability of affordable, social and family-friendly housing in their real estate projects. Equally noteworthy is the **implementation of the AccèsLogis program for vulnerable and at-risk youth**. Among other projects carried out in recent years for the benefit of youth, there are the housing projects for homeless youth led by community organizations Dans la rue and L'Avenue; supervised apartments for young parents (*Relais des jeunes familles*); and housing units for young people who have dropped out of school (*Logis-Rap*). The **Woodnote and UTILE Angus student housing co-ops** have also gotten off the ground with the support of the Unité de travail pour l'implantation de logement étudiant (UTILE). These two projects aim to offer perpetually affordable rental housing to a student population that is in constant renewal. Since autumn 2020, the Woodnote Cooperative has housed a total of 144 Concordia University students in 90 dwellings, ranging from studio units to six-room apartments. This is the first project of its kind in Montréal.



## Strategic action for the youth of today and tomorrow

Despite the interesting initiatives presented above, **rental market difficulties specific to young people remain a blind spot for municipal public action.** In contrast to other population segments, which benefit from particular attention in existing programs and policies (the elderly, urban families),<sup>38</sup> young people are not specifically targeted as a demographic category. Their residential precarity is often transitory; as a result, this issue has not made headlines or risen to the top of the public agenda.<sup>39</sup>

In their current forms, social and community housing programs do not give younger households access to these types of non-market housing, with the exception of young parents living with children and at-risk youth. The low turnover rate for subsidized housing, long waiting lists (an estimated 23,000 households for OMHM dwellings<sup>40</sup>), and even eligibility criteria remain major obstacles.<sup>41</sup> The fact that young people are in a state of transition in early adulthood and are more likely to move than other age groups counts against them as they try to enter the rental market. **This population group faces systemic difficulties that recur from one generation to the next, even becoming amplified over time.**

38 See for example the *Plan de fidélisation des familles 2014–2017*, as well as the *Habitations urbaines pour familles* program, which was designed to support the construction of properties meeting the needs of urban families. The *AccèsLogis* program funds social and community housing for autonomous seniors (first component of the program) and the frail elderly (second component).

39 Hassenteufel, 2011.

40 Ville de Montréal, 2019.

41 Molgat, 1999.

## 5. Inspiring initiatives from near and far

In Canada, and around the globe, many municipalities have tried to find solutions to the lack of affordable housing for young people within their city limits.

They have experienced the same systemic difficulties as Montréal, and have mobilized a variety of strategies to reduce the residential precarity of younger generations, deal with the deterioration of their existing housing stock, and create alternative housing solutions. In Boston, Seoul and Toronto, a great variety of measures have been advanced to address the particular problems faced by young members of their populations.

The **City of Boston** is a true leader in the matter. Over the last few years, it has stood out for its comprehensive housing plan, *Housing a Changing City: Boston 2030*, which is improving residents' access to affordable housing. That document's fifth chapter outlines a targeted action plan for meeting the needs of the **147,000 students** living in the metropolis. It includes the creation of **18,500 new student housing units by 2030**, in order to reduce the number of students living off campus by 50%. At the same time, the **living conditions of the students who remain in private rental housing will be improved** through concrete measures, such as improved communication about tenants' rights and proactive inspections of properties suspected of being unsafe or overcrowded. In 2018, the City of Boston reported a net gain of 8,530 new housing units when both completed projects and those still under construction were taken into account. Since then, Boston has been pursuing its research into the best ways of reducing housing costs through its *Housing Innovation Lab*.

Taking a different approach, the **City of Seoul** decided to encourage a new form of shared, affordable housing for young people, the "Sharehouse". Initially an experiment by the Wozoo organization, the concept rapidly proved its worth, both in terms of the viability of its business model and its positive social impacts. Since its creation, Wozoo has offered a new residential experience to almost **5,000 young people through 130 shared housing units in the South Korean capital**.<sup>42</sup> Metropolitan authorities encouraged sharehouses through various measures, such as providing parcels of land and advantageous public loans to companies developing this type of affordable housing. In 2016, these measures were supplemented by the rollout of a youth housing program, **2030 Housing Project**

42 Lee, 2020.

*for Young People*, which aims to produce affordable rental housing for young people of all types—students, young workers and young families—near the capital’s metro stations.

Meanwhile, the **City of Toronto** has been pragmatically exploring a way to tackle two housing problems at once: seniors’ underused homes and their feelings of isolation on the one hand, and the lack of affordable housing for young people on the other. In 2018, the city decided to experiment with an intergenerational home-sharing initiative, the *Toronto HomeShare Pilot Project*, which aims to offer an alternative form of home support to seniors willing to rent rooms or accessory dwelling units to students from Ryerson University, York University or the University of Toronto. In exchange for affordable rents, students agree to provide five to seven hours per week of companionship or assistance with light housekeeping tasks. Still in its early days, the intergenerational home-sharing program is progressively opening up to new households as the experiment bears fruit. It was based on similar initiatives found in other parts of the world, such as the affordable intergenerational housing program supported by the municipality of Alicante, Spain, and the Nesterly online platform developed by the City of Boston to connect hosting seniors with youth paying rents 20 to 30% below the local rental market price.

# Conclusion and recommendations

The search for adequate and affordable housing is a key step in young Montrealers' coming of age. In a context of housing scarcity and increasing rents, the difficulties that young people face in that search threaten to alter the course of their lives.

This policy paper shows that young people's residential precarity must be treated as a priority issue for government action because 1) this demographic group faces systemic difficulties that recur from one generation to the next, and 2) the young people of today will become the families and then the seniors of tomorrow. Greater precarity in their housing situations affects their households' stability, well-being and future prospects, especially when facing a housing market under pressure. Finally, it is also important for municipal government to take action because young people's access to suitable housing also impacts the city's capacity to house other types of households, especially families and low-income individuals.

The findings presented in this policy paper call for **an active and rapid public intervention to improve Montrealers' access to affordable, suitable housing**. With this in mind, the Conseil jeunesse de Montréal makes the following recommendations:

- 1 That Montréal take into account the particular reality of young people** in the different components of its public actions regarding housing, ensuring they are included in market analyses and real estate developments that have often failed to consider their needs.
- 2 That Montréal determine an ambitious target to reach by 2030 for the creation of housing units that will be affordable in perpetuity for young people**, in particular students, mirroring the City of Boston's policy.

- 3 **That Montréal make use of more of the tools available to it for the creation of perpetually affordable housing units for young people,** through direct funding and by offering land or properties for this objective.
- 4 **That Montréal and the boroughs adapt their regulatory framework to encourage the development of perpetually affordable housing for young people** through the recognition of the objective of affordability in their discretionary regulations or the reduction of fees and administrative processes.
- 5 **That Montréal make use of its newly acquired competencies and its power of influence in order to intensify the development of social and community housing for youth in difficulty,** paying particular attention to transitional housing and services accompanying youth towards autonomy in housing.
- 6 **That Montréal establish a rental registry as an information tool and as a means of monitoring the evolution of rental prices** in order to ensure transparency with regard to the true variations in rental prices and to limit abusive increases.
- 7 **That Montréal and the boroughs protect, through their regulations, the existing housing stock** by exploring the potential of rental zoning and by prohibiting reductions in the number of dwellings in existing buildings, the division and subdivision of dwellings, as well as the conversion of rooming houses into other residential uses.
- 8 **That Montréal develop a strategic partnership with student housing stakeholders** (universities, housing committees, student associations, private and community developers) in order to establish common objectives and ensure close monitoring of housing trends for the student population.

- 9 **That Montréal guarantee a better understanding among tenants of their rights and responsibilities** through the organization of a multilingual information campaign, directed by the municipal administration, in partnership with universities and organizations involved in housing law.
- 10 **That Montréal facilitate the resolution of conflicts between landlords and tenants in the city** through the implementation of a tenants' rights information line, as well as through the deployment of mediation services or a legal aid clinic affiliated with the municipality.
- 11 **That Montréal develop an online list of dwellings that have been the subject of complaints, inspections and convictions** in order to reinforce transparency regarding landlords found to have acted fraudulently or negligently with regard to their tenants.
- 12 **That Montréal reinforce its capacity to innovate with regard to affordable and non-market housing** by developing a dedicated research laboratory and by experimenting with annual pilot projects as is done by the cities of Boston and Toronto.
- 13 **That Montréal examine the potential of under-occupied dwellings in the city and ensure the monitoring of vacant lots and buildings** that could become priorities for reuse in order to create affordable housing units.
- 14 **That Montréal improve its coordination with higher levels of government** in order to define a shared framework for action and ensure better response from funding channels so as to benefit affordable housing in the city.

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In this document, “they” and its other grammatical forms (“them”, “themselves” and “their”) are used to refer to singular indefinite nouns for the purposes of gender neutrality.

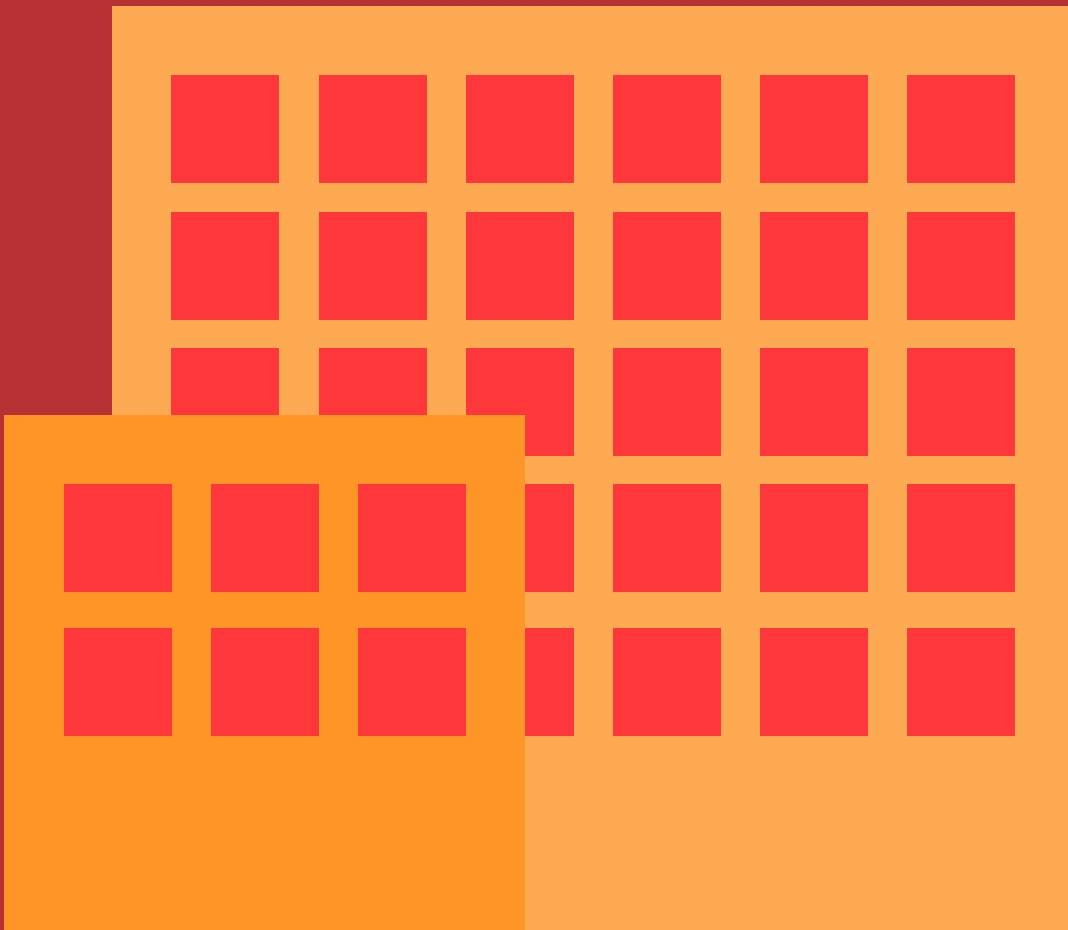
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