Summer 2025

PORTRAIT OF TENANTS

IN THE WEST ISLAND OF MONTREAL





Comité d'action des locataires de l'Ouest-de-l'Île

Centre intégré universitaire de santé et de services sociaux du Centre-Sudde-l'Île-de-Montréal QUÉDEC

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INTRODUCTION

PRESENTATION OF THE CALODI

Founded in 2024 following significant community and citizen mobilization in the West Island of Montreal, the West Island Tenants' Action Committee (CALODI) is an independent community organization whose mission is to promote accessibility to good quality housing and to improve the quality of life for tenants in the West Island.

Although the West Island is perceived as a socioeconomically well-off living environment, the reality for many is very different and the problems and hardships faced by tenants in the area have been ignored for too long. The CALODI's work helps to rectify this situation and to empower West Island tenants to act to defend their rights and fully define their living environment.

The organization's area of operation includes the cities of Baie-d'Urfé, Beaconsfield, Dollard-des-Ormeaux, Dorval, Kirkland, Pointe-Claire, Sainte-Anne-de-Bellevue (SADB), and Senneville, and the boroughs of the Île-Bizard-Sainte-Geneviève (IBSG) and Pierrefonds-Roxboro.

OBJECTIVES OF THE PORTRAIT

With this portrait, the CALODI hopes to shed light on the issues faced by tenants in the West Island, as well as provide an overview of the rental market and housing stock in the area. This portrait frames the work of our organization and will help us better fulfill our mission in the coming year. Furthermore, we hope that housing stakeholders in the West Island, particularly elected officials in our cities and boroughs, will become aware of this report and open a dialogue with us and other housing organizations in our region.

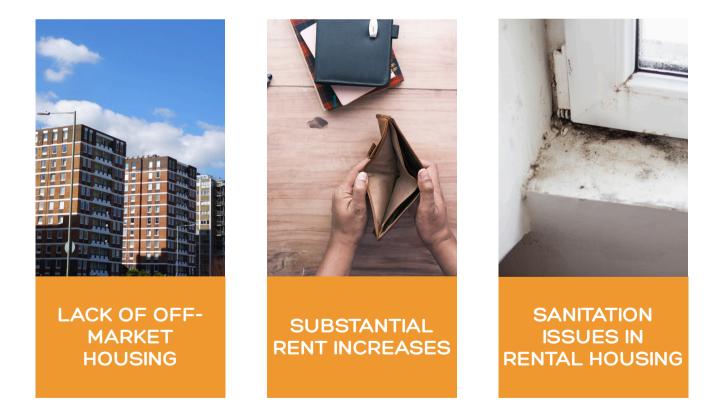
KEY FINDINGS

Although this report contains a great deal of information, we would like to highlight certain key points.

First, the West Island has a significant shortage of non-market housing, especially non-market housing intended for families and individuals who are not seniors. The West Island's rental housing stock is therefore largely subject to market rental prices and significant annual rent increases. This is an unsustainable reality at a time when rents in Quebec are exploding and nearly a third of West Island tenants spend more than 30% of their income on rent.

Second, speaking of rent, prices have exploded in the West Island over the past year. For example, from 2023 to 2024, rents increased by \$352 per month on average in Pointe-Claire and by \$239 per month on average in Pierrefonds (CMHC, 2024).

Finally, the West Island needs sanitation by-laws that are public and, more importantly, enforced. A few cities in the West Island, including Pointe-Claire, do not have any procedures in place for tenants dealing with sanitation issues. Other cities and boroughs have policies in place, but they are not made public or have referral processes that are difficult for tenants to manage. Identifying and resolving unsanitary conditions in West Island rental housing remains a major challenge.



DEFINITIONS AND CONCEPTS

With this portrait, the CALODI hopes to not only shed light on the rental market and rental housing conditions in the West Island, but also to inform readers about the vast number of terms, programs, and regulations involved in housing, and particularly social housing. To begin, we'll look at some commonly referred to, but often misunderstood, terms like "affordable" and "community housing". Of note, definitions are important in housing to have a common understanding when setting benchmarks, establishing funding programs, and evaluating existing projects. Accordingly, many of these definitions are taken directly from the Canadian Mortgage and Housing Corporation (CMHC) or the Société d'habitation du Québec (SHQ), as these are the most widely used, despite whatever disagreements one might have over the definitions themselves or of their use in housing discourse.

Affordable housing:

According to the Canadian Mortgage and Housing Corporation's (CMHC) definition, a unit is considered "affordable" if it costs less than 30% of a household's before-tax income and can include housing provided by the private, public and non-profit sectors, as well as all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing (CMHC, n.d.).

This definition differs from the Société d'habitation du Québec (SHQ) definition, where a unit is considered "affordable" if it does not exceed the "maximum rent" for a given area, as established by the SHQ. The "maximum rent" metric is adjusted according to the consumer price index (otherwise known as the consumer inflation rate) and the building construction price index, both of which are calculated by Statistics Canada. (SHQ, 2024) Unfortunately, using the SHQ definition, it is rental markets that are the ultimate determinants of rent prices, which do not reflect the pay to pay exorbitant rent.

For example, per the CMHC definition of affordability, a tenant in a one-bedroom apartment in Dorval paying an average of \$975 would have to make at least \$3250 in pre-tax income. Using the SHQ tables, an "affordable" one-bedroom apartment in Dorval costs \$944 per month in rent. As a reference, for a tenant working a full-time, minimum wage job, an "affordable" apartment would cost 744\$ per month,

Homelessness:

Homelessness describes the situation of an individual, family or community without stable. safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what is known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

Chronic homelessness refers to individuals, often with disabling conditions (physical or mental illness, substance abuse problems), who are currently homeless and have been homeless for six months or more in the past year (CMHC, n.d.).

Hidden homelessness is a situation where an individual or family may be living in a car, with friends or family, or in a dangerous situation because of a lack of options. Hidden homelessness is common in the West Island.

Core housing needs:

Per the CMHC, a household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards, and if moving to a unit that did meet these standards was unaffordable. The standards that make up the definition of core housing need are:

- Affordability: The household does not pay more than 30% of its pre-tax income on housing, including utilities.
- Adequate: The household does not require any major repairs, according to residents surveyed. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings. This standard can often be difficult to gauge, as many residents underreport maintenance and unsanitary conditions.
- Suitability: A suitable household has enough bedrooms for the size and make-up of resident households, taking into account the number of residents and the breakdown of adults and children in the unit.

Reno-viction:

A landlord will use the pretext of major repairs or renovations to temporarily or permanently evict a tenant. This can be a way to rent the apartment to a new tenant at a much higher rent. It is illegal for a landlord to evict a tenant simply to renovate.

"Cash for keys":

An increasingly common scenario where a landlord offers their tenant a lump sum of money so that the tenant will willingly vacate the rental unit. Landlords will often significantly raise the rent of the unit when leasing to a new tenant. Tenants who vacate the unit, in many cases, have lived in their homes for a number of years and are likely to have been paying below "market rates" for the area.

Person with special housing needs:

Used by the SHQ for provincial housing project, this refers to a person requiring special facilities and on-site personal assistance services, such as a person with an intellectual disability, a person with a motor or visual impairment, a person living with a mental health disorder or a pervasive developmental disorder, a person who is a victim of violence, a person who is homeless or at risk of becoming homeless, a person with a substance use disorder, a person experiencing family difficulties, a person with behavioural problems, or a refugee (SHQ, 2024).

Discrimination in a housing context :

Prospective renters will often report that they have been denied the opportunity to view or apply for an apartment, or that their rental applications are rejected based on some aspect of their identity, such as their racial or ethnic background, immigration status, disability, gender identity, family status, sexual orientation, age, or because they are receiving social assistance (Canadian Center for Housing Rights, 2025).

National Housing Strategy:

The National Housing Strategy is a federal program administered by the Canadian Mortgage and Housing Corportation, is a 10-year launched in 2017 that includes a range of complementary programs and initiatives that address diverse needs across the entire housing continuum. It's anchored in the National Housing Strategy Act that was adopted in 2019, which requires the Strategy to consider the key principles of a human rights-based approach to housing (Government of Canada, 2025).

AccèsLogis:

AccèsLogis was a program entirely dedicated to community and social housing. For 25 years, it has subsidized projects initiated by citizen groups, cooperatives, non-profit organizations, and housing offices. AccèsLogis was designed to finance projects up to 50% of their implementation costs. However, over the past decade, the subsidy has not been able to cover the full 50% of costs provided for by the program because it was not indexed to actual implementation costs, resulting in longer construction times. The advantage of Accès-Logis was that it ensured affordability in perpetuity, since rent prices were not tied to market forces (SHQ, s.d.).

Programme habitation abordable Québec (PHAQ):

The program that replaced AccèsLogis in 2023, the PHAQ provides financial support for affordable rental housing projects intended for low- and moderate-income households and people with special housing needs. The PHAQ brings together non-profit organizations and private for-profit developers within the same program. These private developers have access to more financial resources to carry out their projects. They are likely to obtain funding more quickly, while organizations must rely on multiple sources of revenue to supplement their financial packages. Under the PHAQ, the affordability of subsidized units has an expiration date and after a period of 15 to 35 years, the units can be sold at private market prices (SHQ, s.d.).

Rent Supplement Program (PSL):

The Rent Supplement Program (PSL) allows low-income households to live in housing that is part of the private rental market or that belongs to housing cooperatives (COOPs) or non-profit organizations (NPOs), while paying a rent similar to that of a low-income housing unit. Tenants who benefit from this program pay rent equal to 25% of their income. (SHQ, s.d.).

Shelter Allowance Program:

The shelter allowance program is for low-income individuals and families who spend too much of their budget on housing. It is open to homeowners, tenants and boarders. For the period from October 1, 2024, to September 30, 2025, the program provides up to \$170 in financial assistance per month. (Revenu Québec, s.d.).

Rent control:

A form of government regulation that controls or otherwise limits the rent that a landlord may charge. Limits are often connected to rates of inflation. The province of Québec has soft rent controls, with guideline increases published yearly by the Tribunal administratif du logement (TAL). However, there are important gaps in the rent control in the province, notably when a tenant moves out and the landlord subsequently raises rent more than the allowable increase or when the rental building is a new construction of 5 years or less (UBC-HART, s.d.).

Housing First:

A recovery-oriented approach to ending homelessness that centres on quickly moving people experiencing homelessness into independent and permanent housing, and then providing additional supports and services as needed (UBC-HART, s.d.).

Right to housing:

Within the 2019 National Housing Strategy Act, the Government of Canada recognized that the right to adequate housing is a fundamental human right affirmed in international law, that housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities, and that support improved housing outcomes for the people of Canada. (Government of Canada, 2025).

Community housing:

This is an umbrella term that encompasses all forms of non-profit housing, including housing run by non-profit organizations, community cooperatives, or housing owned by provincial, territorial or municipal governments. Alternative terms used for community housing are social housing, or non-profit housing. Most importantly, the profit motive is removed in community housing and rents are not determined by the housing market or private landlords. (CMHC, n.d.).

Moderate rent housing (HLM):

HLMs are publicly owned housing managed by municipal housing offices (OMH), with funding coming from the provincial government. It is primarily intended for low-income households, with options for seniors and families. Rents are set at 25% of the residents' income. These buildings represent what is most commonly understood as "social housing" (SHQ, s.d.).

Housing non-profit organizations:

Housing that is not for profit that is managed by a board of directors made up of people involved in their community, but who do not necessarily live in said housing. Usually, a certain number of tenants sit on the board of directors. It is the board of directors that sets the rents, which are lower than the market price. Some housing non-profits are dedicated to specific clienteles (CLVM, n.d.).

Housing cooperative:

Housing that is owned and managed by its members, who also rent their own homes. It is the members of the cooperative who see to the management and maintenance of the buildings. The involvement of the members is mandatory for the success of a cooperative. It is the general assembly that sets the rents, which are lower than the market price. In the case of a solidarity cooperative, it can also bring together worker members and support members from the community, who have a social, economic or cultural interest in achieving the cooperative's objectives. Housing cooperatives are democratically controlled by their resident members, who have an equal voice in decision-making. (CLVM, s.d.).

Administrative Housing Tribunal (TAL):

The TAL is a specialized legal tribunal exercising jurisdiction over residential leases. Its mission is to resolve disputes between landlords and tenants, to inform citizens about the rights and obligations arising from a lease, and to promote conciliation in relationships between landlords and tenants. The Tribunal is also responsible for ensuring, in certain circumstances, the preservation of the housing stock. Barring exceptional cases, the TAL will be the venue to settle disputes between tenants and landlords in Québec (TAL, s.d.).

Financialization:

Financialization is a term used to describe how housing is treated as a commodity – a vehicle for wealth and investment – rather than a human right and a social good for people and communities. Real estate investment companies will identify rental buildings for purchase that are typically older and/or neglected, and will subsequently utilize tactics of varying legality to temporarily or permanently evict tenants. By emptying, "renovating", and raising rents in these units, landlords will force low-income tenants out of their homes for short-term high yield profits. This process has additional effects, including raising the cost of rent in a given area, displacing long-term residents, and permanently removing affordable housing from the market. Canadian Human Rights Commission, s.d.).

Gentrification:

Gentrification is a local process in which formerly poorer neighbourhoods experience an influx of increasingly affluent new residents as a result of urban redevelopment, new transit systems, the addition of green spaces, or simple trendiness. The consequences of this process include a fraying of the existing social fabric of neighbourhoods, a declining social mix, and less ethnic diversity and immigrant concentration. Due to the influx of residents, gentrification usually brings increasing housing evictions, as landlords seek to profit from the new socioeconomic dynamic in the neighbourhood (UBC-HART, s.d.).

Tenant movements in Québec:

Tenants in this province have long advocated for their right to housing that reflects their needs and those of their community. Many of these efforts culminated in the 1970s with the creation of two important community organizations that have come to define housing advocacy in the province today and advance demands such as rent freezes, increased social housing spending, mandatory rent control, and a rent registry. These two organizations are:

FRAPRU: The Popular Action Front for Urban Redevelopment (FRAPRU) is a provincial group for the right to housing founded in 1978, whose priority area of action is social housing. It is also active on issues of urban development, the fight against poverty, and the promotion of social rights (FRAPRU, n.d.).

RCLALQ: The Regroupement des comités logement et associations de locataires du Québec (RCLALQ)'s primary mission is to promote the right to housing and acts as a spokesperson for tenants, particularly low-income households. It also ensures mobilization and the right to association on issues related to the right to housing through popular education and public awareness. Finally, it supports the defence of tenants' rights through information, training, and the dissemination of legal, political, and social content. (RCLALQ, n.d.)



RCLALQ, 2021.



FRAPRU.

HISTORY OF OFF-MARKET HOUSING IN CANADA AND QUEBEC

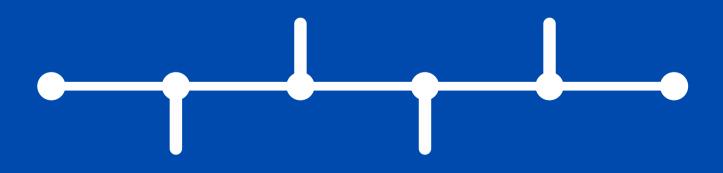
Division of powers

The reality is that Canada's housing system is one in which the vast majority of housing is constructed, owned and operated in the private market with over two thirds (68%) of houses being privately owned by their occupants, 27% privately operated as rental units, and less than 5% operated in the public and community "non-market" sector (Pomeroy, 2021).

In Canada, housing is a shared responsibility between all three levels of government. The federal government is responsible for injecting funding for projects, developing policy recommendations, and implementing broader fiscal measures, mainly through the Canadian Mortage and Housing Corporation (CMHC). The provincial government is responsible for providing funding for non-market housing programs, managing land use policies and managing tenant-landlord relations through organizations like the Tribunal administratif du logement (TAL). Unlike other provinces, Québec has additional authority to disperse funding for housing through the Société d'habitation du Québec (SHQ), which manages the Programme habitation abordable Québec (PHAQ), for example. At the municipal level, funds are also allocated to housing, in addition to creating zoning policies and implementing the more granular regulatory framework of building and permitting (Pomeroy, 2021; AGRTQ, 2002).

A history of off-market housing

At the federal level, the CMHC was created in 1946 at a time when there was very limited provincial capacity to build housing. The organization created a large network of local offices across the country staffed with multidisciplinary expertise, establishing a presence that reinforced a strong federal role. Throughout its history, the CMHC is characterized by periods of important growth and retrenchment, with various changes to its mandate since its inception. During its earliest phase, the CMHC primarily functioned as a public housing builder and operator.



It was during this period, in 1958, that the housing that makes up the Cloverdale Cooperative in Pierrefonds-Roxboro was built, though at the time it did not have a cooperative ownership structure and was managed by the CMHC itself. Around 1968, the CMHC began to focus its efforts towards empowering non-profit organizations as builders through loans, subsidies, and rent supplement programs. The late 1970s to the mid 1980s were the peak years of growth for the "social housing" operated by non-profit organizations, with some development in the public sector as well. It is during this period that the Résidence Edwin-Crawford in Pointe-Claire was built, for example. In 1973, the Canadian government amended its National Housing Act, enabling the first cooperative housing development program to be established. The non-profit and coop programs covered 100% of the capital cost via private lender insured loans, and received ongoing subsidy to ensure rents could be affordable to a minimum of 25% of tenants at only 25% of gross income (Pomeroy, 2021; Ducharme, 2013).

Unfortunately, this period of non-market housing growth came to an end when, from 1994 to 2001, the federal government withdrew completely from housing funding and, perhaps more importantly, enabled an important loss of built-up expertise at the CMHC. From 2001 on, the federal government re-engaged in housing, albeit at a funding level that is quite modest in scope, while also introducing the concept "affordability" and allowing more concessions to private market actors. As of 2017, the National Housing Strategy (NHS) has directed federal policy, with mixed results. As it did at the turn of the century, the federal government continues to rely primarily on supply-side solutions and the private sector to build housing with inadequate or inexistent affordability requirements. Meanwhile, low-rent units continue to be eroded faster than they are built. While the NHS included the important step of recognizing housing as a human right, further and important commitments to deeply affordable housing are necessary (Pomeroy, 2021; Canadian Center for Housing Rights, 2024).



McCabe, 2013.

Résidences ENHARMONIE. Front view, Résidence Maywood.

At the provincial level

At the provincial level, in 1977, the Société d'habitation du Québec (SHQ) established the LOGIPOP program for housing assistance, which provided a start-up subsidy for housing cooperatives and within which the province developed nearly 11,000 housing units. In 1997, after the federal government's withdrawal from supporting non-market housing, Québec created the AccèsLogis program. From 1997 to 2023, AccèsLogis funded housing cooperatives and non-profit organizations to build non-market housing with the main objective to offer rental housing to low- or modest-income households, to elderly people with a slight loss of autonomy and to people with special housing needs. The program stipulated that government funds must be supplemented by a contribution from the community (municipality, charity, private company, fundraising from citizens), with the housing organization contributing financing to the project through a mortgage. Despite the program suffering from chronic underfunding due to grants not being indexed to inflation and rigid spending parameters for housing groups, 36,000 perpetually non-market units were built during the program's existence (AGRTQ, 2002; FRAPRU, s.d.).

In 2023, the AccèsLogis program was terminated and replaced by the Programme d'habitation abordable Québec (PHAQ). With the implementation of PHAQ, the provincial government introduced its own criteria of "affordability" based on inflation and market housing rates. Moreover, this program puts non-profit and cooperative organizations in competition with private market actors for limited funds, while eliminating long-term affordability guarantees. Despite its bet on private market actors to deliver units more efficiently, the PHAQ has yet to produce significant results, with only 232 units having been built thus far (SHQ, s.d.).



Chiquette, 2015.

METHODOLOGY

SURVEY DESIGN

With West Island tenants as the target audience, we designed a confidential and voluntary survey with the aim of gathering information and data that was not captured by census data or other quantitative data analyzed as part of this project. The survey aimed to gather qualitative data regarding tenants' experiences and knowledge of their rights, as well as quantitative data to allow us to further understand these research goals. The survey also gathers demographic and household data, to be used to compare the sample of survey respondents to the broader population of tenants in the West Island. The survey is divided into 6 sections:

1. Sociodemographic information

Sociodemographic information was collected in order to compare the survey sample to the broader tenant population of the West Island. Additionally, respondents were asked to voluntarily disclose whether they belong to any groups that might make them more vulnerable to housing insecurity and/or violations of their rights.

2. Housing profile

In this section, respondents were asked to provide information regarding their household composition and housing profile. Collecting data about the household composition and housing profile allows us to access important data regarding the housing affordability and adequacy of our survey respondents, and to compare our sample to the broader tenant population of the West Island

3. Condition of building and unit

In this section, respondents were asked a series of questions regarding the condition of their building and unit. There has yet to be a large-scale census of the state of repair of the rental stock of the West Island, nor of the prevalence of sanitation issues in rental housing in the West Island. While our survey sample is far from a statistically significant sample size, we hope that this report can prompt more comprehensive research into this issue.

4. Your rights as a tenant

In this section, respondents were asked to answer a series of "Yes or No" questions regarding whether they had experienced any violations of their rights. There was also an open-ended question where tenants could disclose any other violations of their rights they had experienced.

5. Your perceptions as a tenant

In this section, tenants answer a series of Likert-type scale questions, rating how strongly they agree or disagree with a series of statements. These answers help us to understand how well tenants understand their rights, how confident they feel in defending them, and how they perceive their relationships to their landlord, their neighbours, and the legal system.

6. Contact information

Contact information was collected on a strictly optional basis. Tenants were not required to provide any contact information whatsoever, and tenants who did provide their contact information were only contacted if they opted in to being contacted, either about membership or about signing up for our newsletter. In this section, tenants could also optionally consent to having their written responses to the survey included in this report, accompanied by their first name and city of residence.

An example survey is included in the annex of this report.

DATA COLLECTION

Data collection for the survey was conducted from July 2024 to December 2024. The online version of the survey was promoted on our website, our newsletter, and on Facebook. A first email was sent to all newsletter subscribers via Mailchimp on July 15, 2024, with reminders about the survey included in subsequent monthly newsletters. A button directing tenants to fill out the survey was added to the CALODI's page on the TQSOI website. With the launch of the CALODI's new website in October 2024, a pop-up directing tenants to the survey was added to the new website.

Overall, 13 social media posts were created and shared, both to followers of the CALODI's Facebook page and in 14 West Island Facebook groups. Overall, the Facebook posts reached a total of 2,694 Facebook users, garnering a total of 36 likes, replies, and comments and being re-shared 17 times.

The survey was also promoted in anglophone news media and was featured in print media, on the radio, and on television:

- The Suburban: "WI tenants complaint survey launched"
- CBC Daybreak: "The West Island Tenants Action Committee wants to hear from you"
- Global TV News: "West Island tenants called on to fill out survey"



The survey as well as the promotional materials for the survey were sent to partner organizations, such as the Table de Quartier Sud de l'Ouest-de-l'Île (TQSOI) and the Table de Quartier du Nord de l'Ouest-de-l'Île de Montréal (TQNOIM). Both organizations promoted the survey on social media and in their newsletters.

Finally, we partnered with Corbeille de Pain in order to promote the survey in-person at their solidarity farmers' markets, which took place over the summer in the evenings in Pierrefonds, Dollard-des-Ormeaux, and Pointe-Claire. Our team was onsite weekly from mid-July to the end of August to speak with tenants and promote the survey. Paper copies of the survey were made available for tenants to fill out by hand, and promotional fliers with a QR code link to the survey were handed out. We attended a total of 15 markets, during which we spoke with approximately 120 tenants and handed out approximately 130 fliers.

The qualitative data included in this portrait come from various publicly available sources, cited in the text and in the references section of this report. The additional data used in the portrait were acquired through access to information requests filed by CALODI with the Administrative Housing Tribunal (TAL), the OMHM, and the Montreal Regional Public Health Directorate (DRSP). A complete list of publicly available sources and resources consulted can be found at the end of this report.

Finally, as part of the research for this project, our team put together a comprehensive database of RPAs, CHSLDs, and social, cooperative, and non-profit housing in the West Island using a variety of online databases and search tools, including: the SHQ's directory of organizations, the OMHM's website, the Fédération de l'habitation coopérative du Québec's (FHCQ) search tool, the Résidences Québec online repertory of RPAs, and the Registre des résidences pour personnes âgées. Where necessary information regarding a given RPA was not available, information was requested by email or by phone.

DATA ANALYSIS

For the purposes of data analysis, survey data was cleaned and compiled manually in Google Sheets. Census data and other quantitative data were also compiled manually in order to obtain combined statistics for the cities and boroughs of the West Island, wherever possible, based on the available data.

The aim of this portrait is to describe the sociodemographic characteristics of tenants in the West Island, to survey the rental housing stock, and to present the results from our survey for West Island tenants. Therefore, the statistical analysis of both census data and survey data is purely descriptive. We will not attempt to analyze correlation or causation between any of the variables or data included in this portrait.

In the following section, where we present our findings, data will be organized and presented by topic in relation to housing and tenants' issues. Therefore, findings from survey and census data will sometimes be presented in tandem. Wherever possible, we will refer to the more complete dataset - survey data will complement census data, and will only be used as a stand-in for census data where census data is not available.

Wherever possible, we will aim to look at sociodemographic data for the tenant population of the West Island, since this is our population of interest. However, certain kinds of data are only available for the entire West Island population, which includes both tenants and homeowners.

Wherever possible, we will present data for the entire territory of the West Island, and we will compare this to data from the city of Montreal and Quebec when deemed relevant. Data will not be broken down for each of the cities and boroughs of the West Island, except where outliers or significant variation exist.

Finally, it is important to recognize the limitations of our research and analysis, specifically with regard to the survey of West Island tenants. In order for the results from a survey to be considered representative of the broader population, there are many factors that must be considered, including the size of the sample, the survey design, and the sampling method. Given the small sample size of our survey, the use of non-random sampling methods, and a variety of other factors, it is safe to assume that the survey and its results were subject to significant sampling error and non-sampling error.

NEED FOR ADDITIONAL RESEARCH

Although our team conducted extensive research and aimed to gather information from a more or less representative sample of West Island tenants, we wish to emphasize the need for municipal and institutional stakeholders to develop their own comprehensive portrait, at the scale necessary to fully understand the needs of West Island tenants.

We would like to acknowledge the work of the Montreal West Island Integrated University Health and Social Services Centre (CIUSSS) for their 2014 portrait of housing in the West Island. Given the evolution of the rental market over the past decade, it is necessary to update this research with current statistics and supplement it with tenant perspectives. Only once we understand the extent of the housing problems in the West Island can we begin to address their causes.

RESULTS

DEMOGRAPHY

Population

Covering a surface area of 150.2 square kilometres, the territory of the West Island represents 24% of the total surface area of the agglomeration of Montreal. The total population of the West Island of Montreal is 238,892 people, with a density of 1,591 habitants per square kilometre. This is lower than the population density of the city of Montreal, which is 4,834 habitants per square kilometre. The areas of the West Island with the highest population density are Dollard-des-Ormeaux, Pierrefonds, and Kirkland (Statistics Canada, 2021).

On average, the population of the West Island is slightly older than that of the city of Montreal. Overall, 20.6% of the population of the West Island is over 65 years of age, compared to 16.8% in Montreal. Additionally, both the median and average ages of the population of each of the cities and municipalities of the West Island are higher than the median and average ages of the population of Montreal (Statistics Canada, 2021)

Zooming in, we find that 19.3% of the senior population of the West Island are renters. Although this is lower than the average for the entire island of Montreal (43.4%), this is still a significant proportion of the population of seniors in the West Island who are renting and who may experience additional challenges and vulnerabilities in accessing housing and defending their rights (Statistics Canada, 2021).



One out of five seniors in the West Island is a tenant.

Households

There are a total of 89,725 households in the West Island, including both tenants and owneroccupied households. Compared to the city of Montreal, there is a lower percentage of households composed of a single person and households composed of multiple individuals who are not family (typically roommates) in the West Island. There is a higher percentage of households composed of a couple, both with and without children. The percentage of singleparent households is roughly equivalent in the West Island (9.8%) and in the city of Montreal (9.4%). However, a notable outlier is the borough of Pierrefonds-Roxboro, where 11.2% of households are composed of a single-parent family, which is higher than the rate in both Montreal overall and the West Island overall (Statistics Canada, 2021). Zooming in, we find that tenant households are more likely than homeowner households to be single-parent households. Overall for the West Island, 8.3% of homeowner households are single-parent, whereas 14.4% of tenant households are single-parent (Statistics Canada, 2021).

We also find that tenants are more likely to live alone than homeowners. Overall for the West Island, 6.2% of homeowners live alone, while 21.6% of tenants live alone (Statistics Canada).



Overall, 27.1% of West Island households are renters, compared to 63.6% in the city of Montreal. In certain areas, the percentage of renters is higher than the average: Sainte-Annede-Bellevue, Dorval, Pierrefonds, and Pointe-Claire. Below is a breakdown of the percentage of tenants in each city and borough of the West Island.

City	Percentage of tenant households
Baie-d'Urfé	4.5%
Beaconsfield	10.4%
Dollard-des-Ormeaux	24.8%
Dorval	40.3%
Île-Bizard-Sainte-Geneviève	25.6%
Kirkland	7.0%
Pierrefonds-Roxboro	32.1%
Pointe-Claire	30.7%
Sainte-Anne-de-Bellevue	44.8%
Senneville	18.6%
Montreal	63.6%
West Island	27.1%

Statistics Canada, 2021.

Language

The West Island has a significantly larger anglophone and bilingual population than the city of Montreal. According to census data, 6.7% of West Island residents speak only French, 22.7% speak only English, 68.7% speak both French and English, and 2% speak neither French nor English. In the West Island, the most common language spoken at home was English, at 51.7%, followed by French at 20.7%. In Montreal, these numbers are more or less reversed (Statistics Canada, 2021).

Immigration

The West Island has a roughly equivalent population of immigrants as compared to the city of Montreal, but a smaller population of non-citizens and temporary residents. Overall, 34.1% of West Island residents are immigrants, compared to 33.4% in Montreal. 9.2% of West Island residents are not Canadian citizens, compared to 16.8% of Montreal residents. The percentage of non-permanent, or temporary, residents in the West Island is significantly lower than in Montreal, with 2.4% compared to 7.5%. Sainte-Anne-de-Bellevue stands out in this respect, with 5.8% of its population being non-permanent residents (Statistics Canada, 2021).

Zooming in, we find that West Island tenants are more likely to be recent immigrants than homeowners: 9.2% of West Island tenants are recent immigrants, compared to 2.6% of homeowners who are recent immigrants (Statistics Canada, 2021).

Race

Overall, the population of visible minorities in the West Island is roughly equivalent to that of Montreal — 36.1% and 38.8%, respectively — although significant variation exists between the various cities and boroughs of the West Island. The areas with the largest populations of visible minorities are Pierrefonds-Roxboro, at 48.2%, and Dollard-des-Ormeaux, at 43.3%. The areas with the smallest populations of visible minorities are Senneville, at 13.2%, and Baie-d'Urfé, at 14.2%. (Statistics Canada, 2021)

Similarly, the population of people identifying as indigenous in the West Island is roughly equivalent to that of Montreal -0.7% and 0.9%, respectively. (Statistics Canada, 2021).

Economic status

Overall, the median household after-tax income for the cities and boroughs of the West Island is higher than in the city of Montreal. However, the difference between the median income in Montreal and the various cities and boroughs of the West Island is less pronounced when we look only at single-person households.

City	Median after-tax household income in 2020	Median after-tax income of single-person households 2020
Baie-d'Urfé	\$116,000	\$55,600
Beaconsfield	\$110,000	\$46,400
Dollard-des-Ormeaux	\$82,000	\$36,800
Dorval	\$66,000	\$38,000
Île-Bizard-Sainte-Geneviève	\$82,000	\$35,600
Kirkland	\$104,000	\$44,000
Pierrefonds-Roxboro	\$74,500	\$36,000
Pointe-Claire	\$78,000	\$39,600
Sainte-Anne-de-Bellevue	\$69,000	\$34,400
Senneville	\$112,000	\$47,600
Montreal	\$56,000	\$33,600

Statistics Canada, 2021.

Renters are far more likely than homeowners to earn a low income, and the average household income is significantly lower for renters than for homeowners.

Breaking down income data by homeowners and tenants demonstrates clear and stark differences between the economic situation for homeowners in the West Island and the economic situation for tenants. Across the board, tenant households have significantly lower average incomes, with the percentage difference in average income between tenants and landlords ranging from 50.6% in Pointe-Claire to 82.1% in Dorval. Furthermore, tenants are between two to five times more likely to earn a low-income than homeowners in the West Island, depending on which city or borough you look at. This data challenges the stereotype that the West Island is a wealthy suburb, highlighting deep inequalities and pockets of poverty, as well as a precarious economic situation for tenants throughout the territory of the West Island.

The columns of the chart on the following page list, from left to right: 1) the average household income for homeowners, 2) the average household income for tenants, 3) the percentage difference in average income between homeowners and tenants, 4) the percentage of homeowners earning a low-income, and 5) the percentage of tenants earning a low-income.

City	1	2	3	4	5
Baie-d'Urfé, SADB, Senneville	\$189,600	\$99,050	62.7%	4.5%	21.4%
Beaconsfield	\$200,400	\$102,200	64.9%	4.7%	18.8%
Dollard-des-Ormeaux	\$130,100	\$68,150	62.5%	5.0%	21.4%
Dorval	\$144,600	\$60,450	82.1%	5.3%	20.8%
Île-Bizard-Sainte-Geneviève	\$124,400	\$59,450	70.7%	4.2%	22.7%
Kirkland	\$163,400	\$92,400	55.5%	6.6%	11.6%
Pierrefonds-Roxboro	\$120,480	\$60,910	65.7%	5.7%	23.7%
Pointe-Claire	\$136,300	\$81,300	50.6%	4.3%	17.6%
Island of Montreal	\$139,000	\$62,000	75.9%	6.6%	24.6%
West Island	_	_	_	5.2 %	21.4%

Statistics Canada, 2021.

Homelessness

According to a 2018 research report from the city of Montreal, approximately 3,149 people were in a situation of visible homelessness on the night of April 24th, 2018. Of this group, approximately 678 people spent the night on the street (Latimer & Bordeleau, 2019).

According to Ricochet, the West Island's only emergency shelter, 722 people have visited the Ricochet Centre from 2020 to 2024. From 2023 to 2024, a total of 171 people visited the Centre, 150 people stayed in their emergency shelter, and 15 people were housed as part of their Social reintegration program with accommodation (PRSH) (2024).

Demographics of survey respondents

In terms of city or borough of residence, Dorval and Pointe-Claire tenants were overrepresented in the survey, whereas Dollard-des-Ormeaux, Île-Bizard-Sainte-Geneviève, and Pierrefonds tenants were underrepresented in the survey.

In terms of vulnerable groups, senior tenants were over-represented in the survey. Recent immigrants, people with disabilities, racialized minorities, non-Canadian citizens, and members of the LGBTQ+ community were slightly underrepresented in the survey—according to the West Island LGBTQ+ Centre, approximately 10% of the West Island population is part of the LGBTQ+ community.

In terms of language, 66.7% of survey respondents reported English as their first language, 21.9% reported French, and 7.7% reported another language. This means that English speakers were slightly over-represented, French speakers were well-represented, and allophones were slightly underrepresented.

RENTAL HOUSING STOCK

Types of housing

Overall, the majority of the housing stock of the West Island, or 57.8%, consists of singlefamily detached homes. The next most common type of housing is an apartment in a building with less than five floors, at 20.5%, followed by row housing, at 8.8%. For reference, a majority of Montreal's total housing stock is made up of apartments in a building with less than five floors, at 56.9% (Statistics Canada).

When owner-occupied dwellings are removed from the picture, the rental housing stock in the West Island looks much more similar to that of the city of Montreal.

59.9% of rental housing in the West Island consists of apartments in a building with fewer than five stories, compared to 68.7% in Montreal.

The next most common type of rental housing in the West Island is an apartment in a building with more than five floors, which makes up 19.5% of the total rental housing stock of the West Island. Only 7.6% of the total rental housing stock of the West Island consists of single-family detached homes (CMHC, 2024).

Finally, 16% of rental housing in the West Island is located in buildings with divided coownership, or condominiums. This is roughly equivalent to the rate in Montreal, which is at 14% (CMHC, 2024).

Core housing needs

Overall, 26.6% of households in the West Island (including both renter and owner households) are in at least one instance of core housing need (Statistics Canada, 2021).

Renters are significantly more likely than owners to be in core housing need, and renters in the West Island are as likely as renters in Montreal to be in core housing need. In some cities, such as Dollard-des-Ormeaux and Dorval, the percentage of renters in core housing need exceeds that of the City of Montreal (CMM, 2025).

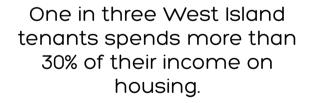
City	% of owner households with core housing needs	% of tenant households with core housing needs
Baie-d'Urfé	3.1%	0.0%
Beaconsfield	1.7%	9.3%
Dollard-des-Ormeaux	2.2%	16.0%
Dorval	1.9%	16.4%
Kirkland	1.7%	9.6%
Pointe-Claire	1.7%	11.7%
Sainte-Anne-de-Bellevue	3.4%	13.8%
Senneville	0.0%	0.0%
Montréal	3.4%	13.9%
West Island (excluding boroughs of the city of Montreal)	1.97%	14.0%

CMM, 2025.

Affordability

In terms of affordability, tenants in the West Island are far more likely than homeowners to be living in unaffordable housing. Overall, 12% of homeowners in the West Island spend over 30% of their income on housing, whereas 32% of renters in the West Island spend over 30% of their income on housing (DRSP, 2025). This is higher than the percentage of tenants spending over 30% of their income on rent in the city of Montreal, which is 27.5% (CMM, 2025). More detailed data and information on housing affordability can be found in the following sections of this report.

According to our survey of West Island tenants, 29% of respondents have struggled to pay their monthly rent on time.



One in three West Island tenants has difficulty paying their rent.

Suitability

Overall, 5% of households (including owner-occupant and tenant households) in the West Island are in housing that is not a suitable size and 2.2% of West Island households have more than one person per room living in their housing (Statistics Canada, 2021).

Data tables compiled by the CMHC indicate that 11.73% of renters in the West Island are living in unsuitable housing (2024). This suggests that tenants are more likely than homeowners to be living in unsuitable housing in the West Island. The rate of tenants living in unsuitable housing in the West Island is also roughly equivalent to the rate of tenants living in unsuitable housing in the city of Montreal, which is 11.1%.

Adequacy

Overall, 6.5% of households in the West Island, including owner and tenant-occupied households, require major repairs other than regular maintenance or minor repairs (Statistics Canada, 2021). More detailed data and information on housing adequacy, repairs, and renovations can be found in the following sections of this report.

Occupancy Rates

Comprehensive data regarding the rates on vacancies of rental housing in the West Island is not available. However, data from the Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey is available for most of the cities and boroughs of the West Island for 2023 and/or 2024.

Territory	Vacancy rate (2023)	Vacancy rate (2024)
Beaconsfield/Kirkland	1.60%	-
Senneville/Pierrefonds-Roxboro	1.40%	1.70%
l'Île-Bizard/Sainte-Geneviève	_	-
Dollard-des-Ormeaux	2.00%	1.40%
Pointe-Claire	2.30%	-
Dorval	0.50%	-
SADB/Baie-d'Urfé	0.0%	0.30%
Montreal (city)	1.60%	2.00%
Quebec (province)	1.30%	1.80%

CMHC, 2024.

As the above table demonstrates, the rate of vacancy for the cities and boroughs of the West Island where data is available is between 0.0% and 2.3%. In certain neighbourhoods and cities of the West Island, the vacancy rates were lower in 2023 and/or 2024 than the Montreal and Quebec-wide averages.

Year of construction

The majority of housing in the West Island was built before 1980. According to census data, 20.6% of housing (including renter and owner-occupied housing) in the West Island was built before 1960, 39.5% of housing was built between 1961 and 1980, and 16.3% of housing was built between 1981 and 1990. This is fairly consistent with trends in the city of Montreal, in which 36% of housing was built before 1960 and 30.4% of housing was built between 1961 and 1980 (Statistics Canada, 2021).

60% of rental housing in the West Island was built before 1980.

In the West Island, only 8.9% of the current housing stock was built after 2006. In Montreal, this rate is slightly higher, at 12.1%. Construction rates appear stagnant or in decline throughout the West Island and in the city of Montreal, with the exceptions of Baie-d'Urfé and Pointe-Claire, where construction increased consistently from 2006 to 2021 (Statistics Canada, 2021).

According to data from the CMHC rental market survey, new construction of rental housing is only taking place in select cities of the West Island. Pointe-Claire stands out in terms of the construction of new rental housing, with construction of 167 new rental units beginning in 2024 and 2025, and the addition of 616 new rental units in 2024, which increased the total rental housing stock by 19.3%. In Dorval, the construction of 262 new rental units began in 2024 and 2025, but no rental units were completed and added to the housing stock in 2024. In Pierrefonds and Senneville, the construction of 4 new rental units began in 2024 and 2025, and 128 new units were added to the housing stock in 2024, increasing its overall size by 2.1%. In the other cities and boroughs of the West Island, new construction is either negligible or non-existent, according to available data (CMHC, 2024).

Cost of rent

The average cost of rent varies significantly throughout the various cities and boroughs of the West Island. In 2024, the average cost of rent for both a 1-bedroom and 2-bedroom apartment was lowest in Dorval. The average cost of rent for both a 1-bedroom and 2-bedroom apartment was highest in Pointe-Claire.

Notably, the average cost of rent in nearly all the cities and boroughs of the West Island for which we have available data is higher than the average cost of rent in the city of Montreal, as well as the overall average cost of rent in Quebec. Furthermore, Pierrefonds and Pointe-Claire, the cost of rent is increasing at rates significantly higher than in Montreal and Quebec (CMHC, 2024).

Territory	Average rent for a 2- bedroom (2023)	Average rent for a 2- bedroom (2024)	% increase
Dorval	\$1093	\$1134	3.75%
Pierrefonds-Roxboro	\$1027	\$1248	21.52%
Pointe-Claire	\$1689	\$2023	19.78%
Montreal	\$1046	\$1127	7.74%
Quebec	\$1042	\$1131	8.54%

CMHC, 2024.

Overall, the cost of rent in the West Island is high and getting higher each year, and the construction of new housing remains stagnant and is not occurring at a rate to keep up with demand.

Even in Pointe-Claire, where housing is being constructed at a rate higher than local and provincial averages, the increase in housing stock has failed to bring down the average cost of housing. Quite the contrary, rent is highest in Pointe-Claire and increasing at astonishing rates: in 2024, the for 1-bedroom average rent а apartment in Pointe-Claire increased by 26.7% and the average rent for a 2bedroom apartment increased by 19.8%.



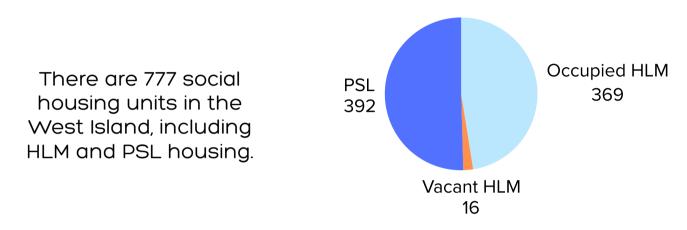
Mahoney, 2022.

SOCIAL AND COMMUNITY HOUSING

Social housing

In the West Island, there are seven HLM residences, with a total of 385 units. Notably, all HLM residences are reserved for seniors, meaning that there are currently no HLM units available to families or single people under the age of 65 in the West Island. Additionally, there are no HLM units in Kirkland, Beaconsfield, Baie-d'Urfé, or Senneville

According to data obtained in December 2024 from the OMHM via a request for access to information filed by CALODI:



According to data obtained via an access to information request, for the territories of Dorval, Île-Bizard-Sainte-Geneviève, Pierrefonds-Roxboro, Pointe-Claire, and Sainte-Anne-de-Bellevue, there were 43 households on the waitlist for an HLM or PSL in 2024. In 2023, there were 64 households on the waitlist. We are not able to determine whether the size of the waitlist was reduced due to households being admitted into an HLM or PSL unit, or due to no longer meeting the eligibility criteria to remain on the waitlist.

As of December 2024, here are the average wait times, in years, for the waitlist for an HLM or PSL in the following territories:

- Dorval: 5.06
- Île-Bizard-Sainte-Geneviève: 1.66
- Pierrefonds-Roxboro: 3.75
- Pointe-Claire: 4.71
- Sainte-Anne-de-Bellevue: 2.16

Given that there are currently 10,945 low-income households who are renting in the West Island, there is a severe shortage of social housing (DRSP, 2025). Just to meet the demand for social housing in the West Island based on the number of households on the waitlist as of 2024, the social housing stock would need to increase by 5%. In order to meet the demand for social housing in the West Island based on the number of low-income tenant households, the social housing stock would need to increase by over 1400%.

The HLM buildings in the West Island were almost all built between 1979 and 1991. Only one HLM was built in the 21st century: Manoir Roger-Bernard, which was built in 2009 and added a total of 186 units.

According to the SHQ's 2024 report on the state of HLM buildings, the buildings located in the West Island received the following ratings:

Résidence Jules-Daigle	В
Résidence Edwin-Crawford	С
Manoir Roger-Bernard	A, D
Résidence du Vieux Couvent I	D
Résidence du Vieux Couvent II	D
Résidence Marie-Ange-Jasmin	E

For reference, if a building is rated A, B, or C, it is considered that its infrastructure is satisfactory, whereas if a building is rated D or E, it is considered that the infrastructure is unsatisfactory and has not been properly maintained.

Four of the six HLM buildings in the West Island for which we have data have infrastructure deemed unsatisfactory by the SHQ and will require significant and urgent maintenance and/or renovations..

Non-profit and cooperative housing

In the West Island, there are a total of 11 housing cooperatives, with a total of 1,382 units and 2 housing non-profits, with a total of 59 units (excluding 3 non-profit RPAs).

Not all housing units in housing cooperatives or non-profits benefit from a housing subsidy. In nonprofit and social housing in the West Island, there are approximately 214 families receiving a PSL, 49 seniors receiving a PSL, and 56 single people under the age of 65 receiving a PSL. Overall, 19.7% of all non-profit and cooperative housing units in the West Island benefit from a rent subsidy.

Two housing cooperatives were built before 1970, seven were built in the 1990s, and two were built in 2005. Two housing non-profits were built in the 1990s, and three non-profit seniors' residences were built between 2005 and 2013. Since 2013, no new housing cooperatives or non-profits have been built in the West Island.

Emergency housing

The OMHM's referral service offers emergency housing services and resources for lowincome households who lose their housing due to an eviction or repossession, a disaster, or a sanitation problem. Services offered include housing search assistance, temporary accommodation, and permanent placement in social housing through a variety of programs.

Tenants in the West Island who are displaced due to a fire or sanitation evacuation are eligible for the referral service regardless of their city of residence, provided that they meet the eligibility criteria for social housing. However, tenants of demerged cities of the West Island who are displaced due to an eviction or repossession are not automatically covered by the referral service, since this service is funded by the city of Montreal.

According to data obtained from the OMHM in October 2024 via access to information request, here is a breakdown of the number of tenants from each city of the West Island who received assistance from the referral service in 2024-25. Please note that the type of assistance received is not specified.

City	Assistance following eviction or repossession	Assistance following a fire or medical evacuation
DDO	4	3
Pointe-Claire	1	1
IBSG	4	3
Pierrefonds-Roxboro	17	12
Dorval	1	0
West Island	27	19

Among the 27 households that received rehousing assistance following an eviction, 8 were displaced following an eviction decision by the TAL, 4 were displaced following a repossession and 2 were displaced following a re-eviction.



SENIORS' HOUSING

According to our database, there are a total of 3,374 units spread across 38 private seniors' residences (RPA) in the West Island. This represents approximately 13.9% of the West Island's total rental housing stock. For reference, there are 8,655 people aged 65 and over who are also renters in the West Island, according to census data. There are no RPAs in Senneville. The cities and boroughs with the highest proportion of RPA units are Pointe-Claire, Île-Bizard-Sainte-Geneviève, and Dollard-des-Ormeaux.

Over half of the RPAs (58%) were constructed prior to 1990, and the most recent construction of an RPA took place in 2013, with the construction of Villa Beaurepaire, a non-profit seniors' residence in Beaconsfield.

Of the 38 RPAs in the West Island, two are non-profit "affordable" housing run by the OMHM's ENHARMONIE residence program, and have a total of 59 units. These residences offer services such as meals and leisure activities but do not offer care. Rent is below market rate, but is not determined based on the tenant's income and is therefore not affordable according to the CMHC definition. For reference, a 1 ½ apartment with one meal per day included in the Pointe-Claire residence starts at \$1,089 per month. A similar sized unit in Dollard-des-Ormeaux starts at \$1,082 per month.

Additionally, there is one non-profit seniors' residence in which social housing units are available. The aforementioned Villa Beaurepaire contains 50 units, of which 26 receive a PSL. Similar to the ENHARMONIE residences, this residence offers meals and leisure activities but does not offer care.



Résidences ENHARMONIE. Cour, Résidence Des Sources.

Résidences Québec. Villa Beaurepaire.

RPAs are sorted into four categories based on the level of care and kinds of services offered. Category 1 and 2 RPAs must offer at least two of the following services: meals, security, leisure, and domestic services; Category 3 RPAs are for semi-autonomous residents and must offer personal assistance or nursing care; Category 4 RPAs are for residents with a loss of autonomy and must offer both personal assistance and nursing care. In the West Island, there are 3 Category 1 residences, 31 Category 3 residences, 4 Category 4 residences, and no Category 2 residences.

REPAIRS AND RENOVATIONS

According to 2021 Census data, 6.5% of housing units (renter and owner-occupied) in the West Island required major repairs, while 93.5% of units required only regular maintenance or minor repairs. This compares to 8.6% in the city of Montreal, 6.3% in Quebec, and 6.1% in Canada overall (INSPQ, 2024).

The table below details the percentage of rental units versus total units requiring major repairs, according to 2021 census data compiled by CMM and CMHC.

City	Housing (tenant and owner-occupied) requiring major repairs (%)	Tenant housing requiring major repairs (%)
Baie-d'Urfé	6%	0%
Beaconsfield	5.8%	7.9%
Dollard-des-Ormeaux	7%	11.5%
Dorval	8.4%	11.8%
Kirkland	4.3%	2.1%
L'Île-Bizard-Sainte-Geneviève	6.3%	10.3%
Pierrefonds/Senneville	6.6%	8.1%
Pointe-Claire	5.7%	6.5%
Sainte-Anne-de-Bellevue	8.8%	12.2%
Montreal (city)	8.6%	9.1%
West Island	_	9.1%

As the above table illustrates, the percentage of renter-occupied housing requiring major repairs is higher than the overall percentage of housing requiring major repairs in all the cities with available data, except for Baie-d'Urfé, Kirkland, and Senneville. This suggests that the rental housing stock is in worse shape than the private, owner-occupied housing stock. Furthermore, in Dollard-des-Ormeaux, Dorval, and Sainte-Anne-de-Bellevue, the percentage of tenant-occupied dwellings requiring major repairs exceeds 10%, surpassing the overall average for the city of Montreal of 9.1%. This suggests that in certain areas of the West Island, the state of the rental housing stock may be worse than in certain areas of Montreal.

There is no census data available regarding the prevalence and kinds of repairs or renovations having been carried out to the rental housing stock, so we will rely on our survey data to examine this question. According to our survey for West Island tenants, 158 respondents (86.3%) estimated that their building or unit needed at least one repair. 51 respondents, or 27.9%, answered that, to the best of their knowledge, not a single repair or renovation had been carried out in their building or unit in the last 5 years.

Below is a breakdown of the answers to the questions: "By your estimation, does your unit or building need any of the following repairs or renovations?" and "To your knowledge, has your unit or building received any of the following repairs or renovations in the last 5 years?"

Repair	Tenants who responded that the repair had been carried out in the last 5 years (%)	Tenants who responded that the repair was necessary (%)
Plumbing	34.4%	44.3%
Electrical	15.3%	28.4%
Elevator maintenance	29.0%	18.0%
Balcony repairs	12.6%	25.1%
Outdoor staircase repairs	5.5%	11.5%
Foundation repairs	2.2%	14.8%
Roof repairs	21.3%	11.5%
Protection against moisture and cold	2.7%	25.7%
Flooring repairs	9.3%	27.9%
Post-flooding repairs	10.9%	21.3%
Replacing windows	9.3%	31.7%
Painting	13.1%	29.0%
Appliance repairs	0.0%	20.2%

Overall, this data suggests that more repairs are needed than are being done. The total response count for repairs needed was 566, whereas the overall response count for repairs done was 303. Furthermore, for all types of repairs aside from "roof maintenance or repairs" and "elevator maintenance" more tenants responded that the repair was needed rather than done.

Legally speaking, all repairs other than minor repairs and maintenance should be carried out by a qualified and certified professional, such as a plumber, an electrician, or a carpenter. This is far from the reality for most West Island tenants, according to our survey.

Below are the answers to the question: "When repairs are carried out in your unit or building, who usually does them?"

My landlord or one of their family members	16.9%
A trained professional (exterminator, plumber, electrician, painter, etc.)	18.6%
The building maintenance person or janitor	41.0%
l am not sure	23.5%

Of course, the data from above answers the question of who usually carries out repairs. So it is possible that, for some of the respondents who chose an option other than "a trained professional," a trained professional is hired occasionally, or as needed, to carry out a necessary repair. However, the vast majority of respondents indicated that it is usually either the landlord or a building maintenance person or janitor who carried out repairs.

Qualitative data and anecdotes from our survey respondents shed additional light on the state of repairs and renovations in West Island rental housing. Below is a summary of the key findings from our survey:

- Multiple tenants expressed frustrations that their building no longer had a live-in or regular concierge or maintenance person, and felt uncertain about whom to contact for repairs.
- Multiple tenants reported significant delays in getting repairs done and neglect for important repairs and building maintenance.
- Multiple tenants reported that repairs, including plumbing and electrical work, were being carried out by workers without the necessary training or certification. Tenants expressed fears for their safety, particularly in the event of faulty electrical work.
- Multiple tenants reported that they usually carry out repairs themselves, either because the landlord takes too long to respond, because they do not trust the quality of repairs being done by the landlord, or because they are worried about their rent increasing as a result of repairs being done.
- Multiple tenants feared that their building was not up to code and that renovations were being carried out without the necessary permits and inspections.
- Multiple tenants reported that aesthetic repairs (such as repainting and changing of flooring) were only being carried out once long-term tenants vacate, in an effort to increase the rent for the new tenant, and that both structural and aesthetic repairs were completely neglected in apartments occupied by long-term tenants.

"The house is in poor condition and not suitable for rental, but the landlord will increase the rent anyway."



Rowe, 2022.

SANITATION

Prevalence

A comprehensive survey of the prevalence of sanitation problems among West Island tenants has not yet been undertaken, and census data cannot shed light on the prevalence of common sanitation problems such as mould, insects, and bedbugs.

According to our West Island tenant survey, 150 respondents (82%) have experienced at least one sanitation issue in the past five years.

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Here is a breakdown of the issues and the count and percentage of respondents having experienced each issue:

Cockroaches	13.7%
	13.7 /0
Water infiltration	29.5%
Insects	24.6%
Mould	26.8%
Persistent negative odours	22.4%
Bed bugs	4.4%
Air quality issues	20.8%
A lack of hot water	15.8%
Rodents	17.5%
Fire hazards	13.1%
Insufficient heating	14.8%

The most common sanitation problems reported by respondents in our survey were water infiltration, mould, and insects.

Additional data from our tenant support service can also be helpful in understanding the prevalence of sanitation and safety issues amongst West Island tenant households. In 2024-25, we received 59 calls for which either the primary or secondary reason for calling was a sanitation issue. Making up 9.2% of our total calls for the year, this is the third most frequent issue that callers experienced.

Sanitation by-laws and inspections

Of the ten cities and boroughs that make up the West Island of Montreal, only the two boroughs of the city of Montreal and the cities of Dorval, Dollard-des-Ormeaux, and Sainte-Anne-de-Bellevue currently have sanitation and maintenance by-laws in place.

A sanitation and maintenance by-law is designed to ensure that all dwelling units, including owner-occupied and rental units, meet certain safety, health, and maintenance standards. These standards are clearly defined and universal. For example, the city of Montreal's by-law requires that all housing units be equipped with a permanent and functional heating system capable of maintaining the temperature of habitable spaces at 21 °C. It also specifically prohibits sanitation issues such as mould, rodents, and insects and requires that all entrance doors be equipped with a locking device, among many other provisions ("Ville de Montreal," 2003).

A sanitation and maintenance by-law also allows the city to inspect and intervene in cases where violations of the by-law exist, clearly defines the applicable fines and penalties associated with violations, and allows the city to take measures to correct unsanitary conditions at the expense of a property owner should the owner refuse to take action.

The City of Montreal adopted a sanitation and maintenance by-law, *Règlement 03-096 sur la salubrité et l'entretien des logements*, in 2003 ("Ville de Montreal," 2003). The cities of Dorval, Dollard-des-Ormeaux, and Sainte-Anne-de-Bellevue followed suit in 2005 with the adoption of their own sanitation and maintenance by-laws that uphold the same standards and imbue them with the same powers of inspection and intervention. Other notable cities and territories that have implemented a sanitation and maintenance by-law include Quebec, Rimouski, Montreal's Rive-Sud, Laval, and MRC Vaudreuil-Soulanges (RCLALQ, 2021).

In cities with a sanitation and maintenance by-law, the process for initiating an inspection typically begins with the tenant signalling a problem to the city and requesting an inspection. Cities usually require the tenant to have previously notified the building owner of the problem via a formal notice prior to intervening, although exceptions can be made for extreme or urgent circumstances.

There are many advantages to having a sanitation and maintenance by-law for tenants. Firstly, the by-law sets clearly defined standards that tenants can refer to and used to hold their landlords accountable. Secondly, it allows cities to inspect dwelling units suspected of violating said by-law and issue an inspection report, which is often an important piece of evidence if the tenant ends up before the TAL. Finally, in cases where a landlord is refusing to comply with the by-law, cities can intervene to protect the tenant's right to healthy living conditions by issuing recommendations and fines and, in extreme cases, carrying out the repair themselves. This is essential for all cities in the West Island, since sanitation and maintenance issues are prevalent in rental units, many landlords refuse to intervene and carry out necessary work, and the process for seeking recourse at the TAL is daunting and inaccessible for the majority of tenants.

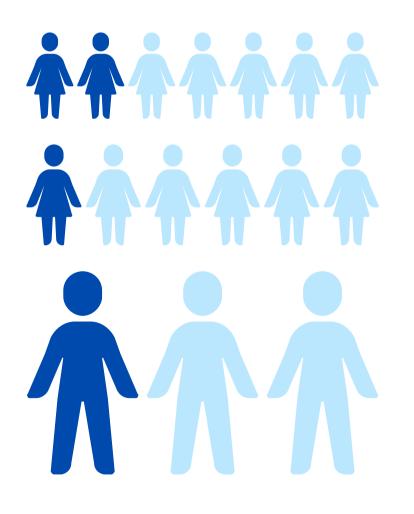
TENANTS' RIGHTS

This section of the portrait will rely entirely on an examination of the results from our survey of West Island tenants, given that census data does not provide any insights into the respect for tenants' rights.

Rights violations

According to our survey, 65.6% of respondents had experienced at least one serious violation of their rights as a tenant. Below are the percentages of respondents who answered that they or a member of their household had experienced the following:

- Harassment from their landlord or an employee of their landlord: 29%
- Discrimination from their landlord: 16.9%
- Paying an illegal security deposit: 6%
- Repossession or eviction: 12.6%
- Pressure to accept an unfair rent increase: 31.1%
- A visit from the landlord without notice: 17.5%
- "Cash for keys": 4.9%

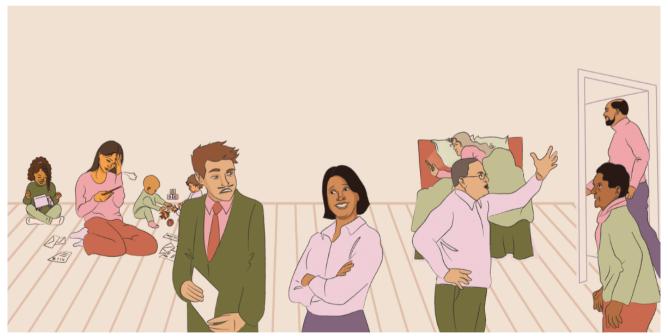


Two out of every seven tenants have been victims of harassment.

One in six tenants has experienced discrimination.

One in three tenants have been pressured to accept an unfair rent increase. Below are examples of other rights violations that were reported by survey respondents:

- One tenant reported that their landlord changed the lock and did not provide them with a new key.
- Multiple tenants reported facing harassment, intimidation, and/or threats of violence from their landlord or an associate of their landlord. One tenant believed that they were being targeted in retaliation for having recently started a tenants' union,
- Multiple tenants reported suspected vandalism and theft of property by their landlord or an associate of their landlord.
- Multiple tenants reported that Section G which is where the landlord must disclose the lowest rent paid by the previous tenant in the past year was left blank on their leases.
- Multiple tenants reported receiving lease renewal notices that contained only two response options and omitted the option to refuse a rent increase and renew the lease.
- Multiple tenants reported that their landlord said to them explicitly that they would not see any maintenance or repairs done in their unit unless they "accept a major rent increase or move out."
- Many tenants reported being mocked, patronized, and talked down to by their landlord or an associate of their landlord.
- Many tenants reported experiencing anxiety, depression, low self-esteem, and isolation due to threats from their landlord.

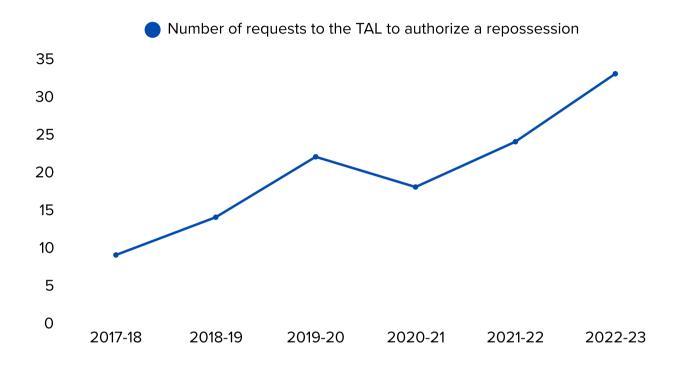


Niti Marcelle Mueth, 2025.

"My landlord said he won't make any repairs to my apartment until I leave or agree to double my rent."

Right to maintain occupancy

Repossessions are on the rise in the West Island. According to data from the Administrative Housing Tribunal obtained via access to information request in February 2024, the number of applications submitted annually to authorize a repossession has more than tripled from 2017-18 to 2022-23.



The CALODI submitted subsequent requests for access to information to the TAL, all of which were denied since the TAL is currently contesting the Tribunal's subjection to the *Loi sur l'accès aux documents des organismes publics et sur la protection des renseignements personnels* and the competency of the *Commission d'accès à l'information* in the Supreme Court of Quebec. We regret that we are not able to include additional data from the TAL on evictions and the right to maintain occupancy in this portrait (Carmichael, 2024).

In 2024-25, 28 tenants called our tenant support service for assistance with a repossession.

Nearly all the tenants who called expressed doubts regarding whether the repossession was being proposed in good faith, and suspected that the repossession may be a disguised eviction attempt.

For just under half of these tenants (46%), the repossession attempt was preceded either by the tenant refusing an abusive rent increase or by the landlord listing the unit for sale.

Perceptions, knowledge of rights, and sense of well-being

Below are the combined percentages of survey respondents who "disagreed" or "strongly disagreed" with the following statements. The results indicate that, overall, our survey respondents felt informed about their rights and obligations. However, our sample may be biased, as many are CALODI members and former service users, who may be better informed than tenants we never contacted. In contrast, a significant percentage of survey respondents had a much more negative perception of their landlord's behaviour, as well as the legal protections in place to enforce these rights.



CONCLUSION: CALL TO ACTION

In light of the information gathered in this report and in anticipation of the November 2025 municipal elections, we believe this is an opportune time to make systemic changes to the issue of non-market housing in the West Island. We call on elected officials to act cooperatively and commit to implementing a housing plan, including the policy changes listed below. It is clear that there is not enough social housing and that rents are unaffordable. It is clear, both in practice and in the experiences of the tenants we serve, that there are significant socioeconomic disparities between landlords and tenants in the West Island.

It is also clear that far too many tenants experience serious violations of their rights, including lack of repairs, maintenance, and unsanitary housing, as well as harassment and discrimination from landlords. Given the magnitude of the West Island's rental housing affordability crisis, we believe the time has come for bold and innovative action. It is the most vulnerable among us who bear the greatest burden of this crisis, and for a region as wealthy as the West Island, it is imperative that this issue be addressed with the seriousness, rigour, and urgency it requires.

THIS IS A CALL TO ACTION.

We call on all West Island cities and boroughs to officially recognize the housing affordability crisis. West Island cities must urgently pass a resolution recognizing the housing affordability crisis in their respective cities. Moreover, cities must recognize that deregulation and building alone will not slow skyrocketing rental prices.

We call for more open communications and collaborations between the community organizations that work in housing and the cities and boroughs of the West Island. Our organizations exist to help renters and West Island residents live in dignity, security and with the peace of mind that their rights are being respected. We therefore need established and working protocols in place so that all actors involved are informed of their roles, their rights, and their responsibilities in the event of fires, floods, renovictions, or other disruptive events.

We call for a commitment to developing diverse housing projects that respond to the spectrum of needs in the community. This means committing to emergency shelters for unhoused people, transitional housing, and non-market housing.

We call on West Island cities to implement emergency housing agreements with the Office municipal d'habitation de Montréal (OMHM) and the Société d'habitation du Québec (SHQ).

We call on all West Island cities and boroughs to implement clear, publicly available, and upto-date sanitation by-laws. Moreover, these by-laws must be enforced through the hiring of, or bolstering of, inspection teams. Cities must be receptive to sanitation complaints brought to them by community organizations that work with vulnerable tenants, and must intervene in the event of landlord inaction. We call on the cities and boroughs of the West Island to think outside the box of their own borders when considering housing policies. Housing policy does not happen in a vacuum. For example, if a non-market housing project for families gets built in Pointe-Claire, it will have cascading positive effects in the entire West Island. As such, we cannot continue down the current path of cities working in isolation of one another on housing. Given the gravity of the affordability crisis, we call on leaders to study alternative, innovative financing models for non-market housing that seek to pool the wealth of resources available, rather than continue to work in isolation of one another. Cities can no longer afford to cite a lack of resources regarding this issue.

We call on all West Island cities to engage in joint advocacy for housing, both at the level of the Communauté métropolitaine de Montréal (CMM), and at the provincial level with the Minister of Municipal Affairs & Housing. Whether it is open letters, inviting policymakers, or commissioning studies, residents of the West Island need to see visible, collaborative, and meaningful advocacy on the rental housing affordability crisis in the West Island. As declared in the point above, we can no longer continue to work in isolation on this issue.

We call on all West Island cities to develop comprehensive short-term rental policies and regulatory frameworks (i.e. AirBnB) that put the needs of the community first.

We call on all West Island political leaders to have the political courage to defend housing projects that seek to help vulnerable or precarious residents. Moreover, political leaders need to be firm in their commitments and not allow small, but vocal groups of NIMBYs to derail non-market housing projects in the West Island.

We call on West Island cities and boroughs to foster an environment where non-profit housing organizations, cooperatives, community organizations, and non-market housing builders (GRTs) can flourish. This means dedicating staff to acting as a community housing liaison, to studying innovative housing policies like patient capital, zoning allowances for nonmarket projects, land transfers, and dedicating resources to building community capacity to develop projects. There are enormous opportunities right now in the non-market housing sector, with major actors operating all over the greater Montreal area. Our West Island leaders need to be forward-thinking on this issue and create an environment where nonmarket builders want to build.



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We also thank the West Island LGBTQ+ Centre for sharing data about the West Island LGBTQ+ community with us via email.

Images

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Centre intégré universitaire de santé et de services sociaux du Centre-Sudde-l'Île-de-Montréal

Direction régionale de santé publique

ANNEX: EXAMPLE SURVEY

Survey of West Island Tenants	Comité d'action des locataires de l'Ouest-de-l'Île (CALODI)				
1. Demographic Information					
Are you currently a tenant in the West Island?	Yes No City of residence:				
Age: Postal code:	Native language:				
Do you belong to any of the following groups					
Recent immigrant to Canada or refugee	Person with a disability	Racialized minority			
Member of the LGBTQ+ community	First Nations/Indigenous/Métis	Single-parent household			
Low-income household	Senior living off a retirement pension	Student			
What is your pre-tax annual household incom					
Are you a Canadian citizen or permanent resid	lent? Yes No				
2. Housing Profile					
How many years have you lived in your rental					
How many closed bedrooms are there in your	rental unit? How many people live	e in your rental unit?			
Do you spend more than 30% of your monthly	household income on rent? Yes No				
Do you currently live in a social housing unit n	nanaged by the OMHM (HLM), receive a rer	nt subsidy, live in a housing			
cooperative, or live in non-governmental not-	for-profit housing?				
	rent subsidy 🛛 I live in non-profit housing [
If you are currently on the waitlist for social h		tlist?			
If you left the West Island in the last 5 years, w	vhat was the reason?				
If you moved, either within the West Island or	from the West Island, within the last 5 yea	rs, what was the reason?			
,	,]			
3. Building and Unit Condition					
Have you experienced any of the following sa	nitation or safety issues in the last 5 years?				
Cockroaches Water inf		Mold			
Persistent negative odors Bed bugs		A lack of hot water			
Rodents Fire haza		Security issues			
In the past 5 years, have you received a munic					
	ested a municipal inspection, but nobody ever of				
By your estimation, does your unit or building					
Plumbing work Electrica Repairs to exterior staircase Repairs		Repairs to balcony			
□ Changing of carpeting or flooring □ Fixing or		Repainting			
Updating of appliances that are included in the					
To your knowledge, has your unit or building		ovations in the last E years?			
	to foundation C Roof maintenance or repair				
	water damage Replacement of windows	Repainting			
Updating of appliances that are included in the					
When repairs are carried out in your unit or b					
the contract of the contract o					

Survey of West Island Tenants

Comité d'action des locataires de l'Ouest-de-l'Île (CALODI)

Is there anything else regarding the condition of your unit or building you would like to tell us?

4. Your Rights as a Tenant

Have you or anyone in your household		
Experienced harassment from your landlord or an employee of your landlord?		No
Experienced discrimination from your landlord, or an employee of your landlord, based on race,		No
gender, pregnancy, sexual orientation, civil status, immigration status, age, religion, political		
convictions, language, ethnicity, social condition, or handicap?		
Paid a "security deposit" that exceeded one month's rent and was not returned to you when you	Yes	No
moved in?		
Been the victim of a repossession or eviction?	Yes	No
Struggled to pay your monthly rent on time?	Yes	No
Been pressured or coerced into accepting an abusive rent increase?	Yes	No
Has your landlord ever entered your apartment without giving you 24 hours' prior notice?		No
Has your landlord ever offered you money to leave your apartment?	Yes	No
Are there any other violations of your rights that you have experienced that you would like to tell us about	,	

5. Your Perceptions as a Tenant

Rate how strongly you agree with the following statements. (1 = strongly disagree, 5 = strongly agree)

When I have problems in my rental unit, my landlord fixes them within a reasonable timeframe.	1	2	3	4	5
I trust that my landlord will fulfill their obligations and engage with me in good faith.		2	3	4	5
I feel safe and at peace in my rental unit.		2	3	4	5
I trust that I can seek support from my neighbours about rental issues in my unit.		2	3	4	5
I know what my rights and obligations are as a tenant.		2	3	4	5
I feel comfortable standing up for myself and my rights against my landlord.		2	3	4	5
I feel that there is adequate legal protection and support in place for me as a tenant.	1	2	3	4	5
Is there anything else about your experience as a tenant that you would like to share?					

6. Contact Information

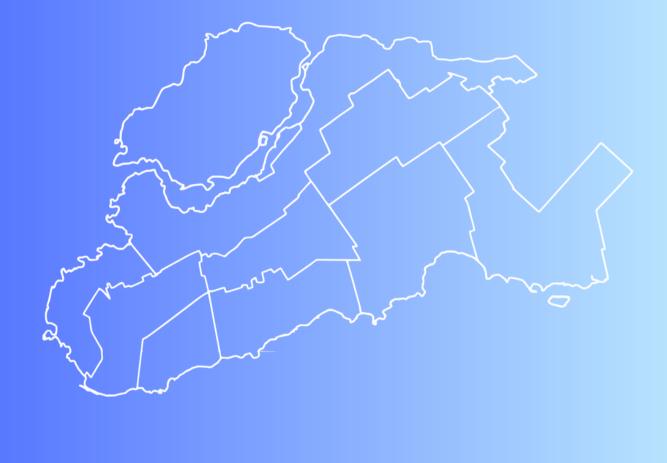
Please write your name and your email address to be entered into a raffle to win a \$50 gift card. Email address: Name: Would you like to be contacted by the CALODI about joining our membership? Yes Would you like to sign up to receive our bi-monthly newsletter? Yes Do you consent to having your written responses to this survey included in the "Portrait of West Island Yes

Tenants," accompanied by your first name and city of residence?

No

No

No



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