

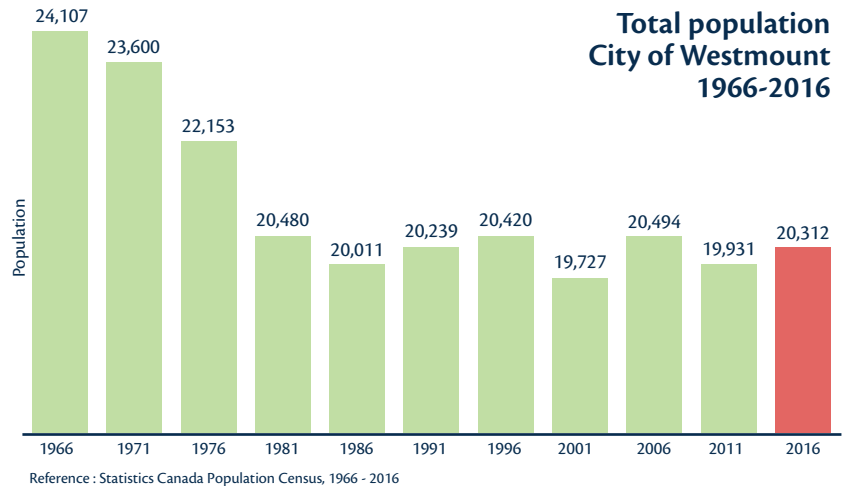


Housing & Social Fabric

Population Change

Westmount's population is relatively stable since 1981.

This stability (about 20,000 inhabitants) follows a decline of more than 18% of the population between 1961 and 1981, due to a rapid decrease in family size.



Household Size

Between 1961 and 1981, despite a population decline of 4,532, the number of households increased by 1,564. The average number of persons per dwelling diminished from 3.6 to 2.4.

From 1981 to 1996, household size has declined more slowly. The number of residents, however, remained stable as the number of dwellings has increased.

Starting in 1996, the population, household size and number of dwellings have remained fairly stable.

Population Change and Household Size

	1986	1991	1996	2001	2006	2011	2016
Population	20,011	20,239	20,420	19,727	20,494	19,931	20,316
Households occupied by usual residents	8,260	8,400	8,725	8,460	8,685	8,635	8,685
Household Size	2.42	2.41	2.34	2.33	2.36	2.31	2.34

Housing per Occupation Type

Westmount has always had a significant proportion of rental housing. However, this proportion is declining at a steady rate.

Between 2001 and 2016, the number of households living in rental housing decreased by 255, while the number of owner households increased by 470. The percentage of renters thus diminished from 51.5 % to 47 %. This loss of rental housing has probably had an effect on the average cost of rent.



Housing Costs

The impact of the cost of housing on household budgets varies greatly whether the household is a renter or a homeowner. Between 2006 and 2016, the average cost of rent has increased by 40.8 %, compared to an inflation of 17.4 %.

In 2001, 38.4 % of renter households spent more than 30 % of their income on housing costs. In 2016, this proportion was 48.2 %, one of the highest in the Greater Montreal area. According to this indicator, over the last 15 years, 309 more households have been experiencing financial stress related to the cost of housing in Westmount.

In Montreal, 36.5 % of renter households spend more than 30 % of their income on housing.

On the homeowners' side, while the increase in housing costs was also pronounced, it also meant a significant capital gain. Between 2006 and 2016, the average value of a home in Westmount has increased from \$918,159 to \$1,425,737.

Social Housing

Despite the growing impact of renting costs on the budgets of renter households, the number of social housing units remains very low in Westmount, representing only 1.2 per cent of dwellings.

For Westmount to have a social housing rate similar to that of Ville Mont-Royal (2.6 per cent) or Montreal (7.8 per cent), the City would need to create 122 to 590 new housing units.

Change in the number of social housing

	2006	2012	2017
Households benefiting from the Rent Supplement Program (RSP)	0	1	1
Co-operative and non-profit housing under former programs	26	26	0
Public low-rent housing	104	104	104
Total	130	131	105

Households Not Occupied by Usual Residents

Between 2006 and 2016, the total number of dwellings increased by 199 while the number of households remained the same. Therefore, the units added during this period would not be used to house citizens or families who ordinarily reside in Westmount.

These dwellings not occupied by households include vacant dwellings, secondary or corporate residences and dwellings put up for short-term rentals (Airbnb).

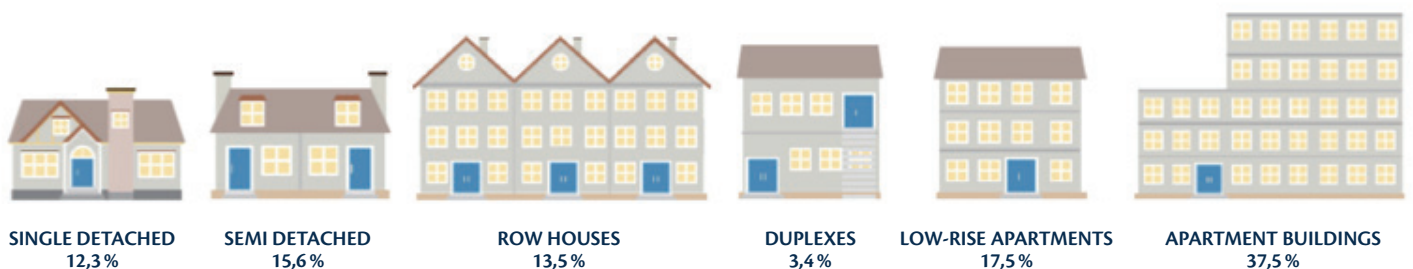
It is likely that this situation is due to the increase in second homes, since the vacancy rate remains very low and short-term rentals are prohibited in the territory. It is also suspected that more and more housing units in Westmount have been acquired for financial, tax, residence permit or citizenship purposes.

In Westmount, there are now almost 1,000 more units than there are households (10.7% of total units). This proportion is higher than in similar municipalities (Town of Mount Royal (7.3%) and Hampstead (6.2)).

Change in the number of dwellings not occupied by residents

	2001	2006	2011	2016
Housing units	9,333	9,418	9,452	9,617
Households	8,460	8,685	8,635	8,685
Dwellings not occupied by residents	873	733	817	932

Current Types of Residential Units



Demographic Projections and Residential Needs

Population growth is likely to depend on the number and nature of residential projects that will be built over the next 20 years.

However, based on the trends of the last few years, the Institut de la Statistique du Québec estimates that the municipal population will evolve according to the following table:

Population Change by Age Group 2016-2036						
	City of Westmount		City of Montreal		Montreal Metropolitan	
	2016	2036	2016	2036	2016	2036
0-19 years	19.3%	17.0%	19.8%	19.9%	21.7%	20.6%
20-29 years	13.3%	14.7%	15.8%	15.6%	13.7%	13.1%
30-54 years	29.1%	28.4%	36.7%	34.6%	35.6%	32.4%
55-79 years	29.5%	27.5%	22.9%	23.3%	24.7%	26.3%
80+	8.7%	12.4%	4.8%	6.7%	4.3%	7.6%

There are already more people over 80 years of age in Westmount than elsewhere in the Greater Montreal area (8.7% vs. 4.3%).

According to this projection, in 2036, the city will continue to present a demographic portrait marked by the strong presence of seniors.

Between 2016 and 2036, close to 850 residents over 80 years of age could be added to the territory.

