



VILLE DE LAC-BROME
TOWN OF BROME LAKE

TOWN OF BROME LAKE

Housing Policy

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Word from the Mayor

Dear citizens of Brome Lake,

It is with great pride and deep commitment to our community that I present to you our new housing policy. Faced with rising housing prices and demand, the Town of Brome Lake is taking decisive steps to meet the needs of its population.

As you will see from this document, we have targeted two priority demographics: our seniors and young households. By developing a diversified housing offer, including affordable and adapted options, we seek to promote the well-being of our seniors while attracting new, younger residents. Our vision is clear: to be proactive in housing, provide adapted solutions, and promote harmonious residential development, all while preserving our green spaces and beautiful living environments.

Our concrete commitment to this vision is the construction of 300 new homes by 2035. In doing so, we seek to balance the real estate market by diversifying our housing offer and ensuring affordable options for our citizens.

Now is the time to ensure the sustainability of our vibrant, inclusive and welcoming community. This housing policy is the first step towards a future where everyone will find a home that meets their needs.

Happy reading!

Richard Burcombe
Town of Brome Lake

Why a Housing Policy?

The Town of Brome Lake aims to adopt a housing policy to meet the evolving housing needs within its community. Similar to the RCM of Brome-Missisquoi, the town has observed increasing housing prices and demand in recent years. This trend has been exacerbated by the pandemic and the inflation crisis. Concurrently, the availability of rental housing is scarce, with prices escalating.

These housing realities in Brome Lake has several social and economic implications. The municipality also faces a rapidly aging population, highlighting the importance of attracting younger households for the balance of the community. However, this capacity of attraction is significantly hindered by housing.

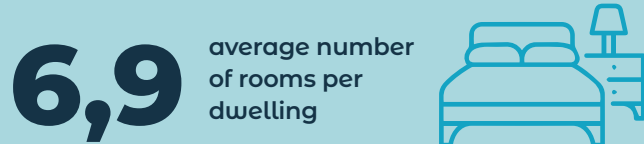
This housing policy represents an initial step towards improving the housing situation. It will be integrated into the urban planning framework, aiming among other things to set targets and objectives for housing in Brome Lake, particularly for the construction of new dwellings. Finally, it aims to target planning tools to be implemented to realize the town's vision.



Portrait of Housing in Brome Lake

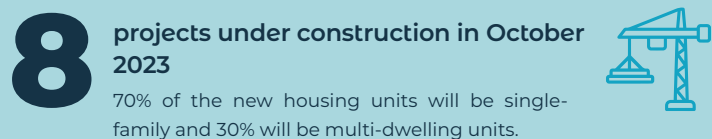
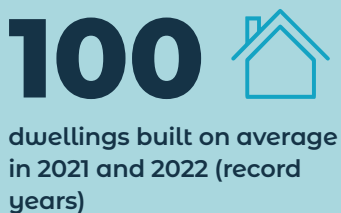
THE HOUSING SITUATION

(BASED ON 2021 DATA)



which is the most expensive product on the market for purchase or rental.

RESIDENTIAL CONSTRUCTION



OWNERS AND TENANTS

The rental market

- In 2022, the vacancy rate for rental housing was 0.0%¹, while the equilibrium threshold is around 3%²;
- Between March and June 2023, 19 rental dwellings were posted;
- A two-bedroom apartment costs on average \$1,800/month and a three-bedroom apartment or more costs \$2,500/month.

18%
tenants



82%
owners

The property market

- In 2022, 136 single-family homes were sold and a 13% decrease in sales volume was observed between 2021 and 2022 ;
- In 2023, the average selling price of a single-family home was \$595,000, which represents 180% ;
- The price of a single-family home has increased by 80% since 2019.

¹ Since the inventory of rental units is very low in Brome Lake, this can affect the validity of this data. According to CMHC's data reliability method, this data is rated D, which is fair and should be used with caution.

² A balanced market does not favour tenants or landlords. A rate below the threshold favours landlords, who can raise rents more significantly than in a balanced market.

Needs

PORTRAIT OF HOUSEHOLDS IN BROME LAKE

(BASED ON 2021 DATA)



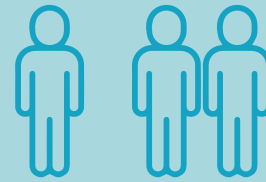
2 830

households



58

years
median age



1 or 2

persons make up 3/4 of the households

Source: Statistics Canada, 2021. Population Census

Target Demographics

The Town of Brome Lake welcomes new households each year. Between 2016 and 2021, 265 new households moved to Brome Lake, a 10% growth³. This population growth is expected to continue until 2031. However, starting in 2031, the Institut de la statistique du Québec (ISQ) predicts a decline in households in the Town of Brome Lake. This can be explained by an accelerated aging of the population and, consequently, a low proportion of young households (aged 25 to 45 years).

The demographic forecasts thus make it possible to target two priority clienteles for Brome Lake. Seniors and young households have special needs and are more vulnerable to housing issues. On one hand, it is important to promote the well-being of senior citizens in the Town of Brome Lake⁴. On the other hand, it is necessary to implement actions to maintain and attract young households to the town's territory.

In **2022**, a household wishing to purchase a single-family home at market price had to earn an annual income of over **\$145,000**, based on an affordability ratio of **30%**. In the RCM of Brome-Missisquoi, only **14%** of households are able to afford such a purchase.

³ Statistics Canada, 2021. Population Census

⁴ ISQ, 2022. Household projections—Municipalities (500 inhabitants and over)

Source: Statistics Canada, 2021. Population Census



SENIORS

People over the age of 65 represent 45%⁵ of households in the Town of Brome Lake. In addition, by 2041, the ISQ predicts that 58%⁶ of households will be over the age of 65. The aging population is therefore a crucial issue that should not be overlooked in housing policy.

This demographic includes several types of households, two of which have specific housing needs: those who wish to move to reduce home maintenance, and those who need to move due to health or financial reasons. These households want to age in Brome Lake, but often lack affordable housing options that are suitable in size.



YOUNG HOUSEHOLDS

Young households, aged 25 to 45, account for only 17%⁷ of Brome Lake households. This demographic is most likely to leave the town or not return after completing their studies, due in part to high housing prices and their lower ability to pay. To this end, according to the ISQ, only 12% of Brome Lake households will belong to this age group by 2041⁸, representing an estimated decrease of 113 households⁹. However, demographic forecasts project 456 new households from this group for the RCM and 2,347 for the administrative region by 2041. It's important to note that demographic projections are not absolute and that the town can succeed in attracting these households with real estate projects tailored to their needs.

This demographic represents a part of Brome Lake's working population and may include local households who wish to return home, newcomers seeking employment opportunities natural setting, or households in transition (first-time owners, separations, etc.). These households may or may not have children. The Town of Brome Lake must engage with this demographic, particularly to attract new households and mitigate the effects of the aging population while enhancing the pool of local workers in the town.

Core Housing Needs¹⁰

In Brome Lake, only 2.7% of households had core housing needs as of 2021. It appears that, there are needs among vulnerable households, but they are less urgent compared to some other areas in Quebec and Canada, where proportions sometimes exceed 10% of households. It is generally for these households that emergency and social housing should be created. Given the current economic context in Quebec, the Town of Brome Lake is committed to monitoring this data to ensure it addresses the needs of the most vulnerable households.

Source: Statistics Canada, 2021. Population Census

⁵ Statistics Canada, 2021. Population Census

⁶ ISQ, 2022. Household projections—Municipalities (500 inhabitants and over)

⁷ Statistics Canada, 2021. Population Census

⁸ ISQ, 2022. Household projections—Municipalities (500 inhabitants and over)

⁹ Ibid.

¹⁰ Definition of core housing needs: According to Statistics Canada, a household has critical housing needs if it resides in a dwelling that does not meet one of the acceptability standards (quality, size and affordability) or if acceptable dwellings in the local market cost more than 30% of its pre-tax income. A dwelling is considered of quality if it does not require major repairs. A dwelling is of adequate size if it has a sufficient number of bedrooms according to the National Occupancy Standard. A dwelling is considered affordable if the household living there does not spend more than 30% of its pre-tax income on housing costs.

Targets

The Town of Brome Lake must diversify the housing supply on its territory to better meet the various needs of the community.

The Town needs to rebalance the real estate market by including options suitable for all households, including those who do not wish to become homeowners. It's worth noting that 81% of Brome Lake's real estate consists of detached single-family homes, indicating a lack of diversity in the current offer. In this regard, the Town aims to make commitments towards constructing diversified housing options that cater to the population's needs. To achieve this goal, Brome Lake is committed to promoting housing construction through an ambitious growth target, while remaining realistic about its land capacity.

Taking into account demographic projections, land availability and the importance of protecting natural environments, **Brome Lake realistically aims to encourage the construction of 300 new housing units that meet the various needs of priority demographics by 2035**, i.e. 25 units per year.



This target for **2035** takes into account the estimated growth rate of households leading up to **2041** (0.03% of Quebec's growth), while aiming for a realistic number of housing starts that consider the challenges associated with increasing supply. Additionally, this target will help meet the needs of households with incomes below Brome Lake's median income level.

By 2041, **40%** of new households will need housing with rent not exceeding the equivalent of **1,500\$ per month in today's terms**¹¹.

These **300 new housing** units will partly address the needs of households aged 65 and over who want or need more suitable housing options. It's important to note that the ISQ anticipates nearly 400 more households will be aged 65 and over between 2021 and 2041, for a total of **1,666 households**¹².

The diversification of the housing supply and the construction target will also **address the needs of some young households** who wish to return or simply settle in Brome Lake. It is both the Town's and its citizens' desire that young households originating from Brome Lake can return and settle there.



¹¹ Data processing by JFLV 2023, based on housing Assessment Resource Tools (HART), 2023. HART Land Assessment Tool
¹² ISQ, 2022. Household projections—Municipalities (500 inhabitants and over)



Vision Statement

The Town of Brome Lake is committed to becoming a key player in housing, providing housing solutions that meet the needs of both current and future citizens. Its objective is to promote residential development while ensuring project quality and protecting its natural environments of interest.

The Town is committed to facilitating the construction of 300 housing units by 2035 to meet the needs of its population, specifically seniors and young households. It aims to foster innovation and creativity in housing, encouraging thoughtful residential projects throughout Brome Lake while preserving its bucolic setting. Recognizing the importance of careful territory planning, Brome Lake is committed to equipping itself with improved urban and administrative tools to guide new projects in the desired locations while respecting environmental constraints.

This vision includes three main directions:

Diversifying the housing supply throughout the territory to meet the needs of seniors and young households.

Identifying priority areas for the creation of new housing.

Regulating the quality of new residential developments while encouraging affordability.

Orientation 1

Diversifying the housing supply throughout the territory to meet the needs of seniors and young households.

Brome Lake, an Aging Community

Since 2016, the Town of Brome Lake has taken steps to become an Age Friendly Municipality (MADA Network). In 2018, it published a policy aimed at providing dynamic, healthy and safe living environment. As part of this policy, the Town has committed to :



Encouraging home care for our seniors ;



Prioritizing access to affordable housing¹⁵.

Brome Lake is grappling with a very homogeneous housing market dominated by single-family homes typically located on large lots. However, this type of housing does not meet the needs of all demographics. While single-family homes may adequately serve families, they may not be suitable for smaller households (one or two people), which will comprise over 81% of households in Brome Lake by 2041¹³.

That said, the Town must first meet the housing needs of its senior population. The World Health Organization (WHO) states that seniors require affordable, accessible housing close to services, adapted to their limitations (universal accessibility), and requiring minimal maintenance¹⁴. The Town must therefore consider these specific needs when evaluating residential projects. Secondly, attracting younger households is essential in balancing the effects of an aging population. While some of these households will be able to move into single-family homes vacated by seniors, the lack of affordability associated with this type of housing will deter many households from settling in the town. Maintaining housing affordability is crucial for this demographic.

Objectives	Means of implementation
Promote the creation of a mix of residential products	<ul style="list-style-type: none"> • Ensure that investor projects meet the needs of both priority groups based on project evaluation criteria (site sheets); • Collaborate with the Housing Office to increase the community housing stock; • Target land to be acquired for housing purposes and utilize preemptive rights; • Encourage the creation of secondary suites primarily in urban areas and gentle densification of certain large lots.
Attract young households	<ul style="list-style-type: none"> • Implement tax incentives to attract young households; • Encourage owner cooperative projects to facilitate homeownership..
Ensure the retention of seniors	<ul style="list-style-type: none"> • Allow the construction of smaller rental units; • Identify areas that meet the needs of seniors who wish to continue living in Brome Lake

¹³ Statistics Canada, 2021. Census of population, processed by JFLV (2023)

¹⁴ OMS, 2007. Global age-friendly cities: a guide

¹⁵ Town of Brome Lake, 2016. TBL becomes age-friendly!

Orientation 2

Identify priority areas for the creation of new housing.

Currently, there are approximately 2,250 vacant lots in urban areas of Brome Lake that could potentially accommodate new construction. However, the Town face challenges that hinder housing creation. Firstly, Brome Lake's regulatory framework predominantly favours the construction of single-family homes on large lots. This drives up the cost of new housing and limits the construction of rental units. Secondly, there are several ecologically sensitive areas in Brome Lake that must be preserved. To this end, it is essential to focus on developing in areas with the least natural constraints.

Thus, while Brome Lake does not face land scarcity issues, it must strategically develop its territory to integrate new constructions into its landscape. It is crucial to identify the most appropriate areas for the addition of new housing as outlined in the housing policy. However, this must be done with a commitment to preserving Brome Lake's bucolic character (see Orientation 3).

Objectives	Means of implementation
Direct real estate development towards priority lands	<ul style="list-style-type: none"> • Incorporate priority development areas into the new urban planning framework, specifying higher densities within the urban perimeter of Knowlton; • Work with the RCM to include certain areas within Brome Lake's urban perimeter, particularly those near Foster and Bondville.
Stimulate development on municipal lands	<ul style="list-style-type: none"> • Develop a specific urban planning strategy for the vacant municipal property on Kennedy Street to plan a residential project in consultation with the community; • Promote a request-for-proposals approach on municipally owned lands to encourage the construction of housing that aligns with the objectives of the policy.

Proximity to certain services is a critical factor to consider when selecting lands to be developed. In the context of housing creation, it is important to locate developments near these services. For both demographics, similar needs must be addressed. Here are services and amenities that CMHC uses to assess vacant lands and effectively locate developments :

- **Daycare centres and schools*;**
- **Healthcare facilities/general practitioners/pharmacies;**
- **Parks and green spaces;**
- **Grocery stores and restaurants;**
- **Public transport stops and taxis;**
- **Libraries;**
- **Recreation centres;**
- **Active transportation and trails.**

*Depending on the demographics identified earlier, proximity to daycare and schools is particularly relevant for residential projects targeting young households.

Orientation 3

Regulating the quality of new residential developments while encouraging affordability.

The citizens of Brome Lake are keen to preserve the quality of the environment of the village heart and the town's rural character. Consequently, there is a polarization of opinions regarding development in Brome Lake¹⁶, which can hinder or even block the creation of new housing, thus increasing the pressure on the existing housing stock. This may also negatively impact the quality and aesthetics of projects as investors face high risks of failure during the process. On the other hand, it is essential to have appropriate oversight that ensures seamless integration into the neighbourhood and added value to the community, while also promoting the affordability of certain products. The new housing planned under this policy must be carefully designed to harmonize with the natural and environmental setting of Brome Lake.

Objectives

Means of implementation

Ensure project quality through urban planning regulations

- Revise the urban plan with a simpler territory division approach that reflects Brome Lake;
- Update the current Site planning and architectural integration plan bylaw to better protect the aesthetics, environment and heritage character of the Town.

Enhance the affordability of the housing stock

- Evaluate the feasibility to invest in real estate projects that include an affordability component;
- Develop measures to improve the affordability of projects;
- Explore the possibility of developing a program for maintaining existing affordable housing.

To realize its vision and uphold this orientation, the Town commits to **adapting its urban planning and regulations**.

These regulatory adjustments will **address some of the housing challenges** identified earlier, while equipping the Town with tools to **oversee development**.

Finally, the Town wants to **explore new municipal powers** and emerging housing trends that promote the **construction of housing targeted by the policy**.

¹⁶ Raymond Chabot Grant Thornton, 2023. Portrait diagnosis of the current situation in the Town of Brome Lake.

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