

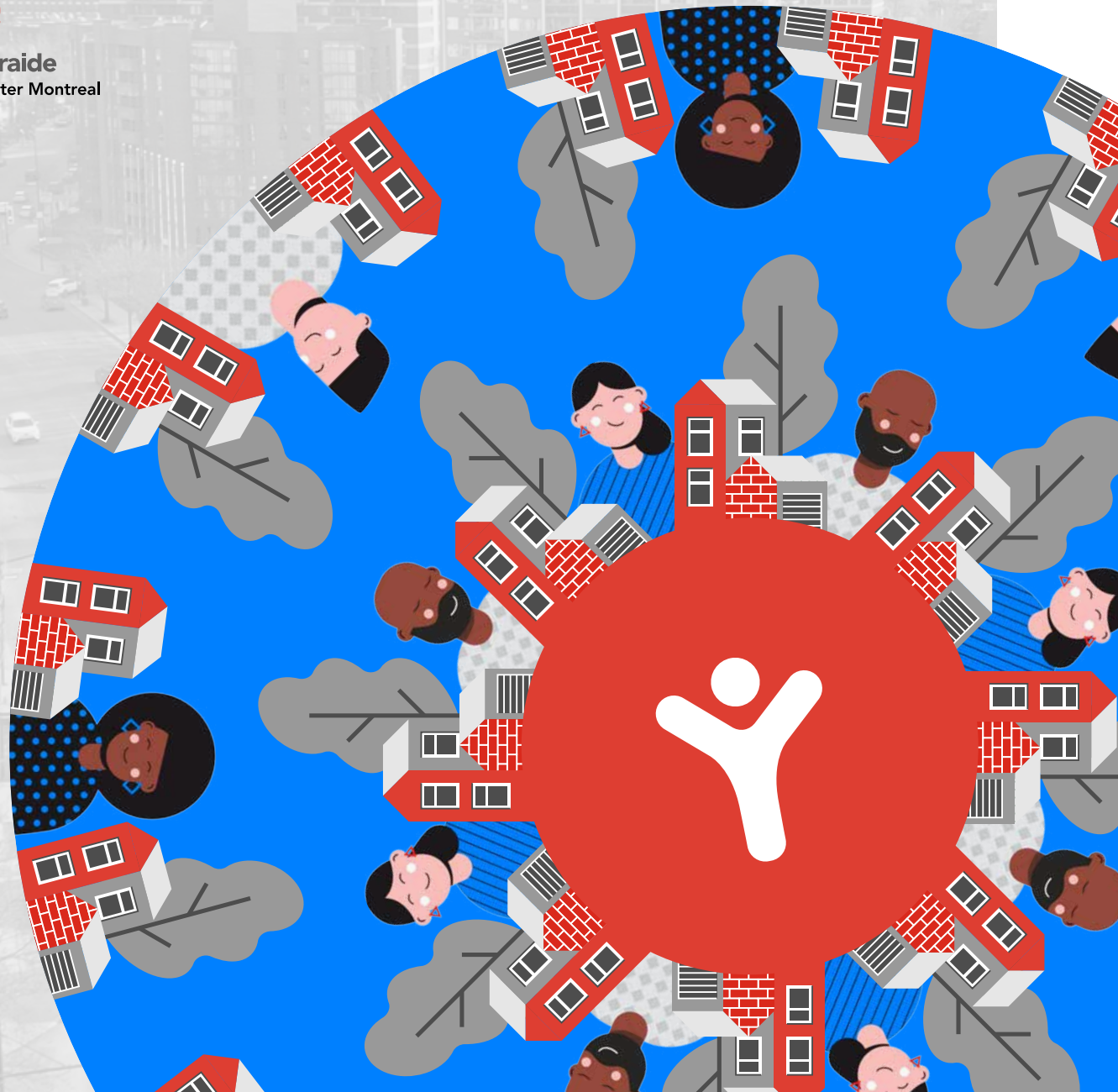
COMMITTED TO

HOUSING

Summary report, June 2023



Centraide
of Greater Montreal





MANIFESTO

We can all see the critical signs of the housing crisis.

In the 211 offices, the phone doesn't stop ringing. For two years, people have been calling non-stop for help with both housing and food insecurity issues. When **INFLATION IS ADDED** to the mix, vulnerable people in Greater Montreal are unquestionably under great strain. **THESE ARE PEOPLE WHO LIVE IN POVERTY AND WHO ARE LIVING MORE AND MORE ON THE MARGINS OF SOCIETY.** Housing is the foundation of a decent life. When you have to spend too much on rent, you have to cut back on every other expense. **AGAIN, THE SITUATION IS CRITICAL.** We have to sound the alarm.

The time for action is now.

Since June of last year, we started the Speaking Truths series to find solutions.

THIS FIRST EDITION CULMINATED IN A MAJOR GATHERING IN MAY 15 with a clear goal: to find sustainable solutions for social **AND AFFORDABLE HOUSING.**

What if we started from scratch?

What if we thought beyond programs and standards?

WHAT IF WE JOINED FORCES, and acted collectively?

THIS ISSUE AFFECTS US ALL: governments, community groups, civil society, developers, building owners, foundations, and even banks.

TO TACKLE IT, WE NEED FUNDING, EMPATHY AND COMMITMENT. And we need change. Right now. To ensure that every human being in Greater Montreal can live in dignity, **WE MUST ACT TOGETHER FOR HOUSING.**



This publication is a follow-up to the **Together for Housing** event organized by Centraide of Greater Montreal, which took place on May 15, 2023 at the Centre Mont-Royal in Montreal, Quebec.

SPEAKING TRUTHS

TOGETHER FOR HOUSING

© 2023 by Centraide of Greater Montreal
493 Sherbrooke Street West
Montreal, Quebec
H3A 1B6

All rights reserved. No part of this publication may be reproduced in any way whatsoever without permission. Every effort has been made to ensure that all information presented is accurate. Some facts, figures and opinions in this publication may be subject to debate or under dispute. If copyright has not been duly acknowledged, or for clarification and corrections, please contact the publication coordinators, and we will correct the information in future versions as required.

THE COMMITTED TO HOUSING TEAM

Editor

Marie-Christine Beaudry

Revisors

Marie-Eve Brunet-Kitchen, Mario Régis

Artistic director

Bertin Paquin

Graphic designers

Mélissa Houle Beausoleil, Marie-Odile Thellen,
Marine Villedieu

Contributors

Maude Beausoleil, Mathieu Charette, Louise Moreau, François Pratte, Diep Truong, Marine Villedieu, Marie-Ève Voghel-Robert

Event photographer

Valérie Paquette

Translator

Amy Butcher

Acknowledgements

We want to thank the team at McKinsey & Company for working pro bono to create a fact base on the current situation and for helping Centraide develop indicators to monitor the housing situation in Greater Montreal. McKinsey has not issued any recommendations about any laws or policies to be implemented. The opinions shared in this document are those of the participants of the **Together for Housing** event and of Centraide.



Centraide
of Greater Montreal

TABLE OF CONTENTS

06

Welcome note

08

Powerful facts

10

A crisis with many human faces

15

When housing compromises
your quality of life

21

A rental market under
great strain

26

An indicator and action
proposals

36

Finding creative solutions
to challenges

38

Remarks by our elected
representatives

39

The impact of the housing
crisis on young children

42

Workshops:
Searching for
sustainable solutions

61

Glossary

WE NEED A CHANGE, NOW

May 15, 2023 was a day full of ideas and valuable discussion. The **Together for Housing** was the culmination of the Speaking Truths on Housing, an initiative we launched in spring 2022. It brought together elected officials, representatives from the community and private sector, foundation staff, and citizens. This unique publication that you are reading therefore includes the main findings from this major gathering as well as the possible solutions suggested on May 15 to resolve the current crisis.

Doing so will require hard work, effort, commitment, and collaboration. It will require investing in both physical and social infrastructure. With the crisis in Quebec showing no signs of abating, governments must devise robust programs to support people year-round and not just before the July 1 moving date or over the winter.

Some programs already exist, but they need to be improved, extended and revised to compensate for the lack of social and affordable housing, especially since this lack will only get worse over the years if we simply alleviate the symptoms rather than tackle the problem's real causes.

The Quebec government must step up and assume its social housing responsibilities. This imperative came up over and over during the Speaking Truths on Housing and was strongly echoed in the workshops at the **Together for Housing** event, when people from all backgrounds were invited to discuss possible solutions to the current situation.



– Claude Pinard,
President and Executive Director,
Centraide of Greater Montreal

THE TIME HAS COME TO ACT TOGETHER

To truly tackle these complex social problems and implement effective, sustainable solutions, everyone—including private and non-profit property owners—must get involved.

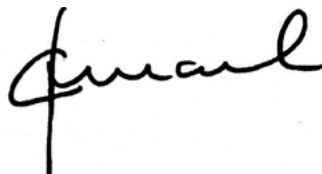
Housing is a multi-dimensional social issue, and we have to explore multiple solutions. Many stakeholders need to work toward a common interest in doing better, aiming higher, and ensuring that we advance based on solid indicators and beyond election terms.

My view is that we have been simply feeling our way through the housing issue without using any insight or annual data to grasp the scale of the situation. We now know that **nearly one in five households in Greater Montreal does not make enough income to cover both their rent and their basic needs.** This statistic is a starting point to talk about the housing crisis in terms of the people affected and not just doors. Thanks to the residual income indicator, we can monitor the situation every year and track the impact of our collective efforts.

The report you are about to read is not the culmination of a year's work but the start of what we hope will be a long and fruitful collaboration. Thank you for doing your part. ■

"To truly tackle these complex social problems and implement effective, sustainable solutions, everyone—including private and non-profit property owners—must get involved."

– Claude Pinard



Claude Pinard

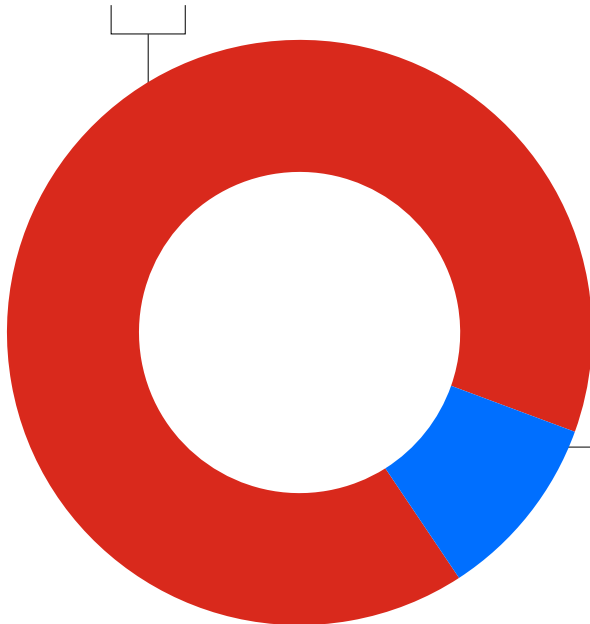
1.9 million

households in Greater Montreal

Over 50% of the Quebec population lives in Greater Montreal.

46% of households are renters

Greater Montreal real estate



4.9% subsidized housing

The average of subsidized housing in OECD countries* is 6.9%*

**Organisation for Economic Co-operation and Development

The rent gap grew between two-bedroom units that turned over to new tenants and those that did not

In 2022, newly vacated two-bedroom apartments cost a lot more than those already occupied. This trend has forced many tenants to stay in inadequate or unhealthy housing.

Increase in the price of new rental properties in 2022

+ 82% South Shore

+ 66% Laval

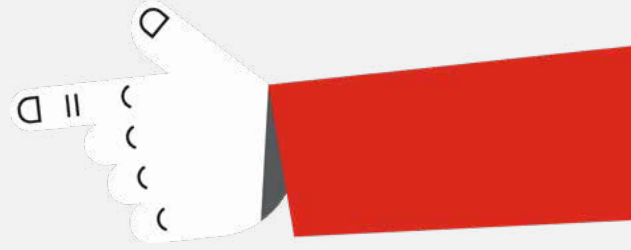
+ 35% Montreal Island

Sources: According to the latest data from the Montreal Metropolitan Community (CMM) - Observatoire Grand Montréal, Grand Montréal en statistiques; Statistics Canada, Census of Population 2021; CMHC; Office municipal d'habitation de Montréal.

In 2022, at least

360,000 Greater Montreal households

—or nearly one in five—did not earn enough income to pay for their housing and their essential needs such as food, clothing or transportation.



Nearly **80,000 people** in Greater Montreal spend over **80% of their income on housing.**



Right now, tens of thousands of households are waiting on the eligibility lists for social housing in Montreal.

They may stay on those lists for many years, even though housing is an essential need.

The Canada Mortgage and Housing Corporation (CMHC) forecasts that, **the average rent for a two-bedroom apartment will increase by 9.6% in 2023 and by 30% over the next three years.** The vacancy rate should continue to fall to hit 1.6% in 2023, which is well below the equilibrium threshold of 3%.

A CRISIS WITH MANY HUMAN FACES

The housing crisis is a social problem that affects hundreds of thousands of people in Greater Montreal. In different ways and aspects, individuals and families are reeling from the domino effects of this crisis and its impacts on their living conditions. Four courageous people agreed to talk about their experiences on camera.

MARIE'S STORY

THE INVISIBLE COST OF HOUSING

In her 2½ in Greenfield Park, Marie has had to cope with water damage, financial challenges and... suicidal thoughts.

A health crisis that turned her life upside down at the age of 41 caused Marie to lose her spouse, her business and her income. Today, she spends over 60% of her budget on rent. She has almost nothing left to cover her basic needs.



NAIMA'S STORY

NOWHERE TO GO

Since 2019, Naima has been fighting her case with the Tribunal administratif du logement. Her property owner is doing everything possible to evict her and raise the rent on the apartment that she and her family have lived in since 2011. But dealing with this threat isn't so easy, as the housing crisis also means that Naima can't find another suitable apartment for her family that she can afford. This is especially true since she has to find a place adapted to her husband, who has reduced mobility.



CARLA'S STORY

WHEN YOUR RIGHTS ARE VIOLATED

Carlaerinn Dorkenoo visited over 50 apartments in less than a year and a half. In the end, she was taken advantage of by a property owner who used her ignorance of tenants' rights to overcharge her. As an immigrant, she met with many incredible injustices—and a lot of racism—during her housing search.



THE HISTORY OF THE ATWATER PROJECT

FIND FUNDING OR SHUT DOWN

Andréane Désilets, Director of La Maison Benoît Labre, is seeing a long-time dream come true.

The Atwater project will soon take in 36 people in a situation of homelessness who are struggling with substance abuse problems. The project—a first in Quebec—will provide housing with community support for five years.

However, Andréane has only secured funding for two of the eight staff members she needs to run the centre, which means she won't be able to open once the building is completed.



A CRISIS WITH MANY HUMAN FACES

WHEN HOUSING COMPROMISES YOUR QUALITY OF LIFE

The housing crisis has a domino effect on other troubling social issues. Having to spend too much income on housing or living in inadequate housing only worsens the precarious living conditions of our community's most vulnerable members. We spoke to five people who work in the community sector to discuss this issue. →

“LIVING IN A SUBSTANDARD APARTMENT WITH RATS IS A FORM OF HOMELESSNESS.”



– Jean-Sébastien Patrice,
General Manager,
Multicaf

Jean-Sébastien Patrice is the Executive Director of the MultiCaf food bank in Côte-des-Neiges. He has seen a big increase in demand in recent years. “Four years ago, we were helping 1,200 people a week. Now we see 9,000 people, 30% of whom are children,” he says. “The use of collective kitchens has literally jumped by 200%.”





“When you can’t save for retirement or put money aside for occasional needs or back-to-school supplies, you cut back on food. It’s easy to see why food banks are overwhelmed.”

– Hélène Héту,
Budget Consultant,
ACEF Rive-Sud

Jean-Sébastien Patrice sees a direct link with housing conditions, which have deteriorated over the same period. “People are turning to our services earlier and earlier in the month and from the very first week in many cases,” he says. “These people work, but they just can’t make ends meet. Once the rent and hydro have been paid, they don’t have much left in their budgets.”

While food insecurity can be found everywhere, immigrant families are the ones who feel it the most and who suffer various forms of discrimination. Jean-Sébastien Patrice sees this every day. “In 2019, we had 19 asylum seekers as clients. Now, we have 757. We see a lot of families living together in a 3½ because they can’t afford their own place.”

FEWER AND FEWER OPTIONS

For nearly 20 years, Hélène Héту has helped disadvantaged people and families on Montreal's South Shore. In her role as budget consultant for the Association coopérative d'économie familiale (ACEF), she supports people as they become independent with their personal finances, helps them find solutions to their debts, and informs them of their rights. In the current context, however, the task is overwhelming.

“Since the pandemic, we’ve seen a tsunami of impacts,” says Hélène Héту. “There has been a perfect storm of simultaneous problems, such as housing scarcity, inflation, and rising interest rates, which make it really difficult to help people move forward. Situations are getting worse.”

Hélène Héту also points out that, not so long ago, housing used to be a solution to help people improve their living conditions. “We used to tell people to move into a smaller apartment to reduce their rent,” says the budget consultant. “That’s no longer an option.” The only financial solution is the hope of getting subsidized housing. But people have to be patient, as waiting lists often exceed ten years. →



“Since COVID, things have been worse. Rent increases are out of control. There is no more affordable housing. That worries us. Our job is to welcome families and comfort them, but even we are starting to lose confidence.”

– Maria Vasquez,
Executive Director,
Comité logement Saint-Laurent

RIGHTS VIOLATIONS AND DISCRIMINATION

Stories of people like Naima, who are threatened with eviction by property owners who want to jack up rents on long-occupied apartments, is a daily occurrence for Maria Vasquez, Executive Director of the Comité de logement Saint-Laurent.

“Since 2020, we've seen it all. Property owners are inventing all kinds of reasons to evict loyal tenants from their units to profit from the speculative bubble of the pandemic,” she says. In her daily work, Maria Vasquez helps vulnerable people defend their housing rights. “We're seeing rents go from \$1400 to \$1800 a month without anyone saying a word. Housing becomes a business and a source of profit. There is no limit placed on that profit,” she says as someone who has dedicated herself to the cause for 12 years.

The Director of the Comité de logement Saint-Laurent insists that delinquent property owners must be reported to the Tribunal administratif du logement. “You have to file a complaint, otherwise things will never change,” she points out.

THE IMPORTANCE OF COMMUNITY SUPPORT

“More and more people are experiencing homelessness simply due to unaffordable housing. It's increasingly hard for us to find solutions,” says Mathieu Frappier, Coordinator of the Regroupement des organismes en itinérance de Laval (ROIL).

He thinks that, since housing has become a collective problem, solving the crisis must be a collective effort. “We have rights under charters and recourse mechanisms, but these frameworks are not so simple for everyone,” he says. “And for marginalized people, it's even more complicated. Without support, they can't navigate the system.”

He believes that society, starting with our institutions, must be a shield to protect the most vulnerable. “When we think of homelessness, we immediately imagine people without money or a roof over their heads. In Quebec, however, the definition goes much



“Of course, housing is the focal point of what we do, but helping people find a place to live isn’t enough. We have to provide specialized support, and beyond that, we need to rebuild communities.”

– Mathieu Frappier,
Coordinator, Regroupement des
organismes en itinérance de Laval

further and involves something called ‘social disaffiliation,’ which is a gradual withdrawal from society due to accumulated traumas, such as the loss of housing and food security.”

Another obstacle that irritates the community sector is funding. “My fiscal year just ended and I still need to find \$150,000 to balance our books. Next year, we’ll have to do the same thing all over again,” says Mathieu Frappier. He also reveals that he has to fill out six different reports for different deadlines just to keep his shelter open.

Alexandra Ambroise, Coordinator of the Mitsuap Raphaël-Napa-André Project, agrees. “I had to fight to get funding for nine staff members,” she says. “And that doesn’t include how funding for Indigenous projects is virtually non-existent.” →



“Imagine what it’s like for an Indigenous person to hear, ‘We don’t rent to Indians.’ That’s very hard.”

– Alexandra Ambroise, Member, Projet Autochtones du Québec (PAQ) and Coordinator of the new Mitsuap Raphaël-Napa-André project

In their view, mission-based funding would help make their work easier.

INDIGENOUS PEOPLE

The number of homeless Indigenous people in Montreal is especially high. Why? What is the biggest housing challenge facing these communities? Alexandra Ambroise, a member of Projet Autochtones du Québec (PAQ), says:

“Our communities are going through a housing shortage. But this homelessness is hidden: people stay with their siblings or extended families for a while. But at some point, since these people have been rejected by their communities, they decide to go and live in a big urban centre like Montreal. When they arrive, they’re completely out of their depth. Becoming detached from their communities makes them lose their bearings. They have no resources and become destitute, especially Indigenous women.” ■

FINDING ACCESSIBLE HOUSING: MISSION IMPOSSIBLE

While the housing crisis makes finding a new home more complex for many Greater Montreal households, the situation is virtually impossible for people with reduced mobility. **“Looking for universally accessible, adaptable, or adapted housing is like looking for a needle in a haystack,”** says Martin Lalonde, a collective rights advocacy officer for housing and municipal life at Ex aequo.

A CRISIS WITH MANY HUMAN FACES

A RENTAL MARKET UNDER GREAT STRAIN

High demand for fewer apartments has created many adverse effects, such as ever-increasing rents. The bad news is that this situation will not improve on its own in the coming years, especially given the growing population. →



In its annual [Rental Market Report](#) published in winter 2023, the Canada Mortgage and Housing Corporation (CMHC) confirmed that we are indeed in the midst of a housing crisis. Its findings were troubling and include a decreasing vacancy rate, demand for rental housing that exceeds supply, and the major issue of affordability, especially for the 20% of renters with the lowest incomes.

Francis Cortellino, Real Estate Economist with the CMHC, explains that “the Montreal region has the largest real estate inventory in the country, which was also the first to develop several hundred years ago. However, rental demand is outstripping supply mainly due to strong population growth in recent years.”



“Although the glass may seem half-empty, we can also see it as half-full: the Greater Montreal area has a diversity of building sizes with many duplexes and triplexes.”

– Francis Cortellino,
Real Estate Economist, CMHC

WE MUST BUILD SOCIAL HOUSING

Xavier Leloup, a sociologist, professor and researcher with the Institut national de la recherche scientifique (INRS), points out that the rate of social housing in Canada is very low compared to other countries. In his view, the social costs of the commodification of housing reveal the limits of the market.

In the Netherlands, for example, 34.1% of rental units are subsidized, according to the most recent data. Austria and Denmark rank second and third with social housing rates of 23.6% and 21.4%, respectively. Only 4.9% of housing units in Greater Montreal are subsidized.

“The amount that people pay for housing impacts not only their household budget but also the budgets of all households, which in turn impacts all of society,” says Xavier Leloup.

This opinion is seconded by Janie Houle, a professor in the Department of Psychology at Université du Québec à Montréal (UQÀM) and the Research Chair on Reducing Social Inequalities in Health: “Providing families with social housing means giving them a place to live with a positive impact on their health. This gives them a sense of security and belonging as well as power over their environment,” she says.

Here, Janie Houle is referring to a UQÀM study on people who live in social housing or in affordable housing with Rent Supplement Program (RSP) on the private market. The study authors found that social housing had a positive, foundational effect on people’s lives. While the other group appreciated the financial relief from the subsidy, they constantly worried about losing their homes. Although social support does exist at cooperatives and low-cost housing, it did not in their case.→



“When people have to spend over 30% of their income on rent, this has serious consequences for their health and the health of their children. Society as a whole pays the costs.”

– Janie Houle,
Professor, Department of Psychology at
UQÀM, Research Chair on the Reduction of
Social Inequalities in Health

IN 2022, QUEBEC WELCOMED ABOUT 150,000 NEWCOMERS, OR ABOUT THREE TIMES AS MANY AS A DECADE AGO.

During the **ten years** before the pandemic, property prices in the Montreal region rose by around

50%

However, in just **two years** following the start of the pandemic, prices rose another

50%

In Greater Montreal, the vacancy rate for large units, including 4½ and 5½ apartments, is

2.1%



“Many stakeholders are involved in housing: the City, Public Health, the fire department, exterminators, property owners... We have to take a more global view of this reality.”

– Xavier Leloup,
Sociologist, Professor and Researcher,
INRS

RIGHT TO HOUSING AND ACCESS TO JUSTICE

According to a recent study conducted by Leger for Vivre en ville, eight out of ten tenants don't know about clause G of their lease form, which shows whether the unit's rent has increased over the past year.

Xavier Leloup believes we must now rethink the housing system and determine how it works in practice, for example, when it comes to leases as well as issues related to maintenance, health conditions and even fire services. “If we apply a market logic to this sector, things can get out of hand,” he says. “We've also noticed that many owners lack expertise about these issues.”

“Tenants are competing for access to affordable housing,” adds Janie Houle. “Racialized people, people with mental health problems, large or single-parent families and others are at a disadvantage. Social housing lets us provide homes to the most vulnerable.” ■



AN INDICATOR AND ACTION PROPOSALS

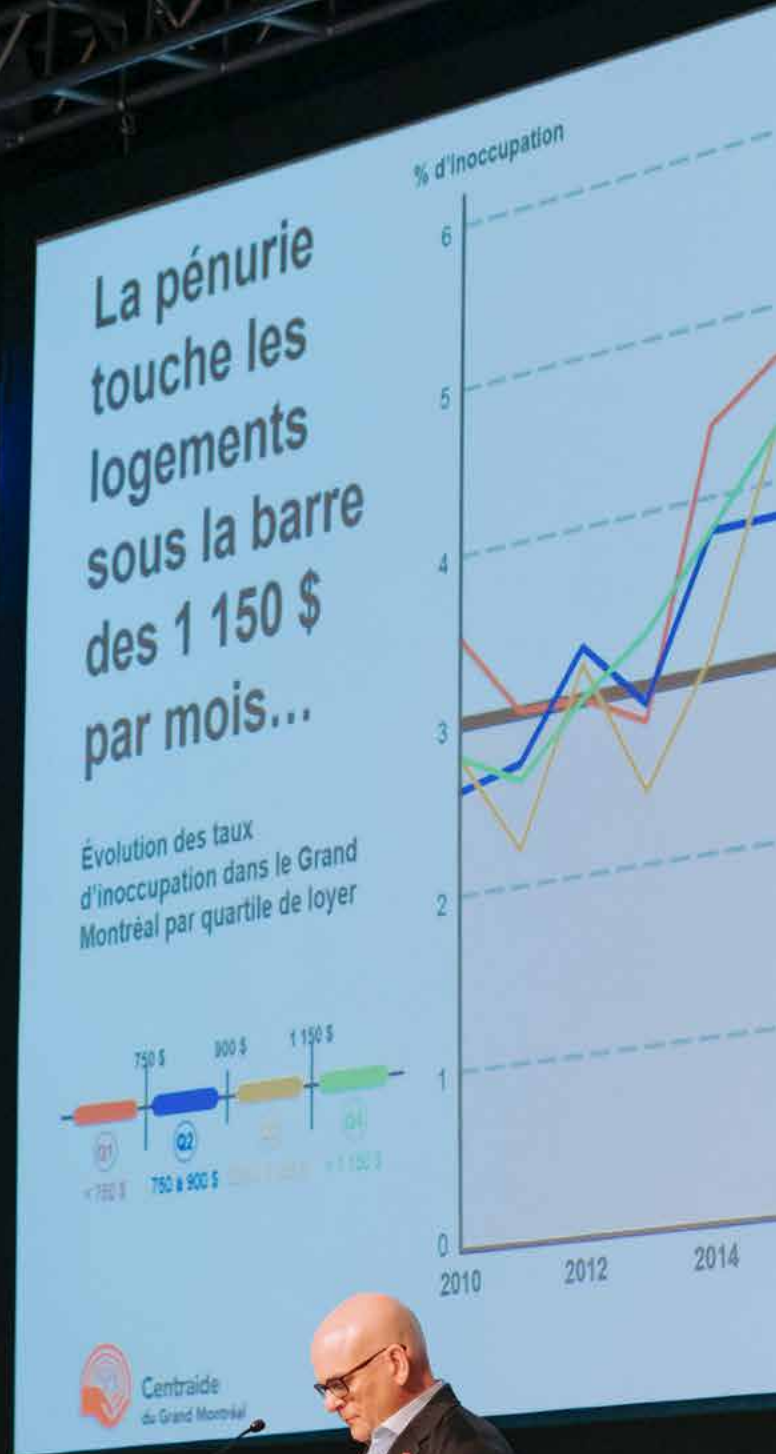
COMPLEX PROBLEMS REQUIRE SYSTEMIC ACTION

Over the past year, Centraide of Greater Montreal has led the Speaking Truths on Housing with a variety of partners. From the start and throughout the work, a lack of access to recent and sufficiently detailed data has limited an analysis and understanding of the impacts of the housing crisis.

If we want to improve the situation, we have to measure it.

In Greater Montreal, 71% of low-income people live in housing they can't afford, and housing costs take up over 80% of the budgets for 21% of this population. The rental market is under pressure, as the average cost of housing has risen by 20% in five years.

“All kinds of indicators can help us think about different solutions,” says Claude Pinard, President and Executive Director of Centraide of Greater Montreal. “However, we wanted a relatively simple, human-focused indicator that could help track our yearly progress. The idea is to get people thinking of housing as a societal issue.” →



Rent quartiles

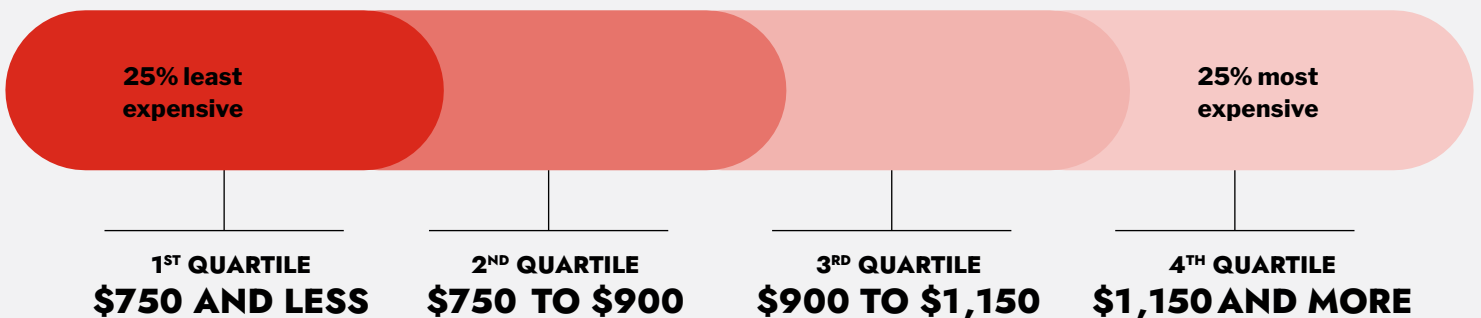
“All data gives us the big picture of the housing problem in Montreal. We broke down Greater Montreal's rental units into rent quartiles, the first being the least expensive units,” says Laurie Lanoue from McKinsey, whose team developed the facts and indicators base, as part of a pro bono mandate.

A vacancy rate that dips below the recommended 3% threshold means a severe imbalance between supply and demand. Vacancy rates in the four quartiles had been stable for a long time regardless of rent cost. Yet, by 2019 the most expensive units had moved above the balanced rate of 3%, while the other three quartiles were still well below this level. As Laurie Lanoue explains, “When we cross-reference rent quartiles with unit type, the vacancy rates are actually very low for the largest units. This is an issue for many families.” →

1.9 million

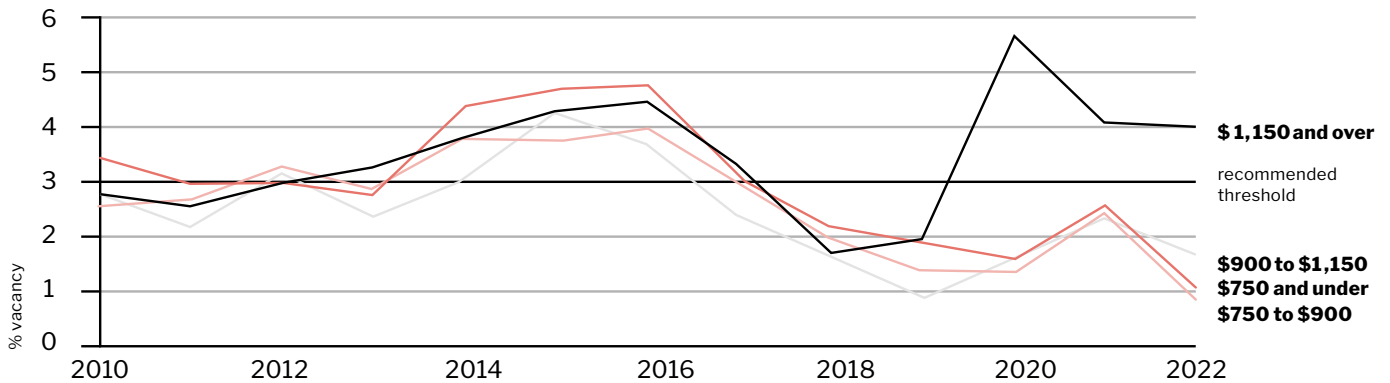
households in Greater Montreal

Range of actual rents paid

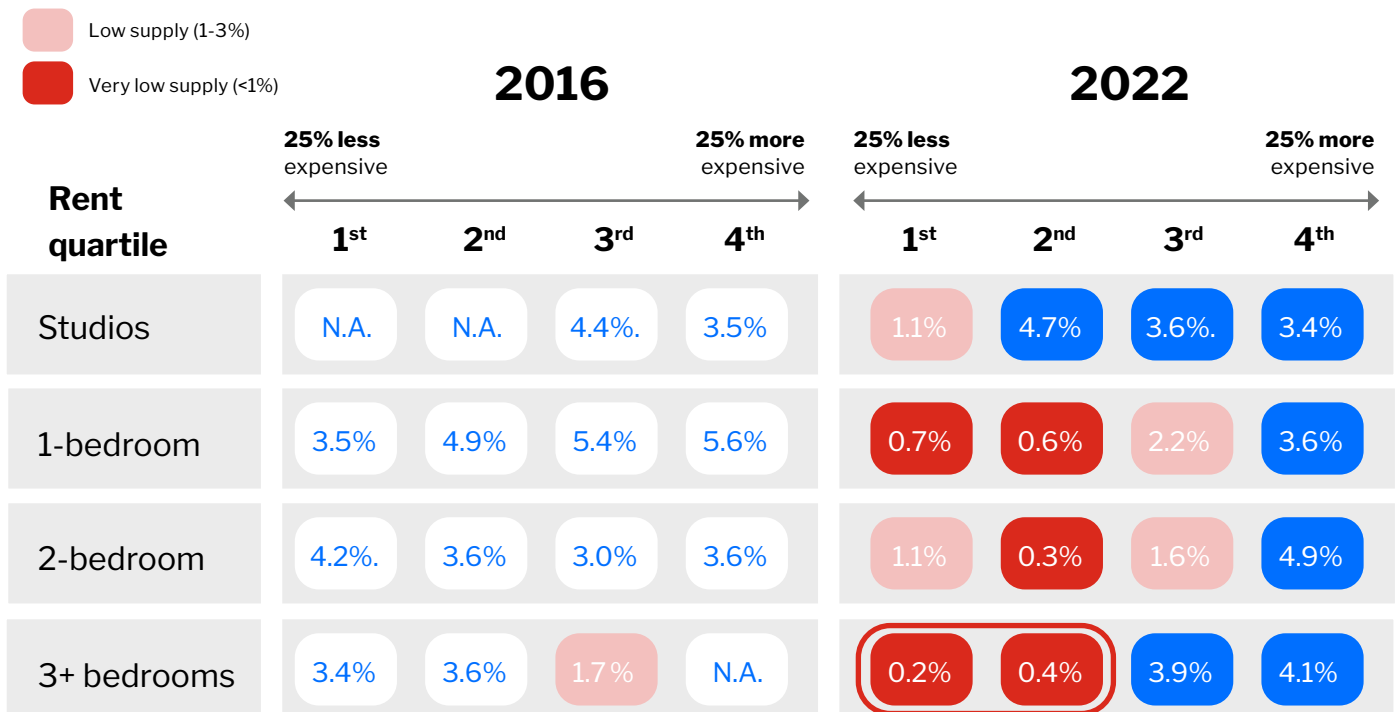


* Sources: Statistics Canada, Census of Population 2021; CMHC, Rental housing survey, urban centers: rent quartiles 2022.

Evolution of vacancy rates in Greater Montreal by rent quartile



Vacancy rates by type of unit and by rent quartile



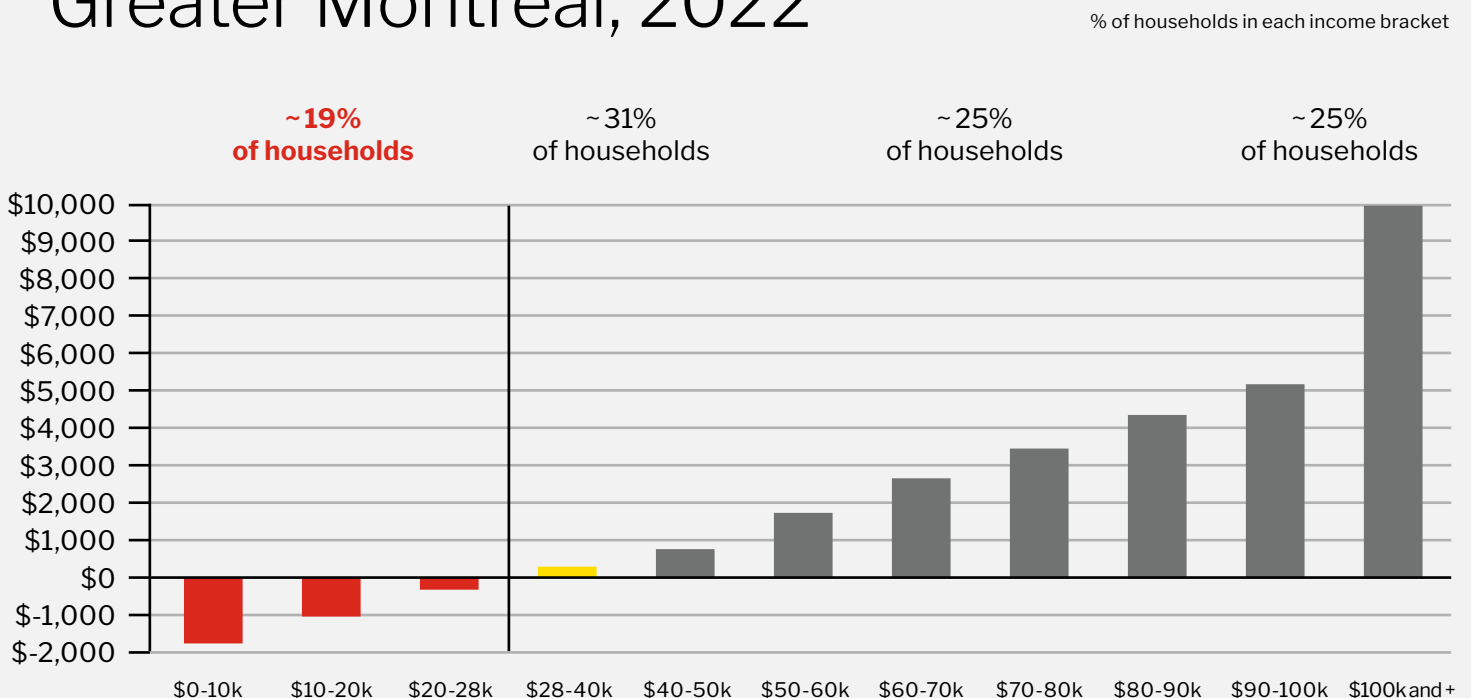
Sources : CMHC, Rental Market Survey Data: Urban Vacancy Rates by Quartile, 2010-2022.

A new reference tool

Residual income will be the indicator that tracks the extent of the problem every year, as this statistic reveals the remaining income that Greater Montreal households have left after paying for essential expenses and housing expenses (at market prices). As an indicator, residual income can show how much the most vulnerable households are missing from their budgets, assuming that they are entitled to adequate housing under current market conditions, without having to cut other essential expenses.

“The numbers are disturbing and striking,” says Claude Pinard. “Based on this key indicator, Greater Montreal has 360,000 households, or 19% of the population, that would start the month with a negative residual income if they lived in market housing and paid for their basic needs.” →

Residual income, Greater Montreal, 2022



Note: The census data used is from 2016 and 2021 and includes household incomes in 2015 and 2020 and individual incomes from 2015 to 2019 (see appendix for more information on the detailed methodology used).

Sources: Statistics Canada, Census of Population 2016, 2021; Statistics Canada, Tax Filers and Dependants with Income by Total Income, Sex and Age; CMHC, Urban Rental Market Survey Data: Rent Quartiles, 2015-2022.



\$28,000

annual income required for
a positive residual income

360,000

households have a
budget shortfall

Residual income as an indicator

Residual income refers to the money people have left over after paying for rent and other essential expenses.



\$3.6B

Theoretical total deficit for 19% of households with a negative residual income.

\$1.3B

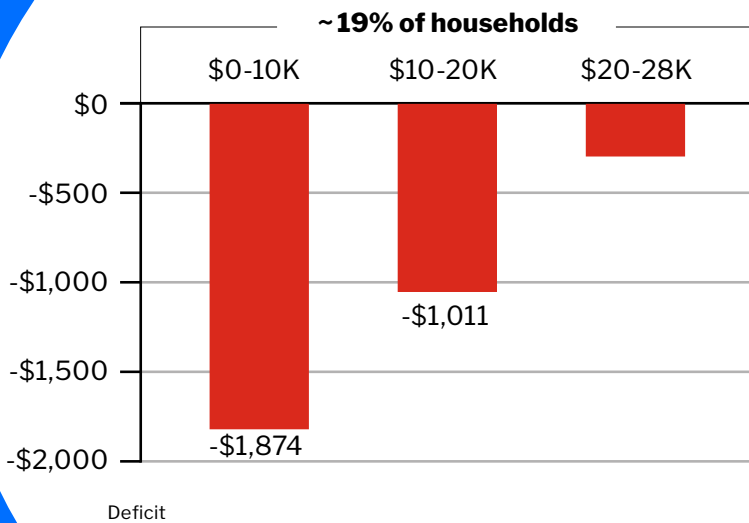
Share of shortfall in income attributed to housing.

\$2.3B

Share of shortfall in income attributed to the consumer price index basket, excluding shelter.*



Shortfall in income for households with a negative residual income.



*Expenses for basic needs included in the CIP basket: food, transportation, clothing and other items.

Sources: Statistics Canada, CMHC, McKinsey Global Institute, Centraide.

Historical rates

On average since 1995, the historical annual increase in subsidized housing in Greater Montreal has been around 1,400 doors. Subsidized housing represents 4.9% of the entire rental supply. In comparison, the average share of subsidized housing in OECD countries is 6.9%.

“We calculated that it would take Greater Montreal seven years, i.e. until 2030, to reach the 6.9% average,” explains Laurie Lanoue.

To close the gap separating Greater Montreal from the OECD average, we would have to multiply our historical rate by 3.6. To provide subsidized housing to the 360,000 households with a negative residual income by 2030, we would need to increase this same historical rate by 26.6.

As Claude Pinard concludes, “Our work over the past year has shed light on an undeniable reality: far too many households in Greater Montreal are very housing-vulnerable. This has multiplier effects in terms of food security, financial insecurity, mental health, etc. Building new housing is essential, but we need to leverage every possible solution to get out of this crisis.” ■

ARE YOU INTERESTED IN THIS TOPIC?

Consult these two useful resources to learn more:

Vital Signs of Greater Montreal:

www.centraide-mtl.org/en/blog/what-does-the-vital-signs-report-reveal-about-housing-in-montreal

Housing facts and indicators database *(in French only):*

medias.centraide.org/Docs/Base-de-faits-et-indicateurs-sur-le-logement.pdf

AN INDICATOR AND POSSIBLE SOLUTIONS

CHAINS IN A LINK

How can we improve access to adequate housing in Greater Montreal? Five linked solutions should be explored:

- Existing supply of sustainable social and affordable housing
- New supply of sustainable social and affordable housing
- Rights and access to justice
- Assistance programs, community support and community life
- Data and monitoring mechanisms

These five areas of action cover the main issues and solutions highlighted by stakeholders during the Speaking Truths on Housing.

How can we improve access to adequate, affordable housing for the most vulnerable populations?

Existing supply of sustainable social and affordable housing

Renovation of any housing unfit for habitation

Reduce maintenance and upkeep costs

Give incentives to property owners

Convert unused buildings

Increase the supply and availability of land

Reduce barriers to construction

Optimize construction costs

Diversify funding

New supply of sustainable social and affordable housing

Legislation and access to justice

Informing citizens on their rights and support

Review conflict mediation procedures

Review the legal and regulatory framework

Support programs, community support and community life

Invest in community support programs

Review conflict mediation procedures

Improve climate resilience

Increase social acceptability

Data and monitoring mechanisms

Share and enhance a data platform

Implement follow-up meetings

FINDING CREATIVE SOLUTIONS TO CHALLENGES



“You won’t understand a situation by looking at the numbers; you have to see those numbers come to life in the field.”

– Diane Bérard, on the importance of data

A correspondent for RDI's *Zone économie*, Diane Bérard describes herself as a solutions journalist, a hat she put on to analyze key elements from the panel discussions at the **Together for Housing** event.

“IT NEVER USED TO BE LIKE THIS”

The morning of the event, Diane Bérard heard many people repeating this phrase. “Rent used to cost less. We never used to evict families in the middle of winter. Clearly, something happened,” said the commentator. “Things have gotten out of hand.”



“It's going to take a lot of creativity to solve this crisis,” she continued. She quoted Longueuil Mayor Catherine Fournier, who often says that “just because things have always been done a certain way doesn't mean we have to keep doing them that way.”

Diane Bérard agreed that creative approaches are necessary but pointed out that it shouldn't always be the same people who have to get creative. This reference to the community sector as a hyper-creative force to find solutions to everyday issues was received with loud applause in the room.

“Is housing a commodity or part of our social infrastructure? How we answer this question will determine the solutions we apply to this crisis.”

– Diane Bérard, on the existential question raised by Laval Mayor Stéphane Boyer

“As a citizen, I want the community sector to focus on fulfilling its mission and serving its clients instead of having to be so creative. It's time for other people to get creative by developing tools, funding and programs,” she concluded.

THE RIGHT TO DREAM

In her remarks, the solutions journalist stressed the importance of giving everyone access to a good life and giving them the right to dream. And housing is the gateway to that dream. She gave the example of Geneviève Everell, who founded the company Sushi à la maison. “Both of Geneviève’s parents were drug addicts,” said Diane Bérard. “At age 15, she managed to get away from her family and move into her first apartment. In an interview, she told me that this move changed her life. Having adequate, affordable housing helps you have better mental health and better physical health too, because you have the money to eat a healthy diet. You can then spend your energy looking for and seizing opportunities. Everyone has the right to dream.” ■



France-Élaine Duranceau
Minister Responsible for Housing

“Know that the government will always be there for social housing and to help our society’s most vulnerable.”



Chantal Rouleau
Minister Responsible for Social Solidarity and Community Action
“Thank you for participating and for looking for solutions that can be sustainable over the long term.”



Soraya Martinez Ferrada
Parliamentary Secretary to the Minister of Housing and Diversity and Inclusion (Housing)

“We all want to work together to find solutions that will quickly give everyone a decent roof over their heads and rent that they can truly afford.”

Remarks by our elected representatives

Six politicians took part in the **Together for Housing** event. Here are some highlights from their presentations.



Valérie Plante
Mayor of Montreal

“Everyone needs to make housing a priority.”



Catherine Fournier
Mayor of Longueuil

“The most affordable home is the one you already have.”



Stéphane Boyer
Mayor of Laval

“It’s up to us [politicians] to act. Housing is our problem, and it’s up to us to take action.”

NOW AND FOR FUTURE GENERATIONS


THE IMPACT OF THE HOUSING CRISIS ON YOUNG CHILDREN

In 2022, the Observatoire des tout-petits, in collaboration with Leger, interviewed 1,000 Quebec parents to find out about their concerns. Their worries included stress, money, high rents, tiny apartments—and a fear of moving.→

STRESSING OUT OVER HOUSING

Nearly one in three parents—and 55% of single-parent families—are experiencing a high level of stress about their housing situation.

Accumulated stress has an impact on parents that in turn affects young children, as parents in these circumstances are less able to meet their children's needs. For example, they are less mentally available, have a decreased sense of competence, and have less time to pay attention to their child.



– Marilou Denault, during her presentation
at the **Together for Housing** event

Living in a high-quality and healthy home that is big enough and located in a safe neighbourhood has a positive impact on the mental health of young children and on their parents' ability to care for them.

MONEY IS A BIG CHALLENGE

Nearly two thirds of the parents surveyed (61%) said that access to affordable housing is a bigger challenge now than it was before the pandemic. This percentage rises to 72% among parents who rent.

Living in unaffordable housing can impact childhood development, as it is associated with a greater risk of delays in physical, emotional, cognitive, language, and social development. Young children who live in housing that their parents can't afford often weigh less than others the same age. Why? Because their parents do not have as much money for basic needs, such as food.

LIVING IN SUITABLE HOUSING

Good housing benefits everyone, especially young children. Suitable housing means housing that is affordable, is big enough for everyone to have their own space, meets health standards, and is in good condition. When adapted to the needs of families, good housing is also part of a community that is in a safe neighbourhood and close to essential services and green space. ■

“Living in unaffordable housing can impact childhood development, as it is associated with a greater risk of delays in physical, emotional, cognitive, language, and social development.”

- Marilou Denault, principal advisor at the Observatoire des tout-petits

ARE YOU INTERESTED IN THIS TOPIC?

Consult these four useful resources to learn more (in French only):

Presentation of the Observatoire des tout-petits:

<https://bit.ly/4568StE>

Un toit pour nous podcast with Fabrice Vil:

<https://ici.radio-canada.ca/ohdio/balados/10536/un-toit-pour-nous>

Housing survey results :

<https://tout-petits.org/publications/sondages/logement/>

Chapter of Portrait sur les politiques publiques consacré aux politiques en matière d'habitation :

<https://tout-petits.org/publications/portraits-annuels/politiques-publiques/les-14-themes/>

WORKSHOPS

SEARCHING FOR SUSTAINABLE SOLUTIONS

Please note:

The following pages reflect the discussions from the workshops held at the **Together for Housing** event. Everyone who registered was invited to attend a workshop of their choice to share their views on how to find sustainable solutions to the housing crisis.

Here, Centraide of Greater Montreal is providing a transparent account of the ideas expressed at these workshops, which lasted 90 minutes and included between 30 and 90 people. We cannot guarantee that all groups were included or that the opinions expressed represent all viewpoints. Our organization's publishing of these ideas in no way signifies that we endorse or support them.

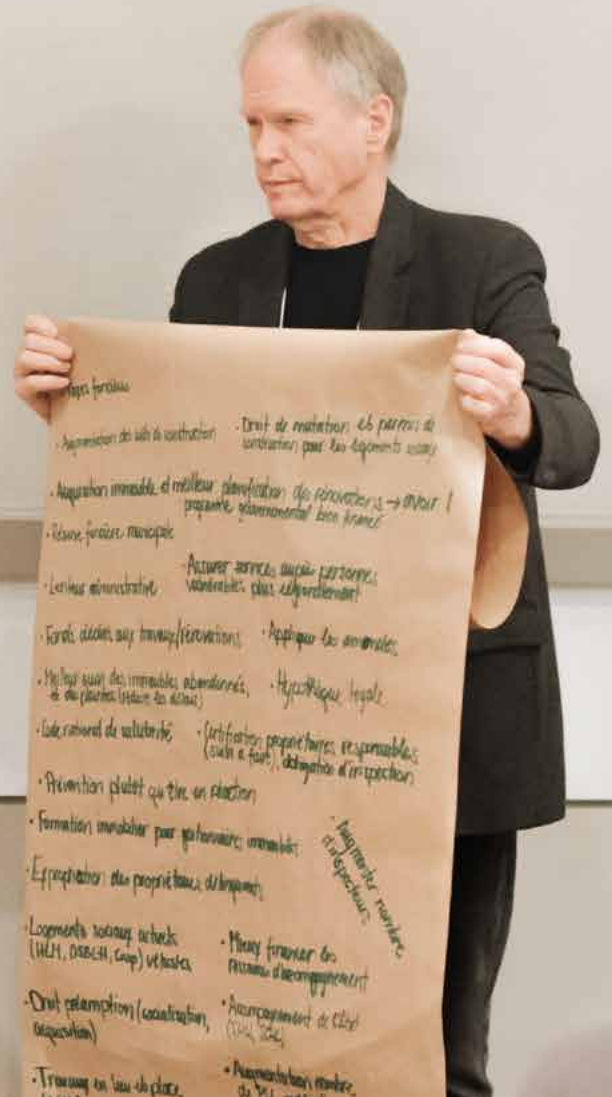
Centraide's role is to facilitate dialogue and bring together different perspectives without promoting any particular standpoint. The ideas shared are the intellectual property of their respective authors. We therefore ask you to read this information in a spirit of understanding and constructive discussion.

WORKSHOP 1

MAINTAIN EXISTING HOUSING

How can we preserve the existing housing supply and increase adequate and affordable housing over the long term?

Greater Montreal's subsidized housing represents 5% of its rental inventory, or 94,000 units. However, in addition to insufficient supply, many of these apartments are considered to be in poor or very poor condition as they are in aging buildings that have not been adequately maintained.



KEY ISSUES RAISED BY WORKSHOP PARTICIPANTS

EFFECTS ON LIVING CONDITIONS

Problems such as water infiltration, mould, inefficient heating systems, plumbing issues and other problems make many homes uncomfortable and unsanitary. This situation not only affects the health, well-being and quality of life of tenants who live in these units but also reduces the supply of decent housing for people looking for a roof over their heads.

EFFECTS ON AFFORDABILITY

Aging and deteriorating apartments need frequent repairs and maintenance, which increases the property costs for owners. These costs often lead to higher rents for tenants, which reduces housing affordability.

Suggested solutions

① **Transparency on units with issues**

Clearer data about the condition of buildings and units is essential to guarantee the safety, health and well-being of tenants and uphold the quality of housing to prevent abusive practices and to hold property owners and managers accountable. These parties should also be required to regularly check the condition of their units and submit a report to the municipality. An apartment health registry could also be posted as part of a future rent registry. More precise data on the breakdown of housing types (cooperative, non-profit or low-rental) would also be useful.



2 Incentives for property owners to renovate units

Binding legislation should be put in place requiring property owners to renovate deteriorated or substandard apartments. Demolition penalties could be implemented to encourage property owners to renovate before it is too late. Tax credits could be offered to property owners who renovate their units and who do not significantly increase rents when they put them back on the market.

3 Financing renovation work

More resources are needed for agencies like cooperatives that do not have enough reserves to finance renovations. Government renovation programs for NPOs could increase or accelerate housing starts. Better access to preferred financing mechanisms, such as preferential rates for NPOs, could have a big impact.

4 Ecosystem efficiency

It is crucial to improve the current inadequate government framework for agencies that have no experience with major renovations. Better communication between different levels and departments would be ideal to help real estate projects advance. One example to encourage constructive dialogue is the Cellule facilitatrice advisory committee set up by the City of Montreal.

An overhaul of program management and processes would be beneficial. For example, the Programme d'adaptation de domicile (PAD Montréal), which offers a subsidy to the property owners of units occupied by one or more people with a disability, has a wait time of 22 months.

OTHER SOLUTIONS SUGGESTED AT THIS WORKSHOP

- Legislate the same way as for the food sector
- Create a department called Salubrité Québec (SQ)
- Reduce delays at the Tribunal administratif du logement (TAL) for unsafe conditions
- Remove more housing from the speculative market
- Set up cooperatives dedicated to renovation work
- Offer community support for tenants who are having more trouble
- Encourage group purchases so that property owners and managers can save on renovation products
- Support property owners who live in their own buildings

Did you know that?

The deterioration of the rental housing has exacerbated the accessibility and affordability crisis while impacting the health and well-being of individuals and families.

34% of low-rental buildings in Montreal are in “**poor condition**”

The OMHM* manages **838 low-rental buildings**, that total over **20,000 units**.

41% of low-rental buildings in Montreal are in “**very poor condition**”

*Office municipal d'habitation de Montréal

Source : *Les trois quarts des HLM en mauvais état à Montréal*, article published in La Presse on December 1, 2022.

WORKSHOP 2

DEVELOPING MORE HOUSING

How can we speed up the construction of new adequate and affordable housing over the long term?

There's a severe need for new housing in Greater Montreal. The Canada Mortgage and Housing Corporation (CMHC) forecasted that the vacancy rate in 2023 for two-and three-bedroom units will be 1.6%, or well below the equilibrium rate of 3%.



KEY ISSUES RAISED BY WORKSHOP PARTICIPANTS

Despite this shortage, housing constructions are slowing down. In April 2023, the Canada Mortgage and Housing Corporation (CMHC) even reported a 48% drop in Quebec housing starts over the previous year.

Suggested solutions

① The role of municipalities

When it comes to developing public heritage, municipal regulations and the framework for land transfers must be reviewed. The rules for heritage buildings could be relaxed to encourage the conversion of these buildings into social and affordable housing.

To protect land and buildings from real estate speculation, cities should exercise their preemptive right to buy these assets more regularly. Another needed solution is introducing regulations to ensure that new projects remain affordable over the long term. Zoning differentiated by tenure type could help with the development of social and non-profit housing.



That being said, for municipalities to be able to do so, the Quebec government must first allow them to implement such by-laws, differentiated according to the type of tenure.

2 Rethinking financing

When it comes to financing, the hope is that financial institutions will agree to take an equity stake in some projects. Another idea is to provide access to preferential financing for projects with a dual social and economic development mission. Why not allow agencies other than the CMHC to guarantee loans? Another goal is to spread more of the risk between governments, NPOs and the private sector.

3 Make better use of underutilized space

Insurance is an issue for transitional housing initiatives. This is why temporary public insurance should be introduced for community agencies that want to launch this type of project. Another proposal is for governments to use their own buildings for social and affordable housing, which would promote neighbourhood diversity and integration. Other solutions include converting office towers into social and affordable housing while using tax credits as an incentive for property owners. Another idea is targeting buildings for conversion that are owned by organizations with a social duty, such as the buildings owned by religious communities.



OTHER SOLUTIONS SUGGESTED AT THIS WORKSHOP

- Make it easier to consult the registers of vacant spaces in the boroughs and cities and update these registers regularly
- Charge an annual fee for condos and homes (as a %, based on the municipal property assessment) for social housing
- Exempt NPOs from municipal taxes (as is the case for religious communities) or reduce these taxes by 50% or more
- Restore AccèsLogis funding to its original level, i.e. centralized funding that covers all expenses of a community project
- The government should also provide 25% of the permanent capital for these projects on top of the AccèsLogis funding
- Amend the Programme d'habitation abordable Québec (PHAQ) to include a program to purchase social housing by involving local stakeholders and providing quick access to the necessary capital outlays
- Invest in the Plancher initiative proposed by the Community Housing Transformation Centre
- Set up more trusts to buy and hold social housing
- Prioritize renovations for low-income housing and other social housing units that are not available because they need repairs
- Facilitate the conversion of small vacant buildings

Did you know that?

An average of 1,400 subsidized housing units have been built every year in the Greater Montreal area since 1995.

If we want to reach the **OECD average by 2030**, we need to build

36,000

new homes over the next seven years.

WORKSHOP 3

RIGHTS AND ACCESS TO JUSTICE

How can we clarify and change the rights of both tenants and property owners and ensure that these rights are respected?

Access to decent housing and knowledge of the rights and duties of tenants and property owners are key issues in our society. However, in reality, these two parties can get into many disputes and conflicts. To help everyone get along and enjoy positive relationships, we must ensure that everyone has equitable access to justice.



KEY ISSUES RAISED BY WORKSHOP PARTICIPANTS

IMBALANCE AND ABUSE

There are thousands of substandard or inadequate units in Greater Montreal. Some families live with other families in 3½ or 4½ apartments. Some property owners force tenants to pay three to six months' rent when they sign a lease. Tenants are evicted without cause. Newcomers and Indigenous people struggle to find housing due to racial discrimination.

A REALITY EXACERBATED BY THE PANDEMIC

The health crisis impacted all levels of society, with many people going through a “pre-pandemic” and “post-pandemic” experience. When it comes to the right to housing and, more broadly, the right to human dignity, the situation has become unsustainable for a large portion of the population.

THE STRUGGLE TO DEFEND RIGHTS

There is also an imbalance when it comes to tenant representation on the Tribunal administratif du logement (TAL): people feel alone when standing up for their rights; people living with a disability are also disadvantaged in the current framework; and cities lack resources when it comes to housing inspections.

Suggested solutions

- 1 **Review of procedures and conflict mediation**
 - Create a department to answer questions and help people understand their rights
 - Speed up procedures for tenants if their apartments lack heat, are unsanitary, or have other issues
 - Improve upstream procedures to deal with unsanitary conditions
 - Appoint representatives from the community and aim for a balance of each type of party with the TAL
 - Use regulatory tools from the cities (fines, legal hypothec, expropriation)
 - Enshrine the right to housing in the Charter of Rights and Freedoms



2 Informing citizens of their rights – support

- Foster a spirit of collaboration between the City’s departments
- Create a single intake service
- Ensure that the TAL does its job and answers people’s questions about their rights
- Recommend that the TAL hire social workers to help vulnerable tenants
- Help people clearly understand the role of the TAL
- Promote collaboration between cities, health, and the community

3 Revue du cadre légal et des règlements

- Reduce the TAL’s processing times
- Apply existing laws more simply and with “more teeth”
- Allow class action lawsuits
- Establish a supervised support process before tenants are evicted
- Explain the lease section G on declaring the previous rental amount
- Control rents (applied in a mandatory way)
- Set up a rent registry
- Put a moratorium on evictions and repossessions
- Make it mandatory to control and monitor renovation and repossession projects
- Have all leases validated by the TAL
- Cap prices on low-income housing
- Associate complaints with addresses rather than individuals
- Explain people’s rights on the TAL website
- Make defiant or discriminatory property owners accountable
- Prohibit Airbnb-type rentals in rental housing
- Add rights and obligations to the lease
- Reverse the burden for repossessions

WORKSHOP 4

COMMUNITY SUPPORT AND COMMUNITY LIFE

How can we collectively provide comprehensive, high-quality living environments and the necessary social support for individual and community well-being?

Living in a big enough apartment that you can afford is crucial. Yet this alone is not enough to ensure that people and families have a good quality of life. Many other elements go into a comprehensive living environment that provides an optimal quality of life and strengthens the community's social fabric.

Suggested solutions

① Enhancing community support in social housing

Creating a solid link between community support programs for social housing and programs for housing starts. This would encourage the construction of high-quality, affordable social housing while providing residents with the social supports they need to function and thrive in their communities.



2 Improve access to local services

Partnerships and communication are key to improving access to local services. We must also create partnerships between neighbourhood resources and guarantee a connection to resources in other neighbourhoods to break down barriers. We also need to get citizens involved in decision-making by establishing partnerships with them. Better communication about available resources is needed at all levels.

3 Increasing social acceptability

This is a crucial goal, and communication plays a key role to achieve it. To combat prejudice, we need better mutual understanding, which requires discussion and interaction. This goal also necessitates social diversity with a range of stakeholders such as citizens, community agencies, the public and private sectors, government institutions, and more. It is also important to create meeting spaces that are inclusive and welcoming for everyone.

4 Improving climate resilience

This requires an integrated approach in two main areas: buildings and neighbourhoods. We need to take a global view of vulnerability and resilience factors right from the construction planning phase.

- **Buildings:** Priority must be given to upgrading and renovating existing buildings and improving their energy performance to reduce heat islands. Focusing on existing buildings will maximize the use of existing resources while minimizing the environmental impacts of new construction starts.
- **Neighbourhoods:** It is important to design neighbourhoods as human-focused environments with a mix of uses that are close to efficient public transit services.

OTHER SOLUTIONS SUGGESTED AT THIS WORKSHOP

- Create and promote a framework for support for the community sector – funding from the Ministère de la Santé et des Services sociaux
- Tailor funding to needs
- Educate donors to help improve funding for this mission
- Make it easier for agencies to manage grants
- Build social housing near services as much as possible
- Create communities of practice for community support in social housing
- Create a community support hub at a single site
- Improve local food services as well as services for all other basic needs (Maslow's pyramid)
- Create networks of outreach workers who can go out to help vulnerable people

A unanimous,
cross-cutting
solution

**Increase and sustain
funding for the mission
of agencies that are
developing social
housing and for those
involved in community
and local outreach.**

WORKSHOP 5

DATA AND MONITORING MECHANISMS

What data should we track and document and how should we compile and share it?

Collecting data on housing involves gathering, understanding and analyzing relevant elements to better define the situation and adapt our policies, programs and interventions accordingly. But what kind of data do we need to take action? What resources do we need? These questions give rise to many ideas and possible solutions.



Suggested solutions



1 The government's responsibility for data

A priority is to make a specific stakeholder accountable for data quality and for monitoring actions based on this data. Given that housing is a right, and in line with what is done in some European countries, the government should be accountable for this data based on a relevant national observatory. This observatory would give the Housing Advocate a mechanism to truly influence events and decision-makers. A reference centre on the city's building inventory was also proposed.

2 Who owns the city's inventory of rental units?

Who owns the land and buildings? Where does funding come from? The profile of property owners and how they manage this inventory is changing, i.e. a transition to large investment funds, the number of

evictions, the condition of housing, and the treatment of tenants are all issues that need to be addressed. We must also document abuses, promote good behaviour from property owners, and establish ethical standards to encourage good behaviour.

3 Centralize and simplify how data is organized and reported

What do we need? One or more platforms? A building register, like the one in Toronto? The nature, number and specifics of these platforms were discussed. Ultimately, the goal is to simplify and centralize data management so that the data is easier to understand and track over time. Aside from how often the data is updated, another key aspect is transparency from stakeholders and governments, particularly when it comes to assessing the

impacts of actions.

4 Document the supply of rental housing and the benefits of social housing

The actual and potential supply of housing must be documented. For example, we need to know the availability of housing in different categories (municipal housing office, private market, rooming houses, etc.), what condition these units are in, and the potential rate that empty office space could be converted into housing. This data must be accessible for all unit sizes and at multiple scales, i.e. in both boroughs and neighbourhoods.

The benefits and return of subsidized housing also need to be more fully described and disseminated so that social housing is not seen solely through the lens of cost. This is an investment that translates into

things like increased purchasing power within communities and decreased indirect social costs.

5 **Accessibility, community support, and people in precarious housing situations**

The housing needs of vulnerable populations (renters, students, etc.) must be better documented in general. Right now, it is difficult to estimate the demand and supply of housing for people in a situation of disability and homelessness due to a lack of data. The number of supportive housing units is also unknown.

Identifying needs based on experience in the field is the best way to create a detailed understanding of the issue that draws from a wealth of quantitative and qualitative data available to agencies such as housing committees. An effective communication channel from the stakeholders in the field to decision-makers needs to be set up and reinforced.

OTHER SOLUTIONS SUGGESTED AT THIS WORKSHOP

- Use qualitative studies to identify barriers to housing projects as well as success factors and emerging needs
- Measure housing insecurity and set up a system to monitor households that are evicted or at risk of being evicted
- Monitor the amounts actually invested in social housing from the standpoint of GBA Plus*
- Create a “responsible property owner certification”
- Set up an advisory committee to centralize existing data: community, institutional, municipal, etc.
- Influence stakeholders to create open data and reduce costs to obtain other data
- Explore data anonymization, as is done in British Columbia
- Explore getting the public to help produce data by making it more up-to-date and representative of reality, like Wikipedia.

*Gender-based Analysis Plus. “Plus” means that gender is intersected with other characteristics such as disability, membership in a visible minority group, etc.

APPENDIX

Glossary (1/2)

AccèsLogis The AccèsLogis Québec program is managed by the Government of Quebec and encourages the pooling of public, community and private resources to produce social and community housing for low- and moderate-income households and for people with special housing needs. Source: Société d'habitation du Québec

Affordability ratio Amount of household income required to cover housing costs.
Source : Société d'habitation du Québec

Affordable housing Affordable housing can be defined in two ways by the Canadian and Quebec governments:

1. According to household income—A housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30% of its gross income. Source: Canada Mortgage and Housing Corporation
2. According to the average 5-year cost of housing in a territory – A housing unit whose rent is under the maximum amount identified by the Société during the housing project's first five years of operation. Source: Société d'habitation du Québec

Average rent The average of the actual rent paid for a unit, not including the costs of appliances, heating, etc.
Source : Société d'habitation du Québec

Household A group of people who share the same dwelling and help maintain it. Households most often consist of either a family or single person.
Source : Société d'habitation du Québec

Market housing Refers to all rental units available on the open market.
Source: Canada Mortgage and Housing Corporation

Residual income Residual income refers to remaining income after essential expenses (shelter, food, clothing) and indicates how much money households have to live on.
Source: Canada Mortgage and Housing Corporation

RSP Rent Supplement Program is a program that allows low-income households to live in private-sector, cooperative or non-profit housing and pay rent that corresponds to 25% of their income. Source : Société d'habitation du Québec

Glossary (2/2)

Social housing

Social housing is a not-for-profit endeavour and must therefore not be governed by a for-profit rationale. The goal is to find housing for people with low incomes. The properties are owned collectively rather than individually. They are also subsidized by governments, which means that units can be rented out based on tenants' ability to pay or at least at a cost under market price. Source: Front d'action populaire en réaménagement urbain (FRAPRU)

Universal accessibility

Universal accessibility (UA) refers to how a product, process, service, piece of information or environment lets any individual carry out activities independently as part of an inclusive approach with the goal of achieving equity.

When applied to housing, UA allows any person, regardless of their abilities, to have the same opportunities as the rest of the population to find housing that meets their needs and the needs of their household. The goal is to eliminate all physical barriers that could prevent someone from carrying out their activities easily and safely.

Source: Ex aequo, a Montreal agency that promotes and defends the rights of people with impaired mobility

Vacancy rate

The vacancy rate is calculated by dividing the number of vacant units at the time of the Rental Housing Survey by the number of units surveyed. Source : Institut de la statistique du Québec



© 2023 by Centraide of Greater Montreal
493 Sherbrooke Street West
Montreal, Quebec
H3A 1B6

For further information, please contact us at
grandesconversations@centraide-mtl.org



Centraide
of Greater Montreal

