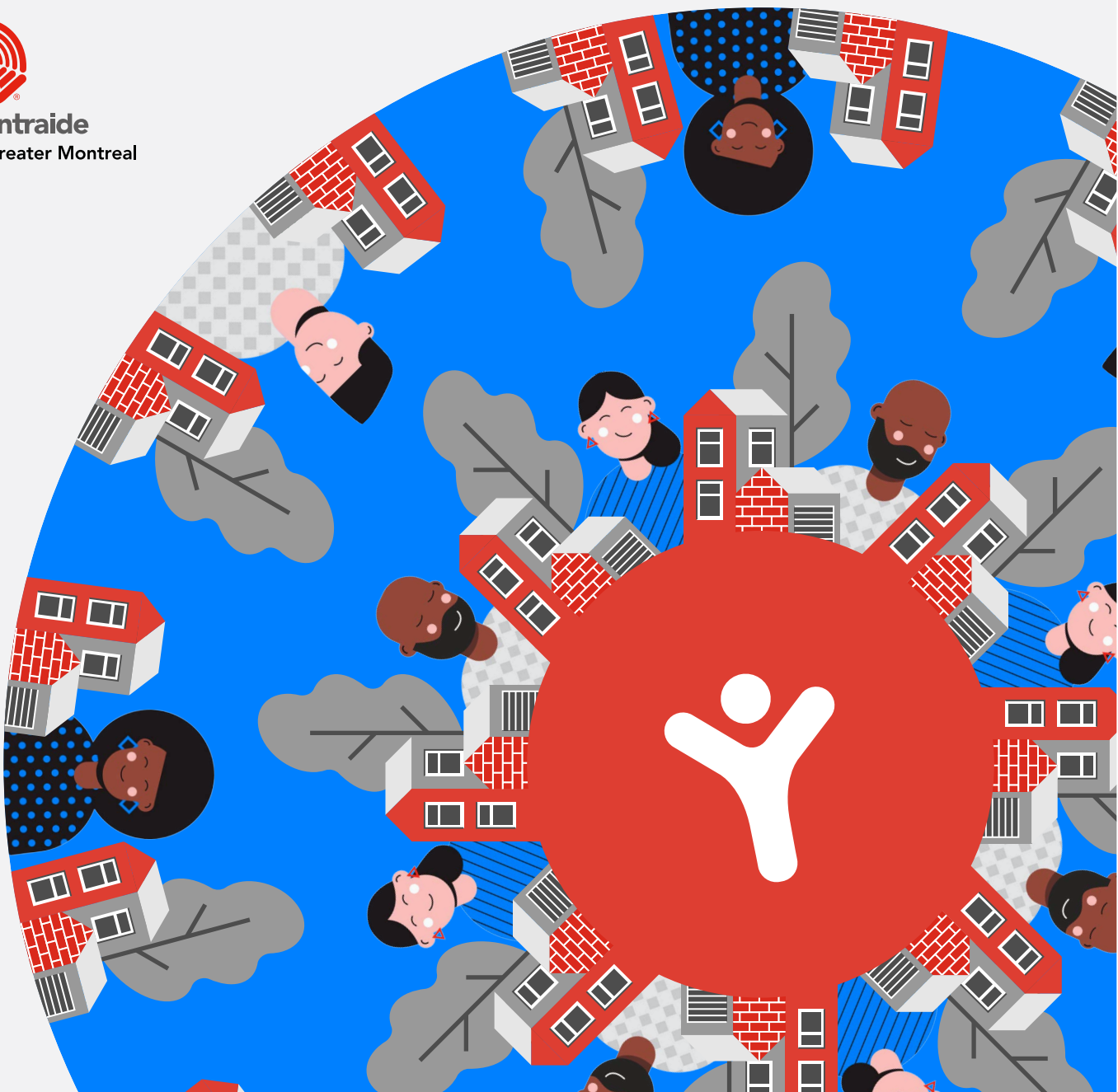


# TOGETHER FOR **HOUSING**

Initiated by



**Centraide**  
of Greater Montreal







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Claude Pinard  
President and Executive Director,  
Centraide of Greater Montreal

**What if, instead, we  
broadened our  
perspectives, we  
implemented every  
tool at our disposal  
instead of stubbornly  
focusing on whichever  
one we think is  
“the best”?**

Hello,

I am very excited to see you all Monday morning. For over a year, I have been looking forward to bringing together so many people and agencies that are working to find solutions to the housing crisis for Greater Montreal's vulnerable people. Everyone has their own perspective.

This crisis is intense and shows no signs of letting up. It is affecting more and more households, with dramatic consequences for individuals, families, and our neighbourhoods.

If we keep doing the same thing, we can't be surprised at getting the same results.

What if, instead, we broadened our perspectives? What if we implemented every tool at our disposal instead of stubbornly focusing on whichever one we think is “the best”?

What if, instead of “real estate doors,” we talked about people? What if we started moving toward sustainable solutions through long-term efforts while we respond with the appropriate short-term action?

And what if we did all of this for the sake of human dignity?

Let's start sketching out a model for housing in Greater Montreal that could inspire others. Let's work TOGETHER for housing.

Sincerely,

A handwritten signature in black ink, appearing to read 'Pinard'.

Claude Pinard



WITHOUT THE  
BURDEN OF POVERTY  
AND EXCLUSION,  
WE CAN ALL RISE UP.

Help elevate the lives  
of hundreds of thousands  
in the Greater Montreal area.



Centraide

FOR  
RENT

Let's all lend a hand



← TOGETHER FOR HOUSING

DATE AND TIME

MONDAY, MAY 15, 2023

DOOR OPENING

**starting at 8 a.m.**

ADDRESS

Centre Mont-Royal  
2200 Mansfield Street  
Montreal, QC  
H3A 3R8

*Access ramp to the left of the main entrance*



Peel

NEED HELP?

PLEASE CONTACT  
MARYNE MARCHAND AT

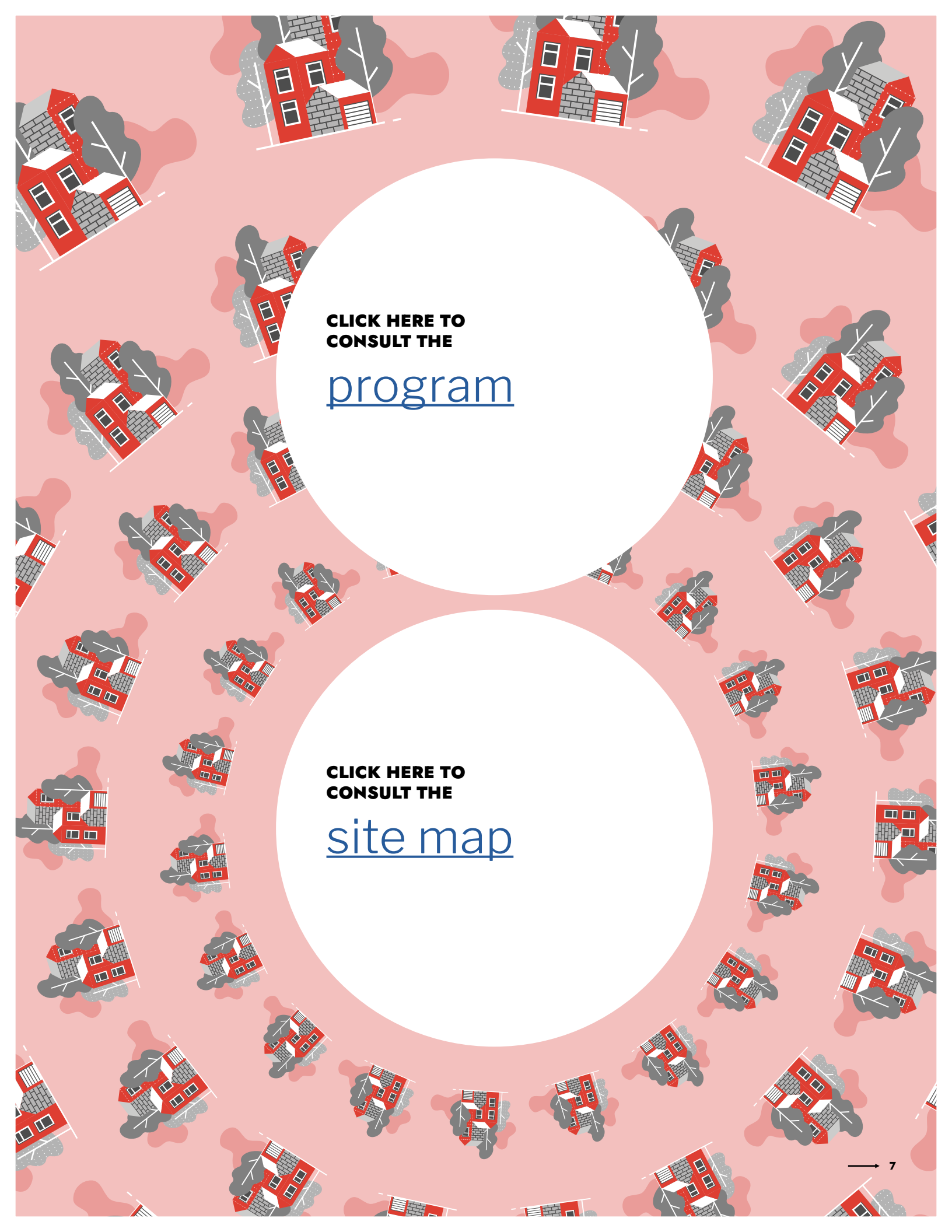
579-373-2094

OR  
GABRIELLE B.-GAGNON AT

514 770-7156

GENERAL QUESTIONS

[grandesconversations@centraide-mtl.org](mailto:grandesconversations@centraide-mtl.org)



**CLICK HERE TO  
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**Sophie Fournon**  
Host



**Fabrice Vil**  
Host



**Diane Bérard**  
Solutions Commentator

## The panelists

### A CRISIS WITH HUMAN FACES

- **Jean-Sébastien Patrice**, General Manager, Multicaf
- **Maria Vasquez**, General Manager, Comité logement Saint-Laurent
- **Hélène Hétu**, Budget Consultant, Association coopérative d'économie familiale (ACEF) Rive-Sud
- **Mathieu Frappier**, Coordinator, Regroupement des organismes en itinérance de Laval
- **Alexandra Ambroise**, member, Projet Autochtone Québec (PAQ), and coordinator of the new Mithuap Raphaël-Napa-André project

### MAIN FINDINGS

- **Xavier Leloup**, Professor, Institut national de la recherche scientifique
- **Janie Houle**, Professor in the Department of Psychology at UQAM and holder of the Research Chair on the reduction of social inequalities in health
- **Francis Cortellino**, real estate economist, Canada Mortgage and Housing Corporation (CMHC)

### NOW AND FOR FUTURE GENERATIONS

- **Marilou Denault**, senior consultant, Observatoire des tout-petits





"The cost of rent is highest on the South Shore (\$1,065 on average, for a two-bedroom apartment)."

# Act on the causes of poverty and reduce its impacts

**"Access to adequate and affordable housing has emerged as a key issue in the fight against inequality and poverty."**

To fulfill its mission to fight poverty and social exclusion, Centraide of Greater Montreal aims to speak out to influence the community and let organizations and people know how important it is to **act on the causes of poverty and reduce its impacts**.

It is in this role that we are launching the Speaking Truths series that will unite Greater Montreal stakeholders to talk about key poverty issues.

Guided by a concrete, innovative and collaborative approach, Speaking Truths will encourage everyone concerned to develop partnerships—which may come from unexpected places—so that we can **collectively increase our impact**. No single organization can claim to have the solution. Involvement must come from all sectors: citizens, community agencies and their associated groups, collective bodies, the business community, institutions, all three levels of government, and more.

# Speaking Truths on Housing

Access to adequate and affordable housing has emerged as a key issue in the fight against inequality and poverty. The housing crisis in Greater Montreal has exacerbated the precarious situations of more and more people, which has a domino effect on other concerning social issues, such as childhood development, mental health, food security, domestic violence and homelessness, to name just a few. This is why it is essential for the first Speaking Truths series to focus on housing.

In spring 2022, Centraide of Greater Montreal created [a working group](#) to:

1. Identify housing issues and create a quantitative and qualitative profile of housing.
2. Identify studies, initiatives and opportunities that can provide solutions to the issues raised.
3. Determine how the Speaking Truths series can be a platform to make these potential solutions a reality (supports, experimentation, demonstrations).

On November 22, 2022, Centraide of Greater Montreal, the Foundation of Greater Montreal, and the Institut du Québec released data from [Vital Signs on Housing](#), a report that addressed the housing situation in Greater Montreal and particularly its effects on underprivileged households. This publication is a key part of Centraide's mobilization efforts to help Greater Montreal overcome its current housing crisis.

**The event you are attending today is the culmination of the Speaking Truths on Housing.**

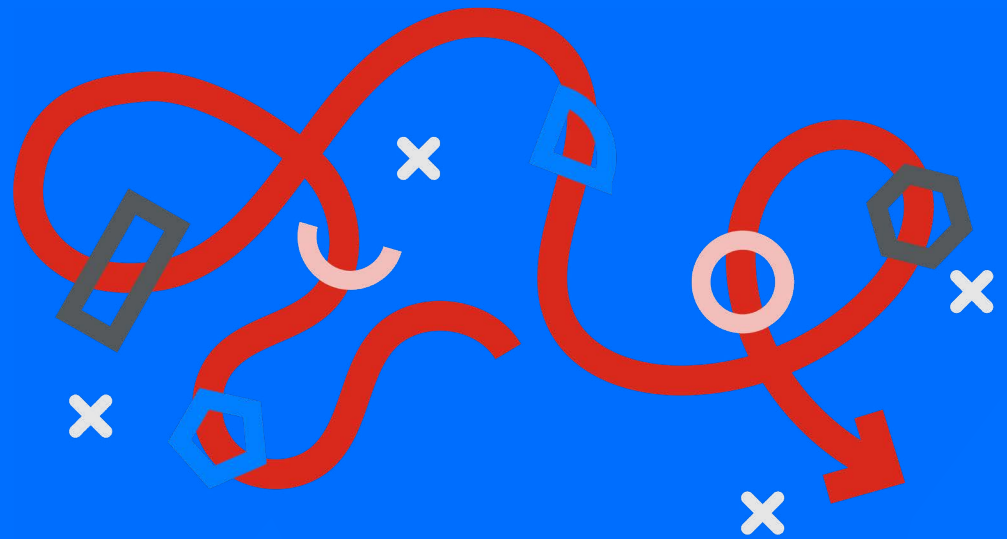




This day, which promises to be one of in-depth reflection, aims to unite our collective forces and identify and accelerate measures to help us overcome the housing crisis.

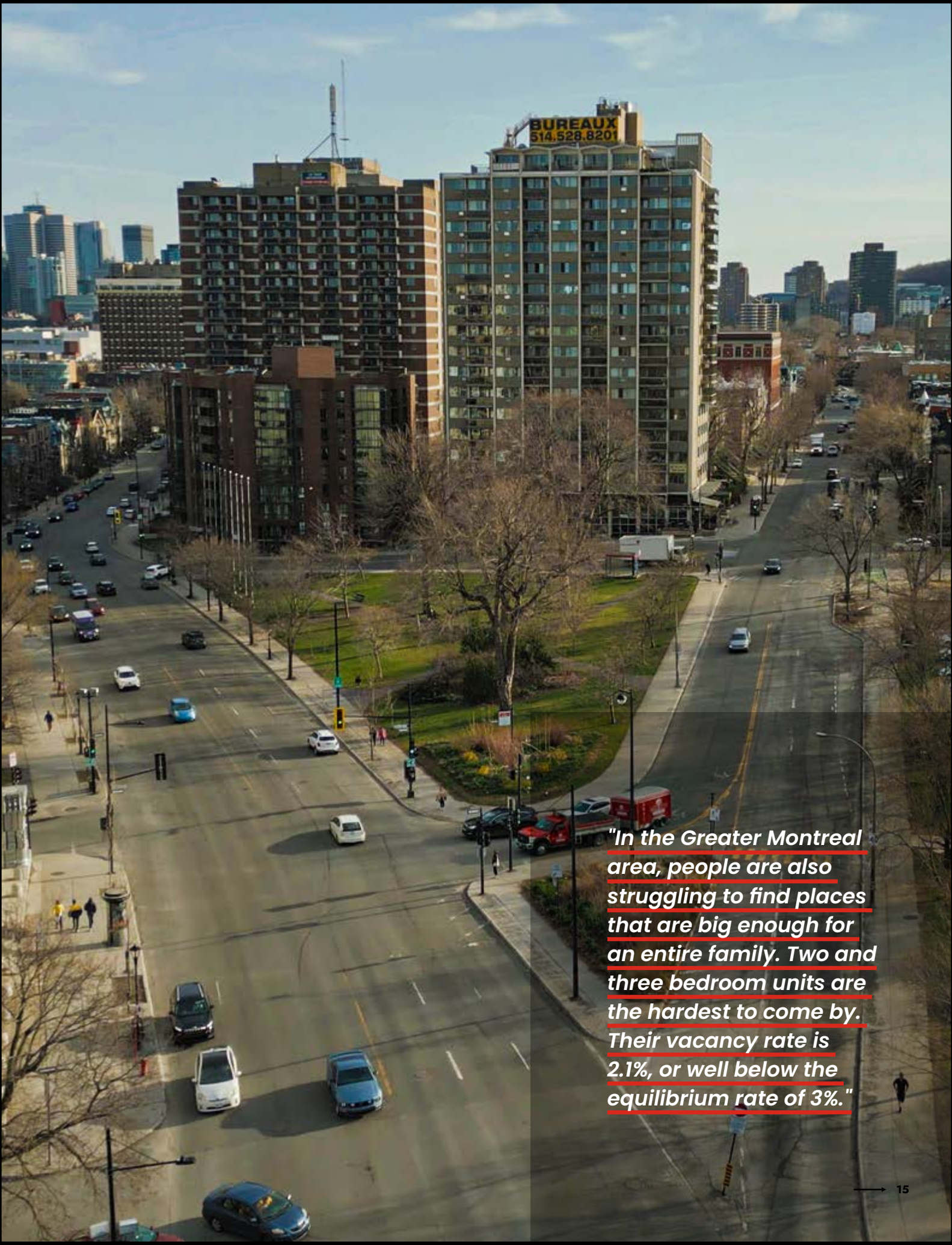


- 1.** Share our understanding of the different aspects of the housing crisis in Greater Montreal as well as its effects on people;
- 2.** Recognize the scope of the challenges of this crisis so that we can go beyond emergency measures to deploy sustainable solutions;
- 3.** Mobilize to give everyone the right to adequate housing based on their needs and develop tools and mechanisms to track the situation on an annual basis.



# HOW CAN WE IMPROVE ACCESS TO ADEQUATE AND AFFORDABLE HOUSING FOR VULNERABLE POPULATIONS?

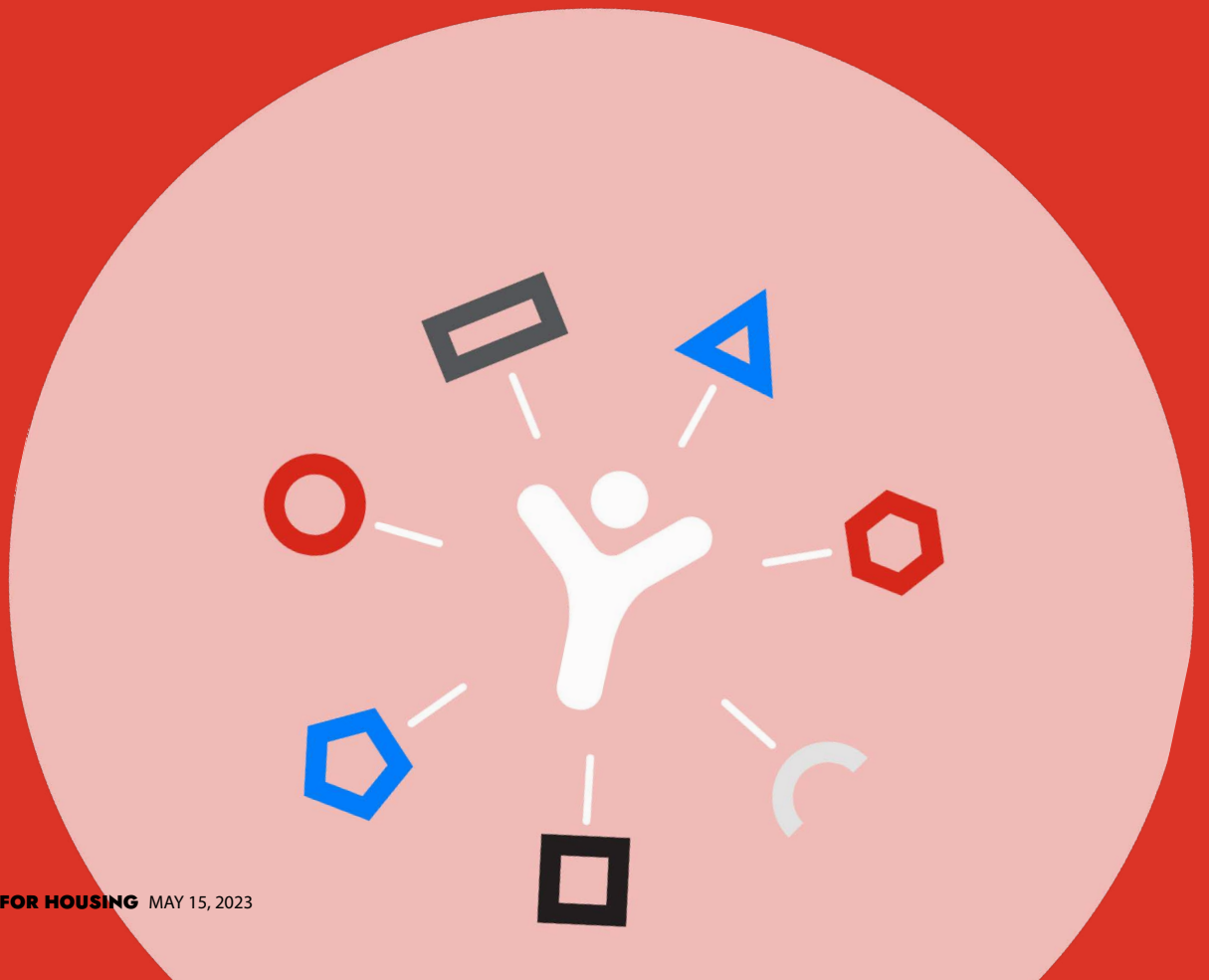




"In the Greater Montreal area, people are also struggling to find places that are big enough for an entire family. Two and three bedroom units are the hardest to come by. Their vacancy rate is 2.1%, or well below the equilibrium rate of 3%."



**WE NEED A  
COMPREHENSIVE  
APPROACH TO SOLVE  
THE HOUSING CRISIS.**







The lack of adequate, low-cost housing is **a multi-dimensional problem** with no single solution.





**WE MUST EXPLORE  
MANY “LINKS” IN A  
SOLUTION CHAIN.**



## Existing supply of sustainable social and affordable housing

- Renovate any housing unfit for habitation
- Reduce maintenance and upkeep costs
- Give incentives to property owners

## Legislation and access to justice

- Review the legal and regulatory framework
- Inform and support tenants
- Review conflict mediation procedures

## New supply of sustainable social and affordable housing

- Convert unused buildings
- Increase the supply and availability of land
- Reduce barriers to construction
- Optimize construction costs
- Diversify funding

## Community support and community life

- Invest in community support programs
- Improve access to local services
- Improve climate resilience
- Increase social acceptability

## Data and monitoring mechanisms

- Share and enhance a data platform
- Implement follow-up meetings



**BY LINKING MANY  
SOLUTIONS TOGETHER,  
WE CAN RESOLVE  
THE CRISIS IN A  
SUSTAINABLE WAY AND  
PREVENT THE EFFECTS  
ON PEOPLE THAT WE  
ARE SEEING TODAY.**



For a clearer understanding of the situation, **consult this housing fact base \***. You will also find an annual tracking indicator.



# Glossary (1/3)

## **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:**

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*

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*

# Glossary (2/3)

## **Community housing**

Units owned and operated by non-profit housing associations, for-profit or cooperative housing, and units owned by provincial, territorial or municipal governments.

Sources: Canada Mortgage and Housing Corporation, National Housing Strategy

## **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.

Sources: 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.

Sources: Canada Mortgage and Housing Corporation, National Housing Strategy

## **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

## **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)

# Glossary (3/3)

## **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*



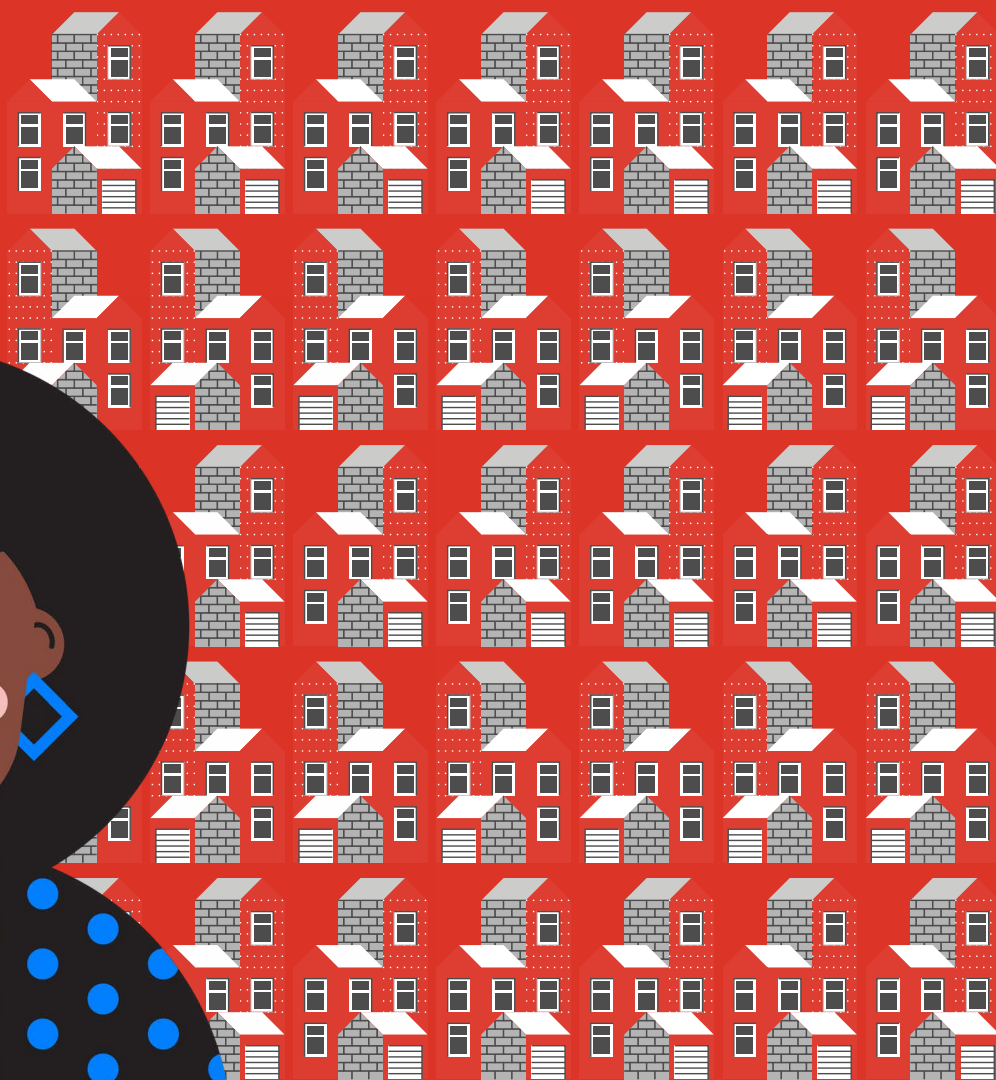
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[centraide-mtl.org/en/together-for-housing/](https://centraide-mtl.org/en/together-for-housing/)

