

Women and Housing in Montréal

› **A PORTRAIT**  
of the **SITUATION**

Study conducted by  
le Conseil des Montréalaises

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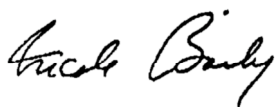
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Nicole Boily

PRÉSIDENTE



## > LIST of principal ACRONYMS used

- › AGRTQ: *Association des groupes de ressources techniques du Québec* [Association of Technical Resources Groups of Québec]
- › CDPDJ: *Commission des droits de la personne et des droits de la jeunesse* [Commission of Human and Youth Rights]
- › CERA: Centre for Equality Rights in Accommodation
- › CMA: Census metropolitan area
- › CMHC: Canada Mortgage and Housing Corporation
- › CMM: *Communauté métropolitaine de Montréal* [Montréal Metropolitan Community]
- › CQCH: *Confédération québécoise des coopératives d'habitation* [Québec Confederation of Housing Cooperatives]
- › CRDÎM: *Conseil régional de développement de l'île de Montréal* [Regional Development Council of the Island of Montréal]
- › CRÉ de Montréal: *Conférence régionale des élus de Montréal* [Regional Conference of Elected Officials of Montréal]
- › CSF: *Conseil du statut de la femme* [Council on the Status of Women]
- › CRI: *Conseil des relations interculturelles* [Council of Intercultural Relations]
- › FÉCHIMM: *Fédération des coopératives d'habitation intermunicipale du Montréal métropolitain* [Federation of Intermunicipal Housing Cooperatives of Metropolitan Montréal]
- › FOHM: *Fédération des organismes sans but lucratif (OSBL) d'habitation de Montréal* [Federation of Non-Profit Housing Organizations of Montréal]
- › FRAPRU: *Front d'action populaire en réaménagement urbain* [Popular Action Front for Urban Redevelopment]
- › GRT: *Groupe de ressources techniques* [Technical Resources Group]
- › HLM: *Habitation à loyer modique* [Low-Cost Subsidized Housing]
- › INRS: *Institut national de la recherche scientifique* [National Institute of Scientific Research]
- › ISQ: *Institut de la statistique du Québec* [Québec Institute of Statistics]
- › LAREPPS-UQAM: *Laboratoire de recherche sur les pratiques et les politiques sociales de l'Université du Québec à Montréal* [Laboratory for Research on Social Practices and Policies — Université du Québec à Montréal]
- › OBNL or OSBL: *Organisme à but non lucratif or organisme sans but lucratif* [Non-profit organization or Not-for-profit organization]
- › OMHM: *Office municipal d'habitation de Montréal* [Municipal Housing Bureau of Montréal]
- › RAPSIM: *Réseau d'aide aux personnes seules et itinérantes de Montréal* [Montréal Aid Network for Solitary and Homeless Persons]
- › RCLALQ: *Regroupement des comités logement et associations de locataires du Québec* [Coalition of Housing Committees and Tenants' Associations of Québec]
- › RIFVEL: *Réseau Internet Francophone Vieillir en Liberté* ["Ageing with Freedom" French-Language Internet Network]
- › RQOH: *Réseau québécois des OSBL d'habitation* [Québec Network of Non-Profit Housing Organizations]
- › SCHL: *Société canadienne d'hypothèques et de logement* / See above : CMHC or Canada Mortgage and Housing Corporation
- › SHDM: *Société d'habitation et de développement de Montréal* [Montréal Housing and Development Corporation]
- › SHQ: *Société d'habitation du Québec* [Québec Housing Corporation]

Note: Translations appearing in brackets are not official; they are provided to facilitate comprehension.



## > OVERVIEW

THIS STUDY DRAWS A GENERAL PORTRAIT OF THE SITUATION WOMEN face with regard to housing in Montréal. Though not exhaustive in scope, it nevertheless establishes ties between housing conditions and poverty, identifies key actions to be taken as well as the major challenges that remain to improve the quality of life of Montréal women and combat inequities, which are a source of exclusion.

Housing is recognized as an essential need. The facts, however, clearly demonstrate that it is more difficult for Montréal women than for Montréal men to find and retain adequate housing. The same is true when seeking to purchase property. The primary explanation is an economic one; the average income for women is, still today, inferior to that of men. Therefore, a higher proportion of households led by women are near or below the poverty line.

When housing is allocated, those living in disadvantaged socioeconomic conditions are more often marginalized because of an unjustified fear that they will be unable to pay. As well, women who receive welfare benefits and those who head single parent households and have several children are often turned down by landlords. Indirectly, the requirements of a credit check or endorser also become factors of exclusion. Added to this is the discrimination often faced by women and families from ethnocultural communities and visible minorities.

Unable to find housing because of their financial or personal realities, many Montréal households find themselves with a *core housing need*. This means that their housing is of unacceptable quality or inadequate size, or demands an unaffordable price in rent (more than 30% of the household revenue before taxes). According to the studies referred to in this document, women who live alone, households in which the primary support is a woman, single parent families (often headed by a woman), and women living with a physical or mental disability are more likely to find themselves with this type of need.

As well, the very fact of having this core housing need has a direct impact on the quality of life for these women and those around them. They see themselves as having to sacrifice basic needs such as food, clothing, medical care or even the pursuit of further schooling. Because their limited incomes keep them from finding something better, these women may

accept housing that is unsanitary or unsafe. Poor housing also has a negative impact on the physical and mental health and on the sense of security of women tenants and their families.

To support and assist women in obtaining suitable housing, various programs and projects have been established over the past few years in Montréal. First, the *Aide à l'accession à la propriété* [Home Ownership Assistance] program managed to reach a large proportion of women who became owner-occupants. Second, the *Solidarité 5000 logements* operation allowed for the creation of more than 5,000 new social and community housing units for low income households that had difficulty finding housing in the private sector market. Once again, it was women who took advantage of this program in large numbers and were, among others, a significant majority in housing for families, persons living alone, seniors and those with a slight loss of autonomy. Other projects established were aimed exclusively at women. This was the case, for example, of transition houses for young mothers returning to school and for women who were victims of violence.

Even though these programs made it possible to fight women's poverty and exclusion, more initiatives must be taken for the situation to improve significantly. First, it is imperative to increase the availability of social and community housing. The sharp rise in the number of households on waiting lists for low rent housing since 2001 clearly demonstrates the shortage of this type of housing in the metropolitan Montréal area. The large number of women currently living in social and community housing is a sign that the construction of this kind of housing would respond to a very real need.

Furthermore, the development of community housing with support is a second initiative that must be worked on. Indeed, by offering services adapted for socially vulnerable individuals or for those with special needs (mental health problems, drug dependency, isolation, etc.), as is presently the case in many non-profit housing organizations, we help these people to develop their autonomy so that they can subsequently integrate more easily into Québec society.

As well, an analysis of the needs of immigrant populations, particularly the needs of women recently arrived in the province, can no longer be neglected. More than 70% of the female immigrant population of Québec is settled on the island of Montréal. Unfortunately, these women make up the poorest segments of the Montréal population. An inadequate knowledge of French, a lack of awareness of the rules of the Québec housing market, of the level of comfort they should expect and of the rights and responsibilities of landlords and tenants make them more likely to be subject to discrimination and abuse when seeking a place to live.



Finally, the rise in the number of complaints with regard to unsanitary housing conditions in the private market over the past few years should incite authorities to oversee more diligently the maintenance of these buildings to avoid aggravating a situation in which there is already a shortage of affordable housing. From simple renovations, to getting certain buildings up to code, to the reinforcement of quality monitoring measures, the tasks before us are large in scope. Yet the ability for all members of society to find decent housing should be everyone's concern, regardless of their income level.



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## > INTRODUCTION

THE *CONSEIL DES MONTRÉALAISES*, a consultative body of the Ville de Montréal [City of Montréal] on all matters related to the status of women, wanted to report on the issue of women and housing in Montréal. Indeed, consultations with groups of Montréal women in the spring of 2005 clearly revealed the predominant importance given to the question by women already battling poverty. For this reason, the *Conseil* wanted to obtain data differentiated by gender in order to paint a more global portrait of the reality of Montréal women and housing, whether it is private, social or community housing. However, this study does not address the question of homelessness among women. Taking into account its specificity and complexity, this issue merits its own separate study.

Many studies on women's socioeconomic status have revealed the persisting gender-based inequalities. Income differences between men and women are particularly well documented. In Montréal, as in the province of Québec as a whole, women's average income is clearly lower than that of men.

Despite a gradual improvement in their social status, thanks to headways made by the women's movement, we are forced to recognize that women are still subject to [Translation] "the negative effects of certain aspects of gender roles and social inequities and, in particular, the gender division of labour." (CRDÎM, 2002, p. 9)

Though few in number, studies on housing conditions for women tend to demonstrate that women face greater challenges than men in finding decent housing at an affordable price. For the poorest of women, the deterioration in access to housing conditions can make all the difference and negatively affect their quality of life and that of those around them.

Nowadays, too many women in a situation of poverty live in unsafe or unsanitary housing conditions; sacrifice other basic needs like food, clothing or medical care to pay rent or make mortgage payments; endure threats of violence because they have no other housing options; or move in with parents or friends, often finding themselves in already overpopulated environments. (CERA, 2002, p.5)

This status report ties housing conditions to poverty among women and identifies possible actions and challenges to be faced in order to improve the quality of life of Montréal women

and battle inequities, which remain today a source of exclusion for a significant part of Montréal's population. The *Conseil des Montréalaises* hopes that this study will guide advocacy groups in their reflection and analysis and will help them develop their positions and courses of action.



# 1 > **ACCESS** to housing FOR WOMEN

HOUSING IS RECOGNIZED AS A BASIC NEED. Yet many Montréal women currently face difficulties in finding or keeping a place to live.

Taking into account the difference in income between men and women, it is not surprising to find that women face more obstacles of financial accessibility to housing than men.

## >> TABLE 1

AVERAGE EMPLOYMENT INCOME BY GENDER (ISLAND OF MONTRÉAL, 2001)

	AVERAGE EMPLOYMENT INCOME	% WITHOUT INCOME	TOTAL AVERAGE INCOME	TOTAL MEDIAN INCOME
> WOMEN (ALL) <sup>(*)</sup>	\$25,428	6.1%	\$23,045	\$17,006
> IMMIGRANT WOMEN	\$22,225	8.7%	\$19,615	\$14,549
> MEN (ALL) <sup>(*)</sup>	\$36,327	4.2%	\$33,920	\$24,068
> IMMIGRANT MEN	\$32,868	4.9%	\$29,964	\$20,723

<sup>(\*)</sup> The rows "Women (all)" and "Men (all)" include not only immigrant and non immigrant persons, but non permanent residents as well.

SOURCE: *Institut national de la recherche scientifique - Urbanisation, Culture et Société (INRS-UCS)* [National Institute for Scientific Research – Urbanization, Culture and Society], 2004.

On the island of Montréal, almost half (46.7%) of tenant households in which a woman is the primary household maintainer<sup>1</sup> live below the low income cut-off (2001). In households in which a man is the primary household maintainer, the proportion is 36.7% (Annex 3). In 2005, almost 65,000 women (64,725) received employment assistance in Montréal<sup>2</sup>.

According to a study conducted in 1997 by the *Commission des droits de la personne et des droits de la jeunesse*:

[Translation] “Those in disadvantaged socioeconomic conditions are often rejected when seeking housing: they are refused outright because they are recipients of social welfare, for example, either indirectly because a credit check or endorser is required, or because the percentage of their income they must pay for housing is judged to be too high without verifying their past rent payment history. This type of exclusion is often disguised by obliging the person to fill out a rental application form that will be evaluated out of sight and using undisclosed criteria.”

(CDPDJ, 2002, p.10)

Other factors like single parenthood and having numerous children are likely to increase the level of discrimination faced by female tenants in their search for housing.

[Translation] “The limited choice of housing negatively affects the household’s residential integration trajectory, particularly for those households composed of visible minorities and those of newly arrived immigrants, who are already dealing with the challenges of economic integration. The problem is particularly acute for families with children, which we see in great numbers in recently immigrated communities [...] Their lack of knowledge of the market and of the rights and responsibilities of landlords and tenants can also make the newly arrived vulnerable to discrimination and abuse, a situation that threatens women in particular.”

(Ville de Montréal, 2006a, p. 11)

The battle for the recognition of the right to housing is an important one. Québec courts have ruled in favour of the claimant in two cases of discrimination based on social condition. One of the cases concerned the minimum income criteria used to disqualify low income women tenants (*Québec vs. Whittom*) and the other concerned a single mother who was receiving social assistance (*D’Aoust vs. Vallières*, 1993). (CERA, 2002, p. 10)

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<sup>1</sup> The primary household maintainer is the person primarily responsible for housing payments and household expenses. It would be out of the question to paint a portrait of the situation of women as a whole here.

<sup>2</sup> The amount of employment assistance (social aid) granted to a single person was \$543 per month in 2006. To reach the low income cut-off established by Statistics Canada, it would be necessary to triple this amount.





## >> CORE HOUSING NEEDS

In studies on housing conditions, it is the notion of *core needs* that is most often used to describe the difficulties in financial accessibility in the most disadvantaged households. A household is recognized as having a *core housing need* when it is unable to pay the median rent for another housing unit located in the same area, which would be acceptable (decent quality, suitable size, affordable price) and would not cost more than 30% of the household revenue before taxes. (CMHC and Statistics Canada, 2005)

That being said, on the island of Montréal, more than 100,000 tenant households (109,020 in 2001) in which the primary household maintainer is a woman are forced to pay more than 30% of their income for housing, whereas only 83,410 households in which the primary household maintainer is a man face the same situation. The ratio of household income spent on housing in relation to total household income is called *the affordability ratio*.

### >> TABLE 2

TENANT HOUSEHOLDS ACCORDING TO AFFORDABILITY RATIO AND GENDER OF THE PRIMARY HOUSEHOLD MAINTAINER (2001)

	WOMEN			MEN		
	AFFORDABILITY RATIO OF 30% AND OVER	OVERALL AFFORDABILITY RATIO	% AT 30% AND OVER	AFFORDABILITY RATIO OF 30% AND OVER	OVERALL AFFORDABILITY RATIO	% AT 30% AND OVER
> MONTRÉAL (RA) <sup>(*)</sup>	109,020	257,385	42.3%	83,410	256,305	32.5%
> CMA OF MONTRÉAL	149,520	355,980	42.0%	106,075	345,685	30.6%
> ALL OF QUÉBEC	264,680	634,065	41.7%	180,535	607,660	29.7%

(\*) The RA [*Région administrative* or Administrative region] of Montréal corresponds to the territory formerly governed by the *Communauté urbaine de Montréal* [Montréal Urban Community]; it occupies the entire island of Montréal as well as Île des Sœurs, Île Bizard and Île de Dorval.

SOURCE: *Société d'habitation du Québec*, special compilation of 2001 Statistics Canada census – sample data 20%; Table 8 (extracts).

›› TABLE 3

OWNER HOUSEHOLDS ACCORDING TO AFFORDABILITY RATIO AND GENDER OF THE PRIMARY HOUSEHOLD MAINTAINER (2001)

	WOMEN			MEN		
	AFFORDABILITY RATIO OF 30% AND OVER	OVERALL AFFORDABILITY RATIO	% AT 30% AND OVER	AFFORDABILITY RATIO OF 30% AND OVER	OVERALL AFFORDABILITY RATIO	% AT 30% AND OVER
› MONTRÉAL(RA)	26,305	101,015	26.0%	30,625	187,050	16.4%
› CMA OF MONTRÉAL	49,470	230,675	21.4%	63,700	479,500	13.3%
› ALL OF QUÉBEC	97,325	510,135	19.1%	142,435	1,182,605	12.0%

SOURCE: *Société d'habitation du Québec*, special compilation of 2001 Statistics Canada census – sample data 20%; Table 8 (extracts).

Single parent families and women living alone<sup>3</sup> are among the households most likely to have a core housing need. (CMHC and Statistics Canada, 2005, p. 6 and 92)

On the island of Montréal, one in five is a single parent family (2001 census data). Almost 40% of single parent rental households in Montréal must spend more than 30% of their income on housing. And, as we know, the vast majority of these families (84%) are headed by women. (CRÉ de Montréal, 2004, p. 7-8)

In a public notice issued in 2004, the *Conseil du statut de la femme* drew attention to the particularly alarming situation facing young single mothers with regard to housing. As tenants, the majority of these young mothers (69% of those aged 20 to 24, and 75% of those aged 15 to 19) spent more than 30% of their income on housing.

<sup>3</sup> Between 1991 and 2001, the number of single parent households rose by 17.4% in the metropolitan Montréal census region, rising from 130,330 to 153,070, and the number of households composed of persons living alone rose by 28.3%.



› › TABLE 4 A

MONTRÉAL<sup>(\*)</sup> HOUSEHOLDS<sup>(\*\*)</sup> ACCORDING TO COMPOSITION AND AFFORDABILITY RATIO (2001)

› AFFORDABILITY RATIO	SINGLE PARENT HOUSEHOLDS		PERSONS LIVING ALONE		ALL TYPES	
	N	%	N	%	N	%
› 25% AND LESS	50,710	55.3%	133,555	44.0%	491,100	60.9%
› 25.1 TO 29.9%	7,840	8.6%	28,100	9.3%	61,270	7.6%
› 30 TO 49.9%	18,255	19.9%	66,340	21.9%	129,980	16.1%
› 50% AND OVER	14,670	14.4%	73,125	24.1%	119,405	14.8%
› ALL	91,675	100 % <sup>(***)</sup>	303,285	100 % <sup>(***)</sup>	805,840	100 % <sup>(***)</sup>

(\*) 2001 territory of the Ville de Montréal, before the municipal reorganization of 2002-2005.

(\*\*) Private households, including tenant and owner households.

(\*\*\*) Data has been rounded off to protect the confidentiality of certain information. The sum of values in a given category may therefore vary slightly from the actual total for the category. The totaling of percentages for a group of values is not always equal to 100.

SOURCE: Ville de Montréal, *Service du développement économique et du développement urbain* [Economic and Urban Development Department], *Annuaire statistique 2003* (special compilation of 2001 Statistics Canada census), 2003.

› › TABLE 4 B

MONTRÉAL<sup>(\*)</sup> TENANT HOUSEHOLDS ACCORDING TO COMPOSITION AND AFFORDABILITY RATIO (2001)

› AFFORDABILITY RATIO	SINGLE PARENT HOUSEHOLDS		PERSONS LIVING ALONE		ALL TYPES	
	N	%	N	%	N	%
› 25% AND LESS	34,005	51.2%	101,115	41.4%	278,485	53.8%
› 25.1 TO 29.9%	5,830	8.8%	22,765	9.3%	42,785	8.3%
› 30 TO 49.9%	14,400	21.7%	55,260	22.6%	95,875	18.5%
› 50% AND OVER	11,920	17.9%	62,980	25.8%	96,545	18.7%
› ALL	66,415	100% <sup>(**)</sup>	244,135	100% <sup>(**)</sup>	517,555	100% <sup>(**)</sup>

(\*) 2001 territory of the Ville de Montréal, before the municipal reorganization of 2002-2005.

(\*\*) Data has been rounded off to protect the confidentiality of certain information. The sum of values in a given category may therefore vary slightly from the actual total for the category. The totaling of percentages for a group of values is not always equal to 100%.

SOURCE: Ville de Montréal, *Service du développement économique et du développement urbain* [Economic and Urban Development Department], *Annuaire statistique 2003* (special compilation of 2001 Statistics Canada census), 2003.

Women living with a disability<sup>4</sup> also run a higher risk of having a core housing need. The majority of these women live in poverty<sup>5</sup>. In 1996, according to Statistics Canada, the average total income of a woman with a disability living in the territory of the island of Montréal was \$13,906; for a man living with a disability, it was \$18,237. As a recent study by the *Institut de la statistique du Québec* has shown, greater numbers of women with a disability need assistance than men in the same situation. [Translation] “All things considered, significantly more women than men need assistance to accomplish daily activities (84% vs. 63%) and have unmet needs for assistance (35% vs. 23%)”. (ISQ, 2006, p. 75) The study found that in the province of Québec as a whole, [Translation] “about 7% of people aged 15 years and over with a disability have unmet needs with regard to special housing accommodations”. (ISQ, 2006, p. 142)

› › THE SHORTAGE OF AFFORDABLE HOUSING

Conditions with regard to access to housing and property have deteriorated since 2001. The significant rise in rental costs has had the greatest impact on the most affordable housing<sup>6</sup>. From 2000 to 2005, rental costs for two bedroom apartments have risen 21.6% in Montréal.

› › TABLE 5

AVERAGE RENT INCREASE – TWO-BEDROOM APARTMENTS (ISLAND OF MONTRÉAL)

	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005	CUMULATIVE
› ANNUAL VARIATION	+4.1%	+5.0%	+3.7%	+2.7%	+4.3%	+21.6%

SOURCE: Canada Mortgage and Housing Corporation (CMHC), Rental Market Reports – large urban centres (2001, 2002, 2003, 2004, 2005). Cumulative: compilation of the *Regroupement des comités logement et associations de locataires du Québec*, 2005.

<sup>4</sup> According to Statistics Canada (2002), a disability is defined as a limitation in daily activities resulting from an impairment associated with a physical or mental condition or health problem.

<sup>5</sup> For example, in 1995, the DisAbled Women’s Network (DAWN) of Canada revealed that, in Canada, 62% of disabled women lived below the low income cut-off. (CERA, 2002, p. 17)

<sup>6</sup> According to the *Regroupement des comités logement et associations de locataires du Québec*, the increase in the number of eviction cases due to non payment of rent is attributable in part to difficulties that households faced with rising rental costs.



The shortage of affordable housing translates into vacancy rates well below the break-even level which has been established at 3%.

Over the past few years, complementary and economic responses have been developed to mitigate the effects of the low vacancy rate. In municipalities most affected by the housing shortage, many households that are homeless or at risk of homelessness (residents with very low incomes in private housing), have benefited from emergency financial aid in the form of a rent subsidy. Some homeless households have also had access to housing services, transportation and storage.

>> TABLE 6

VACANCY RATE OF RENTAL HOUSING UNITS (CMA OF MONTRÉAL)

	2001	2002	2003	2004	2005
> VACANCY RATE IN RENTAL BUILDINGS OF 3 UNITS AND MORE	0.6%	0.7 %	1.0%	1.5%	2.0%

SOURCE: Canada Mortgage and Housing Corporation (CMHC), Rental Market Reports – large urban centres (2001, 2002, 2003, 2004, 2005).

In its latest report on the rental housing market (October 2005), the CMHC found, to its relief, that the vacancy rate had risen to 2% and continues to distance itself from the 0.6% low it reached in 2001<sup>7</sup>. The CMHC recognized, however, that availability in the *low end* rental market (rent less than \$600) remains scarce<sup>8</sup>.

“Even though the average rental apartment vacancy rate has moved higher in recent years, many households are still facing affordability issues across Canada. Either these households need to move to less

<sup>7</sup> “The increase in the vacancy rate resulted primarily from a decrease in demand for rental housing. At the top of the list of factors affecting demand was the rising homeownership trend.” (CMHC, 2005, p. 2) “Condominiums are in direct competition with rental dwellings in the higher price ranges, as evidenced by the almost twice as high vacancy rate of 3.6 per cent for apartments commanding rents of \$900 or over.” (CMHC, 2005, p. 2)

<sup>8</sup> Despite less tight market conditions in 2004, “in 2005 the percentage change in rents remained above the inflation rate (2 per cent) and attained 3.7 per cent (for two-bedroom apartments) compared to 3.3 per cent in 2004.” (CMHC, 2005, p. 1)

expensive units or require additional help to make their monthly shelter costs more affordable. In some cases, however, there are not enough vacant units to meet the needs of all households in core housing need. Therefore, additional affordable housing units continue to be required.”

(CMHC, 2005, p. 8)

## › › LESS ACCESS TO HOME OWNERSHIP

According to a study published in 2005 on the evolution of housing conditions in metropolitan census regions in Canada between 1991 and 2001, owner households had better housing conditions<sup>9</sup> than rental households. The CMHC, referring to the National Population Health Survey, confirms that women who are home owners experience less stress than women who are tenants, have better health and feel that they have more control over their living conditions. (CMHC, 1997, p. 3)

While the proportion of owner households in which the primary household maintainer is a woman is gradually increasing, this proportion remains small, at just 35.1%. Almost two-thirds (64.9%) of owner households are supported primarily by a man. We can see, however, that there are a significantly greater number of women among home owners in Montréal than in the rest of Québec; it varies by sector in Montréal, from 40.3% in the central sector to 30.1% in the west of the island. (SHQ, 2005, p. 17)

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<sup>9</sup> However, the study also noted the existence of a group of poorly housed owners whose financial situations are precarious. In 2001, this group included more than 41,000 households in the metropolitan Montréal area (a rise of 40.3% compared to 1991). These households had an average annual income of just over \$17,000 and spent half of this income on housing costs (Canada Mortgage and Housing Corporation and Statistics Canada, 2005, Table A 2.3). While the data for this category was not broken down by gender, it seems likely to find a certain number of ageing women within this category.



>> TABLE 7

PRIVATE HOUSEHOLDS ACCORDING TO TYPE OF HOUSING AND GENDER OF PRIMARY HOUSEHOLD MAINTAINER (2001)

	OWNERS			TENANTS		
	WOMEN	MEN	% OF WOMEN	WOMEN	MEN	% OF WOMEN
> MONTRÉAL (RA)	101,085	187,200	35.1%	258,520	259,015	50.0%
> REST OF QUÉBEC	514,000	1,210,460	29.8%	636,630	612,825	51.0%

SOURCE: *Société d'habitation du Québec* (2005), *L'habitation au Québec, profil statistique de l'habitation – Montréal*, p. 61 (extracts).

The majority (71.9%) of women who are the primary household maintainer are tenants. In contrast, the proportion is 58% of households primarily supported by men.

>> TABLE 8

HOUSING OCCUPATION ACCORDING TO THE GENDER OF THE PRIMARY HOUSEHOLD MAINTAINER AND TYPE OF OCCUPATION (2001)

	WOMEN			MEN		
	OWNERS	TENANTS	% OF TENANTS	OWNERS	TENANTS	% OF TENANTS
> MONTRÉAL (RA)	101,085	258,525	71.9%	187,200	259,015	58.0%
> REST OF QUÉBEC	514,000	636,635	55.3%	1,210,460	612,825	33.6%

SOURCE: *Société d'habitation du Québec* (special compilation of 2001 census data from Statistics Canada, sample data 20%); Table 13 (extracts).

A study conducted by the *Société d'habitation du Québec* in 2000 demonstrated that it was more difficult for women to have access to property ownership given their lower income levels.

[Translation] “Hopes for a rising residential trajectory, which would be secured by the purchase of housing, are more limited than for men. Certain women are more often excluded from the process of acquiring property, particularly those heading single parent families and women living alone.”

(SHQ, 2000, p. 56)





## 2 > PROGRAMS

that respond to the  
needs of WOMEN?

> THE VILLE DE MONTRÉAL HAS A VARIETY OF MEANS AT ITS DISPOSAL to respond to the housing needs of women. For example, by virtue of the powers delegated to it by higher governments, the Ville de Montréal manages housing programs in its territory. In what ways have these programs aided women to have access to home ownership? How many social and community housing units were made available to the poorest of Montréal women over the past few years?

According to the data collected, in part from the *Service de la mise en valeur du territoire et du patrimoine de la Ville de Montréal* and the *Office municipal d'habitation de Montréal* (a paramunicipal body that manages low-cost subsidized housing), and in part from groups of cooperatives and non-profit housing organizations, actions taken with regard to housing seem to have done much to take into account the needs of women. Women also represent the majority when it comes to social housing. One explanation, among others, may be the fact that a significant income gap remains between women and men. Therefore, women better meet the criteria for access to social housing.

### >> THE HOME OWNERSHIP ASSISTANCE PROGRAM

To encourage the purchase of affordable homes in its territory, the Ville de Montréal launched the *programme d'aide à l'accession à la propriété* or Home Ownership Assistance Program (Annex 4) in 2003. This program, financed jointly by the Ville de Montréal and the Government of Québec (as part of the *Rénovation Québec* program), intervenes in situations where access to the market becomes difficult for households seeking to buy a first home. The

goal of the program is to foster acquisition of residential buildings by owner-occupants, particularly in neighbourhoods undergoing revitalization. (Ville de Montréal, 2006b, p. 1)

The program, created at the end of 2003, allowed 1,342 households to become home owners. We see women well-represented in this group of buyers. (Ville de Montréal, 2006b, p. 1-2) Women constituted 52% of the 711 buyers registered in the category of households composed of persons living alone.

› › TABLE 9

HOME OWNERSHIP ASSISTANCE PROGRAM – PROFILE OF PARTICIPATING HOUSEHOLDS (VILLE DE MONTRÉAL, 2003-2005)

TYPE OF HOUSEHOLD BUYING PROPERTY	PRIMARY HOUSEHOLD MAINTAINER		% OF WOMEN HOUSEHOLD MAINTAINERS
	ALL	WOMEN	
› COUPLES AND TWO-PARENT FAMILIES	511	N/A	N/A
› SINGLE PARENT HOUSEHOLDS	60	46	77%
› PERSONS LIVING ALONE	711	370	52%
› (NO INFORMATION)	60	-	-
› TOTAL	1,342	-	-

SOURCE: Ville de Montréal, *Interventions de la Ville de Montréal en matière d'habitation. Données sur l'accès des femmes aux programmes de logements sociaux et communautaires et au programme d'aide à l'accession à la propriété*, 2006b, p. 2.

Among the 60 single parent households that purchased a home through the program, 77% were supported by women<sup>10</sup>.

[Translation] “The program’s performance is noteworthy, given the difference between the average income of women and of men who are heads of single parent families (\$35,600 and \$47,200, respectively, according to a 2003 study) [...] With regard to the income of the women (single or supporting a family) who benefited from the program, 46% of cases had an

<sup>10</sup> It is worth noting, however, that in Montréal 84% of single parent households are supported by women.



income of \$40,000 or less, and 76% had an income of \$50,000 or less. The program managed to reach a clientele of women, despite the lower average incomes available to this group.” (Ville de Montréal, 2006b, p. 2)

>> *SOLIDARITÉ 5000 LOGEMENTS OPERATION*

In 2002, the Ville de Montréal launched the *Solidarité 5000 logements* operation, which aimed to create 5,000 new social and community housing units. These new and renovated housing units were created for low income households that had difficulty finding housing on the private market.

This operation was part of the *AccèsLogis* and *Logement abordable Québec* programs – social and community component (Annex 5). The projects were implemented in the field by housing cooperatives, non-profit organizations and paramunicipal bodies.

According to estimates by the Ville de Montréal, women were the chief beneficiaries of the projects realized in the *Solidarité 5000 logements* operation. Women made up the overwhelming majority in projects for families or persons living alone (Component 1) and for seniors with a slight loss of autonomy (Component 2).

>> TABLE 10

*SOLIDARITÉ 5000 LOGEMENTS OPERATION – RESULTS BY COMPONENT AND CLIENTELE*  
(VILLE DE MONTRÉAL, AS OF DECEMBER 31, 2005)

SOCIAL AND COMMUNITY HOUSING PROGRAMS	NUMBER OF PROJECTS	NUMBER OF UNITS	SHARE OF COMPONENT WITH THE OPERATION	ESTIMATED PERCENTAGE OF WOMEN TENANTS <sup>(*)</sup>
> COMPONENT 1 <sup>(**)</sup>	68	2,146	43%	65%
> COMPONENT 2	25	2,153	43%	75 TO 80%
> COMPONENT 3	29	726	14%	40%
> TOTAL	122	5,025	100%	65 TO 70%

(\*) Women tenants: women maintainers of households responsible for the lease.

(\*\*) Component 1: Low or moderate income households including families and persons living alone; Component 2: Seniors with slight loss of autonomy; Component 3: Persons with special needs, including homeless people.

SOURCE: Ville de Montréal, *Interventions de la Ville de Montréal en matière d'habitation. Données sur l'accès des femmes aux programmes de logements sociaux et communautaires et au programme d'aide à l'accession à la propriété*, 2006b, p. 4.

Among projects aimed at homeless people and those at risk of becoming homeless, women are less well represented: the percentage of women is estimated at 34%. A study conducted in 1998 estimated that the proportion of women within Montréal's homeless population was about 30%. (Louise Fournier *et al.*)

› › TABLE 11

SOLIDARITÉ 5000 LOGEMENTS OPERATION - COMPONENT 3 – RESULTS BY CLIENTELE (VILLE DE MONTRÉAL, AS OF DECEMBER 31, 2005)

CLIENTELE	NUMBER OF PROJECTS	NUMBER OF HOUSING UNITS OR ROOMS	ESTIMATED PERCENTAGE OF HOUSING AIMED AT WOMEN <sup>(*)</sup>
› HOMELESS OR AT RISK OF BECOMING HOMELESS	22	61	34%
› OTHERS	7	115	70%
› ALL OF COMPONENT 3	29	726	40%

<sup>(\*)</sup> Includes housing units and rooms in resources for women and an estimated percentage of housing in the projects for a mixed clientele.

SOURCE: Ville de Montréal, *Interventions de la Ville de Montréal en matière d'habitation. Données sur l'accès des femmes aux programmes de logements sociaux et communautaires et au programme d'aide à l'accession à la propriété*, 2006b, p. 5.

Many other projects within Component 3 of the program ("Other" in Table 11) were aimed exclusively at women. This is the case, for example, for two transition housing projects for women who are victims of violence (24 units in total) and one transition housing project for young mothers returning to studies (23 units).

› › A MAJORITY OF WOMEN IN SOCIAL AND COMMUNITY HOUSING

The social and community housing inventory on the island of Montréal has almost 50,000 housing units. The majority of tenants are women.

Also noteworthy is the fact that Montréal women are strongly represented within housing committees and boards of directors of low-cost subsidized housing (*Habitations à loyer modique*, or HLMs), non-profit organizations and housing cooperatives, which allows them to have a better control over their housing conditions.



>> TABLE 12

SOCIAL AND COMMUNITY HOUSING ON THE ISLAND OF MONTRÉAL ACCORDING TO TYPE OF MANAGEMENT (AS OF DECEMBER 31, 2004)

HOUSING	N	%
> OFFICE MUNICIPAL D'HABITATION DE MONTRÉAL (OMHM)	20,698(*)	40.3%
> NON-PROFIT ORGANIZATIONS	13,947	27.2%
> HOUSING COOPERATIVES	10,791	21.0%
> SOCIÉTÉ D'HABITATION DE MONTRÉAL (SHDM)	5,928(*)	11.5%
TOTAL	51,364	100%
ROOMS	N	%
> OMHM AND SHDM	533(*)	1.0%

(\*) The 533 rooms are calculated in the total housing of the OMHM and the SHDM.

SOURCE: Ville de Montréal, *Les logements sociaux et communautaires à Montréal*, 2005d, p. 1.

> LOW-COST SUBSIDIZED HOUSING (HABITATIONS À LOYER MODIQUE, OR HLMs)<sup>11</sup>

The proportion of women in low-cost subsidized housing, or HLMs, in Montréal is 69.5%. The majority of beneficiaries of rental subsidies is female (68.6%). In HLMs, women in the 17 to 29 (86%) and 65 and over (73%) age groups are particularly numerous.

In 2005, some 20,391 HLM housing units were listed within the territory of the island of Montréal, housing about 37,000 people. The *Office municipal d'habitation de Montréal*, principal manager of the social housing inventory in Montréal, also manages more than 6,836 rent subsidies (called *programmes de supplément au loyer* or PSLs) in the private market or in

<sup>11</sup> Low-cost subsidized housing or HLMs [Translation] “allow tenants to pay rent corresponding to 25% of their income, plus certain fees for electricity, to which certain amounts for the use of parking space or an air conditioning unit is added, if applicable. The operating deficit is financed by the federal government (55%) and the provincial government (35%) as well as by the *Communauté métropolitaine de Montréal* (10%).” (*Office municipal d'habitation de Montréal*, 2005a, p. 2)

community housing and 1,200 affordable housing units<sup>12</sup>. In addition, almost 22,000 households (or about 40,000 people) are on waiting lists to obtain one of these types of housing<sup>13</sup>. However, the development of new HLMs was interrupted following the withdrawal of federal government financing of these programs in 1994.

>> TABLE 13

TENANTS IN HLMs ON THE ISLAND OF MONTRÉAL – ACCORDING TO AGE GROUP AND GENDER OF SIGNATORY OF LEASE (2005)

AGE GROUP	NUMBER OF HOUSING UNITS	PERCENTAGE OF TOTAL HOUSING	PROPORTION OF WOMEN
> 17 TO 29 YEARS	582	3.0%	86%
> 30 TO 64 YEARS	10,916	56.3%	65%
> 65 YEARS AND OVER	7,906	40.7%	73%
> TOTAL	19,404 <sup>(*)</sup>	100%	70%

(\*) The difference between this total and the total number of units cited above (20,391) results from the fact that certain units were vacant, awaiting signature of the lease or being renovated at the time the data was extracted by the OMHM.

SOURCE: OMHM, OMHM-HLM database, November 2005.

A little less than half of housing units in the HLM inventory are reserved for persons aged 65 and older. The other portion of the HLM inventory is reserved for families and persons living alone aged less than 65 years. Of the 5,764 families with children housed in “family” HLMs, 3,972 are single parent families, a proportion of 69%. Among dependent children living in HLMs, 66% live in single parent families. A significantly high proportion of single parent families in HLMs – that is, 94% – are headed by women.

<sup>12</sup> The *Office municipal d’habitation de Montréal* received the mandate to manage the allocation and production of affordable housing units (1,200 units at the end of October 2005). At the time of the writing of this report, the data on women housed in the new affordable housing units was not available.

<sup>13</sup> It would be useful to obtain data on the proportion of women among those on waiting lists for Montréal HLMs.



› › TABLE 14

TENANTS IN HLMS ON THE ISLAND OF MONTRÉAL ACCORDING TO TYPE OF HOUSEHOLD AND GENDER OF SIGNATORY OF LEASE (2005)

COMPOSITION OF HOUSEHOLD	NUMBER OF HOUSEHOLDS	% OF TOTAL	PROPORTION OF WOMEN
› PERSONS LIVING ALONE	12,345	63.6%	69%
› SINGLE PARENT FAMILIES	3,972	20.5%	94%
› COUPLES WITHOUT CHILDREN	1,077	5.6%	29%
› COUPLES WITH CHILDREN	1,792	9.2%	42%
› ROOMMATES	218	1.1%	64%
› TOTAL	19,404 <sup>(*)</sup>	100%	70%

(\*) The difference between this total and the total number of units cited above (20,391) results from the fact that certain units were vacant, awaiting signature of the lease or being renovated at the time the data was extracted by the OMHM.

SOURCE: OMHM, OMHM-HLM database, November 2005.

Almost all women (94%) in Montréal HLMS lived on an annual income of less than \$20,000.

› › TABLE 15

TENANTS IN HLMS ON THE ISLAND OF MONTRÉAL – ACCORDING TO INCOME GROUP AND GENDER OF SIGNATORY OF LEASE (2005)

INCOME GROUP	NUMBER OF HOUSEHOLDS	% OF TOTAL	MEN	WOMEN
› \$9,999 AND LESS	8,297	42.8%	2,576	5,721
› \$10,000 TO \$19,999	9,768	50.3%	2,727	7,041
› \$20,000 TO \$29,999	1,023	5.3%	488	535
› \$30,000 AND OVER	316	1.6%	119	197
› TOTAL	19,404	100%	5,910	13,494

SOURCE: OMHM, OMHM-HLM database, November 2005.

For immigrant families with low incomes, social housing and particularly HLMs represent some of the only possible avenues for finding decent housing. Recently immigrated families [Translation] “often face conditions that make them eligible for HLM housing, such as a large household population and a high affordability ratio.”<sup>14</sup> Over the past few years, a strong proportion (estimated at 40% in 2001) of new HLM tenants was composed of immigrants.

In 2001, almost two-thirds of people on HLM “family” waiting lists were born outside of Canada. On waiting lists for housing with three bedrooms or more, 9 out of 10 people were immigrants. (Bernèche, 2003, p. 7) This data demonstrates the shortage of large affordable housing units for families on the private market.

However, in 2005, a survey on the needs for services of the ageing population living in HLMs was conducted by researchers at the *Université de Montréal* associated with the *Forum des citoyens âgés de Montréal* [Forum of elderly citizens of Montréal]. This psychosocial profile, created from a sample of more than 500 respondents, demonstrated that a large number of widowed, separated or divorced women over 60 were living in isolation. The authors of the study (available on the RIFVEL web site) also noted, however, that women living alone in private housing were just as, if not more, vulnerable to this type of isolation than those living in HLMs.

[Translation] “HLMs for seniors are an appropriate response for all those with low incomes, but the number available is insufficient and this shortage penalizes, above all, elderly women living alone!” (Plamondon and Nasmiash, 2005, p. 3)

Along the same line of thought, a study by the *Regroupement des offices d’habitation du Québec* contends that “[...] to satisfy the needs of its clientele, social public housing already subscribes, or must rapidly subscribe, to a continuum of measures in support of health, anti-poverty initiatives, social development, etc.” [Translation] (CMM, 2005, p. 39)

## › HOUSING COOPERATIVES

A survey into the socioeconomic profile of people living in housing cooperatives conducted in 2002 among 1,300 people by the *Confédération québécoise des coopératives d’habitation* (CQCH), showed that, overall, in housing cooperatives in Québec, almost two-thirds of

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<sup>14</sup> [Translation] “It should be noted that only those with immigrant or refugee status admitted as residents are eligible to obtain HLM housing; refugees waiting for status are not. As well, applicants must reside in Montréal for at least one year to obtain HLM housing.” (Bernèche, 2003)





heads of households were women<sup>15</sup>. Single parent families headed by a woman constituted 17% of the total clientele. The majority of members (men and women) devoted an average of 11 hours per month to cooperative-related tasks.

The sample data<sup>16</sup> of the study for the Montréal area (566 respondents) indicated a strong presence of women among persons living alone and single parent families. The average rent for female respondents was \$423.61 per month and their average annual income was \$23,276.

» » TABLE 16

MEMBERS OF COOPERATIVES IN THE MONTRÉAL AREA ACCORDING TO TYPE OF HOUSEHOLD AND GENDER IN 2002

	WOMEN RESPONDENTS		MEN RESPONDENTS	
> PERSONS LIVING ALONE	141	39.1%	64	31.2%
> SINGLE PARENT FAMILIES	101	28%	0	0%
> COUPLES WITHOUT CHILDREN	30	8.3%	44	21.5%
> COUPLES WITH CHILDREN	36	9.9%	58	28.3%
> OTHERS AND NON-IDENTIFIED MEMBERS	53	14.7%	39	19%
> TOTAL	361	100%	205	100%

SOURCE: Special request - *Confédération québécoise des coopératives d'habitation*, 2003.

<sup>15</sup> According to the FÉCHIMM, there are at least two housing cooperatives in the territory of the island of Montréal that were created to respond to the specific needs of women.

<sup>16</sup> In the Montréal area, 66.7% of respondents to the 2002 survey were women, 36.3% were men.

## > NON-PROFIT HOUSING ORGANIZATIONS

Based on the portrait of non-profit housing organizations on the island of Montréal, produced by the *Laboratoire de recherche sur les pratiques et les politiques sociales* (LAREPPS) in 2002, women represent 62% of the clientele for this type of housing<sup>17</sup>. They represent an even greater proportion in non-profit housing organizations for seniors (73%). In contrast, men represent the majority in non-profit organizations for the disabled (54%) and in non-profit organizations for low income persons living alone (74%).

Women are, however, less represented than men in rooming houses. For example, since 2001, women account for an average of one-quarter of requests for rooms or studios managed by the *Fédération des organismes sans but lucratif (OSBL) d'habitation de Montréal*<sup>18</sup>. The vast majority of these requests<sup>19</sup> are made by women aged 31 to 54 coming from homeless, mental health or drug dependency networks. The waiting times are from six months to one year for rooms and two to two-and-a-half years for studios (an eternity for women living in the street going from one resource to another).

The vast majority of people living in housing units of non-profit housing organizations (almost 80%) live below the low income cut-off. This is notably the case for almost all those living in non-profit organizations housing units dedicated to women, the disabled, persons with mental health problems and young people.

The portrait drawn by the LAREPPS confirms the mission of non-profit housing organizations as serving certain population groups that are socially vulnerable or that have special needs.

[Translation] "The vast majority of non-profit organizations offer various types of community support services from food, monitoring, leisure activities and domestic help to medical services or support for tenant committees. These services are offered directly by the non-profit housing organization or through more or less formal service agreements or collaborations with community organizations and local institutions (CLSC, crisis centres, domestic aid companies, etc.)."

(LAREPPS, 2002, p. 72)

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<sup>17</sup> The sample is composed of a population of 5,552 tenants and residents spread out in 3,891 housing units.

<sup>18</sup> By virtue of an agreement with the OMHM, the FOHM manages 6 rooming houses, for a total of 197 housing units, and processes an average of 700 requests per year.

<sup>19</sup> Of the 322 active requests made to the *Fédération des OSBL d'habitation de Montréal* (FOHM) as of December 31, 2005, 92 were from women, or 29%.



### 3 > **HOUSING** in the battle against **POVERTY** and **EXCLUSION**

> **ACTIONS** TAKEN IN THE REALM OF HOUSING play a deciding role in the battle against poverty and exclusion.

For example, as underscored by the *Conseil du statut de la femme* in a brief published in the context of consultations on a bill to counter poverty and exclusion, difficulties with regard to housing may have an incidence on whether or not young mothers decide to pursue their studies (CSF, 2004, p. 54). The *Conseil* recommended that [Translation] “when building or renovating residences intended for a student clientele on campus, a certain number of housing units should be reserved for students with children and these units should be set up in such a way as to accommodate a family.”

The impact of an ageing population (we see a greater life expectancy among women), the increase in the number of young single mothers, the risk of marginalization of a growing number of women living alone, the settlement and integration of immigrant women, are in themselves significant challenges.

Numerous projects related to housing could significantly improve living conditions for women. For example, the *Habiter la mixité* pilot initiative, developed by the OMHM, has been operating since 2001 with the goal of supporting immigrants living in an HLM in their integration process. It is worth noting that the project primarily reaches women (90%). The project’s personalized approach encourages women’s participation in activities. Among the project’s spin-off benefits are the learning of French, breaking through isolation, greater knowledge of municipal services, a coming together of people from different backgrounds and better integration into the community.

An analysis of the security needs of female victims of violence recently led to the adoption of targeted measures. After a long battle, the *Comité logement pour les droits des victimes de violence conjugale* [Housing committee for the rights of victims of domestic violence]<sup>20</sup> and *Regroupement québécois des centres d'aide et de lutte contre les agressions à caractère sexuel* [Québec coalition of help centres and centres in the fight against sexual assault, or RQCALACS) managed to obtain amendments to the Civil Code of Québec to make it easier to break a lease in cases of domestic violence and sexual assault. (Annex 6)

## › › INCREASING SOCIAL AND COMMUNITY HOUSING OPTIONS

Social and community housing present numerous advantages in terms of improving quality of life for low income women.

The reduction in the proportion of income spent on housing allows them to better address other basic needs (food, clothing, health care, education). The fact that they are able to benefit from residential stability and a safe and healthy living environment fosters their personal growth and helps them to put down roots in a community, which is often a prerequisite to their social integration. (Ville de Montréal, 2005c, p. 4)

There seems to be recognition by both community and government representatives of the need to increase the number of social housing units and to accelerate their creation in the context of a housing shortage, primarily an affordable housing shortage.

Existing social and community housing, however (including those now being created), are far from being able to respond to the demand for this type of housing by both low income women and men. For example, since 2001, the number of households on waiting lists for HLMs has almost tripled, rising from 8,400 in 2001 to 22,000 in 2005.

In its recent profile of the housing situation, the *Communauté métropolitaine de Montréal* concluded that that there is indeed a shortfall in social and community housing options in the Montréal area.

[Translation] "The metropolitan Montréal area ranks 19th out of 23 North American agglomerations, with only 37 subsidized social housing units

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<sup>20</sup> The *Comité logement pour les droits des victimes de violence conjugale* is composed of *Auberge Shalom pour femmes*, *Auberge Transition*, *Femmes averties—Women Aware*, the *Fédération de ressources d'hébergement pour femmes violentées et en difficulté du Québec*, the *Regroupement des comités logement et associations de locataires du Québec* and the *Regroupement provincial des maisons d'hébergement et de transition pour femmes victimes de violence conjugale*.



per 1,000 households. The New York area has a clear lead with 148 housing units per 1,000 households. For its part, Toronto counts 73 social housing units per 1,000 households.”

(CMM, 2005, p. 37)

## >> DEVELOPING HOUSING WITH COMMUNITY SUPPORT

What community experiments in social and community housing demonstrate is that, to regain control of their lives, certain people with specific problems (mental health problems, drug dependency, isolation) must be supported directly in their living environments. Simply having a roof over one’s head is not always enough to make the next step to social integration.

This is where housing with community support becomes essential. Actions taken with regard to housing are part of a continuum where homelessness is at one end and autonomous living is at the other. People that find themselves in the street must be able to obtain assistance in emergency shelters and transition houses (temporary lodging from one night to several months), but to avoid the revolving door phenomenon, housing with community support appears to be a critical tool in reintegration.

In addition to fostering residential stability and improving quality of life, housing with community support also contributes to the development of social ties and improved self-esteem.

According to the *Fédération des OSBL d’habitation de Montréal*, community housing actions usually have to do with the selection of tenants, welcoming them, referring and accompanying them to other resources; with security, conflict management, and crisis situations, advocacy, the maintenance of the peace at locations, food services; and finally, with group animation, fostering of community participation and partnerships with the milieu.

In its action plan to fight poverty and social exclusion, the Government of Québec committed itself officially, in 2004, to encouraging community support in housing. The *ministère de la Santé et des Services sociaux* [Ministry of Health and Social Services] and the *Société d’habitation du Québec* undertook joint projects to develop and establish a province-wide framework for managing community support.

For non-profit housing organizations, however, sustained financing of community support and respect for the philosophy behind their actions are at the heart of the challenges to be faced. (Annex 7)

## › › IMPROVING THE STATE OF HOUSING IN THE PRIVATE MARKET

Complaints about unsanitary housing conditions, especially in the private market<sup>21</sup>, have risen in Montréal for several years. The harmful impact of degraded housing on the health of occupants has been widely documented<sup>22</sup>. As reported in a 1998 study by the *Direction de la santé publique* [DSP or Public Health Department], complaints were mainly regarding [Translation] “the presence of vermin, heating problems, water seepage and humidity problems and mould contamination.” (King and Simard, 2001, p. 2)

The deterioration of habitability conditions in rental units has harmful effects not only on physical health, but also on mental health and the sense of security.

Another study conducted in 1991 by the *INRS-Urbanisation* estimated that about 50,000 Montréal housing units (out of the possible 350,000 at the time) were in buildings in which maintenance practices were judged to be poor or deplorable. (King and Simard, p. 2)

According to the Ville de Montréal, renovations and modernization are required primarily in the following sectors and types of buildings: dilapidated residences in old industrial neighbourhoods; rental buildings in neighbourhoods built in the post-war years; a certain number of microzones, often located near major traffic arteries or other urban nuisances.

The reinforcement of measures to monitor housing quality and the enforcement of city health codes and building maintenance by-laws would contribute to improving housing conditions for many low income households, particularly those of recently arrived immigrants to Québec.

## › › ANALYZING THE SPECIFIC NEEDS OF IMMIGRANT WOMEN

Some 252,075 immigrant women (among whom we find more than 128,920 visible minority women) set up residence on the island of Montréal<sup>23</sup>, representing more than 27% of the total female population of this territory. (CSF, 2006, p. 36)

Women who are visible minorities and new arrivals make up part of the poorest segments of Montréal’s population. In 2000, on the island of Montréal, the gross annual income of women

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<sup>21</sup> The state of certain HLMs calls for urgent renovations, but the HLM situation does not compare to the state of deterioration in certain large private buildings.

<sup>22</sup> “There is a significant body of scientific literature linking the rise of asthma since the end of the 1970s to certain risk factors in indoor air quality in housing.” (DSP, 2000)

<sup>23</sup> More than 70% of the female immigrant population of Québec resides on the island of Montréal.



who immigrated since 1996 was \$14,116. (*CRÉ de Montréal*, 2004) In 2001, the unemployment rate of women who had immigrated to Québec, and who had arrived more than twenty years ago, was estimated at 7.6% compared to 7.2% for non-immigrant women. We see that the gap narrows with time, except for visible minority women who, even after twenty years in Québec, have an unemployment rate much higher than the average. The unemployment rate for black women who arrived in Québec more than 20 years ago reached 11.6% in 2001. (Compilation of the CRI in November 2003)

The difficulties of socioprofessional integration and of access to housing are magnified by the discrimination faced, in particular, by visible minority or “racialized” women. A 1987 investigation conducted by the *Commission des droits de la personne* [Human Rights Commission] using “testing” demonstrated the scale of this type of discrimination in housing.

According to a study conducted by the *INRS-Urbanisation, Culture et Société* (INRS-UCS) and published by the SHQ, immigrant households face less favourable housing conditions among Québec households in general. Immigrant people, particularly tenants, experience certain additional difficulties.

[Translation] “For example, recent immigrants are often less familiar with market conditions, the average level of comfort they should expect, legislation and with customary practices regarding access to housing. These difficulties may be intensified by an inadequate knowledge of the language of their new country and by discrimination, whether individual or systemic, to which they may fall victim on the housing market.”

(INRS-UCS, 2005, p. 4)

Furthermore, efforts could be made to better take into account, in the approaches taken and in analyses made, the additional constraints (discrimination, isolation, insecurity) that immigrant women experience with regard to access to housing.





## > CONCLUSION

> THE WILL OFTEN EXPRESSED BY THE MUNICIPAL ADMINISTRATION to support the development of an integrated and inclusive city is based on an actual ability to improve housing conditions for low and moderate income households and to revitalize the neighbourhoods most affected by poverty<sup>24</sup>. In its new master plan, the Ville de Montréal has set an objective to ensure that 30% of the housing built in its territory is affordable housing. In this context, the very definition of what constitutes “affordable” becomes an important issue. (Annex 8)

An initial overview of some of the actions taken with regard to housing in Montréal allows us to believe in equal access for women to social and community housing programs and to home ownership programs implemented in recent years. However, the programs currently available are far from being able to respond to the overall needs of women.

In the territory of the island of Montréal, more than 120,000 low income households have a woman as the head of the household. Many are women living with difficult economic situations and job insecurity. More and more, women living alone and in difficulty find themselves on the street for lack of suitable housing within their means. The shortage of small low-priced housing units is one of the problems reported by organizations working with marginalized women.

The lack of affordable housing is one of the main causes of housing needs by many women. The strong presence of women in social and community housing is a reflection of this reality.

When it comes to access to home ownership, even though there has been much progress over the past twenty years, significant differences remain between men and women. The recent deterioration in the conditions for access to home ownership is a barrier for women in their quest for autonomy.

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<sup>24</sup> It is worth noting that, among those neighbourhoods to be revitalized targeted by housing programs, three are currently the subject of integrated urban revitalization pilot experiments implemented by the Ville de Montréal and the boroughs in the past three years. These experiments are mobilizing an extensive range of partners to bring lasting solutions – including housing – to combat the deterioration of these neighbourhoods. (Ville de Montréal, 2005b)

If the situation of young single mothers is disturbing, the housing conditions of elderly women should also raise many concerns. The difficulties experienced by women from ethnocultural minority groups and, more specifically, by visible minority women also merit particular attention, given the double discrimination they face when it comes to housing.

Current research showing housing as a determining factor in health should encourage stronger measures to ensure that public health and safety standards are respected.

The merits of public investments in social and community housing to prevent exclusion and the breakdown of the social fabric are widely recognized. The means are the only thing missing.

For many years now, advocacy groups working to protect housing rights having been calling for a substantive recognition of the right to housing for all.

The adoption by the Ville de Montréal of the Montréal Charter of Rights and Responsibilities, and its commitments to housing issues in particular (Annex 9), answers this call and is part of international initiatives to fight poverty and recognize economic and social rights. It's one more step in the right direction.

# ANNEXES





## > ANNEX 1

### GLOSSARY

- > **ADMINISTRATIVE REGION OF MONTRÉAL (*Région administrative (RA) de Montréal*):** Covers an area of 625 km<sup>2</sup> (502 km<sup>2</sup> in solid land). It occupies the entire island of Montréal as well as Île des Sœurs, Île Bizard and Île de Dorval. In 2001, the Administrative region of Montréal population was 1,812,723 people (Statistics Canada), spread out over 28 municipalities. This territory corresponds to that which was governed, before December 31, 2001, by the *Communauté urbaine de Montréal*.
- > **AFFORDABILITY RATIO:** The ratio of expenditure on housing to total household income.
- > **CENSUS METROPOLITAN AREA OR CMA:** A CMA is composed of a large urban area (called a city core) of at least 100,000 inhabitants as well as the adjacent urban and rural areas (called urban and rural fringes) in which the degree of economic integration with the city core is high. In 2001, the CMA of Montréal counted 3,426,350 people and encompassed, in whole or in part, 109 municipalities and reserves. (Statistics Canada)
- > **CORE HOUSING NEED:** A household has a core housing need when two factors are present: 1) its housing is unacceptable because it does not meet one or more of the following criteria: decent quality, suitable size, affordable price; 2) the household is unable to pay the median rent for another housing unit located in the same area, which would be acceptable and would not cost more than 30% of the household revenue before taxes. (CMHC and Statistics Canada, 2005)
- > **DISABILITY:** According to Statistics Canada (2002), a disability is defined as a limitation in daily activities resulting from an impairment associated with a physical or mental condition or health problem.

- › HOUSING COOPERATIVE: A rental housing association managed by a board of directors elected by and from among its members, who are themselves tenants. The cooperative is the owner of the housing units, which it rents to its members at the lowest rate possible; this is made possible by the volunteer (unpaid) work of its members. (Ville de Montréal, 2005d, p. 4)
  
- › LOSS OF AUTONOMY: This is defined in the *Accès Logis* program, Component 2, as an inability or difficulty in accomplishing certain activities in daily life, such as the preparation of meals or doing laundry, as well as difficulty living in a non-adapted housing unit or building.
  
- › LOW-COST SUBSIDIZED HOUSING (*Habitations à loyer modique*, or HLMs): [Translation] “Housing managed by the *Office municipal d’habitation de Montréal*, which allows tenants to pay rent equal to 25% of their revenue, plus certain fees for electricity, to which certain amounts for the use of parking space or an air conditioning unit are added, if applicable. The operating deficit is financed by the federal government (55%) and the provincial government (35%) as well as by the *Communauté métropolitaine de Montréal* (10%).” (OMHM, 2005a, p. 2)
  
- › LOW INCOME CUT-OFF: Revenue below which a household must spend 20 percentage points more of its revenue on food, clothing and shelter than the average household. The low income cut-off varies according to the size of the household and the size of the community.
  
- › LOW INCOME HOUSEHOLD: A household in which the total revenue is below the low income cut-off.
  
- › MEDIAN RENT: Of a sample of 100 people, the median rent would be the rent paid by the 50th person (the rental value at which one-half of the rents are higher and one-half of the rents are lower).
  
- › NON-PROFIT HOUSING ORGANIZATION: The mission of a non-profit organization is to rent housing units to low or moderate income households, or to individuals or families with special needs. In a non-profit housing organization, people representing neighbourhood community organizations and the residents are responsible for the management of the corporation and the building. (Ville de Montréal, 2005d, p. 4)
  
- › PRIMARY HOUSEHOLD MAINTAINER: The person primarily responsible for housing payments and household expenses.
  
- › TENURE: Occupancy of a housing unit as a tenant or owner.
  
- › VACANCY RATE: The proportion of vacant housing units to the total number of housing units.



## > ANNEX 2

### LOW INCOME CUT-OFF according to household size

#### >> LOW INCOME CUT-OFF ACCORDING TO HOUSEHOLD SIZE IN THE CMA OF MONTRÉAL

> 1 PERSON	>>	\$18,371
> 2 PERSONS	>>	\$22,964
> 3 PERSONS	>>	\$28,560
> 4 PERSONS	>>	\$34,572
> 5 PERSONS	>>	\$38,646
> 6 PERSONS	>>	\$42,719
> 7 PERSONS AND MORE	>>	\$46,793

SOURCES: SHQ and Statistics Canada, according to 2001 census data.







## > ANNEX 3

### LOW INCOME HOUSEHOLDS (tenants and owners)

>> TABLE 17

TENANT HOUSEHOLDS ACCORDING TO INCOME AND GENDER OF THE PRIMARY HOUSEHOLD MAINTAINER (2001)

	WOMEN			MEN		
	BELOW THE LOW INCOME CUT-OFF	ALL INCOMES	% AT LOW INCOME	BELOW THE LOW INCOME CUT-OFF	ALL INCOMES	% AT LOW INCOME
> MONTRÉAL (RA)	120,215	257,385	46.7%	94,125	256,305	36.7%
> ALL OF QUÉBEC	290,515	634,065	45.8%	198,200	607,660	32.6%

SOURCE: *Société d'habitation du Québec* (2005), *L'habitation au Québec, profil statistique de l'habitation – Montréal*, p. 77.

›› TABLE 18

OWNER HOUSEHOLDS ACCORDING TO INCOME AND GENDER OF THE PRIMARY HOUSEHOLD MAINTAINER (2001)

	WOMEN			MEN		
	BELOW THE LOW INCOME CUT-OFF	ALL INCOMES	% AT LOW INCOME	BELOW THE LOW INCOME CUT-OFF	ALL INCOMES	% AT LOW INCOME
› MONTRÉAL (RA)	18,865	101,015	18.7%	18,485	187,050	9.9%
› ALL OF QUÉBEC	84,450	510,135	16.6%	103,250	1,192,605	8.7%

SOURCE: Société d'habitation du Québec (2005), *L'habitation au Québec, profil statistique de l'habitation – Montréal*, p. 77.



## > ANNEX 4

### HOME OWNERSHIP Assistance Program

> THIS PROGRAM OFFERS FINANCIAL AID TO FIRST TIME HOME BUYERS to allow them to purchase a property at an affordable price in Montréal. Launched in December 2003, the program has been extended until December 2007. The program targets moderate income households in particular.

The program aims to facilitate the acquisition of a first home by buyers of a new affordable property or by tenants wishing to purchase the two- to five-unit rental property in which they live.

More precisely, the goals of the program are: to assist tenants to purchase property in the territory of Montréal; to indirectly encourage developers to build affordably priced properties by stimulating the demand for this type of property; to increase the number of owner-occupants in rental properties; to encourage better maintenance of these buildings, better landlord-tenant relations and the revitalization of neighbourhoods.

A lump sum is granted for the purchase of a property according to the type of housing and, in the case of new properties, the type of household.

>> TABLE 19

PROPERTY	MAXIMUM ALLOWABLE PURCHASE PRICE <sup>(*)</sup>	MAXIMUM ALLOWABLE PROPERTY VALUE	FINANCIAL AID
> NEW RESIDENTIAL UNIT – HOUSEHOLD WITHOUT CHILDREN	\$165,000	-	\$6,500
> NEW RESIDENTIAL UNIT – HOUSEHOLD WITH AT LEAST ONE CHILD UNDER 18	\$200,000	-	\$7,500
> EXISTING DUPLEX	-	\$176,000	\$5,500
> EXISTING TRIPLEX	-	\$206,000	\$7,500
> EXISTING QUADRUPLEX	-	\$230,000	\$8,000
> EXISTING QUINTUPLEX	-	\$258,000	\$8,500

(\*) Including taxes and extras.

SOURCE: Ville de Montréal web site: [www.ville.montreal.qc.ca](http://www.ville.montreal.qc.ca)



## > ANNEX 5

### THE *AccèsLogis* AND *Logement abordable Québec* PROGRAMS

#### > *ACCÈSLOGIS*

This housing-creation program is financed jointly by the *Société d'habitation du Québec* and the Ville de Montréal, via the *Communauté métropolitaine de Montréal*. The target populations are broken down according to the following three components of the program:

COMPONENT 1: Regular permanent housing for families, persons living alone, autonomous elderly persons, autonomous disabled persons, etc.

COMPONENT 2: Permanent housing with services for elderly persons with a slight loss of autonomy (see definition of loss of autonomy in Annex 1: Glossary).

COMPONENT 3: Temporary or permanent housing with services for persons with special housing needs requiring adapted facilities and personalized assistance services on location. This type of housing is for persons making steps toward social reintegration and autonomous living. This type of housing may also be shelters for the homeless, those with drug dependency problems or other persons in difficulty. (Ville de Montréal, 2005d)

> *LOGEMENT ABORDABLE QUÉBEC* - SOCIAL AND COMMUNITY COMPONENT:

The goal of the program is the creation of new housing units for low or moderate income households. This program is financed by the *Société d'habitation du Québec*, the Canada Mortgage and Housing Corporation and the Ville de Montréal, via the *Communauté métropolitaine de Montréal*. The housing units created are for low or moderate income households or for elderly persons with a slight loss of autonomy (see Components 1 and 2 of the *AccèsLogis* program). (Ville de Montréal, 2005d)

>> THRESHOLDS OF ELIGIBILITY FOR *ACCÈSLOGIS* AND *LOGEMENT ABORDABLE QUÉBEC* PROGRAMS – SOCIAL AND COMMUNITY COMPONENT (VILLE DE MONTRÉAL, 2005c)

PERSON ALONE	>>	\$22,000
1 ADULT, 1 CHILD OR MORE	>>	\$25,000
2 ADULTS (NON COUPLE) OR 3 ADULTS (WHERE 2 ARE A COUPLE)	>>	\$25,000
2 ADULTS (COUPLE)	>>	\$22,000
2 ADULTS, 1 CHILD	>>	\$25,000
2 ADULTS, 2 OR 3 CHILDREN	>>	\$29,500
6 PERSONS AND MORE	>>	\$39,000



## > ANNEX 6

### TERMINATION OF LEASE on grounds of domestic violence

> EFFECTIVE APRIL 1, 2006, a new provision of the Civil Code of Québec, subsequent to the adoption of Bill 133 in December 2005, provides that a tenant may terminate his or her lease on the grounds of domestic violence or sexual assault according to the conditions stipulated in article 1974.1.

The Civil Code of Québec (1991, chapter 64) is amended by the insertion, after section 1974, of the following section:

“1974.1 A lessee may resiliate the current lease if, because of the violent behaviour of a spouse or former spouse or because of a sexual aggression, even by a third party, the safety of the lessee or of a child living with the lessee is threatened.

The resiliation takes effect three months after the sending of a notice to the lessor or one month after the notice if the lease is for an indeterminate term or a term of less than 12 months, or before the end of that period if the dwelling is re-leased or the parties agree otherwise.

The notice must be sent with an attestation from a public servant or public officer designated by the Minister of Justice, who, on examining the lessee's sworn statement that there exists a situation involving violence or sexual aggression, and other factual elements or documents supporting the lessee's statement provided by persons in contact with the victims, considers that the resiliation of the lease is a measure that will ensure the safety of the lessee or of a child living with the lessee. The public servant or public officer must act promptly. ”







## > ANNEX 7

### Definition of COMMUNITY SUPPORT according to the FOHM

> COMMUNITY SUPPORT IN HOUSING is defined as the totality of actions taken related to housing intended for residents with the goal of ensuring them greater control over their lives and living environments. Community support is inseparably linked to the living environments of tenants, that is, ensembles of social and/or community housing. Community housing actions usually have to do with the selection of tenants, welcoming them, referring and accompanying them to other resources; with security, conflict management, and crisis situations, advocacy, the maintenance of the peace at locations, food services and activities; with group animation; fostering of community participation and partnerships with the milieu.

> Community support in housing differentiates itself from specialized interventions in the health and social services sectors, and from other sectors such as education and employability. However, community support in housing functions sometimes in continuity and sometimes in complement with actions taken by other sectors of social development. It facilitates and makes possible intersectorial actions.

> Community support in housing is a function of the mission of organizations which own the housing units.

> The organization of community support is flexible, can adapt to different needs and the degree of implication remains variable.

Housing with community support is an intersectorial undertaking that aims to support the civic exercise of the right to housing for vulnerable tenants and those with special needs.

SOURCE: FOHM web site: [www.fohm.org](http://www.fohm.org).





## > ANNEX 8

### TRULY affordable housing?

> FOR MANY COMMUNITY STAKEHOLDERS, it is the very definition of what constitutes “affordable” that poses a problem in the development of new housing programs for low income households. The FRAPRU underscores the fact that the term “affordable housing” has tended to replace the term “social housing” for some time now, particularly in the parlance of upper level governments.

The FRAPRU underscores the fact that, according to the *Stratégie d’inclusion de logements abordables dans les nouveaux projets résidentiels* [Strategy for the inclusion of affordable housing units in new residential developments] published by the Ville de Montréal in 2005, a housing unit is considered “affordable” when it does not cost more than \$900 per month, which represents 30% of an annual income of \$36,000. The FRAPRU does not consider a rent of \$900 per month to be affordable for low or very low income households and notes that the median rent on the market for a 4 1/2 (two bedroom), already too expensive for a great number of households, is \$620 per month. The FRAPRU is critical of the fact that the totality of households in the metropolitan area was included in the calculation because this has the effect of masking the problem of poverty in tenant households in Montréal, of which 40% have annual incomes below \$21,000.

The FRAPRU notes that, according to the definition of the Ville de Montréal, housing is considered affordable if the household is not obliged to pay more than 30% of its monthly income in rent. But what is this income? For the Ville de Montréal, it is 80% of the median income of all households in the metropolitan area of Montréal (including the island and surrounding suburbs). For the FRAPRU, the reference used should be the median income of tenant households in the Ville de Montréal only (excluding the suburbs and demerged municipalities on the island).





## > ANNEX 9

### The Montréal Charter of RIGHTS and RESPONSIBILITIES

#### > ARTICLE 18: COMMITMENTS WITH REGARD TO HOUSING

To foster the economic and social rights of citizens, the Ville de Montréal is committed to:

- a) taking appropriate measures to ensure that housing meets public health and safety standards and to provide relocation services if a dwelling must be closed or vacated;
- b) with the support of its partners, taking the appropriate measures to provide homeless persons with temporary and secure shelter, if and when the homeless express such a need;
- c) considering the needs of vulnerable persons and particularly individuals from low and moderate income families in its implementation of housing measures;
- d) maintaining, with the support of its governmental partners, assistance measures for vulnerable persons that foster their access to appropriate and affordable housing;
- e) promoting the assumption by citizens of their environment in view of eliminating poverty and social exclusion.





## > ANNEX 10

### ORGANIZATIONS consulted

- > *BÂTIR SON QUARTIER (LE GROUPE DE RESSOURCES TECHNIQUES OR GRT)*
- > *FÉDÉRATION DES COOPÉRATIVES D'HABITATION INTERMUNICIPALE DU MONTRÉAL MÉTROPOLITAIN (FÉCHIMM)*
- > *FÉDÉRATION DES LOCATAIRES D'HABITATIONS À LOYER MODIQUE DU QUÉBEC (FLHLMQ)*
- > *FÉDÉRATION DES OSBL D'HABITATION DE MONTRÉAL (FOHM)*
- > *FRONT D'ACTION POPULAIRE EN RÉAMÉNAGEMENT URBAIN (FRAPRU)*
- > *OFFICE MUNICIPAL D'HABITATION DE MONTRÉAL (OMHM)*
- > *REGROUPEMENT DES COMITÉS LOGEMENT ET ASSOCIATIONS DE LOCATAIRES DU QUÉBEC (RCLALQ)*
- > *RÉSEAU D'AIDE AUX PERSONNES SEULES ET ITINÉRANTES DE MONTRÉAL (RAPSIM)*
- > *RÉSEAU HABITATION FEMMES*
- > *VILLE DE MONTRÉAL*
- > *WOMEN'S Y OF MONTRÉAL*





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