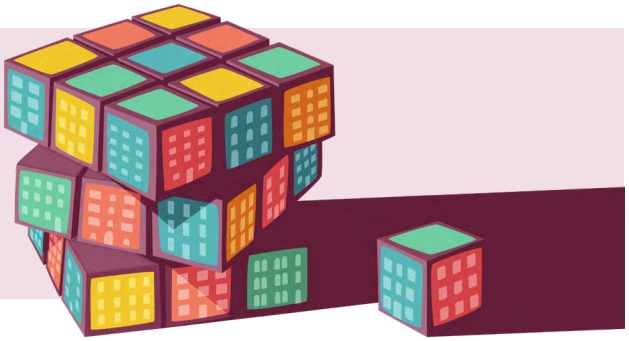
Participation booklet



Why talk about social housing in Verdun?

For several years now, Verdun has been suffering the combined effects of the housing crisis and gentrification, leading to rising rents, evictions and increased homelessness. With only 4% social housing and very little development since 2014, the need for action is urgent. Despite the identification of suitable land, a number of obstacles remain: land costs, lack of funding and policies that are ill-suited to the Verdun context.

As part of the *Planning for Verdun 2023-2028* process, the Verdun community - citizens, organizations and institutions - therefore deemed it essential to hold a space for reflection on the challenges and solutions related to social housing, in order to explore concrete levers for accelerating its development.

Objectives of the day

Getting together to find concrete solutions that will have a long-term impact on the people of Verdun!

Understand: Update our understanding of the social housing situation in Verdun.

Equip ourselves: Explore innovative ways of developing social housing.

Take action: Discuss the issues and challenges involved in developing more social housing, and identify solutions.

Mobilize: Unite the entire community around social housing in Verdun.

The organizers

La Concertation en développement social de Verdun (CDSV)

The CDSV works in close collaboration with the community to improve living conditions, promote well-being and fight poverty.

Le Comité d'action des citoyennes et citoyens de Verdun (CACV)

The Comité d'action des Citoyennes et Citoyens de Verdun (CACV) is Verdun's housing committee. It provides information services to tenants about their rights and works to increase the supply of social housing in Verdun.

Le Bureau de consultation jeunesse (BCJ)

The Bureau de consultation jeunesse (BCJ) supports the social integration of young people by promoting their independence. In Verdun, it offers a reception area and temporary housing with community follow-up for people in vulnerable situations.

Louise Constantin

Committed citizen, mainly to housing and the cooperative movement, member of CACV, OPA Dupuis-Hickson, Centre des femmes and Demain Verdun.

Schedule for the day

8:45 AM	**Arrival**
8:55 AM	Welcome address and presentation of the day's program
9:10 AM	Presentation of the social housing situation in Verdun **Portrait of social housing in Verdun** **Recent and ongoing projects**
10:15 AM	Verdun's targets for social housing development
10:30 AM	**Break**
10:40 AM	Panel: what levers and innovative solutions do we have to promote the developmentof social housing in Verdun?
12:15 PM	**Lunch**
1:30 PM	Workshops **1:40 PM** First round **2:40 PM** Second round
3:40 PM	What's next? Let's get moving!
4:10 PM	**End**

Animation

François Saillant

With a degree in journalism and information from Université Laval in Quebec City, François has been active in community organizations since 1975.

From 1979 to 2016, he was coordinator and main spokesman for the Front d'action populaire en réaménagement urbain (FRAPRU). He has taken part in multiple national and local efforts to ensure the right to housing, particularly social housing. He remains involved in the fight for housing.

He has written five books, including *Lutter pour un toit, douze batailles pour le logement au Québec* (2018) and *Dans la rue, une histoire du FRAPRU et des luttes pour le logement au Québec* (2024), both published by Écosociété.

Panelists

Strategic tools to promote the development of social housing: what avenues can we explore?

Adam Mongrain, directeur-habitation, Vivre en ville

Among other things, Adam organized the work of the PORTES solutions lab for housing affordability and sustainability, and is the main author of the publication Open Doors - For a sustainable exit from the housing crisis, published in August 2022. Adam is also piloting various initiatives for a public, universal and mandatory rent register since 2018.

What are the prospects for social housing financing since the end of Accès-Logis?

François-Antoine Bourque, chargé de développement, Groupe CDH

With a bachelor's degree in political science and a DESS in college teaching, he has been working in the community for nearly ten years. He has contributed to initiatives such as the development of national citizenship education programs, collective advocacy for the rights of people at risk or experiencing homelessness, and development planning for the Namur-Hippodrome district. Today, he works with housing cooperatives, housing NPOs and community organizations.

What role can grassroots movements play in promoting the development of social housing projects?

Catherine Lussier, coordinator, FRAPRU

Catherine is coordinator of the Front d'action populaire en réaménagement urbain (FRAPRU), a national housing rights group. She has also worked for the Comité d'action de Parc-Extension and Infologis on the east end of the island of Montreal.

What are the advantages of social utility trusts for the development of social housing projects? The example of Louvain eco-district.

France Émond, executive director, Société de développement Écoquartier Louvain

She has some twenty years' experience in coordinating and directing development organizations, most recently as Executive Director of Territoires innovants en économie sociale et solidaire. With a master's degree in philosophy, she is committed to innovation and social development: she was vice-president of the Réseau québécois d'innovation sociale and president of the Coalition montréalaise des tables de quartier, from 2017 to 2019.

Workshops

Workshop 1

What needs to be done to develop social housing on Nuns' Island?

Although Nun's Island is perceived as an area apart from the rest of Verdun, it is an integral part of the borough. Often associated with an wealthy, homogeneous population, the reality of this district is more complex. Nuns' Island currently has the fastest-growing population and the highest proportion of immigrants in the borough.

There is also greater disparity among households, as well as challenges associated with access to adapted services for lower-income populations. The area also stands out within the borough for its lack of social housing and very high land costs.

In this workshop, we will seek to answer the following question: how can social housing be developed on Nuns' Island?

Workshop 2

How can we facilitate the social acceptability of projects targeting vulnerable populations, and fight prejudice?

Many social housing projects are aimed at marginalized populations who may be victims of prejudice ("Indigenous Peoples", "mental health", etc.).

These projects can sometimes be contested by a segment of the population. In this context, the social acceptability of these projects is a major challenge, requiring an approach that is not limited to passive acceptance of a project, but involves the active participation of the local community.

In the Verdun context, this workshop aims to identify solutions for facilitating the social acceptability of projects targeting populations in vulnerable situations, and how to fight prejudice towards these people.

Workshop 3

What land strategies need to be put in place to encourage the development of social housing in Verdun?

The housing crisis in Montreal and Verdun is at the heart of current concerns. Land scarcity and rising land costs are obstacles to the development of social housing projects. Land strategies are therefore emerging as essential levers.

These may include initiatives to promote land acquisition, the inclusion of social housing in new projects, the introduction of regulations favorable to development, or collaboration between various key partners. The success of these strategies depends on several factors, including land availability, construction costs and available government funding.

The aim of this workshop is to explore land strategies that could foster the development of social housing in Verdun.

Workshop 4

What needs to be done to promote the development of adequate housing resources for people experiencing homelessness in Verdun?

The housing crisis in Montreal and Verdun is at the heart of current concerns. Land scarcity and rising land costs are obstacles to the development of social housing projects. Land strategies are therefore emerging as essential levers.

These may include initiatives to promote land acquisition, the inclusion of social housing in new projects, the introduction of regulations favorable to development, or collaboration between various key partners. The success of these strategies depends on several factors, including land availability, construction costs and available government funding.

The aim of this workshop is to explore land strategies that could foster the development of social housing in Verdun.

Workshop 5

What needs to be done to develop social housing with community support in Verdun?

The housing crisis in Montreal and Verdun is at the heart of current concerns. Land scarcity and rising land costs are obstacles to the development of social housing projects. Land strategies are therefore emerging as essential levers.

These may include initiatives to promote land acquisition, the inclusion of social housing in new projects, the introduction of regulations favorable to development, or collaboration between various key partners. The success of these strategies depends on several factors, including land availability, construction costs and available government funding.

The aim of this workshop is to explore land strategies that could foster the development of social housing in Verdun.

Workshop 6

In Verdun, how can we ensure that the development of social housing is at the heart of the approaches and strategies implemented for the social-ecological transition and the fight against climate change?

The consequences of the climate crisis are increasingly visible in the Montreal context, and its effects on vulnerable populations are undeniable.

The socio-ecological transition approach aims to strengthen collective resilience in the face of climate change by building a more cohesive and democratic society. It also offers an essential framework for rethinking the construction of fairer, more sustainable cities. However, issues relating to the fight against poverty and social exclusion are not always prioritized in environmental discourse, and impacts on social inequalities can sometimes be relegated to second place. This lack of connection between social and environmental issues can have harmful consequences. For example, certain measures aimed at fighting global warming (greening, active mobility, etc.) can accentuate the gentrification of neighborhoods (ecogentrification) and harm vulnerable populations.

In this context, how can we ensure that the development of social housing in Verdun is presented as an essential part of the approaches and strategies implemented in the socio-ecological transition and the fight against climate change?

Workshop 7

What needs to be done to promote the development of social housing and a complete living environment in the Dupuis-Hickson sector?

In the borough of Verdun, major development opportunities for social housing are rare, and the Dupuis-Hickson sector is one of the most important. Located in an area with a historically industrial vocation, this quadrilateral is bounded by Dupuis, Hickson, Lesage and Bannantyne streets.

In 2017, the Opération populaire d'aménagement (OPA) for the Dupuis-Hickson sector was launched at the initiative of Concertation en développement social de Verdun and in collaboration with a citizens' group and several neighborhood organizations. The aim of this participatory planning process was to mobilize people around this opportunity and share a common vision of the sector's redevelopment in the form of recommendations.

Since then, major transformations have taken place in the area, and the activities of the OPA Dupuis-Hickson committee continue to promote a development vision in which social housing occupies a central place.

In the current context, this workshop aims to reflect on ways of fostering the development of social housing and a complete living environment within the Dupuis-Hickson sector.

What is social housing?

Social housing is not for profit; it's an escape from the profit motive. Its vocation is to house people with low and modest incomes. It is collectively rather than individually owned. What's more, it is subsidized by governments, enabling it to offer housing at a price that respects tenants' ability to pay. For all these reasons, it represents the most comprehensive and permanent form of housing assistance, with the greatest social impact.

How does affordable housing differ?

The terms are often confused.

"Affordable housing" is a much broader term and includes housing provided by the private, public and non-profit sectors, as well as all forms of housing tenure (i.e. rental, ownership and cooperative ownership), while 'social housing' refers more specifically to subsidized housing.

There are two main ways of thinking about housing affordability:

- based on households' ability to pay: a home is considered affordable if the household occupying it does not have to spend too much of its income to pay for it (usually 30%);
- by comparison with the average cost of housing on the housing market: in this case, affordability is only theoretical, as a dwelling can be rented at below-market price and still be totally unaffordable for low-income households.

The vast majority of government programs and public policies use this second approach to define affordability.

Types of social housing

Low-cost housing (HLM) is publicly owned and managed by municipal housing offices (OMH). They are primarily intended for low-income households. They are available for seniors and families (including singles and couples). Rents are set at 25% of income.

Housing cooperatives are managed by their members. Cooperative members are individual tenants of their homes; it is the cooperative of which they are members, as a legal entity, that is the owner. The general meeting sets rents, which are generally lower than market prices. Some of the lower-income tenants may benefit from subsidies enabling them to pay rents in line with their ability to pay.

Non-profit housing organizations are residences managed by a non-profit entity dedicated to providing housing. They are often intended for tenants in special situations (e.g. seniors, the unhoused, women victims of domestic violence, etc.). In such cases, community support may be offered, for example: accompaniment to public services, help with budgeting, animation of the living environment, etc. Lower-income tenants receive subsidies that generally enable them to spend 25% of their income on rent. Other tenants pay below-market rents.

The organizations and institutions involved in social housing in Verdun

The Comité d'action des citoyennes et citoyens de Verdun (CACV) promotes the development of social housing projects by providing leadership and coordination among the various groups, organizations and authorities. CACV facilitates the THAUV.

The Concertation en développement social de Verdun adopted the Plan de Verdun 2023-2028 in 2023, in which the development of social housing was prioritized. Its role is to support the community in implementing concrete actions.

The Table en habitation et aménagement urbain (THAUV) is a local round table that brings together the various players involved in social housing. Its main mandate is to promote the development of social housing in Verdun.

The Groupes de ressources techniques (GRT) are social economy enterprises dedicated to the development of social and community housing. ire. They support organizations or groups of citizens in the development of community real estate projects, either as cooperatives or NPOs. In Verdun, there are 2 GRTs: Bâtir son quartier and Groupe CDH.

SOLIDES is a community real estate organization based in Verdun since 2019, whose mission is to "socialize the housing stock to provide an affordable, safe, healthy and humane living environment for as many tenants as possible, in order to fight social injustice".

Project groups that will take on the development of a social housing project (with the support of a GRT) and then manage it. There are many such groups in Verdun, including Entre 2 âges, Montréal autochtone and Sous le toit de PAL.

The Opération populaire d'aménagement (OPA) committee for the Dupuis-Hickson sector is a citizens' committee whose mandates are to follow up on citizens' recommendations for the sector's development and to pursue mobilization around the sector's development. The OPA is a citizens' initiative led by the CDSV and initiated in 2017.

Real estate developers who can include social housing in their residential projects.

The Verdun Borough, which can act in various ways on social housing:

- By overseeing the development of certain sectors of its territory through planning tools, such as the Programme particulier d'urbanisme (PPU), or regulatory tools, such as the PPCMOI and Ville de Montréal bylaws, and by defining a development vision in which social housing plays a predominant role.
- By negotiating with property developers, particularly when they need to obtain exemptions to develop a plot of land.
- By transferring land, in agreement with the City of Montreal, for the development of social housing projects.

The City of Montreal (and/or the Montreal Metropolitan Community) plays an important role

- By managing certain financing programs for the development of social housing, such as AccèsLogis.
- By acquiring land for social housing and using tools such as the right of pre-emption to do so.
- By developing policies or strategies for the development of social housing (for example, the Règlement pour une métropole mixte).
- By investing in social housing and/or encouraging the various levels of government to do so.

The provincial government develops (or not) funding programs for social and affordable housing: AccèsLogis Québec and the Programme d'habitation abordable du Québec. It is also responsible for the Act respecting land use planning and development (LAU).

Glossary of acronyms and definitions of technical terms

Housing organizations and actors

AGRTQ	Association of Quebec GRTs (groupes de ressources techniques): 25 GRT members across Quebec.
CACV	The Citizens Action Committee of Verdun
CDSV	Concertation en développement social de Verdun, the local neighborhood table.
FHCQ	Fédération de l'habitation coopérative du Québec (formerly FECHIMM).
FOHM	Fédération des organismes sans but lucratif en habitation de Montréal.
FRAPRU	Front d'action populaire en réaménagement urbain, a national group for the right to housing
GRT	Groupe de ressources technique (Technical resource group). Funded by the Quebec government since 1977, GRTs are non-profit organizations that support the development of cooperative and non-profit housing.
OPA DH	Opération populaire d'aménagement Dupuis-Hickson. A participatory planning exercise, initiated in 2017, which focused on the development of the Dupuis-Hickson sector and widely mobilized the Verdun community.
OSBL	Organismes sans but lucratif en habitation, non-profit housing organization (NPO)
RCLALQ	Regroupement des comités logement et associations de locataires du Québec (created in 1978).
RPA	Private residences for seniors.
SCHL	Société canadienne d'hypothèques et de logement (Canada Mortgage and Housing Corporation): federal agency responsible for housing.
SHDM	Société d'habitation et de développement de Montréal. An agency of the City of Montreal that can acquire land or buildings for operating or development purposes. E.g.: the former RPA, and a temporary shelter for homeless people on Gordon Street.
SHQ	Société d'habitation du Québec: Quebec agency responsible for housing and managing the PHAQ and Rent Supplement programs.
SOLIDES	Société locative d'investissement et de développement social.
TAL	Tribunal administratif du logement (formerly the Rental Board).
THAUV	Table en habitation et aménagement urbain de Verdun (Verdun housing and urban planning table.)

Urban planning tools

PLUM	Plan local d'urbanisme et de mobilité, which is adopted at borough level (see PUM).
PMAD	Metropolitan land use and development plan. Plan that oversees the urban plans of the 82 municipalities making up the Communauté métropolitaine de Montréal (CMM).
PPCMOI	Projet particulier de construction, de modification ou d'occupation d'un immeuble (Special construction, modification or occupancy project for a building): an exceptional measure designed to allow a developer, under certain conditions, to carry out a project despite the fact that it deviates from urban planning regulations.
PPU	Programme particulier d'urbanisme. Component of the urban plan that specifies the planning of certain sectors. E.g.: PPU de la Pointe-Nord of Nun's Island.
PUM 2050	The City of Montreal's urban planning and mobility plan for 2050.
Fiducie foncière	(Land trust) Non-profit organization committed to the long-term management and ongoing affordability of housing and other real estate. Also known as a "social utility trust".
Écoquartier	A neighborhood developed in an urban area to meet the needs of its residents, based on the principles of sustainable development. It therefore meets these three objectives: - Limit environmental impact; - Promote social ties; - Foster economic development. Everything is designed to ensure that residents of an eco-district enjoy a better quality of life.
Réserve foncière	(Land reserve) A bank of land held by the city to promote development for the benefit of everyone
Droit de préemption	(Right of First Refusal for property acquisition). Allows a municipality to purchase certain buildings or land in priority to any other buyer in order to carry out projects for the benefit of the community.
Expropriation	Expropriation is an operation by which a municipality may, for public utility purposes, compulsorily acquire privately-owned property in return for compensation.

Housing financing policies or programs

LAU Loi sur l'aménagement et l'urbanisme (Planning and Development Act.)

PHAQ Programme d'habitation abordable Québec: program to develop social and private housing, created in 2022 to replace AccèsLogis.

AccèsLogis Québec A program that brings together public, community and private resources to create affordable community housing for low- and moderate-income households and people with special housing needs.

Financial assistance under this program takes the form of a grant from the Société d'habitation du Québec (SHQ) corresponding to half of eligible costs.

AccèsLogis Montréal This program is the result of an agreement between the City of Montreal and the Government of Quebec. The program retains the same structure, mission and target clientele as the AccèsLogis Québec program. However, it is better adapted to the Montreal context, particularly in terms of budgetary standards. AccèsLogis Montréal is a shared-cost program: subsidies come from the company.

PSL Le Programme de supplément au loyer (PSL). The Rent Supplement Program (PSL) enables low-income households to live in housing that is part of the private rental market, or owned by housing cooperatives or non-profit organizations, while paying a rent similar to that of a low-income dwelling. Tenants benefiting from this program pay rent equal to 25% of their income.

Règlement pour une métropole mixte (By-law for a Diverse Metropolis) Ville de Montréal by-law designed to improve the supply of social, affordable and family housing on its territory. The by-law requires all residential projects with a surface area of 450 m^2 or more to enter into a prior agreement with the city on the housing supply concerned, in order to obtain a building permit. In particular, it requires developers to include in their projects at least 20% social housing, 20% affordable housing and 20% family housing.

Miscellaneous

HLM Habitations à loyer modique (Low-cost housing.)

Gentrification Socioeconomic transformation of an urban neighborhood or a given area, brought about by the gradual replacement of a more disadvantaged class of residents by another that restores the physical environment and raises living standards.