

# MONTREAL WOMEN'S RIGHT TO HOUSING: WE'RE WORKING ON IT, ARE YOU?



WELCOMING



SAFE



UNIVERSAL ACCESS



AFFORDABLE



HEALTHY

The Table des groupes de femmes de Montréal (TGFM) is a regional round table founded in March of 1996. Its mission is to promote and defend women's rights from a feminist perspective of gender equality and equality among women. The Table's membership of more than fifty groups, primarily local women's groups and women's committees from unions or community and social groups, is one of its great strengths. The plural and multi-sector characteristics of its membership allow the Table to access a diversity of experiences, concerns and analyses.

La TGFM et its membership operate in an unceded Indigenous territory. *Tiohtià:ke* is the traditional name for the island of Montreal. The Kanien'kehá:ka nation is recognized as the guardian of the island and the waters surrounding it, which has historically been a gathering place for many First Nations. Today, a diverse Indigenous population lives there alongside other peoples.



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Les Maisons de l'Ancre

Logifem

Maison Dalauze

Maison des femmes sourdes de Montréal

Maison Marguerite de Montréal

Maison Passages

Mères avec pouvoir

Mon Toit, mon Cartier

Multi-Femmes

Nouvelle-Étape

Organisation d'Éducation et d'Information Logement de Côte-des-Neiges

Pavillon Lise Watier de la Mission Old Brewery

POPIR — Comité Logement

Projets Autochtones du Québec

Réseau d'action des femmes en santé et services sociaux

Réseau des lesbiennes du Québec

Refuge pour les femmes de l'Ouest de l'Île

Regroupement des Auberges du cœur du Québec

Regroupement des comités logement et associations de locataires du Québec

Réseau Habitation Femmes

Ressources Jeunesse de Saint-Laurent

Service d'Entraide Passerelle

Société Elizabeth Fry du Québec

Stella, l'amie de Maimie

Table de quartier de Montréal-Nord

Un toit pour Elles

Y des femmes de Montréal

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Femmes et Égalité  
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# LIST OF ACRONYMS

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CHSLD	Centre d'hébergement de soins de longue durée (long-term care centre)
CMM	Communauté métropolitaine de Montréal
CEAF	Centre d'éducation et d'action des femmes
DPJ	Direction de la protection de la jeunesse (youth protection services)
FHCQ — FECHIMM	Fédération de l'habitation coopérative du Québec — Fédération des coopératives d'habitation intermunicipale du Montréal métropolitain
FOHM	Fédération des OSBL d'habitation de Montréal
FRAPRU	Front d'action populaire en réaménagement urbain
GRT	Groupe de ressources techniques
HLM	Habitations à loyer modique (low-income housing)
ICRL	Initiative pour la création rapide de logements
LGBTQ2IA+	Lesbian, Gay, Bisexual, Trans (transexual and transgender), Queer, Questioning, Pansexual, 2-Spirit, Intersex, Asexual, Androgynous and all other identities that are not taken into account within a cisgendered and heteronormative context
OMHM	Office municipal d'habitation de Montréal
NPO	Non-profit organization
PAD	Programme d'adaptation de domicile
PAL	Programme Allocation-logement
RSP	Rent Supplement Program
RAPSIM	Réseau d'aide aux personnes seules et itinérantes de Montréal
RCLALQ	Regroupement des comités logement et association des locataires du Québec
STM	Société de transport de Montréal (Montreal public transportation network)
TAL	Tribunal administratif du logement (Quebec housing board)
TGFM	Table des groupes de femmes de Montréal



# EXECUTIVE SUMMARY

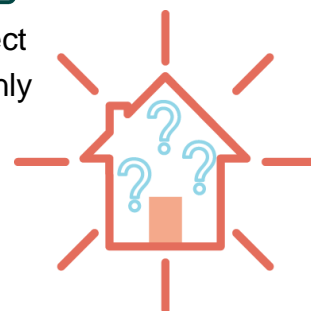
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The right to housing is a major concern for Montreal women's groups. For this reason, the Table des groupes de femmes de Montréal (TGFM) published an initial report on the subject in 2019. The COVID-19 pandemic and the housing crisis motivated us to update that report. Over the past year, we surveyed 59 women's groups and mixed-gender organizations through a questionnaire, focus groups and one-on-one meetings and analysed a series of documents. This report focuses on three themes used to explore issues that limit women's right to housing in Montreal and the actions undertaken by grassroots organizations. The report provides concrete recommendations and resources that allow for further reading.

## FINDING ADEQUATE HOUSING IN THE MIDDLE OF A CRISIS

The housing crisis is not over. It continues to have an outsize effect on Montreal women, whose housing needs and challenges have only increased with the pandemic. The issues are related to:

- rent increases and shortages in affordable housing;
- the many prejudices that feed into discrimination and competition in the rental market;
- undersized and unsafe housing that threatens women's health and safety;
- the lack of accessible and adapted housing, which limits the autonomy of women living with a disability;
- increases in evictions and landlord repossessions of units, as well as difficulties exercising their rights;
- harassment from landlords or neighbours, which threatens tenant's security at home.



## SUPPORTING WOMEN IN NEED THROUGHOUT THE CRISES



Lockdowns left many women trapped in abusive and violent situations. Public health measures upended the strategies used by women experiencing or at risk of homelessness.

The pandemic and housing crisis also created significant barriers to accessing resources for support. Women who could access services were more exhausted than usual and dealing with fraying mental health. The lack of space in women's shelters, already a problem before the pandemic, only intensified since March 2020. Many women were forced to turn to resources that did not meet their needs or stay in places where they felt unsafe.

Organizations have been supporting more and more women experiencing or at risk of homelessness. The pandemic and the housing crisis have intensified women's needs and made it more complicated to reach them and support them with their next steps. This context has also had significant repercussions on working conditions, even with access to emergency funding.

## ACCESS TO SOCIAL AND COMMUNITY HOUSING

Organizations' wait lists are a testament to the lack of social and community housing in Montreal. Its scarcity increases crowding in interim housing and emergency shelters. In addition to the lack of available spaces, these groups have identified obstacles to accessing these limited spaces and sources of exclusion:

- a lack of knowledge about existing and available housing options for women;
- lengthy and intensive allocation procedures;
- eligibility criteria and organizations' rules and regulations;
- a lack of resources for those with complicated living situations.



There is no magic bullet: support is needed to develop a diverse range of housing resources and permanent, accessible and inclusive housing units that offer different levels of support to respond to Montreal women's varied needs. Women's groups are organizing to develop these projects. It is just as necessary to fund community support as it is to support housing construction and associated community spaces. Groups have had enough of trading off on housing design, environment and available on-site services.

There is still a great deal of work to be done to ensure women's right to housing in Montreal. Organizations on the ground have been working hard, especially over the past several months. Our governments must recognize the right to housing for all women in Montreal, starting with adopting concrete yet ambitious measures to offer adequate housing and support to women who are experiencing difficulties and increase the number of social and community housing units. These efforts should allow Montreal women to choose the living environment that best suits their needs.

# INTRODUCTION

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## CONTEXT

The right to housing is a major concern for Table des groupes de femmes de Montréal (TGFM) members. Housing is one of the foremost reasons why single mothers, women living with a disability, immigrant women and women of colour contact Montreal community organizations<sup>1</sup>. In response, we published an initial report on the topic in 2019<sup>2</sup>. This report covered many of the issues and dynamics that influence housing conditions in the Montreal/Tiohtiá:ke region, particularly sexual assault taking place in the home, homelessness and needs and challenges linked to social and community housing. It also considered political changes and opportunities to improve housing conditions for women in Montreal.

Two years later, a global pandemic has highlighted and accentuated inequality between women and men and among women. It was time for an update. This report intends to understand the pandemic's impacts on housing conditions for women in Montreal and on organizations that support women in need. This analysis allows us to target our demands for change to organizations and to local, regional, provincial and federal bodies to ensure they can better meet women's needs in all their diversity.

## METHODOLOGY

From January to March 2021, 53 women's groups and mixed-gender organizations completed an online questionnaire on housing issues, the needs of women in Montreal, and the challenges organizations face in supporting women or providing them with housing or shelter.

In the fall of 2020, we organized three focus groups bringing together 18 participants from 14 different groups. Participants discussed connections between the pandemic, violence experienced by women, the housing crisis and homelessness. Four groups

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<sup>1</sup> Leila Celis, TGFM, and COSSL, "Groupes Communautaires et Femmes En Situation de Pauvreté à Montréal: Besoins, Pratiques et Enjeux Intersectionnels," November 2020, <https://www.tgfm.org/nos-publications/66>.

<sup>2</sup> TGFM, "État des lieux des enjeux de logement vécus par les Montréalaises" (Montréal: Table des groupes de femmes de Montréal, 2019), <https://www.tgfm.org/fr/nos-publications/17>.

were consulted individually and shared their questions and concerns regarding certain types of intervention and populations.

Lastly, we reviewed news articles, reports, studies and publications from universities, community organizations and public institutions. We delved into statistical data and information from other organizations regarding the housing situation on the Island of Montreal. Whenever possible, data refer to the island (agglomeration), composed of the City of Montreal and 15 affiliated cities (illustration 1). Statistics that refer to a different geographical area are identified in the report.

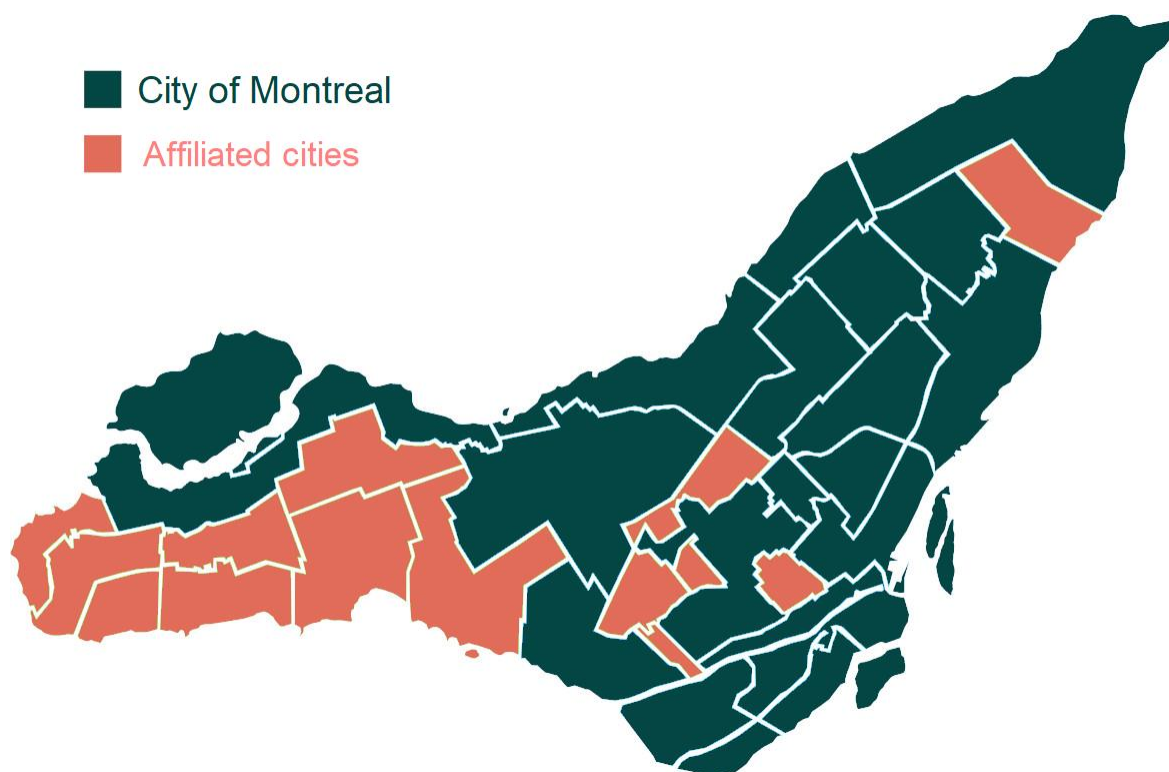


Illustration 1 Map of Montreal Island (TGFM)

This document is divided into three sections that each discuss different issues undermining Montreal women's right to housing, actions undertaken by organizations in the field, government interventions, recommendations and resources for further exploration:

- [Finding Adequate Housing in the Middle of a Crisis](#)
- [Supporting Women in Need Throughout the Pandemic and Housing Crisis](#)
- [Accessing Social and Community Housing](#)

# FINDING ADEQUATE HOUSING IN THE MIDDLE OF A CRISIS

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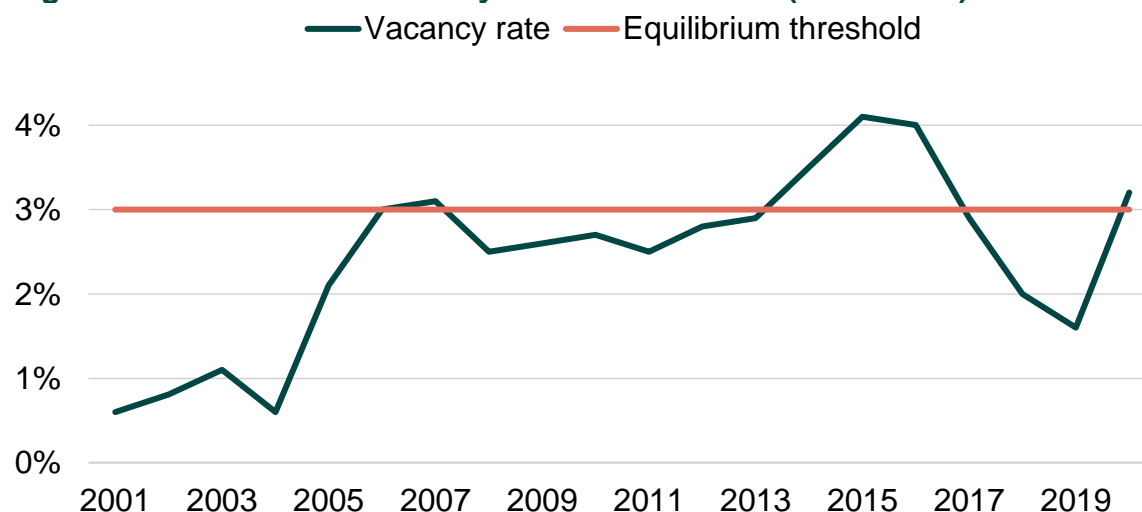
## IS THERE A HOUSING CRISIS IN MONTREAL?

The COVID-19 pandemic has transformed our lives, our routines and our relationship to housing. Since the pandemic, access to adequate housing has been crucial during lockdowns and for preventing illness, but also for school and telework. At present, this access is not equitably distributed, primarily due to the housing crisis. A situation is deemed a housing crisis when the rental unit vacancy rate drops below 3%, and this causes renters to experience more difficulty finding housing that meets their needs.

## VACANCY IN RENTAL UNITS

Some elected officials have claimed that there is no housing crisis, as 3.2 % of units in Montreal were vacant in 2020 (figure 1).

**Figure 1. Evolution of vacancy rates in Montreal (2001-2020)**



Source : CMM<sup>3</sup>; processing: TGFM

<sup>3</sup> CMM, "Grand Montréal En Statistiques," Communauté métropolitaine de Montréal, 2021, [http://observatoire.cmm.qc.ca/index.php?id=1048&no\\_cache=1&no\\_cache=1](http://observatoire.cmm.qc.ca/index.php?id=1048&no_cache=1&no_cache=1).

Many units did become available during the pandemic due to online learning, telework and the standstill in tourist rentals. For that reason, certain types of units showed higher vacancy rates<sup>4</sup> :

- Studios (5.1%) and one-bedroom units (3.4%)
- Units in the Ville-Marie borough (10.2 %)
- Units with rents over \$1,000 (6.7%)

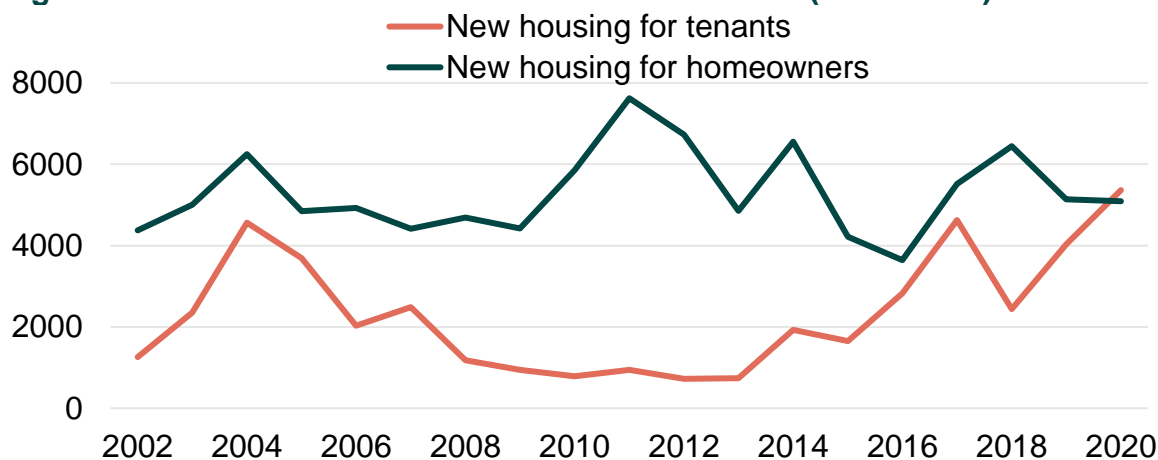
In contrast, vacancy rates stayed very low in other categories<sup>5</sup>:

- Units located in the Montréal-Nord (0.6%), Ahuntsic-Cartierville (1.2%) and Pointe-aux-Trembles—Montréal-Est (1.9%) boroughs
- Units for families (more than 3 bedrooms) located in the Rosemont—La Petite-Patrie (0%), Montréal-Nord (0.1%), Mercier (0.2%), Villeray—Saint-Michel—Parc-Extension (0.2%) and Sainte-Geneviève—Senneville (1.2%) boroughs

### NEW CONSTRUCTION: A SOLUTION TO ADDRESS THE SHORTAGE?

One interesting and even encouraging fact is that, in 2020, most new housing units (51%) were designated as rental properties (figure 2). In addition, an increasing share of condominiums are rental units. In 2020, renters inhabited 21% of condos<sup>6</sup>.

**Figure 2. New residential construction in Montreal (2002-2020)**



Source: CMM<sup>7</sup>; proceeding: TGFM

<sup>4</sup> SCHL, "Enquête sur les logements locatifs : Montréal" (Société canadienne d'hypothèque et de logement, 2020), <https://bit.ly/3I4Ersu>.

<sup>5</sup> SCHL.

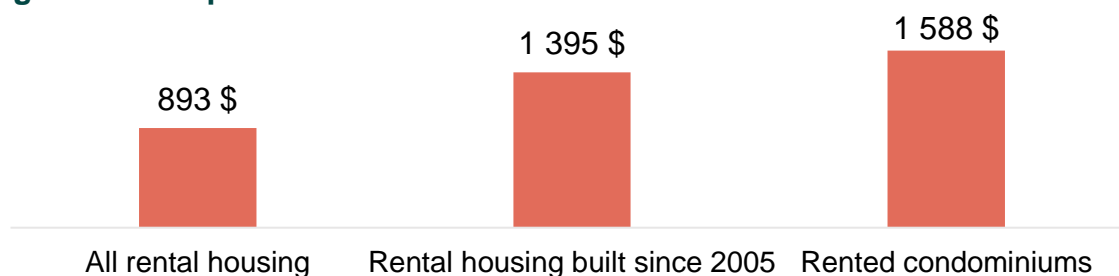
<sup>6</sup> SCHL.

<sup>7</sup> CMM, "Grand Montréal En Statistiques."

However, several issues should be noted here. New construction is concentrated in specific sectors and is primarily carried out by the private sector. We see a slowdown of new construction led by cooperative and non-profit organizations<sup>8</sup>.

These new units do not address the shortage of affordable rental units. As shown in figure 3, the corresponding rents are significantly higher: while the average monthly rent for a unit in Montreal is \$893, the average monthly rent is \$1,395 for a unit built after 2005 and \$1,588 for rented condominiums<sup>9</sup>.

**Figure 3. Comparison of Rent for Units in Montreal**



Source : SCHL<sup>10</sup>; processing : TGFM

### WE ARE INDEED EXPERIENCING AN AFFORDABLE RENTAL HOUSING CRISIS

This crisis is especially acute in specific sectors and for families. Available units do not fit the budgets of many renter households. As a result, 128 Montreal households were without housing on July 1, 2021, not including those who maintained residence or moved into inadequate housing out of fear of ending up on the street<sup>11</sup>.

What is adequate housing, then? First of all, adequate housing is much more than four walls and a roof overhead. Here, governments generally agree on three other criteria:

1. Affordability: less than 30% of income goes toward housing expenses (rent, heating, etc.)
2. Quality: Major repairs needed (floor, walls, roof, plumbing, electricity, etc.)
3. Size: Adequate number of bedrooms for the household size

<sup>8</sup> CMM, "Pénurie de Logements Locatifs et Ralentissement de La Construction de Logements Sociaux et Abordables," *Perspective Grand Montréal: Un Bulletin de l'observatoire Grand Montréal, Communauté Métropolitaine de Montréal*, June 2019, [https://cmm.qc.ca/wp-content/uploads/2019/06/39\\_Perspective.pdf](https://cmm.qc.ca/wp-content/uploads/2019/06/39_Perspective.pdf).

<sup>9</sup> SCHL, "Enquête sur les logements locatifs : Montréal."

<sup>10</sup> SCHL.

<sup>11</sup> FRAPRU, "Bilan du 1er juillet : le FRAPRU exige des mesures structurantes pour sortir de la crise," Front d'action populaire en réaménagement urbain, July 2, 2021, <https://www.frapru.qc.ca/bilan1juillet2021/>.



A household is experiencing a core housing need if one of these criteria is not met and if the household income is insufficient to allow it to move to adequate housing in the same region. On the island of Montreal, 117,115 households (13% of all households) are experiencing core housing needs<sup>12</sup>. Specific populations are more regularly experiencing core housing needs<sup>13</sup>:

- 21.7% of renter households versus 3.9% of homeowner households
- 23.5% of families with a single female parent versus 5.2% of dual-parent families
- 37.5% of women over 65 living alone versus 23% of single-person households
- 25.5% of households with at least one person who has activity limitations versus 12.5% of other households
- 24.9% of recent immigrant households (2011-2016), 21.5% of people without permanent resident status and 17.4% of immigrant households versus 13.2% of non-immigrant households
- 21% of Indigenous households versus 14.9% of non-Indigenous households



Illustration 2 Housing crisis (Naj Hadi)

<sup>12</sup> CMM, "Grand Montréal En Statistiques."

<sup>13</sup> CMM; SCHL, "Le Marché Sous La Loupe: RMR de Montréal" (Société canadienne d'hypothèque et de logement, February 2021), <https://bit.ly/3FR7NZ8>.

Additionally, the concept of core housing needs leaves out several other aspects of adequate housing. The United Nations proposes seven essential criteria to ensure the right to housing <sup>14</sup> :

1. Security of tenure: no threats of eviction, harassment, expropriation, etc.
2. Availability of services, materials, facilities and infrastructure: electricity, potable water, waste management, etc.
3. Affordability: housing costs must not compromise other fundamental rights like food, education and health
4. Habitability: adequate space, without problems related to physical safety, insulation or repair needs
5. Accessibility: possibility to move about the space without obstacles and adapt the unit for limitations
6. Location: proximity to businesses, services and employment opportunities
7. Cultural adequacy: respects the expression of cultural identity and is free from violence

Women who interact with the surveyed groups expressed housing issues and needs that refer to every one of these criteria. Nearly every (95%) group that responded identified an increase in the number of aid requests since the start of the pandemic.

## INFRINGEMENTS ON WOMEN'S RIGHT TO HOUSING IN MONTREAL

### AFFORDABILITY

According to our questionnaire, 89% of groups estimate that women in Montreal have had more difficulty finding affordable housing since the pandemic. The persistence of the wage gap can explain this: women's median income is only 82% of men's median income<sup>15</sup>. This gap is likely only to widen with the pandemic, as women were affected more by job loss, especially those working part-time or in the service sector (restaurants, hotels and shops). Moreover, recovery was slower for lower-paid jobs traditionally worked by women and people of colour<sup>16</sup>.

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<sup>14</sup> ONU Habitat, "Le Droit à Un Logement Convenable," Fiche d'information No 21 (Nations Unies, Haut commissariat aux droits de l'Homme, 2005), [https://www.ohchr.org/Documents/Publications/FS21\\_rev\\_1\\_Housing\\_fr.pdf](https://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_fr.pdf).

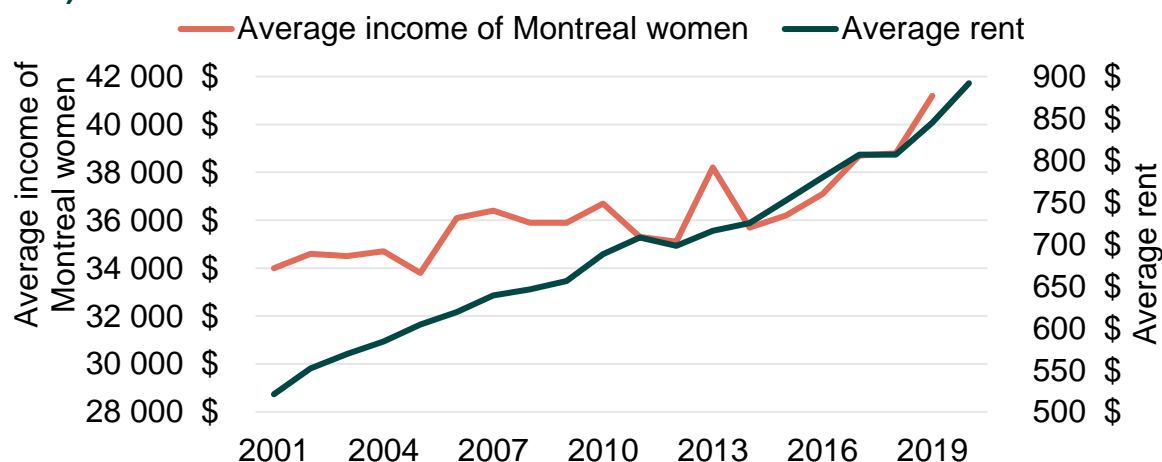
<sup>15</sup> Statistique Canada, "Revenu des particuliers selon le groupe d'âge, le sexe et la source de revenu, Canada, provinces et certaines régions métropolitaines de recensement," June 8, 2021, <https://www150.statcan.gc.ca/t1/tbl1/fr/tv.action?pid=1110023901>.

<sup>16</sup> Thomas Bastien, Anne-Marie Morel, and Sandy Torres, "Impact de la pandémie de COVID-19 sur la santé et la qualité de vie des femmes au Québec" (Association pour la santé publique du

We have observed an intersectional feminization of poverty. In other words, some women are placed in more precarious situations than others. These women experience discrimination on a more frequent basis and face more obstacles in their daily lives because, for example, they are the head of a single-parent household, are immigrants, identify as members of a sexual minority, are living with a disability or are racialized<sup>17</sup>. Among other issues, these obstacles can affect access to education, jobs, and, consequently, an adequate income for housing.

In parallel, we also observed an increase in average monthly rents. In Montréal, this increase was 4.6% from 2019 to 2020<sup>18</sup>, well over inflation (2.3%) and the proposed index from the Tribunal administratif du logement (TAL) (1.2% for a unit where heating is not included in rent)<sup>19</sup>. These increases were more striking in boroughs undergoing gentrification. For example, in the Southwest and Verdun, average monthly rents increased from \$808 to \$924. As shown in figure 4, rents are increasing more quickly than the average income of women in Montreal.

**Figure 4. Women's Income Compared to Average Rents in Montreal (2001-2020)**



Source : Statistics Canada<sup>20</sup> et CMM<sup>21</sup>; processing: TGFM

Québec, November 2020), [https://www.aspq.org/app/uploads/2020/12/rapport\\_femmes-et-covid\\_impact\\_de\\_la\\_covid\\_sur\\_la\\_sante\\_et\\_qualite\\_de\\_vie\\_des-femmes\\_au\\_quebec.pdf](https://www.aspq.org/app/uploads/2020/12/rapport_femmes-et-covid_impact_de_la_covid_sur_la_sante_et_qualite_de_vie_des-femmes_au_quebec.pdf).

<sup>17</sup> Celis, TGFM, and COSSL, "Groupes Communautaires et Femmes En Situation de Pauvreté à Montréal: Besoins, Pratiques et Enjeux Intersectionnels."

<sup>18</sup> SCHL, "Enquête sur les logements locatifs : Montréal."

<sup>19</sup> TAL, "Le calcul de l'augmentation des loyers en 2020," Tribunal administratif du logement, January 22, 2020, <https://www.tal.gouv.qc.ca/fr/actualites/le-calcul-de-l-augmentation-des-loyers-en-2020>.

<sup>20</sup> Statistique Canada, "Revenu des particuliers selon le groupe d'âge, le sexe et la source de revenu, Canada, provinces et certaines régions métropolitaines de recensement."

<sup>21</sup> CMM, "Grand Montréal En Statistiques."



Illustration 3 Unaffordable housing (Naj Hadi)

For low-income women, it has become increasingly challenging to find affordable housing. Rent for vacant units is currently 36% higher than average (\$1,202 versus \$883). This disparity is especially striking in areas like the Southwest and Verdun, where rents for vacant units are 74% higher (\$1,574 versus \$905)<sup>22</sup>. Many neighbourhoods in Montreal have good access to public transportation, local businesses and services, but most of these areas are gentrifying and becoming less affordable. In addition, the social, economic and cultural life of these neighbourhoods is changing, causing households to lose their reference points<sup>23</sup>. 38% of surveyed groups mentioned that Montreal women experienced greater difficulty finding housing near services since the pandemic. They are often forced to move to more far-flung neighbourhoods with limited services, negatively affecting their health and wellbeing. This can lead to isolation, food insecurity and fatigue due to longer commuting times.

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<sup>22</sup> SCHL, "Enquête sur les logements locatifs : Montréal."

<sup>23</sup> Projet de Cartographie Anti-évasion de Parc-Extension, "MIL Façons de Se Faire Évincer : L'Université de Montréal et La Gentrification à Parc-Extension," June 2, 2020, <https://antievictionmontreal.org/fr/2020-report-the-university-of-montreal-and-gentrification-in-park-extension/>.



Illustration 4 Affordability (Naj Hadi)

Many Montreal women are forced into unaffordable housing or accepting rent increases for fear of being unable to rent elsewhere. Housing is usually a household's most significant expense. Unaffordable housing has major impacts on financial stability, especially among women who are Indigenous, living with a disability, seniors, sexual minorities, immigrants or single parents, all of whom are more likely to have lower incomes. In addition, single parent women have only one income with which to cover their family's housing costs. Lesbians and other women who are in relationships with women are doubly affected by wage inequality<sup>24</sup> since these couples are often composed of two women, and that their salaries are lower than those of men and those of heterosexual women. These women are more likely to take on debt and limit their other expenses, such as transportation, food, education, clothing, medications and leisure. Over the long term, this precarity creates insecurity—they are only one new expense or one drop in income away from defaulting on a payment.

### DISCRIMINATION AND COMPETITION FOR RENTALS

Landlords are incredibly selective right now, opening the door for discrimination. According to our questionnaire, 55% of surveyed groups noted that women in Montreal are facing more rental discrimination since the pandemic. This situation poses a daunting challenge to those with low incomes or without good credit scores, proof of stable employment or good references.

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<sup>24</sup> Eugénie Fontaine, Julie Antoine, and Julie Vaillancourt, "Enquête 2020: Portrait Des Femmes de La Diversité Sexuelle Au Québec" (Réseau des lesbiennes du Québec (RLQ), 2021), <https://bit.ly/3I9PIh0>.

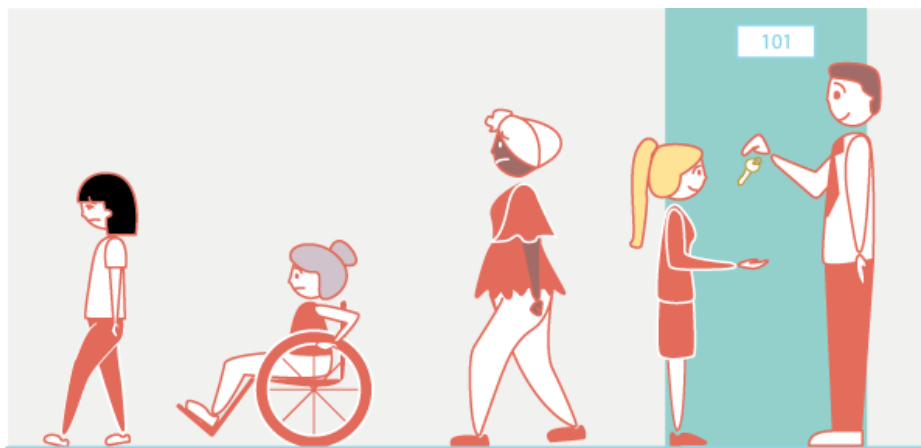


Illustration 5 Rental discrimination (Naj Hadi)

According to these groups, these situations are especially common for women who are newly arrived immigrants, have recently left an institution (e.g., detention centre or youth centre), are the head of a single-parent family, have precarious status, are living with a disability, are sexual minorities, are fleeing an abusive relationship, or are sex workers.

"The criminalization of sex work makes our income illegal and often prevents us from having a credit history or proof of income. This makes us ineligible for subsidized housing. If we receive social assistance, we can access housing, but we'll live in constant fear of being sued to repay this assistance, plus taxes." (Stella, l'amie de Maimie)

"We work with women who experience the consequences and impacts of intimate partner or domestic violence. They often face multiple systems of oppression. Some women experience financial abuse and as a result, have very poor credit. The wait time for an HLM unit is very long and finding housing with poor credit can be very tricky. The same goes for women who end up with Régie du logement files because of a violent partner or who have a bad reference from a previous landlord." (Maison Dalauze)

"The women we work with have left prison. For them, it's one additional barrier to finding appropriate housing or taking housing insurance, because of the prejudices they face. Accessibility of affordable housing is an urgent issue for society. Everyone has the right to housing." (Société Elizabeth Fry du Québec)

This discrimination is fed by a range of prejudices on single parenthood, social assistance, disabilities, refugees, lesbophobia and intimate partner violence<sup>25</sup>. In order to access adequate housing, some women are forced to lie about their situations:

"It is very difficult for women to find affordable, safe housing that is fit for occupation. They experience widespread discrimination based on their incomes, family composition because they are victims of abuse, because they are immigrants, because they are women of colour, etc. This leads them to choose what they would like to share about their lives with potential landlords. Being fully transparent is more likely to result in discrimination than empathy." (Le Parados)

"Homophobia is still very present in our society, as is sexism. Sexually diverse women experience a phobia that combines these two systems, namely lesbophobia. In order to minimize some of the impacts of these phobias and to have access to adequate housing, many will lie about their marital status to avoid discrimination or be victims of violence. This is a major setback for us, as some sexually diverse women have to hide to protect themselves. (Quebec Lesbian Network)

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<sup>25</sup> Andrée Savard, "Les projets d'habitation pour femmes monoparentales : Des initiatives structurantes à consolider et à développer pour contribuer à l'autonomie des femmes" (Comité consultatif Femmes en développement de la main-d'œuvre, February 2018), [https://ccfemme.files.wordpress.com/2018/08/ccf-avis\\_meres-monoparentales-et-projets-dhabitation\\_mars-2018.pdf](https://ccfemme.files.wordpress.com/2018/08/ccf-avis_meres-monoparentales-et-projets-dhabitation_mars-2018.pdf); Conseil des Montréalaises, "Se Loger à Montréal: Avis Sur La Discrimination Des Femmes En Situation de Handicap et Le Logement," September 18, 2019, <https://bit.ly/3xounFw>.



## UNDERSIZED AND UNHEALTHY HOUSING

According to our questionnaire, 42% of groups reported that women in Montreal had had more difficulty finding adequately sized housing since the pandemic. As we showed earlier, large units are already a rarity on the market, especially in specific neighbourhoods. Living in a too-small unit through a lockdown and curfew is especially demanding and could intensify conflicts and situations of harassment and violence both within households and with neighbours.



Illustration 6 Inadequate housing (Naj Hadi)

38% of surveyed groups noted that requests for intervention due to unsafe housing conditions for women in Montreal have increased with the pandemic. Lockdowns expose more households to mold and vermin, affecting their health (e.g., anxiety, hypervigilance, isolation, depression). Among other concerns, many women hesitate to raise these problems with their landlords out of fear of being evicted or subjected to a rent increase or because they have previously experienced sexual harassment<sup>26</sup>. Additionally, fewer than half of the women's groups surveyed (41%) stated that they were well aware of the avenues available to them in terms of housing rights. These groups often redirect women to their neighbourhood's tenant association.

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<sup>26</sup> Frederic Hountondji, "La Marie Debout Dénonce l'insalubrité Des Logements Dans MHM," Journal le Métro, February 19, 2021, <https://bit.ly/3DOFRol>.

## INACCESSIBLE HOUSING FOR WOMEN LIVING WITH DISABILITIES

One-quarter of surveyed groups stated that women in Montreal had experienced greater difficulty finding accessible or adaptable housing or retrofitting housing to be accessible since the pandemic. It should be noted that the housing crisis is essentially permanent for people living with a disability. We don't know how many accessible or adaptable units there are in Montreal. Most social and community housing units in Montreal are accessible or adaptable for a person living with mobility limitations (56.8 %)<sup>27</sup>. However, these units are primarily limited to seniors or are very small, which can be a problem for renters who need more space to move freely or live with their families or caregivers<sup>28</sup>.



Illustration 7 Inaccessible housing (Naj Hadi)

There are very few accessible and adaptable units on the private market. One of the reasons for this is that most units were built before 1980 (71%). Often, these units cannot be adapted. They also tend to receive less light, which poses challenges and obstacles daily for women who are blind, have low vision or are Deaf. The lack of soundproofing disproportionately affects blind women, autistic women and those with a child on the autism spectrum<sup>29</sup>.

The requirement that new housing units meet adaptability standards should help to address the lack of accessible units<sup>30</sup>. Yet, these standards are not comprehensive;

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<sup>27</sup> Ville de Montréal, "Portrait Des Logements Accessibles et Adaptés Dans Le Parc de Logements Sociaux et Communautaires de l'agglomération de Montréal," July 2016, [http://ville.montreal.qc.ca/pls/portal/docs/PAGE/HABITATION\\_FR/MEDIA/DOCUMENTS/INVENTAIRE\\_LOGEMENTS\\_ACCESSIBLES\\_JUIL2016.PDF](http://ville.montreal.qc.ca/pls/portal/docs/PAGE/HABITATION_FR/MEDIA/DOCUMENTS/INVENTAIRE_LOGEMENTS_ACCESSIBLES_JUIL2016.PDF).

<sup>28</sup> Conseil des Montréalaises, "Se Loger à Montréal."

<sup>29</sup> Conseil des Montréalaises.

<sup>30</sup> RBQ, "L'accessibilité aux bâtiments pour les personnes handicapées," Régie du bâtiment du Québec, 2021, <https://bit.ly/3104PCw>.

they are based solely on accessibility for motorized wheelchairs. Frequently, these new units are too expensive for women living with a disability, who are more likely to be part of a household that falls under the low-income threshold<sup>31</sup>. As a result, they are more likely to need subsidized housing to live in an adequate unit.

The lack of accessibility creates challenges that limit their ability to care for themselves, their children and their home daily. This can result in unsafe or cluttered living conditions, potentially eviction or a call to youth protection services<sup>32</sup>. The lack of accessible and adaptable housing means that some women are forced to live in long-term care centres (CHSLDs) or private senior living facilities<sup>33</sup>.

### EVICCTIONS, THREATS AND LANDLORD REPOSSESSION

While the Tribunal administratif du logement (TAL, formerly the Régie du logement) put a hold on evictions during the first wave of the pandemic, this hold was lifted in July 2020. According to our questionnaire, 53% of surveyed groups reported that women in Montreal are increasingly faced with threats, evictions, harassment and landlord repossessions of their homes since the pandemic. This finding comes primarily from housing committees, which have seen an increase in requests for help with evictions and landlord repossessions<sup>34</sup>, and from the Office municipal d'habitation de Montréal<sup>35</sup>.

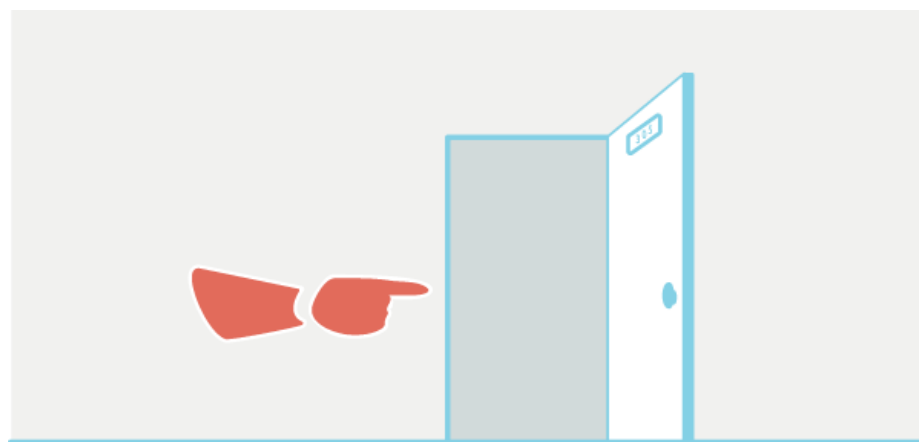


Illustration 8 Eviction (Naj Hadi)

<sup>31</sup> OPHQ, “Les femmes avec incapacité au Québec, un portrait statistique de leurs conditions de vie et de leur participation sociale” (Office des personnes handicapées du Québec, March 2021), <https://bit.ly/3nQLpJm>.

<sup>32</sup> Conseil des Montréalaises, “Se Loger à Montréal.”

<sup>33</sup> Conseil des Montréalaises.

<sup>34</sup> Projet de Cartographie Anti-évacuation de Parc-Extension, “MIL Façons de Se Faire Évincer.”

<sup>35</sup> OMHM, “Rapport Annuel 2019” (Office municipal d'habitation de Montréal, September 2020), <https://www.omhm.qc.ca/fr/publications/rapport-annuel-2019>.

These issues are the result of several circumstances forcing many renter households to leave their homes. Montreal has undergone a wave of conversions from rental units into undivided co-ownership properties. From 2011 to 2019, up to 4,000 rental units were converted into co-ownership properties, mainly in central districts<sup>36</sup>. Landlord repossessions and evictions due to major renovation work (renovictions) are increasingly common. These forced moves are especially difficult for women who are seniors, living with a disability or immigrants as they undermine their support networks (friends, family, home care, community organizations, local businesses, etc.)<sup>37</sup>.

The Comité Logement de La Petite-Patrie studied 363 notices of landlord repossession or eviction due to major renovations. They found that 85% of landlords who evicted their tenants used fraudulent and malicious strategies to bypass tenants' right to security of tenure<sup>38</sup>. These maneuvers are sometimes accompanied by harassment:

"Many women are harassed by landlords trying to get them to sign a lease termination. Often they won't know their rights and will cede under pressure and sign. Sometimes this can take the form of sexual blackmail when it comes to making repairs to a unit or negotiating rent, for example." (POPIR comité logement)

While it's possible to contest these evictions, housing committees have found that very few files succeed<sup>39</sup>. On top of that, the organizations surveyed noted that many women struggle to use the judicial system to uphold their rights. Among other challenges, this can be explained by limited knowledge of housing rights, the complexity of procedures, the expenses involved, language barriers, or simply the fatigue inherent in constantly defending their rights.

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<sup>36</sup> SCHL, "Le Marché Sous La Loupe: RMR de Montréal."

<sup>37</sup> Conseil des Montréalaises, "Se Loger à Montréal"; Projet de Cartographie Anti-éviction de Parc-Extension, "MIL Façons de Se Faire Évincer."

<sup>38</sup> CLPP, "Entre Fraude et Spéculation: Enquête Sur Les Reprises et Évictions de Logement" (Comité logement de la Petite Patrie, March 2020), <https://comitelogementpetitepatrie.org/wp-content/uploads/2020/12/Entre-fraude-et-spe%CC%81culation-2020.pdf>.

<sup>39</sup> Projet de Cartographie Anti-éviction de Parc-Extension, "MIL Façons de Se Faire Évincer."

## HARASSMENT AND VIOLENCE

For several years, the Centre d'éducation et d'action des femmes (CÉAF) has shed light on sexual assaults experienced by renters and lodgers. They are aware of the taboos and silence surrounding this violence, which can occur in social, community or private housing contexts<sup>40</sup>. According to our questionnaire, 53% of groups stated that women in Montreal had had more difficulty finding respectful living environments since the pandemic.



Illustration 9 Violence against women (Naj Hadi)

Many women who are single parents, racialized, sex workers or living with a disability have experienced harassment from landlords or neighbours. The combination of housing crisis and pandemic has trapped some women in situations of harassment:

"With sex work considered a criminal act since 2014, sex workers can be evicted if our landlords find out that we work out of our homes. These evictions can be formally carried out with the Régie or informal, including threats, extortion and violence." (Stella, l'amie de Maimie)

"The violence seems to be increasing. Living environments are tenser. Some landlords have more free time and want to take advantage of it to carry out renovations, but women don't want that out of fear of contracting the virus. Housing sales have increased in some areas and, along with them, visits, harassment and illegal evictions." (Regroupement des comités logement et associations de locataires du Québec)

It is challenging for senior women who are sexual minorities to find respectful living environments. In addition to experiencing financial precarity, they are more likely to grow old in isolated and marginalized conditions. They have less support from their

<sup>40</sup> CEAF, "Femmes et Logement," Centre d'éducation et d'action des femmes de Montréal, 2021, <https://www.ceaf-montreal.qc.ca/public/femmes-et-logement.html>.

families, as many have no children and have broken ties with siblings who did not accept their sexual orientation. Mostly, residences, NPOs and other living environments for seniors are often heteronormative spaces where homophobia and lesbophobia are still widespread. These women are afraid to divulge their sexual orientation or have visits from partners or their chosen family out of fear of stigma, being underserved by the health and social services network or experiencing daily microaggressions afterwards. They go back into the closet to protect themselves<sup>41</sup>.

« Seniors from our communities have fought for legal equality and now they have to go back to the closet because they face discrimination or violence related to their sexual orientation or gender identity. It's really sad to see that de facto equality is far from being achieved for our communities, even though a lot has been done. » (Réseau des lesbiennes du Québec)

## WHAT IS THE GOVERNMENT'S RESPONSE TO THE HOUSING CRISIS?

Municipalities in Quebec have committed to supporting households in need of housing. Since 2005, the Office municipal d'habitation de Montréal (OMHM) has received a budget from the city to offer a reference and support service<sup>42</sup>. In 2021, close to 180 households experiencing difficulties were accompanied by this service. The City also offers temporary housing and help with storage and moving.

The provincial government established an emergency rent supplement program (RSP) in response to the housing crisis. The criteria to access this subsidy have been loosened, allowing low-income households to limit housing costs to only 25% of their income. For example, people without status in Canada who are victims of intimate partner violence are eligible, despite otherwise being excluded from the RSP<sup>43</sup>. RSPs are still challenging to use in practice, as very few available units qualify for the program, either because the rent is too high, the landlord refuses to participate, or a lack of understanding of how the program works within municipal housing offices. Following a \$1.1 billion deal with the federal government, the Shelter

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<sup>41</sup> Projet LoReLi, "Pour Contrer La Pauvreté et l'insécurité Des Femmes Marginalisées et de Leurs Familles : Un Soutien Adéquat Au Logement Social et Abordable," <https://bit.ly/3raTKJS>.

<sup>42</sup> Ville de Montréal, "Période de renouvellement des baux - La Ville de Montréal rappelle certaines règles de protection aux locataires," March 2, 2021, <https://bit.ly/3cQf536>.

<sup>43</sup> SHQ, "Modalités Administratives 2021-2022 : Programme de Supplément Au Loyer d'urgence et de Subvention Aux Municipalités Volet 1 – Supplément Au Loyer" (Société d'habitation du Québec, June 16, 2021), <https://bit.ly/32tlOxT>.

Allowance Program (SAP) was reinforced. The SAP offers up to \$80 per month in financial support for low-income households<sup>44</sup>.

Some Montreal boroughs have adopted bylaws to protect their rental housing stock. Eight boroughs have adopted bylaws to regulate subdivisions and any reduction to the number of units, joint maneuvers in the case of renovictions. These bylaws have been contested by landlords, many of whom have applied considerable pressure to reduce their application in specific sectors<sup>45</sup>.

Several boroughs have restrictions on short-term tourist rentals (e.g., Airbnb), whether confining them to specific areas or requiring permits. Other measures should still be considered to maintain affordable rental housing. Indeed, demand for housing will increase again when health measures are loosened due to increased tourism and a return to classrooms and offices.

The Residential Adaptation Assistance Program (RAAP) helps adapt homes for people living with disabilities. This program has had major shortcomings in the past (long waits, insufficient eligible costs, eligibility criteria, landlord refusals, etc.)<sup>46</sup>. Thanks to its new status as a metropolis, the City of Montreal developed its program, adapted to its specific needs. The Montreal Home Adaptation Program was launched in April 2020 and increased the maximum subsidy amount from \$16,000 to \$35,000, giving more control over the choice of adaptations to be made to the person living with a disability. The new program also expands access to all people living with disabilities, regardless of their immigration status<sup>47</sup>.

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<sup>44</sup> MAMH, "Près de 1,5 milliard de dollars pour le logement abordable au Québec," Ministère des Affaires municipales et de l'Habitation, August 13, 2021, <https://bit.ly/3DYvKxh>.

<sup>45</sup> CORPIQ, "Droit de propriété : victoire symbolique de la CORPIQ contre la Ville de Montréal," Corporation des Propriétaires Immobiliers du Québec, December 17, 2020, <https://bit.ly/3FNIB75>.

<sup>46</sup> Conseil des Montréalaises, "Se Loger à Montréal."

<sup>47</sup> Ville de Montréal, "Programme d'adaptation de domicile pour personnes en situation de handicap - Un programme bonifié et mieux adapté aux besoins montréalais," Cabinet de la mairesse et du comité exécutif, February 20, 2020, <https://bit.ly/3cR6EEEx>.



## WHAT DOES THE TGFM RECOMMEND TO RESOLVE THE HOUSING CRISIS?

### TAKE ACTION TO PRESERVE AFFORDABLE RENTAL HOUSING

1. That governments implement a public rent registry to prevent abusive increases.
2. That governments implement mandatory universal rent control rather than simply emitting recommendations for rent increases.
3. That governments ban landlord repossessions and evictions when vacancy rates drop below 3%.
4. That the Tribunal administratif du logement oversee landlord repossessions and evictions to ensure they are well-founded, rather than making tenants responsible for contesting them.

### PROTECT MONTREAL WOMEN'S RIGHT TO HOUSING

5. That governments recognize the right to housing for all inhabitants and develop strategies that include concrete measures to protect that right.
6. That municipalities hire local resource staff to prevent violence towards women tenants.
7. That municipalities ensure gender parity in roles related to home safety inspections to facilitate contact with women tenants.
8. That municipalities hire interpreters for people using City services, particularly during home inspections.
9. That municipalities support the development of culturally adapted services for Inuit and First Nations women.
10. That governments implement measures to prevent and combat harassment and all other forms of violence experienced by women in their homes, whether they live in a social, community or private housing.

# SUPPORTING WOMEN IN NEED THROUGHOUT THE PANDEMIC AND HOUSING CRISIS

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## HOW DOES THE PANDEMIC LEAD TO HOUSING INSTABILITY?

### INTENSIFICATION OF VIOLENCE DURING THE PANDEMIC

Women's groups have noted an intensification of intimate partner violence since the pandemic began. Lockdowns and curfews have trapped many women in violent situations.

"Violence has increased. It happens more quickly and is generally more severe (more assaults, aggravated assaults, death threats, attempted murders, etc.)." (Multi-Femmes)

As reported by many of the groups we surveyed, it's challenging to have an accurate portrait of the situation because we don't know the extent of what we don't know. We do know with certainty that calls to support helplines have increased<sup>48</sup>. The organization SOS Violence Conjugale received 41,000 calls during the first year of the pandemic, increasing 7,000 over their regular rate<sup>49</sup>. As of November 24, 18 femicides were committed in 2021. The same intensification of violence was also observed in mistreatment by caregivers and abuses from landlords and superintendents.

This violence has led to an increase in the number of women experiencing "hidden homelessness." They end up living in housing where their safety is compromised daily. Multiple studies have shown that women's entry into homelessness is marked by violence from intimate partners and violence against women<sup>50</sup>.

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<sup>48</sup> Mélanie Julien, "Les violences faites aux femmes en période de crise sanitaire," Conseil du statut de la femme, April 2021, <https://csf.gouv.qc.ca/article/publicationsnum/les-femmes-et-la-pandemie/societe/les-violences-faites-aux-femmes-en-periode-de-crise-sanitaire/>.

<sup>49</sup> Léa Carrier, "Une Année Record Pour SOS Violence Conjugale," *La Presse*, April 10, 2021, <https://www.lapresse.ca/actualites/2021-04-10/une-annee-record-pour-sos-violence-conjugale.php>.

<sup>50</sup> Catherine Flynn and Marie-Marthe Cousineau, "Violence Faite Aux Femmes de La Part de Partenaires Intimes et Itinérance : Mieux Comprendre Pour Intervenir de Façon Concertée," Rapport de recherche action concertées (FRQSC, 2021), [https://www.fmh.ca/sites/default/files/upload/documents/publications/cousineau\\_flynn\\_rapport\\_violence-femmes-itinerance.pdf](https://www.fmh.ca/sites/default/files/upload/documents/publications/cousineau_flynn_rapport_violence-femmes-itinerance.pdf).

## SURVIVAL STRATEGIES UPENDED FOR WOMEN EXPERIENCING OR AT RISK OF HOMELESSNESS

In our focus groups, many indicated that many women did not have access to safe and stable housing before the pandemic. COVID-19 accentuated these women's distress. Even as the needs within communities increased, many resources and organizations had to reduce, reorganize (pivoting to phone or online models) or interrupt their services to respect public health measures. Multiple organizations reported losing contact with some women when they had to close their doors during the first wave of the pandemic.



Illustration 10 Homeless women (Naj Hadi)

Above all, health measures disrupted survival strategies for women experiencing homelessness or at risk for homelessness. For women experiencing hidden homelessness, lockdowns made it impossible to couchsurf or stay with friends and family. Health measures also impeded access to safe public spaces and free or low-cost services. Before the pandemic, these women would use libraries, malls, drop-in centres, and community cafeterias or 24-hour restaurants to relax, drink water, access bathrooms, heat, air conditioning, etc. It became much more difficult and riskier to use the street economy (e.g., panhandling, sex work, drug dealing) and to pay in cash (e.g., to pay for STM tickets to use public transportation).

Many women were used to finding ways to get by on the street. As a result, they adopted other strategies that sometimes created more significant risks for their health and safety. They camped and spent more time outdoors. This increased the risk of physical or sexual violence, being racially profiled by the police and legal sanctions, especially in the context of the curfew. Indigenous and racialized women, as well as sex workers, experienced especially marked discrimination. Mental health issues and risks associated with drug use also increased.

"It's true. Women no longer had access to their usual spots to warm up, eat or safely spend the day without being seen. Those living on the street had to diversify their efforts: some went to shelters and centres they were already familiar with, others went to emergency spaces established by the city, others went to safe-injection sites, stayed with clients, or lived with friends and family who were sometimes also experiencing difficulty. Many stayed on the street...There was also the situation with the encampment in Hochelaga, which was another option some had chosen." (La rue des Femmes)

"Women are trapped in their apartments, often without access to a vehicle, without internet access (or with poor-quality access) and sometimes in violent situations. Museums and libraries, among others, were valued for their internet access and free or low-cost resources. They live in cramped apartments without much light, which negatively affects their well-being at home. This can also compromise confidentiality for remote interventions." (Centre de solidarité lesbienne)

Others stayed with or went back to living with friends, relatives, or partners exposed to abusive or violent situations. Multiple support workers also mentioned that women tolerate this violence for extended periods due to the pandemic, which explains the downturn in shelter requests for specific organizations. The surveyed organizations and discussion groups identified a series of obstacles to leaving a violent situation:

Les organisations sondées et les groupes de discussion ont identifié un ensemble de freins à la possibilité de quitter une situation de violence :

- being in lockdown with a violent person, which limits their ability to ask for help;
- financial dependence, especially for women who lost their jobs;
- a lack of knowledge regarding existing resources;
- the impression that shelters are closed or do not have space available;
- fear of having to reveal their sexual orientation or gender identity and, as a result, experience microaggressions;
- fear of losing housing, especially for women in social housing;
- fear of winding up on the street;
- fear of contracting COVID-19 in a shelter;
- isolation, especially for women who are refugees or lack access to a car or the internet;
- fear of not finding housing after leaving a shelter.

To overcome these obstacles, organizations put new practices in place, including phone and text message support. Some pharmacies contributed to the movement by providing safe spaces to contact SOS Violence Conjugale confidentially.

Workers noted that women who made use of shelter services were more exhausted than usual. Generally speaking, women's mental health significantly deteriorated over the past few months due to isolation, stress, increased drug use and more incredible difficulty accessing health care, among other reasons. The result has been anxiety, exhaustion, paranoia, depression, suicidal ideation, etc. These mental health issues have impacts on housing stability. Firstly, they lead to increased disorganization for some, which results in housing issues or even eviction (unsafe conditions, excessive noise, conflicts with neighbours, etc.). Secondly, it becomes more challenging to get support in finding housing. Thirdly, it is more complicated to track down housing that offers an adequate level of support for the renter's needs and level of autonomy.

## WHAT KIND OF FRONT-LINE SUPPORT IS AVAILABLE FOR WOMEN EXPERIENCING DIFFICULTY?

### WOMEN'S GROUP SHELTER SERVICES

Before the pandemic, women already had difficulty accessing shelter due to a flagrant lack of space in single-gender housing. In Montreal, the number of denied requests in shelters for women experiencing difficulty nearly doubled in the last decade, going from 17,871 to 36,158 from 2010 to 2019<sup>51</sup>.

"Shelter resources that we refer requests to are often just as full and unable to respond to the demand in a timely manner. How can you work with that when this person is being shuttled from one resource to another due to the lack of space?"  
(Comité d'action des citoyennes et citoyens de Verdun)

"We turn down multiple shelter requests every day. To give an example, for the year 2019-2020, we denied 6,303 shelter requests due to lack of space." (Auberge Madeleine)

Specific neighbourhoods are significantly affected by this shortage of spaces (e.g., Montréal-Nord and Mercier-Est). There is a lack of shelters with inclusive

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<sup>51</sup> Partenariat pour la prévention et la lutte à l'itinérance des femmes, "Femmes et Itinérance 2019: Dossier de Presse," 2019, <https://lesmaisonsdelancre.org/wp-content/uploads/2019/11/Dossier-de-presse-Femmes-et-itine%CC%81rance-en-2019.pdf>.

infrastructure and services adapted to various needs. This issue affects, among others, women who are sexual and gender minorities, living with a disability, drug users, sex workers, living with their children, living with pets, considered to have a severe mental illness, or not French- or English-speakers<sup>52</sup>.



Illustration 11 Women's shelter (Naj Hadi)

While shelters were already overwhelmed, health measures have reduced their capacity and complicated access (for example, through quarantines). The lack of shelter space for women was brought up by multiple organizations, both in discussion groups and the questionnaire. They operate at maximum capacity and are forced to turn women away:

"We had to deny 96 shelter requests from April to December 2020." (Le Parados)

"On average, we receive 20 shelter requests per week that we're unable to respond to. It's very sad and speaks to obstacles in housing access and the need for community support for women experiencing difficulty." (Les Maisons de l'Ancre).

Some organizations say they were unable to find shelter for some women. Due to a lack of space, some women opted for resources that weren't suited to their needs, such as mixed-gender shelters where they did not feel safe or organizations that are not trained to work with sexual or gender minority service users. Women who are sexual minorities hesitate to use some services and resources because the majority of violence they experience takes place in the public sphere (public spaces, work,

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<sup>52</sup> Julie Dufort, "Pratiques d'ouverture envers les jeunes LGBTQIA2S en situation d'itinérance," Guide destiné aux organismes d'aide en itinérance ou qui œuvrent auprès de personnes à risque d'itinérance (Coalition des groupes jeunesse LGBTQ+, November 2019), <https://coalitionjeunesse.org/wp-content/uploads/2019/11/guide-itinerance-nov2019-final.pdf>.

educational institutions and public services)<sup>53</sup>. As for women living with a disability, the lack of accessible resources forces them to stay in violent situations, turn towards loved ones, or use housing resources for seniors<sup>54</sup>.

## EMERGENCY MEASURES

In Montreal, emergency measures were put in place in response to the waves of COVID-19 in the spring and winter, and these resources only provided a partial response to the needs exacerbated by the pandemic. Women's groups were not listened to, and their expertise and recommendations were not fully integrated, despite their being regularly consulted on questions related to homelessness.

Let's take the example of temporary shelters. These resources, which some women used, were still based on models designed for a predominantly male population. Most didn't allow users a minimum comfort level: individual rooms, hot meals, showers, forced wake-up time, etc. These shelters had a strong presence of security rather than psychosocial support staff. On top of that, they did not systematically include safe, single-gender zones. During the first wave, only one shelter was solely dedicated to women, and it was the only one that wasn't open 24 hours from the start.

We fear that women will have yet another reason not to use these resources and instead go back to living with a violent person, especially as encampments are regularly dismantled. As mentioned earlier, shelters are regularly overwhelmed, year after year, winter and summer, pandemic or not. Many women's shelters still do not receive funding for all of the spaces they offer and find the emergency measures lacking<sup>55</sup>. They need adequate and recurring funding to support women experiencing difficulties, which would prevent them from relying on emergency measures year after year.

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<sup>53</sup> Fontaine, Antoine, and Vaillancourt, "Enquête 2020: Portrait Des Femmes de La Diversité Sexuelle Au Québec."

<sup>54</sup> Conseil des Montréalaises, "Se Loger à Montréal."

<sup>55</sup> Partenariat pour la prévention et la lutte à l'itinérance des femmes, "Femmes et Itinérance 2019: Dossier de Presse."



## HOW DO COMMUNITY GROUPS HELP WOMEN IN MONTREAL FIND AND MAINTAIN HOUSING?

### FINDING ADEQUATE HOUSING

After staying in a shelter, many women want to leave their violent relationships for good or regain stable housing. Community groups support them in their search for housing that corresponds to their needs to feel at home. Depending on their missions, these groups help women access social housing by providing lists, accompaniment, references, help filling out forms, etc. They support them in searching for housing on the private market by offering help with their search, research clinics, preparing for visits, loans of computer equipment for internet searches, etc. Some organizations will also help women by providing essential supplies (bedding, dishes) and moving services.

"Support workers help women find housing by giving them references to start with. They will also help them respect their tax obligations (submitting their tax returns), so they can be eligible for social housing." (Logifem)

"During their stay at the Auberge, we provide support to women who want help in their search for housing, whether on the private market or to request social housing. For example, we offer weekly workshops on finding housing led by a support worker. Also, for interested women, we can refer them to long-term subsidized housing and support them in their request and in obtaining the documents they need for that." (Auberge Madeleine)

Organizations struggle to find housing that meets the urgent needs of their service users. Service users have no choice and must take whatever available housing is offered to them. These units are often geographically distant from services and support networks, too small, or simply not to their taste.



Illustration 12 Assistance in finding housing (Naj Hadi)

According to our questionnaire, 67% of groups that offer shelter or housing for women in Montreal have had to increase the length of stays in short-term or interim housing, particularly due to the housing crisis. This measure, which seeks to provide women with more time to find adequate housing or to obtain a space in social housing, has become increasingly common during the pandemic. While a caring gesture, it contributes to resource congestion.

Multiple surveyed groups highlighted the complexity involved in supporting and accompanying women who experience multiple forms of oppression. In addition to the lack of affordable, adaptable and adequately sized housing, other obstacles to finding housing include language barriers, inaccessible websites, etc. For organizations, this support is demanding, especially when housing needs must be coordinated with other issues (e.g., mental health, drug use, legal antecedents, youth protection services, home support, and post-incarceration requirements). In a pandemic, supporting women remotely constitutes a challenge in and of itself, especially for those who don't have phone or internet access.

Finding accessible and adaptable housing is especially difficult. There is no centralized and comprehensive resource for finding accessible and adaptable housing in Montreal nor providing waiting lists for people who need it. This makes accessible, adaptable or adapted housing units challenging to allocate to people living with disabilities, both for private landlords and organizations responsible for social and community housing<sup>56</sup>.

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<sup>56</sup> Conseil des Montréalaises, “Se Loger à Montréal.”

## ACTIONS AND SERVICES TO PREVENT HOMELESSNESS

At the present moment, there is a lack of culturally adapted services for Inuit and First Nations women. The most frequently requested services among those who visit organizations working in homelessness are spiritual healing services and Indigenous peer support, and physical and mental health services<sup>57</sup>.

More and more organizations offer post-shelter support to ensure housing safety and stability. This support, paired with a shelter stay, has demonstrated its worth, particularly for those who have experienced homelessness, use drugs or live with mental health issues<sup>58</sup>. Yet the combined lack of funding, cooperation with public services and affordable housing constitute significant impediments to offering this support to a larger number of women.

Beyond post-shelter services, organizations are increasingly supporting women experiencing or at risk of homelessness<sup>59</sup>. Stoppages and reductions in on-site services for many community organizations had significant repercussions on the mental health and bonds developed with women who had been accompanied in their next steps. With evolutions in health and safety norms and the recognition that community groups offer essential services, several in-person activities were able to resume, including support groups, coffee meet-ups, excursions, art therapy workshops, etc.



Illustration 13 Support from women's groups (Naj Hadi)

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<sup>57</sup> Eric Latimer, François Bordeleau, and Christian Méthot, *Besoins exprimés et préférences en matière de logement des utilisateurs autochtones de ressources communautaires sur l'île de Montréal* (Montréal (Québec): Centre de recherche de l'Hôpital Douglas, 2018), <http://reseauimlnetwork.com/wp-content/uploads/2019/02/Besoins-pre-fe-rences-logement-Autochtones-Version-16-fe-vrier-1.pdf>.

<sup>58</sup> Morgane Gabet et al., "Le soutien postlogement transitoire auprès des femmes en situation d'itinérance : besoins, implantation et impact d'une étude pilote," *Santé mentale au Québec* 45, no. 1 (2020): 79–103, <https://doi.org/10.7202/1070242ar>.

<sup>59</sup> Partenariat pour la prévention et la lutte à l'itinérance des femmes, "Femmes et Itinérance 2019: Dossier de Presse."

This return to in-person work was very much appreciated after months of lockdowns. Women could regain a space for stability where they could break their isolation, which helped them establish and maintain housing stability. However, women's groups no longer had the exact schedules or the same flexibility for drop-ins. Due to health measures, most activities were limited to a set number of participants, who were required to sign up in advance. Many women without telephones or internet access could not keep up with these changes and register for activities.

### WORKING CONDITIONS PUT TO THE TEST BY THE PANDEMIC

Community support workers played an essential role during the pandemic. Yet their role is not appropriately recognized—they are relegated to the background and are poorly paid. "COVID bonuses" were allocated during the first wave, but most ended during the summer of 2020. Some organizations still adopted measures to help compensate for work performed through this challenging period (e.g., paid time off, gifts or bonuses).

As we highlighted earlier, supporting women is a demanding task. The many obstacles limiting this support (excluded programs, lack of space, discrimination, waiting lists, etc.) create an enormous sense of powerlessness, as some needs need to be prioritized over others.

"These are long, demanding and complex interventions, which often require coordination or collaboration with other resources. Sometimes it's difficult to prioritize a response to one particular need rather than another. There's a feeling of powerlessness when we feel unequipped to adequately and quickly respond or when we get a sense of the urgency of the situation at hand. We aren't able to offer tools or references to urgent needs." (Comité d'action des citoyennes et citoyens de Verdun)

"It's always difficult and complex when we work with Deaf women who need to find housing. They often experience multiple forms of discrimination and, unfortunately, we don't have the ideal allies and resources needed to help us adequately support these women in precarious situations." (Maison des femmes sourdes de Montréal)



Illustration 14 Women workers' mental workload (Naj Hadi)

Our focus groups revealed intense exhaustion, even distress, among support workers, and many took leaves of absence or simply left. The pandemic and the constant state of emergency that came along with it prevent organizations from adequately training and welcoming new employees, ultimately harming their ability to support women in their next steps.

More than twenty groups that provide housing or shelter to Montreal women said they had access to emergency funding from the government. Most groups used these funds to create services or resources to support women experiencing significant challenges related to isolation or food insecurity and mobility (e.g., meal delivery services, online support, taxi transportation, gift cards, and hiring an additional support worker). Organizations also purchased personal protective equipment and maintenance supplies (e.g., masks, hand sanitizer, sinks, additional cleaning costs). Lastly, many used emergency funding to purchase equipment to support teams and improve their working conditions (e.g., "COVID bonuses," remote work equipment, paying overtime).

Some groups flagged that their organization was not eligible for these funds. Others criticized the fact that programs are often oriented towards equipment purchases, and their organization could not submit requests quickly enough. In addition, these programs were not recurring and thus did not affect the problem of chronic underfunding in the slightest, despite the impediments it poses to hiring and retaining staff, as it's often difficult to offer good working conditions or full-time positions over the long term.

"Organizations were able to make use of emergency funds in the spring of 2020, even if the allocated amount was insufficient for the needs of Montreal-based groups. The new funding was announced in the summer, but the criteria excluded many groups. Organizations had to demonstrate deficits caused by the pandemic, but community organizations can't spend money that they don't have! As a result, many turned down the funding as long as other groups weren't eligible. In the end, despite the desperate need, only 10% of the budgeted amount was allocated to Montreal organizations. When groups and associations pushed for access to the undispersed funds and a loosening of criteria for access, the Ministère de la Santé et des Services sociaux flatly denied this request, stating that need had not been adequately demonstrated. But we had repeated over and over that the field needed more support to adapt or increase their activities to meet new needs, to apply health measures and to cover losses of income sustained during the pandemic." (Réseau d'action des femmes en santé et services sociaux)



Illustration 15 Sanitary measures (Naj Hadi)

## WHAT DOES THE TGFM RECOMMEND TO BETTER SUPPORT WOMEN IN DIFFICULTY?

### IMPROVING SUPPORT OFFERED TO WOMEN IN DIFFICULTY

1. That governments and institutions integrate a real differential intersectional gender-based analysis (GBA+) at the systems level for all homelessness measures, ensuring that the expertise of first-line women's groups is taken into account.
2. That governments establish long-term solutions that draw from existing resources instead of ad nauseum cycles of emergency measures.
3. That governments integrate means beyond shelters and housing to prevent homelessness at the source (increasing the minimum wage, increasing social assistance payment amounts, preventing violence, increasing access to mental health services, etc.) in strategies used to fight homelessness.
4. That governments support the creation of new resources that can help underserved populations, including universally accessible shelter resources with a high threshold for inclusion (e.g., sex workers, drug users, people with pets).
5. That governments institute financial aid for women leaving shelters to help them get settled in new housing.
6. That governments put a one-stop system in place to connect people with accessible, adaptable and adapted housing.

### SUPPORTING GROUPS THAT WORK WITH WOMEN IN DIFFICULTY

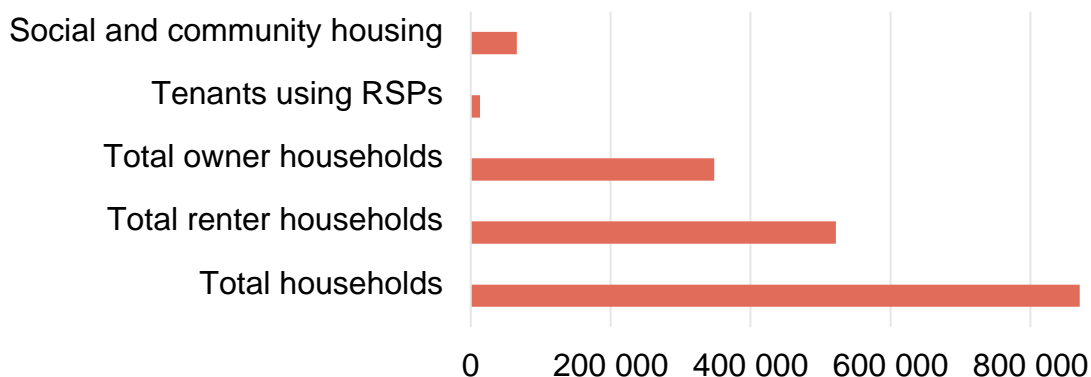
7. That governments recognize the vital work of community organizations that support women experiencing or at risk of homelessness and increase the funding for these organizations to fulfill their mission adequately.
8. That governments support the development and maintenance of single-gender women's shelters on a human scale by providing funding for all beds and subsidies that allow for good working conditions.
9. That governments fund organizations that want to offer post-shelter services to ensure continued support for women.
10. That governments implement subsidies to support organizations that want to improve accessibility and inclusivity of their sites and services.
11. That governments implement a subsidy to support organizations that want to offer services to help women find housing.

# ACCESSING SOCIAL AND COMMUNITY HOUSING

## WHAT SOCIAL AND COMMUNITY HOUSING IS AVAILABLE IN MONTREAL?

As shown in figure 5, 60% of Montreal households are renters. There are 65,695 community and social housing units on the island of Montreal, representing 13% of the rental market and 8% of the total housing stock. These low-income housing (Habitations à loyer modique, HLM), cooperative, and NPO housing units are a safety net for people who can no longer house themselves through the private market. In theory, they make excellent options for people trying to permanently leave a violent situation, regain housing stability or access housing adapted for someone living with a disability<sup>60</sup>, as well as for senior renters experiencing pressure from their landlords<sup>61</sup>.

**Figure 5. Distribution of Montreal households by tenure and access to the RSP**



Source : CMM<sup>62</sup>; processing : TGFM

Some of these units receive financial aid by way of the rent supplement program (RSP). In Montreal, 13,166 households (2.5% of renter households) benefit from the RSP, which allows them to limit their rent payments to 25% of their income. Renters in private housing can also benefit from the RSP.

<sup>60</sup> Conseil des Montréalaises, "Se Loger à Montréal."

<sup>61</sup> Julien Simard, "Vieillir et Se Loger En Contexte de Gentrification : La Précarité Résidentielle de Locataires Vieillissantes à Montréal," *Revue Du CREMIS*, November 5, 2020, <https://www.cremis.ca/publications/articles-et-medias/vieillir-et-se-loger-en-contexte-de-gentrification-la-precarite-residentielle-de-locataires-vieillissantes-a-montreal/>.

<sup>62</sup> CMM, "Grand Montréal En Statistiques."



## WHAT LIMITATIONS PREVENT ACCESS TO SOCIAL AND COMMUNITY HOUSING?

### WAITING TO ACCESS IT

More than 23,000 Montreal households are waiting for an HLM unit<sup>63</sup>. The average wait time is five years, but wait times are longer for accessible and adaptable units and larger families<sup>64</sup>. Due to a lack of maintenance, several hundred HLM units are currently sealed off and unoccupied. Thanks partly to funds obtained by the federal government's National Housing Strategy, the Office municipal d'habitation will receive an additional \$100 million to renovate these HLM units<sup>65</sup>.



Illustration 16 Waiting for social housing (Naj Hadi)

Most organizations that offer social housing have noted an increase in applications since the pandemic. Some organizations have even suspended their waiting lists to avoid giving people false hope.

"Applications have tripled since March 2020." (Mon toit, mon Cartier)

"Right now, we have 62 women on our waiting list and very few available units. We had to suspend our waiting list in order to manage expectations temporarily." (Réseau habitation femmes)

<sup>63</sup> OMHM, "L'OMHM En Chiffres | Office Municipal d'habitation de Montréal," 2021, <https://www.omhm.qc.ca/fr/a-propos-de-nous/lomhm-en-chiffres>.

<sup>64</sup> OMHM, "Rapport Annuel 2019."

<sup>65</sup> SHQ, "Le gouvernement du Québec et le gouvernement du Canada ajoutent 100 M\$ pour rénover plus de 500 logements d'habitations à loyer modique à Montréal," Société d'habitation du Québec, May 5, 2021, <https://bit.ly/3l3Sapm>.

This situation is especially concerning for 2nd-stage housing organizations. These resources offer temporary housing for up to two years to continue the work started in shelters. In addition to protecting women and their children from violent ex-partners, these organizations help women rebuild and regain stability in their lives, allowing them to break the cycle of violence and prevent homelessness<sup>66</sup>. Yet, these organizations struggle to fulfil their missions: approximately 75% of requests are denied due to a lack of space. Of 54 spaces in Montreal, none is accessible to people with limited mobility<sup>67</sup>. Some organizations are working to address this significant shortcoming with new developments.

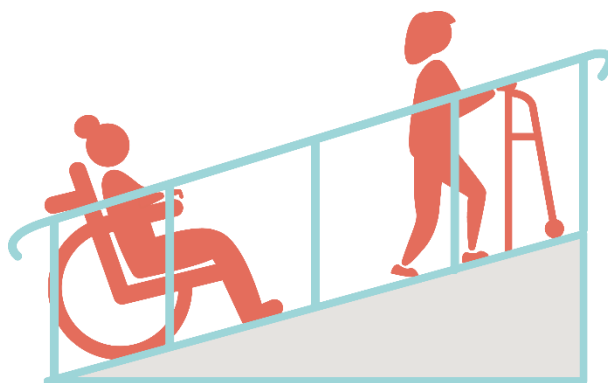


Illustration 17 Accessibility (Naj Hadi)

The housing crisis has complicated the process of leaving emergency shelters. Women who are victims of violence have priority access to HLM units. This priority can still take several months, as very few of these units open up, and some women have multiple children or require adapted housing. Other women fleeing violent situations are not recognized as priorities for HLM units, as they stay with loved ones rather than in women's shelters.

## ISSUES IN ACCESS AND INCLUSION

Beyond the lack of space, several other issues lead to exclusion. To qualify for the regular RSP, for example, applicants must have been residents of the Montreal metropolitan area (CMM) for at least 12 months of the previous two years, be up to date on their tax declarations, and be a citizen or permanent resident.

<sup>66</sup> Adélaïde Tanguy, Marie-Marthe Cousineau, and Gaëlle Fedida, *Impact des services en maison d'hébergement: rapport de recherche*, Trajetvi et l'Alliance des maisons d'hébergement de 2e étape pour femmes et enfants victimes de violence conjugale, 2017, <https://www.alliance2e.org/files/rechercheimpactfinal.pdf>.

<sup>67</sup> Stéphanie Marin, "Femmes handicapées violentées: pas de maisons d'hébergement de 2e étape à Montréal," *L'actualité*, February 16, 2021, <https://lactualite.com/actualites/femmes-handicapees-violentees-pas-de-maisons-dhebergement-de-2e-etape-a-montreal/>.

"There is a desperate need for subsidized and safe housing that meets the many needs of women experiencing or at risk for homelessness. Overly restrictive criteria from the OMHM such as banning users from subsidized housing for three years following non-payment of rent, penalizing women experiencing precarity or struggling with multiple social problems." (Les Maisons de l'Ancre)

In addition to delays caused by waiting lists, the required documents and dense bureaucracy involved in allocating social housing create further barriers. Moreover, each NPO and housing cooperative has their mission and selection procedures, multiplying the steps to find housing. Access is especially limited for allophones, illiterate applicants, or those with bad experiences with institutional programs. Without application support for social housing offered by, among others, women's groups, finding and accessing social housing is nearly impossible<sup>68</sup>. These groups support women in locating housing, obtaining the required documents (taxes, proof of residence, attestations, etc.), preparing for interviews and moving.

"The steps to access a program are usually seen as huge challenges (e.g., asking homeless women to provide proofs of address for the previous 12 months or tax returns), not to mention difficulties related to literacy and understanding when all of the programs require multiple-page forms with varying levels of language." (Réseau habitation femmes)



Illustration 18 List of criteria for accessing social housing (Naj Hadi)

<sup>68</sup> Claire Garnier, Audrey Bernard, and Berthe Lacharité, "La Sécurité Des Femmes Dans Les OSBL d'habitation Pour Personnes Seules à Montréal" (Fédération des OSBL d'habitation de Montréal et Relais-femmes, 2020), [http://fohm.org/wp-content/uploads/2020/11/FOHM\\_Rapport-final-20201124.pdf](http://fohm.org/wp-content/uploads/2020/11/FOHM_Rapport-final-20201124.pdf).

Many highlighted difficulties finding adequate resources that take the complexity of women's lived experiences into account. Organizations tend to focus on one problem only, even applying age limits, as in the case of mothers under 25. In addition to that, they aren't always equipped to appropriately accompany women experiencing complex situations stemming from recent or previous sexual violence, post-separation violence, immigration, legal antecedents, youth protection, mental health, drug use, post-traumatic stress, etc. Some organizations aren't adapted to these populations or have rules that exclude them. For example, some don't allow dogs, couples, sex work or drug consumption. The lack of social and community housing results in women not being able to choose their living environments. They are forced to accept the first housing that becomes available, even if the neighbourhood, living environment, rules or type of support provided do not correspond to their needs.

"One challenge for us is finding resources that are adapted to the lived experiences of the women in our community. Housing that is affordable, safe, but also open to guests and couples, allowing women to maintain their social and support networks." (Projets Autochtones du Québec)

"It's hard to find an appropriate reference for the women we work with. Often they don't fit into the services because of their complex situations (post-traumatic stress, precarity, drug or alcohol use, victims of violence, etc.)." (Concertation des luttes contre l'exploitation sexuelle)

"The majority of women we offer services to are situated at the intersection of multiple major challenges. Very few resources are designed to take all of those into account. To give just one example, resources for drug or alcohol use don't necessarily address physical problems that result from that, or vice-versa." (La rue des femmes)

"References are harder, lots of issues about children and youth protection services (which also has requests that often don't coincide with women's needs). Safety issues, too, (e.g., a woman experiencing intimate partner violence who is also suicidal... what's the best resource for that?)." (Multi-Femmes)

Social and community housing developed via the AccèsLogis program requires that 50% of building entrances be free of obstacles and 10% of units be adaptable. New social housing units should improve the accessible and adaptable stock due to the established norms. But still today, the construction and housing sectors lack knowledge, interest and sensitivity towards questions of accessibility, which has

impacts on new housing and the inclusion of people living with disabilities, who tend to be selected towards the end of development. Involving them earlier in the project would allow for more efficient adaptation of units<sup>69</sup>.

### NEED FOR NEW PROJECTS

The groups that responded to our questionnaire identified projects to develop to trim down waiting lists and refusals within their organizations. Given the variety in Montreal women with inadequate housing, more than one project type need to be developed. Emergency shelter spaces are needed with high thresholds for inclusion (sex work, drug use, with animals, trans individuals), transitional housing (both short and long term), second-stage housing, permanent social housing with various levels of support and housing cooperatives. The surveyed groups also insisted on projects targeting specific sectors or populations who have greater difficulty finding housing. To give some examples, families with children facing challenges, Indigenous women, newly arrived immigrants, asylum seekers and those without status, senior women who are sexual minorities, women leaving the sex industry, and families leaving a context of violence.



Illustration 19 Housing for different needs (Naj Hadi)

A survey of Indigenous individuals who visited Montreal organizations revealed that Inuit and First Nations women who currently live in Montreal don't necessarily wish to return to their communities of origin<sup>70</sup>. Their housing preferences are diverse, including subsidized autonomous housing, permanent housing in a building for Indigenous inhabitants that offers culturally adapted services, subsidized housing,

<sup>69</sup> Conseil des Montréalaises, "Se Loger à Montréal."

<sup>70</sup> Latimer, Bordeleau, and Méthot, *Besoins exprimés et préférences en matière de logement des utilisateurs autochtones de ressources communautaires sur l'île de Montréal*.

temporary housing, Indigenous shelters or lodging houses. They want to be able to choose their living environments.

Senior women who are sexual minorities want access to housing within living environments to grow old together safely and in good health. They are often forgotten and rendered invisible. Despite that, they are mobilizing and have designed projects like the future Maison des RebElles. Upon completion, their housing project will lend itself to, among others, an environment that fosters support and mutual aid, with community spaces for gathering and the ability to freely welcome members of their chosen family who come to visit or support them during convalescence<sup>71</sup>.

"As we can see throughout history, one of the main strengths of lesbian communities is to be able to mobilize and generate concrete actions in order not to be forgotten. We know that no one is thinking about us! Therefore, we must organize ourselves and create resources that meet our expectations, but especially our needs. (Quebec Lesbian Network)

Throughout these projects, applying the principles of universal accessibility in entryways and common spaces is crucial. Likewise, it's essential to plan for adaptable units and select tenants living with disabilities early on in the process to ensure that their homes are adapted according to their needs and realities<sup>72</sup>. This integration helps reduce construction costs and wait times and ensures the inclusion of women living with a disability in the project. Projects such as these also give women the choice of living where they want, rather than being restricted to living in one of a few available units.

## WHAT CHALLENGES ARE ASSOCIATED WITH LIVING IN SOCIAL AND COMMUNITY HOUSING?

Women make up a majority of all social housing residents, except in non-profit, mixed-gender housing for single individuals at risk for homelessness. The Fédération des OSBL d'habitation de Montréal (FOHM) demonstrated with its research action that women do not always feel safe in these environments: many of them experience bullying and harassment in common areas<sup>73</sup>.

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<sup>71</sup> Projet LoReLi, "Pour Contrer La Pauvreté et l'insécurité Des Femmes Marginalisées et de Leurs Familles : Un Soutien Adéquat Au Logement Social et Abordable."

<sup>72</sup> Conseil des Montréalaises, "Se Loger à Montréal."

<sup>73</sup> Garnier, Bernard, and Lacharité, "La Sécurité Des Femmes Dans Les OSBL d'habitation Pour Personnes Seules à Montréal."



Illustration 20 The key to a home (Naj Hadi)

For its part, the Fédération de l'habitation coopérative du Québec — Fédération des coopératives d'habitation intermunicipale du Montréal métropolitain (FHCQ — FECHIMM) has thoroughly documented the issues that limit women's participation in housing cooperatives. These include issues of work-family balance, sexual stereotypes and prejudice, as well as violence, bullying and harassment<sup>74</sup>.

Community support in social housing is an essential pillar for residential stability for women with recent experiences of homelessness, as well as for those who are taking the next steps in their lives (e.g., ending a violent relationship, going back to school, finding a job, family reunification, leaving incarceration)<sup>75</sup>. This support is also crucial for defusing conflicts, screening for violence and fostering tenant engagement.

In our questionnaire, 70% of groups that offer shelter or housing for women in Montreal have suspended activities associated with community support or community life through the pandemic. An equal proportion established new practices to reach and support women. These activities take place remotely, by video call or telephone. Careful attention is paid to women experiencing isolation, don't have access to the internet, or have limited mobility through telephones, mail, home visits, food pantry deliveries, and solidarity walks. Some groups have created day camps for residents' children, libraries with activity kits and internet access points in their locations.

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<sup>74</sup> FECHIMM, "Les Coopératives d'habitation: Présence Des Femmes, Pouvoir Des Femmes. Rapport d'évaluation Des Besoins." (Fédération des coopératives d'habitation intermunicipale du Montréal métropolitain, April 2018), <https://cdn.fechimm.coop/uploads/documents/document/335/rapport-evaluation-projet-femmes-avril2018.pdf>.

<sup>75</sup> Carolyn Whitzman and Marie-Eve Desroches, "Le Logement Pour Les Femmes Trouver l'équilibre Entre La Croissance et Le Care à Montréal, Gatineau et Ottawa," 2020, [https://cmhc.ent.sirsiidynix.net/client/en\\_US/CMHCLibrary/search/results?qu=whitzman&te=ILS](https://cmhc.ent.sirsiidynix.net/client/en_US/CMHCLibrary/search/results?qu=whitzman&te=ILS); Garnier, Bernard, and Lacharité, "La Sécurité Des Femmes Dans Les OSBL d'habitation Pour Personnes Seules à Montréal"; Savard, "Les projets d'habitation pour femmes monoparentales : Des initiatives structurantes à consolider et à développer pour contribuer à l'autonomie des femmes."



"We have adapted some of our services to continue responding to women's needs. Some activities were adapted around the reality of the pandemic, like art therapy over Zoom or therapy sessions over the phone. We did maintain some individual activities in-person while practicing social distancing." (La rue des femmes)

"We adapted our services for a virtual context to be able to continue following up with women. We adapted our workshops and activities for social distancing rules to allow the women in shelters to have activities. Only three at a time could participate. For women living outside of the shelter, we offered group workshops and coffee meet-ups on Zoom. It helped break some women's isolation." (Maison Dalauze)

Thanks partly to emergency funding, some organizations offered even more support to help counter the effects of isolation. Yet, organizations don't have stable and recurring funding to ensure this essential support<sup>76</sup>. This underfunding has adverse effects on tenants. Some programs had to reduce their support activities due to a lack of funding. This instability in funding, which predates the pandemic, prevents some organizations from developing new projects or pushes them to reduce the level of support offered, thereby asking tenants to take on more autonomy<sup>77</sup>. In those cases, organizations are forced to turn away women who need more support.

## HOW DO WOMEN'S GROUPS WORK TO IMPROVE SOCIAL AND COMMUNITY HOUSING STOCK?

Women's groups have been working towards the development of new social housing for decades. However, our consultation revealed that these resources are not widely known. Only half of the mixed-gender groups who responded to our questionnaire indicated that they had a good understanding of shelter and social housing resources for women (53%). Some efforts have been made to provide better references. Many organizations are involved in the community by participating in committees, offering training programs, and leading actions with various partners that raise awareness of their needs and the housing they offer. The Réseau d'aide aux personnes seules et

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<sup>76</sup> Savard, "Les projets d'habitation pour femmes monoparentales : Des initiatives structurantes à consolider et à développer pour contribuer à l'autonomie des femmes."

<sup>77</sup> Whitzman and Desroches, "Le Logement Pour Les Femmes Trouver l'équilibre Entre La Croissance et Le Care à Montréal, Gatineau et Ottawa."



itinérantes de Montréal (RAPSIM) published a directory of shelter and housing resources to help facilitate references between organizations<sup>78</sup>.

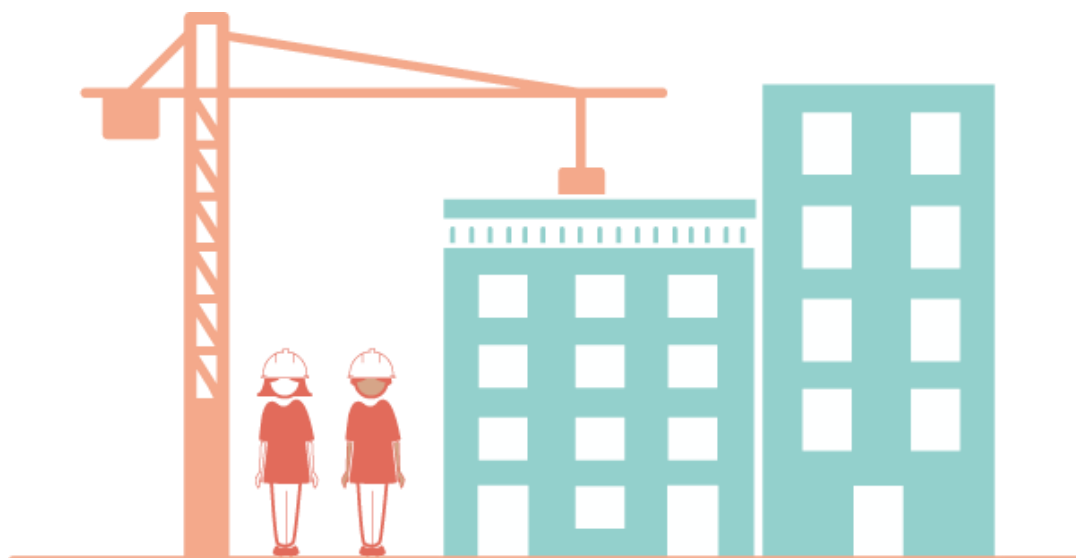


Illustration 21 Construction of social housing by women's groups (Naj Hadi)

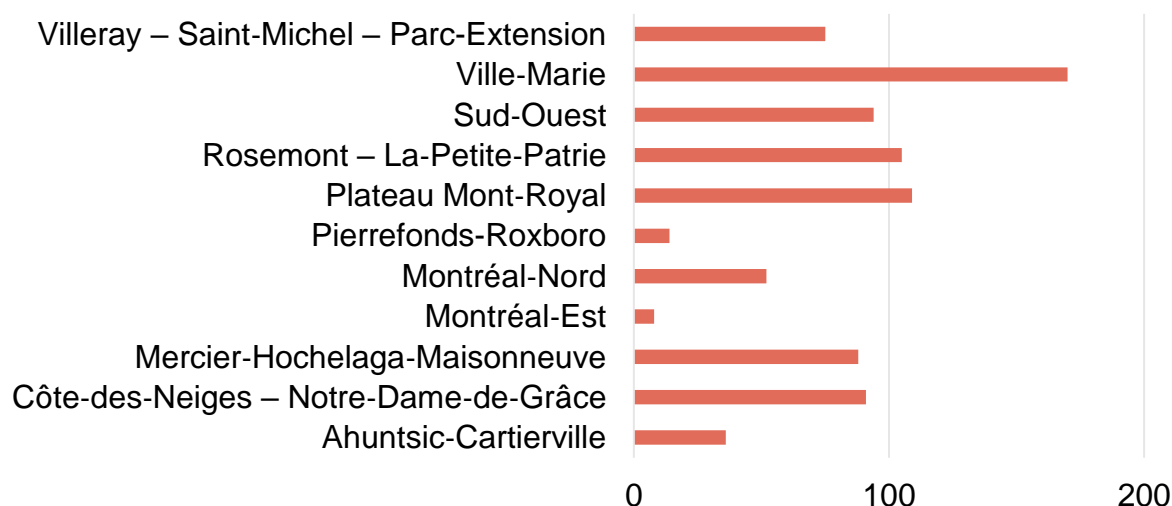
Since 2002, 32 organizations got involved in developing 42 community housing projects for women. This housing is for single women living alone or heads of single-parent households at risk for homelessness, leaving a violent situation or starting school. Some are reserved according to age, for young women or older women. These projects represent 842 homes that are constructed, inhabited or under construction. Each building has between 5 and 49 units (an average of 20)<sup>79</sup>.

As shown in figure 6, the majority of this housing is located in central neighbourhoods: Ville-Marie (170 homes in 9 projects), Rosemont—La Petite Patrie (105 homes in 6 projects), Sud-Ouest (94 homes in 6 projects) and Plateau Mont-Royal (109 homes in 3 projects). These figures betray the fact that no new community housing for women has been developed in multiple boroughs, namely Anjou, Lachine, LaSalle, L'Île-Bizard—Sainte-Geneviève, Outremont, Rivière-des-Prairies—Pointe-aux-Trembles, Saint-Laurent, Saint-Léonard and Verdun.

<sup>78</sup> RAPSIM, *Répertoire Des Ressources En Hébergement Communautaire et En Logement Social Avec Soutien Communautaire*, 7e édition (Réseau d'aide aux personnes seules et itinérantes de Montréal, 2017), <http://rapsim.org/wp-content/uploads/2020/01/Re%CC%81pertoire-WEB-VF.pdf>.

<sup>79</sup> Ville de Montréal, "Projets de Logements Sociaux Ou Communautaires Pour Personnes Ou Ménages Vulnérables 2002-2021 : Compilation – Projets Pour Femmes" (Service de l'habitation, 2021).

**Figure 6. Distribution of women's community housing developed by borough (2002-2021)**



Source : Ville de Montréal<sup>80</sup>; processing : TGFM

These projects were funded by the third wing of the AccèsLogis program, which supports the creation of temporary or permanent housing with support for populations with specific needs. More recently, three organizations developed projects thanks to the federal Rapid Housing Initiative (RHI) program and one more thanks to the third line of development of the City of Montreal's strategy for 12,000 housing units. These units for women make up a little over one of every four projects supported by these three programs, or 842 units out of a total of 3,350 (26%)<sup>81</sup>.

In our questionnaire, one-third of groups that offer shelter or housing for women in Montreal has had to slow development on a social housing project due to the pandemic. However, the pandemic increased interest in improving social housing stock, mainly due to increases in intimate partner violence and the role of housing in preventing illness.

"Our interest in development hasn't changed, no, especially because now we see the inequality even more and want things to finally change. Our ability, yes, because we can no longer gather." (Multi-femmes)

Many highlighted the importance of developing housing projects that provide privacy, good sound insulation, space for organizations' staff members, community spaces,

<sup>80</sup> Ville de Montréal.

<sup>81</sup> Ville de Montréal.

storage, and green spaces<sup>82</sup>. Attention was also paid to location so that women could be close to the services they need daily (e.g., grocery stores, pharmacies, daycare centres, public transportation, job hubs.)<sup>83</sup>. However, land located near services is often very expensive or contaminated.

As social housing development over the past several years has been carried out through various programs, many disparities exist—for example, in terms of levels of financing for community support, exemptions from property tax, and eligible expenses during construction<sup>84</sup>. Due to the underfunding of the AccèsLogis program, many groups are forced to make concessions on the number of large units, size of the community hall, staff offices and the quality of materials<sup>85</sup>. Ces compressions entraînent des répercussions sur la qualité de vie sur place, mais également sur les relations entre locataires<sup>86</sup>. These cuts have repercussions on the quality of life on-site, as well as relationships between tenants. Many groups reach for private financing sources to develop community halls that allow for culturally adapted services, support and community-building.



Illustration 22 Living environment (Naj Hadi)

As shown in figure 7 (next page), the number of new community housing for women saw a dramatic decline between 2015 and 2017. Since 2018, we've seen a return to a rhythm of development comparable to the early 2000s, with roughly 58 homes per year. This return to normalcy is related to new investments and strategies adopted in recent years.

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<sup>82</sup> Garnier, Bernard, and Lacharité, “La Sécurité Des Femmes Dans Les OSBL d’habitation Pour Personnes Seules à Montréal.”

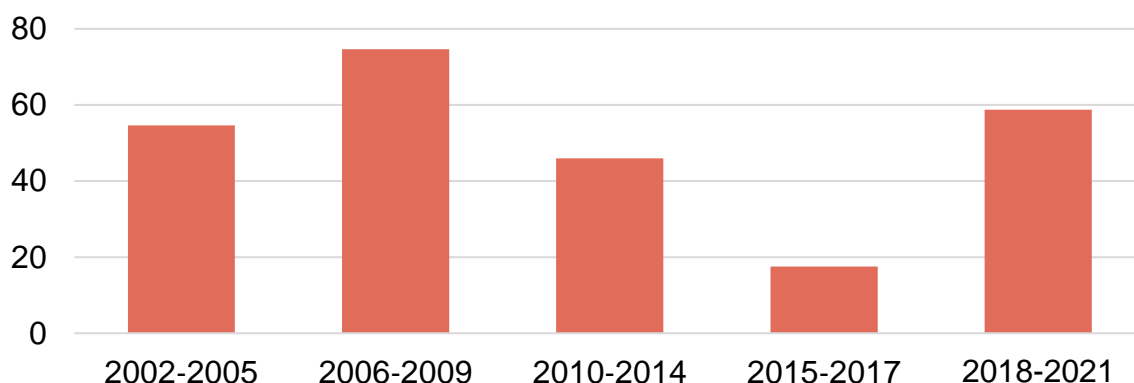
<sup>83</sup> Whitzman and Desroches, “Le Logement Pour Les Femmes Trouver l’équilibre Entre La Croissance et Le Care à Montréal, Gatineau et Ottawa.”

<sup>84</sup> Savard, “Les projets d’habitation pour femmes monoparentales : Des initiatives structurantes à consolider et à développer pour contribuer à l’autonomie des femmes.”

<sup>85</sup> Savard.

<sup>86</sup> Whitzman and Desroches, “Le Logement Pour Les Femmes Trouver l’équilibre Entre La Croissance et Le Care à Montréal, Gatineau et Ottawa.”

**Figure 7. Number of new community housing for women developed annually in Montreal by reference period (2002-2021)**



Source : Ville de Montréal<sup>87</sup>; processing : TGFM

## WHAT STRATEGIES AND POLICIES ARE CURRENTLY IN EFFECT TO IMPROVE SOCIAL AND COMMUNITY HOUSING STOCK?

Since 2020, the City of Montreal has implemented its own AccèsLogis program, which should resolve several problems the community housing sector identified (e.g., a minimum number of units for people with limited mobility, increases of eligible expenses.) However, this program remains dependant on provincial funding. However, no new funding was allocated in the last two provincial budgets. As a result, many women's groups have housing plans in mind but cannot make them a reality. The time between initial community mobilization and project launches grows increasingly longer. It's not uncommon for a decade to pass between a project idea and tenants arriving. This leads organizations to lose momentum and can slow their motivation to get involved in a new development.

In response to the housing crisis, municipalities took various measures to improve social and affordable housing stock. After public consultation, the City of Montreal adopted the Bylaw for a Mixed Montreal in 2020. This bylaw uses new residential projects to improve social, affordable and family housing stock. The bylaw finally went into effect in the spring of 2021. It remains to be seen if women's groups will benefit from this new lever.

<sup>87</sup> Ville de Montréal, "Projets de Logements Sociaux Ou Communautaires Pour Personnes Ou Ménages Vulnérables 2002-2021 : Compilation – Projets Pour Femmes."

In 2018, the City of Montreal committed to creating 12,000 social and affordable homes by the end of 2021 according to 5 lines of development<sup>88</sup>:

- Line 1. Developing social and community housing through existing programs
- Line 2. Practices to include affordable housing in new residential buildings
- Line 3. Innovative formulas for affordable housing that targets populations who are ineligible for existing programs
- Line 4. Protections for existing affordable social and private housing through renovation subsidies conditional on maintaining affordability
- Line 5. Supporting the acquisition of affordable properties (Accès Condo program)

In June 2021, 10,886 units were created, or 91% of the target number. The delay is primarily for the 6,000 social and community units, notably due to minimal investments from the provincial government<sup>89</sup>.

That being said, it's essential to apply some nuance to these numbers. Of the 3,761 social and community housing units that have been counted towards the total, 2,818 are projects in development or under construction. It's also important to remember that "affordable housing", as defined by this strategy, is not necessarily affordable for the entirety of the population. The City definition of affordable housing is based on the median price or rent on the market: anything below that is considered affordable, regardless of what households can pay. Lastly, reaching this target does not mean that all units are new, as renovated or protected social or affordable housing units count towards the total under this strategy (line 4, 728 units).

Montreal is one of the cities that received funding as part of the federal government's Rapid Housing Initiative. \$56.8 million was allocated to 12 affordable housing projects, which will offer more than 250 homes by early 2022. In the summer of 2021, a second RHI agreement was reached, and at least \$56.3 million will go towards the rapid creation of social and community housing in Montreal<sup>90</sup>. However, these federal investments are not systematically associated with rent supplement

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<sup>88</sup> Ville de Montréal, "Stratégie de développement de 12 000 logements sociaux et abordables," Plans et stratégies, 2021, <https://montreal.ca/articles/strategie-de-developpement-de-12-000-logements-sociaux-et-abordables-13890>.

<sup>89</sup> Guillaume Pelletier, "Stratégie de Création de 12 000 Logements Sociaux et Abordables: Plus Des Trois Quarts de La Cible Atteints," Journal de Montréal, February 17, 2021, <https://www.journaldemontreal.com/2021/02/17/strategie-de-creation-de-12-000-logements-sociaux-et-abordables-plus-des-trois-quarts-de-la-cible-atteints>.

<sup>90</sup> MAMH, "Près de 1,5 milliard de dollars pour le logement abordable au Québec."

programs or subsidies for community support, as these are under provincial control. Organizations have to negotiate these subsidies with the Société d'habitation du Québec.

In October 2020, an agreement was finally reached that Quebec would obtain federal funds associated with the National Housing Strategy to increase and sustain available social housing. This strategy included provisions to allocate 25% of the investment to the needs of women, girls and their families, but Quebec was exempted from that target. The province asked to allocate the funds based on its priorities related to the AccèsLogis program, which does not have a target population.

As highlighted in the Quebec Auditor General's report, the Société d'habitation du Québec has not developed an intervention strategy or carried out analyses to ensure that its programs are used judiciously, including the AccèsLogis Québec program, to provide a maximum amount of help to households with housing needs<sup>91</sup>. This analysis must consider a wide range of information, including household needs, occupancy rates of affordable units, demographic trends, and the construction industry's capacity. From our perspective, this strategy must draw from a differential gender-based and intersectional analysis.

## WHAT DOES THE TGFm RECOMMEND TO IMPROVE ACCESS TO SOCIAL AND COMMUNITY HOUSING?

### IMPROVING SOCIAL HOUSING STOCK

1. That governments support the development of social and community housing projects that meet women's needs in all their diversity so that they can choose a living environment that's best for them.
2. That governments reserve the third of social and community housing budgets for projects specifically for women and their families.
3. That governments reserve social and community housing units for projects for populations with disproportionate struggles with housing, particularly Indigenous populations, people living with disabilities, and immigrants.

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<sup>91</sup> paraphrased from the original French quote Vérificateur général du Québec, "Programme AccèsLogis Québec: Réalisation Des Projets d'habitation," in *Rapport Du Vérificateur Général Du Québec à l'Assemblée Nationale Pour l'année 2020-2021*, 2020, 3, [https://www.vgq.qc.ca/Fichiers/Publications/rapport-annuel/165/vgq\\_ch04\\_shq\\_web.pdf](https://www.vgq.qc.ca/Fichiers/Publications/rapport-annuel/165/vgq_ch04_shq_web.pdf).

4. That governments commit to supporting the development of at least 23,000 social housing units over the next five years.
5. That cities purchase vacant lots and buildings for social housing projects.
6. That funding for social housing includes sufficient amounts to include community spaces that offer culturally adapted support services.



Illustration 23 Claims (Naj Hadi)

## IMPROVING ACCESSIBILITY AND INCLUSIVITY IN SOCIAL AND COMMUNITY HOUSING

7. That governments implement subsidies to support organizations that want to improve the accessibility and inclusivity of their housing or offer culturally adapted services.
8. That governments develop an action plan to make all social and community housing accessible and adaptable for people with limited mobility.
9. That governments determine construction norms based on principles of universal accessibility, going beyond those in the Quebec Construction Code, and that these norms be used in construction projects carried out on municipal land.
10. That governments recognize the right to housing of people without status, allowing them access to the Rent Supplement Program.
11. That governments widen eligibility criteria for social housing to prioritize all women who are leaving violent situations, regardless of their current place of residence.
12. That governments work with informed stakeholders to organize training workshops on the GBA+, sexual violence, colonialism, systemic racism and universal accessibility for bureaucrats as well as actors from the social and private housing spheres (e.g., real estate developers, technical support groups, project organizers, builders, architects.)
13. That social housing allocation procedure be subject to reform to make access simpler and faster.

## SUPPORTING GROUPS THAT OFFER SOCIAL HOUSING

14. That municipalities exempt all social and community housing from property tax.
15. That governments increase funding for community support in social housing according to organizations' needs.

## CONCLUSION

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The persistence of the housing crisis and the effects of the pandemic take a toll on living conditions for Montreal women, and it accentuates the difficulties of those experiencing or at risk of homelessness. This report highlights the essential work carried out by grassroots organizations to protect Montreal women's right to housing. Their work has grown more complex due to the pandemic and the housing crisis. For this reason, the TGFM will continue to fight, with its members and partners, for Montreal women's right to housing. We also support groups that want to develop social housing projects and improve support offered to Montreal women.

We will present this analysis and these demands to the relevant organizations and bodies. We need commitment from our governments. They must recognize the right to housing for all Montreal women. But above all, they must adopt concrete yet ambitious measures to offer adequate housing and support to women who are experiencing difficulties, and to increase the number of social and community housing units.



# APPENDIX 1: SOME READINGS AND TOOLS TO LEARN MORE

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Here are some materials and resources to help you learn more about the right to housing for Montreal women. This list is far from being exhaustive and is essentially composed of documents in French. We will be happy to improve this list with your contributions.



## HOUSING CRISIS

[Les loyers explosent](#) : survey on the price of rents in Quebec in 2021 by the Regroupement des comités logement et association des locataires du Québec (RCLALQ).

[Pour un contrôle des loyers](#) : report and explanation of rent control measures by the RCLALQ.

[Entre fraude et spéculation, enquête sur les reprises et évictions de logement](#) by the Comité logement de La Petite-Patrie.

[The University of Montreal and gentrification in Parc Extension](#) by the Parc Extension Anti-Eviction Mapping Project.

[Dossier noir Femmes, logement et pauvreté](#) : portrait of the realities experienced by female tenants in Quebec by the Front d'action populaire en réaménagement urbain (FRAPRU).

## DISCRIMINATION

[Se loger à Montréal, avis sur la discrimination des femmes en situation de handicap et le logement](#) by the Conseil des Montréalaises.

[Enquête discrimination et logement 2021 : Quand trouver un logement est une véritable course à obstacles](#), review of openly discriminatory rental housing ads and testimonials from tenants by the RCLALQ.

## SEXUAL ASSAULT IN A RENTAL CONTEXT

[Outils d'information et de sensibilisation portant sur les violences sexuelles vécues par les femmes locataires](#) by the Centre d'éducation et d'action des femmes (CEAF).

[Guide pour prévenir les violences et le harcèlement envers les femmes dans les OSBL d'habitation](#) by the Réseau québécois des OSBL d'habitation.

Déclaration de principes pour éliminer et prévenir les violences faites aux femmes dans les coopératives d'habitation by the FHCQ — FECHIMM.

## WOMEN'S HOMELESSNESS

Femmes et itinérance en 2019, press kit presenting a portrait and data on housing for women in difficulty in Montreal by the Partenariat pour la prévention et la lutte à l'itinérance des femmes.

Violence faite aux femmes de la part de partenaires intimes et itinérance : mieux comprendre pour intervenir de façon concertée, report of the research conducted in 8 administrative regions of Quebec directed by Catherine Flynn et Marie-Marthe Cousineau.

Rendre visible l'itinérance au féminin, report of the research directed by Céline Bellot.

L'itinérance des femmes à Montréal : voir l'invisible, report by the Conseil des Montréalaises.

L'itinérance des femmes : construire une voix pour contrer l'invisibilité, proceedings of the March 17, 2015 event organized by the Table des groupes de femmes de Montréal.

Déclaration sur l'itinérance des femmes, coordinated by the Table des groupes de femmes de Montréal.

## VIOLENCES

Violence conjugale en temps de pandémie, situation analysis by the Conseil du statut de la femme.

The impact of COVID-19 on VAW shelter and transition houses, results of a national survey of shelters serving women and children affected by violence released by Women's Shelters Canada

Guide à l'intention des femmes en situation de handicap vivant ou ayant vécu de la violence conjugale, by the Carrefour familial des personnes handicapées et ses employés.

Résultats du sondage « COVID-19 : Impacts sur les femmes de la diversité sexuelle au Québec » by Quebec Lesbian Network.

## HOMELESSNESS IN MONTREAL

Nouvelles réalités, autant d'enjeux pour le respect des droits 5<sup>e</sup> portrait de la situation dans l'espace public montréalais by the Réseau d'aide aux personnes seules et itinérantes de Montréal (RAPSIM).

Nous ne sommes pas tous égaux devant la crise!, brief by the RAPSIM submitted as part of the Consultations on the Impact of the Pandemic on Mental Health.

Pratiques d'ouverture envers les jeunes LGBTQIA2S en situation d'itinérance by the Coalition des groupes jeunesse LGBTQ+.

## WOMEN AND SOCIAL HOUSING

À l'abri des courants d'air – La sécurité des femmes dans les OSBL d'habitation pour personnes seules à Montréal, an action-research conducted by the FOHM.

Rapport d'évaluation des besoins du projet Les coopératives d'habitation : présence des femmes, pouvoir des femmes by the FHCQ — FECHIMM.

Rapport sur les besoins exprimés et préférences en matière de logement des utilisateurs autochtones de ressources communautaires sur l'île de Montréal by Eric Latimer, François Bordeleau et Christian Méthot.

Répertoire des ressources en hébergement communautaire et en logement social avec soutien communautaire by the RAPSIM.

## SOCIAL HOUSING FOR WOMEN

Les projets d'habitation pour femmes monoparentales : Des initiatives structurantes à consolider et à développer pour contribuer à l'autonomie des femmes, brief prepared by the Comité consultatif Femmes en développement de la main-d'œuvre.

Study on Second Stage Shelters in Canada, study on Supporting Survivors of Intimate Partner Violence and the Impact of Second Stage Housing Addressing Housing Needs and Breaking the Cycle of Violence by Women's Shelter Canada

Women's Housing : balancing 'scaling-up' and 'caring' in Montreal, Gatineau and Ottawa by Carolyn Whitzman and Marie-Eve Desroches.

## UNIVERSAL ACCESSIBILITY

Guide des bonnes pratiques pour le développement d'un projet d'habitation sociale et communautaire universellement accessible by Ex Aequo.

Guide des ressources sur l'accessibilité universelle by FHCQ — FECHIMM.

# APPENDIX 2: RECOMMENDATIONS

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## TO RESOLVE THE HOUSING CRISIS

### TAKE ACTION TO PRESERVE AFFORDABLE RENTAL HOUSING

1. That governments implement a public rent registry to prevent abusive increases.
2. That governments implement mandatory universal rent control rather than simply emitting recommendations for rent increases.
3. That governments ban landlord repossessions and evictions when vacancy rates drop below 3%.
4. That the Tribunal administratif du logement oversee landlord repossessions and evictions to ensure they are well-founded, rather than making tenants responsible for contesting them.

### PROTECT MONTREAL WOMEN'S RIGHT TO HOUSING

5. That governments recognize the right to housing for all inhabitants and develop strategies that include concrete measures to protect that right.
6. That municipalities hire local resource staff to prevent violence towards women tenants.
7. That municipalities ensure gender parity in roles related to home safety inspections to facilitate contact with women tenants.
8. That municipalities hire interpreters for people using City services, particularly during home inspections.
9. That municipalities support the development of culturally adapted services for Inuit and First Nations women.
10. That governments implement measures to prevent and combat harassment and all other forms of violence experienced by women in their homes, whether they live in a social, community or private housing.

## TO BETTER SUPPORT WOMEN IN DIFFICULTY

### IMPROVING SUPPORT OFFERED TO WOMEN IN DIFFICULTY

11. That governments and institutions integrate a real differential intersectional gender-based analysis (GBA+) at the systems level for all homelessness measures, ensuring that the expertise of first-line women's groups is taken into account.
12. That governments establish long-term solutions that draw from existing resources instead of ad nauseum cycles of emergency measures.
13. That governments integrate means beyond shelters and housing to prevent homelessness at the source (increasing the minimum wage, increasing social

assistance payment amounts, preventing violence, increasing access to mental health services, etc.) in strategies used to fight homelessness.

14. That governments support the creation of new resources that can help underserved populations, including universally accessible shelter resources with a high threshold for inclusion (e.g., sex workers, drug users, people with pets).
15. That governments institute financial aid for women leaving shelters to help them get settled in new housing.
16. That governments put a one-stop system in place to connect people with accessible, adaptable and adapted housing.

#### SUPPORTING GROUPS THAT WORK WITH WOMEN IN DIFFICULTY

17. That governments recognize the vital work of community organizations that support women experiencing or at risk of homelessness and increase the funding for these organizations to fulfill their mission adequately.
18. That governments support the development and maintenance of single-gender women's shelters on a human scale by providing funding for all beds and subsidies that allow for good working conditions.
19. That governments fund organizations that want to offer post-shelter services to ensure continued support for women.
20. That governments implement subsidies to support organizations that want to improve accessibility and inclusivity of their sites and services.
21. That governments implement a subsidy to support organizations that want to offer services to help women find housing.



Illustration 24 Claims (Naj Hadi)

## TO IMPROVE ACCESS TO SOCIAL AND COMMUNITY HOUSING

#### IMPROVING SOCIAL HOUSING STOCK

22. That governments support the development of social and community housing projects that meet women's needs in all their diversity so that they can choose a living environment that's best for them.
23. That governments reserve the third of social and community housing budgets for projects specifically for women and their families.

24. That governments reserve social and community housing units for projects for populations with disproportionate struggles with housing, particularly Indigenous populations, people living with disabilities, and immigrants.
25. That governments commit to supporting the development of at least 23,000 social housing units over the next five years.
26. That cities purchase vacant lots and buildings for social housing projects.
27. That funding for social housing includes sufficient amounts to include community spaces that offer culturally adapted support services.

#### IMPROVING ACCESSIBILITY AND INCLUSIVITY IN SOCIAL AND COMMUNITY HOUSING

28. That governments implement subsidies to support organizations that want to improve the accessibility and inclusivity of their housing or offer culturally adapted services.
29. That governments develop an action plan to make all social and community housing accessible and adaptable for people with limited mobility.
30. That governments determine construction norms based on principles of universal accessibility, going beyond those in the Quebec Construction Code, and that these norms be used in construction projects carried out on municipal land.
31. That governments recognize the right to housing of people without status, allowing them access to the Rent Supplement Program.
32. That governments widen eligibility criteria for social housing to prioritize all women who are leaving violent situations, regardless of their current place of residence.
33. That governments work with informed stakeholders to organize training workshops on the GBA+, sexual violence, colonialism, systemic racism and universal accessibility for bureaucrats as well as actors from the social and private housing spheres (e.g., real estate developers, technical support groups, project organizers, builders, architects.)
34. That social housing allocation procedure be subject to reform to make access simpler and faster.

#### SUPPORTING GROUPS THAT OFFER SOCIAL HOUSING

35. That municipalities exempt all social and community housing from property tax.
36. That governments increase funding for community support in social housing according to organizations' needs.

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