



**1. *The need***

There is a crying need for social and affordable housing in Côte Saint-Luc, for people to live in dignity with pride. The cost of rent has increased at a rate much greater than increases in income. The discrepancy between income and housing costs underscores the urgent need for more low-cost housing solutions. Studies on affordable housing clearly show families and children lacking decent affordable housing have poorer health outcomes, children do less well in school and tend to drop out earlier, unemployment and under-employment rates are higher, and financial inclusion is much lower. Providing good housing is a crucial step and a social responsibility to improve citizens' health, psychosocial condition and economic status. Families, children and single persons should not live in badly kept, overcrowded, unhealthy and unsafe dwellings leased by slum landlords. Poor, low-income people are here to stay in Côte Saint-Luc, and we ask Council to take serious measures to improve their lives.

According to the 2021 census, 11.4% of the 14,605 households (35,000 residents) in Côte Saint-Luc are in “core housing need,” which means they pay 30% or more of their income on housing, the housing requires major repairs or is overcrowded. The average monthly rent for tenants is \$1,213.<sup>1</sup>

32.6% of all Côte Saint-Luc households pay more than 30% of their income on rent. Based on other studies, as many as half of these households pay more than 50% of their income on rent.

Over ten years ago, Federation CJA and Agence Ometz convened a think tank on poverty, looking for responses to growing needs in the community. People could no longer afford the rents and were getting into debt trying to keep a roof over their heads for their families and children. At that time 18,130 Jews -- 20% of the total Jewish population of the Montreal census metropolitan area -- were living below the poverty line.

The result was a broad-based commitment to establish a housing organization that would partner with government and other funders in order to build social and affordable housing by accessing government programs aimed for this type of development.

## **2. *Kehilla Montréal***

In response to the huge need in Côte Saint Luc, Kehilla Montréal, a non-profit organization, was created and our first development was undertaken: a 68-unit ten storey building on Caldwell Avenue. There are no vacancies and no turnover of apartments. There is a growing waitlist of over 625 families and single people who need social, affordable and safe housing. A Concordia University study in 2021 conducted by Saul Carliner, PhD and Ofra Aslan, PhD found that there are high levels of tenant satisfaction, the tenants’ health has improved, and people pay less for rent, freeing up their budgets to eat better.<sup>2</sup>

Our organization was formally created in 2014. See our website: <https://kehillamontreal.org/>

We are an independent, charitable non-profit organization that has an outstanding track record.

Our 68-unit social affordable housing project on Caldwell Avenue completed construction in March 2020. Half of these units, subsidized by the Office municipal d’habitation de Montréal (OMHM), are rented to tenants who pay 25% of their income on rent, and the other units are

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<sup>1</sup> Statistics Canada, 2021 Census of population, Côte Saint-Luc <https://www12.statcan.gc.ca/census-recensement/2021/as-sa/fogs-spg/page.cfm?topic=7&lang=E&dguid=2021A00052466058>

<sup>2</sup> Evaluation of Kehilla Côte Saint-Luc, Year 1 of 2, Saul Carliner, PhD, Ofra Aslan, PhD, Concordia University, November 9, 2011

rented at below-market rates. Funding for this building was provided through the AccèsLogis Program and construction was enhanced thanks to generous donors; 30 1-bedroom, 19 2-bedroom and 19 3-bedroom units are all fully equipped with fridge, stove, dishwasher, washers and dryers. The quality compares to condo living. There is a beautiful modern community room providing Kehilla tenants with the opportunity to participate in a range of activities, engage with the community of neighbours, break their isolation and share a beautiful garden with the next-door Caldwell Residences, allowing intergenerational programs and much more.

***We are already doing what no other non-profit housing provider or municipality is doing – providing a housing allowance of up to \$500 monthly to 271 people on our waitlist. 25% of the recipients are single-parent households living on a very limited income and unable to afford the rent. This allowance is funded by our three-year Rental Assistance pilot project, which raised \$2.1 million from 145 donors in 2021.***

Kehilla's leadership oversees the operations, and the development of the organization providing strategic direction. Our Board of Directors has highly skilled, talented and passionate leaders with representation from many professional backgrounds including real-estate developers, property management professionals, engineers, builders, social workers, lawyers and accountants that continue to work towards finding housing solutions for the community at large.

Our waitlist for a social or affordable dwelling is increasing. Other housing options are also on the table, including creative programs such as the Rental Assistance Program and the acquisition of older buildings responding to the needs.

Our first new construction project was dependent on public funding and the plan is to try and continue accessing federal and provincial public programs if and when available. Given the challenges of the rising costs of land, construction and mortgage rates, Kehilla is also now designing new strategies to deliver affordable housing through the acquisition and improvement of older buildings with a different model of financing. This new initiative is also aimed at delivering safe, suitable, good quality affordable housing to applicants on Kehilla's waitlist and responding to the needs of social services agencies such as Agence Ometz, Cummings Centre, CLSCs, women's shelters, Miriam Home, and many more. This is an effective alternative response to the growing and urgent need for social and affordable housing, but it comes with other important challenges. The properties are occupied, so there is minimal ability for families and others on our waitlist to access vacant units in the short term. These properties also require significant capital investment to buy and improve them. As a pilot project, we have recently purchased an existing small building in Côte-des-Neiges with 15 units to be converted into affordable housing.

OUR VISION is to improve individual and family quality of life, enhance physical security and raise the level of disposable income.

OUR MISSION is to provide quality, safe and affordable housing solutions to vulnerable members of the Jewish and broader community, in cooperation and collaboration with community, public and private partners.

Kehilla Montréal has a very strong and engaged board of directors, whose members are recognized leaders in the real estate industry, social services and philanthropy.

Our staff, led by our Executive Director, Rebecca Levy, not only run the daily operations of Kehilla effectively and expertly, they also bring an unparalleled level of compassion to enhance the lives and respond to the wide-ranging needs of Kehilla's tenants, recipients.

### **3. The City of Côte Saint-Luc's Master Plan**

In our view the City's Master Plan can transform Côte Saint-Luc's DNA. It can be a catalyst for sustainability, active mobility, 15-minute accessibility for commercial and health services and a community which includes long term residential social mix.

The Master Plan will modernize the Côte Saint-Luc Shopping Centre, Quartier Cavendish Mall and Décarie Square, each one of which has been severely affected by COVID-19 and the advent of online shopping. The developers, Côte Saint Luc and the community will all benefit.

We support the mixed-use approach to include residential, commercial and office space; ecological sustainability; 15-minute accessibility to all services; active mobility; safety for seniors.

Côte Saint-Luc is currently bounded on three sides by the busiest and largest railyard in Eastern Canada as well as the Décarie Autoroute, and the City would be significantly improved with EXO train stations at each of the malls to provide speedy access to downtown Montreal. The Master Plan will have to prioritize the timing of these major infrastructure investments, considering the strategic location, the cost benefits and the required partnerships with the federal and provincial governments and the City of Montreal.

***In our view, at least 10% of the housing to be constructed in Côte Saint-Luc Shopping Centre, Quartier Cavendish Mall and Décarie Square must be social housing, and an additional 10% of the housing to be constructed must be affordable. At least 25% of the social and affordable homes should be for families. These will be good quality homes funded by government programs with a reasonable contribution by developers. Rents for at least half of such housing should be subsidized by OMHM to target very low-income families, people with special needs and individuals. They will pay 25% of their income on rent. The remaining units should be geared toward***

***below-market rents matching what was paid by those modest-income people who were so essential during the pandemic, such as health care workers and delivery people, cashiers and other workers in the food industry. COVID-19, poverty and bad housing are tragically lethal mixes that need to be addressed.***

***As part of the process to adopt its Master Plan, we ask that the City of Côte Saint-Luc adopt a bylaw requiring developers to meet these standards.***

We commend the City of Côte Saint-Luc for undertaking this broad-based inclusive and participatory approach to developing the Master Plan. Encouraging and listening to the opinions of citizens and organizations in the community takes time, but this process is the best way to meet the needs and build the future.

The current consultations will result in a document before the end of 2022 that describes citizen and community concerns, hopes and aspirations in relation to the Master Plan. The next stage is to draft the Master Plan, which will be done in 2023.

***We recommend that the City of Côte Saint-Luc form a committee with representatives from the developers, community organizations and citizens to meet regularly during the process to prepare the Master Plan. The key to our success is that we all need to work together.***

***Kehilla Montréal would be delighted to contribute to the Master Plan in this way and is well positioned to do so. We respectfully submit that Côte Saint-Luc needs an organization with our level of foresight and understanding to be an active part of the planning process.***