

# WHAT YOU NEED TO KNOW ABOUT SOCIAL HOUSING



**GUIDE FOR NEWCOMERS**

## **AN INCLUSIVE PROJECT: THREE GOALS**



**1**

**Better equip stakeholders  
in social assistance for  
immigrants**



**2**

**Develop the intercultural skills  
of stakeholders working in social  
housing and prevent discrimination**



**3**

**Support newcomers during  
the selection process as well  
as during their integration into  
their new living environment**

# THE PROJECT



**HOUSING,**  
**the key to social**  
**INTEGRATION**

Immigration is vital for the development of the city and comes with challenges for newcomers and the host society. One of those challenges is access to decent and affordable housing. Recent immigrants face many obstacles: shortage of affordable housing, exorbitant rents, discrimination, endless waiting lists, etc. New immigrants are also not aware of the various types of social and affordable housing and what the conditions are to obtain one.

Concerted actions must be taken with the structure in place to welcome newcomers in order to give an accurate picture of the three types of housing: HLM, cooperatives and NPOs. Interventions to make these types of housing more inclusive and free from discrimination are also necessary. It is also important to encourage intercultural rapprochement to promote harmonious coexistence.

The Fédération des coopératives d'habitation intermunicipale du Montréal métropolitain (FECHIMM), in collaboration with the Diversity and Social Inclusion Service – Montreal Newcomer Integration office SDIS-BINAM, is undertaking this project aimed at achieving better integration of newcomers by informing them upon their arrival of the different types of social and affordable housing and by providing them with tools allowing them to better understand the characteristics of these different types of housing. These people will be better prepared to submit an application for a housing unit according to the established criteria. The Centre Social d'aide aux immigrants (CSAI) (Social Center for Immigrant Help) is a partner of the Federation in this project.

# HOUSING IN QUEBEC

As a general rule, housing costs should be less than 30% of the household pre-tax income. These fees include monthly rent and utilities such as heating, electricity and water, but given the particularly low vacancy rate in the metropolitan area in recent years, access to affordable housing is more difficult.

It is possible to rent any type of housing in Quebec, but most of the units offered for rental are apartments, which may or may not be subsidized.





# SUBSIDIZED HOUSING

In subsidized housing, part of the rent is paid by the government or a non-profit organization according to certain criteria, one of which being the person or the family's low income. The demand is high for these subsidized housing, because the rent there is lower than that of private rental housing. This is why the waiting period can reach five years. Subsidized housing comes in three main forms: low-cost housing, cooperative housing and non-profit housing.

1



**low-income housing (HLM)**

2



**housing co-operatives (CO-OPS)**

3



**non-profit housing organizations (NPOs)**

# LOW-INCOME HOUSING

(HLM)



**FOR  
WHO?**

**WHO  
MANAGES IT?**



## FOR WHO?

For people or families who cannot afford adequate housing.

## WHO MANAGES IT?

The Office municipal d'habitation de Montréal (OMHM). The management of the buildings are overseen by their staff.

On the island of Montreal, there are some 21,000 low-income housing units managed by the Office municipal d'habitation de Montréal (OMHM). About half of these units are reserved for families and single people. The rest are for elderly people aged 60 and over. Some 7,000 other units are managed by private owners who have agreements with the OMHM.

In a HLM, the rent corresponds to 25% of the household's income. Certain amounts are added for electricity, parking, air conditioning and other services, if applicable. For example, a household with an income of \$ 800 per month will pay \$ 200 for their housing unit plus the costs of electricity, parking and air conditioning, if applicable.

$$\begin{array}{l} \mathbf{25\%} \\ \mathbf{OF THE} \\ \mathbf{HOUSEHOLD'S} \\ \mathbf{INCOME} \end{array} + \begin{array}{l} \mathbf{ELECTRICITY} \\ \mathbf{PARKING} \\ \mathbf{AIR CONDITIONER} \\ \mathbf{(if applicable)} \end{array} = \begin{array}{l} \mathbf{THE COST} \\ \mathbf{OF THE RENT} \\ \mathbf{IN A HLM} \end{array}$$

# SOCIAL HOUSING

(HLM)

Social housing programs usually involve housing projects built by the provincial government and managed by the local housing commission. These are most often apartments for people really in need. Rent is set according to the tenant's income, it is called rent-gearred-to-income.

**THERE ARE 3 TYPES OF HOUSING:**



**1**

**SUBSIDIZED HOUSING**

Tenants pay the equivalent of 25% of the household's income



## AFFORDABLE RENTAL HOUSING

# 2



The rent is below the median rent of the neighborhood. It varies according to the building, its location, the size of the unit and the services offered.

## 3 NON-SUBSIDIZED HOUSING

The rent includes heating, electricity, hot water, cable and telephone, recreational activities and one meal per day.



# ELIGIBILITY CONDITIONS

## 1 SUBSIDIZED HOUSING

**Status:** must have Canadian citizenship or permanent residency and live in Quebec.

**Residence:** must have resided in the Metropolitan Community of Montreal for a minimum of 12 months in the past two years (does not apply to victims of domestic violence, or to people with reduced mobility, provided they reside in Quebec)

**Autonomy:** must be independent for their basic needs or those of their household or with outside help such as a caregiver

**Capital:** the value of the property (capital) of all the persons listed on the application is equal to or less than \$50,000.

**Income:** the household's total gross income during the last fiscal year must be equal to or less than the following amounts:

- 1 single person or a couple: \$30,000
- 2 people (who do not live as a couple) or 3 people: \$34,500
- 4 or 5 people: \$40,500
- 6 or more people: \$55,000

## 2 AFFORDABLE RENTAL HOUSING

**Status:** must have Canadian citizenship or permanent residency and live in Quebec.

**Income:** for information relating to the criteria, please contact the Affordable Housing Management Service at 514 483-4118

## 3 NON-SUBSIDIZED RESIDENCES WITH SERVICES FOR THE ELDERLY

**Status:** must have Canadian citizenship or permanent residency and live in Quebec.

**Income:** the household's total gross income during the last fiscal year must be equal to or less than the following amounts:

- 1 single person or a couple: \$30,000
- 2 people (who do not live as a couple) or 3 people: \$34,500

25% of the units can be rented to people whose income is above the maximum allowable:

- 1 person: \$45,000
- 2 people: \$64,000

# 1 SUBSIDIZED HOUSING

## ELIGIBILITY CONDITIONS

(CONT'D)

Must not be a **full-time student**, unless you have a dependent child or severe employment constraints while participating in a study program.

Must not be a **former HLM tenant whose lease has been terminated** for:

- skipping out;
- non-payment of a debt to the lessor;
- judgment of the Régie du logement (Rental Board).

## SELECTION PROCESS

A selection committee meets regularly to assess the eligibility of the applicants and to determine their ranks on the waiting lists.

## WHERE TO SUBMIT THE APPLICATION?

Reception and referral service for housing applications  
415 Saint-Antoine St. West  
Suite 202  
Montreal (Quebec) H2Z 1H8

## WAITING PERIODS

More than **22,000 households** hope to get a housing unit and, each year around 2,000 housing units become available. The waiting period can therefore vary between a few months and a few years. The average is 5 years.



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# SOCIAL HOUSING

(HLM)

## CASE ASSESSMENT

The assessment of the case determines its classification in the various eligibility lists which are established according to the category of housing sought: family, couple, single person, senior or person with reduced mobility as well as the district and the size required. This classification is based on established criteria and a point system. These criteria include household income and the number of children.

Depending on the score obtained, the application is put on a waiting list or rejected. The rank assigned to an application varies over the months according to the score assigned to new applications. When an application is at the top of the list and an appropriate housing unit becomes available, the Office offers it to the applicant. In case of refusal and in accordance with the regulations, the application will remain inactive for the following year.

## THE WAITING LISTS

They are affected by several factors: the number of people waiting, the category and size of the unit required, the score obtained, the number of units available, the priority applications and the ranking on one or other of the waiting lists. There are different waiting lists. They are established according to the housing category (family, elderly, or person with reduced mobility, district and size required).

## PRIORITY GIVEN TO URGENT SITUATIONS

Applications will get a faster processing for households that meet the eligibility criteria and have been displaced due to one of the following emergency situations such as a disaster making the housing unit unfit for living, the application of a municipal by-law declaring the housing unit unfit for living, security of a member of the household victim of violence and an expropriation.

## TENANTS' RESPONSIBILITY

When a new tenant arrives, the OMHM hands them a copy of the Tenant's Guide along with their lease. This document provides several relevant information concerning the lease, the maintenance of the unit and the building as well as the basic rules of being good neighbours.

## INTERESTED IN GETTING A HOUSING UNIT IN A HLM? HOW TO REGISTER?

You must complete the housing application from the Office municipal d'habitation de Montréal and provide the documents described in the application.

## WHERE TO OBTAIN AN APPLICATION FORM?

- in all Accès Montréal offices and in the offices of other municipalities on the Island of Montreal
- on the OMHM website at [www.omhm.qc.ca](http://www.omhm.qc.ca), where you can also find the location of all OMHM low-income buildings
- by phone at 514 872-6442, at the l'OMHM to receive an application by mail

## WHERE TO SUBMIT THE APPLICATION?

### Housing application Service

415, Saint-Antoine Street West, 2<sup>nd</sup> floor, suite 202  
Montréal (Québec) H2Z 1H8

### For any information concerning your application for an HLM

Phone: 514 868-5588 or Fax: 514 868-5966

Email: [demandeurs@omhm.qc.ca](mailto:demandeurs@omhm.qc.ca)

The OMHM website ([www.omhm.qc.ca](http://www.omhm.qc.ca)) also provides useful information for HLM applicants.

# COOPERATIVE HOUSING

(QUALITY HOUSING)



FOR  
WHO?

WHO  
MANAGES IT?



## **FOR WHO?**

For all

## **WHO MANAGES IT?**

A housing cooperative is an association of people whose objective is to provide suitable housing at a reasonable price. It is a collective ownership managed democratically by its residents who are both members and tenants of the cooperative.

In a housing cooperative, the general assembly of members decides on the main orientations while the board of directors, made up of members elected in a general assembly, makes the decisions for day-to-day business related to the management and maintenance of the property.

The cooperative formula implies that the members must participate. The members agree to devote a certain number of hours to the cooperative each month. To join a housing cooperative, you must like working in a group, be ready to get actively and assiduously involved in a committee and in meetings, assume certain responsibilities and tasks according to your skills and agree to acquire new knowledge and skills.

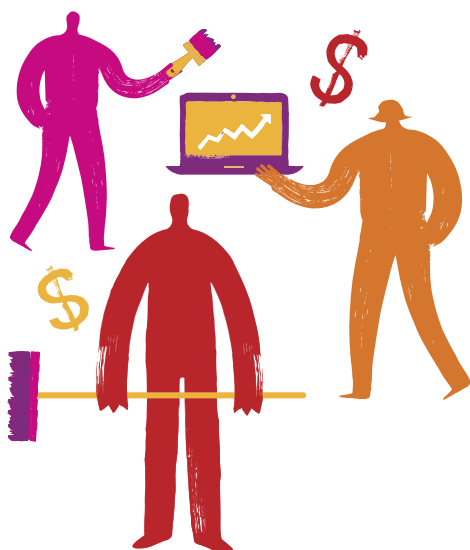
# COOPERATIVE HOUSING

(QUALITY HOUSING)

To ensure a good distribution of the tasks to be accomplished among the residents, the cooperatives can also create thematic committees on issues such as finance, maintenance, selection and good neighborliness. Members are called upon to join one of the committees according to their interests and skills.

The price of the rent is reduced by a member discount. The member discount and the rent modifications are voted by the members. This discount is granted in exchange for an active contribution to the management of the cooperative. Depending on the government program which made it possible to carry out the project, a certain number of tenants may also receive a subsidy reducing the amount of their rent.

The Fédération des coopératives d'habitation intermunicipale du Montréal métropolitain (FECHIMM) has more than 470 member cooperatives where nearly 13,000 households live. You can search on the **fechimm.coop** website for cooperatives located in the Metropolitan Community of Montreal territory, except for the Montérégie.



# 1 WITHOUT SUBSIDY

Cooperatives with units without any subsidy (financial aid to people)



# 2

## PARTIALLY SUBSIDIZED

Cooperatives with units offering a limited number of subsidies (financial aid to people)



# 3 SUBSIDIZED

\*PSBL-P Cooperatives, fully subsidized with low income housing



\*Private nonprofit program

# 1 COOPERATIVE WITHOUT ANY SUBSIDY

## ELIGIBILITY CONDITIONS

Those wishing to apply for a cooperative must meet established criteria.

\*\* The information presented in this column applies to households looking for subsidized housing. For non-subsidized housing, see column 1 "Cooperative without subsidy"

**Status:** Canadian citizenship or permanent residency is not required, but could be a cooperative's selection criteria.

**Autonomy:** must be independent for their basic needs or those of their household or with outside help such as a caregiver

**Income:** The total gross income of the household does not generally affect the price of rent, but it can be limiting in some programs.

Obtain the **necessary score** with regard to the selection criteria specific to the cooperative.

Must not be a **former cooperative tenant whose lease has been terminated** for:

- skipping out;
- non-payment of a debt to the lessor;
- judgment of the Régie du logement (Rental Board).



## 2 COOPERATIVE PARTIALLY SUBSIDIZED\*\*

**Status:** Must have Canadian citizenship or permanent residency and have lived in Quebec (last two fiscal years' income tax return)

**Autonomy:** must be independent for their basic needs or those of their household or with outside help such as a caregiver

**Income:** the household's total gross income during the last fiscal year must be equal to or less than the following amounts:

- 1 single person or a couple: \$30,000
- 2 people (who do not live as a couple) or 3 people: \$34,500
- 4 or 5 people: \$40,500
- 6 or more people: \$55,000

\*those amounts may change every year

Obtain the **necessary score** with regard to the selection criteria specific to the cooperative

Must not be a **former cooperative tenant whose lease has been terminated** for:

- skipping out;
- non-payment of a debt to the lessor;
- judgment of the Régie du logement (Rental Board)
- whose household includes a member who is ineligible.

## 3 FULLY SUBSIDIZED COOPERATIVE

**Status:** Must have Canadian citizenship or permanent residency and have lived in Quebec (last two fiscal years' income tax return)

**Autonomy:** must be independent for their basic needs or those of their household or with outside help such as a caregiver

**Income:** the household's total gross income during the last fiscal year must be equal to or less than the following amounts:

- 1 single person or a couple: \$30,000
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Obtain the **necessary score** with regard to the selection criteria specific to the cooperative

Must not be a **former cooperative tenant whose lease has been terminated** for:

- skipping out;
- non-payment of a debt to the lessor;
- judgment of the Régie du logement (Rental Board)
- whose household includes a member who is ineligible.
- Register to the Central-Logement-Coop service

# 1 COOPERATIVE WITHOUT ANY SUBSIDY

## ELIGIBILITY CONDITIONS

(CONT'D)

## PRICE OF THE RENT

- More affordable than rent on the private market
- Get a member discount

## CASE ASSESSMENT

The selection committee processes and analyzes the applications, favoring profiles that meet the needs of the cooperative. It then makes its recommendation to the board of directors. Successful candidates may be invited to an interview if a housing unit becomes available or may be placed on a waiting list if no unit is available.

## SELECTION PROCESS

Interview conducted by the selection committee of each cooperative

## COVER LETTER

It is required and helps to determine your interest in getting involved in the cooperative.

- Brings to light your volunteer or community involvement;
- Finds out the composition of the household, the number of children and adults;
- Specifies the need or not for a subsidy;
- Shows their strengths, knowledge and skills needed to participate in one of the cooperative's committees: selection, secretariat, good neighborliness, maintenance, finances and others

## 2 COOPERATIVE PARTIALLY SUBSIDIZED\*\*

## 3 FULLY SUBSIDIZED COOPERATIVE

- More affordable than rent in the private market.
- Provincial or federal subsidy (financial aid to people). See the FECHIMM website for details

The selection committee processes and analyzes the applications, favoring profiles that meet the needs of the cooperative. The committee then makes its recommendation to the board of directors. Successful candidates may be invited to an interview if a housing unit becomes available or will be placed on a waiting list if there are no vacancies.

Interview conducted by the selection committee of each cooperative

It is required and is used to show your interest in getting involved in the cooperative.

- Brings to light your volunteer or community involvement;
- Finds out the composition of the household, the number of children and adults;
- Specifies the need or not for a subsidy;
- Shows their strengths, knowledge and skills needed to participate in one of the cooperative's committees: selection, secretariat, good neighborliness, maintenance, finances and others

Attend in a mandatory and free information session on the "PSBL-P cooperative formula".

Complete the questionnaire "Skills, interests, responsibilities, availability"

- More affordable than private market rent
- PSBL-P subsidy

Central-Logement-Coop will process the application.

If the person is eligible, they are invited to a free and mandatory information session. They are then placed on a waiting list until a unit becomes available.

Interview conducted by the selection committee of each cooperative

It is not required.

# 1 COOPERATIVE WITHOUT ANY SUBSIDY

## WHERE TO SUBMIT THE APPLICATION?

## WAITING PERIODS

- To each of the chosen cooperatives, accompanied by a cover letter.
- The list of cooperatives can be found on the FECHIMM website

In 2019, more than 800 people attended an information session on cooperative housing given by FECHIMM. As the demand is greater than the current supply, you can wait up to five years for a unit.



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## 3 FULLY SUBSIDIZED COOPERATIVE

- Central-Logement-Coop  
7000, Park Avenue, suite 206  
Montreal (Quebec) H3N 1X1

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# COOPERATIVE HOUSING

(QUALITY HOUSING)

## WAITING LISTS

They are influenced by several factors: the number of people waiting, the category and size of the housing unit required, the score obtained, the number of housing units available, the priority applications and the ranking on one or other of the waiting lists. There are different waiting lists. They are established according to the housing category (family, elderly, or person with reduced mobility, district and size required).

## THE TENANTS' RESPONSIBILITY

New member-tenants must read the documents provided by the cooperative with their lease: the member's workbook provides several information concerning the member contract, internal by-laws, building regulations and the various policies.

## INFORMATION MEETINGS ON THE COOPERATIVE HOUSING FORMULA

FECHIMM offers people wishing to live in cooperatives information sessions on the cooperative housing formula. This information session, at the cost of \$ 15, allows them to find out how a housing cooperative functions and to assess whether the cooperative formula meets their needs.

At the end of these meetings, participants are asked to fill out a form specifying their preferred neighborhoods, the committees they could join and other relevant information. The list of participants is then made available to the member cooperatives of FECHIMM who can draw on this bank of candidates during the recruitment process. Note, however, that the cooperatives are not required to use FECHIMM's bank of candidates.

## INTERESTED IN GETTING A HOUSING UNIT IN A COOPERATIVE? HOW TO SUBMIT AN APPLICATION?

The procedure varies depending on the cooperatives and the programs. For most cooperatives (without subsidy and partially subsidized), you must submit your application by writing to each of the cooperatives you are interested in. In the case of fully subsidized cooperatives (PSBL-P), you must complete the application form and provide the required documents.

### FOR MORE INFORMATION

**Procedure to follow:** [fechimm.coop/candidature-cooperative](https://fechimm.coop/candidature-cooperative)

**Procedure (PSBL-P):** [fechimm.coop/candidature-psbl-p](https://fechimm.coop/candidature-psbl-p)

**Directory of cooperatives:** [fechimm.coop/cooperatives](https://fechimm.coop/cooperatives)

### WHERE TO SEND YOUR APPLICATION?

See the table on pages 22-23



# NON-PROFIT ORGANIZATIONS

(NPOs)



**MISSION**

**WHO  
MANAGES IT?**





## MISSION

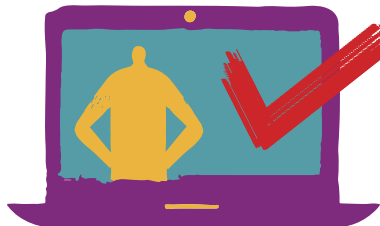
Offer affordable and safe housing for low-income people.

## WHO MANAGES IT?

A volunteer Board of directors.

Non-profit housing organizations offer social and affordable community housing. Each organization is managed by a volunteer board of directors from the community and has a very specific mission: offer housing for single people, seniors, families, people at risk of being homeless, people with specific needs, etc.

Depending on the organization's mission and the program that led to its emergence, the number of homes that benefit from a rent subsidy program may vary. The non-profit housing organizations belong to the autonomous community action Movement and establishes its own criteria for the selection of its tenants. There is affordable and subsidized housing (tenants then pay 25% of their income)



# NON-PROFIT ORGANIZATIONS

(NPOs)

Non-profit housing organizations (NPOs) are a form of social and community housing and are managed by independent boards of directors. The members of the boards of directors do not necessarily reside in the building. As the governments do not manage rental housing projects, there is no central list of available housing.

The building is managed by the board of directors, which can, according to its means, hire staff to carry out administrative or property management and offer community support. Tenants can contribute to the democratic life and the management of the organization (positions on the board of directors, voting rights at general meetings, etc.)

Non-profit housing organizations (NPOs) that provide subsidized housing must comply with the same requirements as the HLM low-income housing. For all housing (affordable and subsidized), the NPO draws up a list of additional criteria which enables it to meet its mission (e.g. an organization that wishes to provide housing for seniors will require a minimum age, an organization for women victims of violence will disqualify men, etc.). As there are as many organizations as there are missions, it is preferable to contact the organization to find out its mission before submitting your application for a housing unit.

There are more than  
**250**  
**NON-PROFIT HOUSING**  
organizations (NPOs) in Montreal  
that welcome more than 19,000 disadvantaged  
households.

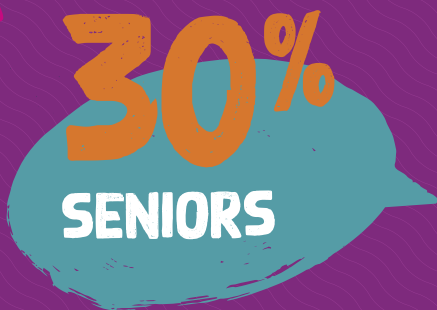
**10%**  
**FAMILIES**



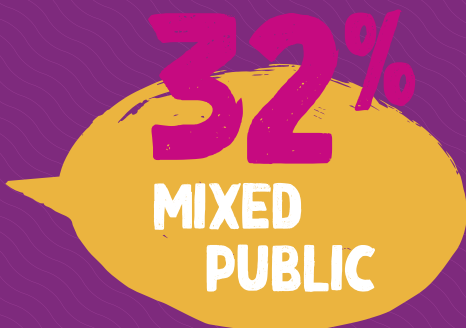
**28%**  
**SINGLE  
PEOPLE**  
with specific needs



**30%**  
**SENIORS**



**32%**  
**MIXED  
PUBLIC**



# NON-PROFIT ORGANIZATIONS

(NPOs)

## ANALYZING THE APPLICATIONS

Non-profit housing organizations (NPOs) have a tenant selection committee. The task of the latter is to rate the eligibility of the applications in accordance with the criteria defined by the organization, then to summon the best-ranked people for selection interviews according to the availability of housing units. If the waiting period is generally shorter than for low-income housing, it is important to understand that meeting the criteria is often more important than the date the application was received.

## TENANTS' RESPONSIBILITY

New tenants must read the documents provided by the organization with their lease: the building regulations, the general regulations of the NPO and, in some cases, an explanatory guide.

## INTERESTED IN A HOUSING UNIT IN AN NPO? HOW TO APPLY?

The FOHM website gives you all the information relating to these procedures:  
<https://bit.ly/397bTfF>



## **NO SINGLE OFFICE**

Given that there are several different models, missions and clientele in non-profit housing organizations (NPOs) (seniors, women, young people, people at risk of being homeless, etc.), there is no single office where people can register on a waiting list as there is for low-income housing. So you have to check out each NPO one by one and communicate with each organization. Fortunately, there is a search engine and the waiting period is often much shorter to obtain a housing unit in a non-profit housing organization.

## **A SEARCH ENGINE FOR ALL OF QUEBEC**

The Société d'habitation du Québec (SHQ) website includes a search engine for non-profit housing organizations that was designed with the support of the Government of Quebec. It is available in the "Directory of organizations" section at <http://habitation.gouv.qc.ca/repertoire.html>.



# NON-PROFIT ORGANIZATIONS

(NPOs)

## GOVERNMENT RESOURCES

In addition to the search engine of the Société d'habitation du Québec, you can contact various government resources to help you.

- **Société d'habitation du Québec (SHQ):** 1 800 463-4315
- **Directory of organizations:** <http://www.habitation.gouv.qc.ca/english.html>
- **Housing assistance programs:** [http://www.habitation.gouv.qc.ca/programme/programme/allocation\\_logement.html](http://www.habitation.gouv.qc.ca/programme/programme/allocation_logement.html)
- **Régie du logement** (Montreal, Laval and Longueuil region): 514 873-2245

## HOUSING COMMITTEES

Housing committees are an important link in the world of social housing and, more broadly, in defense of the rights of tenants and people looking for lodgings. These neighborhood-wide committees can help people looking for social or affordable housing.

**Regroupement des comités logement et associations de locataires du Québec:**  
[rclalq.qc.ca/comites-logement/](http://rclalq.qc.ca/comites-logement/)



**La Fédération des coopératives d'habitation  
intermunicipale du Montréal métropolitain (FECHIMM)  
would like to thank the following organizations  
for their collaboration.**

The Canadian Mortgage and Housing Corporation (CMHC)  
L'Office municipal d'habitation de Montréal (OMHM)  
La Fédération des OSBL d'habitation de Montréal (FOHM)



# HOUSING, the key to social INTEGRATION



FÉDÉRATION DES COOPÉRATIVES  
D'HABITATION INTERMUNICIPALE  
DU MONTRÉAL MÉTROPOLITAIN



En partenariat avec :

Montréal 

Québec 