

Society of
Saint Vincent de Paul

WORKSHOP / ATELIER:

Affordable Housing / *Le logement abordable*

How to create housing for those most in need.

*Comment créer des logements pour les plus
démunis.*

“Embrace the whole world in a network of charity”

Frederic Ozanam

- home visits
- friendly visits
- food aid
- material help
- educational support
- help to refugees and immigrants;
- shelters
- residential care facilities
- summer camps
- twinning with conferences from another country
- international and national emergency relief



Society of
Saint Vincent de Paul

« Embrassez le monde entier dans un réseau de charité »

Frédéric Ozanam

- visites à domicile
- visites amicales
- aide alimentaire
- aide matérielle
- soutien pédagogique
- aide aux réfugiés et aux immigrants
- abris
- établissements de soins résidentiels
- camps d'été
- jumelage avec des conférences d'un autre pays
- secours d'urgence internationaux et nationaux



FREDERIC OZANAM

“YOU MUST NOT BE CONTENT WITH TIDING THE POOR OVER THE POVERTY CRISIS; YOU MUST STUDY THEIR CONDITION AND THE INJUSTICES WHICH BROUGHT ABOUT SUCH POVERTY WITH THE AIM OF LONG TERM IMPROVEMENT.”

« VOUS NE DEVEZ PAS VOUS CONTENTER DE DÉPANNER LES PAUVRES SUR LA CRISE DE LA PAUVRETÉ ; VOUS DEVEZ ÉTUDIER LEUR CONDITION ET LES INJUSTICES QUI ONT ENTRAÎNÉ UNE TELLE PAUVRETÉ DANS LE BUT D'UNE AMÉLIORATION À LONG TERME.



**SSVP campaign prayer:
Safe, secure and affordable housing is a
human right.**

Gracious and loving God, we come to you out of care and concern for especially the poor and those struggling to find adequate shelter.

Though he was divine, Your Son Jesus did not cling to his divinity, but humbled himself to pitch his tent among us. He was loved and cared for by Mary and Joseph in Nazareth. He invited the first disciples to spend time with him in his home, yet often had no place to lay his head during his ministry.

He taught us to love you above all, then others, ourselves, and all of creation which he often used in his parables to convey his message of new life. Help us to love and serve him in the widow, the orphan, the stranger, and especially in the poor.

***Prière de campagne SSVP :
Un logement sûr, sécurisé et abordable est un
droit humain.***

Dieu de grâce et d'amour, nous venons vers toi par souci pour les pauvres et pour ceux qui luttent pour trouver un logement adéquat.

Bien qu'il fût divin, ton fils Jésus ne s'est pas accroché à sa divinité, mais s'est humilié pour planter sa tente parmi nous. Marie et Joseph l'ont aimé et soigné à Nazareth. Il a invité les premiers disciples à passer du temps avec lui dans sa maison, mais n'avait pas souvent d'endroit où se reposer pendant son ministère.

Il nous a appris à t'aimer avant tout, puis les autres, nous-mêmes et toute la création qu'il a souvent utilisée dans ses paraboles pour transmettre son message de vie nouvelle. Aide-nous à l'aimer et à le servir dans la veuve, l'orphelin, l'étranger et surtout dans le pauvre.



Grant us wisdom to make good decisions in our ministry to the poor, strength to carry out those decisions, humility to accept the ideas of others, and joy in striving to alleviate poverty in our society and to provide adequate housing as a basic human right for all.

Inspire landlords to devote greater care and attention to the maintenance of their facilities, making life better for their renters. Fill the minds and hearts of the wealthy with an openness to be partners with us in finding and creating adequate housing for those most in need.

United with our Blessed Mother, and relying on the intercession of St. Vincent de Paul and Blessed Frederick Ozanam, we ask this of you through Jesus Christ, your Son, our Lord, who lives and reigns with you and the Holy Spirit, one God, forever and ever. Amen.

Accorde-nous la sagesse de prendre de bonnes décisions dans notre ministère auprès des pauvres, la force de mettre en œuvre ces décisions, l'humilité d'accepter les idées des autres et la joie de réduire la pauvreté dans la société et de fournir un logement convenable, un droit humain fondamental pour tous.

Incitez les propriétaires à accorder plus de soin et d'attention à l'entretien de leurs installations, et améliorer la vie de leurs locataires. Ouvrez les esprits et les cœurs des riches pour être partenaires avec nous dans la recherche et la création de logements adéquats pour ceux qui en ont le plus besoin.

Unis à notre Sainte Mère, et comptant sur l'intercession de saint-Vincent de Paul et du bienheureux Frédéric Ozanam, nous vous le demandons par Jésus-Christ, votre Fils notre Seigneur, qui vit et règne avec vous et le Saint-Esprit, un seul Dieu, toujours et à jamais. Amen.



SSVP CANADA SUPPORTED HOUSING SITES

LES LOGEMENTS PRIS EN CHARGE PAR SSVP

- 1.St. John's, NF/TN
- 2.Halifax Particular Council, NS / NÉ
- 3.Toronto Central Council, ON
- 4.London, ON
- 5.Ottawa Central Council, ON
- 6.Victoria, BC/CB
- 7.Kelowna, BC/CB

Continue to
invest in our own
personal wealth?

Invest in
people?

Investir dans
les gens?

Continuer
à investir
dans notre
propre
richesse?



The road less travelled

La route la moins
fréquentée

Kitchener

1990-present

\$360-\$500 / person



Oakville

2011- present

\$600 / person



Burlington

2012 – 2020

**\$1,600 3 bedroom
3 chambres**

**\$1,300 2 bedroom
2 chambres**



Hamilton

2020-present

\$500 / person





Every day. In every way.
No one is ever turned away.



Sherri Ramirez
Angel
Ange



Housing
Logement

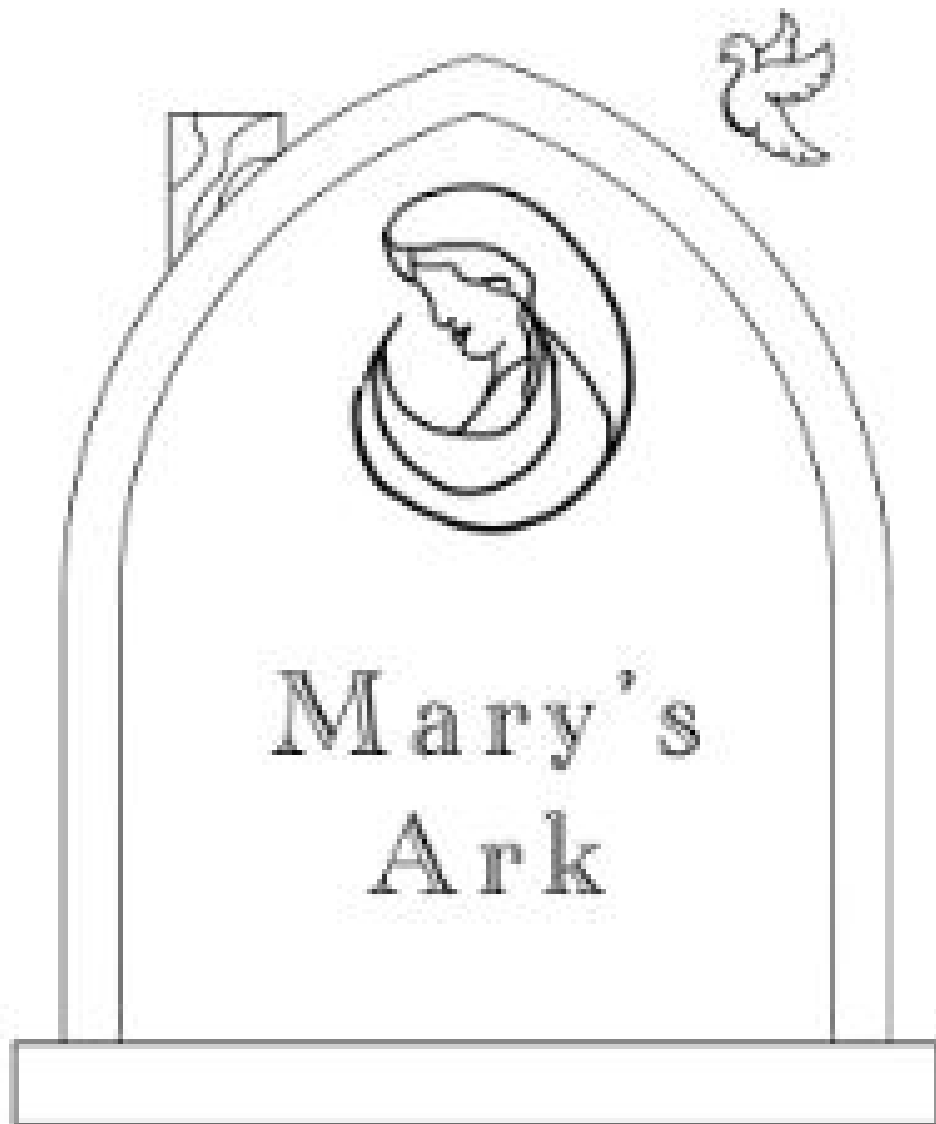
400-600 guests served every day of the year
400-600 convives servis tous les jours de l'année



HOMELESSNESS

Individuals experiencing chronic homelessness:	304 (2021)
Individuals staying in emergency shelters:	298 (2021)
Individuals in transitional housing:	52 (2021)
Individuals experiencing unsheltered homelessness:	60 (2021)
Number of hidden homeless:	Someone else's place: 15 (2021)
Individuals identifying as youth:	Age 16–24: 10% (2021)
Individuals identifying as Indigenous:	23% (2021)
Individuals identifying as LGBTQ2S+:	Non-binary: 2% (2021)
Individuals identifying as female:	53% (2021)
Individuals identifying as male:	45% (2021)





Hamilton 2023 - \$522 / person



Savings to tax payers:

12 residents pay ODSP rate or lower

Shelter costs per person:

\$2,538/month x 12 = \$30,456/year

Morice Manor cost per person:

\$522/month x 12 = \$6,264/year

Annual tax payer savings per resident:
\$24,192

Annual tax payer savings (12 residents):
\$290,304

**Tax payer savings over 3 decades of
affordable housing: \$9,289,728**

Plus dramatically reduced health care and
judicial costs

Économies pour les contribuables :

12 résidents paient le taux du POSPH ou moins

Frais de logement par personne :

2 538 \$/mois x 12 = 30 456 \$/an

Coût du Manoir Morice par personne :

522 \$/mois x 12 = 6 264 \$/an

Économies annuelles pour les contribuables par
résident : 24 192 \$

Économies annuelles pour les contribuables (12
résidents) : 290 304 \$

**Économies pour les contribuables sur 3
décennies de logements abordables :
9 289 728 \$**

De plus, des soins de santé et des frais judiciaires
considérablement réduits

Servant Leadership

4 Principles:

1. Encourage diversity of thought. Diversity encompasses a myriad of traits. ...
2. Create a culture of trust. Trust is one of the hardest things to regain once it's broken. ...
3. Have an unselfish mindset. It's not about you.
4. Foster leadership in others.

Dirigeant Serviteur

4 principes:

1. Encouragez la diversité de pensée. La diversité englobe une myriade de traits. ...
2. Créer une culture de confiance. La confiance est l'une des choses les plus difficiles à regagner une fois qu'elle est brisée. ...
3. Avoir un état d'esprit désintéressé. Il ne s'agit pas de vous.
4. Favoriser le leadership chez les autres.

Servant Leadership

7 Key Principles

1. Honor Others (Before Yourself)
2. Inspire Vision (Before Setting The Course)
3. Choose Ethics (Before Profit)
4. Empower Others (Before Personal Gain)
5. Privilege People (Before Tasks)
6. Balance Focus With Flexibility (Before Making Decisions)
7. Serve With Humility (Before All Else)

Characteristics:

listening, empathy, healing, awareness, persuasion, conceptualization, foresight, stewardship, commitment to the growth of people, and building

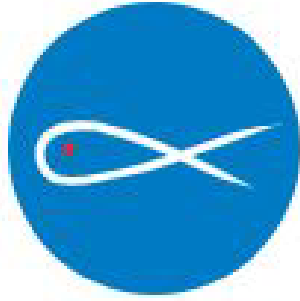
Dirigeant Serviteur

7 principes clés

1. Honorez les autres (avant vous-même)
2. Inspire Vision (Avant de fixer le cap)
3. Choisissez l'éthique (avant le profit)
4. Autonomiser les autres (avant le gain personnel)
5. Privilégier les personnes (avant les tâches)
6. Équilibrer concentration et flexibilité (avant de prendre des décisions)
7. Servir avec humilité (avant tout)

Caractéristiques:

écoute, empathie, guérison, prise de conscience, persuasion, conceptualisation, prévoyance, l'intendance, l'engagement envers la croissance des gens et le développement de la communauté.



Society of Saint Vincent de Paul

...for I was hungry and you gave me food, I was thirsty and you gave me something to drink, I was a stranger and you welcomed me, I was naked and you gave me clothing, I was sick and you took care of me, I was in prison and you visited me.'

Matthew 25:35-39

... car j'ai eu faim et vous m'avez donné à manger, j'ai eu soif et vous m'avez donné à boire, j'étais un étranger et vous m'avez accueilli, j'étais nu et vous m'avez donné des vêtements, j'étais malade et vous avez pris soin de moi, J'étais en prison et vous m'avez visité."

Matthieu 25:35-39

Agenda:



1) Overview

What got us to where we are?

2) **Workshop:**

How to create dignified affordable housing in every Canadian community!

1) Vue d'ensemble

Qu'est-ce qui nous a amené là où nous en sommes ?

2) **Atelier :**

Comment créer des logements abordables dignes dans chaque communauté canadienne!



2) Housing wait lists and wait times (now approaching 20 years for some households) continue to spiral upwards. A snapshot of municipal, provincial and national figures reflect the necessity to do things differently:

Toronto: 84,593 households

Hamilton: 7,000 households

London: 6,000 households

Halton Region: 3,500 households

Ottawa: 12,000 households

Montreal: 24,000 households

Nova Scotia: 6,500 households

Manitoba: 4,600 households (halved in 2021?) 

Alberta: 19,000 households

Canada: 227,200 households (Sats Canada 2021 – 1/3 <2 years, 2/3 >2 years)



Population

235,000 homeless (mostly individuals):

Housing wait list households:

500,000 (or more) immigrants (2.4 people per household)

600,000 student visas

Provide for households falling into housing poverty

Total:

Cost at \$500,000 per door: \$685 billion

Cost at \$50,000 per door: \$68.5 billion (Refer to 'Solutions' to discover how to save \$600 billion!)

Affordable homes required:

235,000 affordable homes

227,000 affordable homes

208,000 affordable homes (*annually*)

600,000 affordable homes (*annually*)

100,000 affordable homes (*at least*)

1,370,000 affordable homes

72% of Canadians believe it is **urgent** to work to end homelessness in Canada

(score of 7-10 out of 10)

84% of Canadians **support** or **somewhat support** investing in building new affordable housing in Canada

36% of Canadians **have been homeless** themselves or know someone who has been homeless

20,000+ supporters and partners

550,000 letters to decision-makers

1-6 RFA releases its **6-point plan**



Pomeroy Report highlights how it would be **cheaper** to end homelessness than manage it.



Speech from the throne: Announcement to eliminate chronic homelessness in Canada



Creation of the **Rapid Housing Initiative**



Creation of the **National Housing Council**



Expansion of Reaching Home to support the **Covid-19 response**



A National Call to Act / Un appel national à l'action



Vincentians are being asked to:

- 1) **Listen** to the housing concerns of those they serve,
- 2) **Connect & Navigate** persons in need to community housing services,
- 3) **Advocate** for change among governments and other service providers,
- 4) **Create solutions** to fill gaps in services, within the Society and community, and
- 5) **Become agents of positive change** with regard to our own work, so that we are an effective part of the housing solution

Les Vincentiens sont appelés à :

1. **Écouter** les préoccupations de logement de ceux qu'ils servent,
2. **Connecter et orienter** les personnes dans le besoin vers les services de logement communautaire,
3. **Plaider** en faveur du changement auprès des gouvernements et des autres fournisseurs de services,
4. **Créer des solutions** pour combler les lacunes dans les services, au sein de la Société et de la communauté, et
5. **Devenir des agents de changement positif** dans notre propre travail, afin que nous participions efficacement à la solution au problème du logement

Safe, secure and affordable housing is a human right

Imagine what it must feel like to step into your own space for the first time – a place you can call home, with your own bed, your own table and chair, and knowing that you and your belongings are safe. Many of us take this for granted, but for some, that moment is unique and life-changing.

[Contact Us](#)





Driven by the belief that safe, secure and affordable housing is a human right, the Society of Saint Vincent de Paul launched its national housing campaign on February 7, 2021, the feast day of Blessed Sister Rosalie Rendu. The stories heard and struggles witnessed over the years have compelled us to act and advocate, more formally, for those individuals and families in need. We encourage all members of the Society to support and embrace this fundamental human right in the work they do, and to participate in one or more of the various actions outlined in our [NATIONAL ACTION PLAN: Safe, secure and affordable housing is a human right](#); additional material will be shared throughout the year.

Below are some helpful resources for anyone wishing to get involved in their area.

- [Guiding Principles for Affordable Housing](#)
- [Pamphlet](#): National Action Plan (Housing)
- [Video](#): National Housing Campaign objectives.
- Bookmark with campaign prayer: [single version](#) and [4 per page](#).
- [Logo](#): to be used when producing material.
- [Instructions](#): how to print materials (in high quality) at Staples.
- [Secondary Suite – Affordable housing built affordably](#)
- [February 12, 2022 – Housing webinar – witnessing existing housing projects](#)



SAFE, SECURE AND AFFORDABLE HOUSING IS A HUMAN RIGHT

A National Action Plan

The Society of Saint Vincent de Paul, Canada

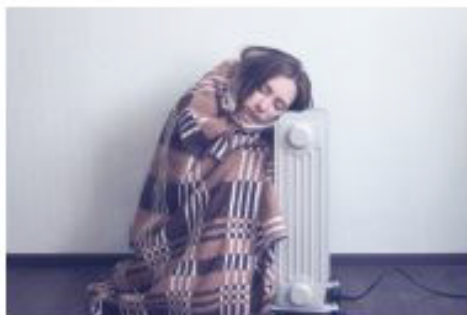
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The Vincentian Experience

As Vincentians, we constantly witness the devastation that the lack of safe, secure affordable housing has on the people we serve. Across the country, we have seen how people are often forced to choose between paying the rent or buying decent food or even medications. Others put up with sub-standard or even dangerous accommodations so that they can pay for basic needs.

These stories compel us to act and advocate on behalf of persons in need.



"In today's world, voices are being raised which we cannot ignore and which implore our Churches to live deeply our identity as disciples of the Lord Jesus Christ. The first of these voices is that of the poor. ..."

Pope Francis

Support the Campaign

We have developed resources, including simple one-page handouts, that will help your conference take action on any one of the campaign objectives. We encourage you to review these resources and find one that suits your conference.

If you would like more background information, you can review the campaign executive summary on our website: www.ssvp.ca/housing.

We have established a network of local Housing Campaign Champions, who can give you advice and support about how to engage with this campaign.

You are always most welcome to contact your regional, central or particular council for further information or assistance!

You can also contact the campaign organizers at: sj-nac@ssvp.ca

Let's move together as one, to improve the housing situation of persons in need!

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SOCIETY OF
SAINT VINCENT DE PAUL

Doing our part to achieve

**Safe, Secure and
Affordable Housing**

A National Action Plan



NATIONAL HOUSING CAMPAIGN

"You must not be content with tiding the poor over the poverty crisis; you must study their condition and the injustices which brought about such poverty with the aim of long term improvement."

Frédéric Ozanam

The Campaign

On February 7th 2021, in conjunction with Blessed Rosalie Rendu Feast Day, the Society of Saint Vincent de Paul in Canada launched a multi-year, Canada-wide, campaign promoting the concept that safe, secure and affordable housing is a human right.

By saying that safe, secure and affordable housing is a human right, we mean that each one of us - our Society and governments included - are obliged to act with respect to housing and homelessness. We collectively must work to alleviate homelessness and provide adequate and affordable housing to all those in need. This must be done with a commitment to equality, measurable goals and timelines, and a comprehensive plan with accountability measures.

The affordable housing initiative recognizes and supports the Catholic Social Teachings on human dignity, and our rights and responsibilities toward each other. Our action on housing will deepen our faith and Vincentian spirituality.

Goal

The goal of this campaign is to bring about lasting improvements to the housing situation of those living in poverty, particularly those marginalized groups who have found themselves homeless or living in unsafe, insecure or unaffordable homes.

COVID-19 coupled with low vacancy rates across the country have exacerbated a housing and shelter crisis. Rising rents and unemployment are leading to evictions, homelessness, and overwhelmed shelters. There is an urgent need for new affordable housing, public or otherwise.

Vincentians can assist by:

- Listening to the housing concerns of those they serve,
- Connecting persons in need with community housing services, and helping them to navigate those services effectively,
- Advocating for change among government and other service providers,
- Creating solutions to fill gaps in services, within the Society and community, and
- Becoming agents of positive change with regard to our own work, so that we are an effective part of the housing solution.

Why Act Now

On June 21, 2019, the National Housing Strategy Act became law in Canada. The Act will only truly deliver the right to housing if society – including groups like the Society of Saint Vincent de Paul – is willing to listen to the housing concerns of our neighbours in need, learn about existing housing supports, determine what programs might fill gaps, use funding from vehicles like the National Housing Strategy to fill those gaps, and bring concerns about systemic housing problems to those with the power to effect change – from the municipal level right up to the Federal Housing Advocate.

Ironically, it costs more to ignore our housing problem than it would to fix it.

Consider the estimate that homelessness alone costs the Canadian economy over \$7 billion per year. While the Government of Canada invests \$119 million annually to address homelessness through the Homelessness Partnering Strategy (provinces and municipalities also invest), this is not sufficient to address the problem and as a result has not led to a noticeable reduction in homelessness.



"The annual costs of supports (including health care, housing, emergency services) [are calculated] to be \$72,444 for people who are transiently homeless, while the cost of chronic homelessness is \$134,642 per person."

(Calgary Homeless Foundation, 2008)

In Canada, the annual costs for persons struggling with homelessness and mental illness are high — a whopping \$53,144 per person. This number comes from [research published this summer](#) from the At Home Chez Soi (AHCS) project, which offers an accurate costing in Canada of those often termed "hard to house."



[Jino Distasio](#) · for CBC News · Posted: Oct 09, 2017 5:00 AM CT | Last Updated: October 9, 2017

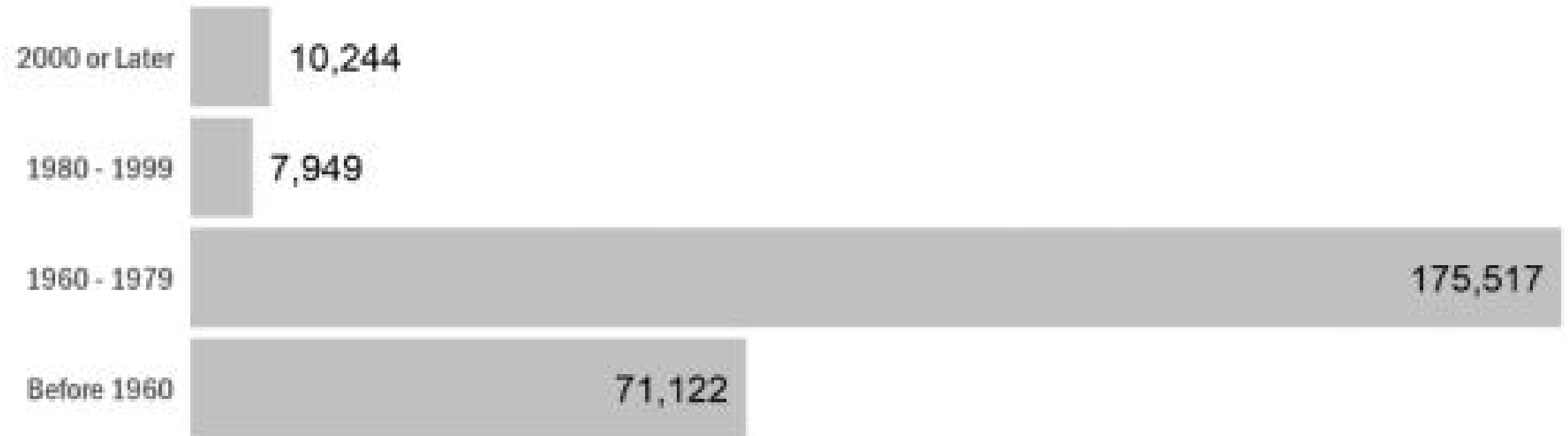


PH2.5 Appendix 1

Toronto Housing Market Analysis

From Insight to Action January 2019





Source: Canada Mortgage and Housing Corporation, Rental Market

Figure 23 Primary Rental Market Universe in Toronto by Period of Construction (as of 2018)

National Housing Co-investment Fund Budgetary Costs, 2018-2021

The planned budget costs compared to actual dollars spent for NHCF, according to information provided to the Parliamentary Budget Officer by the Canadian Mortgage and Housing Corporation.

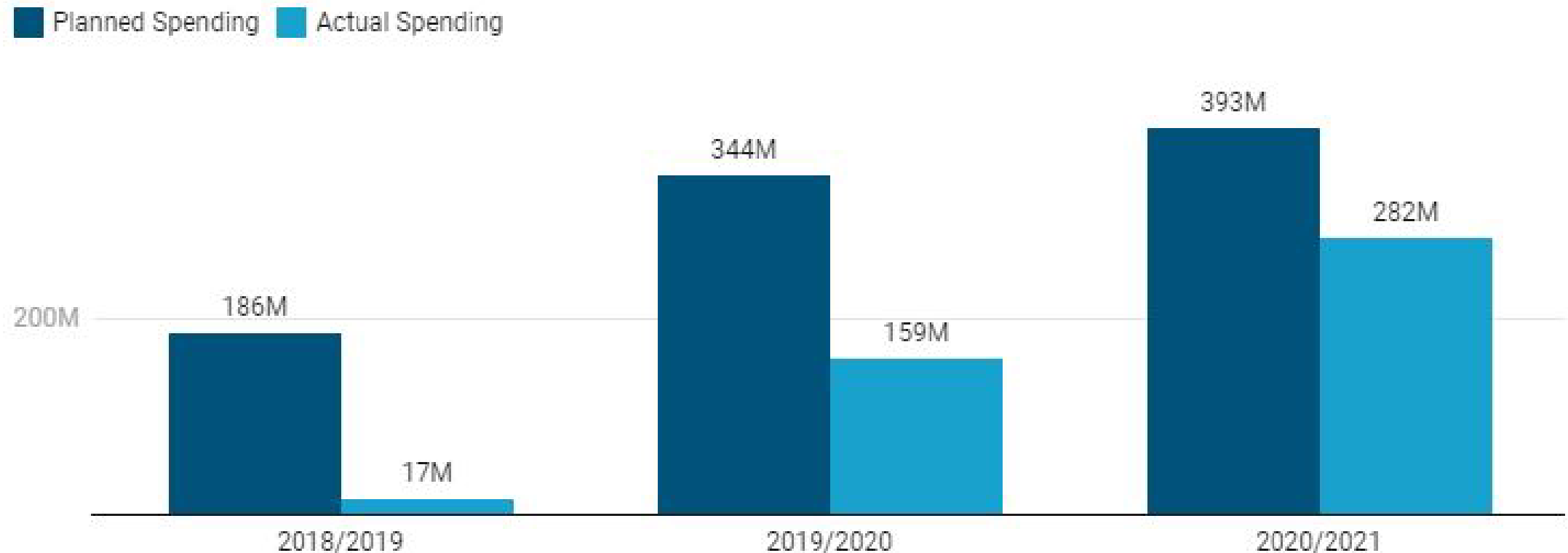


Chart: CBC News • Source: [Data courtesy Office of the Parliamentary Budget Officer](#) • Created with [Datawrapper](#)

October 27, 2020

Ottawa, Ontario

Everyone should be able to find a place to live, raise their families, and build their future. That's why, since 2015, the Government of Canada has helped more than 1 million people have a safe and affordable place to call home. This work is more important than ever as communities across the country continue to deal with the impacts of COVID-19. By investing in affordable housing, we can create jobs and grow our middle class, build strong communities and fuel our economic recovery, and help reduce homelessness and support vulnerable Canadians.

The Prime Minister, Justin Trudeau, today announced the launch of the new Rapid Housing Initiative (RHI) that invests \$1 billion to create up to 3,000 new permanent, affordable housing units across the country.

Let's do the math!

Faisons les calculs!

Canada:

$\$1,000,000,000 / 3,000 \text{ homes} - \text{maisons} = \text{\$333,333 / home} - \text{maison}$

City of Toronto to receive \$132 million from the Government of Canada's Rapid Housing Initiative to build a minimum of 233 new affordable and supportive homes

News Release

July 29, 2021

Recent

The City of Toronto will receive \$132 million in additional funding in 2021 from the Government of Canada through the Major Cities Stream of the Rapid Housing Initiative (RHI). The new funding will support quickly the creation of at least 233 new affordable and supportive homes in 2022 to help people exit homelessness.

[All News Releases](#)

Jan 22, 2021

[Team Toronto](#)

Let's do the math!

Faisons les calculs!

Toronto:

\$132,000,000 / 233 homes - maisons =
\$566,523 / home - maison

Hamilton:

\$13,000,000 / 38 homes - maisons =
\$342,000 / home - maison

Implementing the Federal Rapid Housing Initiative - Phase Two

Date: September 7, 2021

To: Planning and Housing Committee

From: Executive Director, Housing Secretariat, Executive Director, Corporate Real Estate Management

Wards: All

To complement the RHI funding and help increase the number of homes to be delivered, this report recommends Open Door Affordable Rental Housing Program incentives of up to \$40,161,171 to support the creation of up to 1,000 affordable rental units, as outlined in Table 1 below.

Table 1 – City Financial Incentives

Affordable Rental Homes	Estimated Affordability Period	Estimated Development Charges*	Estimated Planning Fees and Charges**	Estimated Total Value of Incentives
1,000	99	\$33,358,000	\$6,803,172	\$40,161,171

*calculated using Nov 2020 rates.

**includes estimated 2021 building permit fees of \$995,880, 2021 planning fees of \$807,292, and parkland dedication fees of \$5,000,000.

More math:

\$40,000,000 /1,000 =

\$40,000 per home

Solutions

Congregate

4 or more residents with their own locked bedrooms sharing common areas.



Home with two *or more* affordable units

Eg. Three bedroom on main floor and separate two bedroom on lower level.



Private residence with one or more

legal secondary suites

Homeowner lives in majority of home and rents out one or more parts of the home .





Workshop / Atelier



Move forward with trusted financial and legal advisors – Utilisez un conseiller légal et financier fiable

“Little children, let us love, not in word or speech, but in truth and ACTION.”

"Petits enfants, aimons-nous, non en paroles ou en discours, mais en vérité et en ACTION." John 3:18

1. Ask Questions
2. DETERMINE THE NEED(S)
3. Finding and creating / building solutions
4. Selecting, placing and supporting residents
5. Advocacy!

1. Posez des questions
2. DÉTERMINEZ LE(S) BESOIN(S)
3. Trouvez et créez / construisez des solutions
4. Sélectionnez, placez et accompagnez les résidents
5. Plaidoyez!



Workshop / Atelier



1) Ask Questions:

Build partnerships!

Who to connect with:

- ☐ Existing housing providers, agencies
- ☐ Those in need – our neighbours we serve
- ☐ Government offices (by-laws)
- ☐ SSVP entities
- ☐ Other faith groups, housing groups, non-profits, etc.
- ☐ TRADES!
- ☐ LENDERS

1) Posez des questions:

Construisez des partenariats !

Avec qui se connecter :

- Fournisseurs de logements existants, agences
- Ceux qui sont dans le besoin – nos voisins que nous servons
- Bureaux du gouvernement (règlements administratifs)
- autres entités SSVP
- autres groupes confessionnels, groupes de logement, organismes sans but lucratif, etc.
- Les CORPS DE MÉTIERS!
- INSTITUTIONS FINANCIERES



Workshop / Atelier



1) Questions:

**Why ?
what ?
how much ?
Where ?...**

**Pourquoi ?
Quoi ?
Combien ?
Ou ?...**



Guest survey to be conducted June, 2023

Aim to conduct 100 in person surveys with Guests attending the DMDO

1. What is your Gender Identity?
 - ☐ Male
 - ☐ Female
 - ☐ Non-binary
2. What is your age range?
 - ☐ Under 18
 - ☐ 18-24
 - ☐ 25-34
 - ☐ 35-44
 - ☐ 45-54
 - ☐ 55-64
 - ☐ 65+
3. How long have you been coming to the DeMazenod Door?
 - ☐ 5 or more years
 - ☐ 3 to 4 years
 - ☐ 1 to 2 years
 - ☐ Within the past year
 - ☐ Within the past month
 - ☐ First visit
4. How often would you typically visit the DeMazenod Door?
 - ☐ Daily
 - ☐ 3 or more times per week
 - ☐ Once per week
 - ☐ Once per month
 - ☐ Once every few months
 - ☐ A few times per year
5. What best describes your personal situation in the following areas?
 - a. I receive a low income and require affordability in my housing.
 - ☐ Yes
 - ☐ No
 - ☐ Unsure



Workshop / Atelier



2) Determine:

- the **NEED(S)**
- the **STRUCTURE**

3) Find and create / build solutions

2) Déterminez :

- Le(s) besoin(s)
- la structure

3) Trouvez et créez/construisez des solutions



KEY VARIABLES PRINCIPAUX:

- Interest Rates
- Property Taxes (MPAC)
- Insurance
- Utility Costs
- Property Values
- Rental Income: 80% AMR is not enough
- Rent Subsidies

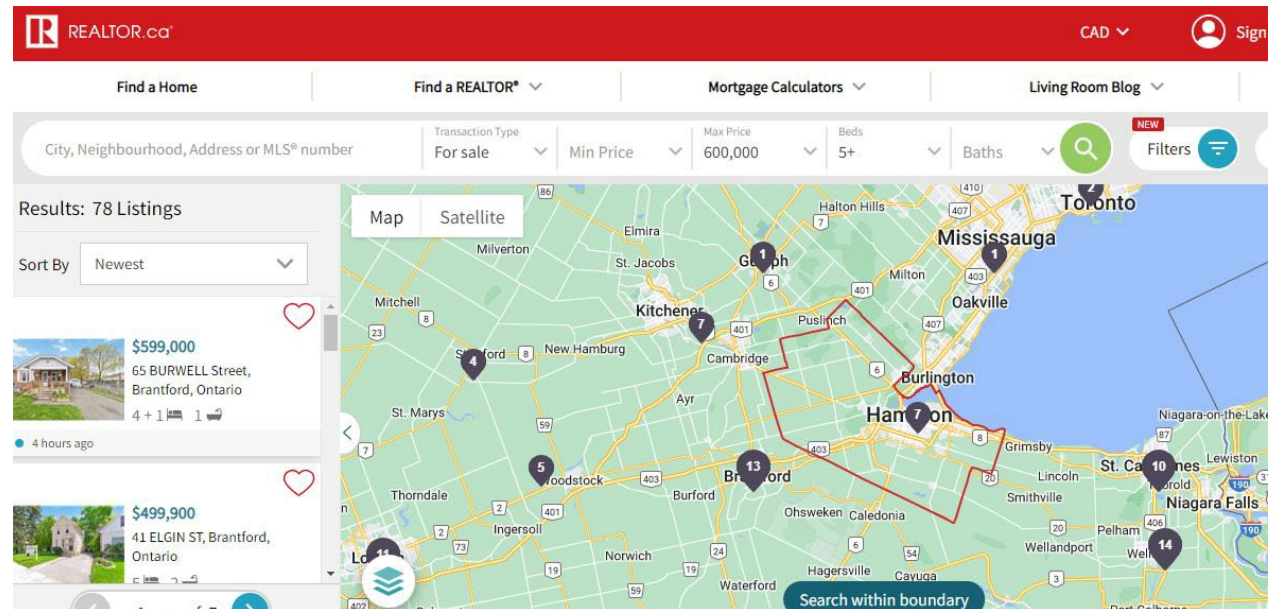
- ☐ Taux d'intérêt
- ☐ Impôts fonciers (MPAC)
- ☐ Assurance
- ☐ Coûts des services publics
- ☐ Valeurs de propriété
- ☐ Revenus locatifs : 80% des ressources de gestion de compte ne suffit pas
- ☐ Subventions au loyer

Solution A: Congregate

Find an appropriate property for sale at the right price!!
5 or 6 bedrooms, 2 full baths, large lot, structurally sound
Weigh purchase price against renovation costs

Create 6 rooms @\$522 per resident (ODSP rent portion in Ontario):

Consider other potential revenue streams for the property: secondary suite(s); storage;





Solution A: Congregate Living Model

Purchase price and renovations:	\$600,000
Monthly calculations:	
Six Bedroom:	
Mortgage payment (20% pp as well as reno's):	(\$3,063)
Insurance, property tax, other:	(\$500)
contingency (roof, fence, repairs):	(\$200)
Income:	\$3,000
Utilities:	(\$450)
Tax deductions:	\$500
(utilities, interest on loan/mortgage, repairs)	
Increasing equity:	<u>\$500</u>
Total monthly net gain:	\$ 213

\$213 x 12 = \$2,556 .004% return on \$600,000

Please consult your trusted advisor



Purchase Price:	\$500,000
Mortgage (20% downpayment)	\$400,000
Closing costs	\$ 5,000
Renos	\$100,000 (outside of monthly c.c.)

Monthly carrying costs:	
Mortgage (25 year amort. @ 5.25%*):	\$ 2,445
Insurance:	\$ 250
Property tax:	\$ 250
Utilities:	\$ 360
Cable	<u>\$ 125</u>
Total monthly carrying costs	\$ 3,505

Income:	
5 or 6 @ \$500 or \$522/month	\$ 2,500 to 3,000

Other Expenses:	
AC Unit	\$ 4,500

* Fixed and variable rates from non-traditional lenders are higher (CMHC/Private?)

CONTRIBUTORS

OPINION

Stopping sprawl is the start of new possibilities for Hamilton



By John Schuurman

Sat., Oct. 16, 2021 | 3 min. read

Secondary suites are the easiest way for every homeowner to participate in building cost-effective, affordable housing solutions. The planning department calculated at least five per cent of our growth target could be achieved via secondary suites. However, if just 10 per cent of existing homes added another unit this way, we could see four times that — 20,000 units.



E/S-174





Build a DETACHED legal secondary suite in the back yard!

Purchase Price: \$250,000

Monthly carrying costs:

Mortgage (25 year amort. @ 5.25%*): \$ 1,500

Insurance: \$ 100

Property tax: \$ 250

Utilities: \$ 350

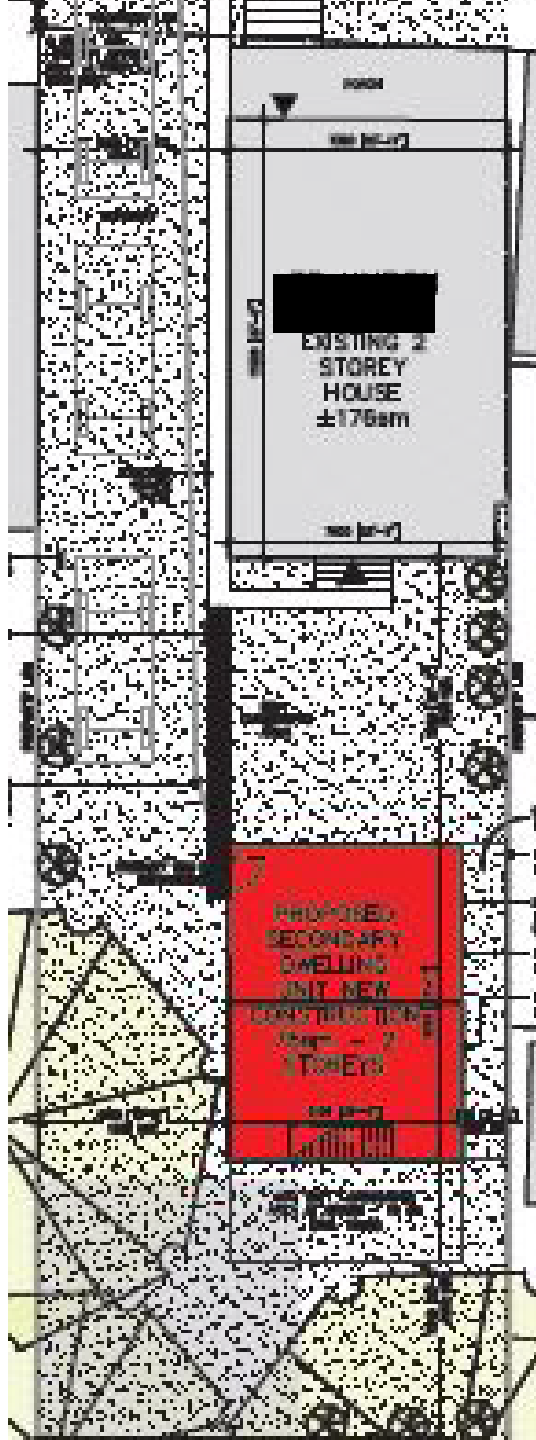
Cable \$ 150

Total monthly carrying costs \$ 2,350

Income:

4 @ \$522/month \$ 2,088

* Fixed and variable rates from non-traditional lenders are higher (CMHC/Private?)





Solution B: Purchase home with two (or more!) affordable units:



Find an appropriate property for sale at the right price!!

Hard if not impossible to find!!

Minimum 1,000 square foot main floor

Large lot, structurally sound

Purchase price: \$500,000 **VERY HARD TO FIND**

Renos: \$100,000 - \$150,000

Total investment: \$600,000 - \$750,000

Mortgage on 80% \$2,800 - \$3,100

Create 3 bedroom on main floor: Rent for \$2,100 (80% AMR or higher)

Create 2 or 3 bedroom on lower level: Rent for \$1,600 (80% AMR or higher)

Consider other potential revenue streams for the property: additional secondary suite(s); storage;





Settlement & Counselling

Community Connections

Employment Supports



Housing

Career Accelerator for Foreign-Trained Health Professionals

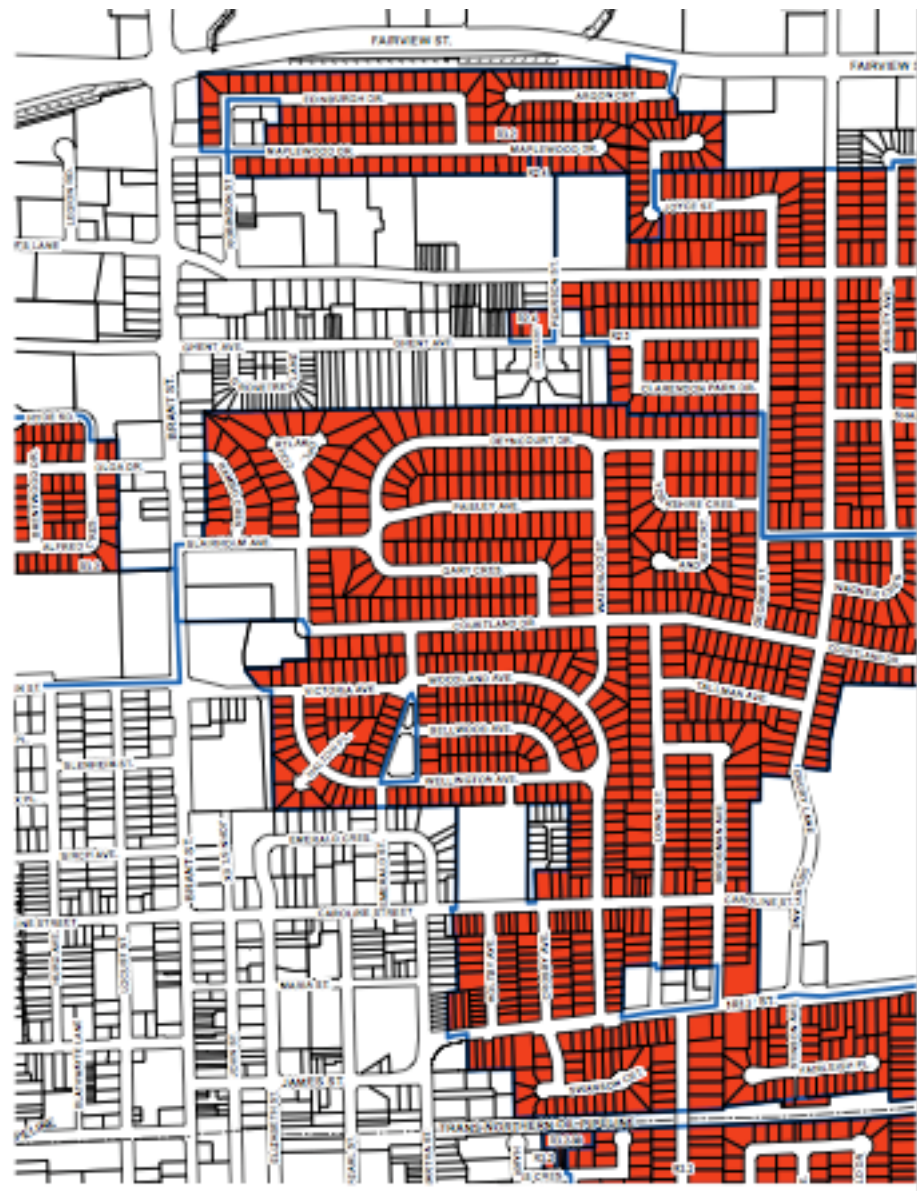
English Training

Refugees Support

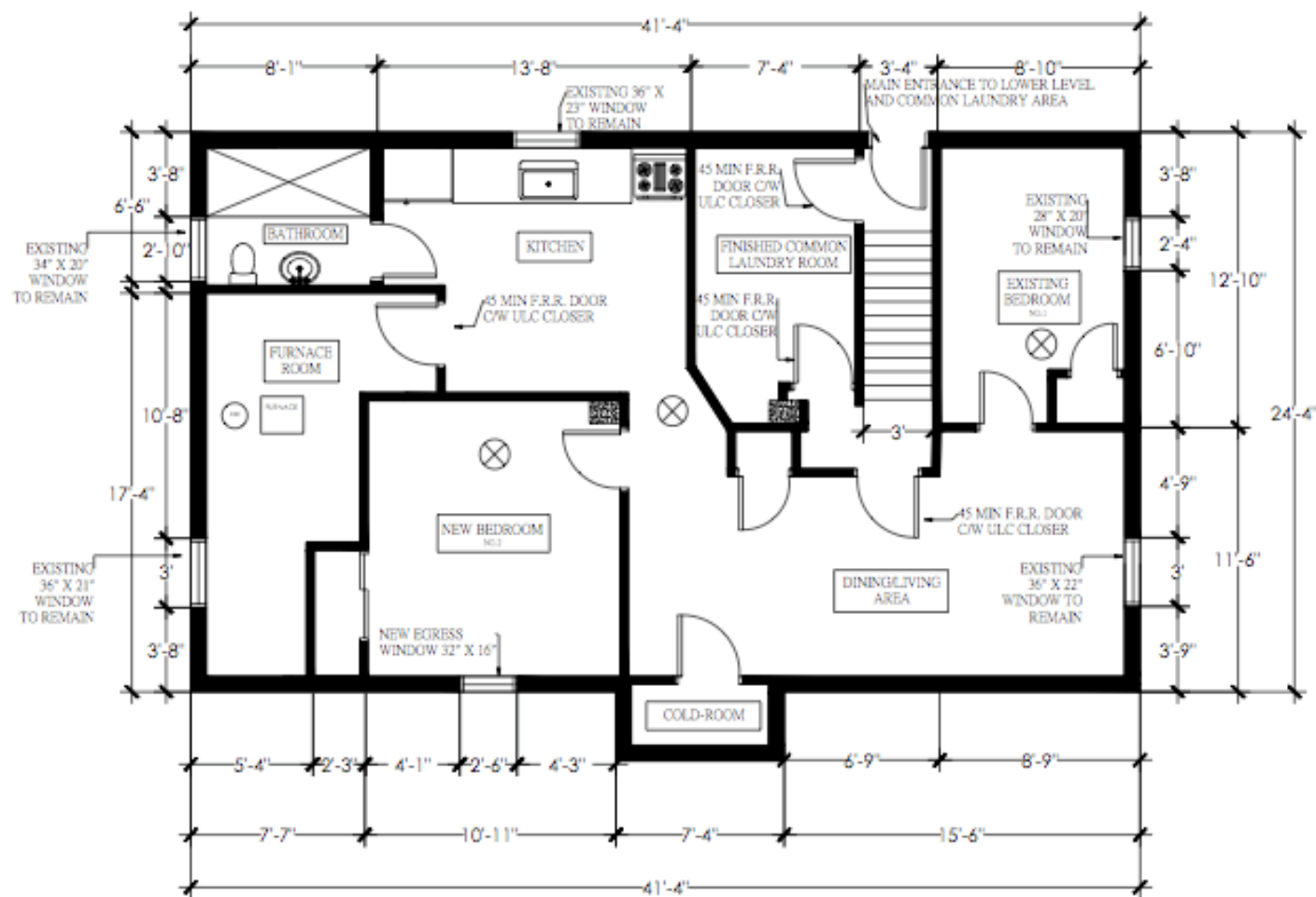
BRANT STREET

&

FAIRVIEW STREET







LEGEND	
SYMBOL	MEANING
⊗	INTERCONNECTED SMOKE ALARM AND CO DETECTOR





Before / Avant

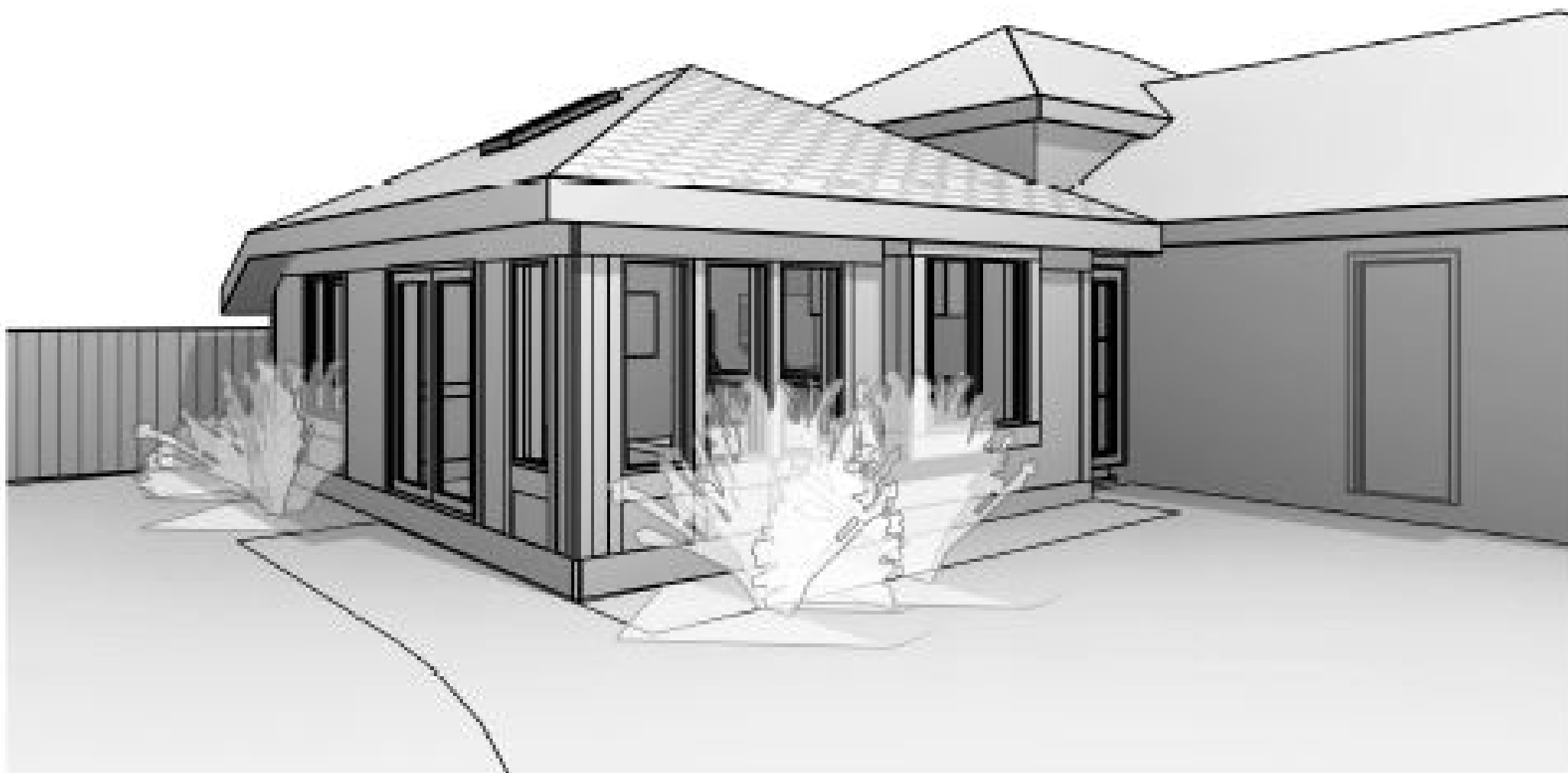
After / Après

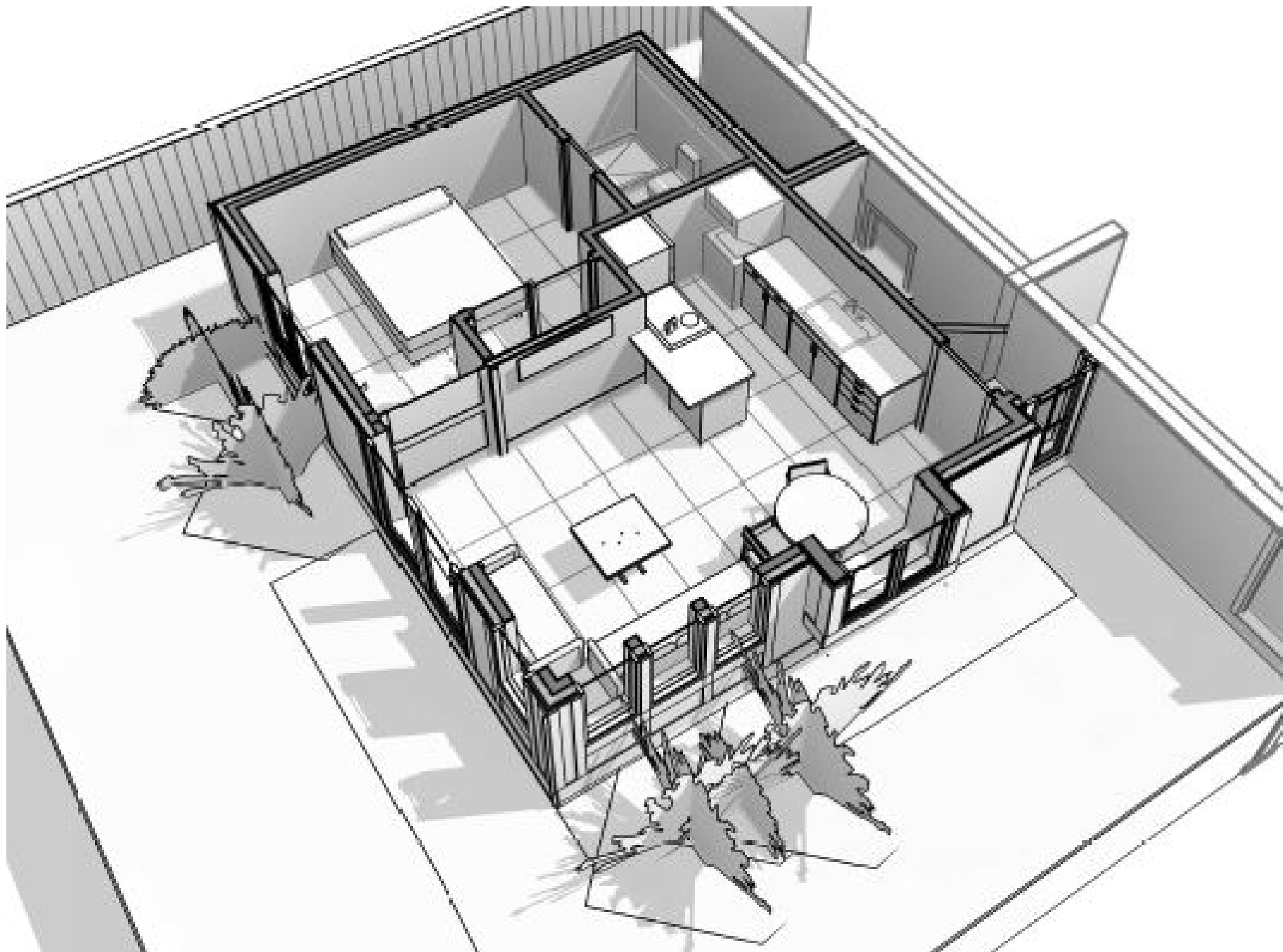














Planning Division
Planning and
Economic
Development
Department

Creating a House and Home

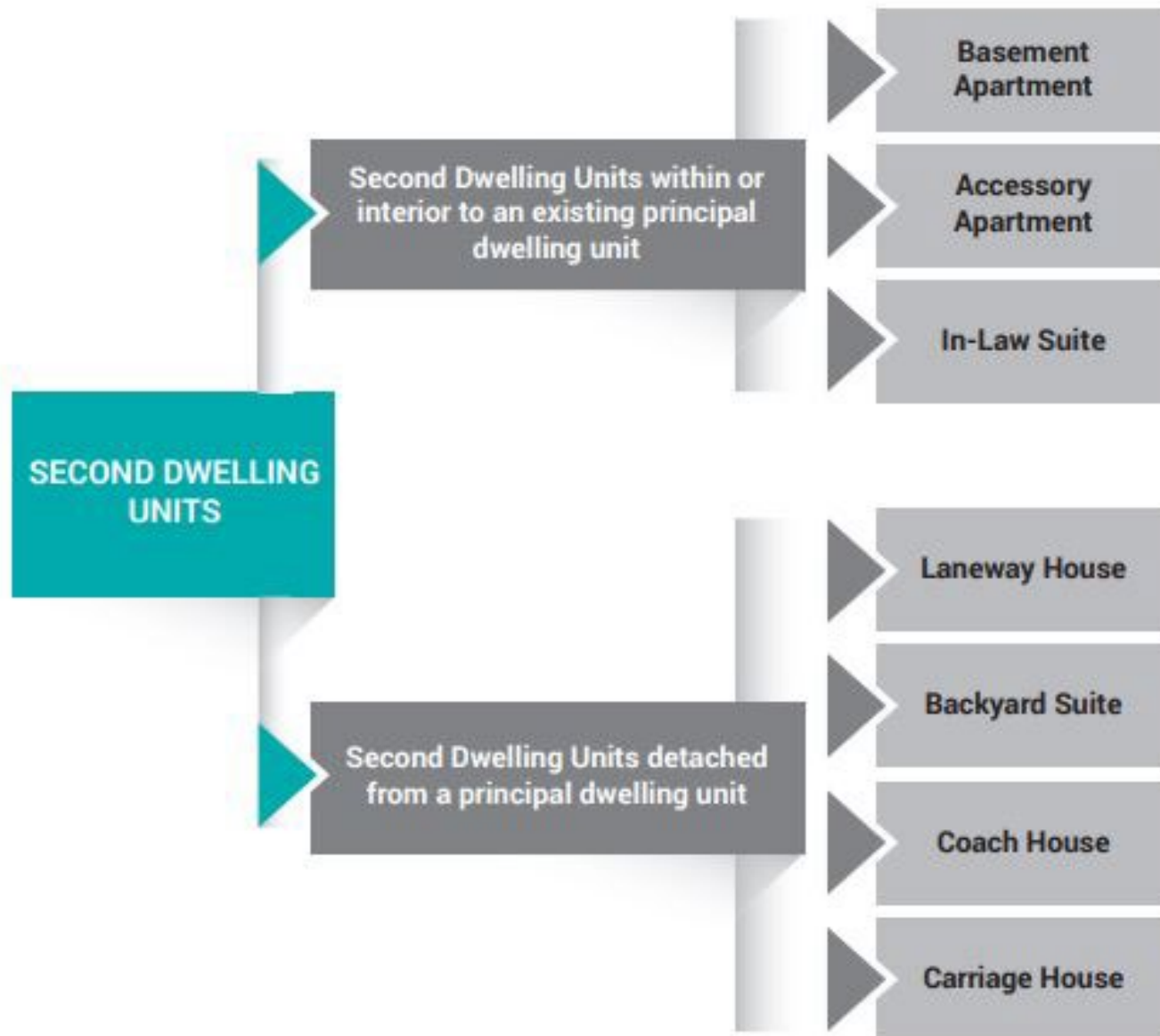
Discussion Paper for the creation of Second Dwelling Units in Hamilton

Proposed Policy and Planning Regulations for Single Detached, Semi-Detached,
and Street Townhouse Dwellings in the Urban Area

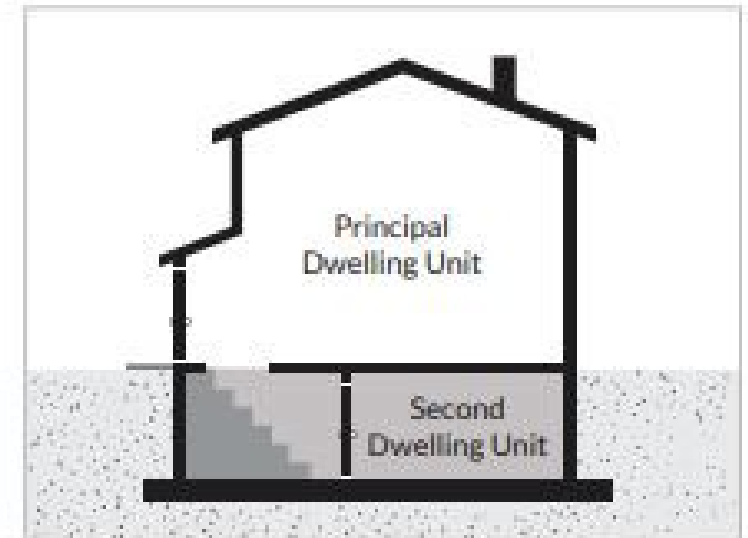
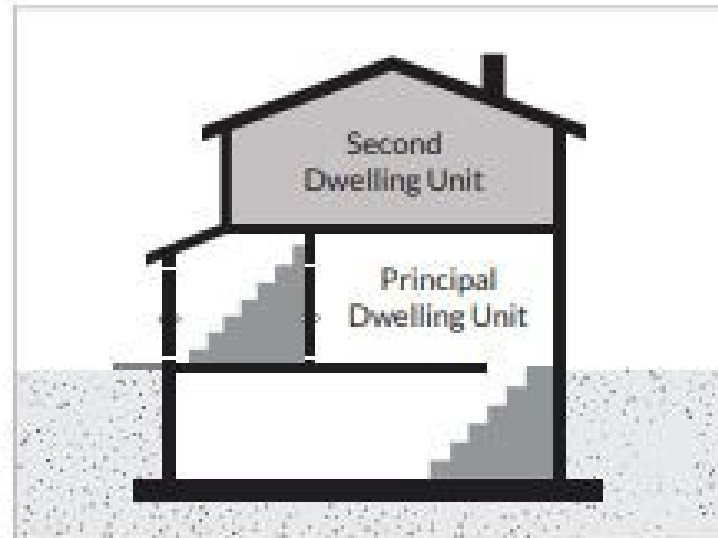
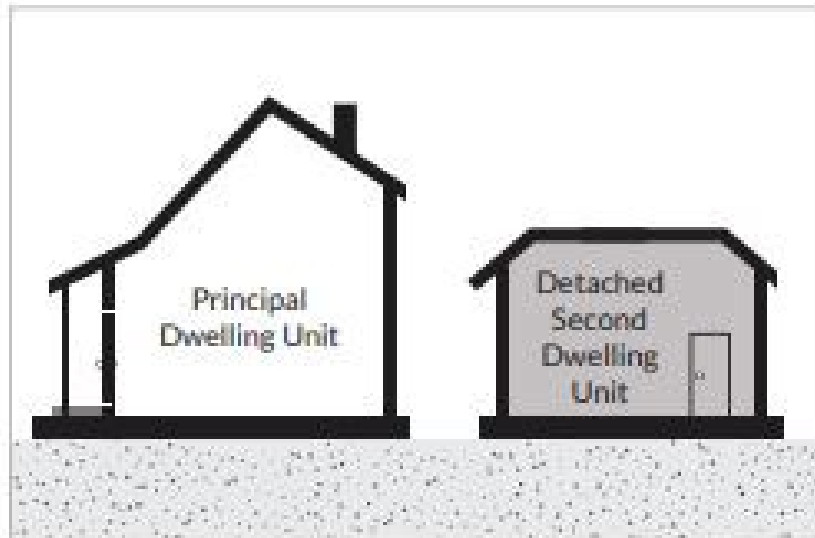
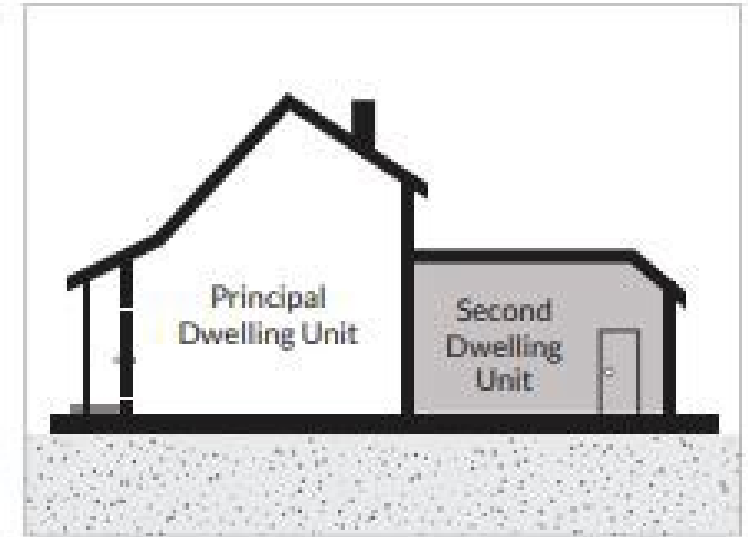
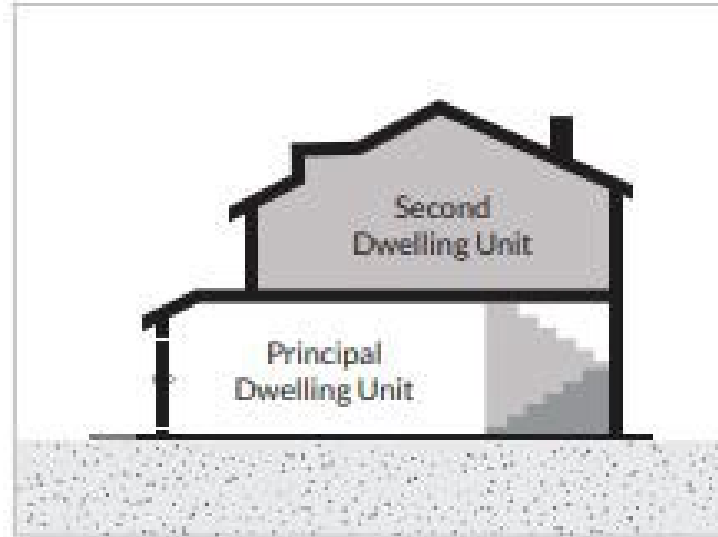


**RESIDENTIAL
ZONES**
ZONING BY-LAW NO. 05-200

September
2020



WHAT DIFFERENT FORMS CAN SDU'S TAKE?



WHY ARE SECOND DWELLING UNITS IMPORTANT?

There are many community benefits that come from allowing an additional dwelling unit in a home or on the same lot.

**Allows for
additional income**

**Provides for
additional
housing options**

**Increase the supply
of housing, in
particular
rental housing**

**Implements
provincial
regulations**



**Additional
population to
support services in
the community**

**Efficient use of
existing water and
sewer infrastructure**

**More eyes on
the street**

**Better use of
housing stock**



Solution B: Purchase home & create a legal secondary suite(s)

Monthly calculations:

Purchase price: \$500,000 + \$100,000 \$600,000

Mortgage payment (20% as well as reno's): (\$3,000)

Insurance, property tax, other: (\$500)

contingency (roof, fence, repairs): (\$200)

Income: \$3,500

Utilities: (\$750)

Tax deductions: \$500

(utilities, interest on loan/mortgage, repairs)

Increasing equity: \$500

Total monthly net gain: (\$ 50)

(\$50) x 12 = (\$600) 0% return on \$600,000

Please consult your trusted advisor



The / La solution:



Begins with You!

VOUS!

Your family member

Un membre de votre famille

Your neighbour

Votre voisin

Other Vincentians

D'autres Vincentiens

A special request

Do you own or know someone who owns their home and have room in their property to create a legal secondary suite (or two!)?

Une demande spéciale :

Possédez-vous ou connaissez-vous un propriétaire qui a de la place dans sa maison pour créer une suite secondaire légale (ou deux !) ?

We can do this... together!

C'est possible... Ensemble!

Email housing-logement@ssvp.ca



Taxpayers

Contribuables



\$250,000-\$600,000 / unit
5-10 years / ans



\$0 - \$50,000 / unit
3-4 months / mois

Legal Secondary Suite @ \$100,000:

Monthly calculations:

Two Bedroom:

Mortgage payment:	(\$625)
Insurance, property tax, other:	(\$100)
contingency (roof, fence, repairs):	(\$200)
Income:	\$1,600*
Added utility costs	(\$250)
Tax deductions:	\$250
(utilities, interest on loan/mortgage, repairs)	
Increasing equity:	<u>\$250</u>

Total monthly net gain: \$ 925

$\$925 \times 12 = \$11,100$ 10.6 % return on \$105,000

* 80% of AMR or better based on your housing authority.

Please consult your trusted advisor



Financial incentive programs for creating affordable secondary suites are happening everywhere!

Des programmes d'incitatifs financiers pour la création de logements secondaires abordables existent partout!

Find out what your local, regional or provincial government is doing!

Découvrez ce que fait votre gouvernement local, régional ou provincial!



If they haven't got one yet, encourage them to start one!

S'ils n'en ont pas encore, encouragez-les à en créer un !

4) Selecting, placing and supporting residents:

Determine :

- The model and rules
- what the rental amount(s) will be.
- how the residents will be supported.
- Who and How will the selection process take place?

Create an Expression of Interest* form for candidates to complete and supply to you through their caseworker.

4) Sélection, placement et accompagnement des résidents :

Déterminez :

- Le modèle et les règles
- quel sera le montant de la location.
- comment les résidents seront accompagnés.
- Qui sélectionnera et comment se déroulera le processus de sélection ?

Créez un formulaire de déclaration d'intérêt* que les candidats doivent remplir et fournir via leur assistant social.



Welcome to De Mazenod Door Outreach (DMDO)!

We are expanding our services to include housing
& thank you for your interest in living in our home!

Please complete this 'Expression of Interest' form
and forward it to us today!

and forward it to us today!

YOUR INFORMATION:		HOUSING WAIT LIST:		I receive a low income and require affordability in my housing.		I have physical health needs that require support in order to be stable and well managed.		I have mental health needs that require support in order to be stable and well managed.		I have the ability or the services in place to take care of my daily activities.		I am able or have the services in place to manage my own personal care.		I can make my own meals.		I would appreciate visits from DMDO support staff and/or volunteers on a regular basis.	
First Name: _____ Last Name: _____ Date of birth: _____ Preferred Gender Pronoun: _____ MM/DD/YYYY <input type="checkbox"/> I have no fixed address or mailing address. ADDRESS: Street address and unit number: _____ City: _____ Province: _____ Postal Code: _____ Phone Number: _____ E-mail Address: _____ <input type="checkbox"/> I give DMDO permission to contact me at the phone number or e-mail address listed above. Do you have Indigenous ancestry? <input type="checkbox"/> Yes <input type="checkbox"/> No We are currently offering rooms in a congregate (shared) home near St. Patrick Church. Interested in this accommodation and have read and fully understand the guidelines to this residence. <input type="checkbox"/> Yes, I have read and fully understand the guidelines to be followed in this residence should I be accepted as a resident by DMDO. Print name: _____ Signature: _____ Date: _____		Are you currently on the municipal (Hamilton) affordable housing wait list? <input type="checkbox"/> Yes <input type="checkbox"/> No SMOKE FREE POLICY: Our home is smoke free. <input type="checkbox"/> I am aware of this policy and agree to respect it and ensure any guests I invite are also aware. ADDITIONAL CONTACTS: Please provide the contact information of one or two additional people. The additional member, social worker, case manager or other supporting person. FIRST CONTACT: First name: _____ Last name: _____ Relationship: _____ Phone number: _____ E-mail address: _____ SECOND CONTACT: First name: _____ Last name: _____ Relationship: _____ Phone number: _____ E-mail address: _____ CONSENT: <input type="checkbox"/> I give DMDO permission to contact the people at the phone numbers and e-mail addresses listed above. While we do not provide supports directly to our residents, we help to connect our residents to the services they may require from time to time. Please answer Yes if this is something you are currently receiving or would like to receive. <input type="checkbox"/> Yes, I am interested in receiving supports directly or indirectly through DMDO. <input type="checkbox"/> No <input type="checkbox"/> Not sure		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure <input type="checkbox"/> Definitely <input type="checkbox"/> Most of the time <input type="checkbox"/> Not really <input type="checkbox"/> Definitely <input type="checkbox"/> Most of the time <input type="checkbox"/> Not really <input type="checkbox"/> Yes, I have the ability to take care of my daily activities. <input type="checkbox"/> Yes, I have services that assist me. <input type="checkbox"/> I need help in these areas. <input type="checkbox"/> Yes, I am able to manage my own personal care. <input type="checkbox"/> No, I cannot manage my own personal care. <input type="checkbox"/> I have services in place for personal care.		<input type="checkbox"/> Yes, I would welcome their interest in helping me. <input type="checkbox"/> No thank you. <input type="checkbox"/> Not sure.		Having reminders to take my medicines in my home will be helpful. <input type="checkbox"/> Strongly agree <input type="checkbox"/> Agree <input type="checkbox"/> Disagree									

House guidelines

- 1) As an abstinence-based home, non-prescription drugs nor alcohol are to be present nor consumed on the property;
- 2) Residents *and their guests* must be respectful of all other residents and guests at all times in terms of their attire, behaviour and activities. The definition of respect will be at the discretion of the Landlord and/or Funding Authorities. This is not only a house rule but also law;
- 3) Curfew for all residents is 10:30 P.M. Sunday to Thursday and midnight Friday and Saturday evening;
- 4) No overnight guests are permitted;
- 5) Guests are not permitted to use the home for showering, cooking, clothes washing/drying and other activities understood to be the exclusive privilege of residents;
- 6) The house phone will be for the use of residents only and limited to local calls. It will not accept long distance calls;
- 7) Each resident is responsible for washing and drying their own laundry including bedding on a weekly basis as per the agreed upon schedule. Use of the laundry machines is limited to the resident's personal belongings;
- 8) Residents will prepare their own meals and clean up the kitchen and dining area appropriately;
- 9) Smoking is not allowed in the home nor in front of the home including the sidewalk. Smoking is allowed on the rear porch only;
- 10) No pets are allowed;

- 11) Residents are to ensure all doors and gates to the property are secured and locked at all times;
- 12) Any activities deemed contrary to the guidelines above are grounds for immediate eviction;
- 13) The above rules can be amended as and when required by the Landlord and/or Funding Authorities.
- 14) Chore schedules for all residents will be arranged and modified as required.
- 15) Laundry schedules will be provided and modified based on energy conservation and respect for others.
- 16) No hot plates or cooking in rooms other than the kitchen.

I have read and fully understand the guidelines outlined above and agree to follow them as long as I reside at _____.

DATE: _____

NAME: _____

(Please print)

SIGNATURE: _____



Workshop / Atelier



5) Advocacy:

Be the voice for those who have no voice!

5) Plaidoyer :

Soyez la voix de ceux qui n'ont pas de voix !





A National Call to Act

Un appel national à l'action



Vincentians are asked to:

- 1) **Listen** to the housing concerns of those they serve,
- 2) **Connect & Navigate** persons in need to community housing services,
- 3) **Advocate** for change among governments and other service providers,
- 4) **Create solutions** to fill gaps in services, within the Society and community, and
- 5) **Become agents of positive change**, so that we are an effective part of the housing solution

On demande aux Vincentiens de :

1. **Écouter** les préoccupations de logement de ceux qu'ils servent,
2. **Connecter et orienter** les personnes dans le besoin vers les services de logement communautaire,
3. **Plaider** en faveur du changement auprès des gouvernements et des autres fournisseurs de services,
4. **Créer des solutions** pour combler les lacunes dans les services, au sein de la Société et de la communauté, et
5. **Devenir des agents de changement positif**, afin que nous soyons une partie efficace de la solution de logement



Thank you! Merci!



Ray Burke – NS/NÉ	Paul Vandall –NS / NÉ
Elaine McMurray – BC/CB	Maria Lupul - Alberta
Maria Fernandes - Ontario	Corry Wink - Ontario
Garth Brown – Ontario	

New members are always welcome! Joignez-vous à nous!

Email housing-logement@ssvp.ca



**You asked for my hands
that you might use them for your purpose,
I gave them for a moment then withdrew them
for the work was hard.**

**You asked for my mouth
to speak out against injustice.
I gave you a whisper that I might not be accused.**

**You asked for my eyes
to see the pain of poverty.
I closed them for I did not want to see.**



**You asked for my life
that you might work through me.
I gave a small part that I might not get too involved.**



**Lord forgive my efforts to serve you
only when it is convenient for me to do so,
only in those places where it is safe to do so,
and only with those who make it easy to do so.**

**Forgive me,
renew me,
And send me out.**

(A prayer from South Africa)