

Annual Report 2022-2023



Building home. Building hope. Building community.

My wife and I are very grateful residents of this beautiful Kehilla community. Before Kehilla, we were on the verge of despair. My wife was ill and we were staying in an emergency apartment. When we arrived in our modern, new living space, we did not believe that such a wonderful standard of living was possible for people in distress such as ourselves. After living here for a year now, I am happy to share that my wife's condition is steadily improving. Kehilla made our family happy and brought back our will to live. Now, I want to express our gratitude. You have changed our lives and given us hope, not just for survival but to truly live our lives. - MICHAEL, KEHILLA I TENANT

A MESSAGE FROM THE PRESIDENT

Avi Hasen



The past year has been challenging as **inflation and interest rates not seen in years exacerbated an already-precipitous affordable housing situation**. The evolving environment only reinforces Kehilla's mission of providing safe and clean housing where people can afford to live in a dignified manner. With **600 households on our waitlist** this is no easy task, but one that the organization is determined to solve.

We continue to manage our first property, **Kehilla I**, that has transformed the lives of 68 families. In addition to alleviating a financial burden for these households, our hearts are warmed with stories of neighbours helping each other out, tenants organizing events in our Community Room and friendships being formed.

Kehilla II, a smaller property we acquired in Côte-des-Neiges has undergone a renovation transformation and welcomed new families as well. This proves our ability to acquire and renovate buildings while providing us the flexibility to tailor our units to different socio-economic needs.

Lastly, we continue to run our **Rental Assistance Program where we directly subsidize a portion of the rent** for eligible households on our waitlist. This program exists due to the generosity and partnership of our donors and Federation CJA and has had an immediate impact on the financial health of recipients by allowing them to avoid impossible decisions such as rent or medication. We continue to look for ways to expand the reach of this program.

Kehilla is very focused on maximizing the availability of quality affordable housing. We are constantly evaluating new construction projects, acquiring existing properties and other ways to expand our available inventory. In today's real estate market this is no easy feat, particularly when your business model revolves around lowering rents rather than raising them. We are however fortunate to have the support of our donors, professional staff, volunteers and other community organizations as we tackle this issue.

Building, acquiring or subsidizing real estate is an expensive proposition and we are incredibly fortunate to have donors who believe in our cause. Their support allows us to execute on our mission and dramatically change people's lives by providing a safe, clean and affordable place to call home. **We owe our donors a tremendous debt of gratitude.**

Our professional staff, led by our Executive Director, Rebecca Levy, work tirelessly while wearing many different hats every day. From working hand-in-hand with tenants through any issues they have to building management to housing advocacy with relevant government bodies, Rebecca and her team run Kehilla with a **high level of professionalism and compassion**.

Our volunteers bring practical real-world experience and wisdom in areas such as real estate, social services, property management, financing and marketing which allows the organization to execute on a variety of projects not typically seen in the not-for-profit world. We are so thankful for their time and dedication to our cause and would be nowhere today without them. I want to recognize Susan Laxer, Past President of Kehilla, shepherding the organization from a development-focused start-up into what it is today.

Our **partnership with Federation CJA** has allowed Kehilla to grow into the agency it is today through their support and guidance.

The next year promises to be an exciting one as we focus on adding new properties. The challenge is real but we have the focus, resources and determination to conquer it.

None of this would be possible without your support and we are eternally grateful for it.

A MESSAGE FROM THE EXECUTIVE DIRECTOR

Rebecca Levy



Kehilla Montreal continues to work hard to meet the growing need for social and affordable housing: Having a secure home, remains a **basic need** for everyone. Our determination to accomplish our mission allowed us this year to acquire our second building in Côte des Neiges and, at the same time, to establish and fully fund a rental assistance program for three years thanks to the generosity of our donors and partners.

These recent developments, and my direct interactions with partners and those looking for a home have made me realize **how unique Kehilla Montreal is as an organization**—and one that continues to stand out in its ability to find lasting solutions regarding the accessibility of affordable and safe housing.

Kehilla Montreal has continued to transform itself over the past few years, playing a leading role in the Montreal community in response to the housing crisis across our city. For low-income individuals and families, this is sadly a worsening phenomenon. Our most disadvantaged pay rents that are too high, live in apartments that are too small and unsafe, or, in many cases, all of the above, leaving too little at the end of the month to cover basic needs.

This past year, we have responded to several households in distress: enabling an exit from the cycle of homelessness; providing a sustainable living environment with mental health supports; and, above all, by allowing many families to balance their budget through access to affordable housing. We continue to devote ourselves to the provision of social and affordable housing as well as the development of programs that improve housing conditions for low-income individuals and families.

Housing affordability for all is, more than ever, at the heart of Kehilla Montreal's concerns; guided by our strategic plan, we continue to focus on the most critical housing challenges, and where we can have the most impact. Our road to achieving our ambitious aspirations in the coming years is not without its bumps. To achieve our goals, we continue to collaborate with many partners in the community, government, financial and housing sectors, as well as funders who play an essential role.

On behalf of Kehilla Montreal, I would like to thank all the professionals, volunteers, organizations and partners for their commitment and support. Together, we are making a difference. Together, we will meet the urgent and growing demand for affordable and safe housing. And, together, we will to improve the quality of life of our most vulnerable households.

A big thanks to all of you for your continued support!



KEHILLA AT A GLANCE

OUR MISSION

To realize, in co-operation and collaboration with community, public and private partners, the provision of quality, safe and affordable housing solutions to vulnerable members of the Jewish and broader community.

OUR VISION

Through the provision of affordable, quality housing, Kehilla Montréal Residential Programs strives to improve individual and family quality of life, enhance physical security and raise the level of disposable income.



Kehilla significantly improved my life and the life of my son who has a diagnosis of autism and ADHD. Thanks to Kehilla, we finally have our own bedrooms and live in good conditions. Our apartment is spacious, bright, modern, safe and affordable, unlike our previous apartment. We live very close to his school, a big park, stores, synagogues and family. The street is full of beautiful trees and the superintendent takes the time to grow various plants and flowers outside the building.

- SINGLE MOM, KEHILLA II

Click here to watch our video, and see your impact first-hand!

KEHILLA BY THE NUMBERS

\$2.3M DONATED IN 2022-2023 THANKS TO THE GENEROSITY OF HUNDREDS OF DONORS 410
INDIVIDUALS
CURRENTLY RECEIVING
HOUSING ASSISTANCE
FROM KEHILLA

35% OF KEHILLA TENANTS ARE SINGLE-PARENT FAMILIES

ONLY **25%**OF TENANT INCOME SPENT ON KEHILLA RENT-SUBSIDIZED HOUSING VS 50% OR MORE ON NON-SUBSIDIZED HOUSING

\$9,000

AVERAGE ANNUAL HOUSEHOLD RENT SAVINGS THROUGH KEHILLA SOCIAL HOUSING—MONEY THAT CAN GO A LONG WAY TOWARD PAYING FOR ESSENTIAL NEEDS LIKE FOOD, CLOTHING AND TRANSPORTATION

599HOUSEHOLDS
WAITLISTED
CURRENTLY FOR A
KEHILLA APARTMENT,
INCLUDING 123
CHILDREN

62%
OF KEHILLA
APPLICANTS EARN
\$20K OR LESS PER
HOUSEHOLD PER
YEAR







76%OF KEHILLA
APPLICANTS SEEKING
TO LIVE IN CÔTE
SAINT-LUC, NDG OR
CÔTE-DES-NEIGES

12%
OF KEHILLA
APPLICANTS
REQUIRE
ACCOMMODATIONS
DUE TO DISABILITY

90%
OF KEHILLA
APPLICANTS NEED
A SUBSIDIZED
APARTMENT IN
ORDER TO COVER
THEIR BASIC NEEDS

KEHILLA MONTRÉAL I UPDATE

5789A Caldwell Avenue, Côte Saint-Luc











- 1-, 2- and 3-bedroom units ideal for individuals, couples and small families living on low incomes
- 129 tenants in 68 units
- 3 months to 85 years: age range of tenants
- Accessibility features
- Novoclimat certified
- High quality materials; bright, open spaces
- Exterior features include landscaped gardens and balconies
- Modern amenities and appliances
- Parking
- Community room and related programming



Ever since discovering Kehilla Montreal, I've been continuously impressed by the incredible work they do. Now, having the opportunity to live in their building and be part of their amazing community, I can truly attest to the support and relief they bring to us all. The amenities and the dedicated people at Kehilla have provided my husband and I with a supportive and comforting environment within the Jewish community as we start our lives together. We can't thank you enough!

- TENANT, KEHILLA 1

KEHILLA MONTRÉAL II UPDATE

3060 Linton Avenue, Montreal











- Acquired July 2022
- Located in the heart of Côte-des-Neiges, close to all amenities
- 15 residential units, being converted into affordable housing
- 1-, 2- bedroom apartments
- 5 new tenants moved into renovated units including a single mother, individuals with special needs, and two families from Ukraine
- Green space



Since moving to Kehilla II my whole life changed! When I first visited my apartment, my jaw dropped! I couldn't believe my eyes! My apartment is beautiful, renovated, spacious, close to work and has easy access to grocery and other stores which is essential for me. I now live so close to work that I walk every day! My health is even better since I moved! It is affordable and also allows me to save on transport fees which I used to pay \$150/month from Laval to work. I now have a second room where I set up an office to work from home a couple days a week. I have space for all my personal things, and everything is organized. Whereas before I used to live in a 2 ½ and didn't have space for anything. My friends came over and were so happy for me.

- TENANT, KEHILLA II

RENTAL ASSISTANCE PROGRAM

In the fall of 2021, with the pandemic in full swing and winter around the corner, we recognized the need for more immediate relief for the growing number of families disproportionately spending their income on rent—with little remaining to cover essentials like food, heating and public transportation.

Kehilla Montréal's Rental Assistance Program (RAP) was created as a solution to combat this problem, because we believe that secure housing is fundamental to quality of life—and the health of our community.

To date we have raised close to \$2.7M including a generous allocation from Federation CJA of \$1M over 3 years—making a transformational impact on individuals and families in our community.

\$600K ALLOCATED THIS PAST VEAR 258
INDIVIDUALS
BENEFITTING
FROM RAP

\$400 AVERAGE MONTHLY ALLOCATION PER HOUSEHOLD

35% SINGLE-PARENT HOUSEHOLDS

31% SENIORS



Kehilla's aid has been a boon to our family of 6 throughout this year. It alleviated much concern and stress while allowing us to better plan and execute for a better tomorrow. Considering the current housing markets, the **RAP** is invaluable in mitigating the high expense of basic human needs. We appreciate the team and the service. Thank you!

- CURRENT RAP RECIPIENT AND FATHER OF FOUR

I am eternally grateful for the help I've received from Kehilla Montreal over the past year. It has allowed me to rebuild a new, safe foundation after leaving an abusive relationship and to establish a secure and comfortable home life for myself and my young son. I'm so appreciative for this amazing organization and the work that they do!

- CURRENT RAP RECIPIENT

THE SECONDARY IMPACT OF HOUSING ON HEALTH AND WELL-BEING IS REAL

Affordable housing is fundamental to ensuring a high quality of life for vulnerable populations. Here are some reasons why:



BASIC HUMAN NEED

Housing is a basic human need, as recognized by international human rights instruments. Everyone has the right to an adequate standard of living, which includes housing. By ensuring affordable housing, we recognize and uphold this fundamental human right.

ECONOMIC STABILITY

Affordable housing reduces the percentage of income that individuals and families spend on rent or mortgages. This allows residents to have more disposable income for other essentials like more healthful food, savings, and leisure activities, which in turn stimulates local economies.





MENTAL AND PHYSICAL HEALTH

Stable and affordable housing has been linked to **better health outcomes**. Overcrowded or substandard living conditions can contribute to the spread of diseases, increase stress, and exacerbate mental health issues. On the other hand, stable housing can lead to **reduced hospital visits and better overall well-being**.

EDUCATIONAL OUTCOMES

Children living in stable and affordable homes tend to **perform better academically**. They experience fewer moves and school changes, which can disrupt learning. A stable environment also provides a conducive space for studying and homework.





COMMUNITY COHESION

Mixed-income communities, supported by affordable housing initiatives, often experience greater social cohesion and reduced socio-economic segregation. This decreases isolation and enhances shared community experiences, fostering understanding and reducing prejudices.

REDUCES HOMELESSNESS

By ensuring that housing is affordable, communities can significantly **reduce the rates of homelessness**, which has multiple social and economic implications.





EMPLOYMENT OPPORTUNITIES

Affordable housing provides a **boost of confidence** that translates to enhanced employment opportunities. As well, it often allows workers to live closer to their places of employment. **This reduces commute times, promotes local job growth, and supports economic development in the community.**



SUSTAINABILITY

Affordable housing developments are often built or retrofitted with sustainability in mind, leading to **reduced environmental footprints** through energy efficiency and sustainable building practices.

INCREASES CONSUMER SPENDING

When families are not burdened by exorbitant housing costs, they are more likely to spend on goods and services, which **boosts local businesses and the broader economy**.





SAFETY AND SECURITY

Stable housing provides individuals and families with a sense of security. This stability can lead to **lower rates of crime and increased safety in neighborhoods**, not to mention reduction of stress.

FOSTERS DIVERSITY

Affordable housing allows for a diverse range of individuals, including those from different socioeconomic backgrounds, to reside in the same community. This **promotes cultural enrichment** and broadens horizons for all residents.





AGING POPULATION

As the global population ages, there's an increasing need for affordable housing that caters to seniors, allowing them to live comfortably and safely in their later years.

FOSTERS INDEPENDENCE FOR VULNERABLE POPULATIONS

Affordable housing options can offer those with disabilities, young adults aging out of foster care, mono-parental families fleeing abuse, or those recovering from substance use **a chance** at independence and reintegration into society.





Affordable, safe housing like that offered by Kehilla Montréal, plays a pivotal role in enhancing overall quality of life, leading to stronger, healthier, and more cohesive communities. It's not just about providing shelter; it's about enriching lives and ensuring that everyone has an equal opportunity to thrive.

WHAT IS NIMBYISM?

One of the most powerful misconceptions is that affordable housing damages communities. The NIMBY (Not In My Backyard) phenomenon is a challenge that many affordable housing developers face in established, desirable neighbourhoods. Contrary to concerns, affordable housing, particularly mixed income housing, does not negatively affect property values, increase noise, increase crime nor alter the character or aesthetics of a neighbourhood.

OUR CONCORDIA UNIVERSITY SURVEY RESULTS

Kehilla Montreal recently completed the second of a two-year research mandate in conjunction with Concordia University to assess the impacts of affordable housing on Kehilla tenants. The responses have provided an important validation of the mission of the organization, key markers of success as we look to expand, and areas of improvement.

KEY TAKEAWAYS

- 100% satisfaction rate with living at Kehilla
- 97% satisfaction rate with feeling of safety within Kehilla building
- 97% satisfaction rate with Kehilla building location
- 90% satisfaction rate with size of Kehilla unit
- 90% satisfaction rate with Kehilla management of building
- 62% of tenants report a strong sense of belonging to the Kehilla community
- 56% of tenants report positive changes to income since living at Kehilla

VERSUS THEIR PREVIOUS HOUSING, TENANTS HAVE REPORTED:

- Significant improvement in mental health
- Less anxiety and stress
- More disposable income to cover basic needs
- Strong sense of independence



WE ARE ACTIVELY SEEKING NEW PROPERTY ACQUISITION OPPORTUNITIES

You can help us reach our objective of delivering 1,000 affordable, safe and quality apartments to vulnerable individuals and families in our community over the next 10 years.

IF YOU OR SOMEONE YOU KNOW OWNS MULTI-FAMILY DWELLINGS IN OUR PREFERRED NEIGHBOURHOODS OF COTE ST. LUC (#1 CHOICE OF HOUSEHOLDS ON OUR WAITLIST), COTE DES NEIGES/NDG, ST. LAURENT OR OUTREMONT, PLEASE GET IN TOUCH.



WHAT WE CAN DO FOR YOU

- 1. WE BUY BUILDINGS. Experienced real estate team offering competitive prices.
- 2. WE ACCEPT BUILDING DONATIONS. Donating real estate can be a part of your comprehensive planning. We can introduce you to advisors.
- 3. WE CAN MATCH OUR WAITLIST TO EMPTY RENTAL UNITS. Let us know if you have units coming online and we can match households from our waitlist to them.

CONTACT US TODAY 438-798-3195 • info@kehillamontreal.org

KEHILLA MONTREAL Lifting families out of poverty for generations to come

MON



Kehilla I, II

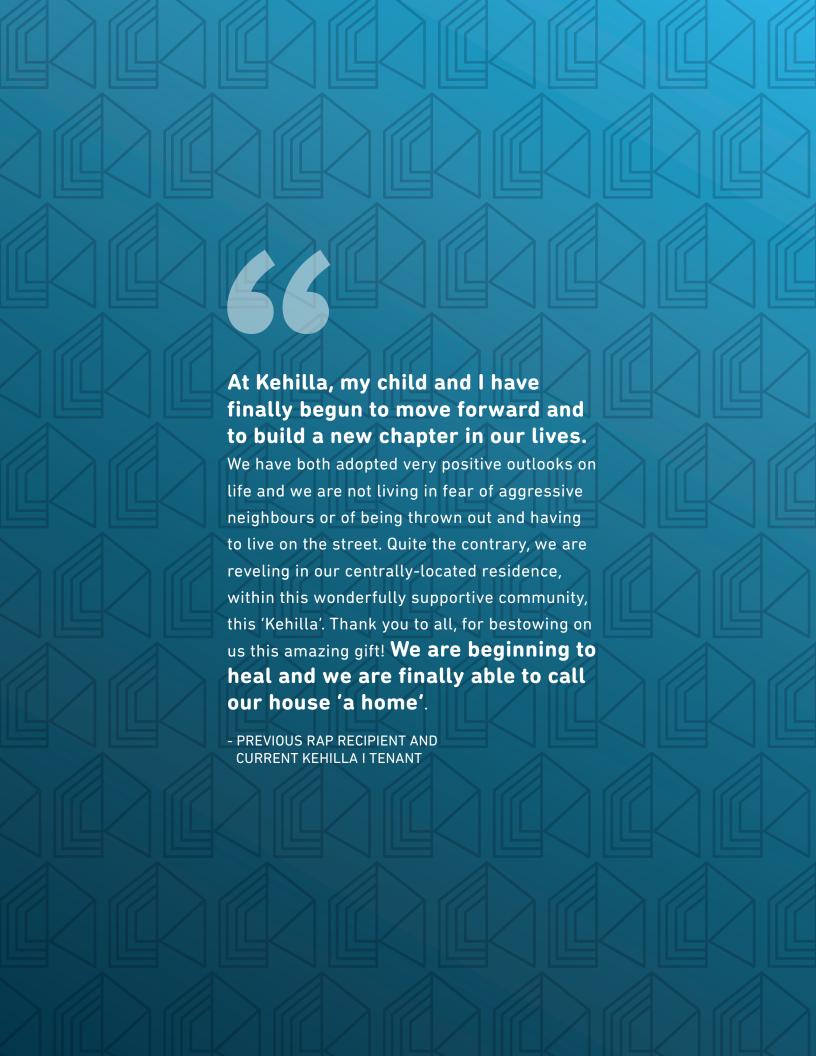
- Retains and increases in value
- Subsidies directly allocated by the OMHM
- Donated funds support a building that can house tenants for years

OVER TIME



Kehilla III, IV, V...

- Equity build-up leads to material funds for future projects and meaningful reinvestment in the community
- Lifting families out of poverty for generations to come



OUR LEADERSHIP

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Avi Hasen | President
Susan Laxer | Past President
Erik Langburt | Vice-President
Albert Sayegh | Treasurer
Dean Mendel | Secretary
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RAP Committee

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Business Development Committee

Avi Hasen Martin Banoon Randall Ettinger Avi Krispine Erik Langburt Dean Mendel Yohan Ohayon Gideon Pollack Jonathan Sigler

FINANCIAL STATEMENTS

Balance Sheet As at March 31

Assets	2023	2022
Cash	\$1,868,889	\$1,524,382
Other assets	\$1,293,841	\$136,076
	\$3,162,730	\$1,660,458
Liabilities		
Accounts payable	\$35,459	\$35,764
Loans payable	-	-
Deferred contributions	\$1,104,296	\$859,022
	\$1,139,755	\$894,786
Net Assets		
Unrestricted	\$2,022,975	\$765,672
	\$3,162,730	\$1,660,458

FINANCIAL STATEMENTS

Statement of Operations And Changes in Net Assets

Year ended March 31

Contributions and Revenues	2023	2022
Donations and contributions	\$1,804,563	\$546,319
Program income, property management and other	\$438,825	\$117,068
Government assistance	-	\$ 22,698
	\$2,243,388	\$686,085
Distributions and Expenses		
Operating expenses	\$590,900	\$424,783
Distributions to programs	\$395,185	\$85,825
	\$986,085	\$510,608
Excess of revenues over expenses and distributions	\$1,257,303	\$175,477
Net assets, beginning of year	\$765,672	\$590,195
Net assets, end of year	\$2,022,975	\$765,672

On behalf of Kehilla Montréal Residential Programs, its board of directors and, most importantly, all its tenants and beneficiaries, we express our heartfelt gratitude to our donors for their generosity and support of our mission—providing vulnerable members of the Jewish and broader Montreal community with quality, safe and affordable housing.

Thank you for laying a solid foundation from which Kehilla can continue to thrive, and improve the quality of life of people in need.

Ambassador | \$250,000 and over

Federation CJA Saryl and Stephen Gross Bernice and Henry Triller

Visionary | \$100,000 - \$249,999

Caldwell Foundation Conam Charitable Foundation Douglas Cohen **Gewurz Family Foundation** Julie Shugarman and Ilan Gewurz **Hewitt Foundation** Jeff and Geraldine Hart Family Foundation Andrea and Dean Mendel Pearl & Leonard Mendel Family Foundation The Maurice Pollack Foundation Sarah and Ian Quint Peggy and Paul Schachter Kathy Myron and Jonathan Sigler The Mireille and Murray Steinberg Family Foundation Susan and Jonathan Wener

Champion | \$36,000 - \$99,999

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Architect | \$18,000 - \$35,999

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Pillar | \$10.000 - \$17.999

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Rhona Stern Shirley Stern Nicola Stevens Heidi Strohl Howard Szalavetz

Judy Sarkadi and Jack Tobianah

Colin Trestan Ira Robinson

Justin Vineberg

Les plomberies VIDA Ltee

Jeffrey Wagman Rose Wangechi Jeff Waxman Ron Waxman Ricky Wellen Kim Wenger Rhonda White Lauren Wolfe Morty Yalovsky Ellen Yanover Ziki Zaffir

In addition to our visionary donors, Le Groupe Kehilla Montréal thanks the following partners









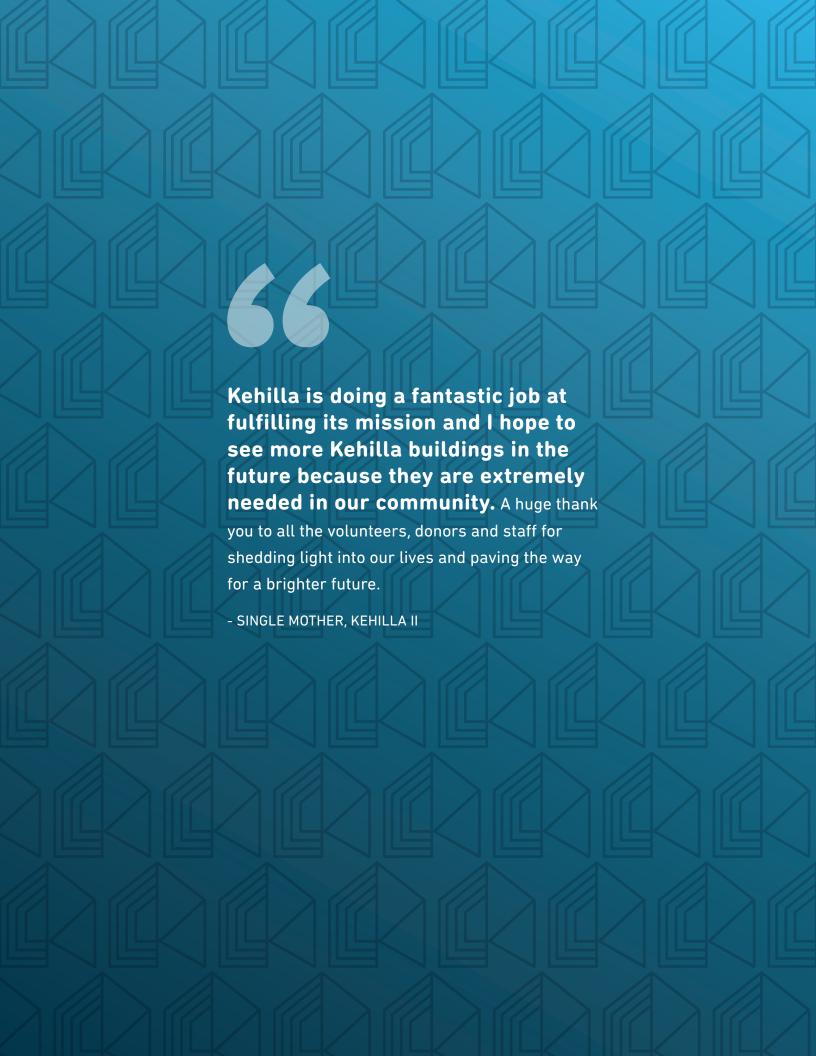














Building home. Building hope. Building community.

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KehillaMontreal.org