



# IMPACT REPORT

## 2025-2026

*The heart in the right place. One roof at a time.*

Our first year of operations

**5 condominiums acquired • 5 people housed • 600+ sponsors**

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*This report presents the achievements of Toit à moi – Canada for the 2025-2026 fiscal year, the organization's first operational year.*

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# MESSAGE – PRESIDENT – EXECUTIVE DIRECTOR

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**Martin Gauthier**

*Chair, Board of Directors*



**Serge Lareault**

*Executive Director*

*A door that opens. A key handed over. A roof under which, at last, to put down roots.*

Here, in a few words, is what Toit à moi – Canada made possible during its first operational year. Five people who had experienced homelessness, the majority aged 55 and over, moved into a stable home — an ordinary condominium, among ordinary neighbours. This act, both simple and radical, is at the heart of our mission.

The year 2025-2026 marked our transition from idea to action. The bet was bold: to demonstrate that it is possible to acquire existing condominiums and rapidly house vulnerable people at a lower cost than new construction, by mobilizing citizens' generosity. We had set a target of 5 to 6 housing units and 250 sponsors for this launch. We far exceeded it: 5 condominiums acquired and more than 600 sponsors committed alongside us, with an average annual gift of \$400 — well beyond our projection.

These results are not the product of chance. They are the fruit of rigorous execution, a solid team, and above all, a community of people — donors, community partners, philanthropic funders, board members — who chose to act differently. To each and every one of them, we extend our deepest gratitude.

Our residential stability partners — Le Chaînon and La Maison du Père — made it possible to provide support commensurate with the needs of those we welcomed. The Fondation famille Gauthier, RBC, and Must société, among others, believed in the project from day one.

The year ahead will be one of scaling up. We are preparing the acquisition of 20 to 75 additional condominiums by 2028, the deployment of the model to cities beyond Montréal, and the expansion of our community to 1,000 sponsors. A major funding request of \$6.2M from provincial, federal, and municipal governments has been submitted to that end. Thank you for standing with us.

**Faced with the housing crisis and the worsening of homelessness, the urgency is real. But so is the hope. Every key handed over is proof that collective, agile, and solidary action can change lives — here and now.**

# OUR MISSION

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## Context and rationale

The housing crisis is hitting Québec with unprecedented intensity. Between 2018 and 2025, the number of people experiencing visible homelessness more than doubled, reaching approximately 12,000 people according to the most recent counts. The aging of low-income tenants, sustained rent increases, and the shortage of affordable units particularly expose people aged 55 and over.

Québec also has a social and non-market housing rate of less than 11%, while Scandinavian countries and several European jurisdictions consider that a threshold of 20% is necessary to stabilize the market. Closing this gap through new construction alone is financially and materially impossible within the timeframes the situation demands.

*Toit à moi was born of a conviction: faced with this crisis and the social urgency it creates, we must act differently — equip ourselves with additional tools. More economical. Faster. Closer to the ground. More solidarily inclusive.*

## Mission and values: a door that opens

Toit à moi – Canada's mission is to collectively support access to and maintenance of housing for people who have experienced homelessness or who are in a situation of residential precarity, by mobilizing existing resources, key community partners, and citizens' solidarity.

**Our action rests on three complementary pillars:**

HOUSE	ACCOMPANY	BUILD CONNECTIONS
Accelerate access to affordable and stable housing by acquiring existing condominiums rather than waiting for new buildings to be constructed.	Work with the best community support organizations on the ground, using a "Housing First" approach.	Engage citizens in the solution, beyond donations, to better accompany housed persons and break social isolation.

# ABOUT TOIT À MOI

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## History

Toit à moi – Canada (TÂM) is a non-profit organization (NPO) incorporated with the Government of Québec on September 13, 2023 by three co-founders: Martin Gauthier, Serge Lareault, and Denis Castin. The organization became a registered charity (RC) with the Government of Canada on July 4, 2024. TÂM began operations in January 2025 with the hiring of the Executive Director and the creation of its business plan.

TÂM is inspired by Toit à moi, an organization created in 2007 in Nantes, France. In 2018, during an exploratory trip to Montréal, one of the co-founders, Denis Castin, met Serge Lareault, then Commissioner for Persons Experiencing Homelessness for the City of Montréal. Enthused by the concept, Serge Lareault supported the project and presented it to Martin Gauthier, a business leader and philanthropist, president of the Fondation famille Gauthier. The latter embraced the project, offered a major start-up gift, and committed as Chair of the Board of Directors.

Toit à moi – Canada adapts the French concept to the Québec context: acquiring condominium units, ensuring collective and participatory financing, and promoting residential stability through a "Housing First" approach.

## A unique concept in Québec

**Toit à moi does not build new buildings or create additional waiting lists. The organization acquires existing housing — affordable, available condominiums ready to become homes.**

For decades in Québec, as elsewhere, land or buildings in need of renovation are purchased to produce social housing clusters grouped in the same building. These projects are essential. Affordable housing is needed and many people require community support and the opportunity to be with others.

But overseeing construction projects is not within reach of all organizations given their scale and complexity. Small projects (without economies of scale) are often very costly and time-consuming. For a one-bedroom unit, it takes an average of 4 to 6 years of planning and construction, at a cost of \$450,000 to \$600,000 per unit according to data from the Société d'habitation du Québec (SHQ).

The TÂM model represents, in this context, a social innovation and an opportunity to make a difference by more rapidly increasing the number of affordable housing units.

The social innovation carried by Toit à moi is not only about acquiring condominiums to socialize them — it is the coherent combination of four simultaneous alternatives to the dominant non-market housing models in Québec:

### 1. Acquisition Model

Current Practice	Limitation	TÀM Transformation	Expected Effect
New construction or purchase of a dedicated entire building, project-by-project	Timelines of 4–6 years, unit cost of \$450K–\$600K, dependence on available land	Portfolio acquisition of dispersed existing condominiums, more economical at purchase	Service delivery in a few weeks, at lower unit cost, without land dependency

Toit à moi purchases individual condominiums at an average price of approximately \$300,000 or less. One or two months after acquisition, a person can already be living there. Thousands of condominiums are listed for sale every week in Québec. TÀM takes out affordable mortgages and the down payment is made possible through philanthropic donations. A community of approximately 40 monthly donors per unit, each giving an average of \$25–\$50/month, is sufficient to cover the portion of costs not covered by rents.

### 2. Residential Configuration

Current Practice	Limitation	TÀM Transformation	Expected Effect
Housing grouped in a social-purpose building	Concentration effects, stigmatization, social mix deficit, cohabitation of vulnerable individuals	Dispersion in ordinary condominiums throughout the regular urban fabric	Real social mix, preserved dignity, neighbourhood integration, breaking of institutional isolation

There will be many housing units to create in Québec in the coming years — tens of thousands. For some people, there are risks in concentrating too many individuals in the same type of habitat. Some people prefer ordinary housing rather than adapted or supervised environments.

### 3. Operational Funding Source

Current Practice	Limitation	TÀM Transformation	Expected Effect
Primarily public grants, NPOs in structural dependence	Vulnerability to political cycles, little citizen mobilization, civic participation limited to occasional fundraising	Structural co-financing by 600 sponsors (gifts of \$25–\$50/month) constituting a Housing Access Fund (HAF)	Diversified financial stability, lasting civic mobilization, democratization of social engagement

While social housing is primarily funded by governments and major corporate donations, Toit à moi invites the general public to support part of the necessary financing. Monthly donations help cover costs such as mortgage payments and operating expenses. Accumulated donations are deposited into the Housing Access Fund (HAF) and ensure the organization's financial stability while requiring less public funding.

## 4. Social Inclusion Logic

Current Practice in Québec	Limitation	TÀM Concept Transformation	Expected Effect
Exclusive professional intervention on residential stability	Disconnect between the housed person and civil society, inclusion limited to the caregiver-recipient dyad	"Building Connections" program: 5% of donors socially accompany tenants (visits, outings, workshops)	Breaking isolation through citizen social bonds, reciprocal inclusion, complement to professional intervention

The experience of Toit à moi in France has shown that 5% of donors wish to engage in activities to break tenants' solitude and promote their social inclusion. TÀM thus enables the public to contribute to social support for individuals, which was previously often the exclusive domain of professionals.

*Toit à moi is a collective effort to create affordable housing with small individual donations. A rapid response. A lasting impact. A life changed with every key handed over.*

## Our Strategic Objectives

- **From 2025-2026:** deploy the pilot project — a prototype of 5 condominiums acquired and 5 people housed in under 12 months with two Montréal shelters. ✓ **Achieved.**
- **From 2026-2028:** Phase 2 of experimentation with 75 additional housing units over 24 months, in 5 to 8 cities in Québec, to test and evaluate the concept in multiple cities (dense and less dense) and with a wider range of community partners.
- **By 2032:** Phase 3 of scaling up with government support; strategic target of 1,500 housing units in Québec, durably integrated into public housing programs.

## Our Impact

### Housing with TÀM: lower costs, greater social and human benefits

Homelessness continues to rise in Québec. During the count of October 11, 2022, the total number of people experiencing visible homelessness was estimated at 10,000, a 44% increase over the April 24, 2018 count. On April 15, 2025, 12,077 people were counted as experiencing homelessness, representing a 20% increase over 2022.

The most recent study on the economic costs associated with homelessness in Québec (Cirano, April 2026) conservatively estimates expenses related to homelessness in 2022-2023 at \$782 million, of which \$445 million comes from community organizations serving people experiencing homelessness, including emergency shelter, meals, and psychosocial support.

According to this study, "Housing First" programs that provide permanent housing accompanied by psychosocial support and without preconditions significantly reduce costs associated with intensive use of public services, particularly in health care. This is the type of program Toit à moi offers in its housing units, with partners such as Le Chaînon and La Maison du Père.

According to another recent study commissioned by the UMQ in 2023 (AppEco strategic analysis firm), a person experiencing homelessness represents an average cost of \$72,500 per year: hospitalization in the health network, emergency shelter in refuges, social services, police and judicial services, and municipal services in public spaces.

The costs associated with a Toit à moi housing unit are less than \$30,000 per year (unit operating expenses and rent supplement program). The housed person will visit emergency rooms less often and will experience far fewer or practically no judicial issues, among other benefits.

*Housing pays dividends to society and, above all, saves lives.*

# HIGHLIGHTS 2025-2026

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*Our first operational year validated the model, mobilized a strong community, and delivered results that exceeded initial targets.*

**5**

**condominiums**

*acquired in Montréal*

**5**

**people housed**

*who experienced homelessness, in under 12 months*

**600+**

**sponsors**

*mobilized (target: 250)*

**\$400**

**average annual gift**

*(target: \$300)*

## Other notable achievements

- Two operational community residential stability support (RSS) partner organizations: Le Chaînon and La Maison du Père.
- 40 active Toit à moi community members, including the 3 founding members.
- Board of directors expanded from 3 to 6 directors.
- 10 board of directors meetings held during the fiscal year.
- Brand identity and website (toitamoi.ca) finalized and deployed.
- Preparation of a major \$6.2M public funding request to acquire 75 additional condominiums from 2026 to 2028.
- National media coverage and launch of partnerships with major philanthropic funders (Fondation famille Gauthier, RBC, Must société) and banking partners (BMO).

# ACTIVITIES 2025-2026

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## Organizational Structure

During the 2025-2026 fiscal year, TÀM's board of directors put in place the organizational and community structure planned in the business plan.

<b>TÀM Members</b> 40 active members	<b>Board of Directors</b> 6 members
<b>General and Administrative Management</b> Organization management	
<b>Partnerships &amp; Communications Directorate</b> Public affairs & communications • Fundraising & financing • Community & social partnerships	<b>Housing Access &amp; Real Estate Directorate</b> Property acquisition & management • Housing support with community partners • Building Connections social inclusion program

### TÀM Members

- Adoption of a membership policy defining the composition of the TÀM community in Montréal.
- Enrollment of the first 37 regular members, in addition to the 3 founding members, for a total of 40 active members.

### Board of Directors

- 10 meetings held during the fiscal year.
- Adoption of a board composition and governance charter.
- Expansion of the board from 3 to 6 directors, incorporating expertise in housing, finance, philanthropy, and the community sector.

### General and Administrative Management

- Revision of the business plan and 5-year financial projections, including a detailed 25-year financial model of the concept.
- Implementation of administrative, accounting, and governance tools.

## **Housing Access & Real Estate Projects Directorate**

- Launch of concept implementation activities through the acquisition of condominiums in Montréal suitable for housing a person aged 55 and over.
- Phase 1 (2025-2026) — prototyping: prototype of 5 condos acquired in Montréal for under \$300,000.
- Establishment of the Residential Stability Support (RSS) collaboration framework with two community partner organizations: Le Chaînon and La Maison du Père.
- With these organizations, recruitment, housing placement, and accompaniment of 5 people who had experienced homelessness and were waiting in transitional shelter resources.
- Phase 2 (2026-2028): preparation of major public funding requests to experiment with a profitable threshold of 75 additional condominiums, test and evaluate the concept with more partners and in more cities.

## **Partnerships & Communications Directorate**

- Development of Toit à moi's corporate identity (logo, website, social media).
- Participation in associative life within community groups on homelessness and housing (FOHM, ACHAT, MMFIM, RAPSIM, RSIQ, CCEM, OQI).
- Launch of the individual donor campaign: target of 250 sponsors at average monthly gifts of \$25/month (\$300/year) — far exceeded with more than 600 sponsors and an average gift of \$400/year.
- Launch of corporate philanthropy for acquisitions; approximately fifty companies and foundations approached. Donations received from RBC, Must société, Fiducie Jacqueline Lallemand, among others.
- Finalization of the brand identity, website (toitamoi.ca), and social media presence.
- Official launch in 2025 and media coverage in La Presse, Le Devoir, and several specialized outlets.

## Five Socialized Condominiums

Thanks to the major gift from the Fondation famille Gauthier and a mortgage loan from BMO, Toit à moi proceeded with the acquisition of the first 5 housing units in downtown and east Montréal — bright apartments conducive to finding calm and peace of mind.



*Addresses are confidential for the safety of housed persons.*

## Our First Implementation Partners

Toit à moi seeks to work in collaboration and complementarity with other housing placement organizations to maximize efforts and avoid creating additional waiting lists. Le Chaînon and La Maison du Père are the first shelters to have contributed to our mission by selecting and accompanying people in their return to housing.



## Public Launch, November 25, 2025

Toit à moi launched its concept and its objective of 1,500 housing units in 5 years. Numerous partners attended this highly publicized launch, which allowed the organization to establish its profile with the general public and rapidly mobilize more than 600 sponsors.

Initiative de Toit à moi Canada

### 1500 condos pour les personnes itinérantes : «C'est un concept qui marche»

Publié le 25 novembre 2025 par 98,5



GRAND MONTRÉAL

Crise de l'itinérance

### Objectif : 1500 condos pour des sans-abri

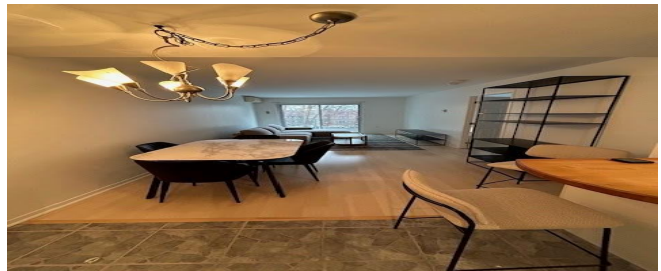


PHOTO ROBERT SKINNER, ARCHIVES LA PRESSE

Serge Lareault, directeur général de Toit à moi Canada, en juin dernier, lors de la visite d'un condo acheté par l'organisme

## First Donors

Among the companies that spontaneously offered initial monetary or in-kind donations, we note the RBC Foundation (\$50,000 for the Acquisition Fund) and Must société – Maison Corbeil, over \$22,000 in furniture to house people leaving shelters.



# FUND MANAGEMENT 2025-2026

The 2025-2026 fiscal year, the organization's first full 12-month financial year, allowed Toit à moi – Canada to establish its initial financial foundations and demonstrate the viability of its mixed financing model: seed philanthropy, mortgage financing, and recurring citizen co-financing.

## Financial Statements 2025-2026 (Summary)

REVENUE	
Start-up gift — Fondation famille Gauthier	\$1,250,000
Donations from individuals and corporations	\$292,784
Rental income and rent subsidies	\$40,634
Interest and depreciation	\$21,115
<b>Total Revenue</b>	<b>\$1,604,533</b>
EXPENSES	
Salaries	\$188,330
Operating expenses	\$163,276
Depreciation	\$53,286
<b>Total Expenses</b>	<b>\$404,892</b>
<b>Surplus</b>	<b>\$1,199,641</b>

*Note: First year with 5 housing acquisitions. Major start-up gift from Fondation famille Gauthier and individual donations for operations carried forward to the following year.*

## Fund Allocation

In accordance with our model, collected funds are allocated across three main categories:

- **Real Estate Acquisition Fund (REAF)** — down payment and related costs (acquisition, notary, inspection, transfer duties, furnishing, acquisition management). Average total cost per one-bedroom unit: \$323,500.
- **Housing Access Fund (HAF)** — donations from individuals that help reduce rent costs by providing financial support for mortgage debt service, housing expenses (condo fees, taxes, insurance, maintenance, contingency fund), and organizational operations.
- **Mission Fund (MF)** — donations not dedicated to a specific project but offered to the general mission, and grants related to specific projects.

## Real Estate Acquisition Fund (REAF)

The acquisition of five (5) housing units was made possible thanks to the major gift from the Fondation famille Gauthier, donations from companies such as Must société – Maison Corbeil, and mortgage loans from BMO.

5 Housing Units	Purchase & Renovation Costs	FF Gauthier, Must société Donation & BMO Mortgage
Métro Frontenac	\$292,530.81	\$292,530.81
Métro Place-des-Arts	\$304,849.25	\$304,849.25
Métro Beaudry	\$287,979.23	\$287,979.23
Métro Berri-UQAM	\$286,997.00	\$286,997.00
Métro Honoré-Beaugrand	\$279,580.07	\$279,580.07
<b>Total</b>	<b>\$1,451,936.36</b>	<b>\$1,451,936.36</b>

*Precise addresses remain confidential for the safety of housed persons.*

## Housing Access Fund (HAF)

In 2025-2026, we conducted our first individual donor campaign — the Toit à moi sponsors. More than 600 people made a monthly or annual donation (annualized average gift of \$400 per donor). These donations are allocated to the Housing Access Fund (HAF), which supports the annual operating expenses based on the number of housing units in the portfolio and accumulates funds for the following year's expenses.

HAF 2025-2026	
<b>Donations received (+600 donors)</b>	<b>\$214,229.32</b>
Cost of 5 units — Direct operations	\$26,640.20
Cost of 5 units — TÀM program	\$28,000.00
<b>Total costs 2025-2026</b>	<b>\$54,640.20</b>
<b>To be carried forward to 2026-2027 (5 existing + 10 planned acquisitions)</b>	<b>\$159,589.12</b>

## 2025-2026 HAF Allocation Policy

The board of directors established the following HAF allocation policy: \$1,333 per month per unit (\$16,000 per year). With an average annual gift of \$400, approximately 40 sponsors support one unit through the HAF to ensure the organization's financial stability and make housing affordable (up to only 25% of a person's income — \$300 or more per month depending on social assistance income).

### Expense model allocated to the HAF per unit (12 months):

REVENUE — HOUSING OPERATIONS	
Sponsor donations to the HAF	\$16,000.00
Rents and rent supplement programs	\$16,200.00
<b>Total housing operations revenue</b>	<b>\$32,200.00</b>
EXPENSES — HOUSING OPERATIONS	
Bank loan — Mortgage (monthly incl. interest & principal)	\$15,000.00
Monthly condo fees (\$350/month)	\$4,200.00
Insurance (\$58.33/month)	\$700.00
Electricity (\$50/month)	\$600.00
Municipal and school taxes (\$150/month)	\$1,800.00
Maintenance and repairs (\$100/month)	\$1,200.00
Contingency fund (\$125/month)	\$1,500.00
<b>Sub-total operating costs</b>	<b>\$25,000.00</b>
Management fees per unit (\$800/year)	\$800.00
Toit à moi program (\$4,800/year)	\$4,800.00
<b>Sub-total management &amp; org. program</b>	<b>\$5,600.00</b>
<b>Total housing operations expenses</b>	<b>\$30,600.00</b>
<b>Contingency margin</b>	<b>\$1,600.00</b>

# DIRECTIONS 2026-2027

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Building on the lessons of the 2025-2026 prototype, Toit à moi is entering a scaling phase with the 2026-2028 experimentation aimed at acquiring 20 to 75 housing units. The year 2026-2027 will be marked by consolidation in Montréal and the progressive deployment of the model to other regions of Québec.

## Context

The concept of acquiring and socializing condominiums (ensuring affordable rents for low-income individuals) has never been done in Canada. It is therefore necessary to document and convince financial partners and government authorities of the benefits offered by Toit à moi.

Our startup has been carried out primarily through public support and private donors, including the Fondation famille Gauthier. For our 2026-2028 experimentation phase, we hope that government authorities will support us through pilot projects — known as off-program projects — before we become eligible for major government housing development programs.

Toit à moi will propose program amendments so that Québec and Canadian strategies can innovate alongside us in creating affordable housing through means other than building construction alone — including the acquisition of condominiums.

## Experimentation Phase: Target of 20 to 75 Condominiums in 24 months

To demonstrate the benefits and feasibility of developing non-market housing (lower rents, accessible to low-income individuals) with condominiums, TÂM plans to acquire more condominiums in 3 to 5 cities in Québec, and with more community housing placement partner organizations, to demonstrate that the concept works as well in the metropolis as in less densely populated regions.

## Grant Applications

Grant applications to test the acquisition concept have been submitted.

The Centre de transformation du logement communautaire granted a \$42,300 subsidy to study with experts the territorial and financial development of the concept. In addition, the Caisse d'économie solidaire offered a \$100,000 grant to develop the participatory donation revenue stream — the sponsors whose monthly or annual gifts help us pay acquisition and housing operating costs. Additional funding applications will be submitted in 2026-2027.

TÂM is in discussion with municipalities and the governments of Québec and Canada for \$6.2 million in financial support to acquire 75 units between 2026 and 2028. This larger-scale experimentation constitutes the bridge between the validated prototype and the strategic target of 1,500 housing units in Québec by 2032.

## Regional Deployment

Beyond Montréal, TÀM targets 5 to 8 cities in Québec, building on experienced community organizations that have already expressed their interest during meetings:

Montréal	Lanaudière (Mascouche / Terrebonne / Repentigny)	Outaouais (Gatineau)
Laval	Montréal (Longueuil)	Québec City

## 2026-2027 Operational Priorities

### TÀM Members

- Maintaining the democratic and community approach with the first 40 members.
- Surveying member expectations toward the organization and enhancing participation mechanisms.

### Board of Directors

- At least 9 meetings during the year.
- Continued structural development and establishment of permanent committees (audit, philanthropy, real estate, governance).

### General and Administrative Management

- Development of accounting management procedures adapted to portfolio growth.
- Implementation and supervision of an expanded operational structure with the addition of consultants and contractors.

### Partnerships & Communications Directorate

- Growth of the Housing Access Fund (HAF): growing from 600 to 1,500 active sponsors by expanding the network of ambassadors who mobilize their contacts for new donors.
- Mobilization of public and private funders for acquisition financing.
- Production of promotional videos about the organization and its concept.

### Housing Access & Real Estate Projects Directorate

- Acquisition of at least 10 units in 2026-2027.
- Effective activation of 2 additional regional RSS partnerships in other cities.
- Development of the Building Connections social inclusion program.

# ACKNOWLEDGEMENTS

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*Toit à moi – Canada would not exist without the trust, generosity, and commitment of hundreds of individuals and organizations. To all those who made our first year possible, we extend our most sincere thanks.*

## To Philanthropic and Financial Funders

- **Fondation famille Gauthier** — for its commitment from day one and its major contribution.
- **BMO Bank of Montréal** — for its role as mortgage lender from the very first housing units.
- **Royal Bank of Canada (RBC)** — for its philanthropic support for acquisitions.
- **Must société – Maison Corbeil** — for its philanthropic support in furnishing our housing units.
- **Several partners and volunteers** who generously offer their time and expertise as in-kind donations: Bombardier Communications (media relations), Nukleo (communications and internet), Maryse Gauthier (communication and marketing), Sailor Production (corporate videos), André Lapointe (unit design), Manuel Théberge and Guillaume Lacroix (technology development).

## To Professional Suppliers and Collaborators

- BNP Inspire (philanthropy), Gestion PGA (administration and bookkeeping), Coop de contenu.
- Real estate brokers Renée Larivière, Maxwell Castle, Samantha Lugassy, and Jonathan Domer (Les Courtiers solidaires), for their work in identifying and negotiating condominiums and their donations.

## To 600+ Sponsors

You are the beating heart of Toit à moi. Through your monthly and annual gifts, you make every acquisition a reality. More than 600 people chose to commit durably alongside us during this first year, far exceeding our initial target of 250 sponsors. Thank you for your trust and loyalty.

## To Community Residential Stability Partner Organizations

- **Le Chaînon** — for welcoming and accompanying women toward their new home.
- **La Maison du Père** — for the clinical and human work with men who have experienced homelessness.

## To Regional Partners Who Showed Strong Interest

- La Hutte (Lanaudière), Gîte-ami (Gatineau), Réseau des organismes en itinérance de Laval, Maison Dominique, Hébergement L'Entre-Deux — for their availability and interest in co-building the next stage.

## To Innovation and Sectoral Development Partners

- **Fondaction CSN** — for its contribution to financial innovation.
- **Caisse d'économie solidaire Desjardins** — for its trust and its development grant.
- **Centre de transformation du logement communautaire** — for its trust and its development grant.
- **ACHAT — Alliance des corporations d'habitations abordables du territoire du Québec** — for its expertise in social housing.
- **Maison de l'innovation sociale** — for its accompaniment on evaluation and knowledge transfer.

## To Board Members and the TÀM Community

To the 6 board directors and the 40 active members of the Toit à moi community: thank you for the time, energy, and expertise you volunteer to help the organization grow.

*And above all, thank you to the five people who agreed to put down roots at Toit à moi this year. Your trust is our obligation.*

# THE TEAM

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## Board of Directors

For the 2025-2026 fiscal year, the board is composed of 6 members: the three founding members who combine their expertise to develop Toit à moi in Montréal, and three directors from the business, impact finance, and community sectors.



### **Martin Gauthier — President**

Chair of the Fondation famille Gauthier, Montréal business leader and philanthropist committed to many causes. 20 years in company management (energy, food, investment) and foundations.



### **Marie-Josée Rioux — Vice-President**

Manager at Fondation CSN, in impact investment partnerships and platforms. 30 years of experience in banking, venture capital, and social investment. Involved in several major territorial development projects.



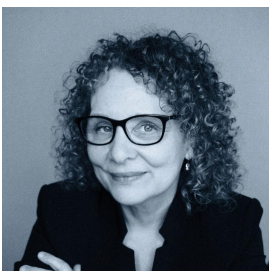
### **Serge Lareault — Secretary**

30 years of international experience in homelessness: Commissioner for Persons Experiencing Homelessness for the City of Montréal; Executive Director of L'itinéraire; President of the International Network of Street Papers.



### **Denis Castin — Director**

Founder and General Delegate of Toit à moi – France. 15 years of developing the association across France and the direct inspiration for the Québec model.



### **Sonia Côté — Director**

CEO of Le Chaînon. 25 years of experience as a manager in the community sector and public network, in homelessness, housing, mental health, and public health. From 2009 to 2013, member of the national coordination team of the At Home/Chez Soi research project (Mental Health Commission of Canada).



### **Alexandre Skaff — Treasurer**

Investor at Plagesco Holding Inc., a portfolio holding interests in private companies, real estate investments, and publicly traded companies. Over 20 years of expertise in global management and strategy (Kraft Foods, Pratt & Whitney). Involvement in several philanthropic endeavours.

## Management and Operations

### General and Administrative Management

**Executive Director:** Serge Lareault

**Administration and bookkeeping:** Gestias Inc. – Nicole Dugas

### Partnerships & Communications Directorate

**Philanthropy:** Serge Lareault and Félix Couture

**Media relations:** Bombardier Communications – Junior Bombardier

**Communications and internet:** Nukleo, Maryse Gauthier, Manuel Théberge, Félix Couture

### Housing Access & Real Estate Projects Directorate

**Real estate brokers:** Renée Larivière and Maxwell Castle

**Property management:** Serge Lareault and Alexandre Skaff

**Residential stability partners:** Le Chaînon, La Maison du Père, Mission Bon Accueil

# ASSOCIATIVE LIFE

Toit à moi believes in collective intelligence and partnerships that benefit everyone. That is why the organization is an active member of several relevant Québec networks in housing, homelessness, and social innovation.

- Federation of Non-Profit Housing Organizations of Montréal (**FOHM**) — [fohm.org](http://fohm.org)
- Alliance of Affordable Housing Corporations of Québec (**ACHAT**) — [achat-habitation.org](http://achat-habitation.org)
- Movement to End Homelessness in Montréal (**MMFIM**) — [mmfim.ca](http://mmfim.ca)
- Support Network for Isolated and Homeless Persons of Montréal (**RAPSIM**) — [rapsim.org](http://rapsim.org)
- Québec Homelessness Solidarity Network (**RSIQ**) — [itinerance.ca](http://itinerance.ca)
- East Montréal Chamber of Commerce (**CCEM**) — [ccemontreal.ca](http://ccemontreal.ca)
- Québec Observatory on Inequalities (**OQI**) — [observatoiredesinegalites.com](http://observatoiredesinegalites.com)



## CONTACT INFORMATION

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*Toit a moi – Canada is a non-profit organization (NPO) and a registered charity (RC).*

*The heart in the right place. One roof at a time.*