



IV. ISSUES, PROGRAMS AND CHALLENGES

The ability of seniors to age in place and enjoy the highest quality of life depends on the interrelationship of housing, community supports and economic security. Seniors need housing that is both affordable and appropriate to their health and physical limitations. They need the ability to feel part of communities where they are socially engaged and personally supported, and they need adequate and sustainable incomes.

The following section of the report talks about three broad areas:

- A. Housing
- B. Community
- C. Income/financial supports.

Each section outlines some key issues facing seniors, reviews a range of approaches, programs and services that exist to support them, and begins to identify existing gaps and areas for improvement.

A. HOUSING

Affordable, accessible housing is a pressing need for seniors. The following section examines housing options and programs to help people get and keep affordable housing in the face of rising housing costs and shrinking incomes. This report provides a “senior’s lens” on the issue. The City has adopted a range of programs to provide seniors access to various forms of housing including social housing.

The City’s Official Plan and zoning regulations also aim to protect existing affordable housing options and develop new affordable units across the city. Toronto is also participating in the new Canada-Ontario Affordable Housing Program that will yield a number of new affordable units for seniors.

The housing policies and programs described below benefit all residents of Toronto. A number of recommendations benefit seniors specifically.

1. City of Toronto housing policy

The main objective of the City’s housing policies is to make sure there is a range of housing types in Toronto, and that enough new housing is built to meet emerging needs. In section 3.2.1, the City of Toronto Official Plan states that Toronto now has enough ownership housing, particularly condominium apartments.



The City's main challenge is to increase the supply of affordable rental and affordable ownership housing. An important part of the City's planning is about providing a range of affordable housing options for seniors, and developing appropriate services to help seniors age in place.

Housing policies in the Official Plan centre on four key areas:

- ◆ Stimulating production of new private-sector rental housing
- ◆ Preserving existing private-sector rental housing
- ◆ Using the City's housing resources to achieve a range of housing objectives
- ◆ Working with other stakeholders to take advantage of emerging opportunities.

Protecting affordable rental housing stock: conversion and demolition controls

The City of Toronto continues to receive applications to demolish and convert to condominiums affordable and mid-range rental apartment buildings. These buildings often house single seniors with fixed incomes. The City's current policies discourage these types of changes to the rental stock. However, when Council refuses an application, the owner can appeal the decision to the Ontario Municipal Board. This board has the authority to reverse the City's decision and permit the demolition or conversion.

Keeping affordable rental housing is a high priority. The City has long sought provincial legislation to better regulate the conversion of residential rental properties. Such authority is included in the recently adopted *City of Toronto Act – Stronger City of Toronto for a Stronger Ontario Act, 2006*. The Act will enhance the City's power to prohibit and regulate the demolition of residential rental properties and the conversion of residential rental properties to other uses. The bill has received Royal Assent but will not be in force until it has been proclaimed by Queen's Park in December 2006.

The Official Plan also requires that affordable and mid-range rental units be replaced when there are applications to demolish and redevelop rental sites. This enables the City to aid redevelopment, while minimizing the loss of affordable rental housing. Tenants in units that are redeveloped are entitled to other accommodation, help with moving costs and the right to live in a replacement unit. Tenants with special needs, such as seniors, are eligible for extra help.

Maintaining affordable rental housing is a high priority for the City. The new City of Toronto Act gives the City the authority to better regulate the conversion of residential rental properties.



Residential intensification

Recently, the City has also received an increasing number of applications to develop underused areas of existing rental properties. This intensification of rental sites is particularly desirable near subway stations or along major arterial roads. When a project involves affordable rental units, City policy seeks to ensure that these units continue to be for rent for up to 25 years, and that the cost of improvements are not passed on to tenants as rent increases.

Much of the new residential development in the City is condominium apartments and townhouses on infill and brownfield sites. Right now, the City does not have explicit inclusionary zoning powers to compel developers to include affordable units “as-of-right,” as part of redevelopment proposals. Instead, the City must rely on a range of other Official Plan policies and mechanisms, including section 37 agreements, to ensure that affordable units, such as those for seniors, are included and other public benefits achieved. Without authority for clear inclusionary zoning, developers who do not want to follow the City of Toronto Official Plan can appeal to the Ontario Municipal Board to resolve differences in these community planning issues. This is why the City needs extra resources to secure affordable housing during strong periods of growth in the economy.

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Advent Health Care Corporation

This is an 8.2-hectare site at 555 Finch Avenue West, on the south side of Finch Avenue, west of Bathurst Street. The site contains the five-storey North York Hospital (Branson Division), staff centre, a four-storey, 174-bed long-term care home and three detached homes. Advent Health Care has applied to amend the Official Plan and Zoning By-law to allow them to redevelop the site. Plans are to build a comprehensive continuing-care retirement community. This will include a hospital and medical clinic, seniors’ apartment units, assisted living units and a long-term care home. The site would also support retail, office service and service space, and recreation and wellness centres.

The proposal is to build roughly 550 independent seniors’ apartment units and 500 assisted living units. The redevelopment of the site will result in 10 buildings, and seven of these buildings will be connected. The applicant proposes that the majority of buildings will include a mix of seniors’ apartment and assisted living units with community-oriented uses.



Stimulating housing in the private sector: second suites

In 1999, City Council adopted the Final Report of the Mayor's Homelessness Action Task Force. The Task Force encouraged the production of more affordable rental housing, including second suites. These suites are single, self-contained apartments in houses. Council approved a by-law, which took effect in July 2000, to permit second suites in all single and semi-detached houses, subject to appropriate building, fire, planning and parking standards.

To be eligible for second suite approval, a house must be at least five years old. Owners of second suites that were illegal before the by-law was passed can now rent a legal unit, provided it meets the standards. Besides ensuring that existing illegal units were brought up to acceptable health and safety standards, the second suites by-law was set up to encourage creating new accessory units.

Second suites can play a key role in adding to the stock of affordable rental housing. It does so through the private market — there is no public subsidy and a minimum of public expense.

Second suites help seniors by providing a source of income while they remain in their homes, or allow family members to move into a part of the home and provide support. The advantage is that seniors can then age in place and stay in their own familiar surroundings. However, the responsibilities and physical demands of being a full-time landlord may or may not be suitable for individual seniors and their families.

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2. Affordable housing

City Council has adopted a set of policies and decisions that set the stage for current activity in affordable rental housing. "Making Housing Affordable" was one of the nine key priorities set by City Council for its 2003 – 2006 term. In February 2005, Council adopted the "Streets to Homes" strategy that included an "achievable annual target of 1,000 new affordable housing units in the City of Toronto, including at least 500 to be targeted to low-income households."

Mayor David Miller and City Council established nine priorities for the 2003 – 2006 term of Council, including "making housing affordable."



Since 1999, the City of Toronto has funded and coordinated the development of new affordable rental and transitional/supportive housing. The 2003 — 2006 priorities and targets build on a foundation of Council policies that provide resources including:

- ◆ The Capital Revolving Fund for Affordable Housing, that provides loans and grants for affordable housing, and the Mayor's Homeless Initiative Reserve Fund
- ◆ Equalized property taxes for new rental housing, that are the same as rates for homeowners
- ◆ Property tax exemptions on a project-by-project basis as part of the funding
- ◆ "Housing First Policy" to provide surplus City-owned property for affordable housing
- ◆ Exemptions from development charges, planning and building fees, and related charges.

Council also adopted Community Plans for Homelessness in Toronto (2000 – 2003 and 2003 – 2006). These plans directed about 40% of federal homelessness funding (Supporting Communities Partnership Initiative — SCPI) in Toronto to new transitional and supportive housing. In 2003, Council chose to take part in the pilot Affordable Housing Program (AHP). In 2005, it chose to take part in the New Affordable Housing Program, with associated municipal contributions. In January, Council adopted a 2006 Action Plan for Affordable Housing Development, with a target of 1,000 units.

The federal-provincial context for new affordable housing

In 2001, the federal government announced \$680 million in funding over several years to encourage new rental housing. This included \$245 million for Ontario. This program provided \$25,000 per unit in federal funding — the best that housing advocates and municipalities could achieve at that time. Ontario enabled municipalities to take part in this program, using federal and municipal funding plus a PST (provincial sales tax) rebate. The City approved funding for 1,110 units under the "Affordable Housing Program: (AHP) Pilot" in 2003 – 2005.

In 2003, the total federal funding was increased for Ontario, and a new provincial government was elected. The federal government wanted the added funding to achieve lower rents. The provincial Minister emphasized that "Ontario is back in the housing business." This led to a new Canada-Ontario Affordable Housing Program announced in April 2005. The current federal commitment is \$301 million. This program is targeted to the waiting list for social housing, and to various groups in need, including seniors.



Under the New Affordable Housing Program, the provincial government provides even more funding than the federal government. The combined average of \$70,000 per unit will help projects achieve 80% of average market rent. In practice, this could mean a mix of some average-rent units (for example, \$889 for a one-bedroom unit) and some at much lower rents (for example, \$500 to \$600 for a one-bedroom unit).

In addition, the new federal government allocated \$800 million in the 2006 budget to be delivered by the provinces “to increase the supply of affordable housing.” This funding is almost as much as the federal portion of the Affordable Housing Program. This will be placed in third-party trust once the federal government confirms its surpluses from the 2005/06 fiscal year. There is not yet a federal-provincial framework in place for these funds. New housing and rent supplements are among the possible priorities.

Since 2001, over 3,500 new affordable housing units have been funded in Toronto. Over 3,500 existing units are being made affordable by rent supplements/housing allowances. This is supported by new federal, provincial and City funding. This is still far short of meeting needs, but it is real progress.

What the City is doing

The City of Toronto has coordinated and helped fund new affordable housing development since 1999. Projects are owned and operated by a mix of community-based agencies, private development firms, and the Toronto Community Housing Corporation (TCHC). At first, the “Let’s Build” program coordinated funding, project selection and other activities.

In 2005, Council created a new Affordable Housing Office to do the coordination and funding, and to spearhead work on a broader strategic plan for affordable housing that will be discussed below. Council also established a special Affordable Housing Committee of Council to make these objectives a priority.



The City has used several capital programs to support new affordable and transitional/supportive housing. The largest source is federal funding through the Affordable Housing Program (AHP) and through the Supporting Communities Partnership Initiative (SCPI). The City has provided loans, grants, property tax exemptions, City land, and fees and charges exemptions. City funding was the major source for several projects. The City matched federal funds for Pilot Affordable Housing Program (AHP) projects, and property tax exemptions were essential for SCPI projects. Under the new Affordable Housing Program, the federal, provincial and City contributions are each expected to be about the same size. Rent supplement funding has also been provided to some units, to achieve rent-geared-to-income (RGI), but no rent supplement is available for future units.

New affordable rental projects and units

This activity has funded over 3,600 units in 64 projects over the past six years, including transitional/supportive housing. The total includes 1,435 units occupied, 673 under construction, and 1,553 in various stages of development. Once funding is approved for a project, it typically takes a couple of years until construction starts — depending on the complexity of planning approvals and community processes — and another year for construction.

Federal help to projects with funding approvals is approximately \$95 million to date, and the Province has issued about \$25 million. City support to these projects includes capital funding (\$30 million), development charges and fees exemptions (\$8 million), City sites at nominal cost (value \$7 million), and property tax exemptions to most projects.

The projects funded so far have included some targeted to seniors, although this has not been a special priority. Projects with rent supplements take their new tenants from the Housing Connections waiting list, which serves seniors as well as others. Examples of projects include:

1. St. Paul L'Amoureux – Conversion of 51 former long-term care units to seniors' housing in Agincourt
2. Three apartment buildings including 680 units under the Pilot Affordable Housing Program, developed by private-sector firms, with a range of unit sizes, some rent supplements, and 20% of units designated for future rent supplements
3. 110 Edward Street, the first of two projects funded under the New Affordable Housing Program, with 300 units including many for homeless people
4. Lester B. Pearson Place – 53 church-sponsored units in Willowdale, on their land, with mixed unit sizes and rent supplements
5. 1,000 units in small projects (average 33 units) for people who have been homeless or are at high risk.



In August 2005, the Ontario Ministry of Municipal Affairs and Housing allocated 1,135 new Affordable Housing Program (AHP) units to the City of Toronto, using \$79 million in federal-provincial funding. These units are to be delivered over the next three years. Some 25% of these are supportive units designated for

people who need support services for mental health, or for victims of domestic violence. Another 326 units and \$23 million have been allocated to two projects: 110 Edward Street and 76 Wychwood Avenue (Artscape). Approximately 200 units have been assigned to the Toronto Community Housing Corporation.

The City expects to issue a general Request For Proposals (RFP) for the New Affordable Housing Program (AHP) in the fall of 2006 for the supportive units and the remainder — about 600 units in total. The City has also received an allocation of 729 units (\$6.3 million) under the Home-ownership component of the Affordable Housing Program. This includes 300 units (\$2.4 million) for the Toronto Community Housing Corporation.

Developing an affordable housing plan

The City Council priority for affordable housing includes developing a comprehensive housing strategy that considers subsidies, creating new housing and a quality rental market. Council directed the Affordable Housing Office to lead this work when it established the office in 2005. This “Affordable Housing Plan” will be a 5-to-10-year strategy, addressing a wide range of affordable housing issues. These include existing and new affordable housing, new development and rental assistance, and implementation tools ranging from planning and land use, to funding, to the use of City-owned land.

The work will occur in two phases. Phase 1, in 2006, includes background work on housing trends and needs, identifying issues, and initial input from housing stakeholders. Phase 2, in 2007, will include identifying options, getting fuller public and political input, and developing a final report and recommendations to Council.

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New rent supplement programs

A rent supplement is a subsidy that helps people with low or moderate incomes deal with their housing affordability problems by paying a rent geared to income. Eligible households pay rent based on 30% of their income, with adjustments for utilities, following regulations under the *Social Housing Reform Act, 2000*. A monthly payment to the landlord covers the difference between an agreed-upon market rent and the tenant’s geared-to-income portion.

In 1999, the Province established a new Rent Supplement Program as part of its homelessness response strategy. Under this program, the Province entered into agreements with landlords and covered 100% of the cost of the Rent-Geared-to-Income (RGI) assistance for approved units. In 2004, the Province announced

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that funding would be extended to 2023. Administration of the program was transferred to municipalities, under agreements with the Province. The program was reintroduced as the Strong Communities Rent Supplement Program.

Housing Connections, a subsidiary of the Toronto Community Housing Corporation, administers rent supplement programs for the City. It does this under an agreement between the City and the Toronto Community Housing Corporation. The City of Toronto has an allocation of 1,896 units under the Strong Communities Rent Supplement Program. Also, Housing Connections will administer another 412 units for agency clients of the Ministries of Health and Long-Term Care and Community and Social Services (MCSS). Approximately 140 units of the MCSS units are to be filled by victims of domestic violence.

The majority of the City’s new rent supplement units have been allocated to applicants on the housing waiting list. Some units (205) were targeted for special projects to alleviate homelessness.



Rent supplement programs are an important part of affordable housing projects because they allow non-profit or private landlords to offer more affordable rents to tenants with low incomes. Having a rent supplement program also makes affordable housing projects more attractive financially to lenders, because the funding provides a continuous and reliable source of revenue for the housing provider. Over 1,000 units are targeted for new City-sponsored housing projects, some of which are now occupied.

During the election campaign in 2003, the present provincial government promised to fund 35,000 rent supplements for Ontario. This funding was to have been provided in the final year of the government's mandate. To date, the Province has only proceeded with 5,000 housing allowances for Ontario as discussed below.

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Housing allowances

A housing allowance helps people deal with housing cost problems by providing a fixed payment to a landlord to offset monthly rental costs. The payment does not vary over the term of the housing allowance.

The City contracts with the Toronto Community Housing Corporation (TCHC) to manage two housing allowance programs — the Strong Communities Housing Allowance pilot and the Canada-Ontario Affordable Housing Program – Housing Allowance Component. The programs are delivered by Housing Connections, a subsidiary corporation of the Toronto Community Housing Corporation (TCHC).

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The Strong Communities Housing Allowance pilot is a five-year program. The City received \$3.6 million from the Province for 400 units. Only 46 households were housed as of June 1, 2006, because the program has proved challenging to deliver. The benefit to households is small. The City has approached the Province to renegotiate the terms of the pilot agreement to make it more attractive to landlords and tenants.



Under the Canada-Ontario Affordable Housing Program – Housing Allowance Component, the City will receive \$39.2 million (including administrative fees) from the Ministry of Municipal Affairs and Housing starting in 2006 and ending in 2013. These funds will be used for 1,800 housing allowances, including 180 allowances for victims of domestic violence.

The benefit for a single senior or couple would reduce their rental housing cost by \$250 per month. The new program encourages contributions by landlords, but they are not mandatory. All allowances must be committed by 2008 with the funding ending in 2013. The program involves contracts between the Toronto Community Housing Corporation and landlords where the allowance can be adjusted according to family size. Tenants who qualify for the program must be on the housing waiting list or eligible to be on the waiting list.

Under the program, households must move to vacant units and incur the associated costs. At the end of the allowance period, the funding will expire. Applicants who continue to need a housing subsidy may have to move again to a social housing location. Their applications to the social housing waiting list remain active while they are housed under the program, subject to annual verification.

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3. Social housing

What is social housing?

Social housing is rental housing for individuals and families with low incomes. This housing has been developed with government. Rent in social housing is set at 30% of gross income. There are a large number of seniors in social housing, so it is an important consideration. While only 30% of seniors are tenants, a majority of senior tenants rely on social housing. Social housing is an important source of affordable housing for seniors in Toronto.

Social housing takes various forms, including private non-profit, co-operative, municipal non-profit, rent-geared-to-income or rent supplements. Private non-profit social housing buildings are owned and operated by community-based non-profit corporations, such as churches, seniors' organizations and ethno-cultural groups. Co-operative social housing residents elect a board of directors from their members and contribute to operations and life of the community through a range of volunteer activities. Co-operative housing is governed by the *Co-operative Corporations Act* (not the *Tenant Protection Act*). Some urban native programs operate as private non-profit or co-operative housing for Aboriginal people.

Municipal social housing in Toronto takes the form of the Toronto Community Housing Corporation (TCHC), which is owned by the City and governed by a board of directors appointed by Council. Toronto Community Housing reports to Council each year on how it has put its Community Management Plan into action. Toronto Community Housing's portfolio includes the largest number of units for seniors. Many of these were built by its predecessors: Metro Toronto Housing Company Limited (built by the former Metro level of government) and City Home (built by the City of Toronto).

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Who pays for social housing and how is it run?

The Social Housing Reform Act (SHRA) was enacted in December 2000. Under the SHRA, municipalities assumed responsibility for funding and administering social housing projects previously funded and administered by the Ministry of Municipal Affairs and Housing (MMAH) and/or Canada Mortgage and Housing Corporation (CMHC). This included the former federal non-profit housing projects and the former provincial non-profit and co-operative housing projects. Federal housing co-operatives were not transferred to municipalities — their administration and funding remains with CMHC.



The City's role in administering social housing includes funding, ensuring housing providers meet program requirements, establishing operating policies and giving advice and guidance to housing providers. Housing providers own the properties and manage day-to-day operations.

In its role as program administrator, the City established the age of 59 or older as the age to be considered eligible for seniors' housing.

The City pays the costs of all the transferred social housing. It receives part of its budget from the federal government and part from Greater Toronto Area (GTA) pooling. Social Housing is the third largest budget item in the City's operating budget, after police and fire services. The City of Toronto has recently sponsored a number of new social housing initiatives. The City contributed to their capital costs through the Capital Revolving Fund.

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How many social housing units have been built and how many are available for seniors?

The chart on the next page shows the total number of units in the City's social housing portfolio.



	Total Units	RGI Units	Market Units	Number of Housing Providers
Non-Profit Housing Corporations	20,907	10,534	10,373	159
Co-op Housing Corporations	7,045	4,388	2,657	66
Toronto Community Housing Corporation	58,194	52,429	5,765	1
City-developed non-profit projects (3)	597	510	87	9
Subtotal	86,743	67,861	18,882	235
Market Housing:				
Rent Supplement – Private Landlords	2,640	2,640	N/A	N/A
Housing Allowance Pilot	2	0	N/A	N/A
Limited Dividend	535	0	535	5
City-developed Affordable Housing – Private Sector	83	0	83	1
Subtotal	3,240	2,640		6
Total	90,003	70,501		241

Included in the chart are the Strong Communities Rent Supplement Program units previously discussed in the section entitled “New rent supplement programs.” In addition to the occupied Strong Communities units, about 1,500 occupied rent supplement units are part of the ongoing Commercial Rent Supplement Program.

Seniors may live in any social housing buildings. However, the City administers 19,200 seniors-only units. This includes both rent-geared-to-income and market rent units in non-profit, co-op and municipal housing. About two-thirds of the seniors’ units are in the Toronto Community Housing Corporation.

Social Housing is the third largest budget item in the City’s operating budget, after police and fire services.



Other social housing programs

As well as the units transferred to the City of Toronto, there are also about 10,000 units in non-profit and co-operative projects administered by other governments. About 7,400 units in roughly 90 federal housing co-operatives are administered by Canada Mortgage and Housing Corporation (CMHC). These will be transferred soon to a new federal co-operative agency.

In 1998, at sites where all residents are able to receive provincially funded support services, these housing providers were transferred by the Ministry of Municipal Affairs and Housing (MMAH) to either the Ministry of Community and Social Services (MCSS) or the Ministry of Health and Long-Term Care (MOHLTC). A very small number of these units are seniors' housing with support care services available to all residents.

How much do residents pay?

Senior households paying Rent-Geared-to-Income pay 30% of their gross household income from all sources. If the landlord provides utilities, there is also a utility charge. If one or more of the household members are receiving social assistance, then their part of the Rent-Geared-to-Income (RGI) rent is based on a social assistance rent scale.

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Funding challenges for social housing

Because of the downloading of social housing costs to the City, Toronto could face long-term financial risks. If these risks are not addressed, the City could face major added pressures to its operating budget in future years.

A Building Condition Assessment and Analysis of Capital Reserve Funds Study, by the City's Shelter, Support and Housing Administration Division, shows that there is major financial exposure and risk to the City for the unfunded capital repair needs of the non-TCHC downloaded social housing providers. The study states that the level of funding currently provided by the City, combined with the monies already in the capital reserve funds of social housing providers, will not be enough to allow social housing providers to meet their future capital repair needs. The study also states that about 60% of the social housing providers (excluding the Toronto Community Housing Corporation) will exhaust their capital reserve funds by 2009. The study says that to allow social housing providers to meet their capital repair needs, the annual contribution to capital reserve funds would need to be increased by \$34 million, to a total of \$47 million per year.



The Toronto Community Housing Corporation's 2005 – 2007 Community Management Plan identifies a need for \$908 million in capital spending over the 10-year period to 2014. This includes \$224 million needed to deal with a backlog of maintenance work that existed when the buildings were transferred from the Province. As outlined in the Community Management Plan, the Toronto Community Housing Corporation (TCHC) is taking a number of steps to address their capital funding needs. However, even after taking these steps, the TCHC concludes that they will be unable to undertake all required capital repairs.

To allow social housing providers to meet their capital repair needs, the annual contribution to capital reserve funds would need to be increased by \$34 million, to a total of \$47 million per year.

Federal funding is expected to decrease every year starting 2007, as mortgages or debentures on federally funded projects mature. This funding is expected to end by 2031. If interest rates rise, each 1% increase will raise the City's cost to renew the mortgages by \$2.6 million.

In light of these funding challenges, City Council has urged the Province to assume the costs of the social housing program.

The Social Housing Waiting List

Toronto Social Housing Connections administers a central waiting list for the City of Toronto's rent-geared-to-income housing. Housing providers manage their own intake processes for their market rent units.

Through Housing Connections, applicants fill out one application form. When they apply, applicants must submit documents that are used to determine basic eligibility. This includes documents about status in Canada, household size and household income. Applicants are asked to specify the areas or buildings they prefer. Their names are added to waiting lists for each of the locations they choose. When the applicant is close to the top of the waiting list, Housing Connections will do a thorough eligibility review, using new income documents.



Housing providers may offer housing where at least one person in the household is a senior. To apply for a seniors' building, one member of the household must be at least 59 years old.

Housing providers must select applicants in order from the waiting list prepared by Housing Connections. Housing providers may refuse to offer a unit, if they think that the household will not be able to pay their rent on time. Co-operatives may also refuse to offer a unit if they think that the household will not meet their responsibilities as a member of the co-operative.

Information about the social housing units available in the community can be found at the Housing Connections Resource Centre, located at 176 Elm Street. Information can also be found at the Housing Connections website: www.housingconnections.ca.

Many community partners also help clients with the application process. These community partners are designated as access centres. A full list of access centres is available on the Housing Connections website or from the Housing Connections office.

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4. Toronto Community Housing Corporation: developing a seniors' strategy

The Toronto Community Housing Corporation (TCHC) is a not-for-profit housing corporation owned by the City of Toronto. It was created by integrating the former Toronto Housing Company (THC) and the Metro Toronto Housing Corporation (MTHC), and began operations on January 1, 2002.

Toronto Community Housing is the largest social housing provider in Canada and the second largest in North America. It is home to approximately 6% of Toronto's population, housing 58,500 households in 2,000 buildings across Toronto.

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Toronto Community Housing's tenants reflect the diversity of the city. They come from all over the world, speak more than 70 languages, have a broad range of religious and spiritual beliefs, and represent all age groups and abilities. Ninety-three percent of the Toronto Community Housing Corporation units are leased on a rent-geared-to-income basis.

Seniors in Toronto Community Housing Corporation communities

About 25,500 seniors live in Toronto Community Housing Corporation (TCHC) units, representing almost one-third of all TCHC households. TCHC defines seniors as persons aged 59 and over. Seniors in Toronto Community Housing rent-geared-to income (RGI) units live on less than half the income of seniors in the City of Toronto generally. Their primary source of income is from government payments. Only 6% have income from part-time or full-time work.

Buildings that are "seniors only" house 55% of senior tenants. A further 11% live in buildings where the mandate was changed from "seniors" to "mixed" occupancy in 1993. Most mixed buildings include a high concentration of senior tenants. However, 34% of TCHC seniors live in developments where they are scattered among a number of buildings, increasing the likelihood of social isolation and making services harder to deliver.

Tenant applications and waiting lists are administered by Housing Connections, a subsidiary of the Toronto Community Housing Corporation. With rising demand from families and single non-seniors, seniors represent about 26% of the households on the waiting list. Bachelors and one-bedroom units account for more than half of TCHC units, and most seniors will be housed in less than five years.



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Elements of a seniors' strategy

TCHC has started a seniors' strategy to address concerns raised by staff and tenants in Open Space forums and through its Community Business Planning process. A steering committee of key stakeholders, staff, tenants and community partners will review policies, services, programs, research, partnerships and other issues that need advocacy to promote healthy communities. After community consultation, the committee will recommend specific action on the following:

- ◆ Confirming seniors' mandates for TCHC buildings, and evaluating the success of integrating some buildings that changed from seniors' to mixed housing in 1993
- ◆ Identifying gaps in services and programs for health and wellness, and working with residents and community partners to address gaps and develop outreach programs for isolated seniors
- ◆ Supporting and promoting Toronto Community Housing's Accessibility Plan
- ◆ Reviewing policies and programs to make sure they are sensitive to the needs of seniors, and that Community Management Plan (CMP) Initiatives take into account seniors' needs and circumstances
- ◆ Responding to seniors' needs and demographics in training, research, advocacy and planning.

Toronto Community Housing – new development

The Toronto Community Housing Corporation is working on an active development program, including:

- ◆ Redeveloping Don Mount Court (construction to start in 2006)
- ◆ Revitalizing Regent Park over 15 years, with a developer partner selected and Phase 1 demolition underway
- ◆ Planning affordable housing in the West Don Lands (Waterfront), and developing some Affordable Housing Program projects
- ◆ Coordinating development of the City's affordable housing sites in the Railway Lands
- ◆ As part of the revitalization of Regent Park, there are plans to build a seniors' high rise building. Some units will be affordable, and others rent-geared-to-income.



5. Preventing Homelessness and supporting tenants

“From the Streets into Homes”

In February 2005, City Council approved recommendations in the report “From the Streets into Homes: A Strategy to Assist Homeless Persons Find Permanent Housing.” This report sets out a new policy direction for outreach activities, access to public space and developing affordable housing. The report recommended that City Council make a commitment to ending street homelessness by working with other orders of government, landlords from the private-sector and community partners to implement an outreach-based and rent support-based Homelessness Strategy to help homeless persons find permanent housing.

After one year, 533 people moved off the streets into housing through the various Streets to Homes programs. About 4% of the people housed were 59 years of age or older. Sixty-nine percent moved into private market housing, while the rest moved into social housing, supportive housing or transitional housing. City Council approved 550 units of affordable housing and 59 units of transitional housing for development. In 2006, the Streets to Homes programs are expected to continue to house people directly from the street, and follow-up supports will be enhanced to help them keep their housing.

In February 2005, City Council approved recommendations in the report “From the Streets into Homes: A Strategy to Assist Homeless Persons Find Permanent Housing.” This report sets out a new policy direction for outreach activities, access to public space and developing affordable housing.

After one year, 533 people moved off the streets into housing through the various Streets to Homes programs.

One of the recommendations from the Streets to Homes report is that staff report on a suitable way to determine the service needs of homeless persons living on Toronto’s streets and in its public spaces. In October 2005, Council approved a report on the method to be used for a needs assessment. On April 19, 2006, a Street Needs Assessment was conducted with people living outside, in shelters, in jails, in health and treatment facilities, and in some violence against women (VAW) shelters. A report on the results of the needs assessment was submitted to the Community Services Committee in July 2006.



The report estimates that there were at least 5,052 homeless individuals in Toronto on April 19, 2006. This total included 3,649 (72%) people in shelters, 818 (16%) estimated to be on the street, 275 (5%) in health care or treatment facilities, 171 (3%) in Violence Against Women (VAW) Shelters, and 139 (3%) in jails. Of the people who responded to the survey, 8.2% were under 21 years old, 74% were 21 – 50, 13.4% were 51 – 60 and 4.3% were 61 and older.

Almost nine out of every 10 homeless persons surveyed want permanent housing. However, only 37% are now on a waiting list for housing. To get permanent housing, they indicated that the areas they need the most help with are:

- ◆ Finding an affordable place
- ◆ More money
- ◆ Transportation to view prospective apartments
- ◆ Filling out housing applications
- ◆ Getting identification.

Given that the federal funding for homelessness initiatives is scheduled to end on March 31, 2007, the report recommends that the federal government continue funding to end homelessness beyond this date. It recommends that the provincial government identify ongoing funding to provide supports for homeless persons who have found permanent housing. It also calls for the City to review the status of all housing applications with shelter operators and community agencies, to make sure that homeless people are on a suitable waiting list.

Almost nine out of every 10 homeless persons surveyed want permanent housing. However, only 37% are now on a waiting list for housing.

Housing support and homelessness prevention programs

The City of Toronto supports a wide range of projects to help people who are homeless or at risk of losing their homes. Services are offered through the City of Toronto Homelessness Initiative Fund (CT-HIF), the federal Supporting Communities Partnership Initiative (SCPI), and City-funded tenant support programs. The services are provided through partnerships with community agencies, for all age and population groups.



Emergency shelters for older homeless persons

In more than 60 shelters, the City provides emergency accommodation and assistance to people who are homeless. The emergency shelters also provide counselling and support to find and keep housing. Two shelters focus on serving older adults. Birchmount Residence, a 60-bed shelter (satellite location of Seaton House), serves homeless men who are 55 or older. Bellwoods House, a 10-bed shelter (satellite location of Women's Residence), caters to the needs of older women, particularly women with mental health issues.

In November 2004, the University of Toronto's Institute for Human Development, Life Course and Aging completed a research project for Toronto Hostel Services on older adults in the shelter system. The study's recommendations included:

1. Creating a coalition to address the issues of older homeless adults, particularly improving access to health and social services
2. Hiring more caseworkers specifically for older homeless adults
3. Increasing advocacy and awareness of the unique needs of older homeless people and preventing homelessness
4. Having extra shelter options, particularly for older homeless women
5. Providing more supportive housing for older homeless people.

The City of Toronto Homelessness Initiative Fund (CT-HIF)

The key sectors supported by City of Toronto Homelessness Initiative Fund (CT-HIF) are street outreach services, drop-in centres, housing help services, and eviction prevention services. Older adults as well as other people have access to these services.

Support and prevention programs for all people

Street outreach workers help people who are living outside to get access to shelters, housing, drop-in centres, and other services they may need. Most drop-in centres provide food, laundry and showers, and additional supports such as help to find housing and use shelters. The housing help sector provides a wide range of services, including access to affordable housing, mediation services, follow-up services to help clients keep their housing, and referrals and information to income security programs such as social assistance and other government assistance (for example, Guaranteed Annual Income System, Canada Pension Plan).

Eviction prevention services provide help for tenants at risk of eviction. These include the Rent Bank, which provides direct funds to tenants in rent arrears, and an early intervention program that offers information about the eviction process, and referrals to community prevention resources for tenants facing eviction. Three trusteeship projects help low-income tenants with budgeting, and direct rent payments to the landlord on behalf of the tenants. Two projects offer



extensive cleaning services to individuals with mental illness, physical disabilities and/or addictions who have not been able to keep their living quarters up to public health standards, and as a result are in imminent danger of being evicted.

Housing support and prevention programs for seniors

In addition to providing supports for all groups, several programs funded by the City of Toronto Homelessness Initiative Fund (CT-HIF) either target seniors or serve a large number of seniors.

The Toronto Rent Bank provides interest-free loans to tenant households who are behind in their rent and in imminent danger of eviction. The program is delivered by a city-wide network of seven housing help centres. These centres serve as local access centres, and managed by a central agency (Neighbourhood Information Post). The program also offers mediation services with the landlord, counselling and follow-up support. The Rent Bank initially served only families with children. In April 2004, one-time funding of \$2.17 million from the provincial government allowed the program to extend its services to single persons, seniors and couples without children over two years (2004 – 2006). The Supporting Communities Partnership Initiative (SCPI) provided extra funding (\$400,000) for administrating the expanded Rent Bank. In April 2006, the provincial government provided another \$1 million to allow the program to continue until the end of 2007.

Rent Bank agencies report that many seniors have very little disposable income to repay the loan. It is proposed that the eligibility rules for low-income seniors be made more flexible, so that rent bank funds are provided as a grant or forgivable loan rather than a repayable loan. If this were the case, more seniors could benefit from the program.

The provincial funding for Rent Bank programs will end in 2007. Without this funding, the Toronto Rent Bank would not be able to support the expanded eligible groups of single persons, seniors or couples. In its submission to the Province's reform of the residential tenancy legislation in June 2004, the City recommended that the Province provide ongoing funding for municipal rent banks to ensure long-term support for tenants who experience occasional problems paying their rent.

The Toronto Rent Bank provides interest-free loans to tenant households who are behind in their rent and in imminent danger of eviction.



Three projects provide housing assistance geared to older adults who are homeless or at risk of homelessness. The Vulnerable Seniors' Housing Support Project (Central Neighbourhood House) helps low-income isolated seniors to get and keep housing and support services in the community. The Seniors' Housing Access and Support Project (Neighbourhood Link) helps vulnerable seniors, newcomers and people with mental health issues. Its services include crisis intervention, preventing eviction, help with finding and keeping housing, and information and referrals. The Prevention of Homelessness Among Older Adults Project (Warden Woods Community Centre) provides support to older adults to find proper housing, prevent eviction and provide educational workshops on resolving conflicts.

Two drop-in services have a large number of clients who are seniors. The Corner Drop-In serves chronically homeless and socially isolated older men, and the Sistering Project at Fred Victor Centre serves vulnerable women and a growing number of older women.

Community agencies find that seniors tend to be isolated and unaware of housing support programs and services because of mobility and other issues. It has been suggested that more targeted outreach and public education for seniors is needed, to make sure that seniors get the services they are eligible for. Also, there is a need for a housing support program for seniors in the west end of Toronto, because the three current seniors' programs are located in Scarborough, East York and downtown Toronto, and no specific project for seniors exists in the west end.

As the population ages, there will be more demand for seniors' programs and services. However, most programs for seniors have part-time or limited staff to provide these services.

The Supporting Communities Partnership Initiative (SCPI)

The Supporting Communities Partnership Initiative (SCPI) is a federal program to reduce homelessness in communities across Canada. In Toronto, the program is administered by the City of Toronto on behalf of the federal government. SCPI is unique in that communities can set their own priorities for the funds, as long as they meet a set series of goals. The City consulted with the community and created a Community Plan. This plan set six objectives and formed the basis for deciding where to allocate SCPI funds. These funding objectives were to:

1. Build public awareness and support
2. Create and preserve housing options
3. Target capital investment in shelters and other community facilities
4. Help people leave the streets and shelters behind
5. Create skills enhancement and employment opportunities
6. Build capacity and sustainable partnerships.



The first phase of the Supporting Communities Partnership Initiative (SCPI) program began in 2000 and was renewed in 2003. It is currently scheduled to end in March 2007. About half of the funds have been used to create new transitional and supportive housing for a range of target groups.

While seniors were not explicitly named as a priority group under the Toronto Community Plan, a number of projects have helped this group. One key example is the Rent Bank. Also, two housing development projects are targeted to seniors. These are:

1. Neighbourhood Link Homes project at 2802 Danforth Avenue, that is creating 25 accessible units in a four-story building with a mix of one- and two-bedroom units for frail and vulnerable homeless seniors, many of whom have experienced mental health issues.
2. Wellesley Central Health Corporation's Newco Housing project, at the corner of Sherbourne and Wellesley Streets, will develop 112 units, half of which are for frail elderly persons, who will have comprehensive support services supplied by WoodGreen Community Services.

Many of the other transitional and supportive units created under the SCPI program are accessible and have housed seniors as well as other client groups. The Supporting Communities Partnership Initiative (SCPI) funding is due to end in March 2007. City Council is requesting that the federal government continue to provide leadership and funding for homelessness and housing programs through this program.

While seniors were not explicitly named as a priority group under the Toronto Community Plan, a number of projects have helped this group. The Rent Bank is one key example.

The Supporting Communities Partnership Initiative (SCPI) is a federal program targeted at reducing homelessness in communities across Canada. In Toronto, the program is administered by the City of Toronto on behalf of the federal government.



City initiatives for tenant support

◆ Tenant support programs:

Two programs are 100% funded by the City and offer services for all tenants through community partnerships, including seniors at risk of losing their affordable homes. The Tenant Hotline, operated by the Federation of Metro Tenants' Associations (FMTA), provides telephone information to tenants on their rights and responsibilities under residential tenancy laws, and makes referrals to other community services when needed.

The Tenant Defence Fund provides direct grants to tenant groups that wish to dispute above-guideline rent increases or to challenge landlords' appeals/applications on demolitions or converting their buildings to condominiums. Through a partnership with the Federation of Metro Tenants' Associations (FMTA), this fund also provides outreach and organizing assistance for tenant groups to prepare their disputes.

◆ Reforming Ontario residential tenancy laws

In Spring 2004, the Ontario government released a consultation paper proposing reform of the existing residential tenancy laws. The City of Toronto made a submission with 50 recommendations for major changes to the rules that regulate rents and tenancies in Ontario. The overall intent of the City recommendations is to bring balance back into a system that has been widely seen as unfair to tenants, and to set up a fair system for tenants and landlords.

In March 2006, a City-sponsored Tenant Forum was held to hear tenants' views on their rental housing experience, and to urge the Province to move forward with reforming the residential tenancy laws. Over 450 tenants and housing advocates attended. Many voiced their concerns with the current law and made recommendations for improvement that were similar to the City's submission.

The Province's proposed law (Bill 109) included a number of the City's recommendations, such as removing the 2% base from the guideline, eliminating the default eviction process, a more balanced approach for approving rent increases above the guideline, and emphasizing enforcement of property standards of rental buildings. However, the final legislation, the *Residential Tenancies Act*, adopted in June 2006, does not address the issue of vacancy decontrol, despite the City's recommendation to have it removed. Also, although the legislation permits rent freezes when a rental property has outstanding work orders, the tenants of the building have to apply to the Rental Housing Tribunal for the rent freeze.



6. Options for housing with care

A key goal of the Roundtable on Seniors is to promote the ability of seniors to age in place. However, the onset of health and physical limitations makes it necessary for some seniors to seek alternatives to private ownership and rental housing. In making this transition, seniors need optimal choices that are affordable and that offer personal care and support services that meet their needs. It is also important that seniors remain connected to families, friends and their communities. As much as possible, efforts should be made to limit their sense of institutionalization and minimize experiences of social isolation. Right now, there are three main options for Toronto seniors who need housing with care — supportive housing, retirement homes and long-term care homes.

Supportive housing

Supportive housing services are a vital part of the continuum of health services that support seniors in Toronto. Supportive housing plays a critical role in helping seniors live independently in the community. This housing is a mix of subsidized housing and assisted living services that creates community alternatives to institutional care, maximizes client independence and control, and helps clients to continue to take part in the community.

Assisted living services in supportive housing (ALSSH) — formerly called “supportive housing services” — are provided in self-contained units in designated residential settings, often in social or other affordable housing where rent is geared to income. In some cases, the assisted living service provider is also the landlord. Tenants are responsible for rent and other living expenses. The Community Care Access Centres (CCACs) may arrange for professional service staff to visit. Clients getting services through an ALSSH program may also have access to community support services they are eligible for (such as transportation or visiting meal programs).

In Ontario, assisted living services in supportive housing (ALSSH) provide services to frail and/or cognitively impaired seniors and other client groups (such as physically disabled persons), who need 24-hour access to on-site help (attendant services, personal care, essential home making and an emergency response system). Support services are available on a pre-set and on-call basis.



Assisted living services are a vital part of the long-term care continuum. These services involve providing care more often, or care that is more intense than home care, but without the medical monitoring or supervision that would be provided in a long-term care home. Assisted living services include a range of non-medical services offered in a flexible way. For example, a client may have needs at different levels in different functional areas, and needs may vary from time to time.

These services may enhance seniors' sense of safety and security, because they know that support staff are available to respond to emergencies or intrusions, and feelings of social isolation may be reduced.

Grouping clients together in assisted living housing also creates efficiencies for Community Care Access Centres (CCACs). The role of CCACs is to serve as a central access and referral point for community services. These services include home care, hospitals, long-term care homes, children's treatment centres, community support and mental health services. CCACs can provide professional services in one location, serving people with similar needs, instead of having to arrange for visits to many homes in the community.

For clients whose medical and professional service needs can be met in the community, assisted living is a good way to provide long-term care that helps to keep people independent, and prevent or delay moving into an institution.

Assisted living programs aim to promote wellness and improve the health of clients by providing services that help them to live in the community with a high degree of independence, and to be integrated into community life as much as possible. These programs help people to retain a genuine sense of self-identity.

For clients whose medical and professional service needs can be met in the community, assisted living is a good way to provide long-term care that helps to keep people independent, and prevent or delay moving into an institution.

In 2005/06, the Ontario Ministry of Health and Long-Term Care provided over \$23 million to 34 assisted living services in supportive housing (ALSSH) agencies in Toronto. These funds helped to support over 4,000 seniors living at 74 supportive housing sites across the city. One of the strengths of assisted living services in Toronto (and Ontario in general) is the diversity and flexibility of models. Service sites are located in housing complexes that include high-rise apartment buildings, seniors' residences, and both large and small congregate "homes."



Service sites are located in housing complexes that include high-rise apartment buildings, seniors' residences, and both large and small congregate "homes."

Clients have direct access to assisted living services — no medical referral is needed. A service provider, and sometimes the Community Care Access Centre, assesses eligibility and coordinates services. Assisted living service agencies may employ staff or volunteers to provide direct service. The Ministry of Health and Long-Term Care (MOHLTC) funds both the administration/coordination costs of providing the service to eligible clients and the labour and travel costs of providing the service.

Assisted living services in supportive housing will only be funded where eligible clients cannot be supported cost-efficiently by the homemaking/personal support/attendant service on a visitation basis. The service can not be offered to a person in his/her own home. Providing assisted living services (ALSSH) depends on the availability of a housing site that allows enough clients to be grouped together to make it economically feasible to provide 24-hour service.

Providing assisted living services (ALSSH) also depends on the availability of a housing site suitable to meet the housing needs of the client. In most cases, the Ministry of Health and Long-Term Care funds assisted living services (ALSSH) for a group of clients in a building that a community agency has built, bought or rented. The Ministry may provide capital for adaptations or renovations to an apartment or a building, to make it accessible to persons with a disability.

As the population ages and needs help to age in place and avoid going to a hospital or moving prematurely to a long-term care home, the need for assisted living services in supportive housing (ALSSH) will continue to rise. To reduce pressures on other more costly parts of the system, including long-term care homes and hospitals, other suitable care options in the community need to be explored.

Existing assisted living services in supportive housing (ALSSH) clients are aging and becoming increasingly frail. A coordinated approach to bringing housing and service partners together to expand services in this area is needed.



City of Toronto Supportive Housing Program

The Supportive Housing Program helps seniors aged 59 or older to age in place and continue an independent lifestyle in a supportive living environment. Services to help seniors remain in the community include light meal preparation, personal care, homemaking, security checks, medication reminders and the stability and safety of 24-hour support.

There is no service fee for seniors who are eligible to receive assisted living services in supportive housing (ALSSH). The cost of the services is paid by the City of Toronto through its funding from the Ministry of Health and Long-Term Care. The City's Homes for the Aged Division assesses eligibility for admission to the program.

The Supportive Housing Program is located in apartment buildings owned by the Toronto Community Housing Corporation (TCHC) in Broadview Manor, Brimley Acres, 111 Kendleton and Willowdale Manor. Also, Homes for the Aged works with Cedarbrook Lodge to provide assisted living services in supportive housing.

Retirement homes

For seniors, the other alternative to premature admission to a long-term care home is to find a retirement home that they can afford to pay for.

Retirement homes are privately owned rental accommodations for seniors who can manage and pay for their own care.

Retirement homes are generally designed for seniors who need minimal to moderate support with their daily living activities. These settings play a role in helping seniors to live as independently as possible, while providing some services and social activities. Retirement homes can be a suitable option for seniors who do not need 24-hour nursing care.

Most retirement homes offer meals, housekeeping, laundry and recreation and social programs. Care services may include nursing care, administering and supervising medication that is prescribed by a medical doctor, help with meals, help with bathing, incontinence care, help with dressing, help with personal hygiene, ambulatory assistance, personal emergency response services, and help with transportation. The types and levels of homemaking help, personal care and health services offered by retirement homes vary significantly, as do their costs.

Retirement homes are privately owned rental accommodations for seniors who can manage and pay for their own care.



Since 1995, retirement homes have been defined as “care homes” under the *Tenant Protection Act*. Unfortunately, many seniors who are tenants in retirement homes are not aware that they are tenants. They may not realize that the retirement home owner is the landlord, and that the *Tenant Protection Act* does apply to their accommodation. Under the Act, retirement home landlords must provide tenants with written tenancy agreements, a Care Home Information Package (CHIP), and must comply with the eviction procedures under the *Tenant Protection Act*. As discussed earlier, the Ontario Government has recently passed new legislation, the *Residential Tenancies Act*, that replaces the *Tenant Protection Act* — but the care home provisions have been continued with only minor changes.

Since 1995, retirement homes have been defined as “care homes” under the Tenant Protection Act.

Under the Act, the retirement home must provide the tenant with a lease or Written Tenancy Agreement that outlines rent to be paid and terms of the tenancy. Retirement home tenants may contract with the landlord for care services. The tenancy agreement must show the costs for the rental accommodation and the separate costs for the care services that have been contracted for. This division is important, because the rental costs for the accommodation are subject to the provincial rent control provisions in the *Tenant Protection Act*, whereas retirement home operators may increase the charges for care services after giving the tenants a 90-day notice of any intended increases.

Also, the retirement home must provide a Care Home Information Package (CHIP) that describes the accommodation, service package, fees for services, the staffing levels and qualifications of the home, the emergency response system, and the complaint procedure. The Care Home Information Package should be signed before the tenant moves in.

The rental costs for the accommodation are subject to the provincial rent control provisions in the Tenant Protection Act, whereas the charges for care services can be increased after giving the tenants a 90-day notice.



The Care Home Information Package must include the following information:

1. List of the different types of accommodation provided, the alternative packages of care services and meals available as part of the total charge.
2. Charges for the different types of accommodation and for the alternative packages of care services and meals.
3. Minimum staffing levels and qualifications of staff.
4. Details of the emergency response system, if any, or a statement that there is no emergency response system.
5. List and fee schedule of the extra services and meals available for the landlord on a user-pay basis.
6. Internal procedures, if any, for dealing with complaints, including a statement on whether tenants have any right of appeal from an initial decision, or a statement that there is no internal procedure for dealing with complaints.

Costs

The total costs in any retirement home will depend on the amount of care services contracted for. Some retirement homes charge anywhere from \$1,500 – \$5,000 per month for accommodation and care services. Some retirement homes, particularly those that operate more in the style of a boarding house with minimal care services, may cost less than that. Boarding house-style retirement homes may provide only a room as the rental accommodation, meals and no programming other than a television set. Access to health care support services and basic assistance with the day-to-day activities of living may be minimal and not adequate, and seniors may be left alone for long periods of time. The issue of quality of care standards in some retirement homes has, in recent years, been the subject of media and public scrutiny, and has forced attention to this issue.

Challenges

Tenants in retirement homes have similar rights as any other tenant in any rental accommodation. They have access to the Ontario Rental Housing Tribunal (ORHT) to address tenancy disputes. However, disputes about care services are not within the jurisdiction of the Ontario Rental Housing Tribunal. The care services are not “regulated” in any way by the Province, and disputes would have to be taken to court in an action based on contract if the matter could not be resolved through negotiation. Because there is no provincial regulation of the care services, there are no set public standards for staffing, staff qualifications, quality of care, etc., for the care services provided in retirement homes.

The City of Toronto has raised concerns about the lack of standards of care for residents in retirement homes and the experience of vulnerable seniors, particularly seniors with low incomes, living in retirement homes of poor quality.



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Monitoring

The Ontario Retirement Communities Association (ORCA) has established a system of standards for the care and accommodation for their member retirement homes. ORCA also has a system of accreditation for its members based on these standards.

However, the current complaints mechanism and voluntary self-regulation approach by the retirement home industry association is not effective. Many retirement homes, particularly those at the low end of the spectrum, are not members of the Ontario Retirement Communities Association (ORCA). It is estimated that only half of the retirement homes in the province are members. Advocates also indicate that just because ORCA has set standards for their members, there is no guarantee that the homes actually comply with these standards (see Map 12 and a list of retirement homes in Appendix A). It must be understood that this is a “best guess” since homes do not have to be registered or licensed.

There is no ability to inspect and enforce standards other than the most basic health and safety requirements, which are enforced by municipalities. Local public health authorities enforce the basic health and safety standards under the provincial Health Promotion and Protection Act. Municipalities also enforce fire and building regulations and local zoning restrictions.

There is no ability to inspect and enforce standards other than the most basic health and safety requirements, which are enforced by municipalities.

The current piecemeal approach of relying on municipal enforcement for building code and health and safety by-laws is not adequate. By-laws vary from one municipality to the next and do not exist everywhere in Ontario. There are a few municipalities (former City of Toronto, former City of Etobicoke, Windsor, Hamilton) with by-laws that may require retirement homes to register or be licensed, including requirements to meet some standards on some of the care components such as meals and linen changes. However, none of these municipal by-laws are comprehensive and they do not cover the full range of care standards or the quality of care services provided. Most municipalities cannot afford to take on this type of oversight, and for this reason, many seniors’ groups and advocates have promoted developing provincial regulation and provincial care standards.



The City of Toronto feels strongly that there must be basic standards, safety protections and quality of life for all seniors in the city — this is a health care issue and falls under the jurisdiction of the Province. The Roundtable on Seniors discussed this issue, and Mayor David Miller sent a letter to George Smitherman, Minister of Health and Long-Term Care in November 2005.

As outlined in the March 2006 Ontario Budget, the Province announced that it will do formal consultations in 2006 – 2007 through the Ontario Seniors' Secretariat. The goal is to set up a new regulatory framework for strengthening standards of care in Ontario's retirement homes. This is a positive step forward and the City of Toronto, through the Roundtable on Seniors, should be involved in the consultation and continue to provide a voice for Toronto seniors on this important issue.

The City of Toronto feels strongly that there must be basic standards, safety protections and quality of life for all seniors in the city — this is a health care issue and falls under the jurisdiction of the Province.

Long-term care

Long-term care homes provide care and services for people who can no longer live independently, and who need 24-hour supervision, personal care and support. The Ontario Ministry of Health and Long-Term Care funds and regulates all homes licensed or approved under three different Acts:

- ◆ *Homes for the Aged and Rest Homes Act*
- ◆ *Nursing Homes Act*
- ◆ *Charitable Institutions Act.*

The Ministry of Health and Long-Term Care monitors the quality of care and services on a regular basis. Nearly all homes for the aged and nursing homes are also accredited by the Canadian Council on Health Services Accreditation (CCHSA).

Homes for the aged are owned by either a municipality or a charitable institution. Nursing homes are mainly owned by for-profit organizations, although some are linked with a hospital or other non-profit group (see map 11 in Appendix A).

Community Care Access Centres (CCACs) review people's care needs to decide if they are eligible for long-term care. Residents in long-term care homes pay only for accommodation, while costs for nursing care, recreation and rehabilitation programs are covered by the Ministry of Health and Long-Term Care. The maximum amount that residents can be charged for accommodation is set by the Province.



Long-term care homes are homes for people who require 24-hour nursing services. Community Care Access Centres (CCACs) review people's care needs to decide if they are eligible for long-term care.

The cost of accommodation in Ontario's long-term care homes is the same across the province. However, the amount that individual residents are charged varies depending on income and ability to pay. There are two types of accommodation: basic and preferred (includes semi-private and private). Residents contribute toward accommodation costs such as housekeeping, utilities and maintenance. This is known as the resident co-payment. Home operators may also levy an extra charge of up to \$8 per day for a semi-private room and \$18 per day for a private room.

In August 2006, co-payment rates were up to \$49.76 per day for basic and up to \$67.76 per day for private accommodation. Residents who can not pay the maximum basic accommodation rate can apply to the Ministry of Health and Long-Term Care for a rate reduction based on their income and ability to pay. No subsidy is available for preferred accommodations costs.

New long-term care legislation

There are now three separate acts governing Ontario's long-term care homes. New long-term care legislation is expected to bring all three Acts together into a single piece of legislation called the *Long-Term Care Homes Act*. This new act will ensure uniform standards and accountability. The proposed new Act focuses on five major areas:

- ◆ Residents' quality of life and care standards
- ◆ Residents' rights and safeguards to combat abuse and neglect
- ◆ Compliance, inspection and enforcement programs in long-term care homes
- ◆ Systems for licensing home operators and approving beds
- ◆ Planning and renewing long-term care homes.

New legislation is expected to bring all three Acts together into a single piece of legislation called the Long-Term Care Homes Act. This new act will ensure uniform standards and accountability.

The City of Toronto's Homes for the Aged Division reviewed the Ministry's discussion paper — "Future Directions for Legislation Governing Long-Term Care Homes." They presented a response to the Ministry in December 2004. This response included input from City divisions in the areas of legal, policy, advocacy and operational issues.



The legislation is now expected to be introduced in the legislature in Fall 2007. Until the new *Long-Term Care Homes Act* is tabled, Toronto Homes for the Aged continues to identify the following areas that are important to Toronto seniors:

- ◆ Funding and governance
- ◆ Community planning, involvement and capacity building
- ◆ Quality care and service
- ◆ Shared risk and accountability
- ◆ Services that respect, support and enable residents, families, volunteers and staff.

Provincial improvements to long-term care

Over the last few years, the Province of Ontario has made some improvements to long-term care including:

- ◆ An increase of 3,140 full-time equivalent (FTE) staff in the long-term care home sector, including an increase of 682 nursing positions
- ◆ Implementing new standards for skin care and wound management, and for continence care
- ◆ Putting rules in place so that nursing coverage is 24 hours per day, seven days a week, and that each resident has at least two baths per week
- ◆ Improving inspection process, including unannounced annual inspections
- ◆ Launching a public website that provides seniors and families/caregivers with information on individual homes and their record of care
- ◆ Putting into place a toll-free Action Line for the public to register a complaint or concern
- ◆ Changing placement regulations to allow couples who want to live together in to do so
- ◆ Funding Resident and Family Councils to improve community engagement, and to provide residents and families with a greater voice in the day-to-day life of long-term care homes
- ◆ Increasing the comfort allowance for residents by more than 3%
- ◆ Making a commitment to put new long-term care home legislation in place.

Ombudsperson for long-term care

The Roundtable's Reference Group on Seniors' Housing discussed the need for an Ombudsperson specializing in issues related to providing long-term care in Ontario. This position should be independent of any Ministerial control or influence, would have power to investigate concerns and, within reasonable constraints, should direct the government to take remedial action when all other avenues have been exhausted. This approach would contribute in a major way to the health and well-being of seniors in the Ontario.



Toronto Homes for the Aged programs

The City's Homes for Aged Division provides a range of accommodations, programs and services for Toronto seniors. These include:

- ◆ 10 homes for the aged, providing both permanent and short-stay care
- ◆ 3 of the homes for the aged (Castleview Wychwood Towers, Fudger House and Kipling Acres) offer a convalescent care program as an alternative to hospital admission, to help people who are recovering from illness or who need short-term rehabilitation before returning to their own home
- ◆ Castleview Wychwood Towers also offers a Low Tolerance Long Duration Rehabilitation program for stroke survivors
- ◆ Person-centred care, built on the principles of GENTLECARE, respect, dignity, self-esteem and independence
- ◆ A care approach that includes dementia care, restorative care and a range of therapy services, such as occupational therapy, physiotherapy, music therapy, art therapy, complementary care and other specialized services
- ◆ Care and service that respects the culture, ethnoracial background, family traditions, community, language, sexual orientation, gender identity, spiritual beliefs and rights of each person
- ◆ A range of successful links with the local community and with volunteer groups, to support residents' language, cultural and spiritual needs
- ◆ 4 Adult Day Programs, at Bendale Acres, Cummer Lodge, Kipling Acres and Seven Oaks
- ◆ 4 homes (Bendale Acres, Cummer Lodge, Kipling Acres and True Davidson Acres) support community agencies by preparing nutritious meals for their community-based Meals-on-Wheels programs
- ◆ Supportive housing in a number of sites across the city
- ◆ Homemaking services to qualified clients in their own home.
- ◆ Strong and effective partnerships with hospitals and other community organizations, to provide unique programs and services in a number of its 10 homes. These services include behavioural support care, medical specialty services, a gay positive environment, and care and service to younger adults who need long-term care but who benefit from a model of self-directed care.



Recommendations – Housing

The following recommendations have been developed by the Roundtable’s Reference Group on Seniors’ Housing to address the gaps and challenges discussed in the Housing issues section above.

Affordable housing

1. This report should be forwarded to the City’s Affordable Housing Office to inform the development of a City of Toronto Affordable Housing Plan.
2. Additional federal and provincial funding is needed for affordable housing with project allocations from the City of Toronto specifically for seniors, in accordance with the findings of the Affordable Housing Plan’s determination of need.
3. The City’s Affordable Housing Office should direct to seniors a share of new affordable housing units, proportionate to seniors’ share of needs.
4. New seniors’ buildings should be located in communities that are accessible to public transit and accessible to shopping, amenities and community supports.

Rent supplements/housing allowance

5. The Provincial government should honour their election campaign commitment to provide funding to municipalities in the last year of their current mandate. The rent supplements should fully fund the difference between market rent and rent-geared-to-income (RGI) rent. Municipalities should be given sufficient flexibility in the program design to provide rent supplements to seniors where they live (“in situ”).
6. The Province should provide long-term funding for rent supplement and housing allowance programs, including those programs already operating and any new programs.
7. The Province should remove the provision in the Affordable Housing Program – Housing Allowance component that requires participants to move to a vacant unit and ensure future provisions permit “in situ” arrangements to support the ability of seniors to age in place.



Social housing and Toronto Community Housing Corporation

8. The Province should upload funding responsibility for social housing programs to the Ministry of Municipal Affairs and Housing.
9. As a step towards the above recommendation, the Province should review uploading of costs for social housing including operating subsidies, rent subsidies, housing allowances and capital repair as part of the recently announced “Provincial-Municipal Fiscal and Service Delivery Review.”
10. The Province should increase funding to make necessary capital repairs and associated maintenance of social housing stock across the City of Toronto, and should provide sufficient funding to administer and maintain the social housing stock in the City of Toronto over the long term.
11. Federal funding for social housing should continue beyond the maturity of current social housing debentures and mortgages.
12. The City of Toronto should investigate continuum of care options and build on existing partnerships between social housing providers, including Toronto Community Housing Corporation, Toronto Homes for the Aged and others on “aging in place initiatives” to offer 24-hour on-site supportive housing in social housing seniors’ buildings, where such services do not already exist.
13. This report should be forwarded to Toronto Community Housing Corporation to inform the development of their Seniors’ Strategy. Toronto Community Housing Corporation should consider a focus on increasing the number of “seniors only” buildings as a way to support the specific needs of its seniors’ residents. New seniors’ buildings should be located in communities that are accessible to public transit and accessible to shopping, amenities and community supports.

Community, homeless and tenant protection supports

14. The City of Toronto should communicate to the Province the need to reinstate rent control on vacant rental units under the new *Residential Tenancies Act* to protect new tenants from unreasonable rent increases.
15. The City of Toronto should communicate to the Province the need to permit rents to be automatically frozen when a private market rental unit has outstanding municipal work orders, without requiring tenants to apply to the Landlord and Tenant Board under the new *Residential Tenancies Act*.
16. The Province should provide ongoing funding for municipal rent banks to ensure long-term support for tenants who experience occasional difficulties in paying their rent.
17. The federal government should provide ongoing funding and leadership on housing and homelessness programs through the Supporting Communities Partnership Initiative.



Supportive housing

18. The Province should increase resources for supportive housing, including provisions for older persons with serious mental illness and health addictions.
19. The City of Toronto should partner with the Province on flexible options to turn existing housing for seniors into supportive housing for seniors to allow aging in place. More affordable housing with supportive services is needed whether in new or existing buildings.

Retirement homes

20. The Province should provide provincial regulations that would set standards of care for retirement homes and consult widely with seniors, agencies and stakeholders including the City of Toronto, as part of its review on retirement homes.

Long-term care

21. The Province should appoint an Ombudsperson for long-term care home residents and people receiving home care services.
22. The City of Toronto should consult with seniors and make a submission to the provincial hearings on the upcoming *Long-Term Care Homes Act*.