



HOUSING POSITIONS [2020]

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PREAMBLE

The Toronto Seniors' Forum (TSF)¹ was established to "give a voice to seniors not often heard." Our dedicated members work to ensure the City of Toronto meets its commitment to provide services equitably to all senior residents. In our role as a "conduit for communication between the City and its senior residents," we have taken note of the crisis in affordable housing.

As stated in the 2018 Toronto Seniors' Strategy (TSS 2.0),² our focus is on issues that fall within the City's authority to plan, manage and deliver. The current social housing stock is one of six critical priority themes currently being reviewed by the Mayor and Council.

This report and position paper offers an opportunity to rectify historical challenges that have plagued affordable housing efforts in Toronto, and to address the specific needs of a rapidly growing municipal population. It is also an opportunity for the city to internally align TSS 2.0 actions with other complementary strategies including Poverty Reduction, Toronto Strong Neighborhoods and Neighborhood Tower Renewal efforts where applicable.

EXECUTIVE SUMMARY

We believe a seniors' lens is a critical perspective in policy planning and development for seniors, who are typically at the end of their productive lives and can be living with multiple conditions which limit their mobility or otherwise affect their ability to participate fully in the community, at the same time as they generally must contend with a fixed income. About one in five do not have adequate income to support life in an expensive community like Toronto—some have survived long-term employment in low wage sectors like the caring professions and service and retail sectors, and/or have contributed to workplace pensions which disappeared with the organizations that employed them and are left with inadequate income through no fault of their own.

As well, a small but significant number of Toronto senior residents with physical or mental disabilities, including developmental disabilities, have contributed only occasionally if at all to contributory pensions like the Canada Pension Plan and so are only eligible, if at all, for a small pension in addition to Old Age Security which is a universal benefit to all who have lived in Canada for a minimum of 10 years beyond the age of 18.

1. <https://www.toronto.ca/community-people/get-involved/community/toronto-seniors-forum/>

2. <https://www.toronto.ca/wp-content/uploads/2019/02/93cd-CoT-seniors-strategy2.pdf>

While a minority of seniors (approximately one in 5 or 6) have so few resources as to qualify for the federal Guaranteed Income Supplement, we believe City services need to be designed and delivered to both well seniors 'Aging in Place' and those more vulnerable and living with chronic conditions or physical, mental and developmental disabilities or experiencing acute episodes of illness or hospitalization. Indeed, 'Aging in Place' is likely to work better as a strategy in the coming years as the bulk of the 1950s and 1960s baby boom reach old age, if more realistic supports—home care, recreational and similar programming and supportive housing options are made available to the senior community, whether they are residents of social or private sector housing.

Although our focus of interest is clearly on senior residents of Toronto, we need to make sure as we develop policy and advocacy positions to work with all levels of government and the private and charitable sectors, to ensure action and accountability, recognizing the upstream benefits of stable employment and community services. This is particularly the case with the issue of subsidies for Rent Geared to Income (RGI) units.³

POSITIONS TO ADDRESS THE GROWING NEEDS OF TORONTO'S SENIORS:

- Decision makers must be educated and aware of the unique needs of aging populations and the value of a realistic aging in place strategy, and to view all issues through a senior's lens/perspective
- Social housing must be adequately funded to ensure existing units and common spaces are properly maintained, in a good state of repair
- A clear strategy needs to be undertaken to address senior waiting lists for social housing
- High-rise affordable rental apartments must be created so that developers include more of this stock in new projects, including RGI units
- A high and immediate priority should be assigned to a final resolution of Federal-Provincial-Municipal agreements on subsidies to maintain RGI units
- Inclusionary zoning must be made mandatory for all new builds in the City of Toronto, with 20% of units set aside for rent geared to income (RGI) housing
- Regulatory changes to facilitate additional housing must be made to allow for: granny suites, infill housing, the creation of new 21st century regulated shared facility housing, and independent rooms in private homes available for rent

³³ We are gratified to learn that the TSF Health Working Group is planning a parallel position document on health needs of Toronto Seniors. Consideration of Long-Term Care, which must currently be accessed via the health system is more appropriately dealt with there.

- The TSF strongly opposes the reintroduction of former Ontario Municipal Board (OMB) regulations as this move takes authority away from local councils and reverts to an appeals process known to have a legacy of delays. It is unclear how the return to de novo hearings will lead to the faster provision of affordable housing.
- The TSF supports a fair and equitable income-based strategy to accommodate property taxes for seniors.
- The Aging in Place⁴ publications should inform the City's coordination of housing and health services and universal design concepts should be applied to all municipal housing developments

SOCIAL HOUSING

Table 1, below, summarizes data from the 2016 Canada census and a recently published Federal-Provincial-Territorial task force report on Housing Needs of Seniors.⁵ These data are consistent with more recent figures available from the Canadian Housing and Mortgage Corporation (CMHC) which indicate that in 2018, 20.7% of all Toronto CMA households are in core housing need.⁶

Table 1. Some Statistics on Seniors in Ontario

Category	Population	Percentage	Comment
Total Ontario Population, 2018	14.5 m		Statistics Canada
Total Ontario Population over 65, 2018	2.5 m	17.3%	Statistics Canada
Total Ontario Population over 85 2018	0.3 m	2.0%	Statistics Canada
Average income, over 65 Ontario 2017	\$44,302		Statistics Canada, calculated
Recipients of Old Age Security (OAS), Ontario 2017	2.4 m	13.8%	Statistics Canada
Recipients of Guaranteed Income Supplement (GIS), Ontario 2017	.6 m	28.7%	Of OAS recipients, Statistics Canada

4. <http://neighbourhoodchange.ca/publication/research-papers/aging-in-place/>

5. http://publications.gc.ca/site/archivee-archived.html?url=http://publications.gc.ca/collections/collection_2019/edsc-esdc/Em12-61-2019-eng.pdf

6. <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2018-housing-observer/>

Canada seniors living in private dwellings, owned & rented	5.5 m	93.2%	2016 Census, quoted in Federal Provincial Territorial (FPT) task force report on Housing Needs for Seniors, 2019
Canadian seniors living in collective dwellings [residences for seniors, retirement homes, Long Term Care or other health-related facilities]	.4 m	6.8%	2016 Census, quoted in FPT report cited above
Senior-led households Ontario, 2016	1.3 m		CMHC calculation from 2016 census, quoted in FPT report cited above
Senior-led households in core housing need, Ontario 2016	.2 m	17.2%	CMHC calculation from 2016 Census (CMHC definition: adequate state of repair, suitable, affordable, and household cannot afford to correct)

BACKGROUND

In 2019, the total affordable housing waiting list of 102,049 applicants included 35,782 seniors on Toronto's Housing Connections system waitlist.⁷ Current information suggests a ten-year waiting period for those on the list today.

Approximately half of Toronto Community Housing Corporation (TCHC) seniors do not live in seniors' buildings, a number that will rise as tenants under 65 age in place. Statistics Canada data recognize that the seniors' population in Toronto is expected to double from just over 700,000 in December 2018 to nearly 1.5 million by 2030.

The TSF believes that the anemic level of municipal support for social housing will impact maintenance of existing units and ability for program expansion as well as the organization's operating budget and capacity to maintain units in a good state of repair. Nonetheless, it should be noted that virtually no new affordable housing seniors' housing was created between 2016 and 2019. While City Council did create a new corporation in 2019 to operate the existing 83 TCHC seniors' buildings, concerns remain about:

7. <https://www.toronto.ca/city-government/data-research-maps/research-reports/housing-and-homelessness-research-and-reports/social-housing-waiting-list-reports/>

- seniors left behind in mixed buildings
- an equitable solution for non-seniors in the 83 seniors' buildings,⁸ and
- the need for a policy that includes supports for well seniors in addition to those leaving hospital or at risk of hospitalization

Other emerging issues include:

- new accessible supportive housing is needed for an aging population.
Approximately 40% of Toronto's supportive/alternative housing stock is in houses and walk-ups, often in poor repair
- the need for a lasting solution to the issue of subsidies to support affordable seniors' housing.
- the growing gap between homeowners and tenants, is now being passed to the next generation.⁹ Finally,
- slow city planning development approvals affect both private sector and non-profit/co-op sector development.

The announcement of the National Housing Strategy-Investment Fund by the federal government in early 2019 will provide some relief with \$1.34 billion over 10 years for TCHC repairs, especially energy retrofits and increased accessibility.¹⁰ These funds would begin to address an estimated capital backlog of \$1.7 billion for TCHC in 2019. The context for this, according to the Price Waterhouse report of June 7, 2017 is \$515.2 million required in 2019 for operating shortfall (\$18.6 million), development cash shortfall (\$68.8 million) and a capital shortfall (\$427 million).¹¹

The City has also provided for \$195 million toward TCHC capital needs and \$243 toward the operating budget, to support the Eviction Prevention in the Community (EPIC) pilot - for tenants in private sector housing.¹² There remains considerable work to ensure

- the NHS endures past the 2019 election
- the future and design of the National Housing Benefit to achieve greater equity

8. <https://www.wellesleyinstitute.com/housing/big-challenges-for-tchc-are-challenges-for-the-city/>

9. Joy Connelly: Opening the Window. <https://openingthewindow.com/2018/04/10/the-landed-and-the-tenantry/>

10. <https://www.torontohousing.ca/news/whatsnew/Pages/National-Co-investment-Fund-.aspx>

11. <https://www.toronto.ca/legdocs/mmis/2019/bu/bgrd/backgroundfile-123815.pdf>

12. <https://www.homelesshub.ca/blog/evaluating-eviction-prevention-hub-solutions-look-epic-program>; Office of the Commissioner of Housing Equity - works with TCHC and seniors/vulnerable tenants at risk of eviction for arrears; <http://www.oche.ca/sites/default/files/inline-files/OCHE%202018%20Annual%20Report.pdf>

- the NHS Co-Investment Fund work more effectively.¹³

POSITIONS

1. Social housing must be adequately funded to ensure existing units and common spaces are always maintained and in a good state of repair.
2. City Council must establish a new funding formula for TCHC, including the new seniors' housing portfolio, that will enable TCHC to meet its current operating needs and build its own capital reserve to pay for future needs.
3. The City should create a dedicated fund and develop easy methods to access supplementary funding through related city departments for those in social housing who face eviction, after falling behind in payments for heat, hydro and other costs they may incur through no fault of their own.
4. TSF should work with City, Province and Federal government to provide a lasting solution to the issue of subsidies for RGI units.
5. Measures must be taken to create more housing stock and commit to exploring new options for affordable housing as a priority.
6. Prioritize seniors housing within the additional 5,000 units per year identified in Toronto's roster. With this level of commitment, it will take the city 32 years to meet all current needs.

INCLUSIONARY ZONING

BACKGROUND

As of December 2016, as established by the Provincial government; we understand inclusionary zoning (IZ) to be defined as municipal programs that use development regulations and approval processes to require private developers to provide a portion of affordable housing within their new market value projects and thus provide a concrete option for sustaining and expanding seniors' affordable housing options over the long term.

This is a completely different way of providing affordable housing than conventional social housing programs, which almost exclusively rely on financial subsidies provided by governments. Inclusionary programs, as we understand, depend only on regulatory process concessions.

13. <https://www.cmhc-schl.gc.ca/en/nhs>

Between 2016 and 2019, the City has advanced IZ considerably and we look forward to the new system and policies projected for release in fall 2019. At the time of writing, these include a concentration in strong market areas, limited to

- Sites with 100+ sites in downtown or 140+ sites elsewhere
- Allocation of affordable units to 20% of units in strong market areas (mainly downtown) and 10% in moderate markets. For purpose-built rentals a minimum of 5% would be allocated as affordable in strong markets, 2.5% in moderate markets
- Units would be kept affordable for 25 years at 100% of CMHC's Average Market Rent (AMR) with 10% set at 80% of AMR.¹⁴

As noted above, the adoption of Bill 108 by the province in May of 2019 could restrict IZ to 'major transit areas,' where the City has adopted a development permit system, or where the Minister orders a development permit system, given any such proposal would then require ministerial approval. Consistent with the demands of other housing advocacy organizations across Toronto such as ACORN, ACTO, CARP, CERA, CHFT, OCSCO, ONPHA, OWN, Tenants First, the Toronto Council on Aging, the Wellesley Institute, and others, TSF recommends that 20% of all new developments be set aside for affordable housing as part of a dedicated growth plan for Toronto's affordable housing stock.

POSITION

7. Inclusionary Zoning must be made mandatory for all new builds in the City of Toronto, with 20% of units set aside for affordable housing.

REGULATORY CHANGE FOR ADDITIONAL RENTAL UNITS

BACKGROUND

Ontario's 2014 provincial policy statement supports land intensification and specifically, as relevant to this POSITION, infill housing.¹⁵ Other provinces are also looking into how they can maximize these opportunities. Regina, Vancouver and Ottawa are exploring and implementing strategies to repurpose laneways for housing.

14. <https://www.toronto.ca/city-government/planning-development/planning-studies-initiatives/inclusionary-zoning-policy/>. The US has much experience in this area and has demonstrated through practice that this is an effective tool for increasing social housing stock.

15. <http://www.mah.gov.on.ca/page10679.aspx>

In 2018, a limited pilot of laneway housing was implemented by Toronto City Council, which could eventually affect an estimated 2,400 publicly owned laneways covering 250 km that could become active spaces in our urban fabric.

Rooming House legislation, as recognized by the City and currently under review, is outdated and has seen little movement in the past decade. Seniors and others are living longer as evidenced by recent Census data, and many may not be able to afford private apartments or houses. Options such as affordable rooms in private homes, shared facilities and an expansion of other senior friendly options would greatly benefit the growing seniors population and place less of a financial burden onto public support systems, as long as policy development and regulation take account of potential for loss of units, accessibility, etc..

Granny suites are constructed by turning part of an existing dwelling into an independent unit - for aging parents, children moving home, or to rent out to have an additional source of revenue. These are viable options for this current housing market that can maintain the health and independence of older Torontonians. The legislation as to whether such a suite can be constructed is neither uniform nor clear in the City, since amalgamation. This needs to be standardized across Toronto. Similarly, there needs to be standardization of opportunities for informal sharing of houses across the city.

POSITION

8. Regulatory changes for additional rental units must be made to allow for: granny suites; infill housing; the creation of new 21st century regulated Shared Facility Housing, and independent rooms in private homes available for rent.

PRIVATE SECTOR

BACKGROUND

The OMB was eliminated in 2018 by the previous provincial government and replaced by Local Planning Appeal Tribunals (LPATs) with new processes for adjudicating appeals on land use which could improve consultation and decision-making at the local level.

In May 2019, the Province passed Bill 108 which effectively returns to the OMB rules which include:

- Limits on 3rd party appeals and witnesses.
- Return to de novo hearings,
- Limits on cross-examination of witnesses

As evidenced in the history of OMB decisions, developers have a better chance of bypassing and dismissing municipal needs by going to the OMB in order to build what they want and where they want it. The blatant disregard for local neighborhood dwellers and those most impacted by these decisions has long been a point of conflict in Toronto.

The abdication of responsibility to address the social infrastructure required by increased density, and the poverty of responsibility in the administration of Section 37 funds leaves neighborhoods vulnerable to serious social, health and economic impacts that have systemic currency and legacy. Communities should not be casualties of political systems, particularly seniors on fixed incomes and many of whom live below the Low-Income Measure (LIM). TSF should join the fight to change the role of the development industry influence as a funder of political parties and individual candidates at the provincial and municipal level.

POSITION

9. The TSF strongly opposes the reintroduction of former OMB regulations as this move takes authority away from local councils and reverts to an appeals process known to have a legacy of delays.

PUBLIC LANDS FOR AFFORDABLE HOUSING

BACKGROUND

Affordable housing in Toronto for homeowners and renters is at a crisis stage and needs quick responses from all levels of government. The City of Toronto is taking a lead with a pledge to build 40,000 affordable rental units over the next 12 years. Home prices in Toronto surged 60% in the five years to June 2019, and the vacancy rate for rentals is hovering near 1%.¹⁶

In 2009, the City of Toronto adopted a 10-year affordable housing action plan for 2010-2020 to guide its work and investment decisions in partnership with the private and non-profit housing sectors.¹⁷ The City also passed a Toronto Housing Charter, which states:

“All residents should have a safe, secure, affordable and well-maintained home from which to realize their full potential”.

16. <https://www.thestar.com/news/gta/2019/07/12/apartment-vacancy-rate-hits-four-year-high-in-the-gta-as-condo-rents-soften-in-downtown-toronto.html>

17. <https://www.toronto.ca/community-people/community-partners/affordable-housing-partners/housing-opportunities-toronto-affordable-housing-action-plan-2010-2020/>

The City of Toronto’s Housing TO 2020-2030 Action Plan, adopted in 2018, endorses the Housing Now Initiative to activate City-owned sites for creating mixed-income, mixed-use and transit oriented communities.¹⁸ The Housing Now initiative identifies 11 City-owned sites to create 10,000 housing units, one-third market ownership, one-third market rental, and one-third affordable rental, with 400 units of deeply affordable housing. The City is also working to reduce the difference in property taxes for multi-residential buildings; in 2019, renters pay 1.95 times more in taxes than homeowners and/or single/condo homeowners. New multi-residential rentals pay the same rates as owners.¹⁹ An estimated property tax reduction to equalize rates between homeowners and renters would reduce rents by \$85.00 per month.²⁰

The federal NHS promises 60,000 new units including 7,000 senior units. While the Housing TO document doesn’t specifically identify affordable housing for seniors, it does target affordable housing on many fronts, i.e., increased access to services for people experiencing or at risk of homelessness —including new emergency shelters, provide new housing benefits to support people experiencing homelessness or at risk of homelessness, increased funding for capital repairs for social housing, support tower renewal communities, increase the supply of new affordable and supportive housing, increase access to new affordable ownership homes, activate surplus public lands for new affordable housing, advocate for new provincial IZ in new developments.

TSF should work with the City to ensure that public land, municipal, provincial and federal, be made available to both government and the private sector in building substantially more housing by reducing the cost of development in a shared partnership.

POSITION

10. In conjunction with the City of Toronto, TSF supports expanding public land ownership for more affordable housing for seniors across all housing spectrums.

18. More info: <https://createto.ca/housingnow/>; see advocate Mark Richardson: <https://www.google.com/maps/d/u/0/viewer?mid=1ROhMQUHxmVMyeyXJcHT7eSuVLiSnwFQ N&ll=43.70402728923888%2C-79.40693935000002&z=12>

19. <https://www.toronto.ca/services-payments/property-taxes-utilities/property-tax/property-tax-rates-and-fees/>

20. Federation of Rental Housing Providers of Ontario, November 2016

HIGH-RISE AFFORDABLE RENTAL UNITS

BACKGROUND

Multi-residential apartments built before 1991 are subject by law to a maximum rent increase of 2.5 per year (rent control)—extended to all rental properties by the previous provincial government, but then rolled back to 1991 levels by the current provincial government. To increase rents over the limit, a landlord must appeal the rate. This is part of the provincially mandated Residential Tenancies Act. Landlords cannot appeal the Ontario rent guideline. They can request Above Guideline - Rent- Increases (AGI) through specific provisions, utilities, safety and security and capital projects.²¹

Nonetheless, only 2% of housing built or approved in the past 5 years has been affordable.²²

Moreover, the recent passage of Bill 108 is likely to reduce the availability of Sec. 37 funds now frequently used for affordable housing. Under the new legislation, Sec. 37 will be rolled into a single community benefit with parkland dedication and other development charges. It should be noted that in the 3 years to December 2018, Sec 37 raised \$23.91M for affordable housing and TCHC improvements.

Presently Toronto apartment property taxes are significantly higher than single/condo homeowner complexes. Those who are low-income, fixed income seniors should not subsidize the wealthy and those able to work. The City must address changes in a way that communicates any changes to tenants who are low-income, senior and living on a fixed income and clearly recognize that not doing so places unnecessary burdens on other parts of the public system, most significantly healthcare and housing.

Housing Advocate Joy Connelly also writes powerfully on the financialization of housing that has

- excluded most Toronto households from the ownership market
- led to rapidly rising rents
- led to the new phenomenon of renovictions in many buildings
- led to the loss of rooming house stock in the downtown, particularly in Parkdale
- led to the rise of Airbnb.²³

21. Section 126 of the Act.

22. City of Toronto City Planning Division.

23. <https://openingthewindow.com/2019/05/03/so-thats-why-we-cant-find-affordable-homes/>; see also Leilani Farha, UN Special Rapporteur on the Right to adequate housing, <https://www.theglobeandmail.com/opinion/if-housing-was-a-human-right-the-bubbles-would-burst/article34492283/>

POSITIONS

11. Partnerships with the private sector must be created so that developers will create more rental and more RGI units.
12. Multi-rental apartments in housing built before 1991 currently receive rent protection. We support extending this to buildings built after 1991.
13. Work with City of Toronto and Ontario to come to a fairer formula for multi-residential property taxes that is consistent with taxation rates for other forms of housing.

AGING IN PLACE²⁴

BACKGROUND

The World Health Organization has created an Age Friendly Network worldwide. Locally, Toronto has benefitted from the work of trans-sectoral institutions with an interest in overall community health including hospitals, researchers, and community agencies and at the core, residents. There are promising actions and information Toronto can draw from to improve its practice. Over 89 countries are currently participating in an international movement of which Toronto has recently become a member. To maintain this status, Toronto must demonstrate it is working toward implementing positions like universal design and aging in place, key concepts that must be adhered to in order to be part of the network.

Through the TCHC and the not for profit community sector, seniors' apartments have provided much-needed affordable housing to lower-income seniors. In addition, many community organizations have been able to provide community programming supports which enable vulnerable seniors to live independently. Waiting lists for these apartments, accessed through the City's Housing Connections, are often in excess of one year.

Retirement homes are privately-owned residences that provides rental accommodation with care and services for seniors who can live independently with minimal support. The Ontario Retirement Communities association is a coalition of for-profit operators—Revera, Chartwell, Amica, etc. Retirement Homes in Ontario can range in cost to clients from \$1,500 to \$10,000 per month, depending on the type of accommodation and services purchased. The residence fee typically includes housekeeping, laundry services,

²⁴ As noted above, the TSF Health Working Group is planning a parallel position document on health needs of Toronto Seniors. Consideration of Long-Term Care, which must currently be accessed via the health system is more appropriately dealt with there.

and access to a variety of on-site amenities such as fitness centres, spas, and recreational facilities in addition to some supports for personal needs such as medication reminders and assistance with daily needs. Because they offer services in addition to actual accommodation, they are not covered by existing landlord tenant legislation.

Market rent retirement homes have vacancies in nearly every location. Low income retirement residences are very few and far between, so that even if a low-income senior were interested in aging in place, there is not much availability beyond regular private sector and social housing. Market rates for personal services can easily eat up \$100-150 daily for supervision with meds, baths and meals or app \$5,000 monthly in addition to basic room and meals of \$1,500 to \$4,000.²⁵

POSITIONS

14. The Aging in Place²⁶ publications should inform the City's coordination of housing and health services; universal design concepts should be applied to all municipal housing developments.
15. TSF should support housing options which facilitate not for profit/cooperative retirement housing, especially that which includes supports for lower-income residents as part of a full spectrum of care.
16. TSF should encourage development of senior supportive housing and social and recreational programming in retirement residences like that included in the best of municipal housing.

25. <https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/report-seniors-housing-needs.html>

26. <http://neighbourhoodchange.ca/publication/research-papers/aging-in-place/>

SUMMARY OF POSITIONS

1. Social housing must be adequately funded to ensure existing units and common spaces are always maintained and in a good state of repair.
2. City Council must establish a new funding formula for TCHC, including the new seniors' housing portfolio, that will enable TCHC to meet its current operating needs and build its own capital reserve to pay for future needs.
3. The City should create a dedicated fund and develop easy methods to access supplementary funding through related city departments for those in social housing who face eviction, after falling behind in payments for heat, hydro and other costs they may incur through no fault of their own.
4. TSF should work with City, Province and Federal government to provide a lasting solution to the issue of subsidies for RGI units.
5. Measures must be taken to create more housing stock and commit to exploring new options for affordable housing as a priority.
6. Prioritize seniors housing within the additional 5,000 units per year identified in Toronto's roster. With this level of commitment, it will take the city 32 years to meet all current needs.
7. Inclusionary Zoning must be made mandatory for all new builds in the City of Toronto, with 20% of units set aside for affordable housing.
8. Regulatory changes for additional rental units must be made to allow for: granny suites; infill housing; the creation of new 21st century regulated Shared Facility Housing, and independent rooms in private homes available for rent.
9. The TSF strongly opposes the reintroduction of former OMB regulations as this move takes authority away from local councils and reverts to an appeals process known to have a legacy of delays.
10. In conjunction with the City of Toronto, TSF supports expanding public land ownership for more affordable housing for seniors across all housing spectrums.
11. Partnerships with the private sector must be created so that developers will create more rental and more RGI units.

12. Multi-rental apartments in housing built before 1991 currently receive rent protection. We support extending this to buildings built after 1991.
13. Work with City of Toronto and Ontario to come to a fairer formula for multi-residential property taxes that is consistent with taxation rates for other forms of housing.
14. The Aging in Place²⁷ publications should inform the City's coordination of housing and health services; universal design concepts should be applied to all municipal housing developments.
15. TSF should support housing options which facilitate not for profit/cooperative retirement housing, especially that which includes supports for lower-income residents as part of a full spectrum of care.
16. TSF should encourage development of senior supportive housing and social and recreational programming in retirement residences like that included in the best of municipal housing.

27. <http://neighbourhoodchange.ca/publication/research-papers/aging-in-place/>

GLOSSARY

ACORN	Association of Community Organizations for Reform Now
ACTO	Advocacy Centre for Tenants Ontario
AGI	Above Guideline - Rent- Increases
AMR	Average Market Rent
CARP	CCanadian Association of Retired Persons
CERA	Centre for Equality Rights in Accommodation
CHFT	Co-operative Housing Federation of Toronto
CMA	Census Metropolitan Area
CMHC	Canadian Housing and Mortgage Corporation
FPT	Federal Provincial Territorial
LIM	Low Income Measure
LPAT	Local Planning Appeal Tribunal
NHS	National Housing Strategy
OCSCO	Ontario Coalition of Senior Citizens' Organizations
ONPHA	Ontario Non-Profit Housing Association
OWN	Older Women's Network
RGI	Rent Geared to Income
TCHC	Toronto Community Housing Corporation
TSF	Toronto Seniors' Forum
TSS 2.0	Toronto Seniors' Strategy 2.0, approved by Council April 30, 2018.