

Mary Hynes - Toronto Seniors Forum – torontoseniorsforum@toronto.ca

The Toronto Seniors Forum has specifically decided “partnerships with the private sector must be created so that developers will create more rental and more rent geared to income units.” And so I am here today to emphasize our concern that rental housing is needed for Toronto’s current and growing senior population.

According to a study from the Joint Center for Housing Studies of Harvard University there is an increase in renter households starting with those in their late 70s and of course we know that the population is ageing.

Back in 2015 Civic Action looked at housing availability for seniors that would consider seniors’ health care needs. The roundtable they convened looked at potential actions and initiatives from other jurisdictions. I urge the Committees to look at the work we did to find some potential partial solutions.

As everyone on Council obviously knows housing needs in Toronto requires work from all levels of government. I’ll believe it when I see it, but from what I heard from Adam Vaughan the Federal Housing Strategy will address the need for rental housing construction funding and changes to CMHC regulations. I was also told that some of this money is not contingent on matching provincial and municipal funding. Near as I can tell the money gets announced loudly and often but doesn’t get spent ‘til the projects are completed. I didn’t ask him about surplus federal lands.

Portable grants to renters are also part of their plans which will tie in nicely with that part of the Open Door Program. Speaking of the Open Door Program, we are pleased with the work the City is doing to create affordable and supportive housing.

As a seniors’ organization the TSF has some special interests. Only 10% of seniors in Toronto are low income. BUT we are 39% of those in the \$15-\$20,000 income bracket and 32% of the \$20-\$25,000. We are 19% of the population. We are overrepresented in all categories from \$10-

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\$35,000. As of November an annual income of over \$49,000 was needed to pay the average monthly rental in Toronto. So we seniors, while not the poorest Torontonians, are often just a cut above. I know seniors who are only a few dollars above low income cutoffs and therefore one legal rent increase from homelessness.

Toronto is making some great steps forward but I do live in terror of a change in administration. I am old enough to have lived through some horrible federal, provincial and Toronto governments. But let's look forward.

We need to encourage creative off the wall possibilities. As in giving the public opportunities to share ideas. Reaching people. Always a problem. People, especially seniors and persons with low income, don't all have easy internet access. Even with translations, which are not always available, some languages get missed. And of course, whether it's working for pay in 2 or 3 jobs and/or care-giving obligations, you will not hear from every one .

OK. So some of my off-the-wall ideas. We are once again putting some attention into Tower Renewal. What about incentives to add low level housing in the vast "parks" that surround the towers? How about community hubs and/or communal facilities for residents so more co-housing is possible within the apartment towers?

It's probably not possible with changes to the Planning Act, but what about some apartment zones being converted to rental apartment zones?

These are a few ideas I've come up with in the past few days. I'm sure others, who are better thinkers than I, will come up with many more. Combine the best of these with existing research and fewer seniors (and others) will not become homeless or need to stress continuously about becoming homeless (and this includes the many hidden homeless couch surfers).