

**Adina Lebo, VP Toronto Seniors Forum -Deputation for Inclusionary Zoning-  
Thursday October 28,2021**

**My name is Adina Lebo and I am deputing on behalf of the Toronto Seniors Forum which is the voice of seniors at City Hall. We are part of the new LTC and Senior Services Division. TSF members provide input to City of Toronto staff and members of Council on issues that affect older Torontonians. We use a senior's lens to evaluate all policies processes, programs and services.**

**The current senior population in Toronto, 50 + is estimated to be around 690,000 person and is expected to double to 1.2 million over the next 10-15 years as the baby boomer generation passes into old age.**

**City Hall statistics show that in 2019, 50% of seniors were trying to live in Toronto on incomes of less than \$25,000 per year. That's about \$2,000 per month factoring in OAS and GIS. They need housing accommodations at a rate of \$500 to \$750 per month in order to live very basic lifestyles and have enough money for food and transportation costs to get them to doctors appointments and see friends and family. Many surveys show that most of these seniors are now paying up to 70% of that money just on rent. Leaving very little for food, transportation and other life necessities including medicines – some which aren't covered by Health care. Over the last 2 years we have seen double digit increases in seniors' use of both shelters and food banks and see that the pandemic has aggravated the situation. ...the worst of this is that the senior migration into old age is just at its beginnings with the majority to come over the next 20 years. We can't wait years to put roofs over senior's heads we need bold action now. Just look at the long-term care fiasco with respect to LTC and you'll see why most seniors 90% now want to stay at home.**

**The city's current IZ plan is aimed at moderate and midrange levels of income, day care workers and nurses etc. but what about the needs for "deeply affordable" units for seniors who are too old or sick to work. They- as well as new immigrants, young adults just starting out, and those living on disability are not even being considered in this plan. Where and how are these people going to live?**

**At this point in time, we have little to no housing options that allow people a roof over their head for 750 per month and that is the problem. Boarding house legislation is back with staff for a reboot until 2022 and mid-level housing, duplex, triplexes are in the research stage at city hall. While City Hall is researching this missing middle these kinds of dwellings are currently also being sold and the**

supply is being depleted as they are being bought up and turned into monster homes. According to people who have tried to build more of them - the reverse is not true – it's not easy to get the permits to build the missing middle.

So here we are in 2021 better late than never- decisions on inclusionary zoning are now coming up at city hall 20 years after they were first introduced BUT where they should be BOLD to make up for everything we have not done. they are not. Had we instituted IZ 10years ago we could have added 30,000 new units 8x more than the 4,000 units we got in the same period of time. To make up for lost units we need to be asking for 20-30% of ALL new residential developments across the city - with 60 or more units set aside for operantly affordable rental housing. This new IZ policy has both rental and condos as part of IZ but in the condos IZ condo rentals have to be considered as part of the package as well as well. And kept affordable permanently until poverty is solved.

IZ also needs to include -ALL PARTS OF Toronto- not only near transit hubs. 3%-5% for rental developments and 5%-10% for new condos is a tepid response to the "critical housing situation in Toronto. And without bolder moves the current housing crisis that will worsen over time as more and more seniors fall into poverty.

New York, London and Montreal already have strong inclusionary policies that range from 25-50% depending on the neighbourhood and the City of Toronto's own study suggests that developers will still gain a 15% profit margin when developing in most of the areas of the city where high rises are going up. That's way more than I make on my GIC's and other investments ... 15% is a decent return on investment So why not be BOLD and Play BIG given our current situation based on what we've learned from other cities experience.

One other challenge with the plan as we see it .... is there is no prediction about how many affordable and /or deeply affordable units with government subsidies might be generated in the coming years? By looking at past developments staff guesstimate at numbers but if there are no targeted short- and medium-term goals – under that format - there are no pressure on council and/or the developers to ensure that milestones are met. And even more important we won't know if we are making any progress at a time when real progress is urgent and vital.

**The time is NOW the need is BIG and only BOLD moves can solve homelessness, poverty and housing shortages. While this iZ plan is a step in the right direction it will not solve the current housing crisis! Toronto needs to do BOLDER!**

**Thank you for listening**