

An Approach to Support Naturally Occurring Retirement Communities (NORCs) in Toronto

Date: November 6, 2024

To: Economic and Community Development Committee

From: General Manager (Interim), Seniors Services and Long-Term Care

Wards: All

SUMMARY

This report provides a response to City Council's request that Seniors Services and Long-Term Care (SSLTC) work with specific City divisions to develop an approach to supporting Naturally Occurring Retirement Communities (NORCs) in Toronto.

Toronto's population of adults over the age of 65 is growing, with increasing diversity and evolving priorities for aging in place. To respond to these priorities, the first and second Toronto Seniors Strategies advanced key City initiatives that supported the quality of life, social participation, access to services, and well-being of seniors in Toronto. In June 2024, City Council directed SSLTC to develop the third Toronto Seniors Strategy, which will continue to develop and adapt City programs, policies, and strategic initiatives to better support aging in place, particularly for seniors who are Indigenous, Black, and those who belong to equity-deserving groups. There is an opportunity to incorporate an approach to supporting seniors living in NORCs into the third Toronto Seniors Strategy.

NORCs are regular residential buildings or neighbourhoods that have naturally become home to a high density of seniors and older adults. A building or neighbourhood can evolve over time into and out of its status as a NORC, in line with changing population dynamics. Therefore, programming and supports for NORCs should be adaptable, accessible, and flexible. Although the concept of NORCs is being explored by non-government institutions, they have not been formalized as an official type of residence or community by the City of Toronto or any other municipality in Canada.

To date, the City of Toronto has been supporting seniors to age in place in a multitude of ways, including seniors who live in NORCs. In alignment with City Council direction and the City's ongoing work to support aging in place, SSLTC conducted engagements with select divisions named or implicated in the direction from City Council (2023.MM13.13). Based on SSLTC's inter-divisional engagements, this report outlines current initiatives led by City divisions that support aging in place across three key areas: health and well-being, mobility and safety, and design and planning. This report

outlines future opportunities to enhance seniors' access to City programs and services that may support their quality of life.

This report also describes proposed next steps for a City-wide approach to supporting NORCs through the third Toronto Seniors Strategy, to better enable seniors to age in place safely and independently. SSLTC plans to enhance collaboration with City divisions and identify potential new partnerships to better support seniors living in NORCs; develop a shared understanding of NORCs across City divisions; and explore key NORC-related topics through the community consultations that will inform the third Toronto Seniors Strategy. Making these new linkages and determining key areas for action will better enable coordinated access to municipal services for seniors to promote aging in place.

RECOMMENDATIONS

The General Manager (Interim), Seniors Services and Long-Term Care recommends that:

1. City Council receive this report for information.

FINANCIAL IMPACT

There are no financial impacts associated with the recommendation in the report. Financial impacts of the implementation to integrate an approach to supporting NORCs into the third Toronto Seniors Strategy will be provided in a future Staff Report for consideration.

The Chief Financial Officer and Treasurer has been advised of the financial impacts associated with this initiative to be considered along with other priorities in future budget processes.

DECISION HISTORY

On June 26, 2024, City Council adopted Seniors Services and Long-Term Care's plan to develop the third Toronto Seniors Strategy, and directed the General Manager, Seniors Services and Long-Term Care to develop the third Toronto Seniors Strategy: <https://secure.toronto.ca/council/agenda-item.do?item=2024.EC13.4>

On December 13, 2023, City Council directed the City Manager to work with the General Manager, Seniors Services and Long-Term Care and other division heads, to report to the Economic and Community Development Committee with a plan for Naturally Occurring Retirement Communities (Directive 4 in 2023.MM13.13), and to explore incorporating aging in place recommendations into the next Toronto Seniors Strategy (Directive 5 in 2023.MM13.13): <https://secure.toronto.ca/council/agenda-item.do?item=2023.MM13.13>

EQUITY IMPACT STATEMENT

The proposed approach to supporting NORCs in Toronto, through the Toronto Seniors Strategy, has the potential to benefit seniors who are Indigenous, Black or who belong to equity-deserving groups.

An intersectional analysis reveals that seniors experience a unique set of social and economic barriers that lead to inequitable access to City programs and services. These barriers are related to age and are compounded by other intersecting systems of oppression, including but not limited to ableism, racism, sexism, heterosexism, and colonialism.

Overall, seniors' access to City information, services, and spaces has the potential to be positively impacted by incorporating supports for NORCs into the next Toronto Seniors Strategy. Through an inter-divisional engagement process, the proposed approach to supporting NORCs in Toronto will advance a number of the City of Toronto's equity strategies and commitments, including the Toronto Seniors Strategy.

COMMENTS

Toronto's Context

In 2021, there were approximately 477,000 adults aged 65 years and older in Toronto.¹ By 2041, there are expected to be over 719,000 adults aged 65 years and older in the City, representing over a 50% increase in the number of adults in that age group.² The projected increase will be greater for those adults aged 75 years and older compared to adults aged 65 to 74.³

Aging in place describes the process of supporting healthy aging while allowing seniors to remain in the most appropriate setting, based on their needs and preferences.⁴ Supporting healthy aging for all Toronto adults is important as their social, physical, and mental health needs change over time.⁴ Seniors in Toronto are increasingly expressing a desire to age in place in their own homes and will require various community, wellness and social supports to do so.⁵ However, seniors also experience social and economic barriers that impact their ability to access City programs and services that enable aging in place, including food insecurity, housing affordability, transportation and mobility, financial security, and social isolation.⁶ These concerns can be magnified when coupled with factors such as increasing age, poverty, immigration status, race, sexual orientation or health status.⁵

Toronto Seniors Strategy

The Toronto Seniors Strategy advances City supports for aging in place. The first (2013-18) and second (2018-22) Toronto Seniors Strategies advanced key City initiatives that supported the quality of life, social participation, access to services, and well-being of seniors in Toronto. Previous Toronto Seniors Strategies' recommendations have addressed key issues related to aging in place including health and well-being, mobility and safety, employment and income, access to information, and housing.

City Council has directed SSLTC to develop the third Toronto Seniors Strategy. The third Toronto Seniors Strategy will build on the age-friendly and age-inclusive initiatives of the previous strategies to advance age-equitable initiatives. Age-equitable initiatives are those that account for, and address, varied experiences and challenges related to aging, recognizing that age is not the only factor limiting a senior's access to the services and supports they need. The first step in developing this strategy will be a comprehensive, multi-modal community consultation process to enhance the City's understanding of seniors' priorities for aging in place. There is an opportunity for the third Toronto Seniors Strategy to include supports for seniors living in NORCs, informed by the work outlined in this report.

What are Naturally Occurring Retirement Communities?

NORCs are regular residential buildings or neighbourhoods that have become home to a high density of seniors and older adults.⁷ They consist of two main types: vertical NORCs (e.g., apartment buildings, condos, housing complex or several clustered apartment buildings), and horizontal NORCs (e.g., houses in neighborhoods spread out over a specific geographical area).⁸ A building or neighbourhood can evolve over time into and out of its status as a NORC, in line with its changing population dynamics.⁶ Therefore, programming and supports for NORCs, which improve access for residents, should be adaptable, accessible, and flexible.

There are ongoing efforts to define, design, and pilot NORC programming. NORC programs integrate health, social and physical supports directly within the community. NORC programs are often designed by and for seniors and older adults living in the community, and require collaborative partnerships across different levels of government, community agencies, health services, and residents.⁸ Currently, the concept of NORCs is being explored by non-government institutions (e.g., academic, hospitals). While the concept of NORCs may be useful for planning purposes, NORCs have not been formalized as an official type of residence or community by the City of Toronto or other municipalities in Canada.

Approach to Responding to Council Direction

Guided by the recommendations under Directive 4 of 2023.MM13.13, SSLTC engaged with divisions named or implicated, including: Toronto Public Health, Toronto Paramedic Services, Transportation Services, City Planning, Parks, Forestry and Recreation, Housing Secretariat, Economic, Development and Culture, and Municipal Licensing and Standards. In addition, the University Health Network (UHN) NORC Innovation Centre team provided insights on their ongoing work to identify and support NORCs.

Through these inter-divisional engagements, SSLTC deepened the division's understanding of existing City programs, services, and initiatives that support aging in place, and identified future opportunities to further support aging in place, and seniors living in NORCs. Some City programs, services, and initiatives summarized in this report are intended to support a broad range of residents in Toronto, while others explicitly focus on seniors.

The report focuses on the current state of initiatives explored through the inter-divisional engagements. Many of the programs, services and initiatives summarized in this report were advanced through the first and second Toronto Seniors Strategies, with

opportunities to explore further advancements through the third Toronto Seniors Strategy.

Current State: Summary of Inter-Divisional Engagements

Through the inter-divisional engagements described above, SSLTC found that existing City programs, services, and initiatives supporting aging in place fell into two broad categories: 1) design and strategy, and 2) service provision and delivery. Design and strategic City initiatives include strategies, guidelines, policies, and other advisory documents that support short, medium, and long-term planning at the City. Service provision and delivery-focused City initiatives are those that provide on-the-ground supports to Toronto residents. The initiatives captured in these two categories are summarized in the section below according to their alignment with three key areas that support aging in place and seniors living in NORCs that emerged through the inter-divisional engagements: the protection and promotion of seniors' health and well-being, supports for mobility and safety, and urban design and planning. Together, these initiatives provide a comprehensive set of supports for aging in place, including seniors living in NORCs and represent opportunities for the City to enhance those supports through the third Toronto Seniors Strategy.

Key Area: Protecting and Promoting Seniors' Health and Well-being

Protecting and promoting health in the growing population of older adults requires recognizing the complex relationships between the health of people as they age and their environmental, economic, social, and cultural conditions.⁹ Several initiatives explored through the inter-divisional engagements noted below protect and promote seniors' health and well-being.

Toronto Public Health (TPH) works to maintain and improve the health of the population, reduce health inequities, and prepare for and respond to health emergencies. Regarding routine immunizations, TPH provides catch-up programs for school-aged children, particularly those required under the *Immunization of School Pupils Act, 1990*. TPH does not generally administer routine vaccinations for adults. In a vaccine-preventable outbreak of a disease of public health significance, TPH's outbreak response can include immunization of adult contacts to prevent further community transition.

Toronto Paramedic Services' (TPS) Community Paramedicine Program protects and promotes seniors' health and well-being by providing community-based care and referrals, including home visits, wellness clinics, a seasonal homebound vaccination program, and vaccination clinics. Many seniors supported through the Community Paramedicine Program reside in NORCs, and multiple wellness clinics are located in NORCs. By prioritizing promotion and prevention efforts, TPS can identify and address gaps in health care and social support, connect clients to the appropriate resources to help improve overall quality of life, and work with partner agencies and primary care to support and augment other services and programs to enable aging in place.

The Supportive Housing Program and the Homemakers and Nurses Services Program are two community programs that provide vital services and supports to eligible individuals to enable seniors to continue living independently in their own homes. Both programs partner with external agencies for the delivery of services administered by

SSLTC. The Supportive Housing Program supports eligible residents in designated buildings with personal care, light housekeeping, medication reminders, safety checks, light meal preparation, and health promotion activities. The Homemakers and Nurses Services Program is a community-based service providing homemaking services to individuals who require assistance with household activities and who have limited financial resources.

There are 12 Seniors Centres in Toronto, which are designated locations in Community Recreation Centres that offer a range of recreation, social and educational programs for older adults. In addition to having registered and drop-in community recreational programs, individuals can run their own programming and workshops via City permits, providing a gathering space for older adults to reduce social isolation.¹⁰

Key Area: Supporting Mobility and Safety

Supports for mobility and safety in public spaces is a key aspect of supporting aging in place. Streets are important public spaces that support community life while accommodating a variety of modes of transportation in a way that is safe and comfortable for people of all ages and abilities.

Toronto Public Health contributes to improving the built environment by working with municipal and community partners to improve walkability and active transportation. Transportation policies within Toronto's Official Plan also require that improvements to the City's pedestrian environment be focused on connections and conditions in areas of high need, including those areas frequently travelled by seniors and other vulnerable users.¹¹

Similarly, the Toronto Complete Streets Guidelines are designed to ensure streets are safe and accessible for all users, of all ages and abilities.¹² By integrating elements such as wider sidewalks and additional pedestrian crossing opportunities, the guidelines enhance mobility, accessibility, and safety, which enables seniors to navigate urban environments with greater ease and confidence.

The City's establishment of road engineering design guidelines support the mobility and safety of older adults, and reflect a broader commitment to creating safer, more inclusive streets for all residents. The Toronto Complete Streets Guidelines and the Road Engineering Design Guidelines work together towards a goal of enhancing streetscaping on city streets by repurposing excess road space for plantings or for street furniture, providing opportunities for people to sit, rest, and engage in social interactions.¹³ These guidelines provide technical guidance to ensure streets are designed with a focus on safety, especially for vulnerable road users including seniors.

The Vision Zero Road Safety Plan aims to eliminate traffic-related fatalities and serious injuries on Toronto's streets through the implementation of an array of programs and initiatives.¹³ Older adults (age 65 and older) are identified as one of six emphasis areas for road safety solutions within this plan, as they are more susceptible to injury in the event of a collision. For older adults, the plan includes targeted measures such as enhancing pedestrian crossings with longer walk times and pedestrian head start signals, modifying road geometry to improve visibility of vulnerable road users and shorten crossing distances, and the speed management strategy, which includes

programs such as automated speed enforcement and speed limit reductions. Additionally, the plan prioritizes areas with higher numbers of collisions involving vulnerable road users, including seniors, thereby ensuring that interventions are focused where they are most needed. By creating safer, more accessible streets, the Vision Zero Road Safety Plan is helping to reduce the risks seniors face on City streets, promoting their mobility, independence, and overall well-being.

The Coordinated Street Furniture Program is informed by the Vibrant Streets Design and Policy Guidelines and is designed to strengthen the quality of public spaces.¹⁴ These guidelines help create appealing, well-designed, well-maintained, and accessible public spaces, which are essential in imparting a positive urban experience. Inclusively and accessibly designed public spaces support seniors' engagement in the community, thereby reducing social isolation for seniors and older adults.

Key Area: Urban Design and Planning to Support Aging in Place

Urban design and planning that anticipates the needs of seniors is a key aspect of supporting aging in place. There are several existing City planning and strategic initiatives that, while not seniors-focused, may present opportunities to enable City supports for aging in place, including Official Plan amendments.¹⁵

The second Toronto Seniors Strategy recommended that Toronto's Official Plan address the specific and growing needs of older Torontonians by continuing to create affordable housing, and to amend the Official Plan to recognize the City's commitment to age-friendly principles.¹⁶ In June 2024, City Council adopted Official Plan amendments recognizing the importance of planning to meet the needs of residents in all stages of life. In its core principles, the Official Plan directs that communities be designed so that seniors can age in place, independently access services, and maintain an active and engaged lifestyle.¹⁷

While the Growing Up Urban Design Guidelines focuses on planning for children, it also recognizes the needs of multi-generational households and the benefits of co-locating seniors-focused facilities with children-focused facilities. Community facilities secured at the neighbourhood scale, provision of flexible amenity space and lobbies that support social interaction, and a range of unit types and sizes concurrently support needs related to aging in place as much as it supports households with children.¹⁸ These guidelines provide an opportunity for alignment with the Toronto Seniors Strategy and the City's commitment to age-friendly principles.

Small-scale retail, service, and office uses support daily life in neighbourhoods and encourage complete, connected communities, contributing to sustainability, equity, diversity, and vitality. Toronto's Official Plan requires that the impacts of loss of commercial space be assessed through the development process, recognizing the potential negative impacts on communities when local retail commercial space is lost. Through this, the Official Plan recognizes that seniors may have a higher need for community amenities to be available within easy walking distance.¹⁹

Malls, plazas, and community centres provide accessible opportunities for social interaction, recreation and fitness, connectedness, and community-building for seniors. The City's Mall Redevelopment Guide sets out principles to consider during the

redevelopment and/or intensification of mall or shopping centre sites.²⁰ In consideration of the role that malls play in providing a social gathering space for seniors and other groups, the Guide encourages the phasing of development to allow for the continuation of existing retail, and other commercial and service uses, as well as incremental improvements to the public realm. Relatedly, the City's Plaza Point of View Strip Plaza study, is studying commercial strip plazas (or "strip malls") across Toronto to understand their role serving local communities, and the impacts of their loss through redevelopment.²¹

Residential Apartment Commercial (RAC) zoning permits a number of small-scale commercial, and community uses on apartment building sites, providing opportunities for ventures which contribute to the vibrancy and diversity of apartment neighbourhoods.²² Examples include small shops, food markets, cafes, and community centres. First launched in 2014, the City has been applying RAC zoning to additional sites on a site-specific basis to secure small-scale commercial and community uses within Apartment Neighbourhoods, with the goal of improving access to community spaces and facilities, including for seniors and older adults.

Improving housing stability for low-and moderate-income seniors and facilitating their access to housing opportunities and support services as they age are key priorities in the HousingTO 2020-2030 Action Plan (HousingTO Plan).²³ Toronto Seniors Housing Corporation (TSHC) provides rent-geared-to-income homes for approximately 14,000 low and moderate-income senior households in 83 senior-designated buildings, and support aging in place through the delivery of an integrated service model.²⁴ Additionally, the City continues to support seniors mandated buildings operated by non-profit housing organizations across Toronto. Seniors experiencing homelessness are also prioritized for access to supportive housing opportunities.

The HousingTO Plan includes a strategic action to develop interventions that will improve housing outcomes for specific populations, including people with disabilities. Seniors aged 65 and over are more likely than other age groups to have a disability.²⁵ In 2022, 42% of Toronto seniors aged 65 and over indicated that they had one or more disabilities. The City's Accessible Housing Working Group (AHWG) was established to advance housing outcomes for people with disabilities. In October 2024, City Council approved 2024.PH15.6, which includes recommendations from the AHWG, including updating the City's Affordable Rental Housing Design Guidelines to improve accessibility of new rental homes, implementing design standards for affordable rental homes by City-led and City-supported rental housing developments, developing a City standard for barrier-free units, working with community housing providers to improve accessibility of existing rental homes, and improving access pathways to accessible homes for people with disabilities.²⁶ These recommendations decrease costs for future accessibility modifications and enable seniors to age in place.

The City's Business Improvement Areas (BIAs) are commercial and industrial property owners and their non-residential tenants. BIAs carry out improvements and promote economic development within their designated area, and oversee the improvement, beautification and maintenance of municipally owned land, buildings, and structures in the business improvement area. For example, the BIA Streetscape Improvement Program provides an opportunity to improve streetscape elements, including benches,

parkettes and signage, which are part of a larger system of supports for seniors' mobility and safety, and improve the quality of life in the community.²⁷

The planning and design of accessible parks is a key aspect of supporting aging in place among older Toronto residents. Parks, Forestry and Recreation (PFR) conducted a survey of park users in December 2023, which found that Toronto residents aged 55 and older reported that parks were easy to access, and they were more likely than younger respondents to use benches and shaded areas, and to visit parks on weekdays. The City's Parkland Strategy provides a framework to expand, improve, and connect the City's parks to support a system for all ages.²⁸ Parks and trails are designed with benches and opportunities to sit, include community input, and follow AODA standards to ensure they are accessible for all ages and abilities.

The Council-approved Parks and Recreation Facilities Master Plan (2019-2038) (now Parks and Recreation Facilities Plan), focuses on building and renewing recreation facilities to meet changing and growing needs across the City.²⁹ It emphasizes flexible, age-friendly, and barrier-free facility design. As PFR undertakes the five-year review of both the Parks and Recreation Facilities Plan and the Parkland Strategy, staff will continue to engage with older adults and specific seniors' stakeholder groups to ensure the unique needs of this population are considered. The feedback from engagement will inform how the City approaches the design of community recreation centres, for example, to support space and amenity needs for seniors. Ensuring continued access to these spaces for older adults, as other seasonal demands arise, will be reviewed.

Next Steps – Proposed Approach to Supporting NORCs in Toronto

Through inter-divisional engagements, SSLTC identified opportunities to build upon existing City initiatives to meet the priorities of Toronto's growing demographic of diverse seniors, including seniors living in NORCs. Further progress can be made to enhance the City's supports for aging in place. The third Toronto Seniors Strategy provides an opportunity to make new linkages, engage with the community, and determine key areas for action to support aging in place, including seniors living in NORCs.

The City's next phase of work will identify additional key areas to support aging in place, while recognizing that the processes by which City divisions identify and support seniors to age in place will vary. There is no one-size-fits-all approach to supporting aging in place, or seniors living in NORCs, at the municipal level.

The third Toronto Seniors Strategy will build on the age-friendly and age-inclusive initiatives of the previous strategies to advance age-equity in Toronto. Through the upcoming work to develop the third Toronto Seniors Strategy, SSLTC will collaborate with the City divisions who lead the City initiatives described above in this Staff Report, as well as develop new partnerships to explore opportunities to further enhance supports for aging in place through these initiatives. To do this, SSLTC plans to undertake the following to explore how best to incorporate supports for seniors living in NORCs into the Strategy:

- **Enhancing collaboration with City divisions and identifying potential new partnerships.** As part of ongoing work to develop the third Toronto Seniors

Strategy, SSLTC will continue to build relationships across City divisions and community partners (e.g., University Health Network NORC Innovation Centre, Toronto Seniors Strategy Accountability Table, etc.), to identify opportunities for incorporating supports and services for seniors living in NORCs, and providing supports to strengthen considerations of seniors' priorities in programs that may not have previously applied that lens. This builds on relationships developed through the previous Toronto Seniors Strategies, and this collaboration and coordination are important to avoid duplication of efforts, identify gaps, improve awareness of seniors' considerations, and increase access to and navigation of City supports and services.

- **Developing a shared understanding of NORCs.** Existing definitions and conceptualizations of NORCs have not been applied in a standardized way to municipal service planning. There is an opportunity for the City of Toronto to develop a shared understanding across City divisions of NORCs, how to identify them, and how to support seniors living within them.
- **Exploring key NORC-related topics through the community consultations that will inform the third Toronto Seniors Strategy.** This report explored the municipal perspectives of how NORCs are currently supported in the City. There is an opportunity to engage seniors and older adults through consultations for the development of the third Toronto Seniors Strategy. These perspectives will allow the City to better understand how to support seniors living in NORCs, and hear about priorities for aging in place.

By integrating an approach to supporting NORCs into the third Toronto Seniors Strategy, the City can ensure a holistic approach to supporting aging in place among seniors living NORCs and seniors across the City. This integration into the equity-focused third Toronto Seniors Strategy also provides an opportunity for the City to ensure the approach to supporting NORCs is equity-oriented. Through the Toronto Seniors Strategy, the City will advance and adapt programs, policies, and strategic initiatives in a coordinated way to better support aging in place, particularly for seniors who are Indigenous, Black, and those who belong to equity-deserving groups.

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- ³ 2024.HL13.1. Attachment 2 - Healthy Aging in Toronto, At a Glance.
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- ⁹ 2024.HL13.1. Healthy Aging in Toronto Report for Action.
- ¹⁰ Park Use Survey, Toronto Parks, Forestry & Recreation and Ipsos, 2024.
- ¹¹ Toronto Official Plan - Chapter 2 - Office Consolidation, December 2023.
- ¹² Complete Streets Guidelines – City of Toronto.
- ¹³ Vision Zero Plan Overview – City of Toronto.
- ¹⁴ Street Furniture – City of Toronto.
- ¹⁵ Official Plan – City of Toronto.
- ¹⁶ Toronto Seniors Strategy 2.0, 2018.
- ¹⁷ Toronto Official Plan - Chapter 1 - Office Consolidation, June 2024.
- ¹⁸ Final Recommendation Report: Growing Up: Planning for Children in New Vertical Communities Urban Design Guidelines (toronto.ca).
- ¹⁹ Toronto Official Plan - Chapter 3 - Office Consolidation, June 2024.
- ²⁰ Mall Redevelopment Guide – City of Toronto.
- ²¹ Plaza Point of View (POV): Strip Plaza Study – City of Toronto.
- ²² Residential Apartment Commercial Zone – City of Toronto.
- ²³ HousingTO 2020-2030 Action Plan – City of Toronto.
- ²⁴ Toronto Seniors Housing Corporation.
- ²⁵ The Daily — Canadian Survey on Disability, 2017 to 2022 (statcan.gc.ca).
- ²⁶ 2024.PH15.6. Increasing the City's Supply of Accessible Affordable Housing.
- ²⁷ Streetscape Improvement Program – City of Toronto.
- ²⁸ Parkland Strategy Final Report (toronto.ca).
- ²⁹ Toronto Parks and Recreation Facilities Master Plan 2019-2038.