

## Activities and Initiatives to Support Naturally Occurring Retirement Communities in Toronto

**Date:** March 24, 2025

**To:** Economic and Community Development Committee

**From:** General Manager, Seniors Services and Long-Term Care

**Wards:** All

### SUMMARY

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This report responds to City Council's request that Seniors Services and Long-Term Care (SSLTC) work with specified City divisions and sector partners and report back with a plan for Naturally Occurring Retirement Communities (NORCs), and to explore incorporating the results of that work into the third Toronto Seniors' Strategy.

The demographic profile of the City of Toronto is changing. In 2021, there were 477,000 adults aged 65 years and older, and by 2041 it is estimated that number will grow to 719,000. This represents a 50 per cent increase in just 20 years, with the number of adults over the age of 75 years forecasted to grow by 90 per cent. Seniors and older adults in Toronto are also more diverse than in previous generations and have expressed a clear preference for aging in their homes and communities,<sup>1</sup> which drives increased demand for specialized supports in many neighbourhoods. This aging demographic is not only a reality for Toronto; it is also being experienced to differing degrees around the globe. In response, social scientists and researchers have developed the concept of "Naturally Occurring Retirement Communities" (NORCs) as a way of describing places that have become home to a high density of seniors and older adults. NORCs can include vertical NORCs (apartment buildings and condominiums), and horizontal NORCs (houses in neighborhoods spread out over a specific geographical area).

Through the Toronto Seniors' Strategies 1.0 and 2.0, the City advanced 52 key recommendations to ensure all seniors have equitable access to City services and programs. The success of these strategies led Toronto City Council to direct SSLTC to develop the third Toronto Seniors' Strategy, currently underway. Recognizing the increasing diversity of Toronto's seniors and their desire to age in their homes and communities, the third Toronto Seniors' Strategy will identify and deliver initiatives that enable and support seniors' and older adults' desire to age in place, with an intentional focus on seniors who identify as Indigenous, Black or as a member of an equity-deserving group.

To advance this work, SSLTC held interdivisional engagements to identify a range of City programs and services, policies, and areas of investment that enable seniors and older adults to age in their homes and communities. SSLTC also engaged with the University Health Network's NORC Innovation Centre to learn more about their work in supporting NORCs. This report identifies new and existing activities that protect and promote seniors' health, safety and well-being, and investments and policies that inform urban design and planning, shaping neighbourhoods, so that they become inclusive and accessible places where seniors and older adults can thrive, including NORC residents. As part of this work, SSLTC and partner divisions focused on understanding activities undertaken in 2024 and opportunities for increased action in 2025. This includes, but is not limited to, the continued operation of Community Paramedic-Led Clinics, the targeted installation of park benches and implementation of pedestrian safety improvements through the Vision Zero Road Safety Plan in neighbourhoods with high concentrations of seniors, construction of seniors-focused affordable housing, and the consideration of seniors' priorities when considering the mitigation of commercial displacement of existing businesses and services, such as mall and plaza redevelopment.

## **RECOMMENDATIONS**

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

1. The Economic and Community Development Committee receive this report for information.

## **FINANCIAL IMPACT**

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There are no financial impacts associated with the recommendation in the report.

Funding for activities and initiatives in the report to support Naturally Occurring Retirement Communities in Toronto in 2025 is included in the 2025 Operating Budget of respective Programs and Agencies.

Funding for new initiatives and modifications to services, if needed, as the continuous exploration of the support for Naturally Occurring Retirement Communities through the development of the third Toronto Seniors' Strategy will be submitted for consideration as part of future budget processes, subject to the City's financial and resource capacity against other critical City-wide priorities and impacts.

The Chief Financial Officer and Treasurer has reviewed this report and agrees with the information as presented in the Financial Impact Section.

## DECISION HISTORY

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On November 26, 2024, the Economic and Community Development Committee referred item EC17.6 to the General Manager, Seniors Services and Long-Term Care, to report to the April 8, 2025 meeting of the Economic and Community Development Committee on the recommendations in 2023.MM13.13.

<https://secure.toronto.ca/council/agenda-item.do?item=2024.EC17.6>

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 and to explore incorporating the recommendations into the third Toronto Seniors' Strategy.

<https://secure.toronto.ca/council/agenda-item.do?item=2023.MM13.13>

## EQUITY IMPACT STATEMENT

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Seniors are an equity-deserving community and experience a unique set of social and economic barriers. The programs, services, and initiatives described in this report may 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, compounded by other intersecting systems of oppression, including, but not limited to, ableism, racism, sexism, heterosexism, and colonialism.

Seniors may also experience social and economic barriers that affect their experience of aging in their homes and communities, including food insecurity, housing affordability, transportation and mobility, financial security, and social isolation.<sup>2</sup> These concerns can be magnified when coupled with factors such as increasing age, poverty, immigration status, race, sexual orientation, or health status.<sup>2</sup>

## COMMENTS

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### Toronto's Context

In 2021, there were 477,000 adults aged 65 years and older, and by 2041 it is estimated that that number will grow to 719,000. This represents a 50 per cent increase in just 20 years, with the number of adults over the age of 75 years forecasted to grow by 90 per cent. Toronto residents who are 65 years of age and older increasingly express a desire

to age in their homes and communities.<sup>3</sup> These evolving demographics will change the composition of individual multi-residential apartment buildings and condominiums as well as neighbourhoods, making some individual buildings and neighbourhoods places with high concentrations of seniors. These types of communities may be referred to as Naturally Occurring Retirement Communities (NORCs).<sup>4</sup>

NORCs are described in two ways: vertical NORCs (e.g., individual multi-residential apartment buildings and condominiums or clusters thereof), and horizontal NORCs (e.g., single family homes and small multi-residential buildings spread out over a larger geographic area or neighbourhood).<sup>5</sup> Regardless of the type of NORC, this categorization can be fluid over time.<sup>4</sup> The concept of vertical NORCs, in particular, has been embraced by health and social service providers as a helpful model for organizing and efficiently delivering programs, services, and other interventions that help seniors and older adults to age in place.

The City of Toronto can use data from Statistics Canada and internal sources to identify neighbourhoods and other geographies that have high concentrations of seniors (i.e., horizontal NORCs). To better understand how the City of Toronto has and can continue to support seniors and older adults living in horizontal NORCs, SSLTC identified 21 neighbourhoods known to have higher concentrations of seniors (see Appendix A). Eleven of the neighbourhoods have the highest concentrations of people aged 65 and over in the city and 10 more have the highest concentrations of people aged 65 and over living on a low-income.<sup>6</sup>

### **Approach to Council Direction**

Engagements with divisional and sector partners were used to identify programs and services offered and planned by the City of Toronto, as well as policies and investments that support seniors and older adults who live in vertical and horizontal NORCs, specifically in the 21 neighbourhoods. Focus was placed on identifying activities and investments made in 2024, and opportunities for new investments in 2025.

Engagements were held with Toronto Public Health, Toronto Paramedic Services, Transportation Services, City Planning, Parks & Recreation, the Housing Secretariat, and Economic, Development and Culture. The University Health Network's NORC Innovation Centre was also engaged for their expertise in supporting vertical NORCs.

In June 2024, Toronto City Council directed SSLTC to develop the third Toronto Seniors' Strategy. This strategy will build on the successes of the preceding strategies and on the City of Toronto's long-standing commitment to supporting the quality of life, social participation, access to services, and well-being of seniors. Collaborations strengthened with divisional and community partners to support the development of this report have helped identify opportunities that enable the City to improve outcomes for its aging population. These opportunities will be considered throughout the community consultations underway to inform the third Seniors' Strategy.

### **Outcomes of Interdivisional Engagements**

Through the successful implementation of the Toronto Seniors' Strategies 1.0 and 2.0, significant progress has been made to create an age-friendly and age-inclusive city.

Consideration of the needs and priorities of seniors and older adults is embedded in the plans and strategies that guide Toronto's development and growth and the City of Toronto's delivery of programs and services.

For example, the Toronto Seniors' Strategy 2.0 recommended that the City of Toronto Official Plan address the specific and growing needs of older Torontonians and be amended to recognize the City's commitment to age-friendly principles.<sup>7</sup> In June 2024, City Council adopted Official Plan amendments that recognize 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.<sup>8</sup>

However, the work to create a city where seniors and older adults can thrive is not complete. The City of Toronto must continue to grow, enhance, and adapt its places, spaces, programs, and services to respond to the evolving priorities and needs of its population. Through interdivisional engagement, staff learned how divisions and agencies are actioning the direction that the City has taken through the Seniors' Strategies by delivering their programs and services in ways that support seniors and older adults to remain in their homes and communities. These engagements also identified new opportunities and issues that the City can respond to and champion through the third Toronto Seniors' Strategy.

## **Response to the Recommendations**

This section describes the activities and initiatives undertaken by divisions that address recommendations 4(a) through 4(g) in Directive 4 of 2023.MM13.13.

### *Build Greater System Capacity for Innovation, Research, and Awareness*

Through this recommendation, SSLTC was directed to explore working with the University Health Network's NORC Innovation Centre. SSLTC supports NORC-related research projects led by the University Health Network's NORC Innovation Centre through regular touchpoints, participation in the Toronto Seniors' Strategy Accountability Table, and recently participated in a NORC Talk to provide an update on the development of the third Toronto Seniors' Strategy and to promote community engagement opportunities.

SSLTC is a key informant and knowledge user on the Women's College Hospital Healthy Cities Advisory Committee (Reimaging NORCs for 21st Century Cities) grant held by the Women's Age Lab at Women's College Hospital. SSLTC will also be participating on the Intersectoral Collaboration on Loneliness research project run by the Women's College Hospital. The project will look at loneliness through an intersectional and life course lens to understand the experience of loneliness across diverse groups. The University Health Network's NORC Innovation Centre and Women's College Hospital continue to be important partners working with the City to build greater system capacity in empowering aging in place opportunities in the community, and they will be consulted as part of the development of the third Toronto Seniors' Strategy on data sharing opportunities and knowledge translation to inform future planning and policies. In addition, SSLTC collaborated with the Sinai Health

Aging in Place Project Advisory Council (CIHR Grant) by attending the Workshop for Technology, Equity and Aging-in-Place for NORC Residents, to support their CIHR grant planning.

Through these projects, a richer understanding of what is required to help seniors and older adults age in place, and the opportunities to enhance social connection and provide more accessible care are being explored. Both partners continue to be engaged for their expertise throughout 2025 to support the development of the third Toronto Seniors' Strategy.

### *Replicate the COVID-19 Mobile Vaccination Program to Efficiently and Accessibly Reach Seniors in Community*

During the COVID-19 pandemic, Toronto Public Health leveraged interdivisional and intersectoral partnerships and one-time provincial funding and support to vaccinate seniors and vulnerable residents in their apartment buildings and condominiums. Although this program has ended, older adults can continue to access influenza and COVID-19 vaccines through their health care providers, e.g., physicians, pharmacists. Accessible health and community-based care, home visits, wellness clinics, vaccination clinics, and vaccines to homebound residents continue to be available through the Toronto Paramedic Services' Community Paramedicine program.

The Community Paramedic-Led Clinic (CPLC) program currently operates in 16 buildings with high concentrations of frail, vulnerable, and at times homebound residents, six of which are in the 21 neighbourhoods with high concentrations of seniors. The CPLC program and the NORC Innovation Centre are piloting an enhanced model of care, supporting nine buildings that the NORC Innovation Centre identified as vertical NORCs. By April 2025, the CPLC program will expand to two additional buildings. This enhanced model includes screening and treatment for chronic diseases and enables paramedics to make referrals to health services and outpatient supports offered by hospitals that are part of the University Health Network. In 2025, Toronto Paramedic Services will continue to explore opportunities to expand to additional clinic locations, with prioritization in the 21 neighbourhoods.

### *Establish Road Design Guidelines that Support the Mobility and Safety of Older Adults*

The Toronto Complete Streets Guidelines and the Road Engineering Design Guidelines provide policy and technical guidance to ensure streets are safe and accessible for all users, of all ages and abilities.<sup>9</sup> By integrating elements such as new and wider sidewalks, additional pedestrian crossing opportunities, and accessible street furniture, the guidelines enhance mobility, accessibility, and safety for seniors.<sup>13</sup>

In Toronto Seniors' Strategies 1.0 and 2.0, the City enhanced pedestrian safety by reviewing pedestrian fatalities, identifying, and implementing traffic calming, reducing posted speed limits, implementing Seniors Safety Zones as part of the Vision Zero Road Safety Plan, and constructing new sidewalks. These guidelines continue to be implemented to improve the safety and mobility of older adults and seniors.

The Vision Zero Road Safety Plan aims to eliminate traffic-related fatalities and serious injuries on Toronto's roads.<sup>10</sup> In this plan, adults aged 65 years and older are identified as one of seven emphasis areas. The plan includes a range of measures that enhance pedestrian safety for adults aged 65 years and older, including enhancing pedestrian crossings with longer walk times and pedestrian head start signals; modifying road geometry to improve the visibility of pedestrians by people driving and reduce crossing distances; and, implementing a speed management strategy, which includes programs such as automated speed enforcement, speed limit reductions, and sidewalk construction.

Transportation Services continues to invest in pedestrian realm improvements that enhance safety, accessibility, and comfort. The Division has implemented various pedestrian safety improvements across the 21 neighbourhoods in 2024, with additional improvements planned for the coming years as part of ongoing programs. These include installation of 18 new pedestrian head start signals and eight new controlled pedestrian crossings (i.e., traffic signals and pedestrian crossovers).

### *Widen Efforts to Implement More Benches Along Main Streets, Parks, and Green Spaces*

Within one kilometre of the 21 neighbourhoods, there are more than 5,890 benches located in 696 parks. An average of 100 new benches are installed annually in parks across the city through various initiatives and programs. In 2025, Parks & Recreation has committed to installing benches in parks and green spaces in the 21 neighbourhoods, as current funding allows.

As Parks & Recreation 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 their unique needs are considered. The feedback from these engagements will inform how the City approaches the design of community recreation centres and other places to support the space, accessibility, program, and amenity needs of seniors and older adults. Efforts to increase programs for older adults and connect to older adults living in NORCs will be undertaken, as well as initiatives to support access such as the recently implemented early Older Adult registration for Community Recreation programs.

### *Expand Residential Apartment Commercial Zoning Across the City to Create Uses That Support Aging in Place*

The City introduced the Residential Apartment Commercial (RAC) Zone in 2014 to enhance residents' access to services and amenities within apartment neighbourhoods. The RAC zone permits a range of small-scale commercial, service, and community uses located in a single use building or in an apartment building with 100 units or more. There are approximately 678 RAC-zoned sites across the city within all four community council districts.

While RAC zoning may unlock opportunities for small-scale, non-residential uses within apartment buildings, other policy responses are underway to support the development of complete communities that include access to retail and community facilities. The

Expanding Housing Options in Neighbourhoods Retail and Services Study (EHON Study) being undertaken by City Planning is investigating ways to support the preservation and growth of small-scale retail and community facilities in designated neighbourhoods.<sup>11</sup> The EHON Study is a city-wide policy framework that helps to ensure that seniors can access essential services and amenities close to homes and supports their ability to age in place and stay connected to their communities.<sup>12</sup>

Similarly, the City's Avenues policies aim to expand options for small-scale retail, service and office uses, and provide for more housing with active ground-floor uses. The Avenues policies also seek to intensify the use of lands near transit with a mix of residential, commercial, and community uses.<sup>13</sup>

Combined, RAC zones, the EHON Study, and the Avenues policies seek to address this recommendation by enabling and encouraging the creation of complete communities that provide access to the amenities and services that residents need.

### *Through the Development Application Review Process, Explore Incorporating the Impact of Mall Closures and Plaza Demolitions on Older Adults*

The differential impact of mall and plaza closures and redevelopment on seniors and older adults is acknowledged through City Planning policies and reflected in its work, including the Official Plan, the Plaza Point of View Strip Plaza study, and the Mall Redevelopment Guide.

The Official Plan recognizes that seniors may have a higher need for community amenities to be available within easy walking distance.<sup>14</sup> It also requires that the impact of a loss of commercial space be assessed through the development process, recognizing the potential negative impacts on communities when local retail commercial space is lost.

In line with recommendations under MM13.13, City Planning's Plaza Point of View: Strip Plaza Study aims to understand strip plazas' roles in serving local communities and the impacts of their loss through redevelopment.<sup>15</sup> In a 2024 publication, Prospects for Plazas: Emerging Directions Paper, City Planning proposed several strategies to improve users' experiences of existing plazas and mitigate the impacts of displacing businesses and service providers through plaza redevelopment. For example, one of the emerging directions states that when redevelopment is proposed on a plaza site with three or more retail units, the applicant should provide information about the current use of the site, how the site serves the community, and the size and number of commercial units to determine the impact of displacing existing businesses and to track the potential loss of commercial spaces.<sup>16</sup>

Following interdivisional engagement to support development of this report, the consideration of seniors' priorities will be applied in future phases of work when considering the mitigation of commercial displacement of existing businesses and services.

The Mall Redevelopment Guide sets out principles to consider during the redevelopment or intensification of malls and shopping centre sites.<sup>17</sup> Of note, through

the Guide, City Planning encourages phased redevelopment on these sites to allow for the continued use of existing retail spaces by members of the community.

*Explore the Feasibility of Dedicating a Minimum Number of Units to Older Adults in New Affordable Housing Developments to Reduce Waitlists and Unnecessary Institutionalization*

The City currently has over 13,000 rent-g geared-to-income (RGI) homes serving seniors in 83 buildings through the Toronto Seniors Housing Corporation portfolio. There are an additional 39 social housing buildings with 5,500 homes that have a full or partial mandate to house seniors (representing subsidized rental housing in a state of good repair for low- and moderate-income seniors). Seniors with low-income levels can access social housing units dedicated to seniors' units through the City's Centralized Waiting List for RGI, which can be done virtually or in-person, with assistance available.

In recognition of the increasing need for supportive housing options to serve seniors experiencing homelessness, the City has led or supported delivery of supportive housing opportunities for seniors and older adults:

- 59 supportive homes at 540 Cedarvale Avenue (completed)
- 59 supportive homes at 185 Cummer Avenue (under construction)
- Nine Cluster Care supportive homes at 1080 Queen Street East (completed)
- 106 new RGI and supportive homes at 165 Elm Ridge Drive for those experiencing developmental and physical disabilities, including seniors and older adults (in progress)

The City also prioritizes seniors for accessing supportive housing opportunities as they become available through the Coordinated Access to Housing and Supports system.

The City is also working with development partners to build affordable housing throughout the city for low- and moderate-income households, including seniors. The development project at 140 Merton Street is a unique example of a non-profit Indigenous-led project that will be dedicated to providing housing options and community uses for Indigenous elders and other seniors. Other affordable housing projects such as the 591 Finch Avenue and 1731 Lawrence Avenue projects will include affordable rental homes set aside for seniors on low-income.

While the City continues to build affordable rental homes that can serve seniors, it should be noted that seniors who live on a low income, particularly those on fixed incomes, are best served by RGI housing. Affordable rents, although lower than market rents and more aligned with incomes that households in the 50th and 60th percentile earn, could still be out of reach for seniors who live on a low income and those on a fixed income.

As directed by Council, the City is working toward integrating Affordable Rental Housing into the current RGI system, which will improve fairness, transparency, and equity in how affordable homes are allocated. A centralized system will allow the City to better understand seniors' housing preferences, accommodation needs and how housing options align with their incomes.

### *Directive 5: Incorporate the Above Recommendations into the Third Toronto Seniors' Strategy*

The impacts of the initiatives advanced by the Toronto Seniors' Strategies 1.0 and 2.0 were emphasized throughout the interdivisional engagements held to prepare this Staff Report. Consideration of seniors' and older adults' needs has been incorporated into many divisions' work, and there is widespread acknowledgement that the changing demographic profile of the city will require ongoing innovation and proactive response.

SSLTC is undertaking a Council-approved, city-wide, multi-modal community consultation process over the course of Q1 and Q2 2025 to better understand the priorities of seniors and older adults, particularly those who identify as Indigenous, Black or as a member of one or more equity-deserving communities. The community consultation methods include a public survey, community workshops, focus groups, and key informant interviews. Pop-up events were also held across the city to promote seniors' and older adults' participation in the survey and workshops. The experiences, feedback, and priorities shared across these community consultation methods will be a key input into the development of the third Toronto Seniors' Strategy. SSLTC's engagements with divisional partners surfaced ideas and opportunities for new and collaborative work that will be considered in the context of residents' feedback and experts' advice.

### **Next Steps**

This Report describes activities and initiatives that are underway across the City of Toronto that protect and promote seniors' health, safety, and well-being. Interdivisional engagements identified new opportunities and issues that the City can respond to and champion. These new initiatives and modifications to programs that support Toronto residents to age in place in their homes and communities will be explored through the development of the third Toronto Seniors' Strategy and with the benefit of the feedback received through community consultations and engagement with community partners and other experts. SSLTC plans to bring the third Toronto Seniors' Strategy to Council in 2026.

## **CONTACT**

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## **SIGNATURE**

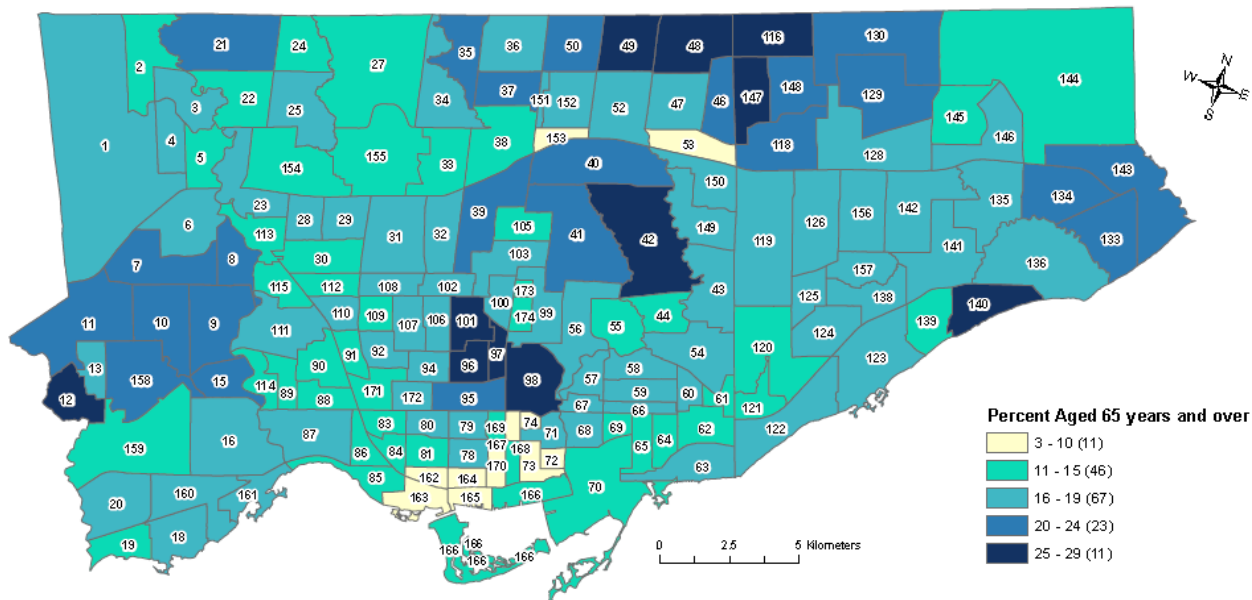
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## APPENDICES

### APPENDIX A – Maps of 21 Neighbourhoods

#### Percent of Population Aged 65 Years and Older by Toronto Neighbourhoods, 2021

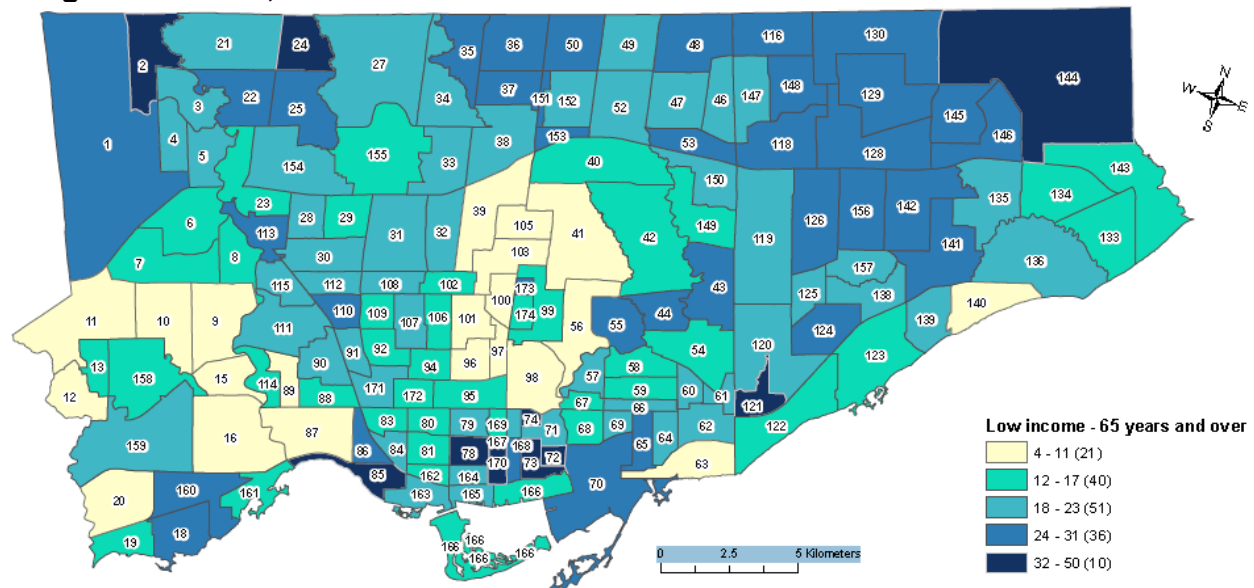


The map represents the percentage of adults 65 years and older in 2021 in the 158 Toronto neighbourhood areas. Class breaks used were Natural breaks (Jenks). Class breaks are created in a way that best groups similar values together and maximizes the differences between classes. The features are divided into classes whose boundaries are set where there are relatively big differences in the data values. Sources: Statistics Canada, 2021 Census of Canada. City of Toronto (Geospatial Competency Centre). Prepared by: Toronto Public Health, Epidemiology and Data Analytics Unit.

#### List of Neighbourhoods with Percent of Population Aged 65 Years and Older

Neighbourhood Number	Neighbourhood	Percent
12	Markland Wood	26.7
42	Banbury-Don Mills	25.5
48	Hillcrest Village	28.7
49	Bayview Woods-Steeles	28.3
96	Casa Loma	25.7
97	Yonge-St. Clair	25.5
98	Rosedale-Moore Park	27.9
101	Forest Hill South	24.6
116	Steeles	27.3
140	Guildwood	26.5
147	L'Amoreaux West	24.8

## Percent of Low-Income Adults (LIM-AT) Aged 65 Years and Older by Toronto Neighbourhoods, 2019



The map represents the percentage of adults 65 years and older living below the Statistics Canada after-tax Low-Income Measure (LIM). LIM is an income level set at 50% of the median family income in Canada in a given year, adjusted for household size. Class breaks used were Natural breaks (Jenks). Class breaks are created in a way that best groups similar values together and maximizes the differences between classes. The features are divided into classes whose boundaries are set where there are relatively big differences in the data values. Caveat: We are using the 2019 income data from T1 Family File although most current income data is available from the 2021 census since COVID-19 pandemic income supports likely had impact on income variables from the 2021 Census. Observed improvements may be temporary due to federal emergency relief during the pandemic. Sources: Statistics Canada T1 Family File 2019, City of Toronto (Geospatial Competency Centre). Link to the List of Neighbourhoods: <https://www.toronto.ca/city-government/data-research-maps/neighbourhoods-communities/neighbourhood-profiles/about-toronto-neighbourhoods/> Prepared by: Toronto Public Health, Epidemiology and Data Analytics Unit.

### List of Neighbourhoods with Percent of Low-Income Adults Aged 65 Years and Older

Neighbourhood Number	Neighbourhood	Percent
2	Mount Olive-Silverstone-Jamestown	31.6
24	Black Creek	33.5
72	Regent Park	39.8
73	Moss Park	34.7
74	North St. James Town	34.7
78	Kensington-Chinatown	38.7
85	South Parkdale	33.9
121	Oakridge	35.5
144	Morningside Heights	36.2
170	Yonge-Bay Corridor	50.2

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- <sup>1</sup> Canadian Mortgage and Housing Corporation (2023). Housing Market Insight into Canadian Metropolitan Areas.
- <sup>2</sup> 2024.EC13.4. A plan to develop the third Toronto Seniors Strategy.
- <sup>3</sup> Canadian Mortgage and Housing Corporation (2023). Housing Market Insight into Canadian Metropolitan Areas.
- <sup>4</sup> National Institute on Ageing and NORC Innovation Centre (2022). It's Time to Unleash the Power of Naturally Occurring Retirement Communities in Canada. Toronto, ON: National Institute on Ageing, Toronto Metropolitan University and NORC Innovation Centre, University Health Network.
- <sup>5</sup> Bronstein, L., & Kenaley, B. (2010). Learning from Vertical NORCs: Challenges and Recommendations for Horizontal NORCs. *Journal of Housing For the Elderly*, 24(3–4), 237–248.
- <sup>6</sup> 2024.HL13.1. Attachment 2 - Healthy Aging in Toronto, At a Glance, Toronto Public Health, 2024.
- <sup>7</sup> Toronto Seniors Strategy 2.0, 2018.
- <sup>8</sup> Toronto Official Plan - Chapter 1 - Office Consolidation, June 2024.
- <sup>9</sup> Complete Streets Guidelines – City of Toronto.
- <sup>10</sup> Vision Zero Plan Overview – City of Toronto.
- <sup>11</sup> Neighbourhood Retail & Services – City of Toronto.
- <sup>12</sup> Neighbourhood Retail & Services – City of Toronto.
- <sup>13</sup> Housing Action Plan: Avenues, Mid-rise and Mixed-Use Areas Study – City of Toronto.
- <sup>14</sup> Toronto Official Plan - Chapter 3 - Office Consolidation, June 2024.
- <sup>15</sup> Plaza Point of View (POV): Strip Plaza Study – City of Toronto.
- <sup>16</sup> PlazaPOV – Emerging Directions Paper.
- <sup>17</sup> Mall Redevelopment Guide – City of Toronto.