

June 27, 2025

North York Community Council c/o City Clerk's Office City of Toronto 100 Queen Street West Toronto, ON, M5H 2N2

Via Email: RegistrarCCO@toronto.ca

Dear Members of the Community Council,

Re: Proposed Official Plan and Zoning By-Law Amendment 2674 - 2704 Yonge Street and 19 Alexandra Boulevard Seniors Residence Building Application Number 25 120999 NNY 08 OZ

On behalf of the Ontario Retirement Communities Association (ORCA), I am calling on the City of Toronto to support the construction of retirement homes in your community, in particular, at 2674 - 2704 Yonge Street and 19 Alexandra Boulevard.

To help fulfil its commitment to build 1.5 million new homes by 2031, the Ontario Government has assigned aggressive <u>housing targets</u> to 50 large and fast-growing municipalities, including the City of Toronto with a target of building 285,000 new homes by 2031. The construction of retirement homes will support the City of Toronto in achieving those targets. Additionally, retirement homes bring significant local economic benefits and, most importantly, allow seniors to age in place in a community setting of their choice.

About the Retirement Communities Sector

Retirement communities are regulated by the *Retirement Homes Act*, 2010 (RHA) and are licensed and inspected by the Retirement Homes Regulatory Authority (RHRA). Each retirement community can offer up to thirteen care services, including but not limited to assistance with dressing, assistance with personal hygiene, medication management, and provision of a meal.

Local Economic Benefits

In 2018, the <u>Canada Mortgage and Housing Corporation</u> (CMHC) called on municipal governments to "attract and support older residents" by supporting a range of housing options that allows them to age in place, including retirement communities. A proactive approach to building age-friendly communities will help municipalities prepare for the upcoming demographic shifts and the housing pressures that come with it.

Furthermore, CMHC highlighted that seniors hold more assets and less debt, maximizing their ability to support local businesses and organization, and noted that most spending by seniors "is local, including household expenses, food, transportation, clothing, recreation, and gifts. It supports local employment in retail and service businesses, from home repairs and renovations to travel agencies and golf courses. Through them, older residents contribute to the tax base of local municipalities."



Proactive Housing Action Needed to Address Ontario's Demographic Shifts

The number of seniors as a proportion of Ontario's population is growing rapidly, a significant number of whom continue to choose to live in single-family homes. The significant increase in the senior demographic presents a critical need for provincial and municipal government action to unlock more housing stock by incentivizing seniors to downsize. Policy directions that support seniors downsizing, including supporting the development of retirement homes, will not only open up larger homes, but also allow for gentle densification through the potential redevelopment of these homes into multi-unit dwellings, including triplexes.

A <u>report by Professor Les Mayhew</u> for the UK's Centre for the Study of Financial Innovation found that "for the 65+ cohort, the number of surplus bedrooms is on track to almost double from 6.6m in 2000 to 12.8m by 2040." He concluded that the "under-occupation of the housing stock caused by ageing population has created a dysfunctional housing market." In Canada it is clear that a <u>significant number of seniors live alone at home;</u> in 2021, solo dwellers represented 42% of all people aged 85 and older in private households, compared with 7% of people aged 20 to 24.

Developers have taken note of the opportunity to expand seniors housing in Canada. In their annual <u>Seniors Housing Industry</u> report, Cushman and Wakefield note that "Canada's senior population is growing rapidly, with the number of individuals aged 75+ expected to reach around 5.3 million in the next 10 years, an increase of 1.7 million people. This represents a compound annual growth rate of 4.1%... Over the course of the next 10 years, we project about 200,000 new seniors housing suites are required to maintain market equilibrium. For context, less than 73,000 units were built during the past decade."

Ontario municipalities and housing experts are taking notice. A <u>report by the Canadian Centre for Economic Analysis</u> estimates "over half of Ontarians (and 3/4 of those aged 65+) are overhoused (ie., have too many bedrooms). There are over 5M spare bedrooms in Ontario, equivalent to 25 years' worth of construction." This is in part because of seniors and empty nestors who won't, or in some cases, can't afford to downsize. Retirement homes are in a strong position to help fill that gap and keep seniors in communities, while creating more supply for the housing market as a whole.

Retirement Homes are a Critical Part of a Robust Continuum of Care

A September 2021 PhD thesis by McMaster University student Derek Manis found that retirement homes support aging in place. Residents who were newly diagnosed with dementia and lived in a retirement home with a dementia care program had a 40 per cent lower rate of transition to a long-term care home. Manis further concluded that retirement homes reduce strain on the long-term care sector.

According to <u>Health Quality Ontario</u>, the median waiting period for a bed in 2023-24 was almost seven months for those living in the community and about two and half months for those living in hospital. The value of retirement homes for reducing the demand for a bed in a long-term care home should be an important strategy for policymakers who are seeking ways to increase health system capacity for older adults and the long-term care sector.

We also know that with the current structure of Ontario's long-term care waitlist policies, seniors are moving out of the community, including retirement homes, and into LTC, prematurely. According to the <u>Canadian Institute for Health Information</u> (CIHI), in 2023, about 1 in 10 newly admitted long-term care residents potentially could have been cared for in a home community, with the primary reasons being difficulty navigating the health care system, financial barriers, and the lack of reliable home care.



Based on the <u>provincial database of long-term cares homes</u> in Ontario, there are 8 long-term care homes under 5km from the property, with a bed capacity of 1,639 and waitlist of 4,726, as of April 30, 2025. Retirement homes can play a role in reducing this long waitlist by around 473 seniors, based on the CIHI figures.

Furthermore, retirement homes reduce pressures on local hospitals. With the lack of appropriate housing options, some seniors are languishing in hospital beds, as alternate level of care (ALC) patients, i.e. people who no longer need a hospital bed but cannot go home safely. According to the Measuring Up 2019 report by Health Quality Ontario, of the total number of days patients waited to in hospital beds for care elsewhere, 24 per cent of those days were patients waiting for supervised or assisted living, or home care.

More recently, the <u>Canadian Institute for Health Information reported</u> that about 1 in 10 extend their hospital stay until home care services or supports (includes community care) are ready, half of which are seniors age 81+.

Conclusion

Seniors deserve housing options like retirement homes, which makes it easier for them to access the care they need in a location of their choosing – options that help them connect with their care providers more easily, that provide more choices for those seniors with higher care needs to remain in a community setting, and that keep them healthier and in the community for longer.

ORCA calls on the City of Toronto to be part of the solution and collaborate with the sector to support the construction of retirement homes. By working together, we are putting the health, safety, and well-being of seniors first.

Since 1977, ORCA has been the voice of Ontario's retirement communities and we remain committed to setting a standard for operational excellence in the sector. ORCA represents over 90 per cent of all licensed retirement community suites in Ontario, employing 30,000 front line workers caring for nearly 64,000 seniors who choose to call retirement communities their home.

Sincerely,

Cathy Hecimovich Chief Executive Officer

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Ontario Retirement Communities Association

CC: Diane Pi, Planner, Community Planning, City of Toronto