

Aging in a Vertical City

Recommendations for
the City of Toronto's Third
Seniors' Strategy



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About the NIC at UHN

The NORC Innovation Centre at University Health Network is a first-of-its-kind centre dedicated to advancing a 21st century model of integrated care in naturally occurring retirement communities (NORCs), and developing community-led solutions that provide new options for aging in place with dignity and choice. The Centre has over a decade of experience in understanding and working with vertical communities and strives to apply this knowledge in their work.

University Health Network (UHN) is Canada's leading research hospital. UHN encompasses Toronto General Hospital, Toronto Western Hospital, Princess Margaret Cancer Centre, Toronto Rehabilitation Institute and the Michener Institute of Education at UHN. The breadth of research, the complexity of the cases treated, and the magnitude of its educational enterprise has made UHN a national and international resource for patient care, research and education.

About School of Urban & Regional Planning at TMU

The School of Urban and Regional Planning at Toronto Metropolitan University is home to one of the oldest planning programs in North America offering planning programs at the undergraduate and masters level. Grounded in a studio-based curriculum, the School strives to train the next generation of professional urban planners advancing applied knowledge and research about cities and regions to support more sustainable and equitable community building.

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In June 2025, we held a by-invitation-only meeting with key stakeholders at the City of Toronto and some of its agencies, representatives from the Government of Ontario, and older adults from the NORC Innovation Centre's NORC community to review an early iteration of our recommendations. We would like to thank these stakeholders for their time and insights.

Executive Summary

Toronto's population is rapidly aging, with adults aged 65 and older expected to represent one-fifth of the city's population by 2041. A significant proportion of these older adults live in vertical communities – buildings that are at least 5 storeys tall. By 2041, the NORC Innovation Centre and School of Urban and Regional Planning at Toronto Metropolitan University estimate that approximately 42% of older adults will live in vertical communities.

By leveraging the large number of older adults living in vertical communities, the City of Toronto can expand place-based services to enable more older adults to age in place. However, this will require policy changes. In this report, we outline recommendations for the City of Toronto to consider as they develop their third Seniors' Strategy, focusing on the unique opportunities of vertical communities:

1. Leverage natural densities to improve service delivery
2. Fund community-led programming to improve social connection
3. Reform urban planning and zoning to build an age-inclusive City
4. Build the foundation of affordability to enable aging in place

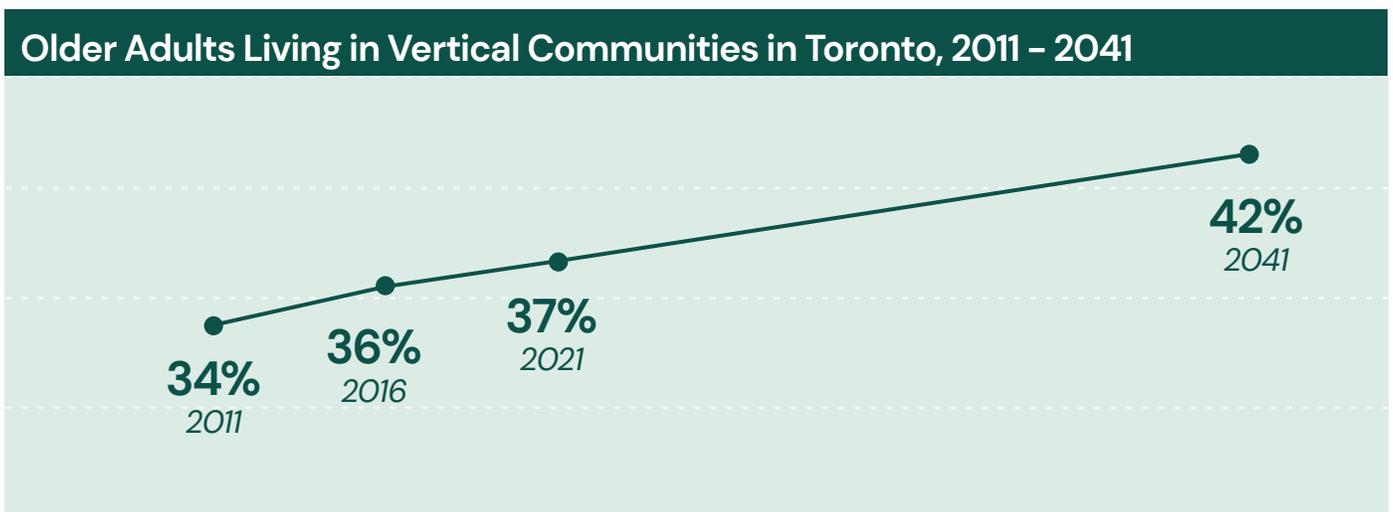
By collaborating with City divisions, agencies and the provincial government, the City of Toronto has the opportunity to implement these recommendations and make Toronto a world-leading community for aging in place.

Introduction

Toronto, like many global cities, is experiencing growth in its older adult population – bringing both challenges and opportunities. As the City of Toronto’s population ages and vertical living becomes more prevalent, Toronto has the opportunity to be a world leader in creating thriving high-rise communities that support aging in place.

In 2021, there were 477,000 adults aged 65 and older in the City of Toronto, representing approximately 16.2% of Toronto’s population (City of Toronto, 2025b; Statistics Canada, 2022a). This number is expected to grow, with estimates suggesting that older adults will make up one-fifth of the City’s population by 2041 (City of Toronto, 2018).

Data also shows that in 2021, among the approximate 457,000 older adults living in the community (non-institutional settings), 168,000 resided in apartment buildings at least 5 storeys tall (this includes condominiums, rental, co-op and social housing) (Statistics Canada, 2022b). By 2041, the NORC Innovation Centre and School of Urban and Regional Planning at Toronto Metropolitan University estimate that this number will grow to 42%, with more than 285,000 older adults calling Toronto’s apartment towers home.



Source: Statistics Canada, 2022
Please see *Appendix* on page 32 for data table

This generational increase in the number of older adults living in Toronto's vertical settings in the coming decades has wide-ranging implications — from how vital city services are delivered to urban planning and zoning. These tools of municipal government can be smartly deployed to make Toronto exceedingly more conducive to aging in place — from improved access to public transit and health care to more affordable housing and availability of community amenities where older adults live. For older adults who call these towers home, it's time to think about how we might transform Toronto's apartment buildings into thriving vertical communities that support aging in place.

The City of Toronto has developed two seniors' strategies in the past 12 years and significant progress has been made. Whether it be creating a dedicated entity within the City of Toronto for seniors services through the "Seniors Services and Long-Term Care" division, the creation of Seniors Safety Zones to improve pedestrian safety or creating more affordable seniors housing, Toronto has undoubtedly become an age-friendlier city as a consequence. As the City of Toronto is currently developing their third Seniors' Strategy, there is an opportunity to build on their previous work.

The NORC Innovation Centre has supported the City of Toronto's efforts to engage with older adults as part of their public consultations for the third Seniors' Strategy by sharing information about the City's online public survey and dates for in-person consultations. Staff from the City of Toronto also attended a previous NORC Talks to share information about the Strategy with the older adult community.

Separate from those efforts, this report looks at the unique challenges and opportunities for aging in a vertical city that, if addressed, can make Toronto a world-leading centre for aging in place. We outline a set of practical recommendations for the City of Toronto to consider for its upcoming Strategy that complements their current work. These recommendations are based on our collective learnings in community development, program delivery and research at the NORC Innovation Centre and School of Urban and Regional Planning at Toronto Metropolitan University.

Approach

The recommendations in this report draw on learnings from the NORC Innovation Centre and School of Urban and Regional Planning. To ensure these recommendations represent the changing needs of older adults, we hosted in-person consultations in three naturally occurring retirement community (NORC) buildings in Toronto and engaged with the broader community through NORC Talks, the NORC Innovation Centre's monthly webinar series that brings together hundreds of older adults across Canada interested in building their community's capacity for aging in place. These consultations enriched our understanding of what older adults need from their government to remain living independently in their homes.

The NORC Innovation Centre works alongside 30 NORC buildings across Toronto. We drew on data and garnered insights from the NORC Innovation Centre's monthly evaluation reports that outline common issues and concerns raised by NORC residents during their interactions with onsite staff.

Collectively, approximately 650 older adults' voices spanning diverse socio-economic contexts and areas of the city are represented in our data.

Recommendations

Leveraging natural densities to improve service delivery

When large numbers of older adults live next to each other, under the same roof, it offers an unprecedented opportunity for service delivery that is place-based, community-centred and highly efficient. The City of Toronto is well-positioned to work across its internal departments and agencies, as well as with programs delivered by the province, to capitalize on these opportunities.

Recommendation 1:

Continue working across internal divisions to ensure municipal services and operational plans leverage vertical communities to drive more efficient program delivery for older adults for older adults

The City of Toronto is responsible for providing a number of services which benefit older adults. This includes snow clearance, cool spaces during extreme weather events and recreation classes. While many older adults access these resources, not everyone is able to. Sometimes the cool spaces are too far, or the route to the recreation class has a lot of construction that makes it difficult to access. These challenges are often exacerbated in the winter, when external conditions create service barriers. To better reach older adults and alleviate some of these challenges, the City of Toronto should:

- **Prioritize snow clearance around vertical communities with a large number of older adults:** Improving the City's winter maintenance processes has the potential to help older adults stay active, reduce isolation and reduce risk of injuries, which are higher for older adults than other age groups. Delays in snow removal, or the presence of windrows that block sidewalks or pedestrian crossings are major barriers. While older adults can request snow clearing service for their sidewalks outside of their homes, snow removal should be prioritized around communities with a large number of older adults and other public places where older adults tend to visit for exercise and social engagement – like malls and coffee shops.

“The City is slow to remove snow. We have to walk on the roads when the sidewalk is not completely cleared”

– apartment resident

- **Expand pilot of mobile fitness and other senior classes offered by Parks and Recreation in vertical communities outside of Toronto Seniors Housing Corporation (TSHC) settings:** Parks and Recreation will be making efforts to increase programs for older adults and connect to older adults living in NORCs (City of Toronto, 2025b). With the high density of older adults living in vertical communities, programs such as older adult fitness classes that are already offered by Parks and Recreation would be well attended if they were mobile. This is especially true for older or frailer individuals who have a hard time getting out (NORC Innovation Centre, n.d.). Mobile programming would entail offering the same classes with the same instructors in vertical buildings directly within the community, instead of surrounding recreation centres. This approach can increase participation rates and can help reduce the likelihood of potential falls (Liu–Ambrose et al., 2019). Mobile programming can also raise awareness of nearby recreation centres near vertical communities. Parks and Recreation is already taking efforts to pilot mobile fitness programs in three TSHC buildings; it is worth considering expanding this pilot to include other vertical communities (City of Toronto, 2025c). Factors such as the number of older adults living in the community, local demographics, and the current availability of nearby classes should be considered when selecting vertical communities to pilot this model.
- **Prioritize green spaces near vertical communities and increase usability for older adults:** Many older adults living in vertical communities value green spaces, whether that be the building’s own gardens or a nearby park (NORC Innovation Centre, n.d.). As current funding allows, Parks & Recreation has committed to installing street furniture in green spaces in 21 horizontal communities outlined by the City of Toronto (City of Toronto, 2025b). As part of Parks & Recreation’s five–year review of the Parks and Recreation Facilities Plan and the Parkland Strategy, the City should consider and explore how they can increase green spaces and maintain existing green spaces near vertical communities, which has the potential to improve the mental and physical well–being among older adults (Felice D, 2022). This should involve evaluating the usability of these green spaces for older adults, like making sure that park benches have arms, encouraging intergenerational

interactions, and considering adding seniors specific exercise equipment and activities like bocce, checkers and table tennis.

- **Ensure older adults have the necessary support and resources during extreme weather events:** Extreme heat events are happening more often with greater intensity, increasing the risk of heat-related illness and death among older adults (Toronto and Region Conservation Authority, n.d.). According to an analysis of 12 Canadian cities from 2000–2020, older adults in Toronto and Montreal experienced higher mortality rates from respiratory causes during extremely hot days (Quick, 2024). The City of Toronto can provide better support to older adults during the warmer months.
 - **Ensure cool spaces are located near vertical communities with large numbers of older adults:** The City of Toronto’s Heat Relief Network leverages existing air-conditioned and other cool spaces to provide relief during periods of extreme heat (City of Toronto, n.d.). The network includes designated cool spaces that remain accessible throughout the summer. The City of Toronto should ensure cool spaces are located near vertical communities like Toronto community housing buildings and the 489 NORC buildings during warmer months so older adults have a place to go if there is no air conditioning offered in their building or unit. This can also be replicated for warm spaces during winter months.
 - **Leverage community leaders to support broader adoption of climate preparedness strategies:** The City of Toronto hosts emergency preparedness workshops that provide practical information on what Torontonians can do during extreme weather events (City of Toronto, n.d.). The City of Toronto’s Toronto Emergency Office Management’s 2025 budget prioritizes launching a community resilience strategy to engage with communities across the city to develop the tools, knowledge, and confidence needed to strengthen neighbourhoods’ ability to prepare for and respond to emergencies (City of Toronto, 2025a). Many aging in place communities have natural leaders who engage with residents in their building. The City of Toronto can host workshops directly in vertical communities and take targeted efforts to engage with leaders in these communities to provide them with the self-directed guides for emergency preparedness. The City can leverage the NORC Innovation Centre’s NORC network to connect with aging in place groups that are already active.

Recommendation 2:

Continue collaborating with City agencies like the Toronto Transit Commission, Toronto Public Health, Toronto Paramedics, and Toronto Public Library to prioritize solutions for vertical communities

Services like health promotion and disease prevention services, arts and craft classes, and computer classes are already being provided by some of the City's agencies and can enable older adults' ability to age in place. However, there is an opportunity to streamline services provided by the City's agencies to prioritize solutions for vertical communities where large numbers of older adults are concentrated. The City should:

- **Work with the Toronto Transit Commission to improve transit accessibility around vertical communities:** Accessible public transit is key to independent healthy living. Public transit provides older adults with an affordable and accessible way to get to the places they need to visit. However, transit services are inaccessible across different parameters. In some cases, a bus stop is located too far from a building, or the route to access a stop requires walking up-hill on a narrow sidewalk. It's important to prioritize the accessibility of public transit where many older adults reside. The City of Toronto should work with the TTC to:
 - **Review the appropriate distance an individual walks to get to their closest conventional bus stop to ensure easy access to transit services:** The TTC currently follows a 300–1200m standard as an appropriate distance for an individual to travel to get to their closest bus stop (Toronto Transit Commission, 2024). This is too far, especially in neighbourhoods that have other physical barriers like hills or narrow sidewalks. The TTC should review their appropriate distance standard and consider lowering the standard to 100–200m for conventional bus stops near vertical communities housing a high proportion of older adults, such as NORCs and TSHC buildings.
 - **Ensure all conventional bus stops near vertical communities with a large number of older adults have street furniture:** The presence of street furnishings like bus shelters and benches help make transit more accessible and can encourage isolated older adults to go outside. Currently, 35% of bus stops closest to a NORC building have no furnishings (NORC Innovation Centre, 2025a). The City should ensure all transit stops

near vertical communities with a large number of older adults have street furniture, specifically a shelter and bench underneath the shelter.

- **Consider expanding the community bus network and explore route options near vertical communities with large numbers of older adults:** There are currently five community bus routes running in the City of Toronto, with minor changes to the routes made since their implementation in the 1990s. Current ridership levels are low with none of the community bus routes currently meeting the TTC's minimum target for average boardings per revenue service hour (Personal communication, 2025b). In a report released earlier in 2025, the NORC Innovation Centre proposed two conceptual routes outlining what a NORC-based approach to community buses could look like (NORC Innovation Centre, 2025a). One of these routes included a NORC building of which the closest bus stop to the building was almost 1 km away. Since the report has been released, the TTC is currently in the process of implementing a community bus pilot in one of the areas we proposed in response to a request from the Board; this will be known as the 406 community bus route. (Personal communication, 2025a). As part of the TTC's Annual Service Plan, they are also making minor routing adjustments to the community bus network to enhance the overall customer experience and create new opportunities to boost ridership (Toronto Transit Commission, 2025). However, if ridership continues to be below TTC's Service Standards, the TTC will need to reevaluate the delivery of community bus services. We believe there is an opportunity to improve productivity and ridership by reorganizing community bus routes around vertically-dense communities.
- **Work with Toronto Public Health to fund mobile vaccine clinics in vertical communities with large numbers of older adults:** The COVID-19 pandemic highlighted the public health potential of NORCs, where NORC criteria was used to propose and inform a mobile vaccination program to administer vaccines on-site in NORC buildings located in high-risk neighbourhoods (Huynh et al., 2021). This initiative can be replicated for other public health initiatives that provide routine vaccinations, like the flu shot or a range of health promotion activities operated by Toronto Public Health in vertical communities, if they were funded by the City accordingly. Such place-based services are convenient, improve accessibility, build community, and can reach large numbers of older adults efficiently.

“Our building organized vaccine clinics during the pandemic with Public Health. Those clinics are no longer being offered. I would like to see a public offering of vaccine clinics held in NORCs, or other options available to residents during flu season.”

- apartment resident

- **Expand the Toronto Paramedics community paramedicine program:** The Community Paramedic-Led Clinic (CPLC) program currently operates in 16 buildings with high numbers of frail or homebound residents (City of Toronto, 2025b). The CPLC program has partnered with the NORC Innovation Centre to pilot an enhanced care model in nine NORC buildings. Since November 2023, CPLCs held in NORC buildings have had over 700 visits with older adults (NORC Innovation Centre, n.d.). These CPLCs have proven to be an important way for residents to access health care advice and support with health navigation and care. There are several reports in these buildings, where serious medical conditions have been discovered with residents being sent to hospital for follow-up (NORC Innovation Centre, n.d.). While the program is looking to expand with a priority on 21 horizontal communities, the City should also expand this program to serve more vertical communities to reduce emergency department visits and improve health and wellness of residents.
- **Support the Toronto Public Library's plans to expand their community-based services for older adults and outreach to vertical communities:** Toronto Public Library delivers life-skills and digital equity programs for older adults (ie: digital literacy, computer/internet use programs) and social inclusion and recreation programs (ie: book clubs, craft circles, and other activities designed to encourage and promote social connection). To increase awareness of these programs, the Library should develop a targeted promotional campaign to reach older adults living in vertical communities to highlight nearby Toronto Public Library locations and services for older adults. This will involve collaborative work to map vertical communities like TSHC buildings and NORCs to help inform Toronto Public Library efforts. Toronto Public Library should continue to explore expansion of their programs and programming in collaboration with community agencies for older adults.

Recommendation 3:

Work with the Government of Ontario to integrate health care services in social housing settings

There is a large and growing body of evidence showing the benefits of programs that integrate a range of services, including health and community-based care, that are delivered closer to where older individuals live (National Institute on Ageing & NORC Innovation Centre, 2022). While the City of Toronto is not directly responsible for providing health and home care services to Torontonians, they can help foster better aging in place by working with the Government of Ontario to integrate health and home care services in social housing settings.

- **Work with the province to pilot a new home care model in vertical communities, like TSHC buildings, where services are delivered by a single responsible home care agency and where PSW services are delivered by a dedicated team:** For some older adults, home care and housekeeping services help them age in place by providing the support they need to continue living independently at home, instead of in an institutional setting such as a hospital or long-term care home. However, eligibility for these services is often confusing and rigid, and home care service delivery is fragmented. In Toronto, 85% of NORCs receive PSW services from 2 or more home care agencies (HCCSS, 2023). There is an opportunity to take advantage of the natural densities of vertical communities to provide home care that's client-centered, efficient, and better for workers by implementing a new approach to home care in settings where many older adults live (NORC Innovation Centre, 2024). While the provincial government is responsible for home care, there is an opportunity to implement this type of model within TSHC settings which can result in care that is more client-centered and efficient.
- **Work with Ontario Health Teams to ensure residents in Toronto's social housing have access to a family doctor:** Approximately 13% of older adults living in Toronto's social housing that can be identified as NORCs don't have a family doctor¹. Older adults living in NORCs have higher health needs and higher health navigation needs than older adults living in the community outside of NORCs; they tend to have more active chronic conditions, more medications and more home care use (Savage et al. 2025). Primary care attachment is a priority area for the Government of Ontario, with the province recently making a \$1.8 billion investment to connect two million more people to a publicly funded family doctor or primary care team within four years. The City of Toronto should work

with the Government of Ontario to ensure older adults in Toronto’s social housing have a family physician (Government of Ontario, 2025). Primary care attachment can reduce falls, improve overall health and wellbeing, and potentially reduce visits to the emergency department among the older adult population (Government of Ontario, 2025).

Fostering social connection through funding opportunities

While there are a few grants that target social inclusion among the older adult population in the provincial and not-for-profit space, there are not many that exist from the municipal level alone. There are many aging in place communities that exist within the City of Toronto that operate with minimal funding sources. To be an age-inclusive City, Toronto needs to prioritize social connection in the older adult community, which has the ability to improve health and wellbeing of older adults and thereby ease pressure on health and social care systems.

Recommendation 4:

Create new and modify existing community funding opportunities for aging in place committees and property owners to lead community programming and improvement projects

Older adults have a keen sense of opportunities for change in the communities in which they live. Whether it be knowing what type of programming residents in a building are more interested in, or what infrastructure maintenance and upgrades are needed to improve their experiences in their building – residents are aware of what is needed to foster change (NORC Innovation Centre, 2025b). However, groups of older adults living in vertical communities are typically excluded from traditional grant programs which require applicants to be registered non-profits or charities. Vertical communities might also not be eligible for grant programs with big geographic catchment areas. This creates a mismatch between older adults knowing how to improve social, physical and mental wellbeing for their communities, and the

opportunity to apply for funding to support it. All of these investments require funding that aren't onerous or complex. In order to foster social connection within these settings, the City of Toronto can:

- **Extend the Local Leadership Grant program eligibility criteria to include more neighbourhoods:** The Local Leadership Grant “supports place-based, resident-led projects that focus on wellness, social inclusion, and the promotion of civic engagement and education across all neighbourhoods” (City of Toronto, 2024a). However, funding is only available if the group resides in a Toronto Strong Neighbourhood Strategy Community Network (City of Toronto, 2024a). Many aging in place committees that aim to provide the same type of support are not eligible to apply for this type of funding because they don't reside within the City's Neighbourhood Improvement Areas. By expanding the number of neighbourhoods that are eligible to apply for this grant, more efforts to support social wellbeing can be made.

“The aging in place program in my building makes aging in place easier”

- apartment resident

- **Create a municipal physical accessibility infrastructure fund to support private and non-profit property owners in retrofitting communal spaces and apartment units to enable social connections:** In our consultations, many older adults identified the need for infrastructure maintenance and upgrades, particularly in aging buildings constructed decades ago. For example, there are many buildings that do not have elevators or doorways wide enough to allow for passage by someone using a walker or wheelchair. However, existing funding pools are hard to access and navigating what is available can be confusing. Creating a funding pool for in-home and in-building modifications to support aging in place can make units more accessible and reduce physical barriers. This is particularly important in the context of Toronto's rental housing shortage, where tenants often have few alternative housing options if their units become inaccessible to them. By enabling more accessible retrofits in existing buildings, the City can help preserve age-friendly housing and help older adults keep the important social connections they have that further support their aging-in-place.

“We need more units with walk-in showers... we need funds to renovate our homes to make them safer and more appropriate”

- apartment resident

Reform urban planning and zoning to build an age-inclusive city

Longer-term, more structural changes are needed in the ways in which we plan and design our vertical communities to make it easier for older adults to age in place and to remove unnecessary barriers in current planning practice. This work begins with the use of data about older adults and vertical communities in all planning, policies and programs, and a review of existing policies. The City of Toronto has already begun doing this work – like drafting Accessibility Guidelines and adding guiding principles into the current Official Plan to plan for communities regardless of age and defining an inclusive city as “...one that is safe, caring, and provides equitable opportunities for all Torontonians and those yet to arrive, including residents of all ages, from children to seniors” (City of Toronto, 2024, 1-7). In this section, they also include the need to plan for seniors:

“Planning for Seniors- Designing for the needs of our most vulnerable residents ensures that everyone’s needs are met. Through this plan, seniors should be enabled to age in place, independently access services, and maintain an active and engaged lifestyle.” (City of Toronto, 2024b, 1-7)

We encourage them to continue this work to build a more inclusive Toronto for older adults.

Recommendation 5:

Implement changes to the Official Plan and Zoning By-law to make Toronto's housing and public spaces age-inclusive

In 2023, over 40% of people over 65 identified as having a disability (physical, mobility, sensorial, pain-related, mental health, cognition) and this number is only expected to increase (Statistics Canada, 2023). Further, in the 30 NORC buildings supported by the NORC Innovation Centre, 51% of survey respondents live alone and 28% have a physical disability of some kind (NORC Innovation Centre, n.d.). Accessible housing units are rare in Toronto, making the creation of these units and corresponding common spaces crucial to building an age-inclusive city. Common areas are needed to build the neighbour networks older adults need to access informal support, such as help with errands, social connection, or wellness checks, that is essential to aging independently in the community. Common areas are also needed to deliver community paramedicine clinics and programs while maintaining confidentiality. An example of this would be to have an office space to deliver these kinds of programs. Community service providers could collaborate with planners to determine more specific space needs for these purposes. To address these issues, there is an urgent need to remove outdated long range planning and zoning policies and change existing policies to prevent future barriers to aging in place.

This includes updating the two most important and statutory planning documents in the City – the Official Plan and the Zoning By-law, and building off of the City's existing policies to plan for a city inclusive to older adults. The Official Plan outlines the City's long-term goals for our community, like building a city for all that is sustainable and affordable, and higher-level policies about where and how the City should grow – like where to build different housing types, public transit, active transportation infrastructure, parks, public spaces, natural areas, community infrastructure, commercial uses, and institutional uses. The Zoning By-law implements the Official Plan at a finer scale – and contains rules like how tall a building can be, how far it must be setback from the sidewalk and what type of uses can be in a building. No one can create a new development or renovate in the City unless they follow these statutory plans or get their amendment approved by City Council (or the Toronto Local Appeal Body or Ontario Land Tribunal). This must also be obtained prior to applying for a Building Permit. To build a city that is truly age-inclusive, the City of Toronto should:

Update the Official Plan (OP) to:

- **Require the use of data about aging at the neighbourhood level in the development of all policies in the Official Plan:** This data about older adults can be used to understand the 'double risk' of aging in an unsupportive neighbourhood and should be part of the fact base in the Official Plan (Biglieri & Hartt, 2024). This data can also be used in related plans (e.g. Parks Master Plan, Transportation and Housing Plans), as well as to monitor and evaluate plan performance. We know from other research that unsupportive built environments can be addressed through small scale urban design improvements and services – and with this data – the city can target investments in neighbourhoods that need it the most (Biglieri & Hartt, 2024). As mentioned above, this is already happening in the City, with Parks and Recreation Division committing to installing new benches in 21 identified neighbourhoods with higher populations of seniors (City of Toronto, 2025b).
- **Encourage the co-location of community amenities with all types of seniors living:** Having schools, community centres, shopping areas, parks, cultural/religious spaces and medical clinics near places where older adults live like NORCs, seniors apartments, long-term care and retirement homes, can improve older adults' access to key services, increase physical exercise, and help with building and maintaining social connections (Perez-Amado et al., 2025).
- **Require all new developments in the City to be *accessible* or at least, *visitable*:** Currently, a minimum of 15% of units in multi-unit residential buildings must have basic accessibility features under the Ontario Building Code, and there are no requirements for single homes (Government of Ontario, 2019). With the growing population of older adults, this needs to be increased. This change requires the following:
 - Phase in requirements for all new developments to have more accessible units, with at least 50% accessible units within 5 years for residential properties.
 - All residential developments with 7 units or more should be subject to the City of Toronto's Accessibility Design Guidelines by enforcing the guidelines through explicit inclusion in the Official Plan and as part of the Zoning By-law. These guidelines are currently only required for City-owned or led projects, and do not apply to private developments.
 - All residential developments 6 units or less should be visitable on the ground floor. This includes installing the following:

- No-step (zero step) entrances at the front, back or side of the house
- Interior doorways of at least 915mm (36-in.) and clear passage on the main floor
- A main floor bathroom (or half-bath/powder room) that can be accessed by visitors who use mobility device, including a 1500mm (60in.) turning radius

Update the Zoning By-law to:

- **Remove the 5 year and separation distance rules for *Seniors Community House* within the Zoning By-Law:** ‘Seniors Community Houses’ are a type of housing wherein up to 10 older adults live in a house, each with their own room, and share a kitchen and common space, as well as accommodation for a staff person (like a Personal Support Worker). This is a type of supportive housing outside of an institutional setting that is small-scale and home-like, providing built-in health and social care within the community. However, there are currently issues with how the Zoning By-law in Toronto places restrictions on how these types of houses can be built and where. Separation distance rules, for example, are discriminatory – nearly a decade ago, separation distances for group homes were struck down at the Ontario Human Rights Tribunal because it discriminated on the basis of disability. The 5-year rule, on the other hand, is a regulation that prevents a property from being used as a ‘Seniors Community House’ unless five years have passed since the last use – this rule prevents an owner from building a unit that was actually accessible, and places unnecessary delays in addressing the affordable housing crisis for seniors.
- **Expand *Residential Apartment Commercial* Zoning across the City, with a priority on vertical communities:** ‘Residential Apartment Commercial’ Zoning allows for small-scale, non-residential uses like retail and community facilities in buildings that were previously residential-only. The City should expand this zoning near vertical communities with a large number of older adults as they can naturally create community hubs for older adults living in the community. This expansion in RAC zoning should be accompanied with implementation support from the City in the form of helping potential business owners navigate available City grants, an education campaign for private landlords, and advice for business owners in negotiating with private landlords (Bowden, 2024).
- **Require all new multi-unit residential buildings with 7 units or more to have common space to facilitate aging in place programming:** Common spaces in vertical communities provide a space for older adults to meet and host various social activities, as well as space to provide medical services that can protect confidentiality (like an office space). However,

currently only new multi-unit residential buildings with 20 or more units are required to incorporate indoor amenity spaces in their plans (City of Toronto, 2023). This excludes many mid-rise vertical towers. The City of Toronto should expand this requirement to include multi-residential buildings with 7 units or more to provide a space to foster social connection and provide residents with a space to meet – creating the mutually supportive relationships essential to aging in place.

- **Change the Zoning By-law so institutional care settings can be located anywhere within the city’s boundaries:** Proximity to neighbours and services is an important part of aging in place. The Official Plan already supports social connections through the arc of aging by encouraging long-term care and retirement homes in Official Plan designated *Neighbourhoods*. However the Zoning By-law places restrictions on these types of housing in those areas. There is a need to change the Zoning By-law to eliminate these provisions so more older adults have more options to age in their own communities (Perez-Amado et al., 2025). Enabling long-term care and retirement communities in the Zoning By-law as a right would make it much easier for non-profit and private developers to build these uses within neighbourhoods.
- **Review corresponding Zoning categories to encourage the co-location of community amenities with all types of seniors living:** As mentioned above, in order to ensure the co-location of community amenities with all types of seniors living, site-specific zoning by-law amendments are often necessary, which is a lengthy and costly process (See Perez-Amado et al., 2025). The City of Toronto should review the relevant categories to implement this policy change.

Build the foundation of affordability to enable aging in place

The biggest threat to aging in place is the affordability of housing. For many older adults on fixed income or those with low income, this problem is even more acute than for the rest of the population (Leclerc, 2024). However, there is a lack of existing programs and services available to older adults that tackle affordability. In addition to affordability, accessibility in new builds must be addressed to ensure older adults have access to safe and stable living conditions. Addressing housing affordability and security is key to making vertical communities a stable housing option for older adults. The City of Toronto should:

Recommendation 6:

Prioritize and fund affordable housing programs for older adults

Vertical communities represent one of the most affordable housing options for older adults, and this is evident in data. In 2021, there were 143,595 older adult renters in the City of Toronto; approximately 67% of this population also live in vertical communities (CMHC, 2025). Moreover, in NORCs specifically, 16% of older adults living in NORCs are low income versus 9% of those living in the community outside of NORCs (Savage et al., 2025). Recent city programming to support affordable housing initiatives should be reviewed through an older adult lens to enable better supporting this population in maintaining suitable housing. The City should:

- **Explore the feasibility of incentives that prioritize building affordable housing for older adults with supports:** This can be done through Community Improvement Plans (a mechanism in Ontario's Planning Act, 1990), lowering development charges/fees, and/or fast tracking applications. Such incentives given to developers can encourage them to build more affordable housing that they may not have before. The City of Toronto already has other tools like this in place for other uses, in which lessons can be leveraged to build more affordable housing specifically for older adults.

- **Prioritize the development of new Toronto Community Housing Corporation buildings to be managed by Toronto Seniors Community Housing:** The average time an older adult needs to wait for rent–geared–to–income housing in the City of Toronto is at least nine years, with current demand exceeding supply (City of Toronto, n.d.). The City of Toronto needs to prioritize the development of new senior social housing buildings to address the long wait lists for older adults, and leverage existing knowledge and programming.
- **Provide resources for residents of vertical communities that are hosts of the ‘Rapid Rehousing Initiative’ to help them become a part of the community:** In April 2020, the City of Toronto and Toronto Community Housing started the Rapid Rehousing Initiative to quickly offer vacant units to people experiencing homelessness (City of Toronto, n.d.). However, there is a need to provide better support to residents to help rapid rehousing tenants transition to their new housing and community. This can be done by ensuring management offices that participate in the Rapid Rehousing Initiative participate in City–led training to better support rapid rehousing tenants.

“It can be difficult at our building to support your neighbours when you are willing and able, because there are a lot of people who have complex needs that most people don’t know how to help with.”

– apartment resident

- **Track evictions of older adults to identify patterns:** Evictions are a major contributor of housing insecurity for low–income older renters (Sheppard et al., 2023). Since the Landlord and Tenant Board (LTB), which oversees evictions, does not collect demographic data on evictions, the City should advocate that the LTB collect demographic data to identify patterns within communities. The Office of the Commissioner of Housing Equity tracks data about evictions, and we recommend that this tracking is expanded. The City should also collaborate (or conduct themselves) studies similar to ones by Dr. Nemoy Lewis (TMU) or the Wellesley Institute in which eviction data is matched with dissemination area data to determine if evictions are happening in predominantly Black, immigrant or low socio–economic status areas (Leon & Iveniuk, 2020; Lewis, 2022). The City should also consider how they might track informal evictions of which there is very limited data (Canadian Centre for Housing Rights, 2025). This data could be used to explore funding and resources to support older adults facing evictions.

Recommendation 7:

Expand eligibility for City of Toronto rebate and relief programs beyond just older adults who own single-family homes

The City of Toronto offers Property Tax, Water and Solid Waste Relief to low-income older adults with a combined household income below \$60,000 or receiving Guaranteed Income Supplement or disability benefits (City of Toronto, n.d.). However, these programs are only available to property owners and in particular, owners of single family homes. Older adults who rent do not qualify for the property tax relief, although they indirectly pay property tax through their rental payment. Likewise, older adults who live in apartments and condos do not qualify for the water and solid waste rebates although they pay for these services as part of their rent or condo fees. Arguably, those living in apartments and condos are more likely to be negatively impacted by the affordability crisis, which these programs are meant to mitigate. As they are currently designed, these relief and rebate programs unfairly disadvantage a large segment of the older adult population based on the dwelling type they happen to reside in. The City of Toronto can address this inequity with the following changes:

- **Offer water and solid waste rebates to older adults living in vertical communities:** For homes that do not have metered water service (e.g. multi-residential building), the City of Toronto should offer qualifying older adults a water rebate cheque based on the average rebate amount from the previous year or some other formula that fairly approximates water usage in these settings. Likewise, for multi-residential buildings that use the City of Toronto's waste collection services, the City of Toronto should offer qualifying older adults a solid waste rebate cheque based on the average rebate amount from the previous year or some other formula that fairly approximates solid waste usage in these settings.
- **Offer property tax rebates to renters:** The Property Tax Increase Cancellation Program assists eligible low-income older adults and persons with disabilities in managing rising property taxes by cancelling the portion of a homeowner's property tax bill that represents an increase over the previous year, provided certain criteria are met (City of Toronto, n.d.). Relatedly, the Property Tax Increase Deferral Program defers the increased portion of your property tax bill – postponing payment until the owner sells their home or transfers ownership (City of Toronto, n.d.). These reliefs are not available to renters, despite them paying for their home's property tax through their rent. For residents of multi-residential

buildings or condo units where the City collects property tax, the City of Toronto should offer qualifying older adults who rent those premises a rebate cheque based on the dollar value of the cancellation or deferral.

Recommendation 8:

Ensure stable supply of accessible housing units for older adults

In addition to affordability, housing insecurity and accessibility must also be addressed to ensure older adults have access to safe and stable living conditions. A lack of housing security can significantly impact physical and mental health for older adults. The City of Toronto should require updates to existing buildings as well as incentivize the creation of new units to increase the availability of accessible rental housing units for older adults:

- **Update the Property Standards By-law to require that common spaces within buildings are accessible:** The Property Standards By-law sets standards for all existing properties in Toronto (City of Toronto, n.d.). Updating this By-law to require that common spaces within existing buildings, and individual units are accessible enables the City of Toronto to fine landowners who have not made their older buildings accessible, addressing a core need identified by older residents. This updating of the Property Standards By-law should be done in conjunction with a funding program to support property owners in updating their buildings to be accessible. We also urge the City to lobby the Province to exempt these accessibility retrofitting projects from being an eligible capital expense for an Above Guideline Increase (AGI) application through the Landlord Tenant Board. These AGIs allow landlords to raise the rent above the provincially mandated rate, and contribute to evictions (August, 2020).
- **Leverage the City's Rental Housing Supply Program for developments with housing units and communal spaces set aside for older adults:** Incentivizing programs that encourage units for older adults can enable healthy, independent vertical aging. This could be done by offering developers who allocate rental units for older adults additional municipal subsidies through this program. Alternatively, the City may consider requiring a percentage of the approved projects through this program to have housing units set aside for older adults, and communal spaces for seniors-related activities. This is a significant program that will help developers build rental housing in the City, and has the potential to be leveraged to support older adults.

Conclusion

In order to better support the growing population of older adults, there is an urgent need for the City of Toronto to recognize that vertical communities are where this growth will be most intense over the coming decades. While these recommendations span multiple departments, they work together to foster social inclusion and improve the mental, physical and social wellbeing of older adults – key to enabling aging in place. Through targeted investments and forward-thinking changes using the tools and levers of city hall, we believe that Toronto can become a world-leading city for older adults. We know that these recommendations take resources – but we also know that what we invest in as a City says a lot about what we value as a community, and we urge the City of Toronto to build on its already existing legacy to become the best place to grow older with dignity by ensuring that all of the City’s services and policies are reviewed through an older adult lens. We urge the City of Toronto to continue to be a leader in this space, and carefully consider the preceding recommendations as it develops Toronto’s Third Seniors’ Strategy.

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Appendix

| | Population of older adults 65+ in Toronto | Older adults living in structural type of dwelling in Toronto | Older adults living in apartment buildings at least 5 storeys tall in Toronto |
|------|---|---|---|
| 2041 | 719,000 | 688,717 | 285,939 |
| 2021 | 476,985 | 456,895 | 167,610 |
| 2016 | 426,945 | 402,045 | 142,995 |
| 2011 | 377,440 | 354,620 | 119,800 |

Source: Statistics Canada, 2022