

# CERA's Submission on the Government of Ontario's Seniors Strategy

## **About CERA**

The Centre for Equality Rights in Accommodation ("CERA") is a not-for-profit charitable organization dedicated to preventing evictions, ending housing discrimination and addressing human rights violations in housing across Ontario. For sixteen years, CERA has served 1500 clients annually who are facing eviction and human rights violations in their housing, such as the need for accommodation for disability. We also work with tenants, landlords, post-secondary institutions, community partners and the public to deliver public education to communities and vulnerable individuals to build the capacity of Ontarians to understand their housing rights. CERA's high volume of clients gives us unique and current insight into the issues faced by renters across the GTHA, particularly vulnerable renters, including seniors, newcomers to Canada, racialized individuals, persons with disabilities, and families.

## **CERA's work with seniors**

Through our direct client services work, we have assisted a significant number of seniors who have faced human rights-based discrimination when attempting to access rental housing, have encountered harassment in their rental housing, or require accommodation in their housing based on a human rights ground such as disability. CERA was alarmed when we began hearing from an increasing number of seniors who were facing eviction. As a response to this growing issue, we decided to seek feedback from our clients and network of service providers who were experiencing similar trends.

In 2016, CERA's Seniors' Eviction Prevention Initiative sought feedback on seniors' evictions from senior tenants and their service providers, as well as other stakeholders and experts. At that time, CERA collected data through surveys, roundtable conversations, interviews and a community forum. The project was intended as a starting point from which communities can move towards finding solutions to this growing and very concerning issue.

In March 2017, CERA published a report on our findings, *Preventing Evictions of Seniors Tenants in the GTA: A Call to Action to Curtail an Emerging Crisis* which was reported on in the April 14, edition of The Toronto Star. Consultations and survey feedback from senior tenants and their service providers indicated that back in 2016, the eviction of seniors was on the rise in Toronto. We continue to see this trend worsening, most recently culminating in the pending eviction of an entire seniors' building at Davenhill Senior Living, that leaves 150 seniors in a precarious housing position.

## **Ontario Seniors Strategy**

The Ontario government is putting seniors first by engaging with the public on the development of a dedicated seniors strategy which was first announced in the 2019 Ontario Budget. CERA appreciates the opportunity to provide feedback on the new strategy for seniors to improve seniors' quality of life, safety and security. CERA is further pleased to

see that the Ontario government has committed to developing a strategy that focuses on sustaining and respecting our aging population in order to help them thrive. We appreciate that the Ontario government has recognized the importance of supporting seniors and has asked for feedback to help “inform the new government-wide strategy to improve the lives of seniors and provide the supports and resources to help them live independently, ensure their safety and security, connect them to the community, and help them achieve greater financial security and social connections”.

We agree that government measures are required to meaningfully address and improve seniors’ lives by providing the supports and resources they need to live independently, ensuring their safety and security, connecting them to the community, and helping them secure greater financial security and social connections. CERA believes that safe, stable, affordable and adequate housing is the bedrock on which all these goals can be achieved. In other words, the goals of the strategy cannot be fulfilled if seniors do not first have a safe and affordable home.

**From our consultations and direct service work, we know that Ontario seniors are very concerned about:**

**Rent increases**

The most common concern of aging tenants is potentially experiencing a rent increase when their household income (often a pension) remains stable and health-related expenses increase.

**Harassment and eviction**

We have noted an increase in the number of senior tenants who feel their landlord is keen on evicting long-term tenants in units under rent control. Because their rents are lower/affordable if they have been in their home for many years, senior tenants often report that they become targets of harassment and that their maintenance requests go ignored. Often, these senior tenants are not aware of their rights and how to protect themselves and their housing.

As people age, they can develop disabilities, and often their needs for accessibility-related accommodations are neglected by landlords. The rise of technology also poses barriers, and it can be challenging for seniors to communicate and submit administrative requests to the landlord when they are using digital technology. Additionally, as health deteriorates, some seniors may develop an inability to meet their obligations under the Residential Tenancies Act (including maintaining cleanliness). During our consultations, CERA also heard about many situations where seniors were hospitalized and unable to contact their landlord or pay the rent. Some of the seniors we have heard from on our direct services hotline have been transferred from hospitals into homeless shelters.

For all these reasons, vulnerable seniors often become subject to eviction. Recently widowed women are particularly vulnerable, since often their partners received a higher pension and may have administered their lease. We heard from service providers that they are often unable to provide all the necessary supports that seniors require when facing

eviction and its aftermath. On this note, senior tenants told us that their needs as they age are different from the needs of the general tenant population.

### **Displacement and loneliness**

After being evicted or even if they voluntarily decide to “downsize their housing” seniors can find themselves in new communities, with no connections, a poor social network and often far away from their lifelong service providers (in particular, health care providers). Many seniors feel a great deal of stress over being displaced, and feel unsafe in their new communities, which can result in social isolation.

During our consultations, CERA also found that the capacity to provide different services varies across communities in GTA which puts many at greater risk.

### **Poor resilience in emergency situations**

Senior tenants, both long term and recently displaced, told us during consultations that they feel increasingly vulnerable in emergency situations. When they have disabilities, their health and safety can be seriously jeopardized by vital services disruptions such as broken elevators, electricity shortages, and poor air conditioning in a heat wave. Their lives become seriously endangered in emergency situations like evacuations during fires. They spoke of a need for greater security in common building areas. Some participants in our consultations spoke of an inability to pay phone bills due to financial pressures, and the risks of having no phone access in an emergency.

### **Health consequences**

Living with constant anxiety and fear about rent increases, eviction, displacement, emergency situations and harassment with a poor social network and connections can ultimately affect seniors’ mental health and physical wellbeing. Seniors are a demographic that are likely to prioritize paying rent over health expenses, and this comes with higher future costs to the healthcare system.

### **Homelessness**

In the current tight and extremely expensive housing market, when seniors experience reduced income and higher housing costs, the loss of a life partner, poor health, and/or the absence of adequate connections and supports, there is a significant risk that many will end up homeless if they are evicted.

### **CERA’s Recommendations for the Ontario Seniors Strategy:**

CERA’s recommendations to Ontario’s Seniors Strategy are informed by our 2017 report, and our continuous client work with hundreds of seniors each year. We know that the challenges described above are significantly impacting the quality of life and wellbeing of Ontario’s seniors. To overcome those challenges, we recommend the following:

- Ontario’s Seniors Strategy should recognize that access to safe, adequate and affordable housing is at the centre of ensuring seniors enjoy good health and quality of life.

- The Government of Ontario should coordinate increased investment in senior-specific housing across all levels of government that includes building new, maintaining existing stock, and investing in support services.
- Ontario's Seniors Strategy should include a goal of ending senior homelessness that includes clear and measurable outcomes and milestones.
- The Ontario government should develop and support collaborative projects with service providers to build relationships with private landlords, educate and engage landlords on the needs of aging tenants, and develop opportunities and incentives for private landlords to commit to eviction prevention best practices.
- The Ontario government should increase funding for urgent eviction prevention support including grants and funds to assist with rental arrears costs.
- The Ontario government should incentivize building new and maintaining rental housing in complete, mixed income, mixed use type of communities.
- All levels of government should work together to address the lack of affordable housing for seniors in Ontario by providing portable rent supplements/housing allowances in private market housing units and increasing purpose-built social housing units.