

Toronto Seniors Housing Corporation

Board of Directors Meeting Agenda

Date: Thursday, October 30, 2025

Time: 3:00 pm to 5:30 pm

Location: WebEx and Livestream

Item	Time	Description	Action	Type of Item	Presenter
1.	3:00 pm 2min	Chair's Remarks	Information	N/A	Chair
2.	3:02 pm 2min	Land and African Ancestral Acknowledgements	N/A	N/A	Chair
3.	3:04 pm 1min	Approval of Public Meeting Agenda	Approval	Agenda	Chair
4.	3:05 pm 1min	Chair's Poll re: Conflict of Interest	Declaration	N/A	Chair
5. 5a 5b	3:06 pm 1min	Approval of Public Session Board Minutes July 31, 2025 and August 28, 2025	Approval	Minutes	Chair
6. 6a 6b	3:07 pm 1min	Approval of Closed Session Board Minutes July 31, 2025 and August 28, 2025	Approval	Minutes	Chair
7.	3:08 pm 2min	Action Items List	Information	Action Items List	Chair
8.	3:10 pm 5 min	CEO's Report	Information	Verbal Report	Tom Hunter

Item	Time	Description	Action	Type of Item	Presenter
9.	3:15 pm 5 min	2026 TSHC Board and Committee Meeting Schedule	Approval	Report	Grant Coffey
10.	3:20 pm 10 min	OCHE Bi-Annual Report Jan 1-June 30, 2025	Information	Report	Melanie Martin
11.	3:30 pm 10 min	2026 Budget Update	Information	Report	Vince Truong
12.	3:40 pm 2min	<i>Audit, Finance and Risk Committee Report</i>	Information	Verbal Report	Lawrence D'Souza
12a	3:42 pm 5 min	YTD August 2025 TSHC Financial Result	Information	Report	Vince Truong
12b	3:47 pm 5 min	Procurement Change Order	Approval	Report	Vince Truong
12c	3:52 pm 5 min	2025-26 Insurance Renewal	Approval	Report	Vince Truong
12d	3:57 pm 5 min	Recommendation to the City of Toronto TSHC's 2025 Auditor	Approval	Report	Vince Truong
13.	4:02pm 2 min	<i>Quality and Tenant Engagement Committee Report</i>	Information	Verbal Report	Linda Jackson
13a	4:04 pm 5 min	Strategic Directions Q2 2025 Progress Report	Information	Report	Grant Coffey
13b	4:09 pm 10 min	Future Strategic Directions Project	Approval	Report	Grant Coffey

Item	Time	Description	Action	Type of Item	Presenter
14.	4:19 pm 2 min	Corporate Governance and Human Resources Committee Report	Information	Report	Councillor Crisanti / Brenda Parris
15.	4:21 pm 1min	Motion to move into Closed Session	Approval	N/A	Chair
16.	4:22 pm 1 min	<i>Confidential report dealing with matters that are not required to be disclosed under the Municipal Freedom of Information and Protection of Privacy Act, including but not limited to personal matters about identifiable individuals, a proposed or pending transaction with a third party, and recommendations of proposed policy or processes</i>	Approval	N/A	Chair
17.	4:23 pm 10 min		Information	Report	Tom Hunter / Grant Coffey
18.	4:33 pm 10 min		Information	Report	Vince Truong
19.	4:43 pm 5 min		Information	Report	Vince Truong
20.	4:48 pm 15 min		Information	Report	Tom Hunter / Grant Coffey/ Vince Truong
21.	5:03 pm 1 min		Approval	N/A	Chair
22.	5:04 pm 1 min	Motion to Approve Adjournment of the Board Meeting	Approval	N/A	Chair

Toronto Seniors Housing Corporation

Board of Director's Meeting Public Minutes

The TSHC Board held its Board of Director's meeting on Thursday, July 31, 2025 at 3:00 pm via WebEx video conference. **Part of the meeting was livestreamed and can be viewed: [Part 1](#) and [Part 2](#)**

Members in attendance:

Fareed Amin, Chair
Lawrence D'Souza
Linda Jackson
Brenda Parris
Jim Meeks
Councillor Matlow
Councillor Crisanti
Andrea Austen

Regrets:

Councillor Matlow
Denise-Andrea Campbell

Guests:

Tara Anderson, Auditor General

TSHC staff:

Tom Hunter, *Chief Executive Officer*
Grant Coffey, *Director, Strategy and Business Management*
Carol Francis, *Director, People & Culture*
Deanna Veltri, *Director, Engagement, Partnership and Communications*
Vince Truong, *Interim Finance Lead*
Brad Priggen, *Director, Operations*
Wendy Dobson, *Manager, Communications and External Affairs*
Karyn Bawden, *EA and Board Secretary*

Deputants:

Arnold Margulis
Bill Lohman

Item 1: Chair's remarks

The Chair welcomed participating Board members, staff, and the virtual audience and thanked them for joining.

The Chair acknowledged August is Emancipation Month, the 1834 Slavery Abolition Act of 1833 came into effect across the British Empire. Also, noted that July 31st to August 4th was Caribana and Monday, August 4th is Civic Holiday, also known as Simcoe Day.

The Chair noted there was a full agenda, with two deputations one on Item 9a - Translation & Interpretation Policy and the other on Item 13 - TSHC – Information Report on Toronto Community Housing Corporation 2025 Follow-up – Status of Previous Auditor General’s Recommendations

The Chair then proceeded to the next Agenda Item.

Item 2: Land and African ancestral acknowledgements

The Chair began with Land and African Ancestral acknowledgements.

Item 3: Approval of Public meeting Agenda

The Chair asked if there were any amendments to the public meeting Agenda. Being none, the Chair asked for a motion to approve the Board Public Agenda of July 31, 2025, as presented.

Moved: Warren Law

Seconded: Brenda Parris

With All in favour, it was resolved that the Board Public Agenda of July 31, 2025, was approved as presented **Carried**

Item 4: Chair’s poll re: Conflict of Interest

The Chair asked the members of the Board whether they were in conflict of interest with any agenda item. With no conflicts of interest being declared, the Chair continued to next Action Item.

Item 5: Approval of Board Public minutes of April 29 and July 10, 2025

The Chair asked if there were any edits or changes to the public meeting Minutes of April 29, 2025 or July 10, 2025. Being none, the Chair asked for a motion to approve the public meeting Minutes of April 29, 2025, and July 10, 2025 as presented.

Moved: Linda Jackson

Seconded: Lawrence D'Souza

With All in favour, it was resolved that the public session Minutes of April 29, 2025, and July 10, 2025, were approved as presented **Carried**

Item 6: Approval of Board Closed session minutes of April 29 and July 10, 2025

The Chair asked if there were any edits or changes to the Board closed session Minutes of April 29, 2025, and July 10, 2025. Being none, the Chair asked for a motion to approve the Board closed session Minutes of April 29, 2025, and July 10, 2025, as presented.

Moved: Warren Law

Seconded: Linda Jackson

With All in favour, it was resolved that the Board closed session Minutes April 29, 2025, and July 10, 2025, were approved as presented **Carried**

Item 7: Action item review

The Board reviewed the action item list and the status of the items. With no further action items discussed, and the Board satisfied, the Chair proceeded to next Agenda Item.

Item 8: CEO Update

At the Chair's invitation, Tom Hunter gave his CEO Update, highlighting:

- **Strategic Planning Session Recap**
 - thanked the Board members for their active participation at the Strategic Planning Session of July 10th.
- **June STAC Meeting Update**
 - June STAC meeting was a highly engaging and productive session.
 - saw excellent attendance

- Key discussions focused on important tenant-focused initiatives and community safety, and we look forward to continuing these vital conversations.
- **Upcoming Tenant Budget Consultation Sessions**
 - tenant budget consultations scheduled for August 6th and 7th.
 - 15 tenants have confirmed their attendance
 - Will also be conducting a dedicated budget consultation with STAC at their August 14th meeting.
- **Board Member Recruitment Update**
 - terms of five public Board members, and our tenant Board member, concluded on July 22nd, however the City has provisions for Board members to stay on as future Board term appointments are confirmed, which are expected to be by October 2025.
 - The City Public Appointments team will be or has already reached out to existing Board members to seek their interest in possible extension of their appointment and has also started the process of recruiting potential new Board members.
 - The City has engaged TSHC to support Board member recruitment, including communications to tenants, and
 - TSHC recently supported a City facilitated information session for potential Tenant Director Board members on July 9, 2025
- **Upcoming All-Staff Event: TSHC All Staff Carnival!**
 - the TSHC All Staff Carnival is set for September 16th, from 12 PM to 3 PM at Fort York.
- **August Recess for Board and Committee Meetings**
 - special Board meeting on August 28, 2025 to discuss the Budget.
 - There are no committee meetings in August.

The Chair thanked Mr. Hunter and opened for comments or questions. Ms. Parris inquired if there would be materials provided prior to the August 28 special Board

meeting. Grant Coffey noted there will be materials provided. Ms. Parris also asked when the recruitment would be final for the Board appointments. Mr. Coffey noted it should be concluded in October 2025.

With no further comments or questions, the Chair moved on to the next Agenda item.

Item 9: Quality and Tenant Engagement Committee Report

Through the Chair, Linda Jackson gave a verbal update on the Quality and Tenant Engagement Committee (QTEC), noting that at the last QTEC meeting on July 14, 2025, noting the Agenda focused on:

- Translation and Interpretation Policy (Ms. Jackson noted this item went to the Committee for approval and will be brought forward today for the approval of the Board)
- Operational Dashboard
- Local Housing Corporation Report
- TSHC Follow-up Support (FUS) Initiative (Complex Tenancies)
- Engagement, Partnerships and Communication Update

Ms. Jackson also noted that at the Board meeting the Strategic Directions Q1 Progress Report will be presented for information and that the next Quality and Tenant Engagement meeting will be on Tuesday, September 30, 2025.

The Chair thanked Ms. Jackson and noted that we had a Deputation on **Item 9a – Translation and Interpretation Policy** and welcomed Mr. Lohman.

Mr. Lohman thanked the Board Chair and Board members and then proceeded with his deputation, highlighting:

- Lots of work has been done and the work is in progress
- Framework for services provided caveats
 - Policy wording conflict on Page 28. Out of Scope: Housing does not provide support (policies should not have ambiguous statements)

- Be inclusive to the reach out to tenants
- Tenants being faced with no tenant leaders
 - Tenant circles: what is involved with CAF
 - Needs to be inclusion with clarity

The Chair thanked Mr. Lohman for his comments and asked for any questions. With no comments or questions, the Chair proceeded with the next Agenda Item.

Through the Chair, Deanna Veltri and Wendy Dobson went through the Translation and Interpretation Policy.

The Chair thanked Ms. Veltri and Ms. Dobson and opened it up for discussion. Ms. Parris inquired about the tenant data and whether it can be broken down by building. Ms. Dobson noted yes, it is done by building and region. Ms. Dobson also noted the data is retrieved in HOMES. The data is entered when lease is signed and is updated yearly. Ms. Parris also inquired about the list of the 12 languages, and Ms. Dobson, provided in chat. Ms. Jackson inquired about translation for Deputations. It was noted that there will be the option. Councillor Crisanti inquired about Website Translation and how do they navigate and also asked if there are information flyers and are they in multiple languages. Ms. Dobson noted there that there's a welcome package that assists tenants to navigate the Website and how to obtain translation needs easily. Also noted that Posters are in each building in English and the secondary language of that building, as well as a number code that the tenant can call tenant support and request the Poster in their preferred language.

The Chair thanked Ms. Dobson and noted two items: first, the RFP for Translation services to look at whether we can partner with other similar organizations within the City to save costs. Secondly, the Policy framework will instruct procedures to follow and comments from tenants should help guide that.

With no further comments, the chair asked for a motion to approve the TSHC Translation and Interpretation Policy.

Moved: Linda Jackson

Seconded: Jim Meeks

With all in favour, it was resolved that the TSHC Translation and Interpretation Policy was approved as presented **Carried**

The Chair proceeded with the next agenda **Item 9b – Strategic Direction Q1 2025 Progress Report.**

Through the Chair, Grant Coffey went through the Strategic Direction Q1 2025 Progress Report. The Chair thanked Mr. Coffey and asked for any comments or questions. Brenda Parris asked with regards to the Strategy Session how do the outcomes get done. Mr. Coffey noted that at the September Quality and Tenant Engagement Committee meeting, there will be a renew of the directions and bring forward new innovations. The Chair noted that it would be good for the Board to receive the outcomes from the Board Strategy Session.

With no other comments, the Chair thanked Mr. Coffey and then proceeded to the Audit, Finance and Risk Committee Report.

Item 10: Audit, Finance and Risk Committee Report

Through the Chair, Lawrence D’Souza gave a verbal update on the Audit, Finance and Risk Committee (AFRC), noting there was a small public agenda at the June 4, 2025 meeting, where the Q1 & April 2025 Financial Results were discussed. Mr. D’Souza noted the remainder of the meeting was in-Camera and there were no decisions or motions made in public. He also noted that at today’s Board meeting the YTD May 2025 TSHC Financial Result will be presented as well as have a Procurement Change Order for Approval. He stated the next Audit, Finance and Risk Committee meeting will be held on Wednesday, September 3, 2025.

The Chair thanked Mr. D’Souza and through the Chair, Vince Truong went through **Item 10a YTD May 2025 TSHC Financial Result.**

With no comments, the Chair thanked Mr. Truong and went to the next Agenda Item.

through the Chair, Vince Truong went through **Item 10b – Procurement Change Orders.**

The Chair asked for a motion to approve the change order for which the cumulative change order for direct awards value exceeds 20% of the original commitment value of the contract to:

- a) On The Move Catering Inc. – Catered Barbecue as required for additional catering services for tenants to October 23, 2025, in the amount of \$24,203.25 (exclusive of taxes).

Moved: Warren Law

Seconded: Jim Meeks

With all in favour, it was resolved that the Procurement Change Order was approved as presented **Carried**

The Chair thanked Mr. Truong and proceeded to the next Agenda Item.

Item 11: Corporate Governance and Human Resources Committee Report

Through the Chair, Councillor Crisanti gave a verbal update on the Corporate Governance and Human Resources Committee (CGHRC), He thanked Brenda Parris for chairing the June 18, 2025, Corporate Governance and Human Resources Committee on his behalf. He noted the Items discussed at that meeting included:

- TSHC Employee Engagement Survey
- People and Culture Dashboard
- TSHC Employee Orientation

- Governance Work Plan Update, and
- TSHC Committee Terms of Reference for the three committees, being: Audit, Finance and Risk Committee, Quality and Tenant Engagement Committee and of course, this committee, Corporate Governance and Human Resources Committee. He noted that the Terms of Reference will be brought to the Board today for approval

The Chair thanked Councillor Crisanti and through the Chair, Grant Coffey went through **Item 11a - TSHC Committee Terms of Reference (AFRC, CGHRC and QTEC)**.

The Chair thanked Mr. Coffey and asked for any comments. It was noted that it would be beneficial to have more committee members on each Committee in the next term. With that and no further comments or questions, the Chair asked for a motion that the Board of Directors approve the TSHC Terms of Reference for the Audit, Finance and Risk Committee, the Quality and Tenant Engagement Committee and the Corporate Governance and Human Resources Committee as presented

Moved: Warren Law

Seconded: Linda Jackson

With all in favour, it was resolved that the TSHC Committees Terms of Reference were approved as presented **Carried**

The Chair then proceeded to the next Agenda Item.

Item 12: 2026 Budget Planning

Through the Chair, Vince Truong went through the 2026 Budget Planning.

The Chair thanked Mr. Truong and there was a wholesome conversation among the Board and the Chair thanked the Board for their input and proceeded to the next Agenda item.

Item 13: TSHC – Information Report on Toronto Community Housing Information Corporation 2025 Follow-up – Status of Previous Auditor General’s Recommendations

The Chair welcomed Tara Anderson, Auditor General and Ina Chan, Deputy Auditor General and thanked them for joining. He noted we had a Deputation on this item and welcomed Mr. Margulis.

Mr. Margulis thanked the Board Chair and Board members and then proceeded with his deputation, highlighting:

- Ongoing health hazards, including chemical exposure and water contamination
- Attempts to address the issue were unsuccessful, with claims of negligence and misinformation.
- A call for action, including:
 - A formal investigation into the matter.
 - Implementation of a five-year monitoring program to prevent corruption and fraud in housing operations.
 - Greater preparedness by city agencies to respond to such incidents.

The Chair thanked Mr. Margulis and with no further comments or questions, the Chair passed it to Tara Anderson, Auditor General to go through the Status of Previous Auditor General’s Recommendations.

Ms. Anderson went through the presentation and once completed, it was opened for questions or comments. The Chair thanked Ms. Anderson and asked Tom Hunter to say a few words. Mr. Hunter thanked the Auditor General for coming today and noted the recommendations have been reviewed and TSHC will continue to work with TCHC to ensure the work will be followed.

Brenda Parris inquired whether TSHC would be audited solely without being included with TCHC or will they always be audited together. Ms. Anderson noted that TSHC is considered separately. With that, the Chair thanked everyone and

then proceeded to the next Agenda item.

Item 14: Approval to Move into Closed Session

The Chair asked for a motion to approve the Board meeting move into Closed Session, under the TSHC By-law 1-2021 Section 4.19, Subsection 1B, 1J and 1L

Moved: Linda Jackson

Seconded: Councillor Crisanti

With all in favour, it was resolved that the Board public meeting be terminated, and move into a Closed Session **Carried**

The meeting went to Closed Session.

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Upon the return to the Public Realm, the Chair welcomed back our virtual audience and noted there were no Closed Session decisions to make and proceeded to the final Agenda Item.

Item 17: Adjournment

The Chair thanked the Board members, staff and all online attendees, then asked for a motion to adjourn the meeting.

Moved: Jim Meeks

Seconded: Warren Law

With all in favour, it was resolved that the TSHC Board meeting of July 31, 2025, terminate **Carried**

Fareed Amin, Chair
TSHC Board of Directors

Toronto Seniors Housing Corporation

Board of Director's Meeting Public Minutes

The TSHC Board held its Board of Director's meeting on Thursday, August 28, 2025 at 4:00 pm via WebEx video conference. **Part of the meeting was livestreamed and can be viewed here: [Part 1](#) and [Part 2](#)**

Members in attendance:

Fareed Amin, Chair
Lawrence D'Souza, Vice Chair
Linda Jackson
Brenda Parris
Warren Law
Jim Meeks
Councillor Crisanti

Regrets:

Councillor Matlow
Denise-Andrea Campbell

Deputant

Anita Dressler

TSHC staff:

Tom Hunter, *Chief Executive Officer*
Grant Coffey, *Director, Strategy and Business Management*
Carol Francis, *Director, People & Culture*
Brad Priggen, *Director, Operations*
Deanna Veltri, *Director, Engagement, Partnership and Communications*
Vince Truong, *Interim Finance Lead*
Karyn Bawden, *Board Secretary and EA*
Fatima Mahmood, *EA*

Item 1: Chair's remarks

The Chair welcomed Board members, staff and virtual attendees and stated the meeting was being live-streamed on YouTube. He also acknowledged August is Emancipation month.

The Chair stated the meeting will be to discuss our 2026 Budget, and that we had a deputation on that Item.

The Chair proceeded to the next Agenda Item..

Item 2: Land and African ancestral acknowledgements

The Chair began with Land and African Ancestral acknowledgements.

Item 3: Approval of Public meeting Agenda

The Chair asked if there were any amendments to the public meeting Agenda. Being none, the Chair asked for a motion to approve the Board Public Agenda of August 28, 2025, as presented.

Moved: Warren Law

Seconded: Brenda Parris

With All in favour, it was resolved that the Board Public Agenda of August 28, 2025, was approved as presented **Carried**

Item 4: Chair's poll re: Conflict of Interest

The Chair asked the members of the Board whether they were in conflict of interest with any agenda item. With no conflicts of interest being declared, the Chair continued to next Agenda Item.

Item 5: 2025 Budget Update

The Chair noted that we had a Deputation on this item and went through the TSHC Deputation guidelines, then welcomed Anita Dressler.

Ms. Dressler thanked the Board Chair and Board members and then proceeded with her deputation, highlighting:

- cost reduction
- use of resources
- respecting tenant leaders
- engagement

The Chair thanked Ms. Dressler and asked for any questions, with none, the Chair passed to Vince Truong to walk through the 2026 Budget Update.

Mr. Truong went through the 2026 Budget Update and there was a fulsome conversation among the Board. Brenda Parris asked if the MNP report will be provided, the Chair noted that the report will come to the Board in September.

Councillor Crisanti noted he would like to see prioritization and escalate Pest Management.

With that, the Chair proceeded to the next agenda item.

Item 6: Approval to Move into Closed Session

The Chair asked for a motion to approve the Board meeting move into Closed Session, under the TSHC By-law 1-2021 Section 4.19, Subsection 1J and 1K

Moved: Brenda Parris

Seconded: Warren Law

With all in favour, it was resolved that the Board public meeting be terminated, and move into a Closed Session **Carried**

The meeting went to Closed Session.

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Upon the return to the Public Realm, the Chair welcomed back our virtual audience and noted there were no Closed Session decisions to be had and proceeded to the next Agenda Item.

Item 10: Adjournment

The Chair thanked the Board members, staff and all online attendees, then asked for a motion to adjourn the meeting.

Moved: Warren Law

Seconded: Jim Meeks

With all in favour, it was resolved that the TSHC Board meeting of August 28, 2025, terminate **Carried**

Fareed Amin, Board Chair
TSHC Board of Directors

Toronto Seniors Housing Corporation

Toronto Seniors Housing Corporation

Board of Directors Action Items List October 2025

Open Action Items				
	Meeting Date	Description	Resp.	Status
1.	AFRC January 31, 2024	Staff to consult with TCHC on Environmental Renewal and Plan.	Grant Coffey	In progress (brought to QTEC from Audit, Finance and Risk Committee)
2.	AFRC January 31, 2024	Bring forward an overview of revitalization plans in the 2024 budget including net new potential housing for seniors.	Grant Coffey	In progress (brought to QTEC from Audit, Finance and Risk Committee (AFRC))

Completed Action Items				
1.	December 16, 2024	Provide the TSHC-TCHC Legal Agreements Overview deck to Board	Grant Coffey	Complete
2.	October 24, 2024	Provide report of Rapid Re-housing bi-annually to Board and QTE Committee	Tom Hunter/ Brad Priggen	Complete

Toronto Seniors Housing Corporation

Completed Action Items				
3.	October 24, 2024	Circulate to Board the presentation to Economic and Community Development Committee of October 23, 2024	Tom Hunter	Complete
4.	July 18, 2024	Cybersecurity Training Update	Carol Francis	Complete
5.	April 25, 2024	Issue ID Cards for ALL Board	Grant Coffey	Complete
6.	February 22, 2024	Ensure Operational Dashboard is visually easier to track	Brad Priggen	Complete
7.	February 22, 2024	Provide 2023 Town Hall Dates/Agenda to Board	Brad Priggen	Complete
8.	January 4, 2024	Determine if Budget discussions can be held in Public session	Grant Coffey	Complete

Toronto Seniors Housing Corporation
Board of Directors Meeting

Meeting Date: Thursday, October 30, 2025

Topic: 2026 TSHC Board and Committee Meeting Schedule

Item Number: 09

To: Board of Directors

From: Grant Coffey, Director, Strategy and Business Management

Date of Report: October 22, 2025

Purpose: For Approval

Recommendation:

It is recommended that the Board of Directors approve the 2026 TSHC Board and Committee Meeting Schedule.

Reason for Recommendation:

As per By-Law 1-2021, Section 4, Subsection 4.02, the Board shall at or prior to the beginning of each calendar year, set a schedule of regular meetings for that year.

Grant Coffey

Director, Strategy and Business Management

List of Attachments:

1. 2026 TSHC Board and Committee Meeting Schedule

TSHC Board and Committee Meeting Dates 2026

<u>Board of Directors</u> (3pm – 5:30pm)	Quality and Tenant Engagement Committee <u>(QTEC)</u> (3pm – 5pm)	Audit, Finance and Risk Committee <u>(AFRC)</u> (3pm – 5pm)	Corporate Governance and Human Resources Committee <u>(CGHRC)</u> (3pm – 5pm)
		Wednesday, January 28	
	Monday, February 23		Thursday, March 12
Thursday, April 2 (CEO Review and PMP)		Wednesday, April 8	
Tuesday, April 28	Tuesday, May 19		Tuesday, June 23
Wednesday, July 8		Tuesday, July 28	
	Monday, August 17		Wednesday, August 26
Tuesday, September 1 (Budget Update)		Thursday, September 10	
	Thursday, October 29		Wednesday, October 21
Tuesday, November 10		Monday, November 30	
Tuesday, December 8			
Tuesday, December 15 (Special Meeting – Budget)			

Note: Dates/Times Subject to change.

Toronto Seniors Housing Corporation
Board of Directors

Meeting Date: October 30, 2025

Topic: OCHE Update – January 1 to June 30, 2025

Item Number: 10

To: Board of Directors

From: Interim Commissioner of Housing Equity

Date of Report: September 30, 2025

Purpose:

To provide the TSHC Board of Directors with the Office of the Commissioner of Housing Equity's ("OCHE") update for the period of January 1 to June 30, 2025.

Recommendation:

It is recommended that the Board of Directors review and receive this Report for information.

Reason for Recommendation:

This Report highlights the OCHE's case management, audit, and policy work through the period of January 1 to June 30, 2025, and focuses on the work metrics as outlined in the TCHC Board-approved 2025 OCHE Work Plan.

Data for the reporting period has been compared to the data reported on in 2024.

Introduction

In this period, the OCHE continued to support tenants to avoid evictions and reduce arrears. The results of the case management work and Arrears Collection Process (“ACP”) audit findings are included in this report.

In addition to supporting tenants to remain housed, the OCHE is committed to supporting TSHC to lower the total arrears owing to the organization. The OCHE does this with the assistance of community partnerships described in Section 6.0 of this report. Through these partnerships the OCHE has been able to reduce arrears owing to TSHC more quickly. In addition, the partnership the OCHE initiated with WoodGreen to access its Tax link program, has been expanded to Toronto Community Housing Corporation (“TCHC”) and TSHC staff. This initiative is projected to stabilize over 1,000 tenancies in Year 1 and reverse over \$5 million in arrears charged annually.

In Section 3.0 of this Report, the OCHE provides an update on the success of the monthly Dashboard Meetings. Through these meetings as well as discussions with TSHC senior management, it was determined that files where the service of the Ontario Public Guardian and Trustee (“OPGT”) was needed, remain unresolved longer than usual as there is a delay until the OPGT becomes guardian. Section 8.0 provides a detailed account of the steps involved with an OPGT file and describes the reasons for the delay. Also included is a systemic Finding and Recommendation related to these unique files, which suggests they should be monitored separately from other arrears files.

Lastly, in Section 7.0 of this Report, the OCHE provides an overview of a new initiative which is underway and showing positive results. Once per month, a Case Conference, co-hosted by TSHC and the OCHE is being held, where frontline staff and managers can attend to problem solve cases, ask questions about OCHE processes, and seek feedback to resolve arrears cases.

1.0 Referrals to the OCHE

The following chart shows the number of referrals to the OCHE. These numbers represent all regular referrals.

Region	January 1 to June 30, 2024	July 1 to December 31, 2024	January 1 to June 30, 2025
Total	170	125	138

1.1 Referrals Sent Back to TSHC

In this period, 58 files¹ were returned to TSHC, and most of these files were returned for reasons other than ACP compliance. This is a positive result as it demonstrates that TSHC is addressing arrears with tenants without the need for an OCHE intervention.

Of the 58 files which were sent back for any reason, only 9% (5/58) were re-referred to the OCHE for intervention. This indicates that the Sent Back process is working well to both build Senior Services Coordinator (“SSC”) capacity and to use the OCHE as an office of last resort.

1.2 Arrears at the Time of Referral

From January 1 to June 30, 2025, the OCHE assigned 87 cases to Early Resolution Officers (“EROs”) to address the arrears. These represented a total of \$233,465.94 in arrears owing.

Of the files referred in this period, there were only three cases where the arrears exceeded \$10,000.00 and all three had been previously reviewed by the OCHE. In these instances, the regions flagged these files as highly vulnerable and would benefit from a second intervention from the OCHE to stabilize the tenancies. It is

¹ Sent back – 13 of the 58 were received in a previous reporting period.

important to note that 67% (58/87) of the referrals to the OCHE were files where the arrears were under \$3,000.00 at the time of referral. This demonstrates that arrears are being addressed by TSHC before they accumulate to an unmanageable level and that referrals are being made according to the timelines of the ACP.

The chart below breaks down the arrears at the time of referral to the OCHE:

Arrears owing at time of referral	Total of arrears		
	2024 Q1/Q2	2024 Q3/Q4	2025 Q1/Q2
\$20k and over: # of Households:	-	\$21,696.20 1	-
\$10k – \$19.9k: # of Households:	\$41,424.00 3	-	\$33,099.00 3
\$5k – \$9.9k: # of Households:	\$73,439.93 10	\$46,030.87 7	\$24,946.00 4 ²
\$2k – \$4.9k: # of Households:	\$118,949.96 38	\$100,300.50 30	\$128,717.03 38
\$186.00 – \$1.9k: # of Households:	\$72,703.68 62	\$67,258.32 60	\$46,703.91 42
TOTAL VALUE TOTAL HOUSEHOLDS:	\$306,517.57 113	\$235,285.89 98	\$233,465.94 87

2.0 Arrears Collection Process Compliance

While working with individual tenants to avoid eviction and identify underlying issues, the OCHE conducts an audit to ensure compliance with the ACP, the Eviction Prevention Policy and applicable legislation. At the conclusion of this

² 2 were Stage two files; 1 file was at a Loss of Subsidy at the time of referral.

work, the Commissioner issues a report containing recommendations to TSHC and the Tenant.

From January to June 30, 2025, the OCHE issued 85 reports with a total of 9 unique recommendations. It should be noted that in 11% (9/85) of cases, the ACP was followed perfectly. Additionally, in the OCHE's last Bi-Annual Report, it was noted that the finding for 'Documentation Standards' was addressed in the OCHE/TSHC Monthly Dashboard meetings and that this finding would improve going forward. The Chart below confirms that this was the case. This also demonstrates the value of the Monthly Dashboard meetings which are discussed in Section 3.0.

Of the 9 of unique recommendations made to TSHC, only 4 were significant. These are described in the chart below:

ACP Findings	January 1 to June 30, 2024	July 1 to December 31, 2024	January 1 to June 30, 2025
Make direct contact with the Tenant in the first month of arrears exceeding one month's rent plus \$1.00 or \$700.00 in arrears	38% (38/101)	34% (31/92)	44% (37/85)
Serve the Notice to Terminate the Tenancy in accordance with Arrears Collection Process timelines	41% (41/101) Avg arrears: \$1,827.80	34% (31/92) Avg arrears: \$1,749.77	42% (36/85) Avg arrears: \$1,287.47
Documentation Standards not met: N4 Cover letter not sent or incomplete, Legal Card not updated as per ACP	79% (79/101)	74% (68/92)	29% (25/85)
Send the Notice to Terminate the Tenancy once /do not send multiple Notices to Terminate the Tenancy	16% (16/101)	10% (9/92)	15% (13/85)

3.0 Monthly Dashboard Meetings

In 2024, the OCHE began hosting Monthly Dashboard sessions with TSHC Supervisors and Managers. The goal for these meetings is to present the audit findings each month as recorded at the conclusion of each individual file closed in the previous month. In this way, TSHC can quickly course correct if necessary as emergent issues are identified. For example, as described in Section 2.0, when the audit findings revealed an increase in the number of files with findings around ‘Documentation Standards,’ it was immediately identified as being due to the letters that accompanied the N4. As evidenced in the audit findings presented in this report, this issue has been resolved. The importance of these meetings to pinpoint and correct issues, or to make amendments to the ACP if needed, has been acknowledged by TSHC.

4.0 OCHE Case Management Highlights

The OCHE captures data related to the EROs’ engagement rate, as determined by the number of tenants who elected to work with the OCHE.

The chart below demonstrates the number of tenants willing to work with the EROs and the number of those tenants who were able to avoid a referral to the Landlord Tenant Board (“LTB”) because of that work.

	July 1 to December 31, 2023	January 1 to June 30, 2024	July 1 to December 31, 2024	January 1 to June 30, 2025
Engagement Rate	99% (77/78)	98% (98/101)	100% (92/92)	98% (83/85)
Avoided the need for eviction	94% (73/78)	83% (84/101)	96% (88/92)	93% (79/85)

4.1 Arrears Managed by the OCHE

In this reporting period, the OCHE issued 85 reports, which accounted for \$314,118.87 in arrears.

(a) Total arrears directly paid to TSHC totaled \$239,688.83

- Direct payments totaled \$183,470.35 from the following sources:
 - \$8,864.00 directly from tenants/tenants' families (9 cases)
 - \$1,207.00 Housing Stabilization Fund (HSF) (2 cases)
 - \$173,399.35 Toronto Rent Bank (61 cases)
- Resolving Losses of Subsidy: \$40,574.00 (9 cases)
- Completing Annual or an 'In Year' Reviews: \$15,644.48 (6 cases)

(b) Arrears managed through Local Repayment Agreements (LRAs)

- \$62,929.04 (24 cases) in arrears were managed through Local Repayment Agreements and will be paid back to TSHC over time (see Section 4.2) and have not yet been collected in full.

(c) Arrears approved to be forwarded to the Landlord and Tenant Board ("LTB")

- \$11,501.00 (6 cases) in arrears were not resolved by the OCHE and it was instead recommended that TSHC file an L1 Application at the LTB, where the Tenant would have an opportunity to enter into a Mediated Agreement.

4.2 Arrears Managed Through Local Repayment Agreements

In this period, the OCHE brokered a total of 24 LRAs representing \$62,929.04 in arrears owing. In considering tenants' income and expenses when brokering LRAs, the arrears repayment averaged \$96.00 per month. The new partnership with the Toronto Rent Bank (see Section 6.0) has had a positive impact on the LRAs brokered, due to the LRA being avoided altogether or the length of the LRA decreasing due to the lump sum payments made by the Toronto Rent Bank. Of the

61 cases where funds were received from the Toronto Rent Bank, only 13³ required an LRA to address the balance still owing.

The OCHE organized the size of the arrears at the time of brokering LRAs into categories based on the size of the balance owing. Below is a summary of the LRAs brokered by the OCHE based on these categories. These results are extremely positive:

Arrears owing	Total of arrears	Number of Cases	Average repayment amount	Average length of LRA (months)
\$20k and over	-	-	-	-
\$10k – \$19.9k	\$10,495.00	1	\$300.00	35
\$5k – \$9.9k	\$17,143.00	3	\$112.00	51
\$2k – \$4.9k	\$21,636.13	7	\$91.00	36
\$186.00 – \$1.9k	\$13,654.91	13	\$79.00	14
TOTAL:	\$62,929.04	24	\$145.50	34

5.0 Breached OCHE Brokered Local Repayment Agreements

When the OCHE receives a Breach File, the EROs are tasked with determining whether exceptional circumstances existed warranting a new LRA. If there are no exceptional circumstances, the OCHE reports back to TSHC and recommends that they proceed to file an L1 Application at the LTB.

³ The average length of the LRA was 33 months for households who accessed TRB funds and still required an LRA. Without the lump sum payments, the average length of the LRAs would have been 95 months.

The following chart describes the Breach referrals received:

Breach Files	January 1 to June 30, 2024	July 1 to December 31, 2024	January 1 to June 30, 2025
Total Breach Referrals	56	51	28
Sent back cases⁴	11	13	8
Breach cases reviewed:			
No Exceptional Circumstances	12	5	3
Unable to reach the Tenant to determine exceptional circumstances	9	4	2
Exceptional Circumstance - Report issued to TSHC	15	30	11

The total number of Breach files referred to the OCHE in this period has dropped significantly. This suggests that TSHC is catching missed payments quickly and getting tenants back on track, thereby avoiding an OCHE referral. It also confirms that due to the Toronto Rent Bank paying arrears balances in full, there are fewer LRAs being brokered, which is positive for tenants and for TSHC's total arrears balance.

⁴ Sent back because ACP was not followed, LRA was in good standing, tenant passed away, arrears paid and sent to the OCHE in error

6.0 Community Partnerships

WoodGreen Community Services, Tax Link Service – Update

In 2025, the OCHE, in collaboration with WoodGreen, TCHC, and TSHC drafted a grant proposal to secure funding to expand access to WoodGreen’s Tax Link Services to TCHC and TSHC staff. The Housing Secretariat (City of Toronto) approved funding for a one-year pilot program to support the WoodGreen Tax Link expansion to TCHC and TSHC. This expansion also includes extending Tax Link services to three Anchor Agencies under the Anchor Agency Services and Support pilot – COTA Health, Homes First Society, and Scarborough Centre for Healthy Communities, with at least one housing worker from each agency receiving training to support remote tax clinic services for TCHC and TSHC tenants in specific buildings.

As of August 13, 2025, TCHC’s Community Services Coordinators (“CSCs”) and TSHC’s SSCs were trained and given access to this important resource. The OCHE participated in the training roll-out for these staff members.

It is projected that by expanding access to this program to TCHC and TSHC the following benefits will be realized:

- Enable 38 TSHC SCCs and 45 CSCs to access Notices of Assessment (“NOA”) and file taxes using Tax Link.
- Serve at least 1,000 tenants in Year 1, with potential to scale to 1,200 in subsequent years.
- Leverage additional tax preparer volunteers to support the model.

This initiative is projected to stabilize over 1,000 tenancies (at TCHC and TSHC) in Year 1 and reverse over \$5 million in arrears charged annually. It should be noted that proactively assisting tenants in this way will decrease the need to process losses of subsidies due to non-return of the Annual Review, creating time

efficiencies for TSHC and reducing the need to refer files to the OCHE for this reason.

Resolving arrears includes reversing losses of subsidy and more important, preventing future losses of subsidy. It has become evident that the timely filing of income tax returns is crucial. With the expansion of the WoodGreen Pilot program to SSCs, it is expected that the total arrears owed to TSHC will decrease due to the faster processing of ARs.

In this period, the OCHE assisted tenants to file their taxes, or to access NOAs in 33 cases by using WoodGreen’s Tax Link Service. This easy access to tax filing and NOA retrieval assists with the completion of the AR and preventing or reversing losses of subsidy. The NOA is also used by the OCHE to access funding from the Toronto Rent Bank.

The chart below describes the success realized through the partnership with WoodGreen’s Tax Link Program:

Total households referred to Tax Link January 1 – June 30, 2025	# of Households avoided eviction	\$ value of arrears reduced after processing rent reviews
33	100% (33/33)	\$48,595.48

Toronto Rent Bank (TRB)– Update

The OCHE continues to be the administrator of the RGI Rent Bank Pilot and the only organization who can refer RGI tenants to the TRB for funding. The benefits of this funding to TSHC and to tenants is evidenced by the reduction in the length of LRAs and, in most cases, the elimination of tenants’ arrears altogether. This not only supports TSHC to reduce its total arrears balance but also supports tenants to achieve successful tenancies and supports the City’s mandate to ensure that individuals and families are able to stay in their homes and avoid homelessness.

In this period, the average length of the OCHE brokered LRAs was 37 months for households who accessed TRB funds and still required an LRA. Without the lump sum payments from the TRB, the average length of these LRAs would have been 100 months. Additionally, as the chart below indicates, of the 70 people who accessed the TRB in this period, only 16 required an LRA. Please note the numbers below include the cases referred to the OCHE as a Breached LRA file.

Total files referred to Rent Bank	Total \$ of arrears recovered	Number of Households paid in full	\$ of arrears paid in full	Number of files which required LRA	Average length of LRA
70	\$201,481.35	54	\$121,481.35	16	37 months

7.0 New Initiatives

Case conferences:

In this period, the OCHE and TSHC set up monthly Case Conferencing sessions for TSHC staff where they were invited to discuss their cases with the OCHE staff. This achieves two important goals:

1. Improving relations between TSHC and the OCHE by offering transparency on case resolutions, files sent back and how files are screened and audited for ACP Compliance.
2. Identifying relevant topics for discussion or learning opportunities for future sessions.

Two case conferences have been held at the time of writing this report with an average attendance of 60 TSHC staff. Both were heralded by participants as helpful. Front-line TSHC staff shared their successes and frustrations in working with tenants and they not only benefited from hearing about how the OCHE handles similar situations, but also from each other. During both sessions participation was high, and feedback collected afterward was 100% positive. Based on the discussion from the first case conference, the OCHE presented a short

workshop at the second case conference on working with tenants on budgeting. By presenting information that has been identified by staff as having relevance, it was a productive exercise and the OCHE is enthusiastic about continuing in this way through to the end of 2025.

Also, from the case conferences and monthly meetings with TSHC senior management an issue was raised regarding cases referred to the Office of the Public Guardian and Trustee (“OPGT”). As a result, the OCHE completed an analysis of these cases and the results are provided below.

8.0 Files with referrals to the Ontario Public Guardian and Trustee

In some cases, TSHC tenants, lack the capacity to manage their finances and this impedes the OCHE from productively working with these tenants to reverse losses of subsidy and address arrears owing. When this occurs, the ERO forwards a referral to the OPGT requesting that they open an investigation. The OCHE advises the OPGT that the Tenant’s capacity issues are creating a severe adverse effect on their finances, placing the Tenant at risk of losing their home due to the accumulation of arrears. As losing control over one’s finances is serious, it should be noted, that the OCHE always attempts to resolve these files without the OPGT. First steps include: setting up Pre-Authorized Payments (“PAP”), recurring bill payments through the Tenant’s bank, enlisting the services of a Voluntary Trustee, or involving family members are always considered first. However, the Voluntary Trustee will refuse service if they too, suspect a capacity issue and PAPs will be returned to due Non-Sufficient Funds (“NSF”) if a tenant truly lacks the capacity to manage their finances. Additionally, the HoMES system is not set up to for flexibility in payments or to pay down arrears, via PAP.

When a referral is made to the OPGT, there are two ways it can be resolved. If the Tenant consents to a capacity assessment, it will be completed more quickly, and if the Tenant fails the assessment, the OPGT will gain control of the Tenant’s finances. Obtaining this control can take several months as eliminating every other option, such as a family Power of Attorney, is required first. Additionally, it takes time to locate banking information, file taxes, and evaluate the Tenant’s circumstances.

If a tenant refuses to consent to a capacity assessment, but clues exist to suggest capacity is lacking, the OPGT must open an investigation and in some cases obtain control through the courts. This takes significantly longer, and even the courts resist granting guardianship unless it is deemed truly necessary.

Once the OPGT gains control of a tenant's finances, it is likely the arrears can be addressed quickly and, in many cases, paid in full. The difficulty rests in the time it takes to get to this point. During the waiting period, it is concerning to TSHC to watch the arrears continue to grow, sometimes for more than one full year. The table below demonstrates the outcomes of the OCHEs OPGT referrals from 2023 – 2025:

Year of referral to OCHE	# of referrals made to OPGT	Average time of Hold at OCHE for OPGT investigation	Average time file is open from referral to close	Files closed as of August 2025
2023	16	7 months	14 months	15 files ⁵
2024	16	8 months	9 months	5 files ⁶
2025	2	4 months ⁷	n/a	n/a

⁵ 7 negotiated LRAs; 4 paid in full; 2 moved out; 2 proceeded to LTB

⁶ 3 negotiated LRAs with TSHC; 2 paid in full

⁷ As of August 2025.

As of August 31, 2025, the OCHE has a total of 9 files on hold pending an OPGT investigation. A breakdown of the files is as follows:

Metric	Value
Value of Arrears at OCHE referral:	\$28,806.00
Value of arrears as of August 2025:	\$127,223.50
Current time on hold as of August 2025:	14 months

The OCHE reviewed the outcomes of the OPGT files which were referred to the OCHE between 2023 and 2025. This review indicated that 48% (10/21) of files were resolved by negotiating an LRA between TSHC and OPGT, 33% (7/21) were resolved by the arrears being paid in full, 10% (2/21) moved into a long-term care facility and the remaining 10% (2/21) proceeded to the LTB as the OPGT declined the need for their service. In these cases, the Tenants were unwilling to address the arrears with the OCHE.

Finding 1: When tenants require the OPGT to manage their tenancies, it places TSHC at a disadvantage as no files can proceed to the LTB and arrears grow without a resolution for approximately 1 year. This negatively impacts TSHC's arrears and does not accurately reflect the work of front-line staff in their arrears reporting to the Board and Committee.

Recommendation 1: Given the amount of time it takes to resolve OPGT cases – it is recommended that those cases be reported separately to the Board and Committee to ensure an accurate reflection of tenant arrears, as these arrears will only grow and cannot be addressed until the OPGT completes its investigation.

Conclusion:

In this period, the OCHE managed the arrears for all 96 Stage 1 and Breached OCHE brokered LRA files representing \$392,091.87 in arrears. Through its work the OCHE recovered \$232,615.35 in arrears via direct payments, reversing losses of subsidy/completing Annual Reviews and an additional \$82,513.04 by brokering

LRAs. The OCHE's success is driven by community partnerships and systemic improvements aimed at reducing arrears and preventing evictions.

The ERO's success rests on their flexibility to meet tenants in the community, and by leveraging the relationships with community partners, community service organizations offering case management, the OPGT, Voluntary Trusteeship Programs and our newer Pilots with WoodGreen and the Toronto Rent Bank. The OCHE wishes to extend its success to TSHC in all feasible ways, to support TSHC in using the OCHE only for the most difficult to resolve files.

The positive outcomes from the partnerships established with the Toronto Rent Bank and WoodGreen Tax Link Service, have encouraged the OCHE to seek further collaborations. The OCHE is currently working on a Pilot with Service Canada which would allow TSHC to access Service Canada with tenants or on behalf of their tenants in-person at the OCHE. The OCHE looks forward to providing an update on this partnership in our next Bi-Annual Report.

Implications and Risks:

The OCHE provides the Board with oversight of TSHC's operations related to evictions due to arrears of rent and ensures that tenants avoid eviction where possible. The OCHE reports regularly on its activities and TSHC's performance in the areas within OCHE's jurisdiction. This regular reporting by the OCHE ensures the Board is aware of the activities the OCHE has undertaken on behalf of TSHC and that these activities continue to align with the goals of the Board and TSHC.

Signature:

"Melanie Martin"

Melanie Martin
Interim Commissioner of Housing Equity

Staff Contact:

Melanie Martin, Interim Commissioner of Housing Equity
437-997-3687
melanie.martin@oche.ca

APPENDIX 1: 2025 RECOMMENDATION SUMMARY

OCHE RECOMMENDATION	TSHC RESPONSE	EXPECTED COMPLETION DATE
Recommendation 1: Given the amount of time it takes to resolve OPGT cases – it is recommended that those cases be reported separately to the Board and Committee to ensure an accurate reflection of tenant arrears, as these arrears will only grow and cannot be addressed until the OPGT completes its investigation.	TSHC accepts this recommendation and will begin reporting separately the arrears of current tenants that awaiting the outcome of OPGT investigation.	Next reporting cycle

Toronto Seniors Housing Corporation
Board of Directors Meeting

Meeting Date: October 30, 2025

Topic: 2026 Budget Update

Item Number: 11

To: Board of Directors

From: Vince Truong, Finance Lead (I)

Date of Report: October 22, 2025

Purpose: The purpose of this report is to provide an update on financial matters.

Recommendation:

It is recommended that the Board of Directors receive this Report for information.

Reason for Recommendation:

The first draft of the 2026 Budget was submitted to the City of Toronto on September 9th as a stand-alone budget for Toronto Seniors Housing Corporation (TSHC). The preliminary budget reflects the following:

- Discussions with Directors, Managers and staff

- Maintaining existing services
- Consideration of key cost drivers such as inflation
- Request for additional staff to support tenant-facing operations and fulfil deferred corporate requirements
- Other impact in operations including salary, collective agreements, and other expected changes

The budget touched on key messages as outlined by the Mayor's office and the Budget Committee Chair on three key priorities: focus on service to our tenants, maintaining financial sustainability, and finding efficiencies and savings.

In early August, TSHC held two virtual tenant consultation sessions. In these sessions, TSHC received valuable input on some of the tenant priorities, and a few of the highlights are listed below:

- Building security and safety for tenants,
- Community Activities Funds (CAF) and tenant engagement,
- Cleaning, pest management, and other capital work at TSHC buildings,
- Funding to support senior's health and living through other agencies.

TSHC met with the Senior Tenant Advisory Committee (STAC) on August 14 to further consult and gather input, convey the messages from tenants' sessions, and address budgetary questions from the committee.

Over the past months, there has been ongoing conversations with Toronto Community Housing Corporation (TCHC) and the City. TCHC will be providing the budget line items that TCHC currently manages, and the process will remain similar to past years. The Budget Allocation process, whereby the appropriate transfer of costs between the two organizations were outlined in the original Transition Agreement and the Service Delivery Agreement, has gone through reviews over the last couple of months with MNP. MNP has concluded the review process and has provided recommendations and proposed changes.

During the past few weeks, TSHC has consulted with the Housing Secretariat and the Financial Planning Division on the details of the proposed 2026 Budget. There were good discussions that resulted in suggested changes and further input on the new and enhanced positions.

As a follow through to these discussions, TSHC has submitted a revised 2026 Budget on October 3rd, which included three key changes:

- increase in revenue due to the forecasted revenues for 2025,
- additional costs in shared services that was excluded in the earlier version, and
- updated insurance renewal.

On October 21, TSHC and TCHC received notice from the City to maintain the 2025 budget allocation methodology for the 2026 Budget, and include the MNP calculation as an in-year adjustment during the 2026 reconciliation process with TCHC. This is slightly different from the earlier submission to the AFRC held on October 16. Please see Attachment 1 for a summary overview.

Below are the key dates for the balance of the 2026 Budgeting Process:

- Administrative Reviews – Late September – Early October, 2025 (Pending Complete)
- Informal Budget Committee Reviews –October 15-24, 2025
- Target Final 2026 City Financial Planning Budget Decision – Monday November 4, 2025
- Final 2026 Budget Note to City Financial Planning Division – Dec 2025
- City Budget Committee reviews –January 14-16, 2026
- Council Budget Review and Approval – February 10, 2026

The Board and AFRC will be updated regularly on major and material items being discussed in these meetings. The Board is expected to approve the 2026 Budget on December 11, 2025.

Name: Vince Truong
Title: Finance Lead (I)

List of Attachment:

2026 Budget Update BD October 30 (Attachment 1)

**Toronto Seniors
Housing Corporation**

Toronto Seniors Housing Corporation (TSHC)

2026 Budget Update

October 30, 2025



Overview

Description

- Toronto Seniors Housing is committed to being a leader in the delivery of safe, affordable housing for seniors.
- Our commitment includes engaging and collaborating with tenants, staff and partners towards providing excellent service to tenants.
- Toronto Seniors Housing manages 83 buildings with almost 14,000 units, for about 15,000 low and moderate-income seniors aged 59 and older.
- TSHC's service model continues to embed and build on the Integrated Service Model (ISM).

Why We Do It

- Toronto Seniors Housing's vision is to provide safe, diverse, and vibrant communities where tenants have a sense of inclusion and well-being.
- Our core business is to provide clean, safe, and affordable social housing in well-maintained buildings.
- Our value add is that we provide access to improved health, wellness, and social supports for tenants.

What Services We Provide

Deeply Affordable Housing

The majority of TSHC's 15,000 tenants benefit from the Rent-Geared-to-Income program that offers deeply affordable housing for as little as \$85 per month. This includes work to ensure stable tenancies to support tenants and working with City groups to preserve tenancies and prevent evictions.

Housing and Support for Seniors

We provide tenants with access to support and services to live independently so they can age in their homes and communities while enjoying a better quality of life.

TSHC has an emphasis on providing tenancy supports and individualized solutions through our Complex Tenancy Team, for tenants experiencing acute challenges to maintaining their tenancies. TSHC also works closely with the Office of the Commissioner of Housing Equity to address the needs of seniors to help ensure housing stability.

Community Programming for Seniors

TSHC has a focus to facilitate access to program and services that tenants need and want, including coordinating a blend of social recreation and wellness programming, tenant and agency led, along with events and equipment to support community building. This programming is delivered through partnerships with tenants, external community organizations, City divisions and anchor healthcare agencies.

Overview – Who we provide services to

Age Range	Percentage
less than 59	1.8%
59 - 64	8.3%
65 - 84	71.3%
85 and over	18.7%

Number of Tenants per Household	Percentage
Single Tenant	87.1%
Two Tenants	12%
Three or More Tenants	0.9%



Language Diversity:

- 47.1% of households* indicated a preferred spoken language that was not English
- The top five languages tenants speak are: Chinese, Russian, Spanish, Korean and Farsi



Rent-Geared-to-Income Units	Percentage
Yes	96.6%
No	3.4%

*Calculated by 'Head of Household' language preference, as a percent of the households that provided preference; 27.6% of households have not provided a preferred spoken language

2026 TSHC Priority Actions

Priority Actions for 2026

TSHC Vision: Safe, diverse and vibrant communities where tenants have a sense of inclusion and well-being

TSHC Mandate: To enable TSHC tenants to age at home in comfort and dignity with access to programs and services and with a voice in their community

TSHC's priority is the Strategic Directions Strategic Objectives and Enablers roadmap of actions to:

- Provide safe, clean, and well-maintained buildings and to provide stable tenancies;
- Enhance tenant engagement and inclusion in their communities and provide opportunities for tenants to have a voice;
- Facilitate access to services and programs that tenants need and want;
- Develop and promote innovation and leading practices which contribute to seniors' well-being;
- Strive for organizational excellence to ensure effective and efficient delivery of our mandate; and
- Be an employer of choice by fostering a culture of innovation that engages, empowers, and supports staff.
- TSHC's continues with the ongoing work relating to the Integrated Service Model (ISM) and expanded innovation with partners.
- TSHC will be reviewing its Strategic Directions into 2026.

How Well We Are Doing

Service	Measure	2024 Actual	2025 Target	2025 Projection	2026 Target	2027 Target
Outcome Measures						
Deeply affordable housing	TSHC Occupied units	98.4%	98%	98% ●	98%	98%
	TSHC Rent and fees collected	99.7%	98%	98% ●	98%	98%
Excellent Landlord*	Tenant satisfaction with services provided by TSHC	80%	85%	**	85%	85%
	Tenants proud to be residents at TSHC	82%	85%	**	85%	85%
	Tenants feel safe in their home	83%	85%	**	85%	85%
	Tenants feel staff treat them with respect	87%	90%	**	90%	90%

*Results from 2023/2024 Tenant Survey

**Pending upcoming Tenant Survey results Q4 2025/Q1 2026

2026 Projection to 2026 Target Comparison

● 100% (MET TARGET) ● 70 - 99% (LOW RISK) ● 69% and Under (REQUIRES ATTENTION)

How Well We Are Doing

Service	Measure	2024 Actual	2025 Target	2025 Projection	2026 Target	2027 Target
Outcome Measures						
Tenant Engagement*	Tenants like the programs in their buildings and find them helpful	57%	70%	**	75%	80%
Access to Supports and Services outside of TSHC*	Tenants feel that TSHC helps them get information to access the service(s) they need	61%	70%	**	75%	80%

*Results from 2023/2024 Tenant Survey

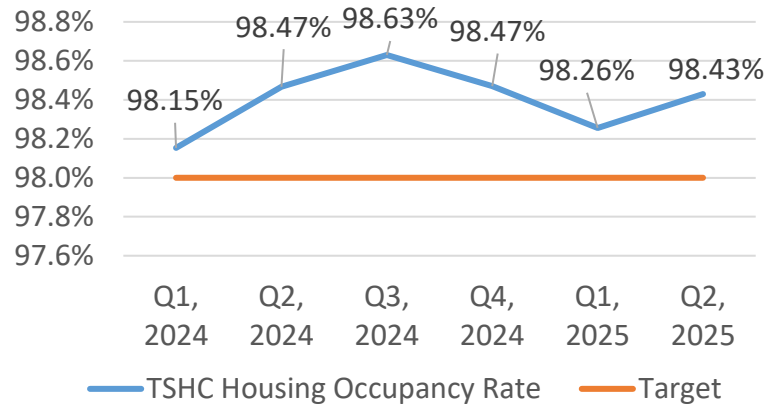
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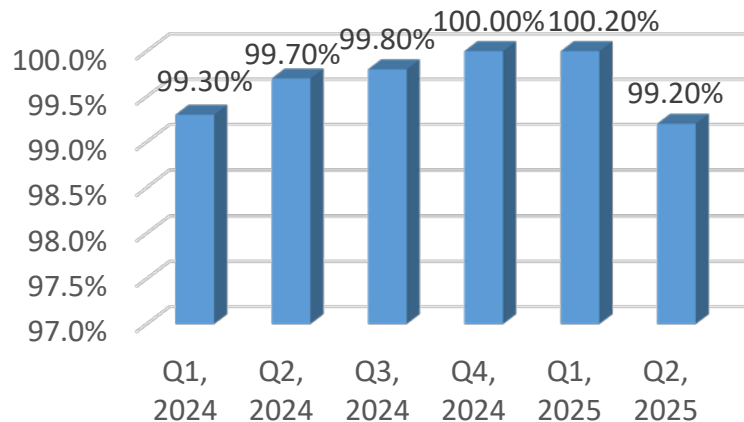
How Well We Are Doing

Deeply Affordable Housing – Housing Occupancy Rate



- Maintaining a high housing occupancy rate is essential to ensure rentable RGI units are available and to support movement on the centralized waiting list.
- TSHC's average housing occupancy rate in the first two quarters of 2025 is 98.3%, surpassing the target rate of 98%. The housing occupancy rate at the end of June stood at 98.38%.
- The average unit turnover days in Q2 were at 64 days, well below the YTD sector average of 73.67 days.
- TSHC actively supports the City's Rapid Rehousing Program with this year's target to house 150 tenants.

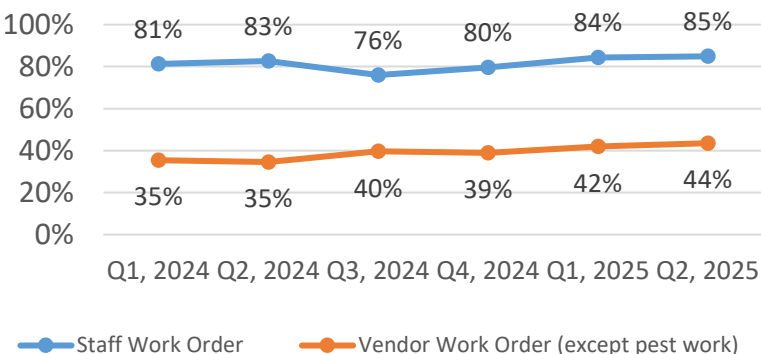
Deeply Affordable Housing – Rent Collection Rate



- Compliance in rent collection enables TSHC to maintain and improve housing quality while effectively supporting senior tenants.
- With the implementation of TSHC's Arrears Collection Process, the goal is to resolve arrears as early as possible by connecting tenants with the necessary supports to establish stable tenancies and managing arrears by working with tenants to enter into successful repayment agreements.
- During the initial two quarters of 2025, TSHC has consistently maintained high rent collection rates, with an average of 99.7%, exceeding the sector average of 91.8%. The arrears level has remained stable in Q1 and Q2, with an average of 95.5% of households maintaining good financial standing. A majority of households in arrears fell within the \$1 - \$2,000 range.

How Well We Are Doing

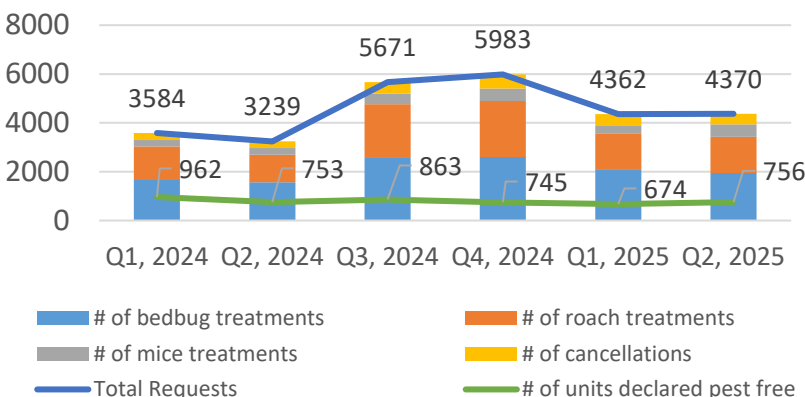
Stewardship of Public Asset - Maintenance Work Order Completed within Service Standard



* The Service Standard for staff work orders is 2 days, while it is 5 days for vendor work orders.

- Promptly addressing maintenance requests ensures buildings are clean and well-maintained and promotes a safe living environment for senior tenants.
- Maintenance work orders completed within service standard remained steady in Q1/Q2 2025, where staff achieved an average rate of 85% compliance and vendors achieved 43% compliance.
- Staff work orders are mostly for janitorial, plumbing, alarm monitoring, electrical, and doors; and vendor work orders are mostly for pest control, plumbing, appliances, doors, and elevators.
- From the 2023/2024 Tenant Experience Survey, 85% of tenants feel that their building is generally well-maintained. 74% of tenants who requested a repair or maintenance service felt that the work was completed quickly, and 75% of tenants were happy with how well the work was done.

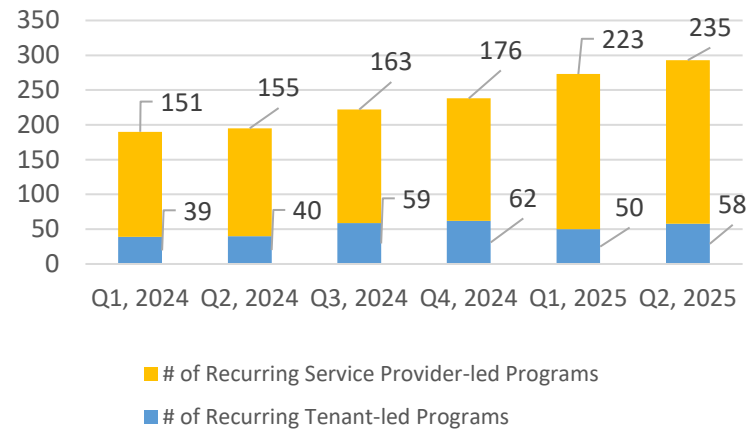
Stewardship of Public Asset - Pest Management



- Effective pest management enhances overall living conditions, contributing to a safe and comfortable living environment for senior tenants.
- Year to date a total of 8,732 pest treatment requests have been processed. In the most recent quarter (Q2), 756 units were declared pest free after the treatments.
- TSHC's Environmental Health Unit staff support tenants with known unit preparation challenges before and after pest treatment. There has been 38 staff assisted preparations between January 1 to June 30, 2025.

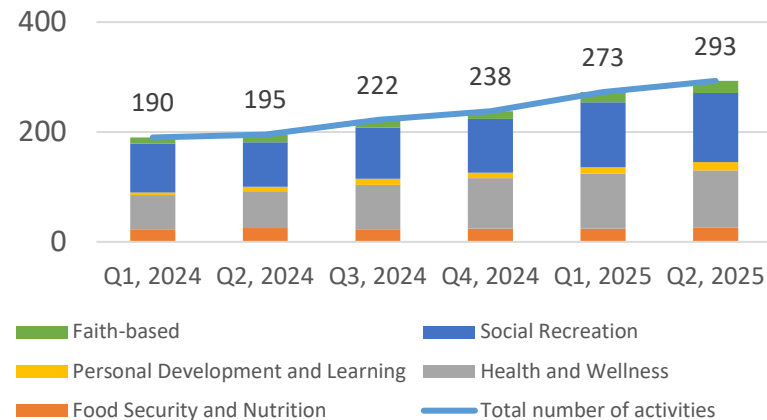
How Well We Are Doing

Support for Seniors – Recurring Programs for Seniors



- Programs are vital for senior tenants as they cater to their unique needs and contribute to their overall quality of life
- Recurring programs for tenants refers to offerings in TSHC buildings that occur on a regularly scheduled basis. Provider-led refers to recurring programs provided by third-party agencies, while tenant-led refers to events held by tenant volunteers with the hands-on support of TSHC staff in the Community Programs and Partnerships Team.
- Interest and demand for more tailored engagement and program opportunities continues. There has been a continued increase in number of agency-led and tenant-led programs between 2024 and 2025.
- Requests for programming continue to grow to support the social and well-being of tenants.

Support for Seniors – Building Activities



- Every year in Q4, TSHC gathers and validates tenant's priorities for programming and engagement opportunities in their community. TSHC has focus on identifying new and expanding existing partnerships with third-party agencies and with tenants.
- Alignment of programming with what tenants articulate they want and need ensures a higher level of quality and typically more meaningful outcomes in terms of tenant well-being.
- A variety of programs are being organized in TSHC buildings, covering themes such as food security and nutrition, health and wellness, personal development and learning, social recreation, and faith-based activities.
- A total of 293 programs are in place as of Q2 2025, an increase of 98 programs as compared to Q2 2024.

City Direction & Mayor's Priorities

As a City of Toronto funded corporation, we are required to follow operational budget guidelines outlined by the City. These include:

- Focus on service to our tenants
- Maintaining financial sustainability
- Finding efficiencies and savings
- City and TSHC are expected to face significant budget pressures

Mayor's Key Priorities - TSHC

Focus on Service to our Tenants

- Areas of importance to our tenants:
 - Clean, and well-maintained buildings
 - Safety and security is on top of mind for most residents
 - Ongoing pest management and removal
 - Supporting activities and the engaging tenants including the Community Action Funds (CAF)
 - Additional services and support for seniors

Maintaining Financial Sustainability

- Through the MNP Cost Allocation work, improvement is expected to come out of the report that will provide clear cost allocation between the TCHC and TSHC. It will not solve the issue entirely, but will support and ensure the base cost is more in line and accurate
- TSHC rent geared to income (RGI) revenue is consistent with the annual adjustment to CPP and other pensionable income, and through subsidy provided by the City of Toronto

Mayor's Key Priorities - TSHC (cont'd)

Maintaining Financial Sustainability (cont'd)

- Other areas where TSHC can maintain is on the operating expense, which is closely intertwined with TCHC through the cost sharing agreement.

Finding efficiencies and savings

- City-wide mandate to look for \$75M in efficiencies and savings for 2026 Budget
- TCHC/TSHC tasked with a \$4M in efficiencies and savings goal
 - TSHC submitted \$0.41M mainly through bad debts and collection improvement, procurement opportunities, and reduction in office expense. The amount included the shared costs with TCHC
 - TCHC accounted for \$3.9M in efficiencies and savings

Tenant/STAC Consultations – What we Heard

TSHC held two Tenant Budget Consultation Meetings on August 6 and 7, 2025, with approximately 20-30 attendees, and an update went to the Senior Tenants Advisory Committee (STAC) on August 14, 2025. The outcome of those meetings resulted in valuable information that helped improve and refine TSHC's 2026 Budget.

What we heard:

- Safety and security continue to be of high importance to our residents at the 83 buildings. TSHC continues to work with TCHC's Community Safety Unit on safety and security.
- Visibility for Community Activities Fund (CAF) with regards to the remaining in-year balance for money available for tenant-led activities, events, and equipment requests.
- Building Maintenance and cleanliness: e.g., cleaning, accessibility, pest management, information on capital work at building(s).
- Funding for support on senior's health and living through other agencies and tenant engagement.

TSHC Budget Priorities

TSHC's Budget Priorities for 2026 are to:

- Maintain service levels
- Aligning with what we've heard from tenants as priorities for the budget:
 - Funding for pest management
 - Funding for Community Activities Fund
 - Work with TCHC/Community Safety Unit to provide further Safety and security of tenants
 - Other tenant support services
- Incorporate changes as agreed in the Collective Bargaining Agreement (CBA), cost of living adjustment, and other salary adjustments
- Include inflation and other potential impact to the business
- Additional new staff positions to support TSHC (both tenant facing and corporate)

Meetings with Housing Secretariat & City Finance Planning Division

- Review 2026 Budget submission
- Discuss new and enhanced and deferred corporate positions
- Significant pressures and challenges facing organization
- Discuss bridging strategy for shortfall/deficit
- MNP work on cost allocation and timing to be included in 2026 Budget
- Review City template for consistency and accuracy – key cost drivers
- Key takeaways:
 - Revenue review, potential for further increase
 - New and Enhanced positions will require further update and template to complete
 - Include other costs update in the upcoming revision

2026 Budget Request – draft***

Operating Budget								
(In \$000s)	2024 Actual	2025 Budget	2025 Projection*	2026 Budget	Change from 2025 Budget		Outlook	
					\$	%	2027	2028
Revenues	\$138,178	\$145,507	\$146,857	\$148,816	\$3,308	2.3%	\$150,593	\$152,626
Gross Expenditures	\$138,178	\$145,507	\$143,238	\$151,812	\$6,304	4.3%	\$157,051	\$160,835
Net Expenditures	\$0	(\$0)	(\$3,619)	\$2,996	\$2,996	0%	\$6,458	\$8,209
Approved Positions**	312.0	330.5	326.0	336.5	6.0	1.8%	340.5	340.5

*Projection based on 6-Month Variance

**Year-over-year comparison based on approved positions

*** Currently in budget review process, including budget committee, Mayor's Office review, and other informal reviews.

Budget will be tabled in mid-January 2026, and City Council to approve on February 10, 2026

Thank you

Toronto Seniors
Housing Corporation



Toronto Seniors Housing Corporation
Board of Directors Meeting

Meeting Date: October 30, 2025

Topic: August YTD 2025 TSHC Financial Result

Item Number: 12a

To: Board of Directors

From: Vince Truong, Finance Lead (I)

Date of Report: October 21, 2025

Purpose: The purpose of this report is to provide an update on financial matters.

Recommendation:

It is recommended that the Board of Directors receive this Report for information.

Reason for Recommendation:

August YTD 2025 TSHC Financial Result

Please see the Statement of Operations (Attachment 1).

Through August 31, 2025, TSHC incurred operating expenses of \$33,119,855 on a total revenue of \$37,339,700 for an excess of revenue over expenses of \$4,215,555 including amortization expense.

The excess of revenues over expenses included the below factors:

- August YTD surplus arising from the TCHC-TSHC reconciliation, which had a net positive effect of \$6,285,332,
- Salary and Benefit costs were higher than the budgeted expenditure by (\$411,619) with further details in the report,
- Other savings in professional services, legal, and miscellaneous costs.

Revenue for the eight months was \$37,339,700 composed of \$30,888,337 from TCHC for TSHC's rental units (revenue less expense estimate per the Transition Agreement) and \$6,285,332 from the surplus revenue from the first six months of the TCHC-TSHC reconciliation. Interest income earned on bank balances accounted for \$120,376, and \$45,655 for other income including partnership agreement and miscellaneous income.

TSHC incurred operating expenses of \$33,124,145 including amortization expense. Expenses incurred were for staff compensation and benefits, legal and professional services, third-party vendors, insurance, other miscellaneous costs, and shared services paid to TCHC as per the Services Delivery Agreement.

Salaries and benefits were higher due to several factors:

- Vacation accrual expense which is anticipated to be used in the latter part of the year,
- Parental leave, WSIB, long term disability, and staff benefits,
- Full complement of staff in Operations with low vacancy and staff turnover rates,
- Salary expenses are offset by a lower than expected Post-Retirement benefits accrual, resulting in higher expenses of (\$411,619) compared to budget.

Professional and legal services were lower than budget by \$214,272 mainly due to timing differences on the expenditure. Other miscellaneous costs were lower by \$196,489 due to lower-than-expected expenditures in staff training and development, communication services, tenant translations, office related expenses, and systems development maintenance costs. It is anticipated that these expenses will increase for the rest of the year; however, they will come within budget.

Insurance cost was higher due to additional insurance coverage starting in April. This was not budgeted, and this cost will remain through the balance of the year.

Total excess of revenue over expense is favourable to budget by \$6,314,732 for the first eight months with further detail provided in Attachment 1.

Please refer to the Statement of Financial Position (Attachment 2):

1. Cash – \$4,890,331
2. Accounts Receivable - \$284,496
3. Due from TCHC (Short -Term) - \$5,297,068
4. Prepaid expenses - \$143,306
5. Due from TCHC (Long-Term) - \$4,015,051
6. Fixed Asset (Equipment), net - \$8,579
7. Accounts payable - \$3,252,738
8. Employee Benefits (Post-Retirement Benefits) - \$6,547,800

The cash balance represents the bank balance and petty cash as of August 31, 2025.

The Accounts Receivable balance consisted of interest receivable from the bank and from the CRA on the GST/HST sales tax.

Due from TCHC (Short-Term) included the 2025 TCHC-TSHC reconciliation surplus of \$6,285,332 less amount received for the Quarter 1 surplus of \$1,102,633 and \$114,369 in miscellaneous receivable from TCHC.

Prepaid expense is the balance of the annual insurance paid in October 2024 with the monthly drawdown of expense to the end of October 2025 and the WSIB prepayment.

Due from TCHC is the long-term receivable for the Post-Retirement Obligations currently at \$4,015,051.

The Accounts Payable balance is of the end of August. The balance includes:

- Payroll - \$2,307,674
- Pension and Benefits - \$567,292
- Vendor Payables - \$377,772

Name: Vince Truong

Title: Finance Lead (I)

List of Attachments:

1. TSHC August YTD 2025 Financial Result - Statement of Operations
2. TSHC August YTD 2025 Financial Result - Statement of Financial Position

Toronto Seniors Housing Corporation
Statement of Operations (Draft - Unaudited)
Eight Months to August 31, 2025

STATEMENT OF OPERATIONS	Year to Date Result			Annual		
	Actual	Budget	Variance Actual Vs Budget	2025 Forecast	2025 Budget	Variance Forecast Vs Budget
Revenue						
Revenue from TCHC	30,888,337	30,888,337	-	46,332,505	46,332,505	-
TCHC-TSHC Reconciliation	6,285,332	-	6,285,332	8,142,887	-	8,142,887
Interest income	120,376	110,400	9,976	188,376	150,000	38,376
Other Income	45,655	-	45,655	45,655	-	45,655
Total Revenue	37,339,700	30,998,737	6,340,963	54,709,423	46,482,505	8,226,918
Expenses						
Salaries and Benefits	24,056,263	23,644,644	(411,619)	36,016,197	35,440,601	(575,596)
Legal and Professional Services	248,900	463,172	214,272	773,781	841,025	67,244
Insurance	535,156	509,800	(25,356)	811,768	764,699	(47,069)
Other Miscellaneous Costs	428,910	625,399	196,489	1,018,183	1,107,504	89,321
SDA - Shared Services with TCHC	7,850,626	7,850,627	1	11,775,940	11,775,941	1
Total Expenses	33,119,855	33,093,642	(26,213)	50,395,868	49,929,770	(466,098)
Amortization charge	4,290	4,272	(18)	6,432	36,432	30,000
Excess of Revenue over Expenses	4,215,555	(2,099,177)	6,314,732	4,307,122	(3,483,697)	7,790,819

Toronto Seniors Housing Corporation
Statement of Financial Position (Draft - Unaudited)
As of August 31, 2025

Assets

Current Assets:

Cash	4,890,331
Accounts receivable	284,496
Due from TCHC	5,297,068
Prepaid expenses	143,306
	<u>10,615,202</u>

Capital assets - Equipment	25,738
Less: Depreciation	<u>(17,158)</u>
Capital assets	<u>8,579</u>

Due from TCHC	4,015,051
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Total Assets	<u><u>14,638,832</u></u>
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Liabilities & Net Assets

Current Liabilities:

Accounts payable and accrued liabilities	<u>3,252,738</u>
	<u>3,252,738</u>

Employee Benefits	6,547,800
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Net Assets

Unrestricted (Deficit)/Surplus	4,838,294
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Total Liabilities & Net Assets	<u><u>14,638,832</u></u>
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Toronto Seniors Housing Corporation
Board of Directors Meeting

Meeting Date: October 30, 2025

Item Number: 12b

Report Name: Procurement Change Order

To: Board of Directors

From: Vince Truong, Finance Lead (I)

Date of Report: October 21, 2025

Purpose:

The purpose of this report is to provide a recommendation regarding the approval of the Procurement Change Order.

Recommendation:

It is recommended that the Board of Directors adopt the following resolution:

Approve and award the following change order in which the cumulative change order value exceeds 20% of the original commitment value of the contract to:

- a) Hicks Morley (Hicks Morley Hamilton Steward Storie) – Legal services for collective bargaining, labour and employment matters to December 31, 2025, in the amount of \$100,000 (exclusive of taxes).

Reason for Recommendation:

Subject to the Procurement Method Delegation of Authority that applies to all standard and non-standard contracts, the Board or Board Committee as appropriate shall approve all open competitive processes, where the cumulative change order value exceeds the greater of \$250K or 20% of the original commitment value, or to extend the term of the contract.

Hicks Morley (Hicks Morley Hamilton Steward Storie) is a specialist in the collective bargaining, labour and employment legal services firm assisting TSHC over the last number of months negotiating the labour contract with Local 416 union, and currently in negotiations with Local 79 union through Toronto Community Housing Corporation (TCHC) and the City of Toronto (City). The scope of work requires additional funding approval to continue with the work currently in progress.

Hicks Morley has a unique perspective and special knowledge, expertise and experience that could not easily be provided by another legal firm.

Please see the attached file for further information.

Name: Vince Truong

Title: Finance Lead (I)

List of Attachments:

Attachment 1: Procurement Change Order

Attachment 1										
Item	Vendor	Goods/Services Description	Business Unit	Original Commitment Value	Individual Amount of Change Order	Cumulative Total of Change Order	Revised Total Contract Amount	Cumulative Change Order % of Original Commitment Value	Contract Term	Reasons for Change Order
1.	Hicks Morley Hamilton Steward Storie (Hicks Morley)	Legal services related to collective bargaining and labour and employment matters, including preparations for collective bargaining (collective agreements) on an as required basis, e.g. Employer Bargaining Lead; coordinate communications with bargaining agents (disclosure, proposals, responses, draft language); advice on individual labour and employment matters, including reviewing documents and letters.	People & Culture	\$95,000.00	\$100,000.00	\$100,000.00	\$195,000.00	105.26%	August 1, 2025 - December 31, 2025	The original Scope of Work estimate did not anticipate the protracted length of time to conclude collective agreement with Local 416. A change order is recommended to ensure ongoing alignment and consistency with the recommended City of Toronto approach. As Counsel to the City of Toronto and TCHC, Hicks Morley has a unique perspective and special knowledge, expertise and experience that could not easily be provided by another legal firm at this stage of negotiations.

Toronto Seniors Housing Corporation
Board of Directors Meeting

Meeting Date: October 30, 2025

Item Number: 12c

Report Name: 2025-26 Insurance Renewal

To: Board of Directors

From: Vince Truong, Finance Lead (I)

Date of Report: October 21, 2025

Purpose:

The purpose of this report is to provide a recommendation regarding the approval of the 2025-26 Insurance Renewal.

Recommendation:

It is recommended that the Board of Directors adopt the following resolution:

1. Approve the 2025-26 insurance renewal with Housing Services Corporation Inc. (HSC), effective November 1, 2025 to October 31, 2026 at an annual premium of approximately \$704,129 excluding applicable taxes.

2. Authorize the Chief Executive Officer (or designate) to take all actions and execute all necessary documents, on behalf of TSHC, to implement the above recommendation.

Reason for Recommendation:

TSHC's insurance is through HSC, which is a provincial requirement for all public housing service providers in Ontario, pursuant to the *Housing Services Act, 2011*. HSC is responsible for delivering a province-wide insurance program for its members, which includes all local housing corporations and prescribed non-profit housing providers. TSHC is required to participate in the HSC insurance program.

The 2025-26 insurance renewal cost came in at a decrease of approximately 8% from last year's renewal of \$695,033 for the liability insurance coverage. HSC provided an earlier guidance that the renewal rate was expected to be "average decrease of 3% on premiums" due to lower claims in the market and more companies participating in the bidding process.

New for 2025-26 renewal is the Directors and Officers insurance premium which was not part of last year's renewal, but was added to the policy in April 2025. Toronto Community Housing Corporation (TCHC) holds the coverage for the property insurance, as they own the properties, and that is expected to be flat or a small decrease in premium for the renewal. That part of the coverage is included in the agreement with TCHC through the Transition Agreement and TCHC has included an estimate for the 2025-26 renewal as part of the 2026 Budget.

HSC provides insurance for main Core Coverages, including general liability, umbrella and 1st Excess Liability. Anything above Core Coverages, HSC uses Marsh to tender for additional and third-party

coverages, such as Excess Crime and 2nd Excess Liability. Please see Attachment 1 to the report with details on the renewal cost for the Core coverages.

Excess Crime, which covers up to \$5,000,000 in liability and 2nd Excess Liability, which covers up to \$50,000,000 in liability are expected to be renewed in the coming weeks and the costs are expected to remained flat. Please see Attachment 2 which has the overall summary of the coverages for TSHC with limits and deductibles, and the renewal costs with prior years comparison.

The Board of Directors is required to approve expenditures above the threshold of \$500,000, as outlined in the Delegation of Authority.

The current policy will expire on October 31, 2025.

Name: Vince Truong
Title: Finance Lead (I)

List of Attachments:

Attachment 1: 2025-26 HSC Insurance Renewal – Core Coverages
Attachment 2: TSHC Insurance Overview and Renewal Summary

**HSC Insurance Inc.**

20 Dundas Street West, Suite 1030
Toronto, Ontario M5G 2C2
Tel: 416-360-0761
Toll Free: 1-866-440-2492

Insurance Invoice

(for the period ending November 1, 2026)

Bill To:

Toronto Seniors Housing Corporation
423 Yonge Street
2nd floor
Toronto, ON M5B 1T2

For enquiries, please provide the following:

Invoice #:	INS25-40260819
Account #:	XXXXXXXXXX
Billing Date:	September 24, 2025
Due Date:	October 24, 2025

PAYMENT OPTIONS		Total Amount Due: \$686,184.65
Electronic Funds Transfer (EFT):	The Bank of Nova Scotia 392 Bay Street, Toronto, ON, Canada M5H 3K5 Account Information: - Bank Code: 002X - Transit Number: 34272 - Account Number: 8105619 Please email remittance advice to finance@hscorp.ca. Ensure that remittance advice contains reference to the payment date, payment amount, invoice number, invoice date, account number and payer's contact information.	
Online Banking:	Available at BMO; CIBC; HSBC; National Bank; Scotia Bank; RBC; and TD Bank. Please select HSC Insurance Inc. as payee and reference your account number located on the top right corner of your invoice.	
Credit Card:	To make a payment by credit card please call 437-242-5772.	
Interac e-Transfer (e-Mail Money Transfer):	Please send the payment to finance@hscorp.ca and reference the invoice number and account number.	
Cheque:	Cheque to be made payable to HSC Insurance Inc. and mail to: HSC Insurance Inc. 20 Dundas Street West, Suite 1030 Toronto, ON M5G 2C2	
Financing:	Annual premiums can be paid in monthly instalments if premium financing is elected through FIRST Insurance Funding of Canada. Please send your completed FIRST Insurance forms and a VOID cheque to clientservices@firstinsurancefunding.ca or mail forms to FIRST Insurance Funding of Canada, 20 Toronto St., Suite 700, Toronto, ON M5C 2B8. Note that if you have used the premium financing option in prior years, you are still required to complete and return the FIRST Insurance forms to proceed with the premium financing option. For more information, please refer to the FIRST Insurance forms or contact FIRST Insurance at 1-888-232-2238.	
Refunds:	If your invoice indicates a refund is due to you, payment will follow via ETF.	
Inquiries:	If you have questions regarding these payment options please contact us at finance@hscorp.ca	



HSC Insurance Inc.
20 Dundas Street West, Suite 1030
Toronto, Ontario M5G 2C2
Tel: 416-360-0761
Toll Free: 1-866-440-2492

Toronto Seniors Housing Corporation
Invoice #: INS25-40260819
Account #: XXXXXXXXXX
Billing Date: September 24, 2025

PREMIUM DETAILS

Effective Date	Expiry Date	Coverage Type / Description	Cost
November 1, 2025	November 1, 2026	Property & 1 st Excess Property	Not Insured
November 1, 2025	November 1, 2026	2 nd Excess Property	Not Insured
November 1, 2025	November 1, 2026	3 rd Excess Property	Not Insured
November 1, 2025	November 1, 2026	4 th Excess Property	Not Insured
November 1, 2025	November 1, 2026	Equipment Breakdown	Not Insured
November 1, 2025	November 1, 2026	Commercial General Liability	\$186,916.38
November 1, 2025	November 1, 2026	Non Municipal Water Supply	Not Insured
November 1, 2025	November 1, 2026	Tenant Support Services Errors & Omissions	\$3,228.39
November 1, 2025	November 1, 2026	Property Managers Errors & Omissions	\$15,589.54
November 1, 2025	November 1, 2026	Abuse Liability	Included
November 1, 2025	November 1, 2026	Crime	\$31,255.06
November 1, 2025	November 1, 2026	Excess Umbrella Liability	\$112,874.42
November 1, 2025	November 1, 2026	Excess Property Managers Errors & Omissions	\$53,900.34
November 1, 2025	November 1, 2026	Directors & Officers Liability	\$44,282.31
November 1, 2025	November 1, 2026	Cyber Extension	Not Insured
November 1, 2025	November 1, 2026	Excess Directors & Officers	Not Insured
November 1, 2025	November 1, 2026	Automobile	Not Insured
November 1, 2025	November 1, 2026	Automobile – Client Transportation	Not Insured
November 1, 2025	November 1, 2026	AD&D – Board Members	Not Insured
November 1, 2025	November 1, 2026	AD&D – Board Volunteers	Not Insured
November 1, 2025	November 1, 2026	Storage Tank	Not Insured

**HSC Insurance Inc.**

20 Dundas Street West, Suite 1030
Toronto, Ontario M5G 2C2
Tel: 416-360-0761
Toll Free: 1-866-440-2492

Toronto Seniors Housing Corporation

Invoice #: INS25-40260819

Account #: [REDACTED]

Billing Date: September 24, 2025

Effective Date	Expiry Date	Coverage Type / Description	Cost
November 1, 2025	November 1, 2026	Mandatory Tenant Insurance Credit	(\$0.00)
November 1, 2025	November 1, 2026	Monitoring Tenant Insurance Credit	(\$0.00)
November 1, 2025	November 1, 2026	Smart Burner Credit	(\$0.00)
November 1, 2025	November 1, 2026	Smoke Free Credit	(\$0.00)

SUMMARY

POLICY PREMIUM	\$448,046.44
Contribution to Property Claims Trust Fund *	Not Insured
Contribution to Commercial General Liability Claims Trust Fund *	\$170,615.46
Contribution to Directors & Officers Claims Trust Fund *	\$16,694.26
Total Risk Credits	(\$0.00)
SUB-TOTAL	\$635,356.16
RST on Sub-Total (not applicable on AUTO) RST - IP BN #830182945TR0002	\$50,828.49
HSC Administration Fee (Inclusive of HST):	\$0.00
TOTAL AMOUNT DUE	\$686,184.65

Non-Core Coverages (if applicable) are not included in this invoice and will be billed separately at a later date.

***All contributions to the Claims Trust Funds are non-refundable**

Premium is calculated based on data provided to HSC Insurance Inc. through Marsh Canada Limited. Amounts may differ from your original quote if coverage, limits, deductibles, or information provided to Marsh Canada Limited were changed following the generation of the original quote.

By making any payment on account of this invoice, you confirm your consent to Housing Services Corporation and HSC Insurance Inc.'s privacy terms as described in the most recent Transparency and Privacy Compliance Consent Form



HSC Insurance Inc.

20 Dundas Street West, Suite 1030
Toronto, Ontario M5G 2C2
Tel: 416-360-0761
Toll Free: 1-866-440-2492

Toronto Seniors Housing Corporation

Invoice #: INS25-40260819

Account #: S [REDACTED]

Billing Date: September 24, 2025

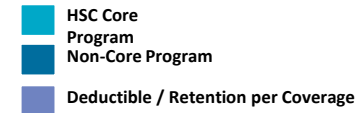
provided to you in connection with the HSC Group Insurance Program.

Any balance not paid by the due date will be subject to a late payment charge of 2% per month compounded monthly until paid in full. Unpaid accounts are subject to cancellation of insurance. For More information regarding payments, Please contact HSC Finance at Tel: 437-242-5772. You may also email us at finance@hscorp.ca.

At Marsh, we hold ourselves to the highest professional standards and are committed to ensuring our customers are treated fairly. Visit our website at www.marsh.ca to learn more about how we comply with our industry's codes of conduct.

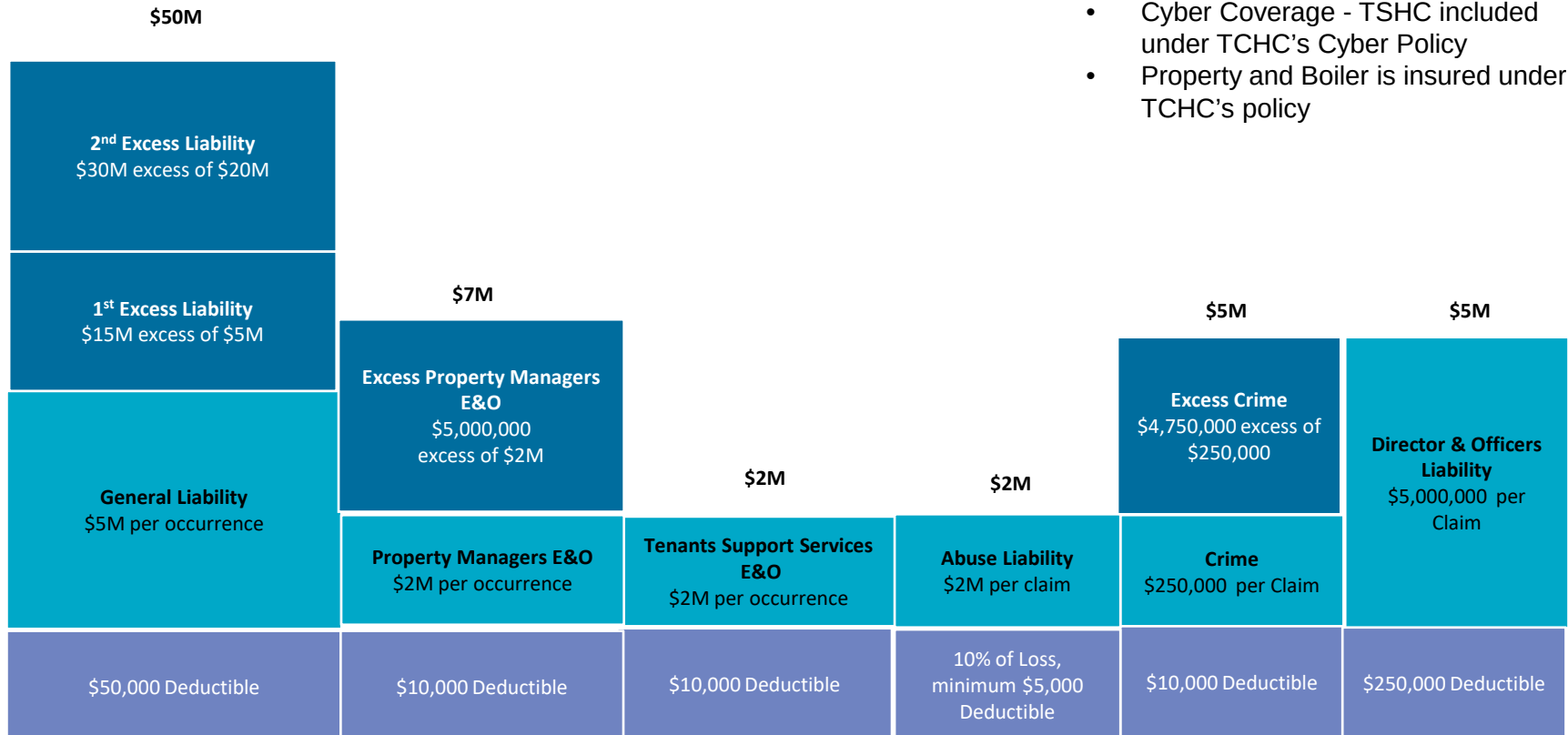
TSHC Overview – Limits and Deductibles

November 1, 2025 – November 1, 2026



NOTES:

- Cyber Coverage - TSHC included under TCHC's Cyber Policy
- Property and Boiler is insured under TCHC's policy



Toronto Seniors Housing Corporation

Annual Premium Breakdown and Year Over Year Comparison

Coverage	Limits	Nov 1, 2023 - Nov 1,2024	Nov 1, 2024 - Nov 1,2025	Nov 1, 2025 - Nov 1,2026	Change	Comments / Options
Core Coverages		365 days				
Total Insurable Values		N/A	N/A	N/A		
Number of Units		13959	13959		0%	
General Liability (incl Abuse)	\$2M	\$ 352,182.44	\$ 359,162.20	\$ 357,531.84	-0%	
Abuse Liability	\$2M	Included in CGL Premium	Included in CGL Premium	Included in CGL Premium		
Crime Insurance	\$250,000	\$ 30,676.82	\$ 31,290.36	\$ 31,255.06	0%	
Tenant Support E&O	\$2M	\$ 6,404.90	\$ 6,533.00	\$ 3,228.39	-50%	
Directors & Officers	\$5M			\$ 60,976.57	100%	
Property Managers E&O	\$2M	\$ 30,895.32	\$ 31,542.13	\$ 15,589.54	-50%	
Umbrella Liability	\$3M excess of \$2M	\$ 33,732.73	\$ 23,950.25			
1 st Excess Liability	\$15M excess of \$5M	\$ 173,782.40	\$ 173,782.40	\$ 166,774.76	-0.04%	
Subtotal Core Coverages		\$ 627,674.61	\$ 626,260.34	\$635,356.16	-1.5%	
Non-Core Coverages						
Excess Crime	\$5M excess of \$250K	\$ 37,273.00	\$ 37,273.00	\$ 10,000	-73%	Indication "as is" awaiting completed Crime application to finalize terms.
2 nd Excess Liability	\$30M excess of \$20M	\$ 31,500.00	\$ 31,500.00	\$ 31,500	0%	
Overall Insurance Premium		\$ 696,447.61	\$ 695,033.34	\$ 676,856.16	-2.6%	

Toronto Seniors Housing Corporation
Board of Directors Meeting

Meeting Date: October 30, 2025

Item Number: 12d

Report Name: TSHC External Auditor Recommendation to the City of Toronto

To: Board of Directors

From: Vince Truong, Finance Lead (I)

Date of Report: October 22, 2025

Purpose:

The purpose of this report is to provide a recommendation regarding the approval of the 2025 TSHC external auditor recommendation to the City of Toronto.

Recommendation:

It is recommended that the Board of Directors adopt the following resolution:

Recommend that the City of Toronto appoint KPMG to be TSHC's external auditor for the year ending December 31, 2025.

Reason for Recommendation:

The external auditor contract expired for audit year ending in 2024 for audit services at TSHC. The City of Toronto (City) procured on behalf of

the City and many of its Agencies, Boards and Commissions for 2025 to 2029 external auditor through a request for proposal in early 2025.

On July 11th, 2025, the City's Audit Committee awarded the 2025-2029 external auditor and other services with KPMG (Attachment 1). KPMG served as the external auditor for the City and many of its Agencies, Boards and Commissions for the previous five years (2020-2024).

Fiscal year 2025 will be a continuation in scope and complexity from 2024 arrangement. The external audit fee is expected to cost \$30,000 and \$4,000 for the corporate tax preparation service, excluding taxes. The external audit fee for 2024 was \$20,000. The increase was due to inflationary pressure and audit complexity, and it was a broad-based increase for all City of Toronto agencies and corporations.

The interim audit is expected to begin in late November 2025, with the year end audit work to take place in February 2026.

Name: Vince Truong
Title: Finance Lead (I)

List of Attachments:

Award to KPMG LLP for external audit services and other professional services (2025.AU9.17) (Attachment 1)

Item - 2025.AU9.17

Tracking Status

- City Council adopted this item on July 23 and 24, 2025 without amendments and without debate.
- This item was considered by the Audit Committee on July 11, 2025 and adopted without amendment. It will be considered by City Council on July 23 and 24, 2025.

City Council consideration on July 23 and 24, 2025

AU9.17 - Award of Doc4989142973 to KPMG LLP for Non-Exclusive External Audit Services and Other Professional Services for the City and Certain Agencies and Corporations

Decision Type: ACTION

Status: Adopted on Consent

Wards: All

City Council Decision

City Council on July 23 and 24, 2025, adopted the following:

1. City Council, in accordance with Section 139 of the City of Toronto Act, 2006, appoint KPMG LLP as an external auditor, licensed under the Public Accounting Act, 2004, to perform the annual financial statement audits of the City and certain Agencies and Corporations and express an opinion on the financial statements of these entities, based on the audit.
2. City Council authorize the Controller and Chief Accountant to award and enter into an agreement in the amount of \$5,120,000 net of all applicable taxes and charges (\$5,210,112 net of Harmonized Sales Tax recoveries) with KPMG LLP, the highest scoring supplier meeting the requirements of the Request for Proposal.
3. City Council, acting as shareholder, appoint KPMG LLP as the Auditor for fiscal year 2025 for each corporation listed below, and authorize the Board of Directors of each corporation to fix the Auditor's remuneration:
 - a. Build Toronto Inc.;
 - b. Toronto Economic Development Inc. (carrying on business as Toronto Port Lands Company);
 - c. Toronto Community Housing Corporation; and
 - d. Toronto Seniors Housing Corporation.
4. City Council direct that Confidential Attachment 1 to the report (June 26, 2025) from the Controller and Chief Accountant and the Chief Procurement Officer remain confidential, as it pertains to financial information, supplied in confidence to the City of Toronto, which, if disclosed, could reasonably be expected to prejudice significantly the competitive position or interfere significantly with the contractual or other negotiations of a person, group of persons, or organization.

5. City Council authorize the public release of Confidential Attachment 1 to the report (June 26, 2025) from the Controller and Chief Accountant, and the Chief Procurement Officer upon the execution of the agreement contemplated in Part 2 above.

Confidential Attachment 1 to the report (June 26, 2025) from the Controller and Chief Accountant and the Chief Procurement Officer remains confidential at this time in accordance with the provisions of the City of Toronto Act, 2006, as it pertains to financial information, supplied in confidence to the City of Toronto, which, if disclosed, could reasonably be expected to prejudice significantly the competitive position or interfere significantly with the contractual or other negotiations of a person, group of persons, or organization. Confidential Attachment 1 to the report (June 26, 2025) from the Controller and Chief Accountant and the Chief Procurement Officer will be made public upon the execution of the agreement.

Confidential Attachment - The attachment to this report contains financial information, supplied in confidence to the City of Toronto, which, if disclosed, could reasonably be expected to prejudice significantly the competitive position or interfere significantly with the contractual or other negotiations of a person, group of persons, or organization.

Background Information (Committee)

(June 26, 2025) Report and Appendix A from the Controller and Chief Accountant, and the Chief Procurement Officer, on Award of Doc4989142973 to KPMG LLP for Non-Exclusive External Audit Services and Other Professional Services for the City and Certain Agencies and Corporations
<https://www.toronto.ca/legdocs/mmis/2025/au/bgrd/backgroundfile-256800.pdf>
Confidential Attachment 1

Communications (City Council)

(July 11, 2025) E-mail from Nicole Corrado (CC.Main)

Audit Committee consideration on July 11, 2025

Source: Toronto City Clerk at www.toronto.ca/council

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Toronto Seniors Housing Corporation
Board of Directors Meeting

Meeting Date: October 30, 2025

Item Number:13a

Report Name: Strategic Directions Progress Report – Q2 2025

To: Board of Directors

From: Grant Coffey, Director, Strategy and Business Management

Date of Report: October 21, 2025

Purpose: For Information

Recommendation:

It is recommended that the Board of Directors (the Board) receive this report for information.

This report was included for information to the Quality and Tenant Engagement Committee (QTEC) at its September 30, 2025 meeting.

Reason for Recommendation:

At the Board of Directors meeting on February 26, 2025, the Board approved the updated 2023-2025 Strategic Directions (SD) Roadmap, to reflect revised timelines and activities, resource capacity, and build on progress and experience gained in 2023 and 2024. The updated Strategic Directions Roadmap outlines the key initiatives and milestones that will guide our progress until the end of 2025. This report provides highlights on the progress made on implementing the Strategic Directions in Q2 2025.

Key Performance Indicators Dashboard

As indicated in the Q2 2025 KPI Dashboard, the second quarter showed encouraging results across KPIs. For more comprehensive details, please refer to Attachment 1.

- **Arrears Management:** TSHC achieved a rent collection rate of 99.2 percent in Q2, this amount also includes arrears that have been collected in quarter.
- **Pest Management:** The Operations and Environmental Health Unit teams continue to work actively with tenants to address pest issues, resulting in 756 units being declared pest free in the second quarter.
- **Vacancy Management:** Housing Occupancy Rate exceeded target in Q2 and at 98.38% in June and the average unit turnover days in Q2 is 64 days, down from 66 days in Q1 2025.
- **Community Safety:** 2082 incidents (slightly up from 1949 in Q1 2025) and 516 proactive interventions (slightly down from 545 in Q1 2025) were reported in Q2 2025.
- **Tenant Engagement**
 - 117 Community Activities Fund (CAF) applications were approved in Q2, bringing the total number of applications approved mid-year to 160.
 - \$36,754.31 in CAF funds have been distributed in Q2 to fund tenant activities.
- **Programs and Partnerships**
 - A total of 293 recurring programs led by tenants and service providers are currently being offered.
- **Employer of Choice**
 - One staff town hall was held virtually in Q2, with 127 attendees.
 - Meet and greet with the CEO for new hires, and orientation.

- Lunch and Learn sessions were held in Q2 to develop skills for: email, resume writing, interviews, and facilitation. 32 staff attended.
- Action planning in follow up to the staff pulse survey results.
- **Organizational Excellence**
 - TSHC has worked with TCHC to finalize the year end Statement of Operations. TSHC's financial standing stays robust as of June 30, 2025.

Strategic Directions Roadmap

The SD Roadmap translates the Strategic Directions into a plan for delivery. The Q2 2025 Roadmap Tracker demonstrates progress across various strategic initiatives. In the second quarter of 2025, 20 projects/activities were planned, with six completed on time, and 14 with revised timelines, with two completed ahead of targets. Project teams are committed to completing activities according to the updated timelines. Attachment 2 provides highlights of the completed projects and outlines the details of those with revised timelines.

Review and Planning Sessions for Strategic Directions

The current TSHC Strategic Directions (2023 – 2025) are approaching completion, a renewed set of Strategic Directions will be developed for the next three to five years. A proposed approach for developing the future Strategic Directions was presented to the QTEC at its meeting on September 30, 2025, and the QTEC was supportive of proceeding with the approach. To support ongoing reporting and management of the existing Strategic Directions, and further inform future approaches, planning sessions will also be held with Leadership and Extended Leadership Team later in the year.

Grant Coffey

Director, Strategy and Business Management

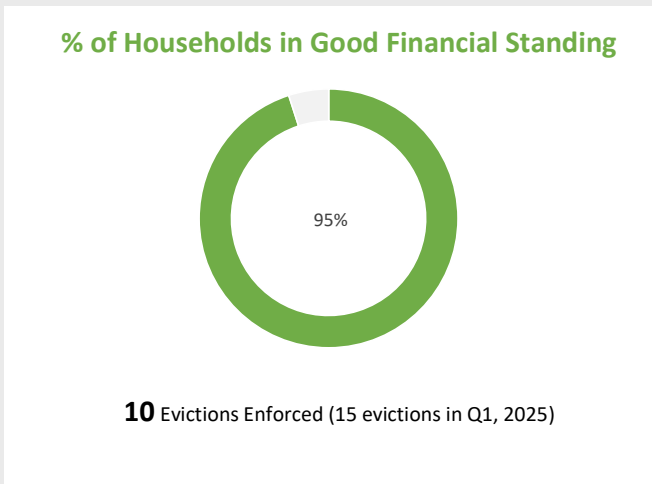
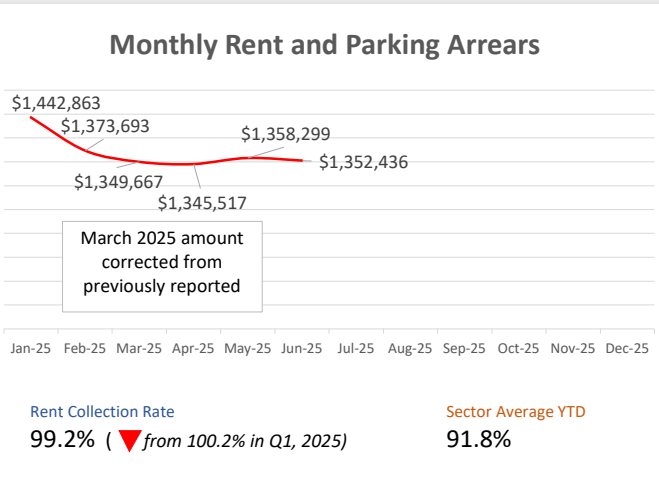
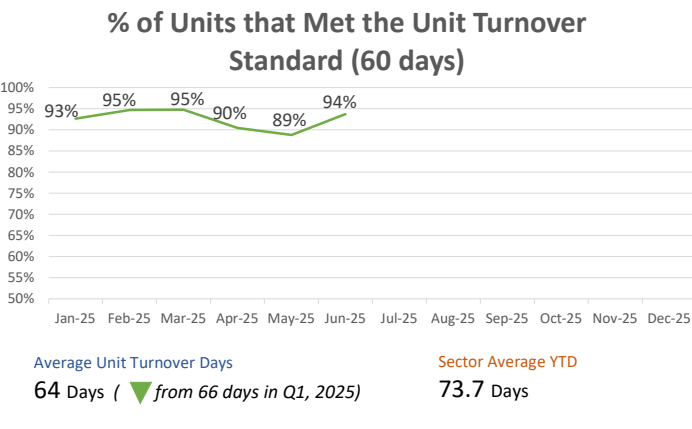
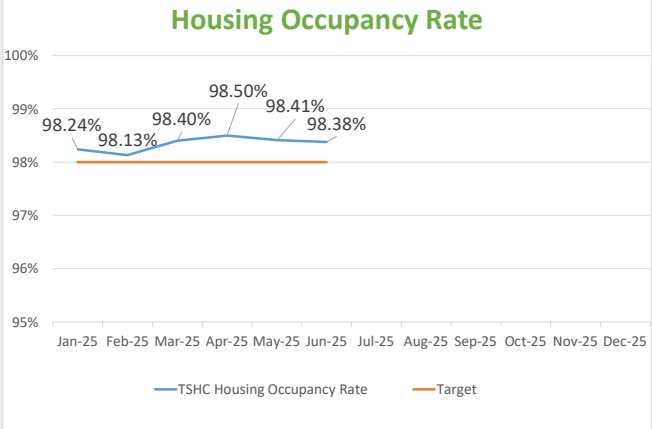
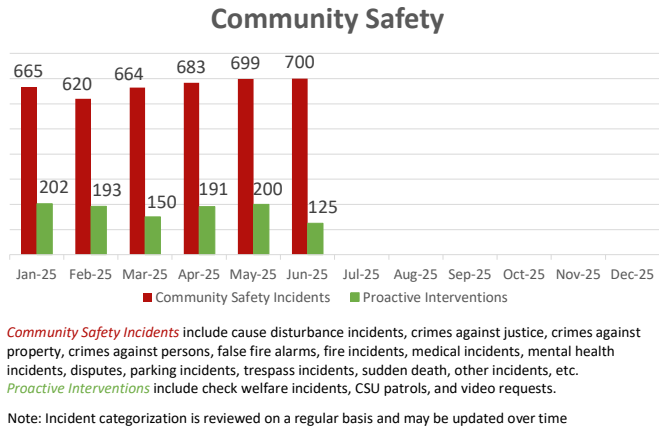
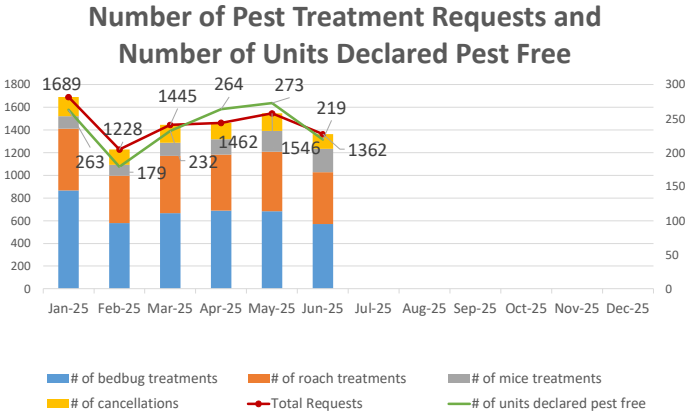
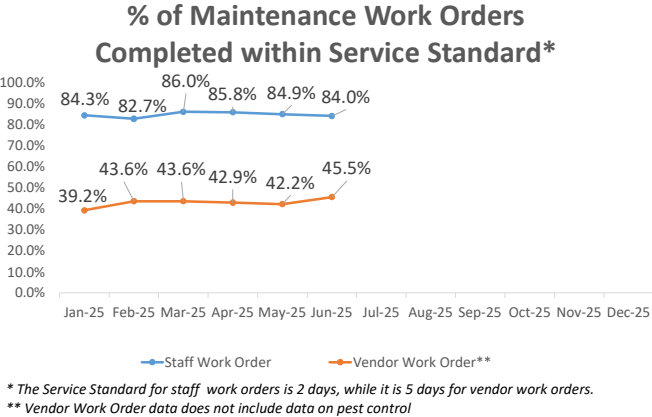
List of Attachments:

1. Attachment 1 – SD Key Performance Indicator Dashboard – Q2 2025
2. Attachment 2 – SD Roadmap Update – Q2 2025

Strategic Objective 1: To provide safe, clean and well-maintained buildings and to support stable tenancies

Highlights:

- **Work Orders:** the percentage of work orders completed within Service Standards, for staff the compliance rate was 84% and for vendors the rate was 45.5% in June.
- **Pest Management:** In Q2, a total of 756 units were declared pest free. Staff have assisted 18 tenants in preparation for treatment and coordinated the preparation of 26 units with Toronto Public Health.
- **The housing occupancy rate** at the end of June stood at 98.38%, exceeding the target of 98%. The average unit turnover days in Q2 was at 64 days, decreasing from 66 days in Q1.
- **Arrears:** TSHC achieved 99.2% rent collection rate in Q2. The arrears level has remained stable during Q2, with 95% of households maintaining good financial standing. A majority of households in arrears fell within the \$1 - \$2,000 range.



Households in Arrears

Rent and Parking Balance Range	No. of Tenant Accounts with Arrears
\$1-\$2,000	1305
\$2,001-\$4,000	79
\$4,001-\$6,000	35
\$6,001-\$8,000	23
\$8,001-\$10,000	12
\$10,001 and above	19
Grand Total	1473

Strategic Objective 2: To enhance tenant engagement and inclusion in their communities and provide opportunities for tenants to have a voice

Highlights:

- Staff collaborated with various City of Toronto partners to promote city initiatives to tenants across our portfolio including: TTC Advisory Committee on Accessible Transit member recruitment (City), TSHC Tenant Director recruitment (City/TSHC), and Ebike consultations (City/Toronto Community Housing Corporation (TCHC)).
- Senior Tenants Advisory Committee recruitment completed: 16 new members, 24 total members.
- During Volunteer week Tenant Volunteers received certificates, as well as t-shirts, lanyards, and cards.
- Seniors Speak included features on three tenants, Community Connect+, safety tips, reporting fraud, and thank you to volunteers.
- Video celebrating Seniors Month, National Indigenous History Month, Pride, Filipino Heritage, third anniversary of TSHC.

Community Activities Fund Distribution

\$ Community Activities Fund Distributed in this quarter:

Q2: \$36,754.31

\$ Community Activities Fund Distributed in the same quarter last year:

\$22,364 in Q2 2024

Number of Community Activities Fund Applications Approved:

117 in Q2

Communications with Tenants:

1 issue of Seniors Speak and **1** Community Letter with Video

15 new posters translated into top **8** languages and distributed

Tenant Engagement Activities

8 CEO Tours

2 Senior Tenants Advisory Committee Meeting

4 Regional Meetings

1 Community Connect+ Implementation Table Meetings

304 tenants participated

(including tenants attending CEO Tours)

Online Engagement

Website Users: **10,951**

Social Media Audience: **2243**

Social Media Audience Growth:

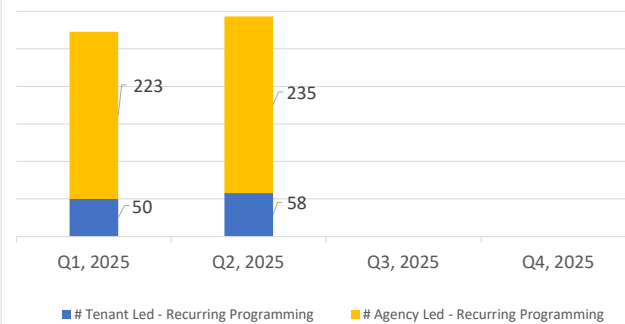
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Strategic Objective 3: To facilitate access to services and programs that tenants need and want

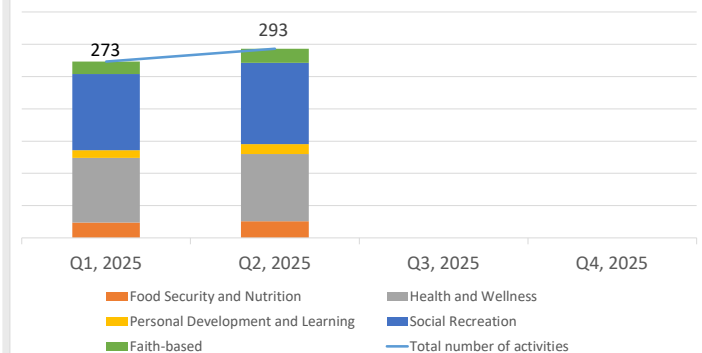
Highlights:

- In Q2, continued to support Tenant Circle – initiated programming through the Community Action Fund (CAF), with a strong emphasis on seasonal and culturally relevant activities. Spring programming included:
- 4 Dragon Boat Festival celebrations
- 4 Easter events
- 10 movie nights
- and multiple Mother's Day and Father's Day celebrations.
- 117 Community Activities Fund applications were approved in Q2 with: 43 applications approved for equipment and board games, 48 application approved that included food or meal provision components.
- Four Regional Tenant Volunteer meetings were held with 107 attendees. These meetings included presentations from Toronto Police Services and TCHC Energy Conservation Team.

Recurring Programming



Building Programs

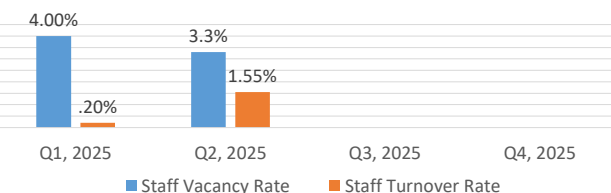


Strategic Objective 4: To promote innovation

No new innovations implemented across the organization in Q2.

Enabler: Employer of Choice

Staff Vacancy Rate and Turnover Rate



Enabler: Employer of Choice

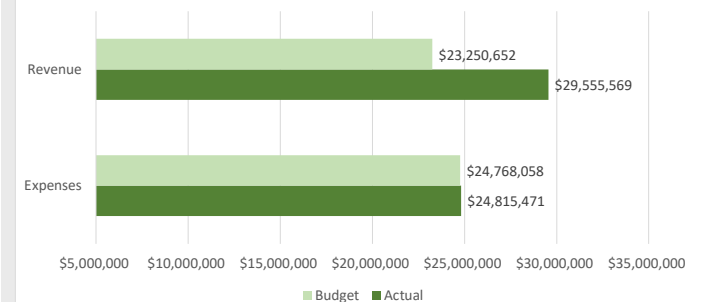
Highlights:

- Created and delivered three Staff Bulletins with 49 unique stories and three staff profiles. One staff newsletter on cybersecurity.
- One staff town hall was held virtually, with two staff and one TSHC Board Tenant Director presenters. 127 staff attended.
- Negotiated a new Collective agreement with Local 416.
- Joint Health and Safety Committee (JSHC) recognition event in partnership with Toronto Community Housing (TCHC) in May.
- Two Pride staff events in partnership with TCHC.
- Action planning in follow up to the staff pulse survey results.
- Meet and greet with the CEO for new hires, and orientation.
- Launch of 2025 Performance Management Process.
- Lunch n'Learn sessions held to develop skills for: email, resume writing, interviews, and facilitation. 32 staff attended.

Enabler: Organizational Excellence

Statement of Operations

As of June 30, 2025



SD Roadmap Update Q2 2025

Objective/Enabler	Accountabilities	Initiatives	Actions	Time-limited Activities	Current Timeline	Updated Timeline	Status	Highlights/Comments
Tenant engagement To enhance tenant engagement and inclusion in their communities and provide opportunities for tenants to have a voice	Director, Engagement, Partnerships and Communications	Communicate effectively with our tenants and other stakeholders	Develop communications strategy, including multiple channels and tools, translation, accessibility legislation (Accessibility for Ontarians with Disabilities Act) compliance and consistent messaging	Intranet upgrade	Q2 2025 Q3 2025 (TCHC dependent)	Q3 2025 (TCHC dependent)	Revised Timeline	TCHC continues to lead the development and implementation of the intranet system, with TSHC as an active partner and participant. Content development remains underway. Go-live dates are currently planned for Fall 2025.
Tenant engagement To enhance tenant engagement and inclusion in their communities and provide opportunities for tenants to have a voice	Director, Engagement, Partnerships and Communications	Communicate effectively with our tenants and other stakeholders	Develop communications strategy, including multiple channels and tools, translation, accessibility legislation (Accessibility for Ontarians with Disabilities Act) compliance and consistent messaging	Annual Report	Q2 2025	Q2 2025	Completed	The 2024 Annual Report has received Committee and Board approval and will go before City Council at Executive Committee in July.
Partnership To facilitate access to services and programs that tenants need and want	Director, Engagement, Partnerships and Communications	Facilitate access to priority health and community support services	Maintain and create new partnerships to help senior tenants access the support and services they need and want	Develop and implement a tenant participation satisfaction survey	Q2 2025 Q1 2026	Q1 2026	Revised Timeline	Currently investigating digital and in-person methods for tenant participation satisfaction surveying. Revised Timeline for implementation is Q1 2026.
Organizational excellence To strive for organizational excellence for effective and efficient delivery of our mandate	Director, Strategy and Business Management	Implement elements of good governance practices	Enhance governance practices in the areas of: governance foundations, principles and structures; board responsibilities and oversight; governance processes; and board effectiveness	Skills matrix for Board members	Q2 2025 Q4 2025	Q4 2025	Revised Timeline	Timeline has been revised to Q4 2025. A Governance Workshop with Board Members is targeted for Q4 2025.
Organizational excellence To strive for organizational excellence for effective and efficient delivery of our mandate	Director, Strategy and Business Management	Implement elements of good governance practices	Enhance governance practices in the areas of: governance foundations, principles and structures; board responsibilities and oversight; governance processes; and board effectiveness	Assess agenda and materials and review committee processes	Q2 2025 Q4 2025	Q4 2025	Revised Timeline	Committee Terms of References have been reviewed. Further processes related to Committees will be discussed at a Board Governance workshop in Q4.
Organizational excellence To strive for organizational excellence for effective and efficient delivery of our mandate	Director, Strategy and Business Management	Implement elements of good governance practices	Enhance governance practices in the areas of: governance foundations, principles and structures; board responsibilities and oversight; governance processes; and board effectiveness	Review the Committee's Terms of Reference (TOR)	Q4 2025 Q2 2025	Q2 2025	Completed	Each Board Committee Terms of Reference was reviewed and approved through Board in June 2025. These will be further discussed in Q4 2025 as part of a Board Governance workshop for potential future considerations.
Organizational excellence To strive for organizational excellence for effective and efficient delivery of our mandate	Director, Strategy and Business Management	Meet the requirements of the Shareholder Direction and the City as housing manager	Ensure regular and annual reporting requirements are met	Annual Report and Annual General Meeting Requirements	Q2 2025	Q2 2025	Completed	The 2025 Annual General Meeting requirements were approved through Board in April 2025 and have been forwarded to the City for consideration at Executive Committee and Council in July 2025.

SD Roadmap Update Q2 2025

Objective/Enabler	Accountabilities	Initiatives	Actions	Time-limited Activities	Current Timeline	Updated Timeline	Status	Highlights/Comments
Organizational excellence To strive for organizational excellence for effective and efficient delivery of our mandate	Director, Strategy and Business Management	Collaborate with TCHC	Develop relationship management agreements to support a positive working relationship	Clarify future legal relationship	Q2 2025 Q4 2025	Q4 2025	Revised Timeline	Initial Business Terms positions developed for future legal agreement consideration. Discussions continue to refine positions. Revised timing to Q4 2025.
Organizational excellence To strive for organizational excellence for effective and efficient delivery of our mandate	Director, Strategy and Business Management	Collaborate with TCHC	Develop relationship management agreements to support a positive working relationship	Update financial arrangement with TCHC	Q2 2025 Q4 2025	Q4 2025	Revised Timeline	TSHC has established a separate budget from TCHC and is currently working on a review of the Future Legal agreement terms, Cost Allocation Model and Financial processes collaboratively with TCHC. This work is now targeted for completion by Q4 2025.
Organizational excellence To strive for organizational excellence for effective and efficient delivery of our mandate	Director, Strategy and Business Management	Identify and reduce risk	Develop a TSHC risk and mitigation plan	Conduct a comprehensive risk assessment and implement mitigation plan	Q2 2025	Q2 2025	Completed	Enterprise Risk Management Framework was approved at the Board in February 2025, along with a Risk Dashboard and Risk Register. The Risk Register contains a comprehensive risk assessment that will be presented to the Board twice a year, which includes a mitigation plan for each risk.
Organizational excellence To strive for organizational excellence for effective and efficient delivery of our mandate	Director, Strategy and Business Management	Develop clear, plain language policies	Review priority policies to reflect TSHC values and principles	Post-transition Policy clean up	Q2 2025	Q2 2025	Completed	Completed with ongoing regular follow-up as part of policy review cycles.
Organizational excellence To strive for organizational excellence for effective and efficient delivery of our mandate	Director, Strategy and Business Management	Develop clear, plain language policies	Review priority policies to reflect TSHC values and principles	Review and update the tenant Human Rights Complaint Procedure	Q2 2025	Q2 2025	Completed	Tenant Human Rights Procedure has been completed with training being implemented in Q3-Q4 2025.
Organizational excellence To strive for organizational excellence for effective and efficient delivery of our mandate	Director, Engagement, Partnerships and Communications	Develop clear, plain language policies	Review priority policies to reflect TSHC values and principles	Review and update the Translation and Interpretation Policy	Q2 2025 Q3 2025	Q3 2025	Revised Timeline	The Translation and Interpretation Policy has been drafted and presented to the Leadership Team for endorsement. Due to the timing of the Board and Committee meetings, the Policy will be submitted to the QTEC on July 14, 2025 QTEC for endorsement, followed by the Board of Directors meeting on July 31, 2025 for final approval.
Organizational excellence To strive for organizational excellence for effective and efficient delivery of our mandate	Director, Strategy and Business Management	Use technology effectively	Make best use of processes and data in HoMES system	Current SharePoint clean up/management	Q2 2025 Q3 2025	Q3 2025	Revised Timeline	The SharePoint Reorganization Initiative is nearing completion, consolidating 67 legacy sites into 10 function-based sites. Most sites are built, with some undergoing final reconfiguration. Content migration, testing, and pilot reviews are in progress. Governance and training materials are being finalized, with training scheduled. Full implementation planned for early-mid Q3 2025.
Organizational excellence To strive for organizational excellence for effective and efficient delivery of our mandate	Director, Strategy and Business Management	Use technology effectively	Make best use of processes and data in HoMES system	Participate in intranet solution refresh	Q2 2025 Q3 2025	Q3 2025	Revised Timeline	Timing under review, targeted to start Q3 2025.
Organizational excellence To strive for organizational excellence for effective and efficient delivery of our mandate	Director, Strategy and Business Management	Use technology effectively	Make best use of processes and data in HoMES system	Identify TSHC technology opportunities	Q2 2025 Q4 2025	Q4 2025	Revised Timeline	TSHC has been engaged with TCHC HoMEs Stability efforts, however still further work required on clarifying TSHC engagement and HoMES improvement requirements. Expect to revise to Q4 2025.
Employer of choice To be an employer of choice by fostering a culture of innovation that engages, empowers, and supports staff	Director, People and Culture	Develop and implement a talent strategy	Identify, attract, recruit, and keep top talent	Review of employment offer letters	Q2 2025 Q4 2025	Q4 2025	Revised Timeline	With legal for final review. Revised Timeline is Q4 2025.
Employer of choice To be an employer of choice by fostering a culture of innovation that engages, empowers, and supports staff	Director, People and Culture	Develop and implement a talent strategy	Provide opportunities for growth and development to support staff in reaching their desired career goals	Launch and implement succession planning program	Q2 2025	Q2 2025	Completed	Launched succession planning program. Currently working on individual development plans. Work will be ongoing.

SD Roadmap Update Q2 2025

Objective/Enabler	Accountabilities	Initiatives	Actions	Time-limited Activities	Current Timeline	Updated Timeline	Status	Highlights/Comments
Employer of choice To be an employer of choice by fostering a culture of innovation that engages, empowers, and supports staff	Director, People and Culture	Foster continuous learning and improvement	Develop, implement, and continuously improve onboarding, orientation and training programs that focus on enhancing skills to deliver seniors-focused services	Support the creation of job specific orientation programs	Q3 2025 Q2 2025	Q2 2025	Completed	Job specific orientation program for Cleaners has been developed and the orientation has been presented to CGHRC.
Employer of choice To be an employer of choice by fostering a culture of innovation that engages, empowers, and supports staff	Director, People and Culture	Innovation to respond to a changing workplace	Review health, safety and wellness policies and programs to create a heightened “safety first” and “wellness” culture	Review and update of Health and Safety policies	Q2 2025 Q4 2025	Q4 2025	Revised Timeline	Work is underway, with four Health and Safety policies are targeted to be updated by end of Q4 2025 (two of these policies are reviewed annually). Review will be conducted to identify if there are additional Health and Safety policies to be developed.
Employer of choice To be an employer of choice by fostering a culture of innovation that engages, empowers, and supports staff	Director, People and Culture	Innovation to respond to a changing workplace	Develop and implement programs and initiatives to support employee health and well-being	Psychological safety and mental wellness program	Q2 2025 Q1 2026	Q1 2026	Revised Timeline	The Psychological Health and Safety Policy is under review and targeting an updated policy by the end of Q4 2025. Once the policy is updated, scoping will begin to develop and implement the Psychological safety and mental wellness program. Staff will work with Employee Family Assistance Provided (EFAP) to identify program areas to support staff. Revised timeline is Q1 2026.
Employer of choice To be an employer of choice by fostering a culture of innovation that engages, empowers, and supports staff	Director, People and Culture	Innovation to respond to a changing workplace	Develop and implement programs and initiatives to support employee health and well-being	Review of respectful workplace policies	Q2 2025 Q1 2026	Q1 2026	Revised Timeline	Work is in progress to review workplace policies. Revised timeline is Q1 2026. Targeting three policies for review in Q3 2025, six policies for review in Q4 2025, and one policy for review in Q1 2026.

Toronto Seniors Housing Corporation

Board of Directors Meeting

Meeting Date: October 30, 2025

Item Number: 13b

Report Name: Approach to Developing Future Strategic Directions

To: Board of Directors

From: Grant Coffey, Director, Strategy and Business Management

Date of Report: October 22, 2025

Purpose: For approval

Recommendation: It is recommended that the Board of Directors approve the proposed development approach for Toronto Seniors Housing Corporation's (TSHC's) future Strategic Directions.

Reason for Recommendation: TSHC 2023-2025 Strategic Directions require review going into 2026 and future years for renewal. To update and develop new, viable Strategic Directions, the initiative will require consultations with tenants and other stakeholders as well as research and analysis, and comprehensive updates to the Strategic Directions, Roadmap and Key Performance Indicators (KPIs). The recommended development approach offers a manageable way to fulfill this by leveraging a combination of staff and consultant expertise and an effective stakeholder engagement model.

This report was reviewed and approved by the Quality and Tenant Engagement Committee at its September 30, 2025 meeting.

2023-2025 Current Strategic Directions

The 2023-2025 Strategic Directions was first developed on an interim basis after TSHC became operational and fulfilled a need for the Corporation to establish measurable goals and a roadmap of activities post transition and establishment in 2022. A significant portion of the initiative was undertaken by a third-party consultant as TSHC was still building its staff capacity. TSHC staff, however, did play a role in managing and participating in consultations, and in later developing aspects of the final deliverables, such as the KPI's and ensuring oversight. Tenant input was primarily channeled through the Seniors Tenant Advisory Committee (STAC) as at the time other inputs from broader tenant consultations aligned to establishing TSHC were available.

TSHC has been reporting progress on the 2023-2025 Strategic Directions quarterly to Committee and Board since Q3 2023 and the majority of initiatives are slated to be completed by the end of 2025. The framework for the current Strategic Directions will shape the new strategic planning process.

Looking Ahead

Developing the new Strategic Directions will look different from the original process in a variety of ways. The perspective of tenants, who have now lived at TSHC managed properties for longer, need to be more meaningfully engaged to develop the new strategy. More staff have institutional knowledge that can be better leveraged to inform the strategy. TSHC also has more in-house capability to take on more portions of the strategic planning process. There is also new data, such as TSHC's own tenant and employee surveys to inform the strategy. Partnerships have been developed and the Board has indicated an interest to continue expanding innovation and drawing on leading

practices to inform TSHC's future directions and support achieving improved outcomes for tenants. TSHC has experienced much success in alignment to the current Strategic Directions, however there is a requirement to review and renew and ensure an effective strategy for TSHC.

Strategic Directions Development Approach

The recommended approach involves a collaboration between TSHC staff and a consultant and expanded stakeholder consultation, in particular with tenants. TSHC staff will utilize their capabilities to manage the initiative and drive the initial research and final strategy development process. The consultant will be brought on to help address TSHC's capacity to run more extensive consultations, a crucial requirement to develop a viable strategy. The consultant would also be expected to add value by making the engagements meaningful for the stakeholders in a way that they feel like they have a sense of ownership in the updated Strategic Directions. The consultant would also be expected to synthesize their interactions into digestible insights that can be incorporated into the final strategy.

While TSHC staff are expected to integrate the variety of inputs that have come from both the research and consultation stages, the consultant may be retained to help develop the final strategy if staff are constrained for capacity at the time.

Taken together, the recommended implementation model will help ensure that data, research, and tenant, staff and other stakeholder input is adequately incorporated to develop a clear, measurable and outcome-oriented strategy for TSHC for the next three to five years. The project to complete this work is anticipated to start in Q4 2025 and conclude by Q3 2026.

The Board of Directors will hold a critical role in the strategic planning process by providing governance oversight and strategic guidance to ensure strategic alignment, strong governance, and shared ownership of the final strategy. The Board will be engaged at key stages of the process, including the review and approval of the proposed approach to developing future strategic directions, providing direct input on the creation or refinement of strategic objectives and initiatives, the examination of a draft outline of the strategic directions, and ultimately the review and approval of the finalized strategic plan.

Key Project Functions

Main functions to develop the new Strategic Directions will include:

- Project planning to set up the overall parameters and timelines of the initiative.
- Initial research and review of data such as surveys and reports to understand the organization's status, challenges and opportunities.
- More extensive consultations with tenants, staff, partners, the Board and others to complement the research and understand emerging priorities for tenants, staff and the Board.
- Synthesis and analysis of these information gathering steps to set up the development of the strategy.
- The development of the final strategy will result in the following deliverables:
 - An updated Strategic Directions framework.
 - An accompanying Roadmap with a breakdown of initiatives
 - An updated set of KPI's.

The approach would retain the existing framework/template of the current Strategic Directions to inform the future strategy. Immediate next steps will include:

- An RFP for a consultant will be issued in November 2025.
- A consultant will be selected and onboarded in January 2026.

Please see Attachment 1 for an overview of the planned approach.

Grant Coffey, Director
Strategy and Business Management

List of Attachments:

1. Future TSHC Strategic Directions Development Approach

Future TSHC Strategic Directions Development Approach

Presentation to the Board of Directors – October 30, 2025



Objective

- Align on the next Strategic Directions development approach

Background

- Most commitments in the 2023-2025 Strategic Directions are set to be completed in 2025 (See Appendix).
- TSHC Leadership Team and Extended Leadership Team reviewed, reflected and updated the Strategic Directions on a periodic basis.
- On July 10, 2025, TSHC's Board of Directors provided initial thoughts on substantive elements of the next Strategic Directions:
 - We require a clear vision.
 - What is our mandate – stay the same or expand?
 - Consider the increasing complexity of our tenants.

Previous Approach to Developing Current 2023-2025 Strategic Directions

Item	Description
Implementation Plan	- Consultant conducted analysis and developed strategy - TSHC/Consultant ran consultations - TSHC developed the communications and KPI's
Stakeholders Engaged	- STAC members - Partner agencies - LT and staff that were present from August 2022 to April 2023 - Board
Sample documents/ references reviewed	Health commons report, Integrated Service model, Listening tour, 2021 Survey
Timeline to develop strategy	7 months
Cost to develop strategy	Approx \$75K

Considerations for Developing Next Strategy

- TSHC is now better staffed:
 - There is more internal capacity and capability to run significant portions of the strategy development process.
- TSHC has developed its own, distinct culture around work and how it serves its tenants:
 - Staff can be consulted with more extensively to inform various aspects of the strategy.
- Relationships between staff, tenants, board and other stakeholders such as TCHC and the City have deepened and evolved:
 - Tenants and partners can be engaged more extensively in developing the new strategy.
- There is more data to inform new strategy development such as the Tenant Experience Survey, Employee Engagement Survey and various events and activities happening across TSHC buildings
 - KPI's can be refined and better utilized as well.
 - Literature on seniors and housing can be utilized more extensively.
- New issues have emerged that may require attention in the new strategy such as:
 - Exploring innovative solutions to support aging in place.
 - More resources to support tenants with complex needs.

Expected Outcomes

The new strategy will be based on the framework of the current strategic directions. Based on this framework, the strategic planning process will achieve the following:

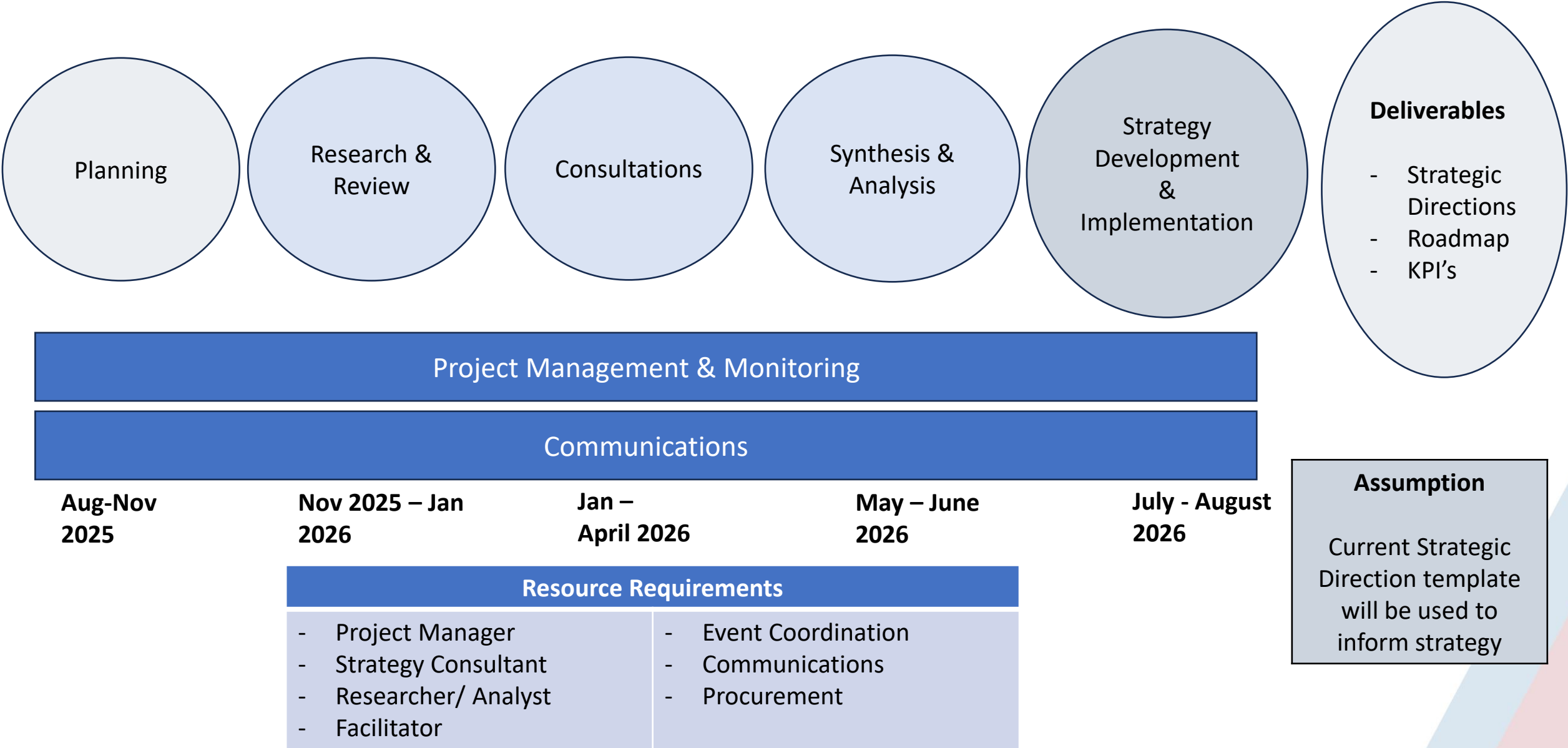
- Maintain a clear, measurable, and achievable strategy for TSHC to efficiently and effectively meet the needs of its tenants. To achieve this, the strategic planning process must be:
 - Based on relevant data, research and meaningful consultations that balances tenant needs, staff capacity and fiscal constraints.
- Clarify the vision of the strategy and ensure that it is focused on outcomes:
 - Ensure the vision is aligned with the City's of Toronto's shareholder directions.
- Tenants, staff and other key stakeholders have a sense of ownership of the strategy. This means:
 - Ensuring all stakeholders are meaningfully engaged in the strategy development process.
- Additional considerations:
 - Ensure the strategy is developed in a timely manner.
 - Ensure ongoing operations and tenant obligations are upheld while the new strategy is developed.

Governance – Roles and Responsibilities

Actor	Function
TSHC Board	- Signs off on approach to strategy development - Contributes to strategy development, refines priorities and clarifies vision
TSHC Staff	- Sets project direction, oversees project - Strategy and Business Management will manage the initiative. Other teams will shape strategic priorities by participating in consultations
Consultant	- See Proposed Strategy development approach
STAC	- Input into priority issues and refining tenant facing objectives and initiatives
Tenants	- Input into refining all tenant facing objectives and initiatives
City of Toronto	- Input into strategic direction to check for alignment with Shareholder direction and Seniors Strategy
TCHC	- Input to check for alignment with TSHC-TCHC agreement
Other Partners	- Provide subject matter expertise in areas such as health and wellbeing

Key Project Functions, Deliverables and Resources

Toronto Seniors
Housing Corporation



Recommended Strategy Development Approach

HYBRID MODEL: TSHC will manage the initiative, lead research, analysis and the development of the strategy while the Consultant will lead the consultations and if needed support in developing the strategy	
Function	Responsibility
Planning and Project Monitoring	- TSHC sets out project scope and charter.
Research and Review	- TSHC reviews and synthesizes key data such as Tenant Survey results.
Consultations	- Consultant leads consultations with innovative engagement models. - TSHC provides logistical support and guidance where required.
Synthesis and Analysis	- Consultant synthesizes findings from consultations. - TSHC synthesizes all input from research and consultations.
Strategy Development	- TSHC incorporates findings and insights from research and consultations to develop strategy, roadmap and KPI and adapt it to current framework. - Consultant may be asked to support if there are capacity constraints at TSHC.
Communications	- TSHC will promote the upcoming engagements to relevant stakeholders. - TSHC will produce the final strategy.

Recommended Strategy Development Approach

Rationale	- Tenants and other partners need to be consulted more extensively to get more meaningful input. - A consultant would fill a capacity and capability gap to engage stakeholders more extensively, meaningfully and creatively. - TSHC will leverage internal expertise and staff knowledge of current strategic directions to lead research, analysis and strategy development. - The implementation model keeps some flexibility for a consultant to support the development of the final strategy if TSHC staff are facing capacity constraints.
Estimated Cost	- Estimated \$100K to \$150K

Next Steps

Item	Date
Draft Project Charter and Workplan	October 30, 2025
Present Project Approach to QTEC	September 30, 2025
Finalize RFP	First week of November 2025
Advertise RFP	November 2025
Review Applications and Select Consultant	November/December 2025
Finalize Contract and Onboard Consultant	December 2025/January 2026
Initiate Research and Review	November 2025 – January 2026
Plan for Consultations	January 2026

Appendix

2023-2025 Strategic Directions Progress

Objective/Enabler	Progress Towards Completion (as of Q2 2025)		Q4 2025 Projection
Objective 1: An Excellent Landlord	18 of 23 time-limited activities completed	78%	96%
Objective 2: Tenant Engagement	16 of 20 time-limited activities completed	80%	95%
Objective 3: Partnerships	2 of 4 time-limited activities completed	50%	75%
Objective 4: Innovation	7 of 13 time-limited activities completed	54%	69%
Enabler 1: Organizational Excellence	39 of 63 time-limited activities completed	62%	92%
Enabler 2: Employer of Choice	16 of 25 time-limited activities completed	64%	88%
Total	98 of 148 time-limited activities completed	66%	90%

Strategy Development Options

Toronto Seniors
Housing Corporation

	Consultant Led (Performs all functions)	Hybrid 1: Consultant Leads Strategy and Analysis	RECOMMENDED Hybrid 2: Consultant Leads Consultations	In House – Staff Run	Phased Mode: Consultant leads research, consultation with extension if required
Pros	- Frees up capacity - Impartial - Leverage new perspective/expertise	- Frees up some capacity - TSHC continues consultations (holds relationship with tenants)	- Allows for more extensive and meaningful consultations with tenants, staff etc. - TSHC retains control over SD	- Most cost effective - Minimizes ambiguity and need for coordination with third party	- Provides some flexibility for TSHC to adapt, depending on other priorities and bring on a consultant as needed
Cons	- Lack of contextual understanding/ may substantially alter strategic direction from current SD - Potentially adds more work for TSHC (cleaning up data etc. - Expensive - Will take more time to complete	- Can significantly alter direction of strategy if not managed well - Lack of contextual understanding - Doesn't leverage in-house expertise to conduct analysis	- Consultant may not be able to establish trust/relations with staff/tenants - TSHC staff will still need to support (frees up limited capacity) - Consultations won't begin likely till early 2026	- Strain on capacity - Other priorities may be compromised - Not leveraging external expertise	- Increases ambiguity and coordination problems, potentially causing delays to the project

Consultation Options

	Light	Medium	Intensive
Tenants	2 STAC Meetings	Recommended 2 STAC Meetings 4 Regional Meetings 2 Online Meetings	2 STAC Meetings 4 Regional Meetings 2 Online Meetings 4 – 6 Thematic Meetings (e.g. Maintenance, Security, Community etc. or by SD Objective)
Staff	4 Regional Meetings	4 Regional Meetings 1 LT Meeting 1 ELT/Corporate Meeting	Recommended Meetings by departments, broken down into regional level, focusing on particular themes
Board	1 Meeting	Recommended 2 Meeting	2 Meetings + thematic areas
Other Partners	1 or 2 meetings with key stakeholders like TSHC and City	1 or 2 meetings with key stakeholders and select partner agencies	Recommended More complex, thematic meetings (particular focus on partnerships)

Risks of Recommended Approach

Risk	Mitigation Strategy
Consultant doesn't have a relationship with tenants	- TSHC will onboard consultant - Consultant will be selected based on expertise in trust building
Consultant's engagement approach does not inform strategy	- TSHC will work closely with consultant to communicate expectations
Consultant can't support strategy development if needed	- TSHC will select a consultant that has the capability to run consultations and contribute to strategy development