

1. We want to thank Mayor Berry and the Council for the opportunity to speak at this Council meeting.
2. We are Janet Howitt and Diane Kilby. We are here on behalf of the Mayors Advisory Committee for Kitchener Seniors (MACKS) to express our deep and continuing concerns about housing for “invisible” older adults in the City of Kitchener. Our concerns today focus on rental housing and the negative impact of higher rents and renovictions on older adults who desire to age in place but who have limited income and limited options. This is a follow up to our August delegation on the Age Friendly Action Plan Update which showed a strongly expressed preference by older adults to age in place.
3. As we noted in the Age Friendly Update, older adults are the fastest rising demographic in the city with a projected increase of 37% between 2021 and 2036.
4. We are aware and applaud that Council is trying to increase housing capacity:
  - (i) by loosening bylaws for developers
  - (ii) by exploring building on municipal properties such as parking lots
  - (iii) by working with developers like Indwell
  - (iv) by considering an inclusionary zoning bylaw for the (Protected Major Transit Station Areas – along the ION.

We are deeply concerned about the potential displacement of the Kitchener senior residents by development around ION transit stations. What buildings will be demolished to enable this development? Who lives in those buildings? We are further apprehensive about what will happen to the seniors we speak of in this delegation. Will they be able to afford one of the few (5%) proposed “affordable” units once development is complete? Is it credible to think only 5% of residents will be displaced by ION development? Further we as a City need to rethink what “affordable” housing means. We need to adopt CMHC guidelines which suggest that no more than 30% of a household’s gross pre-tax income should be dedicated to housing – so that attainable housing is realistically available.

New builds (and we agree that our City needs these new builds) do not address the immediate housing needs of older adults nor do they address the personal trauma and disaster that renovictions pose for older adults. We emphasize that “affordable” housing that is linked to 80% of market-value IS NOT truly attainable for seniors living on tight and limited income.

5. We are concerned that the City of Kitchener now ranks 6<sup>th</sup> in the province for the issuance of N13’s to tenants according to the Ontario Renoviction Report issued by the Association of Community Organizations for Reform Now or ACORN Canada, February 2024.

6. Older adults are not all the same, and our differences continue to impact where and how we live and what we can afford. Some of us are, simply put, more vulnerable and in some ways more invisible than others.
  
7. We sometimes forget that women, racialized peoples, indigenous peoples, people with disabilities and LGBTQ2S individuals continue to face barriers in accessing good paying jobs. Studies<sup>1</sup> have now shown that the mere usage of any pronouns such as "she", "he" or worse, "they" has a consequential negative impact on hiring in very much the same way as having an "African" or "Muslim" or "East Indian" sounding name<sup>2</sup> has had and continues to have. This was even more true in the decades that today's older adults were in the workforce. Some of us were invisible in the workforce, and as we aged, we are invisible in our poverty. For those of us who fall within one or more of these groups, it is well documented that our wages in the labour market were (and continue to be) less, based on our gender and our ethnicity.<sup>3</sup>
  
8. We sometimes forget about the gender wage gap: The gender pay gap in Canada extends across various industries and professional levels until this day:
  - On average, in today's labour market, women earn approximately **90 cents** for every dollar earned by men. (Far better than the 66 cents on every dollar that I earned even though I worked for most of my life in unionized environments.) That significant gap plays out negatively for the current generations of older female adults.
  
  - For women of colour, the gap is far wider:
    - Racialized women earn only **67 cents** for every dollar earned by men.
    - Indigenous women earn approximately **65 cents** for every dollar earned by men. Additionally, indigenous women earn 19% less than non-indigenous women.
    - Women with disabilities earn only **54 cents** per dollar compared to men.
  
  - In 2021, female employees aged 25 to 54 earned, on average, **\$3.79 (11.1%) less per hour** than their male counterparts<sup>4</sup>
  
9. Many women may only receive government pensions to live on. You may have read about or heard this when the media speaks to residents who are being

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<sup>1</sup> Taryn Eames, PHD Candidate at University of Toronto 2024 as reported in University of Toronto newsletter.

<sup>2</sup> 2018 joint study by Ryerson (now Toronto Metropolitan University) and U of T found jobseekers with ethnic first or surnames significantly less likely to be hired. A joint study in 2021 by University of Berkely and University of Illinois found that Lakisha and Jamal were less likely to be hired than Emily or Greg.

<sup>3</sup> www150.statcan.gc.ca Pay Gap 1998-2021

<sup>4</sup> www150.statcan.gc.ca Pay Gap 1998-2021

“renovicted”. They have limited funds to pay for rent, food, medicine – the essentials for living and aging in place.

10. For example, did you know that many older women who worked in lower paying jobs (there is that gender gap again) or who were not in the labour market at all may now live on fixed incomes from OAS and CPP. **ON AVERAGE**, they could be receiving a monthly income of \$758.32 from CPP plus \$784.67 from OAS for a monthly income of **\$1542.99**. Remember this is an average - it could be higher or lower<sup>5</sup>. Still, it is clearly not enough when the current average monthly rental rate for a one BR apartment in Kitchener is around \$1900 per month.<sup>6</sup> That is why the small 4-5 story buildings and buildings that are rent-controlled are so vital for this segment of older adults. Rents are usually much less than the market rental rates.
11. Women on average live to 84 years; men to 79. Women outlive men regardless of other demographics. This means that women who earned less in the labour market or who worked part-time or who were stay at home wives and mothers, as many of our generation were, are further at risk because of their longevity.
12. Anecdotally, I see the room at 250 Frederick for the recent renoviction meeting with affected tenants and ACORN, covered by the Record (Luisa D’Amato) and CTV. The majority of people attending were seniors, some with walkers and canes, all worried about what they have received and what they are waiting to receive. All trying to listen and ask questions, with the superintendent and other staff, threatening to call the police. Renovictions/demovictions fly in the face of aging in place. Many declined to be interviewed.
13. We appreciate that the dialogue between housing as a right vs housing as a market driven commodity is ongoing and will not be resolved by Council. In fact, our Committee consists of members who fall on both sides of this question; however, we believe that we all agree that everyone deserves attainable shelter without being forced to the streets.

### **What Do We Want from Council**

1. **Tracking systems.** We applaud the recent municipal initiative to track the numbers of renovictions, this is important policy making information. However, the survey is not easily found on the City website, not all older adults are computer literate and even housing activists are unaware of its existence. We would like to see this

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<sup>5</sup> Canpension.ca

<sup>6</sup> www.zumper.com

survey circulated far more widely and publicized through media outlets used by older adults.

2. We would ask the City to pass Renoviction bylaws like that of the City of Hamilton's Renovation License and Relocation By-law. This bylaw requires anyone who issues an N13 notice to obtain a licence from the City of Hamilton at a cost of \$715. Further, to get this licence, the person issuing an N13 needs to have a building permit AND proof from a qualified expert (like an engineer) that the premises must be vacated for renovation. The bylaw further stipulates that alternative accommodation in another unit must be made for the evicted tenant OR financial compensation given to the displaced tenant for the duration of the renovation to provide a top-up of what the tenant is currently paying in rent to meet the average market rent of a comparable unit.

Such a bold initiative could go a long way in preventing "bad faith" evictions where long-term tenants are evicted in favor of higher-paying new tenants under the guise of renovations. To allow this bad -faith behaviour to continue erodes much of the existing affordable housing stock. We know that Council would prefer to wait to see the fallout from Hamilton but we note that after a couple of cities passed similar by-laws in British Columbia, the province incorporated these changes into provincial legislation. Sometimes increased pressure is effective in bringing change. We ask Council to dare to be bold.

3. We would ask the City to implement stronger and more robust educational seminars sponsored by the City and directed to seniors of vulnerable populations about their tenant rights. We are aware that this is happening but again, expansion of this initiative would be very welcome.
4. Finally, we ask the Council to request formally that the province update the Residential Tenancies Act to discourage renovictions and protect tenants. This involves requesting amendments that specifically address renovictions. The City of Ottawa has done this, and we feel the more pressure that municipalities can exert on this portfolio the better.
5. Thank you for your time and consideration.