



Fraser Macdonald

StrategyCorp

Fraser is a partner in StrategyCorp's Toronto office, a public affairs expert, lawyer, and long-time political strategist with extensive experience helping lead municipal, provincial, and federal election campaigns.

His legal career saw him specialize in banking and finance at several large international law firms in Toronto, Australia and London, UK. In those roles, he represented some of the largest financial institutions, private equity firms, and other lenders in Canada and around the world on complex financial transactions.

As a public affairs consultant, Fraser has served clients from across Canada as a senior government relations advisor. In these roles, Fraser has provided counsel to clients in a variety of fields including the education, healthcare, environment, land development and infrastructure, and financial service sectors. He is consistently sought out for his expertise in complex public policy issues and finding creative ways to align the business objectives of his clients with the policy and political goals of governments.



Gaye Moffett

Board Member, Home Care Ontario (GEM Health Care Services)

Gaye E. Moffett, RN, B.Sc.N, M.Ed. (Admin), is the Founder, President & CEO of GEM Health Care Services. The business was opened on March 7th, 1994, thirty years ago.

GEM Health Care Services provides skilled nursing, institutional staff relief and home care services to thousands of clients in Ottawa, Eastern Ontario and has had an office in the GTA since 2009.

GEM Health Care Services, Ottawa pays 200 plus employees every pay, so does the Newmarket office.

Gaye has extensive Board of Directors experience, currently she is a:

- Member of the Board of Home Care Ontario
- President of Friends/ Amis du Lac Bernard Not for Profit Association
- Co-Chair of the Employer Council of Champions (a United Way subcommittee)



Sharon Ranalli

ORCA Board (Chartwell)

With Chartwell since 2009, Sharon's national role as Vice President, Marketing and Communication, includes oversight for corporate brand marketing and lead acquisition strategies, corporate communication and reputation management and working closely with Chartwell's senior operations team.

Sharon is currently serving as a member of the Ontario Retirement Communities Association (ORCA) Board of Directors, the BC Care Providers Association (BCCPA) Board of Directors, the Board of Directors of The Chartwell Foundation and the Board of Directors of ALS Canada.

As part of her role on ORCA's Board, she chairs their Public Affairs Committee, which is focused, in partnership with a coalition of key association partners, including Home Care Ontario, the vision of an enhanced tax credit for Ontario seniors.



Enhanced Ontario Seniors Care at Home Tax Credit

Supporting More Ontarians at Home

HOME CARE
ONTARIO

A Little History.....

The 2022 Ontario budget introduced the new Ontario Seniors Care at Home Tax Credit (OSCAH)

BUT....it has an accessibility problem....

New Partners and an enhanced solution!



SENIORS'
TAX CREDIT

A photograph of four smiling seniors (two men and two women) standing outdoors. The man on the left has a mustache and is wearing a light blue polo shirt. The woman next to him is wearing a blue jacket. The woman next to her is wearing a purple jacket. The man on the right is wearing a red hoodie. They are all smiling and looking towards the camera.

ENHANCED SENIORS CARE AT HOME TAX CREDIT

Empowering Seniors while Increasing Healthcare and Housing Capacity

About the Enhanced Seniors Care at Home Tax Credit

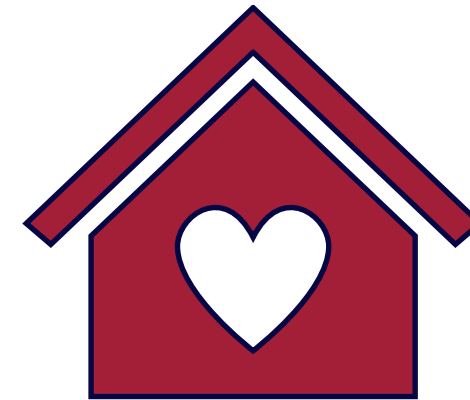
What

A monthly tax credit to enhance **affordability** for **seniors** and enable them to age in the communities of their choice.



Why

To give seniors the **choice to live** in their homes and communities longer while receiving the **right care** in the **right place** at the **right time**.



Partners Working Together

SENIORS'
TAX CREDIT

Multiple Associations Calling for Enhanced Seniors' Tax Credit



Pressures & Demands on the Public System

Aging Population

- Ontario's **80+ population is projected to double** between 2023 and 2040. The 85+ population is Ontario's fastest growing age cohort.

Long-Term Care

- According to Ontario Health, the current waitlist for a LTC bed is approx. **47,000**.
- Research has shown that about **30%** of all entries and ~10% of new entries to LTC homes could be delayed or prevented.
- People who were newly diagnosed with dementia and lived in a retirement home with a dementia care program have a **40%** lower rate of transition to a LTC home.

Hospital & ALC

- **6,000+** patients are designated as ALC patients.
- **28%** of the 6,000+ are waiting for supervised/assisted living or home/community care.



“The concern is maybe the people with all these spare bedrooms would like to move somewhere in their community but there is nowhere more suitable for them to live in.”
- Deputy Chief Economist at CMHC

Seniors are Overhoused

- **85%** of people in the GTHA aged 65 and over are overhoused.
- **29%** of singles & couples in Canada live in homes with a minimum of 3 bedrooms.
- Need incentives that support **seniors to downsize** will unlock more housing.

Quebec Case Study

Policy Objective: tax credit to incentivize seniors to stay in their communities longer.

Solution: monthly refundable tax credits for seniors' care and services.

Analysis: Quebec's current LTC waitlist is just over **3,700** as of October 2024.

Evolution: 8,000+ senior recipients in 2000 to **408,000+** in 2020.

Quebec Case Study

Quebec's tax credit is **37%** of eligible expenses.

Seniors (ages 70+)	Annual Limit on Expenses	Max. Annual Tax Credit
Single Dependent	\$25,500	\$9,435
Couple of Dependent	\$51,000	\$18,870

Quebec Case Study

Eligible Expenses in Quebec

- **5% of monthly rent** (min \$600/max \$1,200)
- **Personal Assistance Services**
- **Maintenance and Supply Services**

Tax Credit Reduction Rate in Quebec

The tax credit is reduced if the family income is **over \$65,700.**

Dependent Seniors:

- 3% reduction of income >\$65,700
- Maximum reduction 2% of eligible expenses



Quebec Case Study

Private retirement Communities in Quebec

- Almost non-existent in Québec in the mid-90's, today it is more than 1

Tax Credit Reduction Rate in Quebec

The tax credit is reduced if the family income is over \$65,700.

Dependent Seniors:

- 3% reduction of income $> \$65,700$
- Maximum reduction 2% of eligible expenses



Comparison of Quebec & Ontario

Long Term Care waitlist *(Fall 2024)*

- 3,700 in Quebec
- 47,000 in Ontario

Average Stay in Retirement Homes *(Spring 2024)*

- 4.8 years in Quebec
- 3.2 years in Ontario

Number of Retirement Home Spaces and capture rate of population (2021)

- 131,000 spaces in Quebec (17%)
- 67,000 spaces in Ontario (5%)



Proposed Solution for Ontario

Current Seniors Care at Home Tax Credit

- Eligibility begins at age 70.
- Provides up to 25% of claimable medical expenses up to \$6,000 (for a maximum credit of \$1,500) and is **refundable**.
- This amount is reduced by 5% of family net income over \$35,000 and fully phased out by at most \$65,000. (i.e. focused on lower-income Ontarians).
- Eligible expenses are all medical expenses, including nursing care and equipment.

Enhanced Proposed Changes to the Seniors Care at Home Tax Credit

- Additional eligibility for tax credit enhancement: **80+ years old** with annual income **< \$85,000**
- Expand eligible expenses to include **home services** e.g. laundry, cleaning, meal preparation, snow shoveling/lawn mowing and **personal care services**, a **portion of seniors' rent** and **downsizing moving expenses**.
- Tax credit would be refundable and **prepaid in advance monthly**.
- Max. tax credit amount that can be received is **35% of the annual cap (\$25,500)** on eligible costs of services and care.
- In 2025, **~685,518 Ontario seniors** aged 80+ would be eligible.

Flattening LTC Waitlist Demand

1,950+

seniors in hospital that ended up in LTC could have been cared for in the community.

At a minimum, we estimate that 20% of seniors (80+) with a MAPLe Score of 1-3 in ALC that were waiting for LTC placement could have been diverted with the expansion of the Tax Credit.

2,400+

seniors could be diverted from the LTC waitlist to be cared for in the community.

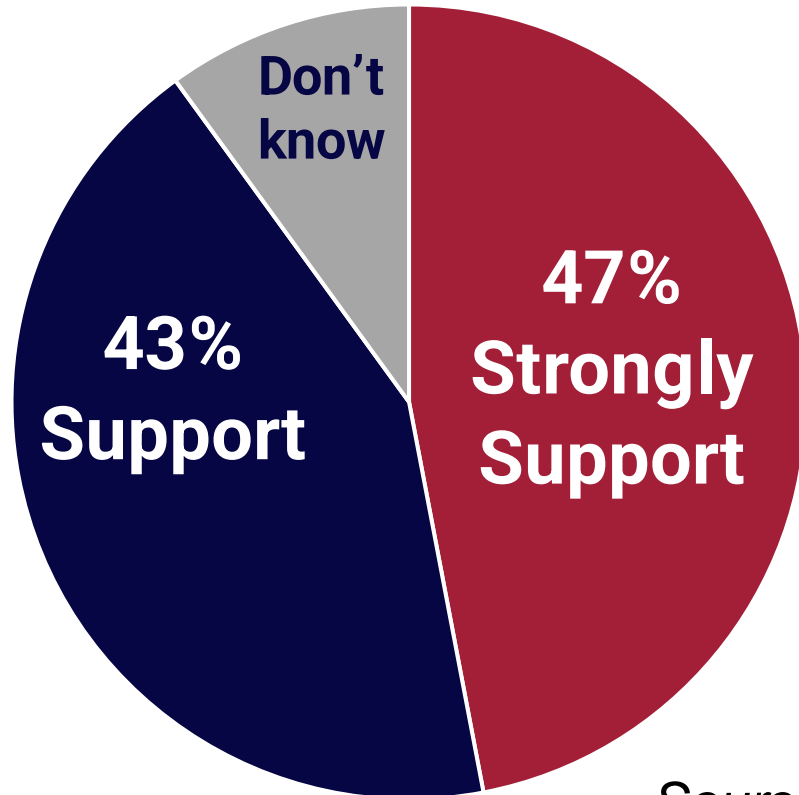
At a minimum, we estimate that 20% of seniors (80+) with a MAPLe Score of 1-3 on the LTC waitlist could be diverted with the expansion of the Tax Credit.

****Please note that these estimates don't account for the senior population growth in future years.****

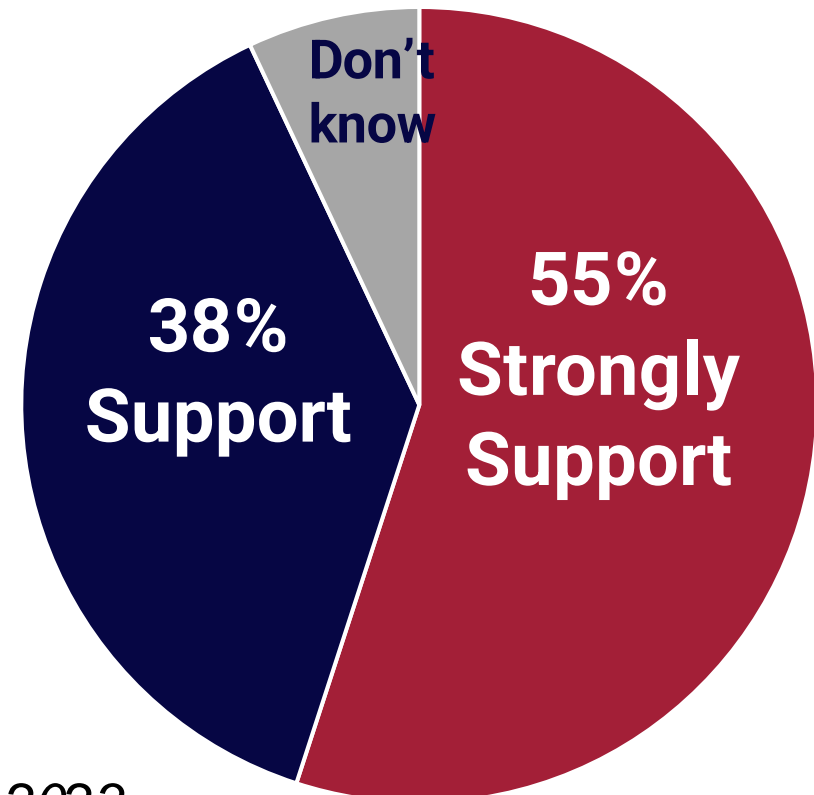
LTC placement data extracted by Ontario Health from the Client Profile Database (CPRO). Placement data for 2023; waitlist data as of July 2024.

Maru Blue Polling Results

Over **90% support** a monthly allowance to seniors to choose who delivers their care.



Over **93% support** the creation of a **Quebec-style Seniors Tax credit** in Ontario.



Source: Maru Blue, March 2023

Campaign Research Results

Campaign Research asked more than 2,000 respondents across Ontario a series of questions in late May 2024. The results support implementation of a tax credit.

- ✔ 90% of respondents agree that seniors should have a **choice** as to **where they age**.
- ✔ 90% of respondents agree that seniors should have a **choice** of **how they receive care**.
- ✔ 86% of respondents agree that they would prefer to age at home or **in a retirement home** and not in a hospital or long-term care facility.
- ✔ Almost **90%** of respondents **support a refundable tax credit to seniors** similar to Quebec's.
- ✔ Nearly **85%** of respondents agree that they would prefer their parents or loved ones to age at home or in a **retirement home** and **not** in a hospital or LTC facility.