

**Toronto Seniors Housing Corporation  
Board of Directors Public Meeting Agenda**

**Date:** October 24, 2024

**Time:** 3:00 pm to 4:30 pm

**Location:** WebEx and Livestream

<b>Item</b>	<b>Time</b>	<b>Description</b>	<b>Action</b>	<b>Type of Item</b>	<b>Presenter</b>
1.	3:00 pm 2 min	Chair's Remarks	Information	N/A	Chair
2.	3:02 pm 2 min	Land and African Ancestral Acknowledgements	N/A	N/A	Chair
3.	3:04 pm 1 min	Approval of Public Meeting Agenda	Approval	Agenda	Chair
4.	3:05 pm 1 min	Chair's Poll re: Conflict of Interest	Declaration	N/A	Chair
5.	3:06 pm 10 min	CEO's Report	Information	Verbal Report	Tom Hunter
6.	3:16 pm 20 min	Tenant Human Rights Policy	Approval	Report	Grant Coffey
7.	3:36 pm 10 min	Enterprise Risk Management Policy	Approval	Report	Grant Coffey
8.	3:46 pm 1 min	Motion to move into Closed Session	Approval	N/A	Chair
9.	3:47 pm 1 min	<i>Confidential report dealing with matters that are not required to be disclosed under the Municipal Freedom of</i>	Approval	N/A	Chair
10.	3:48 pm 15 min		Information	Report	Tom Hunter

<b>Item</b>	<b>Time</b>	<b>Description</b>	<b>Action</b>	<b>Type of Item</b>	<b>Presenter</b>
<b>11.</b>	4:03 pm 10 min	<i>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>	Information	Report	Grant Coffey
<b>12.</b>	4:13 pm 1 min		Approval	N/A	Chair
<b>13.</b>	4:14 pm	Motion to Approve Adjournment of the Board Meeting	Approval	N/A	Chair

**Toronto Seniors Housing Corporation**  
Board of Directors Meeting

**Meeting Date:** October 24, 2024

**Topic:** Tenant Human Rights Policy

**Item Number:** 06

**To:** Board of Directors

**From:** Grant Coffey, Director of Strategy and Business Management

**Date of Report:** October 17, 2024

**Purpose:** The purpose of this report is to present and obtain Board approval on the proposed Tenant Human Rights Policy, and to share updates on the development of the Tenant Human Rights Complaints Procedure.

**Recommendation:** It is recommended that the Board approve the Tenant Human Rights Policy.

**Reason for Recommendation:** This item was considered at the October 7, 2024 Corporate Governance and Human Resources Committee and recommended to proceed for Board approval consideration.

The proposed Tenant Human Rights Policy reinforces TSHC's commitment to creating and maintaining an environment that is free from harassment and discrimination, and it provides an updated framework to proactively address any human rights inquiries, requests or complaints raised by tenants. Taken together, they establish key parameters to develop a viable and effective complaints procedure and

promote a common understand and appreciation for human rights among all parties living and operating within TSHC premises.

## **Background**

In April, 2022, TSHC adopted a Human Rights, Harassment and Fair Access Policy for tenants. The related Tenant Complaints Procedure was approved shortly thereafter in May, 2022. Almost the entirety of the provisions drew from TCHC's tenant facing policy and procedure on human rights. TCHC initiated its own review of these details in October, 2022 while an Ombudsman investigation in June, 2023 also identified flaws in TCHC's existing approach to handling human rights complaints. It made 14 recommendations to improve the system.

In light of these developments, TSHC initiated its own review in October, 2023. TSHC identified the need to better adapt the policy and procedure to its operating context and to ensure that the provisions are in line with the Ontario *Human Rights Code*. It also found discrepancies in the procedure and some provisions in the policy that required updating.

The revised policy has been informed by a jurisdictional scan, a review of the Ontario *Human Rights Code* and related guidelines to develop human rights policies. The policy also went through a legal review while four rounds of tenant consultations were conducted across all regions primarily to receive feedback on developing a responsive complaints mechanism. TSHC has also sought out feedback and input from the Seniors Tenant Advisory Committee, the City of Toronto's Human Rights Office and Ombudsman, and the Centre for Advancing the Interests of Black People and R-PATH at TCHC.

The proposed policy lays out the framework for a system to proactively address any human rights inquiries, requests and complaints raised by

tenants. It articulates key human rights principles and TSHC's commitment to adhering to these principles. Key updates include general revisions to the structuring of content, refinements to definitions, and more explicit references to serving seniors. It more clearly lays out the broad conditions that need to be met to constitute a human rights complaint. The policy also takes a more expansive view of human rights, committing to reviewing TSHC policies and procedures from a human rights lens on an ongoing basis. The Roles and Responsibilities section of the policy broadly lays out how human rights complaints will be dealt with.

The key steps of the Tenant Human Rights Complaints Procedure, a work in progress, provide a sketch of how a tenant's complaint will be dealt with. The details of the procedure, such as timelines, internal documentation and reporting processes are to be finalized by the end of the year. TSHC will continue to work with the abovementioned stakeholders as it refines the finer details of the procedure. Staff training and tenant engagements around the policy and procedure will roll out in early 2025. As per CGHRC feedback, periodic reporting on Tenant Human Rights Complaints to Committee/Board will be developed in this work as well.

**List of Attachments:**

1. Tenant Human Rights Policy
2. Tenant Human Rights Complaints Procedure – Key Steps
3. Presentation to Board

## **Toronto Seniors Housing Corporation (TSHC)**

### **[Tenant Human Rights Policy]**

**Policy Sponsor:** Director of Strategy and Business Management

**Approver:** Board of Directors

**Initial Approval Date:** [Date]

**Date of Last Revision, if applicable:** [Date]

**Effective Date:** [Date]

### **Policy Statement**

Under the Ontario Human Rights Code, every person has the right to be free from harassment and discrimination. Toronto Seniors Housing Corporation (TSHC) will promote and protect tenants' human rights by creating an environment that is supportive of seniors' needs, includes tenants of all backgrounds in all aspects of life at TSHC, and one that is free from harassment and discrimination. TSHC will:

- Comply with its obligations under the Ontario Human Rights Code (the *Code*), and applicable legislation;
- Proactively respond to complaints, requests, or issues related to human rights raised by tenants;
- Provide a viable internal mechanism and supports that appropriately addresses the tenant's human rights complaints and accommodation requests to the point of undue hardship;
- Ensure policies and procedures meet its obligations under the *Code* and applicable legislation during scheduled reviews of policies and procedures;
- Build awareness among all parties about their rights and obligations under the *Code*;
- Train relevant TSHC staff members to appropriately respond to and address human rights complaints; and
- Monitor complaints to enhance accountability and assess the effectiveness of the complaints mechanism and make adjustments as needed.

### **Policy Objective(s)**

The Tenant Human Rights Policy ('Policy') creates the framework for a system that will proactively address any human rights inquiries, requests, or complaints raised by tenants. This framework is created by laying out key human rights principles, TSHC's commitments to adhering to these principles, as well as the conditions under which TSHC will respond to human rights complaints and requests for accommodation.

## **Scope**

The Policy applies to all *Code*-related human rights issues affecting tenants who live in TSHC-managed buildings and may use third-party programs and services on TSHC premises.

Human rights violations may stem directly or indirectly from the actions, behaviours, and decisions of staff, vendors, agencies, as well as other tenants, occupants, or their guests.

The Policy applies to any specific policies, procedures, or practices at TSHC that may directly or indirectly violate a tenant's human rights.

## **Social Areas**

The social areas covered under the Policy include:

- Housing
- Services accessed by TSHC tenants
- Any contracts that TSHC enters into with vendors, agencies, and other organizations to provide these services

## **Protected Grounds**

Discrimination or any form of harassment is prohibited based on the following grounds or personal attributes, as listed in the *Code*.

- Age
- Ancestry, colour, race
- Citizenship
- Ethnic origin
- Place of origin
- Creed
- Disability
- Family status

- Marital Status (including single status)
- Gender identity
- Gender expression
- Receipt of public assistance
- Sex (including pregnancy and breastfeeding)
- Sexual Orientation

The *Code* also provides protection to people who experience discrimination or harassment because of their association, relationship, or dealings with a person identified by a ground of the *Code*.

## **Out of Scope**

This Policy does not apply to complaints made by staff or complaints made by any tenants regarding issues unrelated to human rights. Examples include complaints about unresolved service requests, fraud, or waste where there is no connection to a *Code* protected ground (for complaints related to unresolved service requests, see TSHC's Interim Procedure for Service Requests and Tenant Complaints).

In addition, the Policy does not apply to human rights complaints made by TSHC staff members (for human rights and employment, refer to TSHC's Staff Policy on Human Rights).

## **Definitions**

**Adverse Impact:** If a behaviour or a practice, whether unintentional or not, has a negative effect on a group or a person, it is an adverse impact. This is a key condition to determine whether a person's human rights have been violated and if so, what actions need to be accordingly taken.

**Complaint:** An expression of grievance about a potential violation of an individual (or group's) human rights at TSHC.

**Complainant:** The individual who makes a complaint to TSHC about a potential violation of their human rights at TSHC.

**Discrimination:** Discrimination includes any distinction, including any exclusion, restriction, or preference based on a prohibited *Code* ground, that impairs the recognition of human rights and fundamental freedoms.



The form of discrimination may be an action or decision that disadvantages a particular person or group, or it may be that a policy, procedure, or a practice is negatively impacting an individual or group indirectly.

A practice, behaviour, action, or decision which results in the distinction, exclusion, restriction, etc., of a person based on *Code* grounds, including but not limited to age, gender identity, disability, or race, may be discriminatory regardless of whether it is intentional or not.

The following must be established to constitute a complaint under the *Code*:

- They have a characteristic protected under the *Code*.
- They have experienced adverse impact/treatment under one of the three social areas detailed in this policy (Housing, Services, and Contracts).
- The protected characteristic was a factor in the adverse treatment.

**Duty to Accommodate:** TSHC has a duty to accommodate *Code*-related rights of tenants, to make sure that the housing they supply is designed to include people identified by *Code* grounds, and to take steps to remove any barriers that may exist, unless to do so would cause undue hardship.

The duty to accommodate may consist of adjustments to policies, procedures, and practices that may otherwise be adversely impacting a particular individual or a group that is protected under the *Code*.

The tenant and TSHC are responsible for identifying accommodation needs and cooperating to identify, review, and implement suitable accommodation.

**Grounds:** The personal attributes that are protected under the Ontario Human Rights Code from discrimination and harassment and used as a basis to determine the nature of a discriminatory practice, action, or behaviour, and accordingly verify whether this was a violation of *Code* provisions.

**Harassment:** Engaging in a course of vexatious comment(s) or conduct

that is known or ought reasonably to be known to be unwelcome amounts to harassment.

Comments or conduct that are generally known and/or reasonably ought to be known to be offensive, embarrassing, humiliating, demeaning, or generally unwelcome may amount to harassment.

Comments or conduct that are specifically targeted against a group that is listed under protected grounds may amount to harassment under the *Code*. A single comment or action, if sufficiently serious, may amount to harassment.

Examples of harassment include epithets, remarks, jokes, or innuendos related to a person's gender, race, sexual orientation, or any other protected ground; posting or circulating offensive pictures, graffiti, or materials, either in print or virtually; singling out a person for humiliating or demeaning "teasing" or jokes because they are a member of a *Code*-protected group; comments ridiculing a person because of characteristics that are related to a ground of discrimination.

**Occupant:** A person who is living with the tenant but is not listed as a tenant on the lease.

**Poisoned Environment:** This is created by conduct, comments, or practice that create a discriminatory living environment. The comments or conduct need not be directed at a specific person, and may be from any person, regardless of position or status. A single comment or action, if sufficiently serious, may create a poisoned environment.

**Respondent:** The individual who is the subject of a complaint that has been made against them.

**Social Areas:** The parts of society under which the *Ontario Human Rights Code* applies, including employment, housing, services, unions and vocational associations and contracts.

**Solutions Team:** A team of intake specialists trained to process complaints made by tenants and to make an initial determination of whether the complaint constitutes discrimination under the *Code*. The team is formally known as Business Operations and Compliance.

**Tenant:** A person who has signed a lease with TSHC to reside in and is currently occupying a TSHC unit.

## **Roles and Responsibilities**

All TSHC staff, agencies, and vendors are obligated to carry out their work in a way that respects the human rights of tenants.

Tenants and occupants living in TSHC-managed buildings are also expected to respect everyone's human rights. TSHC will proactively build tenants' understanding of their rights and obligations under the *Code* as well as the Tenant Human Rights Complaints Procedure ('Procedure') through outreach and engagements.

TSHC will respond to and address human rights complaints made by tenants in an objective and responsive manner, in compliance with the Policy and Procedure.

## **Intake and Processing of Complaints**

TSHC's Solutions Team will be responsible for receiving human rights complaints made by tenants. They will initially assess whether the complaint engages protections under the Ontario Human Rights *Code* and accordingly escalate the complaint to a committee appointed by TSHC's Leadership Team. The committee will verify the Solution Team's assessment and determine whether additional resources may be needed to investigate the complaint.

For complaints that are not human rights related, the Solutions Team will advise on steps that can be taken to address the complaint (See Interim Procedure for Service Requests and Tenant Complaints).

## **Investigating Complaints**

Where an investigation is required, the department designated to handle the investigation process, as laid out in the Procedure, will manage the relationships with all relevant parties that are required to participate in the investigation to complete the process. All reasonable efforts will be taken to conclude the investigation in an efficient and timely manner.

## **Procedural Fairness and Confidentiality**

To ensure the procedure is fair, TSHC will clearly communicate all the relevant steps that the complainant, respondent, and any other parties need to take during the investigation process. TSHC will also make

applicable accommodations for all parties to participate fully in the process.

All parties involved in the complaints process will treat the matter as confidential. To maintain the integrity of the complaints process, TSHC will safeguard all information used during and after the investigation unless required to make disclosures in circumstances laid out in the Procedure.

### **Reprisals**

It is forbidden to take action against a complainant who has made a complaint of discrimination or harassment in good faith under this Policy or is participating in an investigation under the Policy. Reprisal includes harassment, discrimination, intimidation or imposition of another penalty, or any other action which harms their living conditions. It also includes a threat to take actions or knowingly advising another person to engage in reprisals.

### **Key Conditions for Complaints of Discrimination**

To make a complaint that constitutes discrimination under the *Code*, and under the Policy, the complainant must establish the following:

- They have a characteristic protected under the *Code*.
- They have experienced adverse impact/treatment under one of the three social areas detailed in this policy (Housing, Services, and Contracts).
- The protected characteristic was a factor in the adverse treatment.

The form of discrimination may be intentional or unintentional. It may be the conduct, comments, or decisions of a particular individual, or it may be systemic in nature. Examples of systemic forms of discrimination include organizational policies, procedures, or practices at TSHC, or a program or service offered by a vendor or agency, or the absence of provisions that may be considered discriminatory.

### **Options Available to Tenants to Make a Complaint**

Tenants may make a complaint regarding a violation of their *Code* – protected rights in accordance with the Procedure. Complaints may be

related to alleged human rights violations made by a TSHC staff member, TSHC vendor, agency, or a TSHC tenant, occupant, or their guest. Complaints can also be made in relation to organizational policies and practices that may be violating a tenant's human rights. To support them through the complaints process, tenants may make use of external resources, such as legal counsel.

Where the complainant remains dissatisfied with the results of the internal procedure, tenants may choose to engage with the Ontario Human Rights Tribunal or contact the City of Toronto's Ombudsman office to make a complaint. They may also contact their local councillor. Alternatively, tenants can pursue these options without using TSHC's internal complaints mechanism.

**Related Legislation, Regulations, and TSHC Policies:**

- *Ontario Human Rights Code*, RSO 1990, c H. 19.
- *Residential Tenancies Act (RTA)*, 2006, SO 2006, c 17.
- *Accessibility for Ontarians with Disabilities Act (AODA)*, 2005, SO 2005, c 11.
- *Housing Services Act (HSA)*, 2006, SO 2011, c 6, Sched. 1.
- *Tenant Charter*
- *Toronto Housing Charter*

This Policy replaces the former Human Rights, Harassment and Fair Access Policy, retired on [date of the approval].

**Next Scheduled Review Date: 2027**

This policy will be reviewed once every 3 years.

**Policy Contact**

Director of Strategy and Business Development

**Appendices**

- Tenant Human Rights Complaints Procedure, 2024
- Ontario Human Rights Commission's Policy on human rights and rental housing (Section 7. Social Housing), 2009
- Ontario Human Rights Commission's Policy on competing human rights, 2012

## Tenant Human Rights Complaints Procedure (under development)

The table below lays out the broad steps that will need to be taken to address human rights complaints in a fair and responsive way. The details of the Tenant Human Rights Complaints Procedure continue to be finalized so that it functions efficiently and effectively within TSHC's operating capacity and capabilities. Examples include:

- Finalization of internal documentation and reporting processes;
- Iterating over roles and responsibilities;
- Accessibility considerations; and,
- Confidentiality, conflict of interest, and related provisions to strengthen the integrity of the process.

Step	Objective	Key Actions
1. Tenant makes a complaint	For a tenant to be able to make a complaint without difficulty.	<ul style="list-style-type: none"> <li>- Tenants who believe their human rights have been violated can make a complaint to TSHC via email, phone, by filling out an online form, or in writing.</li> <li>- Staff may assist tenants if they need help with understanding the instructions on the complaints form.</li> </ul>
2. Complaint processing	To make an initial determination of the complaint and send an acknowledgment to the tenant in a timely manner.	<ul style="list-style-type: none"> <li>- The intake team will review the complaint to determine whether the complaint is a human rights complaint or not. They may follow up with the tenant to collect more information.</li> <li>- An acknowledgment will be sent to the complainant within two business days (subject to revision).</li> <li>- For non-human rights complaints, tenants will be advised on steps that will be taken to resolve the complaint.</li> </ul>

<b>3. Verification and triaging</b>	To further determine how to appropriately resource and investigate the complaint.	<ul style="list-style-type: none"> <li>- Human rights complaints will be further reviewed and triaged by a committee to determine whether a third party is needed to investigate the complaint.</li> <li>- Complainants will receive an update within 10 business days (subject to revision) of when the investigation will begin.</li> </ul>
<b>4. Investigation</b>	To run an investigation fairly and within a reasonable timeframe.	<ul style="list-style-type: none"> <li>- Evidence will be collected during this time to better understand and verify claims.</li> <li>- Depending on the nature of the complaint, the process can vary, consisting of steps such as fact finding, document reviews, interviews, and consulting relevant laws. TSHC may also bring in additional resources such as The Centre for Advancing the Interests of Black People to advise on the investigation process.</li> <li>- The complainant may opt for a mediated approach during this time.</li> <li>- The complainant may seek out external support such as a legal advisor during this time.</li> </ul>
<b>5. Recommendation</b>	To propose an appropriate remedy to the complaint.	<ul style="list-style-type: none"> <li>- TSHC will make recommendations to remedy the complaint based on the findings of the investigation.</li> </ul>
<b>6. Communication</b>	To transparently communicate the findings of the investigation.	<ul style="list-style-type: none"> <li>- The outcome of the decision will be communicated to the complainant and respondent in writing.</li> </ul>
<b>7. Decision</b>	To consult with the complainant on the outcome of the decision.	<ul style="list-style-type: none"> <li>- The complainant will be given 10 business days (subject to revision) to consider the decision and respond.</li> </ul>

<b>8. Implementation</b>	To appropriately resolve a complaint.	<ul style="list-style-type: none"><li>- TSHC will implement the recommendations as per applicable policies and procedures.</li><li>- If the complainant is not satisfied with the outcome of the investigation, the complainant can take the complaint to the Ontario Human Rights Tribunal, the City's Ombudsman or their local councillor.</li><li>- An internal appeals process is under consideration.</li></ul>
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# Human Rights at TSHC

Proposed Tenant Human Rights Policy and Updates on Tenant Human Rights Complaints Procedure  
Presentation to the TSHC Board of Directors (Attachment 3), October 24, 2024



10/16/2024



# Ontario Human Rights Code

The Ontario *Human Rights Code* is a provincial law that guarantees equal rights and opportunities without discrimination in five social areas including:

- Employment, Housing, Services, Contracts, Unions and Vocational Associations.

Protected Grounds: It is against the law to discriminate based on 17 personal attributes such as age, race, creed and gender identity.

Discrimination can be direct (e.g. a person's behaviour) or indirect (e.g. a policy or practice).

Three conditions need to be met for a complaint to be a human rights complaint:

- The policy/practice or action has a negative impact on the complainant under one of the social areas (e.g. Housing, Services, etc.).
- One of the characteristics under the protected grounds plays a role in the negative treatment.
- The complainant has a characteristic protected under the Code (e.g. Age, Gender, Disability etc.).

**TSHC has an obligation under the OHRC as a landlord to create and maintain an environment that is free from harassment and discrimination.**

# Project Background

- TSHC's original human rights policy and complaints procedure for tenants drew entirely from TCHC's Human Right policy and procedure.
- TCHC initiated a review of these provisions in October, 2022. In 2023, the Ombudsman also identified the need to update TCHC's human rights policy and procedure. It recommended 14 ways to improve the human rights system.
- In October, 2023, TSHC initiated its own review of its human rights policy and procedure for tenants to:
  - Ensure key details and provisions are up to date and in compliance with the Ontario Human Rights Code.
  - Adapt a complaints procedure to TSHC's operating context and ensure it is in line with the Ontario Human Rights Commission's guidelines.
  - Align the procedure with provisions in the policy.

# Policy and Procedure Development Process

Step	Status
Jurisdictional scan	Complete
Review of Ontario Human Rights Code and guidelines to develop policies and procedures	Complete
Legal review	Complete
Tenant consultations	Complete
Staff consultations	Ongoing feedback on procedure
Stakeholder consultations	Ongoing feedback on procedure
Presentation to CGHRC	Complete
Board approval of policy	October 24
Finalization of complaints procedure	November - December
Staff training (development and delivery)	TBD (Early 2025)
Tenant outreach and engagement	TBD (Early 2025)

# Key Insights from Tenant Consultations

Awareness and Training	<ul style="list-style-type: none"><li>• Tenants want a better understanding of human rights principles and procedures when they are finalized.</li><li>• Recommendations include developing workshops and resources for tenants on human rights and related issues.</li></ul>
Accessibility and Confidentiality	<ul style="list-style-type: none"><li>• Tenants want to have multiple options to make human rights complaints whether it is via phone, online, in paper, or in person. Translation services should also be available.</li><li>• A clear channel should be available at TSHC for tenants to make a complaint.</li><li>• Tenants want to feel comfortable making their complaints. All information should be kept confidential.</li></ul>
Responsiveness	<ul style="list-style-type: none"><li>• Complaints should receive a prompt acknowledgment and be dealt with seriously.</li></ul>
Investigating and Resolving Complaints	<ul style="list-style-type: none"><li>• The investigation process should be documented and transparent.</li><li>• The approach to investigations should be adaptive and flexible, recognizing that the nature of complaints vary, and tenants' preferences regarding how best to resolve the complaint varies.</li></ul>
Tenant Assistance	<ul style="list-style-type: none"><li>• TSHC should be available to guide tenants during the investigation if they require assistance with things like providing the necessary documents for review.</li><li>• Resources should be provided to tenants who want external support.</li></ul>
Transparency	<ul style="list-style-type: none"><li>• Keep track of the complaints and review the time taken to resolve the complaints.</li></ul>

# Proposed Tenant Human Rights Policy

The revised Tenant Human Rights Policy:

- Creates a framework for a system to proactively address any human rights inquiries, requests or complaints raised by tenants.
- Articulates key human rights principles and TSHC's commitment to adhering to these principles.

Key Updates to the Human Rights Policy Include:

- General changes to structuring and updates to some language to be more senior focused.
- Refinement of scope to focus on human rights complaints for tenants.
- Commitment to reviewing more indirect forms of discrimination stemming from other TSHC policies and practices.
- Updates to definitions.
- Updates to Roles and Responsibilities and related details around the complaints process.
- Articulation of key conditions that need to be met to constitute a human rights complaint.

# Tenant Human Rights Complaints Procedure (Under Development)

- TSHC is in the process of finalizing its Tenant Human Rights Complaints Procedure.
- To ensure the process is fair and feasible within TSHC's operating context, details such as confidentiality and accessibility provisions, and reporting requirements are under review.
- The table below lays out the broad steps under consideration to handle a complaint.

	<b>Step</b>
1	A tenant makes a complaint via phone, email, online, or in writing, with assistance if needed.
2	The complaint will be reviewed to make an initial determination of whether the complaint is a human rights complaint or not.
3	The complaint will be verified and a decision will be made over whether more resources are needed to investigate the complaint.
4	The complaint is investigated fairly and within a reasonable timeframe.
5	Based on the findings, a remedy(ies) to the complaint will be recommended.
6	The findings will be communicated clearly to the complainant and respondent.
7	The complainant is given a timeframe to consider the outcome of the investigation.
8	Complainants who are dissatisfied with the outcome of the investigation can take up the issue externally.



# Next Steps

Step	Date
Finalize procedure	November - December
Staff training (development and delivery)	TBD (Early 2025)
Tenant outreach and engagement	TBD (Early 2025)



**Toronto Seniors Housing Corporation**  
Board of Directors

**Meeting Date:** October 24, 2024

**Item Number:** 07

**Report Name:** Enterprise Risk Management (ERM) Policy

**To:** Board of Directors

**From:** Director, Strategy and Business Management

**Date of Report:** October 17, 2024

**Purpose:** For approval

**Recommendation:**

It is recommended that the Board of Directors (the “Board”) approve the following recommendation:

- Approve the Enterprise Risk Management (ERM) Policy, as set out in Attachment 1 of this report, with an effective date of November 1, 2024.

**Reason for Recommendation:**

This report was presented to the Accounting, Finance, and Risk Committee ("AFRC") on October 2, 2024, for endorsement. During the meeting, the Committee had a thorough discussion and requested the staff to consider the following responsibilities for inclusion in a revised policy:

- the Board shall seek regular assurance from the CEO and Leadership Team, Audit Service and/or the External Auditors that would enable the Board to ensure the Internal Control System is operating effectively;
- on an annual basis, the Board will review and approve the enterprise risk register, heat map and risk appetite; receive detailed presentations on each enterprise risk as required or requested; and
- on at least a quarterly basis, the Board will review emerging risks and the management response.

To address these items, the policy has been updated to include more detail in the Roles and Responsibilities section. Staff will also consider implementing appropriate training for Board Directors to better understand TSHC's ERM Program.

TSHC initiated the development of an Enterprise Risk Management Framework and awarded a contract to MNP LLP in Q3 2024 to carry out this project. MNP LLP has developed a draft Enterprise Risk Management (ERM) Policy and sought feedback from TSHC management and the AFRC Board Chair to refine the policy. The ERM policy outlines the responsibilities of various stakeholders, articulates the Corporation's approach to ERM, and details the structure and processes contained within the ERM framework and reporting.

Further to the policy, MNP LLP will establish an Enterprise Risk Management (ERM) framework and conduct an initial ERM assessment, for which work has started. The framework will include procedures and tools, such as reporting dashboards, risk assessment criteria, and risk register templates (as detailed in Attachment 2 of this report). Additionally, they will document mitigation strategies and actions. For the strategic risk assessment, MNP will follow best practices and

conduct interviews with subject matter experts within TSHC and external stakeholders including TCHC.

TSHC aims to provide an update on the ERM Framework, tools, and reporting templates at the November 28, 2024, AFRC meeting. TSHC and MNP will develop a Risk Register, Risk Mitigation, and Risk Metrics for the top identified risks in Q4 2024 and will provide an update at the Q1 2025 AFRC and Board meeting.

Grant Coffey

Director, Strategy and Business Management

**List of Attachments:**

1. Enterprise Risk Management (ERM) Policy
2. Enterprise Risk Management - Presentation

## **Toronto Seniors Housing Corporation (TSHC) Enterprise Risk Management**

**Policy Sponsor:** Director, Strategy and Business Management

**Approver:** Board of Directors

**Initial Approval Date:** N/A

**Date of Last Revision, if applicable:** N/A

**Effective Date:** November 1, 2024

### **Policy Statement**

The mandate of Enterprise Risk Management (ERM) is to promote risk-informed decision making and support the effective execution of TSHC's strategic directions and business plans by implementing an enterprise-wide risk management framework.

### **Policy Objective(s)**

The objective of this policy is to articulate the Corporation's approach to ERM and provide an overview of the related roles, responsibilities and accountabilities.

ERM is a common practice utilized by organizations across a variety of sectors which aims to manage the risk necessary in the pursuit of strategic priorities and objectives. ERM forms part of the overall management system, helping to improve decision-making capabilities throughout the Corporation.

### **Scope**

The ERM policy outlines TSHC's philosophy and approach to the management of risk exposures across the corporation. The policy highlights the structure and processes contained within the ERM framework.

In addition, this policy outlines the key roles and responsibilities for ERM with TSHC.

### **Definitions**

**Enterprise Risk Management (ERM)** – the coordinated activities to direct and control risks within an organization. This includes assessing risks, communicating risks, assigning responsibility for risks, identifying mitigating strategies to avoid or lessen risk, planning risk response strategies and reviewing and improving risk management based on lessons learned from risk experience.

**ERM Framework** - the suite of policies, procedures, tools and training that support Enterprise Risk Management within the Corporation. The ERM Framework includes the ERM policy, the risk management process and supporting tools and procedures.

**Risks** – the likelihood that there will be a positive or negative deviation from the expected objective. Risk is inherent in any business venture. Risks can be threats or opportunities and are measured by likelihood or probability of occurrence and the impact or consequences should they occur. Risks will be classified as insignificant, minor, moderate, major, or severe.

**Risk Appetite** – the general amount of risk the corporation is willing to accept, which has an influence how risks are assessed and treated. Defining risk appetite will help TSHC develop risk mitigation and risk response strategies appropriate to the Corporation’s needs.

**Risk Assessment** – Overall process of risk identification, risk analysis, and risk evaluation.

**Risk Register** – A listing of strategic risks (with impact and likelihood assessed) will form the risk register.

**Risk Monitoring and Reporting** – The process of communicating risk to different stakeholders. Monitoring risk is a continuous activity that results in awareness throughout the Corporation.

**Roles and Responsibilities**

Role	Key Responsibilities
<p><b>Board of Directors</b></p>	<p>The Board of Directors has responsibility for providing effective oversight of the corporation’s risks and risk management processes. This includes:</p> <ul style="list-style-type: none"> <li>• approving the policy, risk register, heat map, and risk appetite on an annual basis;</li> <li>• receiving reasonable assurances on a regular basis from Management, External Auditors and Internal Audit (e.g., attestations, third-party reports, etc.) on the efficacy of the organization’s internal controls;</li> <li>• receiving detailed presentations from Management on individual risks or groups of risks as required or as requested; and</li> <li>• receiving quarterly briefing from Management on changes to the organization’s risks, emerging risks, and planned responses/mitigation actions.</li> </ul> <p>Note: These responsibilities have been delegated to the Audit, Finance and Risk Committee (AFRC) and are included in the Committee’s list of accountabilities as outlined in their Terms of Reference. However, the Board retains the collective, overarching oversight of the risk management program.</p>

<b>Role</b>	<b>Key Responsibilities</b>
<b>Chief Executive Officer</b>	The Chief Executive Officer acts as the ultimate management body responsible for risk, acting as the key conduit between the Board of Directors and Management within the governance structure.
<b>Leadership Team</b>	The Leadership Team acts as the ultimate management body responsible for risk, in conjunction with the processes and efforts to manage performance and the achievement of strategic directions.
<b>Director, Strategy and Business Management</b>	The Director, Strategy and Business Management is responsible for the ownership and management of this Framework and the ERM Program as a whole. This includes ensuring that the right supports and tools are in place to enable staff to identify, assess, manage and monitor risks relevant to the Corporation.
<b>Risk Owner</b>	Each risk identified by TSHC must have a designated Risk Owner (i.e., the Division and/or Department) responsible for the overall management of the risk.
<b>Subject Matter Experts</b>	Subject Matter Experts are comprised of staff members or key partners (e.g. TCHC) who have subject matter knowledge and expertise to inform and guide the management of risks. They ensure that risks relevant to the achievement of business objectives are considered from all relevant perspectives, and that potential impacts of a risk (new or revised) can be assessed well in advance of that risk becoming a reality.
<b>Employees</b>	Employees are responsible for integrating risk management into their day-to-day activities. This includes applying the risk management process in their respective functions, informing management of new risks and significant changes to current risks, and providing requested information required for reporting.

**Policy Content**

**Principles**

The following principles will guide risk management at TSHC.

- We recognize that risk – and risk management – is part of our day-to-day work.
- We will balance risk and reward, working to do the right thing to maintain the trust of our tenants, staff and stakeholders.
- We understand that everyone has a role to play in managing risk, and we work to establish clear accountability for understanding risks.
- We know that risk is dynamic, and we seek to evolve to ensure that we manage risk in a way that is aligned with the needs of our operating environment.

**Risk Management Process**

***General Approach***

Structure and consistency in process and approach is key to successful risk management. TSHC’s risk management processes are aligned to the principles of the ISO 31000 Risk Management standard. The steps of our general risk management method are depicted below:

#	Step
1	Establish scope, context and criteria
2	Risk identification
3	Risk analysis
4	Risk evaluation
5	Risk treatment
6	Monitoring and review

### ***Reporting***

The Corporation will provide regular reporting on its enterprise-wide risks to provide decision-makers with a comprehensive and integrated view of its key risks. Risk reporting will be conducted in accordance with the procedures and processes defined in the Corporation's ERM Framework. Risk reporting will provide information on risks and risk levels (i.e., impact and likelihood), risk treatment plans and the status of risk mitigation activities, and risk indicators to support monitoring of changes in risk trends.

Regular reporting will include:

- Risk reports to be reviewed and actioned by the Leadership Team.
- Risk reports on key/top risks (i.e., risks with the highest impact and likelihood) that describe planned risk treatment, status against risk treatment action items, overall status of risk action plans, and trends in risk ratings to the Leadership Team to focus detailed reviews of the most relevant risks.
- Consolidated risk and performance reports on top/key risks and emerging risks to the Board of Directors and the AFRC.

### **Related Legislation, Regulations, and TSHC Policies:**

- TSHC Audit, Finance, and Risk Committee Terms of Reference (TOR)

### **Amendments (Revision History):**

New Policy

### **Next Scheduled Review Date: 2027**

This policy will be reviewed once every 3 years.

### **Policy Contact**

Director, Strategy and Business Management

### **Appendices**

- ERM Framework





## **Toronto Seniors Housing Corporation**

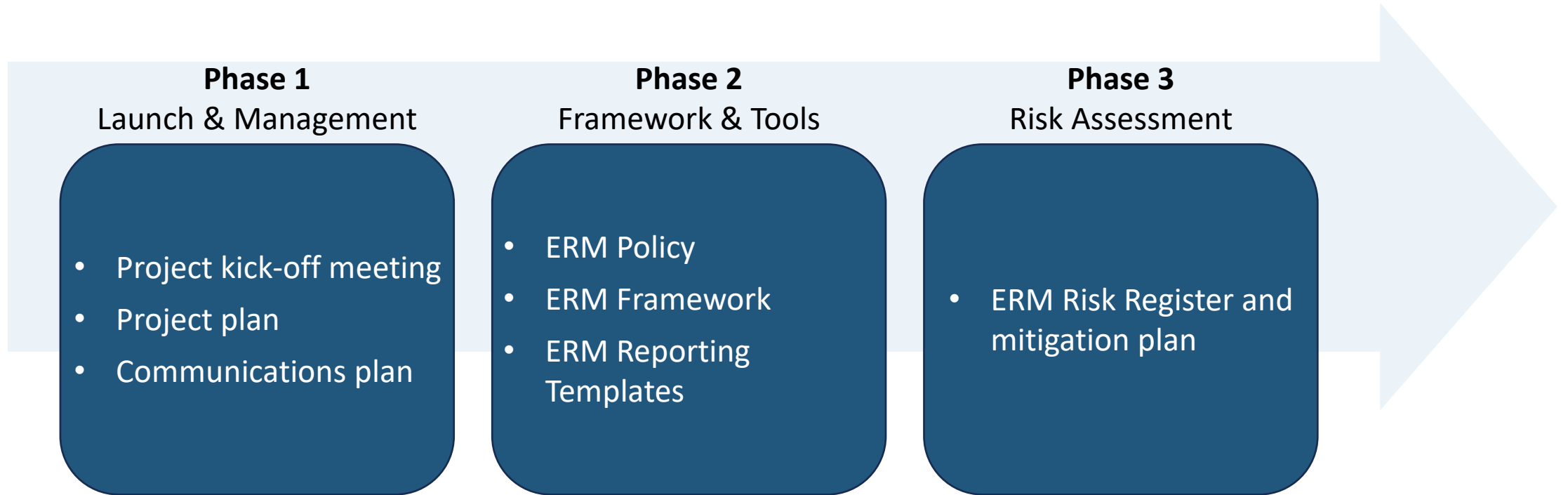
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# **Enterprise Risk Management - Presentation**

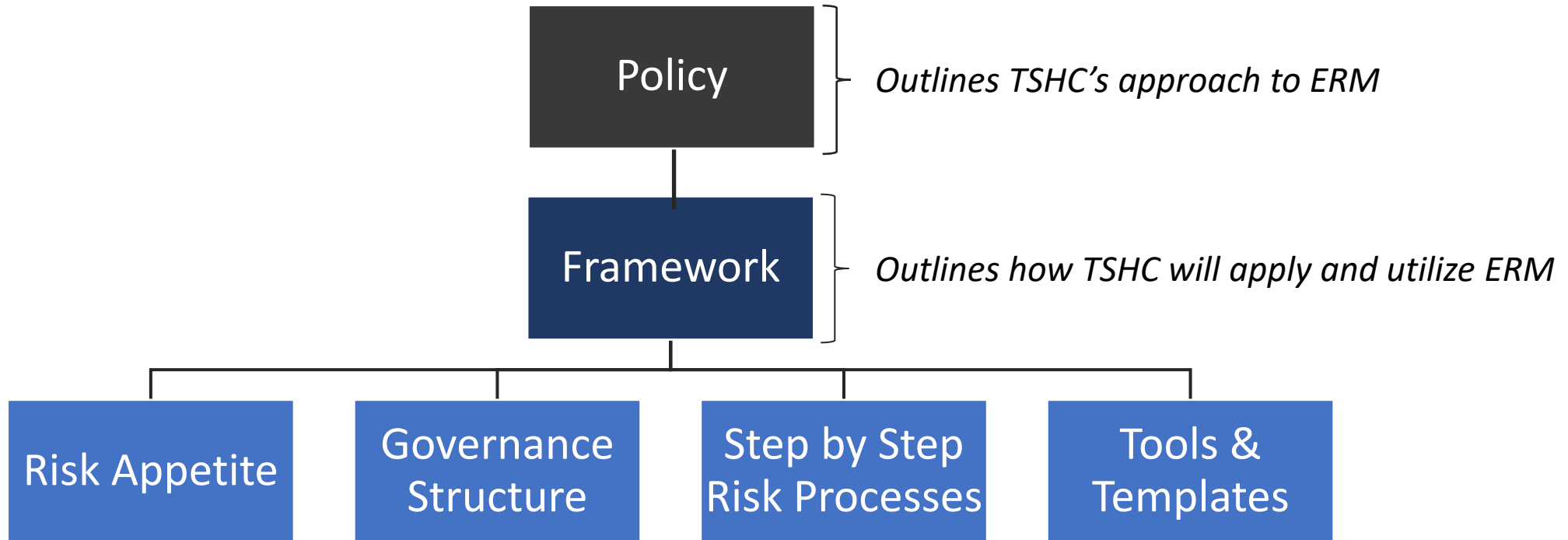
Attachment 2

October 24, 2024

Enterprise Risk Management  
**Overall Process**



# ERM Program Components



- Risk Assessment Criteria
- Risk Universe
- Risk Assessment Aide Memoire
- Risk Register Template
- Risk Worksheet
- Reporting Dashboards