

Summary of Community Feedback and Recommendations ~ Age-Friendly Durham Consultation 2017

WHO Age-Friendly Dimension – Outdoor Spaces and Buildings

Accessibility

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment
Continue to identify and improve accessibility at pedestrian crossings (e.g. timing of lights, curb cuts, medians).							C.3	Compliance with Accessibility for Ontarians with Disabilities Act (AODA) - The Region has been installing accessible pedestrian signals as new or retrofit installations at certain intersections: Link: Durham Works Accessible Signals
Consider increasing the number of accessible parking spaces at all municipal locations to accommodate growing need.							C.3	AODA – Potential to move beyond basic requirements
Encourage local businesses to provide accessible entry into stores (e.g. ramps for scooters, automatic doors, drop-off zones) and provide education on AODA compliance.							B.4	Identified and potential Business Improvement Areas (BIA's)  Zoning by-laws and urban design guidelines (e.g. City of Pickering City Centre new zoning regulations)

<b>Recommendation:</b>	<b>In Progress</b>	<b>Immediate</b>	<b>Future</b>	<b>Future Contingent on Funding</b>	<b>Area Municipal and/or Shared Responsibility</b>	<b>Other Partners</b>	<b>Regional Council/Strategic Plan Priority</b>	<b>Policy Alignment</b>
Provide and/or improve availability of washrooms in public spaces, including weekend and holiday access.							B.4	
Increase the number of benches/resting places in public spaces and downtown areas, and incorporate protection from the elements (e.g. wind breaks, sun shades).							B.4	
Provide accessible parks and trails that are well maintained, and safe (e.g. lighting, pavement surfacing, adequate width for a variety of users)						Conservation Authorities	B.1	Durham Trails Coordinating Committee  Approved Regional Trail Network
Develop a consistent evaluation tool to measure age-friendliness of outdoor spaces and buildings.							D.5	Region may develop and provide as a template for Municipalities (similar to Hamilton)
Encourage the installation of more bike racks in public spaces and downtown areas outside shops.	In partnership with Metrolinx						B.1	Metrolinx/Smart Commute Program

## Safety

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/ Strategic Plan Priority	Policy Alignment (Other)
Ensure road markings are easily understood and encourage safety and visibility for cyclists and rapid transit users.							C.3	Smart Commute Durham/Works/DRT.  In process: Works already does this for bus lanes and cycling lanes on Regional Highway 2 but more can be done through a Cycling Communications Strategy <a href="#">Link: Durham Works Bus Bike Lanes</a>
Develop safe road crossings over highways, to facilitate access to open spaces and waterfront areas for all.							B.4	Regional Cycling Plan Transportation Master Plan Update MTO
Develop a consistent approach across municipalities to improve the safety and accessibility of sidewalks and pedestrian walkways (e.g. curb cuts, tactile walking surface indicators, snow removal, salting and lighting).							B.4	Regional and Area Municipal Accessibility Plans
Enhance snow removal programs and eligibility for older adults.							B.4	
Increase the percentage of paved shoulder on rural roads.							C.3	Transportation Master Plan Update/Works Dept.

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/ Strategic Plan Priority	Policy Alignment (Other)
Expand the cycling network and wayfinding signage throughout the Region.							B.1/C.3	Regional Cycling Plan/Transportation Master Plan Update  Expansion of cycling network is both Regional and area municipal; wayfinding signage is area municipal.
Identify opportunities to utilize the greenspace outside Regional Headquarters to encourage more community connection and activity.							B.3	
Increase connectivity for pedestrians (e.g. regular cross-walks, trails and a commercial/residential mix)							B.1	This can be done on Regional roads to a limited extent; potentially for lower-order arterials (some Type B and Type C Regional roads).
Encourage the use of larger font sizes and numbers on street signs, business addresses, etc. to facilitate easier navigation of public places.							B.4	.

WHO Age-Friendly Dimension – Transportation

Advocacy

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/ Strategic Plan Priority	Policy Alignment (Other)
Continue to advocate with Metrolinx for improved accessibility at stations and expanded GO bus and train services in Durham (e.g. evening service on Hwy 12 route to Beaverton).							C.3/C.5	
Enhance traffic enforcement efforts to promote greater road safety for all drivers, and advocate with OPP for more enforcement on provincially-patrolled highways.							B.3	Durham Regional Police Service Ontario Provincial Police
Improve access to community transportation services that includes accommodation for last minute appointments.							C.3/D.7	

Communication

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/ Strategic Plan Priority	Policy Alignment (Other)
Install next-stop digital signs on Durham Transit buses, to help all riders - including the hearing impaired and newcomers who may need other languages - use public transit more effectively.							C.3/D.7	
Ensure route schedules and maps are easy to understand and easily accessed by transit users (e.g. posted at bus stops).							C.3/D.2/D.3	
Develop an education program that familiarizes transit users with routes, schedules, services, and the Presto card system.							C.3/D.2/D.3	
Consider an orientation program that familiarizes passengers with new and/or expanded transit routes.							C.3/D.2/D.3	DRT Five Year Plan
Provide more information on specialized transit services and transportation options for those with disabilities.							D.2	

Enhance Service and Infrastructure

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Improve the frequency and routing of Durham Transit services in north Durham.							C.3	
Develop inter-regional transit routes to Orillia, Newmarket, Lindsay, and Keswick direct from north Durham.							C.3	DRT Rural North Plan
Improve Durham Transit services in the City of Pickering.							C.3	DRT Rural North Plan
Provide an improved passenger experience by adding more bus shelters that include seating.							C.3	DRT Five Year Plan
Improve access for all by installing more accessible bus pads on Durham Transit routes.							C.3	DRT Five Year Plan
Consider routing Durham Transit buses past key service points for older adults (e.g. health clinics, senior centres, day programs, Welcome Centres, shopping centres, etc.)							B.4/C.3	DRT Five Year Plan DRT Rural North Plan
Expand bike-friendly transportation and consider multi-use lanes for bikes, scooters and walking.							B.1/C.3	

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Consider the use of smaller buses or a dial-a-bus service for off-peak hours and rural areas, and improve coordination with local taxi services where these are used.							C.3/D.1	Transportation Master Plan currently under review.
Promote age-friendly walkability and design access to public transit with pedestrians in mind.							B.1/C.3	DRT Rural North Plan Planning Department Walkshed Analysis and Transit Access Analysis Walkability Scores
Refine the assessment process for Specialized Transit to reduce wait times for application review, and recognize a broader range of needs when considering eligibility (e.g. cognitive impairments, the importance of access to day programs, etc.)							B.4/C.3/D.5	AODA Compliance



Affordability and Access

Recommendation:	In progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Consider free or low-cost access to public transportation for older adults aged 60+, those on Guaranteed Income Supplement, and newcomers who often have no source of independent income.							B.4/B.6/C.3	
Work with transit/taxi drivers and area municipalities to communicate the customer service needs of older adults and better serve them (e.g. affordability and accessibility, improved rural service).							B.6	Municipal licensing requirements Education re: AODA compliance
Investigate the feasibility of community buses/smaller buses that can run through neighbourhoods with high seniors populations.							C.3	

## WHO Age-Friendly Dimension – Housing

### Housing Affordability

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Increase the number of affordable housing units* for Seniors in Durham.				Social Infrastructure Funding	.	Government of Canada; Province of Ontario; Non-profit housing providers; Development sector	B.5	At Home in Durham Regional Official Plan DMHS Supportive Housing Report National Housing Strategy (anticipated) Note: *affordable housing as defined by the Province of Ontario
Continue to advocate for increased housing allowances/benefits for Ontario Works/ODSP recipients.						Ministry of Community and Social Services	B.6	At Home in Durham Provincial Basic Income Pilot Long-Term Affordable Housing Strategy
Increase awareness of financial supports and resources that exist to assist with home adaptations.						CMHC Province of Ontario	B.4/B.5	At Home in Durham
Increase awareness of secondary suites as an option to support aging in place.						Province of Ontario	B.5	Regional Official Plan (secondary suites)

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Examine the impact of home ownership costs on fixed-income Seniors in Durham, and increase education about seniors' assistance programs.							B.6 D.1/D.3/D.5	Property Tax Policy (per Municipal Act) Alignment with recommendations contained in Whitby Age-Friendly Strategy
Investigate developing a Durham-wide directory of organizations and local businesses that assist people with home maintenance services.							B.4/B.5	Alignment with recommendations contained in Whitby Age-Friendly Strategy

## Housing Choice

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Facilitate communal living options w/ shared kitchen + own bedroom and bathroom through zoning regulations and discussions with builders/developers.							B.5	Area municipal planning tools (e.g. Township of Scugog – amended zoning regulation)
Encourage the development of a broader mix of housing including bungalow townhomes, multiple-occupancy bungalows, and low-rise apartments close to services through various planning related tools (e.g. inclusionary zoning).							B.5	At Home in Durham Regional Official Plan Regional Revitalization Plan Community Improvement Plans Area Municipal Zoning
Explore opportunities for affordable and innovative housing solutions (i.e. repurpose empty schools into apartments for singles/seniors).						School boards Development Community	B.5	Regional Official Plan At Home in Durham Regional Revitalization Plan Community Improvement Plans
Examine affordable housing best practices (e.g. 'lease-for-life' models, conversion of old motels into housing units, inter-generational housing options, creation of a multi-use complex that incorporates seniors housing with other services).						Private Developers	B.5	Regional Official Plan At Home in Durham Regional Revitalization Plan Community Improvement Plans Provincial Community Hubs Strategic Framework

**Housing Accessibility and Supports**

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Encourage development of larger accessible units for Seniors.							B.5	At Home in Durham (Goal 3) AODA Building Code Provincial Guidelines on Affordable Housing
Encourage builders to install grab bars and comfort height toilets as often as possible in new homes.							B.5	At Home in Durham AODA Whitby Age-Friendly Strategy
Provide waste management options such as additional free large item pick-ups or roadside collection of hazardous waste for Seniors who can't get to depots.							B.4/D.2/D.3	

Housing Access

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Create a matching service for Durham that links potential renters with Seniors in need of housing.							B.5	
Ensure opportunities for the new online DASH system for social housing vacancies to incorporate mechanisms for those who don't have access to the internet (e.g. mail outs or priority telephone list for some clients).						Potential feedback may come from agencies who work with users of DASH	B.5/B.6	DASH At Home in Durham
Create a community-based resource centre for Durham similar to the Canadian Seniors Cohousing Society, to inform people how to set up alternative living arrangements.							B.5/D.3	

WHO Age-Friendly Dimension – Social Participation

Reduce Social Isolation

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Facilitate informal social opportunities for older adults, including men, single seniors, the more elderly, and those who don't speak English as their first language.						Seniors Centres Welcome Centres	B.4/B.7	
Increase the range of programs offered for older adults across the age spectrum, including day programs, drop-ins, and programs in rural areas.							B.1/B.7	
Develop volunteer opportunities for older adults to encourage social connections and mutual support.						Licensed Child Care Centres	B.4	

Improve Access

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Consider providing funding and/or free access to space in municipal buildings for community events, social and educational opportunities geared to older adults.							A.3/B.4/B.7	
Facilitate informal social and educational opportunities by reviewing existing policies that restrict use of space to registered non-profit organizations.							A.3/B.4/B.7	
Increase the availability of evening and weekend programs to provide greater choice for all ages and abilities.							B.4	
Encourage the business community to create gathering places (e.g. cafes, use of meeting rooms, etc.) for formal and informal activities.							C.5/D.3	



Promote Awareness and Referral

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Educate stakeholders to facilitate more referrals to social activities & programs for older adults.							B.4/B.6	
Examine ways to create common definitions and eligibility requirements for older adult programs.							B.4/D.3	Advancing Access to Affordable Recreation in Durham (AARD)

WHO Age-Friendly Dimension – Respect and Social Inclusion

Elder Abuse

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Advocate for additional training in the homecare sector to help care providers recognize and report elder abuse.			Seniors' Safety Advisor			Durham Elder Abuse Network, DRPS, CCAC, LHIN, Homecare Agencies	B.3	
Encourage the continued development of elder abuse awareness and education initiatives, and identify/advocate for more resources where required.				Seniors' Safety Advisor		Durham Elder Abuse Network DRPS	B.3	

Education, Awareness and Communication

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Explore possible inter-generational learning opportunities with education partners, to foster respect and acceptance between younger and older generations.						Libraries School Boards UOIT Durham College OEYC's	B.4	Town of Whitby Age-Friendly Strategy
Work with educators to develop a program where young people are encouraged to create "moments of joy" with those who have dementia (based on Ottawa best-practice model).						Alzheimer Society School Boards	B.4	
Identify and communicate free or low-cost formal educational opportunities geared to older adults.						Libraries Durham College UOIT Alzheimer Society	B.4/B.7	Library Strategic Plans
Explore opportunities to enhance respect and inclusion training for staff working with older adults.							B.3/D.6	

Social Isolation

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Examine ways to identify and engage isolated older adults in community programs, services and events (e.g Friendly Visitor service).							B.4	Town of Whitby Age-Friendly Strategy
Encourage the development of "know your neighbour" programs to help older adults find support in the community.						VON 'Neighbours Helping Neighbours' model	B.3/B.4	

Respect and Recognition

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Explore potential for education and training opportunities that foster a “service mindset” when working with older adults.							B.3/B.4	University of Waterloo Institute on Aging model and resources
Develop an education and awareness campaign that encourages respect for older adults, addressing stereotypes about age, disability, and dementia.						Alzheimer Society	B.4	Region of Durham Alzheimer Society Blue Umbrella Program

WHO Age-Friendly Dimension – Civic Participation and Employment

Skills Development and Employment

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Work with the business community to encourage more local employment opportunities for older adults.							A.1	
Develop mentorship and volunteer opportunities for newcomers trained in working with older adults in their home country.						Welcome Centres Employment Agencies Retirement/LTC homes	A.2	Diversity and Immigration Community Plan
Provide employment supports to assist older adults and newcomers (including those with low level English skills) transition into employment.						Welcome Centres Employment Agencies	A.2	Diversity and Immigration Community Plan

Education, Engagement and Partnership

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Encourage engagement in local government consultation activities by offering multiple channels for citizens to provide input.							D.4	PIC's Strategic Planning Activities Community consultation processes
Educate employers about the needs of workers as they age (eg. universal and gender neutral washrooms, lighting).						CARP DEDP BOTS/ Chambers	A.1/B.4	AODA CARP National Priorities

**Business Growth and Opportunities**

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Provide education and incentive programs for local businesses to improve accessibility of their shops.							B.4	AODA
Identify and promote emerging business opportunities for entrepreneurs as a result of the aging population (e.g. home delivery, home maintenance, food packaging, full-service gas stations).						SPARK, BACD, Startup Durham	A.1	Durham Economic Development Strategy (pending/anticipated)



WHO Age-Friendly Dimension – Communication and Information

Accessibility

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Integrate sharp, clear visuals, larger fonts, and symbols in Regional communications materials.							D.3	AODA Compliance
Include telephone numbers on marketing materials wherever possible, versus just listing a website.							D.2/D.3	Accessibility and Customer Service Standards
Identify opportunities to provide information about services in multiple languages (eg. hospital services & health services).							D.2/D.3	
Apply a "lifespan" lens across the work of all departments and develop a toolkit.							D.7	
Examine the language of care and consider use of words that are more meaningful to older adults.							D.2/D.3	

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Foster awareness of the vast geography of Durham region so that all organizations can better address the needs of Durham residents (e.g. call centres, 911 telecommunications, service providers, etc.)							D.6	

Partnerships

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Explore opportunities to improve data collection and gather unbiased evidence of what is happening with Durham’s aging population (move beyond the anecdotal).						UOIT Durham College	D.6	
Identify opportunities to develop and share the results of collaborative research projects that leverage local academic expertise and improve understanding of Durham’s aging population.							B.4/D.3	
Enhance the publication of Regional data and other information to better inform Durham residents of municipal services and related costs (e.g. North Durham).							D.5	
Engage with community partners to help share information more effectively in rural communities (e.g. Women’s Institutes, Community Health Centres, etc.)							D.2/D.3	

Communication Activities

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Develop the Region's Age-Friendly webpage as a clearinghouse/portal of resources with the option to subscribe for updates.							D.2/D.3	
Enhance the availability of information on programs and services relevant to older adults and caregivers (e.g. long-term care, retirement living and homecare services).							D.2	
Develop a communications strategy to inform Durham residents about age-friendly initiatives and progress.							D.4	
Continue to add new data to the age-friendly map viewer to assist residents in locating information.							D.2/D.3	
Consider the production of a seniors' directory of programs and services.							D.2	Peterborough OPP model

Information and Education

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Advocate with appropriate healthcare sector stakeholders to create a common database for sharing information.							B.2/D.3	
Develop a program of workshops and seminars on topics relevant to older adults (e.g. life course planning, technology, systems navigation).							B.4/D.2	Library Strategic Plans Whitby Age-Friendly Strategy Dementia-Friendly Communities

WHO Age-Friendly Dimension – Community and Health Services

Advocacy (LHIN, MOHLTC, CCAC, Healthcare Providers)

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Continue to advocate for improved healthcare services, including more long-term care beds, doctors/nurses, and mental health services.							B.2/B.4	Whitby Age-Friendly Strategy
Facilitate improved communication/collaboration in services and centralized health information between agencies.							D.3	
Advocate for increased respite and palliative care services, including a residential hospice for Durham.							B.4	
Advocate for a review of homecare services to ensure a consistent, adequate, and affordable level of support is available to those who need it.							B.2	

Service and Infrastructure Improvements

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Increase dementia services and awareness in the community to support families and those affected.						Alzheimer Society	B.4	Dementia-Friendly Communities Blue Umbrella Program Whitby Age-Friendly Strategy
Explore the development of a community paramedicine program and public health nursing outreach to older adults.							B.2	
Develop bereavement support programs for older adults living in long-term care facilities who lose friends, and for spouse/family of residents.							B.4/D.7	
Explore the development of a crisis line for at-risk seniors.							B.3/D.3	

Service Navigation and Accessibility

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Investigate the creation of a central office to support systems navigation for older adults and caregivers.							B.4/D.3/D.7	
Improve access to community supports so older adults can remain independent and successfully age-in-place.							B.4	Ontario Seniors Strategy
Advocate for affordable and accessible physiotherapy, audiology, dental and vision care services for older adults.							B.4/B.6	
Increase day programs and explore alternative models of delivery (e.g. virtual delivery) to address rural/urban and transportation barriers.							D.7	



Education and Awareness

Recommendation:	In Progress	Immediate	Future	Future Contingent on Funding	Area Municipal and/or Shared Responsibility	Other Partners	Regional Council/Strategic Plan Priority	Policy Alignment (Other)
Increase awareness and resources on healthy active aging, disease prevention, falls prevention and related programs/services.							B.2	Priority Neighbourhoods
Provide a range of training opportunities to staff using a variety of formats (eg. lunch 'n learn webinars).							A.2/D.6	
Increase awareness of resources that promote financial empowerment for low-income individuals (e.g. credit counselling, tax credits, and income tax services).							B.4	