

RETIREMENT HOME DESIGN & BUILD

Retirement homes are a form of senior housing where seniors pay for accommodation and care services. Independent and assisted living retirement homes do not receive government funding and seniors pay the full cost of accommodation and any care services they purchase, including meals, assistance with bathing, personal hygiene, dressing or mobility, dementia care, administering of medication and incontinence care

Seniors can receive care within the independent and assisted living retirement homes from external providers, including publicly-funded health services. There are no specific criteria for seniors to be eligible to live in an independent and/or assisted living a retirement home. Seniors who wish to live in an independent and assisted living retirement home enter a tenancy relationship with the retirement home and decide which care services to purchase.

The life expectancy has almost doubled within the last century due to reduced mortality rates in infancy and childhood as well as reduced mortality rates at older ages. The fastest growing segment of the of seniors is those over 85 years old. The number of centenarians is increasing at a rate of 8% a year. The senior population is expected to almost double in the next few decades. Wait times for seniors to obtain accommodation at independent and assisted living retirement homes in Ontario have been steadily increasing for years, and new independent and assisted living retirement homes will be required to accommodate more than 200,000 seniors within next 20 years. 14 % of Ontario's population are seniors and the population of seniors is projected to grow to 20% by 2036.

There are no Province of Ontario subsidies available for private assisted living facilities for seniors, but Province of Ontario offer several financial aid programs for seniors. Low-income seniors are eligible to apply for assistance via the Guaranteed Annual Income System from Government of Canada.

As the elderly population grows in Ontario, and subsequently the need for adequate elderly health and housing services grows, the resources to provide services will decrease. Finding a more efficient means of service delivery is of critical importance. The current connections between seniors' health and housing are tenuous at best.

According to the Canada Mortgage and Housing Corporation's 2013 Seniors' Housing Report, average monthly rent in Ontario for living at an assisted living retirement home was \$3,204 in 2013 and monthly rent for heavy-care living at a retirement home averaged \$4,584. The current monthly accommodation costs paid by seniors living in independent and assisted living retirement homes in Ontario are approximately \$1,850 and up for a basic room, \$2,225 and up for a semi-private room and \$2,650 to \$4,500 (and higher) for a private room, depending on the size and location of the accommodations, the type of assisted living community, and the quality and number of amenities. New construction of an independent and assisted living retirement home in Ontario would cost \$200,000 to \$260,000 per room in start-up costs or about \$5 million to \$6.5 million for an average-sized location with 25 rooms. As the elderly population grows, the rate of construction of independent and assisted living retirement homes is not keeping pace. Independent and assisted living retirement homes under construction began a significant decline in 2008 and continued to fall through 2011 with only recent modest growth.

The need that is left unaddressed is the growing market for newer and better independent and assisted living retirement homes tailored to emerging elderly population.

Independent and assisted living retirement homes are well positioned for success in all phases of the real estate cycle. Retirement home as an asset class has been historically difficult for average investors to access until recently. Institutional investors and specialized operators have been the primary beneficiaries concentrating on independent and assisted living retirement homes.

Now astute individual investors can also capitalize on these trends and earn strong yields in constructing a new independent and assisted living retirement home.

The rapidly aging population is fueling demand for independent and assisted living retirement homes that are in short supply. This is the main driver for growth and why retirement home has continuously proven to be a strong real estate asset class regardless of the condition of the overall economy.

A very detailed due diligence process takes place on each design and build of an independent and assisted living retirement home to ensure every new retirement home development is a success for investors and seniors alike. The projected returns of 13% to 21% are exceptional given the relative low risk of the investment in design and build of independent and assisted living retirement homes in Ontario.

A major benefit for investors in the design and build of an independent and assisted living retirement home is the resiliency of this sector of the commercial market. A key component of the retirement home's success is its lack of reliance on an economic or real estate environment. Independent and assisted living retirement home has been the number one performing commercial real estate sector for the last fifteen years. This includes the period encompassing the 2007 capital market collapse, in-which returns among other commercial sectors fell as much as 20%.

Design and build of niche ethnic independent and assisted living retirement communities for seniors are growing in Ontario as the generation of baby boomers accustomed to moulding traditional institutions in their image are now reaching retirement age.

There is no social exclusion or a lack of peer support in assisted living and independent living retirement homes where every senior is similar in age, has been raised with the same shared values and has shared experiences of the past.

Separated by language from the Canadian mainstream, retired immigrant seniors mostly hung out with other seniors living with them at their independent and/or assisted living retirement home facilities in their language group for the comfort of being with seniors familiar with their foods, languages and cultural tradition. Immigrant children turn to retirement homes that cater to specific ethnicity, offering traditional cuisines and activities, and employing staff who speak their mother tongues. The idea is to remind the seniors who live at the independent and assisted living retirement homes of their youth, encouraging feelings of happiness and belonging to their community.

Ethnic retirement homes for the retired seniors like [Villa Colombo](#), for Italian-Canadians, has a restaurant and a wine list. At Hellenic Retirement Home for Greek-Canadians, [Kalamatiano](#), a traditional Greek dance is performed almost daily and even those seniors in wheelchairs, wave around scarves, clapping to the music. Seniors gather in the common space to socialize, drink Greek coffee and play backgammon while some seniors make Koulourakia, traditional Greek cookies, honey balls and dolma with retirement home staff in a kitchen. For therapeutic purpose. Hellenic Retirement Home even has a yearly petting zoo, with sheep, to cheer up those who had livestock in the Greece.

Doing such things gives the seniors living in an independent and assisted living retirement home, a sense of pride and accomplishment. Such activities are designed to engage the seniors who live at independent and assisted living retirement homes, some of them with Alzheimer's and dementia, allowing them to smell, taste and touch materials while reminiscing about their past. Seeking an independent and assisted living retirement home according to the ethnicity is still challenging because demand for such retirement homes is greater than availability.

Retirement homes such as Hellenic Retirement Home and [Yee Hong Retirement Home](#) keep ethnicity and culture in mind when determining everything from menus to fundraisers to daily activities to provide an atmosphere that is both comfortable, familiar and reminiscent of the native land to the seniors who reside at the retirement home.

With onsite yoga, Indian movies and Indian cuisine, the first retirement home in the United States catering to seniors born in India, [ShantiNiketan](#) resembles an Indian village,

Seniors living in ethnic-specific retirement homes have better verbal communication with other seniors of the retirement home, and lower anti-psychotic medication prescription rates. Seniors who live at Yee Hong Retirement Home do Chinese calligraphy and play mah-jong, activities they participated in when they were young.

Seniors living in an ethnic-specific retirement home benefit from having a sense of cultural safety and familiarity. Ethnic retirement homes allow the seniors to communicate in their native languages, enjoy their own cuisine and participate in culturally specific activities. Knowing their parents are receiving ethnically-oriented care from retirement home staff who understand specific customs, traditions, language and spiritual requirements, helps give both children and their parents peace of mind.

[Ontario introduced the Retirement Homes Act in 2010](#) to protect seniors living in retirement homes. The act is the first of its kind in Ontario and requires retirement homes to obtain a license and comply with requirements including:

- mandatory standards for care services, including assessments and plans of care for new residents**
- mandatory safety plans, including emergency planning, to address fire and other risks**
- mandatory staff training held at least once a year**
- police-conducted vulnerable sector screening of staff and volunteers**

It also ensures the rights of residents, including the right to:

- **know the true cost of care and accommodation**
- **live in an environment that promotes zero tolerance of abuse or neglect**

The act also created the Retirement Homes Regulatory Authority (RHRA) that:

- **licenses and inspects retirement homes**
- **investigates consumer complaints**
- **enforces the act**
- **educates licensees, consumers and the public**

The Ontario Retirement Homes Act, 2010 sets out the legal standards and requirements for all retirement homes to operate safely and successfully. Under the Act, all homes defined as a “retirement home” must apply for and obtain a license.

Retirement homes that operate without a license may be subject to enforcement measures, which could include monetary penalties and up to and including imprisonment. All retirement homes are required to post their license in a place where it is easily seen in the retirement home. A “retirement home” for the purposes of the Act is as follows:

A building or related group of buildings, or a part of a building or a part of a related group of buildings, with one or more rental units of living accommodation that meets the following criteria:

Occupied primarily by seniors;

Occupied or intended to be occupied by at least six seniors who are not related to the operator of the home;

Makes at least two of the 13 care services set out in the Act (and listed below) available, directly or indirectly, to residents.

- **Administration of a drug**
- **Assistance with bathing**
- **Assistance with dressing**
- **Assistance with ambulation**
- **The provisions of a dementia care program**
- **Any service that a member of the College of Physicians and Surgeons of Ontario provides while engaging in the practice of medicine**
- **Any service that a member of the Ontario College of Pharmacists provides while engaging in the practice of pharmacy**
- **Assistance with feeding**
- **Continence care**
- **Assistance with personal hygiene**
- **Provisions of a meal**

The provision of a skin and wound care program

Any service that a member of the College of Nurses of Ontario provides while engaging in the practice of nursing

The Retirement Homes Regulatory Authority maintains a public register to find a licensed retirement home that meets the needs and preferences. To obtain a Retirement Home license, a person must apply to the Registrar of the [Retirement Homes Regulatory Authority](#).

The Registrar will decide whether to issue a Retirement Home licence based on these three criteria:

- the past conduct of the people who own or control the operations of the retirement home;
- the ability of the retirement home to provide care services; and
- competency to operate the retirement home in a responsible manner in accordance with the Retirement Home Act.

The Registrar may issue a Retirement Home license with conditions. The Registrar's decisions to refuse to issue a Retirement Home license or to issue a Retirement Home license with a condition, may be appealed through the License Appeal Tribunal (LAT). A person must have a Retirement Home license to operate a retirement home in Ontario and must meet the standards in the Retirement Home Act.

The Retirement Home license relates to a specific retirement home and does not transfer to another owner through a purchase or sale of the retirement home. When a licensee sells the retirement home, the new owner of the retirement home must apply for a Retirement Home licence.

Our design features of a retirement home depend on the type of retirement home, the scale of the retirement home, the type and level of services and supports provided by the retirement home, and the unique development of a retirement home project. We design retirement home with seniors' comfort and safety in mind.

Our retirement home designers always create spaces that encourage more seniors' activity and participation, and spaces that are calmer and more restful for the seniors.

Seniors require evenly distributed, background illumination and task lighting that is two to three times greater than younger adults. During night time visits to the bathroom, a night light, lighted toggle switch, chemically-luminous doorknob cover, or motion-sensitive light increase visual orientation.

The colors of red or dark neutrals against a light background and yellow or white against a dark background are easier for the elderly person to discern than are greens/blues/purples or pastel shades from each other. Contrast of colors also can aid a retired senior to distinguish objects in the environment.

Our Retirement Home Bathroom Features include

- **Maneuvering space for mobility aids**
- **Toilet with grab bars along the wall**
- **Raised toilet seats**
- **Wall colour that contrasts with sanitary facilities**
- **Non-slip and non-glare flooring**
- **Lever handles and lever style faucets in the sink and shower**
- **Full clearance below sinks to allow for wheelchair use**
- **Rocker light switches & motion-triggered washroom lights**
- **Adjacent to bedroom for fast and convenient access**
- **Seating to make it easier to dress/undress**
- **Grab bars within shower stall**
- **Wheelchair accessible walk-in shower**
- **Wide seat in shower**
- **Furnitures properly fit with floor plan and layout**

- **State-of-the-art call two-way communications - The 24 hour call button in all units make the seniors feel a lot safer**
- **Wi-Fi that eases communication between the seniors and their loved ones**
- **Recreational services like pools and gyms.**
- **Access to gardens and lifelong learning**
- **Two public spaces – one located in the front of the building where the action typically is, and the other located in a more private space for those who prefer to get away from it all. Seniors love hanging around the entrance. They sit out there all day, watching people and saying hello to all.**

Seniors experience a high rate of accidents and these result in more than twice the number of resulting deaths than other age groups. The most serious related issues result from falls and burns. Falls represent a critical accident hazard for the elderly and the harder the floor surface, the greater the risk of fracture.

Non-skid mats and abrasive strips decrease falls in the bathtub or shower, as do grab bars installed on the walls. These grab bars must be attached through the tile to structural supports in the wall. The wall may need a built-in block to support at least 125 kg. Grab bars may also be installed near the toilet and a raised toilet seat will accommodate those with compromised joint mobility. Slip resistant vinyl flooring lessens the chance of slipping and softens the surface.

Our architects design operationally efficient retirement homes for assisted living and independent living. The municipal authorities now require that all the retirement homes shall be accessible and barrier free.

Our retirement home designers place equal focus on the internal and external spaces, creating several social spaces to bring people together. Domestic spheres have a significant impact on the capacity that seniors must retain a sense of self-determination. Aging residents of a retirement home require adequate, accessible, and personalized space to facilitate routine and responsibilities. Our municipal engineers make sure that the final site grading of a retirement home property be gently sloping with landscaped outdoor spaces, accessible pedestrian walkways and parking. Plants are important to the general environment of the retirement housing.

Our retirement home designers include a weather protected passenger drop off and an automatic opener with buttons in an accessible location at interior and exterior to the main entrance.

Our retirement home layouts provide for administrative, amenity and hospitality spaces grouped for efficiency and social interaction. Our designers also include an outdoor weather protected amenity and hospitality space with wheelchair access from the indoor common area. We design wide exit stairs and wide corridors with handrails on both sides and lighted bright and evenly for visibility. We always provide elevators in all retirement homes that are two stories or higher, with an emergency power source such as a stand-alone natural gas generator. We design the doors to have low resistance closers and paddle type deadbolts. We prefer bathroom shower is for seniors' accessibility.

Our typical retirement home designs include office space for staff, an entrance lobby, lounge, activity room for seniors, a commercial kitchen/serving area, common dining room and common laundry rooms on each floor with a small seating adjacent.

Fire alarms, sprinklers and smoke detectors are also always included in our retirement home design. All the retirement homes licensed under the Retirement Homes Act, 2010 are required to be equipped with automatic fire sprinklers. Our landscape design includes strongly scented flowers and herbs for sensory stimulation.

We design retirement homes as a place for seniors to live and not a place to die. Our architectural and engineering designers are well experienced and skilled in retirement home design and construction and can save lots of money through understanding how to properly design for a retirement home while enhancing operational efficiency. Our engineers and architects are focused on sustainable design and construction of retirement homes in conjunction with energy efficient designs to lower energy and operating costs.

Typical Design deficiencies noted at several retirement homes:

- Two seniors with walkers/wheel chairs could not pass each other in the hallway - Doorway entrances and hallways need to accommodate wheelchairs and walkers.**
- Getting around the bed and navigating the bathroom - bathrooms won't accommodate a mobility device, and for those who required a personal support worker to assist with bathing, there was often no room for two people in a tiny bathroom.**
- No raised toilets and transfer**
- Adjacent flooring is not in flush**
- Door sills with lip**
- Individual doors are not easily identifiable**
- No levered faucets and door handles**

Our LEED professionals are experts in the complexity and integration of today's building systems to improve retirement home's performance through:

- **Reduced operating costs**
- **Conservation of natural resources**
- **Optimized equipment life-cycle**
- **Enhanced occupant comfort and health**
- **Increased productivity**
- **Improved air and water quality**
- **Reduced waste**

We are committed to offering our expertise in conjunction with LEED goals to promote whole-building design practices with specific focus on sustainable sites, water efficiency, energy & atmosphere, materials & resources, indoor environmental quality and innovation and design. Our design typically includes

- **Low flow fixtures in all bathrooms; 1.28 gpf toilets, 1.5 gpm showers & faucets.**
- **Closed cell foam and fiberglass batts in wall cavities; under slab insulation with a thermal break, blown in cellulose in attics, and efficient windows complete the thermal envelope.**
- **High efficiency condensing boilers provide radiant heat & domestic hot water.**
- **Cooling provided via mini split systems but most of the project not cooling given the high performance envelope.**
- **Sophisticated resident tracking and emergency response systems, enhanced ventilation systems, anti-microbial carpets, new food preparation systems, and computer-based monitoring and communications systems.**

- Use of insulated concrete form system to build retirement homes reduce noise transmission, improve energy efficiency and thermal resistance within the building and speed up construction.

The insulated concrete form system consists of two layers of polystyrene insulation into which the concrete is poured. These forms are permanent and become part of a superior, energy efficient, insulated monolithic concrete wall which reduces noise transmission; improves energy efficiency and thermal resistance within the unit. These walls lower utility costs while providing a safe, quiet retirement home as well as adding resale value.

- Use of helix fiber in the concrete to replace rebar on all horizontal and vertical interior walls.

To create healthier indoor environments, reduce building operating costs, reduce resource consumption, water and energy use, our design and construction management include extensive use of low-emitting materials/finishes; energy-efficient mechanical systems; and sustainable site development strategies including native landscaping with 99% drought-tolerant plants on-site, habitat restoration, storm water management quantity and quality control and 87% of construction waste diverted from the project.

Stringent Ontario Building Code, ASHRAE requirements and pressure from building owners to create energy efficient buildings has made thermal performance more important than ever. It is important when selecting construction products that the overall thermal efficiency is taken into consideration. The thermal efficiency and thermal mass performance ultimately dictate the ability to minimize the energy used in heating and air conditioning.

The Thermal mass that is created with insulated concrete form system offer R-Values of up to R-50. Insulated concrete form structures are warm in the winter, cool in the summer, have no dampness or mold and are stronger than traditional built structures. Also insulated concrete form system provide dry comfortable basements. Exposed concrete face of the insulated concrete form system meets the requirements for non-combustible construction.

Ontario Building Code Requirements for Retirement Homes

All buildings containing retirement homes require architect and professional engineer general review (Div. C, Table 1.2.2.1)

- ✓ OBC Part 3 only – no longer permitted to use Part 9 of the OBC**
- ✓ Retirement home considered to be separate major occupancy for OBC Subsection 3.2.2 purposes (3.2.2.4 –3.2.2.8)**
- ✓ New construction Articles introduced – 3.2.2.48A to 3.2.2.48E**
- ✓ All require sprinkler protection**
- ✓ Combustible construction options up to 4 storeys**
- ✓ NFPA 13R sprinkler design permitted up to 3 storeys (3.2.5.13)**
- ✓ Required Minimum Fire Separation / Rating of Floor Assemblies**
 - Up to 3 Storey, 1,600 m² Combustible Construction – 45 min**
 - Up to 3 Storey, 1,650 m² Combustible Construction - 1 hr**

Fire compartmentalization of retirement home floor areas

- ✓ Maximum 1,000 m² area per compartment**
- ✓ 1 h fire separation (45 min permitted if floor assembly is permitted to be less than 1 hr)**
- ✓ Closures in fire separation to be designed to delay the passage of smoke (e.g., weatherstripping)**

- ✓ Maximum travel distance of 45 m from any point in a compartment to a door to the adjoining compartment
- ✓ Accommodation for the compartment's occupants plus the occupants of the largest adjacent compartment (1.5 m²/ resident)
- ✓ Maximum dead-end corridor of 3 m
- ✓ Minimum clear doorway width of 860 mm - Applies to all doorways serving residents
- ✓ Voice communication system required
- ✓ A retirement home constructed in accordance with Article 3.2.2.48E., where the fire separation required by Sentence 3.3.4.11.(2) on the storey immediately below the roof assembly is continuous to the underside of the roof deck.

3.2.2.48A. Group C, Retirement Home, Any Height, Any Area, Sprinklered

- ✓ Except as permitted by Articles 3.2.2.48B. to 3.2.2.48E., a retirement home shall conform to Sentence (2).
- ✓ Except as permitted by Article 3.2.2.16., the building referred to in Sentence (1) shall be of noncombustible construction, and,
 - except as permitted by Sentence 3.2.2.7.(1), the building shall be sprinklered,
 - floor assemblies shall be fire separations with a fire-resistance rating not less than 2 h,
 - mezzanines shall have a fire-resistance rating not less than 1 h, and
 - load bearing walls, columns and arches shall have a fire-resistance rating not less than that required for the supported assembly.

3.2.2.48B. Group C, Retirement Home, up to 4 Storeys, Sprinklered, Increased Area

- ✓ A retirement home is permitted to conform to Sentence (2) provided,
 - except as permitted by Sentence 3.2.2.7.(1), the building is sprinklered,
 - it is not more than 4 storeys in building height, and
 - it has a building area not more than,
 - 12 000 m² if 1 storey in building height,
 - 6 000 m² if 2 storeys in building height,
 - 4 000 m² if 3 storeys in building height, or
 - 3 000 m² if 4 storeys in building height.
- ✓ The building referred to in Sentence (1) is permitted to be of combustible construction or noncombustible construction used singly or in combination, and,
 - floor assemblies shall be fire separations with a fire-resistance rating not less than 2 h,
 - mezzanines shall have, if of combustible construction, a fire-resistance rating not less than 1 h, and
 - loadbearing walls, columns and arches shall have a fire-resistance rating not less than that required for the supported assembly.

3.2.2.48C. Group C, Retirement Home, up to 4 Storeys, Sprinklered

- ✓ A retirement home is permitted to conform to Sentence (2) provided,
 - except as permitted by Sentence 3.2.2.7.(1), the building is sprinklered,
 - it is not more than 4 storeys in building height, and

- it has a building area not more than,
 - 6,600 m² if 1 storey in building height,
 - 3,300 m² if 2 storeys in building height,
 - 2 200 m² if 3 storeys in building height, or
 - 1 650 m² if 4 storeys in building height.
- ✓ The building referred to in Sentence (1) is permitted to be of combustible construction or noncombustible construction used singly or in combination, and,
 - floor assemblies shall be fire separations with a fire-resistance rating not less than 1 h,
 - mezzanines shall have, if of combustible construction, a fire-resistance rating not less than 1 h, and
 - load bearing walls, columns and arches shall have a fire-resistance rating not less than that required for the supported assembly.

3.2.2.48D. Group C, Retirement Home, up to 3 Storeys, Sprinklered, Noncombustible Construction

- ✓ A retirement home is permitted to conform to Sentence (2) provided,
 - except as permitted by Sentence 3.2.2.7.(1), the building is sprinklered,
 - it is not more than 3 storeys in building height, and
 - it has a building area that is,
 - not limited if the building is not more than 1 storey in building height,
 - not more than 12 000 m² if 2 storeys in building height, or
 - not more than 8 000 m² if 3 storeys in building height.

- ✓ Except as permitted by Article 3.2.2.16., the building referred to in Sentence (1) is permitted to be of noncombustible construction, and,
 - floor assemblies shall be fire separations with a fire-resistance rating not less than 1 h,
 - mezzanines shall have a fire-resistance rating not less than 1 h, and
 - load bearing walls, columns and arches shall have a fire-resistance rating not less than that required for the supported assembly.

3.2.2.48E. Group C, Retirement Home, up to 3 Storeys, Sprinklered, Combustible Construction

- ✓ A retirement home is permitted to conform to Sentence (2) provided,
 - except as permitted by Sentence 3.2.2.7.(1), the building is sprinklered,
 - it is not more than 3 storeys in building height, and
 - it has a building area not more than,
 - 4 800 m² if 1 storey in building height,
 - 2 400 m² if 2 storeys in building height, or
 - 1 600 m² if 3 storeys in building height.
- ✓ The building referred to in Sentence (1) is permitted to be of combustible construction or noncombustible construction used singly or in combination, and,
 - floor assemblies shall be fire separations with a fire-resistance rating not less than 45 min,
 - mezzanines shall have, if of combustible construction, a fire-resistance rating not less than 45 min, and
 - load bearing walls, columns and arches shall have a fire-resistance rating not less than that required for the supported assembly.

We are well experienced in age-friendly and dementia-friendly environments that will positively impact elders' experiences in later life. Our staff are very knowledgeable and directly involved in seniors' housing, retirement and assisted living residences, long-term care homes as well as complex continuing care and acute hospitals. Our mandate is to inspire developers of retirement homes to reach their potential in making a difference in the lives of elders every day. For additional information, contact anytime

Building Experts Canada

- ❖ Edgar Labuac, P.Eng., Principal Structural Engineer**
- ❖ Joo Min Park, MEng. – Principal Municipal Engineer**
- ❖ Prince Reus – Principal Architectural Designer**
- ❖ Aarthi Thaya – Project Manager**

416 332 1743 (Direct Land Line);

647 877 8272 (Text Messages)

Our service area includes Toronto (City of Toronto), Hamilton (City of Hamilton), Oshawa (City of Oshawa), Pickering (City of Pickering), Clarington (Municipality of Clarington), Ajax (Town of Ajax), Whitby (Town of Whitby), Brock (Township of Brock), Scugog (Township of Scugog), Uxbridge (Township of Uxbridge), Burlington (City of Burlington), Halton Hills (Town of Halton Hills), Milton (Town of Milton), Oakville (Town of Oakville), Brampton (City of Brampton), Mississauga (City of Mississauga), Caledon (Town of Caledon), Vaughan (City of Vaughan), Aurora (Town of Aurora), East Gwillimbury (Town of East Gwillimbury), Georgina (Town of Georgina), Markham (City of Markham), Newmarket (Town of Newmarket), Richmond Hill (City of Richmond Hill), Whitchurch - Stouffville (Town of Whitchurch-Stouffville), King (Township of King)

CMHC provides access to preferred interest rates lowering mortgage costs for the construction of Retirement Homes for seniors requiring minimal to moderate levels of care in order to live independently, with minimum of 50+ units/beds and at least 75% providing single/private occupancy, by providing construction mortgage for Retirement Homes up to 85% of lending value as determined by CMHC or 100% of the actual construction cost of the Retirement Home, whichever amount is less.

During construction of the Retirement Home, the construction mortgage can be advanced up to 70% of costs or lending value, whichever is less. The advancing of additional construction mortgage is subject to rental achievement. Construction must be completed under a fixed price contract with a general contractor or under a construction management arrangement.



Town of Bradford West Gwillimbury

Development Charges for a 16,500 sq. 25+2 Room Retirement Home with private well/septic:

Town of Bradford West Gwillimbury - \$105,435

County of Simcoe - \$52,140

Education - \$9,735

Total: \$167,310

Town of Georgina

Development Charges for a 16,500 sq.ft. 25+2 Room Retirement Home with private well/septic:

Town of Georgina - \$13,200

Region of York - \$181,005

Education - \$17,655

Total: \$211,860

Town of East Gwillimbury

Development Charges for a 16,500 sq.ft. 25+2 Room Retirement Home with private well/septic:

Town of East Gwillimbury - \$25,410

Region of York - \$181,005

Education - \$17,655

Total: \$224,070

Township of Severn

Development Charges for a 16,500 sq.ft. 25+2 Room Retirement Home with private well/septic:

Township of Severn - \$66,980

County of Simcoe - \$52,140

Education - \$9,735

Total: \$128,855

Municipalities are permitted to enter into deferral agreements pursuant to section 27(1) of the Development Charges Act, 1997 which states:

“a municipality may enter into an agreement with a person who is required to pay a development charge providing for all or any part of a development charge to be paid before or after it would otherwise be payable”.

Some municipalities defer development charges up to 3 years and waive interest on development charges. [Municipality of Leamington](#) waived / eliminated the development charges completely.

Section 69(2) of the Planning Act provides municipalities with the flexibility to reduce or waive tariffs or fees associated with the processing of planning applications. A deferral agreement shall be required for the deferral of the Development Charges and Planning Application Fees.

Newly Built Retirement Homes in Ontario:

[The Elden of Bradford,](#)

3131 8th Line, Bradford, Ontario, L3Z 4H2

Care Type: Independent Living, Assisted Living

Guest stays available, Respite Care available, Private Home-care allowed, Convalescent Care

Cost: Starting from \$3,099 per month

Total Suites: 152

[Holland Gardens,](#)

552 Holland St W, Bradford, Ontario, L3Z 2H4

Care Type: Independent Living, Assisted Living, Dementia & Memory Care, Respite care available, Private home-care allowed

Cost: Starting from \$3,250 per month

Total Suites: 138 - Guest stays available,

Carp Commons Retirement Village,

458 Donald B. Munro Drive, Carp, Ontario, K0A 1L0

Care Type: Independent Living, Assisted Living, Dementia & Memory Care, Respite Care available, Private Home-care allowed, Convalescent Care

Cost: Starting from \$3,300 per month

Total Suites: 129 - Guest stays available,

Oakcrossing Retirement Living,

1238 Oakcrossing Road, London, Ontario, N6H 0G2

Care Type: Independent Living, Assisted Living, Respite Care available, Private Home-care allowed, Palliative Care available

Cost: Starting from \$3,200 per month

Total Suites: 101 - Guest stays available,

Presentation Manor,

61 Fairfax Crescent, Scarborough, Ontario, M1L 1Z7

Care Type: Independent Living, Assisted Living

Cost: starting from \$3,275 per month

Total Suites: 249 - Guest stays available,

Forestview Retirement Residence,

537 Finch avenue West, Toronto, Ontario, M2R 0A8

Care Type: Independent Living, Assisted Living

Guest stays available, Respite Care available, Private Home-care allowed, Convalescent Care

Cost: Starting from \$3,100 per month

Total Suites: 128