

Seniors seek style as well as services

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Gourmet dining, cappuccino bars, art studios and salt-water pools. On-site medical practitioners, dietitians and physiotherapists. The old notion of seniors' housing – small, utilitarian apartments or antiseptic, institutional nursing homes – is being shattered by the new wave of stylish, resort-style condos catering specifically to the golden years market.

These projects are taking seniors' current and future needs into consideration with the supports they'll need to age in place.

When Jack Pong was looking for accommodation for his ailing mother, he was disturbed by what he perceived as a lack of compassion and poor standards of service at many for-profit retirement and nursing homes.

"It led me to thinking there was a better way for housing seniors," says Pong, president of City Core Developments. "Most existing homes are built for ease of maintenance rather than comfort, or are hospital-like institutions as opposed to a place to live."

Although she has died, Pong's mother became the inspiration for Harmony Village, at 3260 Sheppard Ave., just west of Warden Ave.

"This is a totally new resort-style condominium community, designed around aging in place, with services in place for residents, whether they need them or not," Pong says. "My vision is to allow people to live life to the fullest, to put care and compassion back into seniors' services."

Another new project, Origin Evergreen in Mississauga, offers a mix of rental and condo units. And on the Etobicoke waterfront, Hearthstone by the Bay offers luxurious suites and services such as dog walking and gourmet room service. Both have on-site wellness centres.

Other developers, such as the Rockport Group and Daniels Corp., have partnered with service providers Chartwell and Amica to build hotel-like suites for seniors. And Reid's Heritage Homes partnered with the University of Guelph to build Village on the Arboretum, a life-lease condominium that will offer a continuum of care.



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Developer Jack Pong, seen here watching a Tai Chi class, has launched a resort-style condo for active seniors who want the independence of home ownership with design amenities for seniors.

Harmony Village will become the first condo project in Canada to partner with a non-profit organization, St. Paul's L'Amoreaux Centre, to deliver a diverse range of affordable health and wellness, social and community programs, ranging from physiotherapy to cooking and language classes. The organization, started by St. Paul's Anglican Church, has 130 full-time employees and 600 volunteers. Pong points out that volunteers are involved because they want to be, so they have compassion for the seniors they serve.

Pong will donate Harmony Village's new 60,000-square-foot community centre to St. Paul's L'Amoreaux Centre. St. Paul's currently serves 6,000 seniors a year in a 15,000-square-foot facility and Pong says the new facility will offer more than 150 programs to Harmony Village residents and people from the local community. Many of the services are government funded, which reduces user costs.

"Our concept is to create a community centre which will be a focal point for organizations providing services to seniors," says Pong. "The synergies we can provide will attract other organizations. By donating the centre, with no rent attached, it frees more funds to provide more programs. It's a win-win situation, for seniors, for organizations, for government."

Pong points out that by 2011, up to 10 per cent of Ontario's population will be over age 65, and "the baby boom generation has grown up used to having it all."

With this in mind, Harmony Village's gourmet restaurant will offer Asian and continental cuisines, a state-of-the-art health club, spa and fitness centre with pool. On-site will be nurses, social workers, fitness trainers and a dietitian. Services like Meals on Wheels and housekeeping will be available. Harmony Village will have 662 units in all; 358 have been released in the first phase. Prices range from \$170,000 to \$500,000 for units ranging from 560 to 1,800 square feet. Construction will begin this year with completion in 2011. Every floor is equipped with sprinklers and each unit has reinforced walls for installation of grab bars.

"There shouldn't be any reason for 95 per cent of the residents at Harmony Village to have to go into another facility," says Pong. "This gives them their dignity back."

Pong says Harmony Village won't just be for seniors who need assisted living.

"We believe this type of community has to have a lot of amenities for younger seniors," he says. "We've taken an active lifestyle approach. For example, we will have an indoor walking promenade that's a quarter-mile long. It will be like a streetscape along the way, with cappuccino bars, tea cafés, a games room and shops."

Harmony Village is also striving for LEED (Leadership in Energy and Environmental Design) Gold certification and will use a geothermal system to heat and cool the building, and solar panels for hot water heating.

Neil Prashad, president and CEO of Origin Retirement Communities, says most condo projects don't serve seniors well.

"Many condos have a tremendous amount of amenities, but not the services (for older buyers). People had to access services on their own to allow them age in place," says Prashad.

Origin Evergreen buyers tend to be seniors who were renting and "are looking for a different tenure" in condo ownership. Prashad, who has been selling condos to seniors since the early 1990s in British Columbia, says back then, the average age of buyers was late 70s to early 80s.

"With Evergreen, the age of purchasers has dropped significantly, to an average age of 72," says Prashad. "We've hit a hot button with active retirees. That's exciting for us."

Prashad says it's a mistake to downplay the older generation's interest in the condo market.

Seniors in their 70s and 80s can feel excitement about buying a condo, he says.

"We had Kimberley Seldon come in and do a decorating seminar and we have purchasers upgrading their suites by buying granite countertops, changing their cabinets, adding crown moulding.

"These people still have a lot of pride in home ownership," says Prashad. "With our model suite, I defy anyone to say 'That's a suite for seniors,' " though it does incorporate features like extra lighting, wider doorways, low-pile carpets (for wheelchairs or walkers) and kitchens with waist-level cooktops and wall ovens, pullout drawers to minimize bending and rounded edge countertops.

Prashad says the reality is that many partners will not age at the same rate and Origin will allow couples to stay together, even if one is fully independent and the other needs assisted living.

A 42,000-square-foot amenity space will include health, wellness, dining and recreation areas, including a greenhouse, art studio, craft kitchen, spa with salt-water therapy pool, movement studio, weight training, massage rooms, beauty salon and more. There will be half a dozen dining areas, a bowling alley and movie theatre.

Prashad says many of the amenities and activities can be shared with visiting friends and family members. Evergreen is among a series of similar projects Origin is building in Ontario, as well as ones it operates in Western Canada.

Renée Bourgon, director of marketing and communications at Davies Smith Developments, which is building Hearthstone by the Bay, says while only 10 per cent of the 75-year-plus population lives in retirement/assisted living housing currently, demand will grow exponentially as the baby boomers age.

"We anticipate the concept of what Hearthstone by the Bay represents will flourish," she says, pointing out that the boomers have high expectations about their quality of life and living standards. "They want to stay active and live life to the fullest. That's the shift."

The 20-storey Hearthstone is intended for "the very fashionable empty nester," says Bourgon. Designed by award-winning Quadrangle architects and Raw Design, the 145 condo suites range from the mid \$200,000s to the \$500,000s, from about 600 to 1,300 square feet, and feature wide entrances, faucets for arthritic hands and outlets that don't require bending over. Occupancy begins this spring. Buyers range from their 50s to their 80s, with some of them buying two suites and combining them into one.

Amenities include a gourmet restaurant and dining terrace, pub, library, greenhouse and cinema, spa, private dining room and fitness facilities. Organized trips, theatre and shopping will be offered, as well as a health and wellness centre, staffed by health-care professionals. Residents choose their services à la carte. Derek Thompson from Raymond James investment firm, says the global economic downturn makes it critical to understand the financial impact of buying versus renting a retirement residence. In an independent assessment commissioned by Davies Smith, Thompson says a monthly luxury rental retirement apartment, based on double occupancy, can cost upwards of \$6,000. He says factor in food, entertainment, housekeeping and utilities, and renters can spend \$80,000 a year of taxable income. Alternatively, by taking a capital investment (such as the sale of a family house for \$600,000) and applying it to the purchase price of \$365,000 for a 935-square-foot condo, living costs, as well as condo and club fees, become reduced to \$2,500 a month.

Thompson also points out that investment income is taxable while a principle residence cannot be taxed as income and it's an asset that continues to appreciate in value.

For information: [Hearthstone by the Bay](#), [Origin Evergreen](#), [Harmony Village](#).

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