



CANADA MORTGAGE AND HOUSING CORPORATION

PROJECT PROFILE

Seniors Villa of East Ferris

East Ferris, Ontario



Located 12 kilometres from North Bay, the township of East Ferris is a rural area made up of the communities of Corbeil and Astorville, with a population of over 4,100. The township also has an aging population, with 21 per cent of its residents over age 55. While development in the area is largely residential, there are limited affordable housing choices for seniors, which was a concern to many area residents. The opening of Seniors Villa of East Ferris is meeting the local need for affordable housing, allowing seniors to stay in their community close to family and friends.

Highlights

This initiative provides affordable housing for a growing senior population in the rural communities of Corbeil and Astorville, Ontario.

Client group: Low-income seniors and persons with disabilities

Developer: Seniors Villa of East Ferris

Number of units: 20

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), District of Nipissing Social Services Administration Board, Township of East Ferris, Council 6664 of the Knights of Columbus East Ferris

“For many years, I’ve seen our seniors become terribly anguished about being unable to take care of their homes and having to leave the community. That’s why we’re so pleased to be able to build affordable housing for them. It means they don’t have to leave the area,” said Michel Champagne, President of Seniors Villa of East Ferris, which opened in December 2009 with 20 new affordable two-bedroom units.

The Affordable Housing Solution

Michel Champagne is a retired lender and is currently farming in the township of East Ferris; he is also a past executive of the local Knights of Columbus council. He had been interested in affordable housing for local seniors for a number of years, but it was only after the District of Nipissing Social Services Administration Board (DNSSAB) made combined federal and provincial funding available—through

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the Canada-Ontario Affordable Housing Program Agreement and the Delivering Opportunities for Ontario Renters (DOOR) program—that he was able to get affordable housing built in two rural areas.

“I have a financial background and, after I got the general understanding of how the funding was going to work, I thought, this is likely viable,” recalled Champagne. “I went to the Knights of Columbus to present what I had found, and they authorized me to put together a team. We formed a non-profit group at arm’s length of the Knights—Seniors Villa of East Ferris—and I brought together experts to help me develop a business plan, which was approved by DNSSAB.”

From there, the group selected two sites, the down payment for which was provided by the Knights of Columbus. Seniors Villa of East Ferris was completed in 2009 and was fully rented out before the buildings were even completed. Tenants must be at least 60 years old and have incomes below \$62,000 annually. Rents are an average of \$675 a month, which is 20 per cent below the average market rent for the area. The development has a waiting list.

There are four townhome buildings in all, two in Corbeil, close to the old post office and a convenience store, and two in Astorville, close to a grocery store. Each building consists of five, 70-square-metre (750-square-foot), two-bedroom units, side by side on a single level.

CMHC Contact

Contact a representative of CMHC’s Affordable Housing Centre
www.cmhc.ca/contactahc

“Constructed of insulated concrete forms, the buildings have surpassed the 2012 Ontario Building Codes for energy efficiency,” said Bibianne Sommerville of DNSSAB. Energy-efficient features ensure the buildings’ operating costs will remain affordable in the long run and enhance occupant comfort. In addition to in-floor radiant heating, the homes are air-conditioned and have an ultraviolet water filtration system for well-water quality. Units have their own in-house laundry facilities, and there is front-door parking as well.

“It’s become a great source of pride for the community to have built these units. People are really looking forward to being able to move in and therefore stay in the community. They’ve always been a part of a strong community, and living here at Seniors Villa of East Ferris, they’ve become a family. They really look out for each other; it’s something to behold,” said Champagne.

Capital costs for the Corbeil and Astorville projects were \$3.2 million. The two projects received over \$1.4 million in combined federal and provincial funding. This included \$400,000 through the Canada-Ontario Affordable Housing Program Agreement. The project also received \$640,000

through the Delivering Opportunities for Ontario (DOOR) program, which was funded under the Government of Canada’s Federal Housing Trust, through the Department of Finance. The Municipality waived development fees and provided a five-year reduction in taxes, valued at \$9,400. The Knights of Columbus provided \$35,000 toward the purchase of the land. In the early stages of the project, the group received Seed Funding from CMHC, which helped it develop its business plan and conduct an environmental assessment and also assisted with incorporation costs.

“It used to be that seniors would come into North Bay from the rural area and sit on lists for housing. By building affordable housing in the rural areas, we have been able to help our seniors to remain in the community with their friends and families,” said Sommerville.