

OVER 30 YEARS EXPERIENCE WITH INTEGRITY, TRUST AND PROVEN RESULTS.

CANADA STRUGGLING TO PREPARE FOR AGING BOOMERS, SMALLER WORKFORCE

A major demographic transition is under way that will strain government finances," warns a fiscal sustainability report prepared for the federal government last year. As the oldest baby boomers reach their traditional retirement age of 65, it cautions, "spending pressures in areas such as health care and elderly benefits are projected to intensify. Over the next eight years, there will be a rapid bump in the number of people 65 and over. Throw in a higher life expectancy and a lower fertility rate, and the gap between old and young, between the workforce and a retired population that is older and frailer will continue accelerating and widening until 2029, when it will continue to dip, but at a slower pace.

Barring major shifts in immigration policy and a return to the big families of yore, by 2070, it's expected there will be one senior citizen in Canada for every two people aged 15 to 64, the typical breadbasket of the full-time labour force. That's down from just under eight to one back in 1971, right around the time that first wave of boomers graduated from university...[Read More](#)

PROPERTIES AVAILABLE

AREA	SIZE	STATUS
Central , Ontario	55+ Units	Available
Ottawa, Ontario.	175+ Units	Available
Newmarket, Ontario.	90+ Units	Available
Central, Ontario.	200+ Units	Conditionally Sold
Ottawa, Ontario	60+ Beds	Sold
Newmarket, Ontario.	36+ Units	Sold
Ottawa, Ontario.	70+ Beds	Sold
Windsor, Ontario.	90+ Beds	Sold

AGING BOOMERS TO FUEL HOUSING

A new study from the Conference Board of Canada predicts that by 2030 about 80% of new housing demand will come from consumers in their golden years.

It will bring a new wave of homes that are low maintenance, like condominiums or seniors' residences. At the same time, the shift will put downward price pressure on the traditional single-detached house that has skyrocketed in price over the past 15 years.

The Canadian Home Builders' Association says its members are already catering to the aging population by building more condos and retirement communities for the growing need.

"Baby Boomers are the largest demographic cohort in our population and as such have been the main drivers of household formation for the past 40 years," the report says.

Those same Boomers, when they were in their twenties in the 1970s, helped drive the market to new heights: New-home starts hit a record 274,000 in 1976. Then it was the Boomers' children, the echo boomers, in the past decade who helped drive the market as they began forming households...[Read More](#)

A PORTRAIT OF SENIORS IN CANADA

Seniors represent one of the fastest growing groups in Canadian society today. Analysts across the country are trying to predict the impact that this group will have on demands for services, products, and special programs. Statistics Canada's publication *A Portrait of Seniors in Canada* can help you understand the issues affecting seniors. For example, did you know that the number of seniors in Canada is projected to increase from 4.2 million to 9.8 million between 2005 and 2036, or that in 2005 women accounted for almost 75% of persons aged 90 or older...[Read More](#)

3RD QUARTER,
SEPTEMBER, 2011.

FEATURED PROPERTY

RIDEAU GARDENS - OTTAWA



RECENT TRANSACTIONS

CAMILLA GARDENS - OTTAWA



CLOCKTOWER - NEWMARKET



CUMBERLAND LODGE - OTTAWA



FIVE-YEAR TERM	SPREADS OVER GOCB	INTEREST RATES
CMHC MULTI-FAMILY	0.75% - 1.00%	2.15% - 2.40%
CONVENTIONAL MULTI-FAMILY	1.80% - 2.25%	3.20% - 3.65%
RETAIL, OFFICE, INDUSTRIAL	1.85% - 2.35%	3.25% - 3.75%

CURRENT BOND RATES
CLICK HERE

THE ABOVE INTEREST RATES ARE CURRENT AS OF SEPTEMBER 22, 2011 AND ARE BASED ON GENERAL CONDITIONS IN THE COMMERCIAL MORTGAGE MARKET FOR GOOD QUALITY COMMERCIAL PROPERTY. THESE RATES ARE INDICATIVE ONLY AND SHOULD NOT BE TAKEN AS AN OFFER OF MORTGAGE FINANCING. RATES ARE APPLICABLE TO MORTGAGES IN EXCESS OF \$1.0 MILLION.

OUR CURRENT LISTINGS
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