
A Philanthropic Answer To Our Current Housing Affordability Crisis.



An Introduction To:



**Another forward-thinking initiative
by BGI Group - Toronto.**

www.bgigroup.ca

BGI
Development Group

- Real Estate Developers
- Development Managers
- Development Advisors
- Project Managers
- Construction Managers
- Workout Specialists

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"That Your Joy May Be Full."



Example of **BGI / JOY** Building with 20,000sf Community Hub Amenity Embedded.

The Problem:

Lack of Affordable Housing designed for "The Forgotten Middle"

- Government **Waiting Lists 2-10 years** with few new affordable projects for the foreseeable future. Insufficient Government funding in the face of exponential Demand and Covid-19 Deficits.
- Massive Demand - **Boomer Generation (55-75)** - Canada **8,000,000+** & U.S. **80,000,000+** JOY Market Demographic.
- Independent Living / **Retirement Homes** at **\$5,000 to \$7,000/mo+** across Canada and U.S.

The Solution:

The JOY Concept® **Boutique Style Wellness Residences -** **Affordable Rentals Designed for 55+**

JOY is an affinity-based hybrid apartment building blended with a light **Independent Living furnished model**, providing a boutique hotel style ambience and wellness experience at an affordable price – **from \$1300/month.***

A first in Canada and The U.S.

www.myjoyliving.com

***Possible marginal increase subject to interest rates and construction costs**



The Solution Cont'd...

- ✓ Designed for active independent Wellness living.
- ✓ Turnkeyed to local Charities or NPOs for their 100% end ownership upon stabilization.
- ✓ Master leased by a 3rd party Asset Management firm to remove vacancy risk from end owner.
- ✓ from \$1300/mo/single Plan A furnished + \$125/mo utility surcharge hydro, gas, water, TV, Wifi.
- ✓ Passive House construction for major carbon footprint reduction and energy savings.
- ✓ Post COVID Health & Wellness protocols.
- ✓ Boomers in homes they no longer need could free up thousands of homes for sale by moving into a local JOY building and using the interest from their house sale proceeds for JOY rent and/or helping their children with home purchases.

“Compassionate Capitalism” – BGI’s philanthropic JOY Model arranges 100% of the Development Cost but leaves its equity and margin on title as a 2nd Mortgage for 10yrs at 0% interest and no principal payments during the Term, but leveraged to create equity for future JOY projects.

The JOY Concept® Turnkey Business Model:

Type A Active Lifestyle Rental Suites designed for Independent Living

- ✓ 5 to 9 storey sprinklered buildings (120-250 Residents per building)
- ✓ Studio, 1, 2, 3, 4 BR Suites (Studio furnished - 1 and 2BR optional furnished)
- ✓ Currently sourcing locations in Ontario, US Eastern States, and Texas

Type B (Where site size allows)

- ✓ 2BR Active Lifestyle rental Bungalows designed for Independent Living

Type A and B

- ✓ Extensive 3rd Party care services and meals On Demand a la carte
- ✓ Life Occupancy Agreement for security of mind.
- ✓ Annual increases determined by Charity/NPO end owner
- ✓ Culinary Kitchens and Learning Labs
- ✓ Rooftop Terrace with Cinema where weather permits, and raised Planting Beds
- ✓ Community Integration Management for residents and wider Community
- ✓ Community Hub incorporated into the Project for Owner and Community use



Areas of Impact:

Providing Affordable
Housing Options



Enabling Community
Outreach Programs



The JOY Concept®'s proprietary, philanthropic development model turns completed projects over to select Charities or Non-Profit Organizations for their 100% ownership, providing the funding needed to maintain and grow their charitable operations.

The Genesis of The JOY Concept® by BGI:

BGI's “Dayspring” Adult Lifestyle Project - 9281 Goreway Dr. Brampton, ON.

- The first and largest Adult Lifestyle / Intergenerational Community in The Greater Toronto Area - yr 2000.
- 700 Condos; 160 bed Long-Term Care; Church; Retail.

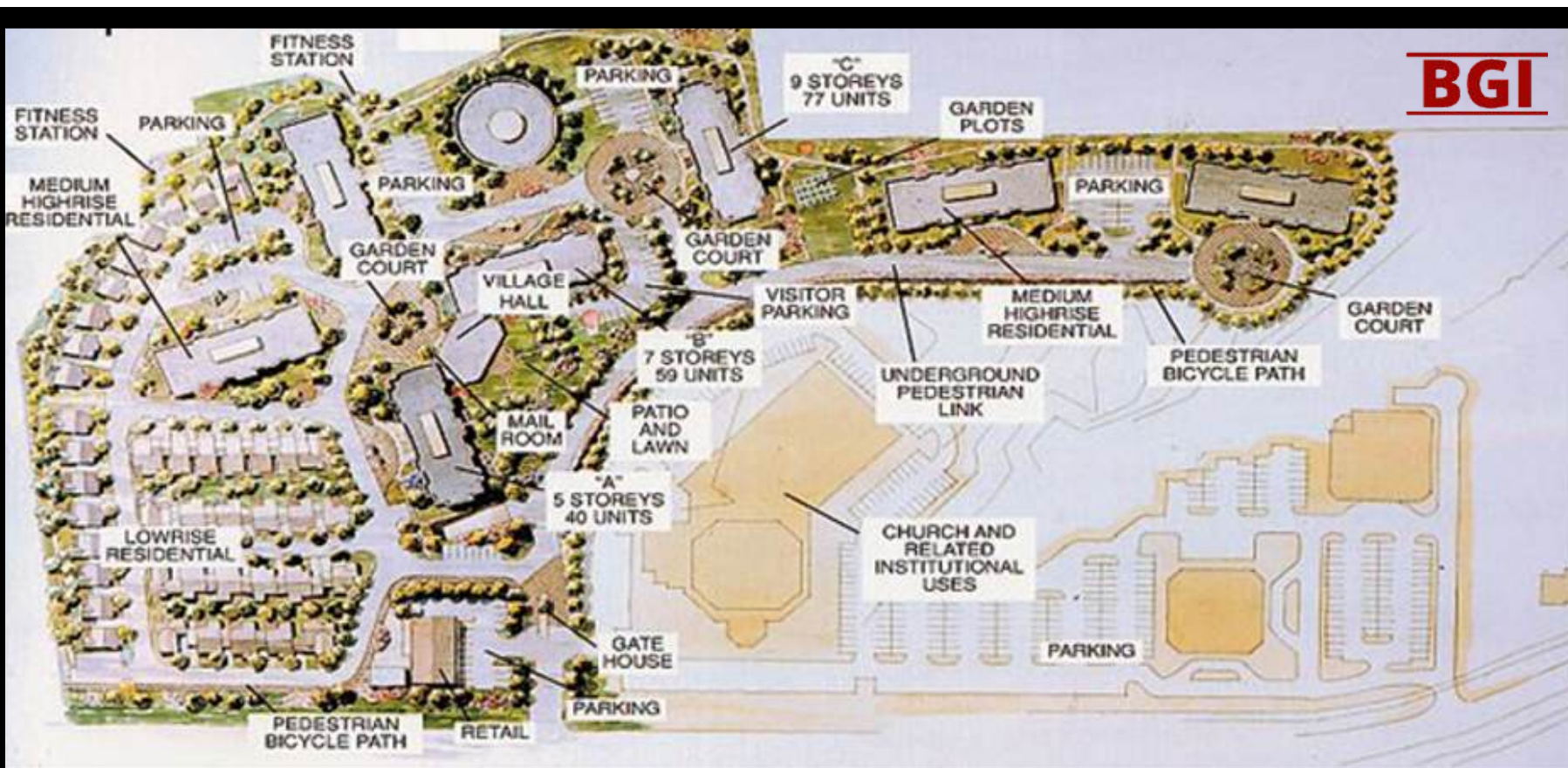
BGI conceived the full Concept, and as Master Developer revised 3 X 10 acre Residential Estate Lots by carrying out the following:

- Official Plan & Secondary Plan Amendments
- Zoning Amendment
- Severances
- Grading / Substructure / Superstructure Permits
- Planning & Design Services
- Condo Sales & Marketing
- Legal & Financing Services

**Construction of Phase 1 (200 units) by BGI Construction Management.
Property Management until turnover was retained and overviewed by BGI.**

BGI's “Dayspring” Adult Lifestyle Project - 9281 Goreway Dr. Brampton, ON.

Original Vision:



Vision Built:



Current Value - \$450,000,000 CDN.

JOY Proposed Examples:

Newmarket: https://drive.google.com/file/d/1CStt9sGRUc0KeQPC_vHlgSW0ZxgagdRu/view?usp=sharing
(10 storey - 2 buildings)

Brantford: https://drive.google.com/file/d/1-QO4v5OE_p1rdEnsx2YN6ZiOT3x9mWOR/view?usp=sharing
(4/5/6 storey - 2 buildings)

Dave Trafford *Newstalk*® 1010 Toronto Talk Radio interview of Ian Jones, Pres. - BGI Group

As a related outreach, and in preparation for the introduction to the Market, Ian Jones was interviewed on Toronto *Newstalk*® 1010 by Dave Trafford on his May 30, 2021 radio show to explain the genesis of **The JOY Concept**® and the proposed JOY Projects, in an 8 minute clip:

- <https://www.iheartradio.ca/newstalk-1010/audio/podcasts/may-30-the-joy-concept-a-new-paradigm-in-affordable-boomer-housing-1.15316501?mode=Article>

The JOY Concept® Intro Video: <https://www.myjoyliving.com/JOYIntroVideo>

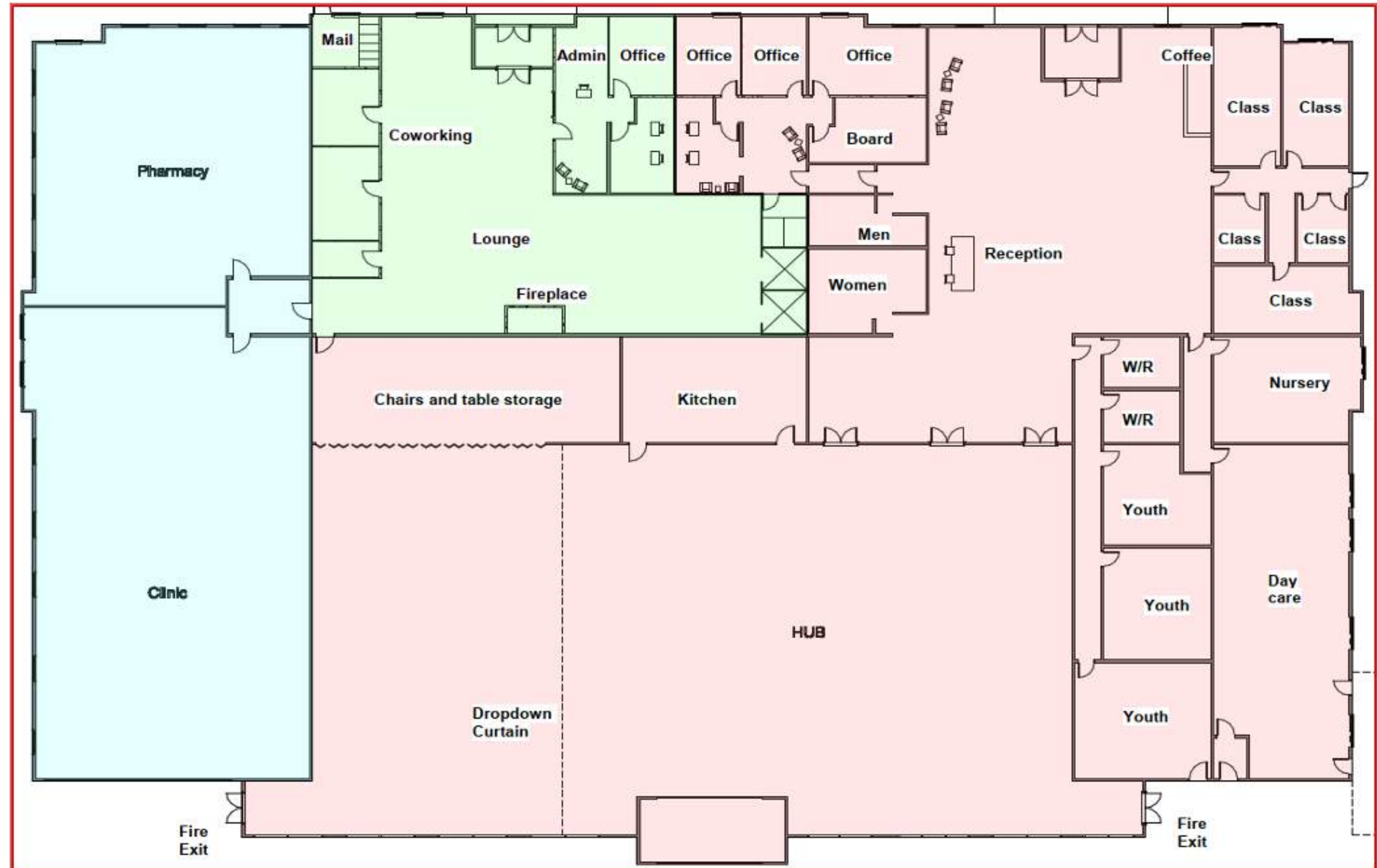
What makes The JOY Concept® extra special?

In addition to everything else JOY offers, it can provide residents a purpose in life. (See pg 19) “**Community Integration Management**” provided by **The City Group (“TCG”)**, allowing JOY building residents to partake in the wider Community, strictly of their own choice and as approved by JOY end owner.



Example of **BGI / JOY** Building with 20,000sf Community Hub Amenity Embedded.

**Example Ground Floor
Layout of BGI / JOY
Building with 20,000sf
Community Hub
Amenity Embedded.**





Possible Protections against future pathogens

These are active lifestyle tastefully furnished boutique style apartments designed for independent wellness living with added 3rd party services designed and available if and when required.

As a result of the Pandemic, **BGI** has refined the design and operation of the buildings to include operational and vaccine protocols and individual mechanical ventilation design with hepa filters to help minimize future airborne pathogens.

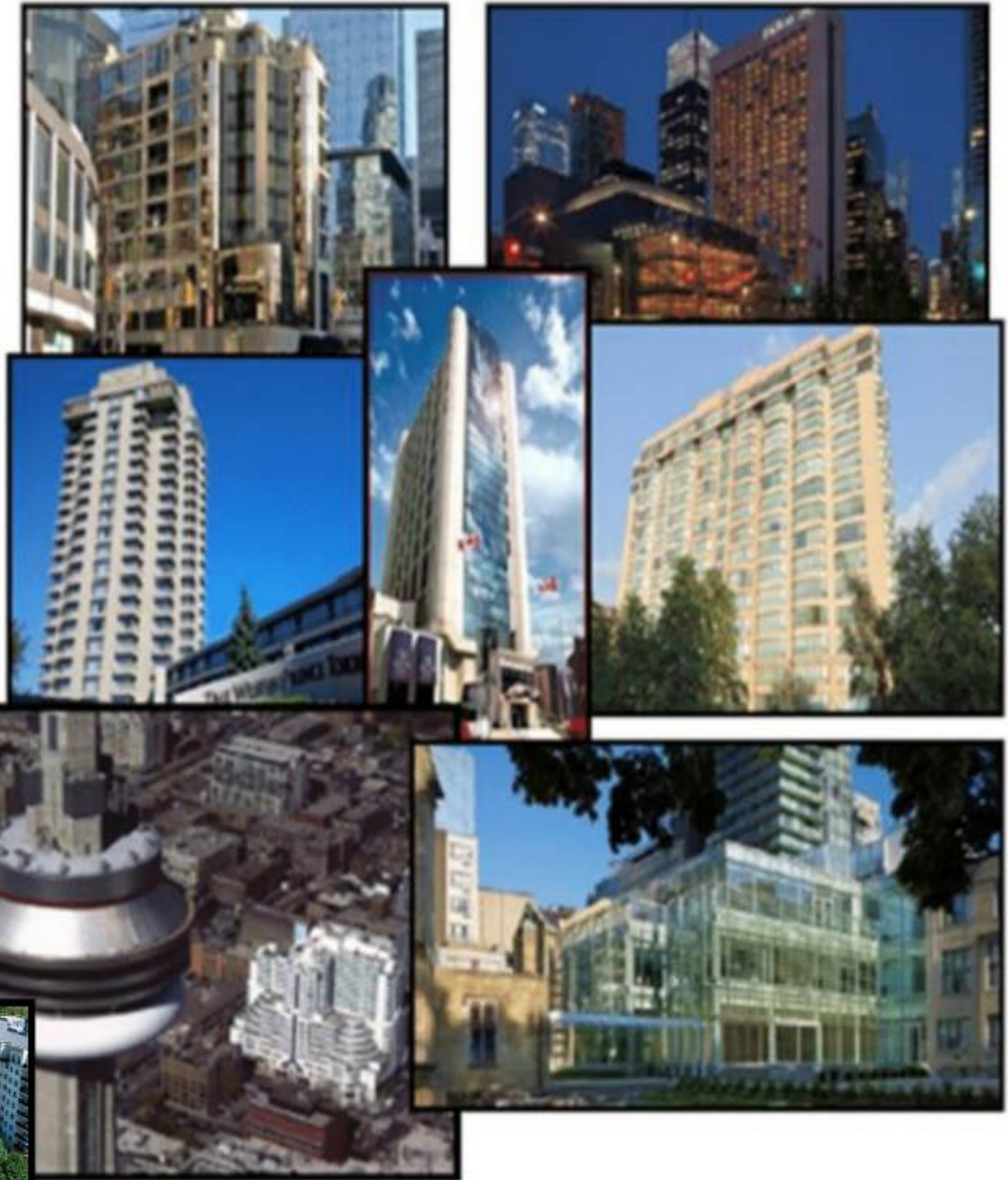
- ✓ Private Suites plus spatially distanced common lounges and kitchens in shared areas
- ✓ Privately zoned and hepa filtered suite heating and air conditioning and filtered air changes in all common areas.
- ✓ 3rd party Telehealth and supportive services as individually required on Demand

The Developer:

Operating for over 50 years, BGI Group and its related companies have been at the forefront of the Development of over 23 Million Square Feet of Commercial, Multi-Family, Healthcare and Institutional Real Estate throughout Canada & The U.S.

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For more information on the 23Mil SF / 9 Billion of Project History by BGI or its Principal visit: www.bgigroup.ca
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The JOY Team to Deliver a Completed Turnkey Project:

- The Sponsor – The JOY Foundation – a Federal Non-Profit Corp. www.myjoyliving.com
- The Developer – BGI Group www.bgigroup.ca
- The Architects – BGI Group – Concept Design internal
Permit Drawings and Specs – local Design Professionals
- Interior Design – De Style Design - www.destyledesign.com/
- Digital Marketing & Social Media Marketing - Precon Concierge Inc. / Social Nation Inc.
www.preconconcierge.com and www.thesocialnation.com
- The Construction Management – BGI Group overview of local Construction Management firms
- Design and Construction Projects Overview – REMCOR Project Services Inc. - www.remcor.ca
- Consultant for Passive House Standards, Building Science, and Building Rating System Certification: Affecting Change Inc. - www.affectingchage.com
- The Legal Counsel – Miller Thomson LLP www.millerthomson.com
- The Accounting Firm – www.pwc.com
- The Property Management Firm / Operator – Larlyn Management www.larlyn.com
- Community Outreach and Integration -The City Group www.thecitygroup.ca
(optional to end owner)
- Connected Living Solutions -Technology for Residents & Families www.connectedliving.com
- The Resident Relocation Specialist - Mitzy Dadoun - Master ASA, CPC,CEA
(Certified Professional Consultant on Aging www.SmartSeniorsRealty.ca)

Current JOY Concept® Contracts:

July, 2023 – November, 2024

Summary of Current Contracts

(CMHC Defn.)

Location:	Total GFA	Total Units	Affordable %	Status
1. Charlottetown, PEI	343,877sf	328 Units	61%	Planning Approvals
2. Ottawa (1) - Barrhaven	272,990sf	274 Units	62%	Planning Approvals
3. Ottawa (2) - Kanata	192,197sf	196 Units	57%	Planning Approvals
4. Belleville, ON	374,540sf	375 Units	44%	Planning Approvals
5. St. John's, NFLD	279,980sf	312 Units	40%	Land Contract
6. Roanoke, VA - U.S.	409,970sf	468 Units	TBD	Analyzing Options
7. Ottawa (3) - Downtown Ottawa	114,424sf	120 Units	40%	Planning Approvals
8. Windsor, ON	377,494sf	436 Units	44%	Development Study
9. Bracebridge, ON	358,484sf	470 Units	40%	Planning Approvals
10. Ottawa (4) - Orleans	374,540sf	375 Units	44%	Development Study
11. Simcoe, ON	539,400sf	714 Units	40%	Development Study
Totals:	3,637,896 SF	4,068 Units		

In discussion or process: Chatham ON, Ajax ON, Kingston ON, Innisfil ON, Simcoe ON, Sydney NS, Huntsville ON, 4 Colleges Maritimes, Terrace and Kelowna BC



The Community Hub – A Servant To The People

Community Hubs can: promote social cohesion by bringing together different social or generational groups; increase social capital by building trust through interaction with local community members, while building their knowledge or skills*

- . Faith based charitable ministries and programs
- . Youth groups and Children's programs
- . Affordable childcare
- . Special Needs support
- . Social support through friends, neighbours
- . Provide breakfast programs for nearby elementary schools
- . Adult Daycare
- . Accessibility - Provide an accessible, comfortable, safe and friendly environment for the Community
- . Staff training spaces
- . Addictions support groups
- . Non-Profit service groups training facilities
- . Providing space to Charities and Non-Profit organizations for the Social Good
- . Formal support through the Community services and facilities
- . Job skills training
- . Computer Labs for entrepreneurial endeavours
- . Co-Working spaces
- . Culinary kitchen training and food support for the Community
- . Increased physical activity and healthy eating while improving community members' skills and knowledge
- . Festivals, markets, art events, concerts, movies
- . Volunteer activities including in local Hospitals and Long-Term Care Homes
- . Organising parties, weddings, funerals as a low or no cost venue for the Community
- . Organising local non-government activities
- . Community gardens to bring diverse groups together for social cohesion
- . Nature walk outings for adults and children

*All managed within the end building owner determined scope of programs

The JOY Concept® plus Community Transformation:

A possible transition from Affordable Housing to Transformation Centres. (Optional to end owner.)

Q - What happens when experts in affordable housing developments strategically align with experts in city transformation?

A - Your housing development can become a Transformation Centre... the launching pad for city transformation.

What is a Transformation Centre?

Transformation Centres are community centres/hubs that allow you to fulfill your vision for city transformation based on the needs of your city in a strategic and sustainable way. They will include (but are not limited to); affordable housing, social enterprise, church/non-profit, retail, the arts, recreation, etc. The JOY team has engaged the transformation team at The City Group in the Development stage of the JOY projects to help prepare your NPO reach and exceed your city outreach goals.

‘Community Integration Management’ by **The City Group** provides JOY building residents the opportunity to take part and add to the wider community. With over 25 years of development and expertise in city transformation, principals of The City Group present life changing and city changing initiatives.

If you desire your housing development to be part of **your larger city outreach vision and strategy**, or for more information, contact **Dr. Brian Beattie – Principal, The City Group – brian@thecitygroup.ca**

www.thecitygroup.ca

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Building You A More Affordable Tomorrow, Today.

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