

Ontario Bungalow Retirement Communities Comparison Guide

Prepared by Kevin Flaherty, Real Estate Broker, over 30 years of experience and more than \$500M sold. Call or text 226-270-6433 anytime.

Moving to a bungalow retirement community is one of the most rewarding decisions a downsizer can make, but comparing freehold, condominium, and land lease options across dozens of Ontario communities can feel overwhelming. This guide gives you a clear framework: understand the three ownership models, compare the leading communities side by side, and use the included checklists and worksheets to evaluate every property you tour. Print it, bring it with you, and check off each item as you go.

Step 1: Understand the Three Ownership Models

The single most important decision in your bungalow search is not the floor plan or the clubhouse. It is how you will own the property. Each model carries a different purchase price, monthly cost structure, and long-term equity outcome.

Ownership Model	Typical Purchase Price	Typical Monthly Costs	What You Own
Freehold	\$500K to \$1.2M+	Property tax and utilities only; no mandatory community fees	The home and the land, outright
Condominium	\$400K to \$900K	\$300 to \$800 condo fees plus property tax	The home (and often the land), managed by a condo corporation
Land Lease	\$200K to \$500K	\$500 to \$1,200 lot rent plus reduced property tax	The home only; the lot is rented from the community operator

Ownership Model Self-Assessment

- I know how much equity I will have after selling my current home
- I have decided whether a lower purchase price or lower monthly cost matters more to me
- I understand that land lease homes may appreciate more slowly than freehold
- I have asked my lender whether financing differs for a land lease purchase
- I have reviewed what condo fees include in each community I am considering
- I have compared property tax treatment across the three models
- I understand how lot rent increases are governed under Ontario's Residential Tenancies Act
- I have discussed the estate implications of each ownership model with my family

Key Principle

Do not compare purchase prices alone. A \$350,000 land lease bungalow with \$900 in monthly lot fees can cost more over ten years than expected, while a \$700,000 freehold home preserves more equity. Map out the full 10-year cost of each option before deciding.

Step 2: Compare Ontario's Leading Bungalow Communities

The table below summarizes nineteen of Ontario's most notable bungalow retirement communities. Use the general price ranges by ownership model as a starting point, then verify current listings before touring. Highlight the rows that interest you.

Community	Location	Ownership	Key Amenity
Briar Hill	New Tecumseth (Alliston)	Condominium	Land-owned condo-registered bungalows and bungalofts beside the Nottawasaga Inn Resort
Westlinks	Port Elgin	Condominium	12-hole on-site golf course, racquet courts, aerobics gym, trails, near white-sand beaches

Community	Location	Ownership	Key Amenity
RiverBend	Golf London	Land Lease	18-hole championship golf, gated, expansive clubhouse
Dover Coast	Port Dover	Condominium	Waterfront lifestyle on Lake Erie
Cobble Beach	Owen Sound	Freehold	Championship golf and Georgian Bay waterfront
Jeasnic Estates	Chesley	Freehold	Quiet rural setting in Bruce County
Riverview Meadows	Exeter	Freehold	Pond and walking trails
The Bluffs at Huron	Goderich	Land Lease	Lake Huron views and sunsets
Kokomo Beach Club	Port Stanley	Freehold	Beach club, pool, and coastal village living
Edgewood Greens	Dundalk (Southgate)	Freehold	New-build bungalows in a growing community
Tecumseth Pines	New Tecumseth	Land Lease	Established community with active social calendar
Sandycove Acres	Innisfil	Land Lease	Largest retirement community in Southern Ontario; 3 clubhouses, 2 heated pools, on-site mall, woodworking shop,
Park Place	Wasaga Beach	Land Lease	Recreation centre near the world's longest freshwater beach
Country Meadows	Wasaga Beach	Land Lease	Shares golf and pool amenities with Hometown Wasaga Beach
Hometown Wasaga Beach	Wasaga Beach	Land Lease	9-hole golf course, heated pool, clubhouse
Bayshore Village	Ramara	Freehold	Lake Simcoe waterfront community
Foxboro Green	Baden (Wilmot)	Condominium	Recreation centre and trails near Kitchener-Waterloo
Legacy Pines	Palgrave (Caledon)	Freehold	Semi-private 9-hole golf, tennis, pickleball, clubhouse, full exterior maintenance, mature pines
eQuinelle	Kemptville	Freehold	Golf resort living on the Rideau River

Price guide by ownership model: Freehold communities typically range from \$500,000 to over \$1.2 million. Condominium communities generally range from \$400,000 to \$900,000 plus monthly fees. Land lease communities typically range from \$200,000 to \$500,000 plus monthly lot rent.

Step 3: Define Your Lifestyle Priorities

Before touring, decide which features are must-haves and which are nice-to-haves. Check every item that matters to you, then rank your top five.

Amenities and Activities

- On-site golf course (e.g., Westlinks, RiverBend, Hometown Wasaga Beach, Legacy Pines)
- Heated outdoor or indoor pool
- Clubhouse with organized social activities
- Fitness centre or aerobics gym
- Tennis or pickleball courts
- Woodworking shop or hobby spaces
- Community garden plots
- Walking or hiking trails
- Waterfront access or beach nearby
- On-site conveniences such as shops or services

Location and Access

- Within 30 minutes of my current doctors and hospital
- Within a comfortable drive of children and grandchildren
- Close to shopping, groceries, and restaurants
- Access to a golf course, marina, or recreation I already enjoy
- Year-round road maintenance and safe winter access
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Reasonable distance to an airport for travel

Home Features

- True single-floor living with zero interior stairs
- Main-floor laundry
- Attached garage with interior entry
- Wide hallways and doorways for future accessibility
- Walk-in or low-threshold shower
- Guest space for visiting family (bungalow or second bedroom)
- Outdoor space: deck, patio, or garden area
- Storage for seasonal items, hobbies, or a workshop

Step 4: The Community Tour Checklist

Bring this checklist to every community you visit. A model home shows you the house; these questions show you the community.

First Impressions

- Streets, boulevards, and common areas are well maintained
- Homes show consistent exterior upkeep throughout the neighbourhood
- The entrance and signage feel welcoming and cared for
- Traffic noise, rail lines, or highway proximity are acceptable
- Street lighting and sidewalks support safe evening walks

Clubhouse and Amenities

- Toured the clubhouse and confirmed it is clean and actively used
- Reviewed the monthly activity calendar
- Confirmed pool, golf, or fitness facilities are in good repair
- Asked whether amenities are included in fees or pay-per-use
- Asked about planned amenity upgrades or special assessments

Talk to Residents

- Spoke with at least two current residents unprompted
- Asked what they like most and least about living here
- Asked how responsive management or the condo board is
- Asked how fees have changed over the past five years
- Asked about the social atmosphere: cliquy, welcoming, quiet, or busy

Rules and Governance

- Read the community bylaws or rules document in full
- Confirmed pet rules: number, size, and breed restrictions
- Confirmed guest and family visit policies
- Confirmed rental or snowbird subletting rules
- Confirmed parking rules for RVs, boats, and second vehicles
- Confirmed age requirements for all occupants, not just one spouse

Step 5: Financial Due Diligence Checklist

The right community must also be the right financial fit. Work through every item below with your lender, lawyer, and Realtor before signing anything.

For Any Purchase

- Obtained a professional evaluation of my current home's value
- Calculated net proceeds after selling costs and moving expenses
- Set a firm purchase budget including closing costs and land transfer tax
- Budgeted for furniture, window coverings, and setup in the new home
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Reviewed the 10-year total cost of ownership, not just the sticker price

For Condominium Communities

- Ordered and reviewed the status certificate with my lawyer
- Reviewed the reserve fund study for adequacy
- Checked the history of special assessments
- Confirmed exactly what the monthly fee covers, item by item

For Land Lease Communities

- Reviewed the lease agreement and remaining term with my lawyer
- Confirmed current lot rent and the history of annual increases
- Confirmed what the lot fee includes (water, taxes, amenities, maintenance)
- Arranged financing suited to land lease purchases (chattel loan or line of credit)
- Understood resale and assignment rules if I sell later

Kevin's Tip

Sequence matters. Most downsizers need the equity from their current home to buy their bungalow with little or no mortgage. Get your home evaluated first, understand your true buying power, and then shop with confidence. Call or text Kevin at 226-270-6433 for a free, no-obligation evaluation.

Step 6: Side-by-Side Community Worksheet

Use this worksheet to score up to three communities you are seriously considering. Rate each category from 1 (poor) to 5 (excellent) and total the columns.

Category	Community A	Community B	Community C
Community name			
Ownership model			
Purchase price			
Monthly fees / lot rent			
Floor plan fit (1-5)			
Amenities I will use (1-5)			
Location and access (1-5)			
Community upkeep (1-5)			
Social atmosphere (1-5)			
Rules fit my lifestyle (1-5)			
Resale outlook (1-5)			
10-year cost estimate			
TOTAL SCORE			

My Notes

Favourite community so far: _____

Biggest concern to resolve: _____

Target moving timeline: _____

My current home's estimated value: _____

Step 7: Coordinate the Sale of Your Current Home

Buying your bungalow is only half of the move. Selling your current home for top dollar, on a timeline that matches your purchase, protects your retirement equity. Kevin Flaherty's system uses Video Narrated VR Animated Online Showings so buyers across Ontario can tour your home online before booking a visit, reducing disruption and attracting serious, qualified offers.

Pre-Sale Preparation

- Booked a free home evaluation with Kevin (226-270-6433)
- Decided whether to sell first, buy first, or negotiate matching closing dates
- Started decluttering: one room per week, three piles (keep, donate, discard)
- Completed minor repairs that protect value without over-renovating
- Gathered documents: survey, tax bills, utility costs, renovation receipts
- Discussed bridge financing options with my lender if buying first
- Planned the physical move: movers, downsizing services, storage
- Notified utilities, subscriptions, and government services of the move date

Why Sellers Choose Kevin

Over 30 years of experience, more than \$500M sold, and a marketing system built for today's buyers. Video Narrated VR Animated Online Showings present your home and its surrounding area to buyers everywhere, so the people who book showings are already sold on what they have seen.

Your Next Step

You now have everything you need to compare Ontario's bungalow retirement communities with confidence: the ownership models, the leading communities, the tour questions, and the financial checklists. The final piece is knowing exactly what your current home is worth.

Book a free, no-obligation home evaluation with Kevin Flaherty. Call or text 226-270-6433, visit flaherty.ca/homeeval, or book a call at flaherty.ca/kevinscalendar. Explore every community mentioned in this guide at AdultCommunities.ca.