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Ontario Retirement Communities Complete Guide

How to Find and Compare 157+ Active Adult Communities Across Ontario by Region,
Ownership Model, and Budget

WHAT IS INSIDE THIS GUIDE

- The 4 ownership models explained (freehold, condo, land lease, life lease)
 - Realistic cost ranges and monthly fee expectations
- A region-by-region overview of where communities cluster
 - The essential questions to ask before you buy
- A complete decision checklist to compare your shortlist

Prepared by Kevin Flaherty, Broker

Flaherty.ca Home Selling System Team, eXp Realty

226-270-6433 | AdultCommunities.ca

Step 1: Understand the 4 Ownership Models

The single biggest factor in what a retirement community will cost you, both upfront and every month, is the ownership model. Before you tour a single home, decide which of these four structures fits your finances and your comfort level.

Freehold

You own the home and the land outright. There are no mandatory community fees, though some freehold communities charge a modest fee for shared amenities. You are responsible for all maintenance and property taxes. Highest purchase price, lowest monthly carrying cost, and full equity growth.

Condominium

You own your home and a share of the common elements. A monthly condo fee covers exterior maintenance such as snow removal and lawn care, plus amenities. A practical middle ground between ownership and convenience. Note that some communities, like Briar Hill in Alliston, are common-element condominiums where residents own both the home and the land.

Land Lease

You own the physical home but rent the lot it sits on from the community operator. The purchase price is dramatically lower, but you pay a monthly lot fee. Land lease communities in Ontario are governed by the Residential Tenancies Act, which generally caps annual fee increases.

Life Lease

You purchase the right to occupy a unit for life rather than owning real estate. Often operated by non-profit or charitable organizations, life lease projects charge an upfront entrance fee plus monthly maintenance. Ideal for buyers who value security and simplicity over equity growth.

Quick Comparison

| Model | Purchase Price | Monthly Fees | You Own the Land? |
|-------------|------------------|-----------------|-------------------|
| Freehold | \$500K - \$1.2M+ | None mandatory | Yes |
| Condominium | \$400K - \$900K | \$300 - \$800 | Yes (or share) |
| Land Lease | \$200K - \$500K | \$500 - \$1,200 | No |
| Life Lease | \$200K - \$600K | \$400 - \$900 | No |

Step 2: Build Your Realistic Budget

Purchase price is only half the picture. The right comparison between communities is always the total monthly carrying cost. Use this worksheet to estimate the true cost of each community on your shortlist.

Monthly Carrying Cost Worksheet

- Mortgage or financing payment (if any): \$_____
- Monthly community / condo / lot lease fee: \$_____
- Property taxes (monthly equivalent): \$_____
- Utilities (hydro, gas, water, internet): \$_____
- Home insurance: \$_____
- Amenity or club memberships (golf, marina): \$_____
- TOTAL MONTHLY CARRYING COST: \$_____

What Monthly Fees Usually Cover

In condo and land lease communities, monthly fees typically cover snow removal, lawn care, exterior maintenance, and the operation of shared amenities such as the clubhouse and pool. In land lease communities, the fee also includes the land rental and often the land portion of property taxes. Always request a written breakdown of what is and is not included before you make an offer.

Funding the Move with Your Home Equity

Most downsizers fund their purchase with the sale of their current home. Selling well matters: the difference between an average sale and a great sale can cover years of monthly fees. Get a professional evaluation of your current home before you fall in love with any community, so you know your true buying power. Kevin Flaherty provides free, no-obligation home evaluations at 226-270-6433.

Step 3: Choose Your Region

Ontario's 157+ retirement communities are not spread evenly across the province. They cluster where lifestyle amenities already exist. Here is where to focus your search based on the lifestyle you want.

| Region | Character | Example Communities |
|-----------------------------------|--|---|
| Simcoe County & Georgian Bay | The heartland of adult lifestyle living; lakes, golf, trails | Briar Hill, Sandycove Acres, Park Place |
| Grey & Bruce Counties | Waterfront luxury and small-town charm | Cobble Beach, Westlinks, Edgewood Greens |
| Huron & Lambton Shores | Lake Huron sunsets, relaxed pace | The Bluffs at Huron, Bluewater Country |
| London & Southwest | City services with golf community living | RiverBend Golf, Twin Elm Estates |
| Niagara Region | Wine country, mild climate | Niagara Falls Estates, Grimsby Lakeside |
| Hamilton & Halton | Escarpment views close to the GTA | Antrim Glen, Garth Trails, Hearthstone |
| GTA (Toronto, York, Peel, Durham) | Urban convenience, near family | Legacy Pines, Ballantrae Golf, Rosedale Village |
| Kawarthas & Peterborough | Cottage-country lakes and trails | Kawartha Lakes Estates, Victoria Place |
| Ottawa & Eastern Ontario | Capital region value and river towns | eQuinelle, Kanata Lakes, Russell Trails |

| Region | Character | Example Communities |
|----------------------|--------------------------------|---|
| Muskoka & Haliburton | Classic cottage country living | Muskoka Highlands, Haliburton Highlands |

Region Shortlist

Check the regions you want to explore first:

- Simcoe County / Georgian Bay [] Grey / Bruce County
- Huron / Lambton Shores [] London / Southwest Ontario
- Niagara Region [] Hamilton / Halton
- GTA (Toronto, York, Peel, Durham) [] Kawarthas / Peterborough
- Ottawa / Eastern Ontario [] Muskoka / Haliburton

Step 4: Questions to Ask Before You Buy

Print this page and bring it on every community tour. The answers to these questions reveal more than any model home ever will.

Ownership and Fees

- Exactly what does the monthly fee cover, in writing?
- How much have fees increased over the past five years?
- Is this freehold, condominium, land lease, or life lease?
- Are there any special assessments planned or pending?
- What happens to my lease or fees when the community changes owners?

Rules and Lifestyle

- What are the age requirements, and do they apply to both spouses?
- Are pets allowed, and are there size or breed restrictions?
- Can I rent out my home if I travel for the winter?
- Can family members stay for extended visits?
- What social clubs and activities are actually active today?

Resale and Legal

- Can I sell my home on the open market, or must the operator approve buyers?
- How long do homes in this community typically take to sell?
- Have resale prices here risen or fallen over the past five years?
- Who maintains the roads, and are they municipally assumed?
- Has a lawyer experienced with this ownership model reviewed the agreement?

Step 5: Your Final Decision Checklist

Once you have a shortlist of two or three communities, work through this final checklist for each one before making an offer.

Community Visit Checklist

- Visited on a weekday AND a weekend to see real activity levels
- Talked to at least three current residents about life in the community
- Toured the clubhouse, pool, and amenities (not just the model home)
- Driven the commute to hospital, grocery, and family from the community
- Reviewed the community rules and bylaws in full
- Confirmed the total monthly carrying cost in writing
- Verified what happens to fees and leases on resale
- Had my lawyer review the purchase or lease agreement

Selling Your Current Home

- Obtained a professional evaluation of my current home
- Decided whether to sell first or buy first (with bridge financing)
- Planned my decluttering and downsizing timeline
- Chosen a Realtor with a proven marketing system for my area

Ready to Take the Next Step?

Find out exactly what your current home is worth before you start touring communities. Kevin Flaherty provides free, no-obligation home evaluations for downsizers across south-central Ontario.

Call or text 226-270-6433 | AdultCommunities.ca | Flaherty.ca/homeeval