

55 Plus Communities in Ontario

The Complete Buyers Guide

Everything you need to compare Ontario's 55 plus communities: ownership models, real cost ranges, the questions to ask on every tour, and a step-by-step decision checklist.

What Is Inside This Guide

- What a 55 plus community is (and what it is not)
- Freehold vs condominium vs land lease vs life lease, explained in plain language
- Realistic price and monthly fee ranges for every ownership model
- The 12 questions to ask before you buy in any community
- A printable decision checklist to keep you organized
- A region-by-region overview of where the communities are

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1. What Is a 55 Plus Community?

A 55 plus community is an age-restricted residential neighbourhood designed specifically for active adults aged 55 and older. Unlike retirement homes or assisted living facilities, these are ordinary homes, usually bungalows or main-floor master designs, in neighbourhoods where the lifestyle is built around low maintenance and social connection. There is no medical care and no nursing staff. Residents live fully independently.

What makes these communities different from a regular subdivision is what happens outside your front door. Snow removal, lawn care, and exterior maintenance are often handled for you, and shared amenities such as clubhouses, pools, golf courses, and organized social clubs give residents a built-in community from the day they move in. Ontario has roughly 157 dedicated 55 plus communities, from affordable land lease parks to luxury waterfront golf resorts.

Kevin's Tip: A 55 plus community is a lifestyle purchase as much as a real estate purchase. Visit at least twice, once on a weekday and once on a weekend, so you see the community as residents actually live in it.

2. The Four Ownership Models

Freehold

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

Condominium

You own your home and pay a monthly condo fee that covers exterior maintenance, snow removal, lawn care, and amenity upkeep. A practical middle ground between price and convenience, governed by the Condominium Act with a professionally managed corporation.

Land Lease

You own the physical home but rent the lot it sits on from the community operator. This lowers the purchase price dramatically, often to half of what a comparable freehold home would cost, but you pay a monthly lot fee. Lot fee increases are generally governed by Ontario's Residential Tenancies Act.

Life Lease

You purchase the right to occupy a unit for life, usually from a non-profit organization, paying an upfront sum plus a monthly maintenance fee. When you leave, the unit is sold and you or your estate receives the value, minus an administrative fee.

3. What It Really Costs

The listing price is only half the story. Always compare communities on total monthly carrying cost: mortgage or opportunity cost, plus monthly fees, plus property taxes and utilities. Here are realistic ranges across Ontario as a starting point for your budget.

Ownership Model	Typical Purchase Price / Monthly Fees
Freehold	\$500,000 to \$1.2M+ / No mandatory fee
Condominium	\$400,000 to \$900,000 / \$300 to \$800 per month
Land Lease	\$200,000 to \$500,000 / \$500 to \$1,200 per month
Life Lease	\$200,000 to \$600,000 / \$400 to \$900 per month

What Monthly Fees Usually Cover

- Snow removal and lawn care (often right to your door)
- Exterior maintenance such as roofing and siding (condo models)
- Clubhouse, pool, and amenity upkeep
- Private road maintenance and community landscaping
- In land lease parks: the land rent and often the land portion of property tax

Budget Questions to Answer Before You Buy

- What is the total monthly carrying cost, not just the purchase price?
- How much has the monthly fee increased over the past five years?
- Is there a healthy reserve fund (condo) or a well-maintained park (land lease)?
- Will the proceeds from selling my current home cover the purchase outright?
- Have I budgeted for closing costs, moving, and any furniture changes?

Kevin's Tip: Many of my clients sell a family home in the GTA or south-central Ontario and buy their 55 plus home outright with money left over. Know your current home's value first. It defines your entire budget.

4. 12 Questions to Ask on Every Community Tour

Bring this page with you when you tour any community. Check off each question as you get a clear answer, and take notes. If a sales representative cannot answer one of these directly, that itself is useful information.

- What exactly is included in the monthly fee, and what is extra?
- How much have fees increased in each of the past five years?
- Are any special assessments or major fee increases planned?
- Who owns and manages the community, and what is their track record?
- What are the age rules? Must both spouses be 55, or only one?
- What are the rules on pets, visitors, extended family stays, and rentals?
- For land lease: how long is the lease term and what happens at renewal?
- For land lease: how is financing arranged, and which lenders work here?
- What is the condition and funding status of the clubhouse, pool, and roads?
- How active is the social calendar? Ask to see this month's schedule.
- What do resale values look like for homes sold here in the past two years?
- Can I speak with two or three current residents before I decide?

Kevin's Tip: Talk to residents without the salesperson present. Ask them one question: knowing what you know now, would you buy here again?

5. Your Step-by-Step Decision Checklist

Step 1: Define Your Budget

- Get a professional evaluation of your current home's market value
- Decide whether you want to buy outright or carry a small mortgage
- Set a maximum total monthly carrying cost you are comfortable with

Step 2: Choose Your Region

- Decide the maximum drive time to children, grandchildren, and close friends
- Confirm proximity to a hospital, family doctor, and everyday shopping
- Shortlist two or three regions before shortlisting communities

Step 3: Pick Your Ownership Model

- Compare freehold, condo, land lease, and life lease against your budget
- Decide how much exterior maintenance you want to handle yourself
- Understand the resale and financing implications of your chosen model

Step 4: Tour and Compare

- Tour at least three communities before making any decision
- Use the 12 questions on page 4 at every single tour
- Visit your favourite community a second time, unannounced

Step 5: Coordinate the Sale and Purchase

- Decide whether to sell first or buy first, based on your market
- Line up bridge financing if you plan to buy before you sell
- List your current home with a marketing plan that maximizes exposure

Kevin's Tip: The sale of your current home funds everything. Selling well is the difference between buying your retirement home outright and carrying a mortgage you never planned for.

6. Where the Communities Are: Region Overview

Simcoe County and Georgian Bay

The heartland of Ontario 55 plus living. Sandycove Acres in Innisfil is the largest retirement community in Southern Ontario, and Wasaga Beach hosts three land lease communities: Park Place, Country Meadows, and Hometown Wasaga Beach. Briar Hill in Alliston and Tecumseth Pines in New Tecumseth round out the region.

Grey, Bruce, and Huron Counties

Waterfront and small-town charm: Cobble Beach near Owen Sound (luxury freehold golf), The Bluffs at Huron in Goderich (land lease with Lake Huron views), and Westlinks in Port Elgin (condo homes with a 12-hole golf course).

Southwestern Ontario and Lake Erie

RiverBend Golf Community in London offers gated living around a championship course, while Dover Coast in Port Dover and Kokomo Beach Club in Port Stanley define the Lake Erie coastal lifestyle. Foxboro Green in Baden serves the Kitchener-Waterloo area.

Central and Eastern Ontario

Legacy Pines in Palgrave brings estate-style freehold living to Caledon minutes from the GTA, The Meadows of Aurora offers life lease living in York Region, and eQuinelle in Kemptville extends golf resort living to the Ottawa area.

Your Next Step: Know What Your Current Home Is Worth

Before you tour a single community, find out exactly how much buying power your current home gives you. Kevin Flaherty provides free, no-obligation home evaluations across south-central Ontario, backed by 38 years of experience and Video Narrated VR Animated Online Showings that get sellers maximum exposure and top dollar.

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