

FREE BUYERS GUIDE

55 Plus Communities Near Barrie, Ontario

Your complete comparison and decision workbook for adult lifestyle communities in Barrie, Innisfil, Oro-Medonte, Orillia, Ramara, and Penetanguishene.

Inside This Guide:

- Overview of the top 7 communities in the Barrie area
- Ownership models explained: freehold, condo, land lease
- Realistic cost ranges and monthly fee expectations
- Questions to ask when visiting any community
 - A printable decision checklist
 - A community comparison chart you can fill in

Kevin Flaherty, Real Estate Broker

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Barrie Area Communities at a Glance

The Barrie region sits at the heart of Simcoe County, the most active area in Ontario for 55 plus and adult lifestyle communities. While the city of Barrie itself has few dedicated age-restricted developments, the surrounding towns of Innisfil, Oro-Medonte, Orillia, Ramara, and Penetanguishene offer outstanding options within a 20 to 45 minute drive.

Sandycove Acres (Innisfil)

Land lease. The largest retirement community in Southern Ontario. Three clubhouses, two heated outdoor pools, on-site mall, woodworking shop, and garden plots.

Big Cedar Estates (Oro-Medonte)

Land lease, member-owned cooperative. 230 detached modular homes on Bass Lake with a private sandy beach, clubhouse, and driving range. Fees cover snow, grass, water, sewage, and cable.

Sophie's Landing (Orillia)

Condominium, gated. Detached homes and townhouses on Lake Simcoe with 2,000 feet of private waterfront, a 36-slip marina, two pools, and a private theatre.

Bayshore Village (Ramara)

Freehold. Detached custom homes on the northeast shore of Lake Simcoe. Community centre, outdoor heated pool, tennis, pickleball, private golf course, and harbours.

The Villages of Leacock Point (Orillia)

Condominium. Low-rise condo apartments and end-unit townhomes with an exercise room, hair salon, dining options, and waterfront trails.

Lakepoint Village by Orillia (Ramara)

Land lease. Detached modular homes in a quiet country setting near Lake Simcoe and Lake Couchiching. Fees cover taxes, water, sewage, garbage, and roads.

The Village at Bay Moorings (Penetanguishene)

Land lease. Custom bungalows and 26 luxury townhomes overlooking Penetanguishene Bay, with a recreation hall and walking paths.

Ownership Models in the Barrie Area

How you own the property determines your purchase price, your monthly carrying costs, and your long-term equity. The Barrie area offers all three main models.

Freehold

You own the home and the land outright. No mandatory monthly community fees, but you handle all maintenance and property taxes. Example: Bayshore Village in Ramara.

Condominium

You own the home and pay a monthly condo fee that covers shared amenities and often exterior maintenance like snow removal and lawn care. Examples: Sophie's Landing and The Villages of Leacock Point in Orillia.

Land Lease

You own the physical home but rent the lot from the community operator. Purchase prices are significantly lower, but you budget for a monthly lot fee. Examples: Sandycove Acres, Big Cedar Estates, Lakepoint Village, and The Village at Bay Moorings.

Cost Ranges to Expect

Freehold:	Typically \$500,000 to over \$1.2 million purchase price. No monthly community fees; you pay property taxes, utilities, and your own upkeep.
Condominium:	Typically \$400,000 to \$900,000 purchase price, plus monthly condo fees generally between \$300 and \$800.
Land Lease:	Typically \$200,000 to \$500,000 purchase price, plus monthly lot fees generally between \$500 and \$1,200.

Tip: Always compare TOTAL monthly carrying cost, not just the sticker price. A lower purchase price with a higher monthly fee can cost more over ten years than a pricier freehold home. Land lease fee increases in Ontario are generally governed by the Residential Tenancies Act.

Questions to Ask When Visiting a Community

Bring this checklist on every tour. Check off each question as you get a clear answer, and write notes in the margins.

Fees and Finances

- What exactly does the monthly fee cover, and what does it exclude?
- How much have fees increased over the past five years?
- Are there any special assessments planned or pending?
- For land lease: how long is the lease term and when does it renew?
- Are property taxes billed separately or included in the fee?

Rules and Lifestyle

- What are the age requirements, and do they apply to both spouses?
- What are the pet rules regarding number, size, and breed?
- How long can grandchildren and guests stay?
- Can I rent out my home if my plans change?
- What social clubs and activities are active right now?

Property and Amenities

- What is the condition of the clubhouse, pool, and shared amenities?
- Who maintains the roads, and are they in good repair?
- Is there RV, boat, or extra vehicle parking or storage?
- How close are hospitals, pharmacies, and grocery stores?
- What do current residents say about living here?

Your Downsizing Decision Checklist

Work through this step-by-step checklist to keep your move organized from first tour to moving day.

3 to 6 Months Before

- Get a professional evaluation of your current home's value
- Set your total budget: purchase price plus monthly carrying costs
- Shortlist 3 to 5 communities and book tours
- Talk to your lender about financing options for land lease homes

1 to 3 Months Before

- Revisit your top 2 communities on a weekday and a weekend
- Review community bylaws, fee schedules, and lease documents
- Have a lawyer review any land lease or condo documents
- Decide whether to sell first or buy first, and plan bridge financing if needed
- List your current home with a marketing plan that reaches province-wide buyers

Final Weeks

- Coordinate closing dates on the sale and the purchase
- Book movers and start decluttering room by room
- Transfer utilities, healthcare records, and mail forwarding
- Plan your first month of community activities and introductions

Need help with the selling side? Kevin Flaherty has helped downsizers since 1988. Call or text 226-270-6433 for a free, no-obligation home evaluation.

Community Comparison Chart

Use this worksheet to compare the communities you tour side by side. Rate each item from 1 (poor) to 5 (excellent).

Criteria	Community 1	Community 2	Community 3
Community name			
Location / drive to family			
Ownership model			
Purchase price			
Monthly fees			
What fees include			
Home layout and condition			
Clubhouse and amenities			
Social atmosphere			
Proximity to healthcare			
Pet rules fit			
Guest and rental rules			
Overall rating (1 to 5)			

Ready for the Next Step?

Find out what your current home is worth before you fall in love with a community. Kevin Flaherty provides free, no-obligation home evaluations across south-central Ontario. Call or text 226-270-6433, or visit Flaherty.ca and AdultCommunities.ca.