

ADULTCOMMUNITIES.CA BUYERS GUIDE

55 Plus Communities in Collingwood & Wasaga Beach

Your complete comparison workbook for 11 adult lifestyle communities on southern Georgian Bay

- Compare all 11 communities nearest to Collingwood and Wasaga Beach
- Understand freehold, condominium, and land lease ownership
- Budget worksheets for purchase price and monthly fees
- Community tour checklist with empty boxes to fill in as you visit
- Questions to ask before you sign anything

Prepared by Kevin Flaherty, Real Estate Broker

38 years of experience since 1988 | Over \$500M sold

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AdultCommunities.ca | Flaherty.ca

The 11 Communities Nearest to Collingwood and Wasaga Beach

Simcoe County has 23 active adult lifestyle communities in total. The 11 communities below are located in the Collingwood, Wasaga Beach, and southern Georgian Bay area. Use the checkboxes to mark the communities you want to tour.

- Balmoral Village (Collingwood)**
Condominium. Bungalows, townhomes, and mid-rise condos with a recreation centre, pool, and wellness facilities.
- Wasaga Meadows (Wasaga Beach)**
Land Lease. Affordable detached bungalows close to the beach and shopping.
- Park Place (Wasaga Beach)**
Land Lease. Large recreation complex, indoor pool, woodworking shop, and a full social calendar.
- Country Meadows (Wasaga Beach)**
Land Lease. Quiet, mature community with a clubhouse and outdoor pool.
- Hometown Wasaga Beach (Wasaga Beach)**
Land Lease. 9-hole pitch and putt golf course, heated outdoor pool, recreation centre.
- The Villas at Wasaga Meadows (Wasaga Beach)**
Land Lease. Newer phase with modern bungalow designs near the water.
- Georgian Glen (Wasaga Beach)**
Land Lease. Established, affordable community with easy access to Georgian Bay.
- Huron Meadows (Clearview)**
Land Lease. Peaceful rural setting just south of Wasaga Beach with a community centre.
- Blue Shores (Collingwood)**
Freehold. Premium waterfront community with a private marina, clubhouse, and indoor and outdoor pools.
- Raglan Village (Collingwood)**
Condominium. Purpose-built retirement community with a wellness centre and optional assisted living services.
- Ruperts Landing (Collingwood)**
Condominium. Waterfront condos and townhomes on Georgian Bay with a private marina and indoor pool.

Ownership Models at a Glance

The ownership model determines your purchase price, monthly carrying costs, financing options, and long-term equity. Every community in this guide falls under one of these three models.

Freehold

You own the home and the land. Highest purchase price, lowest monthly cost. Standard mortgage financing. Example: Blue Shores.

Typical cost: \$600K to \$1.2M+ purchase, association fee where applicable

Condominium

You own the home and pay a monthly condo fee for shared amenities and exterior maintenance. Example: Balmoral Village, Ruperts Landing, Raglan Village.

Typical cost: \$400K to \$900K purchase plus \$300 to \$800 monthly

Land Lease

You own the home but rent the lot from the community operator. Lowest purchase price, higher monthly fees. Example: Park Place, Wasaga Meadows, Country Meadows.

Typical cost: \$200K to \$500K purchase plus \$500 to \$1,200 monthly

Your Monthly Budget Worksheet

Fill in the blanks as you gather numbers for each community you are considering.

Purchase price you are comfortable with: \$ _____

Expected proceeds from selling your current home: \$ _____

Monthly lot lease or condo fee: \$ _____

Property taxes (monthly): \$ _____

Utilities (monthly): \$ _____

Insurance (monthly): \$ _____

Total monthly carrying cost: \$ _____

Tip: In a land lease community, the property tax on the land is usually rolled into your monthly lot fee. Ask the operator for a full fee breakdown.

Community Tour Checklist

Bring this checklist to every community you tour. Check each item as you confirm it. Tour at least two or three communities before making a decision.

The Home Itself

- One-floor living with no interior stairs
- Doorways and hallways wide enough for future mobility needs
- Age of roof, furnace, windows, and hot water tank confirmed
- Main floor laundry
- Attached garage or covered parking
- Room for visiting family to stay overnight

The Community

- Clubhouse, pool, and shared amenities are clean and well maintained
- Roads, common areas, and landscaping in good repair
- Spoke with at least two current residents about life in the community
- Reviewed the social calendar and activity clubs
- Confirmed pet rules, visitor rules, and rental restrictions
- Snow removal and lawn care arrangements confirmed

The Location

- Distance to Collingwood General and Marine Hospital checked
- Distance to grocery stores, pharmacy, and banking
- Drive time to family and grandchildren tested
- Winter road access and maintenance considered
- Nearby recreation matches your hobbies (beach, golf, skiing, marina)

Paperwork and Legal Review Checklist

The documents you need to review depend on the ownership model. Never waive your lawyer's review of these documents.

For a Condominium Purchase

- Status certificate ordered and reviewed by your lawyer
- Reserve fund health confirmed
- Any pending special assessments disclosed
- Condo rules on pets, rentals, and renovations reviewed

For a Land Lease Purchase

- Full lease agreement reviewed by your lawyer
- Lease term and renewal provisions understood
- How lot fee increases are calculated confirmed
- Residential Tenancies Act protections confirmed
- Financing plan confirmed (many banks will not issue a conventional mortgage)

10 Questions to Ask Before You Buy

1. What exactly does the monthly fee cover, and what has the fee history been over the last five years?
2. Are there any planned fee increases or special assessments coming?
3. What are the age rules, and do they apply to both spouses?
4. Can family members stay for extended visits?
5. What are the rules on pets, rentals, and home modifications?
6. Who is responsible for snow removal, lawn care, and exterior repairs?
7. How is the community operator or condo board rated by current residents?
8. What happens to my lease or fees when the community changes ownership?
9. How long do homes here typically take to resell, and at what prices?
10. What does the resale approval process involve?

Funding Your Move: Selling Your Current Home

For most downsizers, the move to a 55 plus community is funded by the equity in the current home. Selling well can mean buying your new home outright with money to spare. These steps keep the sale and purchase coordinated.

Step 1: Get a professional home evaluation first

Know exactly what your buying power is before you fall in love with any community. Kevin provides free, no-obligation evaluations.

Step 2: Decide your sequence

Sell first for certainty on budget, or buy first to secure the lot or floor plan you want and bridge the gap. There is a right answer for your situation.

Step 3: Market your home properly

Kevin's Video Narrated VR Animated Online Showings present your home and its surrounding area to buyers across Ontario before they ever book a visit, so your showings are with serious, pre-qualified buyers.

Step 4: Coordinate the closings

Align closing dates so you move once, not twice, and keep bridge financing costs to a minimum.

Your Next Steps

- Shortlist two or three communities from page 2
- Book tours and bring the checklist on page 4
- Request fee schedules and legal documents for your favourites
- Get a free evaluation of your current home at flaherty.ca/homeeval
- Browse all current 55+ community listings at adultcommunities.ca/simcoe-county

Ready to Talk It Through?

Kevin Flaherty has been helping Ontario homeowners since 1988, with 38 years of experience and over \$500M sold. He specializes in coordinating the sale of long-held family homes with the purchase of 55 plus community homes.

Call or text Kevin direct: 226-270-6433

Book a call: flaherty.ca/kevinscalendar | Home evaluation: flaherty.ca/homeeval