

FREE BUYERS GUIDE

55 Plus Communities in Simcoe County

All 23 Adult Lifestyle Communities Compared
From Alliston to Wasaga Beach

Simcoe County is home to 23 active adult lifestyle communities, the largest concentration of 55 plus living options anywhere in Ontario. This guide walks you through every community, explains the three ownership models you will encounter, outlines realistic cost expectations, and gives you printable checklists to use on your community tours.

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All 23 Communities in Simcoe County at a Glance

Use this master list to shortlist the communities you want to tour. Check the box beside each community you would like to visit.

- Briar Hill (New Tecumseth): Freehold/Condo. Golf course community; residents own the home and the land.
- Sandycove Acres (Innisfil): Land Lease. Largest retirement community in Southern Ontario; 3 clubhouses, 2 pools.
- Big Cedar Estates (Oro-Medonte): Land Lease. Member-owned co-op on Bass Lake with private beach.
- Sophie's Landing (Orillia): Condominium. Gated waterfront community with a 36-slip marina on Lake Simcoe.
- Bayshore Village (Ramara): Freehold. Custom homes, private golf course and harbours on Lake Simcoe.
- Tecumseth Pines (New Tecumseth): Land Lease. Quiet country setting with indoor pool and tennis.
- Braestone (Oro-Medonte): Freehold. Estate homes with a working farm and observatory.
- Oak Bay (Innisfil): Condominium. Waterfront golf community with marina and clubhouse.
- Bramhall Community (Midland): Land Lease. Mature, peaceful community close to Georgian Bay.
- Wasaga Meadows (Wasaga Beach): Land Lease. Detached homes near the world's longest freshwater beach.
- Park Place (Wasaga Beach): Land Lease. Large recreation centre, indoor pool, extensive activities.
- Country Meadows (Wasaga Beach): Land Lease. Clubhouse, outdoor pool, and a private 9-hole golf course.
- Hometown Wasaga Beach (Wasaga Beach): Land Lease. Newer homes, clubhouse, and outdoor pool near the beach.
- The Villas at Wasaga Meadows (Wasaga Beach): Land Lease. Quiet enclave of low-maintenance detached homes.
- Georgian Glen (Wasaga Beach): Land Lease. Affordable homes set among mature trees.
- Huron Meadows (Stayner): Land Lease. Peaceful community with a community centre and events.
- Blue Shores (Collingwood): Condominium. Luxury waterfront living with marina and indoor/outdoor pools.
- Raglan Village (Collingwood): Condo/Life Lease. Full retirement campus with wellness centre and pool.
- Ruperts Landing (Collingwood): Condominium. Gated waterfront community with marina and indoor pool.
- Balmoral Village (Collingwood): Condominium. Master-planned community with recreation centre and medical services.
- Lakepoint Village (Ramara): Land Lease. Country setting near Lake Simcoe with private clubhouse.
- The Villages of Leacock Point (Orillia): Condominium. Low-rise condos and townhomes with waterfront trails.
- The Village at Bay Moorings (Penetanguishene): Land Lease. Bungalows and townhomes overlooking Penetanguishene Bay.

Understand the Ownership Models Before You Tour

The ownership model determines your purchase price, monthly carrying costs, financing options, and long-term equity. Simcoe County offers all four models found in Ontario.

Freehold

You own the home and the land outright. No mandatory monthly community fees, but you handle all maintenance and pay property taxes directly. Highest purchase prices, lowest monthly costs. Examples: Bayshore Village, Braestone, and most of Briar Hill.

Condominium (Including Common-Element Condo)

You own the home and the land, and pay a monthly condo fee covering shared amenities and exterior maintenance like snow removal and lawn care. Briar Hill is a leading example: residents own both the home AND the land, and pay a monthly fee for shared maintenance. It is NOT a land-lease community. Other examples: Sophie's Landing, Blue Shores, Balmoral Village.

Land Lease

You own the physical home but rent the lot from the community operator. Much lower purchase prices, but budget for monthly lot fees. Governed by Ontario's Residential Tenancies Act, which limits annual fee increases. Examples: Sandycove Acres, Park Place, Tecumseth Pines.

Life Lease

You purchase the right to occupy a unit for life, usually from a non-profit. When you leave, the unit is sold and you or your estate receives market value minus an administrative fee. Example: portions of Raglan Village in Collingwood.

Cost Expectations in Simcoe County

Use these general ranges to set your budget. Actual prices vary by community, home size, and market conditions.

Ownership Model	Purchase Price	Typical Monthly Fees
Freehold	\$500K to \$1.2M+	None (property tax and utilities only)
Condominium	\$400K to \$900K	\$300 to \$800 condo fee
Land Lease	\$200K to \$500K	\$500 to \$1,200 lot fee
Life Lease	\$200K to \$600K	\$400 to \$900 maintenance fee

Budget tip: In a land lease community, a \$300,000 home with a \$900 monthly lot fee costs more over ten years than the price difference suggests. Always compare total ten-year cost of ownership, not just the sticker price.

Community Tour Checklist

Bring this checklist to every community you visit. Check each item as you verify it.

Location and Access

- Distance to family and grandchildren is acceptable
- Nearest hospital and family doctor within a comfortable drive
- Grocery stores, pharmacy, and banking within 15 minutes
- Highway 400 or GO Transit access for GTA trips
- Winter road maintenance on routes to the community

The Home Itself

- Single-floor living with no interior stairs
- Doorways and hallways wide enough for future accessibility
- Garage or covered parking available
- Guest space for visiting family
- Home inspection completed (resale) or Tarion warranty confirmed (new build)

Community and Amenities

- Toured the clubhouse and checked its condition
- Reviewed the monthly activity calendar
- Spoke with at least two current residents
- Confirmed pet rules match your situation
- Verified guest and grandchildren visit policies
- Checked condition of pools, golf, or fitness amenities you will use

Financial and Legal

- Confirmed the exact ownership model in writing
- For condos: ordered and reviewed the status certificate
- For land lease: lawyer reviewed the lease term and renewal provisions
- Asked for the history of fee increases over the past five years
- Confirmed what the monthly fee includes and excludes
- Got a professional evaluation of your current home before offering

Your Selling and Moving Game Plan

Most Simcoe County buyers fund their purchase with the equity in their current home. Follow this sequence to protect your equity and your timeline.

Step 1: Get Your Home Evaluated

Before touring a single community, find out what your current home is realistically worth. This defines your entire budget. Kevin provides free, no-obligation evaluations.

Step 2: Shortlist Three Communities

Use the master list on page 2 to pick your top three. Tour each one twice: once on a weekday, once on a weekend, to see the real rhythm of the community.

Step 3: Decide Sell-First or Buy-First

Selling first gives you a firm budget and a stronger negotiating position. Buying first secures a specific lot or floor plan but may require bridge financing. Discuss both paths with Kevin before committing.

Step 4: Prepare Your Home for Market

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 in-person showings are with serious, pre-qualified buyers.

Step 5: Coordinate Closings

Align the closing date of your sale with your purchase to avoid double moves or short-term rentals. One Realtor handling both sides keeps the timeline tight.

Questions to Ask Every Community Office

- What is the exact age requirement, and does it apply to both spouses?
- What were the monthly fees in each of the last five years?
- Are there any planned special assessments or major repairs?
- What is the resale process, and does the operator approve buyers?
- Can I rent out the home if my plans change?
- What happens to my lease or fees if the community is sold?

