

ADULTCOMMUNITIES.CA PRESENTS

What Is a 55 Plus Community?

The Complete Guide for Ontario Downsizers

Everything you need to know before making the move: how 55 plus communities work, who qualifies, the four ownership models, what they really cost, how they differ from retirement homes, and the checklists to evaluate any community with confidence.

Inside This Guide:

- The clear definition of a 55 plus community
- Age rules, spouse exceptions, and visitor policies
- Freehold vs Condo vs Land Lease vs Life Lease
 - Price ranges and monthly fee expectations
- 55 plus community vs retirement home comparison
- Community evaluation and touring checklists

Kevin Flaherty, Real Estate Broker

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What Is a 55 Plus Community?

A 55 plus community is an age-restricted residential neighbourhood designed for active, independent adults. These developments, also called adult lifestyle communities, offer low-maintenance living. The community handles exterior chores such as snow removal and lawn care. Residents enjoy shared amenities like clubhouses, pools, and organized social activities.

The key word is independent. Residents own or lease their private homes, cook their own meals, and manage their own healthcare. A 55 plus community is not a care facility. It is a neighbourhood of peers at a similar stage of life, built around convenience and connection.

How These Communities Work

Most communities are governed by a homeowners' association, a condominium board, or a property management company. This governing body maintains shared amenities, arranges services like landscaping, and enforces community standards. Residents fund these operations through monthly fees.

Community bylaws keep the neighbourhood quiet and well kept. Typical rules cover exterior home modifications, parking, noise, pets, and how long younger guests may stay. These rules are what protect the peaceful environment that draws people to these communities in the first place.

Who Qualifies to Live There

The standard rule is that at least one person in the household must be 55 years of age or older. Many communities allow a younger spouse, for example a 50 year old partner, as long as the primary resident meets the age requirement. Some communities strictly require all permanent residents to be over the age threshold. Children under 18 cannot live there permanently, but grandchildren are welcome to visit, usually for stays of up to a few weeks per year.

Quick Qualification Checklist

- At least one household member is 55 or older
- Reviewed the community bylaws for spouse age exceptions
- Confirmed the visitor and guest stay policies
- Checked pet rules (number, size, and breed limits)
- Confirmed rental and subletting restrictions

The Four Ownership Models

Your ownership model decides your upfront price, your monthly carrying costs, and how your equity grows over time. Ontario 55 plus communities use four main structures.

1. Freehold

You own the home and the land outright. There are no mandatory monthly community fees, though you are responsible for all maintenance and property taxes. Purchase prices typically range from \$500,000 to over \$1.2 million.

2. Condominium

You own the home and land, but pay a monthly condo fee covering shared amenities and exterior maintenance such as snow removal and lawn care. Prices generally range from \$400,000 to \$900,000, plus condo fees of \$300 to \$800 per month.

3. Land Lease

You own the physical home but rent the lot from the community operator. This gives the lowest entry price, typically \$200,000 to \$500,000, but you pay a monthly lot fee of \$500 to \$1,200. Land lease communities in Ontario are governed by the Residential Tenancies Act, which limits how quickly lot rents can rise for existing residents.

4. Life Lease

You purchase the right to occupy a unit for life, usually from a non-profit organization. Entry prices typically range from \$200,000 to \$600,000, with monthly fees of \$400 to \$900. When you leave, the unit is sold and you or your estate receives the market value minus an administrative fee.

Ownership Model Comparison

Model	Typical Price	Monthly Fees	Own the Land?
Freehold	\$500K to \$1.2M+	None (taxes only)	Yes
Condominium	\$400K to \$900K	\$300 to \$800	Yes
Land Lease	\$200K to \$500K	\$500 to \$1,200	No (rented lot)
Life Lease	\$200K to \$600K	\$400 to \$900	No (right to occupy)

55 Plus Community vs Retirement Home

These two options serve completely different needs. A 55 plus community is for independent living. You live in your own private home, cook your own meals, and drive your own car. A retirement home is a care facility. Residents live in suites and receive prepared meals, housekeeping, medication management, and access to on-site care staff.

Feature	55 Plus Community	Retirement Home
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Living style	Independent, private home	Care facility suite
Meals	Cook your own	Prepared dining
Healthcare	None on site	On-site staff and support
Ownership	Own or lease your home	Monthly rental fee
Best for	Active, independent adults	Adults needing daily support

Budget Planning Checklist

- Got a professional evaluation of my current home's value
- Chose a target ownership model (freehold, condo, land lease, life lease)
- Calculated total monthly carrying costs including fees and taxes
- Asked how much monthly fees have increased over the past 5 years
- Reviewed the status certificate or lease agreement with a lawyer
- Confirmed financing options (land lease may need a specialty lender)
- Set aside a contingency fund for moving and setup costs

Community Evaluation Checklist

Use this checklist when touring any 55 plus community. Look beyond the model home and evaluate the whole neighbourhood, the management, and the people.

Location and Access

- Distance to family and grandchildren is acceptable
- Hospital and family doctor within a comfortable drive
- Grocery stores, pharmacy, and banking nearby
- Highway or transit access for visits to the city

Amenities and Lifestyle

- Clubhouse is clean, active, and well maintained
- Amenities match hobbies I will actually use (pool, golf, pickleball)
- Social calendar is active with clubs and events
- Walking trails or outdoor space for daily activity

Community Health and Management

- Talked to at least three current residents about life here
- Homes and common areas throughout the community look cared for
- Management responds promptly to resident concerns
- Reviewed the community rules and can live with them
- Asked about upcoming fee increases or special assessments

The Home Itself

- Single-floor layout or main-floor primary bedroom
- Doorways and bathrooms will work for aging in place
- Right-sized storage for downsized belongings
- Utility costs and property taxes confirmed in writing

Funding Your Move: Selling Your Current Home

For most downsizers, the move to a 55 plus community is funded by the equity in their current home. That makes the sale of your existing house the most important financial event in the whole transition. Selling well can mean buying your new home outright with money to spare.

Kevin Flaherty has spent 38 years, since 1988, helping Ontario homeowners sell long-held family homes, with over \$500M sold. His Video Narrated VR Animated Online Showings present your home and its surrounding area to buyers across the province before they ever book a visit. The showings you host are with serious, pre-qualified buyers.

Your Next Steps

- Request a free home evaluation at flaherty.ca/homeeval
- Browse communities at adultcommunities.ca/55-plus-communities-in-ontario
- Shortlist 3 to 5 communities that match my budget and lifestyle
- Book tours and complete the evaluation checklist for each
- Review all legal documents with a real estate lawyer
- Plan the selling and buying sequence with Kevin

Ready to Take the Next Step?

Get a free, no-obligation evaluation of your current home and find out exactly how much buying power you have before you tour a single community.

Call or Text Kevin Direct: 226-270-6433

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