

FREE BUYERS GUIDE AND CHECKLIST

55 Plus Communities in the Ottawa Area

Your complete comparison guide to Domaine du Golf, eQuinelle, Rockhaven, Bellwood Estates, and Albion Woods

What's Inside This Guide

- > The three ownership models explained: freehold, condominium, and land lease
- > Detailed profiles of all 5 featured Ottawa area communities
- > Realistic price ranges and monthly cost expectations
- > A community tour checklist you can bring to every visit
- > Financing and legal questions to resolve before you offer
- > A step-by-step plan for selling your current home first

Prepared by Kevin Flaherty, Broker

eXp Realty, Brokerage | 38 years of experience, since 1988 | Over \$500M sold

Call or text toll-free 1-877-352-4378 | Direct 226-270-6433

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Step 1: Understand the Three Ownership Models

Every community in the Ottawa area falls into one of three ownership structures. The model you choose determines your purchase price, your monthly carrying costs, how you finance the purchase, and how your equity grows over time. Review each model below and check the one that best fits your financial plan.

Freehold (example: eQuinelle, Kemptville)

You own both the home and the land. There are no mandatory monthly community fees, and you build equity on the full property. Purchase prices are the highest of the three models, typically \$500,000 to over \$1.1 million in this region, and you handle your own maintenance.

Condominium (example: Domaine du Golf, Rockland)

You own your suite and share ownership of common elements. A monthly condo fee, typically \$300 to \$800, covers exterior maintenance, snow removal, and shared amenities. Purchase prices generally run \$400,000 to \$650,000, and the lifestyle is completely lock-and-leave.

Land Lease (examples: Rockhaven, Bellwood Estates, Albion Woods)

You own the home but lease the lot from the community operator. Purchase prices are the most affordable, typically \$200,000 to \$500,000, but you pay a monthly lot fee, generally \$500 to \$1,200, which usually covers land rent, community maintenance, and often the land portion of property taxes. Ontario's Residential Tenancies Act limits annual fee increases for existing residents.

Quick self-assessment checklist

- I want maximum equity growth and do not mind exterior chores: consider freehold.
- I want a lock-and-leave lifestyle with predictable monthly fees: consider condominium.
- I want the lowest purchase price and am comfortable with monthly lot fees: consider land lease.
- I plan to travel for months at a time: condominium or land lease with managed maintenance.
- I want to leave the property to my children: confirm age rules and lease assignment first.

Step 2: Compare the 5 Featured Communities

The Ottawa region and surrounding Eastern Ontario municipalities offer 5 featured adult lifestyle communities. Use the table below for a side-by-side comparison, then read the profiles for the details that matter most.

Community	Location	Ownership	Key Amenity	Approx. Price Range
Domaine du Golf Luxury Condos	Rockland	Condominium	Club de Golf de Rockland frontage	\$400K to \$650K plus condo fees
eQuinelle	Kemptville	Freehold	20,000 sq ft Resident Club and golf	\$500K to \$1.1M
Rockhaven	Carleton Place	Land Lease	Mississippi River proximity	\$200K to \$500K plus site fees
Bellwood Estates	Nepean (Bells Corners)	Land Lease	Stony Swamp Conservation Area	\$200K to \$500K plus site fees
Albion Woods	Greely	Land Lease	Community centre and ponds	\$200K to \$500K plus site fees

Domaine du Golf Luxury Condos (Rockland)

An upscale condominium community on the fringe of the eighth and ninth holes of the Club de Golf de Rockland, about 30 minutes east of downtown Ottawa. Features concrete construction, three-season enclosed balconies with retractable panoramic windows, underground parking, and cathedral ceilings.

eQuinelle (Kemptville)

A master-planned freehold community along the Rideau River, about 35 minutes south of Ottawa via Highway 416. Residents enjoy a 20,000 square foot Resident Club with a fitness centre, outdoor pool, and restaurant, plus an award-winning championship golf course.

Rockhaven (Carleton Place)

A land lease community of single-level homes on quiet paved streets, minutes from the Mississippi River and historic downtown Carleton Place, roughly 20 minutes from Kanata. Monthly site fees cover land rent, community maintenance, and municipal property taxes.

Bellwood Estates (Nepean)

An established land lease community in Bells Corners within walking distance of shopping, transit, and the Stony Swamp Conservation Area, and close to the Queensway Carleton Hospital.

Albion Woods (Greely)

A land lease community of detached bungalows in a country-like setting with a shared community centre, ponds, a gazebo, and walking paths, about 25 minutes from downtown Ottawa.

Step 3: The Community Tour Checklist

Bring this checklist to every community you visit. Check each item as you confirm it, and take notes; small details you notice on tour day often become the deciding factors later.

Location and access

- Drive time to my family and closest friends is acceptable.
- Nearest hospital and my preferred doctors are within a comfortable distance.
- Groceries, pharmacy, and banking are within a 10 to 15 minute drive.
- Winter road maintenance on community streets looks well managed.

Homes and lots

- The floor plan offers true single-level living with main-floor laundry.
- Doorways, hallways, and bathrooms can accommodate future mobility needs.
- The lot orientation, privacy, and parking meet my needs.
- I have asked about age of roof, furnace, windows, and appliances on resale homes.

Community life and amenities

- I toured the clubhouse or community centre and it is well maintained.
- I spoke with at least two current residents about life in the community.
- The activity calendar matches my actual interests.
- Pet rules, visitor rules, and rental rules are acceptable to me.

Money and documents

- I have the current monthly fee in writing and know exactly what it covers.
- I know the fee increase history over the past five years.
- For condos: I will order and review the status certificate before firming up.
- For land lease: my lawyer will review the lease term, renewal, and assignment rules.
- I have compared at least three communities before making an offer.

Step 4: Financing and Legal Questions to Resolve

Each ownership model changes how you finance and what your lawyer reviews. Freehold and condominium purchases qualify for standard mortgages. Land lease homes usually do not; buyers typically use specialty lenders, a chattel loan, or cash from the sale of their current home. Resolve these questions before you sign anything:

- How am I paying: cash from my home sale, a mortgage, or bridge financing?
- If land lease: which lenders will finance this community, and at what rate?
- If condo: has my lawyer reviewed the status certificate and reserve fund?
- If land lease: what are the lease term, renewal terms, and fee increase rules?
- Have I budgeted land transfer tax, legal fees, and moving costs?
- Does my closing date align with the sale of my current home?

Step 5: Sell Your Current Home the Right Way

For most downsizers, the equity in the current home funds the entire move. Selling well can mean buying your new home outright with money left over. Kevin Flaherty has helped south-central Ontario homeowners sell long-held family homes for 38 years, since 1988, with over \$500M sold.

Kevin's marketing system is built around Video Narrated VR Animated Online Showings, which present your home and its surrounding area to buyers across the province before they ever book a visit. Buyers shortlist your home online, so the in-person showings you host are with serious, pre-qualified buyers.

- Get a professional evaluation of my current home before touring communities.
- Decide whether to sell first (know your budget) or buy first (secure the lot).
- Ask about bridge financing if buying before selling.
- Plan the downsizing and decluttering timeline, typically 4 to 8 weeks.
- Coordinate closing dates to avoid two moves or double carrying costs.

Your Next Steps

You now have everything you need to compare the Ottawa area's 55 plus communities with confidence. Here is the simple three-step path most successful downsizers follow:

1. Find out what your current home is worth

Request a free, no-obligation home evaluation at Flaherty.ca/homeeval. Knowing your buying power first prevents falling in love with a community you cannot comfortably afford, or settling for less than you deserve.

2. Shortlist two or three communities

Use the comparison table and tour checklist in this guide. Browse all current MLS listings in Ontario adult lifestyle communities, updated daily, at AdultCommunities.ca.

3. Talk to Kevin before you offer

Kevin provides independent, buyer-focused representation. He is not affiliated with any community operator or builder, which means his advice is based on what is right for you, not what a developer wants to sell.

Contact Kevin Flaherty

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Free home evaluation: Flaherty.ca/homeeval

Browse all Ontario listings: AdultCommunities.ca

Disclaimer: Kevin Flaherty is an independent licensed real estate broker with eXp Realty, Brokerage. He provides objective, buyer-focused representation and is not affiliated with, endorsed by, or an agent of the developers or operators of any community mentioned in this guide. All community information, price ranges, fees, and age restrictions are compiled from public sources, are approximate, and are subject to change without notice. Please verify current rules, bylaws, and fees with community representatives and your legal advisor before purchasing.