

**ADULTCOMMUNITIES.CA BUYERS GUIDE**

# **Retirement Communities in Hamilton, Ontario**

The Complete Buyers Guide and Comparison Checklist  
for the Hamilton Area's 8 Adult Lifestyle Communities

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Inside this guide you will find plain-language explanations of the four ownership models found in the Hamilton area, a side-by-side comparison of all 8 communities, realistic cost expectations, and the step-by-step checklists Kevin Flaherty uses with his own downsizing clients.

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*Kevin Flaherty is an independent licensed Real Estate Broker with eXp Realty, Brokerage. He is not affiliated with, employed by, or endorsed by the developers, builders, or homeowner associations of the communities listed in this guide. All information is subject to change and should be verified independently before making any purchasing decision.*

## Step 1: Understand the Four Ownership Models

The Hamilton area is unusual among Ontario retirement destinations because all four ownership models are represented within a 30-minute drive of each other. The model you choose affects your purchase price, monthly budget, financing options, and long-term equity, so start here before touring any community.

### Freehold (Example: On the Ridge, Stoney Creek)

You own the home and the land outright. There are no mandatory community fees, but you handle your own maintenance and pay property taxes directly. Purchase prices are the highest, typically \$700,000 to over \$1.2 million.

### Condominium (Examples: Garth Trails, Twenty Place, Muse Hamilton, The Villages of Glancaster)

You own your home plus a share of the common elements. A monthly condo fee, typically \$350 to \$600, covers exterior maintenance, snow removal, and clubhouse amenities. Purchase prices generally run \$400,000 to \$900,000.

### Land Lease (Examples: Antrim Glen, Beverly Hills Estates)

You own the physical home but lease the lot from the community operator. Purchase prices are the most affordable, typically \$200,000 to \$500,000, but budget for monthly lot fees of roughly \$600 to \$900. Ontario's Residential Tenancies Act generally limits annual lot fee increases for existing residents.

### Life Lease (Example: St. Elizabeth Village, Hamilton Mountain)

You purchase the right to occupy your home for life. When you leave, the home is sold and you or your estate receives the market value, minus an administrative fee. Entry prices at St. Elizabeth Village typically range from \$500,000 to \$1 million.

#### Kevin's Tip

Land lease homes can be difficult to finance with a conventional mortgage. Most of my clients fund the purchase in cash from the sale of their current home, which is why knowing your home's true market value is the essential first step.

## Step 2: Compare All 8 Hamilton Area Communities

Use this table for a first-pass shortlist, then verify current fees, age rules, and availability before touring. All prices are approximate resale or new-build ranges as of mid-2026 and change with the market.

Community	Location	Ownership	Home Types	Approx. Price Range
Antrim Glen	Freelton	Land Lease	Detached bungalows	\$200K to \$500K plus lot fee
Garth Trails	Hamilton Mountain	Condominium	Attached and detached homes	\$400K to \$900K plus condo fee
Twenty Place	Mount Hope	Condominium	Bungalow towns and bunga-lofts	\$400K to \$900K plus condo fee
Beverly Hills Estates	Freelton	Land Lease	Detached modular	\$200K to \$500K plus lot fee
St. Elizabeth Village	Hamilton Mountain	Life Lease	bungalows Garden homes and suites	\$500K to \$1M plus monthly fee
On the Ridge	Stoney Creek	Freehold	Towns, semis, detached	\$700K to \$1.3M
Muse Hamilton	Stoney Creek	Condominium	Loft-style condo suites	Typically \$400K to \$700K plus condo fee
The Villages of Glancaster	Mount Hope	Condominium	Bungalows, towns, apartments	\$400K to \$900K plus condo fee

### Signature Amenities at a Glance

- Antrim Glen: two-level Recreation Centre, outdoor heated pool, cedar-lined sauna, woodland walking trails.
- Garth Trails: private clubhouse with indoor pool, hot tub, tennis, pickleball, bocce, and putting green.
- Twenty Place: clubhouse with indoor saltwater pool, fitness room, tennis, and landscaped walking trails.
- Beverly Hills Estates: recreation centre, horseshoe pits, seasonal walking paths, quiet country setting.
- St. Elizabeth Village: gated 114-acre village with health club, indoor pool, golf simulator, on-site doctors and pharmacy.
- On the Ridge: Niagara Escarpment views, Bruce Trail access, new-build freehold homes.
- Muse Hamilton: rooftop terrace with BBQs and fire tables, club lounge, 5 minutes to Confederation GO Station.
- The Villages of Glancaster: country club with indoor saltwater pool, tennis, pickleball, and gated entrance.

## Step 3: Build Your Monthly Budget

The listing price never tells the whole story. Complete this worksheet for each community on your shortlist so you compare true monthly carrying costs, not just purchase prices.

- Monthly lot lease fee (land lease communities, typically \$600 to \$900): \$\_\_\_\_\_
- Monthly condo or maintenance fee (condo and life lease, typically \$350 to \$600): \$\_\_\_\_\_
- Property taxes (billed directly, or confirm if included in lot fee): \$\_\_\_\_\_
- Utilities: hydro, gas, water, internet: \$\_\_\_\_\_
- Home insurance (ask which portions the condo corporation insures): \$\_\_\_\_\_
- Reserve for interior maintenance and appliances: \$\_\_\_\_\_
- Clubhouse, activity, or club membership charges, if any: \$\_\_\_\_\_
- Estimated total monthly carrying cost: \$\_\_\_\_\_

### Compare Against Your Current Home

Most of my downsizing clients discover their total monthly cost in a Hamilton area community is significantly lower than the carrying cost of their family home, even after lot or condo fees. Run both numbers side by side before deciding.

## Step 4: Questions to Ask on Every Community Tour

- What is the exact age requirement, and does it apply to every occupant or just one?
- What do the monthly fees cover, and what has the fee history been for the past five years?
- Are pets allowed? Ask about number, size, and breed restrictions in writing.
- What are the rules for visiting grandchildren and long-term guests?
- Is there an active social calendar? Ask to see last month's activity schedule.
- What is the process and any operator approval required when you resell?
- For condos: request the status certificate and review the reserve fund study.
- For land lease: review the lease term, renewal provisions, and how increases are calculated.
- For life lease: confirm the redemption formula and administrative fees when you leave.
- Walk the amenities during an event to gauge how residents actually use them.

## Step 5: Sell Your Current Home the Right Way

For most buyers, the move into a Hamilton area retirement community is funded by the equity in a long-held family home. Selling well is what turns a stressful transition into a comfortable one. Kevin Flaherty has been selling homes across south-central Ontario since 1988, with over 38 years of experience and more than \$500M sold.

### Kevin's Home Selling Checklist for Downsizers

- Get a professional evaluation first so you know your exact buying power before touring communities.
- Decide your sequence: sell first for certainty, or buy first with bridge financing for a specific lot or floor plan.
- Declutter room by room, months ahead. Downsizing 30-plus years of belongings takes longer than you expect.
- Market with Video Narrated VR Animated Online Showings so buyers tour the property and the surrounding area online before booking a visit.
- Negotiate a closing date that lines up with your community's availability and move-in rules.
- Keep a contingency fund for moving, minor updates to the new home, and community deposits.

#### Why the VR System Matters

Kevin's Video Narrated VR Animated Online Showings present both the property itself and the surrounding area's amenities to buyers across Ontario before they ever book a visit. The showings you host are with serious, pre-qualified buyers, which typically means fewer disruptions and stronger offers.

## Step 6: Your 4-Week Action Plan

- Week 1: Book your free home evaluation and set your realistic buying power.
- Week 1: Shortlist two or three Hamilton area communities using the comparison table in this guide.
- Week 2: Tour your shortlisted communities. Bring the tour questions from Step 4.
- Week 2: Have your lawyer review the lease agreement, status certificate, or life lease documents.
- Week 3: Prepare your current home for market: declutter, complete small repairs, professional marketing.
- Week 3: List your home with a coordinated closing strategy.
- Week 4: Negotiate your purchase and align both closing dates.

## Ready to Take the Next Step?

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Whether you are six months or six years away from making the move, the smartest first step costs nothing: find out what your current home is worth in today's market. From there, Kevin can help you build a realistic budget, tour the right Hamilton area communities, and coordinate your sale and purchase so nothing is left to chance.

### Contact Kevin Flaherty

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### Free Resources

- Free home evaluation: [flaherty.ca/homeeval](http://flaherty.ca/homeeval)
- Book a call with Kevin: [flaherty.ca/kevinscalendar](http://flaherty.ca/kevinscalendar)
- Book a Zoom with Kevin: [flaherty.ca/kevinscalendar-zoom](http://flaherty.ca/kevinscalendar-zoom)
- Browse all Hamilton area listings: [adultcommunities.ca/hamilton](http://adultcommunities.ca/hamilton)
- Client reviews: [flaherty.ca/reviews](http://flaherty.ca/reviews)

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