

York Region

55 Plus Communities

Buyers Guide & Checklist

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How to Use This Guide

Print this guide and bring it to every community tour. Use the checkboxes to track your questions and observations. The comparison table on page 2 helps you shortlist communities before you visit.

10 York Region Communities at a Glance

All 10 communities are listed at adultcommunities.ca/york-region with current MLS listings. Price ranges are approximate and subject to change. Use 'to' ranges as a planning guide only.

Community	Municipality	Model	Key Feature	Approx. Price
Hedge Road Landing	Georgina	Condominium	Lake Simcoe Shoreline	\$800K to \$1M
Eastern Gate Village	Stouffville	Life Lease	Village Square Centre	\$200K to \$600K
Northern Gate	Stouffville	Life Lease	Salt Water Pool, Gated	\$550K to \$750K
Sutton by the Lake	Georgina	Land Lease	Large 1/4-Acre Lots	\$380K to \$535K
Kingsley Square	Newmarket	Condominium	Rooftop Terrace	\$580K to \$900K
Canvas on the Rouge	Markham	Condominium	Rouge River Greenspace	\$450K to \$1M
Mon Sheong Court Richmond Hill	Richmond Hill	Life Lease	On-Site Medical Centre	\$459K to \$729K
Mon Sheong Court Markham	Markham	Life Lease	On-Site Clinic & Pharmacy	\$335K to \$659K
The Meadows of Aurora	Aurora	Life Lease	Indoor Boardwalk	\$559K to \$1.17M
Wyndham Gardens	Markham	Life Lease	Historic Unionville	\$349K to \$550K

Life Lease = 6 communities | Condominium = 3 communities | Land Lease = 1 community. York Region is unusual in Ontario: life lease is the dominant model, often run by non-profit or faith-based organizations.

Ownership Models Explained

Before falling in love with a specific community, understand how you will own the property. The ownership model changes your purchase price, monthly costs, financing options, and resale process.

Life Lease

You purchase the right to occupy the unit for life from a non-profit or faith-based organization. You pay an upfront sum plus a monthly maintenance fee. When you leave, the unit is sold at market value and you or your estate receives the proceeds less an administrative fee. This is the dominant model in York Region.

Condominium

You own the unit and share ownership of common elements. You pay a monthly condo fee covering exterior maintenance and shared amenities. Standard mortgage financing applies. A status certificate review by your lawyer is essential before purchase.

Land Lease

You own the physical home but lease the lot from the community operator on a renewable term. Purchase prices are lower, but monthly lot fees apply. Traditional mortgages are often unavailable; specialty lenders or cash are typical. Lot fees are regulated under Ontario's Residential Tenancies Act.

Freehold

You own both the home and the land outright. No mandatory monthly fees beyond property taxes. York Region currently has no dedicated freehold 55 plus communities, but this model is common in other Ontario regions.

Cost Expectations by Ownership Model

Model	Purchase Range	Monthly Fee Range	Financing
Life Lease	\$200,000 to \$1,170,000	\$500 to \$1,200/month	Specialty or cash
Condominium	\$450,000 to \$1,000,000	\$300 to \$800/month	Standard mortgage
Land Lease	\$380,000 to \$535,000	\$654 to \$727/month	Specialty or cash
Freehold	\$500,000 to \$1,200,000+	None (own taxes)	Standard mortgage

Note: All price ranges are approximate planning guides only. Actual prices depend on unit size, floor plan, and current market conditions. Contact Kevin at 226-270-6433 for current market data.

Community Tour Checklist

Print this page and bring it to every community tour. Check each item as you confirm it with the sales representative or community manager. Never skip the resident conversation (item 5) -- it reveals things no brochure will tell you.

- Confirm the age restriction (55+, 60+, or other) for all residents
- Ask about the monthly fee and what it covers
- Review the last 3 years of fee increase history
- Inspect the clubhouse, pool, and shared amenities in person
- Talk to at least 2 current residents about community atmosphere
- Ask about the pet policy (size limits, breed restrictions)
- Confirm visitor and guest suite policies
- Review the community rules and bylaws document
- Ask how maintenance requests are handled and typical response time
- Confirm parking availability (covered, visitor, RV storage)
- Ask about any planned special assessments or capital projects
- Confirm internet and cable service options
- Ask about the social calendar and organized activities
- Confirm proximity to nearest hospital and medical clinic
- Review the resale process and any right-of-first-refusal clauses

Notes from this tour:

Selling Your Home First: Step-by-Step Checklist

For most downsizers, the move to a 55 plus community is funded by the equity in their current home. Use this checklist to ensure you sell well and coordinate your timelines so you are never caught without a place to live.

- Get a professional home evaluation before listing
- Declutter and depersonalize every room
- Address deferred maintenance (roof, furnace, water heater age)
- Have the home professionally cleaned and staged
- Confirm your agent uses Video Narrated VR Animated Online Showings
- Understand your net proceeds after commission, legal, and moving costs
- Decide on your preferred closing date and flexibility
- Arrange bridge financing if buying before your home closes
- Notify your mortgage lender of your plans early
- Confirm your new community's closing timeline aligns with your sale
- Book a real estate lawyer experienced in life lease or land lease
- Review the status certificate (condo) or lease agreement (land lease)
- Confirm all appliances and fixtures included in the sale
- Plan your move logistics: storage, movers, downsizing donations
- Update your will and power of attorney after the move

My target closing date:

My estimated net proceeds:

My top 3 community choices:

About Kevin Flaherty

Kevin Flaherty is a Real Estate Broker with over 38 years of experience since 1988 and more than \$500M sold across south-central Ontario. He specializes in helping clients sell their long-held family homes and transition into adult lifestyle communities.

His proprietary Video Narrated VR Animated Online Showings present your home and its surrounding area to buyers across the province before they ever book a visit. This means the showings you host are with serious, pre-qualified buyers -- reducing stress and maximizing your final sale price.

Kevin operates out of Orangeville and serves clients across Dufferin County, Peel Region, Simcoe County, Wellington County, and the broader GTA.

Your Next Steps

1. Get Your Free Home Evaluation

Before you tour a single community, find out exactly what your current home is worth. Visit flaherty.ca/homeeval or call 226-270-6433 for a free, no-obligation evaluation.

2. Browse York Region Listings

See all current MLS listings inside York Region 55 plus communities at adultcommunities.ca/york-region -- updated daily.

3. Book a Call or Zoom with Kevin

Ready to talk through your options? Book a call at flaherty.ca/kevinscalendar or a Zoom at flaherty.ca/kevinscalendar-zoom. No pressure, no obligation.

4. Download More Guides

Explore guides for other Ontario regions at adultcommunities.ca -- including Simcoe County, Durham Region, Peel Region, and more.

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