

# 55 Plus Communities in Grey County

---

## The Complete Buyers Guide and Comparison Checklist

Compare all 7 active adult lifestyle communities across Grey County, from the Georgian Bay shoreline in Owen Sound and Thornbury to the countryside of Meaford and Dundalk. Includes ownership model explanations, price ranges, touring checklists, and the questions most buyers forget to ask.

### Inside This Guide

- All 7 Grey County communities compared at a glance
- Freehold vs land lease vs life lease, explained in plain language
  - Monthly cost budgeting worksheet
  - The 30-point community touring checklist
- How to sequence the sale of your current home

### Prepared by Kevin Flaherty, Real Estate Broker

Over 38 years of experience since 1988 | More than \$500M sold  
Direct: 226-270-6433 | Toll-free: 1-877-352-4378 (877-FLAHERTY)  
[AdultCommunities.ca](http://AdultCommunities.ca)

## The 7 Communities of Grey County at a Glance

Grey County offers a remarkable mix of ownership models. Every community below is an active adult or 55 plus development. Price ranges are approximate 2026 resale and new-build values and always change with the market, so confirm current pricing before you tour.

### **Cobble Beach (Kemble, Georgian Bluffs)**

**Freehold | \$700K to \$1.5M+**

A 574-acre master-planned golf resort community on Georgian Bay, 10 minutes north of Owen Sound. Award-winning 18-hole links golf course designed by Doug Carrick, Nantucket-style clubhouse with inn and restaurant, full-service spa, fitness centre, tennis courts, private beach, and walking trails. Detached bungalows, villas, and condo townhomes (The Grove).

### **Thornbury Meadows (Thornbury, Town of The Blue Mountains)**

**Land Lease | \$500K to \$700K**

A master-planned adult lifestyle community for mature singles and couples. Contemporary single, semi-detached, and townhouse designs of roughly 1,200 sq ft on one level with attached garages. Steps from downtown Thornbury shops, the harbour and marina, and 10 minutes from Blue Mountain. You own the home and lease the lot.

### **Marina View Heights (Owen Sound)**

**Life Lease | \$400K to \$700K**

A boutique age-in-place low-rise with only 6 luxury suites, each about 1,700 sq ft with 3-bedroom, 2-bathroom layouts and large private balconies overlooking the marina and Georgian Bay. Fully wheelchair accessible with elevator, covered parking, two common rooms, and a complimentary golf membership at Legacy Ridge.

### **Ninth Avenue Estates (Owen Sound)**

**Life Lease | \$400K to \$600K**

Owen Sound's first fully wheelchair-accessible townhouse community. 19 one-level suites in 2 and 3 bedroom layouts with large garages and gas fireplaces, plus a clubhouse and shared green space. Professionally managed with affordable common fees and all exterior maintenance handled for you.

### **Pottawatomi Gardens (Owen Sound)**

**Life Lease | \$350K to \$550K**

A serene 12-unit fully accessible age-in-place community on two acres along the Pottawatomi river valley, lined with mature maple trees. One and two bedroom layouts, common room, hobby workshop, covered parking, and a park-like backyard perfect for gardeners.

### **Maple Meadow Homes (Meaford)**

**Life Lease | \$300K to \$600K**

An exclusive 55 plus community nestled on 16 park-like acres in the heart of the Georgian Triangle. All-brick four-plex and six-plex bungalow units with finished basements, covered porches, and attached garages. Multi-use clubhouse with indoor pool and private access to the Georgian Trail.

### **Edgewood Greens (Dundalk, Southgate)**

**Freehold | \$600K to \$900K**

A master-planned community by Flato Developments offering detached homes and townhouses from 1,450 to 2,910 sq ft in a quiet country setting. Not age-restricted, but its bungalow designs, larger lots, and small-town pace make it highly popular with downsizers seeking full freehold ownership at attainable prices.

## Understanding the Three Ownership Models

The single most important thing to understand before touring any Grey County community is how the ownership works, because it changes your purchase price, your monthly costs, your financing options, and what happens when you sell.

### Freehold (Cobble Beach, Edgewood Greens)

You own the home and the land outright, exactly like a conventional house. Standard mortgage financing applies and you sell on the open market. You pay your own property taxes and maintenance, and in resort communities like Cobble Beach you also pay community fees for the shared amenities.

### Land Lease (Thornbury Meadows)

You own the physical home but rent the lot it sits on, which lowers the purchase price significantly. You pay a monthly lot fee, typically \$500 to \$1,200 in this region, which often includes property taxes and community amenities. Most banks will not issue conventional mortgages on land lease homes, so buyers usually pay cash from their home sale or use specialty lenders. Ontario's Residential Tenancies Act caps annual lot fee increases.

### Life Lease (Marina View Heights, Ninth Avenue Estates, Pottawatomi Gardens, Maple Meadow Homes)

You purchase the right to occupy your suite for as long as you wish. Under the market-value life lease model used across the Owen Sound area, you can sell your interest at any time at current market value, minus an administrative fee. You pay a monthly maintenance fee, roughly \$400 to \$600, covering exterior maintenance, water, and common areas. Life lease works beautifully for buyers who want one-level accessible living without the responsibilities of freehold ownership.

### Monthly Budget Worksheet

Use these lines to estimate the true monthly cost of each community you tour:

- Mortgage or line of credit payment: \$ \_\_\_\_\_
- Lot lease or life lease maintenance fee: \$ \_\_\_\_\_
- Property taxes (if billed separately): \$ \_\_\_\_\_
- Utilities (hydro, gas, water if not included): \$ \_\_\_\_\_
- Home insurance: \$ \_\_\_\_\_
- Golf, marina, or club memberships: \$ \_\_\_\_\_
- TOTAL ESTIMATED MONTHLY COST: \$ \_\_\_\_\_

## The 30-Point Community Touring Checklist

Bring one copy of this checklist to every community you visit. Check each item as you confirm it, and compare notes afterward.

### The Home Itself

- One-level living with no interior stairs (or main-floor primary suite)
- Doorways and hallways wide enough for future mobility needs
- Walk-in shower or easy bathtub conversion potential
- Attached garage with level entry into the home
- Adequate storage for downsized belongings
- Natural light and window placement in main living areas
- Age of roof, furnace, windows, and appliances (resales)

### Fees and Legal

- Exact monthly fee amount and what it includes, in writing
- History of fee increases over the past 5 years
- For land lease: lease term, renewal provisions, and RTA protections
- For life lease: the administrative fee charged on resale
- For condo products: status certificate and reserve fund health
- Any age restrictions and rules for younger spouses
- Rules on renting, pets, visitors, and extended family stays

### The Community

- Clubhouse condition and how actively it is used
- Social calendar: clubs, events, and activity frequency
- Snow removal and lawn care: who does what, exactly
- Distance to hospital, family doctor, and pharmacy
- Distance to groceries, banking, and everyday shopping
- Walkability: trails, sidewalks, and safe walking routes
- Noise levels at different times of day
- Visitor parking availability

### The Location

- Drive time to children and grandchildren
- Winter road maintenance on access routes
- Cell coverage and internet speeds available
- Proximity to Georgian Bay, golf, ski hills, or the activities you love
- Resale demand: how quickly do homes here sell?
- Your gut feeling: could you see yourself happy here in February?
- Second visit completed at a different time of day
- Talked to at least two current residents

## Funding the Move: Selling Your Current Home

For most Grey County buyers, the move is funded by the equity in a long-held family home. That makes your sale the single most important financial event in the entire transition. Sell well and you may buy your new home outright with money to spare. Sell poorly and you could carry debt into retirement that you never planned for.

### Sell First or Buy First?

Selling first tells you exactly what you can spend, and you can negotiate a longer closing or short-term rental while you choose your community. Buying first secures a specific lot, floor plan, or rare resale (boutique life lease buildings like Marina View Heights have waiting lists), with bridge financing covering the gap. There is no universally correct answer, but there is a correct answer for your situation, and it starts with knowing what your current home is realistically worth.

### Why Marketing Exposure Matters

Downsizers get top dollar when their home is exposed to the widest possible pool of buyers before showings ever begin. Kevin Flaherty's system is built around Video Narrated VR Animated Online Showings, which present your home and its surrounding area to buyers across Ontario online, where buyers shortlist the homes they are willing to go see. The showings you host are with serious, pre-qualified buyers instead of casual lookers.

### Your Pre-Sale Action Plan

- Get a free professional home evaluation (no obligation): [flaherty.ca/homeeval](http://flaherty.ca/homeeval)
- Declutter room by room, starting 90 days before listing
- Complete minor repairs that inspection reports always flag
- Gather your survey, deed, utility bills, and renovation receipts
- Decide your ideal closing window and backup housing plan
- Choose your Grey County shortlist so you can move decisively

### Questions Most Buyers Forget to Ask

- What exactly happens to my monthly fee if the community is sold to a new operator?
- Is there a waiting list, and how do I get on it today?
- What did the last three comparable homes here actually sell for?
- Are there special assessments planned in the next five years?
- Who approves my buyer when I eventually resell?

## Your Next Steps

---

Moving to a 55 plus community is one of the best lifestyle decisions you can make, and Grey County offers some of the finest options in Ontario. Here is the simple sequence that removes the stress:

### Step 1: Know Your Number

Request a free home evaluation so you know exactly how much buying power your current home gives you before you fall in love with any community.

### Step 2: Shortlist and Tour

Use the checklist in this guide to tour your top three communities. Visit twice, at different times of day, and talk to residents.

### Step 3: Sequence the Sale

Work out whether selling first or buying first fits your situation, and coordinate closing dates so you move once, not twice.

### Step 4: Make the Move

With your home sold for top dollar and your new community chosen with confidence, the move itself becomes the easy part.

### Talk to Kevin

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

**Direct (call or text): 226-270-6433**

**Toll-free: 1-877-352-4378 (877-FLAHERTY)**

Free home evaluation: [flaherty.ca/homeeval](http://flaherty.ca/homeeval)

Book a call: [flaherty.ca/kevinscalendar](http://flaherty.ca/kevinscalendar)

Browse listings: [AdultCommunities.ca/grey-county](http://AdultCommunities.ca/grey-county)