

Dufferin County 55 Plus Communities Buyers Guide

Your complete checklist for evaluating the Watermark Community in Orangeville and nearby adult lifestyle options across Simcoe, Peel, and Wellington counties.

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Dufferin County Snapshot

Dufferin County sits at the top of the Headwaters region, about 90 minutes northwest of downtown Toronto. Orangeville, the county seat, combines a historic walkable downtown with modern healthcare at Headwaters Health Care Centre, a vibrant arts scene anchored by Theatre Orangeville, and year-round outdoor recreation along the Niagara Escarpment and Bruce Trail. For downsizers, the county offers quiet, scenic living while keeping Brampton, Mississauga, and Pearson Airport within about 45 to 50 minutes via Highway 10.

Region:	Dufferin County (Headwaters), south-central Ontario
Main town:	Orangeville, with Shelburne, Mono, and Grand Valley nearby
Hospital:	Headwaters Health Care Centre, Orangeville (24-hour ER)
Communities on site:	1 (Watermark Community, Orangeville)
GTA access:	Brampton/Mississauga in about 45 minutes via Highway 10

Watermark Community Profile

The Watermark Community is Dufferin County's premier adult lifestyle neighbourhood, located at 200 Kingfisher Drive on the northern edge of Orangeville where the town meets the rolling hills of Mono. Built by Aragon Developments beginning in 2011, it was designed for active adults who want single-level living, social connection, and nature at the doorstep.

Location:	Northern edge of Orangeville, off Highway 10
Homes:	174 custom detached bungalows, bungalofs, and two-storey homes
Home sizes:	Approximately 1,476 to 3,029 square feet
Ownership model:	Freehold with a monthly common element fee
Typical prices:	\$850,000 to \$1.1 million and above
Community centre:	9,300 sq. ft.: gym, theatre, library, party room, crafts, billiards
Outdoors:	Backs onto Monora Park: 18 km of trails, skiing, lawn bowling, pond
Nearby:	Downtown Orangeville minutes away; Hockley Valley Resort 8 minutes

Why Buyers Choose Watermark

- Full freehold ownership: you own the home and the land, building traditional equity.
- Aging-in-place design: main-floor primary suites, open layouts, vaulted ceilings, full basements.
- A true social hub: the private Community Centre runs a full calendar of clubs and events.
- Nature at the doorstep: direct access to Monora Park trails and cross-country skiing.
- Healthcare close by: Headwaters Health Care Centre is about a five minute drive.

Ownership Models and Your Budget

The ownership model determines your purchase price, monthly carrying costs, financing options, and long-term equity. Use this reference when comparing Watermark with nearby communities in other counties.

Model	What You Own	Typical Monthly Fees	Financing
Freehold with common elements (Watermark)	Home and land, plus shared amenity interest	\$200 to \$400 common element fee	Standard mortgage; lawyer reviews status certificate
Condominium	Home; corporation owns exteriors/land	\$400 to \$800 condo fee	Standard mortgage; status certificate review essential
Land lease	Home only; lot is rented	\$500 to \$1,000 lot fee	Chattel loan or line of credit; larger down payment
Life lease	Right to occupy for life	Monthly maintenance fee	Upfront lump sum; resale via sponsor organization

Monthly Budget Worksheet

Fill in each line for every community you evaluate. Compare total monthly cost, not just the sticker price.

- Mortgage or financing payment (if any): \$ _____ per month
- Property taxes (annual divided by 12): \$ _____ per month
- Common element / condo / lot fee: \$ _____ per month
- Utilities (heat, hydro, water, internet): \$ _____ per month
- Home insurance: \$ _____ per month
- Reserve for repairs and maintenance: \$ _____ per month
- TOTAL monthly carrying cost: \$ _____ per month

Questions to Ask About Fees

- What exactly does the monthly fee cover, and what is excluded?
- How much has the fee increased in each of the past five years?
- Is the reserve fund healthy? Ask for the latest reserve fund study.
- Are any special assessments planned or under discussion?

Community Tour Checklist

Bring this checklist on every visit. Look beyond the model home: the condition of shared spaces and the honesty of current residents tell you more than any brochure.

The Home Itself

- Main-floor primary bedroom and full bathroom (true single-level living)
- Wide doorways and halls, walk-in shower or space to add one later
- Laundry on the main floor, not the basement
- Garage size: does your vehicle actually fit with storage?
- Basement condition: moisture, ceiling height, usable space
- Age and condition of roof, furnace, air conditioner, and windows

The Community and Amenities

- Tour the community centre: is it clean, busy, and well maintained?
- Review the activity calendar: are there clubs you would actually join?
- Walk the streets: are homes and gardens well kept throughout?
- Check snow removal and lawn care standards with current residents
- Ask about guest policies, pet rules, and rental restrictions
- Confirm the age requirement in the current bylaws (do not assume)

The Location

- Time the drive to your family, doctor, grocery store, and pharmacy
- Visit at different times: weekday morning, evening, and weekend
- Check proximity to hospital and emergency services
- Consider winter driving routes and hills on the way in and out

Notes: _____

Comparing Watermark with Nearby Communities

Dufferin County has one dedicated adult lifestyle community, so most local buyers also tour nearby options across county lines. Use this comparison as a starting point, then verify current details with your Realtor.

Community	Location	Model	Price Range
Watermark Community	Orangeville (Dufferin)	Freehold	\$850K to \$1.1M+
Briar Hill	Alliston (Simcoe)	Freehold / Condo	\$600K to \$1.2M+
Legacy Pines	Caledon (Peel)	Condominium	\$800K to \$1.3M+
Tecumseth Pines	New Tecumseth (Simcoe)	Land lease	\$300K to \$500K
Pine Meadows	Belwood (Wellington)	Land lease	\$400K to \$700K
Edgewood Greens	Dundalk (Grey)	Freehold	\$500K to \$800K

Lifestyle Fit Checklist

Rank what actually matters to you before you fall in love with a model home. Check every item that is a must-have.

- Single-level living with no stairs required day to day
- Active social calendar and organized clubs
- Fitness facilities and indoor recreation for winter months
- Walking trails and green space at the doorstep
- Golf within a short drive
- Full land ownership and traditional equity growth
- Lowest possible purchase price (consider land lease options)
- Proximity to children and grandchildren in the GTA
- Walkable downtown with shops, restaurants, and theatre
- Hospital and medical services within 10 minutes

Notes: _____

Selling Your Current Home First

For most downsizers, the move is funded by the equity in the current home. Selling well is the single most important financial event in the entire transition. Sell strong and you may buy your Watermark home outright with money to spare; sell poorly and you may carry a mortgage into retirement you never planned for.

Your Pre-Sale Checklist

- Get a professional home evaluation before touring any community
- Decide your sequence: sell first for certainty, or buy first with bridge financing
- Declutter room by room, starting 60 to 90 days before listing
- Complete small repairs that inspections always flag
- Ask how your home will be marketed to out-of-area buyers
- Plan your closing timeline around the community you want

How Kevin Markets Your Home

Kevin Flaherty has spent over 38 years, since 1988, helping south-central Ontario homeowners sell long-held family homes, with over \$500M sold. His system is built around Video Narrated VR Animated Online Showings, which present both your property and the surrounding area to buyers across Ontario before they ever book a visit. Buyers arrive pre-sold on the home and the neighbourhood, which means fewer disruptions for you and stronger offers at the table.

Your Next Steps

- Step 1: Call or text Kevin direct at 226-270-6433 for a no-pressure conversation
- Step 2: Get your free home evaluation at flaherty.ca/homeeval
- Step 3: Browse current Dufferin County listings at adultcommunities.ca/dufferin-county
- Step 4: Book a call at flaherty.ca/kevinscalendar or a Zoom at flaherty.ca/kevinscalendar-zoom
- Step 5: Tour Watermark and nearby communities with this guide in hand

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