

Waterfront Retirement Communities in Ontario

Your complete comparison of 16 lakefront and riverfront 55 plus communities, from Lake Erie to Georgian Bay, with price ranges, ownership models, waterfront access details, and touring checklists.

What's Inside This Guide

- All 16 waterfront 55 plus communities compared at a glance
- Which bodies of water fit your lifestyle: bays, beaches, and boating lakes
- Freehold, condo, and land lease costs explained
- A waterfront-specific touring checklist
- How to sell your current home and time your move

Prepared by Kevin Flaherty, Broker

Over 38 years of experience since 1988 | Over \$500M sold

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Why Choose a Waterfront 55 Plus Community?

For many Ontario downsizers, the retirement dream is simple: wake up near the water without the burden of maintaining a big family home or a high-upkeep cottage. Waterfront 55 plus communities deliver exactly that. You get the lake lifestyle, the sunsets, the boating, and the beach walks, combined with single-level homes, snow removal, lawn care, and a built-in social circle of neighbours at the same stage of life.

Ontario has at least 16 dedicated waterfront and near-water adult lifestyle communities, spread across Lake Erie, Lake Huron, Georgian Bay, Lake Simcoe, Lake Ontario, and the inland lakes of the Kawarthas, Haliburton, and Muskoka. Prices range from roughly \$200,000 for land lease bungalows to over \$1,500,000 for luxury freehold and condominium homes.

Match the Water to Your Lifestyle

Georgian Bay: Rugged Beauty and Deep-Water Boating

Cobble Beach (Kemble), Blue Shores and Ruperts Landing (Collingwood), and Wasaga Meadows (Wasaga Beach) put you on or near the crystal-clear waters of Georgian Bay, with marinas, day docks, and four-season recreation including nearby ski hills.

Lake Erie: Warm Water and Sandy Beach Towns

Dover Coast (Port Dover) and Kokomo Beach Club (Port Stanley) offer the warmest swimming water of the Great Lakes, Blue Flag beaches, and lively beach-town main streets, plus championship golf at Dover Coast.

Lake Huron: Legendary Sunsets and Affordability

Meneset on the Lake and The Bluffs at Huron near Goderich combine direct lake access and private beach living with some of the most affordable waterfront price points in the province, thanks to the land lease model.

Lake Simcoe and Lake Ontario: Close to Family

Sandycove Acres (Innisfil), Nautique Lakefront Residences (Burlington), Lakeside Village (Port Hope), and Wellington on the Lake (Prince Edward County) keep you within easy reach of the GTA while still delivering lakeside living.

Cottage Country Lakes: The Kawarthas, Haliburton, and Muskoka

Fenelon Lakes Club (Cameron Lake), Heron's Landing (Emily Creek with boating to Sturgeon Lake), Silver Beach (Kashagawigamog Lake), and The Waterfront at Grandview (Fairy Lake, Huntsville) give you the classic cottage-country setting with none of the cottage upkeep.

All 16 Waterfront Communities at a Glance

Use this comparison to shortlist communities by water body, ownership model, and budget. Price ranges are approximate resale and new-build ranges and change with the market; confirm current pricing before touring.

Community	Location	Water Body	Ownership	Approx. Price Range
Dover Coast	Port Dover, Norfolk County	Lake Erie	Freehold	\$675,000 to \$1,250,000
Cobble Beach	Kemble, Grey County	Georgian Bay	Freehold and Condo	\$989,900 to \$1,599,000
Nautique Residences	Lakefront Burlington, Halton Region	Lake Ontario	Condominium	\$399,990 to \$1,259,990
Kokomo Beach Club	Port Stanley, Elgin County	Lake Erie	Freehold and Condo	\$429,000 to \$800,000
The Bluffs at Huron	Goderich, Huron County	Lake Huron	Land Lease (Parkbridge)	\$299,000 to \$500,000
Meneset on the Lake	Goderich, Huron County	Lake Huron	Land Lease (Parkbridge)	\$310,000 to \$443,000
Sandycove Acres	Innisfil, Simcoe County	Lake Simcoe	Land Lease (Parkbridge)	\$279,900 to \$939,900
Wasaga Meadows	Wasaga Beach, Simcoe County	Georgian Bay	Land Lease (Parkbridge)	\$450,000 to \$600,000
Blue Shores	Collingwood, Simcoe County	Georgian Bay	Freehold with common fees	\$1,074,000 to \$1,149,000
Ruperts Landing	Collingwood, Simcoe County	Georgian Bay	Condominium	\$315,000 to \$599,000
Silver Beach	Haliburton County	Kashagawigamog Lake	Freehold with common fees	\$499,995 to \$849,000
Lakeside Village	Port Hope, Northumberland	Lake Ontario	Freehold	\$829,900 to \$1,159,900
The Waterfront at	Huntsville, Muskoka	Fairy Lake	Condominium	\$1,100,000 to \$2,500,000
Fenelon Lakes Club	Fenelon Falls, Kawartha Lakes	Cameron Lake	Condominium	\$600,000 to \$2,399,900
Heron's Landing	Dunsford, Kawartha Lakes	Emily Creek / Sturgeon Lake	Land Lease (Parkbridge)	\$399,900 to \$525,000
Wellington on the Lake	Wellington, Prince Edward County	Lake Ontario	Land Lease and Freehold	\$380,000 to \$750,000

Kevin's Tip: Direct Waterfront vs Near-Water

Not every 'waterfront' community puts your home on the shoreline. Some, like Meneset on the Lake and Ruperts Landing, sit directly on the water with private beaches or marinas. Others, like Sandycove Acres and Kokomo Beach Club, are a short walk or drive from the shore. Decide how you will actually use the water before paying a premium for direct access.

Ownership Models and What They Really Cost

The ownership model determines your purchase price, monthly carrying costs, financing options, and how your equity grows. Waterfront communities in Ontario use all three major models.

Freehold

You own the home and the land. Examples: Dover Coast, Lakeside Village, and Cobble Beach. Highest purchase prices, typically \$500,000 to over \$1,500,000 on the water, but no mandatory community fees except where common element fees apply (Blue Shores, Cobble Beach, Silver Beach). You pay full property taxes and handle your own maintenance where fees do not cover it.

Condominium

You own your unit and share ownership of amenities like marinas, pools, and waterfront grounds. Examples: Ruperts Landing, Fenelon Lakes Club, Nautique, and The Waterfront at Grandview. Expect monthly condo fees of roughly \$300 to \$800, sometimes higher in luxury waterfront buildings, covering exterior maintenance and amenity upkeep. Your lawyer must review the status certificate before you buy.

Land Lease

You own the home but lease the lot, usually from an operator like Parkbridge. Examples: Meneset on the Lake, The Bluffs at Huron, Sandycove Acres, Wasaga Meadows, and Heron's Landing. Purchase prices are the most affordable, often \$200,000 to \$500,000, but budget for monthly lot fees of roughly \$500 to \$1,200. Ontario's Residential Tenancies Act limits how fast lot fees can rise for existing residents.

Monthly Budget Worksheet

Expense Item	Community A	Community B
Mortgage or line of credit payment	\$	
Lot lease fee (land lease only)	\$	
Condo or common element fee	\$	
Property taxes (monthly)	\$	
Utilities (hydro, gas, water, internet)	\$	
Boat slip, marina, or golf membership	\$	
Home and contents insurance	\$	
Total estimated monthly cost	\$	

Waterfront Community Touring Checklist

Bring this checklist to every tour. Waterfront living adds questions that ordinary 55 plus community buyers never need to ask.

Water Access and Recreation

- Is the community directly on the water, or how far is the walk or drive to the shore?
- Is there a private beach, and is it sandy, pebbled, or grassy?
- Are boat slips, a marina, or a day dock available? What is the wait list and annual cost?
- Is there secure storage for boats, kayaks, or trailers?
- Can you swim safely from the community shoreline?
- Are there waterfront walking trails within the community?

Property and Exposure

- Which direction does the shoreline face? (West-facing means sunset views.)
- Is the home elevated or protected from flooding and shoreline erosion?
- What do insurance premiums look like this close to the water?
- How exposed is the home to wind and winter weather off the lake?

Community and Fees

- What exactly do the monthly fees cover: shoreline upkeep, marina maintenance, beach grooming?
- Are amenities open year-round or seasonal?
- What are the age rules, guest rules, and pet rules?
- For land lease: what is the lease term, and how are fee increases calculated?
- For condos: has the status certificate been reviewed by your lawyer?
- Do residents run boating, fishing, or paddling clubs?

Kevin's Tip: Visit in the Off-Season

Every waterfront community shines in July. Tour again in November or February to see what winter feels like, whether roads and paths are cleared quickly, and which amenities actually stay open. Year-round communities and seasonal resort communities can look identical in summer.

Selling Your Current Home to Fund the Move

Almost every waterfront retirement purchase depends on unlocking the equity in your current family home. The order of operations matters: sell with a plan, know your number, and time your closing so you are never carrying two homes or scrambling for bridge financing.

A Simple 4-Step Transition Plan

Step 1: Get an accurate evaluation first.

Before you fall in love with a waterfront bungalow, know exactly what your current home will sell for in today's market. That number sets your entire budget.

Step 2: Shortlist and tour communities.

Use the comparison table and checklist in this guide. Narrow to two or three communities and visit each more than once, ideally in different seasons.

Step 3: List with maximum exposure.

Kevin's Video Narrated VR Animated Online Showings walk buyers through your home and the surrounding area online, attracting serious, qualified buyers before they ever book an in-person visit.

Step 4: Coordinate closings.

Negotiate closing dates that give you time to move once, not twice. A well-timed sale means your equity is ready the moment your waterfront home closes.

Why Work With Kevin Flaherty

Kevin Flaherty is a Real Estate Broker with over 38 years of experience since 1988 and over \$500M sold. Operating out of Orangeville, he specializes in helping downsizers across south-central Ontario sell long-held family homes and transition into adult lifestyle communities. His proprietary Video Narrated VR Animated Online Showings showcase both the property and the surrounding area, giving sellers maximum exposure and top dollar.

Ready to Take the Next Step?

Start with a free, no-obligation evaluation of your current home at flaherty.ca/homeeval, or book a call at flaherty.ca/kevinscalendar.

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