

ADULTCOMMUNITIES.CA BUYERS GUIDE

Affordable 55 Plus Communities in Ontario

How to Find Budget-Friendly Retirement Living
from the Mid-\$200,000s

12 featured affordable communities with current price ranges and monthly fees, plus worksheets and checklists to compare your options with confidence.

Prepared by Kevin Flaherty, Broker

Selling south-central Ontario homes since 1988 | Over \$500M sold

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Why Land Lease Communities Cost Less

Most of Ontario's truly affordable 55 plus communities use the land lease model. You buy the physical home outright, but you rent the lot it sits on from the community operator, most often Parkbridge. Because the land is not part of the purchase price, homes typically sell from the mid-\$200,000s to the mid-\$400,000s, well below comparable freehold bungalows in the same regions.

The trade-off is a monthly lot fee, generally \$500 to \$1,200 depending on the community and its amenities. That fee usually covers the land rent, common area maintenance, snow removal on community roads, and often the land portion of property taxes. Most Ontario land lease communities fall under the Residential Tenancies Act, which caps annual fee increases at the provincial guideline, so your housing costs stay predictable on a fixed retirement income.

The Four Costs to Budget For

1. Upfront purchase price

You are buying only the home. Budget \$200,000 to \$500,000 depending on age, size, and location. Many communities have entry-level homes in the mid-\$200,000s.

2. Monthly lot fee

Typically \$500 to \$1,200 per month. Confirm exactly what it includes: land rent, amenities, snow removal, garbage pickup, and sometimes water and sewer.

3. Property taxes

Often you are taxed only on the structure, not the land. The land tax portion is usually rolled into the lot fee. Expect roughly \$75 to \$200 per month depending on the community.

4. Utilities and upkeep

Hydro, gas, water, and interior and exterior home maintenance remain your responsibility, just as in a traditional neighbourhood.

Financing Note

Traditional mortgages are often unavailable for land lease homes because you do not own the land. Most buyers pay cash from the sale of their previous home, or use a chattel mortgage or line of credit. This is one more reason a well-executed sale of your current home matters so much: strong sale proceeds let you buy your new home outright and invest the difference.

12 Featured Affordable Communities

Price ranges and monthly fees below are approximate, based on recent resale listings and operator information, and will vary by home size, age, and market conditions. Always verify current fees with the community office before making an offer.

Wasaga Meadows (Wasaga Beach, Simcoe County)

Price range: \$299,000 to \$550,000 | Monthly fees: \$600 to \$800 per month

Modern fully bricked townhomes and bungalows with a three-season pavilion, pond, and walking paths. Minutes from the beach, golf, and shopping.

Country Meadows (Wasaga Beach, Simcoe County)

Price range: \$475,000 to \$499,000 | Monthly fees: \$725 to \$978 per month

Private 9-hole golf course, heated outdoor pool, and a full clubhouse shared with Hometown. Fees include site and home taxes.

Park Place (Wasaga Beach, Simcoe County)

Price range: \$329,900 to \$577,880 | Monthly fees: \$649 to \$800 per month

115 acres of forests and ponds with a 12,000 sq ft recreation complex, indoor saltwater pool, and a very active social calendar.

Hometown (Wasaga Beach, Simcoe County)

Price range: \$239,000 to \$399,900 | Monthly fees: \$800 to \$900 per month

Resort-style living with a heated outdoor pool, on-site 9-hole golf, and walking trails. One of the lowest entry prices in Wasaga Beach.

Sandycove Acres (Innisfil, Simcoe County)

Price range: \$300,000 to \$680,000 | Monthly fees: \$855 to \$923 per month plus taxes

The largest retirement community in Southern Ontario with three clubhouses, two heated outdoor pools, and dozens of resident-run clubs.

Antrim Glen (Freelton, Hamilton)

Price range: \$550,000 to \$730,000 | Monthly fees: \$850 to \$1,215 per month

Detached bungalows in a quiet rural setting with The Glen recreation centre: gym, sauna, workshop, and outdoor saltwater pool.

Twin Elm Estates (Strathroy, Middlesex County)

Price range: \$249,900 to \$518,888 | Monthly fees: \$550 to \$800 per month plus taxes

Quiet park-like community near London with a clubhouse, craft area, and model train room. Among the most budget-friendly options in southwestern Ontario.

Riverview Estates (Exeter, Huron County)

Price range: \$174,900 to \$289,900 | Monthly fees: \$480 to \$850 per month

One of the lowest-priced communities in the province. Community centre with exercise room, billiards, and library, close to Exeter services and medical centres.

Meneset on the Lake (Goderich, Huron County)

Price range: \$219,000 to \$459,000 | Monthly fees: \$520 to \$625 per month

Directly on Lake Huron with a private sandy beach, clubhouse, and an exceptionally active social calendar. Outstanding value for waterfront living.

The Bluffs at Huron (Goderich, Huron County)

Price range: \$437,900 to \$496,599 | Monthly fees: approximately \$1,000 per month

Bungalows with garages near the Lake Huron shoreline. Private recreation centre with pool, events hall, and walking trails. Fees include taxes and services.

Northville Estates (Lambton Shores, Lambton County)

Price range: \$250,000 to \$349,000 | Monthly fees: \$578 to \$646 per month

Over 130 acres with mature trees, three heated pools including an adult-only pool, mini golf, and nature trails. Minutes from Lake Huron beaches.

Bluewater Country (Sarnia, Lambton County)

Price range: \$270,000 to \$480,000 | Monthly fees: \$900 to \$1,050 per month

Gated community with a 12,000 sq ft recreation centre, indoor pool, whirlpool, fitness room, and tennis courts. Fees include taxes, snow removal, and lawn care.

Your Affordability Worksheet

Use this worksheet for each community you tour. Compare total monthly carrying costs, not just the sticker price.

Monthly Cost Comparison

Community name and location: _____

Asking price of home: \$ _____

Monthly lot fee: \$ _____

What the lot fee includes: _____

Estimated monthly property taxes: \$ _____

Estimated monthly utilities (hydro, gas, water): \$ _____

Total estimated monthly carrying cost: \$ _____

Expected proceeds from selling current home: \$ _____

Equity left over after purchase: \$ _____

Questions to Ask the Community Office

- What is the current monthly lot fee, and what exactly does it include?
- When was the last fee increase, and what has the average annual increase been?
- Is the community covered by the Residential Tenancies Act?
- How long is the land lease term, and when does it renew?
- Are there additional charges for the clubhouse, pool, or golf course?
- What are the rules and fees when I sell the home later?
- Are pets, visitors, and extended family stays permitted, and with what limits?
- What age requirements apply to all residents on title?

Community Touring Checklist

- Drive through the whole community, not just the model home street. Are roads and lots well kept?
- Visit the clubhouse and amenities. Are they clean, maintained, and actually in use?
- Talk to at least two current residents about the social atmosphere and management responsiveness.
- Visit at different times: a weekday morning and a weekend afternoon feel very different.
- Check distances to your doctor, hospital, grocery store, and family.
- Review the community bylaws and rules in writing before you make an offer.
- Have your lawyer review the land lease agreement before signing anything.
- Compare at least three communities before deciding. Prices for similar homes vary widely.

Fund Your Move: Sell Your Current Home Well

For most downsizers, the move to an affordable community is funded entirely by the equity in their current home. Selling well is the difference between buying your new home outright with money left to invest, and compromising your retirement plans.

Kevin Flaherty has been selling homes across south-central Ontario since 1988, with over \$500M sold. His marketing system, built around Video Narrated VR Animated Online Showings, presents your home and its surrounding area to buyers across the province before they ever book a visit, so the showings you host are with serious, pre-qualified buyers.

Next Steps

1. Get a free home evaluation to learn your buying power: flaherty.ca/homeeval
2. Browse every Ontario community directory page: adultcommunities.ca
3. Book a call with Kevin: flaherty.ca/kevinscalendar
4. Book a Zoom with Kevin: flaherty.ca/kevinscalendar-zoom
5. Call or text toll-free 1-877-352-4378, or reach Kevin direct at 226-270-6433

Prices and fees shown are approximate, based on recent listings and operator information at the time of writing, and change with the market. This guide is for information only and is not financial or legal advice. Kevin Flaherty, Broker, eXp Realty Brokerage.