

Luxury Retirement Communities in Ontario

The Complete Buyer's Guide to Premium 55+ Living:
13 Communities Compared, Budget Worksheets, and Touring Checklists

Ontario's luxury tier of adult lifestyle communities offers championship golf, private waterfronts, gated security, concierge services, and premium finishes. Prices typically run from \$700,000 to over \$2.4 million. This guide helps you compare all 13 featured luxury communities, understand premium ownership models, budget for high-end monthly costs, and tour with confidence.

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Why Work With Kevin Flaherty

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 their family homes for top dollar using proprietary Video Narrated VR Animated Online Showings, then transition smoothly into the adult lifestyle community that fits their goals and budget.

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The 13 Luxury Communities Compared

Every community below is featured on AdultCommunities.ca. Price ranges are approximate, based on recent listing data and builder pricing, and use general ranges that stay accurate over time. Always verify current pricing before making an offer.

Community	Location	Ownership	Signature Luxury Features	Price Range
Cobble Beach	Kemble, Grey County	Freehold / Condo	Doug Carrick golf, spa, Georgian Bay shore	\$540K to \$1.59M+
RiverBend Golf Community	London	Land Lease	Gated, championship golf, 24-hr concierge	\$703K to \$770K+
Dover Coast	Port Dover	Freehold + fees	Lake Erie, golf, on-site dining and spa	\$534K to \$1.25M+
Braestone	Oro-Medonte	Freehold	One-acre lots, working farm, trails	\$1.57M to \$1.7M+
Nautique Lakefront	Burlington	Condominium	Lakefront views, 24/7 concierge, pool	\$599K to \$1.29M+
Hearthstone by the Bay	Etobicoke	Condo + services	A la carte wellness, Humber Bay	\$253K to \$811K
Canvas on the Rouge	Markham	Condominium	Rouge Valley views, rooftop terrace	\$445K to \$729K+
Kingsley Square	King City	Condominium	Rooftop terrace, gym, concierge	\$654K to \$906K+
Marina View Heights	Owen Sound	Life Lease	1,700 sq ft suites, marina views	\$1.09M to \$1.1M+
Muse Condos	Hamilton	Condominium	Waterfront high-rise, rooftop, smart tech	\$300K to \$799K+
Harbourtown Village	Fort Erie	Freehold	Upscale towns near Waverly Beach	\$699K to \$838K
Fenelon Lakes Club	Fenelon Falls	Condominium	Cameron Lake, pool, private docks	\$704K to \$2.39M+
Waterfront at Grandview	Huntsville	Condominium	Fairy Lake, infinity pool, concierge	\$795K to \$2.49M+

Reading the Table

Ownership model drives both your purchase price and your monthly carrying costs. Freehold buyers at Braestone or Harbourtown Village pay the most upfront but avoid mandatory condo fees. Land lease at RiverBend keeps the entry price below comparable freehold golf communities while bundling golf and concierge into the monthly fee. Life lease at Marina View Heights suits buyers who value spacious, accessible suites and long-term stability over land ownership.

What Defines a Luxury Retirement Community

Not every community that calls itself premium actually delivers the luxury tier. Use these five markers to separate genuine luxury from marketing language.

1. Championship Golf

The gold standard is an on-site course by a recognized designer. Cobble Beach and RiverBend both feature 18-hole Doug Carrick designs. Dover Coast adds a championship links-style course on Lake Erie. Ask who designed the course, whether membership is included or extra, and what guest access costs.

2. Private Waterfront

True waterfront luxury means deeded or exclusive resident access, not just a view. Cobble Beach sits on 574 acres along Georgian Bay. Fenelon Lakes Club offers private docks on Cameron Lake. The Waterfront at Grandview pairs Fairy Lake frontage with an infinity pool and a sand beach.

3. Gated Security and Concierge

Gated entry with 24-hour staffing is rare and valuable. RiverBend Golf Community in London combines a gated entrance with round-the-clock concierge service. In condo towers, look for 24/7 concierge desks like Nautique's in Burlington.

4. Premium Finishes

Expect quartz or marble surfaces, hardwood, gas fireplaces, glass shower enclosures, soaker tubs, 9 or 10 foot ceilings, and custom cabinetry as standard, not upgrades. Marina View Heights builds suites around 1,700 square feet with designer fireplaces and full accessibility.

5. Resort-Calibre Amenities

Look for full-service spas, fine dining, fitness centres with classes, indoor or infinity pools, tennis and pickleball, and social programming. Dover Coast runs restaurants and a day spa on site. Hearthstone by the Bay layers housekeeping, meals, and wellness services on top of condo ownership.

Quick Self-Assessment: Which Luxury Markers Matter Most to You?

- On-site championship golf I can play weekly
- Direct waterfront access with docks, beach, or marina
- Gated entry and 24-hour security or concierge
- Hotel-style services: dining, spa, housekeeping options
- Large custom home or estate lot rather than a suite

Ownership Models at the Luxury Tier

Luxury Freehold

You own home and land. Highest purchase price (\$700K to \$1.7M+), often with an HOA fee of \$100 to \$400 monthly for shared amenities. Examples: Braestone, Harbourtown Village, parts of Cobble Beach.

Luxury Condominium

You own your suite or home; monthly fees of \$500 to \$1,200+ fund concierge, pools, gyms, and full exterior care. Examples: Nautique, Fenelon Lakes Club, The Waterfront at Grandview, Muse Condos.

Premium Land Lease

You own the home, lease the land. Entry prices around \$700K at RiverBend include gated golf-course living; monthly fees bundle land rent, golf, and concierge. Fee increases are regulated under Ontario's Residential Tenancies Act.

High-End Life Lease

You buy the right to occupy for life, usually from a non-profit or specialist operator. Marina View Heights offers spacious accessible suites around \$1.1M with marina views and golf privileges.

Monthly Budget Worksheet for Premium Living

Write in your estimates for each community you are considering. Luxury tier carrying costs are higher than standard 55+ communities; budgeting honestly avoids surprises.

Condo / HOA / land lease fee: \$	_____
Property taxes (monthly): \$	_____
Golf or club membership dues: \$	_____
Utilities (hydro, gas, water, internet): \$	_____
Home and contents insurance: \$	_____
Dining, spa, and service packages: \$	_____
Housekeeping or personal services: \$	_____
Travel and lifestyle budget: \$	_____
Contingency / special assessment reserve: \$	_____
TOTAL ESTIMATED MONTHLY COST: \$	_____

Luxury Touring Checklist

Bring this checklist to every community tour. Luxury buyers should evaluate the amenities and service levels as carefully as the home itself.

Golf, Waterfront, and Grounds

- Walk the golf course: condition, pace of play, membership costs and waitlists
- Confirm what waterfront access is exclusive to residents vs public
- Inspect docks, marina slips, beach areas, and boat storage rules
- Check landscaping standards on established streets, not just the model home area

Security and Service

- Test the gated entry process: is it staffed 24 hours or card-access only?
- Meet the concierge and ask what services are included vs billed
- Ask about after-hours maintenance response times
- Review snow removal and lawn care service standards in writing

The Home and Finishes

- Verify which finishes are standard vs upgrade (quartz, hardwood, fireplaces)
- Measure ceiling heights and doorway widths for accessibility
- Ask about customization options and builder upgrade pricing
- Check sound insulation between units in condo buildings

Financial and Legal

- Request the status certificate or HOA budget and reserve fund study
- Ask about planned special assessments or fee increases
- Confirm the exact ownership model and what happens on resale
- Have a real estate lawyer review before waiving conditions

Community Fit

- Talk to at least three current residents away from the sales office
- Attend or observe a community event or club meeting
- Eat a meal at the on-site restaurant if there is one
- Visit at different times: weekday, weekend, and evening

Selling-First Action Plan

Most luxury community purchases are funded by the equity in your current home. Selling first, or at least having a firm sale in place, gives you negotiating power and removes financing stress. Here is the proven sequence Kevin uses with downsizing clients.

Step 1: Get a Professional Home Evaluation

Know exactly what your current home is worth before you fall in love with a luxury property. Start free at flaherty.ca/homeeval.

Step 2: Set Your Total Budget

Combine your expected sale proceeds with savings, then subtract moving costs, legal fees, land transfer tax, and a renovation or furnishing allowance for the new home.

Step 3: Shortlist Two or Three Communities

Use the comparison table on page 2 and tour each shortlisted community with the page 5 checklist in hand.

Step 4: List With Maximum Exposure

Kevin's Video Narrated VR Animated Online Showings present both your home and its surrounding area to qualified buyers across Ontario, so serious buyers arrive pre-sold.

Step 5: Coordinate Closing Dates

Negotiate a closing date on your sale that aligns with your purchase, with bridge financing as a backup if the perfect luxury home appears early.

Step 6: Move Once, Move Right

Use professional downsizing services to sort, sell, and donate before the move so you arrive at your new community ready to enjoy it.

Your Next Steps

- Download or bookmark the full community directory at adultcommunities.ca
- Book a free home evaluation at flaherty.ca/homeeval
- Book a call with Kevin at flaherty.ca/kevinscalendar
- Prefer video? Book a Zoom at flaherty.ca/kevinscalendar-zoom

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