

Land Lease Communities in Ontario

The Complete Buyer's Guide for 55 Plus Downsizers

How land lease works, 16 featured communities compared, monthly fee expectations, questions to ask before buying, and worksheets to plan your move.

What's Inside This Guide

- Page 2** How Land Lease Works: You Own the Home, Lease the Land
- Page 2** Land Lease vs Freehold vs Condo at a Glance
- Page 3** 16-Community Comparison Table with Prices and Monthly Fees
- Page 4** Parkbridge vs Independent Operators Compared
- Page 4** Pros and Cons of Land Lease Living
- Page 5** What to Ask Before Buying: Lease Terms, Fee Increases, Resale Rules
- Page 5** Monthly Budget Worksheet
- Page 6** Community Touring Checklist
- Page 6** Selling-First Action Plan and Next Steps

Prepared by Kevin Flaherty, Real Estate Broker

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*Prices and fees shown in this guide are approximate, based on recent listings and community information, and are subject to change.
Always verify current figures with the community operator before making decisions.*

How Land Lease Works: You Own the Home, Lease the Land

A land lease community operates on a simple principle: you purchase and own the physical house outright, but you lease the lot it sits on from the community operator. Because the land is not included in your purchase, the upfront price is significantly lower than a comparable freehold home, often by hundreds of thousands of dollars. That difference is exactly why land lease has become the most accessible path into 55 plus community living in Ontario.

In exchange for the lower purchase price, you pay a monthly lot fee for as long as you live in the home. This fee typically covers the land rental, maintenance of shared amenities like the clubhouse and pool, common area landscaping, and often the property tax on the land itself. You are usually still responsible for a modest property tax on the structure, your utilities, and your own home maintenance.

Most Ontario land lease communities fall under the Residential Tenancies Act, which generally limits how much the operator can increase your lot fee each year for existing residents. When you eventually sell, you sell the home on the open market and the buyer is approved by the operator to take over the lease.

Land Lease vs Freehold vs Condo at a Glance

Consideration	Land Lease	Freehold	Condominium
What you own	The home only	Home and land	Home; share of common areas
Typical purchase price	\$200K to \$500K	\$500K to \$1.2M+	\$400K to \$900K
Monthly fees	\$500 to \$1,200 lot fee	None mandatory	\$300 to \$800 condo fee
Financing	Chattel loan or cash	Standard mortgage	Standard mortgage
Property taxes	Structure only; land in fee	Billed to you in full	Billed to you in full
Appreciation	Slower, structure based	Full market growth	Market growth
Fee protection	Residential Tenancies Act	Not applicable	Board budget process

Why Downsizers Choose Land Lease

The financial logic is straightforward. If you sell a family home for \$850,000 and buy a land lease bungalow for \$350,000, you free up roughly half a million dollars of equity. Invested conservatively, that capital can comfortably cover the monthly lot fee while funding travel, hobbies, and family time. You keep the pride and privacy of a detached home, gain resort-style amenities, and shed the burden of major exterior maintenance.

16 Featured Communities: Prices and Monthly Fees

The table below compares 16 popular adult lifestyle communities across Ontario. Most are land lease; Bayshore Village (freehold), Sophie's Landing (condominium), and Big Cedar Estates (resident-owned cooperative) are included because buyers frequently compare them against land lease options. Prices are approximate resale ranges.

Community	Location	Operator	Price Range	Monthly Fee
Antrim Glen	Freelton (Hamilton)	Parkbridge	\$500K to \$790K	\$1,178 to \$1,215
Bayshore Village	Ramara	Resident Assoc. (Freehold)	\$325K to \$2.68M	Approx. \$95 (annual fee)
Big Cedar Estates	Oro-Medonte	Resident Co-op	\$358K to \$650K	\$315 to \$498
The Bluffs at Huron	Huron County	Parkbridge	\$299K to \$539K	\$880 to \$1,000
Bluewater Country	Sarnia	Parkbridge	\$129K to \$449K	\$850 to \$910
Country Meadows	Wasaga Beach	Parkbridge	\$475K to \$579K	\$768 to \$984
Hometown Wasaga Beach	Wasaga Beach	Parkbridge	\$239K to \$400K	\$725 to \$965
Meneset on the Lake	Goderich	Parkbridge	\$219K to \$459K	\$440 to \$710
Northville Estates	Lambton Shores	Independent	\$250K to \$350K	\$578 to \$646
Park Place	Wasaga Beach	Parkbridge	\$325K to \$570K	\$865 to \$1,014
RiverBend Golf Community	London	Sifton Properties	\$649K to \$868K	\$991 to \$1,776
Riverview Estates	Exeter	Parkbridge	\$174K to \$289K	\$650 to \$847
Sandycove Acres	Innisfil	Parkbridge	\$279K to \$939K	\$563 to \$973
Sophie's Landing	Orillia	Condominium	\$849K to \$1.4M	\$283 to \$368 (condo fee)
Twin Elm Estates	Strathroy	Parkbridge	\$249K to \$445K	\$500 to \$800
Wasaga Meadows	Wasaga Beach	Parkbridge	\$430K to \$550K	\$774 to \$992

Monthly fees are per month unless noted. RiverBend figures combine land lease and maintenance fees. Bayshore Village charges an association fee of roughly \$1,015 to \$1,130 per year. Verify all figures directly with each community before purchasing.

Parkbridge vs Independent Operators

Parkbridge Lifestyle Communities is Canada's largest land lease operator, managing communities such as Sandycove Acres, Wasaga Meadows, Park Place, Antrim Glen, The Bluffs at Huron, and Twin Elm Estates. Independent operators, developer-run communities like Sifton's RiverBend, and resident-owned cooperatives like Big Cedar Estates offer distinct alternatives.

Factor	Parkbridge (Corporate)	Independent / Co-op
Management	Professional, standardized	Local or resident-led, variable
Amenities	Extensive, well funded	Ranges from modest to premium
Monthly fees	Mid to higher range	Often lower (co-ops especially)
Fee predictability	Guideline increases, RTA	Varies; co-ops set own budgets
Resident voice	Advisory committees	Direct votes in co-ops
Resale process	Established, buyer approval	Varies by community

Pros and Cons of Land Lease Living

Advantages

- Lower purchase price frees up equity from your family home sale for retirement income.
- Lower property taxes: you are taxed on the structure, not the land.
- Amenity-rich lifestyle: clubhouses, pools, golf, and social clubs included in the fee.
- Low-maintenance living with common areas professionally maintained.
- Age-targeted communities with neighbours at the same stage of life.

Considerations

- Monthly lot fees continue for as long as you own the home and rise over time.
- Slower appreciation than freehold since the land value is not yours.
- Financing is harder: many banks will not issue a standard mortgage on leased land.
- The operator's rules govern renovations, rentals, pets, and resale approval.
- Lease renewal terms at the end of the term are subject to renegotiation.

What to Ask Before Buying

Bring this list to every sales office and have your lawyer review the lease before you sign anything. Check off each question as you get a clear, written answer.

Lease Terms

- How long is the current lease term, and when does it expire?
- What happens at the end of the term? Is renewal guaranteed, and on what basis?
- Is the community covered by the Ontario Residential Tenancies Act?

Fees and Increases

- What exactly does the monthly lot fee include (taxes, water, amenities, snow removal)?
- What were the fee increases in each of the last five years?
- Are there any planned special charges, assessments, or infrastructure fees?

Resale Rules

- Can I sell my home on the open market with my own Realtor?
- Does the operator have a right of first refusal or charge a resale/assignment fee?
- What approval process must my buyer complete to assume the lease?

Monthly Budget Worksheet

Estimate your total monthly cost of living in your shortlisted community. Fill in each line using figures confirmed in writing.

Monthly lot lease fee: \$	_____
Property tax on the home (monthly): \$	_____
Utilities (hydro, gas, water if not included): \$	_____
Home insurance: \$	_____
Internet, TV, and phone: \$	_____
Groceries and household: \$	_____
Vehicle, gas, and insurance: \$	_____
Travel, hobbies, and entertainment: \$	_____
Contingency and savings: \$	_____
TOTAL ESTIMATED MONTHLY BUDGET: \$	_____

Community Touring Checklist

Visit at least two or three communities before deciding. Use this checklist on every tour.

- Tour the clubhouse, pool, and amenities. Are they clean, current, and busy?
- Drive every street. Are homes and yards well kept throughout the community?
- Talk to at least two current residents about management responsiveness.
- Ask to see the community's activity calendar for a typical month.
- Check distances to your hospital, pharmacy, grocery store, and family.
- Visit at different times: a weekday morning and a weekend afternoon.
- Review pet rules, visitor rules, and rental restrictions in writing.
- Ask how snow removal and lawn care are handled for your specific lot.
- Confirm what home models are available and inspect a resale, not just the model home.
- Request the lease agreement and fee schedule to take to your lawyer.

Selling-First Action Plan and Next Steps

Most land lease purchases are funded in cash from the sale of a family home, so the order of operations matters. Follow this proven sequence.

Step 1: Get your home evaluated.

Request a free evaluation at Flaherty.ca/homeeval so you know your exact buying power before you fall in love with any community.

Step 2: Shortlist two or three communities.

Use the comparison table on page 3 and the touring checklist above to narrow your options.

Step 3: Have your lawyer review the lease.

Never sign a land lease agreement without independent legal review of the term, fees, and resale rules.

Step 4: List your home with maximum exposure.

Kevin's Video Narrated VR Animated Online Showings present your home and its surrounding area to buyers across Ontario before they ever book a visit.

Step 5: Coordinate closing dates.

Align the sale of your current home with your community purchase so you move once, with your equity in hand.

Ready to talk it through?

Call or text Kevin direct at 226-270-6433, or toll-free at 1-877-352-4378.

Book a call at Flaherty.ca/kevinscalendar or a Zoom at Flaherty.ca/kevinscalendar-zoom.