SMALL TOWN vs CITY RETIREMENT in Ontario

Where Should You Live?

Compare retiring in a small Ontario town vs staying in the city. Cost of living, healthcare, amenities, social life, and community options.

KEY FACTORS TO COMPARE

COST OF LIVING
Small towns typically offer lower housing, taxes, and daily expenses.

HEALTHCARE ACCESS
Cities offer more specialists and hospitals; small towns may have limited services.

AMENITIES & SERVICES
Cities have more shopping, entertainment & dining options. Towns offer what you need, without the crowds.

SOCIAL LIFE
Consider family proximity, community events, clubs, and lifestyle preferences.

COMMUNITY & LIFESTYLE
Small towns offer a close-knit community and a slower pace. Cities offer diversity and energy.

SMALL TOWN vs CITY – SIDE BY SIDE

SMALL TOWN RETIREMENT		CITY RETIREMENT
Lower cost of living & housing	COSTS	Higher cost of living & housing
Quieter, less traffic, less stress	LIFESTYLE	More activity, culture & entertainment
Close-knit community feel	COMMUNITY	Diverse communities & networking
Limited public transit	TRANSPORTATION	Better public transit & walkability
Fewer specialists, longer travel	HEALTHCARE	More healthcare options nearby
More home for your budget	HOUSING OPTIONS	Condos, apartments & homes

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Small-Town-vs-City-Retirement-Ontario-Guide.pdf

THINGS TO CONSIDER

- Where are family and friends located?
- What is my budget and cost of living priority?
- What lifestyle makes me happiest?
- What healthcare services do I need?
- Do I prefer quiet and nature or culture and events?
- Where do I feel most connected and at home?

Kevin Flaherty, Broker
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Your 55+ Community Real Estate Specialist
Helping You Make Confident Real Estate Decisions.

226-270-6433
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Small Town vs City Retirement in Ontario

Ontario retirees who move from the GTA to a small town 55 plus community save $1,200 to $2,800 per month on housing costs while gaining golf, waterfront, and nature amenities. This guide compares the six key decision factors: cost of living, healthcare, social life, transportation, safety, and proximity to family.

Small Town	City Edge	Suburban	Urban

The financial case for small town retirement

Housing costs 40% to 60% lower, property tax savings of $3,500+ per year, equity unlocked of $200,000 to $500,000+, recreation included instead of $3,000 to $15,000 per year extra, and insurance 15% to 30% lower. Total monthly savings: $1,200 to $2,800.

What it actually costs to live

The strongest comparison uses total monthly cost, not just purchase price. A community with lower purchase price but high lot rent may cost more than a freehold home with no monthly fees. Compare all costs side by side.

Factor	Small town community	City / GTA
Detached bungalow	$280,000 to $650,000	$800,000 to $1,400,000+
Property tax	$2,500 to $5,500 per year	$6,000 to $12,000+ per year
Home insurance	$1,200 to $2,400 per year	$1,800 to $3,200 per year
Golf and recreation	Included in community	$3,000 to $15,000 per year
Pool and fitness	Included in community	$600 to $1,500 per year
Monthly fees	$500 to $1,200 (land lease)	$400 to $900 (condo)
Groceries	10% to 15% lower	GTA premium pricing
Parking	Free	$200 to $400 per month

Typical 10 year financial gain

Monthly savings of $1,200 to $2,800 over 10 years equals $144,000 to $336,000. Add equity unlocked from selling your city home ($200,000 to $500,000+) and the total financial benefit reaches $344,000 to $836,000 before investment returns.

Healthcare access by community

Every community on this list is within 30 minutes of a hospital with emergency services. The question is whether you need weekly specialist access or routine care only.

Community	Nearest hospital	Drive time and notes
Briar Hill	Stevenson Memorial	10 to 15 min, also Barrie 25 min
Tecumseth Pines	Stevenson Memorial	10 to 15 min, full ER
Sandycove Acres	Royal Victoria Barrie	20 to 25 min, trauma centre
Wasaga Meadows	Collingwood General	15 to 20 min
Cobble Beach	Grey Bruce Health	25 min Owen Sound
RiverBend Golf	London Health Sciences	20 min, teaching hospital
Dover Coast	Norfolk General	15 to 25 min
Kokomo Beach	St. Thomas Elgin	20 to 25 min
Antrim Glen	Hamilton Health Sciences	15 min, McMaster
Nautique Lakefront	Joseph Brant	10 min, Burlington
Rosedale Village	Brampton Civic	10 to 15 min
Legacy Pines	Headwaters/Brampton	15 to 20 min

City advantage vs small town advantage

City: walk-in clinics on every corner, shorter ambulance response, specialist offices nearby. Small town: shorter ER wait times, less crowded facilities, growing telemedicine options, lower stress environment that supports better long-term health outcomes.

Social life, transport, and safety

SOCIAL CONNECTIVITY: WHY ISOLATION IS RARE IN 55 PLUS COMMUNITIES

When 200 to 800 households share a clubhouse, pool, and golf course, social contact happens daily without effort. Organized activities fill 15 to 30 time slots per week. Most residents report being busier socially than they expected. The built-in community solves the isolation problem that affects many aging-in-place retirees.

Transportation: the honest trade-off

Most small town communities require a car. You will drive to groceries (5 to 15 minutes) and medical appointments (10 to 25 minutes). However, on-site amenities eliminate recreational driving entirely. A 10-minute drive in Simcoe County covers the same distance as a 45-minute GTA commute.

> **Transit-accessible alternatives**
> Nautique Lakefront Residences in Burlington and Rosedale Village in Brampton both offer public transit access and walkable surroundings with full 55 plus community lifestyle. These are ideal for retirees who prefer not to depend on a car.

Safety and crime

Ontario small towns show 30% to 50% lower crime rates than the GTA. Many 55 plus communities add gated or controlled access. Communities like Briar Hill, RiverBend Golf, and Rosedale Village have controlled entry. Close-knit neighbourhoods where residents know each other add natural surveillance.

Small town wins vs city wins

Use this checklist to identify which factors matter most to your personal situation. The right choice depends on your health needs, family location, and lifestyle priorities.

Small town advantages	City advantages
40% to 60% lower housing	Walk-in clinics on every corner
Golf, pool, trails included	Specialist doctors nearby
Built-in social community	Live theatre, concerts, sports
30% to 50% lower crime	Diverse restaurant options
Less traffic and stress	Public transit (TTC, GO)
Cleaner air, nature at door	International airport access
Larger home for less money	Walking-distance everything
Lower property taxes	More part-time job options
Quieter, slower pace	Spontaneous social visits
Growing market (10 to 25%)	No car dependency

Family proximity

Communities in Simcoe County, Peel, and Halton are 45 to 90 minutes from downtown Toronto via Highway 400, 410, or QEW. Most retirees report that family visit frequency does not change when moving within this radius. Monthly visits stay monthly regardless of 30 or 75 minutes of driving.

12 communities compared

These communities span the full range from rural waterfront to city-edge convenience. Prices and settings vary. All are active adult 55 plus communities with established amenities.

Community	Region	Ownership	Price	Setting	Key amenity
Briar Hill	Simcoe	Freehold/CEC	$500K-$800K	Small town	Golf, pool
Sandycove Acres	Simcoe	Land lease	$250K-$400K	Small town	Lake Simcoe
Legacy Pines	Peel	Freehold	$600K-$900K	City edge	9-hole golf
RiverBend Golf	Middlesex	Land lease	$300K-$500K	Small town	Championship
Dover Coast	Norfolk	Freehold	$500K-$750K	Rural	Lake Erie
Cobble Beach	Grey	Freehold lux	$800K-$1.5M+	Small town	Georgian Bay
Wasaga Meadows	Simcoe	Land lease	$200K-$350K	Small town	Beach
Nautique	Halton	Condo	$500K-$900K	Urban	Burlington
Rosedale Village	Peel	Condo	$450K-$700K	Suburban	Golf, gated
Antrim Glen	Hamilton	Land lease	$250K-$400K	City edge	Pool, gym
Tecumseth Pines	Simcoe	Land lease	$280K-$420K	Small town	Trails, pool
Kokomo Beach	Elgin	Freehold	$400K-$650K	Rural	Private beach

Your 7-step decision framework

Follow these steps in order. Most buyers complete the process in 60 to 90 days from first tour to move-in day.

1. Audit your weekly routine

Write down every place you go in a typical week. How many require city infrastructure such as a specialist doctor, specific cultural venue, or public transit? If fewer than three, small town works.

2. Calculate your equity unlock

Get a free home evaluation at flaherty.ca/homeeval. Subtract the target community purchase price. The difference is retirement capital you keep invested.

3. Test the commute

Drive from two to three target communities to the places that matter most: family, hospital, airport. Time it on a weekday. Most find 45 to 75 minutes acceptable.

4. Visit communities in person

Spend a full day walking the grounds, talking to residents, and using amenities. Kevin arranges guided tours. Call 1-877-352-4378 to schedule.

5. Compare total monthly costs

Add all costs: mortgage or cash outlay, property tax, condo or lot fees, insurance, utilities, and recreation. City total minus community total equals monthly savings.

6. Assess healthcare needs

Weekly specialist visits means stay close to a teaching hospital. Routine GP plus occasional specialist means any community within 30 minutes of a regional hospital works.

7. Make a conditional offer

Kevin coordinates selling your current home and purchasing in the community simultaneously. One Realtor, one timeline, no gaps. Average transition: 60 to 90 days.

Your next step

Whether you are comparing communities or preparing to sell your current home, Kevin Flaherty can help you organize the ownership facts, review market evidence, and coordinate both transactions on one timeline.

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Helpful resources

Ontario.ca - Residential Tenancies Act
Provisions that apply to land-lease communities and mobile-home parks.

Condominium Authority of Ontario
Explains the corporation and unit information available to buyers.

CMHC - Seniors Housing Report
Federal data on housing options and affordability for Canadian retirees.

AdultCommunities.ca
Browse 157+ Ontario communities with pricing, photos, and MLS links.

Important disclaimer

This guide provides general educational information for Ontario buyers and sellers. It is not an appraisal, guarantee of resale value, investment forecast, legal opinion, tax advice, lending advice, insurance advice or financial plan. Ownership agreements, eligibility rules, fees, financing, market conditions and resale procedures vary by community and can change. Obtain current documents and advice from qualified real estate, legal, lending, accounting and financial professionals before making a decision.

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