

55+ Adult Lifestyle Communities in Haliburton County

Compare 2 Haliburton County communities: Silver Beach and Hunter Creek Estates, condominium and land-lease homes, amenities and current MLS listings.



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FREE HALIBURTON COUNTY BUYER GUIDE

Two communities, two different ownership structures

Answer first: Haliburton County's two featured adult-lifestyle communities both offer lower-density living near lakes and small-town services, but they are not interchangeable. Silver Beach uses vacant-land condominium ownership near Haliburton. Hunter Creek Estates uses a leased-land resale model near Minden. Compare the exact ownership documents, monthly obligations, maintenance duties, rules, resale pathway and current home before deciding which community fits.

What this guide helps you do

Compare both communities accurately, understand the ownership distinction, identify property-specific documents and costs, and move directly to community information and current MLS listings.

Explore the Haliburton County page

Start with current MLS listings

Haliburton County communities at a glance

The shared adult-lifestyle goal does not make the ownership, costs or maintenance arrangements the same. Start with the legal structure, then compare the exact home and setting.

Community	Location	Ownership	Housing
Silver Beach	Kashagawigamog Lake near Haliburton	55-plus vacant-land condominium	Detached, bungalow-style and townhome condominium residences
Hunter Creek Estates	Minden Hills, about five minutes from Minden	50-plus leased-land/leasehold resale	Detached manufactured and mobile homes

Current availability

Both dedicated TotalHomeSearch.ca destinations displayed current resale inventory on August 6, 2026. Inventory changes, and a zero-result search in the future would not prove that resale is impossible.

Direct community and listings routes

Community	Community information	Current MLS listings
Silver Beach	Open community information	View current MLS listings
Hunter Creek Estates	Open community information	View current MLS listings

The most important distinction

Silver Beach

You purchase a condominium interest. Review the declaration, status certificate, corporation finances, common expenses, unit boundaries, maintenance duties, rules and any assigned waterfront or docking rights.

Hunter Creek Estates

You purchase the home while leasing the land. Review the lease, monthly fee, taxes, utilities, services, maintenance duties, occupancy rules, approvals and resale or transfer provisions.

Silver Beach - waterfront condominium living

Silver Beach is an established 55-plus active-adult community on Kashagawigamog Lake near Haliburton. Its housing mix includes detached, bungalow-style and townhome condominium residences rather than one universal floor plan.

Ownership

Silver Beach uses vacant-land condominium ownership. Do not treat that as ordinary fee-free freehold. The exact legal and maintenance answer comes from the current status certificate, declaration, rules, budgets and property-specific listing documents.

Shared amenities and lifestyle

- A roughly 4,000-square-foot clubhouse with wrap-around deck, event room and kitchen.
- Exercise and games areas plus a guest suite.
- A sand beach, waterfront access and opportunities for private or assigned docking.
- A lakeside setting near Haliburton, Pinestone Golf Course and year-round recreation.

What to verify for a specific home

- Condominium unit boundaries and the specific corporation governing the home.
- Current common expenses, inclusions, reserve-fund condition and anticipated increases.
- Exterior, landscaping, snow, structural, utility and private-repair responsibilities.
- Dock or boat-slip assignment, waterfront access, parking, pets, alterations and rental rules.
- Home condition, accessibility, stairs, storage, insurance and closing requirements.

Current-listing evidence

A current 17 Webb Circle listing described a detached condominium with shared dock, community room, gym and guest-suite access. It also stated fee inclusions and direct lake access for that property. Treat those details as property-specific until the current governing documents confirm what applies to the home you are considering.

[Silver Beach information](#)

[Current Silver Beach listings](#)

Hunter Creek Estates - 50-plus leased-land living

Hunter Creek Estates is a quiet 50-plus community in Minden Hills, about five minutes from Minden. It contains detached manufactured and mobile homes in a leased-land setting.

Ownership

Buyers acquire the home interest while leasing the land. Monthly fees apply. The current lease and property documents determine the amount, inclusions, services, maintenance responsibilities, occupancy rules and resale or transfer process.

Why the model can appeal

- A smaller detached-home format can support practical downsizing.
- The community is close to Minden services while retaining a quieter rural setting.
- Current resale evidence confirms that homes can be bought and sold within the community.
- The 50-plus community positioning supports an adult-lifestyle environment without requiring the two communities on this page to share the same legal structure.

What to verify for a specific home

- Lease term, renewal provisions, monthly fee, fee-increase process and transfer requirements.
- Taxes, utilities, septic, water, private-road, garbage and snow responsibilities.
- Home foundation or pier condition, roof, heating, insulation, insurance and inspection needs.
- Age, pet, parking, alteration, occupancy, approval and rental rules.
- Financing options and the precise resale, assignment or exit process.

Current-listing evidence

A current 1013 Seventh Lane listing identifies a mobile home in a 50-years-of-age-and-over Hunter Creek Estates community, confirms leasehold land and states that monthly fees apply. The listing does not establish a permanent universal fee or inclusion package.

[Hunter Creek information](#)

[Current Hunter Creek listings](#)

Location, services and everyday fit

A Haliburton County move is partly a housing decision and partly a transportation, healthcare and seasonal-lifestyle decision. Test the routes you will use rather than relying on a map alone.

Haliburton and Silver Beach

Silver Beach is near Haliburton and the Kashagawigamog Lake system. Compare travel to groceries, pharmacy, community services, recreation, medical appointments and family.

Minden and Hunter Creek

Hunter Creek Estates is about five minutes from Minden. Compare the exact drive to services, winter road conditions, private-road responsibilities and the everyday destinations you use.

Healthcare routing

Haliburton Highlands Health Services provides 24/7 emergency care and acute inpatient services at its Haliburton site. The Minden site provides selected local services, including scheduled outpatient X-ray, but it is not an emergency department.

Questions to test in person

- How practical is the route to groceries, pharmacy, appointments and winter services?
- Which maintenance duties remain private, shared or operator-managed?
- Will the home layout continue to work if mobility needs change?
- How do you reach emergency care, and what travel time is realistic in winter?
- Which social and recreation amenities would you actually use?
- How easily can family and visitors reach the community?

Evergreen rule

Inventory, fees, inclusions, rules, services and property condition can change. Use this guide for the comparison framework, then verify the current documents and listing for the exact home.

Turn the comparison into a confident shortlist

01	Choose the ownership structure Confirm whether vacant-land condominium or leased-land living fits your financing, legal, cost and resale preferences.
02	Choose the setting Compare the Haliburton lakeside environment with Hunter Creek's Minden-area location and the services you use.
03	Open both links Use the community section for context and TotalHomeSearch.ca for current market inventory.
04	Review the exact documents Obtain the status certificate or lease, fee information, rules, inspection and insurance details before removing conditions.
05	Coordinate the sale of your current home Build a timing plan for preparation, financing, deposits, conditions, possession and closing before committing to a new home.

Helpful planning guides

Questions to ask before buying	Monthly fees in adult communities
Land-lease communities in Ontario	Rules and restrictions
Sell a home before buying	Request a home evaluation

Plan the move as one connected decision

The strongest purchase plan usually begins with the home you already own. A realistic value range, preparation plan and selling timeline can clarify the budget and reduce the risk of mismatched dates.

[Request a selling consultation](#)

[Book a call with Kevin](#)

Kevin Flaherty, Real Estate Broker

Kevin helps homeowners connect the sale of a long-held property with a move into a right-sized home or adult-lifestyle community. Call 1-877-352-4378 to discuss Haliburton County options and the timing of your move.



Find information on adult lifestyle communities across Ontario at AdultCommunities.ca.

Sources and important information

Research refreshed August 6, 2026 using the owner-approved AdultCommunities.ca regional baseline, current TotalHomeSearch.ca destination and listing evidence, Haliburton Highlands Health Services information and the existing controlled regional link registry. Listing details are property-specific unless governing documents confirm broader application.

This guide provides general real estate information. Fees, inclusions, rules, services, amenities and property details can change. The current listing, status certificate or lease, governing documents, inspection, insurance information and advice from the appropriate professionals provide the final answer for a specific purchase.

[Explore AdultCommunities.ca](#)

[Call 1-877-352-4378](tel:1-877-352-4378)