

Adult Lifestyle Communities in Toronto

Compare 7 communities

Condominiums • Life leases • Amenities • MLS access



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Toronto Community Guide

YOUR TORONTO COMMUNITY GUIDE

Seven communities. Different ways to own and live.

Toronto's featured communities include condominium homes and life-lease interests, with some campuses also offering separate rental or care accommodation. Start by identifying what you acquire, what you pay each month and how you can transfer or sell it.

A practical comparison for your next move

Compare the seven communities, open their dedicated property searches, separate housing costs from service charges and take a focused document checklist to your next viewing.

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Explore the Toronto page

Plan the sale of your home

Toronto at a glance

Choose the ownership model and neighbourhood that fit your plans. Eligibility, fees, services and resale procedures differ by community and property.

Community	Area	Ownership / tenure
Christie Gardens	Davenport	Life lease; separate rental and care accommodation
Masaryk Park	Scarborough	55+ life lease
Vintage Garden	Victoria Park / McNicoll	55+ market-value life lease
Hearthstone Etobicoke	Etobicoke waterfront	Condominium + required service package
Leaside Gate	Leaside	Conventional condominium
St. Paul's Terrace	Scarborough	Life lease
Scarborough Mon Sheong Court	Scarborough	55+ life lease

Open the community and its listings

Community	Regional information	TotalHomeSearch.ca
Christie Gardens	Community details	Current MLS search
Masaryk Park	Community details	Current MLS search
Vintage Garden	Community details	Current MLS search
Hearthstone Etobicoke	Community details	Current MLS search
Leaside Gate	Community details	Current MLS search
St. Paul's Terrace	Community details	Current MLS search
Scarborough Mon Sheong Court	Community details	Current MLS search

An empty search is not the whole story

MLS inventory changes. Some life-lease interests also use a sponsor waiting list, approval process or internal transfer route. Confirm the current pathway before ruling out a community.

Condominium choices

Both communities offer condominium ownership. Their services and recurring obligations need separate comparison.

Hearthstone Etobicoke

Condominium + required service package

Hearthstone Etobicoke, also known as Hearthstone by the Bay, offers condominium ownership near Lake Ontario. Owners pay condominium fees and a required Basic Service Package, with optional additional services. The community includes dining, fitness, library and wellness facilities.

Before you choose

Request separate current figures for the condominium fee, Basic Service Package, taxes, utilities and optional services. Review what each payment covers, how charges can change and how the service agreement transfers with a sale.

[Community information](#)[Current MLS search](#)

Leaside Gate

Conventional condominium

Leaside Gate is an established condominium community with adult-lifestyle and downsizer appeal. The regional page describes exercise, workshop, sauna, games and conservatory-party-room amenities.

Before you choose

Review the unit status certificate, declaration, bylaws, rules, budget, reserve fund, parking and storage. Confirm pet and occupancy rules from current documents; adult-lifestyle appeal alone does not establish a legal age restriction.

[Community information](#)[Current MLS search](#)

Compare the total commitment

A lower condominium fee does not necessarily mean a lower monthly cost. Add required service packages, taxes, utilities, insurance, parking and any optional services you expect to use.

Life lease within a wider community

Identify the particular housing interest being offered, then review services and support separately.

Christie Gardens

Life lease; separate rental and care accommodation

Christie Gardens combines a life-lease component with separate rental apartments and care accommodation. The home-search subject is the transferable life-lease interest. Community amenities include gardens, a library, theatre and wellness services.

Before you choose

Confirm that the suite offered is a life-lease interest, the transfer process, occupancy conditions, monthly charges and included services. Any future move into another accommodation or care program requires a separate review.

Community information

Current MLS search

St. Paul's Terrace

Life lease

St. Paul's Terrace offers life-lease suites with kitchens and in-suite laundry. Its community setting includes a courtyard, restaurant, library and fitness amenities, with access to support services.

Before you choose

Review the current life-lease agreement, transfer arrangements, monthly charges, service inclusions and resident eligibility. Confirm which services are included, which require additional payment and what support can actually be provided.

Community information

Current MLS search

Plan for changing needs

Ask what support is available in your suite, who provides it, what it costs and whether it depends on assessment, capacity or a separate agreement. Do not assume that purchasing a home guarantees future care.

Three more life-lease options

Each project has its own occupancy and transfer agreement. A similar suite layout does not mean the same legal interest or obligations.

Masaryk Park

Masaryk Park offers life-lease suites for adults aged 55 and older in a community operated by the Masaryk Memorial Institute. Shared spaces include an atrium, terraces, library, exercise room and workshop.

Check: The operator describes a wait-list-first process before a life lease can be sold on the open market. Review the current agreement, purchaser approval, transfer charge, monthly occupancy costs and parking/storage terms.

Community information

Current MLS search

Vintage Garden

Vintage Garden offers life-lease housing for adults aged 55 and older, with culturally focused services and amenities. Its operator describes market-value transfers and a waiting list. The community includes dining, social activities, emergency response and coordinated support services.

Check: Confirm the specific building and agreement, resident eligibility, transfer process, current monthly inclusions and optional services. An MLS category such as leasehold condo does not replace the life-lease agreement.

Community information

Current MLS search

Scarborough Mon Sheong Court

Scarborough Mon Sheong Court offers independent life-lease housing for adults aged 55 and older, with culturally appropriate activities and services. Amenities include dining, recreation, a library, clinic and pharmacy.

Check: Keep this independent housing component separate from Mon Sheong long-term-care facilities. Confirm current eligibility, occupancy charges, market-value transfer procedures, service inclusions and management requirements for the specific suite.

Community information

Current MLS search

A checklist for a confident decision

Use the same questions for each shortlisted home, then compare the answers in writing.

1. What am I acquiring?

For a condominium, review title and condominium documents. For a life lease, review the precise interest, occupancy rights and sponsor agreement. Ask your lawyer to explain transfer, termination and estate provisions.

2. What is the total monthly cost?

Request a current written schedule covering housing charges, required service packages, property taxes, utilities, insurance, parking and optional support. Ask about increase provisions and any known special charges.

3. Who may live here?

Confirm resident eligibility, household rules, guests, pets and any rental restrictions. Separate an adult-lifestyle community description from a formal occupancy rule.

4. Will the home work day to day?

Test entry access, elevators, bathroom layout, laundry, storage and parking. Walk your actual route to groceries, transit and appointments. Check opening hours and whether desired amenities are included.

5. How do I leave or transfer the interest?

Ask about sponsor consent, waiting lists, marketing rules, transfer charges, timing, capital-return provisions and estate procedures. Confirm financing and insurance for the exact property before committing.

6. How does selling my current home fit?

Coordinate your sale, purchase conditions, possession dates, moving costs and any temporary overlap. Plan from realistic net proceeds rather than an assumed sale price.

Discuss your home sale

Call Kevin Flaherty

Keep exploring Ontario

Compare Toronto with other Ontario adult-lifestyle communities, then return to the exact community and current property documents for your decision.



[Explore the Ontario adult-lifestyle community directory](#)

Sources and review notes

Reviewed September 17, 2026. Community descriptions draw on the Toronto regional page, official community/operator information and current property-search checks. Operator references consulted: Christie Gardens; Masaryk Memorial Institute; Vintage Garden; Hearthstone; St. Paul's Housing; and Mon Sheong Foundation. Leaside Gate retains the researched regional baseline. Current individual documents control fees, inclusions, eligibility and transfer terms.

[Ontario: Life lease housing](#) | [Toronto communities and current MLS routes](#)

Kevin Flaherty, Broker, eXp Realty, Brokerage, provides independent real estate guidance and is not affiliated with or endorsed by the featured community operators. This guide is general information, not legal, tax, financial or care advice. Availability and community terms may change. Obtain advice on the documents and circumstances of the specific property.

Plan your next move

Call 1-877-352-4378