

Hearthstone Etobicoke

Toronto, Ontario

A practical guide to condominium ownership, the required Basic Service Package, optional services, costs and the records to review before you buy or sell.

Prepared September 22, 2026



THE SHORT ANSWER

Waterfront retirement condominium living in Etobicoke

Hearthstone Etobicoke, also known as Hearthstone by the Bay, is a retirement condominium at 3 Marine Parade Drive. Owners hold condominium title and also pay a required Basic Service Package; optional additional services are separate.

Housing

Apartment-style retirement condominium suites.

Structure

Condominium title plus a required service package.

Lifestyle

Dining, programs, wellness spaces and coordinated services.

Explore Hearthstone Etobicoke

Use Kevin Flaherty's dedicated community search for discovery, then verify the exact suite, status certificate, service package, costs and condition.

[VIEW COMMUNITY SEARCH](#)

Hearthstone Etobicoke at a glance

A concise Toronto snapshot. Current condominium and service records remain decisive.

Community

Retirement condominium also known as Hearthstone by the Bay.

Ownership

Registered condominium title to the selected suite.

Service package

A Basic Service Package is required and separate from the condo fee.

Optional services

Additional support and hospitality services may be separate.

Location

3 Marine Parade Drive near Lake Ontario in Etobicoke.

Lifestyle

Dining, programs, wellness spaces, transportation and response services.

MAIN TRADE-OFF

The condominium fee and required service package are separate

Confirm each current charge, inclusion, change provision and optional service for the exact suite and intended household.

Condominium and service records

Do not infer charges, inclusions or obligations from another suite or an earlier listing.

What the current evidence supports

Hearthstone Etobicoke combines condominium ownership with a required Basic Service Package. Optional additional services may be available separately. Obtain current suite-specific legal, financial, service and condition records.

AT A GLANCE

Condominium title
Required service package
Optional services separate

Documents and questions to confirm

- Status certificate, declaration, bylaws, rules, budget and financial statements.
- Reserve-fund study, insurance, minutes, litigation, arrears and planned work.
- Current condominium fee, inclusions, utilities and any special assessments.
- Required Basic Service Package, inclusions and change provisions.
- Optional services, additional-occupant charges and cancellation terms.
- Suite condition, title, taxes, parking, locker, accessibility and closing adjustments.

Cost categories to separate

Purchase

Confirm price, deposit, financing, legal costs, taxes and adjustments.

Ongoing

Separate the condo fee, required package, utilities, insurance and optional services.

Future

Review fee changes, reserve work, assessments, repairs, resale and moving costs.

Important: This guide avoids fixed fee amounts. Obtain current suite-specific legal and financial records and professional advice before relying on any estimate.

Waterfront living in Etobicoke

A service-supported urban community near Toronto's Etobicoke waterfront.

A mapped community point

The mapped point identifies 3 Marine Parade Drive in Etobicoke. Use it to plan a visit, then confirm the exact suite, entrance, parking and appointment instructions.

Mapped community point

Open the map and check nearby routes.

OPEN MAP

Lifestyle considerations

Dining and programs

Confirm current dining, activities, transportation, guest access and extra charges.

Suite-specific fit

Inspect layout, condition, accessibility, laundry, balcony, parking and locker.

Etobicoke access

Test routes to healthcare, TTC, groceries, waterfront paths, family and appointments.

KNOW THE DISTINCTION

Condominium ownership does not combine every cost into one fee. Confirm the condominium fee, required service package, taxes, utilities, insurance and optional services separately.

Test the daily-life fit in person.

Visit the community, inspect the exact suite and test travel to healthcare, transit, groceries, waterfront paths, family and appointments. Nearby public facilities are not community amenities.

Use live discovery, then verify

Search results, prices, charges and property-specific responsibilities can change.

COMMUNITY HOME SEARCH

Hearthstone Etobicoke search

Open Kevin's dedicated community search for discovery. Verify 3 Marine Parade Drive, the exact suite, status certificate, required service package, costs and condition.

[VIEW COMMUNITY SEARCH](#)

Verify an opportunity in five ways

- Community match: confirm 3 Marine Parade Drive and the exact suite.
- Ownership match: confirm registered condominium title and all appurtenant interests.
- Document match: obtain a current status certificate and service documents.
- Cost match: separate the condo fee, required package, taxes, utilities and optional services.
- Condition match: inspect the suite, common elements, parking, locker and accessibility.
- Process match: confirm financing, insurance, purchaser requirements and closing steps.

HOW TO USE THE SEARCH

This guide intentionally avoids listing-specific prices and changing fee amounts. The community search is a discovery tool; verify every result and its current records before relying on it.

Thinking of selling here? Kevin Flaherty can help assemble the current condominium, service-package and suite records and coordinate the sale with your next move.

[BOOK A CONSULTATION](#)

Buyer and seller checklist

Use this guide to organize the conversation. Current legal, financial, service and suite records remain decisive.

For buyers

- Open the community search and verify the exact suite.
- Obtain the current status certificate and service-package documents.
- Separate the condominium fee, required package and optional costs.
- Confirm title, financing, insurance, parking, locker and closing terms.
- Inspect the suite, common elements, amenities and daily-life fit.

SEARCH THE COMMUNITY

For sellers

- Collect the status certificate and service-package records before marketing.
- Document improvements, repairs, approvals, inclusions and condition.
- Prepare accurate answers about fees, services, parking and rules.
- Build the sale around your downsizing timing, not only a listing date.

HOME EVALUATION

BOOK A CALL



YOUR ADULTCOMMUNITIES.CA GUIDE

Kevin Flaherty

Broker and Ontario adult-lifestyle community guide author. Kevin helps mature homeowners and buyers make clearer downsizing decisions.

PLAN YOUR MOVE

SOURCES AND IMPORTANT INFORMATION



Information reviewed September 22, 2026 using Hearthstone by the Bay community information, AdultCommunities.ca Toronto guide, dedicated community search and mapped point.

Information can change and is not legal, financial, medical or real-estate advice. Confirm the current condominium records, service-package terms, taxes, utilities, insurance, parking, optional services and suite condition.

Explore the Toronto adult lifestyle community guide

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