

St. Paul's Terrace

Scarborough, Toronto

A practical guide to seniors' life-lease living, monthly obligations, services, transfer requirements and the records to review before you buy or sell.

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THE SHORT ANSWER

Independent life-lease living in Toronto

St. Paul's Terrace is a 91-suite seniors' life-lease residence at 2800 Warden Avenue in Scarborough. Suites include kitchens and in-suite laundry, with access to community amenities and support services.

Housing

91 life-lease suites with kitchens and in-suite laundry.

Structure

Transferable life-lease interest governed by the suite agreement.

Lifestyle

Courtyard, restaurant, library, gym, garden and support access.

Explore St. Paul's Terrace

Use Kevin Flaherty's community search for discovery, then verify the exact suite, life-lease agreement, charges, services, condition and transfer requirements.

[VIEW COMMUNITY SEARCH](#)

St. Paul's Terrace at a glance

A concise Toronto snapshot. The current life-lease agreement and suite records remain decisive.

Community

Seniors' life-lease residence with independent apartment living.

Interest

Transferable life lease governed by the current suite agreement.

Suites

91 suites with kitchens and in-suite laundry.

Eligibility

Confirm current application, approval and occupancy requirements.

Location

2800 Warden Avenue in Scarborough, Toronto.

Lifestyle

Courtyard, restaurant, library, gym, garden and support access.

MAIN TRADE-OFF

The suite and life-lease agreement must be reviewed together

Confirm occupancy rights, monthly charges, included services, approval, transfer, termination, capital-return, estate and every suite-specific obligation.

Review the suite and life-lease agreement together

Do not infer costs, services, rights or transfer terms from another suite or an earlier resident's experience.

What the current evidence supports

Regional and operator information identifies a seniors' life-lease residence. Obtain the current suite agreement, schedules, policies, charges, included services, insurance information, transfer requirements and suite records for the exact opportunity.

AT A GLANCE

- Life-lease interest
- Suite agreement
- Current documents control

Documents and questions to confirm

- Current life-lease agreement, purchase terms, schedules, policies and amendments.
- Occupancy rights, resident eligibility, approval process and closing requirements.
- Monthly charges, included services, taxes, utilities and optional services.
- Insurance, financing, parking, storage, pets, visitors and alterations.
- Transfer charges, marketing, termination, capital return and estate treatment.
- The suite's condition, systems, improvements, inclusions and accessibility.

Cost categories to separate

Purchase

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

Ongoing

Confirm occupancy charges, taxes, utilities, insurance, included services and optional expenses.

Future

Review fee changes, repairs, transfer charges, capital return, 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.

Independent seniors' living in Scarborough

A life-lease residence with dining, outdoor spaces, amenities, support access and urban convenience.

A mapped community point

The mapped community point identifies 2800 Warden Avenue in Scarborough. 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 gathering

Confirm current access to the Terrace Restaurant, cafe lounge, library, courtyard and patios.

Suite-specific fit

Inspect layout, condition, accessibility, laundry, parking, storage and services.

Scarborough access

Test routes to TTC, shopping, the library, parks, healthcare, family and appointments.

KNOW THE DISTINCTION

The current agreement governs each life-lease interest. Do not assume that one suite's charges, services, parking, storage or transfer terms apply to another.

Test the daily-life fit in every season.

Visit the community, walk the routes and test travel to healthcare, TTC, groceries, parks, family and appointments. Treat nearby public facilities as separate from St. Paul's Terrace amenities.

Use live discovery, then verify

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

COMMUNITY HOME SEARCH

St. Paul's Terrace search

Open Kevin's community search for discovery. Verify the address, St. Paul's Terrace identity, life-lease status, suite condition, agreement, charges, services and transfer requirements.

[VIEW COMMUNITY SEARCH](#)

Verify an opportunity in five ways

- Community match: confirm 2800 Warden Avenue and the exact suite.
- Structure match: confirm that the opportunity is a transferable life-lease interest.
- Document match: obtain the current agreement, schedules, policies and amendments.
- Cost match: confirm price, monthly charges, taxes, utilities, insurance and services.
- Process match: review approval, transfer charges, capital return, estate and closing steps.
- Lifestyle match: inspect the suite, community facilities, neighbourhood and daily routes.

HOW TO USE THE SEARCH

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

Thinking of selling here? Kevin Flaherty can help assemble the current agreement, transfer records, charge details and suite information, 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 and suite records remain decisive.

For buyers

- Open the community search and verify the exact address and suite.
- Confirm the opportunity is a transferable St. Paul's Terrace life-lease interest.
- Obtain the current agreement, schedules, policies and suite records.
- Confirm price, monthly charges, services, utilities, insurance and transfer terms.
- Inspect the suite, parking, storage, community facilities and daily-life fit.

SEARCH THE COMMUNITY

For sellers

- Collect the life-lease agreement, charge, service and transfer records before marketing.
- Document suite improvements, repairs, approvals, inclusions and condition.
- Prepare accurate answers about services, parking, rules and resale steps.
- 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 the official St. Paul's Housing Terrace page, AdultCommunities.ca Toronto guide, community search and mapped point.

Information can change and is not legal, financial, medical or real-estate advice. Confirm the current agreement, eligibility, occupancy rights, charges, included services, suite condition, support availability, transfer process and estate treatment.

Explore the Toronto adult lifestyle community guide

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