



## ONTARIO

Ontario is Canada's second largest province, covering more than one million square kilometres (415,000 square miles) which is an area larger than France and Spain combined. The population of the province of Ontario as of July 2007 was 12,803,861.<sup>1</sup> This one province contributes about forty percent of Canada's total employment. Eighty percent of the population lives in urban centres, largely in cities on the shores of the Great Lakes.

The largest concentration of people and cities is in the "Golden Horseshoe" along the western end of Lake Ontario including the Greater Toronto Area, Hamilton, St. Catharines and Niagara Falls. About five million people live in the "Golden Horseshoe."

In south-western Ontario, significant populations live in Kitchener-Waterloo, London, Kincardine and Windsor. In eastern Ontario, Ottawa and Kingston are the predominant cities.

Ontario's most northerly communities are close to the same latitude as London, England and Warsaw, Poland. Ontario's southernmost point of land is Middle Island, in Lake Erie south of Point Pelee, roughly parallel to Barcelona, Spain or Rome, Italy.

On average the coldest month of the year is January and the warmest is July. January temperatures around the Ottawa River in eastern Ontario average -13°C (9°F). From Niagara Falls to Windsor, the January average is about -4°C (25°F). The average temperatures in July range from 23°C (74°F) in south western Ontario, to 19°C (64°F) in eastern Ontario. The seasonal temperature differential is much greater in Northern Ontario. For example, at Kapuskasing the record low is -47°C (-53°F), while the record high is 38°C (101°F).

Ontario's weather is marked by considerable rain or snow throughout the year, caused by cold polar air from the north meeting warm moist air from the south. Annual precipitation in northern Ontario varies from seventy centimetres in Moosonee, to ninety-seven centimetres in North Bay. In south western Ontario, precipitation averages about ninety-five centimetres per year. The heaviest snowfalls occur in a belt lying inland to the east from Lake Huron and Georgian Bay, including Owen Sound where annual snowfall can exceed 339 cm.

### Cost of Living

The personal income per capita in Ontario is \$ 34,526.

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<sup>1</sup> [http://www.2ontario.com/facts/fact01\\_fact\\_sheet.asp](http://www.2ontario.com/facts/fact01_fact_sheet.asp)

**Sales Tax:** The Ontario retail sales tax (RST) of 8 per cent applies to most goods and select services. Significant exemptions include food, children's clothing, and energy, as well as exemptions to production and research and development machinery and equipment.

**Telephone:** There are many providers of local and long distance telephone service in Ontario. Bell, Canada's oldest provider charges between \$20.00 - \$28.00 monthly for a basic residential line, depending on your location.

**Electricity:** 5.5¢/kWh/first 750 kWh used per month and 6.4¢/kWh/remaining kWh used per month. In addition, there are fees related to delivery, regulatory charges and debt-retirement charges.

**Health Care:** Health Care in Ontario is universally available to all residents at no cost to the individual.

The Ontario Health Insurance Plan (OHIP) covers the full cost of all necessary diagnostic and treatment medical services for all citizens and most permanent residents in Ontario. This coverage includes doctor examinations, medical testing, emergency care, hospital care and emergency dental care. There are currently 211 hospitals across the province, ranging from community emergency facilities to specialty and research hospitals. The Ontario Ministry of Health and Long-Term Care is responsible for regulating and administering healthcare to all Ontarians, resulting in very low administration costs and an absence of sales and marketing costs found in private, for-profit systems.

**Education:** Ontario has an excellent, highly developed standardized public education system. There are two publicly funded school systems; the public system and the Roman Catholic system, in addition to private and independent elementary and secondary schools throughout the province. Schooling is compulsory for all children between the ages of six and sixteen. English as a Second Language programs are offered to children whose first language is not English.

Ontario has a three-tiered school system consisting of elementary (to grade 8), secondary (grades 9 to 12), and post-secondary levels.

There are nineteen (19) universities in Ontario. Each university offers undergraduate (bachelor's) degrees, and most offer graduate (master's and doctorate) degrees. Each institution operates independently and determines its own academic and admissions policies, programs, and staff appointments. The ministry provides funding to the universities and gives them degree-granting authority.

Please visit the following websites to learn more about Ontario Universities to determine those which offer programs best suited for you and those also located in your area.

[http://www.settlement.org/sys/link\\_redirect.asp?doc\\_id=1001370](http://www.settlement.org/sys/link_redirect.asp?doc_id=1001370)



## Housing Information on Renting a Home in Ontario

Finding rental housing in Ontario is not easy. In most large cities, there is a serious shortage of rental housing and very few new affordable apartments are being built. You may find yourself competing with many people for a single apartment, especially if the rent is low and the apartment is in good condition.

In general, rents are quite high. In Canada, you can expect housing to be one of your largest monthly expenses.

Most newcomers rent an apartment as their first home in Ontario. If you **rent** a place, you have the right to live in it, but do not own it. One advantage to renting is that you can move fairly easily if you find a job in a different community.

<b>Ontario Region</b>	<b>October 2000</b>	<b>October 2001</b>	<b>October 2002</b>	<b>October 2002</b>	<b>October 2004</b>	<b>October 2005</b>
Hamilton	1.7	1.3	1.6	3.0	3.4	<b>4.3</b>
Kingston*	1.8	1.5	0.9	1.9	2.4	<b>2.4</b>
Kitchener	0.7	0.9	2.3	3.2	3.5	<b>3.3</b>
London	2.2	1.6	2.0	2.1	3.7	<b>4.2</b>
Oshawa	1.7	1.3	2.3	2.9	3.4	<b>3.3</b>
Ottawa	0.2	0.8	1.9	2.9	3.9	<b>3.3</b>
St. Catharines-Niagara	2.6	1.9	2.4	2.7	2.6	<b>2.7</b>
Greater Sudbury	7.7	5.7	5.1	3.6	2.6	<b>1.6</b>
Thunder Bay	5.8	5.8	4.7	3.3	5.0	<b>4.6</b>
Toronto	0.6	0.9	2.5	3.8	4.3	<b>3.7</b>
Windsor	1.9	2.9	3.9	4.3	8.8	<b>10.3</b>

## Types of Rental Units

Renters in Ontario can choose from many different types of **rental units** - apartments, duplexes, townhouses, fully or semi-detached houses or shared accommodation.

Whether you decide to rent or buy, there are many different types of housing available:

**Apartment (suite, flat)** - usually includes one bedroom or more, a kitchen, a bathroom and a living room. A "bachelor" apartment or "studio" is one room with a kitchen area and a bathroom. A "junior" one bedroom apartment has one small bedroom that opens onto another room.

Apartments may be in an apartment building or a house. Apartment buildings are either **highrise** (six to 30 storeys high with an elevator) or **lowrise** (fewer than six storeys high with no elevator). Lowrisers are also called "walk-ups." Apartments are owned by one landlord and are rented to tenants.

**Condominium (condo)** - a type of home ownership where you buy a unit in an apartment building or townhouse complex, but do not own the land. Condominium owners join together in a **corporation** and elect a board of directors to manage the building and the land. Each owner pays his or his own mortgage, taxes, utilities and a **monthly fee** towards property maintenance. Owners sometimes rent condos to tenants.

**Duplex** - a house that is divided into two separate apartments, one on top of another. The owner of a duplex may live in one apartment and rent the other OR rent both apartments to tenants. A "triplex" is a house that is divided into three separate apartments.

**Detached house** - a single house that is owned by one or more persons. Owners may rent one or more rooms or the whole house.

**Semi-detached house** - a single house that is joined to another house with a common wall.

**Townhouse (rowhouse)** - a small house that is joined to a row of other small houses. Townhouses can be bought or rented.

**Room** - a room in an apartment, house or other type of accommodation that is rented to one person. The tenant usually shares the kitchen, bathroom and living room with other tenants. This type of housing is also called "**shared accommodation**." "Room and board" means that meals are included. Rooms are often rented with furniture.

## Classified Advertisements

All newspapers in Ontario contain classified advertisements (typically referred to as classified ads) where many landlords publish information about available property. The landlords simply put an advertisement in the newspaper, usually the **month** before they want someone to move into their property. Visiting these ads will give you an idea about price and availability of the type of property you're looking for. You can find these classified ads on most Ontario newspaper websites. Some examples:

- <http://classifieds.canada.com/index.html> for Canada.com Classifieds (covers Ottawa, Windsor, Niagara Region)
- [www.thestar.ca](http://www.thestar.ca) for Toronto Star Classifieds (covers Toronto)
- [www.thisrecord.com](http://www.thisrecord.com) for the KW Record Classifieds (covers Waterloo Region)

Please visit the following site to know your Tenant rights when renting in Ontario

## Buying a House

The decision to buy a home is a big one. You must have enough money to buy the home and maintain it. You should also know exactly where you want to live. Most newcomers to Ontario rent a place to live while they save money and get to know different areas.

*What does it cost to buy a house?*

Many people who buy a house for the first time do so for **emotional reasons** - they want a garden or don't want to ask the landlord for repairs anymore. There are **financial attractions** too: a house is an asset that can grow in value over time, and the rent won't keep going up.

The decision to rent or buy, however, is really a question of what you can **afford**. The obvious costs of buying a home can include:

1. a **down payment** - a portion of the price of the home (usually between 5% and 25%) that buyers must pay before they can apply to a bank, trust or credit union for a loan (mortgage).
2. a **mortgage** - a loan that is usually repaid in monthly instalments over five to 25 years. Both the amount borrowed (principle) plus the charge for borrowing the money (interest) must be repaid.
3. **property taxes** - taxes paid to your municipal government that help finance local services such as police and fire protection, garbage and snow removal, road maintenance and public health. All property in Ontario is assessed by the **Ontario Property Assessment Corporation (OPAC)**.
4. **renovation** - structural repairs, especially to older homes.
5. **maintenance** - a cost that varies depending on the style, size and age of your home. You may also have to pay for unexpected repairs and replace expensive things such heating and cooling systems.

First-time buyers are often surprised by the **hidden costs of home ownership**. These costs include things such as property appraisal fees, home inspection fees, service charges for connecting utilities, moving expenses and property insurance. The [Canada Mortgage and Housing Corporation \(CMHC\)](#) has many tools to help you find out how much you can afford. Also, be sure to read this useful publication - [The ABCs of Mortgages](#). It outlines the terms and conditions of your mortgage, your rights and responsibilities, and tips on how to pay your mortgage off faster.

## *What are monthly living expenses for a family of three in Ontario?*

When looking at monthly expenses, you'll want to **budget** carefully. A budget allows you to **manage your money**, planning your expenses from month to month, and helps you to live within your financial means.

It is not easy to provide a specific monthly expense for you and your family. Costs change depending on

- the city you settle in
- where you shop
- whether you own a car

Living expenses vary from city to city in Canada. Some household spending surveys estimate that the average family will spend between \$55, 000 and \$65, 000 per year. Different stores charge different prices for food, clothing, and other things you need to live. What you can afford will also **depend on your income**. Many families live on much less than we will outline in our table, and many families spend much more. Here, we provide you with an idea of what a range of costs **could** be.

<b>ITEM</b>	<b>COST PER MONTH</b>
<b>Housing</b> (you'll most likely be renting when you arrive)	\$750-1500 (for a one or two bedroom apartment)
Insurance	\$20-30
<b>Utilities</b>	(some of these might be included in your rent)
	\$50-100
electricity or natural gas	\$30-50
hydro	regular service: \$30 - long distance: \$20
telephone	(depends on usage)
	\$30
cable TV	
<b>Food</b>	\$300-500
<b>Clothing</b> - dependent on what you have now that is weather appropriate.	\$100 - 200 (If you need to buy winter clothing, etc., you'll most likely spend around that time of year)
<b>Household incidentals</b> (newspapers, bank service charges, etc.)	\$40-50
<b>Transportation</b>	
Public transportation	\$90/adult
<b>Other Expenses/Entertainment</b>	
	\$100
<b>TOTAL</b>	<b>\$1650 - 2310</b>

## Driving

If you live in Ontario and want to drive, you must have an Ontario driver's license. [Ontario Ministry of Transportation \(OMT\)](#) is responsible for licensing and vehicle registering in the province.

You must be 16 years or older to drive. You must pass a vision test to find out if you can see well enough to drive safely. Ontario uses a "[Graduated Licensing System](#)", which means that new drivers have to practice driving before getting a full driver's license.

You may also want to obtain an International Driving Permit. It is a legal requirement to carry your driver's license with you whenever you drive.

Your [foreign driver's licence](#) is valid for 60 days after you arrive in Canada. After that you may need to take an Ontario driving test to remain licensed.

## Cities in Ontario

### i. Toronto

[www.toronto.ca](http://www.toronto.ca)

Toronto stands on the northern shore of Lake Ontario. It is home to the CN Tower which is the world's tallest building. Framing it is a glimmering collection of skyscrapers, which give way to a dense city centre with pleasant leafy residential areas and parks, notably along the ravines that cut through the city. The capital of the Province of Ontario, Toronto is Canada's largest city and the fifth largest in North America. A dominant force in the business and economy of the nation, it is also the cultural centre of English-speaking Canada. The population of Toronto is 2,481,494 (city); 4,682,897 (metropolitan area).

- Average January temp: - 4.5°C (23°F)
- Average July temp: 22°C (72°F)
- Annual rainfall: 689mm (27.1 inches)
- Annual snowfall: 1350mm (53.1 inches)

## Cost of Living

2008 Property Tax Rates in the City of Toronto			
Description	City Tax Rate %	Education Tax Rate %	Total Tax Rate %
Residential	0.6109226%	0.2640000%	0.8749226%
<p><b>Example:</b> Estimated taxes on a residential property with a Current Value Assessment of \$330,700:</p> <p>Estimated property tax = Current Value Assessment x Residential Tax Rate            = \$330,700 x 0.8749226%            = \$2,893.40</p>			

## Housing

### Comparison of Housing Prices in Ontario

	Kingston	Waterloo	Ottawa	London	Toronto	Mississauga
Standard Condo.	\$88,500 (Jan. 2002)	\$ 95,000	\$110,000	\$ 66,000	\$370,000 (Jan. 2002)	\$162,000
Luxury Condo.	\$250,000	\$190,000	\$295,000	\$140,000	\$520,000 (Jan. 2002)	\$237,000
Detached Bungalow	\$150,900 (Jan. 2002)	\$176,000	\$215,000	\$152,000	\$335,000 (Jan. 2002)	\$265,500
Standard Two-Storey	\$177,500 (Jan. 2002)	\$186,000	\$335,000	\$155,000	\$600,000 (Jan. 2002)	\$262,500
Executive Detached	\$317,500 (Jan. 2002)	\$232,000	\$380,000	\$198,000	\$885,000 (Jan. 2002)	\$310,000
Senior Executive	\$319,000 (Jan. 2002)	\$295,000	\$570,000	\$300,000	\$2,000,000 (Jan. 2002)	\$450,000

The following webpage provides similar estimations on housing in the City of Toronto.

[http://www.settlement.org/sys/link\\_redirect.asp?link=http://www.2ontario.com/communities/home.asp](http://www.settlement.org/sys/link_redirect.asp?link=http://www.2ontario.com/communities/home.asp)

<b>Property Type</b>	<b>Average Assessment</b>
Single family detached (not on water):	\$461,015.07
Semi-detached residential - two residential homes sharing a common center wall with separate ownership:	\$333,734.60
Freehold Townhouse/Row house - more than two units in a row with separate ownership:	\$337,340.17
Residential Condominium Unit:	\$226,227.90

**Renting your accommodations:** In Toronto an unfurnished 2 bedroom apartment averages \$2,682, an unfurnished 3 bedroom apartment averages 3,179 and renting an unfurnished 3 bedroom house will cost you an average of 3,279 per month.

<b>Average Household Expenditures</b>	<b>Toronto</b>
Food	7632
Helter	16,589
Household Operation	3503
Household Furnishings	2657
Clothing	3300
Transportation	1054
Health Care	1617
Personal care	1085
Recreation	3934
Reading Materials	301
Education	1768
Tobacco and Alcohol	1327
Games of Chance	243
Miscellaneous	1210
<b>Total Consumption</b>	<b>55691</b>
Personal income taxes	17272
Insurance Payments	4103
Gifts of Money and Contributions	2309
<b>Total expenditure</b>	<b>79374</b>

## ii. Ottawa

[www.ottawa.ca](http://www.ottawa.ca)

Ottawa is the capital of Canada, and the country's fourth largest city. It is located in the Ottawa Valley on the eastern edge of the province of Ontario, right at the border with Quebec, about 400 km (250 miles) east of Toronto and 190 km (120 miles) west of Montreal. It is a city on the banks of the Ottawa River, a major waterway that forms the border between the two provinces. Unlike the capital cities of countries like the United States, Mexico, and Australia, there is no federal capital district in Canada: Ottawa is a municipality within the Province of Ontario. Although it does not constitute a separate administrative district, Ottawa is part of the officially-designated National Capital Region. The population of the city proper is 808,391, while the population of the larger Census Metropolitan Area is 1,146,790 (2004).

### Climate

Snow and ice are dominant during the winter season. Ottawa receives about 235 cm (93 inches) of snowfall annually. Average January temperature is -10.8°C (13°F), although days well above freezing and nights below -25°C (-13°F) both occur in the winter. The snow season is quite variable; in an average winter, a lasting snow cover is on the ground from late November until early April, although some years are snow-free until around or beyond Christmas. High wind chills are common, with annual averages of 51, 14 and 1 days with wind chills below -20°C, -30°C and -40°C respectively. The lowest recorded wind chill was of -47.8°C on January 8, 1968.

Ice storms are also relatively common, even if compared with other parts of the country. One such large storm caused power outages and affected the local economy, and came to be known as the [1998 Ice Storm](#).

Summers are fairly warm and humid in Ottawa, although they are typically short in length. The average July maximum temperature is 26.5°C (80°F), although temperatures of 30°C (86°F) or higher occur frequently. During periods of hot weather, high humidity is often an aggravating factor, especially close to the rivers. Ottawa annually averages 41, 12 and 2 days with humidex readings above 30°C, 35°C and 40°C respectively. The highest recorded humidex was 46°C on July 1, 1955.

Spring and fall are variable, prone to extremes in temperature and unpredictable swings in conditions. Hot days above 30°C (86°F) have occurred as early as April or as late as October, as well as snow well into May and early in October (although such events are unusual and brief). Average annual precipitation averages around 943 mm (37 in.). There are about 2,060 hours of average sunshine annually (47% of possible).

## Education

The Ottawa region has proportionately more residents with post-secondary education than anywhere else in Canada. Consistent with the region's role as Canada's research capital, over 9,000 residents have PhDs. There are also a few new [online schools](#)<sup>2</sup> offered in the Ottawa area.

Ottawa residents have a number of schooling options including:

- the Ottawa-Carleton District School Board;
- the Ottawa-Carleton Catholic School Board;
- the French Public School Board (Conseil Des Ecoles Publiques de L'Est de l'Ontario);
- the French Catholic School Board (Conseil Scolaire de District Catholique de Centre-Est de l'Ontario);
- the Ottawa Separate School Board;
- the Chinese School;

The Ottawa-Carleton District School Board (OCDSB) is the largest school board in Eastern Ontario serving students within a 2,760 square kilometre area known as the city of Ottawa. It is the seventh largest District by school population in the province of Ontario.

It has 149 school sites (119 elementary, 30 secondary including the Adult High School and five secondary alternate sites). They provide English with Core French, Early French Immersion (EFI), Middle French Immersion (MFI), and Late French Immersion (LFI) programs, which are delivered in single, dual, and triple-track schools.

## Health

The Ottawa Region is well served by modern health-care facilities and programs. The region boasts a large selection of top-notch, provincially-funded public health care facilities.

Major hospitals in Ottawa have been amalgamated into one organization, the Ottawa Hospital, which has 1,195 beds and 1225 physicians

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<sup>2</sup> <http://www.ottawakiosk.com/education.html>

## Cost of Living

2008 Property Tax Rates in the City of Ottawa			
Description	Municipal Tax Rate %	Education Tax Rate %	Total Tax Rate %
Residential	0.981831%	0.26400%	1.245831%

## Housing

See Table in Toronto Section Above.

## Buying a New House in Ottawa

If you are looking for a place to start shopping for a brand new home, we have put together a guide for the Ottawa Region that has loads of facts and information to help get you started. We include in this guide information about local Ottawa home builders and neighbourhoods and communities that are being developed.

[OttawaLiving.ca](http://OttawaLiving.ca)

### *Buying and Selling your Home in Ottawa*

37 Clarence St. Suite 2  
Ottawa, ON K1N 5P4  
Tel: (613) 266-9812  
Fax: (613) 321-6858  
Web Site: [www.ottawaliving.ca](http://www.ottawaliving.ca)  
E-Mail: [info@ottawaliving.ca](mailto:info@ottawaliving.ca)

OttawaLiving.ca is a web site that helps homeowners and realtors in Ottawa sell their homes. Ottawa Living, an OttawaKiosk.com company, is a portal for Ottawa Real Estate.

If you are selling a home in Ottawa, choose to list your home with OttawaLiving.ca. We are heavily promoted through OttawaKiosk.com and provide some of the best functionality to list your Ottawa home: inquiry forms, mapping function for your home, send to a friend functionality and more. Also until the end of May 2006, through our launch promotion with OttawaKiosk.com, you can list your home for free.<sup>3</sup>

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<sup>3</sup> [http://www.ottawakiosk.com/buying\\_house\\_ottawa.html](http://www.ottawakiosk.com/buying_house_ottawa.html)

The average monthly rent for an unfurnished 2 bedroom apartment in Ottawa is about 945 Canadian dollars per month.

<b>Average Household Expenditures</b>	<b>Ottawa</b>
Food	7,750
Helter	15,503
Household Operation	3507
Household Furnishings	2700
Clothing	3154
Transportation	9826
Health Care	1780
Personal care	978
Recreation	5331
Reading Materials	511
Education	1477
Tobacco and Alcohol	1328
Games of Chance	254
Miscellaneous	1794
<b>Total Consumption</b>	<b>55891</b>
Personal income taxes	17139
Insurance Payments	4075
Gifts of Money and Contributions	1952
<b>Total expenditure</b>	<b>79058</b>

## **Neighbourhoods - Nepean**

This part of the city extends from Baseline Road south and from the Rideau River west to Bells Corners and almost Kanata. Much of this area was built (or at least built up) in the 1970s or more recently. It has a number of good shopping districts and shopping centres, which have benefited economically from Ottawa's more restrictive shopping hours. Nepean is now officially part of the "new" city of Ottawa.

Nepean is best known for housing south of Baseline Rd, much of which was built in the 60s and 70s. Rideau View overlooks Mooney's Bay and Hog's Back, is a mix of town homes and high-rise apartments. Between Fisher & the Merivale shopping district are the communities of Fisher Heights, Skyline, Parkwood Hills, Carleton Heights and Fisher Glen. These communities are bounded on the south by light industrial land. Between Merivale and Woodroffe, wrapped around Algonquin College campus are the neighbourhoods of City View, Ryan Farm, Meadowlands and Crestview. Further south and into the Greenbelt, are the smaller (and

newer) communities of Hillsdale, Tanglewood, Merivale Gardens and Grenfell Glen. These neighbourhoods are close to the Baseline Transit way stop, which connects to downtown via the Ottawa River Parkway.

West of Woodroffe Road, and centered around Greenbank are newer communities of CentrepoinTE (which also Nepean's Civic Square), Briar Green, Craig Henry, Manordale, Leslie Park, Trend Village and Arlington Woods. These communities combine single family homes with townhomes, many for rental. Homes in this area tend to run \$175,000 to \$197,000.

The older but elegant community of Qualicum, with many executive homes, is adjacent to the Queensway Carleton Hospital and the Greenbelt. Nestled in the middle of the Greenbelt is the very busy Bells Corners, best known for its retail strip. The neighbourhoods of Lynwood Village, Arbeatha Park and Westcliffe Estates are never more than a few streets from Greenbelt. Close to the Ottawa River are the communities of Bayshore and Crystal Beach, nestled around beautiful riverside Andrew Haydon Park.

Nepean includes a number of rural neighbourhoods on Prince of Wales Drive (Hwy 16) along the Rideau River, like Heart's Desire, Rideau Glen and Clear View. Also small and cozy is Fallowfield Village, out on Richmond Rd. On the south side of Greenbelt is the community of Barrhaven, which includes the developments of Pheasant Run, Fraservale, Knollbrook, Longfields and Davidson Heights, bounded on the south by a conservation area the length of the Rideau-bound Jock River.

Nepean offers a mix of homes and price points, with town homes and smaller single family homes starting at \$120,000, mid-sized homes at \$150,000, and condominiums ranging from \$80,000 to \$140,000.

This community has more than its fair share of schools, primarily because it is such a young community. There are 18 public elementary and 14 Catholic elementary schools, 7 public and 4 Catholic high schools. Algonquin College is in the middle of the community and Carleton University is close by.

## **Neighbourhoods – Gatineau**

Gatineau is the largest community on the Quebec side of the river, with a population of 105,000. Gatineau lies on the east bank of the Gatineau River and extends eastward to Templeton. It is connected to Ottawa via Autoroute 50 & 5, and by ferry to the east at Masson & Cumberland. Gatineau also has an executive airport on the eastern end of town. The city has extensive parkland along the Ottawa River, including around Lac Beauchamp and around McLaren Bay. The Parc de la Baie is home to the annual Gatineau Balloon Festival, held each Labour Day.

The older parts of the community are those closest to the Gatineau River, best symbolized by the St-Francois-de-Sales church. Newer developments are to the east, between Lac Beachamp and the Executive Airport include Templeton, with single family and row housing running \$125,000 to \$200,000. Similar homes in the north end of Gatineau, near the hospital and to Chelsea, are running \$85,000 to \$155,000.

The community has 15 Catholic and 6 public elementary schools, with 2 Catholic high schools, and two public libraries. The College St-Alexandre de la Gatineau provides local post-secondary education, and the CEGEP in Hull is readily accessible. The other institutions, including Université du Quebec à Hull and those in Ottawa are relatively remote.

Gatineau has a number of shopping malls, all clustered along Boulevard Maloney.

The community has an ice arena, two golf courses and two marinas along the Gatineau River, a beach at Lac Beauchemin and nearby at Leamy Lake, and in the winter there is outdoor ice skating on the frozen Lac Beauchemin.

## **Neighbourhoods – Kanata**

This community lies west of the city's greenbelt, and is renowned as the home for the city's high-tech sector. Largely rural twenty years ago, the cheap land led to prolific construction of homes and office parks, creating a unique opportunity to work not far from home. Kanata is home to companies like Northern Telecom, Mitel, Newbridge Networks, Mosaid and Tundra Semiconductor. This community also has close-by access to Lac Deschenes on the Ottawa River, and ready access to the 150 km Rideau Trail to Kingston. Highway 7 gives good access to the Rideau Lakes and Algonquin Park, 417 to the upper Ottawa Valley, and 416 to the US border at Prescott-Ogdensburg.

This community was initially just Beaverbrook in the north and Glen Cairn to the south, beginning in the 1960s. These mature neighbourhoods are dotted with attractive rock outcroppings and located close to Kanata's shopping and recreation centers. There are also a number of luxury 2 and 3 bedroom apartments along Teron Rd. The recent growth of Ottawa and the Kanata-centered tech boom has caused Kanata to fill in much of undeveloped open spaces. To the north of the Queensway are the communities of Marchwood and Lakeside, which includes Kanata Lakes and Heritage Hills where homes start at about \$183,000, and Walden Ridge Estates with luxurious estate homes in a wooded setting starting at \$312,000, and condos around the golf course at \$169,000. Further north, but within walking distance of the high-tech offices, are the communities of South March and Morgan's Grant, with single-family homes beginning at \$163,000.

To the south of the Queensway is Katimavik-Hazeldean, which is close to shopping, Walter Baker Park, and the Scotiabank Place. This area has a number of condominium townhomes and single family houses available from \$145,000. Bridlewood is further south, and has ready access

to the Kanata South Business Park and the airport (via West Hunt Club Rd), and has recently added three schools including a public school, and English Catholic and a French Catholic school.

Just a bit to the west of Kanata is the community of Stittsville, probably best known for its weekend flea market. This community has a number of newer neighbourhoods including Amberwood Village, Bryanston Gate and Fringewood on its eastern edge, and Woodside Acres, Stanley's Corners and Healey's Heath to its south.

The area has 9 public and 6 Catholic elementary schools (including a French Catholic one), two public high schools and a Catholic high schools, and three libraries. Ottawa's major colleges and universities are accessible by public transit, though ½ to a full hour away.

The Kanata area has a number of excellent shopping centers, with The Centrum Shopping Centre just north of the Queensway being the largest, and home to many "big box" retailers. Nearby are several others, on Teron Rd, Katimavik Rd, and along with clusters along Hazeldean Rd and Eagleson Rd. And of course, there is the famous Stittsville Flea Market, held every Sunday morning.

Kanata is nestled between extensive Greenbelt lands to its east, and rural countryside to the west. It is connected to the rest of the city by recreational and bike pathways, and is accessible to a number of beaches and sailing clubs on Lac des Chênes on the Ottawa River. The community has 5 swimming pools, an arena, a wave pool, several running tracks, tennis courts and 3 golf courses and a driving range. For the more passively inclined, there is the Scotiabank Place, home of the Ottawa Senators NHL hockey team, two large cinemas, and a community performing arts centre.

## **Neighbourhoods - Downtown Ottawa**

The downtown is the area north of the Queensway, between the Rideau Canal and Preston Street. It is a mixed office-residential-retail area. Parliament Hill is the focal point, and the major offices are within a few block of Wellington. The area's focal point is Dow's Lake and the Rideau Canal.

This area includes a number of interesting older neighbourhoods, many with larger homes built between the turn of the century and the 1940s. The Centertown area is mostly high rises, while Somerset Street has smaller multi-unit homes with an Asian feel. Preston Street is the heart of the city's Italian community. The Glebe is an older community between Bronson and the Canal and south of the Queensway, and is filled with row houses, duplexes, renovated townhouses, and even Tudor-style mansions.

The area is served by two high schools, 5 public schools, 3 separate schools, and an Adult Continuing Education facility. The community is close to both Carleton University and University

of Ottawa, with Algonquin College's Rideau (Lees Ave) campus, and St. Gary's University close-by. The area is also home to the main branch of the public library, downtown on Metcalfe Street.

The area has a number of great shopping possibilities including Bank Street, with more unique shopping on Elgin Street, and Somerset Street, and the closest full-size mall at Rideau Centre.

This community offers a number of year-round recreational possibilities. There are movie theatres in the World Exchange Centre and at nearby Rideau Centre, for live performances, there is the National Arts Centre plus a number of more intimate venues. There are several museums in and close by the area, offering a taste of heritage and history. Along the northern, eastern and southern perimeters are parkways and recreational pathways that follow the city's waterways to offer cycling, walking, and boating in the summer and skating & cross-country skiing in the winter.

For more information on Ottawa's neighborhoods, please visit the following link:

[http://www.ottawakiosk.com/buying\\_house\\_ottawa2.html](http://www.ottawakiosk.com/buying_house_ottawa2.html)

### **iii. Hamilton**

[www.myhamilton.ca/myhamilton/CityandGovernment](http://www.myhamilton.ca/myhamilton/CityandGovernment)

Hamilton is a city located in Canada, in the province of Ontario. . Hamilton is located at the head of Lake Ontario, between Niagara Falls and Toronto. It is currently the 8th largest city in Canada, with a population estimated at 714,900 in the metropolitan area. Within the city itself the population was 490,268 in the 2001 census demonstrating the city's diversity; nearly one-quarter of the metropolitan area population of Hamilton is foreign-born. This makes Hamilton the Canadian city with the third highest proportion of foreign-born citizens after Toronto (44%) and Vancouver (38%).

Hamilton is located on the western end of the Niagara Peninsula and at the westernmost part of Lake Ontario; most of the city including the downtown section are on the south shore. Situated in the geographic centre of the Golden Horseshoe and is roughly the midway point between Toronto and Buffalo. The two major physical features are Burlington Bay marking the northern limit of the city and the Niagara Escarpment running through the middle of the city across its entire breadth, bisecting the city into 'upper' and 'lower' parts.

In the second half of the 1800s], Hamilton became identified and self-identified with heavy industry, billing itself as the Ambitious City and the Birmingham of Canada. It became a hotbed of working class activism and in 1872 the cradle of the Nine Hour Movement which urged the universal limitation of working hours to nine per day.

The easy access to limestone from the Niagara Escarpment, coal mined in Appalachia, iron ore mined from the Canadian Shield and export markets through the Great Lakes-St. Lawrence

system made Hamilton an important iron- and steel-producing city. Diverse steel works combined to form the Steel Company of Canada in 1910 and the Dominion Steel Casting Company in 1912.

However, health care has outstripped heavy industry — exemplified by the twin steel giants of Stelco and Dofasco — as the largest employer. Moreover, the education, government, services and technology sectors have all dramatically developed as heavy industry has declined.

## **Climate**

The climate of Hamilton is humid continental and relatively mild compared with most of Canada. The average January temperature is -3.6C (26.5F) but most days rise just above freezing making for slushy conditions during snowfalls. Winter snowfall averages 113cm (44") with great year-to-year variation. The average July temperature (the average of both day and night) is 22.5C (72.5F) and humidity is usually high during the peak of summer. Daytimes highs in the 30's with humidex values in the 40's are quite common.

## **Education**

The Hamilton-Wentworth District School Board includes over 100 elementary and 18 secondary schools. The mission of the board is to educate students to become lifelong learners and contributing citizens in a challenging, changing, multi-cultural world. It looks to inspire each individual by advancing three core values: respect, innovation and accountability.

## **Health**

[Hamilton Health Sciences](#) is a family of five unique hospitals and a cancer centre, serving more than 2.2 million residents of Hamilton and Central South and Central West Ontario. The facilities offer a range of acute and specialized services, catering to health care needs from preconception through to aging adults. Each hospital has specific areas of expertise and together, Hamilton Health Sciences is one of the most comprehensive health care systems in Canada.

## **Cost of Living**

- Average Household Expenditures: \$56,502
- Property Tax: 1.645907% (With Transit)  
1.554590% (Without Transit)

- Average Suburban Rate: 1.44%
- 2 bedroom apartment rent: \$778
- Average Price of a New Home: \$ 436,000

#### iv. Kitchener-Waterloo

[www.city.kitchener.on.ca](http://www.city.kitchener.on.ca)

[www.city.waterloo.on.ca](http://www.city.waterloo.on.ca)

The **Regional Municipality of Waterloo** is located in the south-western part of the Canadian province of Ontario. (Variant names include: **RM of Waterloo**, **Region of Waterloo**, or, informally, just **Waterloo Region**.) Until 1974, the Region of Waterloo was known as Waterloo County and, as a political entity, the regional municipality should be understood as the more integrated successor to the county governments of old. The region is dominated by the Kitchener-Waterloo-Cambridge metropolitan area. The Region is 1,382 square kilometres in size and its regional seat of government is in Kitchener. As of March 2006, the population is estimated to have surpassed 500,000

#### Climate

- Average growing season May through September
- Average annual high temperature 12.1 °C /53.9 °F
- Average annual low temperature 2.0 °C /35.6 °F
- Average frost-free season 141 Days
- Average snowfall accumulation 148.2 cm /58.3 inches
- Average annual rainfall 699.7 mm /27.54 inches

#### Health Care

Kitchener-Waterloo is served by two large general Hospitals, Grand River Hospital and St. Mary's General Hospital. Grand River treats patients with a wide range of problems and houses the Psychiatric Unit, Trauma centre, Women's and Children's services, and the Regional Cancer Care Centre. St Mary's houses the Regional Cardiac Care centre, serving a population of nearly one million from Waterloo region, East to Guelph, north to Owen Sound/Tobermory, south to Lake Erie and West to Ingersoll. It also houses a Respiratory Centre. Both hospitals have Emergency departments and Intensive Care Units.

For a calendar of events in the city, please visit the following link:

<http://www.city.waterloo.on.ca/DesktopDefault.aspx?tabid=40>



## Cost of Living

### *Property Tax:*

Kitchener: 1.44%

Waterloo: 1.40%

*Housing:* See Table in Toronto Section Above.

### **Average Annual Household Expenditures (\$)**

	Kitchener	Waterloo
Food	7985	8953
Helter	12131	13920
Clothing	2900	3487
Transit	8381	9333
Health and Personal care	2427	2796
Recreation and Education	4830	5785
Taxes and Security	19283	24177
Other	11119	12510
Total	69056	80961

## Finding a Home

The following links will open in new windows and you will no longer be on the City of Waterloo site. These links are offered for your convenience, these external sites are not affiliated with the City of Waterloo.

### Purchasing:

<http://www.realestatebook.com/home/search.aspx?refer=treb&mid=N061>

<http://www.mls.ca/map.aspx?AreaID=882>

### Rental:

<http://relocatecanada.com/kitchener/rentals.html>

<http://www.places4rent.com/finder.asp?LOCID=5206>

## Education

**Waterloo Regional District School Board** is the English language public school board for Region of Waterloo in Ontario, Canada. The minority francophone community (in limited numbers in limited places) and Catholic community (in large numbers throughout the Region) have their own publicly funded school boards and schools, which are independent of the WRDSB.

WRDSB has 98 elementary schools, 15 secondary schools, and many other facilities and serves 27,000 continuing education students. It is one of the larger district boards in Ontario.

### *Schools and Educational Facilities in Waterloo*

As home to two world-class universities and one of Canada's finest community colleges, Waterloo is very proud of its students and graduates, who bring energy, enthusiasm and spirit to our community.

#### *Publicly Funded*

- Waterloo Region District School Board  
<http://www.wrdsb.on.ca/>

Main Board Office  
51 Ardelt Avenue  
Kitchener, Ontario  
N2C 3X5  
Phone: (519) 570-0300

- Waterloo Catholic District School Board  
<http://www.wcdsb.edu.on.ca/>

91 Moore Avenue  
Kitchener, Ontario  
N2G 4G2  
Telephone: (519) 578-3660

- French Catholic School Board Conseil Scolaire de District Catholique Centre-Sud  
<http://www.csdccs.edu.on.ca/>

Ecole Mere-Elisabeth-Bruyere  
280 Glenridge Dr  
Waterloo, Ontario N2J 3W4  
(519) 880-9859

Ecole St-Noel-Chabanel  
<http://www.snc.csdccs.edu.on.ca/>  
640 Trico Dr.  
Cambridge, Ontario N3H 5P2  
(519) 650-3219

For more information on Independent and/or Private Schools please visit the following link to the Waterloo Region webpage on primary schools:

<http://www.city.waterloo.on.ca/DesktopDefault.aspx?tabid=262>

The following links will open in new windows and you will no longer be on the City of Waterloo site. These links are offered for your convenience, these external sites have no affiliation with the City of Waterloo.

**Organization**

**[Waterloo North Hydro](http://www.wnhydro.com/)**  
<http://www.wnhydro.com/>

**Service**

Hydro and Water Hook-ups

**[Rogers Cable](http://www.rogers.com/language_preference.html)**

[http://www.rogers.com/language\\_preference.html](http://www.rogers.com/language_preference.html) Cable / Internet

**[Bell Canada](http://www.bell.ca/shopping/PrsShp_Landing.page)**

[http://www.bell.ca/shopping/PrsShp\\_Landing.page](http://www.bell.ca/shopping/PrsShp_Landing.page) Telephone / Internet

**[Union Gas](http://www.uniongas.com/)**

<http://www.uniongas.com/>

Gas Heat