



◀ **OTTAWA, ONTARIO** ▶

HOME BUYER'S GUIDE



CONGRATULATIONS ON YOUR POSTING!

You're about to live and work in one of the most beautiful and historic areas of Canada, the Nation's Capital. **Ottawa** has all the excitement and attractions of a major metropolitan center and yet it still retains the accessibility, atmosphere and charm of a smaller city.

Our job at BGRS is to offer you solutions that make your relocation as simple and stress-free as possible. We've put together this Destination Guide to help you get acquainted with all that the region has to offer and to help answer some of your questions.

Your Destination Guide includes information on the region, a list of area resources and a guide to local housing and accommodations. Furthermore, BGRS strongly recommends you check the official Websites for your destination location as some annual events could affect availability of hotel accommodations for your HHT and your move.

Please take a few minutes to review the package and remember that if you have any questions about your relocation, please call your BGRS advisor. We will be happy to help.

- BGRS

FAST FACTS

- The City of Ottawa is the fourth-largest city in Canada, with a capital region population of just over a million residents.
- The Rideau Canal is North America's oldest operating 19th-century canal. The original purpose of the Rideau Canal was to provide a safe supply route between Montreal and the Great Lakes in case of attack by the United States. In the winter, the canal is made into a gigantic skating rink — the longest in the world.
- Ottawa is over 110 kilometres from east to west.
- French fur traders named the Ottawa River after the Outaouais tribe, which, in fact, only inhabited the area for some ten years.
- Ottawa has the most highly educated population in Canada. (Almost 50% of residents hold a post-secondary degree, certificate or diploma.)
- Ottawa has a high-tech industry that has grown 74% over the past seven years.
- It is the largest farming city in the country, with more farming revenue than Toronto, Montreal, Vancouver, Edmonton and Calgary combined.
- The first inhabitants of the Ottawa area were the Algonquin Indians who called the Ottawa River the "Kichesippi" - the Great River - and called themselves the Kichesippirini (People of the Great River).
- In 1855, Bytown was incorporated and became Ottawa. Wright's Town followed suit in 1875 and became known as Hull.
- In 1857, Queen Victoria was asked to settle a dispute between Quebec City, Montreal, Toronto, Kingston and Ottawa as to which city should be named Capital of the Province of Canada (made up of Upper and Lower Canada)
- On February 3, 1916, the original Canadian Parliament buildings burnt to the ground in an accidental fire. All but a portion of the northwest wing and the library were left.





TABLE OF CONTENTS

INTRODUCTION	5
GEOGRAPHICAL BOUNDARIES.....	6
ABOUT THE REGION	6
GENERAL HOUSING INFORMATION	9
NEIGHBOURHOODS	9
TYPICAL CONSTRUCTION.....	9
NEW CONSTRUCTION.....	9
CONDOMINIUMS.....	10
MOBILE HOMES	10
RURAL PROPERTIES	11
LAND USE / ZONING ISSUES	11
SCHOOLING INFORMATION.....	11
HEALTHCARE INFORMATION	12
LIST OF RESOURCES.....	13
VEHICLE REGISTRATION AND LICENSING	15
PUBLIC TRANSPORTATION.....	16
SCHOOL BOARDS	16
UNIVERSITIES AND COLLEGES	18
HEALTH SERVICES.....	19
HOSPITALS.....	21
HEALTH SUPPORT SERVICES.....	21
SOCIAL AND COMMUNITY SERVICES.....	22
EMPLOYMENT SERVICES	22
LOCAL REAL ESTATE BOARD	22
REAL ESTATE TRANSACTIONS - ONTARIO.....	23
REAL ESTATE TRANSACTIONS - QUEBEC.....	24
HELPFUL WEBSITES.....	26

INTRODUCTION

Ottawa is one of the most beautiful capitals in the world. With over a million people, Canada's Capital Region blends urban sophistication with pure country charm. Ottawa is situated on the border of Quebec and Ontario, approximately 200 kilometres west of Montreal and 400 kilometres northeast of Toronto. With half of its residents bilingual, the Capital Region effortlessly reflects Canada's heritage.





BASE INFORMATION

Base/station name:	National Defence Headquarters (NDHQ)
Type of base:	Combination
Reg. force members:	6,168
BGRS Office location	National Defence Headquarters (NDHQ) NDHQ-CBN CBN 6th Floor 101 Colonel By Drive, Ottawa, ON, K1A 0K2 613 992-7361 / CSN 992-7361

GEOGRAPHICAL BOUNDARIES

WARNING:

Each unit or place of duty in Canada has identified Geographical Boundaries within which a member is expected to reside. Pre-approval is required from your gaining unit's Commanding Officer to reside outside of these boundaries. However, even with pre-approval, your decision to reside outside of these boundaries may affect some benefits.

The Director Compensation Benefits Administration provides a complete list of these locations and their defined boundaries.

ABOUT THE REGION

Not surprisingly, the federal government is the largest employer in the area but Ottawa is also known as "Silicon Valley North," home to more than 800 companies specializing in high technology. It is also a center for advanced research and development, especially in the fields of space science, telecommunications and environmental technology and one of Canada's primary tourist centers. As the capital of Canada and seat of the federal government, Ottawa has traditionally enjoyed a stable economy.

WEATHER

	<i>Daily Maximum (°C)</i>	<i>Daily Minimum (°C)</i>
Jan	-6.1	-14.8
Feb	-3.9	-13.2
Mar	2.1	-7
Apr	10.9	1.1
May	19.1	8
June	23.8	13
July	26.4	15.5
Aug	25	14.3
Sept	19.7	9.7
Oct	12.6	3.7
Nov	4.9	-1.9
Dec	-2.9	-10.3

While summers are quite warm with lots of sunshine, Ottawa winters are severe. The ground is usually snow-covered from mid-December to mid-March.

SHOPPING

You won't have any problem shopping in Ottawa. The city has 7 large shopping malls with all the national chains well represented, hundreds of smaller shopping centers in the suburbs and specialty stores downtown. Ottawa has some unique shopping experiences too. The ByWard Market - established by Lt-Col. John By in 1826, is one of Canada's oldest and largest public markets with overflowing stands of fresh fruits and vegetables, flowers, and art & crafts. The Sparks Street Mall - 150 shops line Canada's first pedestrian mall just south of Parliament Hill.

GETTING AROUND OTTAWA

Getting around Ottawa is easy. The downtown core is compact and the city's roads are easy to navigate. OC Transpo provides transit service to the communities of Ottawa, Nepean, Vanier, Rockcliffe, Gloucester, Kanata, and Orleans with a fleet of 898 buses. OC Transpo has a dedicated Transitway to downtown and a small light rail line.

GETTING TO AND FROM OTTAWA

By Car

It's a two-hour drive from Ottawa to Kingston, two hours to Montreal and about five hours to Toronto.

By Train

The Ottawa-Kingston-Toronto train has over 25 departures per week in either direction. The trip takes about four hours. Via Rail also provides frequent service to Montreal taking between one and a half to two hours.

By Bus

Voyageur Colonial Bus Lines and Greyhound provide intercity bus service. There is hourly service to Montreal and express service several times a day to Toronto.

By Air

Ottawa's International Airport of the city handles about 3.5 million passengers a year. From Ottawa you will be able to choose from various direct flights to Calgary, Edmonton, Fredericton, Halifax, London-Ontario, Montreal (Trudeau), Quebec City, Toronto (Pearson & City Centre), Vancouver and Winnipeg. The airport also offers a number of international flights.

THINGS TO SEE AND DO

Museums

The Capital Region is home to 29 museums including:

- Canadian Museum of Civilization
- Canadian War Museum
- Canadian Science and Technology Museum
- Canadian Aviation Museum
- Bank of Canada Currency Museum

Theatre

Ottawa has five theatres staging plays, musicals, operas and classical concerts. The National Arts Centre features three stages, where visitors can enjoy the best of English and French theatre, dance, classical, music, opera and variety performances year-round. The National Arts Centre Orchestra has an international reputation and Opera Lyra brings opera center stage.

Art Galleries

Ottawa has some of the most impressive art galleries in the world including the National Gallery of Canada, home to Canada's finest collection of art and the world's largest collection of Canadian art.

Dining Out

From traditional French cuisine to exotic ethnic foods, Ottawa has a restaurant to suit just about any taste.

Sports

- Professional Hockey: cheer on the Ottawa Senators at the Canadian Tire Centre
- Golf: From hillside courses in the rugged Gatineau Hills, to rolling riverside settings in the valleys, there's a course for every level of golfer.
- Skating: enjoy Canada's longest outdoor skating rink along the Rideau Canal
- Cycling: take advantage of over 200 kms of paved cycle paths

Festivals and Events

There's something going on every month of the year. Here's just a sample:

- Canadian Tulip Festival (May) with over 3 million tulips in bloom
- Ottawa International Jazz Festival (June)
- Central Canada Exhibition (August)
- Canada Day festivities on Parliament Hill (July 1)
- Winterlude (February) - three weeks of ice sculptures, skating and winter celebrations

Heritage Buildings

Tour Parliament Hill, Rideau Hall, MacKenzie King's residence in the Gatineau Hills and many more of Canada's most historic buildings

Public Libraries

Ottawa has 33 libraries and is home to the largest bilingual library in North America.

GENERAL HOUSING INFORMATION

A helpful guide to buying a home from Canadian Mortgage and Housing Corporation is located at: www.cmhc-schl.gc.ca/en/co/buho/index.cfm

Here, you'll find lots of information on making the decision to buy a house. You can also consult your "It's Your Move" book for a wealth of tips.

Ottawa has an excellent stock of good quality housing of all types. To find out about general prices in the area, please visit the Royal LePage Survey of House Prices at: [www-c.royallepage.ca/info-and-advice/market-reports-and-surveys/](http://www.c.royallepage.ca/info-and-advice/market-reports-and-surveys/)

NEIGHBOURHOODS

Your Realtor® will have a wealth of knowledge about local neighbourhoods. You can also consult the MLS website at www.realtor.ca

TYPICAL CONSTRUCTION

A wood frame structure with poured concrete foundation is most often used in residential dwellings. Vinyl siding with brick facing is currently being used as exterior finishes; however, aluminum, wood (or wood veneer) siding, stucco and solid brick also exist.

NEW CONSTRUCTION

Several renowned and reputable builders, large and small, have been in the region for many years. Buyers are cautioned to inquire about a builder's reputation and specifications to determine quality of construction and financial status before entering into a purchase agreement. Since most builders cooperate with Realtors, your Realtor may be able to assist with the process. It is recommended that the builder's agreement be reviewed with your lawyer/notary prior to signing.

NEW HOME WARRANTY

All new home vendors and builders in Ontario are required to register with Tarion Warranty Corporation (formerly the Ontario New Home Warranty Program) and to enrol in it, every single home or condominium unit they sell or build. Besides being an industry regulatory body, Tarion provides a guarantee to new homeowners for up to 7 years from the date of possession. The warranty offers: deposit protection up to a maximum of \$40,000; a one year builders' warranty

against defects in workmanship & material; two years against water seepage through foundation defects in materials & workmanship in electrical, plumbing, heating & etc.; protection against any major structural defects; protection against delayed closings without advance notice (or occupancy for condo buyers); & protection against substitutions made without your agreement. Tarion can provide a warranty for up to 7 years for major structural defects that is transferable to the new owner. A homebuyer's guide complete with the builders' ratings is available by contacting the Tarion Customer Service toll free at 1-877- 9TARION, or you can visit their Website at www.tarion.com

Quebec's larger builders often belong to l'Association provinciale des constructeurs d'habitations du Québec (APCHQ), an industry regulator and consumer protection group. The association offers new homebuyers a five-year warranty against defects in workmanship & material. More information is available on their Website at www.apchq.com

CONDOMINIUMS

The condominium purchase has had mixed reviews. Condominium corporations responsible for the management of the projects have often been the cause. However location, quality of construction, ratio of owners to renters have also had an impact on the value of the investment. All aspects should be investigated prior to purchasing a condominium property. If you are purchasing a new condominium, obtain a copy of the prospectus. The prospectus provides details of the vendor, the financial history, the details of the common facilities and services, property management contracts, unit entitlement, parking, etc.

For example, the following information should be obtained prior to purchase:

- A market evaluation from your Realtor (listings, sales & expiries) of the project/area to determine market value, resale & market time
- A copy of the condo act/rules & regulations
- The condo corporation's financial statement, identifying the reserve fund*
- A copy of the minutes of the condo corporation meetings for updates on possible changes/upgrades being considered
- Monthly condo fees & what they include
- An Estoppel certificate

* A low amount in the reserve fund may be cause for alarm. A well-managed condo corporation should always have sufficient funds on hand for repairs, otherwise it may have to increase condo fees or impose an annual special assessment to raise the necessary funds. Having your lawyer/notary review the documents may be advisable. If buying in a new project make certain it has been registered as a condominium, otherwise, you will not own the condo until it is.

MOBILE HOMES

Factory built trailers or other moveable structure used as permanent dwellings. They are generally situated on leased land in mobile home parks in rural areas, and may or may not have a permanent foundation. Historically, their resale value has been poor as they tend to depreciate quickly if they are not correctly insulated and protected from the effects of ground water and humidity.

Financing available? Yes, but can be difficult to obtain.

Special requirements by bank? If on leased land, CMHC will not insure. Lender would also require signed security interest by park owner. If on owned land, can be either mortgage or chattel loan depending on financing.

RURAL PROPERTIES

Seriously consider the following when considering the purchase of a rural property:

- Related costs vs. savings (commuting & etc.)
- Resale of property (market time may be longer than urban areas)
- Accessibility to work & facilities (shopping, schools, etc.), including during winter months
- Familiarity to well and septic systems (i.e., water quality & volume)
- Lifestyle needs

LAND USE / ZONING ISSUES

Regional and municipal policies on land use and restrictions should be researched prior to purchase. The subdivision or severance of land is often possible, however it is somewhat long and costly. When purchasing a severed parcel of land, be sure to check if the vendor has paid regional and municipal development fees. If not, inquire as to cost. Contacting the proper authorities, Realtors and lawyers to discuss your plans is also advised.

SCHOOLING INFORMATION

Ottawa's **public schools** provide high standards of learning in both official languages.

- Ottawa-Carleton District School Board
- Ottawa-Carleton Catholic School Board
- Conseil scolaire de district catholique du Centre-Est de l'Ontario (in French)
- Conseil des écoles publiques de l'Est de l'Ontario (in French)

There are also **private schools** as well as a wide variety of other private institutions including Montessori Schools and schools dedicated to specific religious and cultural groups

There are four **universities** in the area...

- Carleton University,
- University of Ottawa
- Université du Québec en Outaouais
- St. Paul's University (Theology)

and two community **colleges**.

- Algonquin College
- La Cité collégiale

HEALTHCARE INFORMATION

Most healthcare needs are covered by the province's medical coverage. Private healthcare plans are available, if required, to cover specialized treatments that do not fall under the province's scope of coverage.

Ottawa has 4 main hospitals:

- The Ottawa Hospital (Civic, General and Riverside campuses)
- Children's Hospital of Eastern Ontario (CHEO)
- Queensway-Carleton Hospital
- Montfort Hospital

There are also a number of specialized hospitals and clinics in the region, including the Canadian Department of Defence's military hospital.

LIST OF RESOURCES

UTILITIES

<i>Company Name</i>	<i>Contact Info</i>
<u>Telephone</u>	
Bell	www.bell.ca
<u>Electricity</u>	
Hydro One Networks Inc.	888 664-9376 www.hydroone.com/
Hydro Ottawa	613 738-6400 www.hydroottawa.com
Hydro-Québec	888 385-7252 www.hydroquebec.com
<u>Natural Gas</u>	
Enbridge Gas	877 362-7434 www.enbridge.com
Gazifère Inc. (Quebec)	819 771-8321
Propane	See Yellow Pages as many options exist
Oil	See Yellow Pages as many options exist
<u>Cable</u>	
Rogers Communications Inc.	613-823-9240 www.rogers.com
Vidéotron Ltée (Quebec)	877 512-0911 www.videotron.com

CHAMBER OF COMMERCE

OTTAWA

Greater Ottawa Chamber of Commerce

328 Somerset Street West

Ottawa, ON K2P 0J9

613 236-3631

www.ottawachamber.ca

GATINEAU

Chambre de Commerce de Gatineau

45 De villebois, Suite 100

Gatineau, QC J8T 8J7

819 243-2246

www.ccgatineau.ca

CITY HALL

City of Ottawa

110 Laurier Ave W

Ottawa, ON K1P 1J1

613 580-2400

www.city.ottawa.on.ca

City of Gatineau

25 Laurier Street

Gatineau, QC J8X 4C8

866 299- 2002

www.ville.gatineau.qc.ca

OTHER

Military Family Resource Centre of the National Capital Region

613 998-4888

www.mfrc-ncr.org

Canadian Forces Housing Agency

www.cfha-afc.forces.gc.ca/index-eng.aspx

Self Help

Mcpl and below, Uplands only

613 521-2696

A beneficial option to the serving members posted to the NRC and their families.

For more information or availability on SHHO unit please

call 613 521-2696.



Quebec Government Services

877 644-4545

www.gouv.qc.ca/portail/quebec/pgs/commun/?lang=en

VEHICLE REGISTRATION AND LICENSING

ONTARIO

Ontario Ministry of Transportation

General inquiries

800 268-4686

www.mto.gov.on.ca

DRIVER AND VEHICLE LICENSE ISSUING OFFICES

Ottawa South

1800 Bank Street, Suite 5

Ottawa, ON, K1V 0W3

613 523-1048

Ottawa West

1309 Carling Ave., Unit 27

Ottawa, ON, K1Z 7L3

613 728-4973

DRIVER EXAMINATIONS AND RECIPROCAL LICENSES EXCHANGE

1570 Walkley Road

Ottawa, ON, K1V 6P5 or

5303 Canotek Rd., Unit 14

Ottawa, On, K1J 9M1

888 570-6110

Note: A certificate of roadworthiness must be obtained from an authorized service centre prior to a car being registered in Ontario.

QUEBEC

800 361-7620

www.saaq.gouv.qc.ca

Hull Sector

975, boulevard St-Joseph

Gatineau, Quebec J8Z 1W8

Gatineau Sector

1100, boulevard Maloney Ouest

Promenades de l'Outaouais

Gatineau, Québec J8T 3G6



Aylmer Sector
181, rue Principale, unit # C4
Galeries Aylmer
Gatineau, Québec J9H 6A6

PUBLIC TRANSPORTATION

ONTARIO

OC Transpo
613 741-4390
www.octranspo.com

Para Transpo
Provides disability services
613 244-1289 Admin
ATME 244-4833 Deaf
613 244-7272 Reservations
613 244-4636 Cancellations
www.octranspo1.com/community-events/para_transpo

QUEBEC

Société de Transport de l'Outaouais (STO)
111 Jean Proulx, Hull, QC J8Z 1T4
819 770-7900 / 819 770-3242
www.sto.ca

Paratransit Service
Provides disability services
819 773-2222

SCHOOL BOARDS

ONTARIO

PUBLIC

**Ottawa-Carleton District Public
School Board**
613 721-1820
www.ocdsb.ca

SEPARATE

**Ottawa Carleton Catholic School
Board**
613 224-2222
www.ocsb.ca

FRENCH LANGUAGE

Conseil des Écoles Publiques de l'Est de l'Ontario

613 742-8960 / 888 33CEPEO

www.cepeo.on.ca

Conseil des Écoles Catholiques de langue Française du Centre-Est

613 744-2555 / 888 230-5131

www.ecolecatholique.ca/en

RURAL LOCATIONS

For rural locations and inquiries, contact the Ministry of Education for the latest updates and changes due to amalgamation.

Ottawa District Office/Field Services

Ministry of Education

Suite 504, 1580 Merivale Road

Nepean, ON K2G 4B5

613 225-9210

800 267-1067

Fax: 613 225-2881

www.edu.gov.on.ca

QUEBEC

Commission scolaire au Coeur-des vallées

819 986-8511

www.cscv.qc.ca

Municipalities served

Boileau

Bowman

Buckingham

Chénéville

Duhamel

Fassett

Lochaber

L'Ange-Gardien

Masson-Angers

Mayo

Montébello

Montpellier

Mulgrave & Derry

Namur

Notre-Dame-de-la-Paix

Notre-Dame-de-la Salette

Papineauville

Plaisance

Ripon

St-André-Avellin

St-Émile de Suffolk

St-Sixte Ste-Angélique

Thurso

Val-des-Bois

Commission scolaire des Draveurs

819 663-9221

www.csdraveurs.qc.ca

Municipalities served



Cantley
Gatineau
Val-des Monts

Commission scolaire des Hauts-Bois-de-l'Outaouais
819 449-7866
www.cshbo.qc.ca

Municipalities served
MRC de la Vallée-de-la-Gatineau a
MRC de Pontiac

Commission scolaire des Portages-de-l'Outaouais
819 771-4548
www.cspo.qc.ca

Municipalities served
Aylmer
Chelsea
Hull
La Pêche
Pontiac

Western Quebec School Board
819 684-2336 / 800 363-9111
www.wqsb.qc.ca

OTHER SERVICES

Ontario Student Assistance Program (OSAP)
www.osap.gov.on.ca

UNIVERSITIES AND COLLEGES

ONTARIO

University of Ottawa
613 562-5700
www.uottawa.ca

Carleton University
613-520-2600
www.carleton.ca

St-Paul's University

La Cité collégiale

613 236-1393
www.ustpaul.ca

Algonquin College
613 727-4723

www.algonquincollege.com

French Language
613 742-2483
www.lacitec.on.ca

QUEBEC

Université du Québec en Outaouais
French Language
819 595-3900 / 800 567-1283
www.uqo.ca

Note: Quebec residents must apply to the local school board for permission to have children attend English schools.

For information
888 703-4481
www.mels.gouv.qc.ca

HEALTH SERVICES

ONTARIO HEALTH COVERAGE

Ministry of Health
Fuller Building
75 Albert Street
Ottawa, ON K1P 5Y9
613 783-4400
www.health.gov.on.ca

Ministry of Health infoline

1 800 268-1154 toll free in Ontario only

To register for a health card you must go in person to a Ministry of Health office. Whether applying for a replacement or a new card you must take 3 original documents, one from each of the three lists:

1. To show Canadian Citizenship or immigrant status:
 - Birth certificate
 - Certificate of Canadian citizenship
 - Baptismal certificate from Québec or Nfld
 - Certificate of Indian status
 - Immigrant visa and record of landing
 - Canadian immigrant identification card
 - Canadian certificate of registration of birth abroad
 - Convention refugee determination division letter
 - Minister's permit (exceptions may apply)
 - Employment authorization (exceptions may apply)

2. To show you live in Ontario bring current document with your **name and address**. One of these:
 - Valid Ontario driver's license
 - Motor vehicle registration
 - Bank statement
 - Utility Bill
 - Mortgage, rental or lease agreement (original or photocopy)
 - Income tax assessment
 - Insurance policy (home, tenant, auto or life)
 - Employee record
 - School, college or university reports card or transcript
 - Old age security statement
 - Employment insurance benefits statement
 - Workers compensation benefits statement
 - Child tax benefit statement

3. To show you are the person you say you are, you are to bring the **original of one of these documents with name and signature**:
 - Social insurance card
 - Credit or bank card
 - Current employee ID
 - Age of majority card
 - Marriage License
 - Valid Ontario drivers license
 - Motor vehicle permit
 - Canadian passport
 - Student ID card
 - Canadian immigration ID card
 - Union card
 - Certificate of Indian status
 - Library card
 - Current professional association

If your children are 15 1/2 years of age or younger, apply for their health cards at the same time you apply for yours. Children do not have to go with you because they will not have a photo on their card. All you need is one document from list 1 for each child.

QUEBEC HEALTH COVERAGE

Régie de l'assurance maladie du Québec

800 561-9749

www.ramq.gouv.qc.ca

To register for a health card, you can call and they will mail you a registration form, or in person and the clerks will be there to assist you through all of the steps. The Régie will not issue a duplicate card, even for children.

HOSPITALS

ONTARIO

Ottawa Hospital – General Inquiries
613 722-7000

Montfort Hospital
613 746-4621

Children’s Hospital of Eastern Ontario
613 737-7600

Royal Ottawa
Mental Health
613 722-6521

QUEBEC

Centre hospitalier des Vallées-de-l’Outaouais
Gatineau
819 966-6100

Emergency Services
819 966-6333

Hull
819 966-6200

Centre Hospitalier Pierre-Janet
Mental Health
819 771-7761

HEALTH SUPPORT SERVICES

ONTARIO

City of Ottawa Public Health Department
613 722-2242



Ottawa Carleton Community Care Access Centre
613 745-5525

General information:
i.e. Long Term Health Care, Health Facts
www.health.gov.on.ca

Community Health & Social Services Network Quebec
www.chssn.org

QUEBEC

CLSC Gatineau
819 966-6550

SOCIAL AND COMMUNITY SERVICES

Ministry of Community and Social Services
613 234-1188
www.mcscs.gov.on.ca/index.aspx

See **Ontario Government Website** for other links
www.gov.on.ca

EMPLOYMENT SERVICES

Human Resources and Skills Development Canada
www.hrsdc.gc.ca/

Positions with the Public Service
www.jobs.gc.ca

Check yellow pages for an updated listing of employment agencies

LOCAL REAL ESTATE BOARD

ONTARIO

Real Estate Board of Ottawa Carleton
613 225-2240
www.ottawarealestate.org



QUEBEC

Chambre immobilière de l'Outaouais inc.

819 771-5221

www.avecunagent.com

Is it necessary to work with more than one Realtor? Not always. Some Realtors are registered with more than one board, but should be familiar with the market you are interested in purchasing.

REAL ESTATE TRANSACTIONS - ONTARIO

Deposit

\$1,000 to \$5,000 (Can be as much as 10% or more of the purchase price)

Balance of cash to close due

1 - 2 days prior to closing

Closing date same as possession date?

Yes

Cost of survey or location certificate

Negotiable

Property Condition Disclosure Statements mandatory?

Yes

Home inspections required?

No, at purchaser's discretion. **Comments:** *Strongly recommended if property is not covered by a new home warranty. M/E should confirm entitlements.*

Availability of qualified inspectors

Available list from BGRS

Mandatory qualifications

Yes (should be member of C.A.H.I. and have proper insurance for errors and omissions)

"Walk-through" pre-closing inspection needed prior to releasing funds?

No

Who does the title search?

Purchaser's lawyer

How long does it take?

Usually two weeks

Is the item needed a factor in offer?

No, only for quick closings

Area-specific taxes/expenses?

None

Do lawyers require a retainer? No

REAL ESTATE TRANSACTIONS - QUEBEC

Deposit

\$1,000 – 5,000 * A deposit is not legally required in the province of Quebec.

Balance of cash to close due

1 - 2 days prior to closing

Closing date same as possession date?

Yes

Property Condition Disclosure Statements mandatory?

Yes

Who provides surveys (certificat de localisation)?

The vendor. **Comments:** *The survey must show actual state of property. In Promise to Purchase there is a standard clause, however, must stipulate age of certificate.*

Home inspections required?

No, at purchaser's discretion. **Comments:** *Home inspectors are not regulated, therefore obtain name of qualified inspector. Inspector should have a certification called "technologue en bâtiments et en assurances".*

Availability of qualified inspectors

Available list from BGRS

"Walk-through" pre-closing inspection needed prior to releasing funds?

No, not usually

Who does the title search?

Purchaser's notary

How long does it take?

Usually two weeks

Is the item needed a factor in offer?

No, only for quick closings

Do notaries require a retainer?

No

Do I have a guarantee on my home?

Yes, the Quebec Civil Code provides a one-year legal guarantee from vendors against any hidden defects as long as you can show proof (such as an inspection report) in a court of law. Bank repossessions are exempt from such a guarantee. Contractors have the APCHQ New Home Buyers Warranty (5-year warranty). Check to ensure builder belongs to APCHQ.

Other Considerations

The M/E must confirm with the notary the date they are required to be present for signature of the mortgage documents. It is standard procedure in the province of Quebec for the financial institution to forward the mortgage documents to the notary for signature and registration a few days (usually 2 to 3) before the closing date. This should be taken into consideration when coordinating your dates for a door-to-door move. If the M/E cannot be present to sign the mortgage documents prior to closing; it is **NOT** an option to sign before an attending lawyer in another province. The M/E would be required to have someone sign on his behalf via a power of attorney. Confirm entitlements regarding a power of attorney with your department before having one prepared.

HELPFUL WEBSITES

BGRS	www.irp-pri.com
DND	www.forces.gc.ca
City of Ottawa	www.ottawa.ca
City of Gatineau	www.ville.gatineau.qc.ca
Ontario Government	www.ontario.ca
Quebec Government	www.gouv.qc.ca
Real Estate	www.mls.ca

We hope you have found this guide useful and informative. If you have any additional questions about the area, please feel free to ask your BGRS Advisor. We are here to help!

Once again, we would like to thank you for letting BGRS and our dedicated staff be a part of your move. Good luck and enjoy your new destination!

-The BGRS Team