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Ottawa families benefit in Gatineau

By CBC News
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Cheaper homes, bigger lots, \$7-a-day daycare and tax breaks for parents are drawing many families to Gatineau from Ottawa. But some say they'll likely move back to Ottawa for the lower taxes and better health care once their kids are grown.

Cheaper houses with bigger lots, \$7-a-day daycare and generous tax breaks for parents are drawing many families with young children to Gatineau from Ottawa.

"I feel we have more than if we lived in Ottawa," said Theresa Mantha, a mother of four children who moved to Gatineau's Aylmer district seven years ago.

Mantha, whose husband works as a teacher in Ottawa, was at first reluctant to consider living in Quebec because she doesn't speak French. But the couple, who had two children at the time, couldn't find any affordable homes even in suburbs such as Barrhaven.

"In Aylmer...the house pricing was phenomenally way down, and the lots you get are so much bigger than what you get in Ottawa, so it's definitely worth your money," she said. The family managed to buy a three-bedroom semi-detached home with a "nice-sized" yard, close to the Champlain bridge.

By living in Gatineau, the family also saves in other ways - it's much cheaper for her children to participate in hockey in Gatineau than in Ottawa, and their family's library cards get them free skating and swimming.

"It's great for us as a family to do things together."

Mortgage savings vs. higher taxes

The most recent publicly available numbers from Statistics Canada show that more people moved from Ottawa to Gatineau than in the reverse direction every year from 2001 to 2006.

Luc Bédard, a real estate agent in Aylmer with RE/MAX Direct Inc., said he's "definitely" noticed a trend in the number of people who work in Ottawa moving to Aylmer.

"We have the young families that want to benefit from subsidized daycare and we have the people that want bigger properties," he said.

About a quarter of the home buyers he works with are from Ontario or other provinces, he estimates. He added that the average house price in the Outaouais is about \$220,000 - about \$100,000 cheaper than a similar home in Ottawa. That means mortgage savings would more than cancel out the higher tax rate in Quebec.

"So you're still ahead if you compare the same home."

Marc Lamontagne, a certified financial planner and partner at the firm Ryan Lamontagne Inc., said tax rates are "definitely higher" in Gatineau than in Ottawa, but tax breaks in the form of a generous child benefit and subsidized daycare mean families with children can live more cheaply in Quebec.

His calculations show parents who earn \$50,000 a year each and have two children could save \$6,000 a year in taxes and daycare expenses if they live in Gatineau.

"And then of course, it's exponential from there, the more children you have."

In contrast, a couple with the same family income but no children would pay about \$5,000 a year extra in taxes in Gatineau than in Ottawa.

However, Lamontagne cautioned that cheaper house prices don't necessarily mean a family will save in Gatineau.

"It's my experience that most people's expenses will tend to rise up to the available income that they've got," he said.

Most people don't choose where to live based on costs alone, but also factors such as commuting time, he added: "I think it's more of a lifestyle choice."

Pros and cons

Amanda Knox grew up in Aylmer and recently moved back, along with her Toronto-born husband and her three young boys.

She said the cost was a big factor, but she also likes the history and small-town charm that she thinks newer suburbs like Kanata lack.

"We have a town hall, we have a courthouse, we have the Symmes hotel, we have an old blacksmith's, we have all those things that make it beautiful and charming. There's still a lot of pride in those," she said while having coffee and a chat at Mantha's house with their friend Christina Smith, who also moved from Ottawa.

Knox also likes to having her kids immersed in the French language and the local culture.

"There is something really great about it – really warm and friendly."

She warned people not to move to Quebec for the daycare savings, as spots are limited and the waiting lists are years long.

"It's not like you can just walk in here buy a house and suddenly have \$7 a day child care for your kids. It's not going to happen."

Mantha admits there are also downsides to living in Gatineau, such as the language barrier. She had to make sure her children didn't go to a French school because she wanted to be involved in her kids' education. Language issues also caused some stress on a recent trip to the hospital, and she had to apologize for not knowing French.

Mantha worries about not being able to interpret the French safety signs at the pool, and finds that frustrating.

"Not to have any English I think is dumb, being so close to the border," she said. "We should be bilingual."

Quebec offers free French lessons, but she said it's hard for parents to take advantage when they're busy shuttling their kids to activities such as hockey and dance.

"There's no way I have time."

Health care worries

One of the biggest concerns for Mantha and other former Ontario residents are the relative shortage of health services on the Gatineau side.

Mantha said she's kept her Ontario doctor and has given birth to all her children in Ontario.

Smith said there are some health advantages in Quebec, such as free dental care until age 12.

Knox appreciates the services for children with special needs. Her two oldest children are hard of hearing and get free hearing aids in Quebec.

But she said there is a dearth of basic service such as family doctors and emergency clinics. Her mother and her neighbour have both had to go to Montreal for surgery.

Smith said she and her husband have talked about whether they should move back to Ontario once their five children are grown.

"Cause there's that fear, if we get sick as we're older, do you want to be here? Do you want to have cancer in Quebec?"

Knox said she and her husband have talked about downsizing to a downtown condo once their kids have grown up.

"And frankly, we'd probably go to downtown Ottawa," she said, because of the better amenities and better setup for seniors.

For the moment, Smith said her family of seven just can't afford to move back to Ottawa, but she expects that to change with her family's tax circumstances.

"I think once you don't have children in your household," she said, "it's not as worthwhile being here."

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