

FREE RELOCATION GUIDE / OTTAWA

Moving to Ottawa *with a plan.*

Relocating means choosing a neighbourhood you have barely seen, often on someone else's timeline. This guide covers what newcomers ask us most, so you arrive knowing the city a little better.

Greg Campbell and Luka Maric, The Campbell-Maric Group · Updated October 2026

Ottawa at a glance.

Ottawa is Canada's capital and a city of more than a million people: 1,017,449 at the 2021 census, and about 1.1 million by the City's own estimate for the end of 2025. With Gatineau across the river, the region is close to 1.5 million.

It is also bigger than most newcomers expect. The city stretches from downtown towers to suburbs like Kanata, Barrhaven and Orléans, and out to villages and farmland in places like Manotick, Carp and Cumberland. Where you live shapes your commute, your schools and your weekends more than in most cities.

Bilingual

A City by-law gives residents the right to deal with the City in English or French. Many neighbourhoods, especially in the east, are strongly francophone.

Four real seasons

January averages about -10°C and July about 21°C, with roughly 220 cm of snow in a normal winter (1981 to 2010 climate normals).

Government town, and more

The federal government is the largest employer, alongside a large technology cluster in Kanata North, hospitals, universities and the colleges.

Close to everything outdoors

The Rideau Canal, the Ottawa River, Gatineau Park and hundreds of kilometres of pathways are part of daily life here.

Choosing a neighbourhood from a distance.

Most newcomers start with a price range and a commute. That is the right instinct. Start with where you need to be on a weekday morning, then work outwards.

Walkable and central	Centretown, the Glebe, Westboro, Hintonburg, Old Ottawa South and New Edinburgh. Older homes, shops and cafés on foot, and higher prices per square foot.
Suburban and family-oriented	Kanata, Stittsville, Barrhaven, Riverside South and Orléans. Newer homes, larger lots, schools and parks close by, and a longer drive downtown.
Established middle ring	Alta Vista, Nepean, Blackburn Hamlet and Beacon Hill. Mature trees, solid older homes and quicker access to the core.
Village and rural	Manotick, Carp, Greely, Cumberland and beyond. More land and a slower pace, with well and septic systems to understand.

Transit matters too. O-Train Line 1 (Confederation) runs east to west through downtown, and Line 2 (Trillium) runs north to south to Riverside South and Limebank, with Line 4 to the airport. The east extension of Line 1 toward Trim is built but, as of October 2026, has no opening date, and the west extension toward Algonquin and Moodie is now expected in 2027 after flood damage. If you are buying for a future station, check the latest status with OC Transpo and ask us what is around it today.

BROWSE OUR 26 OTTAWA NEIGHBOURHOOD GUIDES —>

Living on the Quebec side.

Gatineau is a short bridge from downtown Ottawa and often costs less. Plenty of people who work in Ottawa live there happily. But crossing the river means a different province, with different rules. Know them before you shop.

GATINEAU WELCOME TAX (LAND TRANSFER DUTIES), FROM FEBRUARY 25, 2026

PORTION OF THE PRICE	RATE
Up to \$62,900	0.5%
\$62,900 to \$315,000	1.0%
\$315,000 to \$500,000	1.5%
Above \$500,000	3.0%

Rates from the City of Gatineau. A notary handles Quebec purchases, and we can introduce you to Quebec-licensed colleagues for a Gatineau purchase.

Living in Ottawa (Ontario)

Ontario income tax, OHIP health coverage with no waiting period, Ontario land transfer tax, and English or French schooling depending on the board you choose.

Living in Gatineau (Quebec)

A separate Quebec tax return, RAMQ health coverage that usually begins after up to three months, Gatineau's welcome tax, and English schooling only for children who qualify for a certificate of eligibility.

GATINEAU WELCOME TAX

https://www.gatineau.ca/portail/default.aspx?p=guichet_municipal/taxes_municipales/base_imposition_droits_mutation_immobiliere_tax_e_bienvenue

RAMQ ELIGIBILITY (QUEBEC HEALTH INSURANCE)

<https://www.ramq.gouv.qc.ca/en/citizens/health-insurance/know-eligibility-conditions>

ELIGIBILITY FOR INSTRUCTION IN ENGLISH IN QUEBEC

<https://www.quebec.ca/en/education/preschool-elementary-and-secondary-schools/guidance-support-students/eligibility-instruction-english/about>

Four school boards, two languages.

Ottawa has four publicly funded school boards: English public, English Catholic, French public and French Catholic. Your address decides which school in each board your child attends, so check the school before you commit to a street, not after.

Ottawa-Carleton District School Board (OCDSB)

English public. Offers English and French Immersion programs. From September 2026, children can start Early French Immersion in grade 1, 2 or 3, and the grade 4 entry point is being phased out.

Ottawa Catholic School Board (OCSB)

English Catholic. Offers French Immersion and Core French pathways.

Conseil des écoles publiques de l'Est de l'Ontario (CEPEO)

French public.

Conseil des écoles catholiques du Centre-Est (CECCE)

French Catholic.

French-language boards are open to children of French-language rights holders under the Charter. Other families can apply through an admission committee at the school. Ontario offers free full-day kindergarten for four- and five-year-olds; confirm the age cut-off and registration dates with your board.

OCDSB SCHOOL LOCATOR

<https://www.ocdsb.ca/our-schools/school-locator>

OCSB SCHOOL FINDER

<https://www.ocsb.ca/our-schools/>

CEPEO LOCALISATEUR D'ÉCOLE

<https://cepeo.on.ca/localisateur-decole/>

CECCE INSCRIPTION

<https://www.ecolecatholique.ca/inscription>

How work shapes where people buy.

The federal government is Ottawa's anchor employer, and two recent changes matter if you work there. Most public servants are now required in the office at least four days a week, with executives on site full time, so the commute counts again. And the government is reducing the size of the public service, which some households are factoring into how much they borrow.

Outside government, Kanata North is home to more than 540 member companies in one of Canada's largest technology parks, which makes Kanata and Stittsville popular with tech workers. The hospitals, the universities and the colleges are other large employers in different parts of the city.

Map your commute at rush hour before you fall in love with a house. We are happy to suggest neighbourhoods that fit both your workplace and your budget.

Relocating with the Forces or the public service.

If your employer is moving you, the relocation program sets the rules for what is paid and when. Read your entitlements before you list or buy, because some costs are only covered if you follow the program's process.

Canadian Armed Forces

Moves fall under the CAF Relocation Directive. Since January 6, 2026, SIRVA is the contracted relocation service provider. On a sale, the directive covers real estate commission (up to a pre-negotiated rate) and legal fees; on a purchase, legal fees and land transfer tax.

Federal public service

Moves fall under the National Joint Council (NJC) Relocation Directive, coordinated through your department and the government's contracted relocation provider. Legal fees and land transfer tax are among the costs covered.

Where people serve

National Defence Headquarters is at the Carling campus in the west end, which makes Kanata, Nepean, Bells Corners and Barrhaven practical choices. CFS Leitrim is in the south end.

We have worked within these programs and their timelines. Tell us your report date and your entitlements, and we will plan the search around them.

CAF RELOCATION DIRECTIVE

<https://www.canada.ca/en/department-national-defence/corporate/policies-standards/relocation-directive.html>

NJC RELOCATION DIRECTIVE

<https://www.njc-cnm.gc.ca/directive/d6/en>

Buying before you arrive.

Many relocating buyers make their decision on one short visit, or none. It can work well with the right preparation.

01 Get pre-approved first

Lenders treat a new job and a move carefully. Have your offer letter and start date ready.

02 Narrow the map remotely

We shortlist neighbourhoods by commute, schools and budget, and send you what the streets are really like.

03 Video tours and a focused visit

We walk homes on video, then pack your visit with the best options so you can decide in a weekend.

04 Inspect and close remotely

Inspections, lawyers and signing can all be arranged from a distance. We attend in person on your behalf.

05 Consider renting first

If you are unsure about the area, a short rental can be the smarter first move. We will tell you honestly if we think that is you.

READ OUR BUYER'S GUIDE →

Your first weeks in Ottawa.

Health card (OHIP)

There is no waiting period for OHIP. You need to make Ontario your primary home and be here 153 days in any 12 months, including 153 of your first 183 days. Apply at ServiceOntario as soon as you arrive.

Driver's licence

You can drive on a licence from another province or country for 60 days, then you need an Ontario licence.

Electricity

Most of the city is served by Hydro Ottawa; some rural areas are on Hydro One. Check your address and open the account before closing.

Natural gas and water

Enbridge Gas supplies natural gas. Water is billed by the City of Ottawa, which charges a fee to set up a new account when ownership changes.

Garbage and recycling

The City collects garbage every two weeks with a three-item limit, recycling on alternating weeks, and the green bin weekly. Look up your collection day by address.

APPLY FOR OHIP

<https://www.ontario.ca/page/apply-ohip-and-get-health-card>

EXCHANGE AN OUT-OF-PROVINCE LICENCE

<https://www.ontario.ca/page/exchange-out-province-drivers-licence>

HYDRO OTTAWA: MOVING

<https://hydroottawa.com/en/residential/services/moving>

CITY OF OTTAWA: GARBAGE AND RECYCLING

<https://ottawa.ca/en/garbage-and-recycling>

A HUMAN INTRODUCTION

Planning a move *to Ottawa?*

Tell us where you are coming from, when you need to be here and what matters most. We will give you an honest shortlist of neighbourhoods and a plan that fits your timeline.

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