

MANICOUAGAN



GUIDE 3

FINDING A PLACE TO LIVE IN MANICOUAGAN

Manicouagan is one of those spaces that stands naturally apart from the rest. Those unspoiled lands where opportunities abound. Those Côte-Nord regions where the warmth of the people, as much as the beauty of the landscape, takes your breath away.

Here, the feeling of immensity is intertwined with a true culture of proximity. In Manicouagan, dynamism and enthusiasm go hand in hand with the philosophy of living in the present and making the most of every moment.

Choosing to live in Manicouagan means contributing to the bright future of the territory, all while making your own dreams come true.

As a newcomer, this guide is for you. It was created to help you settle and integrate into Manicouagan. In it, you will find a wealth of practical information on the resources and services available.

WELCOME HOME!

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Please do not hesitate to write to us at info@mrcmanicouagan.qc.ca to let us know about any changes that may have occurred since the writing of this guide.

LAND ACKNOWLEDGMENT

The Manicouagan municipalities are located on Nitassinan, the traditional unceded territory of the Innu people. In a spirit of friendship and solidarity, the municipalities acknowledge and honour the First Nations for the important contributions they made and continue to make to this territory.

TABLE OF CONTENTS

[Accommodations in Manicouagan](#)

[Baie-Comeau Neighbourhoods](#)

[Addresses](#)

[Renting](#)

[Buying](#)

[The Necessities](#)

[Moving](#)

ACCOMMODATIONS IN MANICOUAGAN

In Manicouagan, you can live in a residential area in the city. But if you are drawn to the great outdoors, you can also find a home with a large piece of land and views of the coastal landscape. Many options are available: apartments, Cégep de Baie-Comeau dorm rooms, houses, etc.



BAIE-COMEAU NEIGHBOURHOODS

The municipality of Baie-Comeau is divided into two sectors connected by a few kilometres of road known as the “intersecteur”.

MINGAN

The Mingan sector, formerly the municipality of Hauterive, is located in the western part of Baie-Comeau.

- Saint-Sacrement
 - Monseigneur-Bélanger
 - Trudel
 - N.-A.-Labrie
- Including the Mingan town centre, also known as “Le Plateau”

MARQUETTE

The Marquette sector is located in the eastern part of Baie-Comeau.

- La Chasse
 - Saint-Nom-de-Marie
 - Sainte-Amélie
- Including the Marquette town centre, also known as “Place La Salle”
- Saint-Georges



GOOD TO KNOW

Owning a home is easier in Manicouagan than in the big cities as housing prices are more affordable.

ADDRESSES

Street addresses are even on one side of the street and odd on the other. Numbers increase sequentially but to ensure numbering follows on both sides, some numbers may be skipped.

RENTING

Here are a few tips and ways you can find the home of your dreams:

- 1 Walk the streets to find “for rent” (à louer) signs placed outside homes and buildings;
- 2 Consult the bulletin boards of businesses and organizations;
- 3 Check classified ads in newspapers and on websites and social media (Facebook, Kijiji, LesPacs, etc.);
- 4 Contact a public organization that offers low-income social housing;
- 5 Ask the people in your entourage if they know anyone who has a house, apartment, or room to rent;
- 6 You can also find a few useful links on the Côte-Nord tourism website.

Office habitation de Manicouagan
www.ohmanicouagan.com

[www.tourismecote-nord.com/
fr/habitez-la-cote-nord/vivre/
mrc-de-manicouagan/trouvez-
un-logement/](http://www.tourismecote-nord.com/fr/habitez-la-cote-nord/vivre/mrc-de-manicouagan/trouvez-un-logement/)



WHEN YOU FIND A PLACE YOU LIKE

- Call the owner;
- Ask questions;
- Schedule a visit; there is no commitment;
- If you like the place, you are now ready to sign a lease.

LEASE OR LEASE AGREEMENT

A lease (bail in French) is a generally binding rental contract between the tenant (you) and the landlord. It usually lasts for one year, often starting on July 1. It is best to sign a lease to avoid any misunderstandings.

Before signing a lease, make sure:

- You fully understand all the clauses in the lease;
- That everything you agreed upon with the landlord is written in the lease.



IMPORTANT

A landlord **can** ask you

- For your first and last name;
- For your current address;
- With your consent: for personal information (e.g., the contact information of your previous landlord) to check your payment history;
- To undergo a credit check.

A landlord **cannot** ask you

- For your social insurance number (SIN);
- For your driver's licence number;
- For your health insurance number;
- For a security deposit;
- To pay several months in advance.

FRENCH RENTAL GLOSSARY

A/C: Air conditioning.

C.C. OR CH.: Bedroom.

C.É.: Heating and electricity included in the rent.

N.C.N.É. OR NON CHAUFFÉ NON ÉCLAIRÉ: Heating and electricity not included in the rent.

ENTRÉE LAVEUSE-SÉCHEUSE:
The apartment has a space with washer and dryer hookups.

N.F. OR NON-FUMEUR:
This is a non-smoking unit.

P.C.: Square feet.

MEUBLÉ: Furnished;
furniture is included.

SEMI-MEUBLÉ: Semi-furnished;
a stove and refrigerator are provided and included in the rent.

NON MEUBLÉ: Unfurnished;
no furniture or appliance is provided.

STAT.: Parking space included in the rent.

3 1/2: This refers to the total number of rooms. The first number refers to main rooms (bedroom, kitchen, living room); the half refers to the bathroom.

REFUSAL TO RENT FOR DISCRIMINATORY REASONS

A landlord cannot refuse to sign a lease with a tenant because of personal characteristics such as skin colour, religion, or age for example.



PRACTICAL INFORMATION

You can contact the Côte-Nord tenants' rights committee (Comité de défense des droits des locataires de la Côte-Nord)

418-589 2809

GOOD NEIGHBOURLINESS

In apartment buildings, people live in proximity of one another. To ensure good neighbourliness, people need to respect other tenants' right to peace and quiet.

Here are a few examples of courtesy between neighbours:

- Avoid noise after 11 p.m., screaming, playing loud music, banging on the walls, using loud tools, heavy footsteps, hosting large gatherings, among others;
- Do not let children run or play in the hallways;
- Limit cooking smells by using the range hood;
- Do not leave personal effects in common areas;
- Put your trash, compost, and recycling in airtight containers (bags or bins) and take them out to the proper place (containers or wheeled bins);
- Take off your shoes in your apartment (especially high heels) as they make noise that echoes off the floors and walls;
- Comply with your building's specific rules, if applicable.

GOOD NEIGHBOURLINESS RULES ALSO APPLY TO HOME OWNERS.

If a neighbour's behaviour bothers you, do not wait until the situation becomes intolerable. Start by talking to them in a calm and polite manner; you can usually come to an agreement. If that does not work, notify your landlord, or in an emergency, the police.

BUYING A HOME

Buying a home is exciting and a great way to invest in your future. **However, you should study all the costs carefully before buying a home.**

When you buy a home, a portion of the price must be paid right away. This is called a down payment and is your contribution to the purchase. The mortgage covers the balance. In addition to mortgage payments, you will also have to pay interest fees, which vary between 1.5% and 6%. Do not hesitate to speak with a financial advisor to get answers to your questions and help you make an informed decision.



WORKING WITH A REAL ESTATE BROKER

Working with a real estate broker (or agent) is optional. Generally, a broker will search for homes, negotiate prices, fill in and submit documents, and more. The seller pays the real estate broker fees when you buy a home.



PRACTICAL INFORMATION

The Canada Mortgage and Housing Corporation (CMHC) recommends including a home inspection condition in your offer to purchase. It is safer and can prevent unpleasant surprises.



INFORMATION

Consult the Office of Consumer Affairs' advice to find a reliable inspector and learn what to expect during a home inspection..

www.ised-isde.canada.ca/site/office-consumer-affairs/en/buying-and-leasing-big-ticket-items/information-home-buyers-or-renters

REAL ESTATE BROKERS IN MANICOUAGAN

Re/Max Distinction Baie-Comeau
www.remax-quebec.com/en/real-estate-agencies/remax-distinction/distinction-485-boul-lafleche-baie-comeau-365

Via Capitale Horizon
www.viacapitalevenu.com/en/agencies/cote-nord/via-capitale-horizon-baie-comeau-1019

Proprio Direct
www.propriodirect.com

OTHER USEFUL LINKS

Centris

A list of all the properties for sale or to rent.
www.centris.ca/en

DuProprio

Support and listing service for people who want to sell or buy a home without a broker.
www.duproprio.com/en/contact-us#sell

THE NECESSITIES



ELECTRICITY

Most homes are powered by electricity. Once you have found a place to live, and if heat and electricity are not included, you will need to contact Hydro-Québec (or the City of Baie-Comeau for the Marquette sector) to open an account or change your address if you already have an account. The cost of electricity varies depending on the size of home and consumption habits.

By adjusting your thermostat as indicated below, you can keep your home at a comfortable temperature and save money:

- During the day when you are not home: 17 °C (63°F);
- During the day and in the evening when you are home: 20 °C or 21 °C (68°F to 70°F);
- Overnight, whether you are home or not: 17 °C (63°F).



INTERNET, TELEVISION, AND HOME TELEPHONE

Several providers offer telephone, cable television, and internet services. You can generally save when you bundle services with the same provider. Do not hesitate to compare prices and keep an eye out for promotions.



DRINKING WATER

Most houses and apartments in Baie-Comeau are connected to the municipal aqueduct. The water is safe to drink. Occasionally, your municipality may issue warnings if an event or water main break affects water quality. These warnings are communicated by mail, internet, website, radio, or newspaper.



HOME INSURANCE

Whether you rent or own your home, taking out home insurance is strongly recommended, even if you are not legally obligated to do so. Without it, you could lose everything in the event of a major disaster. If you take out a mortgage to buy a property, it is possible that your lender will require you to have home insurance.



For more information about insurance, visit:
www.infoassurance.ca/en



MOVING

As soon as you know your new address, you must info:

Your financial institution

-

Your credit card company

-

Any other organization that has your previous address

-

Your employer

AFTER MOVING

It is important to change your address with the provincial and federal government:

Government of Québec

Québec Service of address change
www.quebec.ca/habitation-territoire/changement-adresse-demenagement
 1-877-644-4545 (toll free)

Government of Canada

www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/change-your-address.html
 1-800-959-7383 (toll free)

MAIL FORWARDING

While waiting for your change of address to be processed, you can use Canada Post's fee-based mail forwarding service to have your mail sent to your new address.

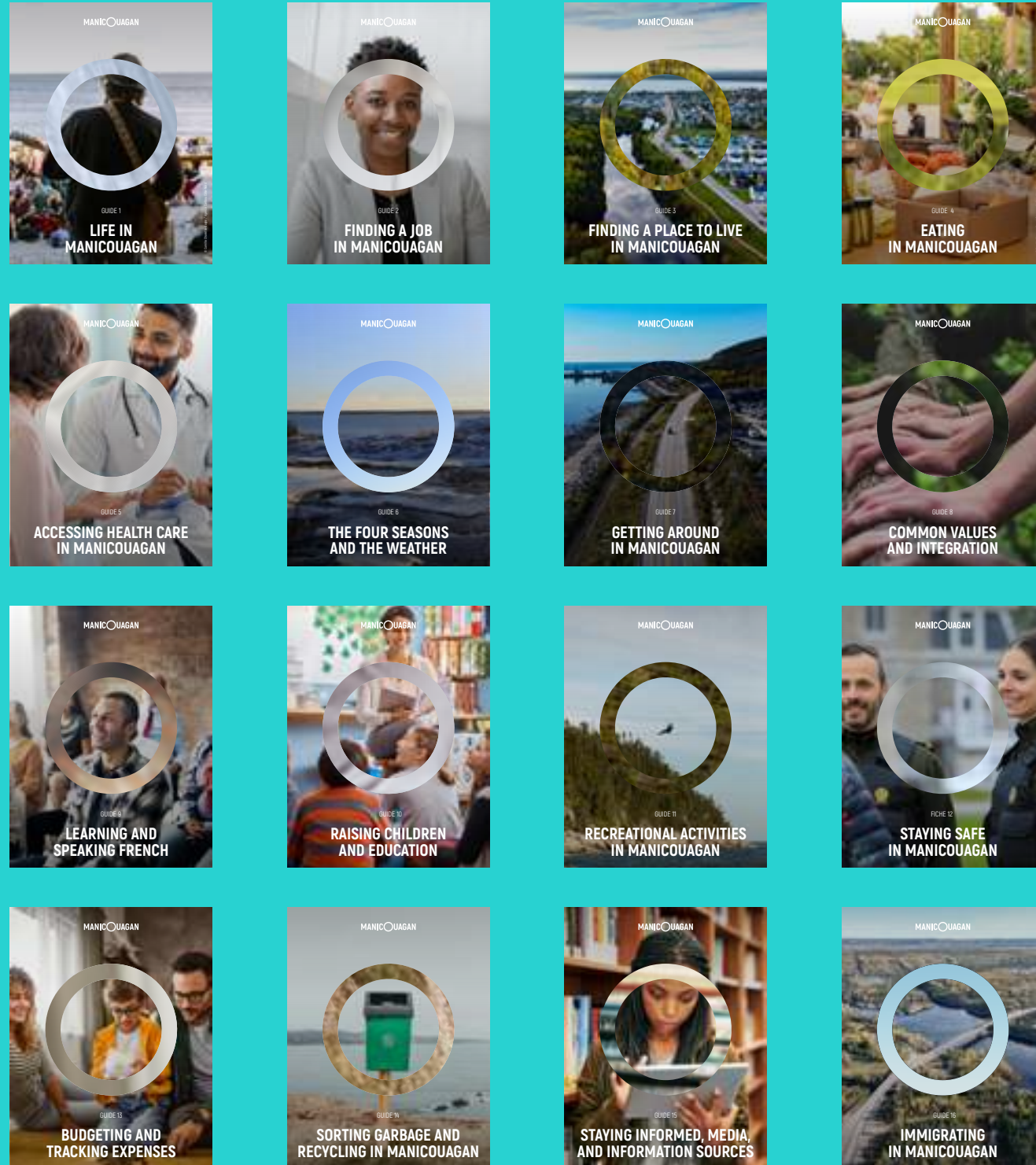
Using this service is recommended as it ensures you will not miss important mail (tax documents, health insurance, etc.).



To request this service

Canada Post
 976 Comtois Street, Baie-Comeau

CONSULT THE OTHER GUIDES



THANK YOU TO OUR PARTNERS

The success of this project is a testament of the strength of our collaborative partnership. The Manicouagan RCM would like to thank all its partners and collaborators for their trust and their vital contributions to the project.

WORKING COMMITTEE

An initiative of



With the collaboration of



FINANCIAL PARTNERS



This project is carried out as part of the sectoral agreement that aims to attract new residents and encourage long-term settlement in the Côte-Nord and with the financial support of the following partners: Caniapiscou RCM, Golfe-du-Saint-Laurent RCM, Haute-Côte-Nord RCM, Manicouagan RCM, Minganie RCM, Sept-Rivières RCM, le ministère des Affaires municipales et de l'Habitation, and the Société du Plan Nord.

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