La Belle Province for Second Home Owners

The Province of Quebec is home to varied and stunning landscapes, as well as a vibrant and cosmopolitan metropolis, Montreal. Predominantly French speaking, Quebec is renowned for its unique culture and character. Europe is expensive, and trans-Atlantic plane travel fraught with hassles. La belle province, on the other hand, is an affordable foreign destination that is close to home.

Quebec’s 7.5 million residents partake of a lifestyle that is at once North American and Continental, with the odd British element thrown in the mix. French missionaries explored and settled Quebec in the 16th and 17th Centuries and with the advent of the fur trade, the rugged religious colony took on commercial importance. The British captured Quebec in 1760, and the Canadian territory then fell under British rule. Even as Canada was part of Britain, Quebec retained its French language and heritage, and to this day embodies a distinct society in North America. It’s important to note, however, that Quebec is no longer “New France.” The spoken French is different than that of France, and Québécois culture is divergent as well.

Country Places

Among Montreal second home owners, the nearby Laurentian and Eastern Townships regions are popular. The Townships offers mountains, lakes, open spaces, rolling hills and agricultural land. It’s an area rich in history, and has an easygoing pace. The Laurentians region is world famous for its combination of mountains and lakes, and is popular with skiers and winter sports enthusiasts. Both areas are within easy driving distance of Montreal, and are ideal getaway spots. For those who favor stylish urban living, Montreal itself is a great spot for a pied-à-terre, and offers an embarrassment of cultural and architectural riches.

The Eastern Townships lies southeast of Montreal and north of Vermont. It’s a topographically diverse area that has maintained much of its rural character. “I can’t imagine living anywhere else,” says Beverly de Winter. “I pinch myself all the time.” A real estate agent with Les Immeubles Coldbrook in Knowlton, Quebec, de Winter originally hails from the Boston area. She has lived in several US states, as well as Africa and Costa Rica, but says the Townships’ natural beauty rates highly among places she’s visited worldwide. She settled in the Townships twelve years ago with her French-born husband and their daughter.

Most people in the Eastern Townships, or Cantons-de-l’Est, speak French, however, many are bilingual and there are pockets of native English speakers. Some of these Anglos are descended from United Empire Loyalists who opposed the American Revolution and left the newly established United States to settle in Canada, then still part of Britain.

The Townships has a number of lakes, and the largest body of water is Lake Memphremagog, which is only a mile or so wide, but stretches 27 miles from the town of Magog, Quebec south to Newport, Vermont, five miles on the US side of the border. There are several downhill ski areas in the Townships, as well as excellent cross-country trails. In the warmer months, biking, hiking, horseback riding and golf are all popular. Depending on location, the Townships are one to two hours from Montreal, and four to five from Boston.
The Eastern Townships have long been an agricultural region. “There’s a nice complement of farm and recreational land,” says de Winter. Dairy farms, apple orchards and vineyards abound, as do the sugar maples for which southern Quebec is famous. The Townships’ architectural heritage is also impressive. De Winter and her family live in a Loyalist farmhouse, and there are also many notable Victorian-era residences in the area, as well as more contemporary styles.

Sherbrooke, with a population of about 150,000 is the only urban area in the Eastern Townships; however, most people find that there are plentiful restaurants, stores, and cultural amenities in the smaller towns and villages that dot the region. Above all, de Winter says she prizes the Townships’ bicultural and bilingual character. This dual nature is reflected in the area’s food, theater (English and French, naturally) and the many art galleries and artists’ studios.

There is a range of properties in the Townships: lakeside cottages, wooded retreats, old farmhouses on substantial acreage, and cabins near ski slopes. Basic country cottages are in the $200,000 to $250,000 USD range, or $100 to $150 per square foot. More substantial properties are in the half-million to million-dollar range. Not surprisingly, waterfront lots are popular, and the prices of such properties have doubled in the last ten years. There are a number of attractive areas in the Townships; Sutton and Lac Brome are choice spots for their proximity to both winter and summer activities. Some of the Townships’ impressive Victorian homes are to be found in North Hatley on Lake Massawippi, although many of these houses have been converted into inns, restaurants and other uses.

Naturally, different people want different things in a home. “A lot of the value of a property,” says de Winter, “is so personal.” The wild card is land: how much, and where. Lots can range from around an acre, to sizable 50-acre parcels. De Winter primarily sells vacation homes, but says she is seeing increased interest from people planning on moving to the Townships on a full-time basis. Their aim is to enjoy the tranquility, natural beauty and quality of life the area affords for more than just a few weeks out of the year.

The Laurentians or Laurentides lie to the north and northwest of Montreal. The name refers to the eponymous mountain range, as well as one of Quebec’s most beautiful regions. “The views are outstanding, summer or winter,” says Michel Boudriau, a real estate agent on behalf of RE/MAX Laurentides in Sainte-Anne-des-Lacs, Quebec. Mountains, lakes, and forests define the area, and the Laurentians region is one of the leading ski destinations in eastern North America. The Lower Laurentians begins as little as half an hour from Montreal, and the area stretches another several hours north. Les Laurentides are popular for skiers, both downhill and cross country, as well as those who enjoy warm weather activities. Fall is spectacularly beautiful, and the Laurentians rate among the best locales in North America for foliage gazing.

Les Laurentides are also convenient, and not just to Montreal. “In Saint-Saveur you’ve got everything you’d want,” says Boudriau, ticking off the Laurentian town’s well known pâtisseries, fromageries and restaurants. “It’s country living with the amenities of downtown,” he adds. Those who want to get off the beaten path can easily do so; it’s a perfect fit for “people who enjoy nature” notes Boudriau.
The highest peak in the Laurentians is Mont Tremblant, home to a substantial and very lively ski resort and village. Rated the top ski resort in eastern North America by Ski Magazine, Tremblant has become an international destination, with numerous trails and the famed Québécois après-ski scene drawing legions of visitors. Tremblant also has world class golf courses, and for those who favor recreation in touch with the natural surroundings, Parc national du Mont-Tremblant offers ample opportunities for hiking, camping, fishing, biking, and cross-country skiing. A little further north, the Rouge Matawin Wildlife Reserve is thick with wildlife, and is a hot spot for moose.

There are several second home housing markets in the Laurentians – moderately priced country cottages, ski condos of varying sizes, and prestige properties in the one to two million dollar range. Boudriaus says he has several such high-end listings, including a replica of a 18th Century French Château, a mountain top Tudor estate, and a five-bedroom lakefront property with swimming pool. Boudriaus says that most of his clients are not buying homes for investment purposes; their motive is “to enjoy the property.”

Boudriaus does not typically sell condos. These can be an attractive option, however, particularly for an owner who only visits once or twice a year, as well as for those who wish to be close to the slopes. A Mont Tremblant condo allows for a near seamless transition from living room, to ski slope, to hot tub, to restaurant. Condos are also generally easy to maintain and rent-out. The downside can be a lack of privacy, and those wanting a more relaxed and contemplative environment typically seek free standing properties on a large piece of land. Boudriaus says prices for houses in the area are appreciating in the 3-4% range annually, down from 10-11% a few years ago. Still, prices have not declined as has happened in several US locales, and he anticipates that property values will continue to rise steadily.

Françoise Mathieu counts herself fortunate to have the ideal Laurentian country retreat, a place to relax, slow down and “connect with family and friends.” Mathieu, a mental health counselor who lives in Kingston, Ontario with her husband and two children, says she and her family enjoy a rustic but substantial cabin known as the “log house.” It was built by her husband’s uncle from timber originally used as dividers on Montreal’s Mercier Bridge, and is on land that has been in her husband’s family for nearly 100 years. In addition to the ski-lodge styled “log house,” on the same plot of land lies a waterfront “lake house,” which has an adjoining beach and tennis court.

The two houses are used by the extended family and friends in both summer and winter. Family fun and high-spirited gatherings are the order of the day at the lake house. “There are often big loud sing-songs at the rickety old piano,” says Mathieu, whose experience of the place has evolved over time. “I started going up to the two cottages when I was nine years old,” she says. Her mother was friends with her future husband’s family, and Mathieu and her husband met at the cottages, were wed there, and now visit about six times yearly with their two children.

The property is located in the Arundel Valley, thirty minutes south of Mount Tremblant, and near the Rouge River, a popular white water rafting and canoeing spot. Mathieu compares it to Northern Sweden in its combination of forest, mountains and lakes. Both she and her husband are cross country skiing enthusiasts, and also enjoy downhill skiing with their children. The lake, which in warmer months is used for swimming, canoeing and kayaking, freezes solid in winter.
and can be used for skating. “We are both very strongly attached to it,” says Mathieu of the family property, “for sentimental reasons as well as pure enjoyment of its beauty and peacefulness.”

Montreal

Montrealers are intensely proud of their city, and for good reason. Montreal is difficult to top for its vitality, beauty and lifestyle. “It’s a little piece of Europe in North America,” says Montreal real estate agent Steve Osgood. Montreal is the second largest French speaking city in the world, but also has a sizable English population. Most Montrealers are bilingual (and many are trilingual) and the city is home to substantial communities of Italian, Spanish, Arabic, Portuguese, Greek and Chinese speakers. The Montreal metropolitan region comprises 3.5 million people, with about half that number living on the Island of Montreal.

Founded in 1642, Montreal’s location in the St. Lawrence River made it one of North America’s early crossroads and a hub for the fur trade. In the 1800s, Montreal established itself as a leading port and industrial and commercial center. Montreal is Quebec’s largest city, and the second largest in Canada (after Toronto). One of the city’s great features is its livability -- housing is affordable, the rate of violent crime very low compared to the US, and the central city bustles with people. Moreover, it’s quite possible to live well in central Montreal without a car -- the combination of walking, public transportation (particularly the clean and efficient Metro), and taxis serve many residents well.

Old Montreal is where the city was founded, and there is evidence of human habitation in the area dating back 1,000 years, well before the arrival of the first Europeans. In the 1800s Old Montreal was packed with warehouses, merchants, and tradespeople, and was the financial center of Canada. This is no longer the case, but Old Montreal remains a vital part of the city and the gray stone buildings, cobbled streets, and St. Lawrence River make for an enchanting and romantic setting. “They come up for a vacation,” says Osgood of many of his clients, “and fall in love with the city.”

Old Montreal is popular with tourists, but there are also many people who live and work in the area. Osgood, who specializes in second homes, says most of the properties he sells are condos and lofts in historic buildings. Such properties are in the $200,000 to $250,000 USD range, while two bedroom places in Old Montreal fetch around $300,000 USD.

In addition to Old Montreal, another area attractive for second home buyers is the Plateau Mont-Royal, known locally “the Plateau.” This lively and diverse area lies to the East of Mount Royal and Park Avenue, and as one moves east it becomes progressively more French speaking. The Plateau is home to the characteristic Montreal form of housing: duplexes, triplexes, and fourplexes with winding outside staircases. Within the Plateau there are a number of different neighborhoods, and several vibrant commercial districts and boulevards, each with its own character. The area is home to numerous artists, musicians and other creative types, as well as many students and professionals. It’s a dense, but not oppressively crowded residential and commercial area that is ideal for pedestrians. And there’s lots to walk to, including hundreds of restaurants, bars, cafes, and boutiques. You’ll find some of the hippest places in North America
on the Plateau, as well as the simplest of markets and convenience stores, or *dépanneurs* as they are known locally.

Judy Thompson, a Houston real estate broker, and her husband bought the middle floor of a classic Plateau duplex in 2006. They’d been visiting Montreal since 2000; Thompson says she became hooked on the city “after the first few days when I saw the way people live.” Their two-bedroom place, located in a renovated 1906 building, is close to just about everything, and was very reasonable. Prices in the area average around $200 USD a square foot, depending, naturally, on the quality of the premises.

Summers in Montreal are packed with myriad events, parades, and festivals. Thompson doesn’t discount these, but says she and her husband “do real simple kinds of things.” She cites Montreal’s culture and lifestyle as its main selling points. “I love living without a car, without air conditioning, and being able to walk wherever I go.” Going out for coffee ranks highly on Thompson’s daily agenda, as does walking in Parc LaFontaine and exploring the city. “I love that park,” she says, “I couldn’t believe how big and beautiful it was.”

Renting out a city property is different from a vacation place, where monthly and even weekly rentals are common. Osgood notes that condo associations typically have regulations barring short term rentals. As well, locals are typically seeking unfurnished accommodations with year-long leases. This combination can leave some second home owners holding property that is vacant most of the year, or having their *pied-à-terre* become a full-time rental. Thompson says she was able to rent her property (“a well appointed place in an A+ location”) for an eleven-month lease relatively easily. She did so by pricing it slightly below market value, obtaining a dependable tenant willing to accept a shorter lease than is typical.

Quebec, both rural and urban, is a North American jewel. As anyone who’s spent time in the province can attest, it’s a place whose history, beauty and unique culture render it distinct. As a bonus, it’s affordable relative to most comparable areas in North America.

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