Living in Peterborough
WITH Carrie Brockhurst

Your Peterborough Relocation Guide

By Carrie Brockhurst — ONE Real Estate Group

Discover what makes Peterborough the perfect place to put down roots. Whether you're relocating for lifestyle, affordability, or opportunity, this comprehensive guide will walk you through everything you need to know about making Peterborough your new home. From neighborhoods to schools, lifestyle to logistics, we've got you covered.

90 minutes northeast of Toronto

Easy access to the GTA while enjoying a more relaxed pace of life

250+ lakes in the Kawarthas

Outdoor recreation and waterfront living at your doorstep

Family-friendly communities

Safe neighborhoods with excellent schools and amenities

More affordable than the GTA

Get more home for your money without sacrificing quality of life

Made with GAMMA

Welcome to Peterborough

Where nature, community, and opportunity meet

Peterborough offers the perfect balance between **urban convenience** and **cottage-country charm**. This vibrant city is surrounded by pristine lakes and abundant green space, creating an enviable lifestyle that blends the best of both worlds.

The city boasts a thriving arts and culture scene, excellent schools, and growing amenities that rival larger urban centers. What sets Peterborough apart is its warm, community-driven lifestyle where neighbors become friends and local businesses know you by name.

> *"My goal is to make your relocation smooth, informed, and exciting. I'll be your on-the-ground partner every step of the way."*
>
> **— Carrie Brockhurst | Your Relocating Realtor**

Start your next chapter in Peterborough with confidence

📞 289-200-5444
✉️ carrie.brockhurst@century21.ca
🌐 www.carriebrockhurst.com
📱 **@carriebrockhurst_realtor**

Carrie Brockhurst
Real Estate Agent

289-200-5444
carrie.brockhurst@century21.ca
Peterborough, ON
www.carriebrockhurst.com
carriebrockhurst

Made with GAMMA

Neighbourhoods Overview

Find the perfect community to match your lifestyle

Peterborough's diverse neighborhoods each offer their own unique character and advantages. From the tree-lined streets of the North End to the historic charm of East City, there's a perfect fit for every family and lifestyle. Understanding these distinct areas will help you make an informed decision about where to call home.

North End

Best For: Families, retirees

Top-rated schools, larger lots, quiet tree-lined streets, established community feel

East City

Best For: Professionals, downsizers

Historic charm, walkable neighborhoods, cafés, proximity to downtown amenities

Downtown Core

Best For: Young professionals, investors

Urban vibe, diverse dining options, cultural venues, condo living

West End

Best For: Growing families

Mix of everything, easy highway access for commuting, family-oriented amenities

Near Fleming College - Strong rental market

University Heights

Best For: Investors & Students

Near Trent University strong rental market

Lakefield / Bridgenorth / Ennismore

Best For: Rural and waterfront buyers

Scenic views, tight-knit community feel, cottage lifestyle

💡 **Tip:** Start by identifying your lifestyle priorities — walkability, schools, waterfront access — then match them to the right neighborhood. I provide detailed neighborhood tours and insights to help you decide.

Made with GAMMA

Cost of Living Breakdown

See what your money can buy in Peterborough

🏡 Housing

- **Detached Homes:** $650K–$850K
- **Townhomes:** $550K–$700K
- **Condos:** $400K–$550K
- **Monthly Mortgage:** $1,800–$3,000

⚡ Utilities (Monthly)

- **Hydro:** $100–$150
- **Gas:** $80–$130
- **Internet:** $70–$100
- **Water:** $50–$90

YouTube

The Surprising Cost of Living in Peter...

🏡 Living in Peterborough: The Real Cost of Homeownership in 2024! 🏡 Dreaming of...

🍎 Lifestyle & Transportation

Grocery costs run 10–20% lower than the GTA, and you'll enjoy significantly shorter commutes, affordable parking, and reliable public transit. The cost savings extend beyond housing to nearly every aspect of daily life.

Family of 4 Monthly Budget Comparison

Category	GTA	Peterborough
Housing	$5,000	**$3,200**
Utilities	$500	**$350**
Transport	$800	**$500**
Lifestyle	$1,500	**$1,200**
Total	**$7,800**	**$5,250**

That's a savings of over **$30,000 per year** for the average family!

Made with GAMMA

Schools & Education

Strong education options at every stage

Public & Catholic Boards

Kawartha Pine Ridge District School Board and **Peterborough Victoria Northumberland & Clarington Catholic District School Board** serve the region with excellent programs. French Immersion options are available for families seeking bilingual education.

Post-Secondary Excellence

Trent University ranks among Canada's top undergraduate institutions, while **Fleming College** offers exceptional applied trades and continuing education programs. Both institutions contribute to the city's vibrant, youthful energy.

Enhanced Learning

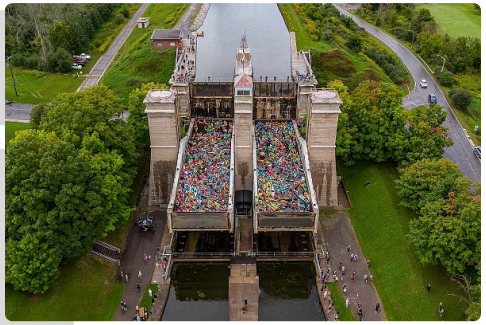
Montessori and private school options provide alternative educational approaches. Schools offer excellent extracurricular programs spanning sports, arts, and STEM. The North End and East City neighborhoods are particularly renowned for their top-rated schools.

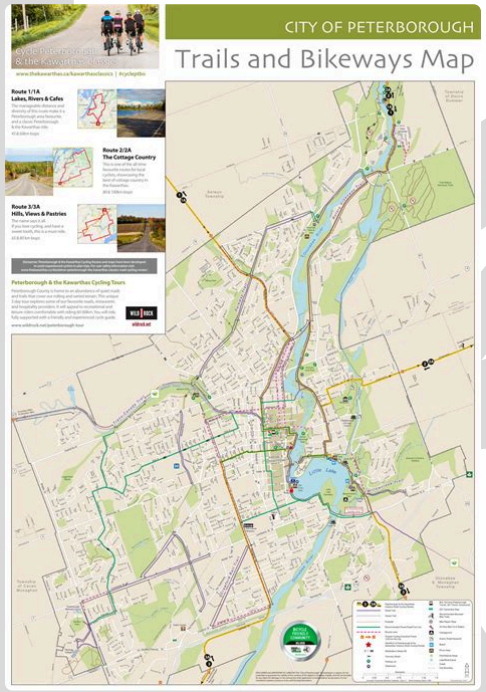
💡 **School Selection Support:** I provide detailed catchment maps and school rankings to help you make informed decisions. Understanding school boundaries is crucial when choosing your home, and I'll guide you through this important factor.

Made with GAMMA

Lifestyle & Amenities

Peterborough offers a lifestyle that's both relaxed and vibrant





Outdoor Living

With over 250 lakes in the Kawarthas region, boating, swimming, and beaches are part of everyday life. Miles of hiking and biking trails wind through the city and surrounding countryside.

Arts & Culture

Enjoy year-round music festivals, art galleries, professional theatre, and community events that bring residents together and celebrate local talent.

Shopping & Dining

The Hunter Street café district offers charming local eateries, while Lansdowne Mall and farmers' markets provide convenient shopping options.

Family Fun

The free Peterborough Zoo, numerous parks, arenas, and recreation centers keep families active and engaged throughout the year.

Annual Events

Musicfest, Dragon Boat Festival, Ribfest, Norwood Fair, and the beloved Santa Claus Parade create memorable community experiences.

Made with GAMMA

Living in Peterborough

WITH Carrie Brockhurst

Moving Logistics & Essentials

Make your transition stress-free

Moving to a new city involves numerous details and service connections. Understanding what you need to set up and where to go will help you settle in quickly and smoothly. I'm here to make this process as seamless as possible with local knowledge and trusted recommendations.

🔌 Utilities Setup

- **Hydro One** – Electricity service
- **Enbridge** – Natural gas heating
- **City of Peterborough & Peterborough Utilities**– Water and wastewater
- **Internet Providers** – Bell, Rogers, Nexicom (local fiber option)

🪪 Government Services

Visit **ServiceOntario** to update your driver's license, health card (OHIP), and address on government records. The local office is conveniently located downtown and can handle all your provincial documentation needs in one visit.

🚛 Local Essentials

Peterborough uses a **bag tag system** for garbage and recycling collection. Tags are available at local retailers and must be attached to each bag. I provide all new clients with a comprehensive list of trusted movers, house cleaners, contractors, and service providers.

💡 **Welcome Concierge Service:** I offer a detailed Welcome Concierge List to simplify your setup process. This includes contact information, helpful tips, and recommendations for everything from veterinarians to snow removal services.

Made with GAMMA

Real Estate Market Snapshot

Peterborough, ON — Year-to-Date (September 2025) Residential Resale Market

Understanding current market conditions helps you make informed decisions. Here's a comprehensive look at how Peterborough's residential real estate market is performing this year, with detailed breakdowns by property type.

Home Type	Sales	Average Price	Median Price
All Home Types	**1,505**	**$717,542**	**$630,000**
Detached	1,327	$739,587	$649,900
Semi-Detached	23	$531,839	$515,000
Condo Townhouse	54	$623,793	$605,500
Condo Apartment	55	$487,238	$460,000
Att/Row/Townhouse	44	$550,869	$575,000
Detached Condo	2	$757,500	$757,500

💰 Average Peterborough Home Price For Detached

$649,900

As of September 2025 | Contact ME: if you would like an updated price

✨ Key Insights

- Detached homes dominate the market, representing almost 90% of all sales
- Townhouses and condo townhomes offer attractive entry points for buyers
- Condo apartments are the most affordable segment for first-time buyers
- Median prices suggest a stable, balanced market — ideal conditions for relocation buyers

Made with GAMMA

Financing & Cost Expectations

Understand the full financial picture

💰 Down Payments

- **5% minimum** on homes under $500K
- **5% required** on the portion between $500K–$1M- Conditions apply
- **10% minimum** on homes over $1M (no CMHC insurance required)

Higher down payments mean lower monthly costs and avoiding mortgage default insurance premiums.

📄 Closing Costs

Budget between **1.5%–4% of the purchase price** to cover:

- Land transfer tax
- Legal fees
- Home inspection (Cost Range:$400-$500)
- Title insurance
- Property tax adjustments

🏦 Carrying Costs

Plan for ongoing monthly and annual expenses:

- **Property taxes:** Approximately 1.2% of home value annually - Depending on area you buy.
- **Home insurance:** $800–$1,500 per year depending on coverage
- **Utilities:** See earlier cost breakdown
- **Maintenance:** Budget 1% of home value annually

🎁 First-Time Buyer Incentives

Take advantage of programs designed to help you:

- **Land Transfer Tax Rebate** for eligible first-time buyers
- **First Home Savings Account (FHSA)** for tax-free savings
- **RRSP Home Buyers' Plan** to borrow from retirement savings
- **GST/HST New Housing Rebate**
- **First-Time Home Buyers' GST Rebate**

Made with GAMMA

Your Relocation Buying Process

A clear roadmap for out-of-town buyers

Relocating from another city requires a streamlined, efficient process. I've refined this approach over years of working with relocation clients to ensure you can move confidently without endless trips back and forth. Here's exactly how we'll work together:

- **Initial Consultation**

  We'll meet virtually or in person to discuss your needs, timeline, budget, and lifestyle priorities. This conversation helps me understand exactly what you're looking for.

- **Mortgage Pre-Approval**

  Get pre-approved with a trusted lender to understand your buying power and strengthen your offers. I can connect you with experienced mortgage professionals.

- **Neighbourhood Exploration**

  Using virtual tours, video walkthroughs, and curated listings, we'll narrow down neighbourhoods and properties that match your criteria without requiring multiple trips.

- **Search & Strategic Offers**

  I'll preview homes on your behalf with detailed videos and honest feedback, then help you craft competitive offers with appropriate conditions for your protection.

- **Conditions & Closing**

  I'll coordinate inspections, coordinate with your lawyer, and ensure all conditions are satisfied smoothly. My local network handles the details while keeping you informed.

- **Move & Settle**

  Receive concierge support that extends well beyond closing day. From utility setup to finding your new favourite coffee shop, I'm here to help you feel at home.

✨ Why My Clients Love This Process

- **Virtual tools save travel time and costs** — see homes thoroughly before visiting in person
- **Honest local insight you can trust** — I tell you what you need to know, not just what you want to hear
- **Full-service network support** — from movers to contractors, I connect you with the best
- **Personalized attention** — your relocation is unique, and I treat it that way

---

Ready to make Peterborough your home? Let's start the conversation. Reach out today and let me show you why so many families are choosing Peterborough for their next chapter.

LIVING IN PETERBOROUGH
LP
CB
WITH CARRIE BROCKHURST

Made with GAMMA

Let’s Make Your Move Seamless

Start your next chapter in Peterborough with confidence

📞 289-200-5444
✉️ carrie.brockhurst@century21.ca
🌐 **Carrie Brockhurst Relocating Realtor Peterborough Ontario**
📱 **@carriebrockhurst_realtor**

MORE VIDEOS HERE

> “Relocating isn’t just buying a house — it’s building a new lifestyle. Let me help you make it a smooth, exciting journey.”

✅ Book your **complimentary relocation consultation** below

BOOK YOUR CONSULT HERE

Made with GAMMA