



Artist's concept. Rendering: Mattamy Homes

BUSINESS EDITION · WATERIDGE VILLAGE, OTTAWA

THE WATERIDGE 2028 OPPORTUNITY GUIDE

Are you building equity in your landlord's property, or in your own?

For clinics, professional offices, cafés, convenience stores and studios. All 12 storefronts with prices, which unit fits which business, and the math on owning your space instead of renting it.

MARK BELANGER, REALTOR®

Mark Belanger Realty · Metrocity Property Group · eXp Realty
Brokerage



METROCITY
PROPERTY GROUP
ELIJAH ALKOPOLIS

Prices as of October 2026 · Occupancy May
2028

Wateridge Village, and your customers

- **The former CFB Rockcliffe**, now a planned community of about 310 acres in Ottawa's east end, along the Ottawa River, with over 40% of the land in parks and green space.
- **Close to** Montfort Hospital, the National Research Council campus on Montreal Road, Rockcliffe Park and the Ottawa River pathway. About 10 minutes to downtown by car.
- **Built-in customers:** 56 condo suites directly above the storefronts, new townhomes next door, and a neighbourhood still filling in.

12
STOREFRONTS

579–1,517
SQ. FT.

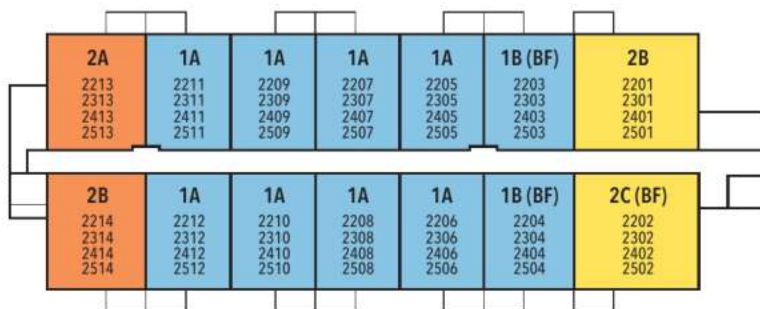
56
SUITES UPSTAIRS

May 2028
OCCUPANCY

The ground floor

BUILDING A

RETAIL 1 BEDROOM + DEN 2 BEDROOM 2 BEDROOM + DEN



Building A key plan: Mattamy Homes, artist's concept, not to scale. Tawadina Road runs along the top; Bareille-Snow Street is on the right, by Retail 1 and 2.

Built for: wellness clinics, professional offices, cafés, convenience stores, fitness studios and service businesses. **Not built for:** full-service restaurants. There's no heavy venting for a commercial kitchen.

All 12 units, and what fits where

UNIT	SQ. FT.	SIZE	STARTING PRICE	+ HST (13%)	OPENS INTO NEXT UNIT?
Retail 1 (corner)	579	19'0" × 27'7"	\$422,670	≈ \$54,950	Yes
Retail 2 (corner)	691	19'0" × 33'2"	\$504,430	≈ \$65,580	Yes
Retail 3	636	20'10" × 27'7"	\$464,280	≈ \$60,360	Yes
Retail 4	759	20'10" × 33'2"	\$554,070	≈ \$72,030	Yes
Retail 5	598	19'6" × 27'7"	\$436,540	≈ \$56,750	Yes
Retail 6	714	19'6" × 33'2"	\$521,220	≈ \$67,760	Yes
Retail 7	598	19'6" × 27'7"	\$436,540	≈ \$56,750	Yes
Retail 8	714	19'6" × 33'2"	\$521,220	≈ \$67,760	Yes
Retail 9	598	19'6" × 27'7"	\$436,540	≈ \$56,750	Yes
Retail 10	714	19'6" × 33'2"	\$521,220	≈ \$67,760	Yes
Retail 11	778	Irregular	\$567,940	≈ \$73,830	Not shown
Retail 12	1,517	Irregular	\$1,137,750	≈ \$147,910	Not shown

Per Mattamy Homes retail price sheet, October 14, 2026, and retail plans. About \$730 per sq. ft. (\$750 for Retail 12). Every unit has a plumbing rough-in and its own electrical space. Subject to change. E.&O.E.

Which unit fits your business?

Massage, physio, wellness clinic

598–714 sq. ft.: Retail 5 to 10. Plan the layout with a designer early.

Accountant, bookkeeper, insurance

579–636 sq. ft.: Retail 1 and 3. Tax season brings the whole neighbourhood to you.

Café or convenience store

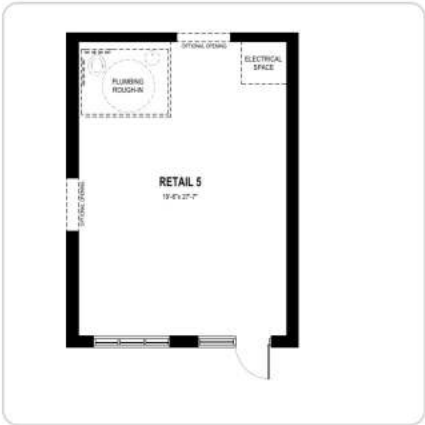
Corner units, Retail 1 and 2, with 56 suites of customers upstairs.

Fitness or yoga studio

Retail 12, or two units combined. One standard unit is too small for most classes.

Grow without moving: Retail 1 to 10 have optional openings into the unit next door. Buy one now, and the wall can come down later if you buy the neighbour.

Own vs. rent a 598 sq. ft. unit



Retail 5, 19'6" × 27'7". Plumbing rough-in, electrical space and two optional openings. Plan: Mattamy Homes.

OWN IT		RENT A SIMILAR SPACE	
Price	\$436,540	Net rent (\$30–40 per sq. ft.)	≈ \$1,500–\$2,000/mo
25% down	≈ \$109,100		
Mortgage (≈6%, 25 yrs)	≈ \$2,095/mo	Additional rent: taxes, building costs (\$13–23 per sq. ft.)	≈ \$650–\$1,150/mo
Condo fees and property tax	Not yet confirmed	Rent increases at renewal	Like market
Paid down in year one	≈ \$490/mo	Equity after 25 years	≈ \$100,000

Illustrative only. Commercial rates and terms vary. Rent ranges based on Ottawa retail listings in 2026. Commercial condo fees and property tax for this building are not yet confirmed by Mattamy. HST is extra on the purchase (see page 5).

THE MONTHLY COST

Roughly the same, once you add the renter's additional rent and the owner's condo fees and tax.

THE DIFFERENCE

After 25 years, the renter has a stack of receipts. The owner owns the space.

Are you building equity in your landlord's property, or in your own?

Another option: some owners hold the unit in a separate company and have their practice pay it rent. Ask your accountant whether that structure makes sense for you.

HST, financing and deposits

HST is extra on commercial

13% on top of the price. If your business is HST-registered and uses the space for its business, you can usually claim it back. Plan for the cash at closing anyway, and ask your accountant how it will work for you.

Commercial financing is different

Expect a bigger down payment, often 25% or more, and a higher rate than a home mortgage. Lenders will look at your business's financial statements, not just your personal income.

Mattamy's retail deposit schedule: \$60,000



Per Mattamy Homes retail price sheet, October 14, 2026. *The sheet lists two deposits at 90 days. [CONFIRM THIS: the final deposit date]

Cash to plan for: Retail 5

ILLUSTRATIVE	WHEN	AMOUNT
Deposits	First 90 days	\$60,000
Rest of a 25% down payment	Closing, 2028	≈ \$49,100
HST (13%), usually recoverable if registered	Closing, 2028	≈ \$56,750
Ontario land transfer tax	Closing, 2028	≈ \$5,200
Legal fees, fit-out and fixtures	Closing and after	Get quotes
Cash before any HST refund		≈ \$171,000+

Illustrative. Land transfer tax at Ontario's published rates; first-time buyer refunds don't apply to commercial property. Your lender, accountant and lawyer will confirm your actual figures.

What to plan for

- 1 **You're waiting until May 2028.** Line up your current lease so it ends close to then, with a little room for delays.
- 2 **\$60,000 of deposits is tied up** until closing. Keep enough working capital to run the business.
- 3 **Commercial financing is harder to get.** Talk to a commercial lender before you sign, not after.
- 4 **HST is a cash-flow issue at closing,** even when you can claim it back.
- 5 **Condo fees and property tax aren't confirmed yet.** Get Mattamy's estimates in writing before you commit.

None of these are reasons not to buy. They're reasons to buy with a plan.

ASK YOUR ACCOUNTANT

- Can I claim back the HST, and when?
- Should I buy personally, through my business, or through a separate company?
- How will owning change my taxes compared with paying rent?
- How much cash should the business keep after the deposits?

ASK YOUR LAWYER

- What uses does the condo's declaration allow for my unit?
- What signage am I allowed?
- What happens if the closing date moves?
- What closing adjustments could add to the price?

Also ask Mattamy: estimated commercial condo fees and property tax, parking for customers and staff, and garbage and delivery access.



ABOUT YOUR GUIDE

Mark Belanger

I help people make smart real estate decisions.

- REALTOR® with Mark Belanger Realty in Ottawa.
- Built a career in technology and community work first: hardware, software, a tech startup and philanthropy.
- Invests in real estate personally, so I look at your space as an asset and as the place your business runs.
- Has covered Wateridge Village on YouTube since 2025.

YOUR NEXT STEP

BOOK A 15-MINUTE CALL

Before you renew your lease.

- Which unit fits your business, and whether to combine two
- Your own-vs-rent numbers, with your current rent
- A plan for the \$60,000 deposit and the cash at closing
- What to bring to your accountant and your lender

BOOK YOUR CALL

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Prices, plans and deposit schedules from Mattamy Homes (October 2026), subject to change without notice. E.&O.E. Pricing, rebates and incentives can change, and eligibility rules apply. Figures in this guide are estimates for planning only. Before you buy, the Metrocity Property Group team confirms current pricing, incentives and terms, and walks you through each step. Renderings and plans are artist's concept. All math is illustrative; your numbers will differ. General information only, not legal, tax, lending or financial advice. Speak with a commercial lender, your accountant and a lawyer before buying.

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