



A PRACTICAL HANDBOOK FOR THE MID-ISLAND

The Nanaimo Relocation Guide

2026 EDITION

The harbour, the ferries, the neighbourhoods. Nanaimo up close.

WELCOME

Welcome to Nanaimo

Most people start a move by looking at house prices. That makes sense, but it is rarely the question that matters most. The real one is whether the life you are picturing actually fits the place you choose.

Two homes at the same price can hand you completely different lives. One puts you steps from the beach, the trails, and the schools. Another gives you acreage, privacy, and room to breathe. Neither is better. They are just built for different ways of living.

Over the years we have helped families, retirees, remote workers, and first-time islanders make this exact decision. The thing we have learned is that Nanaimo is not one place. Every neighbourhood has its own personality, its own pace, and its own trade-offs.

This guide is here to help you understand what living here actually feels like before you commit to it. Inside you will find neighbourhood breakdowns, the real cost of living, the move itself step by step, and the things people tell us they wish they had known before they arrived.

Our goal is not to talk you into moving here. It is to help you decide whether the mid-island is the right fit for the life you are trying to build. If it is, we would love to help. And if it is not, we will tell you that too.

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PART ONE

Is Nanaimo Right for You?

Before the house, the question that matters most: does this life fit you?

PART ONE · THE BASICS

Nanaimo at a glance

Nanaimo sits on the east coast of Vancouver Island and works as the commercial and transportation hub for the central island. It is big enough to have everything you need day to day, and small enough that you are never far from the water.

POPULATION

Just over 100,000

THE REGION

Central Island hub

TO VICTORIA

About 90 minutes

TO VANCOUVER

About 70 min by Hullo ferry

AIRPORT

Nanaimo (YCD)

WINTERS

Mild, usually above 0°C

Getting around. Victoria is about ninety minutes south. Parksville and Qualicum Beach are twenty to forty minutes north. Tofino and the wild west coast are roughly three hours away. For the mainland you have BC Ferries, the Hullo passenger ferry, Harbour Air seaplanes, and the Nanaimo airport.

Climate. Nanaimo has one of the mildest climates in the country. Winters mostly stay above freezing, and snow is uncommon and short-lived. You trade the snow for rain. It is wet and grey from about October to March, then a long, comfortable outdoor season with summer days in the low to high twenties.

Health care and education. Nanaimo Regional General Hospital is the main hospital for much of the central island. Schools include public, French immersion, and private options, plus Vancouver Island University, which draws students from across the country and beyond.

PART ONE · THE DRAW

Why people end up here

Everybody's reason is a little different. A slower pace after years in a big city, more time outside, a milder winter, a better balance between work and the rest of life. For many people, it is just a feeling that it is time.

More time outside. The first thing most newcomers notice is how much of life happens outdoors here. Walking the waterfront, paddling the harbour, riding the Westwood Lake trails, hitting the beach, golfing, fishing, coffee with an ocean view. The climate makes it easy to build healthy routines around being outside instead of waiting for summer to show up.

A slower pace. Life here moves slower than Vancouver, Calgary, or the GTA. Commutes are shorter, nature is closer, and most errands do not cost you an hour in traffic. You still get the shopping, the services, and the restaurants, just with much less of the grind.

More home for your budget. The island is not a secret anymore, but buyers are still often surprised at the range, from waterfront condos to family homes, acreage, and rural properties. More importantly, you can usually match the home to the life you want, instead of just taking whatever happens to be available.

Access without isolation. Maybe the best part: you can take a meeting in Vancouver, spend the afternoon on a local trail, and still be home for sunset over the water.

“

Nanaimo is not one thing. Each neighbourhood offers a very different life.

PART ONE · WORTH KNOWING

What are the trade-offs?

Every guide talks up the beaches and the ocean views. Those are real. You should hear the trade-offs from us before you arrive, not after. None of these are deal-breakers for most people; they are just worth knowing going in.

NANAIMO MIGHT NOT BE FOR YOU IF

You need a family doctor tomorrow. Register with the Health Connect Registry early. The hospital and walk-in care are here, but landing a permanent GP can take time.

You can't stand grey winters. The cold is mild, but it is wet and overcast from late fall into spring. The people who do best simply keep going outside anyway.

You want big-city everything. The job market is narrower, the nightlife is limited, and some errands mean a drive. Remote work or a Victoria commute solves much of this.

You'd rather never think about a ferry. They become routine fast, but island life does mean the occasional sailing to reach the mainland.

A note on safety. People always ask whether Nanaimo is safe. The real answer is that it is pocket-dependent. Like any city, it changes street to street, even inside the areas people think of as the safe ones. We are glad to walk you through the specific pocket of any neighbourhood you are considering, and there is a deeper safety breakdown on our site.

For a neighbourhood-by-neighbourhood look, see bachrealestate.ca/nanaimo-safe-place-live

PART TWO

Coming From Where You Are

Two very different starting points. Here is what changes for each.

PART TWO • FROM ALBERTA

If you're coming from Alberta

Most of the people we help come from one of two places, and the move feels a little different depending on which. If you are leaving Calgary, Edmonton, Red Deer, Airdrie, or Cochrane, here is what tends to change.

Your equity comes with you. Many Alberta sellers arrive with real buying power. The thing to plan for is the set of BC-specific costs that show up at closing, the Property Transfer Tax in particular. We walk through the exact numbers in the Costs section so nothing catches you off guard.

A few systems to set up. Some things run differently here. BC adds a provincial sales tax on top of GST, your vehicle insurance moves to ICBC, and your health coverage switches to MSP. None of it is complicated, it just takes a few forms, and the sooner you start, the smoother the landing.

The weather trade. You are swapping snow and deep cold for rain and grey. Winters here rarely drop below freezing, so the adjustment is not really the temperature, it is the stretch of overcast months from late fall to spring. The payoff is a much longer season for being outside.

Staying connected. Getting back is easy. The Nanaimo airport (YCD) has direct WestJet flights to both Calgary and Edmonton, so trips home, and family flying out to visit, are simple.

WHAT ALBERTA MOVERS TELL US THEY WISH THEY'D KNOWN

- Apply for MSP (BC's health plan) as soon as you have a move date.
- Switch to ICBC within 90 days of arriving in BC.
- Budget the Property Transfer Tax. It is a real line at closing, not a rounding error.
- Most homes here heat and cool with a heat pump, not a gas furnace, a small but real adjustment.

PART TWO · FROM THE LOWER MAINLAND

If you're coming from the Lower Mainland

If you are leaving Vancouver, North Vancouver, Surrey, Langley, Abbotsford, the Tri-Cities, or anywhere in the valley, your move is less about new paperwork and more about pace and space. You already know how BC works.

You know the systems already. ICBC, MSP, the Property Transfer Tax, the wet winters, none of that is new to you. So the real adjustment is the rhythm of daily life, not the paperwork.

More room, less grind. Most people making this move are trading density and long commutes for space and quiet. Buyers are often surprised how much further the same budget goes here, and how much time they get back when the commute shrinks to minutes.

Your equity goes a long way here. Selling in the Lower Mainland, and especially somewhere like North Vancouver, often means arriving with real buying power. Plenty of people trade up in space and comfort and still put a meaningful amount back in the bank. It is one of the biggest changes movers tell us about.

You're not cutting ties. The mainland stays close. Between the Hullo passenger ferry, BC Ferries, and Harbour Air seaplanes, a day trip to Vancouver or a family visit is realistic. Plenty of people keep work or family connections over there and settle into the back-and-forth quickly.

What to weigh. The job market is smaller and the pace is slower. If a busy scene is what energizes you, think that part through. For remote workers, or anyone happy to head over now and then, it tends to be an easy trade.

WHAT LOWER MAINLAND MOVERS TELL US THEY WISH THEY'D KNOWN

- The ferry becomes routine faster than you would think. Most people use it less than they expected to.
- Pick your pocket carefully if walkability matters. It varies block to block.
- If you are changing jobs, plan around a smaller local market.
- You can still be at YVR or downtown Vancouver in a morning when you need to be.

PART THREE

Find Your Fit The Neighbourhoods

Most people don't start with a house. They start with how they want to live.

PART THREE · START HERE

The Fit Check

Before you look at a single listing, work through these ten questions. There are no wrong answers; they just point you toward the pockets of Nanaimo most likely to suit you. Fill it in, then use the key on the next page to see where to start.

01 Where are you moving from?

02 Working remotely or commuting?

Remote

Commuting

A mix

03 Kids at home?

Yes

No

04 What's your budget range?

05 Walkability or privacy?

Walkability

Privacy

A bit of both

06 Is an ocean view important?

Must-have

Nice-to-have

Not needed

07 Do you want acreage or space?

Yes

No

08 New home or character home?

New

Character

Either

09 Busy lifestyle or a slower pace?

Busy

Slower

In between

10 How often will you head to the mainland?

Weekly

Monthly

Rarely

See most of these areas on video: youtube.com/@bachrealestate

PART THREE · THE KEY

Where to start looking

Take what you wrote down and match it to the priorities below. These are the same starting points we would give you in person. Most people land between two or three areas; that is normal, and a good place to begin.

If ocean views and coastal living matter most

North Nanaimo · Hammond Bay · Departure Bay

If you want walkability, shops, and restaurants

Old City · Brechin Hill

If you need family-friendly streets near schools

Uplands · Pleasant Valley · Hammond Bay · Departure Bay · South Jingle Pot

If you're after space, privacy, or acreage

Cedar · North Jingle Pot · Chase River and Extension

If you want something central and practical

Diver Lake · Central Nanaimo

If you're keeping an eye on the budget

South Nanaimo · Chase River and Extension · Central Nanaimo · Old City

Want the full picture? See our complete Nanaimo neighbourhood guide.

See most of these areas on video: youtube.com/@bachrealestate

PART THREE · SIDE BY SIDE

The neighbourhoods at a glance

A quick comparison across Nanaimo's main areas. Views and walkability use a simple three-dot scale, and prices are relative within Nanaimo, not the wider market.

NEIGHBOURHOOD	BEST FOR	VIEWS	WALK	PRICE
NORTH				
North Nanaimo	Newer homes, shopping, schools, ocean views	● ● ●	● ○ ○	\$\$\$
Hammond Bay	Elevated coastal living, parks, quiet streets	● ● ●	● ○ ○	\$\$\$
Uplands	Balanced, family-friendly, schools close by	● ○ ○	● ● ○	\$\$
Pleasant Valley	Practical value for young families	● ○ ○	● ● ○	\$\$
Diver Lake	Central and practical, trails nearby	● ○ ○	● ● ○	\$\$
CENTRAL				
Central Nanaimo	Diverse, practical, well-connected	● ○ ○	● ● ○	\$\$
Departure Bay	Beaches, ferry, established family streets	● ● ○	● ● ○	\$\$\$
Brechin Hill	Close to downtown and the waterfront	● ● ○	● ● ●	\$\$
Old City	Heritage homes, walkable, near the harbour	● ○ ○	● ● ●	\$\$
SOUTH				
South Nanaimo	Ocean views, more attainable entry points	● ● ○	● ● ○	\$
University District	Settled, near VIU, good everyday value	● ○ ○	● ● ○	\$\$
Chase River and Extension	Affordable, more space, room to spread out	● ○ ○	● ○ ○	\$/\$\$
RURAL AND SEMI-RURAL				
Cedar	Acreage and country living near town	● ○ ○	● ○ ○	\$\$
North Jingle Pot	Larger newer homes, lots of space	● ○ ○	● ○ ○	\$\$\$
South Jingle Pot	Newer homes, Westwood Lake at the door	● ○ ○	● ○ ○	\$\$\$
Lantzville	Outdoors—first seaside village, its own town	● ● ○	● ○ ○	\$\$\$

See most of these areas on video: youtube.com/@bachrealestate

PART THREE · A CLOSER LOOK

North and Central

THE NORTH END

Where many newcomers begin. The city's newer face: modern homes, the major shopping, strong schools, and the most ocean views in Nanaimo. You trade a little walkability for convenience and newer construction.

North Nanaimo newer homes, the big shopping centres, top schools, and the best views over the Strait.

Hammond Bay elevated and leafy, with Neck Point and Pipers Lagoon close. Plan to drive a little more.

Uplands a balanced, family-first pocket near schools and Long Lake.

Pleasant Valley practical value for young families, with amenities a few minutes away.

Diver Lake central and easy, with the lake and trails close by.

THE CENTRAL CORE

The connective tissue of the city. Close to everything, with the widest range of prices and the most walkable pockets, from the harbour to the Old City.

Central Nanaimo diverse and practical, well-connected, with some of the city's more attainable homes.

Departure Bay beaches, the ferry, and established family streets make it one of the more well-rounded areas.

Brechin Hill a short walk to downtown and the waterfront, with a bit more buzz than the quieter suburbs.

Old City heritage homes and the most walkable corner of Nanaimo, steps from the harbour and restaurants.

See most of these areas on video: youtube.com/@bachrealestate

PART THREE · A CLOSER LOOK

South and Rural

THE SOUTH SIDE

The most attainable side of Nanaimo, with ocean views in spots and easy access to the university and downtown. A good place to stretch a budget.

South Nanaimo ocean views and more attainable entry points, close to VIU and downtown.

University District settled and convenient next to Vancouver Island University, with good everyday value.

Chase River and Extension affordable and roomier, with rural pockets, privacy, and space to spread out.

RURAL AND SEMI-RURAL

For buyers who want space, quiet, and a bit of land. Country living within a short drive of town, plus the seaside village of Lantzville just to the north.

Cedar acreage and country living, minutes from town and the ocean at Cedar-by-the-Sea.

North Jingle Pot larger, newer homes with room to breathe at the base of Mount Benson.

South Jingle Pot newer homes with Westwood Lake and its trails part of daily life.

Lantzville an outdoors-first seaside village with its own pace. Lower for the water, Upper for the views.

TALK IT THROUGH WITH US

- Send us your Fit Check answers and we will point you to the two or three pockets worth a closer look.
- Book a quick call at calendar.app.google, or reach Travis at (250) 619-2517 and Kiel at (250) 667-4182.

PART FOUR

If Nanaimo Isn't the One

Seven mid-island communities worth a look, from the Oceanside coast to the Cowichan Valley.

PART FOUR · IF NANAIMO ISN'T THE ONE

Looking just beyond the city

Sometimes the right fit is near Nanaimo rather than in it. The mid-island is full of smaller communities, each with its own pace and personality. Here are a few worth a look, north along the Oceanside coast, and south into the Cowichan Valley. We work across all of them.

NORTH · THE OCEANSIDE COAST

Parksville BEACH TOWN, EASY PACE

Parksville is built around its beach. When the tide pulls out at Rathtrevor it leaves a warm, shallow flat that runs for what feels like forever, and summers here revolve around it. The services are all here, minus the bustle of a city.

MAY BE RIGHT FOR YOU IF

- ✓ You're retiring or downsizing and want the ocean close, with services minutes away
- ✓ Beach summers are the point, and a quieter winter suits you
- ✓ You'd like a smaller community that still has most things covered

Qualicum Beach REFINED VILLAGE CALM

Just up the road, Qualicum Beach is quieter and more polished: a walkable village core, heritage streets, gardens, and golf close at hand. It has long drawn people looking to slow down somewhere that still feels cared for.

MAY BE RIGHT FOR YOU IF

- ✓ You want a calm, walkable village with a real sense of community
- ✓ You're drawn to the arts, gardens, or golf more than nightlife
- ✓ Peace and quiet rank higher for you than a big job market

North Qualicum RURAL OCEANFRONT

North of Qualicum the coast opens up and slows right down. Qualicum Bay, Bowser, and Deep Bay are rural and oceanfront, with more land between neighbours and a fishing-and-shellfish rhythm to the water.

MAY BE RIGHT FOR YOU IF

- ✓ You're after acreage, privacy, or a spot on or near the water
- ✓ A longer run for groceries is a fair trade for room and quiet
- ✓ You work from home, or you're easing into retirement and want space

PART FOUR · IF NANAIMO ISN'T THE ONE

South to the Cowichan Valley

LADYSMITH AND DUNCAN

Ladysmith **HERITAGE HARBOUR TOWN**

A short drive south of Nanaimo, Ladysmith sits above its harbour, with one of the prettiest restored main streets on the island and a town that lights up every December. It feels tight-knit, yet stays close to the city.

MAY BE RIGHT FOR YOU IF

- ✓ You want small-town character without going remote
- ✓ You're commuting to Nanaimo but would rather come home somewhere quieter
- ✓ You're a family or downsizer looking for more value than the city

Duncan **COWICHAN VALLEY HUB**

Midway between Nanaimo and Victoria, Duncan anchors the Cowichan Valley, the warmest, driest corner of the coast, and its wine and farm country. It is an unpretentious hub that stretches a budget further than the coast.

MAY BE RIGHT FOR YOU IF

- ✓ Valley living pulls at you: wine, farms, rivers, a warmer climate
- ✓ You want to sit between Nanaimo and Victoria without choosing one
- ✓ Value and a bit of land matter more than ocean at the door

PART FOUR · IF NANAIMO ISN'T THE ONE

Down on the water

MAPLE BAY AND COWICHAN BAY

Maple Bay SHELTERED SEASIDE ENCLAVE

Tucked east of Duncan on a sheltered bay, Maple Bay is a quiet, forested pocket built around boating. The marina and calm water set the tone, and homes lean toward ocean views and privacy under the trees.

MAY BE RIGHT FOR YOU IF

- ✓ You sail, paddle, or just want calm water and a marina nearby
- ✓ You're a downsizer or retiree after a peaceful, treed setting with views
- ✓ Quiet is worth a short drive into Duncan for errands

Cowichan Bay FUNKY WATERFRONT VILLAGE

Cowichan Bay, or “Cow Bay,” strings along the water in a row of houseboats, docks, and small shops. One of the first Slow Cities in North America, it is a bakery-and-cheese, linger-by-the-water kind of place with a maritime, artisan streak.

MAY BE RIGHT FOR YOU IF

- ✓ You love a quirky, walkable waterfront with character and good food
- ✓ You're an artist, foodie, or downsizer who prefers charm over polish
- ✓ A slower, sociable pace by the water is what you're after

Thinking about one of these? Book a quick call and we will tell you what each place feels like to live in: calendar.app.google

PART FIVE

What It Actually Costs

Prices, the taxes that surprise people, and the math beyond the purchase price.

PART FIVE · WHAT IT ACTUALLY COSTS

What your budget buys

Prices on the island shift through the year, so treat these as a snapshot rather than a quote; we will always pull the current numbers for the home and area you are looking at. As of spring 2026, here is roughly where Nanaimo sits.

SINGLE-FAMILY HOME

About \$815,000

TOWNHOUSE

About \$553,000

CONDO / APARTMENT

About \$408,000

Benchmark prices, VIREB MLS Home Price Index, May 2026. A benchmark is a typical home of that type, not the cheapest or the priciest.

What that really means. The benchmark is a useful middle marker, but your budget buys very different homes depending on the area and type. A condo or townhouse puts you well below the single-family number, and the pocket you choose moves the price as much as the house itself.

How nearby areas compare. If the Nanaimo number feels tight, looking a little further can stretch it. Parksville and Qualicum Beach run higher, with a single-family benchmark near \$924,000, while the Cowichan Valley to the south is more attainable at around \$790,000. It is one more reason the communities in the last section are worth a look.

Want the current number for a specific home or area? Ask us: calendar.app.google

PART FIVE · WHAT IT ACTUALLY COSTS

The Property Transfer Tax

This is the tax newcomers most often forget to budget for. It is a one-time tax paid at closing, based on the home's fair market value, and it applies to almost every purchase. The rate is 1% on the first \$200,000, then 2% on the portion up to \$2,000,000, with higher tiers above that.

WHAT IT LOOKS LIKE ON A HOME AROUND \$815,000

1% on the first \$200,000	\$2,000
2% on the next \$615,000	\$12,300

Property Transfer Tax**about \$14,300**

First-time buyers. There is an exemption, but it is narrower than people expect. It fully covers a home up to \$500,000, drops to a reduction of up to \$8,000 between \$500,000 and \$835,000, and phases out by \$860,000. The catch for newcomers: you need to be a citizen or permanent resident and either have lived in BC for a full year or filed two BC tax returns, so many people arriving from out of province do not qualify at first. See the rules at gov.bc.ca.

Newly built homes. A separate exemption covers brand-new homes fully up to \$1,100,000, and it is not limited to first-time buyers. If it is your principal residence, repeat buyers can use it too.

THE SHORT VERSION

- Budget the Property Transfer Tax as a real line at closing, not a rounding error.
- On most Nanaimo homes that is somewhere in the \$13,000 to \$16,000 range, unless an exemption applies to you.

PART FIVE · WHAT IT ACTUALLY COSTS

What else to budget for

THE SPECULATION AND VACANCY TAX

Nanaimo and Lantzville sit inside the province's Speculation and Vacancy Tax zone. If the home is your principal residence you will not owe it, but here is the part that trips people up: every owner has to file a short declaration each year, by March 31, even when fully exempt.

Miss the declaration and you can be billed as though the home sat empty, so set a yearly reminder. For anyone who does owe, a vacant second home, for instance, the rate is 1% of assessed value for citizens and permanent residents. Declare or read more at gov.bc.ca.

WHAT TO SET ASIDE, BEYOND THE PRICE

- One-time, at closing: the Property Transfer Tax, legal or notary fees, a home inspection, an appraisal if your lender asks for one, and mortgage default insurance if your down payment is under 20%.
- Every month: your mortgage, municipal property tax, home insurance, utilities, and a strata fee if you buy a condo or townhouse. Most homes here run on a heat pump, which keeps heating and cooling lower than a gas furnace.

Financing. Most buyers put down between 5% and 20%. Under 20%, your lender adds mortgage default insurance to the loan. What you qualify for, and the rate you are offered, move with the market, so a pre-approval early on is worth it; it tells you your real budget before you fall for a place. We are glad to point you to island mortgage brokers we trust.

We are REALTORS, not accountants or lawyers, so treat these as planning numbers and confirm the specifics with a mortgage broker, notary, or accountant. We will gladly run the real figures for any home you are weighing.

Book a quick call to talk numbers: calendar.app.google

PART SIX

Making the Move

The countdown, island logistics, health care, and working from the coast.

PART SIX · MAKING THE MOVE

The countdown

A move to the island has a rhythm to it. Here is the shape of the last three months, so nothing important gets left to the week you are loading the truck. Your situation will shift the details, we will build a plan around yours, but this is the backbone.

90 DAYS OUT

- ☐ Get pre-approved and lock in your real budget, Property Transfer Tax included.
- ☐ Start the search with us and narrow your pockets. Your Fit Check is the head start.
- ☐ If you're selling first, get your current home on the market.
- ☐ Book a mover early. Island dates fill up fast, especially through summer.

60 DAYS OUT

- ☐ Register with the Health Connect Registry for a family doctor. The wait is real, so start now.
- ☐ Once you're in offers, line up financing and book your home inspection.
- ☐ Give notice at work or to your landlord, and book your moving-week ferry or flights.
- ☐ If you have kids, sort schools and request their records.

30 DAYS OUT

- ☐ Confirm completion and possession dates with your notary or lawyer.
- ☐ Set up utilities, internet, and a mail forward to the new place.
- ☐ Plan your switch to ICBC. You have 90 days from arriving to move your vehicle over.
- ☐ Start a change-of-address list: banks, the CRA, subscriptions, the works.

MOVING WEEK

- ☐ Apply for MSP as soon as you're a resident, and keep your old provincial plan running through the wait.
- ☐ Do the final walk-through, then pick up the keys.
- ☐ Sort your BC Services Card at an ICBC driver licensing office.
- ☐ Take the first week easy. Find the kettle, find your coffee spot, breathe.

PART SIX · MAKING THE MOVE

Getting on and off the island

One of Nanaimo's quiet advantages is how many ways there are to reach the mainland. Whether it is a meeting in Vancouver or family flying in, here are the options and roughly how long each takes.

OPTION	GOOD FOR	ROUGHLY
BC Ferries	Vehicles and passengers, Departure Bay to Horseshoe Bay	1.5 to 2 hrs
BC Ferries	Vehicles and passengers, Duke Point to Tsawwassen	About 2 hrs
Hullo	Foot passengers, downtown Nanaimo to downtown Vancouver	About 70 min
Harbour Air	Seaplane, Nanaimo Harbour to downtown Vancouver	About 20 min
Nanaimo (YCD)	WestJet flights, including direct to Calgary and Edmonton	Varies

What it means for a commute. Plenty of people keep ties to the mainland and settle into the back-and-forth quickly. The Hullo ferry and Harbour Air make a day trip to Vancouver realistic, and a hybrid schedule of a couple of mainland days works well for many. For a daily downtown commute, weigh it carefully and plan around the sailing times.

Heading back to Alberta. If family is in Calgary or Edmonton, the Nanaimo airport's direct WestJet flights make visits in both directions simple, no connection through Vancouver required.

PRO TIP: THE ASSURED LOADING CARD

- If you'll be crossing often and can't always reserve, BC Ferries sells an Assured Loading card. It costs more than a standard fare, but it guarantees you a spot as long as you present the card at least twenty minutes before the scheduled sailing, no reservation needed, which makes it a commuter favourite. Check bcferries.com for current routes and pricing, since the terms change.

PART SIX · MAKING THE MOVE

Health care, and working from here

GETTING SET UP WITH CARE

Find a family doctor early. Register with the provincial Health Connect Registry as soon as you have a move date. It is the wait-list that matches you with a family doctor or nurse practitioner, and the wait can be long, so the sooner you are on it the better. In the meantime, walk-in clinics, urgent care, and Nanaimo Regional General Hospital have you covered.

Sort out MSP. Apply for BC's Medical Services Plan the day you become a resident. You can apply right away, and coverage begins after a wait of the rest of your arrival month plus two more. Coming from another province, keep your current health plan active through that gap. Coming from outside Canada, arrange private coverage for it.

WORKING REMOTELY

The connection is solid. Most of Nanaimo has fast, reliable internet, with fibre or cable through town. In rural pockets like Cedar or the Jingle Pots it is worth checking the specific address before you commit, since service can change street to street.

You're on west-coast time. Pacific time keeps you lined up with Vancouver, Seattle, and California, so staying in sync with a west-coast team is easy. For anyone splitting time with the mainland, the ferry-and-seaplane mix makes a hybrid week realistic rather than a stretch.

HOWEVER YOUR MOVE SHAPES UP

- Every move has its own moving parts: a sale to time, kids to settle, a remote job to keep humming. Tell us your timeline and we will build the countdown around it. Book a quick call whenever you are ready.

PART SEVEN

Living Like a Local

The things you only learn once you live here, and where to start.

PART SEVEN · LIVING LIKE A LOCAL

What nobody tells you

Every place has a few things you only pick up once you live there. Here is what we would tell a friend moving to Nanaimo, so none of it catches you sideways.

It's a driving city. Nanaimo is spread along the coast rather than packed into a grid, and transit is limited. Most people need a car, and where you land changes how much you will use it. The walkable pockets are real, they are just pockets, which is why we spent a whole section on them.

The winters are grey, not cold. Snow is rare and short-lived, but the run from late fall into spring is wet and overcast. The people who love it here treat the rain as no reason to stay in: good boots, a good jacket, and you keep doing the things you would do anyway.

Safety is pocket-dependent. People always ask whether Nanaimo is safe. The real answer is that it changes street to street, even inside the areas everyone thinks of as the safe ones. We are glad to walk you through the specific pocket of anywhere you are considering.

Wildlife comes with the territory. Deer wander through gardens, eagles ride the thermals, and in winter you will hear sea lions barking out in the harbour. In the rural pockets, bears and cougars pass through too, worth knowing if you are eyeing acreage.

Summers are glorious, and busy. The payoff for the grey months is a long, beautiful season outdoors. It is also when the parks and the highway north fill up, so book campsites and long-weekend ferry sailings well ahead.

It's smaller than it looks. Give it a few months and you will start running into people you know at the grocery store. For most people that is the best part: it starts to feel like a community, not just an address.

PART SEVEN · LIVING LIKE A LOCAL

Go do these

When people ask how to settle in, our answer is simple: get outside and start exploring. Here is a short list to find your feet, the kind of thing that turns a new place into home.

ON THE WATER

Spend a day on Saysutshun (Newcastle Island), the car-free marine park a short foot-ferry hop from downtown. Swim the saltwater lagoon at Maffeo Sutton Park in the heart of town. And at least once, take the little ferry across to Protection Island for a pint at the floating Dinghy Dock Pub.

ON THE TRAILS

Walk the loop around Westwood Lake, the local favourite. Explore the coastline at Pipers Lagoon and Neck Point. When you want a view over the whole city and the Salish Sea, climb Mount Benson. And Bowen Park gives you trails and a river right in the middle of town.

IN TOWN

Wander the harbourfront seawall and watch the seaplanes come and go. Poke around the Old City Quarter and the historic Bastion, then dig into the coal-mining and Snuneymuxw history at the Nanaimo Museum. And of course, work your way along the Nanaimo Bar Trail.

WORTH THE DRIVE

Head north to the Old Country Market in Coombs, where goats graze on the roof in summer. Hop the ferry to Gabriola Island for an afternoon. In winter, Mount Washington is your ski hill, and when you want the wild coast, Tofino and Ucluelet are about three hours west.

We keep a running list of local favourites: the trails, the food, the events worth your time.

Just ask: calendar.app.google

PART EIGHT

How We Help

What working with us looks like, and how to reach us when you're ready.

PART EIGHT · HOW WE HELP

What working with us looks like

We built this guide because the biggest mistake we see is choosing a house before choosing the life. Our work is helping you get that order right: understand the fit first, then find the home that delivers it. Here is what that looks like in practice.

We start with the fit, not the listings. We begin with how you want to live: the Fit Check, the pockets, the trade-offs, so the search is pointed from the first day instead of scattered across whatever pops up online.

We know the pockets, not just the city. Feel, value, and safety change street to street here. We will walk you through the specific pocket of anywhere you are considering, so you are choosing with the full picture.

We give you the full picture, so you can decide. If a place, or even Nanaimo itself, might not fit the life you are after, we will lay out the trade-offs plainly: what works, what does not, and what to weigh. The call is always yours; our job is to make sure you are making it with everything in front of you.

We help with the move, not just the deal. From pre-approval and inspections to ferries, MSP, and the ninety-day countdown, we help you line up the whole thing, not just the paperwork at the end.

We're local, and we're not going anywhere. We live here, raise our families here, and you will run into us long after the keys change hands. Your move is the start of the relationship, not the end of it.

PART EIGHT · HOW WE HELP

Relocating? We make it easy

Most of the people we work with are moving from somewhere else, so we have shaped how we work around exactly that: making a move from a distance feel simple.

We meet you at the ferry. Hop the Hullo over from downtown Vancouver and we will pick you up on the Nanaimo side. It saves you the cost and time of bringing a car across, and we make the most of the day from the moment you land.

We build the day around you. We map out a tour of homes that fit your Fit Check, then work in stops that give you a feel for the area: a beach, a coffee spot, the school run, the drive you would actually make. You leave knowing how it feels to live there, not just what the houses look like.

Two brothers, no hand-offs. We are a small team by design. You work with the two of us start to finish, never passed to an assistant or an agent you have never met the way it can go with bigger teams. You get two people who know your search inside out and want the same thing you do.

We're easy to reach. We are available by phone and text, and most questions get an answer within minutes. Either way, you have our word on it: we will always get back to you within two hours.

See it before you come over. Our YouTube channel is made for people relocating: neighbourhood tours and area walk-throughs that give you a feel for the mid-island long before you get on the ferry.
youtube.com/@bachrealestate

PART EIGHT · HOW WE HELP

What you get with us

The practical things we set up and handle, so your search runs smoothly from wherever you are starting.

- ✓ Custom home searches built to your criteria, with new listings sent to you the moment they hit the market.
- ✓ A first look at new and off-market listings, so you're not always playing catch-up.
- ✓ Live video walkthroughs of any home, so you can shortlist from a distance before you fly over.
- ✓ A full market analysis on every offer. We pull the comparables so you know whether the price is on point. The decision is always yours; our job is making sure you have the right information to make it.
- ✓ A vetted local network at your fingertips: mortgage brokers, notaries, inspectors, movers, and trades we trust.
- ✓ Coordination of the two-market shuffle: timing the sale where you are with the purchase here.
- ✓ Help finding a rental or a place to land if you arrive before you've bought.
- ✓ Help with the things that matter once you're here: schools, the commute, getting settled, and we're still around long after the keys change hands.

PART EIGHT · HOW WE HELP

What clients say

We are proud of the people we have helped land on the island. A few words from them, with plenty more on our Google profile.

“

I couldn't recommend Travis more highly. Calm, helpful, and completely down-to-earth.

Beth H. · Nanaimo

“

Working with Kiel and the Bach Real Estate Group was an absolute game-changer.

Alicia G. · Nanaimo

[Read more reviews on Google](#)

PART EIGHT · GET IN TOUCH

When you're ready, we're here

Whether you are months out or ready to look this weekend, we would love to help you find your fit on the mid-island. Reach out however suits you, a call, an email, or grab a time that works for you.



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Book a 20-minute call

or explore listings and neighbourhood guides at bachrealestate.ca

Follow along: [Instagram](#) · [Facebook](#) · [YouTube](#)

Welcome to the mid-island. We'll help you find your place in it.

NANAIMO RELOCATION · COMPANION CHECKLIST

The 90-Day Move Checklist

Print it, pin it to the fridge.

A move to the island has a rhythm to it. Here is the shape of the last three months, so nothing important gets left to the week you load the truck.

90 DAYS OUT

- ☐ Get pre-approved and lock in your real budget, Property Transfer Tax included.
- ☐ Start the search with us and narrow your pockets. Your Fit Check is the head start.
- ☐ If you're selling first, get your current home on the market.
- ☐ Book a mover early. Island dates fill up fast, especially through summer.

60 DAYS OUT

- ☐ Register with the Health Connect Registry for a family doctor. The wait is real, so start now.
- ☐ Once you're in offers, line up financing and book your home inspection.
- ☐ Give notice at work or to your landlord, and book your moving-week ferry or flights.
- ☐ If you have kids, sort schools and request their records.

30 DAYS OUT

- ☐ Confirm completion and possession dates with your notary or lawyer.
- ☐ Set up utilities, internet, and a mail forward to the new place.
- ☐ Plan your switch to ICBC. You have 90 days from arriving to move your vehicle over.
- ☐ Start a change-of-address list: banks, the CRA, subscriptions, the works.

MOVING WEEK

- ☐ Apply for MSP as soon as you're a resident, and keep your old provincial plan running through the wait.
- ☐ Do the final walk-through, then pick up the keys.
- ☐ Sort your BC Services Card at an ICBC driver licensing office.
- ☐ Take the first week easy. Find the kettle, find your coffee spot, breathe.



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