



FOR MOVERS FROM ONTARIO

Ontario, to the Island

2026 EDITION

*Trading the cost and the winters for the coast, the climate, and a milder pace,
with home still a direct flight away.*

Travis Bach and Kiel Bach

RE/MAX Professionals · Central Vancouver Island

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WELCOME

From Ontario to the coast

We're Travis and Kiel Bach, and a steady share of the people we help are making this exact move, from Toronto, Ottawa, and across Ontario to Vancouver Island. Some are retiring, some work remotely, some just want their kids growing up by the ocean.

This is what the move is really like: what your equity buys here, what changes when you switch provinces, how you get here and stay close, and where Ontario folks tend to land. It is a starting point, not advice, so confirm the current details. When you're ready to talk specifics, that's where we come in.

WHAT THIS GUIDE COVERS

- ✓ What your move really costs here, market by market.
- ✓ The provincial switch: health care, your licence and insurance, and taxes.
- ✓ Flights home, the time change, and where Ontario movers settle.

YOUR ISLAND TEAM



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THE DRAW

Why people leave Ontario

Everyone's reason is a little different, but a few come up again and again.

Your money can go further. For many Ontario owners, especially from the bigger markets, selling here and buying on the Island frees up real equity, sometimes a detached home with money left over. From smaller markets it is closer to even, and the draw becomes the life rather than the price.

A winter you can live in. Milder and mostly above freezing, with snow that rarely sticks. You trade the deep freeze, the salt, and the snow tires for a wet, green season and a long outdoor one.

The ocean, the outdoors, and no gridlock. Beaches, trails, boats, and golf into November, and not a traffic jam in sight. For many people leaving the Ontario rush, the pace alone is the draw.

A slower life, without losing the city. Smaller, calmer communities, but Nanaimo still has the hospital, the shopping, and the flights, and Victoria and Vancouver are close.

A new chapter. Often it is retirement, a remote job that freed you up, or simply the sense that it is time for a change of scene.



THE REAL MONEY TALK

What your move really costs

The real answer depends on where in Ontario you're starting. From the GTA, this move frees up real equity. From Ottawa, Hamilton, or London, Island prices are close to what you already know, so the draw is the life, not a discount.

Housing. From Toronto and the GTA, where a detached home runs well over a million, buying on the Island often leaves money in your pocket. From the mid-sized markets, prices are broadly similar, so you trade for climate, coast, and pace rather than a lower number. Port Alberni and the Cowichan Valley stretch a budget furthest.

The everyday. You already pay sales tax in Ontario, so BC is no shock: HST at thirteen per cent becomes GST plus PST at twelve. Ontario's land transfer tax, doubled inside Toronto, becomes BC's Property Transfer Tax with no second municipal layer, and milder winters trim heating too.

ONTARIO, A TYPICAL HOME IN 2026

TORONTO (GTA)	HAMILTON	OTTAWA	LONDON
~\$1,465,100	~\$805,000	~\$723,800	~\$617,000

VANCOUVER ISLAND, A TYPICAL HOME IN 2026

NANAIMO	COWICHAN VALLEY	PORT ALBERNI
~\$815,000	~\$789,800	~\$507,700

Typical single-family homes, June 2026, from TRREB, OREB, LSTAR and regional board figures and VIREB single-family benchmarks. A snapshot, not a quote: contact us for current numbers on the home and area you're considering.

THE REAL TRADE

The trade depends on your starting point. From the GTA you usually gain home, space, and equity. From the rest of Ontario you gain the climate, the coast, and the pace while paying about what you do now. Where any Ontario dollar stretches furthest is Port Alberni and the Cowichan Valley; where you pay for the view is the oceanfront. We'll show you both.



CHANGING PROVINCES

The switch from Ontario to BC

Moving provinces means a few real changes. None are hard if you know them going in.

Health care. Your OHIP coverage doesn't carry over. Enrol in BC's Medical Services Plan as soon as you arrive; coverage starts after a wait of the rest of your arrival month plus two more, so carry private insurance to bridge it.

Your licence and your car. Switch to a BC driver's licence and register and insure your vehicle with ICBC within 90 days. ICBC is BC's public auto insurer, a different system from Ontario's private market, so get a quote early; rates may surprise you either way.

Taxes and the rest. BC's income-tax brackets differ from Ontario's, and the sales tax is split into GST and PST rather than a single HST. Update your address on everything, and budget for the first-year admin.

Finding a doctor. Register with the provincial Health Connect Registry to be matched with a family doctor. As in much of Ontario, this can take time across the Island, so get on the list right away.



GETTING HERE, AND HOME

Flights, ferries, and the time difference

Ontario stays a direct flight away, so family visits and trips back stay doable. They're just a bit more of a journey than they'd be from the prairies.

Direct flights. Air Canada and WestJet fly direct from Toronto and Ottawa to Vancouver, and Toronto direct to Victoria, roughly four and a half to five hours. There's no direct flight into Nanaimo, so for the central Island you land in Vancouver or Victoria and finish the trip from there.

The last hop. From Vancouver it's a short step over: the Hullo passenger ferry into downtown Nanaimo, a Harbour Air float plane, or BC Ferries with your car. From Victoria it's a scenic drive up-Island.

The time difference. The Island runs three hours behind Toronto. It is worth planning for, both for remote work on Eastern hours and for calling family back east, and most people settle into it within a few weeks.

Bringing your life over. The cross-country drive is a multi-day trip, not a weekend, so most people fly, have movers handle the haul, and bring the cars over once. That one-move run is exactly what we help plan.



FINDING YOUR FIT

Where Ontario movers tend to land

Most people land between two or three areas. A few starting points, by what tends to matter to movers from Ontario.

Want the most city in your move. Greater Victoria: the closest thing to big-city living on the Island, walkable, with restaurants, culture, and direct flights back east.

Want the hub, with flights and the hospital. Nanaimo: every service, both ferry terminals, the airport, and the widest range of homes and prices.

Want the warmest, driest, best value. The Cowichan Valley around Duncan: wine-and-farm country, a milder climate even than the rest of the coast, and a budget that goes further.

Want beaches and an easy pace. Parksville and Qualicum Beach: warm, shallow sand, walkable towns, and a long-time draw for people slowing down.

Want the most affordable way in. Port Alberni: the most attainable homes around, with rivers, lakes, and the west coast at the door.

Want mountains with the ocean. The Comox Valley: Mount Washington's slopes, its own airport, and a four-season feel that suits many movers.



THE MOVE

Step by step

- 1 Pick two or three areas that fit your life, and we'll tell you what each is really like.
- 2 Talk to a BC mortgage broker about what you can borrow here.
- 3 Make a scouting trip, or let us tour homes for you by live video.
- 4 Make your offer with us; we read the market with real comparables.
- 5 Line up the switch: MSP enrolment, ICBC and your licence, address changes.
- 6 Book movers and your flights, and bring the cars over once.
- 7 Land, settle, and register for a family doctor the week you arrive.



WORTH KNOWING

What nobody tells you

Whether it saves money depends on your market. From the GTA your equity often buys more home and space here. From the rest of Ontario, prices are similar, so you come for the life, not a discount, and never expect Toronto's scale.

Winters are wet, not white. You trade snow and ice for grey and rain from late fall into spring, then a long, easy outdoor season.

The three-hour time change is real. It takes adjusting for work and for family calls, but most people barely notice it after a month.

Plan for the provincial switch. The MSP wait, the ICBC change, and the GST-plus-PST split are the three that catch Ontario movers off guard. None are hard; just plan for them.

Family is a flight, not a drive. Direct flights keep it doable, but visits home are a bigger trip than from Alberta, so budget the time and cost.

The family-doctor wait is real. It's much like Ontario, so register the day you arrive and use walk-ins and urgent care meanwhile.



HOW WE HELP

Let's make it one move

Where you land shapes the whole experience. We help Ontario buyers choose the right area, tour from a distance, and plan the switch so you move once and settle well. We're guides first, and happy to tell you what any community is really like.

TALK IT THROUGH WITH US



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Book a 20-minute call, or explore listings and neighbourhood guides at bachrealestate.ca

PLEASE NOTE

This guide is a general overview to help you plan, not financial, legal, or tax advice. Prices, fares, taxes, and rules are current at the time of writing and they change, so please confirm the latest before you act, and rely on the appropriate licensed professional along with gov.bc.ca.

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