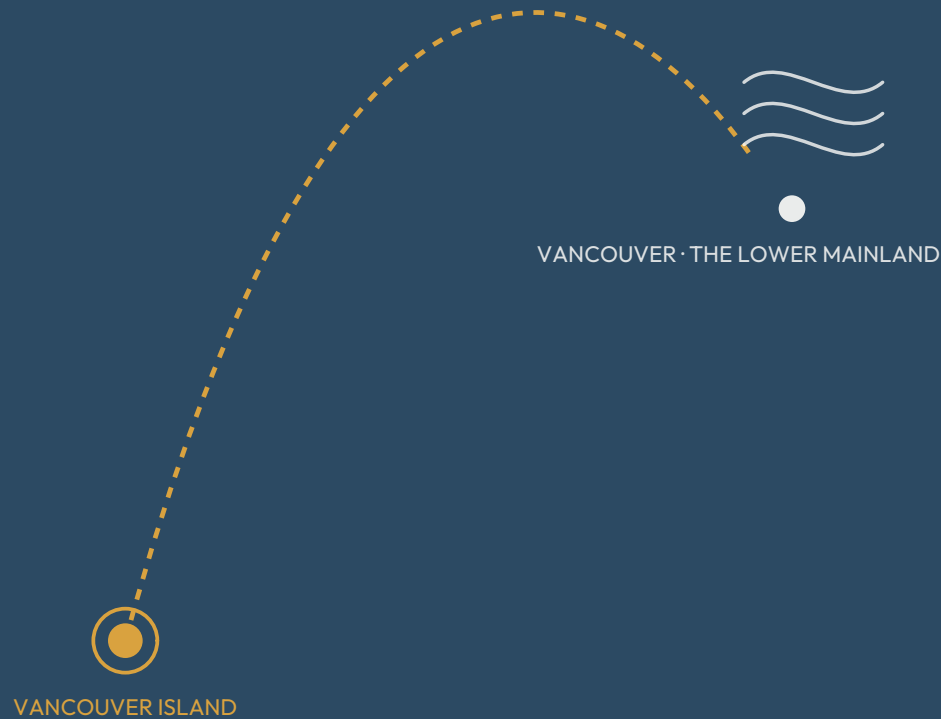




FOR MOVERS FROM THE LOWER MAINLAND

Lower Mainland, to the Island

2026 EDITION

More home for your money, a calmer pace, and the city still just a ferry away.

Travis Bach and Kiel Bach
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WELCOME

Across the strait, a different pace

We're Travis and Kiel Bach, and we help many Lower Mainland buyers make the jump across the strait, from Vancouver, the North Shore, Surrey, the Tri-Cities, and the Fraser Valley. Most are after more space, a calmer pace, and what their equity can finally buy.

Here's the full picture: what your money does here, why this is the easiest kind of move when you're already in BC, the ferry-and-commute reality, and where mainland buyers tend to land. It's a starting point, not advice, so confirm the details. When you want specifics, that's where we come in.

WHAT THIS GUIDE COVERS

- ✓ What your Lower Mainland budget buys here, with current numbers.
- ✓ Why staying in BC keeps the move simple, no MSP wait, no new insurance.
- ✓ The ferry and commute reality, and where mainland movers settle.

YOUR ISLAND TEAM



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THE DRAW

Why mainlanders make the move

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

More home, and room to breathe. The space, yard, and detached home that feel out of reach in Greater Vancouver are realistic here, often with money left over.

A calmer pace, same province. Smaller communities and less density and traffic, while you keep your BC roots, your network, and the city close.

The city, still in reach. A ferry or a quick seaplane and you're back downtown for work, family, or a game. Many people keep one foot on the mainland.

Remote work made it possible. If your job came home, the Island lets that paycheck go much further while you live somewhere you actually want to be.

THE MONEY

What your budget buys here

This is the part that makes mainlanders look twice. Your equity goes meaningfully further across the strait.

The short version. A budget that buys a condo or a small townhouse in Greater Vancouver often buys a detached house with a yard here. Sell on the mainland, buy on the Island, and many people free up serious capital in the move.

A fair caveat. Not everywhere is cheaper. The Parksville and Qualicum oceanfront runs near the top of the local market. But Nanaimo, the Cowichan, and Port Alberni are clear gains over Greater Vancouver and most of the Fraser Valley.

GREATER VANCOUVER

About \$1.85M

FRASER VALLEY

About \$1.37M

NANAIMO

\$815,000

COWICHAN

\$789,800

Rough benchmark figures, 2026; detached single-family, board-sourced. Treat as a snapshot. We'll always pull the current numbers for the home and area you're considering.

WHAT THAT CAN FREE UP

For many people the move isn't only about a cheaper home; it's what selling the mainland place frees up, for the next chapter, the mortgage, or simply breathing room. We'll run your actual numbers against the areas that fit.

THE EASY PART

Staying in BC keeps it simple

Here's the good news that surprises people: because you're already in British Columbia, most of the painful paperwork of a move simply doesn't apply.

Your health coverage carries over. No MSP re-enrolment and no waiting period. You just update your address with Health Insurance BC and carry on.

Keep your licence and ICBC. Same province, same public insurer; you simply update your address. No switching systems, no new-province surprises.

No new tax setup. Same provincial taxes you already know. The only change is your address and your routine, not your paperwork.

The one thing to sort. A family doctor. If you don't bring one with you, register with the Health Connect Registry early, since waits happen here too.

THE CROSSING

Ferries, flights, and the commute

Life here runs on the ferry schedule a little, especially if you'll head back often. Here's how the crossing actually works.

BC Ferries. Tsawwassen to Duke Point near Nanaimo is about two hours; Horseshoe Bay to Departure Bay is about ninety minutes. Reserve ahead, and if you'll cross often, look at an Assured Loading card for guaranteed space.

Foot-passenger and air. The Hullo passenger ferry reaches downtown Vancouver in about 75 minutes, ideal for a car-free city day. Harbour Air and Seair seaplanes cross in roughly half an hour, and Helijet flies too.

The commute, realistically. A day trip to Vancouver is realistic. Commuting weekly is doable if you plan around sailings and live near a terminal. Most remote workers go in occasionally rather than daily.

FINDING YOUR FIT

Where mainlanders tend to land

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

Want the easiest mainland access. Nanaimo, especially Departure Bay: both ferry terminals, the Hullo, the seaplanes, and the hospital and airport. The natural choice if you'll cross often.

Want value within reach of a terminal. Ladysmith and Chemainus: heritage charm and better prices, a short run to the Duke Point ferry.

Want the warmest valley and the south. The Cowichan around Duncan: value, wine country, and close to Victoria as well as the ferries.

Want the beach-town pace. Parksville and Qualicum Beach: a slower, seaside life about thirty minutes north of Nanaimo's services.

Want the most home for the money. Port Alberni: by far the most attainable, with the trade of a longer run to the ferry.

THE MOVE

Step by step

- ✓ Pick two or three areas that fit, and we'll tell you what each is really like to live in.
- ✓ Talk to your lender about buying here; your BC mortgage relationships carry over.
- ✓ Scout in a day by ferry or seaplane, or let us tour homes for you by live video.
- ✓ Make your offer with us, with current market comparables behind you.
- ✓ Time the sale and the purchase across the strait; we'll help you line them up.
- ✓ Update your address with MSP and ICBC, that's most of the admin.
- ✓ Book the ferry, move once, and settle into the slower pace.

WORTH KNOWING

What nobody tells you

Not everywhere is cheaper. Oceanside runs high; the value is in Nanaimo, the Cowichan, and Port Alberni. We'll point you to the right pockets.

Life bends to the ferry. Reservations, sailing times, and the odd weather cancellation become part of planning, especially if you commute.

The Malahat matters down south. If you settle in the south Cowichan and drive to Victoria, the mountain highway can back up; build in a buffer.

You still need a family doctor. The waitlist follows you across the strait, so register here right away.

The slower pace is genuine, in the best way. People are often surprised how quickly the slower rhythm becomes the whole point.

HOW WE HELP

The city's still close

We help Lower Mainland buyers find the area that fits, time a sale and purchase across the strait, and weigh the commute realistically. We're guides first, and glad to tell you the candid version of any community before you ever book a sailing.

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.