



FOR AN ACTIVE RETIREMENT ON THE CENTRAL ISLAND

Retiring in Nanaimo

2026 EDITION

The Harbour City, where everything is at hand and the mainland is a ferry ride away.

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WELCOME

Everything at hand

We're Travis and Kiel Bach. Nanaimo is the Harbour City, the central Island's hub, and the choice for retirees who want everything close: the regional hospital, the airport, two ferry terminals, the university, the biggest shopping and the richest arts scene on this coast, with ocean parks and trails still minutes from the door.

This guide centres on Nanaimo, from the walkable Old City and the waterfront to the north end and the oceanfront neighbourhoods. It is about the life first and the home second, because the right place here is the one that suits you now and still fits you twenty years on.

WHAT THIS GUIDE COVERS

- ✓ What an easy, active week looks like here, and where it happens.
- ✓ A city's worth of arts and culture, and how to plug in fast.
- ✓ Choosing a home, downtown or oceanfront, that keeps suiting you.

YOUR ISLAND TEAM



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THE PLACE

Why people choose the city

Nanaimo trades small-town quiet for the convenience of a proper city, on the water. Here is the character of the place.

Everything at hand. The regional hospital, specialists, the university, big-box and boutique shopping, and a four-kilometre harbourfront walkway are all in town, so daily life rarely means a long drive.

The best-connected spot on the coast. Two BC Ferries terminals to the mainland, a downtown floatplane harbour that reaches Vancouver in fifteen minutes, and an airport just south make travel and family visits easy.

A proper downtown, and the ocean too. The walkable Old City Quarter and the harbourfront sit beside ocean parks like Neck Point, Pipers Lagoon, and Westwood Lake, so city and nature share a postcode.

Neighbourhoods for every taste. From low-step condos and patio homes downtown and in the north end to oceanfront streets around Hammond Bay, there is a Nanaimo for most budgets and stages.

The trade, plainly

Nanaimo gives you city convenience and connection in exchange for more traffic and bustle than the villages up the coast. For many retirees, having the hospital, the airport, and the ferries close is well worth it.

THE PLAIN PITCH

Your week, not your house

The thing worth buying here is not square footage, it is the ease. Here is a week that is entirely ordinary for an active retiree in the city.

A FAIRLY ORDINARY WEEK

Monday: lengths or aquafit at the Aquatic Centre or Beban Pool.

Tuesday: pickleball at Beban, then a wander through the Old City Quarter.

Wednesday: a loop around Westwood Lake, or the harbourfront seawall.

Thursday: a matinee or a gallery show downtown at the Port Theatre.

Friday: a round of pitch and putt, then friends over.

Weekend: the market, a ferry day trip to Vancouver, or sunset at Pipers Lagoon.

The point is simple. Buy the home that puts a week like this within easy reach, and the rest of retirement mostly takes care of itself. That is the lens we shop with you.

THINGS TO DO

Pools, parks, and the seawall

A city means choice. A quick tour of how an active retirement actually fills its days in Nanaimo.

The Aquatic Centre and Beban Pool SWIMMING

One of the Island's busiest 50-metre pools, with a wave pool, plus Beban's leisure pool, lazy river, and hot tub, and dedicated 55-plus swims.

Beban Park THE REC HUB

The city's premier complex: arenas, tennis and pickleball courts, a fitness circuit, pitch and putt and a driving range, community gardens, and walking paths, all in one place.

The Harbourfront Walkway THE SEAWALL

A four-kilometre waterfront promenade past the lagoon, the marina, and the galleries, the city's favourite flat, scenic walk.

Ocean parks NECK POINT AND PIPERS LAGOON

Headland trails, beaches, and birdwatching at Neck Point, Pipers Lagoon, and Departure Bay, several with accessibility mats down to the sand.

Westwood Lake and the hills TRAILS

A lakeside loop and a lifeguarded swim at Westwood Lake, with bigger climbs up Mount Benson and to Ammonite Falls for those who want them.

Golf, pickleball, and clubs YEAR-ROUND

Several golf courses, pickleball and lawn bowling, and clubs for nearly everything, an easy way to stay active and to meet people.

THE CREATIVE SIDE

A city's worth of culture

This is the richest arts scene on the central Island, and it is welcoming with it. People fold a newcomer in quickly here, whether you want a seat in the audience or a spot in the choir.

The Port Theatre THE STAGE

An 800-seat waterfront theatre with ten galleries, host to around two hundred and fifty events a year, from the symphony to touring national acts.

Symphony, theatre, and dance COMPANIES IN RESIDENCE

The Vancouver Island Symphony, TheatreOne, and Crimson Coast Dance all call Nanaimo home, alongside an annual jazz festival and a summer fringe.

The Art Gallery and the Museum DOWNTOWN

The Nanaimo Art Gallery's changing exhibitions and the Nanaimo Museum's mining, fishing, and Snuneymuxw history, both in the heart of downtown.

Make something HANDS-ON

Ceramic, painting, and fibre-arts studios with drop-in workshops, plus guilds, makerspaces, and classes right across the city.

The Conservatory of Music SINCE 1977

Lessons and ensembles for all ages and levels, from classical to jazz, with choirs and orchestras you can actually join.

The Old City Quarter HERITAGE AND BOUTIQUES

A walkable heritage district of independent shops, galleries, and cafes, the creative heart of the downtown.

MAKING IT HOME

How to stop being the new person

The quiet worry in any retirement move is not the house, it is whether you'll make friends. A city is full of ways in, but it is also easy to stay a stranger, so the trick is to pick a couple of regular things and show up.

Start with one thing. A rec class at Beban, a club, a choir at the Conservatory, a weekly pickleball session. Showing up every week is how a big city quietly becomes your town.

Volunteer. The Port Theatre, the art gallery, the museum, the hospice, the festivals, and dozens of community groups run on volunteers, and it is the fastest way to meet people who already share something with you.

Bring the partner who didn't push for the move. Relocations get tested when one of you settles in and the other floats. Plan a landing spot for each of you, separately, before you arrive.

An easy first month

Get a rec pass, walk the seawall and the Old City Quarter until faces start repeating, join one club or class, and sign up for one volunteer shift. That is usually enough to feel placed by the end of your first season.

THE HOME

Buy once, not twice

Here is the piece most retirement buyers miss. Buy for the active person you are today, and quietly for the one you'll be in twenty years. Nanaimo is built on hills, and a charming split-level can quietly become a daily stair workout you never signed up for, so buy once, for the body you'll have at eighty.

The cost of moving twice. Buying again is not just a hassle, it is expensive. Sell and rebuy, and tens of thousands of dollars can vanish into commission on the sale and property transfer tax on the next purchase. A little forward planning now tends to pay for itself many times over.

One level, or one that could be. Main-floor living, with the primary bedroom, laundry, and a full bath on the entry level, is the single feature that lets a home grow old alongside you. The city has plenty of patio homes and single-level condos that fit.

Mind the hills. Nanaimo's terrain is steep in places. Watch the grade of the lot, the driveway, and the walk to the bus and the shops, and lean toward the flatter, more walkable pockets.

Close to what you'll need. Buying near the hospital, a grocery, a pharmacy, and a bus route is the quiet luxury of city living. Use it.

Low maintenance, or lock and leave. A well-run condo or patio home near the ferries and airport means less upkeep and an easy exit if you travel or snowbird.

What we look at with you

Single-level options, step-free entries, lot grade, the walk to shops and transit, distance to the hospital, strata rules and fees, and parking. The goal is a home that suits you at sixty-five and still suits you at eighty-five.

THE GARAGE

Where the gear lives

Active retirees arrive with things: the boat, the trailer, the project car, the e-bikes, the kayaks, sometimes the motorhome. In a city the trick is matching the home to what you bring, because lots and strata rules vary widely.

The shop and the garage. In-town lots can be tight. If you want a proper workshop, look to the larger north-end lots or out to Cedar and the rural south. Think depth, height, power, and room for a bench.

Boat, trailer, and RV. Keep the boat at a harbour marina, and check storage lots for the trailer or motorhome. City stratas and bylaws are stricter than rural ones, so confirm the rules first.

Bikes, boards, and the rest. If a condo is on your list, ask about secure, dry storage for e-bikes, kayaks, and paddleboards. It is easy to overlook and a genuine nuisance to live without.

Tell us your hobbies first

If you tell us what you tow, ride, build, or store, we read every listing through that lens and rule out the homes that can't hold your life, before you waste a Saturday viewing them.

CLOSE TO CARE

The hospital is here

For many retirees this is the single biggest reason to choose the city. In Nanaimo the care is not a drive away, it is in town.

The regional hospital, in town. Nanaimo Regional General Hospital is the central Island's referral hospital, with emergency, surgery, and a wide range of specialists, right here rather than down the highway.

Urgent and primary care. Urgent primary care centres and walk-in clinics across the city, plus the provincial Health Connect Registry to help you find a family doctor.

Everyday health all around. Pharmacies, dentists, physiotherapy, and specialists throughout Nanaimo. There is more detail in our separate Health Care guide.

Why this shapes the search

Buying near the hospital, a clinic, and a bus route turns the thing people dread into the thing they barely think about. It is a quiet decision you make once, early, and are grateful for later.

THE NUMBERS

A few things worth knowing

A short, retiree-specific note on the money side. None of this is financial advice, and the rules change, so confirm the current details and talk to a professional.

The home owner grant. British Columbia's home owner grant reduces property tax on a principal residence, and owners sixty-five and older can claim a larger amount, subject to an assessed-value threshold.

Property tax deferment, with a caveat. Owners fifty-five and older can apply to defer property taxes through the province while keeping at least twenty-five percent equity. As of 2026 the interest changed to prime plus two percent and now compounds, so treat it as a cash-flow tool to weigh carefully, not a free ride.

The city's range. Nanaimo offers more housing types and price points than the villages up the coast, from downtown condos to oceanfront homes. Strata fees and parking are part of the picture, set against lower upkeep and being close to everything.

Plan the whole picture

Strata fees, property tax, insurance, parking, and upkeep vary widely between a downtown condo, a patio home, and an oceanfront house. We'll walk through the true monthly cost of any place you're considering. Confirm current figures and programs at gov.bc.ca and with your own advisor.

THE FIRST SEASON

Landing well

- ✓ Tell us how you want to spend your week, and we'll point you to the neighbourhoods that make it easy.
- ✓ Choose a home that works on one level, or could, so you buy once.
- ✓ Favour the flatter, walkable pockets close to shops, transit, and the hospital.
- ✓ Map the gear: garage, shop, and parking, or marina moorage for the boat.
- ✓ Get a rec pass, join one club or class, and sign up for one volunteer shift in the first month.
- ✓ Register with the Health Connect Registry if you need a family doctor.
- ✓ Walk the harbourfront seawall to the Bastion. It is the quickest way to feel at home in the Harbour City.

HOW WE HELP

The life first, the house second

We're guides first. Tell us the week you want in retirement, the gear you're bringing, and whether you picture a walkable downtown condo or an oceanfront street, and we'll match you to the right home in Nanaimo, and to the people, clubs, and venues that make settling in easy.

TALK IT THROUGH WITH US



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

PLEASE NOTE

This guide is a general overview to help you plan, not financial, legal, or medical advice. Programs, facilities, hours, fees, and figures are current at the time of writing and they change, so please confirm the latest with the City of Nanaimo, Island Health, gov.bc.ca, and your own advisors before you act.