BACH REAL ESTATE GROUP

RE/MAX PROFESSIONALS
EACH OFFICE INDEPENDENTLY OWNED AND OPERATED

A RIGHT-SIZING GUIDE FOR CENTRAL VANCOUVER ISLAND

Right-Sizing for the Years Ahead

2026 EDITION

From the family home to your next chapter, right-sizing made simple.

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bachrealestate.ca

START HERE

Right-sizing, not downsizing

Somewhere along the way, the house got bigger than the life inside it. The stairs, the yard, the rooms nobody uses start to feel like work instead of home. Right-sizing is about fit, not just smaller. It's finding the place that matches how you actually want to spend your time now, and frees you up to enjoy it.

And life here is anything but slow. People on the Island stay active well into their eighties: pickleball, mountain biking, gardening, the seawall at sunrise. There's a spot for every kind of lifestyle and every price point, from Cobble Hill up to Deep Bay. Our job is helping you find yours, and helping you make the move just once.

THIS GUIDE IS FOR YOU IF

- [x] The home you have is more than the life you're living in it now.
- [x] You want a place that fits the next twenty years, not just the next two.
- [x] You'd like a calm, clear read before you talk to anyone.

YOUR ISLAND TEAM

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FIRST THINGS FIRST

It starts with your lifestyle

The right home isn't a size, it's a fit. And fit starts with how you want to spend your days. The same Island has a place for every version of this. Here are a few of them.

The social life. If you light up around people, look toward 55+ communities, walkable hubs, and neighbourhoods with clubs, courts, and things to join. Your calendar fills itself.

The view and the quiet. If your idea of a good morning is coffee, a view, and a puzzle on the table, a calmer oceanfront or rural pocket may be the one. Peace is a feature, not a compromise.

The active years. Pickleball, the bike trails, the garden, the seawall, if you're on the go, proximity to rec centres, pools, and trailheads matters more than square footage.

The lock-and-leave. If you travel, or plan to, a low-maintenance condo or patio home lets you turn the key and go without a yard waiting for you when you're back.

FIND YOUR FIT

The right-size fit test

Sixteen quick questions. There are no wrong answers. They just point you toward the kind of place, and the kind of pocket, that fits the life you actually want. Tick the side that sounds more like you.

1 Most days, you're...
- [ ] On the go
- [ ] Winding down

2 Socially, you'd rather...
- [ ] Join clubs and groups
- [ ] Keep to a close few

3 Single-level living is...
- [ ] A must
- [ ] Nice, not essential

4 A standout view is...
- [ ] Worth paying for
- [ ] A bonus, not a need

5 A garden or yard is...
- [ ] Something I want
- [ ] Upkeep I'm done with

6 Shops and services should be...
- [ ] Walkable
- [ ] A short drive is fine

7 For travel, you want...
- [ ] Lock-and-leave ease
- [ ] A home base to settle

8 Being near family is...
- [ ] Top priority
- [ ] Nice but flexible

9 You picture yourself in...
- [ ] A 55+ community
- [ ] An all-ages street

10 Strata living is...
- [ ] Fine by me
- [ ] I'd rather avoid it

11 Your entry point is...
- [ ] Most affordable
- [ ] Room to stretch

12 Pets in the picture?
- [ ] Yes
- [ ] No

13 Space for hobbies is...
- [ ] Important
- [ ] Not needed

14 Room for guests is...
- [ ] Yes, often
- [ ] Rarely

15 Near health and services...
- [ ] Very important
- [ ] Somewhat

16 Overall pace...
- [ ] A lively hub
- [ ] Quiet and rural

Where your answers point

Leaning to the left? You'll likely thrive in a walkable hub or a 55+ community with plenty to join. Leaning right? A calmer rural or oceanfront pocket, or an easy lock-and-leave, may suit you better. Most people land in between, and that's where we come in.

EVERY LIFESTYLE, EVERY PRICE POINT

Places across the Island

From the most attainable way in to the higher end, the mid-Island has a pocket for every life and budget. A quick lay of the land.

The attainable way in. Nanaimo's manufactured-home communities are often the most reasonable entry point, and many are walkable, with shopping and transit close by.

In-town Nanaimo. Established areas like Uplands and many others, depending on whether you want level streets, parks, or a short walk to amenities.

The Oceanside calm. North Qualicum, Qualicum Beach, Lantzville, and Parksville trade the bustle for a slower, more rural feel near the water.

The higher end. Nanoose Bay, including the master-planned Fairwinds, offers ocean-view homes, golf, a marina, and a quiet, settled pace.

Find the pocket that fits you

Not sure where to start? Our Nanaimo Neighbourhood Guide breaks down how each area really feels and where the more affordable pockets are, and our YouTube tours at youtube.com/@bachrealestate walk you through them on video, a relaxed way to explore from your own couch before you ever book a viewing.

THE OPTIONS

Homes built for this stage

Right-sizing opens up home types that simply work better now. Here are the common ones, and who each tends to suit.

Patio homes and ranchers. Single-level living, no stairs, a small manageable yard. The sweet spot for many right-sizers.

Condos and apartments. Lock-and-leave ease, often with a view and an elevator. Someone else handles the roof and the grounds.

Townhouses. A bit more space and often a patio, still low-maintenance, usually within a strata.

55+ and adult communities. Built-in neighbours, shared amenities, and a calendar of things to do if you want them.

Manufactured-home communities. The most attainable single-level option, many walkable and close to services. Check whether you own or lease the land.

A word on single-level living

If staying put long-term matters to you, a rancher, patio home, or single-level condo removes the stairs before they ever become a problem. We'll keep an eye out for the homes that age well with you.

THE LONG VIEW

Built for the years ahead

The best right-size move is one you make once. A place that fits not just today, but the years to come, so you're settling in rather than starting over.

Single-level, or close to it. A main-floor bedroom and bath, level entries, wider doorways, small things now that make a big difference later, and that keep you in your home longer.

Walkability and lock-and-leave. Being able to walk to a coffee, a clinic, or the seawall keeps life easy. A low-maintenance home keeps you free to travel or just enjoy your time.

Why moving once matters. Every time you sell and buy again, there's another round of property transfer tax and selling costs. Taking the time to find the right long-term fit now usually beats two moves later.

Plan to stay, not to move again

We'd rather help you find one home that fits for the long haul than sell you two. When we tour, we're thinking about where you'll be in ten and twenty years, not just this season.

Property transfer tax applies on each purchase in BC, and the exact amount depends on your situation. We're REALTORS, not notaries or accountants, so for the numbers and any exemptions, your notary or accountant is the right source, along with gov.bc.ca.

THE MONEY SIDE

Your equity, and your next chapter

For many right-sizers, the home is the biggest asset, and moving frees up some of it. What you do with that is a personal decision. Here's how to think about it, and who to ask. The financing and tax pieces sit with specialists, and we'll connect you with people we trust.

Freed-up equity is options. A right-size move can turn part of your home's value into the things you actually want: travel, time, helping family, or simply a cushion. Knowing your home's true value is step one, and that's what we do.

Pay cash, or carry a small mortgage? Some right-sizers buy outright; others keep a small mortgage and invest the difference. Which makes sense for you is a conversation for your accountant and mortgage broker, not us.

Helping family, and the tax angles. Gifting to children or grandchildren, and how any of this affects your taxes, are questions for your accountant. There are smart ways and costly ways, and they'll know the difference.

Sell first, or buy first? We'll map the timing so you're not carrying two homes or scrambling for a place to land, using contingencies and possession dates to bridge the gap cleanly.

Good questions for your accountant or notary

What does selling and buying again actually cost me in tax and fees?

If I free up equity, what are the smart ways to use or gift it?

Are there any programs or exemptions I should be asking about?

We're REALTORS, not accountants, lawyers, or mortgage brokers. Nothing here is financial, legal, or tax advice... it's a map of who to ask. Your accountant, notary, and broker are the right sources, along with canada.ca and gov.bc.ca.

RUN YOUR NUMBERS

What a right-size could free up

The money side is easier to picture with actual figures. Here's a simple worksheet to sketch what a move might free up, then we'll build you a precise estimate for any pair of homes we're considering. Fill in your own numbers beside the worked example.

	YOUR ESTIMATE	YOUR NUMBER	WORKED EXAMPLE
+	Sale price of your current home		$800,000
−	Mortgage payoff, if you still carry one		$0
−	Selling costs (commission and prep)		$30,000
−	Your next home's purchase price		$520,000
−	Property transfer tax on the new home		$8,400
−	Legal or notary fees (both deals)		$2,400
−	Moving and adjustments		$4,000
=	Freed-up equity, yours to use		$235,200

Illustrative only, for a mortgage-free sale near $800,000 moving into a $520,000 home; your figures will differ. Property transfer tax, fees, and adjustments vary, and we're REALTORS, not accountants or notaries, so confirm the tax and financing specifics with your notary and accountant.

Want this run for your actual move? Book a quick call: calendar.app.google

THE LIGHTER SIDE

A realistic plan for the stuff

This is the part most people dread, and it's rarely about the things themselves. It's the memories attached to them. Go gently, give yourself time, and remember the goal isn't an empty house. It's a lighter, freer life on the other side.

A PACE THAT WON'T OVERWHELM YOU

- Start months ahead, one room or even one drawer at a time. Small and steady beats one exhausting weekend.
- Begin with the easy, low-emotion spaces (the garage, the linen closet) to build momentum before the hard ones.
- Sort into four piles: keep, pass to family, donate or sell, and let go. When in doubt, set it aside, don't decide twice.
- Photograph the things you won't keep but want to remember. The memory lives in the photo, not the object.

MAKE IT LIGHTER, NOT LONELIER

- Invite family to take pieces with a story now, while you can share it with them.
- Measure your new space early, so you know what truly fits before you haul it across town.
- It's okay to keep what you love. Right-sizing is about room for the life you want, not punishing yourself.

PLAIN ENGLISH

Strata, if it's new to you

Many right-sizers move into a strata for the first time, a condo, townhouse, or patio-home community where owners share the building and grounds. It's not complicated, but a few terms are worth knowing.

Strata fees. A monthly fee covering shared costs: building insurance, maintenance, landscaping, and a contingency fund for bigger projects. For many right-sizers, it's the price of never climbing a ladder again.

The depreciation report. A long-range plan for the big-ticket repairs (roof, windows, plumbing) and how they'll be paid for. A healthy one is a very good sign.

Special assessments. A one-time charge when a big repair costs more than the fund holds. The documents usually hint whether one may be coming.

Bylaws and rules. Each strata sets its own: pets, rentals, age restrictions, parking, even barbecues. Worth reading before you commit, so the place actually fits your life.

Before you commit, read these

The strata minutes, the financial statements and contingency balance, the depreciation report, and the bylaws. We'll go through them with you and flag anything that stands out.

GOOD QUESTIONS

Common right-size questions

The questions right-sizers ask us most, answered plainly. None of this is financial, legal, or tax advice; it's where to start and who to ask next.

Should I sell first, or buy first? It comes down to your equity, the market, and how much certainty you want. Selling first gives you a known budget and no two-home overlap; buying first lets you move once, on your schedule. We map both against your numbers and use contingencies and possession dates to meet in the middle.

After the costs of moving, is right-sizing still worth it? For most people, freeing up equity and landing a home that fits the next decades outweighs one round of selling costs and property transfer tax. The expensive path is moving twice. We'll total the actual costs with your notary so you can decide with clear eyes.

In a manufactured-home community, do I own the land? Sometimes, but more often you own the home and lease the pad it sits on, which affects financing, monthly cost, and resale. Always confirm before you fall for one. We read the lease and the park rules with you.

Are 55+ communities only about age? They're as much about lifestyle and shared amenities as an age floor, and the rules vary (often just one resident over 55). We confirm the bylaws actually fit how you want to live before you commit.

How do I know a strata is healthy? The depreciation report, the contingency-fund balance, recent minutes, and the financials tell the story. A funded plan and few surprises are good signs. We go through them with you, and your notary can weigh in on anything legal.

WORKING WITH US

How we help right-sizers

This is a move with much feeling in it, and many moving parts. Here's what working with us looks like.

We start with your life, not listings. We get to know how you want to live before we talk homes, so the search is about fit from the first day.

We make sure you know what it's worth. On every home you'd make an offer on, we run a full market analysis with the comparable sales, so you have a clear picture of its value before you commit. The decision always stays yours.

We run both sides of the move. Selling your current home and buying the next is one project to us, two brothers, one plan, no hand-offs.

We help you make it once. We keep the long view front and centre, so the home you choose fits the years ahead and you're not moving again before you're ready.

We line up your team. Notaries, accountants, inspectors, and movers we trust, so you're not cold-calling strangers during a tender time.

We go at your pace. No pressure, no rushing. If a place isn't right, we'll point it out and wait for the one that is, the call is always yours.

> “ *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

PRINT IT, PIN IT

Your right-size checklist

A simple path from thinking about it to settling into a place that fits. No step is complicated, it just helps to see them in order.

GET CLEAR ON THE FIT

- [ ] Take the fit test, and note what your answers point to.
- [ ] Ask us for a current value on your home, so you know your true equity.
- [ ] Talk to your accountant about the equity, the tax angles, and any gifting plans.
- [ ] Decide your must-haves: single-level, walkability, view, community, lock-and-leave.

FIND THE PLACE, PLAN THE MOVE

- [ ] Explore areas with the Neighbourhood Guide and the video tours.
- [ ] Tour homes against your list, and review strata documents where they apply.
- [ ] Choose your timing with us: sell first, buy first, or bridge the gap.
- [ ] Start the declutter early, one room at a time.

SETTLE IN

- [ ] Write your offer with the right subjects, and remove them once you're satisfied.
- [ ] Line up a notary, insurance, utilities, and movers.
- [ ] Measure the new space, move what fits, and enjoy the lighter life.

GET IN TOUCH

When you're ready, we're here

There's no wrong time to reach out, whether you're ready to make the move this year or just want to know what your home is worth. A call, a text, or grab a time that works for you.

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Book a 20-minute call

or get a feel for the areas with our Nanaimo Neighbourhood Guide at bachrealestate.ca

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The right place is out there. Let's find the one that fits your life.