



A PRACTICAL HANDBOOK FOR THE COWICHAN VALLEY

The Cowichan Valley Relocation Guide

2026 EDITION

The warm land, the way the locals actually live it.

Travis Bach and Kiel Bach
RE/MAX Professionals · Serving the Cowichan Valley

bachrealestate.ca

WELCOME

Welcome to the warm land

The Cowichan people named this valley Quw'utsun, the warm land, and they weren't exaggerating. This is Canada's only Mediterranean climate: vineyards on the hillsides, a river warm enough to float down in summer, and a growing season that runs most of the year. It's an easy place to fall for. The more useful question is whether the everyday life behind it is the one you're after.

Two homes at the same price can hand you very different lives. One sits in walking distance of Duncan's farmers market and a dozen cafes. Another gives you acreage, a few rows of grapes, and the kind of quiet where the loudest thing is the river. Neither is the right answer. They simply suit different people.

We've helped retirees and downsizers, remote workers, and young families find their footing across the valley, in Duncan, the seaside villages, the northern towns, out to Lake Cowichan, and on the farms in between. The thing we keep coming back to is that this isn't one place. Every town and rural pocket keeps its own pace, its own feel, its own trade-offs.

So we wrote this for the deciding, not the selling. Inside you'll find the communities laid out plainly, what it really costs to live here, the move itself broken into manageable steps, and the small things people tell us they wish they'd known before the truck pulled up.

We help people decide first and move second. If the valley fits the life you're building, we will make the landing an easy one. If it doesn't, you'll hear that from us just as plainly.

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PART ONE

Is the Cowichan Valley Right for You?

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

PART ONE · THE BASICS

The Cowichan Valley at a glance

The Cowichan Valley sits on the southeast coast of Vancouver Island, between Victoria and Nanaimo, with Duncan as its hub. It takes its name from the Quw'utsun word for the warm land, and the name fits. This is Canada's only Mediterranean climate, a region of vineyards, farms, rivers, and seaside villages with some of the warmest, sunniest weather in the country.

THE REGION

The Cowichan Valley

POPULATION

About 90,000

TO NANAIMO

About 45 minutes

TO VICTORIA

About an hour

AIRPORTS

Nanaimo and Victoria

WINTERS

Canada's warmest, mild

Getting around. Duncan is the valley's hub, sitting on Highway 1 between two cities. Nanaimo, with its ferries and airport, is about forty-five minutes north. Victoria is about an hour south over the Malahat. A ferry from Crofton crosses to Salt Spring Island in twenty-five minutes, and most of the valley is a short drive from Duncan's services.

Climate. This is the warm land, and the weather backs it up. The Cowichan Valley sits in Canada's only maritime Mediterranean zone, with the country's warmest mean temperatures and around two thousand hours of sunshine a year. Summers are warm and dry, winters mild and green, wet at times, but rarely cold. It's why the vineyards, farms, and gardens do so well here.

Health care and schools. Duncan has the Cowichan District Hospital, with a full emergency department, and a brand-new, much larger hospital is set to open nearby in 2027. There are public and French immersion schools across the valley, and both Vancouver Island University in Nanaimo and the colleges in Victoria are an easy commute.

PART ONE · THE DRAW

Why people end up here

Everybody's reason is a little different. The warmth and the long growing season, the wine and the food, a river to float down in summer, hundreds of kilometres of trail to ride. For many it's the feeling of a slower, richer life close to the land, and for a growing number it's getting more home for the money than the towns to the north or south.

The warmest, greenest corner of Canada. This is the country's only Mediterranean climate, and it shapes everything: vineyards and cideries on the hillsides, farm stands along the back roads, gardens that produce most of the year. People come for the warm, dry summers and stay for how green and mild the winters feel by Canadian standards.

A paradise for cycling. The Cowichan Valley Rail Trail, locals call it the CVR, runs more than 120 kilometres on a flat, former-railway grade, part of the Trans Canada Trail, crossing the soaring Kinsol Trestle. It's gentle enough for a family and long enough for a serious day out, and it has made the valley one of the best places to ride, e-bike especially, on the island.

Summers on the water. When it's warm, life moves to the river and the lake. Float or swim the Cowichan River, spend the day at Lake Cowichan, or drop down to the seaside at Cowichan Bay and Maple Bay. The water is a big part of why summers here feel like a long holiday.

Room for the life you want. From a walkable house near Duncan's market to a seaside cottage, a lake place, or an acreage with a few rows of grapes, the valley covers a wide range, and at prices that tend to be more reasonable than Nanaimo, Parksville, or Victoria. There's genuinely something here for everybody.

Still finding its feet, in a good way. Duncan and the valley are growing into themselves: new restaurants, more culture, a new hospital on the way. There's room to grow, which is part of the appeal: you're arriving while it's still good value and gaining ground.

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They call it the warm land for a reason. Give it a summer and it tends to win you over.

PART ONE · WORTH KNOWING

The trade-offs

Every guide talks up the beaches and the sunsets. Those are true. But 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.

THE VALLEY MIGHT NOT BE FOR YOU IF

Traffic through Duncan tests your patience. Highway 1 narrows as it runs through Duncan, and it's the valley's main pinch point. In summer, and at rush hour, it can slow to a crawl. There are back ways around it once you know them, but it's the most common complaint you'll hear.

The Malahat is your road south. Getting to Victoria means crossing the Malahat, a scenic mountain highway that can back up, and occasionally close, after a crash or winter weather. Most days it's a fine hour's drive, but it's a single main route, so it's worth knowing.

You want big-city everything. Duncan is still growing into itself. The job market is smaller, and some shopping and specialist appointments mean a trip to Nanaimo or Victoria. Remote work and a bit of planning solve most of it.

You can't stand a green, wet winter. It's the warm land, not the dry land. Winters are mild but damp. The people who thrive simply get outside in it anyway.

A note on safety. People always ask whether a place is safe. The valley is quieter than a city, but the answer that holds up is that it's pocket-dependent. It changes street to street, even between two parts of the same community. We're glad to walk you through the specific pocket of any area you're considering.

Want a feel for the area before you visit? See our community tours at youtube.com/@bachrealestate

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're leaving Calgary, Edmonton, Red Deer, Airdrie, or Cochrane, here's what tends to change.

Your equity comes with you. Many Alberta sellers arrive with more buying power than they expect. 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're swapping snow and deep cold for rain and grey. Winters here rarely drop below freezing, so the adjustment isn't really the temperature, it's the stretch of overcast months from late fall to spring. The payoff is a much longer, sunnier season for being outside.

Staying connected. Getting back is easy. Nanaimo (YCD), about forty-five minutes north, and Victoria International (YYJ), about an hour south, both fly direct to 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 genuine cost 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're 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 adjustment is pace, not 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 more buying power than they expect. Plenty of people trade up in space and comfort and still put a meaningful amount back in the bank. It's one of the biggest changes movers tell us about.

You're not cutting ties. The mainland stays close from both ends. BC Ferries and the Hullo passenger ferry run out of Nanaimo to the north, while Swartz Bay near Victoria sails to Tsawwassen to the south, so 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 pace here is slower and quieter than the cities, and the job market is smaller. The drive through Duncan and over the Malahat can test you in summer. If a busy scene is what energizes you, think that part through. For remote workers, retirees, 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'd think. Most people use it less than they expected to.
- Pick your pocket carefully if walkability matters. Duncan's core, Cowichan Bay, and Chemainus are the walkable ones; much of the valley is rural and car-first.
- If you're changing jobs, plan around a smaller local market, or keep remote work.
- You can still be in Vancouver in a day via the ferry when you need to be.

PART THREE

Find Your Fit The Communities

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 parts of the Cowichan Valley 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?

06 Is an ocean view important?

Must-have

Nice-to-have

Not needed

02 Working remotely or commuting?

Remote

Commuting

A mix

07 Do you want acreage or space?

Yes

No

03 Kids at home?

Yes

No

08 New home or character home?

New

Character

Either

04 What's your budget range?

09 Busy lifestyle or a slower pace?

Busy

Slower

In between

05 Walkability or privacy?

Walkability

Privacy

A bit of both

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 communities; that is normal, and a good place to begin.

If you want a walkable town with services and the best value

Duncan · Chemainus · Ladysmith

If a seaside village with foodie character calls

Cowichan Bay · Maple Bay

If wine country and rolling farmland appeal

Cobble Hill · Glenora · the South Cowichan back roads

If you're after acreage, a hobby farm, or a few rows of grapes

Glenora and East Duncan · Cobble Hill · Sahtlam

If lake life and river days matter most

Lake Cowichan · Shawnigan Lake

If you want the easiest run south to Victoria

Mill Bay · Shawnigan Lake · Cobble Hill

If you're keeping an eye on the budget

Duncan · Lake Cowichan · Ladysmith

Want listings and a closer look? Talk it through with us, or explore at bachrealestate.ca

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

PART THREE · SIDE BY SIDE

The communities at a glance

A quick comparison across the Cowichan communities. Views and walkability use a simple three-dot scale, and prices are relative within the valley, not the wider market. Your fit depends on the specific pocket as much as the community, so treat this as a starting point.

COMMUNITY	BEST FOR	VIEWS	WALK	PRICE
DUNCAN AND AREA				
Duncan	Services, market, the best value	● ○ ○	● ● ●	\$
Glenora and East Duncan	Acreage and farms near town	● ● ○	● ○ ○	\$\$
Maple Bay	Sailing, marina, quiet oceanfront	● ● ●	● ○ ○	\$\$\$
THE SEASIDE				
Cowichan Bay	Walkable seaside village, foodie	● ● ●	● ● ●	\$\$\$
Crofton	Seaside mill town, island ferry	● ● ○	● ● ○	\$\$
Chemainus	Murals, theatre, walkable arts	● ○ ○	● ● ●	\$\$
NORTH AND THE LAKE				
Ladysmith	Heritage town, Transfer Beach	● ● ○	● ● ○	\$\$
Lake Cowichan	Lake life, river days, west end	● ● ○	● ○ ○	\$
SOUTH COWICHAN				
Mill Bay	Closest to Victoria, services	● ● ○	● ● ○	\$\$
Cobble Hill	Wine country, rolling farmland	● ● ○	● ○ ○	\$\$
Shawnigan Lake	Lake living, well-known schools	● ● ○	● ○ ○	\$\$\$

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

PART THREE · A CLOSER LOOK

Duncan and the seaside

THE HUB, AND THE VILLAGES ON THE WATER

Duncan THE HUB, AND THE BEST VALUE

Duncan is the valley's centre of gravity, officially Canada's smallest city by area, and known as the City of Totems for the carvings dotted through its walkable core. You get the farmers market, the shops, the Cowichan District Hospital, and the most attainable prices in the valley. Just outside town, Glenora and East Duncan open up into acreage and farms within minutes of all of it.

MAY BE RIGHT FOR YOU IF

- ✓ You want services, walkability, and the best value in one place
- ✓ A short drive to acreage or a hobby farm appeals
- ✓ Being central to the whole valley matters to you

Cowichan Bay SEASIDE VILLAGE, SLOW AND DELICIOUS

Cowichan Bay, or Cow Bay, is a postcard seaside village on the water, North America's first Cittaslow slow city. Floating homes, a working marina, bakeries, and some of the island's best food sit along one walkable strip, with sought-after homes on the hills above the estuary.

MAY BE RIGHT FOR YOU IF

- ✓ You want a walkable, characterful village right on the water
- ✓ Food, boats, and a slower pace are the point
- ✓ Water frontage or a water view is the priority

Maple Bay and Crofton BOATING LIFE AND THE ISLAND FERRY

Just east of Duncan, Maple Bay is a sailing and boating community wrapped around a beautiful bay and marina. A little north, the seaside mill town of Crofton runs the twenty-five-minute ferry across to Salt Spring Island, handy if the Gulf Islands are part of the draw.

MAY BE RIGHT FOR YOU IF

- ✓ You boat, sail, or simply want to be on the water
- ✓ A quiet, ocean-view setting close to Duncan suits you
- ✓ Easy access to Salt Spring and the Gulf Islands appeals

PART THREE · A CLOSER LOOK

The towns, the lake and the south

NORTH TO THE TOWNS, WEST TO THE LAKE, SOUTH TO THE WINE

Chemainus and Ladysmith ARTS, HERITAGE, AND WALKABLE CHARM

To the north, Chemainus is famous for its outdoor murals and its theatre, a small, walkable arts town with plenty of character. A little further on, the heritage town of Ladysmith climbs the hill above Transfer Beach, marking the northern edge of the valley and the easiest reach toward Nanaimo.

MAY BE RIGHT FOR YOU IF

- ✓ You want a walkable small town with arts and history
- ✓ Heritage character matters more to you than new build
- ✓ Being closer to Nanaimo at the north end is a plus

Lake Cowichan LAKE DAYS AND RIVER SUMMERS

West of Duncan, the town of Lake Cowichan sits where the lake meets the river, the heart of the valley's summer water life, and the western gateway toward the wild coast. It's quieter and more affordable, and made for anyone who wants the lake at the end of the street.

MAY BE RIGHT FOR YOU IF

- ✓ Lake and river living is the whole point
- ✓ You want value and don't mind being further west
- ✓ A quieter, outdoorsy, small-town pace suits you

South Cowichan WINE COUNTRY, AND CLOSEST TO VICTORIA

Mill Bay, Cobble Hill, and Shawnigan Lake make up the valley's south, rolling wine country and farmland, a swimmable lake, well-known schools, and the shortest run over the Malahat to Victoria. It blends rural space with an easy southern commute.

MAY BE RIGHT FOR YOU IF

- ✓ You want wine-country acreage or a lake-area home
- ✓ The shortest drive to Victoria matters to you
- ✓ Rural space with good schools nearby appeals

Send us your **Fit Check** answers and we'll point you to the pockets worth a closer look.

Book a quick call at calendar.app.google, or call Travis (250) 619-2517 or Kiel (250) 667-4182.

PART FOUR

If the Valley Isn't the One

Four island options worth a look, from Nanaimo and Victoria to the beach towns.

PART FOUR · IF THE VALLEY ISN'T THE ONE

North to Nanaimo, or south to the city

Sometimes the right fit is near the valley rather than in it. Duncan sits between two cities, so you have options in both directions, each with its own pace and price. Here are a few worth a look, a hub to the north, the capital to the south, and a couple of further alternatives. We work across all of them, so if one pulls at you, we can take you through it.

THE TWO CITIES · NANAIMO AND GREATER VICTORIA

Nanaimo THE FULL-SERVICE HUB, 45 MIN NORTH

The central island's hub, with a hospital, the ferries, the airport, and the widest range of housing and prices. A single-family benchmark near \$815,000 sits a touch above the valley, and the choice runs from walkable heritage pockets to acreage.

MAY BE RIGHT FOR YOU IF

- ✓ You want city services, a hospital, and the ferries close at hand
- ✓ A wider range of homes and entry points matters to you
- ✓ You'll cross to the mainland often and want to live near the terminals

Greater Victoria THE CAPITAL, AN HOUR SOUTH

Over the Malahat, the provincial capital brings the island's biggest job market, university, airport, and amenities. Prices run well above the valley, though the growing Westshore, Langford and Colwood, is where many buyers find a more attainable foothold.

MAY BE RIGHT FOR YOU IF

- ✓ You want big-city jobs, services, and culture
- ✓ A larger market and more housing choice matter to you
- ✓ You're happy to trade valley quiet and value for the capital

PART FOUR · IF THE VALLEY ISN'T THE ONE

Up the coast, or out to the west

PARKSVILLE-QUALICUM AND PORT ALBERNI

Parksville and Qualicum Beach BEACH TOWNS, ABOUT AN HOUR NORTH

Past Nanaimo, the Oceanside beach towns are built around warm, shallow sand and an easy, retiree-and-family pace. They sit at the top of the local market, with a single-family benchmark near \$924,000, the trade for that famous beachfront.

MAY BE RIGHT FOR YOU IF

- ✓ The beach, not the vineyard, is what you picture
- ✓ A walkable seaside town with strong amenities appeals
- ✓ You're happy to pay a premium to be on the sand

Port Alberni AFFORDABLE, OUTDOORSY, WEST-COAST GATEWAY

Inland at the head of its inlet, about an hour west through Cathedral Grove, Port Alberni is by far the most attainable choice, a single-family benchmark near \$508,000. It's a fishing-and-forestry town and the gateway to Tofino and the wild west coast.

MAY BE RIGHT FOR YOU IF

- ✓ Budget is the priority, and you'll trade the valley for value
- ✓ You love fishing, rivers, lakes, and the outdoors
- ✓ The pull of the west coast is strong and you want a base

Thinking about one of these? Book a quick call and we'll 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'll always pull the current numbers for the home and area you're looking at. As of spring 2026, here is roughly where the Cowichan Valley market sits.

SINGLE-FAMILY HOME

About \$790,000

TOWNHOUSE

About \$553,000

CONDO / APARTMENT

About \$408,000

Cowichan Valley single-family benchmark; board-wide townhouse and condo (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 valley is one of the better-value corners of the south island. Its single-family benchmark sits below Nanaimo, the beach towns, and Victoria. A condo or townhouse runs well under the house figure, and the community and pocket you choose move the price as much as the house itself. A Cowichan Bay waterfront and a Lake Cowichan starter are different worlds.

How nearby areas compare. The valley stretches a budget further than its neighbours. Nanaimo runs near \$815,000, Parksville-Qualicum near \$924,000, and Greater Victoria higher still, while Port Alberni to the west sits closer to \$508,000. It's a big part of why people land here.

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's 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 \$790,000

1% on the first \$200,000	\$2,000
2% on the next \$590,000	\$11,800

Property Transfer Tax	about \$13,800
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First-time buyers. There's an exemption, but it's 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 don't 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 isn't limited to first-time buyers. If it's your principal residence, repeat buyers can use it too.

THE SHORT VERSION

- Budget the Property Transfer Tax as a genuine cost at closing, not a rounding error.
- On a typical Cowichan Valley single-family home that's often in the \$12,000 to \$14,000 range, unless an exemption applies to you.

PART FIVE · WHAT IT ACTUALLY COSTS

What else to budget for

THE SPECULATION AND VACANCY TAX

Here's a Cowichan-specific wrinkle worth knowing. The province's Speculation and Vacancy Tax applies in the valley's municipalities: Duncan, North Cowichan (which takes in Chemainus, Crofton, and much of Maple Bay), Ladysmith, and Lake Cowichan, all added in 2023. It does not currently apply in the rural electoral areas like Cowichan Bay, Mill Bay, Shawnigan Lake, or Cobble Hill.

Either way, your principal residence is exempt. But if you own in one of the covered municipalities, every owner must file a short declaration each year by March 31, even when fully exempt. Miss it 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, say, the rate as of 2026 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're offered, move with the market, so a pre-approval early on is worth it; it tells you what you can comfortably spend before you fall for a place. We're glad to point you to island mortgage brokers we trust.

We're REALTORS®, not accountants or lawyers, so treat these as planning numbers and confirm the specifics with a mortgage broker, notary, or accountant. We'll gladly work through the costs on any home you're 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 what you can comfortably spend, Property Transfer Tax included (see Costs).
- Start the search with us and narrow your communities. 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.

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.

60 DAYS OUT

- Register with the Health Connect Registry for a family doctor. The wait runs long, 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.

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 the river, breathe.

PART SIX · MAKING THE MOVE

Getting on and off the island

The valley sits between two sets of transport links: Nanaimo's are about forty-five minutes north, and Victoria's about an hour south over the Malahat. Whether it's a meeting in Vancouver or family flying in, here are the options and roughly how long each takes.

OPTION	GOOD FOR	ROUGHLY
BC Ferries north	Vehicles and passengers, Nanaimo to the mainland terminals	45 min north
BC Ferries south	Vehicles and passengers, Swartz Bay to Tsawwassen	1 hr south
Hullo	Foot passengers, Nanaimo to downtown Vancouver	About 75 min
Crofton ferry	Vehicles and passengers, Crofton to Salt Spring Island	25 min
Harbour Air	Seaplane from Maple Bay, east of Duncan, to Vancouver	About 50 min
Nanaimo / Victoria	Airports north and south, direct to Alberta	Varies

What it means for a commute. You have two ways to the mainland: the Nanaimo terminals and the Hullo to the north, or Swartz Bay near Victoria to the south. Either takes a little planning but settles into a routine, and a day trip to Vancouver is realistic. The one thing to watch is the Malahat, the mountain highway south, scenic most days, but it can back up or close, so build in a buffer when you're heading to Victoria.

Heading back to Alberta. If family is in Calgary or Edmonton, two airports have you covered with direct flights: Nanaimo (YCD) about forty-five minutes north, and Victoria (YYJ) about an hour south, 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's the wait-list that matches you with a family doctor or nurse practitioner, and the wait can be long, so the sooner you're on it the better.

The valley has its own hospital. Unlike some smaller communities, Duncan has the Cowichan District Hospital, with a full, 24/7 emergency department right in the valley, no driving to another town in a crisis. A brand-new, much larger hospital is being built nearby and is set to open in 2027, with a far bigger ER and more beds.

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 in town. Duncan and the larger towns have fast, reliable internet. In the rural pockets, though, Glenora, Sahtlam, the back roads, and up toward the lake, it's worth checking the specific address before you commit, since service can change road to road.

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 ferries north and south make a hybrid week realistic.

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'll build the countdown around it. Book a quick call whenever you're 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 the Cowichan Valley, so none of it catches you sideways.

The drive through Duncan is the local gripe. Highway 1 narrows through Duncan, and it's the valley's pinch point. In summer and at rush hour it can slow right down. The good news is there are back ways around it once you learn them, and heading south to Victoria means the Malahat, a scenic mountain highway that's lovely most days but can back up or close, so leave a buffer.

It's wine-and-food country. This is the warmest, most agricultural corner of the coast, and it shows: vineyards and cideries on the hillsides, farm stands along the back roads, year-round markets, and some genuinely good restaurants for a place this size. People plan weekends around it.

It's built for bikes. The Cowichan Valley Trail gives you flat, traffic-free riding for more than 120 kilometres, and the gentle grade makes it heaven on an e-bike. Crossing the Kinsol Trestle is a rite of passage. Plenty of people here ride far more than they expected to.

Summers move to the water. When it's warm, life shifts to the river and the lake: floating the Cowichan River, swimming at Lake Cowichan, or dropping down to the seaside at Cowichan Bay. It's glorious, and it's busy, so go early on hot weekends and book ahead in July and August.

It's still finding its feet. Duncan and the valley are growing into themselves: more restaurants, more culture, a new hospital on the way. There's room to grow, and that's part of the appeal: you're arriving while it's still good value and gaining ground.

Safety is pocket-dependent. It's quieter than a city, but the answer that holds up is that it changes street to street. We're glad to walk you through the specific pocket of anywhere you are considering.

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 TRAIL

Ride or walk the Cowichan Valley Rail Trail, the CVR, and make the pilgrimage across the Kinsol Trestle, one of the tallest timber rail trestles in the world, high above the Koksilah River. The gentle grade is perfect for an e-bike or a family outing, with several access points for shorter loops.

WINE AND CIDER

Spend an afternoon tasting your way around the valley: Merridale Cidery, plus vineyards like Unsworth, Cherry Point, Blue Grouse, and Averill Creek. Stop at the farm stands and year-round markets while you're at it. This is what people mean when they call it the New Provence.

ON THE WATER

In summer, float or swim the Cowichan River, spend a day at Lake Cowichan, or wander the seaside village of Cowichan Bay for bakeries, boats, and the Maritime Centre. The Crofton ferry to Salt Spring Island makes an easy day trip.

IN THE TOWNS

Walk Duncan's open-air totem collection and its big Saturday farmers market, take in the famous murals and a show in Chemainus, and visit the Quw'utsun' Cultural Centre and the BC Forest Discovery Centre to get a feel for the valley's roots.

We keep a running list of local favourites, the trails, the wineries, the food 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 town. Feel, value, and safety change street to street here. We'll walk you through the specific pocket of anywhere you're considering, so you're choosing with the full picture.

We give you the full picture, so you can decide. If a place, or even the valley itself, might not fit the life you're after, we'll lay out the trade-offs plainly: what works, what doesn't, and what to weigh. The call is always yours.

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'll 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've 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'll pick you up on the Nanaimo side, then drive you the forty-five minutes down to the valley, or fly into Victoria and we'll meet you there. Either way it saves you 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 valley, a winery, a coffee spot, the river, the drive you'd actually make. You leave knowing how it feels to live there, not just what the houses look like.

Two brothers, no hand-offs. We're a small team by design. You work with the two of us start to finish, never passed to an assistant or an agent you've 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're available by phone and text, and most questions get an answer within minutes. Either way, you have our word on it: we'll 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 valley 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're 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.

What clients say

We're proud of the people we've 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're months out or ready to look this weekend, we'd love to help you find your fit in the Cowichan Valley. Reach out however suits you: a call, an email, or grab a time that works for you.



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or explore listings and neighbourhood guides at bachrealestate.ca

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

Welcome to the warm land. We'll help you find your place in it.

Travis Bach and Kiel Bach

RE/MAX Professionals · Serving the Cowichan Valley

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