



# Victoria BC Relocation Checklist

Happy Homes Team · eXp Realty

*Homes with soul. Strategy with heart.*

Print this. Stick it on your fridge. Work through it in order. — Anna & Perry

## 12+ Weeks Before Move

- ☐ Decide your move date and rough budget range
- ☐ Research neighbourhoods: James Bay, Fairfield, Oak Bay, Saanich, Langford each have a different feel
- ☐ Get 3+ moving quotes (in-home or video survey, not phone estimates)
- ☐ Ask movers the Island question: "Do you deliver with your own crew, or hand off to a local agent?"
- ☐ If moving from the US: start immigration paperwork (work permit, PR, spousal sponsorship). This governs your entire timeline
- ☐ If moving from Ontario or the Maritimes: book movers 6 to 8 weeks out. Long-haul carriers consolidate loads and deliver in windows, not fixed dates

## 8 Weeks Before Move

- ☐ Book your moving company in writing. Confirm the delivery window and compensation if they miss it
- ☐ Book BC Ferries for your moving truck. Summer Saturday sailings sell out
- ☐ If buying: complete home search, write offer, book home inspection
- ☐ If renting: start applications. Have lease or purchase agreement ready for school and daycare registration
- ☐ Research schools and join childcare waitlists (popular centres can take months to years)
- ☐ Price full replacement value insurance for your move. Basic weight-based coverage is nearly worthless for electronics and art

## 6 Weeks Before Move

- ☐ Sort and purge. Sell heavy, cheap furniture that costs more to ship than to replace
- ☐ If flying with a dog: book cargo or cabin space, order an airline-compliant hard crate, start crate training now
- ☐ Apply for BC MSP online at gov.bc.ca. Coverage starts after the balance of your arrival month plus two more months
- ☐ Keep your current province's health coverage active during that gap. Do not cancel it early
- ☐ If coming from the US or abroad: buy private interim health insurance
- ☐ Request a claims and driving history letter from your current auto insurer. ICBC can apply your safe-driving discount, but only with documentation

## 4 Weeks Before Move

- ☐ Set up Canada Post mail forwarding before moving day
- ☐ Transfer prescriptions to a BC pharmacy before your old ones run out
- ☐ Register for a family doctor via BC Health Connect Registry. Do it on day one. The waitlist only moves if you're on it
- ☐ If moving into a condo: book the strata elevator and pay the move-in fee (\$100 to \$200). Your movers should not be standing in a lobby on the clock
- ☐ Order cheques from your bank. Some landlords, stratas, and daycares still want them

## 2 Weeks Before Move

- ☐ Confirm delivery window with movers in writing one more time
- ☐ Pack a first-week essentials bag. Rain jacket, not umbrella
- ☐ Confirm your internet installation appointment. Book before your possession date or you will be offline longer than expected
- ☐ If driving through BC in fall or winter: confirm your winter tires are on. Mandatory Oct 1 to Apr 30 on most BC highways

## Move-In Week

- ☐ Open a BC Hydro account with your move-in date. Most of Greater Victoria heats electrically
- ☐ Set up FortisBC if your home has natural gas
- ☐ Set up water, sewer, and garbage through your municipality
- ☐ Transfer your driver's licence at ICBC. Combine it with your BC Services Card visit and do both at once
- ☐ Register and insure your vehicle with ICBC. Bring existing registration, proof of ownership, and ID
- ☐ Book your out-of-province vehicle inspection at a designated facility. Common bottleneck. Do it early in week one

## First Month

- ☐ Licence your dog with your municipality. Victoria, Saanich, Oak Bay, and Langford each run their own licensing
- ☐ Register with a vet before you need one. Waitlists exist. Do not wait until your dog eats something questionable
- ☐ Register for Fair PharmaCare once your MSP coverage is active
- ☐ File your BC Speculation and Vacancy Tax declaration if in an affected area. Two-minute exemption for owner-occupied homes, but it arrives as a scary-looking letter
- ☐ Take one wander day. Dallas Road, coffee, ocean. No unpacking, no admin. This is the day the move becomes your life

## Before You Forget

- ☐ Check earthquake coverage on your home insurance. Separate rider, percentage-based deductibles. Read it, do not skim it
- ☐ If buying: budget for BC Property Transfer Tax. 1% on first \$200K, 2% to \$2M, 3% above. First-time buyer and new-build exemptions may apply
- ☐ Update your address with CRA, your bank, insurance providers, and subscriptions
- ☐ Learn the local vocabulary: the Malahat, the Pat Bay Highway, the Colwood Crawl. You will be fluent by spring