



FREE GUIDE · MOVING TO VICTORIA SERIES

Welcome to Victoria: Your First 90 Days

A practical checklist for your first three months on the Island, from the paperwork with deadlines to finding your people.



The Gorge Waterway.



Japanese Garden, Gorge Park.

Welcome home.

I moved here from Ontario myself, so I know the mix of excitement and long to-do lists that comes with the first few months. I've also helped many people make this move since, and I've seen what makes the difference: get the practical things done early, so you can relax and start enjoying the life you came here for.

Tick things off as you go. And if you get stuck, call me. I'm always happy to help, even after the keys are handed over.

Liz

Two deadlines to know: you have **30 days** after arriving to register and insure your vehicle in B.C., and **90 days** to switch to a B.C. driver's licence. And apply for MSP the week you arrive: coverage has a wait period.

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Your first 30 days: the essentials

The time-sensitive things. Some of these have legal deadlines.

HEALTH COVERAGE



Apply for MSP right away

B.C.'s Medical Services Plan has a wait period for new residents: the rest of the month you arrive, plus two more months. Applying early means no extra delay.

How to apply for MSP (BC)

<https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/eligibility-and-enrolment/how-to-enrol>

The wait period (BC)

<https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/eligibility-and-enrolment/how-to-enrol/coverage-wait-period>



Keep your old coverage during the wait

Moving from another province? Keep your old plan in place until MSP starts. Coming from outside Canada? Arrange private insurance to cover the gap.



Register for Fair PharmaCare

Help with prescription costs, based on income. You can apply on the same form as MSP.

PharmaCare (BC)

<https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents>

DRIVING



Vehicle: register and insure within 30 days

Out-of-province vehicles need an inspection at a designated facility first. Then visit an Autoplan broker with your old registration and proof of ownership for B.C. plates and insurance.

Moving to B.C. (ICBC)

<https://icbc.com/insurance/moving-travelling/moving-bc>



Driver's licence: switch within 90 days

Book an ICBC driver licensing office early. Bring your current licence and accepted ID, and you'll hand in your old licence. Ask your previous insurer for your driving record first: ICBC can credit up to 15 years of experience, which can help your premium.

Moving and your licence (ICBC)

<https://www.icbc.com/driver-licensing/moving-bc>

☐**Cancel your old car insurance**

Once your B.C. coverage starts. Ask about a refund for the unused months.

YOUR HOME, UP AND RUNNING☐**Electricity and gas**

BC Hydro for electricity, and FortisBC if your home has natural gas.

BC Hydro

<https://www.bchydro.com>

FortisBC

<https://www.fortisbc.com>

☐**Water, sewer and garbage**

These come through your municipality (Victoria, Saanich, Oak Bay, Esquimalt, Langford, Sidney and so on). Look up your collection day and sorting rules on its website.

☐**Internet and phone**

Popular options include Rogers (formerly Shaw), Telus and Novus (in some buildings).

☐**Home insurance at the new address**

And while you're talking to your insurer, ask about earthquake coverage.

☐**In a strata? Ask what's included**

Water, garbage and sometimes hot water are often covered. Get your fob, mailbox key and parking details from the property manager.

CHANGE YOUR ADDRESS☐**Canada Revenue Agency**

Update it through My Account or by phone.

CRA sign-in

<https://www.canada.ca/en/revenue-agency/services/e-services/cra-login-services.html>

☐**Banks, credit cards, investments and loans**

Plus your employer, pension plans, subscriptions and delivery accounts.

☐**Canada Post mail forwarding**

Catches tax slips, renewals and refunds still going to your old address.

Canada Post

<https://www.canadapost-postescanada.ca>

KIDS



Register for school

Your public school depends on your address. SD61 Greater Victoria covers Victoria, Oak Bay, Esquimalt, View Royal and much of Saanich. SD63 Saanich covers the Saanich Peninsula, including Sidney, North and Central Saanich and Brentwood Bay. SD62 Sooke covers Langford, Colwood, Metchosin and Sooke. Bring report cards and records from the previous school.

SD61 Greater Victoria

<https://www.sd61.bc.ca>

SD63 Saanich

<https://www.sd63.bc.ca>

SD62 Sooke

<https://www.sd62.bc.ca>



Start the childcare search

Spaces are limited, so start as soon as you know where you're living, and check whether you qualify for fee reductions.

Child care in B.C.

<https://www2.gov.bc.ca/gov/content/family-social-supports/caring-for-young-children>

Days 31 to 60: settling in

The paperwork is done. Now make it feel like home.

HEALTH

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Get your BC Services Card

Your health card. Get it at an ICBC driver licensing office, ideally on the same trip as your licence.

BC Services Card (BC)

<https://www2.gov.bc.ca/gov/content/governments/government-id/bc-services-card>

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Join the Health Connect Registry

B.C.'s list for being matched with a family doctor or nurse practitioner. Register early: the wait can be long. You'll need your Personal Health Number.

Health Connect Registry (HealthLink BC)

<https://www.healthlinkbc.ca/health-connect-registry>

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Know where to go in the meantime

Find your nearest walk-in clinic, urgent and primary care centre and pharmacy. Call **8-1-1** any time to speak to a nurse for free.

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Transfer your medical records

Ask your previous doctor to send them once you have a new one.

GETTING AROUND

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Get set up with transit

BC Transit runs the Greater Victoria buses. Pay with Umo, a reloadable tap card or app. The BC Transit site has trip planning and real-time bus tracking.

BC Transit Victoria

<https://www.bctransit.com/victoria>

Umo

<https://www.umomobility.com>

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Try the trails

The Galloping Goose, Lochside and E&N trails connect much of the region for walking and cycling. Helmets are the law in B.C.

Regional trails (CRD)

<https://www.crd.ca/programs-services/getting-around/regional-trails>

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Set up a BC Ferries account

Swartz Bay to Tsawwassen for Vancouver, and Departure Bay (Nanaimo) to Horseshoe Bay. Reserve ahead on summer weekends and holidays.

BC Ferries

<https://www.bcferries.com>

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Learn your way out of town

Victoria International Airport (YYJ) is by Sidney. Harbour Air floatplanes and Helijet go harbour to harbour to Vancouver. Highway 1 runs to the Westshore and up-Island; Highway 17 (Pat Bay) runs to Sidney, the airport and the ferry.

Victoria Airport

<https://www.victoriaairport.com>

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Car share, if you need it

Modo has cars around the core, booked by the hour.

Modo

<https://www.modo.coop>

YOUR EVERYDAY ESSENTIALS

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Find your regulars

Grocery store, pharmacy, hardware store, gas station, and your closest coffee shop. These are the places that make a neighbourhood feel like yours.

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Get a library card

Greater Victoria Public Library or Vancouver Island Regional Library, depending on where you live.

GVPL

<https://www.gvpl.ca>

VIRL

<https://virl.bc.ca>

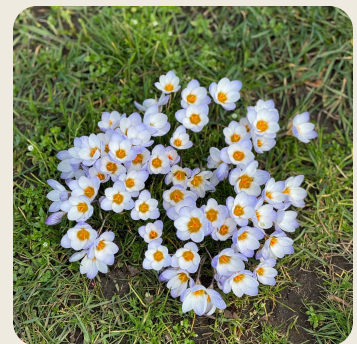
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Visit your recreation centre

Most offer drop-in classes, pools and gyms, and they're a great way to meet people.

LIZ'S LITTLE LIST

- **Murchie's** on Government Street, then browse **Munro's Books** right next door
- **Silk Road** for tea in Chinatown
- **Crust Bakery**, for the best croissants in town
- **The Dutch Bakery**, a great little diner with so many treats up front. My favourite are the marzipan dollar rolls.
- **Thetis Lake** and **Brentwood Bay**, when you want to get out of town



Spring comes early on the Island.

Days 61 to 90: finding your people

This is the part people leave for later. I think it matters most.

GET CONNECTED

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Join a newcomers club

These clubs exist just for people new to the area, with regular get-togethers and interest groups. The three below are for women; the Meetup group is open to everyone.

Newcomers Club of Greater Victoria

<https://newcomersclubofgreatervictoria.ca/>

Victoria Evening Newcomers Club

<https://victorianewcomers.ca/>

Peninsula Newcomers Club

<https://peninsulanewcomersclub.wildapricot.org/>

New to Victoria (Meetup)

<https://www.meetup.com/new-to-victoria/>

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Join something that meets every week

A rec centre class, a walking or hiking group, a book club, pickleball. Seeing the same faces each week is how friendships start.

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Volunteer

Volunteer Victoria matches people to local organisations. Festivals, museums and theatres often need help too.

Volunteer Victoria

<https://volunteervictoria.bc.ca>

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Find your neighbourhood groups

Your community association, plus local Facebook groups (try “New to Victoria” or your neighbourhood’s name).

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Say hello to your neighbours

It sounds simple. It works.

STAY IN THE LOOP

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Local news

The Times Colonist, CHEK News and Victoria Buzz.

Times Colonist

<https://www.timescolonist.com>

CHEK News

<https://www.cheknews.ca>

Victoria Buzz

<https://www.victoriabuzz.com>

**What's on**

Tourism Victoria's events calendar, and your municipality's website for notices, permits and bylaws.

Events calendar (Tourism Victoria)

<https://www.tourismvictoria.com/events>

BE READY**Sign up for emergency alerts**

You have to sign up, and each area has its own: Vic-Alert (Victoria), Esquimalt Alert, Oak Bay Alert, Westshore Alert (Langford, Colwood, View Royal, Highlands) and Saanich Peninsula Alert (Sidney, North and Central Saanich). The CRD lists them all with sign-up links.

Alert systems by area (CRD)

<https://www.prepareyourself.ca/get-connected/how-stay-informed>

Vic-Alert

<https://victoria.ca/VicAlert>

**Put together an emergency kit**

Vancouver Island is earthquake country. PreparedBC has simple checklists.

PreparedBC

<https://www2.gov.bc.ca/gov/content/safety/emergency-management/preparedbc>

**Invest in good rain gear**

Winters are mild, but they're wet. A good waterproof jacket and boots make all the difference.

START ENJOYING IT**See the classics like a local**

The Inner Harbour, Beacon Hill Park, Dallas Road, Fisherman's Wharf, Butchart Gardens, Craigdarroch Castle and the Royal BC Museum.

**Catch a show**

The Royal and McPherson theatres, the Art Gallery of Greater Victoria, and live music downtown.

**Explore beyond your neighbourhood**

My neighbourhood guides cover what it's like to live in each part of Greater Victoria.

Neighbourhood guides

<https://lizengertrealestate.com/downtown-victoria.html>

MY FIRST WEEKENDS HERE

Mostly, I explored. A different area every weekend. A few that stayed with me:

- **Walking along the harbour**, taking in the sights and breathing deeply, with real gratitude for where I was.
- **The Gorge Waterway walkway and Gorge Park**, sitting in the Japanese Garden in wonder at so much beauty.
- **Hiking at Thetis Lake.**



The Gorge walkway in the fall.



"Camossung" by Fred Dobbs, in Gorge Park. It tells a Songhees story of this place.

Coming up in your first year

A few homeowner things to watch for.



Home Owner Grant

Reduces the property tax on your principal residence. Claim it every year once your property tax notice arrives.

Home Owner Grant (BC)

<https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/home-owner-grant>



Speculation and Vacancy Tax declaration

Most of Greater Victoria is in the tax area. Owners who live in their home are usually exempt, but each owner still has to declare every year. Watch for a letter early in the new year.

Speculation and Vacancy Tax (BC)

<https://www2.gov.bc.ca/gov/content/taxes/speculation-vacancy-tax>



Your BC Assessment notice

Your home's assessed value arrives each January.

BC Assessment

<https://www.bcassessment.ca>

I'm here to help

Moving is a big step, and you don't have to figure it all out on your own. If you have a question about your new neighbourhood, your home, or just where to find a good loaf of bread, reach out.



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General information only, not legal, tax, insurance or medical advice. Rules and programs are summarized from ICBC and Province of British Columbia sources as of November 2026 and can change. Check the linked official source before you act.