

# MILITARY TRANSFER GUIDE



## VICTORIA REAL ESTATE MARKET



**Shannon and Glenda  
Real Estate Team**

### **Military Relocation Planner**

**Victoria, BC | CFB Esquimalt**



Moving to or from Victoria, BC

Clear Strategy  
Calm Guidance  
Confident Relocation.

CFB Esquimalt Edition





**When a military posting comes through, decisions often need to happen quickly.**

Housing is one of the largest financial pieces of that transition – and one of the most emotional.

This guide is designed to:

- Give you structure
- Highlight key considerations specific to Greater Victoria and surrounding areas
- Help you avoid common relocation mistakes
- Support informed, confident decisions

**Whether you are buying, selling, or coordinating both at the same time, clarity reduces stress.**

**How to Use This Planner**

**We recommend:**

- Review the timeline section first
- Identify your priority neighbourhoods
- Use the checklists before writing an offer or listing your home
- Bring the worksheet page to your strategy call

**This is not a marketing brochure; It's a planning tool**





## Victoria Is a Market of Micro-Markets

Greater Victoria is not one uniform market. Values, taxes, and demand vary significantly by area/municipality

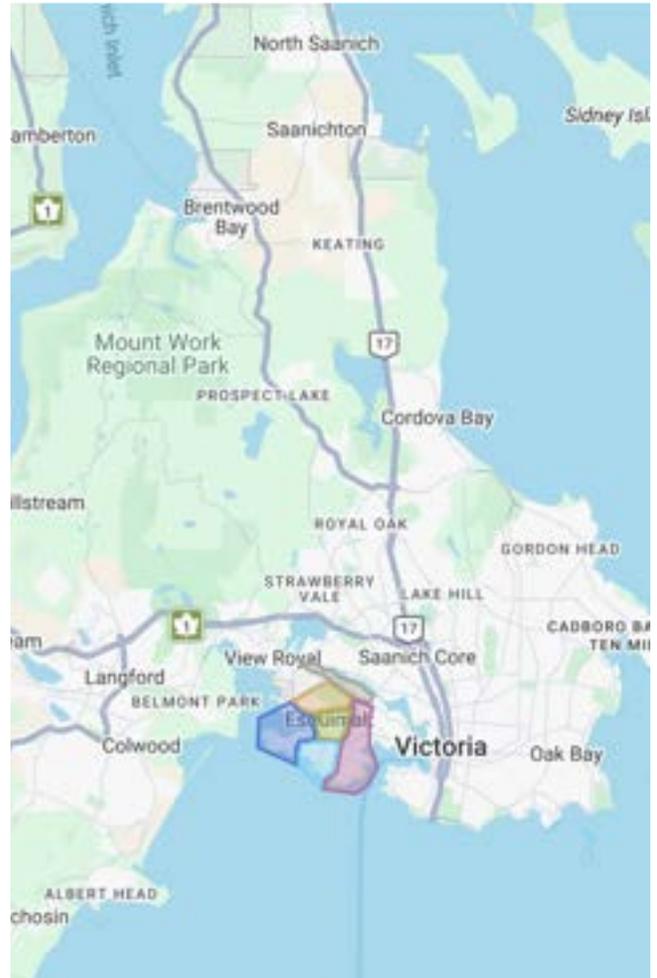
Key differences between municipalities:

- Property tax rates
- School catchments
- Strata density
- Insurance costs
- Rental demand
- Commute patterns

Two homes 15 minutes apart may behave very differently in resale value.

## What Influences Value in Victoria?

- Proximity to water
- Walkability
- Commute access
- School reputation
- Strata health (if applicable)
- Development activity nearby
- Supply levels in specific neighbourhoods



**Understanding these variables protects long-term equity.**





### Esquimalt – Living Close to CFB Esquimalt

If you're being posted to CFB Esquimalt, this is the most direct and convenient place to start your search. Esquimalt is part of the Victoria Core region and is its own municipality – the Township (District) of Esquimalt. It offers a strong mix of established residential neighbourhoods, waterfront properties, and walkable amenities, all within minutes of the base. One of the biggest advantages for military families is proximity.



Esquimalt has long been home to Canada's Pacific Naval Fleet, and the community understands the rhythm of military life. Canadian Forces Base Esquimalt employs approximately 4,000 military personnel and 3,000 civilian employees, making it a significant part of the local economy and identity.

### Lifestyle-wise, Esquimalt offers:

- Oceanfront parks and foreshore walking paths
- The Esquimalt Lagoon and Saxe Point Park
- A marina and waterfront access
- Recreation centre, curling rink, and indoor swimming pool
- The highly regarded Gorge Vale Golf Club
- A growing local business community



Neighbourhoods such as Saxe Point and Rockheights are particularly popular for their views and proximity to amenities.

For many families relocating from another province, Esquimalt offers the balance of convenience, stability, and coastal lifestyle – without sacrificing resale strength.

If your priority is minimizing commute time while maintaining access to parks, schools, and community services, Esquimalt is often a very practical choice.

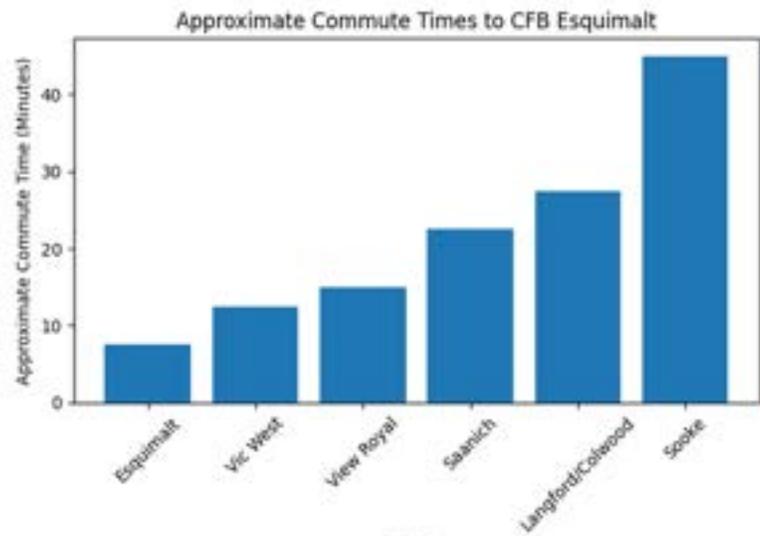




Real Estate Team

### Other Municipalities Commute to CFB Esquimalt (Traffic dependent)

- Esquimalt: 5–10 minutes
- Victoria: 10-15 minutes
- Vic West: 10–15 minutes
- View Royal: 10–20 minutes
- Saanich: 15–30 minutes
- Langford & Colwood: 20–35 minutes
- Sooke: 40–55 minutes



### Lifestyle & Value Overview of other Municipalities

**Esquimalt** - Close to base, strong rental demand, mix of property types.

**Victoria** - Offers a vibrant, walkable urban lifestyle with strong resale stability, condominium options, and easy access to amenities.

**Saanich** – Established neighbourhoods, schools

**View Royal** - Balanced commute, family-friendly pockets, growing communities.

**Vic West** - Urban convenience, walkability, strong long-term demand.

**Langford** - Newer construction, larger homes, expanding infrastructure.

**Colwood** - Mix of SFD, townhomes and condos which appeals to families and move up buyers.

**Sooke** - More home for the dollar, coastal setting, longer commute.

### When evaluating neighbourhoods, consider:

- Commute tolerance
- Budget flexibility
- School needs
- Long-term resale stability
- Lifestyle priorities





## Should You Rent or Buy in Victoria?

**There is no one-size-fits-all answer.  
Consider:**

- Length of posting
- Market conditions at time of move
- Down payment flexibility
- Risk tolerance
- Family stability preferences
- Potential rental demand if plans change

### **Buying may make sense if:**

- Posting length is 3+ years
- Market conditions support appreciation
- You prefer stability and control

### **Renting may make sense if:**

- Posting duration is uncertain
- You want time to learn neighbourhoods
- Market is transitioning

**A quick strategy discussion often clarifies direction.**





## Before Writing an Offer

**Due diligence matters – especially under time pressure.**

- Review recent comparable sales
- Confirm insurance availability
- Review strata documents (if applicable)
- Review depreciation report
- Check for special levies
- Review property tax history
- Confirm heating source and utility costs
- Evaluate resale stability
- Understand subject removal timelines



## If Buying From Out of Province

- Request detailed video walkthrough
- Confirm neighbourhood noise levels
- Confirm parking situation
- Review google street view
- Understand nearby development plans



**Confidence comes from clarity – not speed.**





## Preparing Your Home for Sale

**Strategic preparation reduces stress and negotiation pressure.**

- Pre-list consultation
- Minor repairs completed
- Exterior tidy and maintained
- Professional cleaning
- Decluttering
- Staging recommendations reviewed
- Pricing aligned with current data
- Timeline coordinated with relocation schedule



**Over-improving rarely increases return proportionately.**

**Strategic improvements do.**





## Real Estate Team

### Relocating from another province?

Here are practical considerations.

- Property taxes
- Rates vary by municipality and assessed value.
- Always review municipal tax rates and BC assessment



BC Assessment: <https://www.bccassessment.ca>

### Utilities costs depend on:

- Heating type
- Property size
- Insulation quality
- Occupancy

### Strata Properties Review:

- Monthly fees
- Insurance coverage
- Depreciation report
- Contingency reserve fund

### Common providers:

BC Hydro: [www.bchydro.com](http://www.bchydro.com)

FortisBC: [www.fortisbc.com](http://www.fortisbc.com)

### Strata fees in Victoria vary widely depending on:

- Building age
- Amenities
- Maintenance history

## Understanding monthly carrying costs is critical

### SCHOOLS

#### Greater Victoria School Districts:

SD61 – Greater Victoria

SD62 – Westshore / Sooke

SD63 – Saanich / Peninsula

#### School district website links

- <https://www.sd61.bc.ca>
- <https://www.sd62.bc.ca>
- <https://www.sd63.bc.ca>

### Before choosing neighbourhoods:

- Confirm catchment boundaries
- Review French immersion availability
- Consider proximity to recreation centres
- Evaluate walking routes

### Many families prioritize:

- Short commute to school
- Access to sports facilities
- Community parks
- Quiet residential streets





## Home Insurance

Insurance availability is important in British Columbia, particularly for:

- Older homes
- Properties with oil tanks
- Strata buildings with past claims
- High-value waterfront homes
- Poly b plumbing



Always confirm insurance availability early in the process – especially if relocating under time pressure.

## Cost Planning Tip

Many families moving from other provinces notice:

- Higher purchase prices
- Stable long-term demand
- Strong rental market
- Limited land supply

**Victoria remains one of Canada's most desirable coastal markets. Planning carefully protects both comfort and equity.**





## Pre Arrival

- Set up utilities
- Confirm school registration

## Week 1

- Update driver's licence & vehicle registration (ICBC)
- Confirm BC Services Card

ICBC: <https://www.icbc.com>

BC Services: <https://www2.gov.bc.ca>

## Weeks 2-4

- Test commute routes
- Explore local amenities
- Review first month budget
- Identify maintenance priorities



**Early structure makes settling in easier.**





## When You're Doing Both

This is where structure matters most.

### Key considerations:

- Aligning completion dates
- Bridge financing options
- Contingency planning
- Deposit structure
- Legal and lender coordination
- Flexibility if dates shift



Planning early reduces reactive decisions later.





## Mistakes to Avoid

- Waiting too long to start planning
- Choosing neighbourhood based solely on price
- Skipping strata document review
- Skipping a building inspection
- Ignoring insurance availability
- Underestimating commute fatigue
- Letting urgency override due diligence

**Relocation moves quickly. Decisions should not feel rushed.**





**Our Priorities**

Preferred neighbourhoods: \_\_\_\_\_

Maximum commute tolerance: \_\_\_\_\_

Home type preference: \_\_\_\_\_

Budget comfort range: \_\_\_\_\_

**Top 3 concerns:**

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_





### Let's Build Your Relocation Plan

If you are being posted to or from CFB Esquimalt, we would be honoured to help you navigate the process with clarity and structure. Clickable  links.

### Shannon and Glenda Real Estate Team

RE/MAX Camosun

250-812-8188

250-883-6523

shannonandglenda@gmail.com

[shannonandglenda.com](http://shannonandglenda.com)

Follow us on Facebook and Instagram for market updates and relocation insights.



[instagram.com/shannonandglendarealestate](https://www.instagram.com/shannonandglendarealestate)



[facebook.com/Real.Estate.Victoria.BC](https://www.facebook.com/Real.Estate.Victoria.BC)





## Helpful Local Resources

These [clickable](#)  sites are helpful for information on recreation programs, relocation support, community events, and family services.

[CFB Esquimalt Official Site](#)

[MFRC \(Military Family Resource Centre\) Esquimalt](#)

[Pacific Navy News - The Lookout](#)

## Links for Municipalities, Recreation & Community Amenities

[District of Esquimalt](#)

[Town of View Royal](#)

[District of Saanich](#)

[City of Langford](#)

[City of Colwood](#)

[District of Sooke](#)

[City of Victoria](#)

[Esquimalt Recreation Centre](#)

[Eagle Ridge Community Centre \(Langford\)](#)

[Gordon Head Recreation Centre](#)

[YMCA-YWCA Westhills](#)

[Juan de Fuca Recreation \(Westshore Parks & Rec\)](#)

[SEAPARC Leisure Complex](#)

[Crystal Pool & Fitness Center](#)

[Cedar Hill Recreation Centre](#)

[Commonwealth Place \(Saanich Peninsula\)](#)





## Buyer Green Upgrade & Rebate Guide

This guide highlights the primary provincial, utility, and municipal rebate programs available to buyers in Greater Victoria and throughout British Columbia. Important: Most rebate programs require application **AFTER** possession and **BEFORE** work begins. **Clickable links below.**

### [GAS & DUAL-FUEL REBATES \(Primary Utility: FortisBC\)](#)

FortisBC is the primary rebate provider for natural gas upgrades in BC. Buyers upgrading older gas systems may qualify for:

- High-efficiency ENERGY STAR gas furnaces
- Dual fuel systems (Heat
- Pump + Gas Backup)
- Tankless gas water heaters
- Eligible gas fireplace
- Income-qualified enhanced rebates

### [ELECTRIC & PROVINCIAL ENERGY REBATES](#)

Clean BC Rebates & Incentives

Heat pumps, insulation, windows, doors, water heaters and more.

### [Better Homes BC Rebate Portal](#)

Search and compare all eligible rebate programs in one place.

### [Energy Savings Program \(Income Qualified\)](#)

Enhanced heat pump rebates for income-qualified households.





### [BC Hydro Home Renovation Rebates](#)

Electrical upgrades, insulation improvements, and efficiency programs.

### [Go Electric BC – EV Charger Rebates](#)

Level 2 home EV charger rebates for single family and multi-unit properties.

### [MUNICIPAL & LOCAL TOP-UP PROGRAMS](#)

Municipal Top-Up Rebate Finder Tool

Search for additional local rebate programs layered on top of provincial incentives.

### [District of Saanich Programs](#)

Heat pump financing and local climate action incentives.

### [City of Victoria Climate Resources](#)

Local sustainability incentives and EV related programs.

### [Central Saanich Energy Efficiency](#)

Local energy upgrade information and rebate tools.

Need help determining which rebates apply to your property? We're happy to guide you through the options and help you maximize available incentives after your purchase.

### **Shannon & Glenda Real Estate Team**

250-812-8188 | 250-883-6523

shannonandglenda@gmail.com

