RELOCATION GUIDE | HALIFAX REGIONAL MUNICIPALITY

Relocating to Nova Scotia: What It Really Costs to Buy in Halifax, and How to Do It From Away

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This guide is for anyone moving to Nova Scotia from another province or country who wants to buy in Halifax without guessing. You'll learn how to read Halifax prices, how the communities compare, what closing really costs (including the 10% non-resident tax), and how to buy from away, step by step.

1. How to Read Halifax Home Prices

The number you'll see	What it actually tells you
Benchmark price (MLS® HPI)	The value of a "typical" home. The best number for spotting real price trends.
Average sold price	Pulled up or down by which homes sold that month. A few big sales can move it.
Median sold price	The middle sale. Less swayed by a handful of luxury homes.
Price by home type	Condos usually cost least, then townhouses, then detached homes. The one that matters most for your budget.
Months of supply	How long current listings would last at today's sales pace. It tells you who has the upper hand (see Section 3).

- **Do this:** Budget off the home type you want, not the headline number. If you want a detached house with a yard, look at the detached average, not the benchmark.
- **Get this month's numbers:** Tom posts a Halifax market update on youtube.com/@Livinginhalifax, or ask him for the latest figures for the communities on your list.

2. Choosing Your Community

Community	Known for	Location / feel	Price feel
Clayton Park	Parks, trails, walkable shopping	Under 15 min to downtown	Below the HRM typical
Armdale	Northwest Arm, Armdale Yacht Club, sailing and kayaking	Character homes and new builds	Highly sought-after
South End	Historic peninsula, Point Pleasant Park, near the universities	Walkable, elegant architecture	Premium
West End	Tree-lined streets, mature properties	Strong transit access	Below South End
Downtown	Waterfront, restaurants, modern condos	Lock-and-leave living	Varies widely
North End	Growing restaurant and coffee scene	Walkable, revitalizing	Varies by street
Bedford / West Bedford	Master-planned, newer schools and amenities	Suburban	Above the HRM typical
Dartmouth	"City of Lakes," waterfront living	15 to 30 min to Halifax	Better value than the peninsula
Lower / Upper Sackville	Sackville Sports Stadium, Bedford-Sackville Connector Greenway	Hwy 101/102 access; Upper has larger lots	Entry-level for HRM
Tantallon	1+ acre wooded lots, Glen Arbour Golf Course	30 to 35 min via Hwy 103	Around the HRM typical, with far more land

Price feel compares each community with the HRM benchmark. Ask Tom for current prices in any community.

- **Do this:** Pick two or three communities by how you want to live (on the water, walkable, or on acreage), then watch the neighbourhood tour for each on youtube.com/@Livinginhalifax before you book flights.
- **Schools:** Bedford has newer schools. School zones change, so confirm the zoning for any address with the Halifax Regional Centre for Education before you buy.

3. How to Play Any Market as a Mover

Months of supply	Market	What to do as a buyer
Under 3	Seller's market	Be ready to move quickly. Have pre-approval in hand and your lawyer lined up before you tour.
3 to 5	Balanced	Take time to compare. Keep inspection and financing conditions in your offer.

Months of supply	Market	What to do as a buyer
Over 5	Buyer's market	Negotiate on price, closing date, and repairs. Homes that have sat longest have the most room.

3 to 5 months of supply is generally considered balanced (WOWA, using NSAR/CREA data).

- **Price range matters too:** Halifax can be balanced overall while one price range moves faster or slower. Ask Tom how your price range is behaving, not just the whole city.
- **Rates:** Get pre-approved before your first tour so you know your real number, and ask your lender about a rate hold so a rate change doesn't surprise you mid-search.

4. Buying From Out of Province, Step by Step

1. **Book a call.** A short, no-pressure meeting to talk through budget, timing, and how you want to live.
2. **Get pre-approved.** Ask your lender whether they lend in Nova Scotia. Tom can introduce you to a local lender.
3. **Shortlist communities.** Use Section 2 and the YouTube neighbourhood tours to narrow it to two or three.
4. **Tour by live video.** Tom walks the home on video, shows the street, and points out what the listing photos don't: the noise, the slope of the yard, the neighbours' view.
5. **Make an offer with conditions.** Most buyers include inspection and financing conditions. You sign everything by e-signature from wherever you are.
6. **Hire a Nova Scotia lawyer.** They handle title, the deed transfer tax, and closing. Tom works most often with Ziad Lawen.
7. **Get your keys.** Arrive to a home that's yours.

5. The Real Cost of Buying Here

Cost	Rate	On a $700,000 home
HRM deed transfer tax (everyone pays)	1.5% of price	$10,500
NS non-resident deed transfer tax	10% of price, or $0 if you qualify for the exemption	$70,000, or $0 if exempt
Lawyer (Tom recommends Ziad Lawen)	Flat fee	$1,300 to $1,500
Home inspection (Tom recommends Ruben Fernandes)	Flat fee	$800 to $1,400
Moving and travel	Varies by distance	Get 2 to 3 quotes

Sources: Halifax By-law D-200 (1.5% deed transfer tax); Province of Nova Scotia, news.novascotia.ca, Aug 7, 2026 (10% non-resident rate).

> **You may not have to pay the 10%.** If you move here and become a Nova Scotia resident, you can be exempt from the 10% non-resident tax. On a $700,000 home, that's $70,000 you keep. Section 6 shows how to qualify.

- **Do this:** Have a lawyer confirm your exact closing costs in writing before you make an offer.

6. The 10% Tax Has an Exemption: Here's How to Qualify

- **The tax:** Nova Scotia charges a 10% non-resident deed transfer tax on top of the 1.5% HRM tax.
- **The exemption:** If you become a Nova Scotia resident, you can be exempt. This is the most important rule in this guide for anyone moving here.
- **Time to qualify:** You have 1 year after closing to prove residency (up from 6 months, as of Aug 7, 2026).
- **Already paid it?** You have 2 years to apply for a refund once you qualify (news.novascotia.ca, Aug 7, 2026).
- **Do this:** Tell your lawyer you plan to move here before you sign, so the exemption is set up from day one. Tom works most often with Ziad Lawen.
- **Federal foreign buyer ban:** Since 2023, Canada has barred most people who aren't citizens or permanent residents from buying homes in urban areas. The ban was set to end Jan 1, 2027, and the government has been reviewing it. Check the current rules with a lawyer before you start.
- **Coming from the US?** Your eligibility depends on your citizenship and residency status. Confirm it with a Nova Scotia lawyer before you start touring. Tax rules in this guide are current as of November 2026 and aren't legal or tax advice.

7. Your Timeline, From First Call to Keys

Stage	When	What happens
Plan	Weeks 1 to 2	Call, pre-approval, shortlist communities
Tour	Weeks 2 to 6	Video tours, or a scouting trip if you want one
Offer	When the right home comes up	Offer with conditions, inspection, financing
Close	About 6 to 8 weeks after your offer is accepted	Lawyer finalizes title and taxes; you get the keys
Prove residency	Within 1 year of closing	Needed for the non-resident tax exemption
Refund window	Up to 2 years	Claim back the 10% if you paid it and qualify

8. What Newcomers Ask Most

- **How long is the commute?** Clayton Park is under 15 minutes from downtown, Dartmouth is 15 to 30, and Tantallon is 30 to 35 via Highway 103.
- **How are homes heated?** It varies by home: oil, heat pumps, and electric are all common. Ask for the heating type and the last 12 months of bills on every home you consider.
- **Should I rent first?** If you don't know the city yet, renting for a few months is a reasonable choice. Check months of supply (Section 3): in a balanced or buyer's market, waiting rarely costs you the right home.
- **Can I buy before I move?** Yes. Many of Tom's relocation clients bought entirely by video and moved after closing.

About Tom Moore



Tom has been a REALTOR® with eXp Realty for 5 years, working Halifax and everywhere within about an hour of downtown. Before real estate, he spent college summers on Coast Guard rescue teams in BC and Halifax and served 3 years in the Canadian Army Reserves. He's used to staying calm when things get stressful.

Transactions closed	Sales volume	Five-star reviews
70+	$45M+	33

- **Known for:** The Living in Halifax YouTube channel, where relocators watch him walk HRM neighbourhoods months before they ever call.
- **His promise:** I work just as hard for you as I would for a friend.

"I initially found him via his YouTube channel... despite tremendous paperwork hurdles due to our relocation from the US, he remained optimistic and persisted to help secure us this new home." **Heather, US relocator**

Your Next Step

Book a real estate meeting.

A short, no-pressure call to talk through your budget, your timeline, and the communities that fit how you want to live. Let's find your next home, or your final one.

- **Book:** calendly.com/tommoorerealestate/real-estate-meeting
- **Watch first:** youtube.com/@Livinginhalifax
- **Search listings and guides:** findhalifaxhomes.net
- **Call or email:** 902-440-1639 | tommoore4411@gmail.com