
MOVING
TO MERRITT
MOVING TO
MERRITT, BC
THE ULTIMATE 2027 RELOCATION GUIDE

MOVING TO MERRITT

## HEY THERE, HI THERE, HO THERE!

# I'M JARED THOMAS.

**REALTOR | LOCAL VOICE | CREATIVE MARKETER**

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**BEST REALTOR**
Merritt Herald readers' choice, 2026*

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## MORE THAN JUST THE GUY IN THE FUNNY VIDEOS

I moved to Merritt in 2017 to become the voice of the Merritt Centennials and work at Q101 radio. In 2019, I became a licensed Realtor, bringing my broadcasting, marketing and social media experience into real estate. Turns out, knowing how to tell a story is pretty useful when you're trying to sell a house.

I'm also a husband to Hilary, dad to Oscar (born in the wild year that was 2020), and dog dad to Lando, our blue heeler cross. When I'm not working with clients or calling hockey games, that's where you'll find me: with family.

My approach? Clear communication, straight answers, local market knowledge and a little humour. I'm in the market every day, and I have a network of mortgage brokers, inspectors, tradespeople, lawyers and notaries to help make the process easier. And with an audience of more than 10,000 across social media, your listing gets another way to reach potential buyers.

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*2026 Best Realtor recognition tied with Bailee Allen. Statistics provided by Jared Thomas.

# Moving to Merritt, BC in 2027? The Ultimate Local's Guide to Living in the Nicola Valley

*By Jared Thomas | Realtor, Real Broker | Moving to Merritt*

So, you're thinking about moving to Merritt, British Columbia.

Maybe you're sitting in Vancouver traffic, wondering why you're paying a small fortune for the privilege of staring at somebody else's brake lights.

Maybe you're living in Kamloops, looking at housing prices, and thinking there must be somewhere nearby where your money stretches a little further.

Or maybe you've reached that wonderful stage of life where having a backyard, a garage, and room to breathe sounds considerably more appealing than being within walking distance of 14 different artisanal coffee shops.

Whatever brought you here, welcome!

I'm Jared Thomas, a local Realtor with Real Broker, and I've called Merritt home since 2017. I originally moved here to broadcast hockey for the Merritt Centennials, ended up falling in love with the community, and eventually found myself selling real estate.

It's been quite the journey. One minute you're calling a hockey game, the next you're explaining to someone why their dream acreage might need a $30,000 septic system.

Life comes at you fast.

I've put this guide together to give you an accurate picture of **what it's actually like to live in Merritt, BC**: housing prices, neighbourhoods, recreation, schools, jobs, climate, flood risks, and the things you might miss after leaving a larger city.

Because Merritt isn't perfect. No community is.

But for the right person, it can be a pretty fantastic place to call home.

## 1. Where Is Merritt, BC?

Merritt is a small city in the Nicola Valley of British Columbia's Southern Interior, located at the junction of several important highways.

According to the 2021 Canadian census, Merritt had a population of 7,051 people. It's the kind of community where you'll eventually recognize somebody at the grocery store, the coffee shop, and the hockey rink.

Sometimes all three on the same Saturday.

One of Merritt's greatest advantages is its location.

### Approximate driving times from Merritt

| Destination | Typical drive |
|---|---|
| Kamloops | 55–65 minutes |
| Logan Lake | 40–50 minutes |
| Kelowna | 1 hour 20 minutes–1 hour 40 minutes |
| Hope | 1 hour 15 minutes–1 hour 30 minutes |
| Chilliwack | 1 hour 45 minutes–2 hours |
| Vancouver | 2 hours 45 minutes–3 hours 30 minutes |

These are planning estimates, not guaranteed travel times. Road conditions, weather, construction, and traffic can change them substantially.

Merritt sits near the junction of Highway 5, Highway 5A, Highway 8, and Highway 97C.

That means you have convenient access to the Lower Mainland, Kamloops, and the Okanagan without necessarily paying the housing prices associated with those larger centres.

And unlike some smaller BC communities, Merritt isn't located at the end of a long dead-end highway.

That's a legitimate advantage if you travel regularly for work, family, shopping, or recreation.

Of course, being surrounded by highways doesn't mean Mother Nature always lets you use them.

We'll get to winter driving shortly.

## 2. Is Merritt, BC a Good Place to Live?

Here's my short answer:

**Merritt is a great place to live if you value space, affordability, outdoor recreation, and a slower pace of life more than big-city amenities.**

That's the trade-off.

You're not moving here for the luxury shopping district, the nightlife, or endless restaurant options.

You're moving here because you can finish work, get home without a soul-crushing commute across town, and spend the evening fishing, biking, walking the dog, or relaxing in your own backyard.

Some of the biggest advantages include:

- More attainable housing prices than many larger BC communities.
- Less traffic and shorter trips across town.
- Convenient access to lakes, trails, camping, fishing, and outdoor recreation.
- A smaller community where local relationships matter.
- Access to Kamloops, Kelowna, and the Lower Mainland when needed.
- Opportunities to buy detached homes, workshops, and rural acreages.

But the disadvantages deserve equal attention:

- Fewer employment opportunities, particularly in specialized industries.
- More limited shopping, restaurants, and entertainment.
- Some healthcare services require travel outside Merritt.
- Housing inventory can be limited, especially for specialized properties or rentals.
- Winter highway driving can be challenging.
- Flooding and wildfire are meaningful regional risks.

If you're someone who needs a different restaurant every night, a large airport ten minutes from home, and major concerts every weekend, Merritt might not be your dream destination.

If you're happiest outside, enjoy a community where people know one another, and would rather spend your money on a home than just the privilege of occupying one, keep reading.

## 3. How Much Do Houses Cost in Merritt, BC?

For many people relocating from Vancouver or the Fraser Valley, this is the section that gets their attention.

And I understand why.

Housing affordability is one of Merritt's biggest selling points.

But rather than throwing around listing prices and calling them market values, let's use some actual data.

## Merritt real estate prices: September 2026 benchmark

The Association of Interior REALTORS® reported the following benchmark prices for September 2026.

| Property type | Merritt benchmark |
|---|---|
| Detached home | $451,300 |
| Townhouse | $329,600 |
| Apartment | $276,100 |

These are historical benchmarks, not predictions of what homes will cost in 2027.

A benchmark represents a typical property in the relevant category. It is not the average selling price, the median listing price, or a guarantee that you'll find a suitable house at that exact amount.

Individual homes can vary dramatically depending on location, size, renovations, lot characteristics, condition, and property type.

## How does Merritt compare with Kamloops and Logan Lake?

Here are the September 2026 detached benchmark prices:

| Community | Detached benchmark |
|---|---|
| Merritt | $451,300 |
| Logan Lake | $455,000 |
| Kamloops & District region | $659,100 |

That's a difference of approximately $208,000 between Merritt and the broader Kamloops & District benchmark.

An important distinction: the Kamloops & District figure is regional, not a benchmark exclusively for properties inside Kamloops city limits.

Still, the affordability difference is substantial.

For somebody selling a property on the Coast and relocating to Merritt, that difference in housing costs could mean a smaller mortgage, more room to work with, or even the possibility of owning a detached home instead of a townhouse.

Imagine that. Your own garage, and you don't even have to negotiate shared custody of the parking space.

### What kinds of properties can you buy?

Merritt has a fairly diverse housing stock for a smaller community.

You'll find older character homes, post-war houses, updated ranchers, split-level properties, manufactured homes, townhouses, strata units, and newer residential developments.

Outside the city limits, you'll also find hobby farms, acreages, recreational properties, and rural homes with shops.

However, shopping in Merritt requires some patience.

We don't have the same number of listings as larger markets, and certain property types can be hard to find at any given time.

If you have very specific requirements—a certain floor plan, a huge shop, a particular acreage size, or a fully updated rancher—you may need to wait for the right opportunity.

My advice is to get your financing organized early, understand your non-negotiables, and avoid getting caught up in the asking price alone.

A lower-priced house with major repair needs isn't necessarily a better deal than a more expensive home where somebody else has already handled the important renovations.

**Want to see what homes are actually available?** Visit Moving to Merritt to explore current Merritt-area listings, or contact me for a price comparison based on your needs.

## 4. The Best Merritt Neighbourhoods to Consider

One of the questions I hear from people relocating to Merritt is:

"Which neighbourhood should I buy in?"

The answer depends less on which neighbourhood is supposedly the best and more on what kind of property and lifestyle you're after.

Here are some of the areas worth exploring.

## The Bench and North Bench

The Bench is an established residential area with a mix of older and more recently updated homes, including properties on sloping terrain and streets with elevated outlooks.

Some buyers are attracted to the views and residential setting.

Things to investigate include driveway slopes, winter access, individual property drainage, and the walking or driving route to your preferred amenities.

## Collettville

Collettville has an established neighbourhood feel, with a mix of residential properties and convenient access to parts of the river corridor.

You'll find homes with character, established yards, and a variety of property layouts.

Because parts of the area have a history of flood impacts, it's especially important to evaluate flood mapping, previous water damage, insurance availability, and completed mitigation work on a property-by-property basis.

## Diamond Vale

Diamond Vale offers a range of residential properties, including established family homes.

For buyers who want a conventional neighbourhood setting and access to city amenities, it's worth including in a tour.

As with any area, the best choice depends on the specific street, home condition, lot, and your regular travel needs.

## Downtown and Central Merritt

If being close to shops, local services, cafés, and community facilities matters to you, central Merritt is worth a look.

You'll find a mixture of older homes and residential properties with different levels of updating.

The appeal is convenience. The trade-offs can include older building systems, smaller or differently configured lots, and the usual considerations that come with buying near a commercial centre.

## Grandview and other elevated residential areas

Some of Merritt's hillside residential areas offer appealing views and different lot configurations.

When looking at elevated properties, I pay attention to practical considerations such as retaining walls, drainage, road access, slopes, and building condition.

A spectacular view is lovely. A retaining wall that's quietly planning an expensive retirement party is less lovely.

## Lower Nicola and surrounding rural communities

If you're looking for something different from a conventional city lot, the broader Nicola Valley opens up more possibilities.

Lower Nicola, Nicola Lake, Brookmere, and other rural areas can offer larger parcels, workshops, recreational opportunities, and a quieter setting.

But rural living comes with responsibilities that city homeowners may never have considered.

Water supply, septic systems, road access, zoning, internet service, and fire protection can all affect suitability and cost.

## My neighbourhood advice

Don't buy a neighbourhood based entirely on an online ranking.

Spend time there.

Visit in the morning and evening. Walk around. Check your actual commute, school routes, nearby amenities, and the property's physical characteristics.

Most importantly, review flood and wildfire exposure based on the specific property, not simply the neighbourhood name.

In a smaller city like Merritt, two properties only a few streets apart can have very different practical considerations.

# 5. What's the Weather Like in Merritt?

One thing people notice when they move to Merritt is the climate.

We're located in the relatively dry Nicola Valley, surrounded by grasslands, hills, and forested areas.

The result is a climate with warm, often hot summers, distinct seasons, and cold winter periods.

## Spring

Spring brings longer days, greener landscapes, and a gradual return to outdoor activities.

It's also when snowmelt and spring runoff deserve attention, particularly near local waterways.

You may have a beautiful sunny afternoon followed by a chilly evening.

Classic Interior BC behaviour.

## Summer

Summers can be hot and dry.

That makes Merritt attractive to people who enjoy sunshine, lakes, camping, and outdoor recreation.

But hot weather also means paying attention to hydration, cooling systems, wildfire conditions, and air quality.

If you're buying a property without air conditioning or a heat pump, that's something I'd consider.

## Fall

Fall is one of my favourite seasons around Merritt.

Cooler mornings, changing colours, and comfortable afternoons make it a great time to enjoy the outdoors.

It's also time to winterize outdoor plumbing, maintain drainage, clean gutters, and prepare your home for colder weather.

## Winter

Winter in Merritt is generally a different experience from winter in Vancouver.

Expect freezing temperatures, snow, icy mornings, and occasionally difficult driving conditions.

The amount of snow varies from year to year.

But here's the important part: **the weather in Merritt is not necessarily the weather on the Coquihalla Highway.**

The highway reaches much higher elevations and can experience significant snow, ice, and rapidly changing conditions.

If you expect to travel regularly to Kamloops, Hope, or Vancouver during winter, proper winter tires, reliable transportation, and flexible scheduling are important.

I always recommend checking DriveBC before heading out.

A clear sky in Merritt doesn't automatically mean the highway is having a good day.

# 6. Things to Do in Merritt: Outdoor Recreation Is the Big Attraction

If your idea of a fantastic weekend involves shopping malls and waiting 45 minutes for brunch, you're going to have to adjust your expectations.

If you enjoy getting outside, however, the Nicola Valley is pretty hard to beat.

## Fishing and lakes

The Nicola Valley and surrounding region have numerous freshwater fishing opportunities.

Some well-known destinations include:

**Kentucky Lake and Alleyne Lake:** Beautiful turquoise lakes within Kentucky-Alleyne Provincial Park, popular for fishing, camping, and enjoying the outdoors.

**Nicola Lake:** A large lake north of Merritt offering boating, fishing, and scenic recreation, with Monck Provincial Park on its western shore.

**Harmon Lake and surrounding recreation areas:** Popular destinations for people exploring the region's network of backcountry lakes.

There are plenty of other lakes worth discovering, but I'm not giving away everyone's favourite secret fishing spot on the internet.

I'm a Realtor, not a monster.

## Camping, ATV riding, and snowmobiling

The Nicola Valley provides access to backcountry trails, camping areas, and recreational terrain.

Depending on the season, you'll find people heading out with dirt bikes, ATVs, side-by-sides, snowmobiles, or camping trailers.

That said, access rules, closures, land ownership, trail restrictions, and fire regulations must be respected.

Never assume that an old trail shown on a map is automatically open to motorized vehicles.

## Hiking, cycling, and walking

You don't need a complicated expedition to enjoy the outdoors in Merritt.

There are opportunities for walking, hiking, cycling, and exploring the countryside both in and around the city.

For many residents, the convenience of recreation is as valuable as the recreation itself.

You can finish work, grab your gear, and head outside without organizing an entire weekend getaway.

## Community sports and facilities

Merritt also has indoor recreation.

The Nicola Valley Aquatic Centre, Nicola Valley Memorial Arena, and Merritt Civic Centre support swimming, skating, sports, activities, and community events.

And of course, there's hockey.

The Merritt Centennials have been an important part of this community for many years.

I might be slightly biased on that subject.

## Country music and local culture

Merritt has a well-known connection to country music, along with local murals, community events, historical attractions, and independent businesses.

But the best part of local culture isn't necessarily something you'll find on a tourism brochure.

It's seeing the same people at community events, school activities, sporting events, and fundraisers.

Living here can make it easier to feel connected to what's happening around you.

# 7. Schools, Childcare, and Raising a Family in Merritt

If you're moving with children, schools and family activities are probably near the top of your list.

Merritt is served by School District 58 (Nicola-Similkameen).

Local public schools include Merritt Secondary School, Merritt Bench Elementary, Collettville Elementary, Diamond Vale Elementary, and Merritt Central Elementary.

School catchments, programs, registration requirements, and available spaces can change, so families should confirm details directly with the school district before buying a home.

For post-secondary education, Merritt is also home to a campus of the Nicola Valley Institute of Technology (NVIT), which offers a range of educational and training programs.

## What about childcare?

Like many communities in British Columbia, childcare availability can be a significant consideration.

Don't assume that moving to a smaller town automatically means finding a daycare placement will be easier.

If childcare is essential for your work schedule, investigate options and waitlists before committing to a move.

## Is Merritt a good place to raise kids?

I think Merritt has a lot to offer families who enjoy outdoor activities, organized sports, and community involvement.

You can spend less time commuting around town and more time participating in the things your family enjoys.

However, specific extracurricular programs, specialized school services, and childcare options may be more limited than in Kamloops or Vancouver.

The key is matching the community's offerings with your family's actual needs.

# 8. Jobs and Employment in Merritt

Now let's talk about something that doesn't always get enough attention in relocation articles.

You still need to earn a living.

Unless you've won the lottery, retired comfortably, or discovered a way to make your dog pay rent.

Merritt's employment opportunities include sectors such as healthcare, education, retail, construction, trades, transportation, public services, tourism, and local business.

The surrounding region also has connections to agriculture, ranching, forestry, and resource-related industries.

But the employment market is smaller and less diversified than in larger cities.

That's simply the reality.

## Who might find Merritt particularly attractive?

People who already have stable employment in the region, retirees, certain self-employed professionals, and remote workers may find the lifestyle especially appealing.

Tradespeople and people working in locally represented industries may also find opportunities, depending on current demand.

## Can you work remotely from Merritt?

Absolutely—provided the specific property has reliable internet and your employer supports the arrangement.

Internet service varies by location and provider.

A house in town may have very different connectivity options from an acreage 25 minutes into the countryside.

Always verify available internet speeds, service type, and installation requirements at the exact address.

And if you're considering commuting to Kamloops, factor in the highway, weather, fuel, vehicle maintenance, and the hours you'll spend travelling.

A cheaper mortgage can lose some of its appeal when you're paying for a long commute five days a week.

# 9. Healthcare and Everyday Services

Merritt has local healthcare facilities, including the Nicola Valley Hospital and Health Centre.

Residents also have access to other community health services, although availability depends on the type of service and current staffing.

This is one area where I believe prospective buyers deserve a particularly clear explanation.

**Merritt has experienced temporary emergency department service interruptions, including during 2026.**

That means you shouldn't assume that every service is available locally at every hour.

Some specialized medical care, testing, and treatment may also require travel to a larger centre such as Kamloops.

If you or someone in your household needs regular specialized healthcare, investigate service availability, transportation, and provider access before relocating.

For current local healthcare information, use Interior Health.

## Shopping and everyday essentials

Merritt has grocery stores, pharmacies, hardware retailers, restaurants, cafés, local shops, and major retailers including Walmart and Canadian Tire.

Most everyday shopping needs can be handled locally.

But if you're looking for a large shopping centre, extensive specialty retail, or a wider selection of restaurants and entertainment, you'll probably be travelling occasionally.

One of the great things about Merritt is that you can get across much of town fairly quickly.

One of the less great things is discovering that the thing you need is only available in Kamloops.

Usually right after you've already gotten comfortable at home.

## 10. Transportation: Do You Need a Car in Merritt?

For most households, I would strongly recommend having access to a vehicle.

Merritt does have a BC Transit service, including routes serving areas such as downtown, Collettville, Lower Nicola, and other local destinations.

However, the route network and frequency are more limited than what you'd expect in Vancouver or a larger city.

If you live centrally and your regular destinations align with transit routes, you may be able to reduce your driving.

For rural residents, outdoor recreation, regional medical appointments, and frequent out-of-town travel, a vehicle becomes considerably more important.

And if you expect to travel the Coquihalla regularly during winter, make sure you're comfortable driving in changing mountain conditions.

# 11. Flooding and Wildfires: Is It Safe to Buy a House in Merritt?

This is one of the most important conversations I have with people considering a move to the Nicola Valley.

And I'm not going to gloss over it.

## Merritt's 2021 flood

In November 2021, an atmospheric river brought extraordinary rainfall and flooding to parts of British Columbia.

The Coldwater River overflowed its banks, Merritt was evacuated, and significant residential and public infrastructure damage occurred.

The consequences were serious, and the community has spent years recovering.

Since then, the City of Merritt and provincial partners have worked on flood mitigation, infrastructure, planning, and recovery projects.

But here's the distinction that matters:

**Flood mitigation work can reduce risk. It does not make every property flood-proof.**

Progress also varies by project and location.

## What should buyers investigate?

If you're considering purchasing a home in Merritt, particularly near a waterway or in an area with past flood impacts, I recommend investigating:

- Current floodplain and hazard information.
- Whether the property experienced flooding or water damage in the past.
- Previous repairs, remediation, and available documentation.
- Any known flood-related development restrictions.
- Basement condition, drainage, grading, and mechanical systems.
- Insurance availability, flood coverage, deductibles, and exclusions.
- Whether nearby flood protection projects have been completed or are still planned.

And don't rely entirely on a seller saying, "It stayed dry in 2021."

That's potentially useful history, but it isn't a professional flood-risk assessment or a guarantee of future conditions.

## What about wildfires?

Wildfire is another important consideration throughout the BC Interior.

Merritt and the surrounding Nicola Valley have areas of grassland, forest, and rural development where wildfire exposure can vary.

The risk to one property may be very different from the risk to another.

Factors such as surrounding vegetation, access routes, building materials, nearby fuels, local terrain, and emergency response capabilities all matter.

I recommend researching FireSmart principles, understanding evacuation planning, and discussing wildfire coverage with an insurance professional.

## Does that mean you shouldn't buy in Merritt?

Not necessarily.

Every place has risks.

Living on the Coast can mean exposure to earthquakes, flooding, and different weather-related hazards.

Living in the Interior introduces other considerations.

The goal isn't to pretend risk doesn't exist. It's to understand it before buying.

A property with a documented history, appropriate inspections, suitable insurance, and a risk profile you're comfortable with may still be an excellent purchase.

What I want to avoid is somebody learning about an important issue after they've already removed their subjects.

For local updates, start with the City of Merritt Flood Mitigation Department, EmergencyInfoBC, and FireSmart BC.

# 12. Buying Rural Property or Acreage Near Merritt

For some buyers, the dream isn't a three-bedroom house on a city lot.

It's five acres, a big shop, room for toys, and enough distance from the neighbours that nobody complains when you start the lawn mower at seven in the morning.

I understand the appeal.

And the Nicola Valley has some fantastic rural properties.

But buying acreage involves a different level of due diligence.

## Water supply

Not every rural property uses municipal water.

Some have private wells, shared systems, community water connections, or other sources.

You need to understand the legal water arrangements, supply, treatment requirements, water quality, well condition, and whether the available water is suitable for the intended use.

A well report is valuable, but it doesn't necessarily tell you everything about ongoing production or water quality.

## Septic systems

Many rural properties rely on septic systems rather than municipal sewer connections.

Age, maintenance, permits, site conditions, capacity, and available records are all important.

An older septic system can still function well, but guessing about its condition isn't a great financial strategy.

## Road access

Is the driveway accessible year-round?

Who maintains the road?

Is access legally registered?

What happens during heavy snow or severe weather?

These questions matter, particularly for remote properties.

## Insurance and financing

Some rural properties are more complicated to insure or finance.

Factors can include property type, age, manufactured-home status, heating systems, water supply, outbuildings, wildfire exposure, and distance from fire protection.

It's wise to discuss these matters with lenders and insurers early.

## Zoning and permitted uses

Just because a property is large doesn't mean you can automatically subdivide it, operate a business, build additional dwellings, or use it however you like.

Confirm zoning, building requirements, Agricultural Land Reserve status where applicable, covenants, easements, and any other relevant restrictions with the appropriate authorities.

Acreage can be an amazing lifestyle investment.

It's just important to know what you're buying before you fall in love with the mountain view and that glorious 40-by-60 shop.

# 13. Merritt vs. Kamloops vs. Logan Lake: Which Is Right for You?

I work across these markets, and I think each has its own advantages.

## Merritt: The middle ground

Merritt offers a balance of smaller-community living, relatively affordable housing, everyday services, and outdoor recreation.

You're close enough to Kamloops and Kelowna for occasional trips, while still enjoying a slower pace locally.

It's a good option for buyers looking for a detached home, more space, or a manageable small-city lifestyle.

## Kamloops: More services, more opportunities

Kamloops offers more employment options, shopping, restaurants, medical services, educational opportunities, and urban amenities.

The trade-off is generally a higher housing cost and a busier environment.

For people with specialized employment or healthcare requirements, those advantages may outweigh the housing premium.

## Logan Lake: A smaller mountain community

Logan Lake offers a quieter setting, outdoor recreation, and its own residential market.

Its smaller size means fewer amenities and fewer listings at any given time.

For people who prioritize solitude and don't mind travelling for additional services, it can be an attractive alternative.

## The bottom line

| If your priority is... | Consider |
|---|---|
| Balance of affordability and amenities | Merritt |
| More career and specialized-service options | Kamloops |
| A smaller, quieter community | Logan Lake |
| Acreages and rural lifestyle properties | The wider Nicola Valley |
| Convenient everyday access to Southern BC highways | Merritt |

None of these communities wins every category.

What matters is which one works best for the way you actually live.

# 14. The True Cost of Living in Merritt

Housing is a major expense, but it isn't the whole budget.

When comparing Merritt with Vancouver, the Fraser Valley, or Kamloops, consider your full monthly cost of living.

Some costs may decrease, while others can increase.

## Housing costs

Depending on the property and your financing, you may benefit from a smaller mortgage or a lower purchase price than you would face elsewhere.

## Transportation

Fuel, insurance, maintenance, winter tires, and regional travel should be included in your budget.

If you commute outside Merritt daily, those expenses can add up.

## Utilities

Utility costs depend on the property's size, age, insulation, heating system, and efficiency.

Older homes and rural properties deserve particular attention. In Merritt, we also pay for Water, Sewer & Garbage Separate from yearly taxes. These are charged twice per year in the spring and fall. Expect to pay another $1200+ in fees a year.

## Property taxes and insurance

Don't assume that lower home prices automatically mean proportionally lower property taxes or insurance premiums.

Get actual figures for the property you're considering. Merritt does have higher property taxes per home than most municipalities.

## Maintenance

A home with a big yard, outbuildings, a private well, and a septic system can require more maintenance than a small urban townhouse.

More freedom sometimes comes with more things to fix.

## Groceries and shopping

Merritt covers many everyday needs, but selection and pricing vary between businesses.

If you make regular shopping trips to Kamloops or Kelowna, remember that the savings on a purchase need to be considered alongside the cost of the trip.

My advice is simple: compare the entire lifestyle budget, not just the mortgage payment.

## 15. Is Merritt a Good Place to Retire?

For the right retiree, absolutely.

Merritt offers many things people look for when they're ready to slow down:

A smaller community, access to outdoor recreation, residential neighbourhoods, and opportunities to purchase manageable homes.

There are also strata and age-restricted housing options, although availability and individual complex rules vary. Take into account whether a low strata fee or paying the occasional special levy are more important to you.

But retirement planning should involve more than home prices.

Think about accessibility, winter driving, stairs, home maintenance, proximity to family, medical needs, and whether you want to travel regularly. Don’t forget about the Hospital access. The emergency is very seldom closed, but it can happen, and the drive to Kamloops is just under an hour.

A beautiful rural property with a long driveway might look ideal at 60.

At 80, that same driveway could become considerably less charming.

It's worth considering how the home and the communityl function as your needs change.

## 16. Should You Rent Before Buying in Merritt?

If you're completely unfamiliar with the community, renting first can be a smart option.

It gives you time to learn the neighbourhoods, settle into work, understand local travel, and decide whether the lifestyle suits you.

The challenge is that the rental market is relatively small.

Finding a suitable rental property, particularly one that meets specific requirements for space, pets, or accessibility, may take time.

If you decide to purchase from out of town, I'd recommend spending time in Merritt before making an offer whenever possible.

Visit neighbourhoods, drive the routes you'll use regularly, and investigate the kinds of services that matter to you.

A virtual tour can show you a house.

It can't fully tell you whether you enjoy living in the community.

# 17. My Advice for Anyone Moving to Merritt in 2027

After helping buyers and sellers throughout Merritt and the Nicola Valley, I've learned that successful relocations usually have one thing in common:

People understand what they're moving toward—not just what they're moving away from.

If you're escaping traffic, expensive housing, or big-city stress, that's understandable.

But the decision should also be about what you want your life to look like once you've arrived.

Before making the move, ask yourself:

1. Can I earn a reliable living here, or do I already have employment arranged?
2. Are the local schools, childcare options, and healthcare services suitable for my household?
3. Am I comfortable driving during winter and occasionally travelling for specialized services?
4. Do I genuinely enjoy the outdoors and smaller-community living?
5. Have I researched the risks and condition of the particular home I'm considering?
6. Would I still enjoy living here after the excitement of moving wears off?

If your answers line up with what Merritt offers, you're on the right track.

And if you're not sure, that's perfectly okay.

I'd rather help someone discover that Merritt isn't the right fit than convince them to buy a house somewhere they won't be happy.

That's not particularly helpful for a quick commission, but it's a much better way to do business.

# 18. Frequently Asked Questions About Moving to Merritt, BC

## Is Merritt, BC a good place to live?

Merritt can be an excellent place to live for people who value affordability, outdoor recreation, a smaller community, and convenient regional highway access. It may be less suitable for people who need extensive employment options, specialized healthcare, big-city entertainment, or a large variety of amenities.

## Is Merritt cheaper than Kamloops?

Based on September 2026 real estate benchmark data, Merritt's detached benchmark was $451,300 compared with $659,100 for the broader Kamloops & District region. That's a difference of approximately $208,000. Actual prices depend on the property, location, and current market conditions.

## How far is Merritt from Vancouver?

Merritt is approximately three hours from Vancouver in favourable driving conditions, although the trip may take longer depending on your starting point, traffic, highway construction, and weather.

## Does Merritt get a lot of snow?

Merritt experiences winter snow, freezing temperatures, and icy conditions, although snowfall varies from year to year. Nearby mountain highways can have substantially more severe winter conditions than the city itself.

## Does Merritt have a hospital?

Yes. Merritt has the Nicola Valley Hospital and Health Centre. However, temporary emergency department interruptions have occurred, including in 2026, and some specialized care requires travel to larger centres.

## Is Merritt prone to flooding?

Parts of Merritt have experienced significant flooding, particularly during the November 2021 atmospheric river event. Flood risk varies by property and location. Buyers should review current hazard information, property history, municipal mitigation projects, and available insurance before purchasing.

## Are wildfires a risk in Merritt?

Yes. Wildfire is a relevant regional risk throughout parts of the BC Interior, including the Nicola Valley. Individual property exposure varies. FireSmart preparation, emergency planning, and insurance considerations should form part of homeownership planning.

## Is Merritt a good place for first-time homebuyers?

Merritt may offer more attainable entry points into homeownership than many larger BC communities. However, buyers should also consider employment, financing, property condition, insurance, closing costs, and future resale needs.

## Can I work remotely from Merritt?

Yes, many types of remote work are possible, but internet reliability and connection options should be verified at the specific property before purchasing.

## Does Merritt have public transit?

Yes. BC Transit operates local services in Merritt, including routes connecting several residential areas and key destinations. Service frequency and coverage are more limited than in larger cities.

## Is Merritt a good place to retire?

It can be, particularly for retirees seeking a quieter lifestyle and access to recreation. Healthcare needs, housing accessibility, transportation, and proximity to family should be carefully considered.

## What should I know before buying acreage near Merritt?

Research water supply, septic systems, zoning, legal access, property boundaries, insurance, fire protection, internet connectivity, financing, and maintenance obligations. Rural properties can have significantly different requirements from homes within city limits.

## Is Merritt a good place to raise a family?

Merritt offers public schools, recreation facilities, organized activities, and outdoor opportunities. Families should investigate school programs, childcare availability, healthcare access, and other services important to their specific needs.

### Who can help me buy a home in Merritt, BC?

A locally knowledgeable real estate professional can help you understand property values, neighbourhoods, financing considerations, property-specific risks, and the buying process.

I'm Jared Thomas with Real Broker, and I work with buyers and sellers throughout Merritt, Logan Lake, Kamloops, and the Nicola Valley.

## Final Thoughts: Is Moving to Merritt Worth It?

I'm not going to tell you Merritt is the greatest place on Earth and that moving here will magically solve all your problems.

That's what vacation advertisements and late-night infomercials are for.

What I will tell you is that Merritt has a lot going for it.

We've got beautiful scenery, accessible outdoor recreation, relatively affordable housing, a strong sense of community, and a location that keeps much of Southern BC within reach.

We also have challenges: employment limitations, healthcare access, wildfire and flood risks, and fewer amenities than larger cities.

For some people, those trade-offs won't make sense.

For others, they'll wonder why they didn't move here sooner.

I came to Merritt because of hockey.

I stayed because of the people, the lifestyle, and the opportunities this community offered me.

And if you're thinking about making the Nicola Valley your home, I'd be happy to help you figure out whether it's the right move for you.

## Thinking About Moving to Merritt in 2027?

Whether you're relocating from Vancouver, looking for your first home, downsizing, or dreaming of a rural property with enough shop space to make your friends jealous, let's have a conversation.

No pressure. No sales pitch. Just an opportunity to talk about your goals, explore the market, and see what makes sense.

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*Helping you find more than just a house in Merritt, Logan Lake, Kamloops, and the Nicola Valley.*