Toronto moving checklist

What to do before and after moving to Toronto, Ontario. Skip any item that does not apply to your household.

Name _____ **Moving date** _____

Key deadlines

Health card	No waiting period for eligible residents. Apply in person at ServiceOntario.
Driver's licence	Your old licence works for 60 days.
Vehicle	Register within 30 days, with a safety standards certificate and proof of insurance.

Two to three months before

- [ ] Set a moving budget that includes overlapping rent or mortgage, deposits, temporary housing and storage.
- [ ] Read your lease and note the notice your current province requires. (if you rent)
- [ ] Ask your lender about porting or breaking your mortgage, and get the penalty in writing. (if you own)
- [ ] Get written moving quotes that state valuation coverage, delivery window and extra charges.
- [ ] Ask your employer what relocation costs are paid and which are taxable.
- [ ] Check whether your occupation is regulated in the new province and apply to the regulator. (licensed jobs)
- [ ] Contact schools and join child care waiting lists. (with children)
- [ ] Collect school records, report cards, assessments and support plans. (with children)
- [ ] Confirm the new home and city allow your pet. (with pets)
- [ ] Ask doctors, dentists and specialists how to transfer records, and ask about open referrals.

Two to four weeks before

- [ ] Refill prescriptions and ask your pharmacy to help transfer them.
- [ ] Buy private coverage for any gap in drug, ambulance or travel health benefits.
- [ ] Request immunization records for every family member.
- [ ] Request a driver's abstract and an insurance claims history letter. (with a vehicle)
- [ ] If your car is leased or financed, ask the lender whether it can be registered in another province. (with a vehicle)
- [ ] Get vet records and proof of rabies vaccination. (with pets)
- [ ] Set up Canada Post mail forwarding. A 12-month term catches yearly mail such as tax slips and renewals.
- [ ] Book utilities and internet at the new address and set end dates at the old one.
- [ ] Arrange tenant or home insurance that starts on possession day.
- [ ] Book elevators, loading zones or parking permits at both ends.

Moving week

- [ ] Carry identification, birth certificates, leases, medical records and valuables yourself.
- [ ] Photograph both homes and record final meter readings.
- [ ] Count the inventory with the movers and note damage before signing.
- [ ] Give your old landlord a forwarding address for the deposit. (if you rent)

First week

- [ ] Complete a written move-in inspection and photograph every room. (if you rent)
- [ ] Apply for the new provincial health card for everyone in the household.
- [ ] Change your address with the Canada Revenue Agency so benefit payments continue.
- [ ] Test smoke and carbon monoxide alarms and find the water shut-off.
- [ ] Ontario health coverage: No waiting period for eligible residents.
- [ ] Ontario vehicle: Register within 30 days at ServiceOntario with your old permit, proof of insurance and a safety certificate. (with a vehicle)
- [ ] Ontario insurance: Compulsory, bought from private insurers licensed in Ontario. You show proof before registering. (with a vehicle)

First 30 days

- [ ] Change your address with Service Canada. CPP changes need a call or a visit, while OAS can be changed online.
- [ ] Update your voter registration with Elections Canada.
- [ ] Tell banks, insurers, your employer and payroll, investment firms and subscriptions about the move.
- [ ] Join the family doctor registry.
- [ ] License your pet with the municipality. (with pets)
- [ ] Tell your old province that you moved, and ask how to end vehicle registration and recover any insurance refund. (with a vehicle)
- [ ] Drug coverage: Public coverage is not automatic for every adult. The Ontario Drug Benefit covers people 65 and older and certain other groups, so check your workplace or private plan.
- [ ] Inspection: A safety standards certificate from a DriveON inspection centre is required for a vehicle from another province. (with a vehicle)
- [ ] Toronto: Every residential owner files the Vacant Home Tax declaration, even for a home they live in. The 2026 declaration is due April 30, 2027, and a vacant home is taxed at 3% of assessed value.
- [ ] Toronto: Ontario bans pit bulls under provincial law, with limited exceptions for restricted dogs.
- [ ] Toronto: Check pet licensing and street permit parking with the City before you move a car or animal in.

First 90 days

- [ ] Driver's licence: Your old licence works for 60 days, then you need an Ontario one. (with a vehicle)
- [ ] Winter tires: No province-wide mandate. Four winter or all-weather tires are recommended, and you can ask your insurer about a discount. (with a vehicle)

First six months and tax time

- [ ] Have a lawyer or notary review your will and powers of attorney under the new province's law.
- [ ] File taxes as a resident of the province where you lived on December 31.
- [ ] Keep moving receipts and claim eligible expenses if you moved at least 40 km closer to work or full-time study.
- [ ] Cancel mail forwarding only after yearly statements have arrived at the new address.

Rules reviewed November 27, 2026 for moves between provinces. This is general information, not legal, tax or financial advice, so confirm each deadline with the responsible office.