

The ABCs of Military Postings

Notes about this information:

- **If the information in this document differs from the official policy approved by the Treasury Board, the official policy will prevail.**
- This information focuses on military postings. It is based on [Compensation and Benefits Instructions \(CBI\) Chapter 208](#), and the [Canadian Forces Integrated Relocation Program \(CFIRP\) Directive](#). For information on a move to an Intended Place of Residence, refer to the [CFIRP Directive - Chapter 14](#).
- This information is meant to help you and your spouse or partner make informed choices. It does not cover all options available to you as a Canadian Armed Forces (CAF) member or family member.
- You should discuss any information marked by an asterisk (*) with your BGRS service provider for CFIRP moves, or with your orderly room staff for CBI Chapter 208 moves. Have this discussion before making a decision or any financial commitment.

Any information offered by non-Government of Canada sites is not subject to the Official Languages Act. As a result, some information may only be available in the language(s) used by the site(s) in question. The Office of the Ombudsman does not ensure the accuracy, currency, or reliability of the content of those sites. If you have any questions about information contained on these websites, you should consult the source directly.

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Part A - Before receiving your posting instruction

Before proceeding please ensure you reviewed the disclaimer on the main page.

Get ready: Update your budget

The [SISIP budget sheet](#) is an excellent starting point. Use the completed budget sheet, and consider scheduling a [financial counselling](#) session with a SISIP financial advisor by making an appointment [on the Internet](#), or calling 1-800-267-6681. If you are already struggling financially because of the challenges of serving in the Canadian Armed Forces, you or your family can also apply for financial help through [Support Our Troops](#).

Include gains or losses related to [Environmental Allowances](#) in your budget. The rates may vary considerably from one posting to another. For example, the Post Living Differential (PLD) [Compensation and Benefits Instructions \(CBI\) 205.45](#) allowance may not be available where you plan to reside at your new place of duty. Check with your unit or base orderly room staff.

Be aware of the impact of [tax rates](#) on your income when you move to another province.

Additional information on taxes can also be found in the [Tax implications guide on relocation benefits for military personnel website](#).

Consider getting a [CF One](#) card for access to the [Canadian Armed Forces Appreciation Program](#). You and each member of your family can have one. This official rebate program for the military community may help you reduce some of your daily expense costs.

If your posting involves a move

Under Compensation and Benefits Instructions (CBI) Chapter 208

Refer to [Compensation and Benefits Instructions \(CBI\) Chapter 208](#), and contact your orderly room staff for more information.

Under the Canadian Forces Integrated Relocation Program (CFIRP)

The [CFIRP Directive](#) describes Treasury Board policy on the relocation of dependents and household goods and effects (HG&E) of members of the Canadian Armed Forces (CAF). Discuss any questions about the CFIRP with your [BGRS service provider](#) and CFIRP Coordinator once you receive your posting instruction.

Note: Effective April 19, 2018, relocation benefits now allow service couples the option to split

HG&E and to relocate independently when posted to two different places of duty. For more information, speak with your BGRS service provider and review CANFORGEN 126/18.

Military Foreign Service Instructions

If you are moving outside of Canada (OUTCAN), the [OUTCAN](#) website provides information on topics including operations, education and training, spousal employment, and the CAF community. The CAF connection website has information on moving to [Europe](#) or to the [United States](#).

If you have children, review our Office's webpage on [Children's Education outside Canada](#) and the related screening process.

Preparing for a change of residence

Explore the state of the real estate market. Compare your current house or rental prices with those of your new place of duty. [Housing Market Information](#) and [Canadian Real Estate Magazine](#) can provide useful information.

Buying?

Keep in mind the following factors:

- Some financial institutions will consider you to be a single income family if your spouse or partner does not have proof of employment at the new place of duty.
- Comparing house prices on the [Canadian Real Estate Association's](#) website may give you an indication of a potential home gain or loss if you sell your home.
- The [Homebuying Tools - Calculators](#) provided by Canada Mortgage and Housing Corporation (CMHC) include mortgage, affordability, and debt service calculators.
- [Canadian Defence Community Banking](#) (CDCB) offers exclusive mortgage rates for military members, including portable mortgages and the possibility of a mortgage break without penalty, if you are relocated under the Integrated Relocation Program.

Renting?

Keep in mind the following factors:

- Determine if [military housing](#) is available at your new location.
- Compare the [price of rent](#) across Canada.
- Check the [CMHC](#) site, an excellent source of information on the rights and responsibilities of tenants and landlords as well as on rental practices across the country.
- Find out about [province and territory specific information for tenants](#).

Services and resources available to you and your family

Whether you are single, have a spouse, partner, or child(ren), you can access the [Military Family Resource Centers](#) (MFRCs). Services and resources offered include information on schools, special needs, childcare and local jobs, as well as a variety of social and community activities.

Your parents can also access [support](#) from Military Family Services (MFS).

Children

Some MFRCs offer activities to better prepare children for a possible move. Check your local MFRC website for more information.

Other websites have tips such as: [helpful ideas on how to make a move easier for your children](#) or [what to do if your child is upset about your relocation](#).

MFS has also prepared the following information to help with specific stages in your children's education:

- The [Starting Kindergarten Map](#) provides information on the provincial and territorial regulations for pre-kindergarten and kindergarten enrollment in Canada.
- The [Graduation Requirements Map](#) identifies graduation requirements as well as the requirements for getting a Secondary School Diploma in every Canadian province and territory.
- The [Children's Education outside Canada](#) outlines the steps for completing Children's Education Screening if you are planning for an OUTCAN posting.
- The [School Transition Portfolio](#) tracks your child's education progress.

The [Support Our Troops](#) assistance program will also help you and your family face the challenges of military service.

Notify your child's school or daycare about your move as soon as possible and request a copy of their school records.

Spousal and partner employment

Look for job opportunities under the [Help for Employment](#) page of CAF Connection or the [Employment Opportunities at Bases/Wings](#) page. You can find information and resources on our Office's webpage on [Military Spousal/Partner Employment](#). Check with provincial or territorial agencies about [Professional Accreditation](#).

If you are moving outside Canada and the United States, your spouse may not qualify for regular employment insurance. Consult the Employment and Social Development Canada page: [Employment Insurance and workers and residents outside Canada](#). You can also review our Office's webpage on [Employment Insurance available to Military Families](#).

Medical care

Review the CAF Connection webpage on [Access to medical care for military families](#) and our Office's webpage on [Military Families' Access to Health Care](#) for health care services available at your new location.

Ask your current medical care provider for copies of your family's medical, vaccination, and dental records, as well as any prescriptions. Confirm how to transfer their files to your new care providers.

Other links

- Learn about military life by consulting [A Family Guide to the Military Experience](#).
- Join [MyVoice](#), a forum open to all military families where your input can help improve programs and services for you and your family.
- Use the [Family Information Line \(FIL\)](#) to access resources to support you and your family across Canada with finances, logistics, and [special needs counseling](#). The FIL can be reached 24/7 at 1-800-866-4546 (North America), 00-800-771-17722 (international), 1-613-995-5234 (collect calls) or by email at FIL@connexionFAC.ca.
- Military Family Services also provides information and assistance on their available resources and services via [Facebook](#), [Twitter](#), and [YouTube](#).

Part B - You have received your posting instruction

Before proceeding, review:

- the disclaimer on the main page and
- [Part A: Before receiving your posting instruction](#).

Part A provides the following information which is useful before you receive your posting instructions:

- updating your budget,
- tools to analyze the state of the real estate market,
- spousal and partner employment,
- children's education services,
- Military Family Resource Centers, and
- access to medical care for your family.

Now that you have received your posting instruction

Under Compensation and Benefits Instructions (CBI) Chapter 208

Refer to [Compensation and Benefits Instructions \(CBI\) Chapter 208](#) and contact your orderly room staff for more information.

Under the Canadian Forces Integrated Relocation Program (CFIRP)

Step 1: Posting instructions

Your posting instructions will include important information about your new place of duty, change of strength (COS) date, and relocation benefits.

Step 2: Authorization

The Director Relocation Business Management (DRBM) will approve your eligibility for a move of dependents as well as household goods and effects (HG&E). Then DRBM will advise BGRS of your eligibility.

Step 3: Member registration

Pre-register with the [BGRS service provider](#) when you receive your posting message. It may take up to five days to authorize your file after receipt of your posting message. You must register within 21 days of receiving your posting message.

For posting instructions dated prior to November 30, 2017, registration must be completed on the [BGRS Integrated Relocation Program](#) website: <https://www.irp-pri.com/>.

For posting instructions dated December 1, 2017 or after, registration must be completed on the [BGRS Guide](#) website: <https://bgrsguide.bgrs.ca/account/login>.

For more information about pre-registration, self-registration, and preparing for your first planning session, review the [BGRS FAQs](#) and the [BGRS Welcome Booklet](#).

Step 4: Completion of preliminary relocation assessment

Once you have completed your member registration with BGRS, you can complete the preliminary relocation assessment on the BGRS website.

Step 5: Navigate your Move Profile video

To learn more about postings under the CFIRP, review the Move Profile video on the BGRS website.

Step 6: Schedule a planning session

A number of relocation service delivery improvements were introduced on April 1, 2019:

- Members have a half-day for an individual planning session with BGRS within five business days of registration.
- During the planning sessions, the BGRS service provider describes the fundamentals of the relocation process, website navigation, and answers any questions or concerns.
- The BGRS service provider can provide further information sessions on your House Hunting Trip (HHT), transport to the new location, claim finalization, or other topics as required.

For more information on the changes to relocation services, review *The Maple Leaf* article entitled [Know Your Benefits – Improvements coming for CAF relocation services](#) and consult the CANFORGEN 039/19.

Get briefed by [Canada Revenue Agency](#) on taxable benefits, and what these benefits may mean for your income taxes.

Note: Effective April 19, 2018 (CANFORGEN 126/18), relocation benefits now allow service couples the option to split HG&E and to relocate independently when posted to two different places of duty.

You are now ready to plan the next steps of your posting. This may include a HHT, the sale of your current principal residence, the purchase or lease of a principal residence at your new posting, and planning your move.

Leaving your current principal residence

If you are a tenant, review your lease in order to understand your responsibilities when you leave the property.

If you are renting outside the base or wing, check your lease to find a lease-breaking penalty clause. [Article 7.03 of the Canadian Forces Integrated Relocation Program \(CFIRP\) Directive](#) deals with rent or lease liability.

If you live in a military residential housing unit, read the information in the “Moving-out” section of the [Canadian Forces Housing Agency \(CFHA\) Occupant’s Handbook](#).

Selling or buying a house

(*) If you are selling your home, ask your BGRS service provider about the benefits of obtaining an appraisal, the process, and key dates to consider. Learn about the costs and benefits of home appraisal by reading [Article 8.2.05 of the CFIRP Directive](#).

Ask your current financial institution about how to avoid mortgage-breaking penalties and the possibility of waiving penalties based on your military posting.

- The Mortgage Early Repayment Penalty (MERP) has been re-established effective April 19, 2018. It may now be reimbursable. For more information, refer to [Article 8.2.06 of the CFIRP Directive](#).
- Mortgage Default Insurance (also called mortgage loan insurance, CMHC insurance, or CMHC fees) has been re-established effective April 19, 2018. This insurance may now be reimbursable. For more information, refer to [Article 8.3.10 of the CFIRP Directive](#).
- A new minimum qualifying rate or stress test for uninsured mortgages involving a down payment of 20 per cent or more came into effect in January 2018. For more information, review the [stress test and mortgage scenarios](#) as described on ratehub.ca.

The following changes came into effect on April 1, 2019:

- BGRS is now responsible for paying participating third-party service providers (TPSP) for fees involving home inspections, legal fees, appraisals, and real estate commission and rental search assistance fees.
- Members can opt to use non-participating TPSP who are not listed in the directory. In these cases you will be required to pay the TPSP upfront and then claim the reimbursement.

For more information on the changes to relocation services, review *The Maple Leaf* article entitled [Know Your Benefits – Improvements coming for CAF relocation services](#) and consult

the CANFORGEN 039/19.

If you have difficulty selling your house

(*) If you have not received a reasonable offer within two months, you may be eligible for Marketing Incentives. According to [Article 8.2.12 of the CFIRP Directive](#), these incentives must be recommended by your realtor and supported by the BGRS service provider.

Discuss the possibility of an Imposed Restriction with your chain of command. This is a temporary measure which allows you to proceed to your new place of duty while your family stays in your current house. Your chain of command must support your request, and the approving authority is your career manager. For more information on Imposed Restriction, consult page 17 of [A Family Guide to the Military Experience](#).

(*) If your home remains unsold and is actively marketed while you are travelling to your new place of duty, you may be eligible for the Temporary Dual Residence Assistance (TDRA) for up to a maximum of six months of core benefits. Review [Article 8.2.07 of the CFIRP Directive](#).

(*) If your closing date is prior to April 19, 2018 and you anticipate an equity loss upon selling your house, the Home Equity Assistance (HEA) benefit may only reimburse 80 per cent of your loss, up to a maximum of \$15,000. If your closing date is on or after April 19, 2018, and you anticipate an equity loss upon selling your house, the Home Equity Assistance (HEA) benefit may only reimburse 80 per cent of your loss, up to a maximum of \$30,000, subject to Canada Revenue Agency taxation regulations. Discuss this benefit with your service provider before selling your home. You can learn more by reading [Article 8.2.13 of the CFIRP Directive](#).

If you decide to keep your current home

(*) Within 15 business days of receiving your appraisal, you must take the decision to keep or sell your home at your current location. If you keep your house, you may be eligible for a Real Estate Incentive of 80 per cent of the real estate commission, or up to \$12,000. Remember that once your decision is made, you cannot change your mind. For more information, review [Article 8.2.14 of the CFIRP](#).

House Hunting Trip (HHT)

If you are considering renting at your new location, (*) be aware of the difference between a Destination Inspection Trip (DIT) and a House Hunting Trip (HHT). Confirm with your relocation service provider which compensation is applicable to your situation. Review [Articles 4.1.01 and 4.1.04 of the CFIRP Directive](#) for more information.

Note: Members can now use alternative accommodation booking services such as Airbnb in certain cases during their relocation. You can do this only in locations where these services are legal/regulated and no other accommodation options exist. When applicable, reimbursement follows the rates established in the [2019 Accommodation and Car Rental Directory \(ACRD\)](#). These rates reflect the number of hotel or motel rooms to which a military family is entitled.

For more information about alternative accommodation booking services, consult your BGRS service provider (relocation) and review the CANFORGEN 047/19.

(*) If you consider a lease with an option to buy, you may not be eligible for certain purchase benefits under the CFIRP Directive. Please contact your BGRS service provider for more information before making any commitment.

(*) Before leaving, get to know the geographical boundaries of your new place of duty. If you consider living outside these boundaries, you must get the approval of the commander of your new unit. Do not make any commitments until you have received approval. The Director Compensation and Benefits Administration (DCBA) must also approve the relocation of dependents and household goods and effects (HG&E) under [Article 2.6 of the CFIRP Directive](#).

(*) In addition, living outside your new posting's geographical boundaries may disqualify you from receiving certain benefits or allowances such as Post Living Differential (PLD) under [CBI 205.45](#). If you have any questions, contact the administrative staff at your support unit's orderly room. You can also get more information by reviewing our [FAQs](#) on PLD.

If you are considering living in one of your new posting's military residential housing units, get more information from the [Canadian Forces Housing Agency \(CFHA\)](#) as soon as you receive your posting message. In particular, be aware that these housing units are allocated according to [priority](#).

If you move into rental accommodation outside your new base or wing while waiting to be assigned a military residential housing unit, remember that this rental accommodation will be considered your primary residence for your new posting. As such, you will move from the [priority 1](#) waiting list to the [priority 2](#) waiting list. Additionally, any subsequent move to a military housing unit will be at your expense.

If you are a Junior Non-Commissioned member or a Junior Officer posted in the National Capital Region (NCR) Ottawa/Gatineau, you may wish to consider military accommodations in the [Personnel Support Program \(PSP\)](#).

Once you know what your new address will be

Start registering for services such as daycares, schools, summer camps, family doctor, and specialists.

Do you need to know more about the resources available in your new community? If so, contact your local Military Family Resource Centre (MFRC) or [Family Information Line \(FIL\)](#) 24/7 at 1-800-866-4546 (North America), 00-800-771-17722 (international), 1-613-995-5234 (collect calls) or by e-mail at FIL@connexionFAC.ca.

To ensure your mail moves with you, visit the [Canada Post website](#) for information on forwarding your mail to your new address.

Remember to notify your utility companies (e.g. water, electricity, gas, telephone, and cable providers) about your move.

(*) Refer to the [Canadian Forces Integrated Relocation Program \(CFIRP\) Directive - Chapter 9](#) to learn about weight limitations and applicable storage options for the move of your HG&E. Ensure to speak with your BGRS service provider to complete all necessary forms.

(*) Read the pre-move information booklet that the moving company will give to you in order to estimate the cost of moving your (HG&E). For more information, contact the Furniture and Effects section of your base or wing.

Choosing the right accommodation or hotel while travelling for your posting

While travelling to your new posting, choose accommodation that is included in the [2019 Accommodation and Car Rental Directory \(ACRD\)](#) published by Public Services and Procurement Canada. This accommodation must not charge a rate that exceeds the city rate limit.

Since January 2017, the ACRD no longer indicates if the accommodation supplier rates are within or above the city limit rate. To avoid incurring costs at your personal expense:

1. Verify the [city rate limit](#) for your destination.
2. Choose an accommodation that is a part of the [2019 Accommodation and Car Rental Directory](#).
3. When booking, confirm that the accommodation rate offered falls within the applicable limit.
4. Once your reservation is made, make sure that you will not be charged more for your accommodation than what is listed in the ACRD, even if this rate is less than the city rate.

In cases where an accommodation refuses to offer a rate in accordance with the rates published in the ACRD, the CFIRP Coordinator must contact the Accommodation and Car Rental Contract Management Section by e-mail at tpsgcservicesdevoyage.pwgsc-travelservices@tpsgc-pwgsc.gc.ca

Note: Members can now use ride-sharing and alternative accommodation booking services such as Uber and Airbnb in certain cases during their relocation, only in locations where these services are legal/regulated and no other accommodation options exist.

Ride sharing services are acceptable expenses when used as an alternative to other local public transportations. For alternative accommodation bookings, reimbursement follows the rates established in the [2019 Accommodation and Car Rental Directory \(ACRD\)](#). These rates reflect the number of hotel or motel rooms to which a military family is entitled.

For more information on the criteria for using alternative accommodation booking services, consult your BGRS service provider (relocation) and review the CANFORGEN 047/19.

Keep your original receipts for expenses incurred during your relocation. They will be required to finalize your claims. You must keep these original receipts for a period of seven years for verification purposes.

The interim lodging and meals and miscellaneous expense (ILM and M) policy covers up to 10 days of expenses incurred while awaiting the availability of a new house for moves within Canada and the continental United States. For more information, review [Article 5.01 the CFIRP Directive](#).

Part C - After you have completed your move

Before proceeding, review:

- the disclaimer on the main page,
- [Part A: Before receiving your posting instruction](#), and
- [Part B: You have received your posting instruction](#).

Part A and B outline:

- updating your budget,
- tools to analyze the state of the real estate market,
- spousal and partner employment,
- children's education services,
- Military Family Resource Centers,
- access to medical care for your family,
- geographical boundaries,
- moving benefits and services,
- tools and information on buying or selling your principal residence, and
- the Canadian Forces Housing Agency.

After you have completed your move

(*) Once you have completed your move, and if your house at your previous posting remains unsold, you may be eligible for Temporary Dual Residence Assistance (TDRA) for up to six months. As described in [Article 8.2.07 Canadian Forces Integrated Relocation Program \(CFIRP\) Directive](#), this is contingent on the house being vacant and being promoted actively on the real estate market.

(*) If your closing date is prior to April 19, 2018 and you anticipate an equity loss upon selling your house, the Home Equity Assistance (HEA) benefit may only reimburse 80 per cent of your loss, up to a maximum of \$15,000. If your closing date is on or after April 19, 2018, and you anticipate an equity loss upon selling your house, the Home Equity Assistance (HEA) benefit may only reimburse 80 per cent of your loss, up to a maximum of \$30,000, subject to Canada Revenue Agency taxation regulations. Discuss this benefit with your service provider before selling your home. You can learn more by reading [Article 8.2.13 of the CFIRP Directive](#).

Talk to your BGRS service provider to find out what is required to finalize your claim. Effective

April 1, 2019, all funds due to members are now paid to members by way of electronic fund transfers (EFT). Members can expect their claims to be settled within 15 business days of BGRS having received all required information. For more information on the changes to relocation services, review *The Maple Leaf* article entitled [Know Your Benefits – Improvements coming for CAF relocation services](#) and consult the CANFORGEN 039/19.

The posting allowance is now processed centrally through the CAF pay system. As a result, the posting allowance is taxed at source. Members will have the option of reporting any tax deductible relocation expenses when filing their annual income tax return. You can do this by completing a [T1213 Request to Reduce Tax Deductions at Source](#) or submitting a letter to the Canada Revenue Agency. For more information, review [Know Your Benefits – Relocation Benefits Update – Administration of Posting Allowance](#).

Refer to our Office's webpage on Military Life Events - Important Documents for a list of key documents that should be reviewed regularly and updated whenever your circumstances change, including following a new posting.

Complete your change of address for all important documentation and identification, including health insurance cards for family members.

Finally, if you need to know more about the resources available in your new community, contact your local [Military Family Resource Centre \(MFRC\)](#). You can get information via the [Family Information Line \(FIL\)](#), 24/7 at 1-800-866-4546 (North America), 00-800-771-17722 (international), 1-613-995-5234 (collect calls) or by email at FIL@connexionFAC.ca.