

CAF Relocation Benefits Breakdown – Nova Scotia Posting (2025)

Tailored for Canadian Armed Forces members relocating to or from Halifax, Shearwater or Greenwood, NS under the CAF Relocation Directive (CAFRD) – March 1, 2025.

Relocating TO Nova Scotia (Buying a Home)

1. Overview of Covered Benefits

- Core Account: Covers essential moving expenses (legal fees, travel, household goods).
- Custom Account: Covers optional expenses (home inspections, bridge financing, extra days).
- No Personalized Funds: Phased out – replaced with Core + Custom accounts.

2. Home Purchase in Nova Scotia

- Legal Fees: Core Account
- Land Transfer Tax (1.5% HRM): Not reimbursed
- Home Inspections: Custom Account
- Mortgage Default Insurance (CMHC): Custom Account
- Bridge Financing/Loan Interest: Custom Account
- Lock Rekeying (Security): Core Account
- Professional Cleaning (New Home): Up to \$200 (Core), additional from Custom

3. Interim Lodging, Meals & Misc. (ILM&M)

- Hotel Lodging: Based on family size, reimbursed up to city rate
- Meals: 10 days (Core), up to 20 extra days (Custom or Core with approval)
- Miscellaneous Allowance: Daily fixed rate for each family member
- Non-Commercial Lodging (e.g. Airbnb): Limited (no security deposits/cleaning fees reimbursed)

4. House Hunting Trip (HHT)

- 5 Days + Travel (Core: Member + 1, Custom: Others)
- Includes airfare or mileage, hotels, meals, incidentals

- Local transportation included (rental or KM allowance)
- Dependent care during HHT covered (limits apply)

5. Moving & Storage

- Full pack/load/unload/unpack covered
- One vehicle shipped if needed
- Pets: Up to \$1,000 for boarding/shipping in Canada (Custom)
- Insurance during move included

6. Other Eligible Expenses

- Lock rekeying: Yes (Core)
- Professional cleaning: Yes, up to \$200/home (Core), more (Custom)
- Pet fees: Partially (Custom)
- Home staging, painting, or repairs: No

Leaving Nova Scotia (Selling a Home)

1. Home Sale Coverage

- Real Estate Commission: Core (typically up to 5%)
- Legal Fees: Core
- Mortgage Early Repayment Penalties (MERP): Core
- Appraisal (if required): Custom
- Home Inspection (buyer request): Custom
- Home Equity Assistance (HEA): If sale at a loss (Core)
- Private Sale: Must be arm's length (not to family)
- Lot Size Limit: ≤ 1.25 acres unless approved

2. Move Preparation & Cleanup

- Professional Cleaning: Up to \$200 (Core), more from Custom
- Lock rekeying: Not applicable when selling
- Pet boarding for transition: Up to \$1,000 (Custom)

3. ILM&M Before Departure

- Hotel and meals for pack/load/clean days: Covered
- Extra cleaning day: Requires approval (Custom)
- Delays due to movers or housing availability: Extended benefits possible

4. Tips for Selling in Nova Scotia

- Use a CAF-approved Realtor and TPSPs to avoid out-of-pocket costs
- Keep documentation and receipts for everything
- Stage affordably if desired, but note it is not reimbursed
- Notify your BGRS advisor early for support and approvals

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