

# CAF Relocation Benefits Guide for Nova Scotia Moves (2025)

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Relocating to or from Halifax, Shearwater or Greenwood as a member of the Canadian Armed Forces (CAF)? Whether you're buying a home in Nova Scotia or selling a property as you post out, this guide will help you understand your relocation benefits under the Canadian Armed Forces Relocation Directive (CAFRD, March 1, 2025). It breaks down covered expenses, hidden entitlements, and key tips to help you maximize your move with Brookfield (BGRS).

## 1. Core vs. Custom Accounts – What You Need to Know

CAF relocation benefits fall under two main categories:

- Core Account: Covers essential, fixed relocation costs like legal fees, real estate commission, and travel.
- Custom Account: A flexible fund calculated based on your move's distance, number of rooms, and home value. Use this to cover optional but important extras like home inspections, bridge financing, or pet care.
- Personalized Funds: These no longer exist under the CAFRD.

## 2. Buying a Home in Nova Scotia

When you're relocating to Halifax, Shearwater or Greenwood and purchasing a property, these expenses are reimbursable:

- Legal fees & disbursements (Core)
- Home inspections (Custom)
- Mortgage default insurance (Custom)
- Short-term loan interest (bridge financing) (Custom)
- Deposit interest for new builds (Custom)

Note: Benefits generally apply only to properties on land 1.25 acres or less unless approved.

## 3. Selling a Home When Leaving Nova Scotia

If you're posting out of Halifax and selling your property, here's what's covered:

- Real estate commission (up to 5%) (Core)
- Legal fees (Core)
- Mortgage early repayment penalties (MERP) (Core)
- Home inspections requested by buyers (Custom)
- Appraisal fees (Custom)
- Marketing incentives (Custom)
- Home Equity Assistance if eligible (Core)

#### 4. Interim Lodging, Travel, and Meals

Temporary accommodations and meals are covered before and after your move:

- Hotels: Number of rooms covered based on family size
- Meals: Up to 10 days (Core); 20 more days if delayed (Custom)
- Miscellaneous allowance: Daily flat rate per person
- Rental vehicles or airfare for HHT or move travel are reimbursed

#### 5. Extra Benefits You Might Miss

Here's what else you can claim:

Expense	Reimbursable?	Account	Notes
Lock rekeying	Yes	Core	At the new home
Professional cleaning	Yes	Core + Custom	\$200/home (Core), more via Custom
Duct/furnace/spa cleaning	No	-	Considered home maintenance
Home staging	No	-	Not reimbursable
Pre-sale repairs	No	-	Your financial responsibility
Pet boarding (within Canada)	Yes	Custom	Up to \$1,000

Tip: Keep all receipts and submit them within 90 days. Use BGRS-approved suppliers when possible to guarantee reimbursement.

#### Need Help Navigating Your Nova Scotia Move?

Moving with the CAF can be complex, but knowing your entitlements makes all the difference. For personalized support buying or selling in Halifax, Shearwater or Greenwood connect with a relocation-savvy Realtor familiar with Brookfield policies. From lock changes to legal fees, the right guidance ensures you're covered every step of the way.

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