



HHT GUIDE

**EVERYTHING YOU NEED TO KNOW IF YOU ARE
RELOCATING TO OTTAWA**

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MEET THE CHRIS SCOTT TEAM

MILITARY REALTORS

Reputation is everything with CAF members and their families. Chris Scott Team specializes in assisting military buyers and sellers with their Ottawa real estate needs. Over the years we have worked with 100's of military families transferring into and out of Ottawa. There is no one in the city better equipped to handle your house hunting trip. Most of our military business revolves around word of mouth referrals.

MISSION STATEMENT

The team's objective is to create a "Raving Fan" service experience for every client and to continually add value to our clients long after they have fulfilled their real estate needs.

APPROACH

The team believes in a consultative approach throughout the buying and selling process. Taking the extra time to really understand our clients' needs has made all the difference.

Whether you are buying or selling, hiring the Chris Scott Team will make sure you have someone looking out for your best interests. Our comprehensive, high-quality services can save you time and money, as well as making the experience more enjoyable and less stressful. We fully understand that for most people, the right house is worth waiting for. Chris and the team know how to handle the house hunting trip from start to finish.



THE TEAM



CHRIS SCOTT

Team Leader

Chris joined Keller Williams Realty in 2004. Having lived his entire life in the Ottawa area, he is a superb source of information when it comes to this city. Chris has strong negotiating skills and is a careful and patient listener, key elements when it comes to satisfied clients. To better serve his clients Chris set up the team and is still actively engaged in all transactions. Chris consistently ranks in the top 1% of all agents in North America.

FUN FACTS

Favourite Hobbies

Scuba Diving, Reading, Golfing, Hockey and spending time with family

Favourite Books

Pillars of the Earth, Raving Fans, The Alchemist

Favourite Movies

Gladiator and Braveheart



STEPHANIE BILESKI

Listing and Marketing Manager

Stephanie grew up on the outskirts of Kanata, between Carp and Dunrobin. She graduated both Business Marketing and Interactive Multimedia Developer. After graduation, she went into the mortgage lending side of real estate. Her education and experience have made her an invaluable asset to our team. She will help execute a marketing plan that is second to none in our industry.

FUN FACTS

Favourite Hobbies

Racing Cars, Gardening, Photography

Hidden Talent

I'm a morning person and I don't drink coffee

Favourite Food

Potatoes, Chips, Fries, Baked, Mashed.



COLIN RAINES

Partner

Colin brings a wealth of real estate knowledge and over 20 years of customer service experience. He will assist in providing a raving fan service experience for every client. His easy-going nature, attention to detail, and commitment to client services make Colin an invaluable resource for anyone looking to buy or sell in Ottawa. Colin is committed to making your next move with the Chris Scott Team rewarding and stress-free. Having completed dozens of HHT's there is no one better qualified to help your relocation.

FUN FACTS

Favourite Hobbies

Soccer, Birding, Soccer

Hidden Talent

Finding the little things that make an experience 10/10

Favourite Books

Pilgrim, Atomic Habits



ANDREA SCOTT

Client Care Coordinator

Works closely with Chris to make sure all clients' plans are in place. She is the heart of the business. Making sure clients are taken care of and that we are offering raving fan service. Andrea also co-ordinates client event parties and mega open houses.

FUN FACTS

Favourite Hobbies

Working out and spending time with family

Favourite Books

The Book Thief, Hunger Games

Favourite Movies

The Notebook and Avatar

KEY TO A SUCCESSFUL HHT

House Hunting Trips are one of the first things Members have to plan after they get their posting message. Generally speaking, HHTs are one of the least complex parts of your relocation – but things may have changed since your last HHT.

The key to a successful HHT is knowing your entitlements

Before you start planning your HHT, you should review **Chapter 4 of the Relocation Directive** to make sure you're eligible for an HHT. You are entitled to an HHT if you have not already secured accommodation at your destination. Accommodation is not considered "secured" unless you have signed documentation to that effect. If you have applied for a PMQ, but have not been offered one yet – you get an HHT. Even if they say you're high on the list – if you haven't signed anything accepting a place, you get an HHT.

What if you have a place secured already? You are still entitled to a trip to go inspect the accommodations, but the rules are a little different. Instead of the 7 days allowed for an HHT, DITs are only 5 days. And it's important to remember that a DIT is for **one person only**. DITs are meant to give Members the opportunity to inspect their accommodations, as well as make arrangements for things like schooling or medical file transfers.

Regardless of whether you are taking an HHT or a DIT, the process is the same. You will have to obtain your commanding officer's authorization – BGRS has an HHT/DIT Authorization form in the Documents section of your account (look for it in the BGRS Upload folder). Even if you are being released – if you still have a c/o, you need to get the authorization form signed.

Planning Your HHT

When planning your HHT, keep in mind the following:

- A *standard HHT* is 7 days – a travel day to get to your destination, five days "on the ground" at your destination, and a travel day to go back home. Costs for the Member and spouse will be reimbursed from the Core funding envelope, but costs for taking your dependents with you will be paid from your Custom envelope. Keep an eye on your Custom funding, because once it is gone, there is no way to get more.
- An *extended HHT* can add up to 4 additional days on top of a standard HHT. These additional days will be funded from your Custom funding.
- You **can** add "leave" days or temporary duty to your HHT, but no expenses will be reimbursed while on leave or temporary duty.
- The Relocation Directive includes a section about "Multiple HHTs" but **only the first HHT is reimbursable under Core/Custom**. Though multiple HHTs were permitted in the past, under the current version of the Relocation Directive, additional HHTs are funded from the Personalized funding component, and due to changes in the way Members are paid their Posting Allowance, the vast majority of Members don't have enough Personalized funding for a second HHT.

KEY TO A SUCCESSFUL HHT

Planning Your HHT Cont.

Once you have decided what dates you want for your HHT, you can start the planning. **If the distance between your origin and destination exceeds 599 km, you will be expected to fly** – and if you fly, you **must** book your trip through BGRS. They don't actually book your trip – they review your request and then send it to Hogg Robinson Group (HRG), who will book the trip and send you your itinerary.

If the distance between your origin and destination is over 599 km and you intend to drive your own vehicle (Personal Motor Vehicle – PMV) for your HHT, you are still only permitted one travel day. No hotel costs will be reimbursed outside of the geographical boundary of your destination. Also, your travel costs will be capped at the cost of a plane ticket from origin to destination.

If the distance between your origin and destination is **less than 599 km**, you don't have to take a traditional HHT where you stay overnight at destination. You can take multiple “day trips” to your destination instead. If you choose that option, you can be reimbursed the kilometric allowance to and from your destination every time you go. The trade off is that you can't claim accommodation – it's one or the other.

Members are responsible for finding their own HHT/DIT accommodations – generally speaking, this means booking their own hotel reservations. Most cities have a rate limit and if you go over the maximum rate, you will be reimbursed up to the limit only^[1]. If you prefer, you can choose to stay in an AirBnB, or with family or friends. AirBnB is considered “commercial lodging” and will be subject to the same city rate limit as hotels. You are entitled to claim \$50/night for non-commercial lodging.

- You should review your budget, and about 2 weeks before you go, request an advance from BGRS for the funds you will need for your HHT/DIT. You can request any amount up to the full amount of the budget – or more if you can explain why you need extra – and BGRS will put the funds in your bank account in about 5 to 7 business days.

What expenses can you claim?

Members aren't supposed to have to pay for the majority of HHT/DIT expenses “out of pocket” – which is why you're allowed to get advances before you go. Since HRG books your flights, you don't have to worry about those costs.

For members who use their own vehicle on their HHT, the kilometric allowance can be reimbursed for the trip to the destination, AND for local mileage as well.

If you fly to your HHT, you are entitled to a rental vehicle (subject to the same kind of limitations as hotel rooms – the size of the rental car is dictated by the size of your family)^[2]. When you rent a vehicle, you are entitled to be reimbursed for fuel costs as well. Any parking costs incurred while on HHT are also reimbursable.

As mentioned above, your lodging costs are reimbursable. For commercial lodging, you will have to provide an itemized receipt – one that shows the name and address of the business, the number of nights you were there, the type of accommodations (standard, suite, cottage etc.), for claims being submitted.

KEY TO A SUCCESSFUL HHT

What expenses can you claim? Cont.

Article 1.4 of the Relocation Directive has the official definition of receipt.

If you stay with family or friends, you will not need receipts, but you will still have to submit a claim for them to get the \$50/night entitlement.

Similarly, you aren't required to keep receipts for your meals, but you still have to submit a claim for them. Currently, the meal allowance is \$91.50/day^[3] for the member and any dependents that accompany the member on HHT – including children. If your hotel includes breakfast, you are **still** entitled to the full \$91.50/day, per person.

You are also entitled to claim the “incidentals”. A common misconception among Members is that they can claim the incidental amount per person – like meals. However, the Relocation Directive is clear: *when on an HHT or DIT means the Treasury Board Incidental Travel Rate payable to **one family unit only** (including the CF member) anytime CF members or dependants are on travel status.* No receipts are needed to claim the incidental allowance either. (See **Article 1.4 – Definitions** – incidentals)

Receipts are required for most other HHT costs. Rental vehicle companies are notorious for providing incomplete or incomprehensible receipts. When you submit your HHT claim with a rental vehicle expense, make sure you are providing the actual receipt and not the estimate of costs. You can also claim fuel costs, with receipts. You can be reimbursed only if the fuel purchase occurred within the geographical boundary of your destination and on one of the authorized HHT days. For example – currently, the geographical boundary of St. Jean sur Richelieu does not include the island of Montreal. Fuel purchased in Montreal will not be reimbursable for Members on HHT in St. Jean. Also, if a Member adds leave to their HHT, no costs incurred while on leave are reimbursable – including fuel costs, even if the fuel was intended to be used to search for a house.

Other Costs

There are only a few other costs that you may incur while on HHT that are reimbursable. You are entitled to claim travel to and from the airport – typically in a taxi or “ride sharing” service (Uber/Lyft). Be sure to get a receipt if the cost exceeds \$10, and remember that tips aren't reimbursable. You can also choose to drive your PMV to the airport and claim the kilometric allowance and the long term airport parking. If someone else drives you to the airport, you can only be reimbursed actual costs that you paid to the driver, with receipts.

Dependent care is an often overlooked HHT entitlement. For Members with children, dependent care is reimbursable even if the children are not accompanying the Member on the HHT. **Article 4.6.01 of the Relocation Directive** says that you can be reimbursed for “dependent care costs that are in excess of existing dependent care arrangements”. Essentially, you can't claim the normal costs you pay for daycare for your dependents every day, but you can claim costs if you have to pay additional or different costs that are incurred because you are on HHT. You are entitled to claim \$75/day with receipts – for a standard HHT, these costs will be paid from the Core funding.

KEY TO A SUCCESSFUL HHT

Other Costs Cont.

On an extended HHT, the costs will be paid from Custom, once the standard HHT days have been paid. Costs over \$75/day are also reimbursed from Custom while on HHT. Please remember that **Article 3.4.02** states that to claim the \$75/day, the care must be ***provided by individuals who provide dependant care as a regular source of income and do not reside with the family or a bonded sitter provided by a company in the business of providing dependent care services***

You are also entitled to claim dependent care costs without receipts, but the reimbursable amount drops to \$35/day. Costs over \$35/day are not reimbursable without receipts.

Also, Members have the option to bring a third party to their home to provide dependent care while they are on HHT. Usually, this is a family member who lives in another location and who must travel to the location of the children to provide dependent care. The cost of transportation for the third party to travel to origin can be reimbursed from the Custom funding envelope – but reimbursement is capped at the cost of transportation for one dependent from origin to destination. Please remember that the kilometric allowance is payable only to the Member (or spouse) when using their own PMV. This means that costs to bring someone to provide dependent care can't be claimed as "mileage" – but fuel costs **ARE** reimbursable – with receipts. For more information about bringing a third party to your home for dependent care, please review **Article 4.6.01**, or book a planning session with a BGRS agent.

The final two commonly misunderstood expenses that may be incurred while on HHT/DIT are communication costs and pet care costs.

The Relocation Directive states that actual costs for phone/faxes/internet communication while on HHT are reimbursable (**See Article 4.6.02**). This is a throwback to the days when every phone call from a hotel room cost extra. These days, most people have cell phones with monthly plans that include data. For that reason, these costs are almost always ineligible. To be eligible, it must be clear that the communication cost was in addition to the monthly plan AND that they were incurred as the direct result of making arrangements to **view a property**. Things like an international calling service added to a regular cell phone package for the duration of the HHT or a SIM card do not qualify for this reimbursement.

Pet care is another of the "legacy" expenses that remains in the Directive, but is almost always ineligible for reimbursement. All costs related to pet care (not just on HHT, but throughout your relocation) are funded from the Personalized funding, and as mentioned previously, most Members do not have Personalized funding.

Trying to find a new home for you and your family is stressful enough – and for CAF members, the added stress of only having 7 or 11 days to make the decision means that they must be prepared before they start their trip. **Finding a realtor or a rental search agent that understands the process is one of the most important parts of a successful HHT and a smoother relocation.**

KEY TO A SUCCESSFUL HHT



FLIGHT



CAR RENTAL



MEALS



HOTELS



APPROVED SUPPLIERS

Synopsis

- You get an HHT of 7 days from Core plus up to 4 more from Custom if you have not signed for accommodations at destination
- You get a 5 day DIT if you have accommodations at destination. A DIT is for **one** person only
- You are expected to fly to your HHT – and you must book your trip on the BGRS site
- If the distance is 599 km or less, you can drive your PMV
- You must book your own hotels
- You can claim meals for everyone on the HHT, but you can only claim the incidentals per family
- Hotel and rental car rates can be found here: <http://rehelv-acrd.tpsgc-pwgsc.gc.ca/acrds/preface-eng.aspx>
- AirBnB is allowed
- You need itemized receipts for hotel and rental vehicles, and receipts for parking and fuel
- Don't miss out on dependent care costs – \$75/day with receipts or \$35/day without
- Multiple HHTs and pet costs are no longer reimbursable for most Members

[1] See PWCSG rates for hotel and rental vehicles here: <http://rehelv-acrd.tpsgc-pwgsc.gc.ca/acrds/preface-eng.aspx>

[2] See above note

[3] The Meal Allowance and Kilometric Allowance rates changed on Oct. 1, 2019. Please see <https://www.njc-cnm.gc.ca/s3/en> for rates

BEEN POSTED? WHAT'S NEXT

You've got your posting message and there's so much to do – where do you start? After successfully registering on the BGRS site, you've got some big decisions to make. Before you do anything, you should review the **Relocation Directive**. Although BGRS is there to help you understand your entitlements, it remains the Member's responsibility to know them. If you review the Table of Contents, you will see that you don't have to read the Directive from cover to cover – you can choose the chapters that will be relevant to your situation. Knowing your entitlements will help make your relocation go much smoother.

One of the first decisions that you'll have to make is what you're going to do with your existing residence. If you're renting, you're going to have to let your landlord know that you're leaving. If you're charged a "lease-breaking" penalty and/or required to pay rent until the end of the lease, you may be able to be reimbursed for those costs. You will find more information on your entitlements as a renter under **Chapter 7 of the Directive**.

If you own a house at origin, you have two options – you can sell your house, or you can keep it. Most members will choose to sell their home, but those who don't may be eligible for the Real Estate Incentive. Since not selling your residence saves the Crown the real estate commission costs, the CFIRP rewards members by paying them up to \$12,000 when they don't sell. If you're considering this option, you'll have to get your house appraised, and within 15 (business) days of receipt of the appraisal, sign the Real Estate Incentive Waiver and submit a claim. You will be waiving your rights to sale benefits on the house *for this posting only*. If at some point in the future the house becomes your primary residence again, you will be able to be reimbursed sale costs at that time. Everything you need to know about the Real Estate Incentive can be found in **Article 8.2.14** of the Relocation Directive.

The majority of Members will choose to sell their home. If you're one of them, there are a number of benefits in the Relocation Directive that you may be entitled to claim. Some cover the "usual" costs related to selling a house – like an appraisal or realtor commission, and some are intended to help if you're having trouble selling your home quickly, such as the Temporary Dual Residence Assistance, or the Marketing Incentive. And, if you're one of the unfortunate members who are facing a loss on the sale of your home, you may be able to recover all or some of that loss, through the Home Equity Assistance entitlement. These benefits are explained in **Chapter 8, section 2**, of the Relocation Directive.

Regardless of whether you choose to keep your home or to sell it, your first step will be to get an appraisal. Almost all home sale benefits require that you have your home appraised. You can find a list of appraisers on the BGRS site – under **Move Planner – Suppliers**. You are under no obligation to use any of the suppliers from the BGRS site – you can use any one you want, as long as they are not family members, and you can only be reimbursed up to the capped rate (you can see the rates in the Suppliers menu, too). The advantages of using a Supplier from the list are (1) they are aware of the rate cap and have agreed not to charge Members more than that and (2) they are able to submit their bill directly to the BGRS Supplier Centre. Not having to pay the Supplier and then submit a claim to BGRS for reimbursement is a huge bonus.

The appraisal is important because a number of entitlements are only reimbursable if the house is "actively marketed". While the Relocation Directive does not define "actively marketed", there is a Clarification Bulletin that defines actively marketed as *listing price does not exceed the appraised value established*. If your house is appraised for \$325,000 and you list it for \$325,100, it won't be considered "actively marketed", and you will not qualify for many of the home sale benefits.

BEEN POSTED? WHAT'S NEXT

Does this mean you have to sell your house for the appraised value in order to be reimbursed for things like the realtor commission or legal fees? Absolutely not. It just means that you may not be eligible for **some** benefits that are designed to help you sell your house if you happen to live in a difficult real estate market. So, go ahead and list your house for whatever amount you and your realtor feel is best. Hopefully, it will sell quickly and you can focus on the next step – your HHT.

The timing of your HHT is a decision that is yours to make. Some members want to wait until their house has sold – and that's not a bad idea. It gives you a better shot at arranging that elusive “door to door” move. There's a lot of leg work that you can do before actually leaving for your HHT – like checking out places online or researching schools and medical care. To help with this, the BGRS site has a section that is meant to allow you to familiarize yourself with your destination, aptly named **Destination**. You can find it under the **Move Profile**.

Once you know when you want to go, you should start planning. If the distance between your origin and destination is greater than 599 km, you're expected to fly. You will have to enter the trip request in the trips menu of your BGRS account. They'll check your request, then forward it to HRG for booking. You must fly from origin to destination only. That means you can't fly from Montreal to Vancouver if you're relocated from Ottawa to Esquimalt – not even if you need to drop your kids off with your parents in Montreal.

You'll have to book your own hotels, and while you can choose any hotel you want, you can only be reimbursed up to the capped rate for that location. Costs over the cap are your responsibility. You're also entitled to a rental vehicle while on HHT, but like hotels, there's a cap on how much you can be reimbursed. Unlike hotels, you don't have to book the vehicle yourself – you can request it when you request your flights. You don't have to go through HRG though, you can make the reservation yourself if you want.

If you're taking a “standard HHT”, you get five full days at your destination, and a day to travel to and a day to travel from your destination. If you think you'll need more time, you can add 4 days to a standard HHT – but all the expenses will be reimbursed from your Custom funding envelope, and when your Custom is gone, there's no way to add more funds to it. To understand the different funding components, please review **Chapter 1** of the Relocation Directive, or book a planning session with a BGRS agent.

So what kind of home purchase expenses can you claim? **Article 8.3** of the Relocation Directive has a list of eligible expenses. A couple of the most common ones are legal fees and disbursements (**Article 8.3.07**) building/structural inspection (**Article 8.3.08**) and mortgage default insurance (**Article 8.3.10**), but there are others. If the interest rate on your new mortgage is higher than the interest rate on your existing mortgage, you may be eligible to claim the difference (Mortgage Interest Differential – **Article 8.3.09**). If you require a bridge loan to allow you to pay for your home at the destination while waiting on the proceeds from the sale of your home at origin, you can claim the interest (Bridge Financing – **Article 8.3.12**). And, if you're purchasing a brand new home, you can claim the same things as you would have been able to claim on the purchase of a resale home (**Article 8.3.05**).

BEEN POSTED? WHAT'S NEXT

Once you get the sale of your home at origin and the purchase of your home at the destination out of the way, you're ready to move to the next stage. You will have to contact your Base Traffic office to start the process of getting your household goods and effects (HG&E) packed and shipped to your destination. You're entitled to one day of ILM&M (interim lodging, meals and miscellaneous) for your pack day, your load day, and your clean day (A total of 3 days).

Depending on your new location and your choice of transportation, you're entitled to a specific number of travel days. You are not expected to drive more than 500 km/day, except on the last day of your travel. If driving up to 599 km on the final day will allow you to reach your destination, you're expected to do so. While on your TNL (travel to a new location), you can claim meals, miscellaneous costs, lodging, and if you are driving your PMV (personal motor vehicle), you can claim the kilometric allowance. You'll need to factor in the TNL days to ensure that you and your HG&E reach your destination at roughly the same time. And you'll also need to factor in your TNL days when choosing the day you take possession of your new residence at the destination. Once again, your goal is to make a "door to door move".

A perfect door to door move would look something like this:

Day 1 – pack

Day 2 – load

Day 3 – clean

Day 4 – TNL

... any additional TNL days if the move is more than 599 km

Day 5 – unload

Day 6 – unpack

Of course, a relocation has so many moving parts that it is very difficult to arrange the perfect move. The CAF knows this and has provided up to 10 more ILM&M days to help. Those days can be used at origin, at the destination, or split between them both. While on ILM&M, you are entitled to claim the usual expenses – lodging, meals, and miscellaneous allowances. The city rate limits still apply to hotels while on ILM&M, but unless you have shipped your PMV, there is no entitlement to a rental vehicle while on ILM&M. If your HG&E arrives at your destination before you take possession of your new residence, it can remain in storage for these 10 days too.

If you need more than 10 days while you are waiting to get the keys to your new home, you will need to provide BComd/ BAdmO confirmation that the additional days were caused by circumstances that were beyond your control – and unfortunately, days that are required as the result of misaligned closing dates or because your new build home is behind schedule, are not considered beyond your control.

BEEN POSTED? WHAT'S NEXT

Regardless of the number of ILM&M days needed, you are still entitled to a day for unloading and a day for unpacking your HG&E. In addition to lodging, meals and miscellaneous allowances, you are entitled to claim dependent care costs for your pack/load/clean/unload/unpack days.

Once you have unpacked and are settling into your new home, you're almost done.

If you haven't been submitting claims all along, now's the time to start. Claim submission via the BGRS system is not the most intuitive process. You'll have to upload your receipts (you can just take a picture of them with your smartphone, or you can use a scanner). Then you'll have to create an expense line to go with the receipt, and then attach the receipts to a claim. It's a confusing process – but there's a good ReloFact sheet that might help you understand. It's called **Finances Guide**, and you can find it under the **Knowledge Centre** on the BGRS site.

You should keep an eye on your finances – if something is declined, BGRS will leave a note in the claim. The majority of declined expenses are simply missing detailed receipts and can be resubmitted once you obtain an itemized receipt.

Also, you should regularly review your Payment History – it shows the balance on your account. Every advance needs to be repaid with a claim, and any claim can pay back any advance. For example – if you request an advance for \$5,000 for your HHT and then submit a claim for \$3000 for ILM&M, no funds will be sent to your bank account. Instead, the full \$3000 will be used to pay back the HHT advance. But if you submit a TNL claim for \$6,000 instead, \$5000 will go towards the HHT claim first, and the remaining \$1000 will be sent to your bank account. When the total of your advances is greater than the sum of your claims, the Payment History screen will reflect the amount. If all your claims have been processed and there is still an outstanding amount, you will have to return the difference to BGRS.

As always – if there is anything you don't understand or you need clarification of something, you should call BGRS (1-844-447-5520), or book a 30-minute planning session with a BGRS agent. There is no limit to the number of planning sessions you can have, and you can pick the time and date that is most convenient for you.

1. <https://www.canada.ca/en/department-national-defence/corporate/policies-standards/relocation-directive/clarification-bulletin/2010-4-principal-residence-marketed.html>
2. You can find the City Rate Limits at <http://rehelv-acrd.tpsgc-pwgsc.gc.ca/acrd/preface2018-eng.aspx#canadian>
3. You can find the rental vehicle caps here: <http://rehelv-acrd.tpsgc-pwgsc.gc.ca/acrd/rechercher-search-4-eng.aspx>
4. Mortgage default insurance is also known as “CMHC fees”
5. Article 5.01 states: if the occupancy date for the new residence agreed to by a member that requires more than 10 days of interim lodgings, is not considered to be a circumstance beyond the member's control and will not entitle the member to additional ILM&M benefits

HHT HOTELS

WHERE TO STAY

When arriving in Ottawa for your house hunting trip it is important to have a comfortable place to rest your head for the week. I have included a list of hotels that we recommend. I have included a few notes on each hotel. If you have any questions feel free to give me a call.

DOWNTOWN HOTELS



Courtyard by Marriott Ottawa Downtown

Address: 350 Dalhousie St, Ottawa, ON K1N 7E9

Phone: (613) 241-1000

Awesome location in the heart of the Byward market

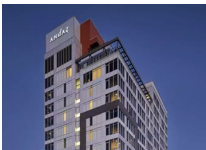


Residence Inn by Marriott Ottawa Downtown

Address: 161 Laurier Ave W, Ottawa ON K1P 5J2

Phone: (613) 231-2020

My clients like this hotel due to its very central location and the nature of the suites. You are well setup here if you are travelling with families. Kitchenettes come in handy for the week.



Andaz Ottawa Byward Market

Address: 325 Dalhousie Street, Ottawa ON K1N 7G2

Phone: (613) 321-1234

Not the most practical hotel for a house hunting trip. However, if you wrap your house hunting trip up early and have some extra days in the capital this hotel is a great one to explore from. No kitchenettes but unique newer rooms with awesome service. Last time I stayed there they gave me wine while I was checking in!

OTTAWA WEST HOTELS



Holiday Inn & Suites

Address: 101 Kanata Avenue, Ottawa ON K2T 1E6

Phone: (613) 271-3057

Good location for buyers house hunting in Stittsville and Kanata. This hotel is walking distance to the pubs/restaurants at Centrum.



Fairfield Inn & Suites by Marriott Kanata

Address: 578 Terry Fox Dr, Ottawa, ON K2L 4G8

Phone: (613) 599-7767

Close to the highway and Canadian Tire Centre. A good option for Kanata/Stittsville house hunters.



TownePlace Suite by Marriott Ottawa Kanata

Address: 1251 Maritime Way, Ottawa ON K2K 0J6

Phone: (613) 599-7200

I like this one the best for the suburban hotels. It is a bit newer and has a nice setup for breakfast. Many of my house hunters have stayed here and been very happy. They also go the extra mile for my clients.

OTTAWA EAST HOTELS



Courtyard by Marriott Ottawa East

Address: 200 Coventry Rd, Ottawa, ON K1K 4S3

Phone: (613) 741-9862

Very close to downtown and adjacent to the 417 Hwy, a good central location.



Hampton Inn by Hilton Ottawa

Address: 100 Coventry Rd, Ottawa, ON K1K 4S3

Phone: (613) 741-2300

This is adjacent to the courtyard hotel above. Again close to the highway and a nice comfortable modern hotel.

HOTELS NEAR AIRPORT

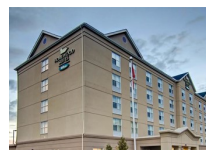


Hampton Inn by Ottawa Airport

Address: 2869 Gibford Dr, Ottawa, ON K1V 2L9

Phone: (613) 248-1113

This location is good if you are exploring Hunt Club, Riverside South, or Barrhaven as potential purchase options.



Homewood Suites by Hilton Ottawa Airport

Address: 3605 Paul Anka Dr, Ottawa, ON K1V 2S6

Phone: (613) 422-3678

This location is good if you are exploring Hunt Club, Riverside South, or Barrhaven as potential purchase options.

DND LOCATIONS

WELCOME TO OTTAWA



1. Connaught Range and Primary Training Center

35 Shirley Blvd, Nepean

2. Canadian Forces Station Leitrim (CFS Leitrim)

3545 Leitrim Road, Gloucester

3. Montfort Campus — CF Health Services Ottawa Clinic

713 Montreal Road, Ottawa

4. Labelle/CANEX Building

4210 Labelle Street, Ottawa

5. National Printing Bureau (Hull Sector)

45 boul Sacré-cœur, Gatineau

6. New DND Headquarters

3500 Carling Avenue, Ottawa

7. Star Top Building

1600 Star Top Road, Ottawa

8. Coventry Building

285 Coventry Road, Ottawa

9. Louis St-Laurent Building (Hull Sector)

555 Boulevard de la Carrière, Gatineau

10. Tunney's Pasture, Building 16

Goldenrod Driveway, Tunney's Pasture, Ottawa

11. Constitution Building

305 Rideau Street, Ottawa

12. Cumberland Building

400 Cumberland Street, Ottawa

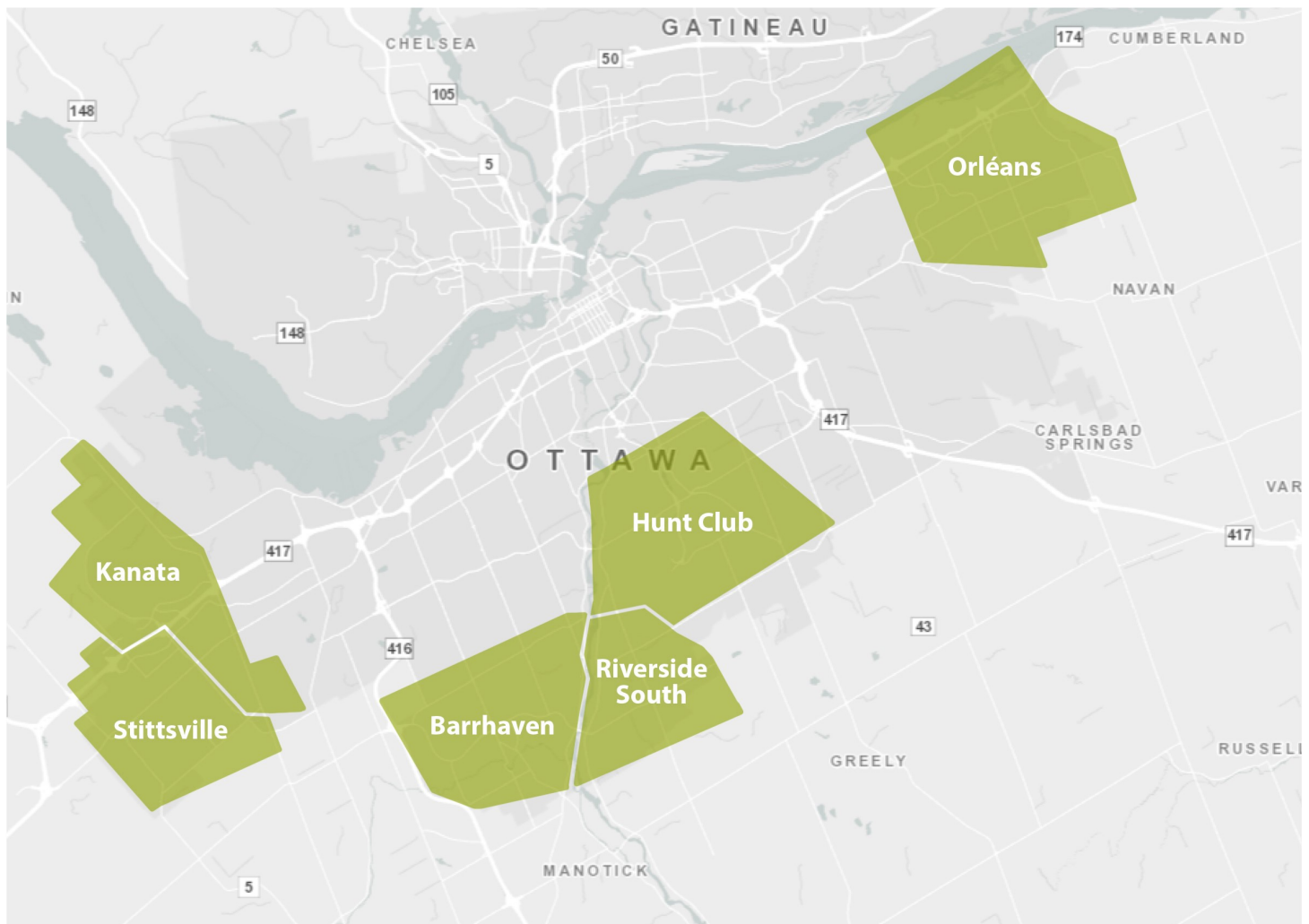
13. M Gen George R. Pearkes Building

101 Colonel By Drive, Ottawa

OTTAWA SUBURBS

POPULAR LOCATIONS

Many of my military clients who relocate to Ottawa tend to focus on the suburb areas. The suburbs present the right mix of good schools, amenities, parks, resale, and property values. The west end suburbs in particular have been popular as of late due to their proximity to the DND Carling campus.



OTTAWA SUBURBS

CLOSER LOOK

Ottawa is a very spread out city in terms of geography. We are home to over one million residents. We are a large city with a small town feel. I am biased but I think Ottawa may be one of the best cities in the world to live in. Each community in Ottawa has something different to offer.

Orléans

Orléans, is a suburb of Ottawa. It is located in the eastern part of the city along the Ottawa River. It is home to Ray Friel Recreational Complex and Place d'Orléans Mall.



116,688



19.5 KM

Barrhaven

Barrhaven is a rapidly growing suburban neighbourhood in the southwest of the urban area of the city of Ottawa. Barrhaven contains several schools, parks and playgrounds. It is also home to the Walter Baker Sports Centre.



87,234



21.0 KM

Hunt Club

Hunt Club is a community in River Ward, in the south end of Ottawa. Hunt Club Road and many local businesses were also named after the golf course. It has a widely mixed demographic in age groups, ethnocultural backgrounds, socio-economic levels and family set ups.



12,546



10.9 KM

Kanata

Kanata is one of the largest suburbs of Ottawa. It remains home to many of the major hi-tech employers of Ottawa. Unlike other suburbs, Kanata was designed to have a mix of densities and commercial and residential properties. It is surrounded by a greenbelt.



117,304



23.3 KM

Riverside South

Riverside South is a suburban community in Gloucester-South Nepean Ward in the south end of the city just southwest of Ottawa Macdonald-Cartier International Airport. It is planned that Riverside South will become a major community with south expansions.



14,672



18.2 KM

Stittsville

Stittsville is a suburban community and home to many families, natural areas, and a variety of shops and businesses. Whether walking along the Trans Canada trail or visiting one of the local shops, it has something for everyone.



33,870

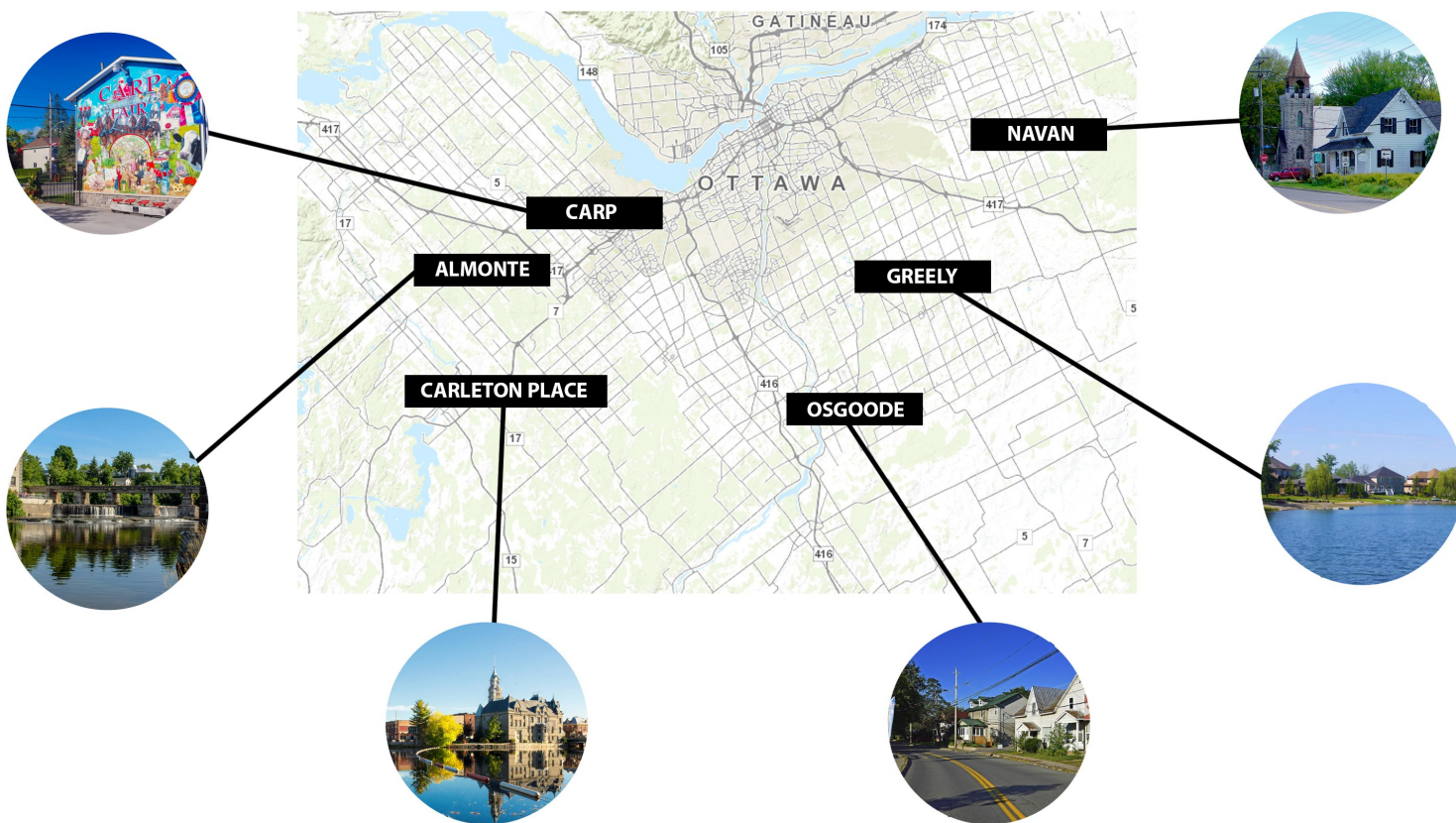


32.4 KM

HHT OTTAWA

HHT RURAL PROPERTY

Most military clients purchase in residential neighbourhoods. They are typically quicker to re-sell and offer more services. However, Ottawa is fortunate to have some great estate lots that are close to the city and also within a short drive to the new DND at the Nortel campus. Surrounding areas like Carp, Almonte, Carleton Place, Osgoode, Greely, and Navan may provide some great options.



CONCIERGE MOVING SERVICE



Our team has just invested in a moving concierge program that will be a game changer for our clients. This new platform will assist our clients with everything from changing addresses, transferring home services, updating identification, and getting helpful advice. This can include anything from setting up short term Airbnb accommodations to organizing moving company quotes. Each client will have a dedicated concierge agent. We are completely committed to the client experience. We hope this new service will bring value to our clients and make the transition into the new home as easy as possible.



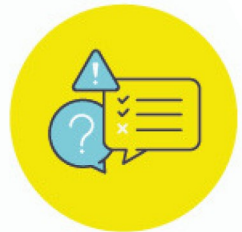
**CHANGE
ADDRESSES**



**TRANSFER
UTILITIES**



**UPDATE
IDENTIFICATIONS**



**GET HELPFUL
ADVICE**

REALTOR FOR LIFE

One of my favourite quotes is “choose a job you love and you will never work a day in your life” Our team is passionate about real estate and client services. It is not just about selling homes. It is more about bringing value to our clients and building long lasting relationships.



Chris Scott Team Food Drive



Community Movie Night



CAF Appreciation Night at Sens Suite



Watoto Fundraiser



Client Christmas Party



Client Christmas Party

REALTOR FOR LIFE

CLIENT APPRECIATION PROGRAM

We have items of utility that are available for our clients to borrow at no cost. This includes pressure washers, professional carpet cleaner, margarita machine, tables, chairs, tents, and we are continually adding to this list. We are committed to being of value to our clients long after they buy or sell real estate. We want to be our clients Realtor for life! Each year we also host various client parties and give away lots of great prizes during our client appreciation month.



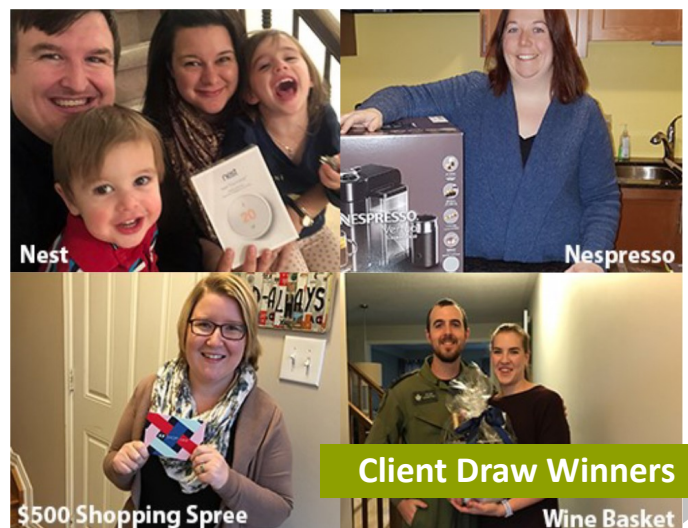
Client Magazines



Client Private Movie Screening



Annual Client Draw



Nest

Nespresso

\$500 Shopping Spree

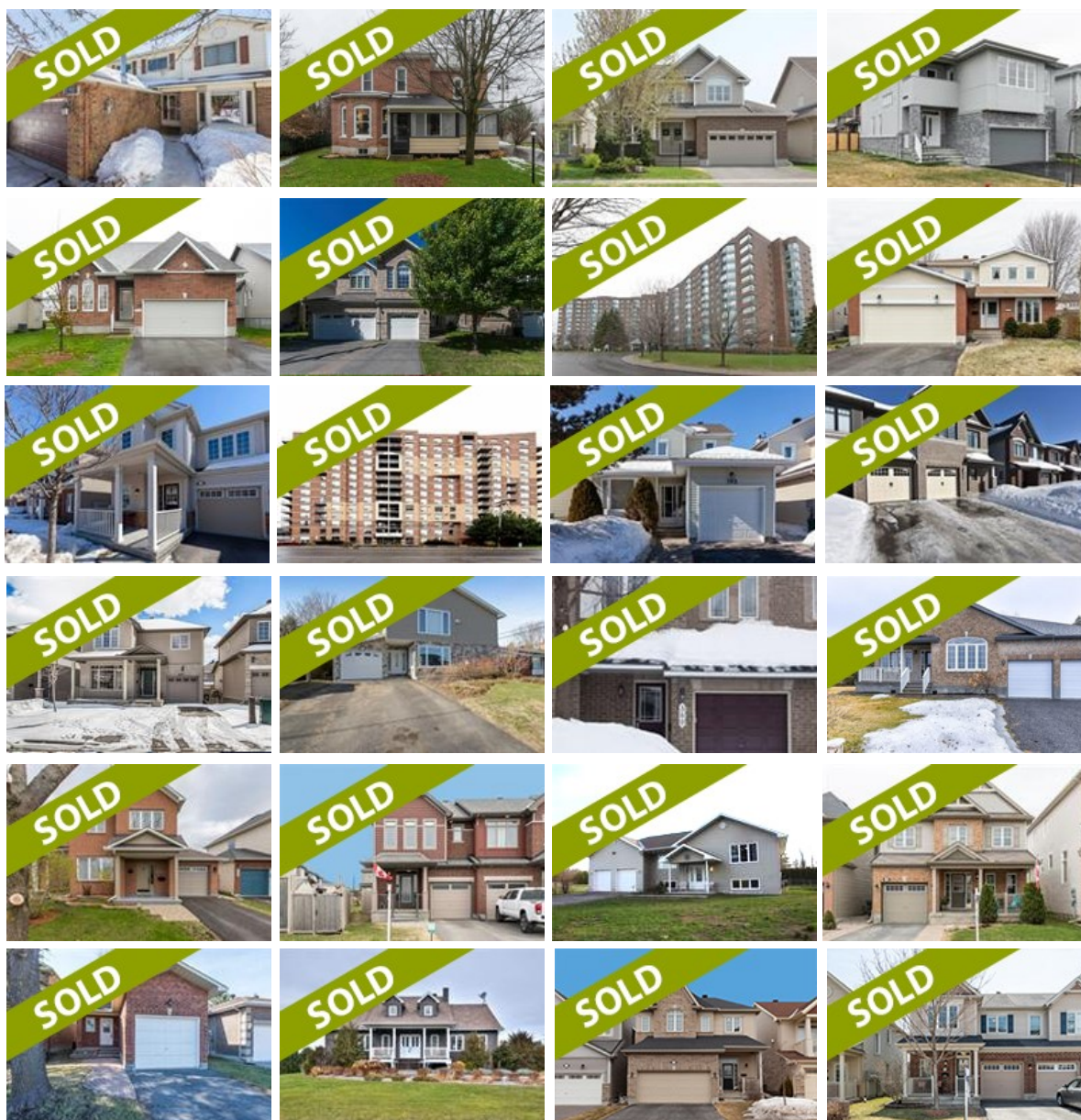
Client Draw Winners

Wine Basket

MILITARY HOMES

SOLD 2019

Special thanks to all our 2019 Ottawa military clients who bought and sold with our team. Our house hunting trips took us to every corner of Ottawa and the surrounding area this year. Colin and I worked as a team to make sure everyone was well taken care of. It was a challenging Spring house hunting season in Ottawa but I am proud to say that everyone left with a house they were happy with. If you are relocating to Ottawa and need some assistance with your move always feel free to reach out.



These are all military clients' homes we sold in 2019.

FUNDING ENVELOPES

Probably one of the most confusing and frustrating parts of a posting under the CFIRP is trying to understand what can be reimbursed and where that reimbursement comes from. Whether this is your first move since enrolling, or it's your final Release move, the financial process can be perplexing.

One way to make this part of your relocation less stressful is to understand the different “sources” of funding, often referred to as “envelopes” or “components”. There are 3 funding envelopes – **Core**, **Custom**, and **Personalized**, and according to the definitions found in Article 1.2.02 of the Relocation Directive, the Core envelope is for things that the CAF has identified as *essential* to your relocation. The Custom envelope is for things that the CAF has determined are *enhancements* to your relocation, and the Personalized envelope is for things that are *non essential but attributable* to your relocation.

What does that really mean though?

The CFIRP is designed to limit the amount of “out of pocket” expenses a Member must pay, but at the same time, Members are not meant to profit from the benefits either. Every expense that is reimbursable is assigned a “funding envelope”.

Core

Core benefits are things that almost every Member will need for their relocation. Things like your House Hunting Trip (HHT) or your Travel to New Location (TNL) are Core. The costs related to registering your Primary Motor Vehicle (PMV) or changing your drivers' license are also Core benefits. When it comes to buying or selling your home, you can be reimbursed for things like an inspection, an appraisal, realtor fees (on a sale only), and lawyers/notaries fees from Core.

If an expense **must** be paid for the majority of Members when they are posted, odds are those expenses are Core.

Who pays for Core expenses? The CAF does. It doesn't matter how many Core expenses are incurred in any one relocation – if the expenses are reimbursable, they are paid by the CAF. Keep in mind that while there is no limit to how many *different* Core expenses you can incur, some Core expenses have maximum limits, or “caps”. Using a typical Travel to New Location as an example – a posting from Esquimault to Halifax is expected to take Members 12 days of driving time. Under the CFIRP, you can claim 11 nights in a hotel from Core. But – hotels are subject to a “city rate limit”. If you stay at a hotel that exceeds the city rate limit, even though hotels are a Core expense, you will only be reimbursed to the capped rate.

FUNDING ENVELOPES

Custom

Custom benefits are a little different. They can be “enhancements” to Core expenses, or are similar – but not exactly the same – as Core benefits. To fully understand Custom, you have to understand both the Custom **funding** and the Custom **benefits**.

Your Custom **funding** is unique to your specific situation. The CAF provides the Custom funding to you based on three things:

1. How much it will cost to “dispose of your residence” at origin. (Home Disposition allowance) Will you be subject to a lease breaking penalty? How much will a Realtor cost if you sell your house? These are costs related to “disposing” of your residence – the Custom funding formula calculates these costs and credits your Custom funding 35% of that amount.
2. How much it will cost to move all your Household Goods and Effects (Shipping allowance) Ever wonder why you have to provide the number of “qualifying” rooms when you register with BGRS? It’s because the number of qualifying rooms is needed to calculate your Custom funding. The more qualifying rooms you have, the more it will cost to move your HG&E. Again, the Custom funding formula calculates these costs and credits your Custom funding 35% of that amount.
3. How much it will cost for you and your dependents to travel from your origin to your destination. (Travel allowance) This is pretty straight forward – the Custom funding formula multiplies the distance in km by a basic kilometer allowance, and you are credited 35% of this total as well.

FUNDING ENVELOPES

This is why your Custom funding amount is *unlikely to be the exact same as someone else's*. It's based on your unique circumstances. And, it's important to remember that when your Custom funds run out, no further Custom benefits will be reimbursed.

Understanding Custom **benefits** can be equally confusing.

There are different reasons for an expense to be considered a Custom benefit. Some are Custom because they aren't something that **every** member will have to pay, but a majority of them will. If we go back to the Member on TNL from Esquimalt to Halifax, we know that the kilometric allowance will be paid from Core, because almost **every** Member has a car that must be relocated as well (if not driven, it can be shipped). But, what if the Member has another vehicle? That won't be covered as a Core entitlement (not every member has more than one vehicle) – but it shouldn't have to be something a Member pays out of pocket. All costs related to a second vehicle are reimbursed from the Custom envelope.

Another type of expense that will be reimbursed from the Custom funding is one that has a **limit** under Core. A great example of this is the cleaning entitlement. You can claim cleaning costs at both your origin and your destination, but Article 3.4.04 states that only \$100 (at each location) is covered from your Core Funding. The rest of your cleaning costs can be reimbursed from Custom.

And, there are a few benefits that are paid from Custom only when it doesn't meet the requirements required to pay it from Core. The Mortgage Default Insurance benefit (CMHC fees) is the most common of an example of this. To qualify for reimbursement of MDI from Core, Members must apply 100% of the equity from the sale of their house at origin to the purchase of their house at the destination. When they don't, they can still claim the MDI, but it will be paid from Custom. Similarly, Members who rented at origin can claim the MDI benefit, but it is paid from Custom. (Article 8.3.10)

Personalized

The third funding envelope mentioned in the Relocation Directive is the Personalized envelope. The Personalized funding used to be made up of your "posting allowance", the Movement Grant, and any incentives that you were eligible to receive – but starting in Dec 2017, this changed. The CAF started putting Member's posting allowance into their bank account, not their Personalized envelope. Then, in April 2018, changes to the Relocation Directive saw the elimination of almost all the incentives. (The one remaining incentive is the Real Estate Incentive) Without the posting allowance and/or incentives, your Personalized envelope will only have the \$650 Movement Grant in it. Further complicating things, the Movement Grant is a *non-taxable* benefit, which means it cannot be used to pay taxable benefits. Members are required to submit a claim for the \$650 Movement Grant, and the funds will also be sent to their bank account. **This means for almost every Member, the Personalized funding envelope is empty.** It's not that you no longer get the same amount of Personalized funding as you did previously, it's just that it is put into your bank account instead of your BGRS Personalized funding envelope.

FUNDING ENVELOPES

Example 1:

Member with spouse and one dependant

Own home at origin – appraised value = \$400,000

Posted from Petawawa to Bagotville – 815 km

Home disposition allowance:

$\$400,000 \times 3\% \text{ commission} = \$12,000$

$\$12,000 \times 35\% = \$4,200$

Shipping allowance:

3 bedrooms, kitchen, dining room, living room, family room, garage

$8 \text{ qualifying rooms} \times \$1,000/\text{room} = \$8,000$

$\$8,000 \times 35\% = \$2,800$

Travel allowance:

$815 \text{ km} \times \$0.55/\text{km} = \467

$\$467 \times 3 = \$1,401$

$\$1,401 \times 35\% = \490

$\$4,200 + \$2,800 + \$490 = \$7,490$

This member would have a total of \$7,490 in Custom

Example 2:

Single-member

Renter

Posted from Petawawa to Bagotville – 815 km

Home disposition allowance:

Renters get \$1,000 by default

Shipping allowance:

1 bedroom apartment, kitchen, living, dining, storage locker

$5 \text{ qualifying rooms} \times \$1,000 = \$5,000$

$\$5,000 \times 35\% = \$1,750$

Travel allowance:

$815 \text{ km} \times \$0.55/\text{km} = \467

$\$467 \times 35\% = \163.45

$\$1,000 + \$1,750 + \$163.45 = \$2,913.45$

This member would have a total of \$2,913.45

(All the figures above are just for illustration and don't represent actual Custom calculations).

CLIENT REVIEWS



Anny and Martin (3rd Time Client)

We were so impressed with Chris, that we did not think twice when came the time to move again in 2011, he was the man of the situation. He did an in depth study of the market in our area and had a professional home stager and photographer to prepare our home for the sale. The results were so good that our house sold in half a day! Chris' professionalism, attention to details and his commitment to provide the best customer service possible, makes him the best real estate agent we met.

Heather and Alex (4th Time Client)

Having worked with numerous real estate agents across Canada, I believe that Chris is one of the best. I have worked with Chris four times, and will certainly use his services again.

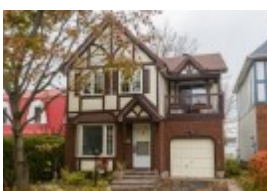


The Ledain Family (3rd time client)

Chris Scott has been our realtor for 9 years now and has seen us climb the property ladder. He always went above and beyond to make sure we were informed and that the process always went smoothly for us. He always gave us his honesty, patience and guidance. If you are searching for an experienced professional agent you can definitely put your trust in Chris.

Jessica and Allen

Chris exemplifies all the attributes of an exceptional realtor; intuitive, understanding, knowledgeable, patient and professional. His level of service is beyond impressive; not only did he afford us the time and attention that made us feel truly like VIP clients both during our research of the Ottawa market as well as during our purchase but remains open and accessible years later whenever we have questions. We have always been very conservative in referring anyone's services – but do so with Chris without hesitation to friends and family; and true to his character, we consistently receive the same feedback from them on their own experience with Chris!



Richard Deaton

Chris, most importantly, I want to thank you for all your hard work and initiative with respect to selling my residence on Massicotte Lane. Your diligence and insights, such as using the electronic media and videos, was a master stroke. And in the final analysis, the rapid sale and high selling price was attributable to your efforts.

Wenying

I highly recommend Chris' services. Both on the buying and selling side, our experience was great. Chris extensively staged our home and subsequently sold it within just a few days. It was a complete transformation. He even brought over some moving boxes to help us pack up! His professionalism and easy going nature helped make our experience enjoyable and stress free!



Geri

Chris was a pleasure to work with. He is professional, reliable and patient. He cares about his clients best interests and always make sure that every decision is in your comfort zone. His after sale services is excellent. He is just as reliable and helpful after the sale process. I highly recommend him.

Mike and Jennifer

Chris Scott was always accessible and able to answer any of the questions that we had. The combination of his personality and accommodating attitude made it a joy to work with him. He was always professional. We will definitely be referring our friends to him!



CLIENT REVIEWS

2013 CHEO Dream House



"Chris was a joy to work with. We presented him with a challenging situation, and he was always cheerful and responsive to our unique needs.

My 83 year old mother with special needs was in hospital and planning a move out of province as her house went to market. Chris was always accommodating and respectful of her needs. He gave us sound advice, offered solutions to our many dilemmas and went out of his way to facilitate our move. He was immediately available to us at any time, and kept us well informed of the progress of things.

The showings, open houses and ultimately the sale of the house were handled professionally, cheerfully, with a comprehensive and astute knowledge of the current market.

Overall, Chris made a difficult situation incredibly easy for us! The house sold for more than we were expecting, and the process has been as smooth as silk.

During this stressful time, Chris was reassuring, honest, and always ready to share his delightful sense of humour! We appreciated his enthusiasm, respect, patience, and commitment, and recommend him without hesitation to friends and neighbours from 'back home'."

Leslie and Pat

"Chris sold our house for full asking price. It was more than Andrea and I expected. It only took 2 days!! I would recommend his services to anyone."

Greg and Andrea

"Working with Chris Scott in the sale and purchase of our home exceeded our expectations! Chris helped us from the very beginning to figure out a plan to maximize our investment in the sale of our home. The social media approach with video tour received over 6k views which meant huge exposure and we had a very quick sale as a result. Working with his stager, Heather was also a huge asset. Thanks for everything."

Julia and Steve

"Chris is exceptional in what he does. Always available and very professional with a good knowledge of the market. His assistant is no less professional and always willing to help. I would highly recommend Chris! He helped us with the purchase of our condo and sale of our home in a short time period and helped it to be as stress-free as possible."

Mike and Suzanne

CLIENT REVIEWS

facebook

5.0 ★ Reviews



Carla Mae reviewed Chris Scott, Ottawa Real Estate — 5★
October 7, 2017 · 🌐

Chris was very helpful and patient throughout our house hunting/purchasing process in Ottawa. He was very accommodating and dedicated to finding us a home. He quickly responded to all of our questions and concerns, showing us many homes in a timely fashion. We truly appreciate his professionalism. Thanks again!



Michael Tutton reviewed Chris Scott, Ottawa Real Estate — 5★
October 3, 2017 · 🌐

We were a military move, closed on our house this past July. Chris was fantastic through the entire process and we wouldn't hesitate to recommend him to anyone looking to buy or sell.



Dana MacDonald reviewed Chris Scott, Ottawa Real Estate — 5★
October 24, 2017 · 🌐

My husband and I relocated from Colorado Springs to Ottawa this year. Moving with the military and having never lived in Ontario, we had high expectations. We were impressed with the service Chris Scott provided! He promptly answered all of our inquiries; via email, phone and in person. He was well informed about the Ottawa real estate market and provided us with a lot of useful information. Most importantly, we ended up buying a home we love! I would recommend Chris Scott!



Jess Marshall reviewed Chris Scott, Ottawa Real Estate — 5★
October 15, 2015 · 🌐

Chris exemplifies all the attributes of an exceptional realtor; intuitive, understanding, knowledgeable, patient and professional. His level of service is beyond impressive; not only did he afford us the time and attention that made us feel truly like VIP clients both during our research of the Ottawa market as well as during our purchase but remains open and accessible years later whenever we have questions. We have always been very conservative in referring anyone's services - but do so with Chris without hesitation to friends and family; and true to his character, we consistently receive the same feedback from them on their own experience with Chris!



Dawne Jones reviewed Chris Scott, Ottawa Real Estate — 5★
October 3, 2017 · 🌐

Chris did a great job matching our family with the right house. We were moving from another province and he did our walk through so everything would be right when we moved in.



Katrina Lay reviewed Chris Scott, Ottawa Real Estate — 5★
December 4, 2017 · 🌐

Professional, positive and very, very patient! Chris made sure we got a fair price for our home. We are very happy with our experience.

CLIENT REVIEWS



Lucas Gibbons

3 Reviews—7 Photos



My wife and I worked with Chris for over a year looking at homes. Chris was always available for the hundreds of questions and viewings. We finally found the home of our dreams, a beautiful home on a quiet street with a huge yard, and moved in this October. Chris made sure our money was being spent wisely and that the process was very smooth.

Thanks again Chris! We'll be recommending you to all of our friends and family.

Erin Smith

1 Review



Chris did a fantastic job as my realtor, both when I moved to Ottawa and purchased a condo, as well as when I sold it. He knew the areas of the city very well and understood what I was looking for and helped me find a perfect match. His customer service and effort to keep his current and past clients informed regarding the real estate market in Ottawa is excellent. No other realtor I've worked with makes this kind of effort.

Rebecca Morris

5 Reviews



Chris and his team did a fantastic job of selling our house. The house was staged and marketed in the best possible light, and as a result we received three bids at the same time, two of which were above the asking price! Chris also showed great patience in our new home search, providing excellent advice and making us aware of any concerns. We are thrilled with our new home!

Colleen Sutherland

Local Guide 14 Reviews—147 Photos



Chris and his team are professionals that stand out in the competitive real estate landscape. Easy to speak with, accommodating, flexible, FUN, nice guys makes an otherwise stressful time, quite painless. He helped us find the perfect home for us to grow into it. It met our needs, fit our budget and our timeline. We have recommended many clients, friends and family to use their team and they haven't been disappointed. With so many options available, do yourself a favour a use a team of pros, that are the best in the business with years of experience, knowledge and dedication to their clients.



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