

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 14, January, 2009 13:07
To: Sipos Capt(N) JP@CMP D MIL C@Ottawa-Hull; Lefort Col DE@CMP Compt CMP@Ottawa-Hull
Cc: Belovich Col DM@CMP DGCB@Ottawa-Hull; Fisher Maj KW@CMP DGCB@Ottawa-Hull
Subject: Effect of current recession/economic downturn re: IRP
Attachments: BN - Recession and IRP.doc

Sir:

Attached you will find a briefing note (BN) by one of my staff officers examining the potential for large increases in the cost of moving CF personnel during the current economic downturn, both for the CF and for our members personally. In the BN Maj Fisher talks about the costs of HEA. In addition to the \$15,000 limit he mentions in his BN, there is a provision within HEA to reimburse members 100% of their loss on the sale of a home if TB declares a market as "depressed". Currently there are no "depressed" markets in CA; however, we have just staffed two requests for reimbursement under this item (both for Edmonton) to TBS and await the outcome. In the event that TB does designate some markets as "depressed", this would alleviate the cost to our members but increase the cost to the CF.

I would like to highlight as well that, because the calculation is based on the purchase price plus any capital additions made to the house, those likely to be the most severely affected are those that have moved more recently. For example, a member posted into Edmonton in the last two years is much more likely to have bought "high" and now be forced to sell "low" than a member who has been there for many years and has seen the market grow and then shrink rapidly. This may be worth considering when posting CF members after tours of a very short duration.

Understanding that the cost move budget and posting plot is the product of many different forces, the BN is forwarded to you as yet another factor that may merit consideration as you put together your plan.

Cheers,

Les Jones

L.S.C. Jones
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Government of Canada | Gouvernement du Canada



BN - Recession and
IRP.doc (57...

BRIEFING NOTE FOR DGCB

EFFECT OF ECONOMIC DOWNTURN ON CF IRP COSTS

ISSUE

1. The downturn in the Canadian economy, and its effects on the Canadian housing market, is going to have a substantial monetary impact on both Departmental costs for the CF Integrated Relocation Program (CF IRP) and out-of-pocket costs for individual CF personnel slated for relocation/posting over the next several APS periods.

BACKGROUND

2. The CF IRP provides limited compensation to CF personnel who, by virtue of a directed posting, sell their principle residence at a loss (when compared to the purchase price) via Home Equity Assistance (HEA).
3. HEA provides for reimbursement of 80% of a loss of equity, up to a maximum of \$15,000 reimbursed; any remaining loss on equity comes directly out of the pocket of the posted CF mbr.
4. In addition to reimbursement for losses of equity, the CF IRP also provides assistance to posted CF personnel who are unable to sell their principle residence in a timely manner prior to their COS date, usually due to a slow or slumping real estate market at the place of origin. This benefit, Temporary Dual Residency Allowance (TDRA), provides reimbursement of various expenses (property taxes, utilities, specific mortgage costs, etc) based on the premise that an individual should not have to bear the financial burden of two residences, solely as a result of a posting. This benefit is limited to a 6 month timeframe after the COS date and is further limited to the value of residual Custom funds remaining in the individual's funding envelope.

DISCUSSION

5. As has been presented for some time throughout the media, the Canadian economy, although the soundest of the G8, has finally followed suit with the remainder of the Western world and is currently in recession. It has been widely speculated that this recession could last well into the second or third quarter of 2010 until early indications of a turn-around are seen. Though the recovery could begin in the second half of 2010, several economists have predicted that it could well take until 2012 or later until a significant recovery has occurred.
6. The drop in consumer confidence, and hence spending, which has followed will eventually affect employment in more than just the manufacturing sector – eventually, other areas will be hit by the lack of demand/sales and staff will be let go. This will undoubtedly have a direct impact of the employment of military spouses.
7. Another impact of the economic downturn has been the decrease in the housing market. Based on data obtained from the Canadian Real Estate Association (CREA), year-over-year home prices in Canada declined 10% nationally in Nov 08 relative to Nov 07. This decline represents a value of \$31,000 nationally. Though it is understood that some markets will fare better than others, three of the hardest hit markets represent those with substantial military populations: Victoria, Edmonton and Toronto/Ontario.

8. Based on historical trends, the CF relocates/posts 13,500 of its personnel each APS. Data indicates that approximately 45% or 6,075 of these postings will be personnel who are homeowners and therefore likely to attempt to sell their primary residence at origin.

9. If we assume that only 75% of these 6,075 pers experience a loss of equity equal to the nationally averaged decline in value, this translates into 4,556 mil pers experiencing an equity loss of \$31,000. Based on the HEA formula for reimbursement, the CF IRP will pay out an additional \$68.3M for these 4,556 affected pers (4556 pers * \$15K each). This represents approximately a 22% incremental increase to the cost of the CF IRP for that year.

10. Additionally, two further issues need to be considered in the context of this situation: first, the likely inevitable increase in TDRA costs; second, the residual loss of equity remaining after the HEA reimbursement. First, the TDRA: the \$68.3M identified above does not include any provision for increased TDRA, as this is far too variable to predict, but suffice to say it is highly probable that these costs will increase substantially. Second, the additional equity loss: as mentioned previously in para 3, the maximum benefit under HEA is \$15K. Based on an equity loss of \$31K, this means that the remaining \$16K would come from the pocket of the affected CF mbr. This would be disastrous for these families and would only be exacerbated if the affected family in fact also experienced the loss of the spouse's employment. It goes without saying that this would decimate the morale of those involved.

CONCLUSIONS / RECOMMENDATIONS

11. In what is likely to be a lengthy period of belt-tightening throughout all departments of the Federal Government, it does not seem prudent to willingly increase spending on the CF IRP by 22%, particularly when it stems from a course of action that could be deferred.

12. DCBA 4 recommends additional analysis be undertaken on the potential impact of the recession vis-à-vis the CF IRP with a view to examining the prudence of significantly scaling back the number of postings for APS 09 and APS 10.

Prepared by:	Maj K.W. Fisher, DCBA 4
Date prepared:	12 Dec 08
Reviewed by:	LCol L.S.C. Jones, DCBA
Prepared for:	Col D.M. Belovich, DGCB

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 7, February, 2012 08:32
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: RE: Clarifications - Canadian Forces Integrated Relocation Program (CF IRP) section 8.2.13

Thanks. It wasn't a duplicate. :)

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 1, February, 2012 07:49 AM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: FW: Clarifications - Canadian Forces Integrated Relocation Program (CF IRP) section 8.2.13

(possible duplicate - I had this email in my drafts)

Ref: CFIRP 2009

Ma'am,

1. The Home Equity Assistance (HEA) benefit is contained within the Canadian Forces Integrated Relocation Program (CFIRP) and permits reimbursement of losses of equity incurred on residential sales when CF personnel are posted at public expense from one place of duty to another. Treasury Board (TB) recognises that because the CF determines when and to a certain extent where a CF member must move, it is reasonable that the crown accepts a limited portion of liability for that move. The intent of this benefit is not to remove all risk to the CF member of what is, at its core, a speculative investment (housing market).

2. Factors considered by the DCBA in deciding to authorize or deny the HEA benefit are based on:

A. **Deferred maintenance.** The benefit specifies that HEA is not paid when the loss can be attributed to a lack of proper maintenance IAW article 8.2.13, "any reduction of the sale price based upon deferred maintenance shall not be included when calculating HEA." If for example, it is determined that the reduction in the sale price (resulting in a loss for the member) was due to deferred maintenance, then the request for HEA could have been denied;

B. The **market value** for a house on the market is the appraised value of the house;

C. Capital improvements "shall not be included in the calculation of HEA but may be claimed separately" IAW ref A article 8.2.10

3. 80% and 100% HEA reimbursement eligibility criteria

A. **80% reimbursement.** TB recognizes that the value of a given home will fluctuate based upon a variety of factors, some of which can be controlled by the CF member while some cannot. While TB does not claim any part of the profits a CF member may realize in selling a home, it offers partial reimbursement of a loss that recognizes the effects of a CF member's personal choices and the non-catastrophic fluctuations of a free market. CFIRP Policy allows reimbursement for up to 80% of the equity loss to a maximum of \$15,000 from the member's Core envelope, plus additional funds up to the maximum available in the member's Custom and Personalized envelopes. Tax law (CRA) currently states that \$15,000 is the maximum amount an employer who relocates an employee may pay to that employee tax free.

B. **100% reimbursement.** Catastrophic Market Failure: When an entire market fails due to unforeseeable events entirely outside a CF member's control or expectation such as the closure of a Base or major industry, for example, in an area where the Base or business is the primary employer and economic driver, TB provides for complete reimbursement based upon the recognition that there is nothing the CF member can or could reasonably have done in such circumstances to avoid a loss. In such conditions TB has to design the location as "depressed market" for DCBA to

4. CF members who received 80% reimbursement but believe their location should be designed as a depressed market, CF members and the Realtors build a case for depressed market status by submitting documentation IAW ref A article 8.2.13 to DCBA for TBS for decision.

Carole Lajoie

Major | major

DCBA 2 Relocation - Policy and Adjudications | DRASA 2 réinstallation - politique et arbitrage
(613) 996-9772

CF Integrated Relocation Program (CFIRP)/ Programme de réinstallation intégrée des FC (PRIFC)
CBI 209 Section 8 - DRAS 209 section 8

From: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Sent: Monday, 19, December, 2011 11:50 AM
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Subject: FW: Clarifications - Canadian Forces Integrated Relocation Program (CF IRP) section 8.2.13

Carole, for clarification from your staff.

Steve Larouche

Lieutenant-Colonel | Lieutenant Colonel

Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration

Director General Compensation and Benefits | Directeur général - Rémunération et avantages sociaux

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From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Monday, 19, December, 2011 11:42 AM
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: FW: Clarifications - Canadian Forces Integrated Relocation Program (CF IRP) section 8.2.13

Steve,

Pls provide a SME response back to me regarding the question on HEA. Thanks.

LCol KM Gash
DGCB COS/DGRAS CEM
996-0352

From: Jelowicki N@MND CFGB@Ottawa-Hull
Sent: Friday, 16, December, 2011 11:56 AM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Subject: Clarifications - Canadian Forces Integrated Relocation Program (CF IRP) section 8.2.13

Good morning LCol Gash,

I am presently working in a grievance file regarding a deny of the Home Equity Allowance (HEA).

According to section 8.2.13 of the CF IRP APS 2009, CF members that sell their home at a loss are entitled to the reimbursement for up to 100% of the difference between the original purchase price and the sale price from specific funding envelopes as follows:

Core Benefit

- 80% of the loss, to a maximum of \$15,000; and
- 100% of the loss, in places designated as depressed market areas by Treasury Board Secretariat.

Moreover, in the section entitled calculation criteria, it is indicated that properties selling for less than 95% of the market value require DCBA approval prior to qualifying for this benefit.

Could you please indicate what factors are considered by the DCBA in deciding to authorize or deny the HEA benefit because they are not mentioned in the policy.

Best regards,

Nadine Jelowicki 613-995-8007
Canadian Forces Grievance Board

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Eliane Savard [esavard@royalpage2.com]
Sent: Thursday, 26, March, 2009 16:27
To: Leveille WO MLS@CMP DCBA@Ottawa-Hull
Cc: Mensah Capt DMJ@CMP DCBA@Ottawa-Hull; JONES LCol LSC@CMP DCBA@Ottawa-Hull; Ketcheson MWO P@CMP DGCB@Ottawa-Hull; Michel Bonin; Alain.Gagnon@tbs-sct.gc.ca; Ram.Singh@tbs-sct.gc.ca
Subject: Re: Edmonton Depressed Market
Attachments: LCOL Jones_Depressed Market_Edmonton_jan.pdf; Edmonton DepressedMarket_ pdf; Edmonton DepressedMarket_ pdf

Good afternoon WO Leveille,

Further to DCBA's attached request, RLRS completed an assessment of the Depressed Market submissions for and Our analysis and recommendations for both files, as prepared by the Operations team, are attached.

In past submissions of a similar nature, Ram requested that the Department's recommendations be included in the submission. As such, I am submitting our analysis for your recommendations and subsequent submission to the Treasury Board Secretariat.

I certainly remain available to further assist, should you require additional information on my part.

Best regards,
Eliane

*Eliane Savard
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>>> Eliane Savard 18/01/2009 8:07 am >>>
Good morning LCol Jones,

I hereby confirm receipt of your letter and documentation relating to an RLRS review and assessment of

Edmonton as a depressed market, under the CF IRP Policy. It will be our pleasure to review the file and provide you with our analysis and recommendations.

Best regards,
Eliane

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Depressed Housing Market Request - RLRS Analysis and Recommendation

Services de relogement
ROYAL LEPAGE
Relocation Services

Original Purchase Price:	\$282,000	Date:	2007
1st Appraisal:	2008: \$250,000	2nd Appraisal:	2008: \$215,000
Transferee's Name:		RLRS File #:	DND 200712284
COS date:	April 30,2008	1st List Price:	269,900, 2008
1st reduction:	2nd reduction:	3rd reduction:	4th reduction:
2008	2008	2008	2009
\$259,900	\$244,900	\$239,900	\$224,900
Origin:	Edmonton	Destination:	

Note: this property had not sold at time of Depressed Market Submission.

submitted a Depressed Market Business Case, which includes the following documentation: Personal introduction, pertinent information with respect to the original purchase, general and specific information on the geographical location, local economy, real estate information, copies of local newspapers which would confirm their information on the local economy.

RLRS has reviewed the above Business Case and based on the supporting documentation, the following analysis and recommendations are provided.

Synopsis: purchased his condominium on 2007 for \$282,000, which was \$7,100 over the asking price. At this time bidding wars were common practice for purchasers buying in a sellers market. Currently the home remains unsold. The time of purchase (2007) was the peak of a booming Real Estate market in Edmonton, according to the Edmonton Real Estate Board.

In discussion with local Appraisers and Realtors they validated and confirmed that 2007 was the high of the Real Estate market when it comes to exponential value increasing homes for sale year over year that has ever been experienced in the Edmonton area.

CERC Appraisal and second appraisal: Based on the comparable sales in the same building, the market had already declined when listed the home for sale. The Appraiser commented on the first CERC appraisal that the interior condition of condominium would have a positive effect of the saleability. Also noted that the recent painting would bode well in the selling of the condo. The second appraisal noted that there is an oversupply of condominiums on the market and there are 3 comparables in the same building listed an average of \$216,200.

RLRS Analysis of Edmonton in relation to the IRP intent of Depressed Market Status: RLRS has reviewed the local Real Estate Market of Edmonton AB, information on the community overall, and the recent housing market fluctuations and based on the supporting documentation; the following analysis and recommendations are provided.

Based on all Home Equity Assistance payments made in 2008 RLRS has concluded that under the CF IRP Policy that Edmonton's loss of value ranged from ranges from 2.9% to 21.42% with an average loss of **11.03%**.

Depressed Housing Market Request - RLRS Analysis and Recommendation

Services de logement
ROYAL LEPAGE
Relocation Services

The statistics also confirm that all reimbursements of HEA paid are from homes purchased in 2007. Homes that were purchased prior to 2007 continue to show a gain, even if sold in 2008 and the beginning of 2009.

Year of Purchase	Purchase Price	Sale Price	<i>Loss</i>	% Of Loss	List Date	Time on Market
2007	\$478,680	\$465,000	\$13,680	2.90%	Apr. 21/08	1 month
2007	\$344,900	\$325,000	\$19,900	5.80%	Jan. 26/08	4 months
2007	\$234,850	\$221,000	\$13,850	5.89%	May 01/08	6.5 months
2007	\$400,000	\$375,000	\$25,000	6.20%	Mar. 29/08	1 month
2007	\$200,000	\$185,500	\$14,500	7.20%	Apr. 5/08	2 months
2007	\$405,000	\$372,000	\$33,000	8.10%	Apr. 02/08	3 months
2007	\$327,500	\$300,000	\$27,500	8.40%	Oct 08/08	1 month
2007	\$369,900	\$335,000	\$34,900	9.43%	Apr. 21/08	2.5 months
2007	\$360,000	\$320,000	\$40,000	11.11%	Oct. 29/07	3 months
2007	\$265,000	\$212,000	\$53,000	20.00%	May 15/08	3.5 months
2007	\$318,000	\$252,000	\$66,000	20.75%	Sep. 29/08	1.5 months
2007	\$280,000	\$220,000	\$60,000	21.42%	May 23/08	2 Months

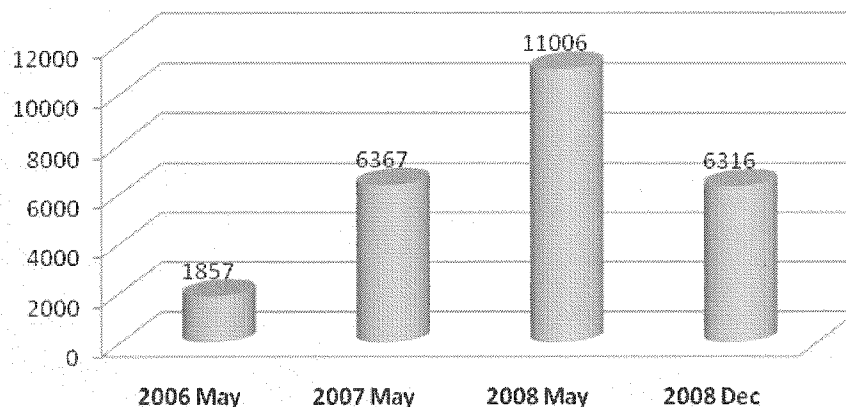
Notable information from above table:

- 4 CF members were posted into Edmonton in 2007 and purchased immediately and in turn were posted out again in 2008;
- 1 CF member was posted in 2004 and purchased a home and due to the increase in market sold the home at their own expense and purchased a replacement residence in 2007;
- The balance of the CF members were posted in as renters and purchased within the 2-year time frame ; and
- The HEA loss ranged from 2.90% to 21.42%

The Market Analysis provided by the Edmonton Real Estate Board indicates that the local Edmonton market began to drastically increase beginning in May 2006 and continued to increase on a monthly basis.

Homes Listed for Sale: These statistics show that supply and demand of homes began to shift in 2007.

Number of Homes Listed in Edmonton

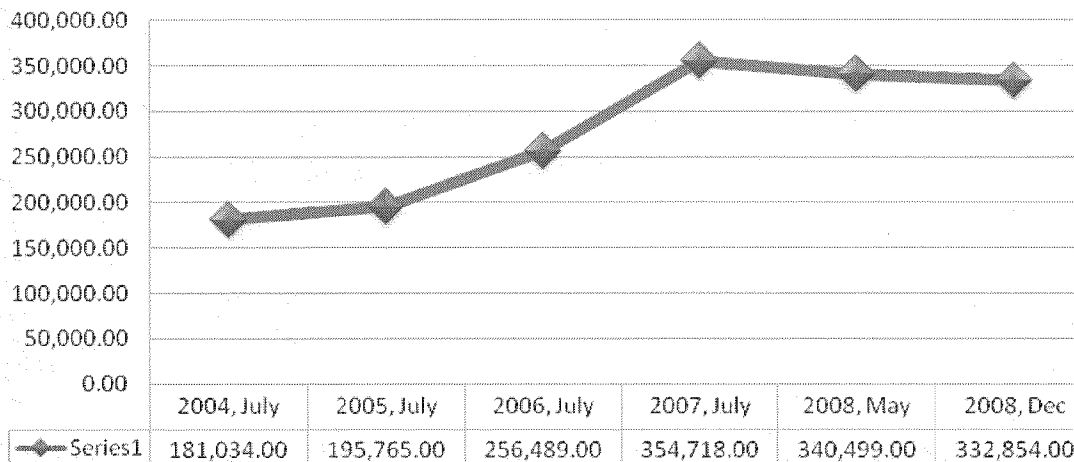


Depressed Housing Market Request - RLRS Analysis and Recommendation

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Relocation Services

Sale Prices: Average house prices soared over the past 4 years, which supports the supply and demand theory.

Edmonton House Prices



In May 2008 the amount of homes listed for sale peaked at 11,006 with an average selling price starting to drop to \$340,499 which is down from May 2007 average home price of \$354,410. We continue to see this trend of over inflated house prices dropping significantly as prices start to level back to before the peak in 2007. In December 2008 listings were down to 6,316 showing average home sales at \$332,854.

By using the Supply and Demand theory due to the house prices increasing homeowners were taking advantage of the market values and shortage of inventory. Therefore prices continually increased along with the inventory. May 2008 there were record number of homes on the market thereby causing a drastic decrease in market value as it went from a sellers market to a buyers market in a matter of weeks.

Community Standards

According to CIBC Metropolitan Economic Index, from 2006 to 2007 (Q3- year over year) Edmonton continued to show growth in population and employment with a decrease in unemployment.

As the peak in the Real Estate market occurs it is met with a decrease in business and personal bankruptcy rates. As we look into the 2008 (Q3- year over year) from 2007 there maintains a loss of business and personal bankruptcy rates but also includes a substantial drop in housing starts.

Although the analysis shows a loss of value for homes in 2008 it is not substantial to show an overall housing market drop or significant loss of economy through shutdowns or unemployment.

In fact, in 2008 unemployment continues to fall showing a stable economy from 4.2% unemployment in Q3 of 2007 to 3.7% in Q3, 2008. Despite job losses in Alberta, Edmonton still has one of the lowest unemployment rates in Canada, although the rate is on the rise. Among major Canadian cities, unemployment rate in Edmonton was the third-lowest in the country.

Depressed Housing Market Request - RLRS Analysis and Recommendation

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Community Assessment

Comments from John Cuthbertson - Able Appraisals in Edmonton.

“Since the peak of May 2007 we started to see prices come down. By 2008, we were seeing loss of value on average of a 10% drop. In January 2009, although the house prices are still coming down we are seeing a loss of 11 to 12% if purchased in 2007 or 2008”

Comments from Bruce MacPherson Royal LePage Noralta.

“It is difficult to discuss home sales with clients I helped purchase a home in 2007 as since that time home values have dropped 15 to 20%. Some of that is due to home buyers purchasing over listing price as that was the market leading up to the peak in Spring 2007”

As the Canadian economy is dropping Alberta is now starting to feel the same effects as other provinces. However, there has been no significant loss of industry that would cause Edmonton to be classified as a depressed market as the average loss is lower than 20%. Those individuals that purchased homes 2006 and prior will more than likely leave the Edmonton area will break even or possibly, make money on their homes. It is those homeowners that purchased in 2007 when the house prices peaked that will feel the negative impact on the end results.

At this time, it is RLRS' assessment that Edmonton does not meet the criteria of a Depressed Market, as intended in the CF IRP Policy.

RLRS Recommendations for _____ **relocation file:** _____ purchased the home for an amount, which at the time, was in line with condominiums in the area. The value of the condo has dropped dramatically due to an over abundance of homes on the market. When house prices continued to soar from 2005 to 2007 many homeowners placed their homes on the market to test the value. In doing so the Real Estate market in Edmonton became saturated and _____ condo is lost in a sea of available homes.

It is RLRS recommendation that 100% HEA from Core cannot be supported, as there is no substantiation of a Depressed Market in Edmonton based on the TBS definition.

Depressed Housing Market Request -**RLRS Analysis and Recommendation**

Services de relogement

 ROYAL LEPAGE
 Relocation Services

Original Purchase Price:	\$369,900	Date:	2007
Appraisal:	2008: \$340,000	Sale Price:	2008: \$335,000
Transferee's Name:		RLRS File #:	DND 200800272
COS date: August 29, 2008	1st List Price: \$399,900	Reduction: \$359,900	2008
Origin:	Edmonton	Destination:	

submitted a Depressed Market Business Case, which includes the following documentation: a submission on behalf of by her Realtor outlining information on the subject home, and some general information on the geographical location, local economy, and real estate information as well as pertinent information with respect to the original purchase. In the submission there is no indication of a personal introduction, copies of local newspapers, which would confirm their information on the local economy, nor is it labelled with a table of contents.

It appears that there is a submission within the DM submission for Capital Improvements; there are no actual receipts on file to support this submission. The submission makes reference to include paint, appliances, tools, delivery charges and items that are over and above the general modernizing of a kitchen. Should the request for a Depressed Market be approved by TBS, RLRS will require original receipts and supporting documentation in order to reimburse Capital Improvements to from the Custom envelope.

RLRS has reviewed the above Business Case and based on the supporting documentation, the following analysis and recommendations are provided.

RLRS Synopsis: purchased her home in the peak of the Real Estate market in Edmonton in 2007. Information gathered from the Real Estate Board of Edmonton shows that there were near double the amount of residential properties listed in 2007 than shown over the past 4 years. In 2008 the amount of homes listed for sale dropped to 3,582 with an average selling price of \$335,100. We continue to see this trend of over inflated house prices dropping significantly as prices start to level back to before the peak in 2007. home was reduced and sold one year from purchase for a loss of \$34,900. Reimbursement from the Core envelope in the amount of \$15,000 has been paid as well as \$14,271.52 from the Custom envelope of which HEA flowed to the Personalized envelope in the amount of \$8351.50. additional loss that has not been reimbursed from any envelope is \$5628.48.

Appraisal: The Appraiser noted that there were no negative factors influencing the neighbourhood, and that the subject is an average home in average area.

RLRS Analysis of Edmonton in relation to the IRP intent of Depressed Market Status: RLRS has reviewed the local Real Estate Market of Edmonton AB, information on the community overall, and the recent housing market fluctuations and based on the supporting documentation; the following analysis and recommendations are provided.

Based on all Home Equity Assistance payments made in 2008 RLRS has concluded that under the CF IRP Policy that Edmonton's loss of value ranged from ranges from 2.9% to 21.42% with an average loss of **11.03%**.

Depressed Housing Market Request -**RLRS Analysis and Recommendation**

Services de relogement
ROYAL LEPAGE
 Relocation Services

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2007	\$327,500	\$300,000	\$27,500	8.40%	Oct 08/08	1 month
2007	\$369,900	\$335,000	\$34,900	9.43%	Apr. 21/08	2.5 months
2007	\$360,000	\$320,000	\$40,000	11.11%	Oct. 29/07	3 months
2007	\$265,000	\$212,000	\$53,000	20.00%	May 15/08	3.5 months
2007	\$318,000	\$252,000	\$66,000	20.75%	Sep. 29/08	1.5 months
2007	\$280,000	\$220,000	\$60,000	21.42%	May 23/08	2 Months

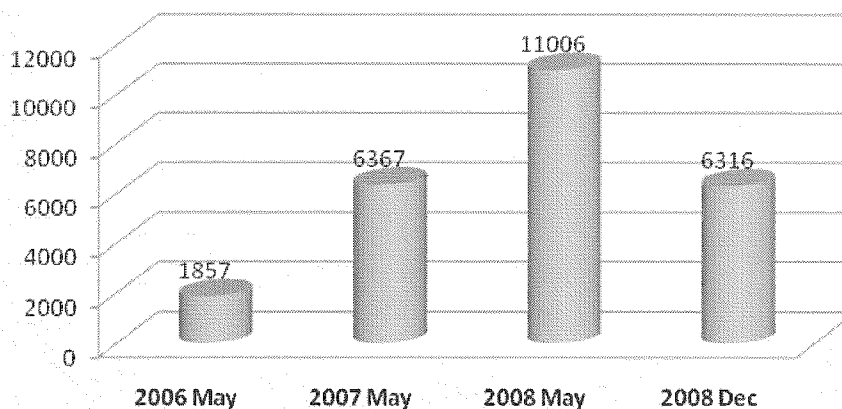
Notable information from above table:

- 4 CF members were posted into Edmonton in 2007 and purchased immediately and in turn were posted out again in 2008;
- 1 CF member was posted in 2004 and purchased a home and due to the increase in market sold the home at their own expense and purchased a replacement residence in 2007;
- The balance of the CF members were posted in as renters and purchased within the 2-year time frame ; and
- The HEA loss ranged from 2.90% to 21.42%

The Market Analysis provided by the Edmonton Real Estate Board indicates that the local Edmonton market began to drastically increase beginning in May 2006 and continued to increase on a monthly basis.

Homes Listed for Sale: These statistics show that supply and demand of homes began to shift in 2007.

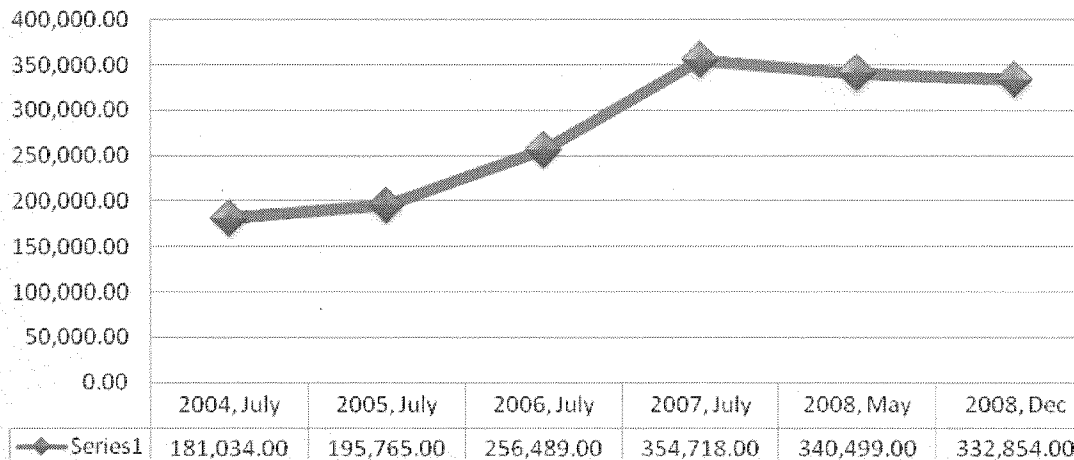
Number of Homes Listed in Edmonton



Depressed Housing Market Request -**RLRS Analysis and Recommendation**

Services de relogement
ROYAL LEPAGE
 Relocation Services

Sale Prices: Average house prices soared over the past 4 years, which supports the supply and demand theory.

Edmonton House Prices

In May 2008 the amount of homes listed for sale peaked at 11,006 with an average selling price starting to drop to \$340,499 which is down from May 2007 average home price of \$354,410. We continue to see this trend of over inflated house prices dropping significantly as prices start to level back to before the peak in 2007. In December 2008 listings were down to 6,316 showing average home sales at \$332,854.

By using the Supply and Demand theory due to the house prices increasing homeowners were taking advantage of the market values and shortage of inventory. Therefore prices continually increased along with the inventory. May 2008 there were record number of homes on the market thereby causing a drastic decrease in market value as it went from a sellers market to a buyers market in a matter of weeks.

Community Standards

According to CIBC Metropolitan Economic Index, from 2006 to 2007 (Q3- year over year) Edmonton continued to show growth in population and employment with a decrease in unemployment.

As the peak in the Real Estate market occurs it is met with a decrease in business and personal bankruptcy rates. As we look into the 2008 (Q3- year over year) from 2007 there maintains a loss of business and personal bankruptcy rates but also includes a substantial drop in housing starts.

Although the analysis shows a loss of value for homes in 2008 it is not substantial to show an overall housing market drop or significant loss of economy through shutdowns or unemployment.

In fact, in 2008 unemployment continues to fall showing a stable economy from 4.2% unemployment in Q3 of 2007 to 3.7% in Q3, 2008. Despite job losses in Alberta, Edmonton still has one of the lowest unemployment rates in Canada, although the rate is on the rise. Among major Canadian cities, unemployment rate in Edmonton was the third-lowest in the country.

Depressed Housing Market Request -

RLRS Analysis and Recommendation

Services de relogement
ROYAL LEPAGE
Relocation Services

Community Assessment

Comments from John Cuthbertson - Able Appraisals in Edmonton.

“Since the peak of May 2007 we started to see prices come down. By 2008, we were seeing loss of value on average of a 10% drop. In January 2009, although the house prices are still coming down we are seeing a loss of 11 to 12% if purchased in 2007 or 2008”

Comments from Bruce MacPherson Royal LePage Noralta.

“It is difficult to discuss home sales with clients I helped purchase a home in 2007 as since that time home values have dropped 15 to 20%. Some of that is due to home buyers purchasing over listing price as that was the market leading up to the peak in Spring 2007”

As the Canadian economy is dropping Alberta is now starting to feel the same effects as other provinces. However, there has been no significant loss of industry that would cause Edmonton to be classified as a depressed market as the average loss is lower than 20%. Those individuals that purchased homes 2006 and prior will more than likely leave the Edmonton area will break even or possibly, make money on their homes. It is those homeowners that purchased in 2007 when the house prices peaked that will feel the negative impact on the end results.

At this time, it is RLRS' assessment that Edmonton does not meet the criteria of a Depressed Market, as intended in the CF IRP Policy.

RLRS Recommendations for

relocation file: It is RLRS recommendation that 100% HEA from Core cannot be supported, as there is no substantiation of a Depressed Market in Edmonton based on the TBS definition.

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Ram.Singh@tbs-sct.gc.ca
Sent: Friday, 27, March, 2009 10:35
To: esavard@royalpage2.com; Leveille WO MLS@CMP DCBA@Ottawa-Hull
Cc: Mensah Capt DMJ@CMP DCBA@Ottawa-Hull; JONES LCol LSC@CMP DCBA@Ottawa-Hull; Ketcheson MWO P@CMP DGCB@Ottawa-Hull; Alain.Gagnon@tbs-sct.gc.ca; Ram.Singh@tbs-sct.gc.ca
Subject: RE: Edmonton Depressed Market
Importance: High

Thank you for the documentation however I am missing the CF's recommendation and data on the appraised value along with the listing prices, an explanation on what steps were taken to get a sale on each property

R

Ram Singh

Senior Policy and Program Analyst | Conseiller Principal en politiques et programmes

Excluded Groups and Administrative Policies | Groupes exclus et politiques administratives

Labour Relations & Compensation Operations | Relations de travail et opérations de rémunération

Treasury Board of Canada Secretariat | Secrétariat du Conseil du Trésor du Canada

Ottawa, Canada K1A 0R5

ram.singh@tbs-sct.gc.ca

Telephone | Téléphone 613-957-9139 / Facsimile | Télécopieur 613-952-3002 / Teletypewriter | Téléimprimeur 613-957-9090

Government of Canada | Gouvernement du Canada



Treasury Board of Canada
Secretariat

Secrétariat du Conseil du Trésor
du Canada

Canada

From: Eliane Savard [mailto:esavard@royalpage2.com]
Sent: March 26, 2009 4:27 PM
To: SUZANNE.LEVEILLE@forces.gc.ca
Cc: Diane.Mensah@forces.gc.ca; LESLIE.JONES@forces.gc.ca; PETER.KETCHESON@forces.gc.ca; Michel Bonin; Gagnon, Alain; Singh, Ram
Subject: Re: Edmonton Depressed Market

Good afternoon WO Leveille,

Further to DCBA's attached request, RLRS completed an assessment of the Depressed Market submissions for
and Our analysis and recommendations for both files, as prepared by the
Operations team, are attached.

In past submissions of a similar nature, Ram requested that the Department's recommendations be included in
the submission. As such, I am submitting our analysis for your recommendations and subsequent submission to
the Treasury Board Secretariat.

I certainly remain available to further assist, should you require additional information on my part.

Best regards,
Eliane

Eliane Savard
Director, Client Services
Royal LePage Relocation Services
Government Services
100 Sparks Street, Suite 801
Ottawa, Ontario K1P 5B7
Tel: (613) 236-1682
Fax: (613) 236-8231
esavard@royallepage2.com
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Télééc. (613) 236-8231
esavard@royallepage2.com
www.irp-pri.com

>>> Eliane Savard 18/01/2009 8:07 am >>>
Good morning LCol Jones,

I hereby confirm receipt of your letter and documentation relating to an RLRS review and assessment of
Edmonton as a depressed market, under the CF IRP Policy. It will be our pleasure to review the file and provide
you with our analysis and recommendations.

Best regards,
Eliane

Eliane Savard
National Manager, Client Services
Royal LePage Relocation Services
Government Services
100 Sparks Street, Suite 801
Ottawa, Ontario K1P 5B7
Tel: (613) 236-1682

2012-10-25

A0363139_2-A-2012-00942--0019

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Eliane Savard
Gestionnaire nationale, Service Clients
Services de relogement Royal LePage
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100 rue Sparks, bureau 801
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www.irp-pri.com

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 28, April, 2009 16:18
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: RE: HEA query

Sgt-Maj:

Watch and shoot on this file. If there is enough evidence we may wish to approach TBS for overall "depressed market" status so we don't have to submit a big pile of these. It will be interesting to see if the local real estate board is going to be prepared to state that the market has declined by 20%.

Cheers,

LJ

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 28, April, 2009 15:17 PM
To:
Cc: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: HEA query

Good afternoon by all means we would like to see the data as it would assist DCBA in his recommendation. That said, TB is treating each and every case individually.

Please send.

Pete

Thank you,

P.P. Ketcheson
 MWO
 DCBA 2-2
 (613) 996-1590
 (613) 992-5079 (fax)

From:
Sent: Tuesday, 28, April, 2009 14:10 PM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Cc:
Subject: FW: HEA query

MWO Ketcheson,

Pete, in speaking with your office this morning, I've been advised that I should have directed the query outlined below to you vice Capt Mensah ... my apologies. Further to my last, we're starting to receive better fidelity as to the size/scope of equity losses based on Offers to Purchase for some of our pers posted out of the Edmonton/Calgary area this summer. Thankfully, soldiers are starting to sell above initial market appraisals therefore we're hoping not to hit the 100K point for loss on sale. That said, if you wish - CFIRP has provided my office with initial numbers on projected losses and I can certainly send them your way if it will help to "situate the estimate".

Master Warrant Officer
 CFIRP Base Consultant

Fax: 780-973-4072
Government of Canada|Gouvernement du Canada
MWO
CSM Pers Coy/CFIRP Base Consultant
(780) 973-4011 ext 6203
CSN: 528-6203
FAX: 973-4072
E-Mail:downey.sc@forces.gc.ca

From:
Sent: Friday, 24, April, 2009 12:37 PM
To: Mensah Capt DMJ@CMP DCBA@Ottawa-Hull
Cc:
Subject: HEA query

Capt Mensah,

I was hoping that we could discuss HEA issues that are rapidly rising to the forefront WRT CF mbrs being posted out of the Edmonton area this coming APS. The CFIRP Directive is very clear in its policy as it relates to reimbursement for CF mbrs who sell their home at a loss. That said, for those individuals who purchased a residence in Edmonton during the period 06 - 07, the projected equity loss on sales are quite staggering ... market appraisals are indicating anywhere from 60K to 111K, (numbers will fluctuate depending on size of home, original purchase price, etc). To that end, the projected losses are all within 95% of market values. As we have no insight as to whether our pers will be reimbursed for their loss, the mbrs are placed in an extremely difficult situation to which we cannot provide any other recommendation than to staff their HEA claim once the sale has gone through. It is acknowledged that some of them will elect to proceed to their next posting under IR, however others do not have that option, I'm aware that CFIRP staffed a req to designate Edmonton as a depressed market area, however once again we do not know whether it will be approved by TBS. It is recognized that there are no easy solutions in regards to what our mbrs are faced with, however I certainly solicit any advice that DCBA could proffer at this time as to the way ahead.

In closing, I can have CFIRP provide names associated with projected losses on sale if it will assist in providing size/scope to what we're encountering.

Tara,

As previously discussed, I'd appreciate if your staff could furnish a complete list of the known cases to date ... thanks.

Master Warrant Officer
CFIRP Base Consultant

Government of Canada|Gouvernement du Canada
MWO
CSM Pers Coy/CFIRP Base Consultant

Larouche LCol-JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 29 April, 2009 11:30
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: FW: HEA query

Attachments: HEA APS 2009.xls

Sgt-Maj:

I looked at this and it is going to be of very limited use if they don't fill in some of the blanks. We would need to know several things I think. Original purchase price, what improvements if any were put into the house, the appraised value, that sort of thing. This is interesting, but won't really give us anything we can use to commence remedial action.

The other thing we would need is some sense of what percentage of the people moving this represents. If this is 1% of those moving, then they should be handled individually. If, on the other hand, it's 50%, then maybe we have a general market decline that worth discussing with TBS.

Cheers,

LJ

From:
Sent: Tuesday, 28 April, 2009 16:32 PM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Cc: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: HEA query

Pete,

Attached you'll find the data we've captured to date. As you and I discussed, we didn't bother to sever those HEA claims that will fall under 15K as we're tracking all of them at the coal-face no matter the amount involved and basically I thought I'd pass it along as "info sharing". Ack, your comment that TB will treat each case individually - this is just a holistic approach to provide your office with "eyes on the grd" so to speak with a mindset towards assisting DCBA on what to expect by way of HEA staffing coming from this region. Lastly, we currently have a large number of soldiers deployed on Ex and therefore our return may continue to grow - we'll have better optics once they're back from the field. That said, we'll update our Matrix in a couple of weeks and send it your way unless told otherwise.



HEA APS 2009.xls
 (16 KB)

Tara,

Once again, please pass on my appreciation to the IRP staff for their quick assistance in compiling our stats. That being said, I would ask that they provide any additions once the units get back on the grd. Let's look towards the mid-May timeframe as a start point.

Questions/concerns can be addressed to the undersigned.

Master Warrant Officer
 CFIRP Base Consultant

Government of Canada|Gouvernement du Canada
MWO
CSM Pers Coy/CFIRP Base Consultant

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 28, April, 2009 12:17 PM
To:
Cc: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: HEA query

Good afternoon by all means we would like to see the data as it would assist DCBA in his recommendation. That said, TB is treating each and every case individually.

Please send.

Pete

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P.P. Ketcheson
MWO
DCBA 2-2
(613) 996-1590
(613) 992-5079 (fax)

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Master Warrant Officer
CFIRP Base Consultant

Government of Canada|Gouvernement du Canada
MWO
CSM Pers Coy/CFIRP Base Consultant

From:
Sent: Friday, 24, April, 2009 12:37 PM
To: Mensah Capt DMJ@CMP DCBA@Ottawa-Hull
Cc:
Subject: HEA query

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CFIRP Base Consultant

Government of Canada | Gouvernement du Canada
MWO
CSM Pers Coy/CFIRP Base Consultant

APS 2009 HEA ESTIMATES

NAME	SN	COS	ORIGIN	DESTINATION	YEAR PURCHASED	ESTIMATED EQUITY LOSS
			Edmonton		2006	\$89,000
			Edmonton		2006	\$45,000
			Edmonton		2007	\$46,000
			Edmonton		2007	\$88,000
			Edmonton		2007	\$56,000
			Edmonton		2006	\$8,000
			Edmonton		2007	\$75,000
			Edmonton		2007	\$19,000
			Calgary		2007	\$60,000
			Calgary		2007	\$60,000
			Calgary		2006	\$14,000
			Calgary		2007	\$35,000
			Edmonton		2007	\$95,000

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From:
Sent: Thursday, 30, April, 2009 14:31
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Cc: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: FW: Loss on Primary Residence sale due to a cost move

MWO Ketcheson,

Pete, this is strictly info sharing as I'm sure you'll receive a copy of the e-mail in one fashion or another. I have not received a call from the G1 at LFWA as of yet, however that will most likely come this afternoon/early tomorrow given that the Comd LFWA is Cc'd. My intent is to advise the G1 of what we had recently sent to your office WRT potential HEA Claims coming out of Edmonton/Calgary, (I'll provide numbers but due to confidentiality will sever the names). To sum up, I'm not sure how far this will be pushed up the CoC - that decision certainly rests with Comd and will most likely unfold over the coming days.

In closing - please give me a call should you wish to discuss further.

Master Warrant Officer
 CFIRP Base Consultant

Government of Canada|Gouvernement du Canada
 MWO
 CSM Pers Coy/CFIRP Base Consultant

From:
Sent: Thursday, 30, April, 2009 10:52 AM
To: LaBoissonniere LCol JJF@CMP D Mil C@Ottawa-Hull;
Cc: Jorgensen BGen MP@LFWA HQ@Edmonton;
Subject: RE: Loss on Primary Residence sale due to a cost move

LCol Laboissonniere,

1. Thank you for the information. The policy you reference should be no surprise to any members who are moving (including myself). Indeed, the directive provides details on how a mbr who suffers a loss greater than 18K (reimbursement of 80% or 15K from core) can staff a request to DCBA for consideration of passage to Treasury Board Secretariat for special consideration of Depressed Market Status. My concern, however, is that there will likely be mbrs who have lost so much equity that they will be in a position that their losses exceed their current Mortgage balance. Given our knowledge that this is occurring, perhaps DCBA can be engaged to propose a blanket policy vice staffing of individual requests.

2. My second concern regarding the current IRP policy is that it places significant limitations on the reimbursement of Interim Lodgings, Meals and Miscellaneous Expenses (ILM&M), and from what I can see, I believe these limitations are unfair and will cause significant hardship to our people as they attempt to get through a move this APS. Specifically, the directive states:

"CF members are responsible to coordinate a door-to-door move as per art 2.2.01. When ILM&M can be

reduced to facilitate a door-to-door move, art 2.3.01 applies.

Once HG&E is available for delivery at the new place of duty, ILM&M is no longer reimbursable unless circumstances beyond the CF members control extend the entitlement. CF members whose closing date is after the date the HG&E is available for delivery have made a personal choice to await a specific house and are therefore responsible for additional costs associated with the later closing."

I am very concerned that the policy states that "members have made a personal choice to await a specific house." It is not as if one can dictate a closing date - it is a negotiated process, and no one should be forced to either sell or choose a house based on when they can get a specific closing date. Indeed, when selling, closing dates are often a key part of the negotiation process: members may have no choice but to accept the closing date required by the buyer in order to ensure a sale. Likewise, when buying, there are too many important factors to consider beyond the closing date: cost, size, location, etc. I am convinced that it will be the exception rather than the rule that members will be able to successfully negotiate a perfect door-to-door move.

Indeed, the current IRP directive is suggesting that after all best efforts, a member cannot secure the perfect door-to-door move, the member is simply left to foot the bill for this significant expense? I can certainly appreciate that expenses for waiting several months for a house should not be covered, but there must be a reasonable timeframe that should be allowed to accommodate the many uncertainties involved in buying and selling a house.

I am at a loss to understand how this kind of policy could have been imposed in an era when we insist that we put the needs of our members and their families as a priority. I am bringing it to your attention, if it has not already been done so, and request that you consider staffing these concerns to DCBA..

Défense nationale | National Defence

Gouvernement du Canada | Government of Canada

From: LaBoissonniere LCol JJF@CMP D Mil C@Ottawa-Hull
Sent: Thursday, 30, April, 2009 11:22 AM
To:
Subject: FW: Loss on Primary Residence sale due to a cost move

Gentlemen: attached FYI.

F. La Boissonnière
LCol - Lcol

D Mil C 5 - DCM 5

Tel: (613) 992-2004
Cellular: (613) 286-9190
Fax: (613) 995-2944
Laboissonniere.jjf@forces.gc.ca

From: Jacob-David Maj DD@CMP D Mil C@Ottawa-Hull
Sent: Thursday, 30, April, 2009 11:52 AM
To: Allard WO JRG@CMP D MIL C@Ottawa-Hull; Bissonnette Maj JRA@CMP D Mil C@Ottawa-Hull; Bouchard CWO JHPM@CMP D MIL C@Ottawa-Hull; Carriere CWO A@CMPD MIL C@Ottawa-Hull; Delaurier CPO1 RW@CMP D MIL C@Ottawa-Hull; Dennique CWO RJ@CMP D MIL C@Ottawa-Hull; Dupuis CWO MSF@CMP D Mil C@Ottawa-Hull; Gendron CWO N@CMP D Mil C@Ottawa-Hull; Gervais Sgt ME@CMP D MIL C@Ottawa-Hull; LaBoissonniere LCol JJF@CMP D Mil C@Ottawa-Hull; Lachapelle CWO JSJ@CMP D MIL C@Ottawa-Hull; Lahaise DM@CMP D MIL C@Ottawa-Hull; Metivier Maj JS@CMP D Mil C@Ottawa-Hull; Noreau Maj GY@CMP D Mil C@Ottawa-Hull; Pigeon WO JGD@CMP D MIL C@Ottawa-Hull; Seguin MWO JM@CMP D MIL C@Ottawa-Hull; St-Jean CWO JSA@CMP D Mil C@Ottawa-Hull
Subject: Loss on Primary Residence sale due to a cost move

Good Day All,

I have been asked a few questions on what members can be entitled if they have a loss on their property sale (especially areas such as Edmonton). In section 8.2 (page 73) of the following reference, there is a description of what can be received by the member. But the best persons to answer all their questions would be IRP:

http://hr.dwan.dnd.ca/dqcb/dcba/pdf/CFIRP_policy_A-PP-005-IRP-AG-001-1_Apr-09_e.pdf

Thank you,

Dany Jacob-David
Maj
D Mil C 5 Coord
csn 992-6230
fax (613) 992-7265

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Monday, 4, May, 2009 11:46
To: Leveille WO MLS@CMP DCBA@Ottawa-Hull; Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: RE: IRPP

I wonder how much equity they have tied up in the house?

Just a thought.

Cheers,

LJ

From: Leveille WO MLS@CMP DCBA@Ottawa-Hull
Sent: Monday, 4, May, 2009 11:16 AM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Cc: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: IRPP

Good morning,

Under HEA 80% of loss is from Core - up to \$15,000;
Amount in excess of Core entitlement would be from Custom;
Once custom is exhausted, additional requirements come from Personalized.

I am not sure if this will be enough for _____ to fully cover the loss. Renting the house out does not seem to be a smart financial decision that will result in anything other than more financial hardship. I believe this CF member should attempt to sell her home and once she has an offer, she will be better able to determine what can and cannot be done.

M.L.S. (Suzanne) Leveille
WO | adj
DCBA 2-3 | DRASA 2-3
Director General Compensation and Benefits | Directeur Général Remunération et avantages sociaux
Chief of Military Personnel | Chef du personnel militaire
National Defence | Défense nationale
Ottawa, Canada K1A 0K2
SUZANNE.LEVEILLE@forces.gc.ca
Telephone | Téléphone 613-992-6141
Facsimile | Télécopieur 613-992-3220
Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877
Government of Canada | Gouvernement du Canada

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Monday, 4, May, 2009 10:20 AM
To: Leveille WO MLS@CMP DCBA@Ottawa-Hull
Cc: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: FW: IRPP

Good morning Suzanne, any ideas?

I have never encountered this sit before. Well not for Military members anyway.

TDRA or REI are options, while one can commiserate with the plight of assist.

I don't know what the Dept can do to

Thank you,

P.P. Ketcheson
MWO
DCBA 2-2
(613) 996-1590
(613) 992-5079 (fax)

From:
Sent: Wednesday, 29, April, 2009 13:17 PM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Cc:
Subject: IRPP

Pete,

This is a very unique situation wherein we have a CF mbr posted out of Edmonton who as opposed to the market value of her residence. is exploring every option possible WRT in order to cover their loss on sale, That said, the mbr is somewhat boxed into a corner. Ack, TDRA may be an option however if the market doesn't bounce back appreciably the Current regs dictate that if rents her home out, it is deemed as an income-producing property thus upon eventual sale entitlements to Real Estate/Legal Fees would not be authorized. Given the above, appreciate if you could advise whether there is any room to maneuver that I may have overlooked.

Master Warrant Officer
CFIRP Base Consultant

Government of Canada|Gouvernement du Canada
MWO
CSM Pers Coy/CFIRP Base Consultant

From:
Sent: Wednesday, 29, April, 2009 08:56 AM
To:
Subject: IRPP

Good Morning Sir,

I'm looking to get some clarification on a couple of things.

- Q- Do you have to have your house sold to put your case through for depressed market status?
- Q- Does renting your house out VOID your entitlements for applying for depressed market status, and all other benefits such as the \$15 000.00 from Core and real estate fees ect.?
- Q- Can we use moneys from Custom funding to go towards the loss on our house? And if so, would funds be available right away?

Background Information:

We're looking into our options regarding the sale of our house (paid \$455 000.00 appraised at \$355 000.00) and it looks our only option would be to rent the house out when we move, We are currently exhausting all options on this front

IRPP will cover from Core \$15000.00 and

As for the Custom funding I think we have about \$10 000.00 there that we are not sure of if we can use that towards our loss and if we can would it be readily available when we sell?

if they could get a letter from the military saying they will be covering this loss, therefore we wanted to know if we were able to pass in our case without actually selling our house, going by the amount that we have been appraised at by the real estate agent and appraiser. If we are not able to do this another option would be to rent the house out as TDRA only covers your expenses if the house is actively marketed, unsold and vacant. Just not sure if this will void our benefits if we rent the house out.

then sell:

Thank-You for your assistance.

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Leveille WO MLS@CMP DCBA@Ottawa-Hull
Sent: Friday, 22, May, 2009 07:56
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Belovich Col DM@CMP DGCB@Ottawa-Hull; Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: RE: High Rate HEA/Depressed Market Status

Good morning Sir,

I am quite sure he said something to the effect of - I am here to help you. Even if a market is not considered "depressed" submit a request and we can consider individual cases on their own merit.

M.L.S. (Suzanne) Leveille

WO | adj

DCBA 2-3 | DRASA 2-3

Director General Compensation and Benefits | Directeur Général Remunération et avantages sociaux
 Chief of Military Personnel | Chef du personnel militaire National Defence |
 Défense nationale Ottawa, Canada K1A 0K2 SUZANNE.LEVEILLE@forces.gc.ca Telephone |
 Téléphone 613-992-6141 Facsimile | Télécopieur 613-992-3220 Teletypewriter (National
 Defence) | Tél'imprimeur (Défense nationale) 1-800-467-9877 Government of Canada |
 Gouvernement du Canada

-----Original Message-----

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Friday, 22, May, 2009 07:11 AM
To: Leveille WO MLS@CMP DCBA@Ottawa-Hull; Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Cc: Belovich Col DM@CMP DGCB@Ottawa-Hull
Subject: Fw: High Rate HEA/Depressed Market Status

Suzanne:

I guess I'll talk to him next week. In the meantime I think we need to start thinking about other ways we might soften the blow of big losses for places like Edmonton and Comox.

Cheers,

LJ

L.S.C. Jones

LCol

DCBA

(613) 995-9037

Sent from my wireless handheld device / Transmis de mon appareil portable

----- Original Message -----

From: Ram.Singh@tbs-sct.gc.ca <Ram.Singh@tbs-sct.gc.ca>
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Ram.Singh@tbs-sct.gc.ca <Ram.Singh@tbs-sct.gc.ca>
Sent: Thu May 21 23:53:24 2009
Subject: Re: High Rate HEA/Depressed Market Status

Unfortunately I am in gTA until sunday

The Edmonton Area is not considered a depressed housing market area - please note that we do not declare a street or a unit as depressed, we declare the area if the marker has dropped below 20%.

Based on what u say here these files will not get 100% HEAP.\$ the members could claim as much of the difference from personalized or aainst personal income tax

Can chat next week
Ram

----- Original Message -----

From: LESLIE.JONES@forces.gc.ca <LESLIE.JONES@forces.gc.ca>
To: Singh, Ram
Sent: Thu May 21 16:50:44 2009
Subject: High Rate HEA/Depressed Market Status

Ram:

I tried calling you yesterday but missed you at the office. I'm wondering if I can get your thoughts on depreseed market status. We have two submissions requesting depressed market status for Edmonton that have taken a turn I didn't expect and I'm not sure how to proceed. In both instances the members lost considerably more than the 15K we can reimburse under HEA. The RLRS market analysis confirms that the houses were in good shape and there were no reasons that could be attributed to the member that would have prevented them selling, so the drop in value is due to market conditions. They also say, however, that the overall market has only dropped 11%, which is far short of the 20% normally associated with a "depressed market". These are the first submissions we've sent you for this and to avoid any false starts or unworkable recommendations from us, I'm hoping to touch base with you so I'm clear in my own mind how we should approach this. Are you in tomorrow? Is there a better/worse time for me to call?

Cheers,

Les Jones

L.S.C. Jones

Lieutenant Colonel | Lieutenant colonel
Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux administration National Defence | Défense nationale Ottawa, Canada, K1A 0K2
Jones.lsc@forces.gc.ca Telephone | Téléphone | 613-995-9037 Facsimile | Télécopieur
613-992-3220 Teletypewriter (National Defence) | Téléimprimeur (Défense nationale)
1-800-467-9877 Government of Canada | Gouvernement du Canada

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Friday, 22 May 2009 08:17
To: Belovich Col DM@CMP DGCB@Ottawa-Hull
Cc: JONES LCol LSC@CMP DCBA@Ottawa-Hull; Leveille WO MLS@CMP DCBA@Ottawa-Hull
Subject: RE: High Rate HEA/Depressed Market Status

Sorry sir, I was still driving in and gave you the "red light" version.

The Core envelope is capped at 15K. The member may drain the remaining envelopes and the only cap for those envelopes is would be limited only to what \$ amount is in them.

For instance one of the Edmonton cases was a numbers are off the top of my head but she was reimburse on a 35k loss the fol:

Core: 15k;
 Custom: 7k;
 Pers: 8k.

She remains out of pocket approx 5k and she sought this amount through a submission for a depressed market. One could surmise that if the market was deemed depressed (20%) drop that the funds paid from custom and pers envelopes could be reimbursed and the entire amount paid from Core.

MWO K

Attached is policy for your review:

home at a loss are entitled to reimbursement for up to 100% of the difference between the original purchase price and the sale price from specific funding envelopes as follows:
 Core benefit

- 80% of the loss, to a maximum of \$15,000; and
- 100% of the loss, in places designated as depressed market areas by Treasury Board Secretariat (TBS).

Custom benefit

In excess of core entitlement.

Personalized benefit

When all custom funds have been expended.

HEA calculation criteria

- Properties selling for less than 95% of the market value require DCBA approval prior to qualifying for this benefit. Market value is to be based on the appraisal provided by CFIRP.

- Capital improvements shall not be included in the calculation of HEA but may be claimed separately as per art 8.2.10.

- Any reductions of the sale price based upon deferred maintenance shall not be included when calculating HEA.

- The original purchase price for new home construction consists of costs:

- identified in the Building Agreement, and
- for initial landscaping which occurs within one year of occupancy (when not identified in the Building Agreement).

Depressed market, as established by Treasury Board Secretariat, is defined as a community where the housing market has dropped more than 20%.

Depressed market status may be evaluated when:

A CF member and the Realtor build a case for depressed market status by submitting the following documentation to DCBA through the CF Relocation Coordinator for review, DCBA will forward it to IRP Program Authority at Treasury Board Secretariat:

1. Personal introduction including an outline of changes in the local economy evident

during the time at origin.

Continued on next page

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APS 2009 A-PP-005-IRP-AG-001

Section 8.2 Sale of principal residence, continued

8.2.13 Home Equity Assistance (HEA), continued 2. All pertinent information with respect to the purchase of the subject property. This would include the original purchase agreement, the current appraisal report, list of the capital improvements made to the property and the related costs. Also, the appraised value when originally purchased and any property assessments since the time of purchase. Regarding cost of construction, this will require submission of original receipts to confirm the original purchase price, if a building contract was not used. Capital improvements must be supported by original receipts only.

3. General and specific information on the geographic location and local economic state; i.e. the circumstances that may be happening in the surrounding areas such as mill closures, unemployment rate, school closures. Include relative newspaper articles, memos, and objective evidence of market decline. Also, include sale date, date offer received, listing date list price, lowered list price and any home equity loss paid.

4. For real estate information:

a. Letter from Realtor expressing his/her professional opinion of the overall decline in the market since time of purchase; b. Copies of comparable sales (similar type homes) that were concluded within the past 6 to 12 months; c. Number of current listings in various price ranges and number of days on the market; d. Number of sales (year-to-date) in various price ranges and number of days on the market; e. Number of sales during previous 2 years in various price ranges and number of days on the market; f. Number of foreclosures (year-to-date) and same for previous 2 years; and g. Current vacancy rates, and similar information from previous years.

NOTE: All items must be labelled with a table of contents

Thank you,

P.P. Ketcheson
MWO
DCBA 2-2
(613) 996-1590
(613) 992-5079 (fax)

-----Original Message-----

From: Belovich Col DM@CMP DGCB@Ottawa-Hull
Sent: Friday, 22, May, 2009 07:56 AM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: Re: High Rate HEA/Depressed Market Status

Peter - that's not clear to me. Is it up to 15 fm core then no cap drain fm custom and personalised or max 15 irrespective of envelope?

Col D.M. Belovich, DGCB, 613.698.5043

Sent from my wireless handheld device / Transmis de mon appareil portable

----- Original Message -----

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
To: Belovich Col DM@CMP DGCB@Ottawa-Hull; JONES LCol LSC@CMP DCBA@Ottawa-Hull; Leveille WO MLS@CMP DCBA@Ottawa-Hull
Sent: Fri May 22 07:52:51 2009
Subject: Re: High Rate HEA/Depressed Market Status

Sir, 15k from core, custom and pers may be drained of whatever remainsm

MWO K

Sent from my wireless handheld device / Transmis de mon appareil portable

----- Original Message -----

From: Belovich Col DM@CMP DGCB@Ottawa-Hull
 To: JONES LCol LSC@CMP DCBA@Ottawa-Hull; Leveille WO MLS@CMP DCBA@Ottawa-Hull; Ketcheson MWO P@CMP DGCB@Ottawa-Hull
 Sent: Fri May 22 07:48:47 2009
 Subject: Re: High Rate HEA/Depressed Market Status

Plse remind me how much can be claimed under HEA without going to TB, and how much of this can come from which envelopes. Tx.

Col D.M. Belovich, DGCB, 613.698.5043

Sent from my wireless handheld device / Transmis de mon appareil portable

----- Original Message -----

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
 To: Leveille WO MLS@CMP DCBA@Ottawa-Hull; Ketcheson MWO P@CMP DGCB@Ottawa-Hull
 Cc: Belovich Col DM@CMP DGCB@Ottawa-Hull
 Sent: Fri May 22 07:10:32 2009
 Subject: Fw: High Rate HEA/Depressed Market Status

Suzanne:

I guess I'll talk to him next week. In the meantime I think we need to start thinking about other ways we might soften the blow of big losses for places like Edmonton and Comox.

Cheers,

LJ

L.S.C. Jones
 LCol
 DCBA
 (613) 995-9037

Sent from my wireless handheld device / Transmis de mon appareil portable

----- Original Message -----

From: Ram.Singh@tbs-sct.gc.ca <Ram.Singh@tbs-sct.gc.ca>
 To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
 Cc: Ram.Singh@tbs-sct.gc.ca <Ram.Singh@tbs-sct.gc.ca>
 Sent: Thu May 21 23:53:24 2009
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Based on what u say here these files will not get 100% HEAP.\$ the members could claim as much of the difference from personalized or aainst personal income tax

Can chat next week
 Ram

----- Original Message -----

From: LESLIE.JONES@forces.gc.ca <LESLIE.JONES@forces.gc.ca>
To: Singh, Ram
Sent: Thu May 21 16:50:44 2009
Subject: High Rate HEA/Depressed Market Status

Ram:

I tried calling you yesterday but missed you at the office. I'm wondering if I can get your thoughts on depreseed market status. We have two submissions requesting depressed market status for Edmonton that have taken a turn I didn't expect and I'm not sure how to proceed. In both instances the members lost considerably more than the 15K we can reimburse under HEA. The RLRS market analysis confirms that the houses were in good shape and there were no reasons that could be attributed to the member that would have prevented them selling, so the drop in value is due to market conditions. They also say, however, that the overall market has only dropped 11%, which is far short of the 20% normally associated with a "depressed market". These are the first submissions we've sent you for this and to avoid any false starts or unworkable recommendations from us, I'm hoping to touch base with you so I'm clear in my own mind how we should approach this. Are you in tomorrow? Is there a better/worse time for me to call?

Cheers,

Les Jones

L.S.C. Jones

Lieutenant Colonel | Lieutenant colonel
Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux administration National Defence | Défense nationale Ottawa, Canada, K1A 0K2
Jones.lsc@forces.gc.ca Telephone | Téléphone | 613-995-9037 Facsimile | Télécopieur
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1-800-467-9877 Government of Canada | Gouvernement du Canada

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Monday, 8, June, 2009 09:46
To:
Cc: Hebert WO JMP@CMP DGCB@Ottawa-Hull; Graitson E@CMP DCBA@Ottawa-Hull;
 JONES LCol LSC@CMP DCBA@Ottawa-Hull; Leveille WO MLS@CMP DCBA@Ottawa-Hull
Subject: RE: Treasury Board File - Loss of Home Equity Claim -

Good morning

as well as other members are seeking 100% of their loss as it pertains to their real estate transactions in the Edmonton area.

As you are aware, in order to be reimbursed 100% under the construct of HEA, CFIRP policies, article 8.2.13 provides in part that Treasury Board Secretariat must designate the area as being a depressed market.

Prior to sending it to Treasury Board, RLRS and the member's agent prepare an extensive review iaw CFIRP policies, article 8.2.13 para's 1-4. Upon receipt of this information, it is forwarded to the National RLRS Director of Policy, Administration and Employee Trg for a review of content and subsequent recommendation. The complete package is then prepared with a recommendation from DCBA and forwarded to Treasury Board Secretariat for a decision.

Currently Treasury Board Secretariat has deemed that Edmonton does not meet the Depressed Market criteria, that being a decline in the market of 20% or more. Figures indicate the current situation is a drop of approx 10% and therefore Edmonton has not been designated as such.

DCBA continues to work with the Treasury Board Secretariat in order to find a solution and possibly some further financial relief for these members.

Please be advised that DCBA is giving this matter the level of urgency that it deserves and as such and the other members seeking 100% HEA will be notified in due course.

Thank you,

P.P. Ketcheson
 MWO
 DCBA 2-2
 (613) 996-1590
 (613) 992-5079 (fax)

From: Graitson E@CMP DCBA@Ottawa-Hull
Sent: Monday, 8, June, 2009 08:18 AM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Cc: Hebert WO JMP@CMP DGCB@Ottawa-Hull;
Subject: FW: Treasury Board File - Loss of Home Equity Claim -

Good morning MWO Ketcheson. is enquiring with regard to the status of one of the HEA case
 I'm not certain of the status of this case given TBS involvement.

Thanks very much,
 Elaine Graitson

Relocation Adjudication Section
 Section d'arbitrage de réinstallation
 Director Compensation and Benefits Administration
 Directeur rémunération et avantages sociaux administration
 Fax/fac-similé: (613) 996-7912

From:
Sent: Friday, 5, June, 2009 17:16 PM
To: Graitson E@CMP DCBA@Ottawa-Hull
Subject: Treasury Board File - Loss of Home Equity Claim -

Elaine,

Once again I am inquiring on behalf of the member wrt the status of her file. has been waiting for a response for one year now (see attached), I can certainly understand her frustrations....any indication as to when she can expect a response?

<< Message: HEA/Capital Improvements request - >>

Master Warrant Officer/Adjudant-Maitre

National Defence/Défense nationale

Government of Canada/Gouvernement du Canada

From:
Sent: Thursday, 29, January, 2009 07:59 AM
To:
Subject: RE: Treasury Board File - Loss of Home Equity Claim

Thanks very much for your help Have a great day!

From:
Sent: Thursday, 29, January, 2009 07:44 AM
To:
Cc:
Subject: FW: Treasury Board File - Loss of Home Equity Claim

I guess we have to wait a little longer. As soon as they let me know, I will pass it on to you.

From: Graitson E@CMP DCBA@Ottawa-Hull
Sent: Thursday, 29, January, 2009 05:44 AM
To:
Cc: Speck E@CMP DCBA@Ottawa-Hull
Subject: RE: Treasury Board File - Loss of Home Equity Claim

Good morning and thanks for your email query on behalf of As per CF IRP 2008 article 8.2.13, the policy provides CF Members with an entitlement to reimbursement of 100% of the loss (between the original residence purchase price and sale price) in locations designated as depressed market areas by the Treasury Board Secretariat (TBS). Given the requirement for TBS case review of the member's case details and of Edmonton as a depressed market area, we submitted the case details to TBS on behalf of and are still awaiting their response at present.

I trust this assists.

Best Regards,

Elaine Graitson
Relocation Adjudication Section
Section d'arbitrage de réinstallation
Director Compensation and Benefits Administration
Directeur rémunération et avantages sociaux administration
Fax/fac-similé: (613) 996-7912

From:
Sent: Wednesday, 28, January, 2009 18:02 PM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Subject: Treasury Board File - Loss of Home Equity Claim

Good day,

the sale of her home in Edmonton prior to the posting to apparently has an outstanding claim with Treasury Board wrt (last APS - time frame).

Can you find out the status on that req for us? If you need any further info pls let me know.

Thank you

Master Warrant Officer/Adjudant-Maitre

National Defence/Défense nationale

Government of Canada/Gouvernement du Canada

From:
Sent: Wednesday, 28, January, 2009 14:41 PM
To:
Subject: FW: Treasury Board File

As discussed.

National Defence | Défense Nationale

Government of Canada | Gouvernement du Canada

From:
Sent: Monday, 3, November, 2008 12:49 PM
To:
Subject: RE: Treasury Board File

Good day

I will see what I can do, but I am hoping that we will not have an answer back until the new year. If I have any news for you, I will let you know.

Have a great day.

From:
Sent: Friday, 31, October, 2008 12:20 PM
To:
Cc:
Subject: Treasury Board File

Hi

I have just been to see an accountant regarding all of our financial stuff as we will have additional income this year due to the HEA already granted to us. The accountant advised that if subj claim to TB is a positive result for us that we delay the payment out until after 1 Jan 09. We are already being impacted by the HEA that was given to us

Can you please confirm for me, or give me a contact to confirm, these requests to TB to not complete our file until the new year? If you have any questions I will be out of the office from 1-13 November but will be accessing my email occasionally so that's the best way to get in touch. Thanks very much,

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Friday, 12, June, 2009 10:59
To:
Cc: Leveille WO MLS@CMP DCBA@Ottawa-Hull
Subject: FW: Urgent File number at DCBA

It seems [redacted] went to TBS directly. Can you advise him immediately that this is not on! TBS does not, and will not, deal with CF members directly. I would have thought that common sense would dictate that. This type of thing doesn't help us when we're trying to get a better deal for the whole of the CF.

We sent [redacted] an adjudication on his request for additional HEAP from core in May. The procedure was explained to him in the reply. Unfortunately, whether he likes it or not, we cannot do anything based on hypotheticals. He has to sell the house, then we can figure out what he gets. He will be able to get a ball park number by reading the policy.

We met with TBS yesterday on the subject of HEA. There is no appetite in government to change the extant policy. They have also changed their position, or we misunderstood it, but in any event, they have now clarified that depressed markets must have dropped 20%. The only circumstance where they will consider individual properties from markets that haven't dropped 20% is when a property itself has seen a 20% drop. Even in that instance, they are not proposing to reimburse 100% from core but more likely something like 90%. Using [redacted] as an example, if he sells at the price he thinks he will, i.e. about 335K from an initial purchase price of 365K, unless the overall market in [redacted] has fallen by 20%, he will only qualify for the first level of HEA. There will be no recourse to TBS. I don't think we have an assessment of the [redacted] market yet, and we won't until we have a formal submission based on an actual sale, but to our knowledge the hardest hit market in CA thus far is Edmonton and it came in at -11.03%.

Sorry the answer cannot be more positive, but I don't make the rules...

Cheers,

Les

L.S.C. Jones
Lieutenant Colonel | Lieutenant colonel
Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux administration
National Defence | Défense nationale
Ottawa, Canada, K1A 0K2
Jones.lsc@forces.gc.ca
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Teletypewriter (National Defence) | Télécopieur (Défense nationale) 1-800-467-9877
Government of Canada | Gouvernement du Canada

From: Ram.Singh@tbs-sct.gc.ca [mailto:Ram.Singh@tbs-sct.gc.ca]
Sent: Friday, 12, June, 2009 10:26 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: FW: Urgent File number at DCBA

It was great getting to meet you folks again and I am happy to have been given the opportunity to help address the members' needs in the area of HEAP. The message below refers to that file I was speaking to u about.

D. Ram Singh
Program Authority Integrated Relocation Programs | Responsable des Programme de réinstallation intégrée et
Senior Policy and Program Analyst | Conseiller Principal en politiques et programmes
Excluded Groups and Administrative Policies | Groupes exclus et politiques administratives
Labour Relations & Compensation Operations | Relations de travail et opérations de rémunération
Treasury Board of Canada Secretariat | Secrétariat du Conseil du Trésor du Canada
Ottawa, Canada K1A 0R5
613-957-9139 | Singh.Ram@tbs-sct.gc.ca | facsimile/télécopieur 613-952-3002

-----Original Message-----

From:
Sent: June 11, 2009 3:22 PM
To: Singh, Ram
Subject: Fw: Urgent File number at DCBA

Here is the info from DCBA.

Sent from my wireless handheld device / Transmis de mon appareil portable

----- Original Message -----

From:
To:
Sent: Thu Jun 11 12:17:24 2009
Subject: RE: Urgent File number at DCBA

I am enclosing two e-mails, one confirmed they have received your file by mail and the other I sent with the new memo. If you need anything else let me know.....jez, what are they doing up there?

-----Original Message-----

From:
Sent: Thursday, 11, June, 2009 12:11 PM
To:

Subject: Urgent File number at DCBA

DCBA says they have not received a request from me? They do not have a file?

Do you still have their last e-mail with the file number?

Tx

Sent from my wireless handheld device / Transmis de mon appareil portable

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Friday, 3, July, 2009 11:51
To: Cavasin DT@Ombudsman@Ottawa-Hull
Cc: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: DND HEA Program Submissions

Good morning, I am at work today, I am attempting to call you as I type this and your phone only continues to ring and does not provide the opportunity to leave a voice mail.

We have only one case that is ready to go to TB, the letter is prepared along with the file and is awaiting DCBA signature.

This however is not the case you are working on. As previously explained your case is hypothetical until the home actually sells. It is my understanding your client requires a letter from the Department outlining the policies in hopes that TB will review his file once the home is sold. Given that this is outside of any current policy construct, should he demonstrate a 20% loss, TB may or may not be inclined to reimburse the member 80% of his loss under the auspices of a depressed market.

It is DCBA's understanding that the letter you seek for your case file has been provided to the member by CFB/ASU Edmonton to provide his lending institution.

Again, I would caution that the decision to reimburse if anything in is not within the authority of the Department of National Defence.

Thank you,

P.P. Ketcheson
MWO
DCBA 2-2
(613) 996-1590
(613) 992-5079 (fax)

From: Cavasin DT@Ombudsman@Ottawa-Hull
Sent: Friday, 3, July, 2009 10:52 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull; Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: DND HEA Program Submissions

Good Morning Gentlemen,

I don't know if your at work today, or if your on leave? My Management has interest in the HEA program file I am working on and would like to know if you know from Treasury Board why the DND HEA program applications are not being processed quicker than they are? Many thanks.

Dave Cavasin
Investigator/Enquêteur
DND/CF Ombudsman MDN/FC
Tel: 1-888-828-3626
Fax: 1-877-471-4447
Cavasin.D@forces.gc.ca

NOTICE: If you have received this message in error, please delete it and notify me. Thank-you.
AVIS: Si vous avez reçu ce courriel par erreur, veuillez le supprimer et m'en aviser. Merci.

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 22, July, 2009 15:14
To: Kahler Cdr EC@CMP DGCB@Ottawa-Hull
Subject: RE: Depressed Market Files

We're looking into it. On review, the policy says "the realtor". I think we sent one over and Ran returned it asking for a market survey and we sent it to RLRS without really thinking about it. We're trying to track down the sequence right now. Bottom line, We may have been doing more here than required.

Cheers,

□

From: Kahler Cdr EC@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 22, July, 2009 14:26 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: Depressed Market Files

Tamara raises a good point. Why is RLRS doing this?

Eric Kahler
Commander | capitaine de frégate
Director Relocation Business Management | Directeur - Gestion des activités de réinstallation
Chief of Military Personnel | Chef du personnel militaire
National Defence | Défense nationale
Ottawa, Canada, K1A 0K2
eric.kahler@forces.gc.ca
Telephone | Téléphone | 613-996-1874 / Facsimile | Télécopieur 613-992-3220
Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877
Government of Canada | Gouvernement du Canada

From: Tamara Chamberlain [mailto:Tamara.Chamberlain@tpsgc-pwgsc.gc.ca]
Sent: Wednesday, 22, July, 2009 11:28 AM
To: Kahler Cdr EC@CMP DGCB@Ottawa-Hull; JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: Depressed Market Files

I understood depressed markets were to be identified by TBS. CF IRP Article 8.2.13 includes a definition of a Depressed Market as well as when the status may be evaluated. The policy indicates that the CF member and realtor build a case (by submitting specific information to DCBA, then TBS Program Authority).

Based on the policy, I'm not sure I understand why RLRS would be doing this and why would the CF pay for them to do it?

Am I missing a piece of the puzzle?

Merci / Regards,

2012-10-25

A0363184_1-A-2012-00942--0047

Tamara Chamberlain

Autorité Contractante du PRI / IRP Contract Authority

DISA, DGA, TPSGC | SPID, AB, PWGSC

11, rue Laurier, Portage III, 10C1, Gatineau QC K1A 0S5 | 11 Laurier Street, Portage III, 10C1, Gatineau QC K1A 0S5

Courriel | Email tamara_chamberlain@tpsgc-pwgsc.gc.ca

Téléphone | Telephone 819-956-5898

Télécopieur | Facsimile 819-956-9235

Gouvernement du Canada | Government of Canada

From: ERIC.KAHLER@forces.gc.ca [mailto:ERIC.KAHLER@forces.gc.ca]**Sent:** Wednesday, July 22, 2009 11:03 AM**To:** esavard@royalpage2.com; LESLIE.JONES@forces.gc.ca**Cc:** Tamara Chamberlain**Subject:** RE: Depressed Market Files

Hold off on the files for now at least until we get back to you in the next few days or so. Please do an analysis though of the cost of providing such a service to us in order that we may determine the direction we wish to take.

So far there seems to be only three markets which are affected, and you have already done the Edmonton one. Is the other one you have done either Comox or Calgary? Will that work be suitable for these files?

Eric Kahler

Commander | capitaine de frégate

Director Relocation Business Management | Directeur - Gestion des activités de réinstallation

Chief of Military Personnel | Chef du personnel militaire

National Defence | Défense nationale

Ottawa, Canada, K1A 0K2

eric.kahler@forces.gc.ca

Telephone | Téléphone | 613-996-1874 / Facsimile | Télécopieur 613-992-3220

Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877

Government of Canada | Gouvernement du Canada

From: Eliane Savard [mailto:esavard@royalpage2.com]**Sent:** Saturday, 18, July, 2009 09:33 AM**To:** JONES LCol LSC@CMP DCBA@Ottawa-Hull**Cc:** Kahler Cdr EC@CMP DGCB@Ottawa-Hull; Michel Bonin**Subject:** Depressed Market Files

Good morning LCol Jones,

We are in receipt of five additional files sent by DCBA, requesting for RLRs assessment of the depressed market benefit for the following CF Members:

- Calgary
- Calgary
- Edmonton
- Edmonton
- Comox

As you know, we provided our analysis and recommendations for 2 depressed market requests earlier this year. Although we were pleased to complete this review for those files, the increase in this type of assessment requires that we bring to your attention that the current CF IRP contract does not include this additional work.

Since the effort required by our team in completing this review is extensive, we propose to analyse the work involved and identify the cost of this work. Please let us know if you want us to proceed with a work/cost analysis. As well, we will await your instructions on next step for the 5 aforementioned files.

I have copied Commander Kahler on this message since this is a contract related issue. As always, I remain available to provide you with additional information, should it be required.

Best regards,
Eliane

Eliane Savard
Director, Client Services
Royal LePage Relocation Services
Government Services
100 Sparks Street, Suite 801
Ottawa, Ontario K1P 5B7
Tel: (613) 236-1682
Fax: (613) 236-8231
esavard@royallepage2.com
www.irp-pri.com

Eliane Savard
Directeure, Service Clients
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Services gouvernementaux
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Télé. (613) 236-8231
esavard@royallepage2.com
www.irp-pri.com

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 22, July, 2009 11:55
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Cc: Leveille MWO MLS@CMP DCBA@Ottawa-Hull
Subject: RE: Depressed Market Files

Perhaps we've been getting the market analysis from the wrong folks. If it is incumbent on the realtor to provide this analysis, that's not RLRS, it is the listing agent. That's the guy that's getting paid a commission, part of which covers this sort of thing. Where/when did we decide RLRS would provide it?

LJ

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 22, July, 2009 11:51 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: Depressed Market Files

Roger that sir, we have only data on Edmonton. RLRS has to date only reviewed the files on
and both out of Edmonton.

Thank you,

P.P. Ketcheson
MWO
DCBA 2-2
(613) 996-1590
(613) 992-5079 (fax)

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 22, July, 2009 11:06 AM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Cc: Leveille MWO MLS@CMP DCBA@Ottawa-Hull
Subject: FW: Depressed Market Files

Sgt-Maj:

DBRM and I have discussed this. He will be checking the contract to see if there is a provision requiring RLRS to do this. If there isn't, he will ask them to conduct their analysis and tell us what it will cost.

This leaves the question of what to do with the 5 files we've already sent them. Can you do a quick scrub and see what we already have in terms of market analysis. For eg. I think we have a relatively current RLRS report on Edmonton which we can use unless the sale dates for these members is radically different. My sense is we can check fire on those, at least until we get a sense from RLRS what each file is going to cost. I'm not sure if we have anything on the other two locations, so we may need to have them conduct at least one market

analysis for each location.

Cheers,

□

From: Kahler Cdr EC@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 22, July, 2009 10:33 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: Depressed Market Files

Les:

Assume you want them to continue to do this?

Eric Kahler
Commander | capitaine de frégate
Director Relocation Business Management | Directeur - Gestion des activités de réinstallation
Chief of Military Personnel | Chef du personnel militaire
National Defence | Défense nationale
Ottawa, Canada, K1A 0K2
eric.kahler@forces.gc.ca
Telephone | Téléphone | 613-996-1874 / Facsimile | Télécopieur 613-992-3220
Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877
Government of Canada | Gouvernement du Canada

From: Eliane Savard [mailto:esavard@royalpage2.com]
Sent: Saturday, 18, July, 2009 09:33 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Kahler Cdr EC@CMP DGCB@Ottawa-Hull; Michel Bonin
Subject: Depressed Market Files

Good morning LCol Jones,

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- Calgary
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 - Edmonton
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Best regards,
Eliane

Eliane Savard
Director, Client Services
Royal LePage Relocation Services
Government Services
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Ottawa, Ontario K1P 5B7
Tel: (613) 236-1682
Fax: (613) 236-8231
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Télec. (613) 236-8231
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www.irp-pri.com

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 22, July, 2009 11:37
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Leveille MWO MLS@CMP DCBA@Ottawa-Hull
Subject: RE: Depressed Market Files

Sir, this is in line with our previous conversations. i.e. is one current analysis sufficient for all of the cases from a particular area. I know that initial conversations identified the need for specifics related to each case, when they bought and when they sold, are they on the side of a cliff, did they buy a home on a land fill site etc..

At the time of the first two submissions, I believe the old contract was in place, therefore RLRS has not provided anything gratis.

Thank you,

P.P. Ketcheson
MWO
DCBA 2-2
(613) 996-1590
(613) 992-5079 (fax)

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 22, July, 2009 11:12 AM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Cc: Leveille MWO MLS@CMP DCBA@Ottawa-Hull
Subject: FW: Depressed Market Files

SA

From: Kahler Cdr EC@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 22, July, 2009 11:03 AM
To: 'Eliane Savard'; JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Michel Bonin; Tamara Chamberlain
Subject: RE: Depressed Market Files

Hold off on the files for now at least until we get back to you in the next few days or so. Please do an analysis though of the cost of providing such a service to us in order that we may determine the direction we wish to take.

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Eric Kahler
Commander | capitaine de frégate
Director Relocation Business Management | Directeur - Gestion des activités de réinstallation
Chief of Military Personnel | Chef du personnel militaire

National Defence | Défense nationale
Ottawa, Canada, K1A 0K2
eric.kahler@forces.gc.ca
Telephone | Téléphone | 613-996-1874 / Facsimile | Télécopieur 613-992-3220
Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877
Government of Canada | Gouvernement du Canada

From: Eliane Savard [mailto:esavard@royallepage2.com]
Sent: Saturday, 18, July, 2009 09:33 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Kahler Cdr EC@CMP DGCB@Ottawa-Hull; Michel Bonin
Subject: Depressed Market Files

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- Comox

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Best regards,
Eliane

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s.23

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 11, August, 2009 17:54
To: Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull
Subject: Re:
Sensitivity: Confidential

I'm at about 5,456 and it hasn't helped...

L.S.C. Jones
LCol
DCBA
(613) 995-9037

Sent from my wireless handheld device / Transmis de mon appareil portable

From: Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tue Aug 11 17:51:16 2009
Subject: RE:

RGF

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 11, August, 2009 16:46 PM
To: Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull
Subject: FW:
Importance: High
Sensitivity: Confidential

Rory:

Cheers,

Les J

L.S.C. Jones

2012-10-25

A0363188_1-A-2012-00942--0056

s.19(1)

s.23

Lieutenant Colonel | Lieutenant colonel
Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux administration
National Defence | Défense nationale
Ottawa, Canada, K1A 0K2
Jones.lsc@forces.gc.ca
Telephone | Téléphone | 613-995-9037 Facsimile | Télécopieur 613-992-3220
Teletypewriter (National Defence) | Télécopieur (Défense nationale) 1-800-467-9877
Government of Canada | Gouvernement du Canada

From: Ram.Singh@tbs-sct.gc.ca [mailto:Ram.Singh@tbs-sct.gc.ca]

Sent: Tuesday, 11, August, 2009 11:08 AM

To: JONES LCol LSC@CMP DCBA@Ottawa-Hull; Kahler Cdr EC@CMP DGCB@Ottawa-Hull; Belovich Col DM@CMP DGCB@Ottawa-Hull

Cc: Ram.Singh@tbs-sct.gc.ca;

esavard@royalpage2.com

Subject:

Importance: High

Sensitivity: Confidential

Regards

R

D. Ram Singh

Program Authority Integrated Relocation Programs | Responsable des Programme de réinstallation intégrée et

Senior Policy and Program Analyst | Conseiller Principal en politiques et programmes

Excluded Groups and Administrative Policies | Groupes exclus et politiques administratives

Labour Relations & Compensation Operations | Relations de travail et opérations de rémunération

Treasury Board of Canada Secretariat | Secrétariat du Conseil du Trésor du Canada

2012-10-25

A0363188_2-A-2012-00942--0057

Ottawa, Canada K1A 0R5

613-957-9139 | Singh.Ram@tbs-sct.gc.ca | facsimile/télécopieur 613-952-3002

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 11, August, 2009 13:56
To:
Cc: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: CRITICAL - HEA ADJUDICATION TIMELINE -

Good afternoon Edmonton is not deemed to be a depressed market by Treasury Board as is reqr for reimbursement of 100% of the loss.

DCBA is currently working with TBS in order to try and find some resolve for members who find themselves in the position of

There will be no decision forthcoming today, we hope to have a response back from TB as soon as possible.

Thank you,

P.P. Ketcheson
 MWO
 DCBA 2-2
 (613) 996-1590
 (613) 992-5079 (fax)

From:
Sent: Tuesday, 11, August, 2009 12:45 PM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Cc: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: RE: CRITICAL - HEA ADJUDICATION TIMELINE -
Importance: High

DCBA 2,

I just received a call from the member. He is in Edmonton for the closing of sale of his home scheduled for

The member has no funding in place to absorb the loss on his present mortgage & therefore the closing is in jeopardy. He believed the adjudication would have been received prior to closing & therefore has no funding in place.

Please advise...

Sgt
 CF Relocation Coordinator / Coordinateur de relogements des FC

National Defence / Défense nationale

Government of Canada / Gouvernement du Canada

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 11, August, 2009 09:47 AM
To:

Subject: RE: CRITICAL - HEA ADJUDICATION TIMELINE -

The file is with the CoC for review. I have forwarded your email to the adjudicator for their perusal as well.

Elaine

From:
Sent: Tuesday, 11, August, 2009 09:21 AM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Subject: FW: CRITICAL - HEA ADJUDICATION TIMELINE -
Importance: High

DCBA 2, could I please have an estimate on when an answer will be available for the member? The member has sustained a substantial loss on his home sale (HEA) & will need to make financial arrangements by _____ to cover the loss as indicated below.

From

"Hi _____ I'm just emailing to find out what the status of my situation with DBCA/TB? We are getting down to days to where the balance of the mortgage is required _____ 09)."

Sgt
 CF Relocation Coordinator / Coordinateur de relogements des FC

National Defence / Défense nationale

Government of Canada / Gouvernement du Canada

From:
Sent: Tuesday, 4, August, 2009 09:38 AM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Subject: CRITICAL - HEA ADJUDICATION TIMELINE -

DCBA 2,

Sorry to ask for another update this AM, _____ is returning to assist with his move _____ and wishes to know when to expect an answer.

Sgt
 CF Relocation Coordinator / Coordinateur de relogements des FC

National Defence / Défense nationale

Government of Canada / Gouvernement du Canada

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 12, August, 2009 08:04
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: FW: CRITICAL - HEA ADJUDICATION TIMELINE -

Importance: High

For SA sir with regards to member is relocating from Edmonton
 He seeks 100% HEA above and beyond the 80% already paid out.
 File is on your desk.

Thank you,

P.P. Ketcheson
 MWO
 DCBA 2-2
 (613) 996-1590
 (613) 992-5079 (fax)

-----Original Message-----

From:
Sent: Wednesday, 12, August, 2009 07:55 AM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Subject: CRITICAL - HEA ADJUDICATION TIMELINE -
Importance: High

DCBA 2,

Email from member in regards to present situation.

Sgt
 CF Relocation Coordinator / Coordinateur de relocations des FC Canadian Forces Base

Canada / Gouvernement du Canada -----Original Message-----

From:
Sent: Tuesday, 11, August, 2009 19:22 PM
To:
Subject: Situational Report

Good day as per our discussion on our current situation WRT the closing requirements of our home. As of right now,

The
 has sent you an email expressing their views on my situation. On a personal note, and we would like to see a happy conclusion to this predicament. Please advise as soon as there is any word on the decision.
 Thank for your continuing support in this matter.

Page 63

**is withheld pursuant to section
est retenue en vertu de l'article**

19(1)

**of the Access to Information Act
de la Loi sur l'accès à l'information**

Vallieres WO BL@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Friday, 14, August, 2009 09:38
To: Caldwell Capt V@CMP DGCB@Ottawa-Hull; Vallieres WO BL@CMP DCBA@Ottawa-Hull
Cc: Ketcheson MWO P@CMP DGCB@Ottawa-Hull; Belovich Col DM@CMP DGCB@Ottawa-Hull
Subject: FW: CF members affected by the current downturn in the Edmonton Housing Market.
Sensitivity: Confidential
Attachments: image001.jpg

DCBA 2:

This is an interesting twist. It's the first time I've heard of the CRA angle. I'm not sure why it matters in the sense of, "if I lose 40K and you give me 15K tax-free and another 15K that is taxable, then I'm better off than if you only give me 15K tax-free". Can you attempt to confirm that the 15K is a CRA regulation. If it is, then perhaps we need to turn our minds to how one would structure a better benefit would be taking the taxes above 15K into account. Do we have any contacts at CRA. Are we even allowed to talk to CRA?

Cheers,

LJ

From: Eliane Savard [mailto:esavard@royalpage2.com]
Sent: Friday, 14, August, 2009 09:04 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Michel Bonin
Subject: RE: CF members affected by the current downturn in the Edmonton Housing Market.
Sensitivity: Confidential

Good morning LCol Jones,

I hope all is well with you and that you will have opportunities to enjoy this beautiful weather!

If I may comment on the rationale behind the limitation, I believe the amount was set based on the CRA regulation that one half of eligible housing loss in excess of \$15 000 be deemed taxable. Similar to the \$650 non-accountable allowance, I understand that recommendations were made to CRA to review the limits, however at this time, they remain unchanged. As such, when reviewing the benefit under the IRP Program, you may wish to keep in mind the tax implications that any increase in the payment of equity loss will have on transferred CF Members.

Let us know if you require any information on our part, as always, it is a pleasure to assist.

Best regards,
Eliane

Eliane Savard
Directeure, Service Clients
Services gouvernementaux
Services globaux de relogement Brookfield
(anciennement Services de relogement Royal LePage)
Tél: (613) 236-1682
Télé: (613) 236-8231
esavard@royalpage2.com

Eliane Savard

2012-10-23

A0363192_1-A-2012-00942--0064

CF members affected by the current downturn in the Edmonton Housing Market

s.19(1)

Director, Client Services
Government Services
Brookfield Global Relocation Services
(formerly Royal LePage Relocation Services)
Tel: (613) 236-1682
Fax: (613) 236-8231
esavard@royallepage2.com

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From: LESLIE.JONES@forces.gc.ca [mailto:LESLIE.JONES@forces.gc.ca]
Sent: August 14, 2009 7:26 AM
To: Ram.Singh@tbs-sct.gc.ca
Cc: Eliane Savard; DAVID.BELOVICH@forces.gc.ca; ERIC.KAHLER@forces.gc.ca; PETER.KETCHESON@forces.gc.ca; RORY.FOWLER@forces.gc.ca; vayl.caldwell@forces.gc.ca; Michel Bonin
Subject: RE: CF members affected by the current downturn in the Edmonton Housing Market.
Sensitivity: Confidential

Ram:

Absolutely. My calendar looks pretty good from Tuesday on. Let me know what works for you. It would be a good opportunity for you to meet our new WO as well. We aren't trying to throw you a curve ball with this, we have just gradually become aware of some of the pitfalls of trying to be selective in who we assist.

Cheers,

Les Jones

L.S.C. Jones
Lieutenant Colonel | Lieutenant colonel
Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux
administration
National Defence | Défense nationale
Ottawa, Canada, K1A 0K2
Jones.lsc@forces.gc.ca
Telephone | Téléphone | 613-995-9037 Facsimile | Télécopieur 613-992-3220
Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877
Government of Canada | Gouvernement du Canada

From: Ram.Singh@tbs-sct.gc.ca [mailto:Ram.Singh@tbs-sct.gc.ca]
Sent: Thursday, 13, August, 2009 20:29 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: esavard@royallepage2.com; Fowler Maj RG@JAG DLaw C&B@Ottawa-Hull; Belovich Col DM@CMP DGCB@Ottawa-Hull; Kahler Cdr EC@CMP DGCB@Ottawa-Hull; Ketcheson MWO P@CMP DGCB@Ottawa-Hull; Caldwell Capt V@CMP DGCB@Ottawa-Hull; Ram.Singh@tbs-sct.gc.ca

CF members affected by the current downturn in the Edmonton Housing Market

Subject: Re: CF members affected by the current downturn in the Edmonton Housing Market.

Sensitivity: Confidential

I am away for a week can we meet as a team and discuss this matter please? This is the exact point I had originally raised but you sent me a case seeking 90%
R

From: LESLIE.JONES@forces.gc.ca <LESLIE.JONES@forces.gc.ca>
To: Singh, Ram
Cc: esavard@royalpage2.com
<esavard@royalpage2.com>; RORY.FOWLER@forces.gc.ca <RORY.FOWLER@forces.gc.ca>;
DAVID.BELOVICH@forces.gc.ca <DAVID.BELOVICH@forces.gc.ca>; ERIC.KAHLER@forces.gc.ca
<ERIC.KAHLER@forces.gc.ca>; PETER.KETCHESON@forces.gc.ca <PETER.KETCHESON@forces.gc.ca>;
vayl.caldwell@forces.gc.ca <vayl.caldwell@forces.gc.ca>
Sent: Thu Aug 13 11:08:01 2009
Subject: RE: CF members affected by the current downturn in the Edmonton Housing Market.

Ram:

Thanks for this but I don't think it's going to work. The legal folks here tell me that, notwithstanding the authority you've given, it isn't sufficient for me to authorize the payments. There would be little point in me authorizing 90% reimbursement if it won't withstand an audit later on.

Setting aside the question of who approves reimbursement for a moment, on reflection I'm having some misgivings about reimbursing some members and not others based on the severity of the loss. It seems to me that is bound to cause inequities, and nothing breeds unhappiness like perceived inequities. Although it is easier to be more sympathetic to a Cpl that has lost a large sum, say 80 or 90K on their house, than a Maj who has lost less on a more expensive home, how does one justify that decision to the Maj. For example, Say we have a Cpl who lost 100K on a 400K home in Edmonton. Edmonton has gone down 11.2% but the Cpl has lost 25%. So we decide to reimburse the Cpl 90% of the loss, or 90K. He then uses his customized and personalized envelope and when the dust clears he has recouped virtually all of his loss. Then you take someone else, say the Maj, who lost 10% on a 400K home in the same market. That's a 40K loss. Because they don't get to the 20% loss threshold on their particular property, and because it's not a depressed market, that means we will reimburse them 80% of their loss capped at 15K, so 15K. If they then apply both their other envelopes, they may be able to cobble together another 8 or 9K depending on rank, family size, distance between posting etc. This leaves them holding the bag for roughly 16 or 17K. Thus the individual that arguably made the better initial investment decision ends up far worse off than the individual that did not buy wisely. You can see where that may get a few folks wound up.

I think we may be approaching this problem from the wrong angle. I think the current policy as it's constructed is well thought out. Basically it provides some relief when you're dealing with a market correction (always a risk in a speculative investment) and more relief when there is a catastrophic market event that a reasonable person could not have foreseen, like a base closure in a small community for example. In the first instance, people know what the government is going to provide as assistance in a slumping market when we're forcing them to move. It's not rank dependant and it's pretty much the same for everybody. They also know that if something catastrophic occurs, the government will provide greater relief. Everyone can then make an informed decision. I don't think the answer lies in trying to pretend that we've reached the second level in selective cases when we haven't. I do think though, that we could make a lot of the pain and discomfort go away if we adjusted the "capped" amount to a more contemporary figure.

I did some checking and the maximum amount that is reimbursed in the first level, \$15K, was part of the program in 1999. It hasn't changed since then. What has changed is the value of houses. A 10% hit on a 200K home in 1999 was not far off the 15K cap, but that same home in many markets is now worth 400K or more and a 10% hit is extremely painful. Do you think there is any possibility that we could look at adjusting the capped figure so that it more accurately reflects the rise in housing prices? I'm not sure exactly how we would calculate the change in value, but keeping the same basic policy construct just with updated figures would seem more equitable and reasonable than selectively trying to make value decisions on individual cases. If we went this route, I would further propose that the new "cap" be effective 1 Apr 09. If we were going to try for an amendment, would you see this as requiring a full-up TB submission or are there other means you're aware of?

If you think there is any appetite for such an adjustment, I believe the CF would be willing to take the lead to try and calculate a reasonable adjustment based on increases in the Canadian housing market over the past decade. If you don't think this approach is feasible, then we will need to meet to discuss a way ahead for the 5 or 6 files I currently have in the

CF members affected by the current downturn in the Edmonton Housing Market

s.19(1)

office.

Cheers,

Les Jones

L.S.C. Jones -
Lieutenant Colonel | Lieutenant colonel
Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux administration
National Defence | Défense nationale
Ottawa, Canada, K1A 0K2
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Government of Canada | Gouvernement du Canada

From: Ram.Singh@tbs-sct.gc.ca [mailto:Ram.Singh@tbs-sct.gc.ca]
Sent: Tuesday, 11, August, 2009 11:08 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull; Kahler Cdr EC@CMP DGCB@Ottawa-Hull; Belovich Col DM@CMP DGCB@Ottawa-Hull
Cc: Ram.Singh@tbs-sct.gc.ca; esavard@royalpage2.com
Subject: CF members affected by the current downturn in the Edmonton Housing Market.
Importance: High
Sensitivity: Confidential

It has become apparent that as the Canadian economy struggles to come to grip with the world wide economic decline some of our valuable - our employees - resources will be affected and this forces us to consider ways and means to provide enhanced assistance especially in cases where our employees are forced to relocate as a result of management's decision. Unfortunately we cannot just throw money, all be it public funds, at this situation. We can however try to relieve some of the stress especially when those same employees in other times gain from disposition of their properties but retain those gains. We must remember that the public also face these situations and public funds are not provided to them even though they are relocating for employment purposes also!

Currently the relocation policies address equity assistance and are very specific about provision of 100% equity protection (HEAP). Edmonton is not a depressed market area since there has been no evidence of Edmonton suffering significant loss of industry to cause Treasury Board Secretariat to classify it as a depressed market. Instead what we are seeing is a levelling off of housing prices from the peak of 2007.

I am cognizant of the distress being faced by your members and I am hereby authorizing your offices to review on a case by case basis all Edmonton files affected as a result of the current situation. Furthermore, I am authorizing the equity assistance from Core at 90% (as previously discussed) but I ask that my office be advised on a case by case basis once you have made your rulings (these are for tracking purposes only). I trust that this will help to alleviate some of the stress.

Regards

R

D. Ram Singh

Program Authority Integrated Relocation Programs | Responsable des Programme de réinstallation intégrée et
Senior Policy and Program Analyst | Conseiller Principal en politiques et programmes
Excluded Groups and Administrative Policies | Groupes exclus et politiques administratives

CF members affected by the current downturn in the Edmonton Housing Market

Labour Relations & Compensation Operations | Relations de travail et opérations de rémunération

Treasury Board of Canada Secretariat | Secrétariat du Conseil du Trésor du Canada

Ottawa, Canada K1A 0R5

613-957-9139 | Singh.Ram@tbs-sct.gc.ca | facsimile/télécopieur 613-952-3002

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 23, September, 2009 15:44
To: Belovich Col DM@CMP DGCB@Ottawa-Hull
Subject: FW:

Attachments: Letter from D. Ram Singh dated 14 Sep 09.pdf



Letter from D. Ram
Singh dated...

-----Original Message-----

From: Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull
Sent: Wednesday, 23, September, 2009 09:39 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: FW:

FYI.

Page 70

**is withheld pursuant to sections
est retenue en vertu des articles**

23, 69(1)

**of the Access to Information Act
de la Loi sur l'accès à l'information**

If you have any questions or concerns regarding the foregoing, please do not hesitate to contact me.

Rory G. Fowler
Major | major
A/D Law/CBP&E | D Jur/RASPS (I)
Directorate of Law/Compensation & Benefits, Pensions, Estates Direction
Juridique/Rémunération et les Avantages Sociaux, Pensions, Successions Office of the
Judge Advocate General | Cabinet du Juge Avocat Général National Defence | Défense
nationale
305 Rideau Street | 305, rue Rideau
Ottawa, Ontario, Canada K1A 0K2

Rory.Fowler@forces.gc.ca

Telephone | Téléphone 613-992-1453
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Government of Canada | Gouvernement du Canada

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**Pages 72 to / à 73
are withheld pursuant to sections
sont retenues en vertu des articles**

21(1)(a), 23

**of the Access to Information Act
de la Loi sur l'accès à l'information**

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 24, November, 2009 14:42
To:
Subject: RE: Home Equity Assistance - Status?

The policy has been fundamentally unchanged since 1999. In 1999 it was 80% of all losses up to 15K from core and any additional amounts from custom until the envelope was exhausted. There was no provision at that time for TBS to declare depressed market status. I don't know if it was exactly the same in the 2000-2002 timeframe, but suspect given the similarity of the wording, it was.

In all likelihood he was reimbursed the first 15K from core and then the rest of his envelope(s) were used to cover the balance of his loss. Everything after the first 15K is deemed to be a taxable benefit by CRA, so he probably had to give some of it back. Once the envelopes were empty he would have been on his own for the rest. If he was paid more than that, I don't know how it was accomplished. To track it down I would have to know the specifics of his case.

Cheers,

Les Jones

L.S.C. Jones
Lieutenant Colonel | Lieutenant colonel
Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux
administration
National Defence | Défense nationale
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Government of Canada | Gouvernement du Canada

From:
Sent: Tuesday, 24, November, 2009 13:26 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: Home Equity Assistance - Status?

Les,

Thanks for the information. Much appreciated. I have only one other question and then I will leave you alone!

A friend of mine was posted to Edmonton early this decade (2000-2002 I believe). He lost money on his house (around 30K I believe). He applied for HEA and received it, despite the fact that the market had dropped less than what we experienced last year. I think Edmonton dropped by 7-8% at the time, vice the 12+% we saw in Calgary last year.

So my question is, has there been a change in policy since that time? If not, under what provision were members

successfully getting HEA in the past (from places like Edmonton that have not had a base close or massive industry loss)?

Thanks.

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 24, November, 2009 10:41 AM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Cc: Inglis WO JA@CFSU(O) Admin Svcs@Ottawa-Hull
Subject: RE: Home Equity Assistance - Status?

Thanks for your concern. I don't disagree with you that it would be a better world if we could give people updates at regular intervals, the problem being, of course, that we have very finite resources dealing with a huge volume of files and every minute we spend sending out updates is another minute we don't spend working on other requests. This is particularly true when there aren't really any developments to report. So, the decision I face is whether to divert resources from answering other CF members' adjudication requests to provide updates that don't have anything new to report. Given that we're hundreds of files behind and that CF members have been waiting 3-4 months for replies to their adjudication requests, thus far I have been leaning towards keeping the few folks I have working on other active files.

As you will know from the policy manual, HEA only covers you to a maximum of \$15,000 from core plus whatever balance you have left within your custom and personalized envelopes. In your case, we have already granted that. There is a provision to provide greater HEA coverage (up to 100% of the loss) in TBS declared depressed markets. At this time there are no depressed markets in Canada and TBS has been fairly adamant that there aren't any. The simple answer then, is that you have gotten everything the policy provides.

For information, the two-tiered HEA system was designed to deal with market corrections in the first instance and catastrophic market events in the second. Base closures or the failure of a significant industry would be examples of events that might cause a catastrophic and unforeseeable drop in a given real estate market and result in that market being declared "depressed" by TBS. Generally speaking, a market needs to have declined about 20% before TBS will consider it depressed. Nothing that happened during the recent recession even came close to meeting this threshold.

The expectation, therefore, should have been only that you would be reimbursed the initial level of HEA. For a brief period of time we had some optimism that TBS might consider severe cases on an individual basis; however, ultimately they decided they would not. Of late, we have been working with our legal advisors to determine what the actual authority levels are within TBS to consider cases individually. If, as we suspect, TBS authority only extends to declaring entire markets as "depressed", and not individual claims, I don't think it is likely our efforts are going to have a happy outcome. We have also broached the idea that the figure of \$15,000, which dates from 1999, may no longer be adequate given current market values with them. The problem we run into is that TBS tells us that the HEA benefit for OGDs is capped at \$300K; in other words, if your house sells for more than \$300K you're not entitled to any HEA regardless of the amount you lose. That would make our benefit considerably better than anything they're giving anyone else and makes selling an increase in the \$15K figure very difficult.

RE: Opinion pieces

Insofar as we've had news to give out, we've passed it to CFIRP coordinators. We have no means to verify how widely they are in turn spreading the news, but you're the first person that has said he wasn't told any of this. Generally speaking, most of the people waiting on a final answer seem tolerably well informed. I have been trying to manage expectations because I'm not optimistic any longer that we're going to be able to provide any greater degree of relief. We have not yet given up, but we're running out of proposals. In the meantime, no news is good news I guess. If and when we run out of avenues to address the large losses some people experienced, we will provide final answers to the adjudication requests we have on file.

Cheers,

Les Jones

L.S.C. Jones

Lieutenant Colonel | Lieutenant colonel

Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux administration

National Defence | Défense nationale

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From:**Sent:** Monday, 23, November, 2009 15:51 PM**To:** Ketcheson MWO P@CMP DGCB@Ottawa-Hull**Cc:** Inglis WO JA@CFSU(O) Admin Svcs@Ottawa-Hull; JONES LCol LSC@CMP DCBA@Ottawa-Hull**Subject:** RE: Home Equity Assistance - Status?

MWO Ketcheson, LCol Jones,

Thank-you very much for the information.

It should be noted that this is the first information I have received since applying for HEA seven months ago (other than when I contacted you via e-mail in July trying to get acknowledgement that my file had been received). My concern is that if a _____ isn't getting information, I can only assume that NCMs that also lost significant sums of money on their homes last APS must be completely in the dark.

Many of us have questions about this process and what is being done to help CF members who lost tens of thousands of dollars by virtue of being posted. I understand you may not have all the answers at this time, and that some programs may be pending TB approval. That said, the information you provided below is the first indication, after 7 months, that I have been given indicating: (1) my application will likely not be supported, and (2) there are other efforts being made to provide relief. Since the information came as a result of me tracking down contacts and asking directly for it, I also have to assume that any further information I receive will have to be garnered in the same manner. Has there been any thought put into some form of proactive communication with members who have applied for HEA to bring us up to date with what is happening (i.e. CANFORGEN or e-mail to all HEA applicants, briefings, etc)? This would require a small degree of effort on the part of DCBA, but may, in the long run, reduce the number of members filing redresses, going to the media with their concerns, etc. Providing some transparency to this process, aside from being the right thing to do, would probably ease the concerns that many CF members in this situation have. If this has been done and I have missed something, please let me know.

As for directing requests for adjudication to my local CFIRP Coord, I will be happy to do so in the future, provided that they are able to provide responses to my questions. I believe that I did, in fact, contact my local CFIRP

2012-10-25

A0363200_3-A-2012-00942--0076

Coord back in July asking whether my file from April had been received, and was I given your contact information at that point. I can tell you that in Alberta last summer, the Royal LePage people had very little information or advice on HEA, as did the CFIRP coordinator.

I hope this e-mail is useful in communicating, from the perspective of a CF member who has applied for HEA, a sense of the lack of information from our perspective. I am hopeful that something can be done to improve this situation.

Thanks.

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Monday, 23, November, 2009 14:08 PM
To:
Cc: Inglis WO JA@CFSU(O) Admin Svcs@Ottawa-Hull; JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: Home Equity Assistance - Status?

Good afternoon Sir,

To date you have been reimbursed HEA in accordance with regulations. You are currently seeking 100% reimbursement.

Reimbursement for 100% is as per the HEA calculation criteria listed below:

CF members who sell their home at a loss are entitled to reimbursement for up to 100% of the difference between the original purchase price and the sale price from specific funding envelopes as follows:

Core benefit

- 80% of the loss, to a maximum of \$15,000; and
- 100% of the loss, in places designated as depressed market areas by Treasury Board Secretariat (TBS).

The Treasury Board has not designated any location in Canada as a depressed market to date. Therefore, your request for 100% reimbursement today would not be supported. However, DCBA is working with Treasury Board in an attempt to gain some relief for those who have lost such significant amounts in those market areas that do not meet the criteria for a depressed market.

Please note that requests for adjudication and/or updates are to be directed to your local CFIRP Coord, for the NCR, WO Inglis.

Thank you,

P.P. Ketcheson
MWO
DCBA 2-2
(613) 996-1590
(613) 992-5079 (fax)

From:
Sent: Monday, 23, November, 2009 13:40 PM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: RE: Home Equity Assistance - Status?

Hi MWO Ketcheson,

Any update on my HEA application?

Thanks.

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Friday, 24, July, 2009 07:54 AM
To:
Subject: RE: Home Equity Assistance - Status?

Good morning sir, your application has been received at DCBA.

Applications are administered by date of submission in order to ensure procedural fairness to all.

The adjudicators are currently working on files submitted in Feb.

Thank you,

P.P. Ketcheson
MWO
DCBA 2-2
(613) 996-1590
(613) 992-5079 (fax)

From:
Sent: Thursday, 23, July, 2009 19:06 PM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: Home Equity Assistance - Status?

MWO Ketcheson,

In late April or early May I submitted a request for Home Equity Assistance (HEA) via the orderly room in to DCBA.

Can you please have someone confirm to me that the package I sent was in fact received?

Also, are you in a position to provide an estimate as to when I can expect to hear back regarding a decision?

Thanks.

Vallieres WO BL@CMP DCBA@Ottawa-Hull

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 23, March, 2010 13:05
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Vallieres WO BL@CMP DCBA@Ottawa-Hull
Subject: FW: 2009-2021 - 4 FEB 10 + - 2009-1773 - 3 DEC 09

Good afternoon Sir, this is for your return. I was of the opinion that Ram Sing returned five files stating that they were not going to look at each individually, that there are no depressed markets in Canada.

All I could locate was the fol:

----- Original Message -----

From: Ram.Singh@tbs-sct.gc.ca <Ram.Singh@tbs-sct.gc.ca>
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Ram.Singh@tbs-sct.gc.ca <Ram.Singh@tbs-sct.gc.ca>
Sent: Thu May 21 23:53:24 2009
Subject: Re: High Rate HEA/Depressed Market Status

Unfortunately I am in gTA until sunday

The Edmonton Area is not considered a depressed housing market area - please note that we do not declare a street or a unit as depressed, we declare the area if the marker has dropped below 20%.

Based on what u say here these files will not get 100% HEAP.\$ the members could claim as much of the difference from personalized or aainst personal income tax

Can chat next week
 Ram

That said, perhaps he sent it yourself or WO Levielle.

Please advise.

Thank you,

P.P. Ketcheson
 MWO
 DCBA 2-2
 (613) 996-1590
 (613) 992-5079 (fax)

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Thursday, 11, March, 2010 13:41 PM
To: Cornish MWO GS@CMP DCBA@Ottawa-Hull; Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Cc: Hebert WO JMP@CMP DGCB@Ottawa-Hull
Subject: FW: 2009-2021 - 4 FEB 10 + - 2009-1773 - 3 DEC 09

For your review and any action.

Please advise should you require the file.

Regards

Elaine

Adjudication Section
Directorate Compensation Benefits Administration (DCBA)

National Defence | Défense nationale
Ottawa On
K1A 0K2
Telephone/Téléphone 613-992-4790
Facsimile/Télécopieur 613-996-7912
Government of Canada/Gouvernement du Canada

From:
Sent: Thursday, 11, March, 2010 13:39 PM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Subject: FW: 2009-2021 - 4 FEB 10 + - 2009-1773 - 3 DEC 09

Good afternoon

For your review

Thanks

MWO
BSupt Clk/G1 Sgt Maj

From:
Sent: Thursday, 11, March, 2010 11:56 AM
To:
Subject: RE: 2009-2021 - 4 FEB 10 + - 2009-1773 - 3 DEC 09

MWO

I have a few questions concerning the Depressed Market status as defined by the Treasury Board Secretariat.

The Relocation Adjudication Section has stated that there are currently no locations in Canada designated with depressed market therefore my request of 100% HEA will be denied. Through the Canadian Forces Integrated Relocation Program Directive APS 2009 Section 8.2.13, I thought that a request of 100% HEA was assessed on a case by case basis.

It states in section 8.2.13, " Depressed market status may be evaluated when: A CF member and the Realtor build a case for depressed market status by submitting the following documentation to DCBA through the CF Relocation Coordinator for review, DCBA will forward it to IRP Program Authority at Treasury Board Secretariat...".

Even though there are no areas designated a depressed market I believe my Realtor and I have built a solid case proving that the [redacted] should be at least considered. My family and I took a significant loss on our home and would like to know whether or not my request has at least been submitted to TBS?

Government of Canada / Gouvernement du Canada

From:
Sent: Wednesday, 10, March, 2010 09:22 AM
To:
Cc:
Subject: FW: 2009-2021 - 4 FEB 10 + 2009-1773 - 3 DEC 09

FYI

MWO
BSupt Clk/G1 Sgt Maj

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 10, March, 2010 09:16 AM
To:
Cc:
Subject: FW: 2009-2021 - 4 FEB 10 + - 2009-1773 - 3 DEC 09

PROTECTED A

Memorandum

7209-97 (DCBA 2-2-7)

10

Distr List

REQ HOME EQUITY ASSISTANCE ON SALE
OF HOME - DND200713449

Refs: A. Your memo dated 4 Feb 10
B. Your memo dated 3 Dec 09
C. CFIRP Policy 2008

1. The req submitted on behalf of _____ has been reviewed and the following comments are provided.
_____ was posted from _____ with a COS date of 12 Jan 09. He is req DCBA approval for home equity assistance (HEA) for a property sold for less than 95% of the market value, in this instance, 47.79%.
2. IAW ref C art 8.2.13, CF members who sell their home at a loss are entitled to reimbursement for up to 100% of the difference between the original purchase price and the sale price under the specific funding envelope as follows: as a core benefit, reimbursement of 80% of the loss to a maximum of \$15,000; and 100% of the loss in places designated as depressed market areas by Treasury Board Secretariat (TBS). HEA is reimbursed as a custom benefit in excess of core entitlement and as a personalized benefit when all custom funds have been expended. For this _____ home, the realtor's comments emphasized that in 2008 selling prices were comparable to the appraised value while in 2009, significant decreases were experienced due to most lenders refusing funding and reports of the park closing. Given the details provided at refs A and B, _____ originally purchased his home

for \$64,000; however, he sold the property for \$32,500 thus realizing \$31,500 in HEA loss or 49.22%. Auth is therefore granted, IAW with ref C, to reimburse HEA from the appropriate financial envelopes, pursuant to the limitations of the HEA art, funding permitting.

3. This approval notwithstanding, TBS has advised that there are currently no locations in Canada designated with depressed market status. As such, any request for 100% HEA will be denied. Please inform of the contents of this email.

Relocation Adjudication Section
Section d'arbitrage de réinstallation
Director Compensation and Benefits Administration
Directeur rémunération et avantages sociaux administration
Fax/fac-similé: (613) 996-7912

Distr List

CF IRP Relocation Coord
BGRS Consultant

PROTECTED A

From:
Sent: Thursday, 4, February, 2010 15:17 PM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Subject: 2009-2021 - 4 FEB 10

Good afternoon

For your review

<< File: 2.pdf >> << File: 3.pdf >> << File: pdf >> << File: POSTING INSTR
.txt >>

Master Warrant Officer
Base Superintendent Clerk

samuel.potvin@forces.gc.ca
Telephone | Téléphone 613-945-1259
Facsimile | Télécopieur 945-1190
Teletypewriter (National Defence) | Tél'imprimeur (Défense nationale) 1-800-467-9877
Government of Canada | Gouvernement du Canada

From:
Sent: Monday, 12, April, 2010 15:13 PM
To: Potvin S@ADM(HR-Civ) DLRPP@Ottawa-Hull
Cc:
Subject: Depressed market situation in Edmonton?

Good afternoon Mr. Potvin,

My name is [redacted] in Edmonton. I have recently been posted to [redacted] I am writing to you because I have been told that you are currently looking after the affairs of a Luc Blais, who I have been told is the conduit between Brookfield relocation services and the Treasury Board Secretariat. The reason that I am trying to get a hold of him is that according to the definitions located in the Canadian Forces Integrated Relocation Program Directive, my housing situation fits into the definition of a depressed market, and I am looking for further guidance. I was told by the relocation specialist at Brookfield that despite the definition that they provide, there is no such thing as a depressed market in Canada. According to the definition any community where the market has dropped by over 20% is considered a depressed market, and my place as well as numerous other homes in the Edmonton area of similar size and type have all dropped by over 30%. Between myself and my realtor, we are in the process of gathering the requested documents that the CFIRP directive says that I require to make the request, but I am looking to get a better idea on what the possibility is of actually being granted the status of a depressed market. At present I still own [redacted] on the existing mortgage (initially the home was purchased for [redacted] and as of right now, the realtor says that based on the current market, I could expect to get about \$180,000 for the sale of the house. Obviously, the \$15,000 that IRP will pay out of my core funds will definitely not cover the [redacted] that I still own on the home, so selling the home under the normal Home Equity Assistance scenario is definitely not an option for me. Any information you have on the matter would be greatly appreciated, and I can be reached either via e-mail [redacted] or via phone at the following numbers;

Once again, I thank you for your assistance in this matter.

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: MacPherson MJ@MND CFGB@Ottawa-Hull
Sent: Wednesday, 26, May, 2010, 12:44
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Ouellette LCol JC@CMP DGCB@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: CF IRP DEFINITION OF A DEPRESSED HOME MARKET = 20%

You raise a lot of good points Les. It demonstrates how complicated the issue really is. and hours can and has been spent discussing what members should expect as support from the gov't on posting.

Appreciating your time, I will just add this last point to the pile - in my experience, things do not all equal out in the end. There are some folks who make out like bandits with everything they do and then there are others who seldom have much luck at being in the right place at the right time. Many people who are posted often don't do that well financially. There is a correlation between stability and prosperity. I remember a study done years ago pointing out that the families of the NCMs from army bases were better off by the ends of their careers than the officers were because the officers were getting posted with all the costs that postings entail. Spousal job loss as well as the ups and downs of home ownership. Just look around Ottawa and see how many families would not want to be posted for financial reasons.

The CF pays its members better than ave is true but it asks far more than ave from them in return.

Cheers,

Mike

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 26, May, 2010 12:12 PM
To: MacPherson MJ@MND CFGB@Ottawa-Hull
Cc: Ouellette LCol JC@CMP DGCB@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: CF IRP DEFINITION OF A DEPRESSED HOME MARKET = 20%

Mike:

Sure. Just so you know, we did emphasize the point on postings when we briefed DGMC last year. I made it clear that the benefits associated with loss on a home are finite and they needed to consider other possibilities when they are risking the financial ruin of an individual to post them after a short stay because of a promotion or whatever. I know that they have cancelled some postings in order to avoid putting people in that position, so I think that advice has worked to some extent.

I've added a few thoughts to your e-mail.

Cheers,

Les Jones

L.S.C. Jones

Lieutenant Colonel | Lieutenant colonel

Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux
 administration

National Defence | Défense nationale

Ottawa, Canada, K1A 0K2

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Government of Canada | Gouvernement du Canada

From: MacPherson MJ@MND CFGB@Ottawa-Hull
Sent: Wednesday, 26, May, 2010 10:27 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Ouellette LCol JC@CMP DGCB@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: CF IRP DEFINITION OF A DEPRESSED HOME MARKET = 20%

Thanks Les. Your quick reply is very much appreciated!

So if I may summarize your reply, the 20% figure represents how TB defines a "catastrophic drop" in the market.

This issue is very philosophical to begin with. We have all experienced and discussed these issues as Padm officers. There are some who still think members should all be living in large military communities in TB provided housing but TB wanted out of that costly business and so policies were created to encourage and support members to live on the economy. Although not necessarily buy.

Members could rent throughout their careers and avoid the risk associated with buying and selling homes in up markets and down. However, if they do that they will likely never own a home and will be paying rent during their retirement which can be a financial hardship. Alternatively, they can buy homes wherever they are posted hoping to increase their equity over time and perhaps one day be mortgage free like many other Canadians.

But CF members are not like other Canadians or even PS employees. The PS employee is not obliged to relocate and can control his or her financial destiny to a great degree. The CF member cannot control his or her posting destiny and most financial aspects of their lives revolve around those postings. The sole choice they have is to buy or not to buy. While it is tempting to argue that buying is their own personal choice and risk, that may be a bit unfair. If they do not buy, they are probably not going to be able to retire owning their own home somewhere. They believe they should have the same opportunity to own their own home after 25 years of paying a mortgage. You'll forgive me if I don't entirely subscribe to this point of view. I think we play the "unique" card too frequently. The last I looked the CF is an entirely volunteer force, so everyone in it joined knowing that there would be movement from one place to another. There are lots of ways of accumulating enough wealth to satisfy your post-career living arrangements. I also don't believe there is a vested right to own a home on retirement. I suspect that many, many Canadians do not own homes on retirement. We do pay considerably better than many civilian employers, we have an excellent pension plan and our benefits package when you are buying and selling homes is very good. Not paying legal fees on the sale alone is worth thousands of dollars in untaxed profits. So I think we need to be careful when we wring our hands over one sale transaction in a lifetime of purchases and sales. In general terms, we provide people with the means to ensure they can retire to a reasonable lifestyle, whether they manage those means to achieve that is a private affair.

The key, as you suggest, is the timing of the posting. Both of our current grievors were posted after just one year in their posting. In both cases, the posting was system imposed on them. They did nothing wrong. A very sudden and unanticipated recession hit the market and they lost 12 and 13 % equity respectively. Had they not been obliged to relocate until APS 2010, it is quite likely that they would not have lost more than \$15,000 - perhaps none. Agreed, but the answer is not in amending a very reasonable policy but in ceasing to post members when it will cause financial distress. Not all answers are found in increased benefits.

In today's papers, there are articles predicting that the Canadian market will decline 5 to 10% over the next year. The current national ave cost for a home is \$344,000. Even a 5% decline would be \$17,000 for anyone buying in APS 2010 and selling on posting in APS 2011. A similar 10% decline would be a loss of \$34,000. And these estimates do not reflect the real possibility of a double dip recession hitting. Noting that the market is up some 23% since the last recession bottom a year ago April, it is possible to see a nation-wide decline of 20% or more. Of course, it would likely only impact people who buy this year and sell next year because of an unexpectedly short posting. Though the overall numbers of those affected would be small, the impact of losing \$60,000 or \$70,000 due to an untimely posting would be large. I think this points out exactly why the government cannot and should not change the policy. If the market is going to go down, surely the prudent thing to do would be to invest, rent and then buy when the market has settled. Given that there is an alternate strategy, why would the government underwrite an individual's decision to speculate in the market when there are indicators that another investment strategy would be wiser.

Perhaps, if there is no way to convince TB to improve the protection against equity loss on posting, the CF might look to DGMC and the career management system for a solution. Like you indicated, these one year postings could be avoided in cases where a member is going to lose substantial equity on the sale of a home. Even receiving a promotion on posting doesn't balance out an unreimbursed equity loss of \$35,000 in after tax dollars. That is many years of savings just gone. A final thought, there is a tendency to reduce this to a single financial transaction. Cpl X lost Y dollars on the sale of his house, that's terrible. The thing is, lots of people make many purchases and sales over a career. I have seen examples of individuals that have made profits on housing transactions that climb into the hundreds of thousands but claim poverty when they lose 10K on their latest transaction. It is somewhat akin to investing in the stock market, keeping all the profits tax free when you're right and calling for a public bailout when you're not, even though you may be way

ahead overall.

At the end of the day CF members have to decide what strategy they think will work for them. Buying houses is but one means to an end. If the government indemnifies people to the risk to too great an extent, basically they're allowing people to make poor gambles based on the potential of a high return with no danger of a loss. So what percentage of profit do we wish to mandate for CF members on each posting?

Thanks again for your assistance.

Cheers,

Mike

M.J. MacPherson
Team Leader
Canadian Forces Grievance Board
(613) 996-6459

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 26, May, 2010 09:04 AM
To: MacPherson MJ@MND CFGB@Ottawa-Hull
Cc: Ouellette LCol JC@CMP DGCB@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: CF IRP DEFINITION OF A DEPRESSED HOME MARKET = 20%

Mike:

I'll do my best to answer your questions. This is a TB policy, not a DND one, so I will only be able to do that to an extent. As I understand it, HEA policy was designed to cover two different circumstances: the first level is to provide a degree of protection against a loss in value due to being obligated to move when market conditions are not ideal; the second level is designed to assist a member when a market suffers a catastrophic drop.

At the first level, the policy reimburses members up to 80% of their loss capped at \$15K from core and then any remaining loss from the custom or personalized envelope until those envelopes are exhausted or the loss is covered. Depending on the distance moved, monthly income, etcetera, the amount can get as high as \$25-30K. TB did not intend to indemnify CF members against the entire loss, only the portion of the loss that can be "attributed" to being obliged to move. It should be remembered that CF members are not obliged to buy, nor are they obliged to sell. So, the policy provides limited protection against taking a loss in a speculative investment due to the timing of an individuals posting.

The second level is designed to assist members when there is a radical shift in market values. My contact at TBS has explained that this is to deal with situations like base closures or the sudden collapse of an industry in a given location. Were we to close a base in a small town with little other industry, that could easily precipitate a huge market decline. To choose a non-DND type example, were the big auto companies to close their factories in Oshawa, that might have a similar effect. Under the policy TBS has been delegated the responsibility for determining when a market becomes "depressed". My understanding is that they view the 20% as a indicator not necessarily a trigger, i.e. they may declare a market as depressed either at a point slightly higher or lower than that precise figure. They also have the ability to decide what comprises a "market". To use Edmonton as an example, they looked at the market as a whole and decided it was not depressed as the overall drop was only 11% from highest point to lowest. They did examine whether the policy was adequate during the latest economic downturn, but found that the incidence of people claiming HEA across the entire government was so low that it did not merit a policy review. CF numbers would tend to support that. Out of the 15K moves last year there were actually very few people who took huge hits. Of those, a number were people that bought at the zenith of the market and then were posted less than two years later at the lowest point in market values (an effect that could have been avoided by posting other CF members with more time in the market), those that took huge risks by buying homes as part of a bidding war, or those that bought homes in the riskiest sectors of the market.

Two other things that bear mentioning. My understanding is that the benefit is capped for the RCMP and the PS at \$300K. By this I mean, if an RCMP or Public Servant's house sells for over \$300K, they do not qualify for any relief under this policy regardless of the loss suffered. That makes the CF benefit considerably better than our RCMP and PS counterparts. The second is that the \$15K is the amount that CRA allows to be claimed tax-free for this type of benefit. Indeed, I think that may be why the cap was set at 15K. My understanding from my TBS POC is that they approached CRA about changing that number a few years ago and were firmly rebuffed.

So that's HEA as I know it. While I understand it has been a huge issue for those that took a serious hit, to date it has only effected a tiny percentage of the CF. The downturn in Edmonton is the only example we have in the last 10 years of any market experiencing a significant market adjustment. Even with that adjustment, the vast majority of people that moved from Edmonton over the past couple years made a profit if they have been in the market from before 2007. Given other more pressing priorities and TBS conviction that there simply isn't a big enough problem to justify a submission to TB for a policy change, we have not pursued this vigorously.

I hope that helps.

Cheers,

Les Jones

L.S.C. Jones

Lieutenant Colonel | Lieutenant colonel

Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux administration

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From: Ouellette LCol JC@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 26, May, 2010 08:28 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: MacPherson MJ@MND CFGB@Ottawa-Hull
Subject: FW: CF IRP DEFINITION OF A DEPRESSED HOME MARKET = 20%

Les,

Yours please.

Thanks!

JC

LCol J.C. Ouellette
DGCB Coord/ Coord DGRAS
National Defence | Défense nationale
NDHQ - 101 Colonel By Dr
Ottawa, ON K1A 0K2

JEAN-CLAUDE.OUELLETTE@forces.gc.ca

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Facsimile | Télécopieur (613)992-3220
Government of Canada |Gouvernement du Canada

From: MacPherson MJ@MND CFGB@Ottawa-Hull
Sent: Tuesday, 25, May, 2010 18:41 PM
To: Ouellette LCol JC@CMP DGCB@Ottawa-Hull
Subject: CF IRP DEFINITION OF A DEPRESSED HOME MARKET = 20%

Hi JC,

Looking at the CF IRP, it talks about TBS determining whether a market is sufficiently depressed to trigger 100% reimbursement of equity loss on sale of home and it defines a depressed market as a 20% or greater decline in the

market.

Based upon the national average home value being north of \$300K, even a 5% loss exceeds the max \$15,000 HEA from core funds these days. A 20% drop in the market would be over \$60,000 in equity loss. There seems to be a large gap between the current \$15,000 HEA max and the 100% reimbursable loss of more than \$ 60,000?

I realize that it could be very expensive paying for equity losses during a down market and that may have lead to the relatively high threshold of 20% but I wonder if it is fully appreciated the type of risk to the system that the current policy presents? If there is a second recession, it is possible that the home market could fall 20% in many [expensive] areas of the country. Those who have bought in the past year or so at the current highs could see extremely large equity losses which the CF IRP says the CF will reimburse at 100% as long as the market they are in is confirmed to have declined by 20% or more.

On the flip side, the grievances we have at the moment have members losing approx 12% [\$44,000 and \$50,000+ respectively] on the sale of their home during the first recession and being reimbursed only \$15,000 because the market they bought in dropped only 14% rather than the 20% required by the CF IRP.

In looking at the RCMP and the NJC websites, I see that the \$15,000 figure appears similar across the board but I didn't see the 20% figure for a depressed market anywhere else but in the CF IRP? Is the 20% figure unique to the CF? Can you tell me how the 20% loss threshold was determined as the definition of a depressed market? Thanks JC.

Regards,

Mike

M.J. MacPherson
Team Leader
Canadian Forces Grievance Board
(613) 996-6459

8.2.13 Home Equity Assistance (HEA)

As per the HEA calculation criteria listed below, CF members who sell their home at a loss are entitled to reimbursement for up to 100% of the difference between the original purchase price and the sale price from specific funding envelopes as follows:

Core benefit

- 80% of the loss, to a maximum of \$15,000; and
- 100% of the loss, in places designated as depressed market areas by Treasury Board Secretariat (TBS).

Custom benefit

In excess of core entitlement.

Personalized benefit

When all custom funds have been expended.

HEA calculation criteria

- Properties selling for less than 95% of the market value require DCBA approval prior to qualifying for this benefit. Market value is to be based on the appraisal provided by CFIRP.
- Capital improvements shall not be included in the calculation of HEA but may be claimed separately as per art 8.2.10.
- Any reductions of the sale price based upon deferred maintenance shall not be included when calculating HEA.

- The original purchase price for new home construction consists of costs:
 - identified in the Building Agreement, and
 - for initial landscaping which occurs within one year of occupancy (when not identified in the Building Agreement).

Depressed market, as established by Treasury Board Secretariat, is defined as a community where the housing market has dropped more than 20%.

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 22, June, 2010 10:51
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull;
Cc: JONES LCol LSC@CMP DCBA@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: 2009-0870 - 09.msg

Normally no we don't as submissions are made in electronic media.

The submission is now the property of the department, not I have reviewed the file and they would appear to be original documents. Retain the decision documents and return the documents that make up the case for a depressed market.

Please make note on the file that the aforementioned documents were returned to the member as requested.

it is understood that the application may have not originated in however, for future submissions please ensure either a copy is sent or the member retains a copy.

Thank you,

P.P. Ketcheson
MWO
DCBA 2-2
(613) 996-1590
(613) 992-5079 (fax)

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 22, June, 2010 09:42 AM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: FW: 2009-0870 - 09.msg

For you review. We do not return items do we?

Adjudication Section
+DCBA 2 Adjudications@CMP DCBA@Ottawa-Hull.com
Directorate Compensation Benefits Administration (DCBA)
National Defence | Défense nationale
Ottawa On
K1A 0K2
Telephone/Téléphone 613-992-4790
Facsimile/Télécopieur 613-996-7912
Government of Canada/Gouvernement du Canada

From:
Sent: Tuesday, 22, June, 2010 09:35 AM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Subject: FW: 2009-0870 - 09.msg

Good Morning, Please see request. Is this possible?

Please advise.

Thank You

From:
Sent: Tuesday, 22, June, 2010 10:30 AM
To:
Subject: RE: 2009-0870 - 09.msg

I will be putting through a redress of grievance now. I'm a little confused though as to why they would add a reference in 2009 stating that a depressed market status can be evaluated when a CF member and Realtor submit a case to DCBA. Then I get a response back that doesn't ref this section?

For the redress can you let me know what I will need to pass in for this. Also, is it possible to get my case back from Ottawa this has all my information in it. I had passed in my case through them last Jun and would like to have it, in case I need it later on down the road, as it has about 80 pages of information in it.

Thank-You for your help.

From:
Sent: Tuesday, 22, June, 2010 09:31 AM
To:
Subject: FW: 2009-0870 - 09.msg

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Friday, 18, June, 2010 09:43 AM
To:
Cc: JONES LCol LSC@CMP DCBA@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull; +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Subject: RE: 2009-0870 - 09.msg

Good morning The request for adjudication concerning was fully investigated
and understood prior to DCBA rendering a decision.

In this matter, Treasury Board has specifically identified Edmonton as not being a depressed market and returned all submissions regarding Edmonton accordingly.

There is no new information provided that would give cause for DCBA to amend the decision dated 3 Feb 10.

Should not be in agreement with that decision, the next course of action is to submit a redress of grievance in accordance with QR&O chapter 7.

Thank you,

P.P. Ketcheson
MWO
DCBA 2-2
(613) 996-1590
(613) 992-5079 (fax)

From: Martell Sgt RJ@3 ASG Compt@Gagetown

Sent: Tuesday, 16, February, 2010 12:01 PM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Cc:
Subject: FW: 2009-0870 - 09.msg

Good Afternoon,

If you require anything further, please do not hesitate to contact me.

Thank You

Sgt
Pay Svcs Supr

From:
Sent: Tuesday, 16, February, 2010 11:35 AM
To:
Subject: RE: 2009-0870 - 09.msg

Sgt,

I have drafted a memo which is scanned and attached, I will forward you the original today.

If there's anything further I need to be doing please let me know.

Thank-You

<< File: Req for Second Adjudication 1602201011185400.pdf >>

From:
Sent: Friday, 5, February, 2010 09:11 AM
To:
Subject: RE: 2009-0870 - 09.msg

Draft another memo requesting a 2nd Adjudication, stating why you do not agree, and all other pertinent details. Address to DND Co-ordinator, and I will send it to DCBA.

Sgt
Pay Svcs Supr

From:
Sent: Thursday, 4, February, 2010 16:11 PM
To:
Subject: RE: 2009-0870 - 09.msg

s.19(1)

Sgt,

I would like to look into either a 2nd Adjudication or redress of grievance on this as I do not agree with this decision. What are our options for each path.

Thank-You

From:
Sent: Thursday, 4, February, 2010 15:31 PM
To:
Subject: FW: 2009-0870 - 09.msg

Please see below. If you do not agree with this decision, you may ask for a 2nd Adjudication or file a Redress of Grievance.

Sgt
Pay Svcs Supr

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Thursday, 4, February, 2010 14:53 PM
To:
Cc:
Subject: 2009-0870 - 09.msg

PROTECTED A

Memorandum

7209-98 (DCBA 2-2-7)

10

Distr List

REQ FOR REIMBURSEMENT OF 100% HEA FROM CORE FUNDS/ - DND 200816657

Refs: A. Email dated 09
B. CFIRP Policy 2009

1. The request submitted on behalf of _____ has been reviewed and the following comments are provided. _____ was posted from Edmonton, AB _____ with a COS date of 13 Jul 09.
2. _____ originally purchased her home for _____ however sold the property for _____ thereby realizing \$101,500 in total equity loss (22.31% loss). As the property sold above the 95% of its appraised value, DCBA approval was not required for reimbursement of 80% HEA IAW ref B, article 8.2.13. However, _____ further requested reimbursement of 100% of the loss in consideration of the entitlement for a depressed market.

3. IAW ref B, art 8.2.13, members who sell their home at a loss are entitled to reimbursement for up to 100% of the difference between the original purchase price and the sale price from the specific funding envelope as follows: as a core benefit, reimbursement of 80% of the loss, to a maximum of \$15,000; and 100% of the loss in places designated as depressed market areas by Treasury Board Secretariat (TBS). HEA is also reimbursed as a custom benefit in excess of core entitlement and as a personalized benefit when all custom funds have been expended. With the understanding that [redacted] has since been reimbursed \$15,000 HEA out of core and \$14,412.47 out of custom; she has thus depleted any remaining funding available. Although the member's circumstances are acknowledged, TBS has advised that there are currently no locations in Canada designated with depressed market status. As such, the request for 100% HEA out of core is denied.

4. Please inform [redacted] of this decision.

Relocation Adjudication Section
Section d'arbitrage de réinstallation
Director Compensation and Benefits Administration
Directeur rémunération et avantages sociaux administration
Fax/fac-similé: 613-996-7912

Distr list

BGRS Consultant
CF Relocation Coord

PROTECTED A

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 3, February, 2010 13:20 PM
To: Hebert WO JMP@CMP DGCB@Ottawa-Hull
Subject: 2009-0870 HEA FW: case

Do you have a sitrep for this member?

Thanks

Adjudication Section
Directorate Compensation Benefits Administration (DCBA)
National Defence | Défense nationale
Ottawa On
K1A 0K2
Telephone/Téléphone 613-992-4790
Facsimile/Télocopieur 613-996-7912
Government of Canada/Gouvernement du Canada

<< Message: 2009-0870 - 09 >>

From: [redacted]
Sent: Wednesday, 3, February, 2010 12:08 PM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Subject: FW: case

Good Afternoon,

Please see below, I am wondering if you could provide an update with the information below. Unfortunately I do not see a file located here in my office.

Thank You

Sgt
Pay Svcs Supr

From:
Sent: Wednesday, 3, February, 2010 10:56 AM
To:
Subject: case

Good Morning Sgt,

Last e-mail I have received is that you are now the DND Coordinator for the CFIRP program. I'm inquiring on my case that was put through in Jun 09.

In Jun 09 I had passed in through the CFIRP Coordinator my case for depressed market status. When selling our house we had lost 22% for a total of over \$100 000.00. I had put my case through and last thing I heard was that it was in Ottawa, I have not heard anything back since the summer. Would you be able to look into the status of this?

My case will be under

If you require anything further please let me know.

Thank-You

Vallieres WO BL@CMP DCBA@Ottawa-Hull

From: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Sent: Thursday, 2, September, 2010 14:37
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull; Vallieres WO BL@CMP DCBA@Ottawa-Hull
Subject: RE: Request for Adjudication -

Ma'am,

I have to concur with MWO Ketcheson on this one. The CF does not and cannot guarantee any mbr that they will find the residence they want in a given area, regardless of how the market may be performing... just as it cannot guarantee that a mbr who buys will never lose money.

Regardless of the fact that a mbr is posted and therefore must relocate, this is what we agree to when we sign on the dotted line: Sometimes we'll be posted to places we may not wish to go and sometimes we'll be posted to places where we may not be able to buy the dream home we believe we deserve. The policy doesn't limit our flexibility in this regard, it adds to it. That a particular mbr may want more doesn't necessarily mean the policy is flawed.

DG (Vayl) Caldwell

Captain | Capitaine
 DCBA 2-2 | DRASA 2-2
 Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration
 National Defence | Défense nationale
 101 Col By Dr | 101 Prom. Col By
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CFIRP on DWAN

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From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Thursday, 2, September, 2010 10:19 AM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull; Caldwell Capt V@CMP DGCB@Ottawa-Hull; Vallieres WO BL@CMP DCBA@Ottawa-Hull
Subject: RE: Request for Adjudication -

I did ma'am and we do. Have the policy correct that is. There are mechanisms in place for these sits.

has sent similar requests to DCBA for adjudication in the past two years citing the unique circumstances of the market, although this latest submission would appear to identify this current period as the anomaly "a sellers market compared to the remainder of Canada".

If that is indeed the case then perhaps it's not the time to buy, such as Edmonton in 2007. However if the member does, CFIRP policies makes some provisions for them, TDRA, Bridge financing/loans, HEA etc...

The member states he viewed at least three PMQs but all were in deplorable condition, perhaps this needs to be brought to the attention of CFHA or was the member ever really interested in purchasing.

The member is buying a house in a red hot market, a gamble, he/she will either make money or lose, maybe a little maybe a lot. However it is the member who is making this decision and is culpable.

All this said, while I'm sure factual, _____ has provided no substantiated data that would support his claim of the current _____ Real estate market, resale or rental.

The request was sent and received yesterday, 1 Sep 10, it will be triaged and treated accordingly.

Thank you,

P.P. Ketcheson
MWO
DCBA 2-2
(613) 996-1590
(613) 992-5079 (fax)

From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Thursday, 2, September, 2010 10:03 AM
To: Caldwell Capt V@CMP DGCB@Ottawa-Hull; Vallieres WO BL@CMP DCBA@Ottawa-Hull
Cc: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: FW: Request for Adjudication -

Have a read through just to confirm we have it right in Policy.

Paula

PJ (Paula) Fraser
Major / Major
DCBA 2 / DRASA 2
paula.fraser@forces.gc.ca
Telephone / Telephone (613) 996-9772

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Thursday, 2, September, 2010 08:49 AM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Cc: Kahler Cdr.EC@CMP DGCB@Ottawa-Hull
Subject: FW: Request for Adjudication -

Paula:

FYI. The request was sent to the DCBA 2 adjudications address, so presumably it is working it's way through the queue. I see no reason to advance it to the top of the pile.

You may wish to consider the larger question as you go about your policy review, although I think we currently have enough discretionary power in the policy to deal with the rare cases where a member cannot effect a DTD move due to circumstances beyond his control. The onus, of course, will be on the member to demonstrate the circumstances which prevented him or her from organizing an efficient move.

Cheers,

LJ

From: Kahler Cdr EC@CMP DGCB@Ottawa-Hull
Sent: Thursday, 2, September, 2010 08:17 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc:
Subject: FW: Request for Adjudication -

Lcol Jones

I am assuming this has made its way up to you through the normal adjudication channels, but if not this request is for your

team to action. Thanks.

Eric Kahler
 Commander | capitaine de frégate
 Director Relocation Business Management | Directeur - Gestion des activités de réinstallation
 CF Integrated Relocation Program | Programme de réinstallation intégrée des FC
 Chief of Military Personnel | Chef du personnel militaire
 National Defence | Défense nationale
 Ottawa, Canada, K1A 0K2
 eric.kahler@forces.gc.ca
 Telephone | Téléphone | 613-996-1874 / Facsimile | Télécopieur 613-992-3220
 Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877
 Government of Canada | Gouvernement du Canada

From:
Sent: Wednesday, 1, September, 2010 12:26 PM
To: Kahler Cdr EC@CMP DGCB@Ottawa-Hull
Subject: FW: Request for Adjudication -

Sir,

See below/attached FYI.

In my earlier communication I brought your attention to the circumstances which home buyers in _____ must endure. While markets in the remainder of the country seem to have subsided, _____ housing market remains Red Hot. (It's a great time to get posted out!!) Further, complicating accommodation seekers quest is the fact that the rental market is extremely tight and RHUs have waiting lists (as opposed to an almost 50% vacancy rate just five years ago). Despite this, surprisingly, the majority of members (but not all) seem to be able to make the door-to-door happen. While there are sometimes other options available (ie IR, return to assist/TDRA) those are not always available and are not without cost.

Chief Warrant Officer | Adjudant chef
 Administration Branch Chief | Adjudant chef de la Branche d'administration
 National Defence | Défense nationale

Government of Canada | Gouvernement du Canada.

From:
Sent: Wednesday, 1, September, 2010 09:53 AM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Subject: Request for Adjudication -

Good Day,

_____ was posted to _____ predicament, well explained in his memo, exemplifies the lunacy which is currently the reality of the _____ housing Market. To my knowledge no other market in Canada is performing in a similar manner. In my estimation _____ is correct in stating that there needs to be a caveat added, or as least special consideration given to personnel who are subjected to such conditions.

Recommended

Chief Warrant Officer | Adjudant chef
 Administration Branch Chief | Adjudant chef de la Branche d'administration
 National Defence | Défense nationale

Government of Canada | Gouvernement du Canada

<< File: Policy Deviation Request.pdf >> << File: pdf >> << File: 231245Z MAR 10 - POSTING INSTR (5600-3).txt >>

From:
Sent: Friday, 20, August, 2010 12:09 PM
To:
Cc:
Subject:

Good afternoon MWO, as previously discussed last week attached is a copy of my request to deviate policy to DCBA. Would you please forward on my behalf.

Thank you

National Defence/ Defense Nationale

Vallieres WO BL@CMP DCBA@Ottawa-Hull

From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Monday, 25 October, 2010 10:07
To: Caldwell Capt V@CMP DGCB@Ottawa-Hull; Vallieres WO BL@CMP DCBA@Ottawa-Hull
Subject: FW: SPECIAL HOME EQUITY ASSISTANCE (HEA) FOR THE CANADIAN FORCES

Please locate the list and any other emails you may have.

Paula

PJ (Paula) Fraser
Major / Major
DCBA 2 / DRASA 2
paula.fraser@forces.gc.ca
Telephone / Telephone (613) 996-9772

-----Original Message-----

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Monday, 25, October, 2010 10:03 AM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: SPECIAL HOME EQUITY ASSISTANCE (HEA) FOR THE CANADIAN FORCES

Well, we will have the list of proposed changes that was submitted to him. I would like to have that. Have we checked with MWO Leveille to see if she has anything? It seems to me that he initially gave us verbal approval, then told us it was an "approved in principle" then later gave us the final thumbs up, and I thought he did that by e-mail. I'll look through my stuff from that time frame as well.

Cheers,

LJ

-----Original Message-----

From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Friday, 22, October, 2010 11:03 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: FW: SPECIAL HOME EQUITY ASSISTANCE (HEA) FOR THE CANADIAN FORCES

Sir,

We do not appear to have any files, docs or emails from Ram Singh other than the two attached. Apparently at the meetings held in DCBA changes would be authorized verbally so we are unable to assist in a summary file. MWO Ketcheson holds no more than what we submitted for the ATI. It does not appear that we will be very useful for this task.

PJ (Paula) Fraser
Major / Major
DCBA 2 / DRASA 2
paula.fraser@forces.gc.ca
Telephone / Telephone (613) 996-9772

-----Original Message-----

From: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Sent: Friday, 22, October, 2010 09:47 AM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: SPECIAL HOME EQUITY ASSISTANCE (HEA) FOR THE CANADIAN FORCES

Ma'am,

I have very few emails from Ram (and no other documentation that I can find) containing any kind of direction or decisions from him. He did "authorize" many of our proposed changes for the abortive 2010 CFIRP policy directive in a series of meetings we held with him here at DCBA. Those meetings took place, for the most part, at various times from Sep to Nov 2009.

Attached are the only emails I could find containing any kind of decision from Ram. I am not confident of the relevance of all of them.

DG (Vayl) Caldwell
Captain | Capitaine
DCBA 2-2 | DRASA 2-2
Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration National Defence | Défense nationale
101 Col By Dr | 101 Prom. Col By
Ottawa ON Canada K1A 0K2
vayl.caldwell@forces.gc.ca
Telephone | Téléphone (613) 992-3211
Fax number | Télécopieur (613) 992-3220
Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877
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CFIRP on DWAN

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-----Original Message-----

From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Friday, 22, October, 2010 08:28 AM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull; Caldwell Capt V@CMP DGCB@Ottawa-Hull
Subject: FW: SPECIAL HOME EQUITY ASSISTANCE (HEA) FOR THE CANADIAN FORCES

MWO Ketcheson

I am sure you have some files that may contain relevant info. Capt Caldwell do you have any docs that would assist?

Paula

PJ (Paula) Fraser
Major / Major
DCBA 2 / DRASA 2
paula.fraser@forces.gc.ca
Telephone / Telephone (613) 996-9772

-----Original Message-----

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 20, October, 2010 10:05 AM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull; Villeneuve Maj GJL@CMP DGCB@Ottawa-Hull
Cc: Kahler Cdr EC@CMP DGCB@Ottawa-Hull
Subject: FW: SPECIAL HOME EQUITY ASSISTANCE (HEA) FOR THE CANADIAN FORCES

Paula:

I've already provided Cdr Kahler with Ram's "approval" of high rate HEA for Edmonton. Can you look through the files for other examples. I don't remember what he sent us to "approve" the changes we instituted for 2009. If we can find that document and include the summary of changes so that it is easy for people to see the differences he approved, it will be useful. We may need to point out that some of the changes, PA for OUTCAN pers returning on release for e.g., are actually contrary to other CBIs.

Gilbert:

Same idea for DCBA 3. I know you have a file that features Ram's approval of a number of benefit enhancements to IR/SE along with his approval to move it under the CFIRP. The changes he approved at that time link directly to the areas where we are now not compliant with CBI 209.997. If you have any others like that, Please feel free to add them.

Cheers,

LJ

-----Original Message-----

From: Kahler Cdr EC@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 19, October, 2010 14:37 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: SPECIAL HOME EQUITY ASSISTANCE (HEA) FOR THE CANADIAN FORCES

Les:

The boss and I went to see Ram's bosses today. We expressed concerns about Ram's authority to approve the things he does. His bosses are not really sure of Ram's authority either and have asked that we give them some examples of his approvals. over the last few years that are significant in nature. Things such as our policy review every year, the HEA issue, the declaration of distressed markets if any and the benefits for new hires that he advocates. Can you or your staff come up with any others including the documentation he uses to approve these things? Think about it and let me know please. Thanks.

Eric Kahler

Commander | capitaine de frégate
Director Relocation Business Management | Directeur - Gestion des activités de réinstallation CF Integrated Relocation Program | Programme de réinstallation intégrée des FC Chief of Military Personnel | Chef du personnel militaire National Defence | Défense nationale Ottawa, Canada, K1A 0K2 eric.kahler@forces.gc.ca Telephone | Téléphone | 613-996-1874 / Facsimile | Télécopieur 613-992-3220 Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877 Government of Canada | Gouvernement du Canada

-----Original Message-----

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Monday, 18, October, 2010 15:24 PM
To: Kahler Cdr EC@CMP DGCB@Ottawa-Hull
Subject: FW: SPECIAL HOME EQUITY ASSISTANCE (HEA) FOR THE CANADIAN FORCES

Eric:

Here is Rory's letter.

Cheers,

Les

-----Original Message-----

From: Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull
Sent: Wednesday, 23, September, 2009 09:39 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: FW:

**Pages 105 to / à 106
are withheld pursuant to section
sont retenues en vertu de l'article**

23

**of the Access to Information Act
de la Loi sur l'accès à l'information**

Major | major

A/D Law/CBP&E | D Jur/RASPS (I)

Directorate of Law/Compensation & Benefits, Pensions, Estates Direction

Juridique/Rémunération et les Avantages Sociaux, Pensions, Successions Office of the Judge

Advocate General | Cabinet du Juge Avocat Général National Defence | Défense nationale

305 Rideau Street | 305, rue Rideau

Ottawa, Ontario, Canada K1A 0K2

Rory.Fowler@forces.gc.ca

Telephone | Téléphone 613-992-1453

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Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Friday, 19, November, 2010 08:55
To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Subject: RE: Gross Home Equity Loss on Posting

Ma'am:

Okay, I just didn't see you on the dist list and wanted to make sure you were aware of what the "answer" was.

Cheers,

LJ

From: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Sent: Friday, 19, November, 2010 08:54 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: Gross Home Equity Loss on Posting

Les,

Thanks. Note, CWO Poirier did share with me your response before sending it to CWO Dalcourt.

Lynn Bisson
Capt(N)/Capv
DGCB/DGRAS
613-995-1930

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Friday, 19, November, 2010 08:46 AM
To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Subject: FW: Gross Home Equity Loss on Posting

Ma'am:

For SA.

Cheers,

LJ

From: Dalcourt CWO AC@CMP@Ottawa-Hull
Sent: Friday, 19, November, 2010 07:49 AM
To: Poirier CWO JGG@CMP DGCB@Ottawa-Hull
Cc: JONES LCol LSC@CMP DCBA@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: Gross Home Equity Loss on Posting

Excellent, merci!

Andy Dalcourt
Chief Warrant Officer | Adjudant-Chef
Command CWO | Adjuc du Commandement
Military Personnel Command | Commandement du personnel militaire
National Defence | Défense nationale
Ottawa, Canada K1A 0K2
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Telephone | Téléphone 613-992-8621
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Facsimile | Télécopieur 613-996-0440
Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877
Government of Canada | Gouvernement du Canada

From: Poirier CWO JGG@CMP DGCB@Ottawa-Hull
Sent: Thursday, 18, November, 2010 15:07 PM
To: Dalcourt CWO AC@CMP@Ottawa-Hull
Subject: FW: Gross Home Equity Loss on Posting

Andy,

Tel que demandé.

G.Poirier
CWO/Adjuc
DGCB/DGRAS
992-0999

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Thursday, 18, November, 2010 10:48 AM
To: Poirier CWO JGG@CMP DGCB@Ottawa-Hull
Cc: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: Gross Home Equity Loss on Posting

Chief:

Following up on our conversation yesterday, I will offer the following summary of where we stand with HEA and the interaction we have had with TBS on this subject so far.

First, it is important that we have a common understanding of what the policy is and what it is intended to accomplish. The Home Equity Assistance (HEA) policy contained in CFIRP is a two-tiered approach to compensating CF members when they lose money on the sale of their home. Real estate is a speculative investment. The policy recognizes that because the CF obligates its members to move in some instances they end up selling their homes in less than optimal markets. TB has agreed to take on some but not all of this risk. Consequently, they do not take on all of a member's loss when they lose money on the sale of a home (It is important to remember that the member does not share any of the profits when the home sells at a profit). The policy reimburses 80% of a member's loss up to a maximum of \$15,000 from the core envelope. The numbers are very specific leaving no room for the exercise of Ministerial authority. The policy also allows members to use all the remaining funds in their customized and personalized envelopes if their loss exceeds the \$15,000 cap. This amount will vary from member to member and will be effected by other decisions they make on their relocation, but typically it increases the amount of loss they can offset from all their envelopes by roughly another \$10,000.

The second tier of the policy is when TBS identifies a market as "depressed". This part of the policy recognizes that occasionally there will be catastrophic circumstances in a market that could not have been reasonably foreseen by a member buying a house when posted there. A base closure would be a good example of this, as would say the closure of a major industry in a small town. As a guideline the TBS looks for a 20% drop in market values for the market as a whole. When this occurs, TBS may authorize the reimbursement of up to 100% of the loss. At the moment there are no markets in Canada that have been declared depressed markets by TBS, although we currently have a couple of submissions with them for consideration for CF members.

A. Determine how far reaching this problem is and what its' impacts are

For the most part, the first tier of HEA is adequate to deal with most CF members losses in the real estate market. In the case of Edmonton, and to a much lesser degree Calgary and Comox, some CF members have experienced losses considerably larger than the \$15,000 provided by the first tier of HEA. In virtually all of the cases, they are individuals who were posted to these locations in 2007 when markets were hot and then posted again in 2008 or 2009 after the markets had fallen and before they began to recover. So this is actually a very small subset of the CF population that moved, and even a small subset of the people that moved from any of these specific locations in the last year or two. From Jun 09 - Oct 10, we received a total of 107 requests for HEA CF-wide. During that time frame the CF executed roughly 20,000 CFIRP moves. I don't have a detailed breakdown by amounts, but having reviewed all the requests personally, I can tell you that most of them fell within, or close to, the \$15,000 cap. In saying this I am not trying to minimize the impact on those adversely effected, but it is important to note that it is a miniscule percentage of the whole.

When this first started happening, we approached TBS about the market conditions in Edmonton. TBS had already noted the trend in Edmonton and had studied whether it should be designated as a depressed market, or whether another measure, such as an increase in the cap, would be appropriate. Their research found that the market in Edmonton had declined less than 12%, considerably below the threshold they set for depressed market status. Consequently, they concluded that Edmonton was going through a market adjustment as opposed to the kind of catastrophic drop envisioned by the TB. They also found that the incidence of people claiming HEA across the entire government was not sufficient to propose a change in the policy to the TB Ministers. In the time since then, our own numbers have pretty much confirmed that their numbers were accurate; it is a very small percentage of the whole that actually experienced huge losses.

Given the discussions we've had with TBS, we have not pursued anything further on the policy front with them. They have studied the issue and concluded that the current policy is adequate to meet the problem.

B. Perhaps we might tighten up our efforts to educate ourselves in terms of the implications of buying in what was clearly a grossly inflated market (Edmonton in the mid 2000s) or selling during a market drop. What advice was given and is being given to pers that face these circumstances?

On the question of offering advice, I think that becomes a dangerous area. We currently don't tell anyone whether they should or shouldn't buy a house. This is clearly a personal matter left to the individuals' own judgement. One would like to think that anyone making an investment of hundreds of thousands of dollars would consider the risks, market trends, etc. CFIRP policy on this issue has remained consistent for years and is readily available on the internet for those interested in what the CF can do to help them. BGRS consultants can also give advice, and in particular can and do offer advice on alternative benefits that are available to CF members to avoid taking a loss. There are a range of benefits available to personnel such as TDRA, REI and unaccompanied posting that enable them to defer or not sell their home at all if the market conditions are such that selling is not prudent. Unfortunately, if we take on too active a role in counselling members on whether they should purchase or not, we run the risk of being blamed when they buy and markets fall or when they don't buy and markets continue to rise.

Speaking anecdotally for a minute, a large number of the people that realized significant losses had purchased properties that appear to be a higher risk in a falling market. Examples of this include condominiums, basement type apartments, and houses considerably larger than the community standard in which they are located. The point being, that regardless of whether a market is hot or not, people make decisions regarding the type of accommodations they wish to live in that sometimes increase their risk when the time comes to sell.

C. Acknowledging that we have to live within the limits imposed by parliament through TB, perhaps we could look at other avenues for compensation such as re-introducing a version of the old Home Equity Assistance Program for instances that don't meet the criteria for "Depressed Market" compensation but are nonetheless extremely damaging to a family's finances

There is no means of re-introducing a different version of HEA without TB approval. As mentioned earlier, we have already had this discussion with TBS and they have satisfied themselves that the current policy is satisfactory. We would be unable to build a compelling case for a policy change based on the small number of cases we have, particularly since in many cases an argument could be made that the loss could be attributed to poor investment decisions by the individuals themselves.

Changing or increasing benefits is only one of the mechanisms available to deal with this type of issue. Most of the particularly severe cases could have been avoided by not posting individuals with very little time at a given post. Each year DCBA is invited to brief DGMC personnel at their symposium in the fall. For the last two years we have specifically raised the issue of the limitations of HEA and strongly encouraged career managers to consider changing, deferring or cancelling postings where the individual faces dire financial consequences if they sell their home at the post at that time. Recognizing that sometimes service requirements make it imperative that a given individual must be posted, this will never be a 100% solution, but I am aware of instances where the CMs have altered postings in order to allow individuals to avoid huge losses. This remains another useful tool for the CF to manage this problem.

I hope this helps.

Cheers,

Les Jones

L.S.C. Jones

Lieutenant Colonel | Lieutenant colonel

Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux
administration

National Defence | Défense nationale

Ottawa, Canada, K1A 0K2

Jones.lsc@forces.gc.ca

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Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877

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From: Poirier CWO JGG@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 17, November, 2010 15:01 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: FW: Gross Home Equity Loss on Posting

Col,

Can you help me on this one.

Thanks.

G. Poirier
 CWO/Adjuc
 DGCB/DGRAS
 992-0999

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 17, November, 2010 14:13 PM
To: Poirier Adjuc JGG@AJAG@Montreal
Cc: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull; Dalcourt CWO AC@CMP@Ottawa-Hull
Subject: RE: Gross Home Equity Loss on Posting

CWO Poirier, over to you for action sir.

For CWO Dalcourt, CWO Poirier has not yet been provided a DGCB outlook e-mail address, in the interim, please use:

Poirier Adjuc JGG@AJAG@Montreal

Thank you,

P.P. Ketcheson
 MWO
 DCBA 2-2
 (613) 996-1590
 (613) 992-5079 (fax)

From: Dalcourt CWO AC@CMP@Ottawa-Hull
Sent: Wednesday, 17, November, 2010 14:11 PM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Cc: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Subject: FW: Gross Home Equity Loss on Posting

Good afternoon,

As CWO Poirier still does not appear on outlook in his new position, I forward this e-mail to you for action.

In his e-mail below, _____ is not seeking further review wrt the case of _____ but makes good recommendations that are worthy of follow-up by CMP/DGCB. I would appreciate it if DGCB could follow-up on his three points:

"A. Determine how far reaching this problem is and what its' impacts are;" (How many in the CF have been affected to the extent of the _____ cases he mentions in his e-mail?);

"B. Perhaps we might tighten up our efforts to educate ourselves in terms of the implications of buying in what was clearly a grossly inflated market (Edmonton in the mid 2000s) or selling during a market drop. What advice was given and is being given to pers that face these circumstances?;" (Does the CF or IRP provide guidance/advice in this area? If no, should it be provided? If yes, can we improve?); and

"C. Acknowledging that we have to live within the limits imposed by parliament through TB, perhaps we could look at other avenues for compensation such as re-introducing a version of the old Home Equity Assistance Program for instances that don't meet the criteria for "Depressed Market" compensation but are nonetheless extremely damaging to a family's finances." (Is this feasible? Is there something else being looked at to help compensate members in these cases?).

Plse provide any additional information you deem useful.

Thank you for your time!

Andy Dalcourt
Chief Warrant Officer | Adjudant-Chef
Command CWO | Adjud du Commandement
Military Personnel Command | Commandement du personnel militaire
National Defence | Défense nationale
Ottawa, Canada K1A 0K2
Andy.Dalcourt@forces.gc.ca
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Facsimile | Télécopieur 613-996-0440
Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877
Government of Canada | Gouvernement du Canada

From:
Sent: Tuesday, 16, November, 2010 16:12 PM
To: Dalcourt CWO AC@CMP@Ottawa-Hull
Cc: Froment CWO JJGS@CANOSCOM@Ottawa-Hull; Hamalainen CWO JK@CEFCOM HQ@Ottawa-Hull; Cleroux CPO1 JAR@CDS@Ottawa-Hull; Laurendeau CPO1 CAJ@CMS@Ottawa-Hull
Subject: Gross Home Equity Loss on Posting

Andy,
As discussed, briefly the issue is as follows:

Background
A member of _____ was posted to _____ from Edmonton in APS 2008 and as a result of the prevailing market conditions, the member decided to proceed on _____ after which a decision to try to sell was made _____ As a result of the market conditions in Edmonton at that time the member lost approx \$85,000 of his home equity.

_____ has exhausted pretty much all of the departmental avenues of recourse including a request for adjudication by DCBA to TB, a request for compensation by grievance (IA) through DGCB to TB, a request for compensation by redress of grievance through DG CF Grievance Board through TB, and finally a review of the situation by his MP _____ and the Defence Minister (Peter Mackay). All with essentially the same result ... the loss resulting from that sale are limited to the amounts described within the IRP benefits package, namely \$15,000. No further compensation was possible because the area had not been deemed a "Depressed Market" iaw TB Guidelines.

In discussion with the _____ Formation CWO, CWO _____ we've learned that at least within _____ there are several other pers that have suffered similarly. Specifically, after IRP compensation, 1 member lost \$100,000, another member lost \$36,000, another lost \$18,000 and _____ lost \$85,000. These are net losses after IRP compensation is factored in.

It is appreciated that there is a moral/ethical dimension implicated here and that we have to accept that seeking to divest ourselves of our liabilities in times of loss may also mean that we have to accept divesting ourselves of our profits in times of gain. (So if I'm not willing to accept the losses from selling my house in a crappy market, I may also have to hand over the profits from a sale in better markets. I say this with a somewhat jaded view having watched US and other western nations using tax \$\$ to bail out private corps like AIG, GM, Chrysler, Lehman etc etc).

Nonetheless, I wonder if we shouldn't make an effort among the level 1's to do three things:

- A. Determine how far reaching this problem is and what its' impacts are;
 B. Perhaps we might tighten up our efforts to educate ourselves in terms of the implications of buying in what was clearly a grossly inflated market (Edmonton in the mid 2000s) or selling during a market drop. What advice was given and is being given to pers that face these circumstances?; and
 C. Acknowledging that we have to live within the limits imposed by parliament through TB, perhaps we could look at other avenues for compensation such as re-introducing a version of the old Home Equity Assistance Program for instances that don't meet the criteria for "Depressed Market" compensation but are nonetheless extremely damaging to a family's finances.

Further, perhaps there are efforts that can be made in career shops to provide opportunities for members to extend postings in places where a move could ruin a family's finances ... or make more effort to ensure that IR in cases such as these is offered generously rather than placing pressure on members to get their families moved. These occasions are (hopefully) very rare ... so I wonder if we couldn't find some way to accommodate our folks in similar situations.

Anyway, my thoughts as I look at the carnage of such a decent

finances and wonder how it all happened to

Government of Canada/Gouvernement du Canada

From: Dalcourt CWO AC@CMP@Ottawa-Hull
Sent: Tuesday, 16, November, 2010 14:18 PM
To:
Subject: Home Equity Loss

I listened to your voice message this morning when I got back from a week away. Plse send your concerns to me via e-mail and I'll follow-up. This will be easier for follow-up purposes.

Andy

Andy Dalcourt
 Chief Warrant Officer | Adjudant-Chef
 Command CWO | Adjud du Commandement
 Military Personnel Command | Commandement du personnel militaire
 National Defence | Défense nationale
 Ottawa, Canada K1A 0K2
 Andy.Dalcourt@forces.gc.ca
 Telephone | Téléphone 613-992-8621
 BlackBerry 613-617-1245
 Facsimile | Télécopieur 613-996-0440
 Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877
 Government of Canada | Gouvernement du Canada

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Poirier CWO JGG@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 17, November, 2010 15:44
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: FW: Gross Home Equity Loss on Posting

Col,

FYI

From: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 17, November, 2010 15:33 PM
To: Poirier CWO JGG@CMP DGCB@Ottawa-Hull
Subject: FW: Gross Home Equity Loss on Posting

CWO Poirier,

Reference the email below, the best folks to talk to would be LCol Jones. If possible would like to be kept apprised of responses 1. whether or not we need to initiative/can initiate something; and 2. in anticipation of CMP being briefed by CWO Dalcourt.

Merci

Lynn Bisson
 Capt(N)/Capv
 DGCB/DGRAS
 613-995-1930

From: Dalcourt CWO AC@CMP@Ottawa-Hull
Sent: Wednesday, 17, November, 2010 14:11 PM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Cc: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Subject: FW: Gross Home Equity Loss on Posting

Good afternoon,

As CWO Poirier still does not appear on outlook in his new position, I forward this e-mail to you for action.

In his e-mail below, [redacted] is not seeking further review wrt the case of [redacted] but makes good recommendations that are worthy of follow-up by CMP/DGCB. I would appreciate it if DGCB could follow-up on his three points:

"A. Determine how far reaching this problem is and what its' impacts are;" (How many in the CF have been affected to the extent of the [redacted] cases he mentions in his e-mail?);

"B. Perhaps we might tighten up our efforts to educate ourselves in terms of the implications of buying in what was clearly a grossly inflated market (Edmonton in the mid 2000s) or selling during a market drop. What advice was given and is being given to pers that face these circumstances?;" (Does the CF or IRP provide guidance/advice in this area? If no, should it be provided? If yes, can we improve?); and

"C. Acknowledging that we have to live within the limits imposed by parliament through TB, perhaps we could look at other avenues for compensation such as re-introducing a version of the old Home Equity Assistance Program for instances that don't meet the criteria for "Depressed Market" compensation but are nonetheless extremely damaging to a family's finances." (Is this feasible? Is there something else being looked at to help compensate members in these cases?).

Plse provide any additional information you deem useful.

Thank you for your time!

Andy Dalcourt
 Chief Warrant Officer | Adjudant-Chef
 Command CWO | Adjudant du Commandement
 Military Personnel Command | Commandement du personnel militaire
 National Defence | Défense nationale
 Ottawa, Canada K1A 0K2
 Andy.Dalcourt@forces.gc.ca
 Telephone | Téléphone 613-992-8621
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 Facsimile | Télécopieur 613-996-0440
 Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877
 Government of Canada | Gouvernement du Canada

From:
Sent: Tuesday, 16, November, 2010 16:12 PM
To: Dalcourt CWO AC@CMP@Ottawa-Hull
Cc: Froment CWO JJGS@CANOSCOM@Ottawa-Hull; Hamalainen CWO JK@CEFCOM HQ@Ottawa-Hull; Cleroux CPO1 JAR@CDS@Ottawa-Hull; Laurendeau CPO1 CAJ@CMS@Ottawa-Hull
Subject: Gross Home Equity Loss on Posting

Andy,
 As discussed, briefly the issue is as follows:

Background

A member of [redacted] was posted to [redacted] from Edmonton in APS 2008 and as a result of the prevailing market conditions, the member decided to proceed on [redacted] after which a decision to try to sell was made [redacted]. As a result of the market conditions in Edmonton at that time the member lost approx \$85,000 of his home equity.

[redacted] has exhausted pretty much all of the departmental avenues of recourse including a request for adjudication by DCBA to TB, a request for compensation by grievance (IA) through DGCB to TB, a request for compensation by redress of grievance through DG CF Grievance Board through TB, and finally a review of the situation by his MP [redacted] and the Defence Minister (Peter Mackay). All with essentially the same result ... the loss resulting from that sale are limited to the amounts described within the IRP benefits package, namely \$15,000. No further compensation was possible because the area had not been deemed a "Depressed Market" iaw TB Guidelines.

In discussion with the [redacted] Formation CWO, [redacted] we've learned that at least within [redacted] there are several other pers that have suffered similarly. Specifically, after IRP compensation, 1 member lost \$100,000, another member lost \$36,000, another lost \$18,000 and [redacted] lost \$85,000. These are net losses after IRP compensation is factored in.

It is appreciated that there is a moral/ethical dimension implicated here and that we have to accept that seeking to divest ourselves of our liabilities in times of loss may also mean that we have to accept divesting ourselves of our profits in times of gain. (So if I'm not willing to accept the losses from selling my house in a crappy market, I may also have to hand over the profits from a sale in better markets. I say this with a somewhat jaded view having watched US and other western nations using tax \$\$ to bail out private corps like AIG, GM, Chrysler, Lehman etc etc).

Nonetheless, I wonder if we shouldn't make an effort among the level 1's to do three things:

- A. Determine how far reaching this problem is and what its' impacts are;
- B. Perhaps we might tighten up our efforts to educate ourselves in terms of the implications of buying in what was clearly a grossly inflated market (Edmonton in the mid 2000s) or selling during a market drop. What advice was given and is being given to pers that face these circumstances?; and
- C. Acknowledging that we have to live within the limits imposed by parliament through TB, perhaps we could look at other avenues for compensation such as re-introducing a version of the old Home Equity Assistance Program for instances that don't meet the criteria for "Depressed Market" compensation but are nonetheless extremely damaging to a family's finances.

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situations.

Anyway, my thoughts as I look at the carnage of
such a decent

finances and wonder how it all happened to

Group CWO / Adjudant du Groupe

National Defence / Défense Nationale

Government of Canada/Gouvernement du Canada

From: Dalcourt CWO AC@CMP@Ottawa-Hull
Sent: Tuesday, 16, November, 2010 14:18 PM
To:
Subject: Home Equity Loss

I listened to your voice message this morning when I got back from a week away. Plse send your concerns to me via e-mail and I'll follow-up. This will be easier for follow-up purposes.

Andy

Andy Dalcourt
Chief Warrant Officer | Adjudant-Chef
Command CWO | Adjudant du Commandement
Military Personnel Command | Commandement du personnel militaire
National Defence | Défense nationale
Ottawa, Canada K1A 0K2
Andy.Dalcourt@forces.gc.ca
Telephone | Téléphone 613-992-8621
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Facsimile | Télécopieur 613-996-0440
Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877
Government of Canada | Gouvernement du Canada

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 30, November, 2010 13:53
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Subject: FW: HEA data for LCol Jones

Attachments: HEA.xls

Good afternoon sir, please find attached the data depicting the number of HEA requests.

Unfortunately the data is generated from the location of the request. i.e. the member could be seeking HEA for an Edmonton property from Petawawa.

I don't believe the numbers are that far out, but, should you wish, we could go through each file in order to make absolute.

For eg. There are 20 submissions from Ottawa, we know full well that Ottawa is not a depressed market.

All that said, if we only have onesies and twosies from many of the locs, that in and of itself would be an indicator that it is not a depressed market, moreover bad decisions.

Please advise.

Thank you,

P.P. Ketcheson
MWO
DCBA 2-2
(613) 996-1590
(613) 992-5079 (fax)

From: Bertrand KD@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 30, November, 2010 13:47 PM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: HEA data for LCol Jones

MWO K,

Here is the data requested by LCol Jones.



HEA.xls (87 KB)

Kimberly Murphy Bertrand

Adjudicator | Adjudicateur

Director General Compensation and Benefits | Directeur général rémunération et avantages sociaux

Chief Military Personnel | Chef du personnel militaire

National Defence | Défense nationale

Ottawa, Canada K1A 0K2

Kimberly.Bertrand@forces.gc.ca

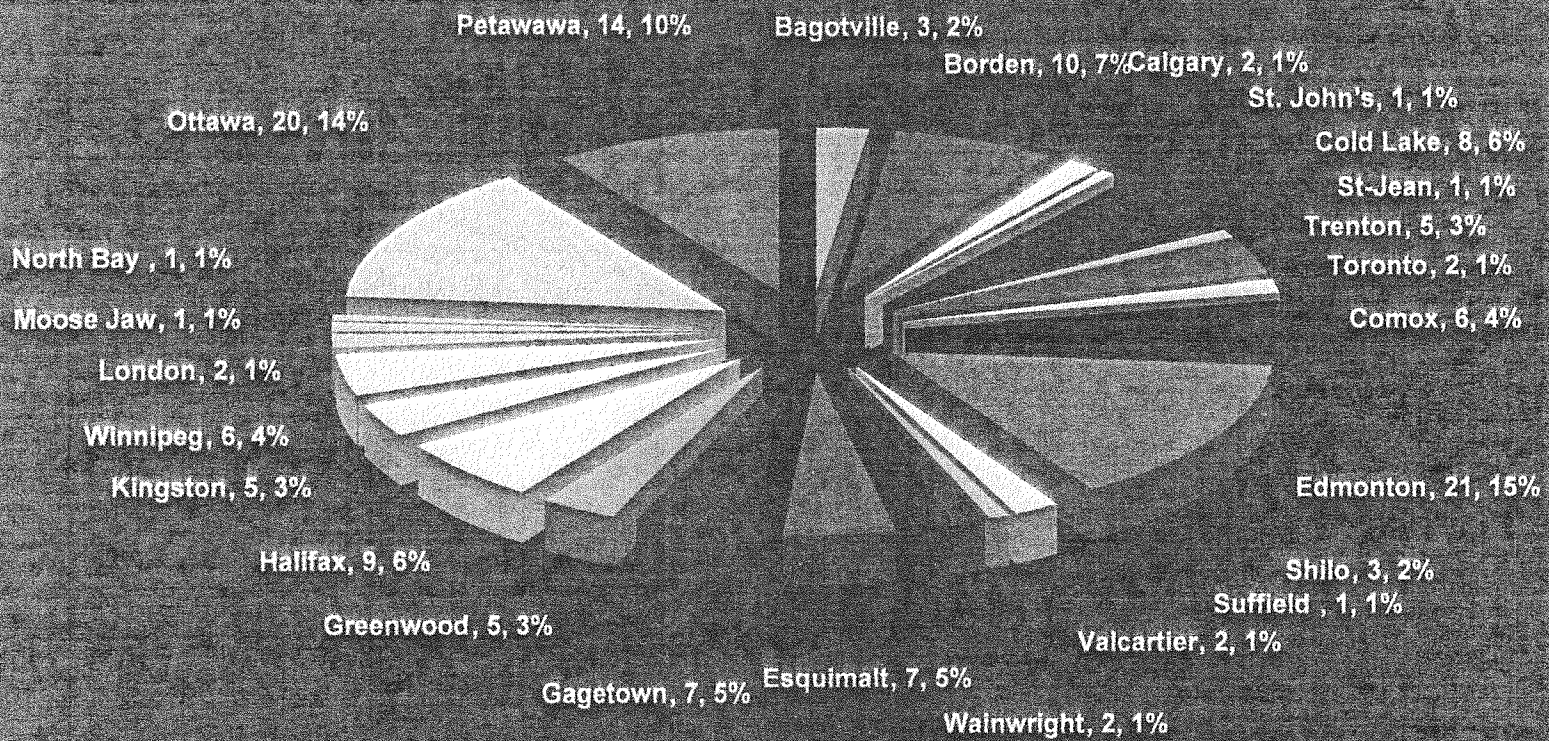
Telephone | Téléphone 613-996-4015

Facsimile | Télécopieur 613-996-7912

Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877

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HEA requests from 21 Oct 09 - 30 May 10



HEA

144

Bagotville	3	2.08%
Borden	10	6.94%
Calgary	2	1.39%
St. John's	1	0.69%
Cold Lake	8	5.56%
St-Jean	1	0.69%
Trenton	5	3.47%
Toronto	2	1.39%
Comox	6	4.17%
Edmonton	21	14.58%
Shilo	3	2.08%
Suffield	1	0.69%
Valcartier	2	1.39%
Wainwright	2	1.39%
Esquimalt	7	4.86%
Gagetown	7	4.86%
Greenwood	5	3.47%
Halifax	9	6.25%
Kingston	5	3.47%
Winnipeg	6	4.17%
London	2	1.39%
Moose Jaw	1	0.69%
North Bay	1	0.69%
Ottawa	20	13.89%
Petawawa	14	9.72%

Total 100.00%

s.19(1)

ctd

0-9		09	09	2009-0538
-09	09	09		2009-1231
09	09	-09	-09	2009-1545
10	10	10	-10	2010-0799
10	10	10		2010-1425
10	10	10		2010-1198
-10	09	10	10	2009-2001
10	10	10		2010-1167
09	07	09	09	2009-1724
09	09	-09	-09	2009-0863
09	09	-09	10	2009-0884
10	10	10		2010-1045
10	08	10	-10	2010-0323
10	09	10		2010-1169
09	-09	09	10	2009-1826
-10	09	10	-10	2009-2048
10	-08	10	10	2009-2029

ctd

HEA	requesting HEA		09						
HEA									
HEA			09						
HEA									
HEA			09						
HEA			09						
Sale benefits	Req HEA below 95%		09						
Sale benefits	Req HEA below 95%		09						
HEA	w 95% of market v		09						7209-97
HEA	r Home Equity Assi								
HEA	limits for reimburse		09						
Sale Benefits	HEA Application		09						
Sale Benefits	HEA below		08						7209-97
Sale Benefits	HEA below 95%		09						7209-97
Sale Benefits	Home Equity Assistance reimbursement		-09						7209-97
Sale Benefits	ity Assistance reiml		-08						7209-97

vallieres WO BL@CMP DCBA@Ottawa-Hull

From: +dcba 2 clarification@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 30, November, 2010 10:26
To:
Cc: Caldwell Capt V@CMP DGCB@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: Home equity Assistance(hea) reimbursement under (as Depressed market areas)

Sgt Dube,

Unfortunately, TB has declared that there are currently no depressed market areas in Canada. IAW current policy, any request for HEA where the residence is sold for less than 95% of the market value, requires DCBA approval prior to qualifying for the benefit. At the same time the request is submitted the member can also request that the case be submitted to TBS for depressed market status, however, decisions for other cases in the Edmonton area have been as indicated above.

Brenda Vallieres

Warrant Officer/Adjudant
 DCBA 2-2-2/ DRASA 2-2-2
 Director Général compensation and Benefits / Directeur Général Remunération et avantages sociaux
 Chief of Military Personnel / Chef du personnel militaire
 National Defence / 101 Col By Drive Ottawa, Canada K1A 0K2
 Défense nationale / 101 Prom. Col By, Ottawa, Canada K1A 0K2
 brenda.vallieres@forces.gc.ca
 Tel: (613) 992-6141 Fax: (613) 996-7912
 Teletypewriter (National Defense) / tÉLÉIMPRIMEUR (Défense nationale) 1-800-467-9877
 Government of Canada / Gouvernement du Canada

From:
Sent: Friday, 19, November, 2010 16:04 PM
To: +dcba 2 clarification@CMP DCBA@Ottawa-Hull
Subject: Home equity Assistance(hea) reimbursement under (as Depressed market areas)

Bonjour,

I need a clarification as depressed market areas. I have received call from member who are a case to better understand the situation:

This is there

They are posted to from Edmonton, they have to estimate there residence for selling or for a reimbursement. They have for estimation 99000.00 for there residence. The problem is the HEA calculations give only (maximum 15000.00).

They bought there residence 189000.00 and the estimation value market is now 990000.00, they are losing 90000.00, and the HEA give 15000.00, who will be a total lose of 75000.00.

My question is: they can have they case as designated as depressed market areas by treasury board secretariat (TBS), if only the real estate is crashing? In Edmonton, they didn't have any special circumstance or change in the local economy, which may be happening such as factory closures or unemployment etc. It is only the real estate who is dropping drastically!

Thank you for your help

Don't hesitate to call me, if my explanation in English is maybe confusing.

Page 125

**is withheld pursuant to section
est retenue en vertu de l'article**

19(1)

**of the Access to Information Act
de la Loi sur l'accès à l'information**

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Thursday, 6 January, 2011 15:49
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: Re: HEA File

Thanks.

LCol KM Gash
DGCB COS
(613)996-0352

Sent from my wireless handheld device / Transmis de mon appareil portable

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Thu Jan 06 15:43:58 2011
Subject: FW: HEA File

Kelly:

His was one of the files adjudicated based on an earlier TBS ruling that Edmonton was not a depressed market. There was no information to indicate that the market had declined any further, therefore there was no point in raising the issue for Edmonton again.

Cheers,

LJ

From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Thursday, 6 January, 2011 15:33 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: HEA File

Yes Sir, you are correct file was adjudicated and responded to 8 Mar 10. The request for 100% HEA reimbursement was denied as ... "TBS has advised that there are currently no locations in Canada designated with depressed market status."

Paula

PJ (Paula) Fraser
Major / Major
DCBA 2 / DRASA 2
paula.fraser@forces.gc.ca
Téléphone / Telephone (613) 996-9772

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Thursday, 6, January, 2011 14:32 PM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: FW: HEA File

Paula:

Can you confirm. I believe that his file came after TBS told us that Edmonton was not a depressed market.

Cheers,

LJ

From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Thursday, 6, January, 2011 14:12 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: HEA File

Les,

Can you confirm if the HEA file submitted by _____ was forwarded directly to TBS for review or if this was one of the files that was denied based on the precedent of two other files that TBS had reviewed on Edmonton. The member bought in Edmonton in 2007 and sold in 2009. Thanks.

LCol KM Gash
DGCB Chief of Staff / DGRAS Chef D'État-Major
Director General Compensation & Benefits / Directeur Générale Rémunération et avantages sociaux
Chief Military Personnel / Chef du personnel militaire
National Defence / Défense nationale
Ottawa, Ontario, Canada K1A 0K2
Kelly.Gash@forces.gc.ca
Telephone / Téléphone 613-996-0352
Facsimile / Télécopieur 613-992-3220
Teletypewriter (National Defence) / Téléimprimeur (Défense nationale) 1-800-467-9877
Government of Canada / Gouvernement du Canada

RE: TBS def'n

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 1, February, 2011 15:54
To: Ewins Maj JEM@VCDS D Griev 2@Ottawa-Hull
Cc: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: TBS def'n

Johanna:

They have not in my term here which began in Jul 08. I'm not aware of any in the time immediately preceding my arrival, but I cannot be 100% certain either. I'm afraid at the moment I have no means of going back further than that as we are simply overwhelmed over here.

Cheers,

LJ

From: Ewins Maj JEM@VCDS D Griev 2@Ottawa-Hull
Sent: Monday, 31, January, 2011 14:52 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: TBS def'n

Sir,

Has TBS ever, in living memory, found for a HEA case?

cheers, Johanna

J.E.M. Ewins
Major/Major
D Griev 2 Compensation & Benefits / Directeur des griefs 2 rémunération et avantages sociaux
Canadian Forces Grievance Authority | Autorité des griefs des Forces canadiennes
National Defence | Défense nationale
Ottawa, Canada K1A 0K2
Johanna.Ewins@forces.gc.ca
Telephone | Téléphone 613-944-4260
Facsimile | Télécopieur 613-996-3586
Government of Canada | Gouvernement du Canada

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 2, November, 2010 16:35 PM
To: Ewins Maj JEM@VCDS D Griev 2@Ottawa-Hull
Subject: Re: TBS def'n

Maj Ewins:

Not where depressed markets are concerned. The policy clearly only delegates that authority as far as TBS. I do

2012-10-25

A0363252_1-A-2012-00942--0128

RE: TBS def'n

have the authority to approve HEA up to 80% of the loss capped at 15K when the home sells for less than 95% of the appraised value.

Cheers,

Les Jones

L.S.C. Jones
LCol
DCBA
(613) 995-9037

Sent from my wireless handheld device / Transmis de mon appareil portable

From: Ewins Maj JEM@VCDS D Griev 2@Ottawa-Hull
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tue Nov 02 14:30:48 2010
Subject: RE: TBS def'n

Sir,

Does DCBA have the Ministerial Authority under CBI 209.013?

Cheers, JE

J.E.M. Ewins
Major/Major
D Griev 2 Compensation & Benefits / Directeur des griefs 2 rémunération et avantages sociaux
Canadian Forces Grievance Authority | Autorité des griefs des Forces canadiennes
National Defence | Défense nationale
Ottawa, Canada K1A 0K2
Johanna.Ewins@forces.gc.ca
Telephone | Téléphone 613-944-4260
Facsimile | Télécopieur 613-996-3586
Government of Canada | Gouvernement du Canada

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 2, November, 2010 10:18 AM
To: Ewins Maj JEM@VCDS D Griev 2@Ottawa-Hull
Subject: Re: TBS def'n

Maj Ewins:

It will be interesting to see how/if they use that flexibility. In the Edmonton case they stayed with the greater Edmonton area as the "community". We currently have 3 submissions with them requesting depressed market status for 3 other locations. So far we haven't heard back. They are all more compelling circumstances than Edmonton.

Cheers,

Les Jones

2012-10-25

A0363252_2-A-2012-00942--0129

RE: TBS def'n

L.S.C. Jones
LCol
DCBA
(613) 995-9037

Sent from my wireless handheld device / Transmis de mon appareil portable

From: Ewins Maj JEM@VCDS D Griev 2@Ottawa-Hull
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tue Nov 02 10:13:29 2010
Subject: RE: TBS def'n

Thanks sir.

I note that the NJC Relocation Directive doesn't def'n it either. That allows tremendous flexibility to TBS to def'n as they see fit...

Cheers, JE

J.E.M. Ewins
Major/Major
D Griev 2 Compensation & Benefits / Directeur des griefs 2 rémunération et avantages sociaux
Canadian Forces Grievance Authority | Autorité des griefs des Forces canadiennes
National Defence | Défense nationale
Ottawa, Canada K1A 0K2
Johanna.Ewins@forces.gc.ca
Telephone | Téléphone 613-944-4260
Facsimile | Télécopieur 613-996-3586
Government of Canada | Gouvernement du Canada

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Monday, 1 November, 2010 09:20 AM
To: Ewins Maj JEM@VCDS D Griev 2@Ottawa-Hull
Cc: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: TBS def'n

Maj Ewins:

I'm afraid I don't. We asked the TBS analyst and his answer was that, "We look at the area example ottawa not kanata or hull or orleans". I know when we discussed Edmonton with them, they were quite clear that they looked at the greater Edmonton area as opposed to individual communities within Edmonton.

Sorry I cannot be of more help.

Cheers,

2012-10-25

A0363252_3-A-2012-00942--0130

RE: TBS def'n

L.S.C. Jones
Lieutenant Colonel | Lieutenant colonel
Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux
administration
National Defence | Défense nationale
Ottawa, Canada, K1A 0K2
Jones.lsc@forces.gc.ca
Telephone | Téléphone | 613-995-9037 Facsimile | Télécopieur 613-992-3220
Teletypewriter (National Defence) | Tél'imprimeur (Défense nationale) 1-800-467-9877
Government of Canada | Gouvernement du Canada

From: Ewins Maj JEM@VCDS D Griev 2@Ottawa-Hull
Sent: Thursday, 28, October, 2010 14:58 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: TBS def'n

Sir,

I found some email traffic between you and Mike MacPherson at the CFGB on the HEA file I'm currently working on.

I was wondering if you have access to TBS def'ns - specifically I'm wondering how the board constitutes "community" as a unit in the def'n of Depressed Market (CFIRP 8.2.13).

Many thanks, JE

J.E.M. Ewins
Major/Major
D Griev 2 Compensation & Benefits / Directeur des griefs 2 rémunération et avantages sociaux
Canadian Forces Grievance Authority | Autorité des griefs des Forces canadiennes
National Defence | Défense nationale
Ottawa, Canada K1A 0K2
Johanna.Ewins@forces.gc.ca
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Facsimile | Télécopieur 613-996-3586
Government of Canada | Gouvernement du Canada

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Friday, 11, March, 2011 12:08
To: Rigby A@MND CFGB@Ottawa-Hull
Cc: JONES LCol LSC@CMP DCBA@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: Grievance Inquiry - HEA

Attachments: depressed market.pdf

Good morning Mr Rigby,

DCBA would gladly assist where possible. It is requested that all inquiries to DCBA Adjudications be directed to myself or Maj Paula Fraser, DCBA 2.

With regards to your specific query the following is offered;

To pay the benefit we would have to have a document that says that Edmonton **is** a depressed market. The default position of the policy is that nothing is a depressed market unless TBS so determines. That no such document exists is proof that Edmonton is not a depressed market. We did apply to have Edmonton declared a depressed market, TBS reviewed our request and in view of the fact that the market in Edmonton had declined less than 12% determined that it was not. They chose to advise of this both verbally and in an e-mail. E-mail attached for your review.



depressed market.pdf (48 KB)

Subsequent to the aforementioned memorandum, TBS has advise DCBA verbally that there are no areas in Canada with Depressed Market status.

FYI, DCBA has submitted three files (different locations) to TBS for determination of Depressed Market status and awaits the determination of these locations.

Thank you,

P.P. Ketcheson
MWO
DCBA 2-2
(613) 996-1590
(613) 992-5079 (fax)

From: Rigby A@MND CFGB@Ottawa-Hull
Sent: Thursday, 10, March, 2011 15:25 PM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: FW: Grievance Inquiry - HEA

MWO Ketcheson,

Since 2Lt Cutts has moved on, would you please take my e-mail for action.

Thank you.

Alan Rigby.

From: Cutts 2Lt M@CMP DCBA@Ottawa-Hull
Sent: Thursday, 10, March, 2011 15:13 PM
To: Rigby A@MND CFGB@Ottawa-Hull

Subject: RE: Grievance Inquiry - HEA

I am no longer working at DCBA-2, therefore, I do not have access of the information that you are requesting. But I believe that MWO P. Ketcheson at DCBA-2 would be able to assist you. Please send your request to him.

2Lt Cutts

From: Rigby A@MND CFGB@Ottawa-Hull
Sent: Thursday, 10, March, 2011 09:50 AM
To: Cutts 2Lt M@CMP DCBA@Ottawa-Hull
Subject: Grievance Inquiry - HEA
Importance: High

2Lt Cutts,

I am the Grievance Officer assigned by the Canadian Forces Grievance Board (the Board) to a grievance regarding Home Equity Assistance.

The grievor made an application to DCBA Adjudication for consideration of 100% reimbursement for his loss of equity due to a depressed market.

The DCBA Adjudication section responded by an e-mail memorandum on 9 July 2010 (7209-97(DCBA 2-2-4)) and denied the request because Treasury Board Secretariat (TBS) had stated that there were no depressed markets in Canada for 2010. Specifically, the e-mail Memorandum stated: "Unfortunately, TBS has advised DCBA that there are /were no designated depressed markets in Canada."

To assist the Board Member assigned to this case, would you please provide me a copy of the document issued by TBS that specifically states that there are/were no depressed markets in Canada for the year 2010.

Your earliest attention to this matter would be appreciated.

Thank you in advance for your kind assistance.

Alan Rigby
Senior Grievance Officer / Agent principal des griefs
Canadian Forces Grievance Board / Comité des griefs des Forces canadiennes
9th Floor, 60 Queen St, Ottawa Canada K1P 5Y7 / 60 rue Queen, 9^e étage, Ottawa Canada K1P 5Y7
Tel: (613) 995-8067
Fax/telec: (613) 996-6491
E-mail: Alan.Rigby@MND_CFGFB@Ottawa-Hull
E-mail: Alan.Rigby@forces.gc.ca
E-mail: Alan.Rigby@cfgb-cgfc.gc.ca

JONES LCol LSC@CMP DCBA@Ottawa-Hull

From: Ram.Singh@tbs-sct.gc.ca
Sent: Thursday, 21, May, 2009 11:53 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Ram.Singh@tbs-sct.gc.ca
Subject: Re: High Rate HEA/Depressed Market Status

Unfortunately I am in gTA until sunday

The Edmonton Area is not considered a depressed housing market area - please note that we do not declare a street or a unit as depressed, we declare the area if the marker has dropped below 20%.

Based on what u say here these files will not get 100% HEAP.\$ the members could claim as much of the difference from personalized or aainst personal income tax

Can chat next week
Ram

----- Original Message -----

From: LESLIE.JONES@forces.gc.ca <LESLIE.JONES@forces.gc.ca>
To: Singh, Ram
Sent: Thu May 21 16:50:44 2009
Subject: High Rate HEA/Depressed Market Status

Ram:

I tried calling you yesterday but missed you at the office. I'm wondering if I can get your thoughts on depreseed market status. We have two submissions requesting depressed market status for Edmonton that have taken a turn I didn't expect and I'm not sure how to proceed. In both instances the members lost considerably more than the 15K we can reimburse under HEA. The RLRS market analysis confirms that the houses were in good shape and there were no reasons that could be attributed to the member that would have prevented them selling, so the drop in value is due to market conditions. They also say, however, that the overall market has only dropped 11%, which is far short of the 20% normally associated with a "depressed market". These are the first submissions we've sent you for this and to avoid any false starts or unworkable recommendations from us, I'm hoping to touch base with you so I'm clear in my own mind how we should approach this. Are you in tomorrow? Is there a better/worse time for me to call?

Cheers,

Les Jones

L.S.C. Jones
Lieutenant Colonel | Lieutenant colonel
Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux administration National Defence | Défense nationale Ottawa, Canada, K1A 0K2
Jones.lsc@forces.gc.ca Telephone | Téléphone | 613-995-9037 Facsimile | Télécopieur
613-992-3220 Teletypewriter (National Defence) | Téléimprimeur (Défense nationale)
1-800-467-9877 Government of Canada | Gouvernement du Canada

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Graitson E@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 22, March, 2011 08:47
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Fraser Maj PJ@CMP DGCB@Ottawa-Hull; Cheta I@CMP DCBA@Ottawa-Hull
Subject: RE: DND 200909787 - REQ FOR HEA ON A RESIDENCE SOLD BELOW 95% OF THE APPRAISED VALUE -

Good morning Sir and thank you very much. I'll review accordingly.

Indra, if you could pull the file for me that would be wonderful,

Cheers,
 Elaine

Relocation Adjudication Section
 Section d'arbitrage de réinstallation
 Director Compensation and Benefits Administration Directeur rémunération et avantages sociaux administration
 Fax/fac-similé: (613) 996-7912

-----Original Message-----

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Monday, 21, March, 2011 09:19 AM
To: Graitson E@CMP DCBA@Ottawa-Hull
Cc: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: DND 200909787 - REQ FOR HEA ON A RESIDENCE SOLD BELOW 95% OF THE APPRAISED VALUE -

Elaine:

Checking my files I see that we did not respond to a Ministerial Inquiry, but rather informally to a query from a staff officer in CMP's office, who in turn had received a query from the Minister's office (but not a formal MCU). My response was a summary of the decisions that have been made on file up until that time. It did not consider any new information and CMHC fees were not reconsidered.

To the best of my knowledge we have not conducted a second review based on the attached information. I don't know if anything here will change the initial decision. Perhaps the file should be reviewed in light of the information in e-mail.

Cheers,

LJ

-----Original Message-----

From: Graitson E@CMP DCBA@Ottawa-Hull
Sent: Thursday, 17, March, 2011 15:15 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc:
Subject: FW: DND 200909787 - REQ FOR HEA ON A RESIDENCE SOLD BELOW 95% OF THE APPRAISED VALUE -

Good afternoon Sir. Please see query below.

Thank you &
 Best Regards,
 Elaine

Relocation Adjudication Section
 Section d'arbitrage de réinstallation

Director Compensation and Benefits Administration Directeur rémunération et avantages
sociaux administration
Fax/fac-similé: (613) 996-7912

-----Original Message-----

From:
Sent: Thursday, 17, March, 2011 15:10 PM
To: Graitson E@CMP DCBA@Ottawa-Hull
Subject: RE: DND 200909787 - REQ FOR HEA ON A RESIDENCE SOLD BELOW 95% OF THE APPRAISED VALUE -

Good morning, Elaine:

Can you confirm then that the question of Mortgage Default Insurance was addressed in LCol Jones' reply?

Master Warrant Officer

-----Original Message-----

From: Graitson E@CMP DCBA@Ottawa-Hull
Sent: Thursday, 17, March, 2011 13:06 PM
To:
Cc:
Subject: DND 200909787 - REQ FOR HEA ON A RESIDENCE SOLD BELOW 95% OF THE APPRAISED VALUE -

Good afternoon My understanding is that LCol Jones formally responded last Friday to a Ministerial Inquiry regarding same, however the only remaining piece to be addressed through the adjudication process was approval for reimbursement of HEA, as the residence sold for less than 95% of the appraised value. As such, please find attached the adjudication which was signed this morning which approves reimbursement of HEA benefits.

Thank you &
Best Regards,
Elaine Graitson

Relocation Adjudication Section
Section d'arbitrage de réinstallation
Director Compensation and Benefits Administration Directeur rémunération et avantages
sociaux administration
Fax/fac-similé: (613) 996-7912

-----Original Message-----

From:
Sent: Tuesday, 7, December, 2010 15:06 PM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Cc:
Subject: - 2010-1771 - 10

Good morning, DCBA:

1. The following request is for a second look based upon additional information that has been received and consolidated. In that the initial request was previously staffed to your office, it has not been included herein. However, additional documentation has been included as attachments to this e-mail.

2. purchased Edm home 2010 for mortgage amount was at that time as she was required to secure a

3. Home sold 2010 amount
= total equity of Loan to value ratio if ported was
4. Once home sold, transferred \$40,000.00 equity to the new mortgage.
New mortgage amount is \$370,580.05. loan to value ratio

5. Attached is the loan to value ratios for CMHC fees to be charged. Based on this information the member would have been charged the same percentage of CMHC based on up to and including 90% of the total loan to value ratio. Based upon this fact, and given the circumstances surrounding the requirement for move from it is requested that the MDI be reimbursed from Core funding.

MDI insurance charged was \$12,614.14.

Attachments:

Original response from DCBA
Origin sale agreement
Destination purchase agreement
Origin discharge statement
Destination original mortgage at destination Destination amended mortgage at destination
CMHC premium information

MWO
GSM Pers Coy

-----Original Message-----

From: dcba2adjudication@forces.gc.ca [mailto:dcba2adjudication@forces.gc.ca]
Sent: April 15, 2010 10:36 AM
To:
Cc:
Subject: DND 200909787 - REQ FOR EARLY MTG PENALTY AN MLI -

<< Mtg early repayment penalty and MLI fees.par.rtf>>

Relocation Adjudication Section
Section d'arbitrage de réinstallation
Director Compensation and Benefits Administration Directeur rémunération et avantages sociaux administration
Fax/fac-similé: (613) 996-7912

>
> From:
> Sent: Monday, 29, March, 2010 11:58 AM
> To: Graitson E@CMP DCBA@Ottawa-Hull
> Cc:
> Subject: RE: 2009-2279 - 10
>
> Hello,
>
> IRP paid out some money that was to cover the CMHC fees, but BGRS has since issued a recovery notice as they told that they are not auth to pay these funds until the house is sold. If you need a copy of the letter, please let me know and I will get to get it for you in my absence. would like the funds to come from core vice personalized if auth.
>
> Thank you and have a great day.
>
>

>
>
> _____
> From: Graitson E@CMP DCBA@Ottawa-Hull
> Sent: Monday, 29, March, 2010 08:24 AM
> To:
> Subject: RE: 2009-2279 - 10
>
> Good morning I am the adjudicator who has been assigned
> the case for I understand that the member is requesting
> adjudication to request that mortgage penalty fees be reimbursed prior
> to the sale of the house in Edmonton. With regard to the CMHC fees,
> further to the BGRS website, it appears the member has already been
> paid \$5,060 from personalized funds IAW CF IRP 2009 art 8.3.10. Is
> the member seeking recourse on CMHC fees as well (i.e. wants full CMHC
> from core?)
>
> Thanks for your assistance,
>
> Best Regards,
> Elaine Graitson
>
> PS - as the case has now been assigned to me for review , you can correspond directly
> to my email vice through the +DCBA 2 generic email> ...> ..
>
> Relocation Adjudication Section
> Section d'arbitrage de réinstallation
> Director Compensation and Benefits Administration Directeur
> rémunération et avantages sociaux administration
> Fax/fac-similé: (613) 996-7912
>
>
> _____
> From:
> Sent: Friday, 26, March, 2010 18:56 PM
> To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
> Subject: 2009-2279 - 10
> Importance: High
>
> Good day,
>
> Attached is a request for reimbursement for CMHC fees and mortgage penalty for your
> adjudication. The member is requesting reimbursement for the money now, vice waiting for
> the sale of their old residence. If you require any other info, please let me know. I
> will be on leave next week, but I will be in to check on my e-mails periodically.
>
> Thank you and have a great day.
>
>
>
> << File: pdf >>

Vallieres WO BL@CMP DCBA@Ottawa-Hull

From: Vallieres WO BL@CMP DCBA@Ottawa-Hull
Sent: Monday, 28, March, 2011 07:10
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: Questions Regarding Adjudication - DND 200804894

I am not too sure but I think that _____ has not been at _____ for some time. He may have been the coord at the time the adjudication was submitted. I will respond accordingly.

WO V

From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Thursday, 24, March, 2011 14:49 PM
To: Vallieres WO BL@CMP DCBA@Ottawa-Hull
Subject: FW: Questions Regarding Adjudication - DND 200804894

WO Vallieres

Plse advise the Coord that the answers have been asked and answered.

Thank you
Paula
PJ (Paula) Fraser
Major / Major
DCBA 2 / DRASA 2
paula.fraser@forces.gc.ca
Telephone / Telephone (613) 996-9772

From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Thursday, 24, March, 2011 13:23 PM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Cc: Caldwell Capt V@CMP DGCB@Ottawa-Hull; Vallieres WO BL@CMP DCBA@Ottawa-Hull
Subject: RE: Questions Regarding Adjudication - DND 200804894

Good afternoon Ma'am,

The Coord for _____ was informed on multiple occasions that Treasury Board had instructed DCBA that the Edmonton area was not declared as a depressed market. The adjudication provided also stated the same.

The Coord for _____ was instructed that his specific file was not sent to TB as TB reviewed two for the same area for the same time frame (2008), _____ and _____ and deemed Edmonton not meet the criteria. Five other files, inclusive of _____ file, (Edmonton) were sent and returned without review as TBS, Mr Ram Sing, instructed DCBA not to send any more, Edmonton and area is not a depressed market, Edmonton and surrounding area has only decreased approx 11% not the requisite 20%.

The Coord was instructed that DCBA was working with TBS in order to come to some sort of resolve with regards to the situation members such as _____ found themselves. I don't believe the outcome of those discussion is for public dissemination. i.e. Ram Sings approval letter and his lack of authority in the matter.

_____ has requested from both DCBA and TB what defines a depressed market. The CFIRP definition has been provided to him. He sought further clarification from TB who returned his request asking that he go through his CoC to DCBA.

_____ has been instructed previously if he is not in agreement with DCBAs decision, he was to submit a ROG IAW QR&O chapter 7.

Thank you,

P.P. Ketcheson
MWO
DCBA 2-2
(613) 996-1590
(613) 992-5079 (fax)

From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Thursday, 24, March, 2011 11:17 AM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: FW: Questions Regarding Adjudication - DND 200804894

MWO Ketcheson

Please advise if the questions highlighted below by

were answered in the Adjudication provided him.

Paula

PJ (Paula) Fraser
Major / Major
DCBA 2 / DRASA 2
paula.fraser@forces.gc.ca
Telephone / Telephone (613) 996-9772

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Thursday, 24, March, 2011 11:09 AM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: FW: Questions Regarding Adjudication - DND 200804894

As discussed.

WO V

From:
Sent: Thursday, 24, March, 2011 08:09 AM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Subject: FW: Questions Regarding Adjudication - DND 200804894

Good day Sir/Ma'am,

I am new to the IRP Coordinator job and has been contacted numerous time by extremely busy with the workload so thank you for your time.

I know you are

have received the results from Adjudication but feels that the results did not address the case that he and his realtor build in regards to the depressed market. He thinks that it was not submitted to TBS as nothing was mentioned in the finds to dispute his case.

I told that his next step should be a Grievance (if he was not satisfied with the decision) but he wants to make sure that everything was considered before the decision was made. Please see some of his correspondence below.

Thank you so much for your time.

IRP Coordinator

From:
Sent: Thursday, 17, March, 2011 10:51 AM
To:
Cc:
Subject: Questions Regarding Adjudication

Good day in the absence of I would like to forward this request to DBCA with regards to queries from the results of my initial adjudication (2009).

If you have any questions, feel free to give me a call or email

Thanks!

Questions Regarding Adjudication

I do not believe that the following questions (para 3 below) were answered to me in the original adjudication. (see attached Doc)

<< File: Req for 100% HEA from core.par.doc >>

1. Depressed market (8.2.13 Home Equity Assistance), as established by Treasury Board Secretariat, is defined as a community where the housing market has dropped more than 20%.

- My Realtor from the community in question had indicated a 25 to 30% drop in market (see attachment).

Info submitted to DBCA (through grievance)

<< File: remax.pdf >>

2. Depressed market status (8.2.13 Home Equity Assistance) may be evaluated when:

- A CF member and the Realtor build a case for depressed market status by submitting the following documentation to DCBA through the CF Relocation Coordinator for review, DCBA will forward it to IRP Program Authority at Treasury Board Secretariat:

All Info (as per checklist) submitted to DBCA (through grievance).

3. In reference to information stated above, I am looking for any additional information for the following:

a) did the house market percentage drop in the community in question (Morinville Alberta) meet the criteria and was this information forwarded to TBS for review?

b) was the case that was built between myself and my Realtor forwarded to TBS for review?

If you have any question or require any additional documentation, feel free to call or email.

Thanks!

Cheers!

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**is withheld pursuant to section
est retenue en vertu de l'article**

19(1)

**of the Access to Information Act
de la Loi sur l'accès à l'information**

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Friday, 8, April, 2011 11:23
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: FW: HEA ANALYSIS

Attachments: Caldwell 2008 2011 HEA_v3 NO FILENUM.xls

Sir,

Following the CDS decision wrt a ROG DGCB was directed as follows:

-conduct a verification of subj member's relocation file to confirm that he was reimbursed all benefits to which he is entitled to receive;

-review the "adequacy of HEA provisions with TB to ensure the aim of minimizing any negative effect on CF members is met".

DRBM is requested to advise COS of the result of the verification and confirm that actions have been taken to reconcile the file accordingly. DCBA is requested to advise COS of a target date by which an analysis of the HEA benefit and its adequacy is to be completed. SSO CBGS will provide written confirmation to DGCFGA on behalf of DGCB, as directed at ref. Since CDS decision was rendered 2 Mar 11, your reply by 11 Apr 11 or sooner would be appreciated.

We have commenced an analysis of the HEA data as detailed below by Capt Caldwell. Although the stats were requested and presented to the DG yesterday, the target date for the completed task is 1 May 11. I will send the COS an email today advising her of that date.

FYI
Paula

PJ (Paula) Fraser
Major / Major
DCBA 2 / DRASA 2
paula.fraser@forces.gc.ca
Telephone / Telephone (613) 996-9772

From: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Sent: Friday, 8, April, 2011 10:41 AM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: HEA ANALYSIS

Ma'am,

Attached is my HEA data. I collected it from the BGRS database. The data represent all HEA activity during the period 1 Apr 08 to 28 Feb 11. I am currently in the process of analysing the data for trends.



Caldwell 2008 2011
HEA_v3 NO F...

This is the raw data file of HEA claims only. It contains file numbers that can be linked to specific pers thus should not be forwarded to other agencies.

I can provide a number of raw statistics from the data, and have pulled some out already, which may be found on the Stats tab. You will see how many pers were affected in each location by year and average losses and payments made.

This is only the simplest view of the problem, however.

The numbers (458 in total) over a period of almost three years indicate that approximately one percent of our personnel have lost money on a residential sale during that period (based on approximately 15,000 relocations per year). Note that this percentage is based on an estimate of all moves during this time frame including pers who did not sell a residence. The percentage will be higher if we just look at people who actually sold. I'm working on those refinements now.

In addition, MWO Ketcheson and I spoke with two representatives from the Ombudsman office yesterday on this issue. They raised a couple of issues that an analysis of this data cannot resolve. Specifically, they are concerned with the reasoning for requiring a 20% (vice any other amount) drop in real estate values to justify the depressed market classification and the definition of "area." Unfortunately, those are questions better directed to TBS.

I also provided the data to the DG at Maj Simard's request yesterday. I have not received any feedback or additional direction.

For your SA, ma'am.

DG (Vayl) Caldwell

Captain | Capitaine

DCBA 2-2 | DRASA 2-2

Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration

National Defence | Défense nationale

101 Col By Dr | 101 Prom. Col By

Ottawa ON Canada K1A 0K2

vayl.caldwell@forces.gc.ca

Telephone | Téléphone (613) 992-3211

Fax number | Télécopieur (613) 992-3220

Teletypewriter (National Defence) | Télécopieur (Défense nationale) 1-800-467-9877

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CFIRP on DWAN

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Caldwell 2008-2011 HEA

Closing Date	Origin City	Origin Prov	BGRS office	Year	Purchase Price	Sale Price	Total Loss	Core	Custom	Personalized	HEA	Shortfall
2011		Alberta		2011	425,000.00	335,000.00	90,000.00	15,000.00	3,980.00	4,842.00	23,822.19	66,177.81
2011		Alberta		2011	444,000.00	370,000.00	74,000.00	15,000.00	1,334.00	0.00	16,334.41	57,665.59
2011		British Columbia		2011	435,000.00	410,000.00	25,000.00	15,000.00	4,127.00	0.00	19,126.84	5,873.16
2011		Ontario		2011	125,000.00	105,000.00	20,000.00	15,000.00	0.00	0.00	15,000.00	5,000.00
2011		Alberta		2011	204,500.00	186,000.00	18,500.00	15,000.00	1,035.00	0.00	16,034.84	2,465.16
2011		Ontario		2011	315,000.00	300,000.00	15,000.00	12,000.00	3,000.00	0.00	15,000.00	0.00
2011		Ontario		2011	197,500.00	188,000.00	9,500.00	7,600.00	1,900.00	0.00	9,500.00	0.00
2011		British Columbia		2011	568,500.00	560,500.00	8,000.00	6,400.00	1,600.00	0.00	8,000.00	0.00
2011		Ontario		2011	309,250.00	303,000.00	6,250.00	5,000.00	1,250.00	0.00	6,250.00	0.00
2010		Alberta		2010	405,000.00	317,000.00	88,000.00	15,000.00	4,456.00	0.00	19,455.72	68,544.28
2010		Alberta		2010	297,000.00	218,000.00	79,000.00	15,000.00	4,671.00	3,309.00	22,980.01	56,019.99
2010		Alberta		2010	424,000.00	352,000.00	72,000.00	15,000.00	6,042.00	7,654.00	28,696.30	43,303.70
2010		Alberta		2010	325,000.00	254,000.00	71,000.00	15,000.00	2,097.00	0.00	17,097.06	53,902.94
2010		Alberta		2010	305,000.00	237,000.00	68,000.00	15,000.00	826.00	5,949.00	21,774.55	46,225.45
2010		Ontario		2010	435,000.00	368,000.00	67,000.00	15,000.00	0.00	0.00	15,000.00	52,000.00
2010		Alberta		2010	430,000.00	370,000.00	60,000.00	15,000.00	0.00	0.00	15,000.00	45,000.00
2010		Alberta		2010	429,000.00	369,900.00	59,100.00	15,000.00	5,686.00	0.00	20,686.00	38,414.00
2010		Alberta		2010	295,000.00	236,500.00	58,500.00	15,000.00	1,000.00	3,000.00	19,000.00	39,500.00
2010		Alberta		2010	450,000.00	392,500.00	57,500.00	15,000.00	6,671.00	0.00	21,671.08	35,828.92
2010		Alberta		2010	477,000.00	420,000.00	57,000.00	15,000.00	881.00	862.00	16,743.37	40,256.63
2010		Alberta		2010	485,000.00	432,500.00	52,500.00	15,000.00	7,390.00	8,751.00	31,140.56	21,359.44
2010		Alberta		2010	317,000.00	265,000.00	52,000.00	15,000.00	6,657.00	371.00	22,028.24	29,971.76
2010		Alberta		2010	395,000.00	350,000.00	45,000.00	15,000.00	4,286.00	8,286.00	27,572.33	17,427.67
2010		Saskatchewan		2010	377,797.25	335,000.00	42,797.25	15,000.00	5,703.00	0.00	20,703.40	22,093.85
2010		Alberta		2010	385,000.00	345,000.00	40,000.00	15,000.00	6,705.00	8,117.00	29,821.72	10,178.28
2010				2010	325,000.00	285,000.00	40,000.00	13,274.00	5,148.00	886.00	19,307.65	20,692.35
2010		Alberta		2010	309,900.00	271,000.00	38,900.00	15,000.00	3,057.00	0.00	18,056.54	20,843.46
2010		Alberta		2010	408,900.00	370,000.00	38,900.00	15,000.00	9,592.00	7,396.00	31,987.86	6,912.14
2010		British Columbia		2010	300,000.00	262,000.00	38,000.00	15,000.00	4,727.00	0.00	19,726.53	18,273.47
2010		Ontario		2010	289,000.00	252,000.00	37,000.00	15,000.00	7,000.00	0.00	22,000.00	15,000.00
2010		British Columbia		2010	420,000.00	385,000.00	35,000.00	15,000.00	11,340.00	0.00	26,340.26	8,659.74
2010		Alberta		2010	168,000.00	135,000.00	33,000.00	15,000.00	2,686.00	0.00	17,685.86	15,314.14
2010		Alberta		2010	285,000.00	252,000.00	33,000.00	15,000.00	7,595.00	0.00	22,595.02	10,404.98
2010		Ontario		2010	64,000.00	32,500.00	31,500.00	15,000.00	3,471.00	0.00	18,470.64	13,029.36
2010		Ontario		2010	460,000.00	430,000.00	30,000.00	15,000.00	3,583.00	0.00	18,583.44	11,416.56
2010		Nova Scotia		2010	127,500.00	98,000.00	29,500.00	15,000.00	8,232.00	350.00	23,581.88	5,918.12
2010		New Brunswick		2010	116,000.00	87,500.00	28,500.00	15,000.00	0.00	0.00	15,000.00	13,500.00
2010		Alberta		2010	265,000.00	238,000.00	27,000.00	15,000.00	2,939.00	0.00	17,938.57	9,061.43
2010		Alberta		2010	371,900.00	345,000.00	26,900.00	15,000.00	2,070.00	0.00	17,069.75	9,830.25
2010		Alberta		2010	312,864.13	286,000.00	26,864.13	15,000.00	2,583.00	0.00	17,583.20	9,280.93
2010		Alberta		2010	248,000.00	223,000.00	25,000.00	15,000.00	4,365.00	3,715.00	23,080.41	1,919.59
2010		Alberta		2010	307,000.00	282,000.00	25,000.00	15,000.00	5,116.00	0.00	20,115.96	4,884.04
2010		Alberta		2010	365,000.00	340,000.00	25,000.00	15,000.00	3,208.00	0.00	18,208.15	6,791.85
2010				2010	365,000.00	340,000.00	25,000.00	1,606.00	0.00	0.00	1,606.26	23,393.74
2010		Alberta		2010	335,000.00	310,000.00	25,000.00	15,000.00	4,564.00	2,015.00	21,578.53	3,421.47
2010		Alberta		2010	347,000.00	322,500.00	24,500.00	15,000.00	320.00	0.00	15,320.44	9,179.56
2010		Nova Scotia		2010	750,000.00	726,000.00	24,000.00	15,000.00	0.00	0.00	15,000.00	9,000.00
2010		British Columbia		2010	169,000.00	145,000.00	24,000.00	15,000.00	4,752.00	1,927.00	21,678.68	2,321.32
2010		British Columbia		2010	431,000.00	407,000.00	24,000.00	15,000.00	7,002.00	0.00	22,001.57	1,998.43
2010		Alberta		2010	233,000.00	210,000.00	23,000.00	14,286.00	3,437.00	0.00	17,723.04	5,276.96
2010		Alberta		2010	455,693.70	433,000.00	22,693.70	15,000.00	6,327.00	1,367.00	22,693.70	0.00
2010		Ontario		2010	345,000.00	322,900.00	22,100.00	15,000.00	7,100.00	0.00	22,100.00	0.00
2010		Ontario		2010	59,500.00	37,500.00	22,000.00	15,000.00	2,786.00	4,214.00	22,000.00	0.00
2010		British Columbia		2010	255,000.00	233,000.00	22,000.00	15,000.00	1,441.00	0.00	16,441.26	5,558.74
2010		Alberta		2010	344,900.00	323,000.00	21,900.00	14,286.00	6,571.00	0.00	20,857.14	1,042.86
2010		Alberta		2010	406,500.00	385,000.00	21,500.00	15,000.00	6,500.00	0.00	21,500.00	0.00
2010		Nova Scotia		2010	105,174.90	84,000.00	21,174.90	15,000.00	4,174.00	2,001.00	21,174.90	0.00

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2010	QuÉbec
2010	Alberta
2010	Alberta
2010	Ontario
2010	Ontario
2010	Ontario
2010	British Columbia
2010	Nova Scotia
2010	New Brunswick
2010	Ontario
2010	Alberta
2010	Nova Scotia
2010	Saskatchewan
2010	Alberta
2010	Alberta
2010	Alberta
2010	Alberta
2010	Alberta
2010	Ontario
2010	British Columbia
2010	Alberta
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2010	Ontario
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2010	Alberta
2010	Nova Scotia
2010	British Columbia
2010	Alberta
2010	Nova Scotia
2010	Alberta
2010	Saskatchewan
2010	British Columbia
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2010	Alberta
2010	British Columbia
2010	Ontario
2010	Ontario
2010	Ontario
2010	Ontario
2010	Saskatchewan
2010	Ontario
2010	British Columbia
2010	Alberta
2010	New Brunswick
2010	New Brunswick
2010	Ontario
2010	Ontario
2010	Nova Scotia
2010	British Columbia

2010	48,000.00	27,000.00	21,000.00	15,000.00	0.00	0.00	15,000.00	6,000.00
2010	77,500.00	57,000.00	20,500.00	15,000.00	3,240.00	0.00	18,240.30	2,259.70
2010	249,900.00	229,900.00	20,000.00	15,000.00	4,682.00	318.00	20,000.00	0.00
2010	235,000.00	215,000.00	20,000.00	15,000.00	2,147.00	0.00	17,146.54	2,853.46
2010	235,000.00	215,000.00	20,000.00	15,000.00	2,643.00	0.00	17,643.40	2,356.60
2010	199,999.00	180,000.00	19,999.00	15,000.00	4,333.00	0.00	19,333.48	665.52
2010	339,900.00	320,000.00	19,900.00	15,000.00	4,900.00	0.00	19,000.00	0.00
2010	358,500.00	339,500.00	19,000.00	15,000.00	1,315.00	2,685.00	19,000.00	0.00
2010	230,000.00	212,000.00	18,000.00	12,000.00	0.00	0.00	12,000.00	6,000.00
2010	220,000.00	202,000.00	18,000.00	14,400.00	0.00	0.00	14,400.00	3,600.00
2010	350,000.00	332,500.00	17,500.00	14,000.00	3,500.00	0.00	17,500.00	0.00
2010	165,000.00	148,000.00	17,000.00	13,600.00	3,400.00	0.00	17,000.00	0.00
2010	259,900.00	243,000.00	16,900.00	13,520.00	3,380.00	0.00	16,900.00	0.00
2010	359,000.00	342,500.00	16,500.00	13,200.00	2,420.00	0.00	15,619.68	880.32
2010	406,000.00	390,000.00	16,000.00	12,190.00	3,048.00	0.00	15,238.10	761.90
2010	168,000.00	153,000.00	15,000.00	12,000.00	3,000.00	0.00	15,000.00	0.00
2010	345,000.00	330,000.00	15,000.00	12,000.00	3,000.00	0.00	15,000.00	0.00
2010	260,000.00	245,000.00	15,000.00	12,000.00	3,000.00	0.00	15,000.00	0.00
2010	163,000.00	148,000.00	15,000.00	12,000.00	674.00	0.00	12,673.86	2,326.14
2010	265,000.00	250,000.00	15,000.00	12,000.00	3,000.00	0.00	15,000.00	0.00
2010	344,000.00	329,000.00	15,000.00	12,000.00	3,000.00	0.00	15,000.00	0.00
2010	247,500.00	232,500.00	15,000.00	12,000.00	3,000.00	0.00	15,000.00	0.00
2010	376,000.00	361,000.00	15,000.00	12,000.00	3,000.00	0.00	15,000.00	0.00
2010	320,000.00	305,000.00	15,000.00	12,000.00	3,000.00	0.00	15,000.00	0.00
2010	427,980.00	413,000.00	14,980.00	11,984.00	2,996.00	0.00	14,980.00	0.00
2010	121,900.00	107,000.00	14,900.00	11,920.00	2,838.00	0.00	14,758.10	141.90
2010	132,500.00	118,000.00	14,500.00	11,600.00	2,900.00	0.00	14,500.00	0.00
2010	481,000.00	467,000.00	14,000.00	11,200.00	2,800.00	0.00	14,000.00	0.00
2010	346,000.00	332,000.00	14,000.00	8,000.00	0.00	0.00	8,000.00	6,000.00
2010	434,000.00	420,000.00	14,000.00	11,200.00	2,800.00	0.00	14,000.00	0.00
2010	273,000.00	259,500.00	13,500.00	10,800.00	2,700.00	0.00	13,500.00	0.00
2010	255,500.00	242,000.00	13,500.00	10,800.00	1,442.00	0.00	12,241.99	1,258.01
2010	188,000.00	174,500.00	13,500.00	10,800.00	2,700.00	0.00	13,500.00	0.00
2010	150,000.00	137,000.00	13,000.00	10,400.00	2,600.00	0.00	13,000.00	0.00
2010	348,000.00	335,000.00	13,000.00	10,400.00	2,600.00	0.00	13,000.00	0.00
2010	533,000.00	520,000.00	13,000.00	10,400.00	2,600.00	0.00	13,000.00	0.00
2010	350,423.33	339,000.00	12,423.33	9,939.00	2,484.00	0.00	12,423.33	0.00
2010	130,000.00	117,800.00	12,200.00	9,760.00	2,440.00	0.00	12,200.00	0.00
2010	244,000.00	232,000.00	12,000.00	9,600.00	2,400.00	0.00	12,000.00	0.00
2010	298,000.00	286,000.00	12,000.00	9,600.00	502.00	1,898.00	12,000.00	0.00
2010	367,000.00	355,000.00	12,000.00	9,600.00	2,400.00	0.00	12,000.00	0.00
2010	156,000.00	144,000.00	12,000.00	9,600.00	1,336.00	1,064.00	12,000.00	0.00
2010	260,500.00	249,000.00	11,500.00	9,200.00	2,300.00	0.00	11,500.00	0.00
2010	441,500.00	430,000.00	11,500.00	9,200.00	2,300.00	0.00	11,500.00	0.00
2010	396,346.80	385,000.00	11,346.80	9,077.00	2,269.00	1.00	11,346.80	0.00
2010	200,000.00	189,100.00	10,900.00	8,720.00	2,180.00	0.00	10,900.00	0.00
2010	345,343.00	335,000.00	10,343.00	8,274.00	2,069.00	0.00	10,343.00	0.00
2010	290,000.00	280,000.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2010	365,000.00	355,000.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2010	154,000.00	144,000.00	10,000.00	7,080.00	1,770.00	0.00	8,849.56	1,150.44
2010	405,000.00	395,000.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2010	320,000.00	310,000.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2010	195,000.00	185,000.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2010	207,000.00	197,000.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2010	127,000.00	117,000.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2010	192,000.00	182,000.00	10,000.00	8,000.00	694.00	0.00	8,693.68	1,306.32
2010	235,000.00	225,000.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2010	274,900.00	265,000.00	9,900.00	7,920.00	1,980.00	0.00	9,900.00	0.00

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2010.	Alberta	2010	399,700.50	389,900.00	9,800.50	7,840.00	1,021.00	1.00	8,861.88	938.62
2010.	Manitoba	2010	284,690.00	275,000.00	9,690.00	7,752.00	1,938.00	0.00	9,690.00	0.00
2010.	Ontario	2010	165,000.00	155,500.00	9,500.00	7,600.00	1,381.00	519.00	9,500.00	0.00
2010.	Alberta	2010	202,000.00	192,850.00	9,150.00	7,320.00	0.00	0.00	7,320.00	1,830.00
2010.	Alberta	2010	257,900.00	248,900.00	9,000.00	7,200.00	1,800.00	0.00	9,000.00	0.00
2010.	New Brunswick	2010	189,900.00	181,000.00	8,900.00	7,120.00	1,780.00	0.00	8,900.00	0.00
2010.	Ontario	2010	286,530.00	277,900.00	8,630.00	6,904.00	1,720.00	0.00	8,624.00	6.00
2010.	British Columbia	2010	228,000.00	220,000.00	8,000.00	6,400.00	1,600.00	0.00	8,000.00	0.00
2010.	Ontario	2010	310,684.90	303,000.00	7,684.90	6,148.00	1,537.00	0.00	7,684.85	0.05
2010.	Nova Scotia	2010	143,550.00	136,000.00	7,550.00	6,040.00	1,510.00	0.00	7,550.00	0.00
2010.	British Columbia	2010	297,500.00	290,000.00	7,500.00	6,000.00	1,500.00	0.00	7,500.00	0.00
2010.	QuObec	2010	182,100.00	175,000.00	7,100.00	5,680.00	1,420.00	0.00	7,100.00	0.00
2010.	New Brunswick	2010	316,000.00	308,900.00	7,100.00	5,680.00	1,420.00	0.00	7,100.00	0.00
2010.	Nova Scotia	2010	291,641.39	285,000.00	6,641.39	5,313.00	1,328.00	0.00	6,641.39	0.00
2010.	Ontario	2010	252,500.00	246,000.00	6,500.00	5,200.00	1,300.00	0.00	6,500.00	0.00
2010.	Ontario	2010	286,000.00	279,900.00	6,100.00	4,880.00	1,220.00	0.00	6,100.00	0.00
2010.	Ontario	2010	255,000.00	249,000.00	6,000.00	4,800.00	1,200.00	0.00	6,000.00	0.00
2010.	Nova Scotia	2010	146,000.00	140,000.00	6,000.00	4,800.00	1,175.00	0.00	5,974.83	25.17
2010.	Ontario	2010	179,900.00	174,000.00	5,900.00	4,720.00	1,180.00	0.00	5,900.00	0.00
2010.	New Brunswick	2010	67,500.00	62,000.00	5,500.00	4,400.00	460.00	0.00	4,860.49	639.51
2010.	Ontario	2010	148,000.00	143,000.00	5,000.00	4,000.00	172.00	0.00	4,171.81	828.19
2010.	British Columbia	2010	279,900.00	274,900.00	5,000.00	4,000.00	1,000.00	0.00	5,000.00	0.00
2010.	British Columbia	2010	269,900.00	265,000.00	4,900.00	3,920.00	980.00	0.00	4,900.00	0.00
2010.	Ontario	2010	279,900.00	275,000.00	4,900.00	3,920.00	980.00	0.00	4,900.00	0.00
2010.	Ontario	2010	233,500.00	229,000.00	4,500.00	3,600.00	900.00	0.00	4,500.00	0.00
2010.	British Columbia	2010	593,250.00	588,880.00	4,370.00	3,496.00	874.00	0.00	4,370.00	0.00
2010.	Nova Scotia	2010	339,000.00	334,900.00	4,100.00	3,280.00	820.00	0.00	4,100.00	0.00
2010.		2010	374,000.00	370,000.00	4,000.00	3,200.00	800.00	0.00	4,000.00	0.00
2010.	Manitoba	2010	206,500.00	202,500.00	4,000.00	3,200.00	800.00	0.00	4,000.00	0.00
2010.	Ontario	2010	188,000.00	184,000.00	4,000.00	3,200.00	800.00	0.00	4,000.00	0.00
2010.	Ontario	2010	211,500.00	207,500.00	4,000.00	3,200.00	800.00	0.00	4,000.00	0.00
2010.	Ontario	2010	291,000.00	287,000.00	4,000.00	3,200.00	42.00	136.00	3,377.68	622.32
2010.	New Brunswick	2010	199,000.00	195,000.00	4,000.00	3,200.00	800.00	0.00	4,000.00	0.00
2010.	Ontario	2010	246,000.00	242,000.00	4,000.00	3,200.00	800.00	0.00	4,000.00	0.00
2010.	Nova Scotia	2010	213,900.00	210,000.00	3,900.00	3,120.00	780.00	0.00	3,900.00	0.00
2010.	British Columbia	2010	233,000.00	229,500.00	3,500.00	2,800.00	700.00	0.00	3,500.00	0.00
2010.	Nova Scotia	2010	180,000.00	176,500.00	3,500.00	2,800.00	700.00	0.00	3,500.00	0.00
2010.	New Brunswick	2010	29,000.00	25,900.00	3,100.00	2,480.00	0.00	0.00	2,480.00	620.00
2010.	Ontario	2010	350,000.00	347,000.00	3,000.00	2,400.00	600.00	0.00	3,000.00	0.00
2010.	Ontario	2010	158,000.00	155,000.00	3,000.00	2,400.00	600.00	0.00	3,000.00	0.00
2010.	British Columbia	2010	409,000.00	406,000.00	3,000.00	2,286.00	571.00	0.00	2,857.14	142.86
2010.	British Columbia	2010	213,000.00	210,000.00	3,000.00	2,400.00	600.00	0.00	3,000.00	0.00
2010.	Ontario	2010	165,900.00	163,000.00	2,900.00	2,320.00	580.00	0.00	2,900.00	0.00
2010.	Alberta	2010	430,000.00	427,500.00	2,500.00	2,000.00	500.00	0.00	2,500.00	0.00
2010.	Alberta	2010	335,000.00	332,500.00	2,500.00	2,000.00	500.00	0.00	2,500.00	0.00
2010.	Nova Scotia	2010	138,000.00	135,500.00	2,500.00	2,000.00	500.00	0.00	2,500.00	0.00
2010.	New Brunswick	2010	82,342.00	80,000.00	2,342.00	1,874.00	468.00	0.00	2,342.00	0.00
2010.	Ontario	2010	172,000.00	169,900.00	2,100.00	1,680.00	420.00	0.00	2,100.00	0.00
2010.	Alberta	2010	150,000.00	148,000.00	2,000.00	1,600.00	400.00	0.00	2,000.00	0.00
2010.	Ontario	2010	148,000.00	146,000.00	2,000.00	1,600.00	400.00	0.00	2,000.00	0.00
2010.	New Brunswick	2010	55,000.00	53,000.00	2,000.00	1,600.00	400.00	0.00	2,000.00	0.00
2010.	British Columbia	2010	274,000.00	272,000.00	2,000.00	1,600.00	400.00	0.00	2,000.00	0.00
2010.	Manitoba	2010	193,737.00	192,000.00	1,737.00	1,390.00	347.00	0.00	1,737.00	0.00
2010.	New Brunswick	2010	87,500.00	85,900.00	1,600.00	1,280.00	320.00	0.00	1,600.00	0.00
2010.	Nova Scotia	2010	174,900.00	173,500.00	1,400.00	1,120.00	280.00	0.00	1,400.00	0.00
2010.	Ontario	2010	284,000.00	283,000.00	1,000.00	0.00	0.00	0.00	0.00	1,000.00
2010.	Ontario	2010	146,000.00	145,500.00	500.00	400.00	100.00	0.00	500.00	0.00
2010.	British Columbia	2010	362,293.05	362,000.00	293.05	234.00	59.00	0.00	293.05	0.00

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2010	British Columbia	2010	270,000.00	273,000.00	-3,000.00	4,512.00	1,128.00	0.00	5,640.00	-8,640.00
2009	Alberta	2009	455,000.00	353,500.00	101,500.00	15,000.00	14,412.00	0.00	29,412.47	72,087.53
2009	Alberta	2009	511,000.00	415,000.00	96,000.00	15,000.00	3,414.00	0.00	18,414.34	77,585.66
2009	Alberta	2009	440,000.00	350,000.00	90,000.00	15,000.00	13,616.00	0.00	28,616.28	61,383.72
2009	Alberta	2009	458,000.00	370,000.00	88,000.00	15,000.00	5,848.00	0.00	20,848.36	67,151.64
2009	Alberta	2009	477,000.00	397,000.00	80,000.00	15,000.00	682.00	0.00	15,681.65	64,318.35
2009	Alberta	2009	424,900.00	345,500.00	79,400.00	15,000.00	5,084.00	0.00	20,084.49	59,315.51
2009	Alberta	2009	449,000.00	370,000.00	79,000.00	15,000.00	0.00	0.00	15,000.00	64,000.00
2009	Alberta	2009	282,000.00	205,000.00	77,000.00	15,000.00	1,681.00	0.00	16,680.82	60,319.18
2009	Alberta	2009	300,000.00	225,000.00	75,000.00	15,000.00	0.00	0.00	15,000.00	60,000.00
2009	Alberta	2009	249,900.00	177,500.00	72,400.00	15,000.00	5,024.00	0.00	20,023.75	52,376.25
2009	Alberta	2009	537,500.00	468,000.00	69,500.00	15,000.00	5,547.00	0.00	20,546.73	48,953.27
2009	Alberta	2009	259,900.00	194,000.00	65,900.00	15,000.00	7,066.00	0.00	22,066.48	43,833.52
2009	Alberta	2009	479,900.00	419,900.00	60,000.00	15,000.00	4,038.00	0.00	19,037.68	40,962.32
2009	Alberta	2009	418,000.00	365,000.00	53,000.00	15,000.00	3,882.00	0.00	18,881.62	34,118.38
2009	Alberta	2009	220,000.00	167,000.00	53,000.00	15,000.00	4,966.00	0.00	19,965.94	33,034.06
2009	Alberta	2009	289,000.00	240,000.00	49,000.00	15,000.00	0.00	0.00	15,000.00	34,000.00
2009	Ontario	2009	262,500.00	214,000.00	48,500.00	15,000.00	6,754.00	0.00	21,754.00	26,746.00
2009	Alberta	2009	351,750.00	305,000.00	46,750.00	15,000.00	3,500.00	3,192.00	21,691.87	25,058.13
2009	Alberta	2009	250,000.00	204,250.00	45,750.00	15,000.00	0.00	0.00	15,000.00	30,750.00
2009	Alberta	2009	332,000.00	287,000.00	45,000.00	15,000.00	1,540.00	538.00	17,077.75	27,922.25
2009	British Columbia	2009	365,000.00	321,000.00	44,000.00	15,000.00	0.00	0.00	15,000.00	29,000.00
2009	Manitoba	2009	440,000.00	397,500.00	42,500.00	15,000.00	2,525.00	0.00	17,525.00	24,975.00
2009	Alberta	2009	265,000.00	223,223.00	41,777.00	15,000.00	0.00	0.00	15,000.00	26,777.00
2009	Alberta	2009	314,900.00	273,500.00	41,400.00	15,000.00	4,513.00	0.00	19,512.67	21,887.33
2009	Ontario	2009	399,990.00	359,900.00	40,090.00	15,000.00	9,117.00	0.00	24,117.22	15,972.78
2009	Nova Scotia	2009	462,500.00	424,000.00	38,500.00	15,000.00	12,428.00	0.00	27,428.37	11,071.63
2009	Alberta	2009	618,000.00	580,000.00	38,000.00	15,000.00	4,870.00	0.00	19,870.33	18,129.67
2009	Alberta	2009	189,000.00	151,000.00	38,000.00	15,000.00	4,890.00	0.00	19,890.43	18,109.57
2009	Alberta	2009	292,915.00	255,000.00	37,915.00	15,000.00	3,142.00	0.00	18,141.68	19,773.32
2009	Alberta	2009	370,000.00	333,000.00	37,000.00	15,000.00	3,757.00	0.00	18,757.08	18,242.92
2009	Ontario	2009	157,000.00	120,000.00	37,000.00	15,000.00	0.00	0.00	15,000.00	22,000.00
2009	British Columbia	2009	345,000.00	309,900.00	35,100.00	15,000.00	7,500.00	0.00	22,500.00	12,600.00
2009	British Columbia	2009	370,000.00	335,000.00	35,000.00	15,000.00	3,326.00	0.00	18,326.43	16,673.57
2009	Alberta	2009	355,000.00	321,000.00	34,000.00	14,336.00	3,823.00	4,832.00	22,991.16	11,008.84
2009	QuÉbec	2009	308,993.63	275,000.00	33,993.63	14,286.00	5,429.00	0.00	19,715.05	14,278.58
2009	Alberta	2009	442,869.42	410,000.00	32,869.42	15,000.00	0.00	0.00	15,000.00	17,869.42
2009	Ontario	2009	414,000.00	382,000.00	32,000.00	15,000.00	7,368.00	0.00	22,367.67	9,632.33
2009	Alberta	2009	282,000.00	250,000.00	32,000.00	15,000.00	4,211.00	0.00	19,210.84	12,789.16
2009	Alberta	2009	239,900.00	210,000.00	29,900.00	15,000.00	5,419.00	0.00	20,419.22	9,480.78
2009	Alberta	2009	404,900.00	375,000.00	29,900.00	15,000.00	7,356.00	0.00	22,355.74	7,544.26
2009	British Columbia	2009	454,000.00	425,000.00	29,000.00	15,000.00	1,582.00	0.00	16,581.93	12,418.07
2009	British Columbia	2009	385,000.00	356,000.00	29,000.00	15,000.00	0.00	0.00	15,000.00	14,000.00
2009	Nova Scotia	2009	223,000.00	195,000.00	28,000.00	15,000.00	102.00	0.00	15,102.29	12,897.71
2009	Alberta	2009	327,500.00	300,000.00	27,500.00	15,000.00	8,659.00	0.00	23,658.98	3,841.02
2009	Alberta	2009	214,800.00	187,500.00	27,300.00	15,000.00	4,188.00	3,011.00	22,198.58	5,101.42
2009	British Columbia	2009	402,000.00	375,000.00	27,000.00	15,000.00	2,820.00	0.00	17,819.89	9,180.11
2009	British Columbia	2009	230,000.00	203,000.00	27,000.00	15,000.00	3,856.00	0.00	18,856.40	8,143.60
2009	British Columbia	2009	272,344.80	246,000.00	26,344.80	15,000.00	1,231.00	3,528.00	19,758.66	6,586.14
2009	Alberta	2009	328,000.00	302,000.00	26,000.00	15,000.00	5,930.00	3,202.00	24,132.11	1,867.89
2009	British Columbia	2009	325,000.00	299,000.00	26,000.00	15,000.00	4,551.00	0.00	19,551.32	6,448.68
2009	Ontario	2009	301,835.60	276,000.00	25,835.60	15,000.00	5,992.00	0.00	20,992.04	4,843.56
2009	Alberta	2009	375,680.00	350,000.00	25,680.00	15,000.00	4,700.00	4,071.00	23,771.17	1,908.83
2009	Alberta	2009	375,680.00	350,000.00	25,680.00	1,909.00	0.00	0.00	1,908.83	23,771.17
2009	Alberta	2009	242,000.00	217,000.00	25,000.00	15,000.00	231.00	0.00	15,230.85	9,769.15
2009	Alberta	2009	240,000.00	215,000.00	25,000.00	15,000.00	2,679.00	0.00	17,678.77	7,321.23
2009	Ontario	2009	360,000.00	335,000.00	25,000.00	15,000.00	3,523.00	0.00	18,523.13	6,476.87
2009	Alberta	2009	394,900.00	370,000.00	24,900.00	15,000.00	4,623.00	0.00	19,622.58	5,277.42

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2009.	Ontario	2009	394,878.39	370,000.00	24,878.39	15,000.00	0.00	0.00	15,000.00	9,878.39
2009.	Alberta	2009	469,107.73	445,000.00	24,107.73	15,000.00	0.00	0.00	15,000.00	9,107.73
2009.	British Columbia	2009	463,000.00	439,000.00	24,000.00	15,000.00	3,941.00	0.00	18,940.59	5,059.41
2009.	British Columbia	2009	439,000.00	415,000.00	24,000.00	15,000.00	4,196.00	0.00	19,196.09	4,803.91
2009.	Ontario	2009	229,000.00	205,500.00	23,500.00	15,000.00	6,748.00	0.00	21,747.85	1,752.15
2009.	British Columbia	2009	515,000.00	492,478.00	22,522.00	15,000.00	7,522.00	0.00	22,521.63	0.37
2009.	Nova Scotia	2009	302,500.00	280,000.00	22,500.00	15,000.00	7,500.00	0.00	22,500.00	0.00
2009.	Ontario	2009	192,500.00	170,000.00	22,500.00	15,000.00	0.00	0.00	15,000.00	7,500.00
2009.	QuÉbec	2009	253,449.76	231,000.00	22,449.76	15,000.00	4,118.00	3,332.00	22,449.76	0.00
2009.	Alberta	2009	332,000.00	310,000.00	22,000.00	15,000.00	7,000.00	0.00	22,000.00	0.00
2009.	Ontario	2009	222,000.00	200,000.00	22,000.00	15,000.00	7,000.00	0.00	22,000.00	0.00
2009.	Alberta	2009	207,000.00	186,000.00	21,000.00	15,000.00	0.00	0.00	15,000.00	6,000.00
2009.	Ontario	2009	363,000.00	342,000.00	21,000.00	15,000.00	4,865.00	1,135.00	21,000.00	0.00
2009.	British Columbia	2009	184,900.00	164,000.00	20,900.00	15,000.00	0.00	0.00	15,000.00	5,900.00
2009.	Alberta	2009	225,500.00	205,000.00	20,500.00	15,000.00	5,500.00	0.00	20,500.00	0.00
2009.	British Columbia	2009	366,000.00	345,500.00	20,500.00	15,000.00	4,765.00	0.00	19,764.90	735.10
2009.	Alberta	2009	350,000.00	330,000.00	20,000.00	0.00	0.00	0.00	0.00	20,000.00
2009.	Alberta	2009	350,000.00	330,000.00	20,000.00	15,000.00	0.00	0.00	15,000.00	5,000.00
2009.	Alberta	2009	383,000.00	363,000.00	20,000.00	15,000.00	5,000.00	0.00	20,000.00	0.00
2009.	Ontario	2009	145,400.00	125,500.00	19,900.00	15,000.00	2,570.00	0.00	17,570.42	2,329.58
2009.	Ontario	2009	108,000.00	88,500.00	19,500.00	15,000.00	4,370.00	0.00	19,370.20	129.80
2009.	British Columbia	2009	374,200.00	355,000.00	19,200.00	15,000.00	4,200.00	0.00	19,200.00	0.00
2009.	QuÉbec	2009	311,190.54	292,000.00	19,190.54	15,000.00	4,191.00	0.00	19,190.54	0.00
2009.	Alberta	2009	264,000.00	245,000.00	19,000.00	15,000.00	4,000.00	0.00	19,000.00	0.00
2009.	Alberta	2009	182,000.00	163,000.00	19,000.00	15,000.00	0.00	0.00	15,000.00	4,000.00
2009.	Ontario	2009	179,000.00	160,000.00	19,000.00	15,000.00	4,000.00	0.00	19,000.00	0.00
2009.	Alberta	2009	238,000.00	220,000.00	18,000.00	14,400.00	159.00	0.00	14,558.75	3,441.25
2009.	Ontario	2009	209,000.00	191,000.00	18,000.00	14,400.00	3,600.00	0.00	18,000.00	0.00
2009.	Alberta	2009	309,900.00	292,500.00	17,400.00	13,920.00	3,480.00	0.00	17,400.00	0.00
2009.	Alberta	2009	230,000.00	213,000.00	17,000.00	13,600.00	3,400.00	0.00	17,000.00	0.00
2009.	Alberta	2009	382,000.00	365,000.00	17,000.00	13,600.00	3,400.00	0.00	17,000.00	0.00
2009.	New Brunswick	2009	147,000.00	130,000.00	17,000.00	13,600.00	613.00	0.00	14,213.45	2,786.55
2009.	British Columbia	2009	392,000.00	375,510.00	16,490.00	13,192.00	0.00	0.00	13,192.00	3,298.00
2009.	Alberta	2009	245,000.00	229,000.00	16,000.00	12,800.00	3,200.00	0.00	16,000.00	0.00
2009.	Ontario	2009	235,000.00	219,000.00	16,000.00	12,800.00	3,200.00	0.00	16,000.00	0.00
2009.	Alberta	2009	280,000.00	265,000.00	15,000.00	12,000.00	3,000.00	0.00	15,000.00	0.00
2009.	Saskatchewan	2009	290,000.00	275,000.00	15,000.00	12,000.00	2,254.00	0.00	14,253.62	746.38
2009.	British Columbia	2009	415,000.00	400,000.00	15,000.00	12,000.00	3,000.00	0.00	15,000.00	0.00
2009.	British Columbia	2009	399,900.00	385,000.00	14,900.00	11,920.00	0.00	0.00	11,920.00	2,980.00
2009.	Ontario	2009	414,110.22	400,000.00	14,110.22	11,288.00	2,822.00	0.00	14,110.22	0.00
2009.	Ontario	2009	259,000.00	245,000.00	14,000.00	11,200.00	2,800.00	0.00	14,000.00	0.00
2009.	Alberta	2009	399,000.00	385,000.00	14,000.00	11,200.00	2,571.00	0.00	13,770.60	229.40
2009.	Ontario	2009	495,000.00	481,000.00	14,000.00	11,200.00	2,800.00	0.00	14,000.00	0.00
2009.	Alberta	2009	234,850.00	221,000.00	13,850.00	11,080.00	2,770.00	0.00	13,850.00	0.00
2009.	Alberta	2009	230,000.00	216,400.00	13,600.00	10,880.00	2,720.00	0.00	13,600.00	0.00
2009.	Alberta	2009	338,000.00	325,000.00	13,000.00	10,400.00	1,999.00	0.00	12,399.12	600.88
2009.	Alberta	2009	226,000.00	213,000.00	13,000.00	13,000.00	0.00	0.00	13,000.00	0.00
2009.	Alberta	2009	300,000.00	287,000.00	13,000.00	10,400.00	2,600.00	0.00	13,000.00	0.00
2009.	Alberta	2009	298,000.00	285,000.00	13,000.00	10,400.00	2,600.00	0.00	13,000.00	0.00
2009.	Ontario	2009	358,000.00	345,000.00	13,000.00	10,400.00	2,600.00	0.00	13,000.00	0.00
2009.	British Columbia	2009	239,900.00	227,000.00	12,900.00	10,320.00	2,580.00	0.00	12,900.00	0.00
2009.	Nova Scotia	2009	282,781.34	270,000.00	12,781.34	10,225.00	2,256.00	0.00	12,481.34	300.00
2009.	Ontario	2009	237,570.00	225,000.00	12,570.00	9,386.00	0.00	0.00	9,385.60	3,184.40
2009.	QuÉbec	2009	257,500.00	245,000.00	12,500.00	10,000.00	2,500.00	0.00	12,500.00	0.00
2009.	Alberta	2009	292,500.00	280,000.00	12,500.00	10,000.00	2,500.00	0.00	12,500.00	0.00
2009.	Saskatchewan	2009	224,000.00	211,500.00	12,500.00	10,000.00	0.00	0.00	10,000.00	2,500.00
2009.	British Columbia	2009	332,500.00	320,000.00	12,500.00	10,000.00	2,500.00	0.00	12,500.00	0.00
2009.	Nova Scotia	2009	287,500.00	275,000.00	12,500.00	10,000.00	2,500.00	0.00	12,500.00	0.00

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2009	Ontario	2009	180,990.00	168,500.00	12,490.00	9,992.00	2,498.00	0.00	12,490.00	0.00
2009	British Columbia	2009	299,900.00	287,500.00	12,400.00	9,920.00	2,480.00	0.00	12,400.00	0.00
2009	British Columbia	2009	239,727.67	227,500.00	12,227.67	9,782.00	2,147.00	0.00	11,928.70	298.97
2009	Ontario	2009	302,100.00	289,900.00	12,200.00	9,760.00	2,440.00	0.00	12,200.00	0.00
2009	Ontario	2009	350,000.00	338,000.00	12,000.00	9,600.00	2,400.00	0.00	12,000.00	0.00
2009	Alberta	2009	154,000.00	142,000.00	12,000.00	9,600.00	2,400.00	0.00	12,000.00	0.00
2009	British Columbia	2009	276,000.00	264,000.00	12,000.00	9,143.00	2,400.00	0.00	11,542.86	457.14
2009	British Columbia	2009	252,000.00	240,000.00	12,000.00	9,600.00	2,400.00	0.00	12,000.00	0.00
2009	Ontario	2009	162,000.00	150,000.00	12,000.00	9,600.00	2,400.00	0.00	12,000.00	0.00
2009	Ontario	2009	224,000.00	212,000.00	12,000.00	9,600.00	2,400.00	0.00	12,000.00	0.00
2009	British Columbia	2009	225,000.00	213,000.00	12,000.00	9,600.00	2,400.00	0.00	12,000.00	0.00
2009	Alberta	2009	354,900.00	343,000.00	11,900.00	9,520.00	2,380.00	0.00	11,900.00	0.00
2009	Alberta	2009	254,000.00	242,900.00	11,100.00	8,800.00	2,200.00	0.00	11,000.00	100.00
2009	Alberta	2009	358,000.00	347,000.00	11,000.00	8,800.00	2,200.00	0.00	11,000.00	0.00
2009	Ontario	2009	216,000.00	205,000.00	11,000.00	8,800.00	2,200.00	0.00	11,000.00	0.00
2009	Ontario	2009	386,000.00	375,000.00	11,000.00	8,800.00	2,200.00	0.00	11,000.00	0.00
2009	QuÉbec	2009	212,000.00	201,000.00	11,000.00	8,800.00	1,175.00	1,025.00	11,000.00	0.00
2009	Alberta	2009	258,000.00	248,000.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2009		2009	545,000.00	535,000.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2009	Ontario	2009	215,000.00	205,000.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2009	Ontario	2009	295,000.00	285,000.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2009	British Columbia	2009	312,000.00	302,000.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2009	Nova Scotia	2009	189,500.00	179,500.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2009	Alberta	2009	175,000.00	165,500.00	9,500.00	7,600.00	1,900.00	0.00	9,500.00	0.00
2009	Ontario	2009	247,000.00	237,500.00	9,500.00	7,600.00	1,715.00	185.00	9,500.00	0.00
2009	Alberta	2009	154,000.00	145,000.00	9,000.00	7,200.00	1,800.00	0.00	9,000.00	0.00
2009	Alberta	2009	260,000.00	251,000.00	9,000.00	7,200.00	600.00	0.00	2,975.94	6,024.06
2009	Ontario	2009	44,000.00	35,000.00	9,000.00	7,200.00	1,800.00	0.00	9,000.00	0.00
2009	Ontario	2009	217,000.00	208,000.00	9,000.00	7,200.00	1,800.00	0.00	9,000.00	0.00
2009	New Brunswick	2009	266,000.00	257,000.00	9,000.00	6,372.00	1,593.00	0.00	7,964.60	1,035.40
2009	Ontario	2009	216,000.00	207,000.00	9,000.00	7,200.00	1,800.00	0.00	9,000.00	0.00
2009	Nova Scotia	2009	160,000.00	151,000.00	9,000.00	7,200.00	1,733.00	0.00	8,933.28	66.72
2009	Alberta	2009	232,000.00	223,500.00	8,500.00	6,800.00	1,700.00	0.00	8,500.00	0.00
2009	Ontario	2009	276,500.00	268,000.00	8,500.00	6,800.00	1,700.00	0.00	8,500.00	0.00
2009	Ontario	2009	192,500.00	184,000.00	8,500.00	6,800.00	1,700.00	0.00	8,500.00	0.00
2009	Ontario	2009	205,000.00	197,000.00	8,000.00	6,400.00	1,600.00	0.00	8,000.00	0.00
2009	Ontario	2009	174,500.00	166,500.00	8,000.00	6,400.00	1,600.00	0.00	8,000.00	0.00
2009	QuÉbec	2009	168,000.00	160,000.00	8,000.00	6,400.00	1,600.00	0.00	8,000.00	0.00
2009	British Columbia	2009	245,000.00	237,000.00	8,000.00	6,400.00	1,600.00	0.00	8,000.00	0.00
2009	Nova Scotia	2009	218,000.00	210,000.00	8,000.00	6,400.00	1,600.00	0.00	8,000.00	0.00
2009	Alberta	2009	374,900.00	367,000.00	7,900.00	6,320.00	1,580.00	0.00	7,900.00	0.00
2009	Ontario	2009	340,000.00	332,500.00	7,500.00	6,000.00	1,500.00	0.00	7,500.00	0.00
2009	British Columbia	2009	220,000.00	212,500.00	7,500.00	6,000.00	1,500.00	0.00	7,500.00	0.00
2009	Ontario	2009	280,000.00	272,900.00	7,100.00	5,680.00	1,420.00	0.00	7,100.00	0.00
2009	Nova Scotia	2009	270,000.00	263,000.00	7,000.00	5,600.00	1,400.00	0.00	7,000.00	0.00
2009	Nova Scotia	2009	237,000.00	230,000.00	7,000.00	5,600.00	0.00	0.00	5,600.00	1,400.00
2009	Nova Scotia	2009	195,000.00	188,000.00	7,000.00	4,870.00	1,217.00	0.00	6,086.96	913.04
2009	Nova Scotia	2009	131,900.00	125,000.00	6,900.00	5,520.00	1,380.00	0.00	6,900.00	0.00
2009	Ontario	2009	209,900.00	203,000.00	6,900.00	5,520.00	1,380.00	0.00	6,900.00	0.00
2009	Nova Scotia	2009	396,811.13	390,000.00	6,811.13	5,449.00	1,362.00	0.00	6,811.13	0.00
2009	Ontario	2009	274,410.00	267,900.00	6,510.00	5,208.00	1,016.00	0.00	6,224.32	285.68
2009	New Brunswick	2009	37,500.00	31,000.00	6,500.00	5,200.00	1,300.00	0.00	6,500.00	0.00
2009	British Columbia	2009	296,260.89	290,000.00	6,260.89	5,009.00	1,252.00	0.00	6,260.89	0.00
2009	Ontario	2009	503,000.00	497,000.00	6,000.00	4,800.00	1,200.00	0.00	6,000.00	0.00
2009	QuÉbec	2009	163,000.00	157,000.00	6,000.00	4,800.00	483.00	717.00	6,000.00	0.00
2009	Nova Scotia	2009	76,000.00	70,000.00	6,000.00	4,800.00	1,200.00	0.00	6,000.00	0.00
2009	Nova Scotia	2009	134,000.00	128,000.00	6,000.00	4,800.00	1,200.00	0.00	6,000.00	0.00
2009	Ontario	2009	323,000.00	317,000.00	6,000.00	4,800.00	1,200.00	0.00	6,000.00	0.00

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2009-	Ontario	2009	181,000.00	175,000.00	6,000.00	4,800.00	1,200.00	0.00	6,000.00	0.00
2009-	Alberta	2009	278,500.00	272,600.00	5,900.00	4,720.00	1,180.00	0.00	5,900.00	0.00
2009-	Ontario	2009	425,716.43	420,000.00	5,716.43	4,573.00	1,143.00	0.00	5,716.43	0.00
2009-	Ontario	2009	237,500.00	232,000.00	5,500.00	4,400.00	1,100.00	0.00	5,500.00	0.00
2009-	Alberta	2009	343,180.82	338,000.00	5,180.82	3,916.00	979.00	0.00	4,895.11	285.71
2009-	Qu'bec	2009	200,000.00	195,000.00	5,000.00	4,000.00	1,000.00	0.00	5,000.00	0.00
2009-	Qu'bec	2009	175,000.00	170,000.00	5,000.00	4,000.00	1,000.00	0.00	5,000.00	0.00
2009-	Ontario	2009	330,000.00	325,000.00	5,000.00	4,000.00	1,000.00	0.00	5,000.00	0.00
2009-	Nova Scotia	2009	272,000.00	267,000.00	5,000.00	4,000.00	1,000.00	0.00	5,000.00	0.00
2009-	Ontario	2009	238,000.00	233,000.00	5,000.00	4,000.00	1,000.00	0.00	5,000.00	0.00
2009-	Ontario	2009	254,991.52	250,000.00	4,991.52	3,993.00	998.00	0.00	4,991.52	0.00
2009-	Ontario	2009	337,500.00	333,000.00	4,500.00	3,600.00	900.00	0.00	4,500.00	0.00
2009-	Qu'bec	2009	272,500.00	268,000.00	4,500.00	3,600.00	900.00	0.00	4,500.00	0.00
2009-	Ontario	2009	279,500.00	275,000.00	4,500.00	3,600.00	900.00	0.00	4,500.00	0.00
2009-	Ontario	2009	249,000.00	244,500.00	4,500.00	3,600.00	900.00	0.00	4,500.00	0.00
2009-	Ontario	2009	326,980.00	322,500.00	4,480.00	3,584.00	896.00	0.00	4,480.00	0.00
2009-	Ontario	2009	283,052.70	279,000.00	4,052.70	3,242.00	811.00	0.00	4,052.70	0.00
2009-	Qu'bec	2009	162,900.00	158,900.00	4,000.00	3,200.00	800.00	0.00	4,000.00	0.00
2009-	Ontario	2009	390,000.00	386,000.00	4,000.00	3,200.00	800.00	0.00	4,000.00	0.00
2009-	Ontario	2009	294,000.00	290,000.00	4,000.00	3,200.00	800.00	0.00	4,000.00	0.00
2009-	Ontario	2009	304,000.00	300,000.00	4,000.00	3,200.00	800.00	0.00	4,000.00	0.00
2009-	British Columbia	2009	356,000.00	352,000.00	4,000.00	3,200.00	800.00	0.00	4,000.00	0.00
2009-	British Columbia	2009	263,000.00	259,000.00	4,000.00	3,200.00	800.00	0.00	4,000.00	0.00
2009-	Nova Scotia	2009	110,000.00	106,000.00	4,000.00	3,200.00	800.00	0.00	4,000.00	0.00
2009-	Ontario	2009	245,500.00	242,000.00	3,500.00	2,800.00	700.00	0.00	3,500.00	0.00
2009-	Qu'bec	2009	127,000.00	124,000.00	3,000.00	2,400.00	600.00	0.00	3,000.00	0.00
2009-	Nova Scotia	2009	140,000.00	137,000.00	3,000.00	2,400.00	600.00	0.00	3,000.00	0.00
2009-	New Brunswick	2009	255,000.00	252,000.00	3,000.00	2,400.00	600.00	0.00	3,000.00	0.00
2009-	British Columbia	2009	383,000.00	380,000.00	3,000.00	2,400.00	600.00	0.00	3,000.00	0.00
2009-	Alberta	2009	185,000.00	182,500.00	2,500.00	2,000.00	0.00	0.00	2,000.00	500.00
2009-	Ontario	2009	138,500.00	136,000.00	2,500.00	2,000.00	500.00	0.00	2,500.00	0.00
2009-	Ontario	2009	130,000.00	128,000.00	2,000.00	1,600.00	400.00	0.00	2,000.00	0.00
2009-	Nova Scotia	2009	307,000.00	305,000.00	2,000.00	1,600.00	400.00	0.00	2,000.00	0.00
2009-	Ontario	2009	252,000.00	250,000.00	2,000.00	1,600.00	400.00	0.00	2,000.00	0.00
2009-	Ontario	2009	305,000.00	303,000.00	2,000.00	1,600.00	400.00	0.00	2,000.00	0.00
2009-	Nova Scotia	2009	132,000.00	130,000.00	2,000.00	1,600.00	0.00	0.00	1,600.00	400.00
2009-	Ontario	2009	236,900.00	235,000.00	1,900.00	1,520.00	380.00	0.00	1,900.00	0.00
2009-	Ontario	2009	364,900.00	363,000.00	1,900.00	1,520.00	380.00	0.00	1,900.00	0.00
2009-	New Brunswick	2009	180,000.00	178,500.00	1,500.00	1,200.00	300.00	0.00	1,500.00	0.00
2009-	Ontario	2009	224,500.00	223,000.00	1,500.00	1,200.00	300.00	0.00	1,500.00	0.00
2009-	Alberta	2009	274,000.00	273,000.00	1,000.00	800.00	200.00	0.00	1,000.00	0.00
2009-	Ontario	2009	247,000.00	246,000.00	1,000.00	800.00	200.00	0.00	1,000.00	0.00
2009-	Ontario	2009	289,900.00	288,900.00	1,000.00	800.00	200.00	0.00	1,000.00	0.00
2009-	Nova Scotia	2009	346,000.00	345,000.00	1,000.00	800.00	200.00	0.00	1,000.00	0.00
2009-	Ontario	2009	221,000.00	220,000.00	1,000.00	800.00	200.00	0.00	1,000.00	0.00
2009-	Ontario	2009	268,000.00	267,000.00	1,000.00	800.00	200.00	0.00	1,000.00	0.00
2009-	Ontario	2009	305,700.00	305,000.00	700.00	560.00	140.00	0.00	700.00	0.00
2009-	New Brunswick	2009	175,581.00	175,000.00	581.00	465.00	116.00	0.00	581.00	0.00
2008-	Alberta	2008	260,000.00	193,000.00	67,000.00	15,000.00	5,582.00	0.00	20,581.91	46,418.09
2008-	Ontario	2008	702,000.00	635,000.00	67,000.00	15,000.00	14,542.00	0.00	29,541.89	37,458.11
2008-	Alberta	2008	318,000.00	252,000.00	66,000.00	15,000.00	10,602.00	0.00	25,602.06	40,397.94
2008-	Alberta	2008	280,000.00	220,000.00	60,000.00	15,000.00	8,428.00	0.00	23,428.02	36,571.98
2008-	Alberta	2008	265,000.00	212,000.00	53,000.00	15,000.00	6,458.00	0.00	21,458.44	31,541.56
2008-	Saskatchewan	2008	362,500.00	310,000.00	52,500.00	15,000.00	1,067.00	0.00	16,066.70	36,433.30
2008-	Alberta	2008	369,900.00	335,000.00	34,900.00	15,000.00	14,272.00	0.00	29,271.52	5,628.48
2008-	Alberta	2008	405,000.00	372,000.00	33,000.00	15,000.00	12,421.00	0.00	27,421.49	5,578.51
2008-	Alberta	2008	365,000.00	335,000.00	30,000.00	15,000.00	6,568.00	0.00	21,568.47	8,431.53
2008-	Qu'bec	2008	321,612.08	292,000.00	29,612.08	15,000.00	1,407.00	0.00	16,406.84	13,205.24

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2008	Ontario	2008	203,000.00	174,000.00	29,000.00	15,000.00	3,442.00	0.00	18,441.58	10,558.42
2008	Alberta	2008	400,000.00	375,000.00	25,000.00	15,000.00	10,000.00	0.00	25,000.00	0.00
2008	Alberta	2008	359,900.00	336,000.00	23,900.00	15,000.00	8,900.00	0.00	23,900.00	0.00
2008	Ontario	2008	133,000.00	113,000.00	20,000.00	15,000.00	5,000.00	0.00	20,000.00	0.00
2008	Alberta	2008	344,900.00	325,000.00	19,900.00	15,000.00	4,900.00	0.00	19,900.00	0.00
2008	Alberta	2008	326,696.00	309,000.00	17,696.00	14,157.00	3,539.00	0.00	17,696.00	0.00
2008	Ontario	2008	262,500.00	245,000.00	17,500.00	14,000.00	3,500.00	0.00	17,500.00	0.00
2008	Alberta	2008	314,000.00	298,000.00	16,000.00	12,800.00	3,200.00	0.00	16,000.00	0.00
2008	Alberta	2008	279,000.00	263,500.00	15,500.00	12,400.00	3,100.00	0.00	15,500.00	0.00
2008	Alberta	2008	200,000.00	185,500.00	14,500.00	11,600.00	2,900.00	0.00	14,500.00	0.00
2008	QuObec	2008	329,000.00	315,000.00	14,000.00	11,200.00	2,800.00	0.00	14,000.00	0.00
2008	Nova Scotia	2008	364,000.00	350,000.00	14,000.00	11,200.00	2,526.00	0.00	13,725.93	274.07
2008	Alberta	2008	478,680.00	465,000.00	13,680.00	10,944.00	2,736.00	0.00	13,680.00	0.00
2008	Ontario	2008	218,000.00	205,000.00	13,000.00	10,400.00	2,600.00	0.00	13,000.00	0.00
2008	Ontario	2008	152,900.00	140,500.00	12,400.00	9,920.00	0.00	0.00	9,920.00	2,480.00
2008	Ontario	2008	185,000.00	173,500.00	11,500.00	9,200.00	2,300.00	0.00	11,500.00	0.00
2008	Alberta	2008	356,500.00	346,500.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2008	Ontario	2008	425,000.00	415,000.00	10,000.00	8,000.00	2,000.00	0.00	10,000.00	0.00
2008	Ontario	2008	133,000.00	123,500.00	9,500.00	7,600.00	1,900.00	0.00	9,500.00	0.00
2008	Ontario	2008	257,500.00	248,400.00	9,100.00	6,933.00	499.00	0.00	7,432.37	1,667.63
2008	Ontario	2008	233,000.00	224,000.00	9,000.00	7,200.00	0.00	0.00	7,200.00	1,800.00
2008	Nova Scotia	2008	289,000.00	280,000.00	9,000.00	7,200.00	1,800.00	0.00	9,000.00	0.00
2008	New Brunswick	2008	353,790.00	345,000.00	8,790.00	7,032.00	1,758.00	0.00	8,790.00	0.00
2008	QuObec	2008	122,000.00	114,000.00	8,000.00	6,400.00	1,600.00	0.00	8,000.00	0.00
2008	Ontario	2008	214,000.00	206,000.00	8,000.00	6,400.00	979.00	0.00	7,378.98	621.02
2008	Ontario	2008	340,000.00	332,500.00	7,500.00	6,000.00	1,500.00	0.00	7,500.00	0.00
2008	Ontario	2008	155,000.00	147,500.00	7,500.00	6,000.00	1,500.00	0.00	7,500.00	0.00
2008	New Brunswick	2008	90,000.00	83,000.00	7,000.00	5,600.00	1,400.00	0.00	7,000.00	0.00
2008	Ontario	2008	147,000.00	140,000.00	7,000.00	5,600.00	1,400.00	0.00	7,000.00	0.00
2008	Nova Scotia	2008	162,000.00	155,000.00	7,000.00	5,600.00	0.00	0.00	5,600.00	1,400.00
2008	Nova Scotia	2008	187,000.00	180,000.00	7,000.00	5,600.00	1,400.00	0.00	7,000.00	0.00
2008	Ontario	2008	256,675.00	250,000.00	6,675.00	5,340.00	1,335.00	0.00	6,675.00	0.00
2008	QuObec	2008	124,603.85	118,000.00	6,603.85	5,283.00	1,321.00	0.00	6,603.85	0.00
2008	New Brunswick	2008	109,900.00	104,000.00	5,900.00	4,720.00	1,180.00	0.00	5,900.00	0.00
2008	Ontario	2008	155,000.00	150,000.00	5,000.00	4,000.00	1,000.00	0.00	5,000.00	0.00
2008	Ontario	2008	229,500.00	224,500.00	5,000.00	4,000.00	0.00	0.00	4,000.00	1,000.00
2008	Alberta	2008	247,000.00	242,000.00	5,000.00	4,000.00	1,000.00	0.00	5,000.00	0.00
2008	Alberta	2008	265,000.00	260,000.00	5,000.00	4,000.00	1,000.00	0.00	5,000.00	0.00
2008	Ontario	2008	280,000.00	275,000.00	5,000.00	4,000.00	1,000.00	0.00	5,000.00	0.00
2008	Ontario	2008	279,900.00	275,000.00	4,900.00	3,920.00	980.00	0.00	4,900.00	0.00
2008	British Columbia	2008	199,800.00	195,000.00	4,800.00	3,840.00	960.00	0.00	4,800.00	0.00
2008	Ontario	2008	71,500.00	67,500.00	4,000.00	3,200.00	800.00	0.00	4,000.00	0.00
2008	Alberta	2008	240,000.00	236,000.00	4,000.00	3,200.00	800.00	0.00	4,000.00	0.00
2008	Ontario	2008	253,729.15	249,900.00	3,829.15	2,711.00	678.00	0.00	3,388.63	440.52
2008	QuObec	2008	197,500.00	194,000.00	3,500.00	2,800.00	700.00	0.00	3,500.00	0.00
2008	Ontario	2008	499,000.00	495,900.00	3,100.00	2,480.00	620.00	0.00	3,100.00	0.00
2008	Nova Scotia	2008	258,000.00	255,000.00	3,000.00	2,400.00	600.00	0.00	3,000.00	0.00
2008	QuObec	2008	112,534.62	110,000.00	2,534.62	2,028.00	0.00	0.00	2,027.70	506.92
2008	Ontario	2008	380,000.00	378,000.00	2,000.00	1,600.00	400.00	0.00	2,000.00	0.00
2008	Ontario	2008	125,000.00	123,000.00	2,000.00	1,600.00	58.00	0.00	1,657.95	342.05
2008	Nova Scotia	2008	124,500.00	122,500.00	2,000.00	1,600.00	400.00	0.00	2,000.00	0.00
2008	Ontario	2008	343,000.00	341,500.00	1,500.00	1,200.00	300.00	0.00	1,500.00	0.00
2008	QuObec	2008	135,900.00	135,000.00	900.00	720.00	180.00	0.00	900.00	0.00

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Thursday, 19, May, 2011 15:52
To: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Cc: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: HEA ANALYSIS

Paula/Vayl:

Let's try and make a point of discussing this tomorrow AM.

Cheers,

LJ

From: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 3, May, 2011 14:53 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: HEA ANALYSIS

Sir,

Below is my first draft of a memo for the DG in response to CDS direction that we analyse the HEA benefit. Hopefully the tables will be visible on your BB but if not, all they contain are the actual raw numbers of moves and HEA claims for various locations and years. Most of the numbers are simple and straight-forward. The concluding paragraphs are still a work in progress. I am not fully sure how to proceed beyond what is here. A much more detailed analysis could be done but it would require more time and more data than I obtained for this one.

For your consideration, sir.

Reference: 5080-1-10-A-53028 (CDS) 2 March 2011

1. At Reference, CDS directs DGCB to, in part, review the "*adequacy of HEA provisions with TB to ensure the aim of minimizing any negative effect on CF members is met.*" This benefit is contained within the Canadian Forces Integrated Relocation Program (CFIRP) and permits reimbursement of losses of equity incurred on residential sales when CF personnel are posted at public expense from one place of duty to another. It reimburses up to 80% of the equity loss to a maximum of \$15,000 from the member's Core envelope, plus additional funds up to the maximum available in the member's Custom and Personalized envelopes. For some members, these amounts can be in excess of \$30,000, however, for most members the total available funds will be in the \$20,000 to \$25,000 range. In addition, the benefit allows for full reimbursement of the equity loss if Treasury Board designates the area as a "depressed market." As of FY 2010, TB has not so designated any area in Canada as a depressed market.
2. The intent of this analysis is to determine whether the HEA benefit as currently implemented meets the needs of CF personnel.
3. The following statistics are derived from the Relocation data on all CF personnel relocated under the CFIRP. The data has been retrieved from the relocation database of Brookfield Global Relocation Services (BGRS), for the period 1 April 2008 to 28 February 2011.
4. During this period, 43,896 CF personnel and their families were relocated under CFIRP. The number of moves has fluctuated somewhat each year for the past three from a high of 15,414 moves in 2008 to 13,557

moves in 2010. The average number of moves per year for this period is 14,259.

Note: For the purpose of this discussion, a “move” is defined as a physical relocation, normally from one place of duty to another place of duty, of a CF member and/or their dependants. It includes the move of Household Goods and Effects (HG&E).

5. During this same period, 458 CF members have experienced an equity loss on their homes. The majority of these losses occurred during APS 2009 with 221 personnel losing equity on their home sales. 165 CF personnel lost equity on their home sales in 2010. Only 63 lost equity in 2008.

6. Based on the actual number of moves for each calendar year, this equates to less than 1.5% affected CF personnel in any year. A comparison of the actual numbers of affected personnel is presented in this table:

	2008	2009	2010	2011
Number of relocations:	13168	15072	14537	1119
Number of HEA claims:	63	221	165	9
Percentage of HEA moves:	0.48	1.47	1.14	0.80

Note: data were sorted by calendar year for this portion of the analysis to avoid cross-Fiscal Year skewing ie: CF personnel who commence the relocation process in one FY but actually do not move until the following FY.

7. Of these pers, roughly half, 192 of the 458 total, incurred losses in excess of \$15,000 (which is the maximum that our current policy reimburses out of the Core envelope). The majority of these losses in excess of 15K occurred in 2009 (95 members) and 2010 (72 members).

8. CF personnel have two other funding envelopes from which they may draw reimbursement. When these envelopes are considered, the numbers change slightly.

9. Of the 458 CF personnel who experienced an equity loss during the data period, 191 incurred losses in excess of the amounts reimbursed from their funding envelopes. These members may not have had the entire equity loss reimbursed under the HEA benefit.

10. Revising the table above to reflect only those personnel who were left with an apparent shortfall in the reimbursement of their equity losses indicates the percentages of personnel for whom the HEA provisions may be inadequate:

	2008	2009	2010	2011
Number of relocations:	13168	15072	14537	1119
Number of HEA shortfall:	21	94	69	5
Percentage of HEA shortfall:	0.16	0.62	0.47	0.45

11. This table indicates that the HEA benefit as currently structured is sufficient for more than 99% of CF personnel.

12. The shortfalls range from a low of \$0.05 to a maximum of \$77,585.66 with an average loss per member of \$15,464.11. For the majority of these members, no personalized funds were available as these may have been used to cover other costs or cashed out to apply against the equity loss by the member directly. We cannot determine how many members used their personalized to cover the loss as that information is not captured in our data. The average of Custom funds used to reimburse the outstanding equity loss, however, was \$3,169.66.

13. Further analysis focused solely on those members who utilize the HEA benefit indicates less favourable statistics:

	2008	2009	2010	2011
Number of HEA claims:	63	221	165	9
Number of HEA shortfall:	21	94	69	5
Percentage of HEA claims shortfall:	33.3	42.5	41.8	55.6

14. Broken out in this fashion, the HEA benefit appears inadequate for, on average, approximately 43.3% of CF personnel who need it.

15. The total number of personnel who sold their residence and experienced a loss of equity in each location is indicated in the table below:

LOSSES by Location	HEA claims	2008	2009	2010	2011	Total homes sold	% HEA moves
Garrison Edmonton	103	15	44	42	2	826	12.47
8 Wing Trenton	39	5	15	18	1	632	6.17
CFB Esquimalt	30		14	14	2	523	5.74
CFB Borden	28	2	15	11		670	4.18
19 Wing Comox	28		18	10		255	10.98
ASU Toronto	27	8	14	4	1	291	9.28
CFB Kingston	24	6	13	5		686	3.50
CFB Cold Lake	23	4	13	6		397	5.79
Camp Gagetown	23	4	7	12		904	2.54
CFB Wainwright	22	1	14	7		156	14.10
14 Wing Greenwood	19	5	5	9		432	4.40
NDHQ - Domestic	18	4	10	3	1	1608	1.12
Garrison St-Jean	5	2	3			302	1.66
CFB Halifax-Stadacona	11		7	4		562	1.96
CFB Halifax Dockyard	10	2	5	3		385	2.60
CFB Moose Jaw	8	1	3	4		154	5.19
CFB Shilo	7		4	2	1	227	3.08
CFB Petawawa	6	2	1	3		808	0.74
22 Wing North Bay	5		3	2		140	3.57
CFB Meaford	4		1	2	1	48	8.33
3 Wing Bagotville	4		4			255	1.57
12 Wing Shearwater	4		4			274	1.46
Garrison Valcartier	3	2	1			851	0.35
CFB Winnipeg	3		1	2		512	0.59
CF International	3		2	1		242	1.24
9 Wing Gander	1			1		137	0.73
	458	63	221	165	9	12,277	

16. The majority of the losses seen occurred in Edmonton during APS 2009 and 2010 however almost every other Base and Wing in Canada produced an equity loss for one or more CF members. The next most significant location, 8 Wing Trenton, had less than half the incidents of equity loss as Edmonton and the remaining Bases and Wings saw fewer still with some locations having only one or two during the entire period.

17. On a percentage basis, CFB Wainwright was the most significantly affected base, followed by Edmonton, then 19 Wing Comox. All three have recently exhibited volatile real estate markets.

18. In an attempt to identify any obvious commonalities between these equity losses, an analysis of the

actual purchase and sale values of CF member's homes was conducted. A review of claimed losses in Edmonton, the most severely impacted location, is indicated below:

Year	Location		Avg Purchase Price	Avg Sale Price	Avg profit/(loss)
2008	Garrison Edmonton	All moves	\$195,804.47	\$330,918.42	\$135,113.95
		HEA Claims	\$327,778.67	\$296,333.33	(\$31,445.33)
2009	Garrison Edmonton	All moves	\$199,636.15	\$303,764.00	\$104,127.85
		HEA Claims	\$329,975.35	\$288,565.30	(\$41,410.05)
2010	Garrison Edmonton	All moves	\$239,768.53	\$327,487.29	\$87,718.76
		HEA Claims	\$338,169.45	\$304,816.67	(\$33,352.79)
2011	Garrison Edmonton	All moves	\$275,000.00	\$328,222.22	\$53,222.22
		HEA Claims	\$434,500.00	\$353,500.00	(\$82,000.00)

19. This table indicates that the members who lost equity in Edmonton, on average, bought homes at significantly higher cost than those members who did not lose money, while selling in most years for less, on average, than those members who made a profit.

20. A similar review of the next most severely impacted location, 8 Wing Trenton, is below:

Year	Location		Avg Purchase Price	Avg Sale Price	Avg profit/(loss)
2008	8 Wing Trenton	All moves	\$169,517.88	\$215,005.58	\$45,487.70
		HEA Claims	\$279,900.00	\$269,200.00	(\$10,700.00)
2009	8 Wing Trenton	All moves	\$184,501.26	\$220,229.53	\$35,728.27
		HEA Claims	\$258,001.57	\$247,200.00	(\$10,801.57)
2010	8 Wing Trenton	All moves	\$188,250.94	\$227,294.10	\$39,043.16
		HEA Claims	\$218,799.43	\$210,155.56	(\$8,643.88)
2011	8 Wing Trenton	All moves	\$144,243.64	\$181,454.55	\$37,210.91
		HEA Claims	\$197,500.00	\$188,000.00	(\$9,500.00)

21. These data reveal the same issue: CF members who utilized the HEA benefit purchased homes at a significantly inflated cost compared to their peers who did not incur equity loss, however, unlike their counterparts in Edmonton, those in Trenton were generally able to resell their homes at a somewhat higher average price than their peers.

22. In locations where fewer HEA claims were submitted, similar statistics are seen. For example, eight of the 154 CF members posted from CFB Moose Jaw and four of the 48 members posted from CFB Meaford in the previous three years utilized the HEA benefit. Again, on average, these members purchased homes that were more expensive than those purchased by other members posted to the same location. Both locations are presented below:

Year	BGRS location		Avg Purchase price	Avg Sale price	Avg profit/(loss)
2008	CFB Moose Jaw	All moves	\$146,097.86	\$276,455.43	\$130,357.57
		HEA Claims	\$362,500.00	\$310,000.00	(\$52,500.00)
2009	CFB Moose Jaw	All moves	\$166,720.10	\$264,506.12	\$97,786.02
		HEA Claims	\$191,333.33	\$184,833.33	(\$6,500.00)
2010	CFB Moose Jaw	All moves	\$201,231.12	\$273,616.00	\$72,384.88
		HEA Claims	\$337,674.31	\$317,000.00	(\$20,674.31)
2011	CFB Moose Jaw	All moves	\$161,875.00	\$259,500.00	\$97,625.00
		HEA Claims	No claims	No claims	No claims

Year	BGRS location		Avg Purchase price	Avg Sale price	Avg profit/(loss)
2008	CFB Meaford	All moves	\$178,250.00	\$217,566.67	\$39,316.67
		HEA Claims	No claims	No claims	No claims
2009	CFB Meaford	All moves	\$181,782.63	\$234,157.89	\$52,375.26
		HEA Claims	\$237,570.00	\$225,000.00	(\$12,570.00)
2010	CFB Meaford	All moves	\$193,500.00	\$233,568.18	\$40,068.18
		HEA Claims	\$252,000.00	\$245,500.00	(\$6,500.00)
2011	CFB Meaford	All moves	\$315,000.00	\$300,000.00	(\$15,000.00)
		HEA Claims	\$315,000.00	\$300,000.00	(\$15,000.00)

23. Only one CF member relocated from Meaford in 2011. That same member incurred a loss of equity.

24. It must be noted that these results could also be indicative of other issues. For example, those members who experienced a loss of equity may have been posted to their location only one or two years previously and posted away too quickly (ie: caught at the wrong ends of a local boom/bust cycle) or been posted out of the APS period when markets are slower. Alternatively, they may have invested poorly in homes that were simply overpriced compared to their actual real value or at the top end of the market.

25. Unfortunately, the BGRS data cannot confirm the underlying cause of individual equity losses. It does not, for example, identify appraised values for many of the initial home purchases nor when the homes were purchased. Similarly, it is not possible from the data available to determine whether an individual residence was overpriced for a given market or neighbourhood, nor is it possible to determine whether other contributing factors such as poor maintenance or external factors outside the CF member's control negatively affected resale values. Some of this information may be available through cross-referencing to other databases and files, however it is presently unclear what resources would be required to complete a more detailed analysis.

26. From a systemic viewpoint, it is difficult to argue that the policy as it exists currently does not meet the CF's needs as a whole. Approximately 99% of CF members who relocate either do not need the benefit or find it sufficient to meet their needs when it is required. In addition, it is doubtful that TB ever intended this benefit to remove all risk to the CF member of what is, at its core, a speculative investment. The benefit appears to recognize that the CF may post members at inopportune times and, as a result, members may incur financial losses, but it seems clear that the intent was never to shield members from any loss. It may be important to recall that many other benefits and administrative tools exist to mitigate such losses and that only those CF members who do not utilize any of them who are most severely affected. Such benefits and tools include the Temporary Dual Residence Assistance benefit which assists members who are unable to immediately dispose of prior residences and Imposed Restriction or posting cancellation options. At worst, it is unclear, for example, why a specific individual facing a devastating personal financial loss was nonetheless compelled to relocate.

27. It is, however, also clear that of those members who do utilize HEA, approximately half are left with debt beyond that which the benefit can reimburse. The underlying causes of that debt, however, could not be ascertained in this analysis, thus it is unclear what, if any, additional liability should accrue to the crown.

27.

DG (Vayl) Caldwell

Captain | Capitaine

DCBA 2-2 | DRASA 2-2

Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration

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CFIRP on DWAN

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Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 24, May, 2011 12:06
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Subject: RE: Home Equity Assistance

Roger that.

From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 24, May, 2011 11:53 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: Home Equity Assistance

Les,

I'd just like to have a follow-up e-mail from Capt Caldwell on the main points to see if there's anything we need to address or track after the fact. Thanks.

Kelly

LCol KM Gash
DGCB COS/DGRAS CEM
996-0352

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 24, May, 2011 10:54 AM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Subject: FW: Home Equity Assistance

Kelly:

FYI/A as you deem appropriate.

Cheers,

Les

From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 24, May, 2011 10:33 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: FW: Home Equity Assistance

Sir,

This info is for your furtherance to COS as it is ref a visit from Dennis Clary from the Ombudsman's office. He plans to meet with Capt Caldwell 26 May 11.

Paula

PJ (Paula) Fraser
Major / Major
DCBA 2 / DRASA 2
paula.fraser@forces.gc.ca
Telephone / Telephone (613) 996-9772

From: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 24, May, 2011 10:06 AM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: Home Equity Assistance

Ma'am,

I've spoken with Dennis Clary re the three HEA files he's currently looking at arranged a meeting for Thurs, 26 May here for him to review the files.

I've

He has two primary concerns, only the first of which we can help him with: he wants to confirm the process by which we receive the requests and forward them on to TBS. Secondly, he's trying to nail down the definitions of "area" or "community," the terms used in our article and the same questions we've asked of TBS ourselves.

FYI.

DG (Vayl) Caldwell

Captain | Capitaine
 DCBA 2-2 | DRASA 2-2
 Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration
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CFIRP on DWAN

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From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Monday, 9, May, 2011 11:07 AM
To: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Subject: FW: Home Equity Assistance

Capt Caldwell

Pls have a read and provide a response. This is different than the CDS decision on HEA.

PJ (Paula) Fraser
 Major / Major
 DCBA 2 / DRASA 2
paula.fraser@forces.gc.ca
 Telephone / Telephone (613) 996-9772

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Monday, 9, May, 2011 10:32 AM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: FW: Home Equity Assistance

s.69(1)

Paula:

Where are we with this?

Cheers,

LJ

From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 26, April, 2011 15:43 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: Home Equity Assistance

Les,

Maybe Capt Caldwell can shed some light. He attended the meeting as the DGCB SME. It may be more helpful if he contacts Mr. Clary directly himself and just keeps me apprised. I'd be good with that, if it works for you.

Kelly

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 26, April, 2011 15:25 PM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Subject: RE: Home Equity Assistance

Kelly:

I'm going to have to get a better understanding of what they're looking for. HEA has been part of the CFIRP since its inception as CFIRPP in 1999. It hasn't changed much since then. So we would be looking for a recent letter from the ADM at say anything specific about HEA. If they want something more recent, we have the Neither of those documents are going to

It is interesting that if you go back to 1999 there was no "second tier" of HEA. The concept of a "depressed market" has been added since then. I would have to go through every iteration of the policy between 1999 and 2008 to figure out when they added that. The 1999 policy allowed the same 80% from core up to \$15K with any remaining amount from custom until the envelope is exhausted.

If I know what they're looking for, I can better target my search, but if they think there is a detailed TB document on HEA alone, I'm afraid they're going to be disappointed.

Cheers,

Les

From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 26, April, 2011 14:13 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: FW: Home Equity Assistance

Les,

Tried to divert one away from you, but not to successful. Can you pls have your staff search for the docs on the HEA program. Thanks.

Kelly

LCol KM Gash

s.69(1)

DGCB COS/DGRAS CEM
996-0352

From: Montpetit JP@CMP DPPD@Ottawa-Hull
Sent: Tuesday, 26, April, 2011 14:08 PM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Subject: RE: Home Equity Assistance

COS

To my knowledge we (DPPD) don't have such a beast within our TB submissions. Prior to 2008, DCBA and DBRM operated independently and did not come through us for their submissions. DCBA might be in a better position to provide you with documentation.

Jacques

From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 26, April, 2011 13:59 PM
To: Montpetit JP@CMP DPPD@Ottawa-Hull
Subject: FW: Home Equity Assistance

Jacques,

Can you have Wayne pull for me the necessary

Thanks.

LCol KM Gash
DGCB COS/DGRAS CEM
996-0352

From: Clary DA@Ombudsman@Ottawa-Hull
Sent: Tuesday, 26, April, 2011 09:30 AM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Cc: Caldwell Capt V@CMP DGCB@Ottawa-Hull; Lecuyer N@Ombudsman@Ottawa-Hull
Subject: Home Equity Assistance

LCol Gash

I have the following requests:

Can you please disclose copies of the documentation provided to DCBA used to support their case for a depressed market status by the three CF members, the names of which I provided to you at our last meeting? All three have signed consent forms to release such information.

Can you please confirm whether the noted documentation from these three individuals was forwarded to the IRP authority at the TBS for review? If so, can you provide any copies of any comments from the TBS IRP Coordinator concerning these files?

Can you please arrange for or provide a contact name to facilitate "read only access" to the Cabinet documents that approved the HEA program? I have spoken to Ram Singh at TBS who confirmed that I should have "read only access" to any related Cabinet documents.

Thanks Doug
Douglas Clary
Investigator / Enquêteur
DND / CF Ombudsman MDN / FC
100 Metcalfe Street, 12th Floor | 100, rue Metcalfe, 12e étage
Ottawa (Ontario) K1P 5M1
Tel. | Tél.: (613)992-0787 Fax | Téléc.: (613)992-3167
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Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Friday, 27, May, 2011 14:36
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Subject: FW: Home Equity Assistance

Kelly:

Just to close the loop with you on this.

Cheers,

Les

From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Friday, 27, May, 2011 11:34 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: FW: Home Equity Assistance

Sir,

FYI

PJ (Paula) Fraser
 Major / Major
 DCBA 2 / DRASA 2
 paula.fraser@forces.gc.ca
 Telephone / Telephone (613) 996-9772

From: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Sent: Friday, 27, May, 2011 11:08 AM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: Home Equity Assistance

Ma'am,

Mr. Clary reviewed several HEA files, specifically to see what members typically provide to us in support of their requests to have their areas declared "depressed" by TB. He also asked for copies of two adjudication files and provided copies of Consent to Disclosure forms signed by the members.

No other meetings are required at this time but he may have more questions at a later date.

DG (Vayl) Caldwell

Captain | Capitaine
 DCBA 2-2 | DRASA 2-2
 Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration
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 Government of Canada | Gouvernement du Canada

CFIRP on DWAN

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1.3.2.

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From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 24, May, 2011 12:12 PM
To: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Subject: FW: Home Equity Assistance

FYI

Paula

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From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 24, May, 2011 12:09 PM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: Home Equity Assistance

Paula:

The COS is aware. She would like to know how the meeting goes and whether there are any points coming out of it that will require a follow up by DGCB.

Cheers,

LJ

From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 24, May, 2011 10:33 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: FW: Home Equity Assistance

Sir,

This info is for your furtherance to COS as it is ref a visit from Dennis Clary from the Ombudsman's office. He plans to meet with Capt Caldwell 26 May 11.

Paula

PJ (Paula) Fraser
Major / Major
DCBA 2 / DRASA 2
paula.fraser@forces.gc.ca
Telephone / Telephone (613) 996-9772

From: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 24, May, 2011 10:06 AM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: Home Equity Assistance

Ma'am,

I've spoken with Dennis Clary re the three HEA files he's currently looking at arranged a meeting for Thurs, 26 May here for him to review the files.

I've

He has two primary concerns, only the first of which we can help him with: he wants to confirm the process by which we receive the requests and forward them on to TBS. Secondly, he's trying to nail down the definitions of "area" or "community," the terms used in our article and the same questions we've asked of TBS ourselves.

FYI.

DG (Vayl) Caldwell

Captain | Capitaine
 DCBA 2-2 | DRASA 2-2
 Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration
 National Defence | Défense nationale
 101 Col By Dr | 101 Prom. Col By
 Ottawa ON Canada K1A 0K2
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 Government of Canada | Gouvernement du Canada

CFIRP on DWAN

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From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Monday, 9, May, 2011 11:07 AM
To: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Subject: FW: Home Equity Assistance

Capt Caldwell

Pls have a read and provide a response. This is different than the CDS decision on HEA.

PJ (Paula) Fraser
 Major / Major
 DCBA 2 / DRASA 2
paula.fraser@forces.gc.ca
 Telephone / Téléphone (613) 996-9772

s.69(1)

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Monday, 9, May, 2011 10:32 AM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: FW: Home Equity Assistance

Paula:

Where are we with this?

Cheers,

LJ

From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 26, April, 2011 15:43 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: RE: Home Equity Assistance

Les,

Maybe Capt Caldwell can shed some light. He attended the meeting as the DGCB SME. It may be more helpful if he contacts Mr. Cláry directly himself and just keeps me apprised. I'd be good with that, if it works for you.

Kelly

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 26, April, 2011 15:25 PM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Subject: RE: Home Equity Assistance

Kelly:

I'm going to have to get a better understanding of what they're looking for. HEA has been part of the CFIRP since its inception as CFIRPP in 1999. It hasn't changed much since then. So we would be looking for a recent letter from the ADM at say anything specific about HEA. If they want something more recent, we have the Neither of those documents are going to

It is interesting that if you go back to 1999 there was no "second tier" of HEA. The concept of a "depressed market" has been added since then. I would have to go through every iteration of the policy between 1999 and 2008 to figure out when they added that. The 1999 policy allowed the same 80% from core up to \$15K with any remaining amount from custom until the envelope is exhausted.

If I know what they're looking for, I can better target my search, but if they think there is a detailed TB document on HEA alone, I'm afraid they're going to be disappointed.

Cheers,

Les

From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 26, April, 2011 14:13 PM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Subject: FW: Home Equity Assistance

Les,

Tried to divert one away from you, but not to successful. Can you pls have your staff search for the docs on the HEA program. Thanks.

Kelly

LCol KM Gash
DGCB COS/DGRAS CEM
996-0352

s.69(1)

From: Montpetit JP@CMP DPPD@Ottawa-Hull
Sent: Tuesday, 26, April, 2011 14:08 PM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Subject: RE: Home Equity Assistance

COS

To my knowledge we (DPPD) don't have such a beast within our TB submissions. Prior to 2008, DCBA and DBRM operated independently and did not come through us for their submissions. DCBA might be in a better position to provide you with documentation.

Jacques

From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 26, April, 2011 13:59 PM
To: Montpetit JP@CMP DPPD@Ottawa-Hull
Subject: FW: Home Equity Assistance

Jacques,

Can you have Wayne pull for me the necessary

Thanks.

LCol KM Gash
DGCB COS/DGRAS CEM
996-0352

From: Clary DA@Ombudsman@Ottawa-Hull
Sent: Tuesday, 26, April, 2011 09:30 AM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Cc: Caldwell Capt V@CMP DGCB@Ottawa-Hull; Lecuyer N@Ombudsman@Ottawa-Hull
Subject: Home Equity Assistance

LCol Gash

I have the following requests:

Can you please disclose copies of the documentation provided to DCBA used to support their case for a depressed market status by the three CF members, the names of which I provided to you at our last meeting? All three have signed consent forms to release such information.

Can you please confirm whether the noted documentation from these three individuals was forwarded to the IRP authority at the TBS for review? If so, can you provide any copies of any comments from the TBS IRP Coordinator concerning these files?

Can you please arrange for or provide a contact name to facilitate "read only access" to the Cabinet documents that approved the HEA program? I have spoken to Ram Singh at TBS who confirmed that I should have "read only access" to any related Cabinet documents.

Thanks Doug
Douglas Clary
Investigator / Enquêteur
DND / CF Ombudsman MDN / FC
100 Metcalfe Street, 12th Floor | 100, rue Metcalfe, 12e étage

Ottawa (Ontario) K1P 5M1
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s.69(1)

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Friday, 27, May, 2011 15:36
To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Cc: Kahler Cdr EC@CMP DGCB@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull;
 Caldwell Capt V@CMP DGCB@Ottawa-Hull
Subject: FW: HEA ANALYSIS

Attachments: HEA analysis.doc

Ma'am:

Here is a first draft of the HEA analysis for your review. This is one of those topics where there is both a huge amount of data and a dearth of information simultaneously. I think Capt Caldwell has done a terrific job trying to sift through all the data and draw some conclusions from it. He has, for the most part, avoided anecdotal information, although in some cases that would further strengthen the argument that the current HEA is adequate for the CF. He has not compared our HEA program to that of the other government departments, a comparison that would, I believe, reveal that we are better treated than the others, because that was not part of the mandate. He has also not gotten into a detailed examination of other tools at the CF's disposal to alleviate potential losses for CF members, such as cancelling postings when a member faces a severe loss.

The CDS' direction was pretty vague, so I'm not sure where we go from here. I suppose the next step would be to conduct a detailed examination of every HEA claim to try and determine how many may be attributed to poor purchase decisions, poor maintenance, the purchase of high-risk properties, etc. to draw a clearer picture of how many of the small percentage affected, if any, really were victims undeclared depressed markets. This would be a massive task and will require a large expenditure of resources. I don't believe, given the relatively small numbers we have experienced, that we will have much hope of convincing TB that the policy needs to change.

Cheers,

LJ

From: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Sent: Friday, 27, May, 2011 11:10 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: HEA ANALYSIS

Sir,

Att is the HEA analysis for your review.



HEA analysis.doc
 (183 KB)

DG (Vayl) Caldwell
 Captain | Capitaine
 DCBA 2-2 | DRASA 2-2
 Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration
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Government of Canada | Gouvernement du Canada

CFIRP on DWAN

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Memorandum

7209-8-2 (DCBA 2-2)

May 2011

Distribution List

ANALYSIS OF HOME EQUITY ASSISTANCE

Reference: 5080-1-10-A-53028 (CDS) 2 March 2011

1. At Reference, CDS directs DGCB to, in part, review the "*adequacy of HEA provisions with TB to ensure the aim of minimizing any negative effect on CF members is met.*" This benefit is contained within the Canadian Forces Integrated Relocation Program (CFIRP) and permits reimbursement of losses of equity incurred on residential sales when CF personnel are posted at public expense from one place of duty to another. It reimburses up to 80% of the equity loss to a maximum of \$15,000 from the member's Core envelope, plus additional funds up to the maximum available in the member's Custom and Personalized envelopes. For some members, the total of these amounts can be in excess of \$30,000, however, for most members the total available funds will be in the \$20,000 to \$25,000 range. In addition, the benefit allows for full reimbursement of the equity loss from the Core envelope if Treasury Board (TB) designates the area as a "depressed market." As of FY 2010, TB has not designated any area in Canada as a depressed market.

2. CF members must have some type of residence in which to live but, with the exception of temporary service reasons, policy does not determine what living arrangements are appropriate for CF members and their dependants. CF members thus have the option to rent or purchase to suit their needs. Real Estate investment, however, is an inherently speculative venture subject to market and personal choices. Determining why some CF members are able to sell at a profit while others suffer a loss is likely beyond the scope of any concise policy

The benefit specifies that HEA is not paid when the loss can be attributed to a lack of proper maintenance,

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3. The intent of this analysis is to determine whether the HEA benefit as currently implemented meets the needs of CF personnel.

DISCUSSION

4. The following statistics are derived from the Relocation data on all CF personnel relocated under the CFIRP. The data has been retrieved from the relocation database of Brookfield Global Relocation Services (BGRS), for the period 1 April 2008 to 28 February 2011.

5. During this period, 43,896¹ CF personnel and their families were relocated under CFIRP. The number of moves has fluctuated somewhat each year for the past three from a high of 15,414 moves in 2008 to 13,557 moves in 2010. The average number of moves per year for this period is 14,259.

Note: For the purpose of this discussion, a “move” is defined as a physical relocation, normally from one place of duty to another place of duty, of a CF member and/or their dependants. It includes the move of Household Goods and Effects (HG&E).

6. During this same period, 458 CF members have experienced an equity loss on their homes. The majority of these losses occurred during APS 2009 with 221 personnel losing equity on their home sales. 165 CF personnel lost equity on their home sales in 2010. Only 63 lost equity in 2008.

7. Based on the actual number of moves for each calendar year, this equates to less than 1.5% affected CF personnel in any year. A comparison of the actual numbers of affected personnel is presented in this table:

	2008	2009	2010	2011
Number of relocations:	13168	15072	14537	1119
Number of HEA claims:	63	221	165	9
Percentage of HEA moves:	0.48	1.47	1.14	0.80

¹ All moves including Single renters without dependants

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Note: data were sorted by calendar year for this analysis to avoid cross-Fiscal Year skewing ie: CF personnel who commence the relocation process in one FY but actually do not move until the following FY.

8. Of these pers, roughly half, 192 of the 458 total, incurred losses in excess of \$15,000 (which is the maximum that our current policy reimburses out of the Core envelope). The majority of these losses in excess of 15K occurred in 2009 (95 members) and 2010 (72 members).

9. CF personnel have two other funding envelopes from which they may draw reimbursement. When these envelopes are considered, the numbers change slightly. Of the 458 CF personnel who experienced an equity loss during the data period, 189 incurred losses in excess of the total amounts reimbursed from all of their funding envelopes. These members may not have had the entire equity loss reimbursed under the HEA benefit. Revising the table above to reflect only those personnel who were left with an apparent shortfall in the reimbursement of their equity losses reveals the following percentages:

	2008	2009	2010	2011
Number of relocations:	13168	15072	14537	1119
Number of HEA shortfall:	21	94	69	5
Percentage of HEA shortfall:	0.16	0.62	0.47	0.45

10. This table indicates that the HEA benefit as currently structured is sufficient for nearly 99.5% of CF personnel.

11. Of the shortfalls indicated, the dollar amounts range from a low of \$0.05 to a maximum of \$77,585.66 with an average loss per member of \$15,464.11. The average of Custom funds used to reimburse the outstanding equity loss was \$3,169.66. For the majority of affected members with shortfalls, personalized funds which would have been available to cover more of the loss were either cashed out or used by the member to reimburse other benefits. We cannot determine how many members used their personalized to cover the loss after cash out as that information is not captured in our data.

12. The total number of personnel who sold their residence and experienced a loss of equity in each location is indicated in the table below:

LOSSES by Location	HEA claims	2008	2009	2010	2011	Homes sold	% HEA moves	% successful
Garrison Edmonton	103	15	44	42	2	826	12.47	87.53
8 Wing Trenton	39	5	15	18	1	632	6.17	93.83
CFB Esquimalt	30		14	14	2	523	5.74	94.26
CFB Borden	28	2	15	11		670	4.18	95.82
19 Wing Comox	28		18	10		255	10.98	89.02
ASU Toronto	27	8	14	4	1	291	9.28	90.72

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CFB Kingston	24	6	13	5		686	3.50	96.50
CFB Cold Lake	23	4	13	6		397	5.79	94.21
Camp Gagetown	23	4	7	12		904	2.54	97.46
CFB Wainwright	22	1	14	7		156	14.10	85.90
14 Wing Greenwood	19	5	5	9		432	4.40	95.60
NDHQ - Domestic	18	4	10	3	1	1608	1.12	98.88
Garrison St-Jean	5	2	3			302	1.66	98.34
CFB Halifax-Stadacona	11		7	4		562	1.96	98.04
CFB Halifax Dockyard	10	2	5	3		385	2.60	97.40
CFB Moose Jaw	8	1	3	4		154	5.19	94.81
CFB Shilo	7		4	2	1	227	3.08	96.92
CFB Petawawa	6	2	1	3		808	0.74	99.26
22 Wing North Bay	5		3	2		140	3.57	96.43
CFB Meaford	4		1	2	1	48	8.33	91.67
3 Wing Bagotville	4		4			255	1.57	98.43
12 Wing Shearwater	4		4			274	1.46	98.54
Garrison Valcartier	3	2	1			851	0.35	99.65
CFB Winnipeg	3		1	2		512	0.59	99.41
CF International	3		2	1		242	1.24	98.76
9 Wing Gander	1			1		137	0.73	99.27
	458	63	221	165	9	12,277		95.64

13. The majority of the losses seen occurred in Edmonton during APS 2009 and 2010 however almost every other Base and Wing in Canada produced an equity loss for one or more CF members. The next most significant location, 8 Wing Trenton, had less than half the incidents of equity loss as Edmonton and the remaining Bases and Wings saw fewer still with some locations having only one or two during the entire period.

14. On a percentage basis, CFB Wainwright was the most significantly affected base, followed by Edmonton, then 19 Wing Comox. All three have recently exhibited volatile real estate markets.

15. It reviewing the table above it should be noted that although just under 12.5% of CF members, for example, posted out of Edmonton during this period experienced an equity loss, 87.5% either broke even or made money on the sale of their homes. Similarly, of the 523 members moved from Esquimalt, fully 94% were successful in selling their homes with no loss of equity. Indeed, from a national perspective, 95.64% of CF members selling homes in these markets in the past three years did so successfully.

16. In an attempt to identify any obvious commonalities between these equity losses, an analysis of the actual purchase and sale values of CF member's homes was conducted. A review of claimed losses in Edmonton, the location with the most affected members, is indicated below:

Year	Location		Avg Purchase Price	Avg Sale Price	Avg profit/(loss)
2008	Garrison Edmonton	All moves	\$195,804.47	\$330,918.42	\$135,113.95
		HEA Claims	\$327,778.67	\$296,333.33	(\$31,445.33)

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2009	Garrison Edmonton	All moves	\$199,636.15	\$303,764.00	\$104,127.85
		HEA Claims	\$329,975.35	\$288,565.30	(\$41,410.05)
2010	Garrison Edmonton	All moves	\$239,768.53	\$327,487.29	\$87,718.76
		HEA Claims	\$338,169.45	\$304,816.67	(\$33,352.79)
2011	Garrison Edmonton	All moves	\$275,000.00	\$328,222.22	\$53,222.22
		HEA Claims	\$434,500.00	\$353,500.00	(\$82,000.00)

17. This table indicates that the members who lost equity in Edmonton, on average, bought homes at significantly higher cost than those members who did not lose money, while selling in most years for less, on average, than those members who made a profit.

18. A similar review of the next most severely affected location, 8 Wing Trenton, is below:

Year	Location		Avg Purchase Price	Avg Sale Price	Avg profit/(loss)
2008	8 Wing Trenton	All moves	\$169,517.88	\$215,005.58	\$45,487.70
		HEA Claims	\$279,900.00	\$269,200.00	(\$10,700.00)
2009	8 Wing Trenton	All moves	\$184,501.26	\$220,229.53	\$35,728.27
		HEA Claims	\$258,001.57	\$247,200.00	(\$10,801.57)
2010	8 Wing Trenton	All moves	\$188,250.94	\$227,294.10	\$39,043.16
		HEA Claims	\$218,799.43	\$210,155.56	(\$8,643.88)
2011	8 Wing Trenton	All moves	\$144,243.64	\$181,454.55	\$37,210.91
		HEA Claims	\$197,500.00	\$188,000.00	(\$9,500.00)

19. These data reveal the same issue: CF members who utilized the HEA benefit purchased homes at a significantly inflated cost compared to their peers who did not incur equity loss, however, unlike their counterparts in Edmonton, those in Trenton were generally able to resell their homes at a somewhat higher average price than their peers.

20. In locations where fewer HEA claims were submitted, similar statistics are seen. For example, eight of the 154 homeowners posted from CFB Moose Jaw and four of the 48 homeowners posted from CFB Meaford in the previous three years utilized the HEA benefit. Again, on average, these members purchased homes that were more expensive than those purchased by other members posted to the same location. Both locations are presented below:

Year	BGRS location		Avg Purchase price	Avg Sale price	Avg profit/(loss)
2008	CFB Moose Jaw	All moves	\$146,097.86	\$276,455.43	\$130,357.57
		HEA Claims	\$362,500.00	\$310,000.00	(\$52,500.00)
2009	CFB Moose Jaw	All moves	\$166,720.10	\$264,506.12	\$97,786.02
		HEA Claims	\$191,333.33	\$184,833.33	(\$6,500.00)
2010	CFB Moose Jaw	All moves	\$201,231.12	\$273,616.00	\$72,384.88
		HEA Claims	\$337,674.31	\$317,000.00	(\$20,674.31)
2011	CFB Moose Jaw	All moves	\$161,875.00	\$259,500.00	\$97,625.00
		HEA Claims	No claims	No claims	No claims

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Year	BGRS location		Avg Purchase price	Avg Sale price	Avg profit/(loss)
2008	CFB Meaford	All moves	\$178,250.00	\$217,566.67	\$39,316.67
		HEA Claims	No claims	No claims	No claims
2009	CFB Meaford	All moves	\$181,782.63	\$234,157.89	\$52,375.26
		HEA Claims	\$237,570.00	\$225,000.00	(\$12,570.00)
2010	CFB Meaford	All moves	\$193,500.00	\$233,568.18	\$40,068.18
		HEA Claims	\$252,000.00	\$245,500.00	(\$6,500.00)
2011	CFB Meaford	All moves	\$315,000.00	\$300,000.00	(\$15,000.00)
		HEA Claims	\$315,000.00	\$300,000.00	(\$15,000.00)

21. Only one CF member relocated from Meaford thus far in 2011. That same member incurred a loss of equity.

22. Unfortunately, the BGRS data cannot confirm the underlying cause of individual equity losses. It does not, for example, identify why a specific individual facing a devastating personal financial loss was nonetheless compelled to relocate, or why such individuals did not utilize alternate relocation options such as Imposed Restrictions, Real Estate Incentives or Temporary Dual Residency benefits. It does not indicate the appraised values for many of the initial home purchases nor when the homes were purchased. Similarly, it is not possible from the data available to determine whether an individual residence was overpriced for a given market or neighbourhood, nor is it possible to determine whether other contributing factors such as poor maintenance or external factors outside the CF member's control negatively affected resale values. Some of this information may be available through cross-referencing to other databases and files, however it is presently unclear what resources would be required to complete a more detailed analysis.

23. It must be noted that these results could also be indicative of other issues. For example, those members who experienced a loss of equity may have been posted to their location only one or two years previously and posted away too quickly (ie: caught at the wrong ends of a local boom/bust cycle) or been posted out of the APS period when markets are slower. Alternatively, they may have invested poorly in homes that were simply overpriced compared to their actual real value or at the top end of the market. The available data considered in this analysis do not allow us to identify whether any of these CF members made high-risk investments such as purchasing homes with limited potential resale value. Similarly, we have not analyzed the purchase and sale histories of the HEA applicants for investment trends to determine whether the loss represents an actual overall loss of equity, or an adjustment from a previously above-average windfall. Indeed, this review has not considered the long term investment history of HEA-affected members at all. Unfortunately, it may be worth noting that CF members do not necessarily gain any particular insight into the real estate market. Some people simply make incorrect decisions at inopportune times.

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24. One question we may ask is whether it is possible to increase the current cap of \$15,000 from Core which the policy currently reimburses in non-depressed markets. Unfortunately, Canada Revenue Agency taxation policies also affect HEA. Tax law currently states that \$15,000 is the maximum amount an employer who relocates an employee may pay to that employee tax free. Unless the Income Tax Act is modified, any amounts in excess of the \$15,000 currently paid under this benefit would be taxable. Even if TB was to designate an area as depressed and reimburse 100 percent of an equity loss from Core, the member could then be faced with a substantial tax bill, somewhat defeating the purpose of the reimbursement. Adjusting policy to permit a higher percentage of reimbursement from Core (eg: 90% vice 80%) may be more feasible, however the \$15,000 cap would not be affected.

CONCLUSION

25. From a systemic viewpoint, it is difficult to argue that the policy as it exists currently does not meet the CF's needs as a whole. Approximately 99% of CF members who relocate either do not need the benefit or find it sufficient to meet their needs when it is required. Over 95% of CF members who sell a residence do not utilize the benefit at all. In addition, as noted above, it is doubtful that TB ever intended this benefit to remove all risk to the CF member of what is, at its core, a speculative investment. The benefit appears to recognize that the CF may post members at inopportune times and, as a result, members may incur financial losses, but it seems clear that the intent was never to shield members from all loss or any possibility of incurring a loss. It may be important to recall that many other benefits and administrative tools exist to mitigate such losses and that it is only a very small percentage of CF members who do not or cannot utilize any of them who are most severely affected.

L. Bisson
Capt(Navy)
DGCB
995-1930

Distribution List

Action

XXXXXXXXXXXXXX

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Information

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Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Monday, 30, May, 2011 10:46
To: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Cc: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: HEA ANALYSIS

Vayl:

I think Cdr Kahler was making a point that in considering this issue, one shouldn't only consider a specific transaction, but rather all transactions a member may have made over the course of their career. We've discussed the same thing many times. I suspect that getting into that kind of detail would be a major undertaking; unless the DG directs that we go down that road, I don't see us going there.

Cheers,

LJ

From: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Sent: Monday, 30, May, 2011 10:24 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: HEA ANALYSIS

Sir,

It may be possible to carry out the analysis Cdr Kahler suggests per our discussion on the same topic last week. Using the COS date to determine their original purchase dates should allow us to link to a prior file from which we could extract purchase information on the prior residence, and sale info on the one before that. Theoretically, we could go back as far as the BGRS records allow. Unfortunately, I can't confirm immediately how hard that might be or how much data we could get as our techie, Andrew, won't be in the office until tomorrow.

If the data are available, and depending on how long it takes to retrieve it, we could probably add it into our analysis fairly quickly.

DG (Vayl) Caldwell
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CFIRP on DWAN

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From: Kahler Cdr EC@CMP DGCB@Ottawa-Hull
Sent: Monday, 30, May, 2011 09:58 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull; Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Cc: Fraser Maj PJ@CMP DGCB@Ottawa-Hull; Caldwell Capt V@CMP DGCB@Ottawa-Hull
Subject: RE: HEA ANALYSIS

Is it possible to show similar data on the profits made by CF mbrs? That I think is a fundamental issue since we do not (nor do I think we should) claw-back when people make tons of money. For example if you bought a house in Esquimalt in 1987 and sold it in 1995 you could have walked away with over \$200K in appreciated equity. We cannot have it both ways in my opinion.

Personally I like the analysis that has been done, and would discourage a further increase in HEA unless CRA does their own analysis and decides to increase the envelope. People need to realize that investments are a personal decision, no one arm twists them into buying a house let alone a specific house in a specific market.

One concern that I do have though is that the CF does actually we increase the risk of a bad investment by forcing people into making a decision on a house purchase in a 5-9 day HHT. Unless you really know the market, it is very easy to buy in a bad neighbourhood or fall prey to an unscrupulous realtor who's only interest is making a commission by selling a house regardless of the house's history or location.

Some Bases have asked that we provide personnel with greater assistance in making these significant investment decisions, but that is outside the scope of the IRP contract, so would require some other mechanism to be put in place for those with that need. Even then, no one can really predict what the market will do with 100% accuracy. Maybe the Airforce and Army need to develop something like the Navy's HPD. Halifax has good stats, but Esquimalt seems to have a bit more volatile of a market depending of course on when people bought. I personally know of several astute sailors who have been in Victoria for many yrs who own several houses and use PLD and rent revenue to pay for them.

In an ideal military we would want everyone to be as mobile as possible, so for that reason the Americans actually discourage house purchases. Not sure we want to go there though.

Eric Kahler
 Commander | capitaine de frégate
 Director Relocation Business Management | Directeur - Gestion des activités de réinstallation
 CF Integrated Relocation Program | Programme de réinstallation intégrée des FC
 Chief of Military Personnel | Chef du personnel militaire
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From: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Sent: Friday, 27, May, 2011 15:36 PM
To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Cc: Kahler Cdr EC@CMP DGCB@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull; Caldwell Capt V@CMP DGCB@Ottawa-Hull
Subject: FW: HEA ANALYSIS

Ma'am:

Here is a first draft of the HEA analysis for your review. This is one of those topics where there is both a huge amount of data and a dearth of information simultaneously. I think Capt Caldwell has done a terrific job trying to sift through all the data and draw some conclusions from it. He has, for the most part, avoided anecdotal information, although in some cases that would further strengthen the argument that the current HEA is adequate for the CF. He has not compared our HEA program to that of the other government departments, a comparison that would, I believe, reveal that we are better treated than the others, because that was not part of the mandate. He has also not gotten into a detailed examination of other tools at the CF's disposal to alleviate potential losses for CF members, such as cancelling postings when a member

faces a severe loss.

s.69(1)

The CDS' direction was pretty vague, so I'm not sure where we go from here. I suppose the next step would be to conduct a detailed examination of every HEA claim to try and determine how many may be attributed to poor purchase decisions, poor maintenance, the purchase of high-risk properties, etc. to draw a clearer picture of how many of the small percentage affected, if any, really were victims undeclared depressed markets. This would be a massive task and will require a large expenditure of resources. I don't believe, given the relatively small numbers we have experienced, that we will have much hope of convincing TB that the policy needs to change.

Cheers,

LJ

From: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Sent: Friday, 27, May, 2011 11:10 AM
To: JONES LCol LSC@CMP DCBA@Ottawa-Hull
Cc: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: HEA ANALYSIS

Sir,

Att is the HEA analysis for your review.

<< File: HEA analysis.doc >>

DG (Vayl) Caldwell

Captain | Capitaine
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CFIRP on DWAN

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Lajoie Maj CJM@CMP DGCB@Ottawa-Hull

From: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 14, September, 2011 15:41
To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Cc: Gash LCol KM@CMP DGCB@Ottawa-Hull
Subject: FW: HEA NUMBERS FOR DG

Madame, l'étude demandée sur HEA.

Steve Larouche

Lieutenant-Colonel | Lieutenant Colonel
Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration
Director General Compensation and Benefits | Directeur général - Rémunération et avantages sociaux
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From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 14, September, 2011 11:34 AM
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Cc: Bedard MWO L@CMP DGCB@Ottawa-Hull; Caldwell Capt V@CMP DGCB@Ottawa-Hull
Subject: FW: HEA NUMBERS FOR DG

HEA Report for DG (Capt Caldwell's email below)
HEA files at DCBA 2 (Kim Bertrand has done the report)



2011_07_29_HEA
report.xls (5 M...)

Carole Lajoie

Major | major
DCBA 2 | DRASA 2
(613) 996-9772

From: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 24, August, 2011 09:27 AM
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Subject: RE: HEA NUMBERS FOR DG

Ma'am,

Updated as requested. I've adjusted numbers and added a note or two down to the table at para 12.



HEA analysis.doc
(184 KB)

DG (Vayl) Caldwell

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From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Monday, 8, August, 2011 12:23 PM
To: Caldwell Capt V@CMP DGCB@Ottawa-Hull; Bedard MWO L@CMP DGCB@Ottawa-Hull
Subject: FW: HEA NUMBERS FOR DG

MWO Bédard: Luc, toute une compilation qui a demandé beaucoup de temps de la part de Kim - svp me voir.

Capt Caldwell: Vayl, this is a very good analysis and I'd like to update the numbers taking in consideration the numbers of Kim's report

<< Message: Rapport de GRPI pour la DG >>
The attached email is what Kim provided and I've added an average of the losses by geo locations per year and I saved it on O:\DCBA-2\DCBA_2\HEA Report\2011_07_29

Do you think you can update the numbers this week? If it is extensive work, for now, give me a point form overview of what you have found so far (e.g.: it concerns about 1.5% of the BGRS moves, the average loss by geo location and the total numbers for each year based on Kim's spreadsheet).

Thank you,

Maj CJM (Carole) Lajoie
DCBA 2 | DRASA 2
(613) 996-9772

From: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Sent: Friday, 22, July, 2011 11:25 AM
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Subject: HEA NUMBERS FOR DG

Ma'am,

Kim has just informed me that there are 17 confirmed Home Equity Assistance adjudication requests in the pipe from 1 Apr 2011.

She will provide a break down of the files to you, by location, NLT Tues morning.

The DG had wanted an update on how many current files we have by loc. We kind of lost the ball on this one - we should have provided this information a couple of weeks ago. My apologies for my part in the delay.

For background, we rec a grievance file several months ago on a CF mbr. In the grievance, CDS directed that DGCB review the HEA benefit at article 8.2.13 to determine whether it meets the needs of CF members. I did some research and drafted a report for the DG. It bounced around the office but hasn't, I believe, gone any further. I only worked with the data I could rapidly obtain at the time, however, basically the past three years 2008-09-10 and the first couple of months of 2011. The report is att should you wish to review it.

<< File: HEA analysis.doc >>

DG (Vayl) Caldwell

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s.19(1)

Geo area	Adjudication ID	S/N	Rank	Name	Purchased	Sold	\$ of Loss	% of Loss	Appraised	Date Bought	Date Sold	Location of home
	20090211				\$618,000.00	\$580,000.00	\$38,000.00	6.15%	\$650,000.00	08	09	
Bagotville	20091297				\$36,000.00	\$15,000.00	\$21,000.00	58.33%	\$35,000.00	-05	-08	
Bagotville	20092194				\$175,000.00	\$170,000.00	\$5,000.00	2.86%	None	-08	-09	
Bagotville	20091779				\$212,000.00	\$201,000.00	\$11,000.00	5.19%	\$213,000.00	-07	09	
Borden	20090830				\$274,410.00	\$267,900.00	\$6,510.00	2.37%	\$288,000.00	07	-09	
Borden	20091117				\$237,000.00	\$225,000.00	\$12,000.00	5.06%	\$245,000.00	-06	09	
Borden	20091468				\$216,000.00	\$205,000.00	\$11,000.00	5.09%	\$218,000.00	-08	-09	
Calgary	20090955				\$418,000.00	\$365,000.00	\$53,000.00	12.68%	\$329,500.00	07	09	
Calgary	20090113				\$479,900.00	\$419,900.00	\$60,000.00	12.50%	\$415,000.00	-07	09	
Calgary	20090193				\$444,747.00	\$410,000.00	\$34,747.00	7.81%	\$395,000.00		-09	
Cold Lake	20090668				\$279,000.00	\$263,500.00	\$15,500.00	5.56%	NOT ON FILE	07	09	
Cold Lake	20092165				\$382,000.00	\$365,000.00	\$17,000.00	4.45%	\$388,000.00	09	09	
Cold Lake	20092029				\$399,000.00	\$385,000.00	\$14,000.00	3.51%	\$429,500.00	07	-09	
Cold Lake	20091238				\$298,000.00	\$285,000.00	\$13,000.00	4.36%	\$323,000.00	07	-09	
Comox	20090201				\$365,000.00	\$321,000.00	\$44,000.00	12.05%	\$325,000.00	-08	09	
Comox	20090957				\$370,000.00	\$335,000.00	\$35,000.00	9.46%	\$335,000.00	05	09	
Comox	20090809				\$230,000.00	\$203,000.00	\$27,000.00	11.74%	\$190,000.00	08	-09	
Comox	20090958				\$463,000.00	\$439,000.00	\$24,000.00	5.18%	\$440,000.00	07	09	
Edmonton	20091446				\$300,000.00	\$225,000.00	\$75,000.00	25.00%	\$240,000.00	08	09	
Edmonton	20090302				\$264,000.00	\$212,000.00	\$52,000.00	19.70%	\$233,000.00	07	-08	
Edmonton	20090451				\$204,900.00	Not sold		0.00%	no appr. Neces.	07		
Edmonton	20090990				\$220,000.00	\$167,000.00	\$53,000.00	24.09%	\$157,000.00		09	
Edmonton	20090953				\$265,000.00	\$223,223.00	\$41,777.00	15.76%	\$225,000.00	-06	-09	
Edmonton	20090871				\$444,900.00	Not sold		0.00%	\$342,000.00			
Edmonton	20090810				\$238,000.00	\$220,000.00	\$18,000.00	7.56%	\$249,500.00	-09	09	
Edmonton	20091435				\$242,000.00	\$217,000.00	\$25,000.00	10.33%	\$220,000.00	-08	-09	
Edmonton	20090870				\$455,000.00	\$353,500.00	\$101,500.00	22.31%	\$355,000.00	07	-09	
Edmonton	20090956				\$370,000.00	\$333,000.00	\$37,000.00	10.00%	\$324,000.00	-07	-09	
Edmonton	20090989				\$424,900.00	\$345,500.00	\$79,400.00	18.69%	\$343,000.00	07	09	
Edmonton	20090452				\$458,000.00	\$370,000.00	\$88,000.00	19.21%	\$365,000.00	07	-09	
Edmonton	20091472				\$189,000.00	\$151,000.00	\$38,000.00	20.11%	\$205,000.00	-06	09	
Esquimalt	20090984				\$184,999.00	\$164,000.00	\$20,999.00	11.35%	\$192,000.00	-07	-09	
Gagetown	20092001				\$67,500.00	\$62,000.00	\$5,500.00	8.15%	\$68,000.00		10	
Gagetown	20090617				\$147,000.00	\$130,000.00	\$17,000.00	11.56%	\$157,000.00	07	-09	
Greenwood	20091884				\$160,000.00	\$151,000.00	\$9,000.00	5.63%	\$166,000.00	-07	09	
Greenwood	20090571				\$223,000.00	\$195,000.00	\$28,000.00	12.56%	\$218,000.00	-07	09	
Halifax	20091696				\$134,000.00	\$128,000.00	\$6,000.00	4.48%	\$134,000.00	-05	09	
Halifax	20091631				\$307,000.00	\$305,000.00	\$2,000.00	0.65%	\$385,000.00	05	-09	

Halifax	20092056	\$270,000.00	\$263,000.00	\$7,000.00	2.59%	\$278,000.00	.08	.09
Halifax	20090924	\$302,500.00	\$280,000.00	\$22,500.00	7.44%	\$288,800.00	.08	.09
Halifax	20090680	\$131,900.00	\$125,000.00	\$6,900.00	5.23%	\$134,900.00	.07	.09
Halifax	20090244	\$218,000.00	\$210,000.00	\$8,000.00	3.67%	\$245,000.00	-.07	.09
Halifax	20092058	\$195,000.00	\$188,000.00	\$7,000.00	3.59%	\$215,000.00	-.07	.09
Halifax	20092166	\$237,000.00	\$230,000.00	\$7,000.00	2.95%	\$252,000.00	-.07	.09
Halifax	20091093	\$272,000.00	\$267,000.00	\$5,000.00	1.84%	\$290,000.00	-.05	.09
Halifax	20091848	\$390,427.13	\$390,000.00	\$427.13	0.11%	\$420,000.00	.07	.09
Kingston	20090938	\$259,000.00	\$245,000.00	\$14,000.00	5.41%	\$280,000.00	.05	.09
Kingston	20090994	\$249,900.00	\$175,500.00	\$74,400.00	29.77%	\$245,000.00	-.05	.09
Kingston	20090812	\$262,500.00	\$214,000.00	\$48,500.00	18.48%	\$280,000.00	.06	.09
Kingston	20091724	\$44,000.00	\$35,000.00	\$9,000.00	20.45%	\$68,000.00	-.00	.09
Kingston	20091773	\$64,000.00	\$32,500.00	\$31,500.00	49.22%	\$68,000.00	-.05	.10
Kingston	20092048	\$59,500.00	\$37,500.00	\$22,000.00	36.97%	\$52,000.00	.06	.10
Kingston	20090853	\$85,500.00	\$75,000.00	\$10,500.00	12.28%	\$87,000.00	.06	.09
North Bay	20091390	\$192,500.00	\$170,000.00	\$22,500.00	11.69%	\$200,000.00		.09
North Bay	20090669	\$145,400.00	\$125,500.00	\$19,900.00	13.69%	\$147,250.00	.07	.09
Ottawa	20091843	\$130,000.00	\$128,000.00	\$2,000.00	1.54%	\$142,000.00	.05	.09
Ottawa	20090663	\$394,878.39	\$370,000.00	\$24,878.39	6.30%	\$390,000.00	.07	.09
Ottawa	20091648	\$314,900.00	\$273,500.00	\$41,400.00	13.15%	\$295,000.00	.07	.09
Trenton	20090858	\$181,000.00	\$175,000.00	\$6,000.00	3.31%	\$180,000.00		.09
Trenton	20091237	\$179,000.00	\$160,000.00	\$19,000.00	10.61%	\$205,000.00	-.05	.09
Trenton	20091580	\$302,963.32	\$276,000.00	\$26,963.32	8.90%	\$315,000.00	-.08	.09
Trenton	20090741	\$209,000.00	\$191,000.00	\$18,000.00	8.61%	\$203,000.00	-.07	.09
Trenton	20091180	\$214,000.00	\$206,000.00	\$8,000.00	3.74%	\$217,000.00	-.08	.08
Trenton	20091394	\$216,000.00	\$207,000.00	\$9,000.00	4.17%	\$238,000.00	-.06	.09
Trenton	20091545	\$235,000.00	\$219,000.00	\$16,000.00	6.81%	\$235,000.00	-.07	.09
Trenton	20092177	\$425,716.43	\$420,000.00	\$5,716.43	1.34%	\$475,000.00	.06	.09
Trenton	20092190	\$127,000.00	\$117,000.00	\$10,000.00	7.87%	\$125,000.00	.07	.10
Trenton	20091365	\$360,000.00	\$335,000.00	\$25,000.00	6.94%	\$368,000.00	.07	.09
Trenton	20091436	\$127,000.00	\$124,000.00	\$3,000.00	2.36%	\$131,000.00	-.08	.09
Wainwright	20091321	\$232,000.00	\$223,500.00	\$8,500.00	3.66%	\$249,000.00	-.08	.09
Wainwright	20091116	\$214,800.00	\$187,500.00	\$27,300.00	12.71%	\$211,000.00	.08	.09
Wainwright	20090738	\$282,000.00	\$250,000.00	\$32,000.00	11.35%	\$265,000.00	.08	.09
Wainwright	20091038	\$245,000.00	\$229,000.00	\$16,000.00	6.53%	\$249,500.00	.07	.09
Wainwright	20090883	\$332,000.00	\$287,000.00	\$45,000.00	13.55%	\$310,500.00	.09	.08
Wainwright	20091358	\$226,000.00	\$213,000.00	\$13,000.00	5.75%	\$229,000.00	.07	.09
Wainwright	20091025	\$352,000.00	\$305,000.00	\$47,000.00	13.35%	\$300,000.00	.08	.09
Windsor	20090832	\$157,000.00	\$120,000.00	\$37,000.00	23.57%	\$141,000.00		.09
Windsor	20091261	\$162,000.00	\$150,000.00	\$12,000.00	7.41%	\$173,500.00	.07	.09

AVERAGE BY GEO LOCATION 2009

	1			\$618,000.00	\$580,000.00	\$38,000.00	6.15%	\$650,000.00			
Bagotville	3			\$141,000.00	\$128,666.67	\$12,333.33	8.75%	\$124,000.00			
Borden	3			\$242,470.00	\$232,633.33	\$9,836.67	4.06%	\$250,333.33			
Calgary	3			\$447,549.00	\$398,300.00	\$49,249.00	11.00%	\$379,833.33			
Cold Lake	4			\$339,500.00	\$324,625.00	\$14,875.00	4.38%	\$380,166.67			
Comox	4			\$357,000.00	\$324,500.00	\$32,500.00	9.10%	\$322,500.00			
Edmonton	13			\$313,515.38	\$256,111.18	\$57,404.20	18.31%	\$271,541.67			
	1			\$184,999.00	\$164,000.00	\$20,999.00	11.35%	\$192,000.00			
Gagetown	2			\$107,250.00	\$96,000.00	\$11,250.00	10.49%	\$112,500.00			
Greenwood	2			\$191,500.00	\$173,000.00	\$18,500.00	9.66%	\$192,000.00			
Halifax	10			\$245,782.71	\$238,600.00	\$7,182.71	2.92%	\$264,270.00			
Kingston	6			\$156,483.33	\$123,250.00	\$33,233.33	21.24%	\$165,500.00			
	1			\$85,500.00	\$75,000.00	\$10,500.00	12.28%	\$87,000.00			
North Bay	2			\$168,950.00	\$147,750.00	\$21,200.00	12.55%	\$173,625.00			
Ottawa	2			\$262,439.20	\$249,000.00	\$13,439.20	5.12%	\$266,000.00			
	1			\$314,900.00	\$273,500.00	\$41,400.00	13.15%	\$295,000.00			
Trenton	10			\$244,967.98	\$230,600.00	\$14,367.98	5.87%	\$256,100.00			
	1			\$127,000.00	\$124,000.00	\$3,000.00	2.36%	\$131,000.00			
Wainwright	7			\$269,114.29	\$242,142.86	\$26,971.43	10.02%	\$259,142.86			
Windsor	2			\$159,500.00	\$135,000.00	\$24,500.00	15.36%	\$157,250.00			

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Geo area	Adjudication ID	S/N	Rank	Name	Purchased	Sold	\$ of Loss	% of Loss	Appraised	Date Bought	Date Sold	Location of home
	20100351				\$48,000.00	\$27,000.00	\$21,000.00	43.75%	\$36,000.00	-04	-10	
Borden	20100733				\$367,000.00	\$355,000.00	\$12,000.00	3.27%	\$375,000.00	-07	-10	
Borden	20100915				\$137,000.00	\$135,500.00	\$1,500.00	1.09%	\$148,000.00	-07	-09	
Cold Lake	20100760				\$207,000.00	\$186,000.00	\$21,000.00	10.14%	\$210,000.00	07	-09	
Cold Lake	20101205				\$359,000.00	\$342,500.00	\$16,500.00	4.60%	\$368,000.00	-07	-10	
Cold Lake	20100552				\$278,500.00	\$272,600.00	\$5,900.00	2.12%	\$287,000.00	07	-09	
Cold Lake	20101295				\$347,000.00	\$322,500.00	\$24,500.00	7.06%	\$350,000.00		-10	
Cold Lake	20101198				\$298,000.00	\$286,000.00	\$12,000.00	4.03%	\$309,000.00	08	-10	
Comox	20101199				\$441,500.00	\$430,000.00	\$11,500.00	2.60%	\$475,000.00	-08	10	
Comox	20101592				\$410,000.00	\$390,000.00	\$20,000.00	4.88%	\$420,000.00	08	11	
Comox	20101580				\$365,000.00	\$316,000.00	\$49,000.00	13.42%	\$345,000.00	08	11	
BC	20101628				\$258,000.00	\$232,000.00	\$26,000.00	10.08%	\$235,000.00	07	11	
Edmonton	20100858				\$395,000.00	\$350,000.00	\$45,000.00	11.39%	\$373,000.00	-07	-10	
Edmonton	20100461	F46 462 662	MAJ	BRAUER	\$405,000.00	\$317,000.00	\$88,000.00	21.73%	\$325,000.00	5-Jun-07	30-Jul-10	Edmonton
Edmonton	20100323				\$168,000.00	\$153,000.00	\$15,000.00	8.93%	\$212,000.00	07	10	
Edmonton	20101501				\$77,500.00	\$57,000.00	\$20,500.00	26.45%	\$72,500.00	06	10	
Edmonton	20100962				\$381,000.00	\$1.00	\$380,999.00	100.00%	\$375,000.00	06	10	
Edmonton	20101449				\$260,000.00	\$193,000.00	\$67,000.00	25.77%	\$215,000.00	-06	-08	
Edmonton	20101169				\$154,000.00	\$145,000.00	\$9,000.00	5.84%	\$154,000.00	-06	-09	
Edmonton	20100460				\$292,915.00	\$255,000.00	\$37,915.00	12.94%	\$291,000.00	-06	-09	
Edmonton	20100705				\$449,000.00	\$370,000.00	\$79,000.00	17.59%	\$360,000.00	-07	-09	
Esquimalt	20101256				\$691,000.00	\$675,000.00	\$16,000.00	2.32%	\$738,000.00		10	
Esquimalt	20101227				\$460,000.00	\$434,000.00	\$26,000.00	5.65%	\$480,000.00	09	10	
Esquimalt	20100022				\$434,000.00	\$420,000.00	\$14,000.00	3.23%	\$445,000.00	-07	10	
Esquimalt	20101010				\$265,000.00	\$250,000.00	\$15,000.00	5.66%	\$292,000.00	09	10	
Gagetown	20101594				\$42,000.00	\$22,000.00	\$20,000.00	47.62%	\$30,000.00		11	
Gagetown	20100748				\$266,000.00	\$257,000.00	\$9,000.00	3.38%	\$274,000.00	-08	09	
Gagetown	20100902				\$50,000.00	\$40,000.00	\$10,000.00	20.00%	\$66,000.00		-10	
Gagetown	20100642				\$116,000.00	\$87,500.00	\$28,500.00	24.57%	\$120,000.00	-06	-10	
Gagetown	20100959				\$230,000.00	\$212,000.00	\$18,000.00	7.83%	\$240,000.00	-07	-10	
Gagetown	20101111				\$207,000.00	\$197,000.00	\$10,000.00	4.83%	\$210,000.00	-09	10	
Gagetown	20100184				\$112,000.00	\$105,000.00	\$7,000.00	6.25%	None	06	09	
Gagetown	20101286				\$55,000.00	\$53,000.00	\$2,000.00	3.64%	\$58,500.00	-08	10	
Greenwood	20101426				\$274,000.00	\$244,000.00	\$30,000.00	10.95%	\$290,000.00		-09	
Greenwood	20101475				\$146,000.00	\$140,000.00	\$6,000.00	4.11%	\$162,500.00	06	10	
Greenwood	20101273				\$165,000.00	\$148,000.00	\$17,000.00	10.30%	\$160,000.00	06	10	
Greenwood	20101425				\$235,000.00	\$225,000.00	\$10,000.00	4.26%	\$244,000.00	07	-10	
Halifax	20101427				\$346,000.00	\$332,000.00	\$14,000.00	4.05%	\$350,000.00	08	-10	
Halifax	20100038				\$358,500.00	\$339,500.00	\$19,000.00	5.30%	\$360,000.00	-08	-10	
Halifax	20101473				\$339,000.00	\$334,900.00	\$4,100.00	1.21%	\$360,000.00	08	-10	

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Meaford	20100912	\$154,000.00	\$144,000.00	\$10,000.00	6.49%	\$152,000.00	-08	10
Meaford	20100373	\$350,000.00	\$347,000.00	\$3,000.00	0.86%	\$370,000.00	07	10
	20101397	\$195,000.00	\$185,000.00	\$10,000.00	5.13%	\$222,500.00	07	10
Moose Jaw	20101479	\$197,900.00	\$194,400.00	\$3,500.00	1.77%	\$217,000.00	-08	10
Moose Jaw	20101506	\$377,797.25	\$335,000.00	\$42,797.25	11.33%	\$364,000.00	-08	-10
	20100274	\$200,000.00	\$195,000.00	\$5,000.00	2.50%	\$215,000.00	-06	09
	20100391	\$325,000.00	\$285,000.00	\$40,000.00	12.31%	\$305,000.00	-08	10
Petawawa	20101730	\$163,000.00	\$148,000.00	\$15,000.00	9.20%	\$168,000.00	07	10
Petawawa	20101684	\$435,000.00	\$368,000.00	\$67,000.00	15.40%	\$436,000.00	10	10
	20101423	\$156,000.00	\$144,000.00	\$12,000.00	7.69%	\$153,000.00	08	10
Trenton	20101566	\$252,500.00	\$246,000.00	\$6,500.00	2.57%	\$267,000.00	-08	10
Trenton	20101557	\$254,000.00	\$240,000.00	\$14,000.00	5.51%	\$260,000.00	-07	10
Trenton	20101469	\$210,000.00	\$205,000.00	\$5,000.00	2.38%	\$225,000.00	-05	10
Trenton	20101045	\$192,000.00	\$182,000.00	\$10,000.00	5.21%	\$195,000.00	-07	10
Trenton	20101167	\$220,000.00	\$202,000.00	\$18,000.00	8.18%	\$237,000.00	-09	10
Trenton	20100799	\$146,000.00	\$145,500.00	\$500.00	0.34%	\$156,000.00	07	10
	20100362	\$405,000.00	\$395,000.00	\$10,000.00	2.47%	\$430,000.00	08	10
Wainwright	20101411	\$317,000.00	\$265,000.00	\$52,000.00	16.40%	\$320,000.00	-08	10
Wainwright	20101338	\$312,864.13	\$286,000.00	\$26,864.13	8.59%	\$316,000.00	-07	10
	20100270	\$284,690.00	\$275,000.00	\$9,690.00	3.40%	\$333,000.00	-07	10
	20100447	\$127,500.00	\$98,000.00	\$29,500.00	23.14%	\$92,000.00		10

AVERAGE BY GEO LOCATION 2010											
	1				\$48,000.00	\$27,000.00	\$21,000.00	43.75%	\$36,000.00		
Borden	2				\$252,000.00	\$245,250.00	\$6,750.00	2.68%	\$261,500.00		
Cold Lake	5				\$297,900.00	\$281,920.00	\$15,980.00	5.36%	\$304,800.00		
Comox	3				\$405,500.00	\$378,666.67	\$26,833.33	6.62%	\$413,333.33		
BC	1				\$258,000.00	\$232,000.00	\$26,000.00	10.08%	\$235,000.00		
Edmonton	9				\$286,935.00	\$204,444.56	\$82,490.44	28.75%	\$264,166.67		
Esquimalt	4				\$462,500.00	\$444,750.00	\$17,750.00	3.84%	\$488,750.00		
Gagetown	8				\$134,750.00	\$121,687.50	\$13,062.50	9.69%	\$142,642.86		
Greenwood	4				\$205,000.00	\$189,250.00	\$15,750.00	7.68%	\$214,125.00		
Halifax	3				\$347,833.33	\$335,466.67	\$12,366.67	3.56%	\$356,666.67		
Meaford	2				\$252,000.00	\$245,500.00	\$6,500.00	2.58%	\$261,000.00		
Moncton	1				\$195,000.00	\$185,000.00	\$10,000.00	5.13%	\$222,500.00		
Moose Jaw	2				\$287,848.63	\$264,700.00	\$23,148.63	8.04%	\$290,500.00		
	1				\$200,000.00	\$195,000.00	\$5,000.00	2.50%	\$215,000.00		
	1				\$325,000.00	\$285,000.00	\$40,000.00	12.31%	\$305,000.00		
Petawawa	2				\$299,000.00	\$258,000.00	\$41,000.00	13.71%	\$302,000.00		
ON	1				\$156,000.00	\$144,000.00	\$12,000.00	7.69%	\$153,000.00		
Trenton	6				\$212,416.67	\$203,416.67	\$9,000.00	4.24%	\$223,333.33		
	1				\$405,000.00	\$395,000.00	\$10,000.00	2.47%	\$430,000.00		
Wainwright	2				\$314,932.07	\$275,500.00	\$39,432.07	12.52%	\$318,000.00		
	1				\$284,690.00	\$275,000.00	\$9,690.00	3.40%	\$333,000.00		
	1				\$127,500.00	\$98,000.00	\$29,500.00	23.14%	\$92,000.00		

Geo area	Adjudication ID	S/N	Rank	Name	Purchased	Sold	\$ of Loss	% of Loss	Appraised	Date Bought	Date Sold	Location of home
	20110549				\$154,000.00	\$153,000.00	\$1,000.00	0.65%	\$162,000.00	-07	10	
	20110559				\$411,285.00	\$392,000.00	\$19,285.00	4.69%	\$440,000.00		11	
Edmonton	20110367				\$176,500.00	\$108,000.00	\$68,500.00	38.81%	\$68,000.00	-08	-11	
Edmonton	20110025				\$417,000.00	\$341,000.00	\$76,000.00	18.23%	\$375,000.00	07	-11	
Edmonton	20110553				\$54,000.00	\$37,500.00	\$16,500.00	30.56%	\$80,000.00	00	-11	
	20110348				\$249,000.00	\$235,000.00	\$14,000.00	5.62%	\$260,000.00		11	
Gagetown	20110627				\$122,000.00	\$110,500.00	\$11,500.00	9.43%	\$129,000.00	-05	-11	
Gagetown	20110430				\$157,900.00	\$151,000.00	\$6,900.00	4.37%	\$163,000.00		11	
Greenwood	20110058				\$147,000.00	\$144,000.00	\$3,000.00	2.04%	\$154,000.00	-08	11	
Greenwood	20110040				\$175,000.00	\$168,000.00	\$7,000.00	4.00%	\$182,500.00	-06	11	
Greenwood	20110350				\$215,000.00	\$210,000.00	\$5,000.00	2.33%	\$222,500.00	05	-10	
Greenwood	20110338				\$145,000.00	\$144,000.00	\$1,000.00	0.69%	\$156,000.00	-05	-10	
	20110361				\$147,000.00	\$140,000.00	\$7,000.00	4.76%	\$163,500.00		11	
Ottawa	20110435				\$195,000.00	\$175,000.00	\$20,000.00	10.26%	\$200,000.00	-08	-11	
Ottawa	20110580				\$209,000.00	\$200,000.00	\$9,000.00	4.31%	\$220,000.00	08	11	
Trenton	20110628				\$390,000.00	\$370,000.00	\$20,000.00	5.13%	\$395,000.00	08	-11	
Trenton	20110014				\$176,500.00	\$168,000.00	\$8,500.00	4.82%	\$184,000.00	08	11	
Trenton	20110070				\$242,400.00	\$231,000.00	\$11,400.00	4.70%	\$245,000.00	-08	11	
	20110412				\$136,676.40	\$128,250.00	\$8,426.40	6.17%	\$135,000.00		11	
	20110083				\$97,500.00	\$82,000.00	\$15,500.00	15.90%	\$100,000.00	-04	-11	

AVERAGE BY GEO LOCATION FOR 2011 (up until 29 July 2011)

	1				\$154,000.00	\$153,000.00	\$1,000.00	0.65%	\$162,000.00			
	1				\$411,285.00	\$392,000.00	\$19,285.00	4.69%	\$440,000.00			
Edmonton	3				\$215,833.33	\$162,166.67	\$53,666.67	24.86%	\$174,333.33			
	1				\$249,000.00	\$235,000.00	\$14,000.00	5.62%	\$260,000.00			
Gagetown	2				\$139,950.00	\$130,750.00	\$9,200.00	6.57%	\$146,000.00			
Greenwood	4				\$170,500.00	\$166,500.00	\$4,000.00	2.35%	\$178,750.00			
	1				\$147,000.00	\$140,000.00	\$7,000.00	4.76%	\$163,500.00			
Ottawa	2				\$202,000.00	\$187,500.00	\$14,500.00	7.18%	\$210,000.00			
Trenton	3				\$269,633.33	\$256,333.33	\$13,300.00	4.93%	\$274,666.67			
	1				\$136,676.40	\$128,250.00	\$8,426.40	6.17%	\$135,000.00			
	1				\$97,500.00	\$82,000.00	\$15,500.00	15.90%	\$100,000.00			

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Memorandum

7209-8-2 (DCBA 2-2)

May 2011

Distribution List

ANALYSIS OF HOME EQUITY ASSISTANCE

Reference: 5080-1-10-A-53028 (CDS) 2 March 2011

1. At Reference, CDS directs DGCB to, in part, review the "*adequacy of HEA provisions with TB to ensure the aim of minimizing any negative effect on CF members is met.*" The Home Equity Assistance (HEA) benefit is contained within the Canadian Forces Integrated Relocation Program (CFIRP) and permits reimbursement of losses of equity incurred on residential sales when CF personnel are posted at public expense from one place of duty to another. It reimburses up to 80% of the equity loss to a maximum of \$15,000 from the member's Core envelope, plus additional funds up to the maximum available in the member's Custom and Personalized envelopes. For some members, the total of these amounts can be in excess of \$30,000, however, for most members the total available funds will be in the \$20,000 to \$25,000 range. In addition, the benefit allows for full reimbursement of the equity loss from the Core envelope if Treasury Board (TB) designates the area as a "depressed market." As of FY 2010, TB has not designated any area in Canada as a depressed market.

UPDATE: As of Aug 2011, TB has designated two areas as Depressed Markets. They are Témiscaming, QC and Port Maitland, NS. These designations affect one member in each location.

2. CF members must have some type of residence in which to live but, with the exception of temporary service reasons, policy does not determine what living arrangements are appropriate for CF members and their dependants. CF members thus have the option to rent or purchase to suit their needs. Real Estate investment, however, is an inherently speculative venture subject to market and personal choices. Determining why some CF members are able to sell at a profit while others suffer a loss is likely beyond the scope of any concise policy

The benefit specifies that HEA is not paid when the loss can be attributed to a lack of proper maintenance,

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3. The intent of this analysis is to determine whether the HEA benefit as currently implemented meets the needs of CF personnel.

DISCUSSION

4. The following statistics are derived from the Relocation data on all CF personnel relocated under the CFIRP. The data has been retrieved from the relocation database of Brookfield Global Relocation Services (BGRS), for the period 1 April 2008 to 26 July 2011.

5. During this period, 54,208¹ CF personnel and their families were relocated under CFIRP. The number of moves has fluctuated somewhat each year for the past three with a high of 15,072 moves in 2009 and a low of 13,168 moves in 2008. The average number of moves per year for this period is 13,552.

NOTE: For the purpose of this discussion, a “move” is defined as a permanent relocation, normally from one place of duty to another place of duty, of a CF member and/or their dependants. It includes the move of Household Goods and Effects (HG&E). Temporary relocations of the member only on Attach Postings or TD are not included.

6. During this same period, 475 CF members have experienced an equity loss on their homes. The majority of these losses occurred during APS 2009 with 221 personnel losing equity on their home sales. 165 CF personnel lost equity on their home sales in 2010. Only 63 lost equity in 2008. To date, only 26 HEA requests have been received for 2011.

7. Based on the actual number of moves for each calendar year, this equates to less than 1.5% affected CF personnel in any year. A comparison of the actual numbers of affected personnel is presented in this table:

¹ All moves including Single renters without dependants

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	2008	2009	2010	2011
Number of relocations:	13168	15072	14537	11431
Number of HEA claims:	63	221	165	26
Percentage of HEA moves:	0.48	1.47	1.14	0.23

NOTE: data were sorted by calendar year for this analysis to avoid cross-Fiscal Year skewing ie: CF personnel who commence the relocation process in one FY but do not actually move until the following FY.

8. Of these pers, somewhat less than half, 42% or 199 of the 475 total, incurred losses in excess of \$15,000 (which is the maximum that our current policy reimburses out of the Core envelope). The majority of these losses in excess of 15K occurred in 2009 (95 members) and 2010 (72 members).

9. As noted, CF personnel have two other funding envelopes from which they may draw reimbursement. When these envelopes are considered, the numbers change slightly. Of the 475 CF personnel who experienced an equity loss during the data period, 189 incurred losses in excess of the total amounts reimbursed from all of their funding envelopes. These members may not have had the entire equity loss reimbursed under the HEA benefit. Revising the table above to reflect only those personnel who were left with an apparent shortfall in the reimbursement of their equity losses reveals the following percentages:

	2008	2009	2010	2011
Number of relocations:	13168	15072	14537	11431
Number of HEA shortfall:	21	94	69	5
Percentage of HEA shortfall:	0.16	0.62	0.47	0.04

NOTE: Data for 2011 is incomplete. In addition, several 2011 HEA files received to date had not been adjudicated at the time of writing. The table identifies only five of the first nine completed files for 2011. Final percentage of HEA shortfall is expected to be similar to previous years.

10. This table indicates that the HEA benefit as currently structured is sufficient for nearly 99.5% of CF personnel.

11. Of the shortfalls indicated, the dollar amounts range from a low of \$0.05 to a maximum of \$77,585.66 with an average loss per member of \$15,464.11. The average of Custom funds used to reimburse the outstanding equity loss was \$3,169.66. For the majority of affected members with shortfalls, personalized funds which would have been available to cover more of the loss were either cashed out or used by the member to reimburse other benefits. We cannot determine how many members used their

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personalized to cover the loss after cash out as that information is not captured in our data.

12. The total number of personnel who sold their residence and experienced a loss of equity in each location is indicated in the table below:

LOSSES by Location	HEA claims	2008	2009	2010	2011	Homes sold	% HEA moves	% successful
Garrison Edmonton	106	15	44	42	5	826	12.47	87.53
8 Wing Trenton	42	5	15	18	4	632	6.17	93.83
CFB Esquimalt	31		14	14	3	523	5.74	94.26
19 Wing Comox	29		18	10	1	255	10.98	89.02
CFB Borden	28	2	15	11		670	4.18	95.82
ASU Toronto	27	8	14	4	1	291	9.28	90.72
Camp Gagetown	25	4	7	12	2	904	2.54	97.46
CFB Kingston	24	6	13	5		686	3.50	96.50
CFB Cold Lake	23	4	13	6		397	5.79	94.21
CFB Wainwright	23	1	14	7	1	156	14.10	85.90
14 Wing Greenwood	21	5	5	9	2	432	4.40	95.60
NDHQ - Domestic	21	4	10	3	4	1608	1.12	98.88
CFB Halifax-Stadacona	11		7	4		562	1.96	98.04
CFB Halifax Dockyard	10	2	5	3		385	2.60	97.40
CFB Moose Jaw	9	1	3	4	1	154	5.19	94.81
CFB Shilo	7		4	2	1	227	3.08	96.92
CFB Petawawa	6	2	1	3		808	0.74	99.26
Garrison St-Jean	5	2	3			302	1.66	98.34
22 Wing North Bay	5		3	2		140	3.57	96.43
CFB Meaford	4		1	2	1	48	8.33	91.67
3 Wing Bagotville	4		4			255	1.57	98.43
12 Wing Shearwater	4		4			274	1.46	98.54
Garrison Valcartier	3	2	1			851	0.35	99.65
CFB Winnipeg	3		1	2		512	0.59	99.41
CF International	3		2	1		242	1.24	98.76
9 Wing Gander	1			1		137	0.73	99.27
	475	63	221	165	26	12,277		95.64

NOTE: Data on total home sales for 2011 are incomplete.

13. The majority of the losses seen occurred in Edmonton during APS 2009 and 2010 however almost every other Base and Wing in Canada produced an equity loss for one or more CF members. The next most significant location, 8 Wing Trenton, had less than half the incidents of equity loss as Edmonton and the remaining Bases and Wings saw fewer still with some locations having only one or two during the entire period.

14. On a percentage basis of number of HEA claims, CFB Wainwright was the most significantly affected base, followed by Edmonton, then 19 Wing Comox. All three have recently exhibited volatile real estate markets.

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15. It reviewing the table above it should be noted that although just under 12.5% of CF members, for example, posted out of Edmonton during this period experienced an equity loss, 87.5% either broke even or made money on the sale of their homes. Similarly, of the 523 members moved from Esquimalt, fully 94% were successful in selling their homes with no loss of equity. Indeed, from a national perspective, 95.64% of CF members selling homes in these markets in the past three years did so successfully.

16. In an attempt to identify any obvious commonalities between these equity losses, an analysis of the actual purchase and sale values of CF member's homes was conducted. A review of claimed losses in Edmonton, the location with the most affected members, is indicated below:

Year	Location		Avg Purchase Price	Avg Sale Price	Avg profit/(loss)
2008	Garrison Edmonton	All moves	\$195,804.47	\$330,918.42	\$135,113.95
		HEA Claims	\$327,778.67	\$296,333.33	(\$31,445.33)
2009	Garrison Edmonton	All moves	\$199,636.15	\$303,764.00	\$104,127.85
		HEA Claims	\$329,975.35	\$288,565.30	(\$41,410.05)
2010	Garrison Edmonton	All moves	\$239,768.53	\$327,487.29	\$87,718.76
		HEA Claims	\$338,169.45	\$304,816.67	(\$33,352.79)
2011	Garrison Edmonton	All moves	\$275,000.00	\$328,222.22	\$53,222.22
		HEA Claims	\$434,500.00	\$353,500.00	(\$82,000.00)

17. This table indicates that the members who lost equity in Edmonton, on average, bought homes at significantly higher cost than those members who did not lose money, while selling in most years for less, on average, than those members who made a profit.

18. A similar review of the next most severely affected location, 8 Wing Trenton, is below:

Year	Location		Avg Purchase Price	Avg Sale Price	Avg profit/(loss)
2008	8 Wing Trenton	All moves	\$169,517.88	\$215,005.58	\$45,487.70
		HEA Claims	\$279,900.00	\$269,200.00	(\$10,700.00)
2009	8 Wing Trenton	All moves	\$184,501.26	\$220,229.53	\$35,728.27
		HEA Claims	\$258,001.57	\$247,200.00	(\$10,801.57)
2010	8 Wing Trenton	All moves	\$188,250.94	\$227,294.10	\$39,043.16
		HEA Claims	\$218,799.43	\$210,155.56	(\$8,643.88)
2011	8 Wing Trenton	All moves	\$144,243.64	\$181,454.55	\$37,210.91
		HEA Claims	\$197,500.00	\$188,000.00	(\$9,500.00)

19. These data reveal the same issue: CF members who utilized the HEA benefit purchased homes at a significantly inflated cost compared to their peers who did not incur equity loss, however, unlike their counterparts in Edmonton, those in Trenton were generally able to resell their homes at a somewhat higher average price than their peers.

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20. In locations where fewer HEA claims were submitted, similar statistics are seen. For example, eight of the 154 homeowners posted from CFB Moose Jaw and four of the 48 homeowners posted from CFB Meaford in the previous three years utilized the HEA benefit. Again, on average, these members purchased homes that were more expensive than those purchased by other members posted to the same location. Both locations are presented below:

Year	BGRS location		Avg Purchase price	Avg Sale price	Avg profit/(loss)
2008	CFB Moose Jaw	All moves	\$146,097.86	\$276,455.43	\$130,357.57
		HEA Claims	\$362,500.00	\$310,000.00	(\$52,500.00)
2009	CFB Moose Jaw	All moves	\$166,720.10	\$264,506.12	\$97,786.02
		HEA Claims	\$191,333.33	\$184,833.33	(\$6,500.00)
2010	CFB Moose Jaw	All moves	\$201,231.12	\$273,616.00	\$72,384.88
		HEA Claims	\$337,674.31	\$317,000.00	(\$20,674.31)
2011	CFB Moose Jaw	All moves	\$161,875.00	\$259,500.00	\$97,625.00
		HEA Claims	No claims	No claims	No claims

Year	BGRS location		Avg Purchase price	Avg Sale price	Avg profit/(loss)
2008	CFB Meaford	All moves	\$178,250.00	\$217,566.67	\$39,316.67
		HEA Claims	No claims	No claims	No claims
2009	CFB Meaford	All moves	\$181,782.63	\$234,157.89	\$52,375.26
		HEA Claims	\$237,570.00	\$225,000.00	(\$12,570.00)
2010	CFB Meaford	All moves	\$193,500.00	\$233,568.18	\$40,068.18
		HEA Claims	\$252,000.00	\$245,500.00	(\$6,500.00)
2011	CFB Meaford	All moves	\$315,000.00	\$300,000.00	(\$15,000.00)
		HEA Claims	\$315,000.00	\$300,000.00	(\$15,000.00)

21. Only one CF member relocated from Meaford thus far in 2011. That same member incurred a loss of equity.

22. Unfortunately, the BGRS data cannot confirm the underlying cause of individual equity losses. It does not, for example, identify why a specific individual facing a devastating personal financial loss was nonetheless compelled to relocate, or why such individuals did not utilize alternate relocation options such as Imposed Restrictions, Real Estate Incentives or Temporary Dual Residency benefits. It does not indicate the appraised values for many of the initial home purchases nor when the homes were purchased. Similarly, it is not possible from the data available to determine whether an individual residence was overpriced for a given market or neighbourhood, nor is it possible to determine whether other contributing factors such as poor maintenance or external factors outside the CF member's control negatively affected resale values. Some of this information may be available through cross-referencing to other databases and files, however it is presently unclear what resources would be required to complete a more detailed analysis.

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23. It must be noted that these results could also be indicative of other issues. For example, those members who experienced a loss of equity may have been posted to their location only one or two years previously and posted away too quickly (ie: caught at the wrong ends of a local boom/bust cycle) or been posted out of the APS period when markets are slower. Alternatively, they may have invested poorly in homes that were simply overpriced compared to their actual real value or at the top end of the market. The available data considered in this analysis do not allow us to identify whether any of these CF members made high-risk investments such as purchasing homes with limited potential resale value. Similarly, we have not analyzed the purchase and sale histories of the HEA applicants for investment trends to determine whether the loss represents an actual overall loss of equity, or an adjustment from a previously above-average windfall. Indeed, this review has not considered the long term investment history of HEA-affected members at all. Unfortunately, it may be worth noting that CF members do not necessarily gain any particular insight into the real estate market. Some people simply make incorrect decisions at inopportune times.

24. One question we may ask is whether it is possible to increase the current cap of \$15,000 from Core which the policy currently reimburses in non-depressed markets. Unfortunately, Canada Revenue Agency taxation policies also affect HEA. Tax law currently states that \$15,000 is the maximum amount an employer who relocates an employee may pay to that employee tax free. Unless the Income Tax Act is modified, any amounts in excess of the \$15,000 currently paid under this benefit would be taxable. Even if TB was to designate an area as depressed and reimburse 100 percent of an equity loss from Core, the member could then be faced with a substantial tax bill, somewhat defeating the purpose of the reimbursement. Adjusting policy to permit a higher percentage of reimbursement from Core (eg: 90% vice 80%) may be more feasible, however the \$15,000 cap would not be affected.

CONCLUSION

25. From a systemic viewpoint, it is difficult to argue that the policy as it exists currently does not meet the CF's needs as a whole. Approximately 99% of CF members who relocate either do not need the benefit or find it sufficient to meet their needs when it is required. Over 95% of CF members who sell a residence do not utilize the benefit at all. In addition, as noted above, it is doubtful that TB ever intended this benefit to remove all risk to the CF member of what is, at its core, a speculative investment. The benefit appears to recognize that the CF may post members at inopportune times and, as a result, members may incur financial losses, but it seems clear that the intent was never to shield members from all loss or any possibility of incurring a loss. It may be important to recall that many other benefits and administrative tools exist to mitigate such losses and that it is only a very small percentage of CF members who do not or cannot utilize any of them who are most severely affected.

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L. Bisson
Capt(Navy)
DGCB
995-1930

5711

Distribution List

Action

XXXXXXXXXXXXXX

XXXXXXXXXXXXXX

Information

XXXXXXXXXXXXXX

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contact for HEA

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 14, September, 2011 12:15
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: RE: TB Contact for HEA

Hold off. DG has this on her list to speak to you about. I hadn't totally lost my mind. She will fill you on the details.

Kelly

From: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 14, September, 2011 12:05 PM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Subject: Fw: TB Contact for HEA
Importance: High

Kelly, FY SA

SL

Sent from my wireless handheld device / Transmis de mon appareil portable

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Sent: Wed Sep 14 12:03:27 2011
Subject: TB Contact for HEA

Sir,
Your contact at TB.

Carole Lajoie

Major | major

DCBA 2 | DRASA 2

(613) 996-9772

From: Bertrand KD@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 14, September, 2011 11:48 AM
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Cc: Caldwell Capt V@CMP DGCB@Ottawa-Hull; Bedard MWO L@CMP DGCB@Ottawa-Hull
Subject: RE: TB Contact for HEA

Maj Lajoie:

2012-10-25

A0363327_1-A-2012-00942--0201

Ms. Michelle d'Auray, Secretary of Treasury Board of Canada, approved both recommendations for depressed housing market area.

Kimberly

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 14, September, 2011 11:31 AM
To: Bedard MWO L@CMP DGCB@Ottawa-Hull
Cc: Caldwell Capt V@CMP DGCB@Ottawa-Hull; Bertrand KD@CMP DCBA@Ottawa-Hull
Subject: TB Contact for HEA
Importance: High

MWO Bédard:
please provide me with the name of the person at TB who had approved the two locations for "depressed market" - HEA 100%.

DCBA would like to establish contact with her.

Témiscaming, QC and Port Maitland, NS.

Carole Lajoie

Major | major

DCBA 2 Relocation – Policy and Adjudications | DRASA 2 réinstallation – politique et arbitrage

(613) 996-9772

CF Integrated Relocation Program (CFIRP)/ Programme de réinstallation intégrée des FC (PRIFC)

CBI 209 Section 8 - DRAS 209 section 8

s.69(1)

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Thursday, 6 October, 2011 10:43
To: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: RE: Home Equity Assistance

Thanks Vayl for the efforts. I'll discuss with DCBA for the way ahead.

Carole Lajoie

Major | major
 DCBA 2 Relocation - Policy and Adjudications | DRASA 2 réinstallation - politique et arbitrage
 (613) 996-9772
CF Integrated Relocation Program (CFIRP)/ Programme de réinstallation intégrée des FC (PRIFC)
CBI 209 Section 8 - DRAS 209 section 8

From: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Sent: Thursday, 6 October, 2011 09:47 AM
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Subject: RE: Home Equity Assistance

Ma'am,

Unfortunately, I have been unable to obtain a copy of the required documents. I have, in fact, been unable to identify the required documents as we appear to have no records whatsoever of the have attempted to find it through DPPD (responsible for current submissions) but as this one would have gone up sometime in 90s, they don't have a record - Directorates made their own submissions at that time. I've checked with other CF orgs such as DCMFA (formerly DSCS within ADM (Fin CS) who are currently responsible for coord of all submissions to GOC) but without much success. They need to know what document I want in order to search for it, nor can they guarantee that they would have all of the submissions from a decade or more ago anyway. They have located one possible lead: Authority to Extend Compensation for home Owners Adversely Affected Financially by Government Decisions of Base Closures or Revisions (3/3/94), but the title alone is not entirely encouraging. There is apparently an issue with releasing documents to us too and I am awaiting their review process to allow me to inspect even this document to determine if it contains the information Mr. Clary is asking for.

I have enquired about going to TB directly but am informed that they are less organized than we appear to be. It seems difficult to believe but I have not pursued a request to them at this point. Similarly, I am fairly certain the document could be located within the parliamentary library of Canada, but have no idea how to gain access to that institution.

Not sure where to go from here, ma'am.

DG (Vayl) Caldwell

Captain | Capitaine
 Director Compensation and Benefits Administration 2-3 | Directeur - Rémunération et avantages sociaux administration 2-3
 Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration
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 101 Col By Dr | 101 Prom. Col By
 Ottawa ON Canada K1A 0K2
vayl.caldwell@forces.gc.ca
 Telephone | Téléphone (613) 992-3211 Facsimile | Télécopieur (613) 992-3220
 Teletypewriter (National Defence) | Télécopieur (Défense nationale) 1-800-467-9877
 Government of Canada | Gouvernement du Canada
 CF Relocations | Réinstallations FC <http://www.cmp-cpm.forces.gc.ca/dgcb-dgras/pd/rel-rei/index-eng.asp>

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 5, October, 2011 14:58 PM
To: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Subject: FW: Home Equity Assistance

Vayl,
 I'm going through emails - what is the status on this one plse.

Carole Lajoie

Major | major
DCBA 2 | DRASA 2
(613) 996-9772

From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Monday, 12, September, 2011 15:10 PM
To: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: FW: Home Equity Assistance

Pls see me on this one. Thanks.

LCol KM Gash
DGCB COS/DGRAS CEM
996-0352

From: Clary DA@Ombudsman@Ottawa-Hull
Sent: Monday, 12, September, 2011 11:33 AM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Subject: FW: Home Equity Assistance

Good morning LCol Gash,

Would you mind following up on the status of my request last April for access to the Cabinet Docs relating to this file.

Thanks Doug.
Douglas Clary
Investigator / Enquêteur
DND / CF Ombudsman MDN / FC
100 Metcalfe Street, 12th Floor | 100, rue Metcalfe, 12e étage
Ottawa (Ontario) K1P 5M1
Tel. | Tél.: (613)992-0787 Fax | Téléc.: (613)992-3167
Toll Free | Sans Frais: 1-888-828-3626
E-mail | Courriel: douglas.clary@forces.gc.ca
www.ombudsman.forces.gc.ca

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Si vous avez reçu ce courriel par erreur, veuillez le supprimer et m'en aviser.

From: Clary DA@Ombudsman@Ottawa-Hull
Sent: Tuesday, 26, April, 2011 09:30 AM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Cc: Caldwell Capt V@CMP DGCB@Ottawa-Hull; Lecuyer N@Ombudsman@Ottawa-Hull
Subject: Home Equity Assistance

LCol Gash

I have the following requests:

Can you please disclose copies of the documentation provided to DCBA used to support their case for a depressed market status by the three CF members, the names of which I provided to you at our last meeting? All three have signed consent forms to release such information.

Can you please confirm whether the noted documentation from these three individuals was forwarded to the IRP authority

at the TBS for review? If so, can you provide any copies of any comments from the TBS IRP Coordinator concerning these files?

Can you please arrange for or provide a contact name to facilitate "read only access" to the Cabinet documents that approved the HEA program? I have spoken to Ram Singh at TBS who confirmed that I should have "read only access" to any related Cabinet documents.

Thanks Doug
Douglas Clary
Investigator / Enquêteur
DND / CF Ombudsman MDN / FC
100 Metcalfe Street, 12th Floor | 100, rue Metcalfe, 12e étage
Ottawa (Ontario) K1P 5M1
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s.69(1)

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Friday, 21, October, 2011 16:14
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; Caldwell Capt V@CMP DGCB@Ottawa-Hull
Subject: RE: Home Equity Assistance

Ma'am

A quick update:

- no files on the initial HEA TB submission (if any) were found at DPPD level.
- Capt Caldwell obtained a copy of the Integrated Relocation Pilot Program (IRP) - Project Authority (copy provided to DCBA) dated 13 Jun 2002. In this document, it was found that

- based on the Nov 1997 date to now, Capt Caldwell is researching the DCMFA (formerly DSCS) who are currently responsible for coord of all submissions to GOC.

To what extend are we to try to get that document, should the search be unsuccessful?

Carole Lajoie

Major | major

Director Compensation and Benefits Administration 2 / Relocation - Policy and Adjudication
Directeur rémunération et avantages sociaux administration 2 / Réinstallation - Politique et arbitrage
Director General Compensation and Benefits | Directeur général rémunération et avantages sociaux
National Defence | Défense nationale
Tel | tél (613) 996-9772 Fax | téléc (613)992-7930
carole.lajoie@forces.gc.ca
CFIRP | PRIFC <http://www.cmp-cpm.forces.gc.ca/dgcb-dgras/pd/rel-rei/index-eng.asp>
CBI 209 Section 8 | DRAS 209 section 8

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To: Caldwell Capt V@CMP DGCB@Ottawa-Hull
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: FW: Home Equity Assistance

Pls see me on this one. Thanks.

LCol KM Gash
DGCB COS/DGRAS CEM
996-0352

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Sent: Monday, 12, September, 2011 11:33 AM
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Subject: Home Equity Assistance

LCol Gash

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Can you please confirm whether the noted documentation from these three individuals was forwarded to the IRP authority at the TBS for review? If so, can you provide any copies of any comments from the TBS IRP Coordinator concerning these files?

Can you please arrange for or provide a contact name to facilitate "read only access" to the Cabinet documents that approved the HEA program? I have spoken to Ram Singh at TBS who confirmed that I should have "read only access" to any related Cabinet documents.

Thanks Doug
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Investigator / Enquêteur
DND / CF Ombudsman MDN / FC
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www.ombudsman.forces.gc.ca

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Vallieres WO BL@CMP DCBA@Ottawa-Hull

From: +dcb2 clarification@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 21, December, 2011 14:25
To:
Cc: Caldwell Capt V@CMP DGCB@Ottawa-Hull; Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Subject: RE: *****URGENT***** REQUEST FOR SALE BENEFITS BELOW 95%
 *****URGENT***** 1 of 4

Attachments: FW: *****URGENT***** REQUEST FOR SALE BENEFITS BELOW 95%
 *****URGENT***** 1 of 4



FW:

*****URGENT*****

Carolyn,

I just checked with adjudications and this was for MWO Blais. I had forwarded it to adjudication and did not realize it. They currently have all four parts. No requirement for you to resend.

Brenda Vallieres**Warrant Officer|Adjudant**

Director General compensation and Benefits 2-3-2 | Directeur Général Remunération et avantages sociaux 2-3-2

Director General compensation and Benefits | Directeur Général Remunération et avantages sociaux

National Defence | Défense nationale

Ottawa, ON Canada K1A 0K2

Brenda.Vallieres@forces.gc.ca

Telephone | Téléphone: (613) 992-6141 Facsimile | Télécopieur: (613) 992-3220

Teletypewriter (National Defense) / Téléimprimeur (Défense nationale) 1-800-467-9877

Government of Canada / Gouvernement du Canada

CF Relocations | Réinstallations FC <http://www.cmp-cpm.forces.gc.ca/dgcb-dgras/pd/rel-rei/index-eng.asp>

From:
Sent: Monday, 19, December, 2011 10:10 AM
To: +dcb2 clarification@CMP DCBA@Ottawa-Hull
Subject: FW: *****URGENT***** REQUEST FOR SALE BENEFITS BELOW 95%*****URGENT***** 1 of 4

As I cannot get into his email system. It had crashed before he left so I do not have the electronic copy to send to adjudications. Can you tell me who it was on as you can see below there are no names so I can rebuild the file? Thanks!

//Signed//

Admin/HR/Budget/IRP Coordinator

From:
Sent: Friday, 16, December, 2011 08:26 AM
To:
Subject: FW: *****URGENT***** REQUEST FOR SALE BENEFITS BELOW 95%*****URGENT***** 1 of 4

From: +dcba 2 clarification@CMP DCBA@Ottawa-Hull
Sent: Friday, 16, December, 2011 07:15 AM
To:
Subject: RE: *****URGENT***** REQUEST FOR SALE BENEFITS BELOW 95%*****URGENT***** 1 of 4

Unfortunately, I no longer have the original email with the attachments. You will need to re-forward to +DCBA 2 Adjudication.

Brenda Vallieres

Warrant Officer|Adjudant

Director General compensation and Benefits 2-3-2 | Directeur Général Remunération et avantages sociaux 2-3-2
 Director General compensation and Benefits | Directeur Général Remunération et avantages sociaux
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 Ottawa, ON Canada K1A 0K2
Brenda.Vallieres@forces.gc.ca
 Telephone | Téléphone: (613) 992-6141 Facsimile | Télécopieur: (613) 992-3220
 Teletypewriter (National Defense) / TélÉlimprimeur (Défense nationale) 1-800-467-9877
 Government of Canada / Gouvernement du Canada
 CF Relocations | Réinstallations FC <http://www.cmp-cpm.forces.gc.ca/dqcb-dgras/pd/rel-rei/index-eng.asp>

From:
Sent: Friday, 25, November, 2011 09:24 AM
To: +dcba 2 clarification@CMP DCBA@Ottawa-Hull
Subject: RE: *****URGENT***** REQUEST FOR SALE BENEFITS BELOW 95%*****URGENT***** 1 of 4

Good morning, Brenda:

Yes, absolutely. It would appear that the auto-filler on my e-mail completed the adders as "clarifications" vice "adjudications". If you could push that over to adjudications, that would be great. Thanks.

From: +dcba 2 clarification@CMP DCBA@Ottawa-Hull
Sent: Friday, 25, November, 2011 07:12 AM
To:
Subject: RE: *****URGENT***** REQUEST FOR SALE BENEFITS BELOW 95%*****URGENT***** 1 of 4

Was this meant for adjudication?

Brenda Vallieres

Warrant Officer|Adjudant

Director General compensation and Benefits 2-3-2 | Directeur Général Remunération et avantages sociaux 2-3-2
 Director General compensation and Benefits | Directeur Général Remunération et avantages sociaux
 National Defence | Défense nationale
 Ottawa, ON Canada K1A 0K2
Brenda.Vallieres@forces.gc.ca
 Telephone | Téléphone: (613) 992-6141 Facsimile | Télécopieur: (613) 992-3220
 Teletypewriter (National Defense) / TélÉlimprimeur (Défense nationale) 1-800-467-9877
 Government of Canada / Gouvernement du Canada
 CF Relocations | Réinstallations FC <http://www.cmp-cpm.forces.gc.ca/dqcb-dgras/pd/rel-rei/index-eng.asp>

From:
Sent: Monday, 14, November, 2011 11:17 AM
To: +dcba 2 clarification@CMP DCBA@Ottawa-Hull
Subject: FW: *****URGENT***** REQUEST FOR SALE BENEFITS BELOW 95%*****URGENT***** 1 of 4
Importance: High

Good morning,

Due to size, this e-mail would not go through the DWAN. I have broken this into four separate e-mails.

Email 1 of 4.

From:
Sent: Monday, 14, November, 2011 09:15 AM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Subject: *****URGENT***** REQUEST FOR SALE BENEFITS BELOW 95%*****URGENT*****
Importance: High

<< File: Home Equity Assistance letter.doc >> << File: HEA calculator.pdf >> << File: Origin Purchase Agreement.pdf >>

s.19(1)
s.20(1)(b)

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Thursday, 8, March, 2012 11:21
To:
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull;
Subject: RE: 2011- 0025 - 04 APRIL 11
Importance: High

PROTECTED A

Director Compensation and Benefits Administration
National Defence Headquarters
Major-General George R. Pearkes Building
101 Colonel By Drive
Ottawa ON K1A 0K2

7209-97 (DCBA 2-2-4)

2012

Distribution List

REQUEST 100% HOME EQUITY ASSISTANCE (HEA)

References: A. Canadian Forces Integrated Relocation Program (CFIRP) Policy 2009
B. Treasury Board Secretariat (TBS) Assessment of AB as depressed market area
29 December 2011

1. The request submitted on behalf of [redacted] has been reviewed and the following comments are provided. [redacted] was posted from Edmonton, AB [redacted] 2010. [redacted] qualified for core HEA reimbursement once his residence in AB sold on [redacted] 2011. However, he is seeking approval for 100% reimbursement of HEA in accordance with CFIRP provisions at reference A, article 8.2.13.
2. As per reference B, TBS conducted a thorough analysis and review of [redacted] AB and its surrounding areas as depressed market area and it was not deemed as such. Therefore, [redacted] request to deem [redacted] AB as a depressed market area in order to receive 100% HEA reimbursement is denied.
3. Please inform [redacted] of this decision.

J.M.S. Larouche

2012-10-25

A0363349_1-A-2012-00942--0211

Lieutenant-Colonel
Director Compensation and Benefits Administration

Distribution List (c.c. electronically)

Action

CFIRP Relocation Coordinator

Brookfield Global Relocation Services Director, CF Operations – Western
Canadian Forces Base Petawawa
PO Box 9999 Station Main, Building S-111, Room 118b
Petawawa ON K8H 2X3

Information

PROTECTED A

From:

Sent: Thursday, 14, April, 2011 08:46 AM

To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull

Subject: - 2011- 0025 - 04 APRIL 11

Good day Sir/Ma'am,

Please find attached the following

- DOC001 document (includes mbr's Memo's (page 2), HEA documents,
- Appraisal
- The mbr's mpr and posting msg.
- Spouse posting msg.

Petty Officer 2nd Class | Maitre de 2e Class
Release Supervisor | Superviseur aux Libérations

National Defence | Défense nationale

Government of Canada | Gouvernement du Canada

s.19(1)
s.20(1)(b)

From:
Sent: Monday, 11, April, 2011 09:56 AM
To:
Subject: HEA request to DCBA /

Good Morning Here is a request for HEA below 95% ~ thanks,

Brookfield Global Relocation Services | Services globaux de relogement Brookfield

www.irp-pri.com

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Thursday, 5, April, 2012 13:12
To:
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull;
Subject: RE: 2011-0367 Req 100% HEA reimbursement

PROTECTED A

Director Compensation and Benefits Administration
 National Defence Headquarters
 Major-General George R. Pearkes Building
 101 Colonel By Drive
 Ottawa ON K1A 0K2

7209-97 (DCBA 2-2-4)

2012

Distribution List

REQUEST 100% HOME EQUITY ASSISTANCE
 (HEA) -

References: A. Canadian Forces Integrated Relocation Program (CFIRP) Policy 2009
 B. Treasury Board Secretariat (TBS) Assessment of Edmonton, AB as depressed market area 29 December 2011

1. The request submitted on behalf of _____ has been reviewed and the following comments are provided. _____ was posted from Edmonton, AB _____ 2010. _____ qualified for core HEA reimbursement once his residence in Edmonton, AB sold on _____ 2011. However, he is seeking approval for 100% reimbursement of HEA in accordance with CFIRP provisions at reference A, article 8.2.13.
2. As per reference B, TBS conducted a thorough analysis and review of Edmonton, AB and its surrounding areas as depressed market area and it was not deemed as such. Therefore, _____ request to deem Edmonton, AB as a depressed market area in order to receive 100% HEA reimbursement is denied.
3. Please inform _____ of this decision.

J.M.S. Larouche
 Lieutenant-Colonel
 Director Compensation and Benefits Administration

Distribution List (c.c. electronically)

Action

CFIRP Relocation Coordinator

Brookfield Global Relocation Services Director, CF Operations – Eastern
4-201 Brownlow Avenue
Dartmouth NS B3B 1W2

Information

PROTECTED A

From:

Sent: Wednesday, 6, July, 2011 15:53 PM

To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull

Subject: Garantie de remboursement des pertes immobilières (marché déprimé)

Importance: High

Bonjour,

Situation

Le membre a eu une perte immobilière importante de la somme de 68,000.00\$, le membre voudrait être remboursé au delà de la somme de 15,000.00\$. J'ai reçu tout les papiers du membre. Due au volume de papier, je vous envoie par courrier express les documents.

Svp, aviser-moi lorsque vous recevez le dossier, pourriez-vous procéder le plutôt possible ce dossier, puisque la somme est considérable.

<< File: Liste de vérification - Recours (Mod A).doc >>

Sergent / Sergeant

Superviseur section BLU/EFE/ Supervisor section ULO/BTL

Coordinateur adjoint Brookfield / Coordinator assistant Brookfield

Défense nationale/National Defence

Page 217

**is withheld pursuant to section
est retenue en vertu de l'article**

19(1)

**of the Access to Information Act
de la Loi sur l'accès à l'information**

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Sent: Thursday, 5, April, 2012 08:43
To: Stokes Maj RJ@JAG DLAW C&B@Ottawa-Hull
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Subject: RE: - 2011- 0025 - 04 APRIL 11

I will have the file sent over to you.

Steve Larouche

Lieutenant-Colonel | Lieutenant Colonel

Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration

Director General Compensation and Benefits | Directeur général - Rémunération et avantages sociaux

National Defence | Défense nationale

101 Col By Dr | 101 Prom. Col By

Ottawa ON Canada K1A 0K2

steve.larouche3@forces.gc.ca

Telephone | Téléphone (613) 995-9037 Facsimile | Télécopieur (613) 992-3220

Teletypewriter (National Defence) | Télécopieur (Défense nationale) 1-800-467-9877

Government of Canada | Gouvernement du Canada

From: Stokes Maj RJ@JAG DLAW C&B@Ottawa-Hull
Sent: Thursday, 5, April, 2012 08:34 AM
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: RE: - 2011- 0025 - 04 APRIL 11

The attachments did not come through. Could you please resend with attachments?

Major R.J. Stokes

Directorate of Law Compensation, Benefits, Pensions and Estates | Direction juridique
Rémunération, avantages sociaux, pensions, successions Office of the Judge Advocate General |
Cabinet du Juge-avocat général

305 Rideau Street Ottawa ON K1A 0K2 | 305 rue Rideau Street Ottawa ON K1A 0K2

Rob.Stokes@forces.gc.ca

Telephone | Téléphone (613) 996-1027

Facsimile | Télécopieur 613-995-5737

Government of Canada | Gouvernement du Canada

NOTICE | AVIS: Privacy Act section 27 & Access to Information Act section 23 / Loi sur la
protection des renseignements personnels section 27 & Loi sur l'accès à l'information section 23

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message are confidential and strictly reserved for the sole use of its intended recipients. This
message may contain information protected by solicitor-client or litigation privilege. If you receive
this message in error, please notify the sender immediately and destroy the original message as
well as all copies. Any use, disclosure or copying of the information is strictly prohibited. / Le

CF Integrated Relocation Program (CFIRP)/ Programme de réinstallation intégrée des FC (PRIFC)
CBI 209 Section 8 - DRAS 209 section 8

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Friday, 23, March, 2012 10:22 AM
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Cc: Bedard MWO L@CMP DGCB@Ottawa-Hull; Bertrand KD@CMP DCBA@Ottawa-Hull
Subject: FW: - 2011- 0025 - 04 APRIL 11

Maj,

ceci semble être une première.

Puis-je vous demander de confirmer avec le DRASA de la façon dont nous devrions répondre à cette demande?

Ce genre de demande n'est pas couverte par le PRIFC et nous n'envoyons pas ce genre de demande au CT non plus. Alors, devrions-nous rediriger le militaire vers un réclamation contre la couronne en faisant réf à l'DOAC 7004-1 http://admfincs.mil.ca/admfincs/subjects/daod/7004/0_f.asp ?

// signé //

Luc Bédard

Master Warrant Officer/Adjudant-maître

DCBA 2-2 Adjudication section supervisor | DRASA 2-2 Superviseur de l'équipe d'arbitrage

✉: <mailto:LUC.BEDARD@forces.gc.ca>

☎: (613) 996-1590

☎ fax: UNCLAS/SANS CLASSIFICATION (613) 992-5079

Director Compensation and Benefits Administration |

Directeur - Rémunération et avantages sociaux administration

National Defence | Défense nationale

101 Col By Dr | 101 Prom. Col By

Ottawa ON Canada K1A 0K2

From:
Sent: Monday, 19, March, 2012 10:20 AM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Cc:
Subject: RE: - 2011- 0025 - 04 APRIL 11

Good day! Subj mbr requested me to forward this email to you.

Many thanks

Sylvie Michaud

Sergeant | Sergent

URS Supr | Superviseur de la section des dossiers

Land Force Doctrine and Training System Headquarters |

2012-10-25

A0363366_3-A-2012-00942--0220

Systeme de la doctrine et de l'instruction de la Force terrestre
National Defence/Défense nationale

Government of Canada | Gouvernement du Canada

From:
Sent: Monday, 19, March, 2012 10:18 AM
To:
Subject: FW: - 2011- 0025 - 04 APRIL 11
Importance: High

please forward my comment to DCBA, and CC me. Thank you.

To: DCBA
Subject: e-mail 8 March 2012, 2011 - 0025 - 04 April 11 file

Thank you for your reply.

I would like to point out, though, that I was not requesting 100% HEA reimbursement under provision of CFIRP 8.2.13, and I am aware that [redacted] did not qualify for a "depressed market" status. As per my original memo dated May 2011, I was requesting that my residual equity loss is designated as "reasonable expense resulting from exceptional circumstances" in accordance with CFIRP 1.3.02 and 2.1.01. Such designation would have to be made by TBS, and not DCBA.

I would, therefore, like to request again, that my file is submitted to TBS for consideration.

I would appreciate if you could inform me whether my file will be forwarded to TBS or not.

Sincerely.

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Thursday, 8, March, 2012 11:21 AM
To:
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull;
Subject: RE: - 2011- 0025 - 04 APRIL 11

2012-10-25

A0363366_4-A-2012-00942--0221

s.19(1)

Importance: High

PROTECTED A

Director Compensation and Benefits Administration
National Defence Headquarters
Major-General George R. Pearkes Building
101 Colonel By Drive
Ottawa ON K1A 0K2

7209-97 (DCBA 2-2-4)

2012

Distribution List

REQUEST 100% HOME EQUITY ASSISTANCE (HEA)

References: A. Canadian Forces Integrated Relocation Program (CFIRP) Policy 2009
B. Treasury Board Secretariat (TBS) Assessment of AB as depressed market area
29 December 2011

1. The request submitted on behalf of [redacted] has been reviewed and the following comments are provided. [redacted] was posted from Edmonton, AB [redacted] 2010. [redacted] qualified for core HEA reimbursement once his residence in AB sold on [redacted] 2011. However, he is seeking approval for 100% reimbursement of HEA in accordance with CFIRP provisions at reference A, article 8.2.13.
2. As per reference B, TBS conducted a thorough analysis and review of [redacted] AB and its surrounding areas as depressed market area and it was not deemed as such. Therefore, [redacted] request to deem [redacted] AB as a depressed market area in order to receive 100% HEA reimbursement is denied.
3. Please inform [redacted] of this decision.

J.M.S. Larouche
Lieutenant-Colonel
Director Compensation and Benefits Administration

2012-10-25

A0363366_5-A-2012-00942--0222

s.19(1)

Distribution List (c.c. electronically)

Action

CFIRP Relocation Coordinator

Brookfield Global Relocation Services Director, CF Operations – Western
Canadian Forces Base Petawawa
PO Box 9999 Station Main, Building S-111, Room 118b
Petawawa ON K8H 2X3

Information

PROTECTED A

From:

Sent: Thursday, 14, April, 2011 08:46 AM

To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull

Subject: - 2011- 0025 - 04 APRIL 11

Good day Sir/Ma'am,

Please find attached the following

- DOC001 document (includes mbr's Memo's (page 2), HEA documents,
- Appraisal
- The mbr's mpr and posting msg.
- Spouse posting msg.

Petty Officer 2nd Class | Maître de 2e Class
Release Supervisor | Superviseur aux Libérations

National Defence | Défense nationale

Government of Canada | Gouvernement du Canada

2012-10-25

A0363366_6-A-2012-00942--0223

s.19(1)

s.20(1)(b)

From:
Sent: Monday, 11, April, 2011 09:56 AM
To:
Subject: HEA request to DCBA /

Good Morning Here is a request for HEA below 95% ~ thanks,

Brookfield Global Relocation Services | Services globaux de relogement Brookfield

www.irp-pri.com

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 4, July, 2012 08:54
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Subject: RE: HEA Definitions

It sounded clear to me, but then again, it may be due to my poor translation...

Steve Larouche

Lieutenant-Colonel | Lieutenant Colonel

Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration

Director General Compensation and Benefits | Directeur général - Rémunération et avantages sociaux

National Defence | Défense nationale

101 Col By Dr | 101 Prom. Col By

Ottawa ON Canada K1A 0K2

steve.larouche3@forces.gc.ca

Telephone | Téléphone (613) 995-9037 Facsimile | Télécopieur (613) 992-3220

Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877

Government of Canada | Gouvernement du Canada

From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 4, July, 2012 08:47 AM
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; Bisson Cmdre L@CMP DGCB@Ottawa-Hull
Subject: RE: HEA Definitions

Steve,

This still does not define "community". Further to DGCFGA, I'm getting the same question now from the Ombudsman's office and the Grievance Board wrt community. What's provided below doesn't help me explain any further than it did before.

For example all the files being staffed for Edmonton are wrt small communities such as Bon Accord, Fort Saskatchewan, Morinville, etc. Are they included in the "Greater Edmonton" area. What defines a "greater area". According to the definition below, its one or the other : "...census metropolitan area **or** single-tier municipality..." This doesn't give DGCFGA or CFGB any further clarification in order to advise the CDS.

Your thoughts?

Kelly

LCol KM Gash

DGCB COS/DGRAS CEM

996-0352

From: Larouche LCol JMS@CMP DCBA@Ottawa-Hull

2012-10-25

A0363386_1-A-2012-00942--0225

Sent: Tuesday, 3, July, 2012 15:31 PM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; Bisson Cmdre L@CMP DGCB@Ottawa-Hull
Subject: Fw: HEA Definitions

Kelly, as requested...

Sent from my wireless handheld device / Transmis de mon appareil portable

From: Kehoe, Edith <Edith.Kehoe@tbs-sct.gc.ca>
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Cc: Landry, Theresa <Theresa.Landry@tbs-sct.gc.ca>; Jones, Leslie <Leslie.Jones@tbs-sct.gc.ca>; Singh, Ram <Ram.Singh@tbs-sct.gc.ca>
Sent: Tue Jul 03 14:55:56 2012
Subject: RE: HEA Definitions

Thank you for your e-mail of June 20, 2012 in which you requested information about the home equity assistance for members of the Canadian Forces (CF).

As you are aware the Treasury Board of Canada approved an assistance program for CF members to alleviate the financial loss incurred when the principal residence at origin is sold at a price lower than the original purchase price. The final computation is derived from calculating the loss divided by the original purchase price to identify the amount of percentile loss.

The intent is to assist members involved in relocating out of areas with severely depressed housing markets, which are not to be confused with local housing markets adjusting from hyper-inflation in housing prices. Designating an area to be a depressed housing market is a matter that is taken very seriously because of the implications, both for the member and in terms of the potential economic impact. While an individual case may trigger the review, the decision to designate a market as depressed is based on an analysis of the real estate market in that community as a whole. Assistance is not determined based on properties competitively priced in a street or a block, but rather by looking at a census metropolitan area or single-tier municipality, for example the City of Ottawa vs. Orleans or the Greater Toronto Area as opposed to Scarborough.

The CF is responsible for applying its relocation policy for home equity assistance first. If the CF's analysis indicates a home sale decline in excess of 20%, the entire file is submitted to Treasury Board of Canada Secretariat which, as the Program Authority, conducts its analysis based on material provided by the transferring member and the CF, which must request a review and declaration of a depressed market area.

An objective analysis for evidence of a market decline of the area is conducted by gathering, reviewing and analyzing local economic reports, publications and material provided by the CF (and the transferee) from agencies such as

- Statistics Canada,
- other economic agencies and industry publications,
- Chamber of Commerce publications,
- local municipal/provincial publications,
- local newspaper articles
- the geographic location,
- the local economic state; i.e. the local circumstances affecting the surrounding areas such as:

- mill closures, mine closures, industry shut-downs,
- unemployment rate, school closures,
- environmental or parasitic issues affecting properties, etc.

- We ask that individual claims be labelled with a table of contents and include:
- a realtor/broker report expressing an objective professional opinion of the overall market decline in the region;
 - a listing of comparable sales (similar homes) sold within the past year;
 - a listing of the number of sales previous over two (2) years (inclusive of year-to-date) in the various price ranges and an indication of their listing history (e.g. number of days on listing);
 - a listing of properties in various price ranges along with their listing history;
 - a listing of the number of foreclosures within the aforementioned period above
 - an indication of current vacancy rates, and similar information from previous years.
 - all pertinent information with respect to the purchase of said property;
 - original purchase agreement
 - a listing with cost of all improvements;
 - the appraised value when originally purchased;
 - any and all property assessments since purchase;
 - original receipts for properties constructed, not bought;
 - all capital improvements must be supported by original receipts only
 - an appraisal report on the condition of the property that may have an effect in the eventual final sale price..

I trust that this helps in having a better understanding on how we conduct our analysis prior to issuing a recommendation on depressed market declaration. If you would like to discuss further, please don't hesitate to let me know.

E.

Edith Kehoe
Senior Director, National Joint Council Support and Union Engagement | Directeur
(trice) principal(e), Soutien au Conseil national mixte et Consultation patronale-
syndicale
Compensation and Labour Relations | Rémunération et relations de travail
Treasury Board of Canada Secretariat | Secrétariat du Conseil du Trésor du Canada
Ottawa, Canada K1A 0R5
Edith.Kehoe@tbs-sct.gc.ca
Telephone | Téléphone 613-957-9678 / Facsimile | Télécopieur 613-952-0107 /
Teletypewriter | Téléimprimeur 613-957-9090
Government of Canada | Gouvernement du Canada

-----Original Message-----

From: STEVE.LAROUCHE3@forces.gc.ca [mailto:STEVE.LAROUCHE3@forces.gc.ca]
Sent: June 20, 2012 9:20 AM
To: Landry, Theresa
Subject: FW: HEA Definitions

Theresa, could you please provide me with the clarifications requested below? Thanks!

Steve Larouche
Lieutenant-Colonel | Lieutenant Colonel
Director Compensation and Benefits Administration | Directeur - Rémunération et
avantages sociaux administration
Director General Compensation and Benefits | Directeur général - Rémunération et
avantages sociaux

2012-10-25

A0363386_3-A-2012-00942--0227

National Defence | Défense nationale
101 Col By Dr | 101 Prom. Col By
Ottawa ON Canada K1A 0K2
steve.larouche3@forces.gc.ca <mailto:vayl.caldwell@forces.gc.ca>
Telephone | Téléphone (613) 995-9037 Facsimile | Télécopieur (613) 992-3220
Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877
Government of Canada | Gouvernement du Canada

>
> _____
> From: Gash LCol KM@CMP DGCB@Ottawa-Hull
> Sent: Wednesday, 20, June, 2012 09:18 AM
> To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
> Subject: HEA Definitions
>
> Steve,
>
> After my meeting with DGCFGA yesterday, the following question was asked:
>
> Do we have anything from TBS that provides guidance on how they determine a
depressed market (ie for the files they are reviewing) and is there any definition
on what they consider to be a "community". And if not, can we get something?
>
> LCol KM Gash
> DGCB Chief of Staff / DGRAS Chef D'État-Major
> Director General Compensation & Benefits/Directeur Générale Rémunération et
avantages sociaux
> Chief Military Personnel / Chef du personnel militaire
> National Defence / Défense nationale
> Ottawa, Ontario, Canada K1A 0K2
> Kelly.Gash@forces.gc.ca
> Telephone / Téléphone 613-996-0352
> Facsimile / Télécopieur 613-992-3220
> Teletypewriter (National Defence) / Téléimprimeur (Défense nationale) 1-800-467-9877
> Government of Canada / | Gouvernement du Canada
>

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Sent: Thursday, 5, July, 2012 11:19
To: Bisson Cmdre L@CMP DGCB@Ottawa-Hull
Subject: FW: HEA Definitions
Attachments: image001.gif

Ma'am, as requested.

Steve Larouche

Lieutenant-Colonel | Lieutenant Colonel

Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration

Director General Compensation and Benefits | Directeur général - Rémunération et avantages sociaux

National Defence | Défense nationale

101 Col By Dr | 101 Prom. Col By

Ottawa ON Canada K1A 0K2

steve.larouche3@forces.gc.ca

Telephone | Téléphone (613) 995-9037 Facsimile | Télécopieur (613) 992-3220

Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877

Government of Canada | Gouvernement du Canada

From: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 4, July, 2012 13:18 PM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Subject: FW: HEA Definitions

Kelly, further clarif as requested.

Steve Larouche

Lieutenant-Colonel | Lieutenant Colonel

Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration

Director General Compensation and Benefits | Directeur général - Rémunération et avantages sociaux

National Defence | Défense nationale

101 Col By Dr | 101 Prom. Col By

Ottawa ON Canada K1A 0K2

steve.larouche3@forces.gc.ca

Telephone | Téléphone (613) 995-9037 Facsimile | Télécopieur (613) 992-3220

Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877

Government of Canada | Gouvernement du Canada

From: Kehoe, Edith [mailto:Edith.Kehoe@tbs-sct.gc.ca]

2012-10-25

A0363387_1-A-2012-00942--0229

Sent: Wednesday, 4, July, 2012 13:16 PM
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Cc: Landry, Theresa; Jones, Leslie; Singh, Ram; Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Subject: RE: HEA Definitions

Steve,

As discussed, for purposes of designating a depressed market area, i.e. community in the CF IRP, we consider the census metropolitan area or single-tier municipality (if applicable). A census metropolitan area, which is established by Statistics Canada, is an area consisting of one or more neighbouring municipalities situated around a major urban core. Single-tier municipalities are a product of the amalgamation of several smaller municipal governments into a single administration (e.g. City of Ottawa, which used to be the Regional Municipality of Ottawa-Carleton).

With regard to Edmonton, for example, this includes Fort Saskatchewan, Leduc, St. Albert, Spruce Grove, Strathcona County, Sherwood Park, Beaumont, Bon Accord, Bruderheim, Calmar, Devon, Gibbons, Legal, Morinville, Redwater, Stony Plain, Spring Lake, Thorsby, Wabamun, and Warburg, etc. Consequently, a decision about a depressed housing market in relation to Edmonton would apply equally to each of these subdivisions.

According to Wikipedia the Edmonton Capital Region, sometimes referred to as Greater Edmonton or Metro Edmonton, is a conglomeration of municipalities centred around Edmonton. It happens to be the same as the Edmonton census metropolitan area.

(By the way, according to Bon Accord's website, it is a "bedroom community" of Edmonton.)

I trust that this helps.

E.

Edith Kehoe
Senior Director, National Joint Council Support and Union Engagement | Directeur(trice) principal(e), Soutien au Conseil national mixte et Consultation patronale-syndicale
Compensation and Labour Relations | Rémunération et relations de travail
Treasury Board of Canada Secretariat | Secrétariat du Conseil du Trésor du Canada
Ottawa, Canada K1A 0R5
Edith.Kehoe@tbs-sct.gc.ca
Telephone | Téléphone 613-957-9678 / Facsimile | Télécopieur 613-952-0107 / Teletypewriter | Téléimprimeur 613-957-9090
Government of Canada | Gouvernement du Canada

From: STEVE.LAROUCHE3@forces.gc.ca [mailto:STEVE.LAROUCHE3@forces.gc.ca]
Sent: July 4, 2012 9:14 AM
To: Kehoe, Edith
Cc: Landry, Theresa; Jones, Leslie; Singh, Ram; CAROLE.LAJOIE@forces.gc.ca
Subject: FW: HEA Definitions

Edith, could the below specific point from our COS be clarified. Basically, are small communities around Edmonton such as the Bon Accord considered on their sole merit or as part of the greater Edmonton area?

This answer may also permit us to better evaluate if a case should be submitted, or if a previous adjudication is inclusive.

Steve Larouche

2012-10-25

A0363387_2-A-2012-00942--0230

Lieutenant-Colonel | Lieutenant Colonel

Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration

Director General Compensation and Benefits | Directeur général - Rémunération et avantages sociaux

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From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 4, July, 2012 08:47 AM
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; Bisson Cmdre L@CMP DGCB@Ottawa-Hull
Subject: RE: HEA Definitions

Steve,

This still does not define "community". Further to DGCFGA, I'm getting the same question now from the Ombudsman's office and the Grievance Board wrt community. What's provided below doesn't help me explain any further than it did before.

For example all the files being staffed for Edmonton are wrt small communities such as Bon Accord, Fort Saskatchewan, Morinville, etc. Are they included in the "Greater Edmonton" area. What defines a "greater area". According to the definition below, its one or the other : "...census metropolitan area *or* single-tier municipality...". This doesn't give DGCFGA or CFGB any further clarification in order to advise the CDS.

Your thoughts?

Kelly
LCol KM Gash
DGCB COS/DGRAS CEM
996-0352

From: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 3, July, 2012 15:31 PM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; Bisson Cmdre L@CMP DGCB@Ottawa-Hull
Subject: Fw: HEA Definitions

Kelly, as requested...

Sent from my wireless handheld device / Transmis de mon appareil portable

From: Kehoe, Edith <Edith.Kehoe@tbs-sct.gc.ca>
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Cc: Landry, Theresa <Theresa.Landry@tbs-sct.gc.ca>; Jones, Leslie <Leslie.Jones@tbs-sct.gc.ca>; Singh, Ram <Ram.Singh@tbs-sct.gc.ca>

2012-10-25

A0363387_3-A-2012-00942--0231

Sent: Tue Jul 03 14:55:56 2012
Subject: RE: HEA Definitions

Thank you for your e-mail of June 20, 2012 in which you requested information about the home equity assistance for members of the Canadian Forces (CF).

As you are aware the Treasury Board of Canada approved an assistance program for CF members to alleviate the financial loss incurred when the principal residence at origin is sold at a price lower than the original purchase price. The final computation is derived from calculating the loss divided by the original purchase price to identify the amount of percentile loss.

The intent is to assist members involved in relocating out of areas with severely depressed housing markets, which are not to be confused with local housing markets adjusting from hyper-inflation in housing prices. Designating an area to be a depressed housing market is a matter that is taken very seriously because of the implications, both for the member and in terms of the potential economic impact. While an individual case may trigger the review, the decision to designate a market as depressed is based on an analysis of the real estate market in that community as a whole. Assistance is not determined based on properties competitively priced in a street or a block, but rather by looking at a census metropolitan area or single-tier municipality, for example the City of Ottawa vs. Orleans or the Greater Toronto Area as opposed to Scarborough.

The CF is responsible for applying its relocation policy for home equity assistance first. If the CF's analysis indicates a home sale decline in excess of 20%, the entire file is submitted to Treasury Board of Canada Secretariat which, as the Program Authority, conducts its analysis based on material provided by the transferring member and the CF, which must request a review and declaration of a depressed market area.

An objective analysis for evidence of a market decline of the area is conducted by gathering, reviewing and analyzing local economic reports, publications and material provided by the CF (and the transferee) from agencies such as

- Statistics Canada,
- other economic agencies and industry publications,
- Chamber of Commerce publications,
- local municipal/provincial publications,
- local newspaper articles
- the geographic location,
- the local economic state; i.e. the local circumstances affecting the surrounding areas such as:
 - ♣ mill closures, mine closures, industry shut-downs,
 - ♣ unemployment rate, school closures,
 - ♣ environmental or parasitic issues affecting properties, etc.

We ask that individual claims be labelled with a table of contents and include:

- a realtor/broker report expressing an objective professional opinion of the overall market decline in the region;
- a listing of comparable sales (similar homes) sold within the past year;
- a listing of the number of sales previous over two (2) years (inclusive of year-to-date) in the various price ranges and an indication of their listing history (e.g. number of days on listing);
- a listing of properties in various price ranges along with their listing history;
- a listing of the number of foreclosures within the aforementioned period above
- an indication of current vacancy rates, and similar information from previous years.

- all pertinent information with respect to the purchase of said property;
 - * original purchase agreement
 - * a listing with cost of all improvements;
 - * the appraised value when originally purchased;
 - * any and all property assessments since purchase;
 - * original receipts for properties constructed, not bought;
- all capital improvements must be supported by original receipts only
- an appraisal report on the condition of the property that may have an effect in the eventual final sale price..

I trust that this helps in having a better understanding on how we conduct our analysis prior to issuing a recommendation on depressed market declaration. If you would like to discuss further, please don't hesitate to let me know.

E.

Edith Kehoe
Senior Director, National Joint Council Support and Union Engagement | Directeur
(trice) principal(e), Soutien au Conseil national mixte et Consultation patronale-
syndicale
Compensation and Labour Relations | Rémunération et relations de travail
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-----Original Message-----

From: STEVE.LAROUCHE3@forces.gc.ca [mailto:STEVE.LAROUCHE3@forces.gc.ca]
Sent: June 20, 2012 9:20 AM
To: Landry, Theresa
Subject: FW: HEA Definitions

Theresa, could you please provide me with the clarifications requested below? Thanks!

Steve Larouche
Lieutenant-Colonel | Lieutenant Colonel
Director Compensation and Benefits Administration | Directeur - Rémunération et
avantages sociaux administration
Director General Compensation and Benefits | Directeur général - Rémunération et
avantages sociaux
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>
> From: Gash LCol KM@CMP DGCB@Ottawa-Hull
> Sent: Wednesday, 20, June, 2012 09:18 AM

2012-10-25

A0363387_5-A-2012-00942--0233

> To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
> Subject: HEA Definitions
>
> Steve,
>
> After my meeting with DGCFGA yesterday, the following question was asked:
>
> Do we have anything from TBS that provides guidance on how they determine a
depressed market (ie for the files they are reviewing) and is there any definition
on what they consider to be a "community". And if not, can we get something?
>
> LCol KM Gash
> DGCB Chief of Staff / DGRAS Chef D'État-Major
> Director General Compensation & Benefits/Directeur Générale Rémunération et
avantages sociaux
> Chief Military Personnel / Chef du personnel militaire
> National Defence / Défense nationale
> Ottawa, Ontario, Canada K1A 0K2
> Kelly.Gash@forces.gc.ca
> Telephone / Téléphone 613-996-0352
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9877
> Government of Canada /| Gouvernement du Canada
>

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Sent: Thursday, 5, April, 2012 14:04
To: 'Claudia.Zovatto@tbs-sct.gc.ca'
Cc: 'Theresa.Landry@tbs-sct.gc.ca'; Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Subject: FW: SR and HEA

Importance: High

Attachments: 2012_04_04_CF_HEAs_sent_to_TB.xls



2012_04_04_CF_H
EAs_sent_to_TB....

Claudia, as requested, attached is our list of HEA cases submitted.

As for your question: "if HEAP is triggered by a 20% loss, why would DND send us any below this amount as by definition they are outside of the parameter of the policy." The policy is about "a community where the housing market has dropped more than 20%". The trigger is not the member's loss, but the community housing market drop. Therefore a member could lose less than 20% but be in a depressed market that dropped more than 20% and therefore be eligible for more reimbursement on the loss.

Steve Larouche
Lieutenant-Colonel | Lieutenant Colonel
Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration Director General Compensation and Benefits | Directeur général - Rémunération et avantages sociaux National Defence | Défense nationale
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-----Original Message-----

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 4, April, 2012 14:18 PM
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Cc: Bedard MWO L@CMP DGCB@Ottawa-Hull
Subject: RE: SR and HEA
Importance: High

Sir,
The spreadsheet detailing the 5 cases sent to TBS for review IAW CFIRP 8.2.13, for 100% HEA reimbursement from Core.
The column "728 to TB" is the date it it was sent.

Carole Lajoie
Major | major
DCBA 2 Relocation - Policy and Adjudications | DRASA 2 réinstallation - politique et arbitrage
(613) 996-9772
CF Integrated Relocation Program (CFIRP)/ Programme de réinstallation intégrée des FC (PRIFC) CBI 209 Section 8 - DRAS 209 section 8

-----Original Message-----

From: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 4, April, 2012 12:20 PM

To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Subject: FW: SR and HEA

Carole, please provide list.

Steve Larouche
Lieutenant-Colonel | Lieutenant Colonel
Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration Director General Compensation and Benefits | Directeur général - Rémunération et avantages sociaux National Defence | Défense nationale
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-----Original Message-----

From: Zovatto, Claudia [mailto:Claudia.Zovatto@tbs-sct.gc.ca]
Sent: Wednesday, 4, April, 2012 12:18 PM
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; Landry, Theresa
Subject: Re: SR and HEA

Steve,
Thank you - yes a list would be helpful so that we can cross check. I would pose the following question that the Secretary asked of me last year: if HEAP is triggered by a 20% loss, why would DND send us any below this amount as by definition they are outside of the parameter of the policy.

Claudia

----- Original Message -----

From: STEVE.LAROUCHE3@forces.gc.ca [mailto:STEVE.LAROUCHE3@forces.gc.ca]
Sent: Wednesday, April 04, 2012 11:33 AM
To: Zovatto, Claudia
Cc: CAROLE.LAJOIE@forces.gc.ca <CAROLE.LAJOIE@forces.gc.ca>; Landry, Theresa
Subject: FW: SR and HEA

Good day Claudia! I was asked to inquire on the progression of the CF HEA files that were sent your way. Any developments? We are getting pressure from the Ombudsman office and the CDS'.

We can provide you with a list of the submission if required.

As of note, you were well represented at yesterday's meeting and if you need to engage us further on the SR CFIRP items, we could coord another meeting.

Thanks!

Steve Larouche
Lieutenant-Colonel | Lieutenant Colonel
Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration Director General Compensation and Benefits | Directeur général - Rémunération et avantages sociaux National Defence | Défense nationale
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Teletypewriter (National Defence) | Télécopieur (Défense nationale) 1-800-467-9877
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-----Original Message-----

From: Landry, Theresa [mailto:Theresa.Landry@tbs-sct.gc.ca]

Sent: Wednesday, 4, April, 2012 11:27 AM
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Cc: Zovatto, Claudia
Subject: RE: SR and HEA

Thanks Steve.

Claudia is available by email.

Theresa Landry
Special Projects Coordinator | Agent de projets spéciaux Compensation and Labour
Relations Sector | Secteur de la rémunération et des relations de travail Office of the
Chief Human Resources Officer | Bureau du dirigeant principal des ressources humaines
Treasury Board of Canada Secretariat | Secrétariat du Conseil du Trésor du Canada Ottawa,
Canada K1A 0R5 Theresa.Landry@tbs-sct.gc.ca Telephone | Téléphone 613-960-1993 /
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-----Original Message-----

From: STEVE.LAROUCHE3@forces.gc.ca [mailto:STEVE.LAROUCHE3@forces.gc.ca]
Sent: April 4, 2012 11:19 AM
To: Landry, Theresa
Subject: SR and HEA

Theresa, it was nice meeting you yesterday and we appreciated your input.

I confirmed with the DG that I could send you the document we discussed about and will do so once the amendments requested by Al have been inputted.

On a different subject, my DG questioned me on my return from the meeting yesterday, as she was meeting the Ombudsman rep in the afternoon about HEAP cases. She was not too happy about the answer that I provided, ie. that it was still being circulated internally. On her order I called Al today and he referred me back to Claudia Zovatto. Unfortunately, I was not able to connect with her. Is she in today?

Thanks!

Steve Larouche
Lieutenant-Colonel | Lieutenant Colonel
Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration Director General Compensation and Benefits | Directeur général - Rémunération et avantages sociaux National Defence | Défense nationale
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HEA REPORT

Home Equity Assistance (HEA)

Year	Location of Home	Location	File ID	COS	S/N	Rank	Name	Purchased	Sold	\$ of Loss	% of Loss	Appraised	Date Bought	Date Sold	TB	728 TO TB
2011			2011-0817	01-Aug-11				\$247,000.00	\$210,000.00	\$37,000.00	14.98%	\$260,000.00	07	11	TB for review	15-Nov-11
2010		Edmonton	2010-0351	03-Nov-08				\$200,000.00	\$27,000.00	\$221,000.00	43.75%	\$26,000.00			ES Approved	
2010		Edmonton	2010-0607	23-Jul-09				\$7,500.00	\$81,000.00	\$73,500.00	23.14%	\$25,000.00			ES Approved	
2010	Bon Accord	Edmonton	2010-0461	03-Aug-10	F46 462 662	MAJ	BRAUER	\$405,000.00	\$317,000.00	\$88,000.00	21.73%	\$325,000.00	5-Jun-07	30-Jul-10	TB for review	25-Oct-11
2009			2009-0193	15-Jul-09				\$444,747.46	\$410,000.00	\$34,747.46	7.81%	\$410,000.00	07	09	TB for review	19-Dec-11
2009			2009-0990	13-Jul-09				\$220,000.00	\$167,000.00	\$53,000.00	24.09%	\$157,000.00		09	TB for review	09-Aug-11
2009			2009-0994	14-Jul-08				\$249,900.00	\$175,500.00	\$74,400.00	29.77%	\$232,750.00	-07	-09	TB for review	20-Oct-11

Last Updated: 4 April 2012

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Sent: Friday, 13, July, 2012 16:51
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; Gash LCol KM@CMP DGCB@Ottawa-Hull
Subject: FW: Advance Copy - Depressed Housing Market - Bon Accord

Kelly, Carole: Advance Warning. Please do not dist further.

Steve Larouche

Lieutenant-Colonel | Lieutenant Colonel

Director Compensation and Benefits Administration | Directeur - Rémunération et avantages sociaux administration

Director General Compensation and Benefits | Directeur général - Rémunération et avantages sociaux

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From: Kehoe, Edith [mailto:Edith.Kehoe@tbs-sct.gc.ca]
Sent: Friday, 13, July, 2012 16:12 PM
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Cc: Jones, Leslie
Subject: Advance Copy - Depressed Housing Market - Bon Accord

Hi Steve,

I mentioned to you the other day that we've completed the review with regard to the request to designate Bon Accord a depressed housing market and that a formal response would be going out to you shortly. It's taking a bit longer than I'd hoped, so I'm sending the following as an advance copy. Hopefully it will enable you to respond to the inquiries that you've received.

DESIGNATION OF BON ACCORD, ALBERTA AS DEPRESSED HOUSING MARKET

Reference: Canadian Forces 7209-97 (DCBA) 24 October 2011

The Canadian Forces requested that Treasury Board of Canada Secretariat consider Bon Accord, Alberta for designation as a depressed market area as specified in article 8.2.13 of the Canadian Forces Integrated Relocation Program (CFIRP) Directive 2009. The designation of Bon Accord, Alberta as a depressed market would authorize the Canadian Forces to reimburse Major Brauer, and potentially other similarly affected Canadian Forces members, up to 100% of the loss on the sale of his home in 2010.

The review of Bon Accord for designation as a depressed market in 2010 has been completed. For the purposes of the review, Bon Accord was considered to be part of the Edmonton metropolitan area. In conducting the review, all of the information provided was considered, as was information collected

2012-10-25

A0363390_1-A-2012-00942--0239

from the media, the Provincial government, the Municipality, and Statistics Canada.

Although Major Brauer personally lost more than 20% on the sale of his home, the average home cost in the Bon Accord/Edmonton area for all homes only declined by 2.9% between 2007 and 2010. This indicates an adjustment from an inflated market to a more stable, balanced market and falls far short of the 20% threshold necessary for a market to be designated as depressed as articulated in the CFIRP Directive.

Analysis of all of the data for the period in question, including economic indicators such as unemployment statistics and housing starts, indicate that the economy in Bon Accord was stable and the housing market was balanced. Accordingly, the Treasury Board of Canada Secretariat in its capacity as Program Authority for the integrated relocation program has determined that Bon Accord, Alberta shall not be designated as a depressed market for 2010.

E.

Edith Kehoe

Senior Director, National Joint Council Support and Union Engagement | Directeur(trice) principal(e), Soutien au Conseil national mixte et Consultation patronale-syndicale

Compensation and Labour Relations | Rémunération et relations de travail

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Government of Canada | Gouvernement du Canada

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Ranieri C (Contractor)@CMP DCBA@Ottawa-Hull
Sent: Friday, 27, July, 2012 11:25
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; Gash LCol KM@CMP DGCB@Ottawa-Hull;
Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Subject: Depressed Market Assessment

Attachments: Depressed Market Assessment-Bon Accord, Alberta, Canadian Forces 7209-97.pdf;
Depressed Market Assessment-Edmonton, Alberta, Canadian Forces 7209-97.pdf; Depressed
Market Assessment- Canadian Forces 7209-97.pdf



Depressed Market
Assessment-Bo...



Depressed Market
Assessment-Ed...



Depressed Market
Assessment-

Thank You

Caterina Ranieri

Administrative Support Clerk (DCBA-2)
Director General Compensation and Benefits | Directeur général rémunération et avantages sociaux
Chief Military Personnel | Chef du personnel militaire
National Defence | Défense nationale
Ottawa, Canada K1A 0K2
Caterina.ranieri@forces.gc.ca
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Treasury Board of Canada
Secrétariat

Secrétariat du Conseil du Trésor
du Canada

Ottawa, Canada
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PROTECTED

JUL 17 2012

Lieutenant-Colonel J.M.S. Larouche
Director,
Compensation and Benefits Administration
National Defence Headquarters
Major-General George R. Pearkes Building
101 Colonel By Drive
Ottawa ON K1A 0K2

Dear Lieutenant-Colonel Larouche:

**RE: DEPRESSED MARKET ASSESSMENT - BON ACCORD, ALBERTA,
CANADIAN FORCES 7209-97 (DCBA)**

The Canadian Forces requested that Treasury Board of Canada Secretariat consider Bon Accord, Alberta for designation as a depressed market area as specified in article 8.2.13 of the Canadian Forces Integrated Relocation Program (CFIRP) Directive 2009. The designation of Bon Accord, Alberta as a depressed market would authorize the Canadian Forces to reimburse Major Brauer, and potentially other similarly affected Canadian Forces members, up to 100% of the loss on the sale of his home in 2010.

The review of Bon Accord for designation as a depressed market has been completed. For the purposes of the review, Bon Accord was considered to be part of the Edmonton metropolitan area. In conducting the review, all of the information provided was considered, as was information collected from the media, the Provincial government, the Municipality and Statistics Canada.

Although Major Brauer personally lost more than 20% on the sale of his home, the average home cost in the Bon Accord/Edmonton area for all homes only declined by 2.9% between 2007 and 2010. This indicates a market adjustment from an inflated market to a more stable, balanced market and falls far short of the 20% threshold necessary for a market to be designated as depressed as articulated in the CFIRP Directive.

Canada

- 2 -

Analysis of all of the data for the period in question, including economic indicators such as unemployment statistics and housing starts, indicate that the economy in Bon Accord was stable and the housing market was balanced. Accordingly, the Treasury Board Secretariat in its capacity as Program Authority for the integrated relocation program has determined that Bon Accord, Alberta shall not be designated as a depressed market for 2010.

Finally, I would like to apologize for the time that it has taken for us to respond to this request. Steps have been taken to ensure that future requests will be treated on a timely basis.

Should you have any questions about this decision, please do not hesitate to contact me at (613)957-9678.

Yours sincerely,



Edith Kehoe
Senior Director
National Joint Council Support and
Union Engagement
Compensation and Labour Relations

Treasury Board of Canada
SecrétariatSecrétariat du Conseil du Trésor
du CanadaOttawa, Canada
K1A 0R5**PROTECTED****2012**

Lieutenant-Colonel J.M.S. Larouche
Director
Compensation and Benefits Administration
National Defence Headquarters
Major-General George R. Parkes Building
101 Colonel By Drive
Ottawa ON K1A 0K2

Dear Lieutenant-Colonel J.M.S. Larouche,

**RE: DEPRESSED MARKET ASSESSMENT - EDMONTON, ALBERTA,
CANADIAN FORCES 7209-97 (DCBA)**

The Canadian Forces requested that Treasury Board Secretariat consider Edmonton, Alberta for designation as a depressed market area as specified in article 8.2.13 of the Canadian Forces Integrated Relocation Program (CFIRP) Directive 2009. The designation of Edmonton, Alberta as a depressed market would authorize the Canadian Forces to reimburse and potentially other similarly affected Canadian Forces members, up to 100% of the loss on the sale of their homes in 2009.

The review of Edmonton for designation as a depressed market has been completed. For the purposes of the review, Edmonton was considered to be comprised of the Greater Edmonton metropolitan area. In conducting the review, all of the information provided was considered, as was information collected from the media, the Provincial government, the Municipality and Statistics Canada.

Although both _____ and _____ personally lost more than 20% on the sale of their homes, the average home cost in the Edmonton area for all homes only declined by 5.4% between 2007 and 2009. This indicates a market adjustment from an inflated market to a more stable, balanced market and falls far short of the 20% threshold necessary for a market to be designated as depressed as articulated in the CFIRP Directive.

- 2 -

Analysis of all of the data for the period in question, including economic indicators such as unemployment statistics and housing starts, indicate that the economy in Edmonton was stable and the housing market was balanced. Accordingly, the Treasury Board Secretariat in its capacity as the Program Authority for the integrated relocation program has determined that Edmonton, Alberta shall not be designated as a depressed market for 2009.

Finally, I would like to apologize for the time that it has taken for us to respond to this request. Steps have been taken to ensure that future requests will be treated on a timely basis.

Should you have any questions about this decision, please do not hesitate to contact me at (613)957-9678.

Yours sincerely,



Edith Kehoe
Senior Director
National Joint Council Support and Union
Engagement
Compensation and Labour Relations

s.19(1)



Treasury Board of Canada
Secrétariat

Secrétariat du Conseil du Trésor
du Canada

Ottawa, Canada
K1A 0R5

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2012

Lieutenant-Colonel J.M.S. Larouche
Director
Compensation and Benefits Administration
National Defence Headquarters
Major-General George R. Parkes Building
101 Colonel By Drive
Ottawa ON K1A 0K2

Dear Lieutenant-Colonel Larouche:

**RE: DEPRESSED MARKET ASSESSMENT –
CANADIAN FORCES 7209-97 (DCBA)**

The Canadian Forces requested that Treasury Board Secretariat consider for designation as a depressed market area as specified in article 8.2.13 of the Canadian Forces Integrated Relocation Program (CFIRP) Directive 2009. The designation of as a depressed market would authorize the Canadian Forces to reimburse and potentially other similarly affected Canadian Forces members, up to 100% of the loss on the sale of his home in 2011.

The review of for designation as a depressed market has been completed. In conducting the review, all of the information provided was considered, as was information collected from the media, the Provincial government, the Municipality and Statistics Canada.

It is noted that personally lost approximately 15% on the sale of his home while the average home cost for all homes in the area between 2007 and the forecasted average home cost for 2011 actually increased by 1.8%. This indicates a stable, balanced market and falls far short of the 20% threshold necessary for a market to be designated as depressed as articulated in the CFIRP Directive.

Two problems were noted with this submission that make it unclear on what basis the case was submitted for consideration; the request was presented before the sale of the home upon which it was based had been completed, and neither the individual (-15%) nor the market (+1.8%) declined by the 20% threshold.

Canada

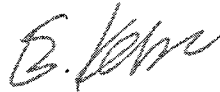
- 2 -

Analysis of all of the data for the period in question, including economic indicators such as unemployment statistics and housing starts, indicate that the economy in was stable and the housing market was balanced. Accordingly, the Treasury Board Secretariat in its capacity as Program Authority for the integrated relocation program has determined that shall not be designated as a depressed market for 2011.

Finally, I would like to apologize for the time that it has taken for us to respond to this request. Steps have been taken to ensure that future requests will be treated on a timely basis.

Should you have any questions about this decision, please do not hesitate to contact me at (613)957-9678.

Yours sincerely,



Edith Kehoe
Senior Director
National Joint Council Support and Union
Engagement
Compensation and Labour Relations

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Friday, 27, July, 2012 14:13
To:
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; Lajoie Maj CJM@CMP DGCB@Ottawa-Hull;
Subject: RE: REQUEST 100% HEA REIMBURSEMENT

Director Compensation and Benefits Administration
National Defence Headquarters
Major-General George R. Pearkes Building
101 Colonel By Drive
Ottawa ON K1A 0K2

7209-97 (DCBA 2-2-4)

2012

Distribution List

REQUEST 100% REIMBURSEMENT OF HOME
EQUITY ASSISTANCE (HEA) –

References: A. Canadian Forces Integrated Relocation Program (CFIRP) Policy 2009
B. Treasury Board Secretariat (TBS) Assessment of Edmonton, Alberta (AB) (including the Greater Edmonton Area) as depressed market area 17 July 2012

1. The request submitted on behalf of _____ has been reviewed and the following comments are provided. _____ was posted from Edmonton, AB to _____ 2009. _____ qualified for core HEA reimbursement once his residence in Edmonton, AB sold on _____ 2009. However, he is seeking approval for 100% reimbursement of HEA in accordance with CFIRP provisions at reference A, article 8.2.13.

2. As per reference B, TBS conducted a thorough analysis and review of Edmonton, AB and its surrounding areas as depressed market area and it was not deemed as such. Therefore, request to deem Edmonton, AB as a depressed market area in order to receive 100% HEA reimbursement is denied.

3. Please inform _____ of this decision.

L. Bisson
Commodore
Director General Compensation and Benefits

Distribution List (c.c. electronically)

Action

CFIRP Relocation Coordinator

Brookfield Global Relocation Services Director, CF Operations – Eastern
4-201 Brownlow Avenue
Dartmouth NS B3B 1W2

Information

s.19(1)

s.20(1)(b)

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Friday, 27, July, 2012 14:30
To:
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; Lajoie Maj CJM@CMP DGCB@Ottawa-Hull;
Subject: RE: REQUEST 100% HEA REIMBURSEMENT

Director Compensation and Benefits Administration
National Defence Headquarters
Major-General George R. Pearkes Building
101 Colonel By Drive
Ottawa ON K1A 0K2

7209-97 (DCBA 2-2-4)

2012

Distribution List

REQUEST 100% REIMBURSEMENT OF HOME
EQUITY ASSISTANCE (HEA) –

References: A. Canadian Forces Integrated Relocation Program (CFIRP) Policy 2009
B. Treasury Board Secretariat (TBS) Assessment of Edmonton, Alberta (AB) as depressed market area 17 July 2012

1. The request submitted on behalf of _____ has been reviewed and the following comments are provided. _____ was posted from Edmonton, AB to _____ 2008. _____ qualified for core HEA reimbursement once his residence in Edmonton, AB sold on _____ 2009. However, he is seeking approval for 100% reimbursement of HEA in accordance with CFIRP provisions at reference A, article 8.2.13.

2. As per reference B, TBS conducted a thorough analysis and review of Edmonton, AB and its surrounding areas as depressed market area and it was not deemed as such. Therefore, request to deem Edmonton, AB as a depressed market area in order to receive 100% HEA reimbursement is denied.

3. Please inform _____ of this decision.

L. Bisson
Commodore
Director General Compensation and Benefits

Distribution List (c.c. electronically)

Action

CFIRP Relocation Coordinator

Brookfield Global Relocation Services Director, CF Operations – Eastern
4-201 Brownlow Avenue
Dartmouth NS B3B 1W2

Information

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Friday, 27, July, 2012 14:03
To:
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; Lajoie Maj CJM@CMP DGCB@Ottawa-Hull;
Subject: RE: REQUEST 100% HEA REIMBURSEMENT

Director Compensation and Benefits Administration
 National Defence Headquarters
 Major-General George R. Pearkes Building
 101 Colonel By Drive
 Ottawa ON K1A 0K2

7209-97 (DCBA 2-2-4)

2012

Distribution List

REQUEST 100% REIMBURSEMENT OF
 HOME EQUITY ASSISTANCE (HEA) –

References: A. Canadian Forces Integrated Relocation Program (CFIRP) Policy 2009
 B. Treasury Board Secretariat (TBS) Assessment of Edmonton, Alberta (AB) (including the Greater Edmonton Area) as depressed market area 17 July 2012

1. The request submitted on behalf of _____ has been reviewed and the following comments are provided. _____ was posted from Edmonton, AB to _____ 2009. _____ qualified for core HEA reimbursement once his residence in Edmonton, AB sold on _____ 2009. However, he is seeking approval for 100% reimbursement of HEA in accordance with CFIRP provisions at reference A, article 8.2.13.
2. As per reference B, TBS conducted a thorough analysis and review of Edmonton, AB and its surrounding areas as depressed market area and it was not deemed as such. Therefore, _____ request to deem Edmonton, AB as a depressed market area in order to receive 100% HEA reimbursement is denied.
3. Please inform _____ of this decision.

L. Bisson
 Commodore
 Director General Compensation and Benefits

Distribution List (c.c. electronically)

s.19(1)

Action

CFIRP Relocation Coordinator

Brookfield Global Relocation Services Director, CF Operations – Western
Canadian Forces Base Petawawa
PO Box 9999 Station Main, Building S-111, Room 118b
Petawawa ON K8H 2X3

Information

RE: BRAUER MAJ - REQUEST 100% HEA REIMBURSEMENT

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Friday, 27, July, 2012 16:32
To: Brauer Maj MMB@LFAA HQ@Halifax; +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull; Cool PO1 VMP@FAdmO@Halifax
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull;
Subject: RE: BRAUER MAJ - REQUEST 100% HEA REIMBURSEMENT

Bonjour Maj Brauer,
I will provide you with the copy encrypted in next email.

Carole Lajoie

Major | major
Director Compensation and Benefits Administration 2 / Relocation - Policy and Adjudication
Directeur rémunération et avantages sociaux administration 2 / Réinstallation - Politique et arbitrage
Director General Compensation and Benefits | Directeur général rémunération et avantages sociaux
National Defence | Défense nationale
Tel | tél (613) 996-9772 Fax | télec (613)992-7930
carole.lajoie@forces.gc.ca
CFIRP | PRIFC <http://www.cmp-cpm.forces.gc.ca/dgcb-dgras/pd/rel-rei/index-eng.asp>
CBI 208 - Relocation Benefits | DRAS 208 - Prestations de Réinstallation

From: Brauer Maj MMB@LFAA HQ@Halifax
Sent: Friday, 27, July, 2012 15:32 PM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull; Cool PO1 VMP@FAdmO@Halifax
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; Lajoie Maj CJM@CMP DGCB@Ottawa-Hull;
Subject: Re: BRAUER MAJ - REQUEST 100% HEA REIMBURSEMENT

Good afternoon all:

I am seeking reference B. If anyone can provide me a copy I would appreciate it.

Have a good weekend.

M. Brauer
Maj
(902) 402-4692

Sent from my wireless handheld device / Transmis de mon appareil portable

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
To: Cool PO1 VMP@FAdmO@Halifax
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; 'April Roberts'
; Brauer Maj
MMB@LFAA HQ@Halifax
Sent: Fri Jul 27 15:38:54 2012
Subject: RE: BRAUER MAJ - REQUEST 100% HEA REIMBURSEMENT

RE: BRAUER MAJ - REQUEST 100% HEA REIMBURSEMENT

Director Compensation and Benefits Administration
National Defence Headquarters
Major-General George R. Pearkes Building
101 Colonel By Drive
Ottawa ON K1A 0K2

7209-97 (DCBA 2-2-4)

27 July 2012

Distribution List

REQUEST 100% REIMBURSEMENT OF
HOME EQUITY ASSISTANCE (HEA) -
F46 462 662 MAJOR BRAUER MMB

References: A. Canadian Forces Integrated Relocation Program (CFIRP) Policy 2009
B. Treasury Board Secretariat (TBS) Assessment of Bon Accord, Alberta (AB) (which is included in the Greater Edmonton Area) as depressed market area 17 July 2012

1. The request submitted on behalf of Major (Maj) Brauer has been reviewed and the following comments are provided. Maj Brauer was posted from Edmonton, AB to Halifax, Nova Scotia on 30 August 2010. Maj Brauer qualified for core HEA reimbursement once his residence in Bon Accord, AB sold on 30 July 2010. However, he is seeking approval for 100% reimbursement of HEA in accordance with CFIRP provisions at reference A, article 8.2.13.
2. As per reference B, TBS conducted a thorough analysis and review of Edmonton, AB and its surrounding areas as depressed market area and it was not deemed as such. Therefore, Maj Brauer's request to deem Bon Accord, AB as a depressed market area in order to receive 100% HEA reimbursement is denied.
3. Please inform Maj Brauer of this decision.

L. Bisson
Commodore
Director General Compensation and Benefits

Distribution List (c.c. electronically)

2012-10-25

A0363392_8-A-2012-00942--0255

RE: BRAUER MAJ - REQUEST 100% HEA REIMBURSEMENT

Action

CFIRP Relocation Coordinator
Canadian Forces Base Halifax
PO Box 99000 Station Forces
Halifax NS B3K 5X5

Brookfield Global Relocation Services Director, CF Operations - Eastern
4-201 Brownlow Avenue
Dartmouth NS B3B 1W2

Information

Maj MMB Brauer
Canadian Forces Base Halifax
PO Box 99000 Station Forces
Halifax NS B3K 5X5

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Friday, 27, July, 2012 11:43
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; Bedard MWO L@CMP DGCB@Ottawa-Hull
Subject: RE: Maj Brauer

Attachments: Edmonton_Bon Accord_AB_2010_not_depressed_market.pdf

Ref: TBS assessment of Bon Accord AB (Edmonton Metro Area) 2010, dated 17 July 2012 (attached)



Edmonton_Bon
ccord_AB_2010_no.

Ma'am,

1. The letter informing Maj Brauer of TBS assessment was signed by the DG and will be communicated to the CFIRP coord, cc the mbr shortly.
2. In ref for this file and other Edmonton Metropolitan areas files for homes sold in 2010, Bon Accord (Edmonton) is not a depressed market.

Carole Lajoie

Major | major
DCBA 2 Relocation - Policy and Adjudications | DRASA 2 réinstallation - politique et arbitrage
(613) 996-9772
CFIRP - PRIFC
CBI 208 - Relocation Benefits - DRAS 208 - Prestations de réinstallation

From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 12, June, 2012 14:59 PM
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: RE: Maj Brauer

Perfect. Just couldn't remember if that was one of the files TBS was reviewing or that we were just waiting for TB decision on another file. Thanks.

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 12, June, 2012 14:33 PM
To: Gash LCol KM@CMP DGCB@Ottawa-Hull
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: RE: Maj Brauer

At TB for review since 25 Oct 2011.
TB is actively working on HEAs but current SR may have trumped in the priority line-up.

Carole Lajoie

Major | major
DCBA 2 Relocation - Policy and Adjudications | DRASA 2 réinstallation - politique et arbitrage
(613) 996-9772
CFIRP - PRIFC
CBI 208 - Relocation Benefits - DRAS 208 - Prestations de réinstallation

From: Gash LCol KM@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 12, June, 2012 13:56 PM
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull

Subject: Maj Brauer

Do we have any status on subj file? Apparently, its an HEA file. Pls advise. Thanks.

LCol KM Gash
DGCB Chief of Staff / DGRAS Chef D'État-Major
Director General Compensation & Benefits/Directeur Générale Rémunération et avantages sociaux
Chief Military Personnel / Chef du personnel militaire
National Defence / Défense nationale
Ottawa, Ontario, Canada K1A 0K2
Kelly.Gash@forces.gc.ca
Telephone / Téléphone 613-996-0352
Facsimile / Télécopieur 613-992-3220
Teletypewriter (National Defence) / Téléimprimeur (Défense nationale) 1-800-467-9877
Government of Canada / Gouvernement du Canada



Treasury Board of Canada
Secretariat

Secrétariat du Conseil du Trésor
du Canada

Ottawa, Canada
K1A 0R5

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JUL 17 2012

Lieutenant-Colonel J.M.S. Larouche
Director,
Compensation and Benefits Administration
National Defence Headquarters
Major-General George R. Pearkes Building
101 Colonel By Drive
Ottawa ON K1A 0K2

Dear Lieutenant-Colonel Larouche:

**RE: DEPRESSED MARKET ASSESSMENT - BON ACCORD, ALBERTA,
CANADIAN FORCES 7209-97 (DCBA)**

The Canadian Forces requested that Treasury Board of Canada Secretariat consider Bon Accord, Alberta for designation as a depressed market area as specified in article 8.2.13 of the Canadian Forces Integrated Relocation Program (CFIRP) Directive 2009. The designation of Bon Accord, Alberta as a depressed market would authorize the Canadian Forces to reimburse Major Brauer, and potentially other similarly affected Canadian Forces members, up to 100% of the loss on the sale of his home in 2010.

The review of Bon Accord for designation as a depressed market has been completed. For the purposes of the review, Bon Accord was considered to be part of the Edmonton metropolitan area. In conducting the review, all of the information provided was considered, as was information collected from the media, the Provincial government, the Municipality and Statistics Canada.

Although Major Brauer personally lost more than 20% on the sale of his home, the average home cost in the Bon Accord/Edmonton area for all homes only declined by 2.9% between 2007 and 2010. This indicates a market adjustment from an inflated market to a more stable, balanced market and falls far short of the 20% threshold necessary for a market to be designated as depressed as articulated in the CFIRP Directive.

Canada

- 2 -

Analysis of all of the data for the period in question, including economic indicators such as unemployment statistics and housing starts, indicate that the economy in Bon Accord was stable and the housing market was balanced. Accordingly, the Treasury Board Secretariat in its capacity as Program Authority for the integrated relocation program has determined that Bon Accord, Alberta shall not be designated as a depressed market for 2010.

Finally, I would like to apologize for the time that it has taken for us to respond to this request. Steps have been taken to ensure that future requests will be treated on a timely basis.

Should you have any questions about this decision, please do not hesitate to contact me at (613)957-9678.

Yours sincerely,



Edith Kehoe
Senior Director
National Joint Council Support and
Union Engagement
Compensation and Labour Relations

Vallieres WO BL@CMP DCBA@Ottawa-Hull

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Friday, 27 July, 2012 11:36
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; Bedard MWO L@CMP DGCB@Ottawa-Hull;
Vallieres WO BL@CMP DCBA@Ottawa-Hull
Subject: Depressed Market Assessment - 2010 Bon Accord (Edmonton) AB 2010
Attachments: Depressed Market Assessment-Bon Accord, Alberta, Canadian Forces 7209-97.pdf

TBS assessment of Bon Accord AB (Edmonton Metro Area) 2010, dated 17 July 2012
Not a depressed market.



Depressed Market
Assessment-Bo...

Carole Lajoie

Major | major
DCBA 2 Relocation - Policy and Adjudications | DRASA 2 réinstallation - politique et arbitrage
(613) 996-9772
CFIRP - PRIFC
CBI 208 - Relocation Benefits - DRAS 208 - Prestations de réinstallation



Treasury Board of Canada
Secrétariat

Secrétariat du Conseil du Trésor
du Canada

Ottawa, Canada
K1A 0R5

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JUL 17 2012

Lieutenant-Colonel J.M.S. Larouche
Director,
Compensation and Benefits Administration
National Defence Headquarters
Major-General George R. Pearkes Building
101 Colonel By Drive
Ottawa ON K1A 0K2

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CANADIAN FORCES 7209-97 (DCBA)**

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Canada

- 2 -

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Finally, I would like to apologize for the time that it has taken for us to respond to this request. Steps have been taken to ensure that future requests will be treated on a timely basis.

Should you have any questions about this decision, please do not hesitate to contact me at (613)957-9678.

Yours sincerely,



Edith Kehoe
Senior Director
National Joint Council Support and
Union Engagement
Compensation and Labour Relations



Treasury Board of Canada
Secrétariat

Secrétariat du Conseil du Trésor
du Canada

Ottawa, Canada
K1A 0R5

s.19(1)

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2012

Lieutenant-Colonel J.M.S. Larouche
Director
Compensation and Benefits Administration
National Defence Headquarters
Major-General George R. Pearkes Building
101 Colonel By Drive
Ottawa ON K1A 0K2

Dear Lieutenant-Colonel J.M.S. Larouche,

**RE: DEPRESSED MARKET ASSESSMENT – EDMONTON, ALBERTA,
CANADIAN FORCES 7209-97 (DCBA)**

The Canadian Forces requested that Treasury Board Secretariat consider Edmonton, Alberta for designation as a depressed market area as specified in article 8.2.13 of the Canadian Forces Integrated Relocation Program (CFIRP) Directive 2009. The designation of Edmonton, Alberta as a depressed market would authorize the Canadian Forces to reimburse and potentially other similarly affected Canadian Forces members, up to 100% of the loss on the sale of their homes in 2009.

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Canada

- 2 -

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Should you have any questions about this decision, please do not hesitate to contact me at (613)957-9678.

Yours sincerely,



Edith Kehoe
Senior Director
National Joint Council Support and Union
Engagement
Compensation and Labour Relations

Treasury Board of Canada
SecrétariatSecrétariat du Conseil du Trésor
du CanadaOttawa, Canada
K1A 0R5**PROTECTED****2012**

Lieutenant-Colonel J.M.S. Larouche
Director
Compensation and Benefits Administration
National Defence Headquarters
Major-General George R. Pearkes Building
101 Colonel By Drive
Ottawa ON K1A 0K2

Dear Lieutenant-Colonel Larouche:

**RE: DEPRESSED MARKET ASSESSMENT -
CANADIAN FORCES 7209-97 (DCBA)**

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Two problems were noted with this submission that make it unclear on what basis the case was submitted for consideration; the request was presented before the sale of the home upon which it was based had been completed, and neither the individual (-15%) nor the market (+1.8%) declined by the 20% threshold.

s.19(1)

- 2 -

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Should you have any questions about this decision, please do not hesitate to contact me at (613)957-9678.

Yours sincerely,



Edith Kehoe
Senior Director
National Joint Council Support and Union
Engagement
Compensation and Labour Relations

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From:
Sent: Monday, 30, July, 2012 10:59
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull;
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; 'April Roberts';
Subject: RE: - REQUEST FOR 100% HEA REIMBURSEMENT

Maj Lajoie:

Thanks very much. I have reviewed the decision from TBS.

What is not clear to me is where the source documentation comes from in support of this decision. Numbers are quoted but no indication of where they came from are provided.

I would like to request the workings that established this decision, with full disclosure on where the analyst obtained the information to deny this request be forwarded to me for my review. If an e-mail is not the appropriate means for requesting this information, I will be happy to provide the request in a more formal package.

Thanks.

Government of Canada | Gouvernement du Canada

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Monday, 30, July, 2012 09:58 AM
To:
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; 'April Roberts';
Subject: RE: - REQUEST FOR 100% HEA REIMBURSEMENT

I will provide you with an encrypted copy in a few minutes.

Carole Lajoie

Major | major
DCBA 2 Relocation - Policy and Adjudications | DRASA 2 réinstallation - politique et arbitrage
(613) 996-9772
CFIRP - PRIFC
CBI 208 - Relocation Benefits - DRAS 208 - Prestations de réinstallation

From:
Sent: Monday, 30. July, 2012 09:57 AM
To:
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; 'April Roberts';
Subject: RE: REQUEST FOR 100% HEA REIMBURSEMENT

Adj

I would like to request a copy of the analysis completed by TBS please cited as Ref B in the correspondence below.

Cheers.

Government of Canada | Gouvernement du Canada

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Friday, 27, July, 2012 14:47 PM
To:
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; 'April Roberts';
Subject: RE: REQUEST FOR 100% HEA REIMBURSEMENT

Director Compensation and Benefits Administration
National Defence Headquarters
Major-General George R. Pearkes Building
101 Colonel By Drive
Ottawa ON K1A 0K2

7209-97 (DCBA 2-2-4)

2012

Distribution List

REQUEST 100% REIMBURSEMENT OF
HOME EQUITY ASSISTANCE (HEA) –

- References: A. Canadian Forces Integrated Relocation Program (CFIRP) Policy 2009
- B. Treasury Board Secretariat (TBS) Assessment of as depressed market area 17 July 2012

1. The request submitted on behalf of has been reviewed and the following comments are provided. was posted from 2011. qualified for core HEA reimbursement once his residence in sold on 2011. However, he is seeking approval for 100% reimbursement of HEA in accordance with CFIRP provisions at reference A, article 8.2.13.
2. As per reference B, TBS conducted a thorough analysis and review of and its surrounding areas as depressed market area and it was not deemed as such. Therefore, request to deem as a depressed market area in order to receive 100% HEA reimbursement is denied.
3. Please inform of this decision.

L. Bisson
Commodore
Director General Compensation and Benefits

Distribution List (c.c. electronically)

Action

CFIRP Relocation Coordinator

Brookfield Global Relocation Services Director, CF Operations – Eastern
4-201 Brownlow Avenue
Dartmouth NS B3B 1W2

Information

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Monday, 30, July, 2012 11:35
To: 'Landry, Theresa'
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: RE: Depressed Market Assessments

Attachments: RE: REQUEST FOR 100% HEA REIMBURSEMENT



RE:
 - REQUEST FOR...

Bonjour Theresa,

I hope you had a good weekend. Summer is going by so fast...

1. I confirm there are five files, the ones listed in your email.
2. One of them I may ask you to verify: 1) We have noted in our database that mbr did sell his residence on 2009. However the depressed market assessment done between 2007-2010 states in the first paragraph "... and potentially other similarly affected Canadian Forces members, up to 100% of the loss on the sale of his home in 2010."
 As the letter states he sold in 2010, I am questioning the date I have entered in our database.
3. As members were informed of the assessment results, is requesting the detailed analysis documentation as he states: "What is not clear to me is where the source documentation comes from in support of this decision. Numbers are quoted but no indication of where they came from are provided. I would like to request the workings that established this decision, with full disclosure on where the analyst obtained the information to deny this request be forwarded to me for my review."

Could you advise if the detailed analysis is available or if I should redirect members to request through Access to Information?

Thank you Theresa,

Carole

Carole Lajoie
 Major | major
 Director Compensation and Benefits Administration 2 / Relocation - Policy and Adjudication
 Directeur rémunération et avantages sociaux administration 2 / Réinstallation - Politique et arbitrage
 Director General Compensation and Benefits | Directeur général rémunération et avantages sociaux
 National Defence | Défense nationale
 Tel | tél (613) 996-9772 Fax | téléc (613) 992-7930
 carole.lajoie@forces.gc.ca
 CFIRP | PRIFC <http://www.cmp-cpm.forces.gc.ca/dgcb-dgras/pd/rel-rei/index-eng.asp>
 CBI 208 - Relocation Benefits | DRAS 208 - Prestations de Réinstallation

-----Original Message-----

From: Landry, Theresa [mailto:Theresa.Landry@tbs-sct.gc.ca]
 Sent: Monday, 30, July, 2012 10:49 AM
 To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
 Cc:
 Subject: RE: Depressed Market Assessments

Hi Carole.

s.19(1)

Yes we plan to send back the documents.
For records purposes, there are five folders -
1)
2) BRAUER
3)
4)
5)

Would you please confirm that we send them to the following:

DCBA 2 Admin Clerk
DGCB, 101 Colonel By Drive
Ottawa, ON K1A 0K2

Thanks so much.

Theresa Landry
Special Projects Coordinator | Agent de projets spéciaux Compensation and Labour
Relations Sector | Secteur de la rémunération et des relations de travail Office of the
Chief Human Resources Officer | Bureau du dirigeant principal des ressources humaines
Treasury Board of Canada Secretariat | Secrétariat du Conseil du Trésor du Canada Ottawa,
Canada K1A 0R5 Theresa.Landry@tbs-sct.gc.ca Telephone | Téléphone 613-960-1993 /
Facsimile | Télécopieur 613-952-3929 / Teletypewriter | Téléimprimeur 613-957-9090
Government of Canada | Gouvernement du Canada

-----Original Message-----

From: CAROLE.LAJOIE@forces.gc.ca [mailto:CAROLE.LAJOIE@forces.gc.ca]
Sent: July 27, 2012 12:21 PM
To: Landry, Theresa
Subject: Depressed Market Assessments

Bonjour Mrs Landry,

Thank you for the assessments for depressed market for Edmonton (2009 and 2010),
(2011) and (2010). We received the decision letters dated 17 July 2012 and
signed by Mrs Kenoe.
Could you let me know if the files will be returned to our office (this was done in the
past along with the assessment decision)?

Thank you,

Carole

Carole Lajoie
Major | major
Director Compensation and Benefits Administration 2 / Relocation - Policy and
Adjudication Directeur rémunération et avantages sociaux administration 2 /
Réinstallation - Politique et arbitrage Director General Compensation and Benefits |
Directeur général rémunération et avantages sociaux National Defence | Défense nationale
Tel | tél (613) 996-9772 Fax | télec (613) 992-7930
carole.lajoie@forces.gc.ca
Canadian Forces Integrated Relocation Program (CFIRP) <<http://www.cmp-cpm.forces.gc.ca/dgcb-dgras/pd/rel-rei/cfirp-prifc-eng.asp>> | Programme de réinstallation
intégrée des Forces canadiennes (PRIFC) <<http://www.cmp-cpm.forces.gc.ca/dgcb-dgras/pd/rel-rei/cfirp-prifc-fra.asp>>
CBI 208 - Relocation Benefits | DRAS 208 - Prestations de Réinstallation

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Jones, Leslie [Leslie.Jones@tbs-sct.gc.ca]
Sent: Monday, 30, July, 2012 16:18
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; Singh, Ram; Landry, Theresa
Subject: FW: Depressed Market Assessments

Carole,

In response to your questions

2. One of them I may ask you to verify: 1) We have noted in our database that mbr did sell his residence on 2009. However the depressed market assessment done between 2007-2010 states in the first paragraph "... and potentially other similarly affected Canadian Forces members, up to 100% of the loss on the sale of his home in 2010." As the letter states he sold in 2010, I am questioning the date I have entered in our database. No, your database is correct. The date in the letter is a mistake. I'm not sure how the dates got mixed up, but they did. The four letters were all prepared at the same time, so it was likely just a simple mistake switching from one letter to another. I checked the working file and the briefing note to be sure that the assessment was made based on 2007-2009 data and it was. Will this allow you to explain the mistake to the member or will you need something more formal?

3. As members were informed of the assessment results, is requesting the detailed analysis documentation as he states: "What is not clear to me is where the source documentation comes from in support of this decision. Numbers are quoted but no indication of where they came from are provided. I would like to request the workings that established this decision, with full disclosure on where the analyst obtained the information to deny this request be forwarded to me for my review." I'm not sure what the purpose of providing that information would be. TBS will not enter into a discussion with a CF member over the determination of whether a market is depressed or not. The analysis that was conducted was quite extensive. It would be a fairly large task to itemize everything that is in the working file and we don't have the resources to be providing long lists each time an area comes up for consideration. The working file is about two inches thick. Some examples of the type of information sources that were used are: Statistics Canada reports; a report from the Economic Development Alliance of ; the Economic & Labour Market Research and Analysis Project Quarterly no. 4 Report No. 10 for & Area; information from the Real Estate Board; the CMHC 2011 2nd Quarter Forecast; a report from the Business Support Office; and several newspaper articles. As stated in the letter, everything that was part of the initial submission was also considered. There isn't one simple formula that is employed. The analysis related to depressed market status considers all kinds of economic indicators, some specific to housing, others related to things like unemployment rates, economic growth in the area, and major industry closures, if any. The vast preponderance of information pointed to as an area that had suffered through a mild recession between 2007 and 2009 but experienced a period of growth after that. There was nothing that documented a drop the local real estate market of anything even approaching the 20% articulated in the CFIRP Directive; some sources indicated that the housing market in actually increased by a small amount between 2007 and 2011. The bottom line is that did not even come close to meeting the criteria to be established as a depressed market area.

I hope this helps you explain the situation to your member. FYI, Theresa has gone back to her primary duties working with the Travel Directive, so you should send any future inquiries to me or Ram.

L.S.C. (Les) Jones
Senior Policy Analyst | Analyste principal en politiques
Compensation and Labour Relations Sector | Secteur de la rémunération et des relations de travail
Office of the Chief Human Resources Officer | Bureau du dirigeant principal des ressources humaines
Treasury Board of Canada Secretariat | Secrétariat du Conseil du Trésor du Canada
Ottawa, Canada K1A 0R5
Leslie.Jones@tbs-sct.gc.ca
Telephone | Téléphone 613-941-4608 / Facsimile | Télécopieur 613-952-3929 /
Teletypewriter | Télécopieur 613-957-9090
Government of Canada | Gouvernement du Canada

-----Original Message-----

From: Landry, Theresa
Sent: July 30, 2012 11:55 AM
To: Singh, Ram; Jones, Leslie
Subject: FW: Depressed Market Assessments

Would you please look at the comments below and let me know if either of you will be taking over this for action? Edith had asked that I turn over all the files to Les that I was working on so I am not sure here what is expected.

For clarification purposes - I did not work on the file for

Thanks.

Theresa Landry
Special Projects Coordinator | Agent de projets spéciaux
Compensation and Labour Relations Sector | Secteur de la rémunération et des relations de travail
Office of the Chief Human Resources Officer | Bureau du dirigeant principal des ressources humaines
Treasury Board of Canada Secretariat | Secrétariat du Conseil du Trésor du Canada
Ottawa, Canada K1A 0R5
Theresa.Landry@tbs-sct.gc.ca
Telephone | Téléphone 613-960-1993 / Facsimile | Télécopieur 613-952-3929 /
Teletypewriter | Télécopieur 613-957-9090
Government of Canada | Gouvernement du Canada

-----Original Message-----

From: CAROLE.LAJOIE@forces.gc.ca [mailto:CAROLE.LAJOIE@forces.gc.ca]
Sent: July 30, 2012 11:35 AM
To: Landry, Theresa
Cc: STEVE.LAROUCHE3@forces.gc.ca
Subject: RE: Depressed Market Assessments

Bonjour Theresa,

I hope you had a good weekend. Summer is going by so fast...

1. I confirm there are five files, the ones listed in your email.

2. One of them I may ask you to verify: 1) We have noted in our database that mbr did sell his residence on 2009. However the depressed market assessment done between 2007-2010 states in the first paragraph "...Master Warrant Office Rayner, and potentially other similarly affected Canadian Forces members, up to 100% of the loss on the sale of his home in 2010." As the letter states he sold in 2010, I am questioning the date I have entered in our database.

3. As members were informed of the assessment results, is requesting the detailed analysis documentation as he states: "What is not clear to me is where the source documentation comes from in support of this decision. Numbers are quoted but no indication of where they came from are provided. I would like to request the workings that established this decision, with full disclosure on where the analyst obtained the information to deny this request be forwarded to me for my review."

Could you advise if the detailed analysis is available or if I should redirect members to request through Access to Information?

Thank you Theresa,

Carole

Carole Lajoie
Major | major
Director Compensation and Benefits Administration 2 / Relocation - Policy and Adjudication
Directeur rémunération et avantages sociaux administration 2 / Réinstallation - Politique et arbitrage
Director General Compensation and Benefits | Directeur général rémunération et avantages sociaux
National Defence | Défense nationale
Tel | tél (613) 996-9772 Fax | télec (613) 992-7930
carole.lajoie@forces.gc.ca
CFIRP | PRIFC <http://www.cmp-cpm.forces.gc.ca/dgcb-dgras/pd/rel-rei/index-eng.asp>
CBI 208 - Relocation Benefits | DRAS 208 - Prestations de Réinstallation

-----Original Message-----

From: Landry, Theresa [mailto:Theresa.Landry@tbs-sct.gc.ca]
Sent: Monday, 30, July, 2012 10:49 AM
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Cc:
Subject: RE: Depressed Market Assessments

Hi Carole.

Yes we plan to send back the documents.
For records purposes, there are five folders -

- 1)
- 2) BRAUER
- 3)
- 4)
- 5)

2012-10-25

A0363396_3-A-2012-00942--0275

Would you please confirm that we send them to the following:

DCBA 2 Admin Clerk
DGCB, 101 Colonel By Drive
Ottawa, ON K1A 0K2

Thanks so much.

Theresa Landry
Special Projects Coordinator | Agent de projets spéciaux Compensation and Labour
Relations Sector | Secteur de la rémunération et des relations de travail Office of
the Chief Human Resources Officer | Bureau du dirigeant principal des ressources
humaines Treasury Board of Canada Secretariat | Secrétariat du Conseil du Trésor du
Canada Ottawa, Canada K1A 0R5 Theresa.Landry@tbs-sct.gc.ca Telephone | Téléphone
613-960-1993 / Facsimile | Télécopieur 613-952-3929 / Teletypewriter |
Téléimprimeur 613-957-9090 Government of Canada | Gouvernement du Canada

-----Original Message-----

From: CAROLE.LAJOIE@forces.gc.ca [mailto:CAROLE.LAJOIE@forces.gc.ca]
Sent: July 27, 2012 12:21 PM
To: Landry, Theresa
Subject: Depressed Market Assessments

Bonjour Mrs Landry,

Thank you for the assessments for depressed market for Edmonton (2009 and 2010),
(2011) and (2010). We received the decision letters dated 17
July 2012 and signed by Mrs Kehoe.
Could you let me know if the files will be returned to our office (this was done in
the past along with the assessment decision)?

Thank you,

Carole

Carole Lajoie
Major | major
Director Compensation and Benefits Administration 2 / Relocation - Policy and
Adjudication Directeur rémunération et avantages sociaux administration 2 /
Réinstallation - Politique et arbitrage Director General Compensation and Benefits
| Directeur général rémunération et avantages sociaux National Defence | Défense
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Tel | tél (613) 996-9772 Fax | télec (613) 992-7930
carole.lajoie@forces.gc.ca
Canadian Forces Integrated Relocation Program (CFIRP) <<http://www.cmp-cpm.forces.gc.ca/dgcb-dgras/pd/rel-rei/cfirp-prifc-eng.asp>> | Programme de
réinstallation intégrée des Forces canadiennes (PRIFC) <<http://www.cmp-cpm.forces.gc.ca/dgcb-dgras/pd/rel-rei/cfirp-prifc-fra.asp>>
CBI 208 - Relocation Benefits | DRAS 208 - Prestations de Réinstallation

Vallieres WO BL@CMP DCBA@Ottawa-Hull

From: Bedard MWO L@CMP DGCB@Ottawa-Hull
Sent: Monday, 30, July, 2012 13:11
To:
Cc: Vallieres.WO.BL@CMP.DCBA@Ottawa-Hull;
 +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull; Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Subject: HEA - : - Demande de remboursement pour une perte Immobiliare
 - URGENT- Envoie 1/4

Bonjour Sgt.

Je vois que vous ne vous en êtes pas sortie et que vous êtes toujours impliqué avec les arbitrage!

Pour le cas ici-bas et/ou pour toute autre demande de remboursement pour perte immobilière, le militaire doit avoir vendu sa maison premier et ensuite il soumet sa demande au DRASA.

Dans ce cas spécifique, si le militaire rencontre tous les critères et qu'il pense avoir droit au remboursement, c'est au militaire à qui il revient de prendre la décision de vendre ou pas sa résidence.

Pour notre part, soyez assurer que sa demande sera regardée dans les plus brefs délais (environs 6 à 8 semaines). Notez que les demandes sont triées de façon à considérer l'urgence du dossier basé sur des facteurs tels que (est-ce que le délai de notre réponse empêche une relocalisation, est-ce que la demande implique la famille d'un défunt, l'impact financier,).

Comme toujours, vous pouvez me contacter si d'autres info/détails s'avéraient néc.

// signé //

Luc Bédard

Master Warrant Officer/Adjudant-maître

DCBA 2-2 Adjudication section supervisor | DRASA 2-2 Superviseur de l'équipe d'arbitrage

✉: <mailto:LUC.BEDARD@forces.gc.ca>

☎: (613) 996-1590

☎ fax: UNCLAS/SANS CLASSIFICATION (613) 992-3220

Director Compensation and Benefits Administration |

Directeur - Rémunération et avantages sociaux administration

National Defence | Défense nationale

101 Col By Dr | 101 Prom. Col By

Ottawa ON Canada K1A 0K2

From:
Sent: Friday, 27, July, 2012 15:15 PM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Cc: Bedard MWO L@CMP DGCB@Ottawa-Hull; Vallieres WO BL@CMP DCBA@Ottawa-Hull;
Subject: RE: Demande de remboursement pour une perte Immobiliare - URGENT- Envoie 1/4

Bonjour,

**Pouvez-vous envoyer la réponse de cette requête au
 que je serais en congé le lundi 30 juillet.**

puis

Merci et bonne journée,

Premier maître de deuxième classe / Chief Petty Officer 2 nd Class
 C Supt / Supt clk

Gouvernement du Canada / Gouvernement of Canada

De :
Envoyé : vendredi, 27, juillet, 2012 08:12 AM
À : +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Objet : - Demande de remboursement pour une perte Immobiliare - URGENT- Envoie 1/4
Importance : Haute

Bonjour,

Voici une demande **URGENTE**, le mbr à besoin une réponse immédiatement afin de pouvoir vendre sa maison et il perdra sa vente de maison pour le

Ce courriel doit être envoyé en 5 envoie due à l'ampleur des documents à être soumis.

**DEMANDE DE REMBOURSEMENT DE PERTE
IMMOBILIÈRE DE PLUS DE 95% -**

Réf: PRIFC 2010

Info du militaire

NM
 Grade
 Nom et inits
 Unité

Note de Service

<< Fichier: Memo - pdf >>

Msg de mutation

<< Message: TR: 5600-3 POSTING INSTR
SDPM

<< Fichier: pdf >>

Checklist

<< Fichier: Checklist - doc >>

Pièces justificative

<< Fichier: HEA Calculation.pdf >> << Fichier: Deed.pdf >> << Fichier: Home Equity Assistance.pdf >>

SITUATION :

URGENT

Le mbr demande le droit au remboursement des pertes immobilières pour sa résidence à Edmonton. Depuis quelques années le marché à Edmonton ont subi une baisse sur le marché immobilier comme il est indiqué dans la lettre de l'agent d'immobilier.

Le mbr a acheté sa résidence en 2008 à 170,000

L'évaluation de la maison le 2012 est de 138,000

Le 2012 le mbr à mise sa maison sur le marché à 159,000 depuis ce jour le mbr à due réduire son prix à trois

reprises le prix final 138,000 (voir la pièce jointe HEA Calculation).
Le mbr subir une perte d'environ 41,000.00 sur la vente de sa maison.

Le mbr à accepter une offre de 129,000 (3e offre) qui devrait être finalisé avec sa banque le **2012.**

Le problème:

Le mbr à une hypothèque résiduel sur sa maison de

Lors qu'il aura finalisé la vente,

Donc, il risque de perde ça vente s'il n'est pas en mesure

de fermé son dossier à la banque.

Par contre, s'il reçoit votre approbation pour la perte immobilière avant le il va pouvoir utiliser les
fonds disponibles dans ses diverses enveloppes de Broofield

CONCLUSION :

Pour votre décision.

Merci de votre compréhension,

Premier maître de deuxième classe / Chief Petty Officer 2 nd Class
C Surint / Supt clk

Gouvernement du Canada / Government of Canada

Larouche LCol JMS@CMP DCBA@Ottawa-Hull

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Thursday, 2, August, 2012 12:21
To: Joyce Maj DM@CMP DGCB@Ottawa-Hull
Cc: Brauer Maj MMB@LFAA HQ@Halifax; Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: RE: BRAUER MAJ - REQUEST 100% HEA REIMBURSEMENT

Maj Brauer,

I have provided you with the copy of ref B via an encrypted email PKI on Friday 27 July 2012 at 16:54
You have requested an unencrypted email however, I cannot communicate the information without encryption as it is a TBS protected letter.
You may wish to provide an alternate email address where the information can be transmitted for you.

Carole Lajoie

Major | major

Director Compensation and Benefits Administration 2 / Relocation - Policy and Adjudication
Directeur rémunération et avantages sociaux administration 2 / Réinstallation - Politique et arbitrage
Director General Compensation and Benefits | Directeur général rémunération et avantages sociaux
National Defence | Défense nationale
Tel | tél (613) 996-9772 Fax | téléc (613)992-7930
carole.lajoie@forces.gc.ca
CFIRP | PRIFC <http://www.cmp-cpm.forces.gc.ca/dgcb-dgras/pd/rel-rei/index-eng.asp>
CBI 208 - Relocation Benefits | DRAS 208 - Prestations de Réinstallation

From: Joyce Maj DM@CMP DGCB@Ottawa-Hull
Sent: Thursday, 2, August, 2012 12:15 PM
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Cc: Brauer Maj MMB@LFAA HQ@Halifax
Subject: FW: BRAUER MAJ - REQUEST 100% HEA REIMBURSEMENT
Importance: High

Bonjour Carole,

Could you or one of you staff provide a copy of Ref B to mbr?

merci

Darlene M. Joyce
Major/major
A/Directeur Compensation and Benefits Administration
National Defence Headquarters/Quartier général de la Défense nationale
MGen George R. Pearkes Bldg, Ottawa, Ontario K1A 0K2/
Édifce MGén George R. Pearkes, Ottawa, Ontario K1A 0K2
Darlene.Joyce@forces.gc.ca
Telephone/Téléphone: 613-992-8349
Fax/Télécopieur: 613-992-2073
Government of Canada/Gouvernement du Canada

From: Brauer Maj MMB@LFAA HQ@Halifax
Sent: Friday, 27, July, 2012 15:38 PM
To: Joyce Maj DM@CMP DGCB@Ottawa-Hull
Subject: Fw: BRAUER MAJ - REQUEST 100% HEA REIMBURSEMENT

Maj Joyce:

As per DCBA's out of office assistent. Can your office provide a copy of ref B below?

Thank you in advance.

M. Brauer
Maj

Sent from my wireless handheld device / Transmis de mon appareil portable

From: Brauer Maj MMB@LFAA HQ@Halifax
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Fri Jul 27 15:48:21 2012
Subject: Re: BRAUER MAJ - REQUEST 100% HEA REIMBURSEMENT

Thank you. Would you please provide a copy of reference B?

Thank you in advance.

M. Brauer
Maj
(902) 402-4692

Sent from my wireless handheld device / Transmis de mon appareil portable

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
To: Cool-PO1-VMP@FAdmO@Halifax
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; 'April Roberts'
Brauer Maj

MMB@LFAA HQ@Halifax
Sent: Fri Jul 27 15:38:54 2012
Subject: RE: BRAUER MAJ - REQUEST 100% HEA REIMBURSEMENT

Director Compensation and Benefits Administration
National Defence Headquarters
Major-General George R. Pearkes Building
101 Colonel By Drive
Ottawa ON K1A 0K2

7209-97 (DCBA 2-2-4)

27 July 2012

Distribution List

REQUEST 100% REIMBURSEMENT OF
HOME EQUITY ASSISTANCE (HEA) –
F46 462 662 MAJOR BRAUER MMB

References: A. Canadian Forces Integrated Relocation Program (CFIRP) Policy 2009
B. Treasury Board Secretariat (TBS) Assessment of Bon Accord, Alberta (AB) (which is included in the Greater Edmonton Area) as depressed market area 17 July 2012

1. The request submitted on behalf of Major (Maj) Brauer has been reviewed and the following comments are provided. Maj Brauer was posted from Edmonton, AB to Halifax, Nova Scotia on 30 August 2010. Maj Brauer qualified for core HEA reimbursement once his residence in Bon Accord, AB sold on 30 July 2010. However, he is seeking approval for 100% reimbursement of HEA in accordance with CFIRP provisions at reference A, article 8.2.13.
2. As per reference B, TBS conducted a thorough analysis and review of Edmonton, AB and its surrounding areas as depressed market area and it was not deemed as such. Therefore, Maj Brauer's request to deem Bon Accord, AB as a depressed market area in order to receive 100% HEA reimbursement is denied.
3. Please inform Maj Brauer of this decision.

L. Bisson
Commodore
Director General Compensation and Benefits

Distribution List (c.c. electronically)

Action

CFIRP Relocation Coordinator
Canadian Forces Base Halifax
PO Box 99000 Station Forces
Halifax NS B3K 5X5

Brookfield Global Relocation Services Director, CF Operations – Eastern
4-201 Brownlow Avenue
Dartmouth NS B3B 1W2

Information

Maj MMB Brauer
Canadian Forces Base Halifax
PO Box 99000 Station Forces
Halifax NS B3K 5X5

Lajoie Maj CJM@CMP DGCB@Ottawa-Hull

From: +dcba 2 clarification@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 22, August, 2012 10:11
To:
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Subject: RÉ: REQUEST 100% HEA REIMBURSEMENT

Sgt

Although the TBS decision was received in 2012, the decision was based on the determination that was not a depressed market from the purchase date in 2005 to the sale date in 2009. In addition, is considered to be part of the Greater Edmonton Metropolitan area.

Brenda Vallieres

Warrant Officer|Adjudant

Director General compensation and Benefits 2-3-2 | Directeur Général Remunération et avantages sociaux 2-3-2

Director General compensation and Benefits | Directeur Général Remunération et avantages sociaux

National Defence | Défense nationale

Ottawa, ON Canada K1A 0K2

Brenda.Vallieres@forces.gc.ca

Telephone | Téléphone: (613) 992-6141 Facsimile | Télécopieur: (613) 992-3220

Teletypewriter (National Defense) / Téléimprimeur (Défense nationale) 1-800-467-9877

Government of Canada / Gouvernement du Canada

CF Relocations | Réinstallations FC <http://www.cmp-cpm.forces.gc.ca/dgcb-dgras/pd/rel-rei/index-eng.asp>

From:
Sent: Tuesday, 31, July, 2012 09:15 AM
To: +dcba 2 clarification@CMP DCBA@Ottawa-Hull
Subject: FW: - REQUEST 100% HEA REIMBURSEMENT

Good Morning,

Could you please clarify the mbrs request below to your response dated 27 Jul 12.

Thank you in advance for your assistance with this matter.

Sergeant/Sergent

Pay Supervisor/ Superviseur de la salarie

Comptroller Branch / Section du controleur

Government of Canada / Gouvernement du Canada

From:
Sent: Monday, 30, July, 2012 10:21 AM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Cc:
Subject: FW: REQUEST 100% HEA REIMBURSEMENT

Good afternoon

would like the fol query clarified.

Warrant / Adjudant
IC Pay / Superviseur de la solde
Comptroller Branch / Section du controleur

Government of Canada / Gouvernement du Canada

From:
Sent: Monday, 30, July, 2012 08:21 AM
To:
Subject: FW: REQUEST 100% HEA REIMBURSEMENT

Good day WO I believe all my question to WRT my case file are to be sent though you?..if not, can you point me in the right direction..thanks!

WRT to reference B, (Treasury Board Secretariat (TBS) Assessment of Edmonton, Alberta (AB) as depressed market area 17 July 2012):

Question: Why are they using a 2012 assessment of Edmonton, AB when the timing and place for the depressed market that I indicated is from 2009 in Morinville, AB?

If you are aware of a direction I can take to pursue my case, please advise

Thanks!

Cheers!

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Friday, 27, July, 2012 15:30 PM
To:
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; 'April Roberts';

Subject: RE: REQUEST 100% HEA REIMBURSEMENT

Director Compensation and Benefits Administration
National Defence Headquarters
Major-General George R. Pearkes Building
101 Colonel By Drive
Ottawa ON K1A 0K2

7209-97 (DCBA 2-2-4)

2012

Distribution List

REQUEST 100% REIMBURSEMENT OF HOME
EQUITY ASSISTANCE (HEA) –

References: A. Canadian Forces Integrated Relocation Program (CFIRP) Policy 2009
B. Treasury Board Secretariat (TBS) Assessment of Edmonton, Alberta (AB) as depressed market area 17 July 2012

1. The request submitted on behalf of _____ has been reviewed and the following comments are provided. _____ was posted from Edmonton, AB to _____ 2008. _____ qualified for core HEA reimbursement once his residence in Edmonton, AB sold on _____ 2009. However, he is seeking approval for 100% reimbursement of HEA in accordance with CFIRP provisions at reference A, article 8.2.13.
2. As per reference B, TBS conducted a thorough analysis and review of Edmonton, AB and its surrounding areas as depressed market area and it was not deemed as such. Therefore, request to deem Edmonton, AB as a depressed market area in order to receive 100% HEA reimbursement is denied.
3. Please inform _____ of this decision.

L. Bisson
Commodore
Director General Compensation and Benefits

Distribution List (c.c. electronically)

Action

CFIRP Relocation Coordinator
Canadian Forces Base Gagetown
PO Box 17000 Station Forces
Oromocto NB E2V 4J5

Brookfield Global Relocation Services Director, CF Operations – Eastern

Information

Vallieres WO BL@CMP DCBA@Ottawa-Hull

From: +dcba 2 clarification@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 11, September, 2012 07:37
To:
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; Jones Capt CP@CMP DPPD@Ottawa-Hull
Subject: FW: - REQUEST 100% HEA REIMBURSEMENT

Sir,

Any request for policy review can be submitted the +DCBA 2 Clarification positional mailbox. There is a current initiative underway for the APS 2013 policy review. Any comments provided will be considered during the review.

Brenda Vallieres**Warrant Officer|Adjutant**

Director General compensation and Benefits 2-3-2 | Directeur Général Remunération et avantages sociaux 2-3-2

Director General compensation and Benefits | Directeur Général Remunération et avantages sociaux

National Défense | Défense nationale

Ottawa, ON Canada K1A 0K2

Brenda.Vallieres@forces.gc.ca

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Government of Canada / Gouvernement du Canada

CF Relocations | Réinstallations FC <http://www.cmp-cpm.forces.gc.ca/dqcb-dgras/pd/rel-rei/index-eng.asp>

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Thursday, 16, August, 2012 14:37 PM
To: +dcba 2 clarification@CMP DCBA@Ottawa-Hull
Subject: FW: REQUEST 100% HEA REIMBURSEMENT

Hi WO Vallieres

Forwarded as requested...

Relocation Adjudication Section
 Section d'arbitrage de réinstallation
 Director Compensation and Benefits Administration
 Directeur rémunération et avantages sociaux administration
 Fax/fac-similé: 613-992-5079

From:
Sent: Thursday, 16, August, 2012 14:13 PM
To: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Subject: RE: - REQUEST 100% HEA REIMBURSEMENT

Good day, I have gone through my local CoC WRT queries on the below outcome..MTF

On a separate note, how can one submit a request for policy review (HEA)

Any info would be appreciated, thanks!

Cheers!

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Friday, 27, July, 2012 15:30 PM
To:
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull; Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; 'April Roberts';
Subject: RE: REQUEST 100% HEA REIMBURSEMENT

Director Compensation and Benefits Administration
 National Defence Headquarters
 Major-General George R. Pearkes Building
 101 Colonel By Drive
 Ottawa ON K1A 0K2

7209-97 (DCBA 2-2-4)

2012

Distribution List

REQUEST 100% REIMBURSEMENT OF HOME
 EQUITY ASSISTANCE (HEA) –

References: A. Canadian Forces Integrated Relocation Program (CFIRP) Policy 2009
 B. Treasury Board Secretariat (TBS) Assessment of Edmonton, Alberta (AB) as depressed market area 17 July 2012

1. The request submitted on behalf of [redacted] has been reviewed and the following comments are provided. [redacted] was posted from Edmonton, AB to [redacted] 2008. [redacted] qualified for core HEA reimbursement once his residence in Edmonton, AB sold on [redacted] 2009. However, he is seeking approval for 100% reimbursement of HEA in accordance with CFIRP provisions at reference A, article 8.2.13.

2. As per reference B, TBS conducted a thorough analysis and review of Edmonton, AB and its surrounding areas as depressed market area and it was not deemed as such. Therefore, request to deem Edmonton, AB as a depressed market area in order to receive 100% HEA reimbursement is denied.

3. Please inform [redacted] of this decision.

L. Bisson
Commodore
Director General Compensation and Benefits

Distribution List (c.c. electronically)

Action

CFIRP Relocation Coordinator

Brookfield Global Relocation Services Director, CF Operations – Eastern
4-201 Brownlow Avenue
Dartmouth NS B3B 1W2

Information

Home Equity Assistance (HEA) Requests for 100% Reimbursement

Year	Location of Home	Location	File ID	COS	S/N	Rank	Name	Purchased	Sold	\$ of Loss	% of Loss	Appraised	Date Bought	Date Sold	728 TO TB	TB	TBS decision date
2012																	
2011			2011-0817	01-Aug-11				\$247,000.00	\$210,000.00	\$37,000.00	14.98%	\$260,000.00	07	11	15-Nov-11	TB - Denied	17-Jul-12
2010			2010-0351	03-Nov-08				\$48,000.00	\$27,000.00	\$21,000.00	43.75%	\$36,000.00	04	10	30-Jun-10	TB - Approved 100%	13-Jun-11
2010			2010-0447	22-Jul-09				\$127,500.00	\$98,000.00	\$29,500.00	23.14%	\$92,000.00		10	30-Jun-10	TB - Approved 100%	13-Jun-11
2010	Bon Accord	Edmonton	2010-0461	03-Aug-10	F46 462 662	MAJ	BRAUER	\$405,000.00	\$317,000.00	\$88,000.00	21.73%	\$325,000.00	5-Jun-07	30-Jul-10	25-Oct-11	TB - Denied	17-Jul-12
2010			2011-0025	05-Jul-10				\$417,000.00	\$341,000.00	\$76,000.00	18.23%	\$375,000.00	07	11		TB - Denied	17-Jul-12
2009			2009-0193	15-Jul-09				\$444,747.46	\$410,000.00	\$34,747.46	7.81%	\$410,000.00	07	09	19-Dec-11	TB - Denied	17-Jul-12
2009			2009-0958	20-Jul-09				\$463,000.00	\$439,000.00	\$24,000.00	5.18%	\$449,000.00	07	09		TB - Denied	17-Jul-12
2009			2009-0990	13-Jul-09				\$220,000.00	\$167,000.00	\$53,000.00	24.09%	\$157,000.00	09	09	09-Aug-11	TB - Denied	17-Jul-12
2009			2009-0994	14-Jul-08				\$249,900.00	\$175,500.00	\$74,400.00	29.77%	\$232,750.00	07	09	20-Oct-11	TB - Denied	17-Jul-12
2009			2009-0452	29-Jun-07				\$458,000.00	\$370,000.00	\$88,000.00	19.21%	\$365,000.00	07	09	23-May-12	TB - Denied	17-Jul-12
2009			2009-1380	15-Dec-08				\$192,500.00	\$170,000.00	\$22,500.00	11.69%	\$200,000.00		09		TB - Denied	17-Jul-12

Last Updated: 2 Oct 12