

s.19(1)

MCU # 2009-04460

Prepared by: Capt DG Caldwell, DCBA 2, 992-3211

Thank you for your correspondence received 21 July 2009, concerning
estimated loss of equity from the sale of his home in Edmonton.

Applications for Home Equity Assistance for military personnel are administered through the Canadian Forces Integrated Relocation Program. Under this program members may be reimbursed a percentage of the loss on the sale of a home once the home has been sold. Unfortunately, until such time as home is sold, the Home Equity Assistance Program cannot provide a guarantee as to the amount of any potential reimbursement nor can such reimbursement be reliably estimated until a sale price is agreed to by a potential purchaser. was advised of this on 22 July 2009. In the absence of a sale, situation was discussed with the Treasury Board Secretariat by the Director Compensation and Benefits Administration on 27 August 2009 but has not been formally submitted for consideration.

Resolution of this issue hinges on the sale of property. Please convey my assurances to that I recognize and sympathize with his concerns and that we will act diligently to ensure the financial impact to him due to this matter is minimized to the full extent permissible under applicable regulations.

Vallieres WO BL@CMP DCBA@Ottawa-Hull

From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Thursday, 18, November, 2010 15:36
To: Caldwell Capt V@CMP DGCB@Ottawa-Hull; Ketcheson MWO P@CMP DGCB@Ottawa-Hull; Vallieres WO BL@CMP DCBA@Ottawa-Hull
Subject: FW: Gross Home Equity Loss on Posting

This is a good read. FYI

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, 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
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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 | Adjudant du Commandement
Military Personnel Command | Commandement du personnel militaire
National Defence | Défense nationale
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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 _____ 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 _____ 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, _____ we've learned that 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, Chysler, 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 finances and wonder how it all happened to such a decent

Group CWO / Adjud du Groupe

National Defence / Defence 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 | Adjud du Commandement
 Military Personnel Command | Commandement du personnel militaire
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Government of Canada | Gouvernement du Canada

Bisson Cmdre L@CMP DGCB@Ottawa-Hull

From: Madower BGen JC@CMP Asst CMP@Ottawa-Hull
Sent: Wednesday, 5 January, 2011 06:56
To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Subject: FW: Investigation into Home Equity Assistance in Depressed Markets

Attachments: Req for Investigation.pdf, DGCFGA Response to Greivance 15 Dec 10.pdf



Req for investigation.pdf (754 to Greivance 1...



DGCFGA Response to Greivance 15 Dec 10.pdf

ynn,

Just before Christmas I sent you a file to have a look at from an administrative perspective to see if there was anything we could do. It had to do with a fellow who sold his house when posted and took a significant loss due to significant market drop. The loss he incurred I do not think anyone could reasonably withstand - as such it appears to me to be an exceptional situation, but likely there are others in this situation. The attached is further. Could I get an estimate from you as to when you might be able to provide some guidance on this matter. Many thx.

JCM
A/CMP

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

From: Thibault MGen GR@ADM(IM) COS(IM)@Ottawa-Hull
Sent: Tuesday, 4 January, 2011 16:59 PM
To: Madower BGen JC@CMP Asst CMP@Ottawa-Hull
Subject: FW: Investigation into Home Equity Assistance in Depressed Markets

John, further to the file I forwarded to you prior to Christmas. FYI.

GT

//signed | signé//

G.R. Thibault

Major-General | Major-général

CF J6 & Chief of Staff, Information Management Group | J6 des FC & Chef d'État Major, Groupe de la gestion de l'information National Defence Headquarters | Quartier général de la défense nationale

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| Gouvernement du Canada

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

From:
Sent: Tuesday, 4 January, 2011 14:26 PM
To: Thibault MGen GR@ADM(IM) COS(IM)@Ottawa-Hull

Cc:
Cornell Maj BC@ADM(IM) COS(IM)@Ottawa-Hull
Subject: Investigation into Home Equity Assistance in Depressed Markets

Sir,

Your support with this issue is most appreciated.

I have attached a copy of the response to my grievance dated _____ You will note that DGCFGA as the Final Authority has concluded that "While the Canadian Forces Integrated Relocation Program Directive is the affair of the CF, the designation of a depressed market is made by the Secretariat and as such, is a Governor in Council matter. Consequently, I cannot accept your submission because there is no right to grieve in respect of a matter prescribed by the Governor in Council. I therefore consider your file closed and will take no further action on it."

I suspect that this has been/will be the decision for all grievances related to Depressed Market Status in 2009 and Home Equity Assistance. I am hopeful that CMP's investigation will show that there are many CF personnel in the same situation as myself.

Respectfully,

Défense nationale | National Defence

Gouvernement du Canada | Government of Canada

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

From: Cornell Maj BC@ADM(IM) COS(IM)@Ottawa-Hull
Sent: Friday, 17, December, 2010 11:49 AM
To:
Subject: Signed Copy.

FYI.

Info copy going to Army G1 as well.

BC

B. Cornell
Major
Executive Assistant | Chef de Cabinet
CF J6 & Chief of Staff, Information Management Group | J6 des FC & Chef d'État-major, Groupe de gestion de

l'information National Defence Headquarters | Quartier général de la défense nationale Ottawa, Canada K1A
0K2 brennan.cornell@forces.gc.ca Telephone | Téléphone 613-992-5420 Facsimile | Télécopieur 613-995-2189
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National Defence

Défense nationale

Chief of Staff
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(Gestion de l'information)National Defence Headquarters
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Ottawa, Canada
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5000-1 (COS(IM))

2010

Assistant CMP

REQUEST FOR INVESTIGATION - HOME
EQUITY ASSISTANCE IN DEPRESSED MARKETS

References: A. Discussion A/CMP and COS(IM), 17 December 2010
 B. Briefing Note to COS(IM), "Home Equity Assistance – CF Members Posted APS 2009," dated 01 December 2010 (enclosed)
 C. 5080-1-55892 (Corp Svc O), "Grievance Submission for Final Authority Referral dated November 2010 (enclosed)

1. As per our discussion at reference A, I am enclosing amplifying information on the circumstances faced by one of our members who was posted out of Western Canada in 2009. Based on my discussion with the member and a review of the enclosed documentation, I'm convinced that his situation is not unique, and presents a serious quality of life issue for personnel posted to or from the West from 2008 onwards.

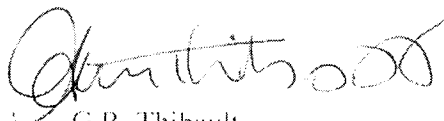
2. In the case of _____ he was posted to _____ in APS 2007, and purchased a home for \$458,000. In APS 2009, he was posted to _____ resulting in the sale of this home. Due to the recession in 2008 which included a collapse in oil prices, the housing market in Western Canada plummeted. _____ ended up selling his home for \$370,000. The Home Equity Assistance program provides some buffer for the rise and fall of domestic home prices, but it was insufficient to address the massive market shock that occurred in 2008. _____ ultimately suffered a financial lost of \$73,000, or approximately ten years of equity, even after the maximum benefit from Home Equity Assistance was applied.

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4. Doubtless there are many other CF members who have, or who can expect significant losses on their homes when departing these markets. The slow rate of economic recovery suggests that it will be many years before housing markets in the West reach parity with 2007 prices. I request your assistance in examining this issue.



G.R. Thibault
Major-General

Enclosures: 2

2/2

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Canadian Forces Grievance Authority
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Ottawa ON K1A 0K2

5080-1-10-V-55892 (DGCFGA)

2010

I received your grievance submission dated 30 April 2010 concerning Treasury Board Secretariat's (the Secretariat) policy on real estate depressed market assessment.

Section 29 (Grievances) of the *National Defence Act* (NDA) creates a Canadian Forces (CF) grievance mechanism. Subsection 29(1) (Right to grieve) states, "An officer or non-commissioned member who has been aggrieved by any decision, act or omission in the administration of the affairs of the Canadian Forces for which no other process for redress is provided under this Act is entitled to submit a grievance." Subsection 29(2) (Exceptions) further states, "There is no right to grieve in respect of ... (c) a matter or case prescribed by Governor in Council in regulations."

The crux of your grievance submission rests on the fact that the Secretariat did not designate _____ as a depressed market area in 2009. Designation would have permitted you to claim, under section 8.2.13 (Home Equity Assistance) of the Canadian Forces Integrated Relocation Program Directive, 100 percent of the loss you incurred when you sold your principal residence in 2009 as a core benefit.

The Treasury Board is a Cabinet committee of the Queen's Privy Council of Canada. The Treasury Board is responsible for approving regulations and most Orders-in-Council. As the administrative arm of the Treasury Board, the Secretariat fulfills the statutory responsibilities of a central government agency.

While the Canadian Forces Integrated Relocation Program Directive is the affair of the CF, the designation of a depressed market is made by the Secretariat and as such, is a Governor in Council matter. Consequently, I cannot accept your submission because there is no right to grieve in respect of a matter prescribed by the Governor in Council. I therefore consider your file closed and will take no further action on it.

Recourse. You are hereby advised that pursuant to section 29.14 (Delegation) of the NDA, the Chief of the Defence Staff has authorized the Director General

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Canada

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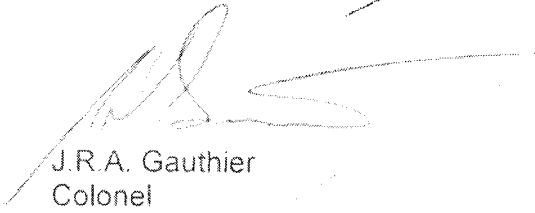
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Canadian Forces Grievance Authority (DGCFGA) to act as the final authority in the CF grievance process for those grievances that are not mandatorily referred to the Canadian Forces Grievance Board for findings and recommendations prior to final decision. Pursuant to section 29.11 (Final authority) of the NDA, there is no appeal within the CF with respect to the decision of the DGCFGA. In accordance with section 29.15 (Decision is final) of the NDA, "A decision of a final authority in the grievance process is final and binding and, except for judicial review under the *Federal Courts Act*, is not subject to appeal or to review by any court."

The provisions of the *Federal Courts Act* state in paragraph 18.1(2) (Time limitation), "An application for judicial review in respect of a decision or an order of a federal board, commission, or other tribunal shall be made within 30 days after the time the decision or order was first communicated..." Should you wish to seek review of my decision, you may do so through the Federal Court within 30 days of receipt of this letter.

For identification purposes, your service number is

Queries may be directed to the DGCFGA - Grievance Operations Officer at 613-944-5549 or 1-866-474-3867.



J.R.A. Gauthier
Colonel
Director General
Canadian Forces Grievance Authority

Distribution List (page 3)

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s.19(1)

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Distribution List

Action

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3/3

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Bisson Cmdre L@CMP DGCB@Ottawa-Hull

From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 28, June, 2011 09:37
To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Subject: FW: HEA Files

Ma'am

I requested a detailed summary of the files we have staffed to TBS ref HEA and there were actually 5 files that we have record of. Kim is looking to see how many current HEA files we have awaiting adjudication as well. More to follow.

PJ (Paula) Fraser
 Major / Major
 DCBA 2 / DRASA 2
 paula.fraser@forces.gc.ca
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From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 28, June, 2011 09:25 AM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Cc: Bertrand KD@CMP DCBA@Ottawa-Hull
Subject: RE: HEA Files

Ma'am, Capt Caldwell gave the files to Ram Sing in person. I can only assume the files were logged out in the data base by our DCBA 2 CR clerk, Indra Cheta.

The files that are with Ram Sing are as fol:

concerning Cold Lake;
 concerning Comox;
 concerning Greenwood;
 concerning Temiscaming;
 concerning Edmonton.

Previous to this, the files of _____ and _____ were sent to Ram Sing, TBS concerning the Edmonton area. Ram stated that Edmonton was not considered a depressed market.

DCBA discerned that the matter concerning _____ from Edmonton should be staffed to TBS as the market conditions may have changed in Edmonton. _____ and _____ were from the 2007-2009 timeframe, _____ file is from 2010.

Our new direction from DCBA is that all areas are to be sent to TBS in order to determine if the area is considered a "depressed market" as defined by TB. i.e a market that has dropped below 20%.

For Kim Bertrand, Kim would you please ensure the data base reflects these files are with Ram Sing at TBS.

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: Tuesday, 28, June, 2011 08:43 AM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: RE: HEA Files

Do we not keep records? I have to go after them and would appreciate knowing what files were sent. Any details you can provide would be appreciated, thank you

Paula

PJ (Paula) Fraser
Major / Major
DCBA 2 / DRASA 2
paula.fraser@forces.gc.ca
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From: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 28, June, 2011 08:35 AM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: HEA Files

Three that I recall Ma'am.

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: Tuesday, 28, June, 2011 08:19 AM
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull
Subject: HEA Files

Good morning,

Can you tell me how many HEA files we have staffed to TBS (Ram).

PJ (Paula) Fraser
Major / Major
DCBA 2 / DRASA 2
Director Compensation and Benefits Administration / Directeur - Remuneration et avantages sociaux administration
National Defence / Defense national
101 Col By Dr / 101 Prom. Col By
Ottawa ON Canada K1A 0K2
paula.fraser@forces.gc.ca
Telephone / Telephone (613) 996-9772
Fax Number / Telecopieur (613) 996-7912
Teletypewriter (National Defence) / Teleimprimeur (Defense national) 1-800-467-9877
Government of Canada / Gouvernement du Canada

Bisson Cmdre L@CMP DGCB@Ottawa-Hull

From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 28, June, 2011 12:39
To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Cc: Gash LCol KM@CMP DGCB@Ottawa-Hull
Subject: HEA

Ma'am

Capt Caldwell will not be in today he will not be here. Kim is compiling a list of all submissions for HEA along with the amounts lost, she anticipates having the list ready today and will pass to the MWO for furtherance.

Below is a cut and paste of some info from Capt Caldwell's report that may assist you. These tables provide the location; the year; and the amounts lost or gained. Of note those who purchased at or above the average price range are those who requested HEA due to a loss:

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	\$27,278.47	\$29,333.33	(\$2,054.86)
2009	Garrison Edmonton	All moves	\$199,636.15	\$303,764.00	\$104,127.85
		HEA Claims	\$129,973.38	\$288,563.36	(\$158,589.98)
2010	Garrison Edmonton	All moves	\$239,768.53	\$327,487.29	\$87,718.76
		HEA Claims	\$338,169.45	\$304,816.67	(\$33,352.78)
2011	Garrison Edmonton	All moves	\$275,000.00	\$328,222.22	\$53,222.22
		HEA Claims	\$438,500.00	\$373,500.00	(\$65,000.00)

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	\$279,990.00	\$269,200.00	(\$10,790.00)
2009	8 Wing Trenton	All moves	\$184,501.26	\$220,229.53	\$35,728.27
		HEA Claims	\$238,003.57	\$237,200.00	(\$800.57)
2010	8 Wing Trenton	All moves	\$188,250.94	\$227,294.10	\$39,043.16
		HEA Claims	\$198,222.22	\$200,000.00	(\$1,777.78)
2011	8 Wing Trenton	All moves	\$144,243.64	\$181,454.55	\$37,210.91
		HEA Claims	\$198,222.22	\$200,000.00	(\$1,777.78)

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	\$369,200.00	\$310,000.00	(\$59,200.00)
2009	CFB Moose Jaw	All moves	\$166,720.10	\$264,506.12	\$97,786.02
		HEA Claims	\$197,333.33	\$184,833.33	(\$12,500.00)
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	\$21,518.89	\$23,890.00	(\$2,371.11)
2010	CFB Meaford	All moves	\$193,500.00	\$233,568.18	\$40,068.18
		HEA Claims	\$32,000.00	\$25,000.00	(\$7,000.00)
2011	CFB Meaford	All moves	\$315,000.00	\$300,000.00	(\$15,000.00)
		HEA Claims	\$13,000.00	\$300,000.00	(\$13,000.00)

Paula
 PJ (Paula) Fraser
 Major / Major
 DCBA 2 / DRASA 2
 Director Compensation and Benefits Administration / Directeur - Remuneration et avantages sociaux administration
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 Teletypewriter (National Defence) / Teleimprimeur (Defense national) 1-800-467-9877
 Government of Canada / Gouvernement du Canada

Bisson Cmdre L@CMP DGCB@Ottawa-Hull

From: Ram.Singh@tbs-sct.gc.ca
Sent: Wednesday, 29, June, 2011 14:27
To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Subject: RE: Status Update
Attachments: image001.gif

I appreciate this but remember that for the two already approved u don't have to send them here anymore , the two areas are declared as depressed.

I thought we had a bunch for the Edmonton area, didn't u? whatever ones u have just send them and I will proceed as quickly as possible.

Regards always

R

D. Ram Singh
Senior Policy and Program Analyst | Conseiller Principal en politiques et programmes
Program Authority Integrated Relocation Program | Responsable du Programme de réinstallation intégrée
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
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

From: LYNN.BISSON@forces.gc.ca [mailto:LYNN.BISSON@forces.gc.ca]
Sent: June 29, 2011 2:25 PM
To: Singh, Ram
Subject: RE: Status Update

Ram,

Claudia mentioned that the sign off was quite recent and that you had just recently returned to the office. We will give you a heads up if we have any further files to go up. Thanks again.

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

From: Ram.Singh@tbs-sct.gc.ca [mailto:Ram.Singh@tbs-sct.gc.ca]
Sent: Wednesday, 29, June, 2011 14:18 PM
To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull

Subject: RE: Status Update

Lynn not a prob. As soon as someone advises me I will let u know – I was never advised that my recommendation had gotten signature.

R

D. Ram Singh

Senior Policy and Program Analyst | Conseiller Principal en politiques et programmes
Program Authority Integrated Relocation Program | Responsable du Programme de réinstallation intégrée
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
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

From: LYNN.BISSON@forces.gc.ca [mailto:LYNN.BISSON@forces.gc.ca]

Sent: June 29, 2011 2:15 PM

To: Singh, Ram

Cc: Labelle, André; Zovatto, Claudia;

Subject: RE: Status Update

Ram,

Thanks alot. I will pass it on to the staff.

Lynn Bisson

Capt(N)/capv

DGCB/DGRAS

(613) 995-1930

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

Sent: Wednesday, 29, June, 2011 14:11 PM

To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull

Cc: Andre.Labelle@tbs-sct.gc.ca; Claudia.Zovatto@tbs-sct.gc.ca;

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

Subject: RE: Status Update

Importance: High

Capt. Bisson having reviewed the submissions from your office for 100% HEAP and possible declaration of the file-referenced areas I wish to pass on the following.

This is to advise you that TBS has approved the following HEAP files per:

1. Port Maitland area has been approved and is declared a depressed housing market area for CF members who are subject to relocation.
2. Témiscaming, Quebec and the surrounding area has been approved and is declared a depressed housing market area for CF members who are subject to relocation.

2012-10-26

A0360406_2-A-2012-00958--0021

Unfortunately based on the material provided and the analysis conducted the following 2 other areas did not meet the criteria established:

1. Comox, B.C., and surrounding areas - not approved as a depressed housing market area;
2. Courtland, Ontario and surrounding areas - not approved as a depressed housing market area

Arrangements have been made to return these four relocation files to your office effective immediately.

We have retained the file for the St Albert area since that decision is pending - review completed.

Regards

D. Ram Singh
Senior Policy and Program Analyst | Conseiller Principal en politiques et programmes
Program Authority Integrated Relocation Program | Responsable du Programme de réinstallation intégrée
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
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

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

From: LYNN.BISSON@forces.gc.ca [mailto:LYNN.BISSON@forces.gc.ca]
Sent: June 28, 2011 5:29 PM
To: Zovatto, Claudia
Cc: Labelle, André; Singh, Ram
Subject: RE: Status Update

Claudia,

Thank you. Hope you enjoy an extended long weekend.

Lynn

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

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

From: Claudia.Zovatto@tbs-sct.gc.ca [mailto:Claudia.Zovatto@tbs-sct.gc.ca]
Sent: Tuesday, 28, June, 2011 17:06 PM
To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Cc: Andre.Labelle@tbs-sct.gc.ca; Ram.Singh@tbs-sct.gc.ca

Subject: RE: Status Update

Lynn,

My apologies for an incomplete answer at this time - I will be away the next 2 days. We have a couple that have been approved. I have copied my assistant who will be able to provide you with the specifics.

André - please provide to Captain Bisson the locations for which the Secretary has approved depressed market status.

Regards,
Claudia

Claudia Zovatto
Senior Director | Directeur principal
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 Claudia.Zovatto@tbs-sct.gc.ca Telephone | Téléphone 613-957-9678 / Facsimile | Télécopieur 613-952-3002 / Teletypewriter | Téléimprimeur 613-957-9090 Government of Canada | Gouvernement du Canada

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

From: LYNN.BISSON@forces.gc.ca [mailto:LYNN.BISSON@forces.gc.ca]
Sent: June 28, 2011 4:33 PM
To: Zovatto, Claudia
Subject: FW: Status Update

Claudia,

My staff attempted to obtain a status on some HEA files that have been staffed to TBS (see email below). I recall you indicated that new procedures have been put in place to address such files. Would it be possible to obtain an update as to where things stand. Thank you.

Lynn

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

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

From: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Sent: Tuesday, 28, June, 2011 08:52 AM
To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Subject: FW: Status Update

Ma'am

We sent three files over to TBS. Ram has provided a sit rep, and it is not ideal.

PJ (Paula) Fraser
Major / Major

2012-10-26

A0360406_4-A-2012-00958--0023

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

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

From: Ram.Singh@tbs-sct.gc.ca [mailto:Ram.Singh@tbs-sct.gc.ca]
Sent: Tuesday, 28, June, 2011 08:46 AM
To: Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Cc: Ram.Singh@tbs-sct.gc.ca
Subject: RE: Status Update

Unfortunately what I have tried to prevent originally is now in effect as a result of your internal actions by some employees in Legal. The files have been in the process all this time and will find themselves at the President/Chief HR's office since they have to go through several levels of review after my desk. I can't give you any specifics.

In fact the St Albert file has come back for more details which I have to try and get.

D. Ram Singh
Senior Policy and Program Analyst | Conseiller Principal en politiques et programmes Program Authority Integrated Relocation Program | Responsable du Programme de réinstallation intégrée 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 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

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

From: PAULA.FRASER@forces.gc.ca [mailto:PAULA.FRASER@forces.gc.ca]
Sent: June 28, 2011 8:42 AM
To: Singh, Ram
Subject: Status Update

Good morning Ram

We are looking for a status update on the HEA files we staffed to you. I recall that during the meeting with DRBM two weeks ago you mentioned our HEA files were moving along and that you were recommending approval of a "depressed market" for one area. There is a great deal of heat and light on this issue for our CF members therefore any information that you can share with regards to our files would be very helpful and much appreciated.

Thank you

Paula

PJ (Paula) Fraser
Major / Major
DCBA 2 / DRASA 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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Fax Number / Telecopieur (613) 996- 7912 Teletypewriter (National Defence) /
Teleimprimeur (Defense national)
1-800-467-9877
Government of Canada / Gouvernement du Canada

Bisson Cmdre L@CMP DGCB@Ottawa-Hull

From: Andre.Labelle@tbs-sct.gc.ca
Sent: Wednesday, 29, June, 2011 10:41
To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Cc: Ram.Singh@tbs-sct.gc.ca; Claudia.Zovatto@tbs-sct.gc.ca
Subject: RE: Status Update

Good Day Captain,

Hope you're doing fine!!!

- Maitland, N.S.; Téminscaming, Q.C. are both being declared as a depressed housing market area for CF personnel subject to relocation

Thanks!!!

André Labelle
Co-ordinator | Coordinateur
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 Andre.Labelle@tbs-
sct.gc.ca Telephone | Téléphone 613-952-3282 / Facsimile | Télécopieur 613-952-3929 / Teletypewriter |
Téléimprimeur 613-957-9090 Government of Canada | Gouvernement du Canada

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

From: LYNN.BISSON@forces.gc.ca [mailto:LYNN.BISSON@forces.gc.ca]
Sent: June 28, 2011 5:29 PM
To: Zovatto, Claudia
Cc: Labelle, André; Singh, Ram
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Lynn Bisson
Capt(N)/capv
DGCB/DGRAS
(613) 995-1930

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

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Sent: Tuesday, 28, June, 2011 17:06 PM
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Claudia Zovatto
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Canada Secretariat | Secrétariat du Conseil du Trésor du Canada Claudia.Zovatto@tbs-sct.gc.ca Telephone |
Téléphone 613-957-9678 / Facsimile | Télécopieur 613-952-3002 / Teletypewriter | Téléimprimeur
613-957-9090 Government of Canada | Gouvernement du Canada

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Lynn Bisson
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DGCB/DGRAS
(613) 995-1930

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To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull

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

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

From: Ram.Singh@tbs-sct.gc.ca [mailto:Ram.Singh@tbs-sct.gc.ca]
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D. Ram Singh
Senior Policy and Program Analyst | Conseiller Principal en politiques et programmes Program Authority
Integrated Relocation Program | Responsable du Programme de réinstallation intégrée 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 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

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

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Subject: Status Update

Good morning Ram

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would be very helpful and much appreciated.

Thank you

Paula

PJ (Paula) Fraser

Major / Major

DCBA 2 / DRASA 2

Director Compensation and Benefits Administration / Directeur - Remuneration et avantages sociaux
administration National Defence / Defense national

101 Col By Dr / 101 Prom. Col By

Ottawa ON Canada K1A 0K2

paula.fraser@forces.gc.ca

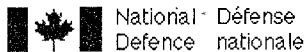
Telephone / Telephone (613) 996-9772

Fax Number / Telecopieur (613) 996- 7912 Teletypewriter (National Defence) / Teleimprimeur (Defense
national)

1-800-467-9877

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PROTECTED A



Director Compensation and Benefits Administration (DCBA)
National Defence Headquarters
MGen Pearkes Building
101 Colonel By Drive
Ottawa, ON K1A 0K2

7209-97 (DCBA)

30 June 2010

Mr. Ram Singh
Office of the IRP Project Authority
Treasury Board Secretariat
400 Cooper Street, 7th Floor
Ottawa, ON, K1A 0R5

REQUEST FOR TBS ASSESSMENT OF
DEPRESSED MARKET AREA - DND

AS

References: A. CF IRP 2009

B. Request for TBS Assessment of _____ as depressed market area (HEA) (Enclosed)

Dear Mr. Ram Singh:

Following a first move on enrolment, _____ was posted to _____ qualified for core HEA reimbursement once his residence in _____ sold on _____ 2010. However, he is seeking approval for 100% reimbursement of home equity assistance in accordance with CF IRP provisions at reference A, article 8.2.13.

DCBA recommends that in situations where a member demonstrates a loss of 20% or more, 100% of that loss be reimbursed. This is deemed to be both fair, equitable and in line with current CFIRP benefits providing that _____ is deemed as a depressed market.

Given our policy requirement for TBS review, the documentation is enclosed at reference B for submission to Treasury Board for their consideration of _____ as a depressed market area. Should you require any additional information regarding this request for review, please do not hesitate to contact MWO Ketcheson (613-996-1590 or Peter.Ketcheson@forces.gc.ca) for clarification or assistance.

L.S.C. Jones
Lieutenant Colonel
Director Compensation and Benefits Administration

Enclosure: 1

PROTECTED A



PROTECTED A

Memorandum

7209-97 (DCBA 2-2-4)

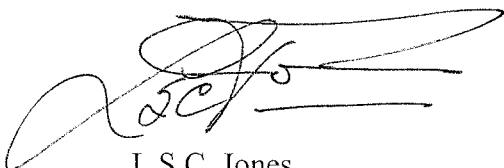
15 Jul 11

Distr List

REQUEST 100% HEA
REIMBURSEMENT - DND

Refs: A. 7209-97 (DCBA) 30 June 2010
B. CFIRP Policy 2009/2010

1. The request submitted on behalf of _____ has been reviewed and the following comments are provided. _____ was posted to _____ qualified for core HEA reimbursement when his residence in _____ sold on 10 and was reimbursed accordingly from his core and custom envelops. He is seeking approval for 100% reimbursement of HEA from Core funds IAW Ref B, article 8.2.13.
2. As per article 8.2.13, _____ request was forwarded to TBS for review and consideration declaring _____ as a depressed market region on 30 Jun 10. TBS conducted a thorough analysis and review of _____ HEA request and they have deemed _____ a depressed market area. As such, _____ request for 100% HEA reimbursement from Core is approved. BGRS shall readjust _____ core and custom envelops accordingly.
3. Please inform _____ of the contents of this e-mail.



L.S.C. Jones
Lieutenant-Colonel
Director Compensation and Benefits

Distr List

Action

CFIRP Relocation Coord
BGRS Consultant

PROTECTED A

PROTECTED A

Memorandum

7209-97 (DCBA 2-2-4)

15 Jul 11

Distr List

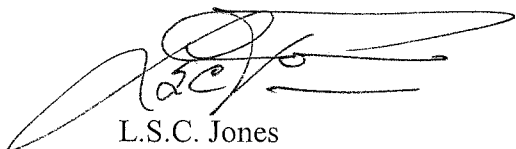
REQUEST 100% HEA
REIMBURSEMENT - DND

Refs: A. 7209-97 (DCBA) 30 June 2010
B. CFIRP Policy 2009/2010

1. The request submitted on behalf of [redacted] has been reviewed and the following comments are provided. [redacted] enrolled from [redacted] and was posted to [redacted] on [redacted] 08. He is seeking approval for 100% reimbursement of HEA from Core funds IAW Ref B, article 8.2.13.

2. As per article 8.2.13, [redacted] request was forwarded to TBS for review and consideration declaring [redacted] as a depressed market region, on 30 Jun 10. TBS conducted a thorough analysis and review of [redacted] HEA request and they have deemed [redacted] a depressed market area. As such, [redacted] request for 100% HEA reimbursement from Core is approved.

3. Please inform [redacted] of the contents of this e-mail.



L.S.C. Jones
Lieutenant-Colonel
Director Compensation and Benefits

Distr List

Action

CFIRP Relocation Coord
BGRS Consultant

PROTECTED A

Home Equity Assistance (HEA)

	Adjudication ID	S/N	Rank	Name	Purchased	Sold	\$ of Loss	% of Loss	Appraised	Date Bought	Date Sold	Location of home	TB	728 TO TB
2011														
	2011-0025				\$417,000.00	\$341,000.00	\$76,000.00	18.23%	\$375,000.00	07	11		TB for review	
	2009-0994				\$249,900.00	\$175,500.00	\$74,400.00	29.77%	\$232,750.00	07	09		TB for review	20-Oct-11
Alberta	2010-0461	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	Bon Accord	TB for review	25-Oct-11
	2011-0817				\$247,000.00	\$210,000.00	\$37,000.00	14.98%	\$260,000.00	07	11		TB for review	15-Nov-11
2010														
	20100351				\$48,000.00	\$27,000.00	\$21,000.00	43.75%	\$36,000.00	04	10		TB - Approved 100%	
	20100447				\$127,500.00	\$98,000.00	\$29,500.00	23.14%	\$92,000.00		10		TB - Approved 100%	
2009														
	20090990				\$220,000.00	\$167,000.00	\$53,000.00	24.09%	\$157,000.00		09		TB for review	09-Aug-11
	20090988				\$403,000.00	\$339,000.00	\$64,000.00	15.88%	\$440,000.00	07	09		TB - Denied	
	20091380				\$193,500.00	\$170,000.00	\$23,500.00	11.63%	\$200,000.00		09		TB - Denied	

Last updated: 15 Nov 2011

Bisson Cmdre L@CMP DGCB@Ottawa-Hull

From: Strynadka, Al W. [Al.Strynadka@tbs-sct.gc.ca]
Sent: Monday, 12, March, 2012 13:29
To: Bisson Capt(N) L@CMP DGCB@Ottawa-Hull
Subject: FW: question regarding CF

Theresa,
As discussed, here is the proposal in

Cheers, Al

Alan W Strynadka
Senior Policy Advisor | Conseiller principal Politique
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
Al.Strynadka@tbs-sct.gc.ca
Telephone | Téléphone 613-952-3004 / Facsimile | Télécopieur 613-952-3002 / Teletypewriter | Téléimprimeur
613-957-9090
Government of Canada | Gouvernement du Canada

From: Strynadka, Al W.
Sent: March 12, 2012 12:12 PM
To: Landry, Theresa
Subject: RE: question regarding CF

Theresa,
I've reviewed Please call to discuss.
Cheers, Al

Alan W Strynadka
Senior Policy Advisor | Conseiller principal Politique
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
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Al.Strynadka@tbs-sct.gc.ca
Telephone | Téléphone 613-952-3004 / Facsimile | Télécopieur 613-952-3002 / Teletypewriter | Téléimprimeur
613-957-9090
Government of Canada | Gouvernement du Canada

From: Landry, Theresa
Sent: March 9, 2012 1:49 PM
To: Strynadka, Al W.
Cc: Labelle, André
Subject: question regarding CF

Hi Al.

Claudia Zovatto suggested that I contact you for some information.
I am working with Ram Singh in Relocation and we are sending up some Memos to the Secretary on behalf of the CF for a decision on Depressed Housing Market-Home Equity Assistance Program.
Claudia advises that there was a

What I am looking for is confirmation and proper wording to put into the Memo to explain/describe this authority.

Would you be able to assist?

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
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613-957-9090
Government of Canada | Gouvernement du Canada

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			2010-0351	03-Nov-08				\$48,000.00	\$27,000.00	\$21,000.00	43.75%	\$36,000.00	04	10	TB - Approved 100%	
2010			2010-0447	22-Jul-09				\$127,500.00	\$98,000.00	\$29,500.00	23.14%	\$92,000.00		10	TB - Approved 100%	
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
2010			2010-0025	05-Jul-10				\$417,000.00	\$341,000.00	\$76,000.00	18.23%	\$378,000.00	07	11	TB - Denied	
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			2009-0958	20-Jul-09				\$483,000.00	\$439,000.00	\$44,000.00	9.13%	\$440,000.00	07	09	TB - Denied	
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
2009			2009-0482	29-Jun-07				\$468,000.00	\$379,000.00	\$89,000.00	19.21%	\$365,000.00	07	08	TB - Denied	23-May-12
2009			2009-1390	15-Dec-08				\$192,500.00	\$170,000.00	\$22,500.00	11.69%	\$200,000.00		09	TB - Denied	

Last updated: 31 May 12

Lajoie Maj CJM@CMP DGCB@Ottawa-Hull

From: Kahler EC@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 6, June, 2012 09:24
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: HEAP requests for Calgary and Medicine Hat

Our records indicate that for 2009 there were 51 people posted out of Calgary but only 4 files show any HEAP activity.

For Medicine Hat there was one person posted out but we do not reflect any HEAP activity for 2011.

The closest base to Medicine Hat is Suffield and 23 were posted out in 2011 but again there was no record of any HEAP activity.

Eric Kahler
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
101 Colonel By Drive 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: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 5, June, 2012 09:29 AM
To: Kahler EC@CMP DGCB@Ottawa-Hull
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: FW: HEAP requests for Calgary and Medicine Hat

Eric, could you let me know how many members, from the below stated places and year, experienced a loss in HEA. 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
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: Landry, Theresa [mailto:Theresa.Landry@tbs-sct.gc.ca]
Sent: Tuesday, 5, June, 2012 09:19 AM
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Cc: Singh, Ram
Subject: FW: HEAP requests for Calgary and Medicine Hat

Steve,
I received an out-of-office message from Carole.

Would you be able to respond to the request below?

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

From: Landry, Theresa
Sent: June 5, 2012 9:13 AM
To: Carole Lajoie (Carole.Lajoie@forces.ca)
Cc: Singh, Ram
Subject: HEAP requests for Calgary and Medicine Hat

Good morning Carole.

I also left you a voice mail message on the request below. With regards to the HEAP requests, the Secretary has the following questions:

How many CF members are relocating from Calgary? 2009

How many CF personnel will be relocating/are relocating out of Medicine Hat? 2011

We appreciate your assistance.

Theresa Landry
Special Projects Coordinator | Agent de projets spéciaux
Compensation and Labour Relations Sector | Secteur de la rémunération et des relations de travail
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613-957-9090
Government of Canada | Gouvernement du Canada

Lajoie Maj CJM@CMP DGCB@Ottawa-Hull

From: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Sent: Wednesday, 6, June, 2012 11:04
To: 'Landry, Theresa'
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Subject: FW: HEAP requests for Calgary and Medicine Hat

Theresa, does this answer your questions?

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

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

Government of Canada | Gouvernement du Canada

From: Kahler EC@CMP DGCB@Ottawa-Hull
Sent: Wednesday, 6, June, 2012 09:24 AM
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: RE: HEAP requests for Calgary and Medicine Hat

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For Medicine Hat there was one person posted out but we do not reflect any HEAP activity for 2011.

The closest base to Medicine Hat is Suffield and 23 were posted out in 2011 but again there was no record of any HEAP activity.

Eric Kahler

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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Government of Canada | Gouvernement du Canada

2012-10-19

A0360423_1-A-2012-00958--0041

From: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Sent: Tuesday, 5, June, 2012 09:29 AM
To: Kahler EC@CMP DGCB@Ottawa-Hull
Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull; Fraser Maj PJ@CMP DGCB@Ottawa-Hull
Subject: FW: HEAP requests for Calgary and Medicine Hat

Eric, could you let me know how many members, from the below stated places and year, experienced a loss in HEA. 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

101 Col By Dr | 101 Prom. Col By

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steve.larouche3@forces.gc.ca

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

Government of Canada | Gouvernement du Canada

From: Landry, Theresa [<mailto:Theresa.Landry@tbs-sct.gc.ca>]
Sent: Tuesday, 5, June, 2012 09:19 AM
To: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Cc: Singh, Ram
Subject: FW: HEAP requests for Calgary and Medicine Hat

Steve,
I received an out-of-office message from Carole.

Would you be able to respond to the request below?

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

From: Landry, Theresa
Sent: June 5, 2012 9:13 AM
To: Carole Lajoie (Carole.Lajoie@forces.ca)

Cc: Singh, Ram

Subject: HEAP requests for Calgary and Medicine Hat

Good morning Carole.

I also left you a voice mail message on the request below. With regards to the HEAP requests, the Secretary has the following questions:

How many CF members are relocating from Calgary? 2009

How many CF personnel will be relocating/are relocating out of Medicine Hat? 2011

We appreciate your assistance.

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

Bisson Cmdre L@CMP DGCB@Ottawa-Hull

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Friday, 22, June, 2012 14:25
To: Bisson Cmdre L@CMP DGCB@Ottawa-Hull
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: FW: SR and HEA

Ma'am
Sitrep on HEAs at TBS for review.

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: Landry, Theresa [mailto:Theresa.Landry@tbs-sct.gc.ca]
Sent: Friday, 22, June, 2012 12:45 PM
To: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Cc: Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: RE: SR and HEA

Hi Carole.

We are expecting a response soon as they are in the office of the Secretary as we speak. Depending on the priority, we are expecting a decision very soon.

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 | Tél'imprimeur 613-957-9090 Government of Canada | Gouvernement du Canada

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

From: CAROLE.LAJOIE@forces.gc.ca [mailto:CAROLE.LAJOIE@forces.gc.ca]
Sent: June 21, 2012 4:02 PM
To: Landry, Theresa
Cc: STEVE.LAROUCHE3@forces.gc.ca
Subject: FW: SR and HEA
Importance: High

Bonjour Mrs Landry,

I'm touching base with you to know when we should expect the Home Equity Assistance (HEA) reviews. I'd like to be able to provide a realistic timeframe when the reviews will be completed - in order to manage current expectations.

Don't hesitate to contact me if additional information is required.

Thank 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 | 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: Larouche LCol JMS@CMP DCBA@Ottawa-Hull

Sent: Monday, 14, May, 2012 11:37 AM

To: 'Ram.Singh@tbs-sct.gc.ca'

Cc: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull

Subject: FW: SR and HEA

Importance: High

Ram, heard you were back, any progress with HEA files?

My DG is ready to engage yours on the extended timeline experienced in such cases, as some are related to ombudsman files and CDS decisions on grievances. Specifically, any expected timeframe for ?

Would you want us to meet?

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) | Tél'imprimeur (Défense nationale) 1-800-467-9877 Government of Canada | Gouvernement du Canada

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

From: Larouche LCol JMS@CMP DCBA@Ottawa-Hull

Sent: Thursday, 5, April, 2012 14:04 PM
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

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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Defence) | Tél'imprimeur (Défense nationale) 1-800-467-9877 Government of Canada | Gouvernement du
Canada

-----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
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Defence) | Tél'imprimeur (Défense nationale) 1-800-467-9877 Government of Canada | Gouvernement du
Canada

-----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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Defence) | Tél'imprimeur (Défense nationale) 1-800-467-9877 Government of Canada | Gouvernement du
Canada

-----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 /
Facsimile | Télécopieur 613-952-3929 / Teletypewriter | Tél'imprimeur 613-957-9090 Government of Canada |
Gouvernement du Canada

-----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 AI 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 AI 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

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) | Tél'imprimeur (Défense nationale) 1-800-467-9877 Government of Canada | Gouvernement du
Canada

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			2010-0351	03-Nov-08				\$48,000.00	\$27,000.00	\$21,000.00	43.75%	\$36,000.00	-04	10	TB - Approved 100%	
2010			2010-0447	22-Jul-09				\$127,500.00	\$98,000.00	\$29,500.00	23.14%	\$92,000.00		10	TB - Approved 100%	
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
2010			2011-0025	05-Jul-10				\$417,000.00	\$341,000.00	\$76,000.00	18.23%	\$375,000.00	07	11	TB - Denied	
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			2009-0956	20-Jul-08				\$463,000.00	\$439,000.00	\$24,000.00	5.18%	\$449,000.00	07	09	TB - Denied	
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
2009			2009-0452	29-Jun-07				\$458,000.00	\$370,000.00	\$88,000.00	19.21%	\$365,000.00	07	09	TB for review	23-May-12
2009			2009-1390	15-Dec-08				\$192,800.00	\$170,000.00	\$22,800.00	11.89%	\$200,000.00		09	TB - Denied	

Last updated: 05 June 12

UNCLASSIFIED
 (UNCLASSIFIED Without Enclosure)

ccmMercury Routing Slip

General Correspondence
 Wednesday, 25, July, 2012

Document: 1277559
 Control No: CMP2012-840038
 File No: 1000-1

Document Date: 2012-07-24
 Input Date: 2012-07-25
 Org/Gp: CMP

BF :
 Due Date:

Subject: OMBUDSMAN: LOSS OF HOME EQUITY WHEN CF MBRS ARE RELOCATED

Author: ALAIN GAUTHIER
Sect/Dept: OMBUDSMAN
Org:

Assigned Date:	Assigned To:	Task: Routing BF:	Intl:
2012-07-25	CMP	ACTION	
AUG 03 2012	<i>DCB</i>	<i>As Refer & make recommendations</i>	
7-8-12	<i>DCBA</i>	<i>ACTION - Awaiting Mrs Lajoie</i>	<i>pg</i>
		<i>Return.</i>	
SEP 28 2012	<i>GO</i>	<i>DIST/MAIL</i>	<i>Z</i>

UNCLASSIFIED
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ccmMercury Routing Slip

General Correspondence
 Wednesday, 25, July, 2012

Document: 1277559
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BF :
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Subject: OMBUDSMAN: LOSS OF HOME EQUITY WHEN CF MBRS ARE RELOCATED

Author: ALAIN GAUTHIER
 Sect/Dept: OMBUDSMAN
 Org:

Assigned Date:	Assigned To:	Task: Routing BF:	Intl:
2012-07-25	CMP	ACTION	
AUG 03 2012	DGCB	Pls review & make recommendations	
7 Aug 12	DGCB	PLEASE PREPARE A DRAFT RESPONSE FOR MY REVIEW FOR CMP'S SIGNATURE	
19 Sep 12	DGCB	APPROVAL	
27 Sept 12	DGCB	Re'am, as req.	
27 Sept 12	CMP	Signature	

UNCLASSIFIED
 (UNCLASSIFIED Without Enclosure)

Ombudsman

National Defence
and Canadian Forces



Défense nationale
et Forces canadiennes

July 24, 2012

Rear Admiral A.M. Smith, OMM, CD
Chief of Military Personnel
National Defence Headquarters
MGen Pearkes Building
101 Colonel By Drive
Ottawa, Ontario
K1A 0K2

Dear Rear Admiral Smith,

The Office of the DND/CF Ombudsman has received several complaints related to the loss of home equity when Canadian Forces (CF) members are relocated. Our initial investigation indicates potential issues with the current Home Equity Assistance (HEA) policy of the Canadian Forces Integrated Relocation Program (CFIRP). In the cases we have reviewed, we have found that the initial out of pocket expenses for CF members and their families have been significant, ranging from \$12K to \$73K. Based on data received from the Director General Compensation & Benefits (DGCB), this problem is significant as 105 CF members incurred home equity losses over the reimbursable amount of \$15,000 from 2009 to 2011. Our three primary concerns include the lack of a definition of the term of community, the relevance of the 20% threshold required to trigger the definition of a "depressed" market and the \$15,000 maximum payment from the core envelope.

Community. The term "community" is not defined by the policy and has contributed to a great deal of confusion. Unfortunately, there is no agreed upon definition of community, but according to the Concise Oxford Dictionary is "all the people living in a specific locality". Adding to this confusion is that the Treasury Board Secretariat (TBS) has substituted "community" with the word "area" in some of their correspondence with the Director Compensation Benefits Administration (DCBA). According to the same dictionary, "area" is "a region or a tract" which is a much broader definition than "community". The term "area" has been used in some cases to broaden the meaning of community to include for example separate municipal governments within commuting distances to larger cities. The lack of a definition of "community" is a significant weakness in the current HEA policy.

20% Threshold. The current policy is silent on whether an HEA application would be processed if there was insufficient information to meet the 20% threshold. As a result, the current policy creates unrealistic expectations by CF members and their families, who spend a considerable amount of time preparing HEA applications. In some cases, these applications do not contain the information required to prove that the housing market in their communities dropped 20% or more. The policy should clearly spell out whether a HEA

... / 2

application should even be submitted, if the 20% threshold is not met. We have not been able to determine the origins and the rationale for using the 20% criteria to meet the definition of a depressed market. However, given the broad interpretation that appears to be given to the term "community", this threshold would be very difficult, if not impossible to reach in a majority of cases.

\$15,000 maximum reimbursement. CF members are entitled to 80 percent of their losses to a maximum of \$15,000, unless their homes are in a TBS-designated depressed market area, in which case they are entitled to 100 percent of the loss. The Chief of the Defence Staff (CDS) stated in a recent grievance decision (September 2011) that "the reality in today's housing market is that CF members can experience losses that often exceed \$30,000 through no fault of their own due to the timing of postings over which they have no control. Our investigation indicates that the \$15,000 ceiling has not been readjusted since at least 1990 while the average price of house in Canada has more than doubled. Statistics from the Canadian Mortgage and Housing Corporation (CMHC) indicates that the average price of a house in Canada went from in \$140,000 in 1990, to \$164,000 in 2000 to \$339,000 in 2010.

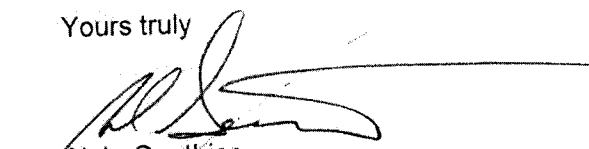
In January 2011, March 2011, and again in September 2011, the CDS, as the Final Authority within the grievance process, directed that DGCB review the adequacy of the HEA provisions with TBS with a view to reducing the impact of home equity losses to a reasonable and minimally detrimental level. Included in his direction was the need to review and examine the definition of community, the 20% depressed market criteria and the \$15,000 maximum amount reimbursable from the CFIRP core envelope.

We learned that DGCB reviewed the CFIRP benefits covering the period from April 2008 to February 2011 and determined that less than 1.5 percent of CF members had requested HEA. DGCB concluded that HEA benefits meet the needs of the majority of CF personnel relocating, therefore, it was not in need of significant change. Exceptions would continue to be submitted to TBS for review, as they are the Final Authority for such payments. We disagree with this conclusion, since the adverse financial impact on some of these members and their families has been devastating in some cases.

We believe that an immediate review of the HEA policy is necessary in order to reflect the new reality of today's housing market and the operational needs of the department. CF members are often faced with volatile market conditions, a lack of availability of married quarters, limited housing options, low rental vacancy rates and a short time frame to make a significant decisions on where to live. These circumstances are largely beyond their control, but yet can have severe and wide ranging long term financial, personal and career consequences. An argument can be made that equity losses are directly attributed to Military Service and the CF has a duty to rapidly resolve these situations.

I would like to thank you for your attention to this important matter. I would appreciate a reply by end of August 2012.

Yours truly


Alain Gauthier
Acting/ Director General Operations

Chief of Military Personnel



Chef du personnel militaire

National Defence
Headquarters
Ottawa, Ontario
K1A 0K2

Quartier général de
la Défense nationale
Ottawa (Ontario)
K1A 0K2

24 September 2012

Mr. Alain Gauthier
Acting Director General of Operations
Office of the Ombudsman
Department of National Defence and Canadian Forces
Urbandale Building
100 Metcalfe St., 12th floor
Ottawa ON K1P 5M1

Dear Mr. Gauthier:

Thank you for your correspondence of 24 July 2012, addressing the Ombudsman office's concerns regarding the loss of home equity when Canadian Forces (CF) members are relocated. Your letter specifically makes reference to the current Home Equity Assistance (HEA), a benefit within the Canadian Forces Integrated Relocation Program (CFIRP); and the losses incurred by our valued members.

Before I expand on your concerns, it is important to specify that the benefits reflected within the CFIRP, although administered by the CF, are set by Treasury Board (TB) Ministers, as per section 35 of the *National Defence Act*. As such, TB Ministers not only directs rates of pay, allowances and benefits, but also imposes certain conditions and limitations thereto. Furthermore, as mentioned at article 8.2.13 of current CFIRP manual, TB Secretariat (TBS), through the Secretary herself, as delegated by the TB Ministers, is responsible for determining depressed markets, not the CF.

You are correct that the term "community" is not defined within the CFIRP manual. It should be noted that CF members are posted to "places of duty" and in turn select within this "place of duty" which "community" they want to reside in. TBS' approach, which is similar to that used for other departments, in designating a depressed market, is to look at it in the context of the "census metropolitan area" or the "single-tier municipality" (as applicable). A "census metropolitan area" is established by Statistics Canada and 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. For example, the City of Ottawa used to be the Regional Municipality of Ottawa-Carleton and the Edmonton Capital Region is sometimes referred to as Greater

1/2



National Défense
Defence nationale

Canada

Edmonton or Metro Edmonton is a conglomeration of municipalities centred around Edmonton. The fact that TBS considers a larger area ensures that all members posted to a same place of duty are treated in the same manner, especially in cases when the market is assessed as depressed.

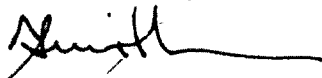
With regard to the 20% threshold, the same limitation applies to other departments. Members do have to demonstrate a 20% drop in market for the file to be reviewed by TBS, and the required substantiation is detailed within article 8.2.13 of the CFIRP, under the "Depressed market status" section. This section explicitly specifies that the member has to "build a case" to be submitted to TBS through the CF Relocation Coordinator and Director Compensation Benefits Administration (DCBA) who ensure that all appropriate documents are included. They are then reviewed by TBS who perform a thorough analysis of the information provided by the member, as well as, other pertinent sources, such as the local chamber of commerce, CMHC, Statistics Canada, local newspapers and the internet. Considerations are also given to factors, such as, economic growth, unemployment rates, and, if applicable, major industry closures. Once the thorough analysis is completed, the file is staffed to the TB Secretary for a final decision.

Of note, in recent HEA decisions, TBS also made DCBA aware of the distinction between a market that declines by 20% and a market that is depressed by 20%. Indeed, a decline can arise from a drop following a rise of the market; however, this does not necessarily mean that the market is depressed.

Regarding the \$15,000 maximum reimbursement from the Core envelope, this constraint imposed by TB and which also applies to other government departments, is due to taxation limitations imposed by CRA. It should be emphasized that current policy also permits further reimbursement to CF members up to 100%, from their customized and personalized envelopes if funds are available. However, anything greater than \$15,000 in HEA becomes a taxable benefit, in accordance with current taxation rules.

Rest assure that your concerns, especially with respect to terminology and definition will be taken into consideration in the next iteration of the CFIRP manual to be submitted to TB Ministers for approval.

Yours sincerely,



A. Smith
Rear-Admiral

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-May-11
2010			2010-0351	03-Nov-08				\$48,000.00	\$27,000.00	\$21,000.00	43.75%	\$36,000.00	04	10	TB - Approved 100%	
2010			2010-0447	22-Jul-09				\$127,500.00	\$98,000.00	\$29,500.00	23.14%	\$92,000.00		10	TB - Approved 100%	
2010	Don't Record	Don't Record	2010-0461	03-Aug-10	F40-002-002	MAJ	BRADEN	\$406,000.00	\$317,000.00	\$89,000.00	21.73%	\$325,000.00	5-Jan-07	30-Jul-10	TB for review	26-Oct-11
2010			2011-0026	06-Jul-10				\$417,000.00	\$341,000.00	\$76,000.00	18.23%	\$375,000.00	07	11	TB - Denied	
2009			2009-0193	15-Jul-08				\$344,747.46	\$410,000.00	\$64,747.46	7.91%	\$410,000.00	07	09	TB for review	19-Dec-11
2009			2009-0598	20-Jun-09				\$483,000.00	\$499,000.00	\$16,000.00	3.13%	\$440,000.00	07	09	TB - Denied	
2009			2009-0890	13-Jul-09				\$230,000.00	\$167,000.00	\$63,000.00	24.66%	\$157,000.00		09	TB for review	09-Aug-11
2009			2009-0994	14-Jul-08				\$240,000.00	\$175,000.00	\$74,400.00	29.77%	\$232,750.00	07	09	TB for review	20-Oct-11
2009			2009-0482	29-Jun-07				\$458,000.00	\$378,000.00	\$80,000.00	19.21%	\$385,000.00	07	09	TB for review	23-May-12
2009			2009-1390	15-Dec-08				\$192,000.00	\$170,000.00	\$22,000.00	11.69%	\$200,000.00		09	TB - Denied	

Last Updated: 28 July 12

Message

Bisson Cmdre L@CMP DGCB@Ottawa-Hull

From: Bisson Cmdre L@CMP DGCB@Ottawa-Hull
Sent: Monday, 30, July, 2012 07:13
To: Piche J@DND/CF LA CCL@Ottawa-Hull
Cc: Charland Maj JAE@JAG DLAW MJ Strat@Ottawa-Hull
Subject: FW: BRAUER MAJ - REQUEST 100% HEA REIMBURSEMENT
Attachments: Edmonton_Bon Accord_AB_2010_not_depressed_market.pdf

Julie,

/As requested. Please note that Maj Brauer also received a copy directly from DCBA.

Note, was not cc due to the fact that I could not track him down on DWAN.

Lynn Bisson
Cmdre
DGCB/DGRAS
(613) 995-1930

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Friday, 27, July, 2012 16:54 PM
To: Brauer Maj MMB@LFAA HQ@Halifax
Cc: Bisson Cmdre L@CMP DGCB@Ottawa-Hull; Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: FW: BRAUER MAJ - REQUEST 100% HEA REIMBURSEMENT

Maj Brauer,

Attached is your copy of ref B of today's adjudication letter below.

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

Message

From: Lajoie Maj CJM@CMP DGCB@Ottawa-Hull
Sent: Friday, 27, July, 2012 16:38 PM
To: Brauer Maj MMB@LFAA HQ@Halifax
Cc: Bisson Cmdre L@CMP DGCB@Ottawa-Hull; Larouche LCol JMS@CMP DCBA@Ottawa-Hull
Subject: FW: BRAUER MAJ - REQUEST 100% HEA REIMBURSEMENT

Maj Brauer,

As per previous email, attached is your copy of ref B of today's adjudication letter below.

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) | Programme de réinstallation intégrée des Forces canadiennes (PRIFC)
 CBI 208 - Relocation Benefits | DRAS 208 - Prestations de Réinstallation

From: +DCBA 2 Adjudication@CMP DCBA@Ottawa-Hull
Sent: Friday, 27, July, 2012 14:39 PM
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
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

2012-10-26

A0360429_2-A-2012-00958--0059

Message

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



Treasury Board of Canada
Secrétariat

Secrétariat du Conseil du Trésor
du Canada

Ottawa, Canada
K1A 0R5

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

s.19(1)

Lajoie Maj CJM@CMP DGCB@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 South Eastern Alberta; 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 | Téléimprimeur 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 | 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 30, 2012 11:35 AM
To: Landry, Theresa
Cc: Lukasik, Henryk; 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 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|télé (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: Lukasik, Henryk
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)

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),
Medicine Hat (2011) and Calgary (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
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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

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			2010-0351	03-Nov-08				\$48,000.00	\$27,000.00	\$21,000.00	43.75%	\$36,000.00	04	10	TB - Approved 100%	
2010			2010-0447	22-Jul-09				\$127,500.00	\$98,000.00	\$29,500.00	23.14%	\$92,000.00		10	TB - Approved 100%	
2010	Bon Accord	Edmonton	2010-0481	03-Aug-10	F46 462 662	(MA)	BRAUER	\$405,000.00	\$317,000.00	\$88,000.00	21.73%	\$325,000.00	6-Jun-07	30-Jul-10	TB for review	25-Oct-11
2010			2011-8825	05-Jul-10				\$417,000.00	\$341,000.00	\$76,000.00	18.23%	\$375,000.00	07	11	TB - Denied	
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			2009-0958	20-Jul-09				\$403,000.00	\$439,000.00	\$24,000.00	5.95%	\$440,000.00	07	09	TB - Denied	
2009			2009-0980	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
2009			2009-0452	25-Jun-07				\$458,000.00	\$370,000.00	\$88,000.00	19.21%	\$358,000.00	07	09	TB for review	23-May-12
2009			2009-1390	15-Dec-08				\$192,500.00	\$170,000.00	\$22,500.00	11.69%	\$200,000.00		09	TB - Denied	

Total: 13 rows

TREASURY BOARD DECISION ON DEPRESSED MARKET

	FY 2009-10	FY 2010-11	FY 2011-12	FY 2012-13
LOCATION (City, Province)				
Bon Accord (Edmonton), AB		D		
Calgary, AB	D			
Comox, BC	D			
Courtland, ON	D			
Edmonton, AB	D			
Medicine Hat (Edmonton), AB			D	
Morinville, AB	D			
Port Maitland, NS		A		
St. Albert, AB		D		
Témiscaming, QC		A		

7/21

LEGEND

approved 100% HEA	A
denied	D
submitted, waiting for decision	R

NOTES:

One submission per location per request received by DCBA 2 is being prepared for November 2012 BF for SITREP from TB: 1 November 2012

Last updated: 30 September 2012

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			2011-0317	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	Redwood	Edmonton	2010-0461	03-Aug-10	E46 462 562	MAJ	BRAUER	\$405,000.00	\$317,000.00	\$88,000.00	21.73%	\$325,000.00	5-Jan-07	30-Jul-10	25-Oct-11	TB - Denied	17-Jul-12
2010			2011-0025	09-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	18-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			2009-0658	20-Jul-09				\$453,000.00	\$439,000.00	\$14,000.00	3.16%	\$440,000.00	07	09		TB - Denied	17-Jul-12
2009			2009-0990	13-Jul-09				\$220,000.00	\$187,000.00	\$33,000.00	14.99%	\$157,000.00		08	08-Aug-11	TB - Denied	17-Jul-12
2009			2009-0994	14-Jul-09				\$249,000.00	\$175,500.00	\$73,500.00	29.52%	\$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			2009-1390	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