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# ***25 Relocation Tips for Members and Families***

## **The Golden Rules**

- **Read the 2017 RCMP Relocation Directive.** Try to obtain an understanding of how the directive works, particularly with respect to the “envelopes.” It is impossible to have a smooth relocation if you don’t know how it works. *Importantly, now is the time to get a financial advisor!*
- **Plan a door-to-door move.** The relocation process is based on the concept of a door-to-door move – meaning the Member is to follow their belongings and arrive at the destination when their belongings arrive. There will be pressure from supervisors and commanders to arrive early, but often there are few provisions to cover Members if you do arrive early, particularly if you stay one night in your new home (travel status ceases at that point).
- **Continuously consult with RCMP Relocation.** Consult with your assigned RCMP Relocation Advisor every time you require clarification or have a decision to be made, rather than going ahead and assuming it’s ok. Each consultation with your Relocation Advisor about an issue or request for clarification or approval should always be backed with confirmation emails to document these conversations. We cannot stress enough how important this is.
- **Keep it simple and within the scope of the rules.** Overcomplicating an already stressful move can be a recipe for disaster. Just because it’s cheaper to do something another way or in a different way that seems to make more sense to you, doesn’t mean it would be permissible. Don’t be guided by a principle of trying to save the government money, just try to follow the Relocation Directive, simplify your move, and save yourself a headache.
- **Know your post!** Before you formally accept any transfer offer, make certain the potential new post reasonably meets your needs (medical, schooling, spousal employment, available government housing for you, etc.) Be aware of what the benefits are (or are not) with respect to IPGHD and consult with other Members presently at the post to determine if it will be a good fit for you. The grounds to turn down a transfer are noted in CMM chapter 3, section 1.1.14, however the sooner you engage your Career Advisor and commence open communication, the better chance you will have of the RCMP working with you. Remember that cancelling a transfer *after* it has been actioned, struck, and especially if Relocation has formally commenced is extremely difficult and unlikely.

## **Travel – House Hunting, Destination Home Inspection, Actual Move, Etc.**

- During the initial “relocation consultation” with the RCMP Relocation Advisor, it may be beneficial to include your spouse in the meeting. If your spouse is also a Member, ensure you read “Appendix C” of the Relocation Directive, which outlines how your Member-spouse will qualify under the directive.
- Discuss with your Relocation Advisor the logistics and expectations of each trip and each step along the way, including which type of hotel room you’re entitled to, how many hotel rooms (determine if multiple rooms could potentially be combined to one larger room at a higher amount), private accommodations, expected mileage each day, etc. Take notes during the discussion and send an email to the Relocation Advisor confirming all that was discussed and agreed upon.
- If you take a Destination Home Inspection Trip (DHIT) to a remote or LDP community, you should do more than just check out bed sizes and home layouts in your future home. You should:
  - a. Review the detachment’s admin housing file and note any deficiencies that have repeatedly not been addressed. Bring this to the Detachment Commander’s attention.
  - b. Note any significant deficiencies in your new home and request they be addressed prior to your estimated arrival. This doesn’t mean a stain on the countertop or a gouge in the floor, but significant issues like broken entry door locks, wrecked furniture, unsuitable beds, broken windows, obvious mould, obvious disrepair, etc. State your expectation that the home be thoroughly cleaned prior to your arrival!
- Inquire with the Commander as to where to stay when your belongings are coming in to be unloaded and unpacked. If the Commander answers “your future force house”, that is not possible as you are in travel status and you can’t stay a single night in your destination home until your belongings arrive. If you do, travel status ends. If there are no accommodations in the community, you will arrive in the community when your belongings arrive, meaning arriving on the same flight as the movers. If there are alternative arrangements to be made at a hotel or similar for you to arrive before your belongings, that is between you and your Commander.
- You have days for packing/loading/unpacking, etc. Advise your Commander that you will need to use them so there are no surprises for the shift schedule. If your Commander tells you to have your spouse look after the move, remind them that this is your transfer.
- In remote communities serviced by barges or winter roads, determine how much room there is for storage, especially for food. Consider buying some cost-effective shelving to include in your move to store quantities of food in the destination home during the posting.

## **Selling, Buying, Renting**

- Home sales can be complex, and situations vary. Each situation will be unique, especially when Members attempt unusual moves or complicate their moves. You should ensure you are familiar with the Directive and are engaging your Relocation Advisor at each step for frequent pre-approvals when you are looking to do things “outside the box.”

- Don't sell your home without the pre-approval of the RCMP. Consider a top-notch real estate agent. Not your friend, family member, or a person who will get you a deal. The RCMP is paying for this – all you need is the best agent to sell your most valuable asset.
- Markets change! Members should be encouraged *not* to buy homes that are out of the ordinary price range for a market as resale can be problematic, and their life or careers can be impacted. Members should think about what the resale situation of the home they are buying is, especially in markets that fluctuate based on resource economies (oil, gas, mining, lumber, etc.) As well, the Home Equity Assistance Plan (HEAP) is often of little assistance with larger losses. Even if a Member is willing to accept a large loss, they often cannot find a buyer or the market is overwhelmed with other sellers. Members posted to resource-dependent communities should always give strong consideration to renting, whenever possible or feasible. *Remember, again, to get a financial advisor!*
- New Members first posted to Contract Divisions (except the LMD) should also be encouraged to give strong consideration to renting a property, as mobility is often sought by Staffing within the first 2 to 3 years. This Member may want to take 2 to 3 postings for mobility to get to the location they want, releasability from the Division, or work towards plain clothes policing, etc.
- When buying, consider more than just the lowest mortgage interest rate. Can you port the mortgage and what will the mortgage breaking fees be if you must do so? Relocation policies are limited in covering these fees, especially exorbitant fees (upwards of \$30,000 for some). Banks such as BMO have specific programs that *sometimes* deal with these fees much better for RCMP Members.

## The Move

- Consistent with the concept of a “door-to-door move,” Members should plan to arrive when their belongings arrive. Door-to-door move means the most efficient move possible, so taking Leave during the move is often not permitted. Taking vacation during a move complicates the move, especially when it incurs fees for “storage in transit” where effects sit on the truck at very high costs and is often not permitted. Likewise, Commanders at the destination will try to rush you to arrive, sometimes ahead of your belongings. Your “PID” arrival date normally has flexibility to be “30 days either side” of the PID date. Home sales can impact this, but otherwise do not give in to pressure to complicate your move and forego entitlements and allowances.
- Stay with and supervise the movers during packing, loading, and unpacking. You get days off for this!
- Never immediately “settle” with moving companies for damaged items. It is standard procedure for them to low ball and negotiate damaged items. Stand firm until you get reasonable compensation.
- The movers will always try to get out of unpacking at destination. They will even say things like, “if there is anything damaged, it will be covered regardless of whether or not we unpack or you do,” or “you might want to unpack your items so you know where it goes,” etc. Movers will claim they have another job to get to or (in a remote location) say they must catch their flight. *Do not accept this.* The movers are getting paid to unpack and you will be stuck with days of unpacking, materials to dispose of, and there is no written guarantee that you will be covered if you find a broken item. As mentioned before, companies will try to make you settle and play hardball with your claims.

With long term storage (LTS):

- a. The Member and family should organize, sort, or mark their belongings prior to packing to ensure the packers and loaders clearly understand what is going to the destination and what is going into storage. If anything is of high value, take pictures and ensure the movers are aware!
- b. Place extra importance on the packing and loading supervision to ensure LTS belongings and destination belongings are not mixed up.
- c. Ensure you understand your vehicle(s) will usually be stored at the location you are departing, and NOT necessarily the location you *want* it to be stored. E.g., if moving from Halifax to Yukon, the vehicle will likely be stored in Halifax and not in Edmonton or Vancouver.

## **At Destination**

- If transferring to Force housing, the Member should be aware that ALL rent reductions will be reset by the RCMP Housing authority to zero for each new occupant. Request the paperwork from the current/previous occupant for any reductions and resubmit. Adjust as necessary. Members should also be aware of the IPGHD clause that outlines locations where rent is very high (exceeds 25% of their gross pay) that they can request an overall reduction in rent.
- Members should request a “home inspection” of Force housing with the Detachment Commander. The initial occupancy agreement form is in the IPGHD. Members should note all deficiencies, be aware of who is responsible for Force housing, rent, insurance, liability, repairs, etc. work within the IPGHD, and be committed to ensuring matters requiring maintenance, replacement, or repair are brought to the attention of the Detachment Commander immediately.
- For Members transferring to another province or territory, the “RCMP Family Corner” has information on changing driver’s licences, finding a new family doctor, contacting utility and service providers, etc., at <https://www.rcmp-grc.gc.ca/fam/index-eng.htm>. Don’t forget to forward your mail with Canada Post! For the extra \$30, forward it for a full year instead of 4 months.

## **Isolated Post Government Housing Directive**

- If transferring into an Isolated Post Government Housing Directive (IPGHD) posting, read the directive prior to arrival, or as soon as possible. Understand how Vacation Travel Assistance (VTA) trips work, the timelines for claiming VTAs, how medical travel works, what you can claim during medical travel, etc. If you or your spouse is pregnant or planning to start a family at an isolated post, you need to understand the unique IPGHD rules. Further, if you or your spouse is pregnant, ensure you advise your Relocation Advisor of this for weight-restricted locations so the weight limit can be increased to accommodate cribs, baby accessories, etc.
- Moving into IPGHD weight-restricted locations can be extremely challenging and stressful. Movers’ pre-estimated weights that can vary wildly from the actual scale weights and will be billed back to the Member at exorbitant costs to Arctic fly-in locations. The evening between pack day and load day, hold each box while standing on a scale at home to get a better weigh estimate to see if you are close to the limit. Show this tally to the movers and e-mail it to the RCMP Relocation Advisor when it conflicts

wildly with the moving company's pre-estimate. Understand that weight overages may be billed back to you, so ensure you are prepared. Also, if the pre-move estimate is approaching the weight limit, err on the side of caution and consider finding a way to shed weight.

- Upon arrival at an IPGHD posting, you should ask the Detachment Commander about the pre-approval forms and the procedure with the local Nursing Station or Hospital involved with paid IPGHD travel for non-elective medical treatment. Elective procedures (e.g.: adjusting braces) are at the Member's expense and should be planned during VTA trips or taken into consideration before accepting transfers to locations with limited treatment options and facilities.
- Members should understand that remote fly-in locations may mean that belongings come in on multiple flights and over multiple days. The unloaders and unpackers will be long gone. Contact the Relocation Advisor at the early planning stages of the move and request confirmation from the moving company that your belongings be flown in together. Unfortunately, there is no recourse for this, and it's a common money-saving tactic for moving companies to fly belongings up with aviation companies when they have the occasional spare space on scheduled flights as space becomes available, compared to chartering a plane to fly your belongings up all at once.

**CRITICAL TIP! Isolated Posts often mean a huge uptick in income that can lead to a lifetime of “bad spending habits”. Instead, it should mean a unique chance to make the best of a limited time financial situation. Consider capitalizing on your initial bonus “month’s salary” from relocation with the help of a financial advisor like Enriched Academy (NPF partner company), which will pay lifelong dividends! Learn more at [npf-fpn.com/npf-family-services](http://npf-fpn.com/npf-family-services). This is an important time in your life – seek sound financial advice.**