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2026 EDITION

✓ REGISTERED SIRVA & BGRS TPSP

MILITARY RELOCATION GUIDE

CFB Borden Relocation Guide

Everything a CAF family needs before, during and after the House Hunting Trip

● **Spanish-speaking service available · Hablo Español**

~20 km
BORDEN TO BARRIE

5 days
TYPICAL HHT WINDOW

2-in-1
BROKER + MORTGAGE AGENT

17+
YEARS ONTARIO EXPERIENCE

Barrie
BEST CITY FOR CFB BORDEN FAMILIES

Miguel Fernández Morales, LLB · MBA · CNE · CLHMS
Broker of Record — Real Estate Advisors Inc., Brokerage (RECO) · Mortgage Agent Level 2 — Mortgage Alliance
Barrie & GTA · 17+ Years · CNE · CLHMS · **Hablo Español** · Registered SIRVA & BGRS TPSP

BEFORE YOUR HHT

Avoid These Costly Mistakes

Most problems in military relocations happen before the House Hunting Trip — not during it. These are the 7 patterns I see most often, and how to avoid them.

1 **Skip mortgage pre-approval before HHT**

5 days to find a home. Without a real budget, you waste days on wrong properties. Pre-approve first.

2 **Choose location based on commute alone**

Angus is 5 min from the gate but has lower resale liquidity. Optimize for your full timeline.

3 **Skip school zone research before arrival**

In Barrie two streets apart can mean different schools. Know the zone before falling in love with a property.

4 **Rely only on Realtor.ca or Zillow**

Public portals are 24–48 hrs behind MLS. Best homes disappear before they appear publicly.

5 **Underestimate closing costs**

LTT + legal fees + inspection + title insurance = $15K–$25K+. IRP covers most — but know your envelope first.

6 **Buy a hard-to-resell property**

Unusual layout, backs onto commercial, low-demand street. CAF members post again — buy with resale in mind.

7 **Wait until arrival to start your search**

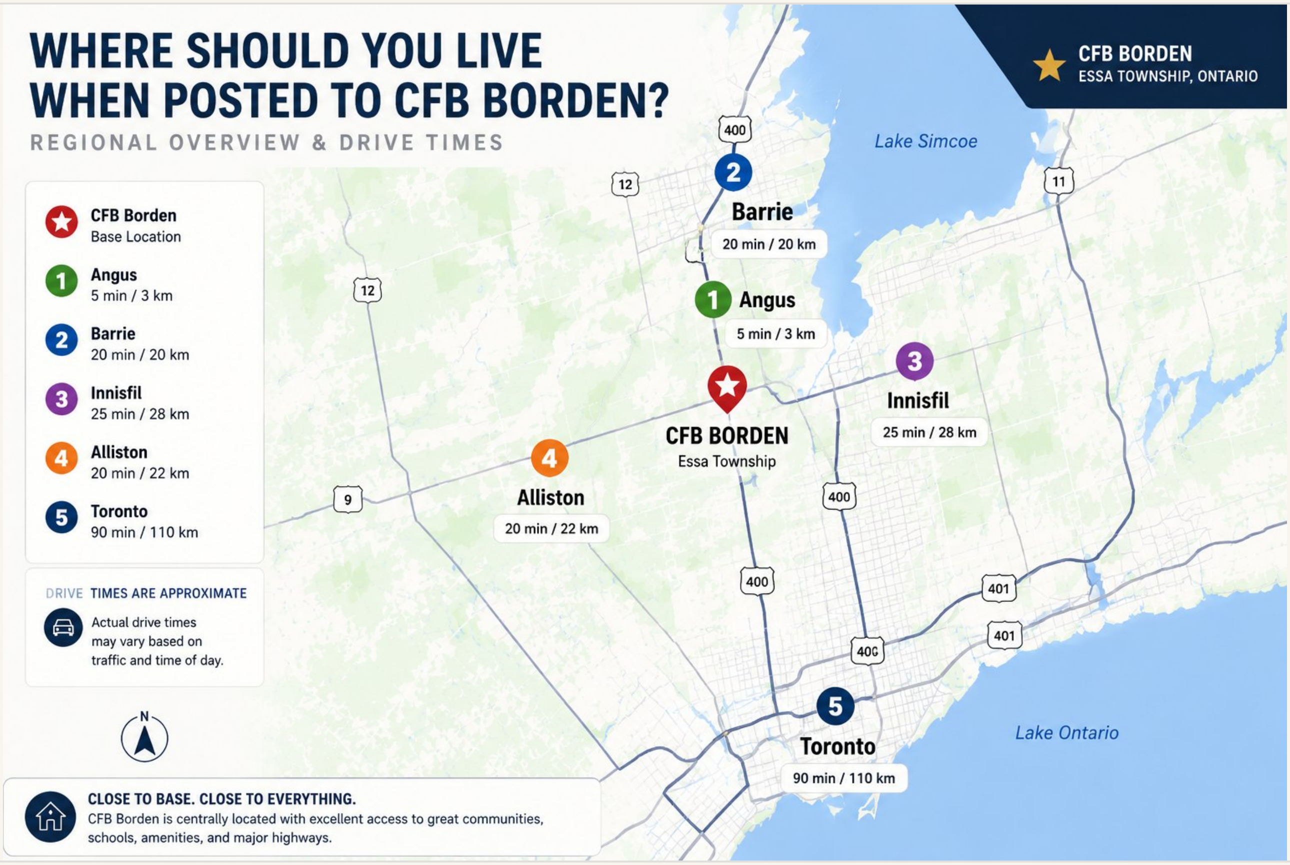
Best-prepared families start 4–6 weeks before HHT. Pre-approval done, legal team confirmed, shortlist built. By the time they land in Barrie — they're ready to decide, not still learning the market.

One Call Fixes All 7

Contact me before your HHT. One conversation covers mortgage pre-approval, property shortlist, school zone research, and closing cost estimate — real estate and financing under one roof. **WhatsApp: (647) 894-0553**

REGIONAL OVERVIEW

Drive Times & Location Options



CFB Borden — Barrie 20 min · Angus 5 min · Alliston 20 min · Innisfil 25 min · Toronto 90 min. Drive times are approximate.

Why Most CAF Families Choose Barrie

Barrie gives you the best combination of commute, schools, amenities, and long-term resale value. Full urban infrastructure — RVH hospital, Georgian College, major retail — with a 20-minute highway commute via Hwy 400. When your next posting comes, Barrie homes sell. Angus and Alliston are more affordable but come with lower resale liquidity and fewer amenities.

Also Worth Considering: Innisfil

Innisfil sits on Lake Simcoe, 25 minutes from base. Newer builds at competitive prices with waterfront access. Good option for families who want lakeside living and are comfortable with a slightly longer commute.

COMMUNITY COMPARISON

Scored by Commute, Schools, Amenities & Value

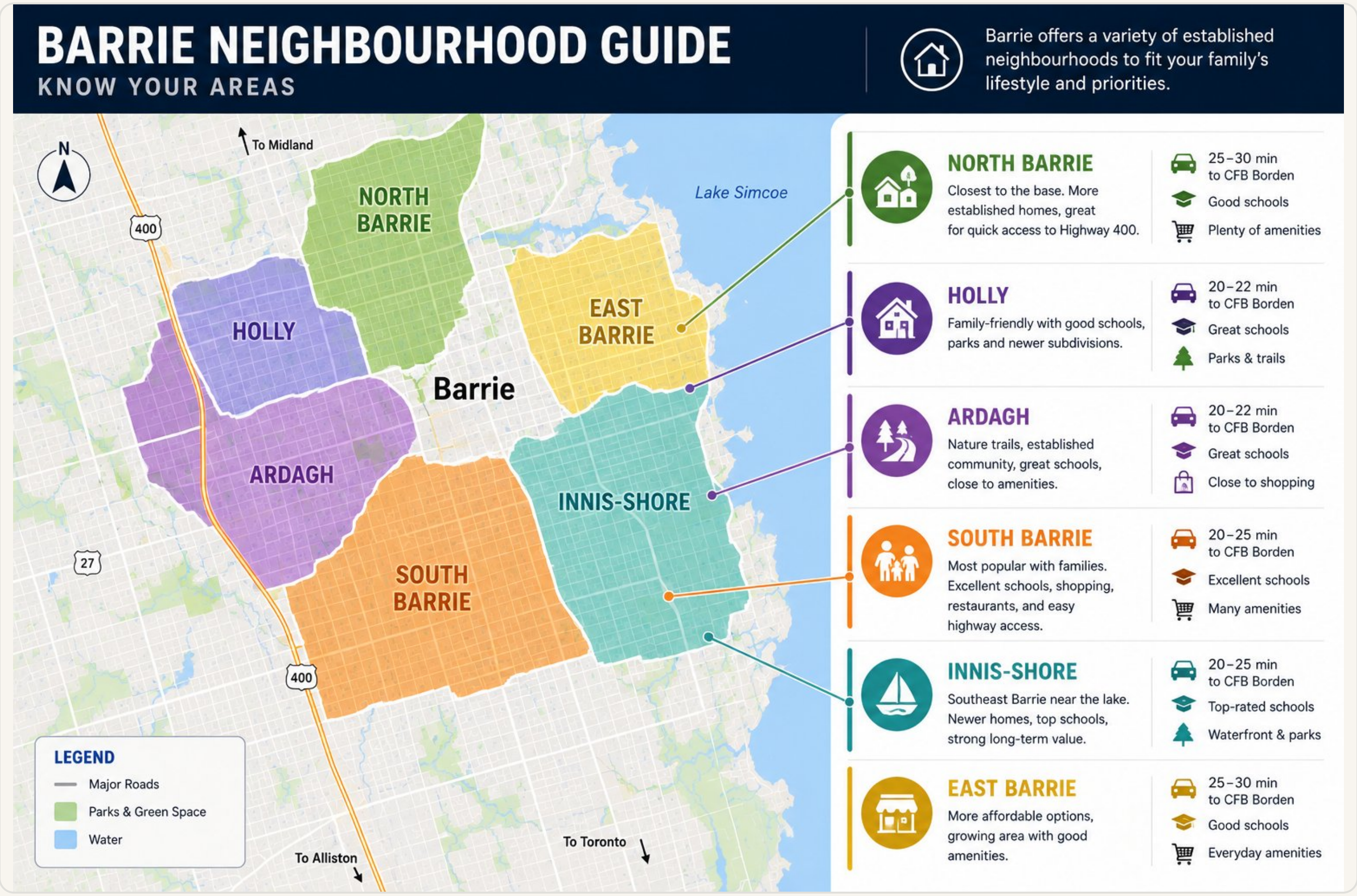
Community scores based on commute, school quality, amenities, affordability and long-term property value.

My Recommendation for Most CAF Families

South Barrie (9.0/10) or Innis-Shore (8.8/10). Both offer excellent schools, strong resale, 20–25 min commute, and properties that hold long-term value. For schools as the top priority — Innis-Shore. For overall balance and amenities — South Barrie. Angus is the right choice only if budget is the primary constraint or the posting is short.

KNOW YOUR AREAS

Barrie Neighbourhoods — What to Expect



Barrie's main neighbourhoods: North Barrie, Holly, Ardagh, South Barrie, Innis-Shore, and East Barrie.

Quick Reference

South Barrie & Innis-Shore — Best schools, most amenities, strong resale. 20–25 min to base. | **Holly & Ardagh** — Family-friendly, nature access, great schools. 20–22 min. | **North Barrie** — Closest to base, more affordable, established homes. 25–30 min. | **East Barrie** — Most affordable within Barrie, good for first-time buyers.

EDUCATION

Top School Areas for Military Families

School zones in Barrie are boundary-based. **Two streets apart can mean a different school.** Families from bases like Valcartier or Ottawa can access French-language pathways. Always verify boundaries by address before making an offer.

INNIS-SHORE

Top Rated — Families' First Choice

- → **Willow Landing Elementary (Public)**
- → **Harvest Hills Public School (Public)**
- → **St. Gabriel Catholic School (Catholic)**
- → **Barrie North Collegiate (Secondary)**

SOUTH BARRIE

Strong Options — Most Amenities

- → Sandy Hollow Public School (Public)
- → Algonquin Ridge Elementary (Public)
- → St. Michael's Catholic School (Catholic)
- → Innisdale Secondary (Secondary)

HOLLY & ARDAGH

Great Schools — Nature Access

- → **Ardagh Bluffs Public School (Public)**
- → **St. Joseph's Catholic School (Catholic)**
- → **École Saint-Joseph (French)**
- → **Barrie Central Collegiate (Secondary)**

ANGUS / ESSA

Growing — Limited Secondary

- → Angus Morrison Elementary (Public)
- → Most secondary students bus to Barrie
- → New growth — improving options ahead

SCHOOL BOARD	TYPE	WEBSITE
Simcoe County District School Board	Public English	scdsb.on.ca
Simcoe Muskoka Catholic DSB	Catholic English	smcdsb.on.ca
Conseil scolaire CSO	Public French	csdcso.on.ca

Military Family Resource Centre (MFRC) — On Base

Located on CFB Borden. Provides support for military spouses, childcare resources, youth programs, and integration services. One of the first places to contact when your family arrives.

Verify Before You Offer

School listings are for reference. Boundaries change. Confirm the assigned school for any specific address directly with the school board before making an offer. I include this step in my standard buyer process.

HOUSE HUNTING TRIP

Day-by-Day: How to Make Your HHT Count

The families who come in prepared — pre-approved, shortlisted, legal team confirmed — are the ones who go home with a signed offer. Here is the timeline that works.

HHT vs. DIT — Know the Difference

HHT (House Hunting Trip): For members buying or renting on the civilian market. Covers travel, meals, and 6 nights lodging for you and your family. Typically 5 days. | **DIT (Destination Inspection Trip):** If you've been offered a PMQ (base housing) but haven't signed yet — or if you want to inspect your accommodations and arrange schooling or medical file transfers. 5 days, one person only. If you applied for a PMQ but haven't been assigned one yet, you are still entitled to an HHT — don't let anyone tell you otherwise.

4-6 WKS OUT

Remote Prep — Before You Land

Get your mortgage pre-approval done. Confirm your Realtor and lawyer. Start your property shortlist at homes4sale.miguelfernandez.ca/best. Research school zones. One call with me covers all of this before you book flights.

DAY 1

Arrival & Market Briefing

Review the final shortlist of live properties based on budget, school requirements, and commute preference. Drive the Borden–Barrie route at peak hours — know the real drive time, not just Google's estimate.

DAYS 2–3

Property Tours — Narrow to Your Top 3

Tour 8–12 pre-screened homes in priority neighbourhoods. By end of Day 3 you have a clear top choice with one backup. I provide live market analysis for each property — list price vs. market value, days on market, comparable sales.

DAY 4

The Offer

Draft and submit a purchase agreement with conditions that protect your deposit and align with IRP requirements. Note: IRP requires **3 comparable sales** to justify your purchase price — I prepare these as part of my standard offer package. Mortgage file advanced simultaneously. Home inspection booked.

DAY 5

Conditions & Confirmation

Home inspection complete. Mortgage commitment received. Conditions removed. You leave with a signed deal, a clear closing timeline, and IRP reimbursement documents prepared before departure.

Start Before Your HHT — Not the Day You Land

Message me on WhatsApp as soon as you receive your posting message. Pre-approval, shortlist, and legal team confirmed before your flight. **(647) 894-0553**

THE MARKET

What Your Budget Gets You in Barrie

BUDGET	WHAT TO EXPECT	BEST AREAS
Under $500K	Townhouse or semi-detached. Limited detached options.	North/East Barrie, Angus
$500K – $650K	Solid detached, 3–4 bed, garage. Good family home.	South Barrie, Ardagh, Holly
$650K – $800K	Larger detached, newer build or fully updated.	Innis-Shore, South Barrie
$800K+	Premium homes, executive finishes, larger lots.	Lakeshore, Innis-Shore

ESTIMATED MONTHLY PAYMENTS

PURCHASE PRICE	DOWN PAYMENT	MORTGAGE AMOUNT	EST. MONTHLY*
$500,000	5% — $25,000	$475,000 + CMHC	~$2,850
$600,000	5% — $30,000	$570,000 + CMHC	~$3,420
$650,000	10% — $65,000	$585,000 + CMHC	~$3,500
$700,000	10% — $70,000	$630,000 + CMHC	~$3,780
$800,000	20% — $160,000	$640,000	~$3,840

* Estimates based on 25-year amortization at approx. 4.5–5.0%. Rates vary. Not a commitment to lend. Verify with a licensed mortgage professional.

Your Advantage: Broker + Mortgage Agent — One Call

Most agents find you a property and send you to a bank. I handle both — real estate and mortgage in one conversation. I also serve Spanish-speaking CAF families — *hablo español*. I know the CAFRD. I know how to structure your offer so the home inspection qualifies under your Core account, how to protect your deposit with short-term financing, and as your Mortgage Agent, I review your existing mortgage penalty to confirm how SIRVA reimburses it under IRP rules. One call, both sides covered.

→ Pre-approval before your HHT — real budget confirmed on day one
→ Access to multiple lenders — not limited to one bank's products
→ Mortgage portability analysis for members who may post again in 3–5 years
→ Bridge financing if selling and buying simultaneously
→ IRP flex dollar strategy — maximize what your entitlement envelope covers

REI — Real Estate Incentive: Up to $12,000

If you choose **not to sell your current home** and instead rent it out, you may be eligible for the REI — calculated as 80% of the commission you would have paid on the sale. Important: **you cannot receive both REI and TDRA** — it is one or the other. This is a major financial decision. I can help you analyze both scenarios as your mortgage agent before you elect either option.

TDRA — Temporary Dual Residence Assistance

If you buy in Barrie but your previous home hasn't sold yet, TDRA covers the reasonable costs of maintaining both properties while your origin home remains **unsold, vacant, and actively marketed**. Covered expenses include mortgage interest, property taxes, utilities, home insurance, and basic maintenance (lawn, snow removal). **Your Core Account covers TDRA for up to 6 months.** If the home remains unsold beyond that, additional months are funded from your Custom Account. Keep all receipts. Note: you cannot receive both TDRA and REI — choose strategically based on your situation.

Bridge Financing note: If you need a bridge loan to close on Barrie before your origin home sells, the Core Account reimburses bridge financing interest up to 80% of the eligible amount or $30,000 — whichever is less. Any remainder above that threshold comes from your Custom Account.

MERP — Mortgage Early Repayment Penalty Covered

If you need to break your existing mortgage to purchase in Barrie, the CAFRD (section 8.2.12) entitles you to reimbursement of the mortgage penalty charged by your lender. As your Mortgage Agent, I can review your existing mortgage terms, calculate the likely penalty, and confirm how SIRVA reimburses it — before you make any decisions.

Critical Time Limits — Don't Miss These

IRP benefits for buying and selling are not open-ended. To qualify for reimbursement of closing costs, legal fees, and mortgage-related expenses, your transaction must close within a strict window: **no more than 1 year before your COS date**, and **no more than 2 years after your COS date** or physical move of household goods. Missing these windows means losing reimbursement. Start the process early — I track these timelines as part of my standard process.

Search Properties Near CFB Borden

Start building your shortlist before your HHT. Live MLS access to all properties near CFB Borden: **homes4sale.miguelfernandez.ca/best**

YOUR ACTION PLAN

HHT Checklist — Step by Step

BEFORE YOUR HHT (4–6 WEEKS OUT)

- [ ] **Register with SIRVA within 21 days of posting message**
  forces.sirva.ca — activates file and entitlements
- [ ] **Book your SIRVA Planning Session**
  Understand your full entitlement envelope first
- [ ] **Get your mortgage pre-approval**
  Real budget confirmed before viewing any property
- [ ] **Confirm your Realtor — TPSP-registered preferred**
  Required before booking HHT travel
- [ ] **Confirm your real estate lawyer**
  TPSP-registered — ask your Realtor for a referral
- [ ] **Research school zones for target areas**
  scdsb.on.ca or smcdsb.on.ca — verify by address
- [ ] **Build property shortlist**
  homes4sale.miguelfernandez.ca/best — start 4 wks early
- [ ] **Review closing cost estimates with your agent**
  LTT + legal fees + inspection + title insurance
- [ ] **Contact MFRC at CFB Borden**
  On-base family support and integration programs

DURING YOUR HHT (5 DAYS)

- [ ] Day 1 — Drive commute at peak hours
  Hwy 400 south toward Borden — real drive time
- [ ] Day 1 — Review final shortlist with agent
- [ ] Days 2–3 — Tour 8–12 properties, top 3
- [ ] Visit school areas in target neighbourhoods
- [ ] Day 4 — Submit offer with conditions
  Home inspection + financing condition
- [ ] Day 5 — Remove conditions, confirm deal

AFTER ACCEPTED OFFER

- [ ] Complete home inspection
- [ ] Finalize mortgage commitment with lender
- [ ] Submit IRP reimbursement documents
  Keep all HHT receipts — travel, meals, lodging
- [ ] Coordinate closing with your lawyer
- [ ] Book IRP-covered moving services

One Call — Everything Covered

Real estate + mortgage pre-approval + shortlist + school research + closing costs. Message me before your HHT and I'll have everything ready before you land in Barrie. **WhatsApp: (647) 894-0553 · miguelfernandez.ca**

READY TO START YOUR SEARCH?

Let's Make Your HHT Count

You have a limited window to find the right home in an unfamiliar city. Contact me before your HHT — pre-approval, shortlist, and school research ready before you land in Barrie.

Message Me on WhatsApp — (647) 894-0553

Search Properties Near CFB Borden — homes4sale.miguelfernandez.ca/best

Full Buyer's Guide — miguelfernandez.ca/Guia

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