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# Home Buyers' Plan (HBP)

Includes Form T1036

## Before you start

### Is this guide for you?

Use this guide if you want information about the rules that apply to the Home Buyers' Plan (HBP).

Chapter 1 explains the Home Buyers' Plan and the conditions of participation.

Chapter 2 provides information concerning the repayment of withdrawals made under the HBP and different situations for these withdrawals.

Chapter 3 describes other rules to be considered.

**Definitions** – In the definitions section on page 3, we have included definitions of some of the terms used in this guide. You may want to read through the glossary before you start.

### Contacting us

In this guide, we use plain language to explain the most common income tax situations. If you need more information after reading this guide, visit our Web site at [www.cra.gc.ca](http://www.cra.gc.ca) or call us at 1-800-959-8281.

**Teletypewriter (TTY) users** – If you use a TTY, you can call our bilingual enquiry service at 1-800-665-0354.

### Forms and publications

Throughout the guide, we refer to other forms and publications. You can get these documents by visiting our Web site at [www.cra.gc.ca/forms](http://www.cra.gc.ca/forms) or by calling us at 1-800-959-2221.

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## Definitions

This definitions section provides a general description of the technical terms that we use in this guide.

**Common-law partner** – This applies to a person who is **not your spouse** (see the definition of spouse on the next page), with whom you are living in a conjugal relationship, and to whom at least **one** of the following situations applies. He or she:

- a) has been living with you in such a relationship for at least 12 continuous months;
- b) is the parent of your child by birth or adoption; or
- c) has custody and control of your child (or had custody and control immediately before the child turned 19 years of age) and your child is wholly dependent on that person for support.

In addition, an individual immediately becomes your common-law partner if you previously lived together in a conjugal relationship for at least 12 continuous months and you have resumed living together in such a relationship.

**Under proposed changes**, this condition will no longer exist. The effect of this proposed change is that a person (other than a person described in b) or c) above) will be your common-law partner only after your current relationship with that person has lasted at least 12 continuous months. This proposed change will apply to 2001 and later years.

Reference to “12 continuous months” in this definition includes any period that you were separated for less than 90 days because of a breakdown in the relationship.

**Person with a disability** – You are considered a person with a disability if you are entitled to the disability amount. For purposes of the HBP, a person with a disability includes you or a person related to you by blood, marriage, common-law partnership or adoption. A related person with a disability does not have to reside with you in the same home.

We consider a person to be entitled to the disability amount if one of the following situations applies:

- the person was entitled to the disability amount on line 316 of his or her return for the year before the HBP withdrawal, and still meets the eligibility requirements for the disability amount when the HBP withdrawal is made; or
- the person was not entitled to the disability amount for any year before the HBP withdrawal, but a Form T2201, *Disability Tax Credit Certificate*, certified by a medical doctor or appropriate medical practitioner (that is, an optometrist, audiologist, psychologist, physiotherapist, occupational therapist or speech language pathologist), is filed for the person for the year of the HBP withdrawal. If Form T2201 is not approved, your withdrawals will not be considered eligible withdrawals

under the HBP, and will have to be included in your income for the year you receive them.

If all other eligibility requirements are met, we consider a person to be entitled to the disability amount even if costs for an attendant or for care in a nursing home were claimed as a medical expense by or on behalf of that person.

**Eligible withdrawal** – This is an amount you withdraw from your RRSP after you have met the HBP conditions that apply to your situation.

**HBP balance** – When you withdraw funds from your RRSPs under the HBP, you create an HBP balance. Your HBP balance at any time is the total of all eligible withdrawals you made from your RRSPs **minus** the total of all amounts you designated as an HBP repayment and amounts included in your income (because they were not repaid to your RRSPs) in previous years.

**Participant** – You are considered an HBP participant if:

- you make an eligible withdrawal from your RRSP to buy or build a qualifying home for yourself;
- You make an eligible withdrawal from your RRSP under the HBP to buy or build a qualifying home for a related person with a disability or to help such a person buy or build a qualifying home; or
- you are the spouse or common-law partner of a deceased HBP participant and you have elected to continue making the repayments of the deceased participant.

**Participation period** – Your HBP participation period starts on January 1 of the year you receive an eligible withdrawal from your RRSP and ends in the year your HBP balance is zero.

**Qualifying home** – A qualifying home is a housing unit located in Canada. This includes existing homes and those being constructed. Single-family homes, semi-detached homes, townhouses, mobile homes, condominium units, and apartments in duplexes, triplexes, fourplexes, or apartment buildings all qualify. A share in a co-operative housing corporation that entitles you to possess, and gives you an equity interest in a housing unit located in Canada, also qualifies. However, a share that only provides you with a right to tenancy in the housing unit does not qualify.

**RRSP deduction limit** – This refers to the maximum amount you can deduct for a year for contributions you made to your own RRSP, or to your spouse's or common-law partner's RRSP.

**Spouse** – You have a spouse when you are legally married.

## Chapter 1 – Participating in the HBP

### What is the HBP?

The HBP is a program that allows you to withdraw up to \$20,000 in a calendar year from your registered retirement savings plans (RRSPs) to buy or build a qualifying home.

The home can be for you, or it can be for a related person with a disability. If the home is acquired by a person with a disability or for a related person with a disability, one of the following should apply:

- it is more accessible to that person than his or her current home; or
- it is better suited to that person's needs.

As an HBP participant, you can acquire the home for the related person with a disability, or you can provide the withdrawn funds to the related person with a disability to acquire the home.

You do not have to include eligible withdrawals in your income, and your RRSP issuer will not withhold tax on these amounts. You can withdraw a single amount or make a series of withdrawals throughout the same calendar year, provided the total of your withdrawals is not more than \$20,000. If you buy the qualifying home with your spouse or common-law partner, or with other individuals, each of you can withdraw up to \$20,000.

#### Note

Your RRSP contributions must remain in the RRSP for at least 90 days before you can withdraw them under the HBP, or they may not be deductible for any year.

For more information, refer to the shaded area on page 9.

Generally, you have to repay all withdrawals to your RRSPs within a period of no more than 15 years. You will have to repay an amount to your RRSPs each year until your HBP balance is zero. If you do not repay the amount due for a year, it will have to be included in your income for that year.

#### Note

Situations may arise where the repayments may have to be made in less than 15 years. These situations are explained on page 11.

### Can a withdrawal be made from any RRSP?

You (the participant) can only withdraw funds from an RRSP under which you are the annuitant. In the case of spousal or common-law partner RRSPs, the annuitant is the person who will receive benefits from the plan. For more information about spousal or common-law partner RRSPs, see Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

Some RRSPs, such as locked-in or group RRSPs, do not allow you to withdraw funds from them. Your RRSP issuer can give you more information about the types of RRSPs that you have and whether or not withdrawals can be made from these plans to participate in the HBP.

**Note**

If you or your spouse or common-law partner withdraws an amount from an RRSP to which you or your spouse or common-law partner had made contributions **during the 89-day period** just before the withdrawal, you **may not be able to deduct part or all** of these contributions for any year. For more information, see “How to make an HBP withdrawal” on page 9.

**What are the conditions for participating in the HBP?**

A number of conditions have to be met in order to participate in the HBP. While some conditions have to be met **before** you can withdraw funds from your RRSPs, others apply **when** or **after** you receive the funds.

Generally, if you participate in the HBP, you have to meet all the HBP conditions yourself. However, depending on your situation, some conditions may apply to another person. For example, if you withdraw funds from your RRSPs to buy or build a qualifying home for a related person with a disability, or to help a related person with a disability buy or build a qualifying home, some conditions have to be met by that person.

Regardless of the situation, you are responsible for making sure that all applicable HBP conditions are met. If, at any time during your participation period, a condition is not met, your withdrawal will not be considered an eligible withdrawal and it will have to be included in income for the year it is received.

The following chart lists all the HBP conditions, and who has to meet them in different situations. **We explain each condition in greater detail following the chart.**

Conditions for participating in the HBP								
<p><b>Situation 1</b> – You buy or build a qualifying home for yourself.  <b>Situation 2</b> – You, a person with a disability, buy or build a qualifying home for yourself.  <b>Situation 3</b> – You buy or build a qualifying home for a related person with a disability.  <b>Situation 4</b> – You help a related person with a disability buy or build a qualifying home.</p>								
Person responsible for meeting the HBP conditions	Situation 1		Situation 2		Situation 3		Situation 4	
	You	You	You	Related person with a disability	You	Related person with a disability		
Conditions you have to meet <b>before</b> applying to withdraw funds under the HBP								
You have to enter into a written agreement to buy or build a qualifying home.	✓	✓	✓	N/A	N/A	✓		
You have to intend to occupy the qualifying home as your principal place of residence.	✓	✓	*	N/A	*	N/A		
You have to be considered a first-time home buyer.	✓	N/A	N/A	N/A	N/A	N/A		
Your HBP balance on January 1 of the year of the withdrawal has to be zero.	✓	✓	✓	N/A	✓	N/A		
Conditions you have to meet <b>when</b> a withdrawal is made								
Neither you nor your spouse or common-law partner can own the qualifying home more than 30 days before a withdrawal is made.	✓	✓	✓	N/A	N/A	✓		
You have to be a resident of Canada.	✓	✓	✓	N/A	✓	N/A		
You have to complete Form T1036 for each eligible withdrawal.	✓	✓	✓	N/A	✓	N/A		
You have to receive all withdrawals in the same calendar year.	✓	✓	✓	N/A	✓	N/A		
You cannot withdraw more than \$20,000.	✓	✓	✓	N/A	✓	N/A		
Condition you have to meet <b>after</b> all your withdrawals have been made								
You have to buy or build the qualifying home before October 1 of the year after the year of the withdrawal.	✓	✓	✓	N/A	N/A	✓		

\* You must intend that the related person with a disability occupy the qualifying home as his or her principal place of residence.

## You have to enter into a written agreement to buy or build a qualifying home

To withdraw funds from your RRSPs under the HBP, when you are buying or building a qualifying home for yourself or a related person with a disability, you must first have entered into a written agreement to buy or build a qualifying home. Obtaining a pre-approved mortgage does not satisfy this condition.

### Note

If you are withdrawing funds from your RRSPs to help a related person with a disability who is buying or building a qualifying home, it is the related person with a disability who must have entered into such an agreement.

## You have to intend to occupy the qualifying home as your principal place of residence

When you withdraw funds from your RRSPs under the HBP, you have to intend to occupy the qualifying home as your principal place of residence no later than one year after buying or building it. Once you occupy the home, there is no minimum period of time in which you have to live there.

In some cases, you may not occupy the qualifying home by the end of the 12-month period after you bought or built it. If this happens, you are still considered to have satisfied this condition if, at the time you withdrew funds under the HBP, you did in fact, intend to occupy the home as your principal place of residence no later than one year after buying or building it.

### Note

If you are withdrawing funds from your RRSPs to buy or build a qualifying home for a related person with a disability or to help a related person with a disability buy or build a qualifying home, you must intend that the related person with a disability will meet this condition.

## You have to be considered a first-time home buyer

Generally, before you can withdraw funds from your RRSPs to buy or build a qualifying home, you have to meet the first-time home buyer's condition. If you are a person with a disability, or you are acquiring a home for a related person with a disability or helping such a person acquire a home, you may not have to meet this condition. Please refer to the section called "Exception to the first-time home buyer's condition" on page 7.

You are not considered a first-time home buyer if, at any time during the period beginning January 1 of the fourth year before the year of the withdrawal and ending 31 days before the withdrawal, you or your spouse or common-law partner owned a home that you occupied as your principal place of residence.

If at the time of the withdrawal you have a spouse or common-law partner, it is possible that only one of you will be considered a first-time home buyer (see example 1).

### Example 1

In 2005, Paul sold the home he had occupied as his principal place of residence for five years. He then moved into a rented apartment. In 2005, he met Jane and she moved in with him. Jane had been renting her own apartment, and had never owned a home.

Jane and Paul were married in August 2008. They wanted to withdraw funds from their RRSPs to participate in the HBP in September 2008. Since Paul owned and occupied his home during the period beginning January 1 of the fourth year before the year he wants to make the withdrawal, he is not considered a first-time home buyer, so he cannot participate in the HBP in 2008. Paul will be able to participate in the HBP in 2010, as he will not have owned a home that he occupied as his principal place of residence since January 1, 2006.

However, Jane is considered a first-time home buyer, since she never owned a home, and she did not live with Paul during the period in which he owned and occupied his home as his principal place of residence. She can participate in the HBP in 2008, providing all the other requirements are met.

If Jane does not participate in the HBP in either 2008 or 2009, Paul can participate in the HBP in 2010. If they want to participate together in the HBP, they both have to wait until 2010 at which time they can withdraw funds under the HBP to buy or build a qualifying home.

In this section, the word "home" has the same meaning as the term "qualifying home" which is defined on page 4.

To determine if you are considered a first-time home buyer in 2008, complete the following questionnaire:

### Are you considered a first-time home buyer in 2008?

**Question 1** – Did you, at any time during the period beginning January 1 of the fourth year before the year of the withdrawal (2004) and ending 31 days before the withdrawal, own a home that you occupied as your principal place of residence?

Yes  You **are not** considered a first-time home buyer.

No  Go to question 2.

**Question 2** – Do you have a spouse or common-law partner?

Yes  Go to question 3.

No  You **are** considered a first-time home buyer.

**Question 3** – Did your spouse or common-law partner have an owner-occupied home, at any time during the period beginning January 1 of the fourth year before the year of the withdrawal (2004) and ending 31 days before the withdrawal, that you occupied with that individual while you were living together as spouses or common-law partners?

Yes  You **are not** considered a first-time home buyer.

No  You **are** considered a first-time home buyer.

If you could not participate in the HBP in a particular year because you did not meet this condition, see the section called "If you could not participate in a particular year, can you participate in a later year?" on page 13.

**Exception to the first-time home buyer's condition** – You do not have to meet this condition to participate in the HBP if any of the following situations apply to you at the time you make a withdrawal from your RRSPs under HBP:

- you are a person with a disability and you withdraw funds under the HBP to acquire a home that is more accessible, or better suited to your needs;
- you withdraw funds under the HBP to acquire a home for a person with a disability related to you by blood, marriage, common-law partnership or adoption, and the home is more accessible or better suited to the needs of that person; or
- you withdraw funds under the HBP and give those funds to a person with a disability related to you by blood, marriage, common-law partnership or adoption, to acquire a home that is more accessible, or better suited to the needs of that person.

### **Your repayable HBP balance on January 1 of the year of the withdrawal has to be zero**

If you have previously participated in the HBP, you may be able to do so again if:

- your HBP balance is zero on January 1 of the year during which you plan on making another HBP withdrawal; **and**
- you meet **all** the other HBP conditions that apply to your situation.

Your HBP balance is zero when the total of your designated HBP repayments and the amounts included in your income (because they were not repaid to your RRSPs) in previous years **equals** the total eligible withdrawals you received.

#### **Note**

The RRSP contributions you make in the first 60 days of a year, and designate as HBP repayments for the previous year reduce your HBP balance for purposes of determining whether your balance is zero on January 1 of the current year. See “Chapter 2 – Repaying your withdrawals” on page 9 for more information about designating HBP repayments.

### **Neither you nor your spouse or common-law partner can own the qualifying home more than 30 days before the withdrawal**

You cannot withdraw an amount from your RRSP under the HBP if you or your spouse or common-law partner owned the home described on Form T1036, *Home Buyers' Plan (HBP) – Request to Withdraw Funds from an RRSP*, more than 30 days before the date of your withdrawal.

#### **Example 2**

Kate buys a qualifying home with a closing date (acquisition date) of November 1, 2008. She must make her final withdrawal under the HBP no later than 30 days after the closing date. Therefore, Kate has until December 1, 2008, to make her last withdrawal under the HBP. If she makes a withdrawal after December 1, 2008, it will not be considered an eligible withdrawal and will have to be included in her income for the year it is received.

#### **Note**

If you are withdrawing funds from your RRSPs to help a related person with a disability to buy or build a qualifying home, the person with a disability and his or her spouse or common-law partner (if applicable) must meet this condition.

### **You have to be a resident of Canada**

You have to be a resident of Canada when you receive funds from your RRSPs under the HBP and up to the time a qualifying home is bought or built. For more information about residency status, contact us at **1-800-959-8281**.

If you become a non-resident after you receive your funds but before a qualifying home is bought or built, you may cancel your participation in the HBP. For more information, see the section called “Cancelling your participation” on page 12.

If you become a non-resident after a qualifying home is bought or built, your withdrawal will be considered to be eligible. However, special rules will apply to the repayment of your HBP balance. For more information, see the section called “You become a non-resident” on page 12.

### **You have to complete Form T1036 for each eligible withdrawal**

To make an eligible withdrawal under the HBP, you have to use Form T1036, *Home Buyers' Plan (HBP) – Request to Withdraw Funds from an RRSP*.

You have to complete this form for each withdrawal you make. A copy is included at the end of this guide, or you can complete it in its electronic format on our Web site at **www.cra.gc.ca/forms** or order a copy by calling **1-800-959-2221**.

For more information about completing this form, see the section called “How to make an HBP withdrawal” on page 9.

### **You have to receive all withdrawals in the same calendar year**

To participate in the HBP, you have to receive all the withdrawals from your RRSPs in the same calendar year. However, if you receive a withdrawal in one year and another **in January** of the following year, we consider the January withdrawal to have been received in the year the first withdrawal was made.

#### **Note**

If the January withdrawal is received before you acquire your qualifying home, or no later than 30 days after you acquire it, and all the other relevant conditions described in the chart on page 5 are met, it is an eligible withdrawal. For this purpose, your HBP balance on January 1 is not a relevant condition and does not have to be zero.

#### **Example 3**

On October 15, 2007, Chloe withdrew \$7,500 from her RRSP under the HBP. Before the withdrawal, Chloe had entered into a written agreement to buy a qualifying home.

In January 2008, she withdrew an additional \$1,500 to pay expenses she had not anticipated. Chloe acquired the qualifying home in March 2008. The January withdrawal is an eligible HBP withdrawal because Chloe received it before she acquired her qualifying home. She does not have to include it in her income for 2008.

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## You cannot withdraw more than \$20,000

You can make more than one withdrawal, as long as the total of your withdrawals is not more than \$20,000. If you buy the qualifying home with your spouse or common-law partner, or with other individuals, each of you can withdraw up to \$20,000.

### Note

If the total of your RRSP withdrawals under the HBP is more than \$20,000, you will have to include the excess amount in your income for the year you received it. In addition, your RRSP issuer will have to withhold tax on the excess amount at the time of the withdrawal.

## You have to buy or build the qualifying home before October 1 of the year after the year of the withdrawal

Generally, if you participate in the HBP in a particular year, you have to buy or build the qualifying home before October 1 of the year following the year of the withdrawal.

We consider you to have bought or built a qualifying home if you bought or built it alone or with one or more individuals. If you are building a qualifying home, we consider you to have built the home on the date it becomes habitable.

### Note

If you are withdrawing funds from your RRSPs under the HBP to help a related person with a disability to buy or build a qualifying home, the person with a disability must meet this condition.

If you do not buy or build the qualifying home before October 1 of the year after the year of the withdrawal, you can:

- cancel your participation in the HBP (for more information, see the section called “Cancelling your participation” on page 12); **or**
- buy or build a different home, called a replacement property, before October 1 of the year following the year of the withdrawal.

A replacement property has to meet the same conditions as a qualifying home. You do not have to complete another Form T1036 to advise us that you are buying or building a replacement property. Just send a letter to: Pension and RRSP Processing Group, Ottawa Technology Centre, 875 Heron Road, Ottawa ON K1A 1A2.

Give your name, address, and social insurance number, as well as the address (and phone number, if possible) of the replacement property. Also, you have to state in the letter that you intend to occupy the replacement property as your principal place of residence no later than one year after you buy or build it.

### Note

If you have already withdrawn from your RRSPs the \$20,000 maximum allowed under the HBP, you cannot make any more withdrawals to buy or build the replacement property.

## Extensions for buying or building a qualifying home or replacement property

– If you do not buy or build the qualifying home you indicated on Form T1036 (or a replacement property) before October 1 of the year following the year of the withdrawal, we still consider you to have met the deadline if **either** of the following situations applies to you:

- You had a written agreement, in effect on October 1 of the year following the year of the withdrawal, to buy a qualifying home or replacement property, and you buy the property before October 1 of the second year following the year of the withdrawal. In addition, you have to be a Canadian resident up to the time of purchase (see Example 4 below).
- The year following the year of the withdrawal, you paid an amount before October 1 to the contractors or suppliers (with whom you deal at arm’s length) for materials for the home being built, or towards its construction, that was at least equal to the total of your withdrawals under the HBP (see Example 5 below).

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### Example 4

On February 10, 2006, Steven, a Canadian resident, entered into an agreement to buy a duplex, the ground floor of which he intends to occupy as his principal place of residence. Because of an existing lease, the possession date is May 4, 2008. On February 20, 2006, Steven withdrew \$15,000 from his RRSPs under the HBP. On May 4, 2008, he takes possession of the duplex and moves in.

Since Steven withdrew his funds in 2006, he had to buy the home before October 1, 2007. Although Steven took possession of the home after this deadline, we consider him to have bought the home by the deadline because he had an agreement in effect on October 1, 2007, he bought the home before October 1, 2008, and he was a Canadian resident when he bought it.

### Example 5

In January 2007, Clara withdrew \$10,000 from her RRSPs under the HBP. Earlier in the same month, she had finalized a contract to have her home built, and had paid \$2,000 to the contractor. She paid \$5,000 when construction started in April 2007, and \$6,000 more in August 2008, for a total of \$13,000. Clara dealt at arm’s length with the contractor.

Construction of the home is not completed until December 15, 2008, because the building materials arrived late.

Since Clara withdrew her funds in 2007, she has to have the home built before October 1, 2008. Although construction of the home is not completed until December 15, 2008, we consider Clara’s home to have been built by the deadline because the \$13,000 she paid towards its construction before this deadline is more than the total amount of her withdrawals (\$10,000), and because she dealt at arm’s length with the contractor.



## Chapter 2 – Repaying your withdrawals

### How to make an HBP withdrawal

To make an eligible withdrawal under the HBP, you have to use Form T1036, *Home Buyers' Plan (HBP) – Request to Withdraw Funds from an RRSP*.

You have to complete Form T1036 for each withdrawal you make. A copy is included at the end of this guide.

After completing Area 1 of Form T1036, give it to your RRSP issuer who will fully complete Area 2. Your RRSP issuer will not withhold tax from the funds you withdraw if you meet the applicable HBP conditions. Your RRSP issuer will send you a T4RSP slip, *Statement of RRSP Income*, showing the amount you withdrew under the HBP in box 27. You have to attach this slip to your income tax return.

#### Your RRSP deduction may be affected by HBP participation

If you participate in the HBP, certain rules limit your RRSP deduction for contributions you made to your **RRSP during the 89-day period** just before your withdrawal under the HBP. Under these rules, you may not be able to deduct all or part of the contributions made during this period for any year.

You cannot deduct the amount by which the total of your contributions to an RRSP during the 89-day period just before your withdrawal from that RRSP, is more than the fair market value of that RRSP after the withdrawal.

The same rules apply if you contributed to your spouse's or common-law partner's RRSP during the 89-day period just before that individual made the withdrawal from the same RRSP under the HBP.

In other words, for contributions to be fully deductible that are made to an RRSP in the 89-day period just before an HBP withdrawal from that RRSP, the value of that RRSP after the withdrawal must be at least equal to those contributions.

You and your spouse or common-law partner can use the chart on page 16 to determine the part of the contributions you or your spouse or common-law partner made to an RRSP that is not deductible for any year.

#### You have to file an income tax return

Starting in the year you make your first HBP withdrawal, you have to complete and send us a return every year until you have repaid all of your HBP withdrawals or included them in your income. You have to send us a return even if you do not owe any tax. Attach the T4RSP slips that your RRSP issuer sends you for your HBP withdrawals.

Complete Schedule 7, *RRSP Unused Contributions, Transfers, and HBP or LLP Activities* (included in your tax return package), and attach it to your return to show your total HBP withdrawals and repayments in the year. Do not report these amounts on line 129 of your return. This will help both you and us to keep track of them.

Over a period of no more than 15 years, you have to repay to your RRSPs the amounts you withdrew under the HBP. Generally, for each year of your repayment period, you have to repay 1/15 of the total amount you withdrew, until the full amount is repaid to your RRSPs. Your repayment period starts the second year following the year you made your withdrawals.

You will receive a Home Buyers' Plan (HBP) Statement of Account each year with your notice of assessment or notice of reassessment. This statement will show the total HBP withdrawals, the amounts you have repaid to date, your HBP balance, and the amount you have to contribute to your RRSP and designate as a repayment for the following year.

#### Note

Even if you declare bankruptcy, you still have to make the annual repayment to your RRSPs for each year remaining in your HBP participation period, until all amounts withdrawn under the HBP are repaid. If you do not make the repayment for a year, it will have to be included in your income for that year.

### How to make your repayment

To make a repayment under the HBP, you have to make contributions to your RRSPs in the year the repayment is due or in the first 60 days of the following year. You can contribute the repayments to any of your RRSPs. Once your contribution is made, you can designate all or part of the contribution as a repayment under the HBP.

To designate your repayment, complete lines 245 and 246 of Schedule 7, *RRSP Unused Contributions, Transfers, and HBP or LLP Activities*, and file it with your tax return. You have to do this even if you would not otherwise have to file a return for the year.

**Contributions you cannot designate** – Not all contributions you make to your RRSPs in the repayment year or in the first 60 days of the following year can be designated as a repayment under the HBP. You **cannot** designate contributions that:

- you make to your **spouse's or common-law partner's RRSPs** (or that he or she makes to your RRSPs);
- are amounts you transfer directly to your RRSPs from a registered pension plan, deferred profit sharing plan, registered retirement income fund, the Saskatchewan Pension Plan, or another RRSP;
- are amounts you deducted as a re-contribution of an excess qualifying withdrawal that you designated to have a past service pension adjustment approved;
- are amounts that you designate as a repayment under the Lifelong Learning Plan (LLP) for the year;
- are amounts you contribute in the first 60 days of the repayment year, that you:
  - deducted on your return for the previous year, or

– designated as a repayment for the previous year under the HBP or the LLP; or

- are amounts you receive in the year (such as retiring allowances) that you transfer to your RRSPs and deduct or will deduct on your return for that year.

**Note**

If your RRSP deduction limit for the repayment year is zero, you can still contribute to your RRSPs and designate the amount you contributed as a repayment under the HBP. We do not consider an amount you designate as a repayment under the HBP to be an RRSP contribution. Therefore, you cannot claim a deduction for this amount on your return

**Example 6**

In 2006, Robert withdrew \$6,000 from his RRSPs to participate in the HBP. Robert’s repayment for 2008 is \$400 ( $\$6,000 \div 15$ ).

In 2008, Robert contributes \$8,200 to his RRSPs. Robert could deduct the full amount as an RRSP contribution on line 208 of his 2008 return because his notice of assessment for 2007, shows that he has an RRSP deduction limit of \$11,000 for 2008. However, he knows an HBP repayment is required.

Therefore, Robert files Schedule 7 with his 2008 return and records his \$8,200 RRSP contribution on line 245. He designates \$400 of this amount as an HBP repayment on line 246 of Schedule 7. Robert deducts the remaining \$7,800 as an RRSP contribution on line 208 of his 2008 return.

**What happens if I choose to begin my repayments earlier?**

In such case, your repayment period will remain the same. Any repayments made before you are required to start your repayments will reduce the amount you have to repay for the first year. If your early repayments are **more** than this required amount for the first year, the difference will reduce your HBP balance and your remaining repayment amounts over the entire repayment period.

**What happens if I repay more than the amount I have to repay for the year?**

If your designated HBP repayment is more than the amount you are required to repay for the year, the HBP balance for later years will be reduced. You will still have to make the required payment for the following year.

The annual Home Buyers’ Plan (HBP) Statement of Account that we send you with your notice of assessment or notice of reassessment takes into account any additional payments you made, and will give you the minimum amount you have to repay for the next year. If you want to calculate the minimum amount you have to repay for the next year, divide your HBP balance by the number of years remaining in your repayment period.

**Example 7**

In 2002, Suzanne withdrew \$16,500 from her RRSPs to participate in the HBP. Her repayment for 2004 was \$1,100 ( $\$16,500 \div 15$ ). Suzanne made the repayment for 2004, 2005 and 2006. In 2007, Suzanne receives an inheritance and decided to contribute \$8,000 to her RRSPs and designate that amount as a repayment under the HBP for 2007. She calculates the amount she has to repay for the year 2008, using the chart below.

Calculating the annual amount Suzanne has to repay			
Year	Column A HBP balance (column A minus column C for the previous year)	Column B Amount Suzanne has to repay for the year	Column C Amount Suzanne repays and designates as a repayment for the year
2004	\$16,500	\$1,100 ( $16,500 \div 15$ )	\$1,100
2005	\$15,400	\$1,100 ( $15,400 \div 14$ )	\$1,100
2006	\$14,300	\$1,100 ( $14,300 \div 13$ )	\$1,100
2007	\$13,200	\$1,100 ( $13,200 \div 12$ )	\$8,000
2008	\$5,200	\$472.73 ( $5,200 \div 11$ )	\$472.73

## What happens if I repay less than the amount I have to repay for the year?

If your designated HBP repayment is less than the amount you are required to repay for the year, you have to include the difference as RRSP income on line 129 of your return. You cannot include more than the required repayment for the year **minus** the amount you repay and designate as an HBP repayment. You cannot include in income an amount that is more than the result of this calculation.

## What happens if I do not repay the amount I have to repay for the year?

If you do not repay the amount you have to repay for the year, you have to include it as income on line 129 of your return. The amount you include on line 129 is the minimum amount you have to repay as shown on your Home Buyers' Plan (HBP) Statement of Account. Your HBP balance will be reduced accordingly.

## Special repayment situations

Special repayment rules apply if an HBP participant:

- dies;
- becomes a non-resident; or
- reaches the age of 71.

### The HBP participant dies

**General rule** – If an HBP participant dies, the legal representative has to include the participant's HBP balance in the participant's income for the year of death.

The amount to be included in a deceased participant's income for the year of death is equal to the participant's HBP balance before death less any RRSP contributions (made before the participant died) designated as an HBP repayment for the year of death.

#### Example 8

John dies in 2008. At the time of death, his HBP balance was \$7,000. He had made a \$1,000 RRSP contribution before he died, which he intended to designate as an HBP repayment for 2008. John's legal representative has to include \$6,000 (\$7,000 – \$1,000) as RRSP income on line 129 of John's final return for 2008.

**HBP election** – If, at the time of death, the participant had a spouse or common-law partner who is a resident of Canada, that individual can jointly elect with the deceased participant's legal representative, to make the repayments under the HBP and to not have the income inclusion rule apply for the deceased participant. The participant's HBP balance at the time of death less any RRSP contributions designated as an HBP repayment for the year of death is treated as if the surviving spouse or common-law partner withdrew it, and it has to be repaid to that individual's RRSPs.

#### Note

If, in the year of death but before the participant dies, the surviving spouse or common-law partner became a participant, that individual may still withdraw amounts under the HBP (up to \$20,000) from his or her RRSPs in the year. There are no adverse tax consequences to the surviving spouse or common-law partner if, as a result of electing to treat the deceased participant's HBP balance as his or her own, the new HBP balance exceeds \$20,000.

If at the time of death the participant's surviving spouse or common-law partner is also a participant and the election described above is made, the surviving spouse's or common-law partner's revised HBP balance has to be repaid over the remaining number of years in his or her repayment period.

However, if the surviving spouse or common-law partner was not a participant, the deceased participant's HBP balance has to be repaid over the same number of years remaining in the participation period of the deceased.

To make a joint election, the surviving spouse or common-law partner and the deceased participant's legal representative should attach a signed letter to the final return of the deceased. The letter should state that an election is being made to have the surviving spouse or common-law partner continue making repayments under the HBP, and to not have the income inclusion rule apply for the deceased.

Generally, if the surviving spouse or common-law partner was not participating in the HBP but elects to continue making the repayments of the deceased individual, the surviving spouse or common-law partner would be considered a participant and cannot make any withdrawals under the HBP until the HBP balance is completely repaid and all the other applicable HBP conditions are met.

#### Note

If the deceased had not made an HBP repayment for the year of death, and the election is made, the annual repayment for that year for the deceased would not be required.

#### Example 9

Ron died June 10, 2008. At the time of death, Ron was a participant in the HBP but his common-law partner, Joanne, was not. At the time of death, Ron has an HBP balance of \$5,000. Unless Joanne elects to make Ron's HBP repayments, the \$5,000 HBP balance will have to be included in income on Ron's final return for 2008.

Joanne, who is the legal representative of the estate, decides to repay Ron's HBP balance. She attaches a letter to Ron's 2008 final return stating that she elects to repay Ron's HBP balance and to not have the income inclusion rules apply for Ron. Joanne will continue making the repayments to her RRSPs according to Ron's repayment period.

As a result of making the election, Joanne is now considered a participant. She cannot make an HBP withdrawal from her RRSPs until the HBP balance has been completely repaid, and all the other applicable conditions are met.

### Example 10

Gert and David are married. In 2002, they each withdrew \$20,000 from their respective RRSPs to participate in the HBP. The repayment period for both Gert and David is from 2004 to 2018.

On December 7, 2008, Gert dies. At that point, she still had \$12,000 of her total withdrawal left to repay. She had not made her repayment for 2008.

David, who is the legal representative of the estate, attaches a letter to Gert's final return stating that he elects to repay her \$12,000 HBP balance to his RRSPs. As a result of making the election, the unpaid balance of \$12,000 does not have to be included in Gert's income for 2008 and a repayment for Gert for the year of death does not have to be made.

David had made his repayment for 2008. His balance to be repaid is \$10,000. Gert's unpaid balance of \$12,000 is added to David's \$10,000. He will now have an HBP balance of \$22,000. Therefore, his annual repayment for the next 10 years (2009 to 2018, inclusive), will be \$2,200, calculated as follows:  $(\$10,000 + \$12,000) \div 10$  years.

### You become a non-resident

You may cease to be a resident of Canada after a qualifying home is bought or built. If this is the case, you have to repay the balance of the funds you withdrew from your RRSPs under the HBP before the date you file your return for the year, or no later than 60 days after you cease to be a Canadian resident, whichever date is earlier. If you do not make the repayment by this deadline, you have to include the amount that you have not repaid in your income for the year that you became a non-resident. The amount is included in income for the period you were resident in Canada.

### Example 11

In 2004, Jeannie withdrew \$10,000 from her RRSPs under the HBP to buy a qualifying home. On November 10, 2008, she leaves Canada to live in France. At that time, her unpaid HBP balance is \$4,000.

Jeannie has 60 days after becoming a non-resident, that is, until January 9, 2009, to repay the balance. She contributes \$2,500 to her RRSPs on December 2, 2008, and \$1,000 to her RRSPs on January 7, 2009, for a total contribution of \$3,500. Jeannie completes and files Schedule 7 with her 2008 return to designate this contribution as a repayment under the HBP. Because she has not repaid the full amount, Jeannie has to include \$500 in her 2008 income, calculated as  $\$4,000 - (\$2,500 + \$1,000)$ .

### Your options in the year you reach the age of 71

After the end of the year you reach the age of 71, you will not be able to contribute to your RRSPs to repay your withdrawals made under the HBP. This is because you cannot contribute to your RRSP after the end of the year in which you turn 71.

In the year you reach the age of 71, you can choose to contribute to your RRSPs to repay all or part of your HBP balance. If you do not repay your entire HBP balance, you will have to include in your income, for each year remaining in your repayment period, the amount that would be your required annual repayment.

If in 2006 you turned 69, and did not fully repay your HBP repayable balance in 2006, you can make a repayment for 2008 up until December 31, 2008. Afterward, each year, you will have to include in your income the amount that would have been your annual repayment on line 129 of your return.

### Example 12

In 2000, Mary withdrew \$18,000 from her RRSPs to participate in the HBP. Her repayment period began in 2002. In 2008, Mary reaches the age of 71.

Mary's HBP balance is \$10,800 at the beginning of 2008. As the RRSP maturation age was increased to 71 years of age for 2007 and later years, Mary can now choose to make an HBP repayment, or to include \$1,200 in her income. Mary decides to contribute \$5,000 to her RRSPs and designates that amount as a 2008 repayment under the HBP. This leaves her with an unpaid balance of \$5,800 at the end of 2008. Mary will have to include \$725  $(\$5,800 \div 8 = \$725)$  in income for each year from 2009 to 2016.

If Mary did not repay any part of the \$10,800, she would have to include \$1,200 in income each year from 2009 to 2016. If Mary repaid the entire \$10,800 by the end of December 2008, she would not have to include any of this amount in her income, since her balance would be zero.

## Chapter 3 – Other rules you should know

### What happens if I do not meet all the HBP conditions?

If you do not meet all the HBP conditions, your RRSP withdrawals will not be considered eligible and they will have to be included in income for the year you received them. If we have already assessed your return for that year, we will reassess it to include the withdrawals.

### Cancelling your participation

You can cancel your participation in the HBP if you have met all the applicable HBP conditions, but **one** of the following applies:

- you did not buy or build a qualifying home or replacement property; or
- you became a non-resident before buying or building a qualifying home or a replacement property.

You can also cancel your participation, if you withdrew funds under the HBP to help a related person with a disability acquire a home, and:

- that person does not buy or build a qualifying home or replacement property; or
- you become a non-resident before that person buys or builds a qualifying home or a replacement property.

If either of these situations applies to you, complete the cancellation form on page 14 of this guide.

**Note**

If you make a withdrawal from your RRSP after having met all applicable HBP conditions, you **cannot** cancel your participation.

If you repay to your RRSPs the full amount you withdrew under the HBP, you will not be taxed on your withdrawal. Any portion of your withdrawal that is not repaid will have to be included in your income for the year you received the funds.

You can make your cancellation payments to any of your RRSPs or to a new RRSP, with any issuer.

**Due date for making cancellation payments** – If you cancel your participation because a qualifying home or replacement property was not bought or built, your cancellation payments are due by December 31 of the year after the year you received the funds.

If you cancel your participation because you became a non-resident before a qualifying home or replacement property was bought or built, your due date will depend on when you became a non-resident. If you were a non-resident at the time you filed a return for the year you received the funds, your cancellation payments are due by the earlier of the following two dates:

- December 31 of the year after the year you received the funds; or
- the day you filed a return for the year you received the funds.

In all other situations, your cancellation payments are due by December 31 of the year after the year you received the funds.

**How to cancel your participation** – To cancel your participation, you have to complete the *Home Buyers' Plan (HBP) – Cancellation* form, provided on page 14. Send us the completed form and all official RRSP contribution receipt(s) that your RRSP issuer gave you, by the cancellation payment due date that applies to you.

**Example 13**

Jason and his spouse Karen each completed Form T1036 on April 10, 2007, to withdraw amounts from their RRSPs under the HBP. Jason withdrew \$12,000 from his RRSPs and Karen withdrew \$14,000 from her RRSPs. They had entered into a written agreement on March 20, 2007, to buy a qualifying home on September 12, 2007.

In August 2007, Jason and Karen decided not to buy the home and to cancel their participation in the HBP. Jason repaid \$12,000 to one of his RRSPs by December 31, 2008. He completes the cancellation form and sends it to us with all copies of his official RRSP receipts so we can cancel his HBP participation.

Karen chose to repay to her RRSP only \$8,000 of the \$14,000 withdrawal she made under the HBP. She repaid this amount by December 31, 2008. She also completes and sends us the cancellation form and sends it to us with all copies of her official RRSP receipts so we can cancel that part of her HBP participation. Karen has to report \$6,000 as income on her 2007 return, because she did not repay these funds to her RRSP.

**If I could not participate in the HBP in a particular year, can I participate in a later year?**

If you could not participate in the HBP in a particular year, because you did not meet the first-time home buyer's condition or because your HBP balance was not zero on January 1 of the year you wanted your participation period to start, you may be able to participate in a later year.

**First-time home buyer** – If, during the period beginning January 1 of the fourth year before the year of the withdrawal and ending 31 days before the withdrawal, neither you nor your spouse or common-law partner owned a home that you occupied as your principal place of residence, you may be able to participate in the HBP. For example, if in 2003 you sold the home you previously lived in, you may be able to participate in 2008. Or if you sold the home in 2004, you may be able to participate in 2009.

**HBP balance** – If you have previously participated in the HBP, you can do so again if your HBP balance on January 1 of the year in which you want your new participation to begin is zero, and you meet the first-time home buyer condition as well as all the other HBP conditions that apply to your situation.

For example, if you withdrew funds from your RRSPs under the HBP in 1997, your repayment period is from 1999 to 2013. If you repay the funds you withdrew over the full 15-year repayment period, you may be able to participate in the HBP again in 2014. If you completed repaying the funds in 2008, you may be able to participate in the HBP again in 2009.

**Note**

If you repay the remainder of your HBP balance owing by designating an RRSP contribution made in the first 60 days of the following year, we consider your HBP balance to be zero on January 1 of the year in which the contribution was made.

**Can I use funds withdrawn under the HBP for other purposes?**

As long as you buy or build a qualifying home, and you meet all the applicable conditions to participate in the HBP, you can use the funds you withdrew under the HBP for any purpose.

**Can I participate in the Lifelong Learning Plan (LLP) at the same time?**

You can participate in the HBP even if you have withdrawn funds from your RRSPs under the LLP that you have not yet fully repaid. For more information about the LLP, see Guide RC4112, *Lifelong Learning Plan (LLP)*.

  
**HOME BUYERS' PLAN (HBP) – CANCELLATION**

Complete this form to advise us if either of the following situations occurs (please check the box that applies to you):

- A qualifying home or replacement property was not bought or built.
- I ceased to be a resident of Canada before a qualifying home or replacement property was bought or built.

If you repay your HBP withdrawals to your RRSPs, the amount will not have to be included in your income. If you do not repay all of the amounts withdrawn, the unpaid amounts will have to be included in your income for the year you received the funds. You can make your cancellation payments to any of your RRSPs or to a new RRSP, with any issuer. For information on making cancellation payments, see "Cancelling your participation" on page 12.

Last name		First name and initials		Social insurance number	
Address				Amount of cancellation payment (Please attach all official receipts.)	
City	Province or Territory	Postal code	Telephone number		
				\$ <input style="width: 100px;" type="text"/>	

\_\_\_\_\_

Participant's signature

\_\_\_\_\_

Date

Send this form and the official receipts for your RRSP contribution (if applicable) to:  
 Pension and RRSP Processing Group  
 Ottawa Technology Centre  
 875 Heron Road  
 Ottawa ON K1A 1A2



## HOME BUYERS' PLAN (HBP) REQUEST TO WITHDRAW FUNDS FROM AN RRSP

Use this form to make a withdrawal from your registered retirement savings plan (RRSP) under the Home Buyers' Plan (HBP). Answer the questions in Part A of Area 1 to determine if you are eligible to make a withdrawal from your RRSP under the HBP. Although some conditions may apply to another person in certain situations, you (the participant) are responsible for making sure that all the conditions are met. For more details about the HBP, see Guide RC4135, *Home Buyers' Plan (HBP)*. **Generally, you must receive all your HBP withdrawals in the same calendar year and the maximum you can withdraw is \$20,000.** Complete Area 1 and give the form to your financial institution.

### Area 1 – To be completed by the participant

#### Part A – Complete the following questionnaire to determine if you can make a withdrawal from your RRSP under the HBP.

- |  |  |
|--|--|
| <p>1. Are you a resident of Canada?<br/>Yes <input type="checkbox"/> Go to question 2.      No <input type="checkbox"/> You cannot make an HBP withdrawal.</p> <p>2. Has the person who is buying or building a qualifying home entered into a written agreement to do so?<br/>Yes <input type="checkbox"/> Go to question 3(a).      No <input type="checkbox"/> You cannot make an HBP withdrawal.</p> <p>3a). Have you ever, before this year, withdrawn funds from your RRSP under the HBP to buy or build a qualifying home?<br/>Yes <input type="checkbox"/> Go to question 3(b).      No <input type="checkbox"/> Go to question 4(a).</p> <p>3b). Are you making this request in January as part of the participation you began last year?<br/>Yes <input type="checkbox"/> Go to question 4(a).      No <input type="checkbox"/> Go to question 3(c).</p> <p>3c). Was your repayable balance from your previous HBP participation zero on January 1 of this year?<br/>Yes <input type="checkbox"/> Go to question 4(a).      No <input type="checkbox"/> You cannot make an HBP withdrawal.</p> | <p>4a). Are you a person with a disability?<br/>Yes <input type="checkbox"/> Go to question 5.      No <input type="checkbox"/> Go to question 4(b).</p> <p>4b). Are you withdrawing funds from your RRSP to buy or build a qualifying home for a related person with a disability or to help such a person buy or build a qualifying home?<br/>Yes <input type="checkbox"/> Go to question 5.      No <input type="checkbox"/> Go to question 4(c).</p> <p>4c). Are you considered a first-time home buyer?<br/>Yes <input type="checkbox"/> Go to question 5.      No <input type="checkbox"/> You cannot make an HBP withdrawal.</p> <p>5. Does the person who is buying or building the qualifying home intend to occupy it as his or her principal place of residence no later than one year after buying or building it? If you are acquiring the home for a related person with a disability or helping a related person with a disability acquire the home, you must intend that the related person with a disability occupy the home as his or her principal place of residence.<br/>Yes <input type="checkbox"/> Go to question 6.      No <input type="checkbox"/> You cannot make an HBP withdrawal.</p> <p>6. Has the person who is buying or building the qualifying home or his or her spouse or common-law partner owned the home more than 30 days before receiving this withdrawal?<br/>Yes <input type="checkbox"/> You cannot make an HBP withdrawal.      No <input type="checkbox"/> You are eligible (complete Part B).</p> |
|--|--|

#### Part B – Complete this part to make a withdrawal from your RRSP under the HBP.

First name and initials	Last name	Social insurance number (SIN)
Address of <b>qualifying home being bought or built</b> (include number, street, rural route, or lot and concession number)		If you are a person with a disability, check this box. <input type="checkbox"/>
City	Province or Territory	
Postal code	Telephone number	
If you answered "Yes" to question 4(b) above, provide the following information about that person:		
Person's name	Relationship to you	Person with a disability's SIN

#### Part C – Certification

Amount of requested withdrawal \$ _____	Date withdrawal required	Year	Month	Day
I certify that the information given in Area 1 of this form is correct.	Date	Year	Month	Day
	Participant's signature _____			
Account number of the RRSP from which the withdrawal is made				

#### Area 2 – To be completed by the RRSP issuer (Do not send this form to the CRA. Keep it for your records.)

Issuer's name	Telephone number	Amount paid (maximum \$20,000) \$ _____
Issuer's address	Date withdrawal paid	Year
		Month
		Day

**Calculating the part of the contributions you or your spouse or common-law partner made to an RRSP that is not deductible for any year**

Use a separate chart for each withdrawal made under the HBP.

**Area 1 – Complete this area if you are the only one who contributed to your RRSP during the 89-day period just before you withdrew an amount from that RRSP.**

1. RRSP account number	_____	<b>1</b>
2. Amounts you contributed to the above RRSP during the 89-day period just before your withdrawal under the HBP from that RRSP. *	\$ _____	<b>2</b>
3. Fair market value of the property held in the above RRSP just after your withdrawal.	- _____	<b>3</b>
4. Line 2 <b>minus</b> line 3 (if negative, enter "0"). This is the amount of your contribution to the RRSP indicated on line 1 that you cannot deduct for any year.	= \$ _____	<b>4</b>

**Area 2 – Complete this area if you contributed to your spouse's or common-law partner's RRSP during the 89-day period just before your spouse or common-law partner withdrew an amount from that RRSP.**

5. RRSP account number	_____	<b>5</b>
6. Amounts you and your spouse or common-law partner contributed to the above RRSP during the 89-day period just before your spouse's or common-law partner's withdrawal under the HBP from that RRSP. **	\$ _____	<b>6</b>
7. Fair market value of the property held in the above RRSP just after your spouse's or common-law partner's withdrawal.	- _____	<b>7</b>
8. Line 6 <b>minus</b> line 7 (if negative, enter "0"). This is the amount of the contributions to the RRSP indicated on line 5 that is not deductible for any year. ***	= \$ _____	<b>8</b>

**\* Do not include:**

- any amounts for which you did not receive an official RRSP receipt;
- contributions representing lump-sum amounts (for example, retiring allowances) that you transferred to this RRSP. However, you have to include lump-sum amounts that represent contributions you made to another RRSP during the 89-day period just before your withdrawal, and that were transferred to the RRSP identified on line 1;
- the excess amount that you withdrew from your RRSPs in connection with the certification of a provisional past service pension adjustment that you re-contributed to this RRSP in the 89-day period just before your withdrawal, and for which you claim or will claim a deduction; or
- an amount you contributed to this RRSP that was refunded to you as an unused amount (you may have completed Form T3012A, *Tax Deduction Waiver on the Refund of Your Unused RRSP Contributions*).

**\*\* Do not include:**

- any amounts for which you or your spouse or common-law partner did not receive an official RRSP receipt;
- contributions your spouse or common-law partner made for amounts that he or she transferred to this RRSP. However, you have to include amounts that your spouse or common-law partner contributed to another RRSP during the 89-day period just before your spouse's or common-law partner's withdrawal, and that he or she transferred to the RRSP identified on line 5;
- the excess amount that your spouse or common-law partner withdrew from his or her RRSPs in connection with the certification of a provisional past service pension adjustment that your spouse or common-law partner re-contributed to this RRSP in the 89-day period just before his or her withdrawal, and for which your spouse or common-law partner claims or will claim a deduction; or
- an amount you or your spouse or common-law partner contributed to this RRSP that was refunded to you or your spouse or common-law partner as an unused amount (you or your spouse or common-law partner may have completed Form T3012A, *Tax Deduction Waiver on the Refund of Your Unused RRSP Contributions*).

\*\*\* If both you and your spouse or common-law partner contributed to the above RRSP during the 89-day period just before your spouse's or common-law partner's withdrawal under the HBP, the earliest contributions made during this period are the non-deductible contributions.

Think Recycling!



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