

One-time top-up to the Canada Housing Benefit

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This fact sheet is solely for informational purposes. We urge you to consult with us at info@connectingottawa.com if you have any specific legal questions about a client's situation.

<p>WHAT IS THE ONE-TIME TOP-UP TO THE CANADA HOUSING BENEFIT?</p>	<p>The One-time top-up to the Canada Housing Benefit is intended to help low-income renters with the cost of renting. Eligible renters may receive a tax-free one-time payment of \$500 to help with rent.</p> <p>Applications opened on December 12, 2022 and close on March 31, 2023 (11:59 pm ET).</p>
<p>AM I ELIGIBLE FOR THE ONE-TIME TOP-UP?</p>	<p>You do <u>not</u> need to be receiving any other housing benefits, like the Canada Housing Benefit, in order to qualify for the One-time top-up.</p> <p>You must meet all of the following criteria to receive the One-time top-up:</p> <ul style="list-style-type: none"> ✓ You were born on or before December 1, 2007 (at least 15 years of age on Dec. 1, 2022) ✓ Your principal residence (the place where you normally live and pay rent) was in Canada on December 1, 2022 (see note 1) ✓ You were a resident of Canada in 2022 for tax purposes (see note 2) ✓ You have filed your 2021 income tax return or statement of income, and if you have a spouse or common-law partner, they have also filed their 2021 income tax return or statement of income ✓ In 2021, your adjusted family net income was less than \$35,000 for families or less than \$20,000 for individuals (the Canada Revenue Agency calculates your adjusted family net income for this benefit using your 2021 tax information) ✓ The 2022 eligible rent (see note 3) that you paid was (1) paid in the 2022 calendar year, (2) paid for any of your qualifying principal residences in 2022, and (3) equal to at least 30% of your 2021 adjusted family net income <p>You can find out if your rent payments are 30% of your adjusted family net income by logging into your CRA My Account, My Service Canada Account, or online here.</p> <p><i>Note 1: Examples include a house, cottage, condominium, apartment in an apartment building, apartment in a duplex, college or university residence, trailer, mobile home, or houseboat.</i></p> <p><i>Note 2: To determine your residency for tax purposes: Determining your residency status - Canada.ca.</i></p> <p><i>Note 3: Eligible rent means payments that you made under a lease or license to occupy a residence. Meals, board, or other services, and utilities and taxes that are not part of the rental agreement, are not included in eligible rent. Rent paid to a parent or other relative is also not eligible rent unless the rent is considered by the CRA as rental income for tax purposes for the parent or relative who received it.</i></p>
<p>HOW MUCH CAN I RECEIVE?</p>	<p>Eligible renters can receive a tax-free one-time payment of \$500.</p>
<p>HOW OFTEN CAN I APPLY FOR THE ONE-TIME TOP-UP?</p>	<p>You can only apply once for the One-time top-up. It is not known yet whether this benefit will be available again next year.</p>
<p>WHAT INFORMATION DO I NEED TO APPLY FOR THE ONE-TIME TOP-UP?</p>	<p>Before you apply, make sure that you have all of the following information:</p> <ul style="list-style-type: none"> ✓ Addresses of any principal residences in Canada in 2022 ✓ Total rent you paid in the 2022 calendar year for these residences ✓ Name and contact information of the persons to whom the rent was paid <p>You should gather all of this information before you submit your application for the One-time top-up.</p>
<p>WILL THE CANADA REVENUE AGENCY (CRA) CHECK IF I AM ELIGIBLE FOR THE ONE-TIME TOP-UP?</p>	<p>If your application is selected for review, the CRA may ask for more information to validate your application. If you are found to be ineligible or cannot provide the required information, you will have to return any payments you received. If you are found to have misrepresented or concealed essential information, you will be ineligible for the benefit amount you received and cannot apply again.</p>

WHAT SHOULD I DO IF MY APPLICATION IS SELECTED FOR REVIEW?	The CRA will contact you by mail if your application is under review. You must provide all of the documents and information that they request within 30 days from the date of the letter you receive. You may be asked to provide rent receipts for each month in which you paid rent, or a letter from your landlord with the necessary information. You must put your SIN and the reference number on the letter from the CRA on top of all the documents before submitting them.
WHAT SHOULD I DO IF I DISAGREE WITH THE REVIEW DECISION?	If your application is denied after you submit additional information for review, you may ask for a second review within 90 days of the date of the decision. Your request for a second review should include the reasons why you disagree with the decision, any relevant new documents, and your current home address and phone number. If you disagree with the second review decision, you may apply to the Federal Court for a judicial review within 30 days of the date of the second review decision.
HOW DO I RETURN A PAYMENT?	If your situation changed and you are no longer eligible, or you made an honest mistake when applying, you will need to return the payment. You can make your repayment to the CRA online, by mail, or in person. If you have the original cheque, you can return the check by mail (see here).
DO I HAVE TO REPORT THE ONE-TIME TOP-UP ON MY TAX RETURN?	The One-time top-up is not taxable. This means you do not need to report it on your income tax return.
WILL THE ONE-TIME TOP-UP AFFECT MY ONTARIO WORKS OR ODSP BENEFITS?	The Ministry of Children, Community and Social Services has advised that the One-time top-up to the Canada Housing Benefit "should not be taken into consideration when determining eligibility for social assistance (ODSP and Ontario Works)." Therefore, Ontario Works and ODSP will not treat the One-time top-up as income and it will not be clawed back from income support payments
HOW DO I APPLY FOR THE ONE-TIME TOP-UP?	From December 12, 2022 until March 31, 2023, renters who meet the eligibility criteria can apply for the one-time top-up online through their CRA My Account. If you don't have a CRA My Account, you can access CRA My Account through your My Service Canada Account.
WHAT IF I DON'T HAVE CRA MY ACCOUNT OR MY SERVICE CANADA ACCOUNT?	<p>If you are unable to sign in to or register for a CRA My Account or My Service Canada Account, you may still be able to apply online through the online application form: OTCHB - Before you begin (cra-arc.gc.ca).</p> <p>Alternatively, you can call CRA at CRA at 1-800-282-8079. If you use a teletypewriter, call: 1-800-665-0354 or if you use an operator-assisted relay service, call: 1-800-282-8079.</p> <p>To verify your identity by phone (see note 4), you need your:</p> <ul style="list-style-type: none"> • social insurance number (SIN) • full name and date of birth • complete address • assessed tax return, notice of assessment or reassessment, other tax document, or be signed in to CRA My Account <p><i>Note 4: If you are the friend or family member of someone who needs assistance applying over the phone and you are calling on their behalf, they must be present on the call to give their consent. You will also be asked to verify your own identity when you call.</i></p>
HOW LONG WILL IT TAKE TO RECEIVE THE ONE-TIME TOP-UP?	<p>It may take longer to process your payment if you do not apply through your CRA My Account. Payments for the One-time top-up will be made by direct deposit or by cheque. You can set up or change your direct deposit information in your CRA My Account. Alternatively, you can ask your bank or credit union to update your direct deposit information with the CRA. If you prefer to receive your payments by cheque, you must make sure that your mailing address is up to date on your CRA My Account or by calling 1-800-959-8281. Direct deposit payments take up to 5 business days, while cheques take about 10 business days.</p> <p>Your application will take 6-11 business days to process if you use the online application form because you do not have a CRA My Account or My Service Canada Account. Your application will take 7-12 business days to process if you apply by phone.</p>
WHAT IF I NEED HELP APPLYING DUE TO A LANGUAGE BARRIER?	If you cannot complete the application on your own due to a language barrier, we encourage you to contact the Catholic Centre for Immigrants (613) 232-9634 or OCISO (613) 725-0202.

For more information on this benefit:
[One-time top-up to the Canada Housing Benefit - Canada.ca](https://www.canada.ca/en/social-assistance/one-time-top-up-to-the-canada-housing-benefit)