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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). Fill out 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 information about the HBP, including changes to the rules for first-time home buyers, go to **canada.ca/home-buyers-plan**. **Generally, you must receive all your HBP withdrawals in the same calendar year.** The maximum you can withdraw **is $60,000**. Fill out Area 1 and give the form to your financial institution who **must** fill out Area 2. Keep a copy of the completed form for your records.

Note

You can withdraw amounts from your RRSP under the HBP and make a qualifying withdrawal from your first home savings account (FHSA) for the same qualifying home, as long as you meet all of the conditions at the time of each withdrawal. For more information about the FHSA, go to **canada.ca/fhsa**.

Area 1 – To be filled out by the participant

Part A – Fill out the following questionnaire to determine if you can make a withdrawal from your RRSP under the HBP

1.	Are you a resident of Canada?	☐ Yes – Go to question 2.	☐ No – You cannot make an HBP withdrawal.
2.	Has the person who is buying or building a **qualifying home** [1] entered into a **written agreement** [2] to do so?	☐ Yes – Go to question 3a).	☐ No – You cannot make an HBP withdrawal.
3a).	Have you ever, before this year, made a withdrawal from your RRSP under the HBP to buy or build a qualifying home?	☐ Yes – Go to question 3b).	☐ No – Go to question 4.
3b).	Are you making this request in January as part of the participation you began last year?	☐ Yes – Go to question 4.	☐ No – Go to question 3c).
3c).	Was your repayable HBP balance from your previous HBP participation **zero** on January 1 of this year?	☐ Yes – Go to question 4.	☐ No – You cannot make an HBP withdrawal.
4.	Do you intend to occupy the qualifying home that you are buying or building as your principal place of residence no later than one year after acquiring it? If you are acquiring the home for a **specified disabled person** [3] or helping a specified disabled person acquire the home, you must intend that the specified disabled person occupy the home as their principal place of residence no later than one year after acquiring it.	☐ Yes – Go to question 5.	☐ No – You cannot make an HBP withdrawal.
5.	Has the person who is buying or building the **qualifying home** or their spouse or common law partner owned the **qualifying home** more than 30 days before receiving this withdrawal?	☐ Yes – You cannot make an HBP withdrawal. **However**, if you are making this withdrawal to acquire the interest or right of your separated spouse or common-law partner in the home, go to question 8a) to confirm your eligibility.	☐ No – Go to question 6a).
6a).	Are you a specified disabled person?	☐ Yes – You are eligible (Fill out Part B).	☐ No – Go to question 6b).
6b).	Are you making a withdrawal from your RRSP to buy or build a qualifying home for a specified disabled person or to help such a person buy or build a qualifying home?	☐ Yes – You are eligible (Fill out Part B).	☐ No – Go to question 7.

Notes

[1] **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. For condominium units, you are considered to own the unit the day you are entitled to immediate vacant possession of it.

[2] **Written agreement** – a written agreement must include the date the agreement was signed, the address of the qualifying home and the closing date.

[3] **Specified disabled person** – in respect of an individual, is a person who is the individual or who is related to the individual, where the person either:

– is entitled to the disability amount (line 31600 of their income tax and benefit return) at the time of the HBP withdrawal

– would have been entitled to the disability amount if they had not claimed costs for an attendant or for care in a nursing home as medical expenses

If 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 practitioner, is filed for the person for the year of the HBP withdrawal, the person will be treated as if they are entitled to the disability amount. 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.

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Part A (continued)

7. 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 date of the withdrawal, did you or your spouse or common-law partner own a home that you occupied as an individual with a marital status of single, or with that other individual while you were spouses or common-law partners?	☐ Yes – You are not considered a **first-time home buyer** [4], and you cannot make a HBP withdrawal. **However**, if you are making this withdrawal and experienced a breakdown of marriage or common-law partnership, go to question 8a) to confirm your eligibility.	☐ No – You are eligible (Fill out Part B).
8a). Have you been living separate and apart from your spouse or common-law partner because of a breakdown of your marriage or common-law partnership for a period of **at least 90 days** at the time of the withdrawal, and began living separate and apart in the year of the withdrawal or in the four preceding calendar years?	☐ Yes – Go to question 8b).	☐ No – You cannot make an HBP withdrawal.
8b). Do you have a new spouse or common-law partner, and does your new spouse or common-law partner own and occupy a home that is your principal place of residence?	☐ Yes – You cannot make an HBP withdrawal.	☐ No – Go to question 8c).
8c). Do you own and occupy a home as your principal place of residence?	☐ Yes – Go to question 8d).	☐ No – You are eligible (Fill out Part B).
8d). Is the qualifying home that you intend to buy or build different from your principal place of residence?	☐ Yes – You are eligible (Fill out Part B).	☐ No – Go to question 8e).
8e). Will you acquire the interest or right of your separated spouse or common-law partner in the home no earlier than 30 days before the withdrawal?	☐ Yes – You are eligible (Fill out Part B).	☐ No – You cannot make an HBP withdrawal.

Notes

[4] **First-time home buyer –** you will be considered to be a first-time home buyer if you did not, at any time in the current calendar year before the withdrawal (except the 30 days immediately before the withdrawal) or at any time in the preceding four calendar years, live in a qualifying home (or what would be a qualifying home if located in Canada) as your principal place of residence that either you owned or jointly-owned, or your current spouse or common-law partner (at the time of the withdrawal) owned or jointly-owned. For example, if you are making a withdrawal on July 31, 2025, the period is from January 1, 2021 to June 30, 2025.

Part B – Fill out this part to make a withdrawal from your RRSP under the HBP

First name and initials	Last name		Social insurance number (SIN)
Address of **qualifying home being bought or built** (include number, street, rural route, or lot and concession number)			If you are a specified disabled person, tick this box. ☐
City	Province or Territory	Postal code	Telephone number
If you answered **yes** to question 6b) above, provide the following information about that person:			
Person's name	Relationship to you		SIN

Part C – Certification

Amount of requested withdrawal $ _____

Date withdrawal required ▶ Year Month Day

Contract number of the RRSP from which the withdrawal is made

I certify that the information given on this form is correct and complete.

_____
Participant's signature

Date ▶ Year Month Day

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

Issuer's name	Telephone number	Amount of the withdrawal (maximum $60,000) $
Issuer's address		Date withdrawal paid ▶ Year Month Day

Personal information (including the SIN) is collected and used to administer or enforce the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be disclosed to other federal, provincial, territorial, aboriginal, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in paying interest or penalties, or in other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, and to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at **canada.ca/cra-info-source**.