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A photograph of a woman and a young girl sitting on a light blue couch. The woman is on the right, wearing a brown t-shirt and a light blue cardigan, smiling as she looks at a laptop. The girl is on the left, wearing a white t-shirt, leaning in and looking at the laptop screen. The background shows a modern living room with a bookshelf and a window. A semi-transparent white box with a blue border is overlaid on the image, containing the title and date.

Canada Dental Benefit and One-Time Top-Up to the Canada Housing Benefit

December 13, 2022

Agenda

- Opening remarks
- Part 1
 - One-time top-up to the Canada Housing Benefit presentation
 - Live portal walkthrough
 - Question and answer period on One-time top-up to the Canada Housing Benefit
- Part 2
 - Canada Dental Benefit presentation
 - Live portal walkthrough
 - Question and answer period on Canada Dental Benefit



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A photograph of a woman and a young girl sitting on a light blue couch in a modern living room. The woman is on the right, wearing a brown top and a blue cardigan, smiling as she looks at a laptop. The girl is on the left, wearing a white top, also smiling and looking at the laptop. The background shows a bookshelf and a window with greenery outside. The image is overlaid with a semi-transparent white box containing text.

One-Time Top-Up to the Canada Housing Benefit

December 13, 2022

One-time top-up to the Canada Housing Benefit

Renter households are more than 4-times more likely to experience core housing need than homeowners based on the current available data. Source: Census 2016

- To help low-income renters across Canada, the Government of Canada launched the one-time top-up to the Canada Housing Benefit, a **one-time payment of \$500**.
- It will be available to roughly **1.8 million people** in Canada that are struggling with the cost of renting.
- Applications will be accepted between **December 12, 2022 and March 31, 2023**
- Eligible applicants can apply for the one-time payment via CRA My Account, an online form, or by calling the CRA Contact Centre.

One-time top-up to the Canada Housing Benefit - continued

- The one-time **\$500** payment is one element of a toolkit of solutions intended to address housing affordability across Canada.
- It is **non-reportable from an income tax perspective**, geared toward lower-income families and individuals paying at least 30% of their adjusted net income on rent.
- The federal rental benefit operates separately from the Canada Housing Benefit co-funded and delivered by Provinces and Territories.

Eligibility

Eligibility for the one-time top-up to the Canada Housing Benefit is open to applicants who apply for the benefit and meet all the following criteria:

- Have filed a 2021 tax return;
- Are at least 15 years of age;
- Have an adjusted net income below **\$20,000 (individuals)** or **\$35,000 (families)**;
- Are a resident in Canada for tax purposes in 2022;
- Their principal residence is situated in Canada on **December 1, 2022**;
- Paid rent for their own shelter in Canada in 2022; and
- Paid at least 30% of their adjusted net income on rent.

Stakeholder kit

Your support in reaching eligible renters is vital.

Helpful tools and resources will be available to support you in 10 languages by **mid-December**

To receive additional information, communications or marketing materials, please contact CMHC at **cmhcoutreach@cmhc.ca**.



**One-Time
\$500**

CANADA HOUSING BENEFIT



The Government of Canada is providing a **one-time payment of \$500** to lower-income renters to help with the cost of rent.

Apply through CRA My Account.

To get your payment faster, register for direct deposit in CRA My Account.

Applications close on March 31, 2023.

An online web form is available if you are unable to sign in to or register for a CRA My Account. Applicants who are unable to apply online can call the CRA at 1-800-282-8079.

For more information and how to apply, visit canada.ca/one-time-housing-benefit



70035 A



**ONE-TIME
TOP-UP TO
THE CANADA
HOUSING
BENEFIT**



How to apply

There are **three** ways to apply:

1. Online using your CRA My Account or My Service Canada Account
2. Apply through the online application form
3. Contact the CRA to apply by phone **1-800-282-8079**

How to apply – continued

To apply, the applicant will need:

- Addresses of any principal residences in Canada in 2022
- Total rent paid in the 2022 calendar year for these residences
- Name and contact information of the persons to whom the rent was paid

After you apply

No impact on your taxes

- The payment is not taxable. This means recipients will not need to report the one-time payment on their income tax return.

Impacts on other benefits

- The one-time top-up to the Canada Housing Benefit does not reduce other federal income-tested benefits such as the Canada Workers Benefit, Canada Child Benefit, Goods and Services Tax Credit, and Guaranteed Income Supplement.
- Impacts on provincial or territorial benefits will be determined at the discretion of each province or territory.

Validating applications

If the application is selected for review, the CRA may ask applicants to provide additional information.

Documents that may need to be provided

- Records and receipts to support the amounts in the application. The CRA will contact applicants by mail if we need more information to validate eligibility.
- We may ask the applicant to provide one of the following documents for each property rented: rent receipts for each month in which rent was paid **or** a letter from the landlord.

Demo

Demo: canada.ca/one-time-housing-benefit



The screenshot shows the top portion of the CRA website. At the top left is the Government of Canada logo. A search bar is located at the top right. Below the logo is a 'MENU' dropdown. The breadcrumb trail reads: Canada.ca > Taxes > Tax credits and benefits for individuals. The main heading is 'One-time top-up to the Canada Housing Benefit'. Below this, there is introductory text about the benefit's purpose and eligibility, followed by the statement 'Applications are open until Wednesday, March 1, 2023.' A 'Sections' list is provided on the left side of the page, with the first section, 'Who can apply', highlighted.

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Search CRA

Canada.ca > Taxes > Tax credits and benefits for individuals

One-time top-up to the Canada Housing Benefit

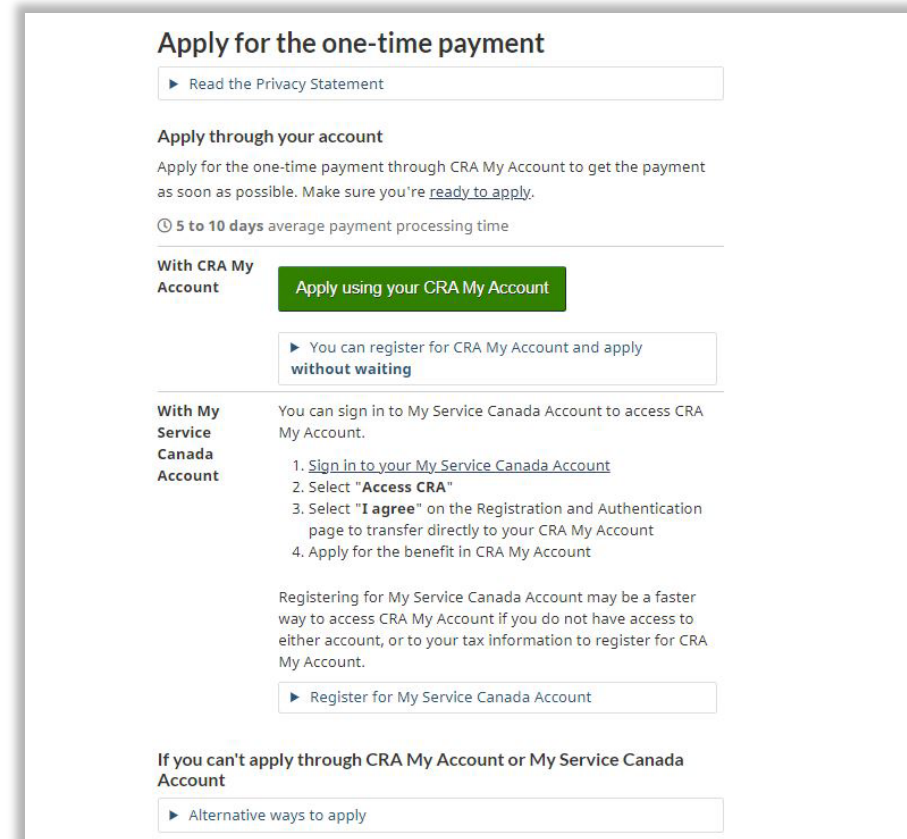
The one-time Canada Housing Benefit payment aims to help low-income renters with the cost of renting. You may be eligible for a one-time payment of \$500 if your income and the amount that you pay on rent qualify.

The CRA administers the one-time payment.

Applications are open until **Wednesday, March 1, 2023**.

Sections

- [Who can apply](#)
Who is eligible for the one-time payment for renters
- [Get ready to apply](#)
What to do before you apply, how to set up direct deposit
- [How to apply](#)
When and how to apply for the one-time payment for renters
- [If your application needs validation](#)
What happens if your application needs validation
- [Return or repay the payment](#)
When and how to make a repayment
- [Contact the CRA](#)
If you have questions about the one-time payment for renters



This screenshot shows the 'Apply for the one-time payment' section of the website. It features a 'Read the Privacy Statement' link at the top. The main heading is 'Apply through your account', followed by instructions to apply through CRA My Account and a note about a 5 to 10 day average payment processing time. There are two main application paths: 'With CRA My Account', which includes a prominent green button for 'Apply using your CRA My Account' and a link to 'You can register for CRA My Account and apply without waiting'; and 'With My Service Canada Account', which includes a list of four steps for registration and a link to 'Register for My Service Canada Account'. At the bottom, there is a link for 'Alternative ways to apply'.

Apply for the one-time payment

[Read the Privacy Statement](#)

Apply through your account

Apply for the one-time payment through CRA My Account to get the payment as soon as possible. Make sure you're [ready to apply](#).

🕒 5 to 10 days average payment processing time

With CRA My Account

[Apply using your CRA My Account](#)

[You can register for CRA My Account and apply without waiting](#)

With My Service Canada Account

You can sign in to My Service Canada Account to access CRA My Account.

- [Sign in to your My Service Canada Account](#)
- Select **"Access CRA"**
- Select **"I agree"** on the Registration and Authentication page to transfer directly to your CRA My Account
- Apply for the benefit in CRA My Account

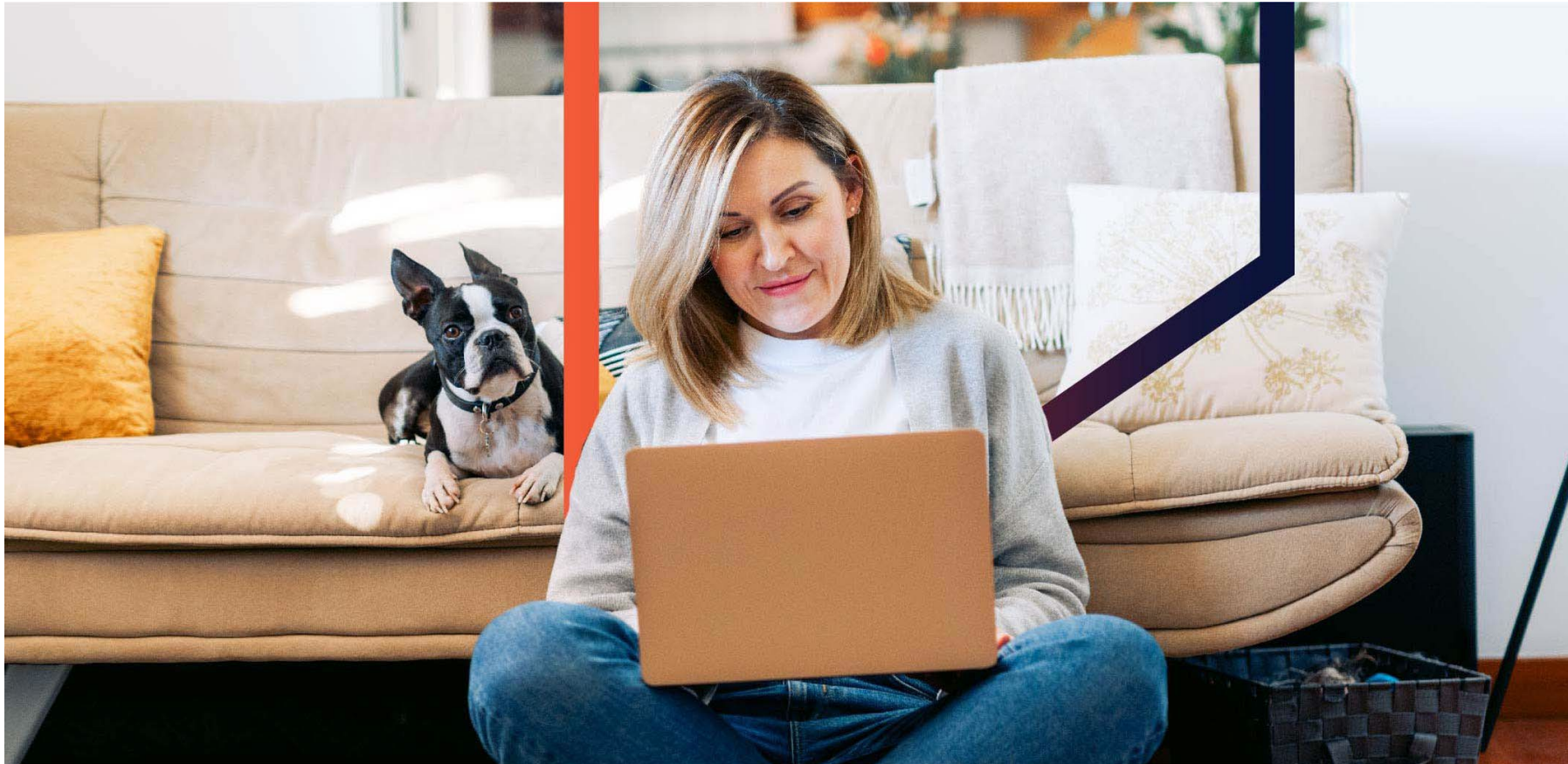
Registering for My Service Canada Account may be a faster way to access CRA My Account if you do not have access to either account, or to your tax information to register for CRA My Account.

[Register for My Service Canada Account](#)

If you can't apply through CRA My Account or My Service Canada Account

[Alternative ways to apply](#)

Questions?



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Canada Dental Benefit

December 13, 2022

Canada Dental Benefit

The interim **Canada Dental Benefit** is a **tax-free, up-front payment** to provide financial support for eligible families to get oral health care for their children under 12.

Families could receive:

- **\$650** per child per year for families with an adjusted net income **under \$70,000**.
- **\$390** per child per year for families with an adjusted net income **between \$70,000 and \$79,999**.
- **\$260** per child per year for families with an adjusted net income **between \$80,000 and \$89,999**.

- The benefit will be available over **two benefit periods**:
 - **October 1, 2022 to June 30, 2023** (applications opened **December 1, 2022**).
 - **July 1, 2023 to June 30, 2024** (applications will open **July 1, 2023**).

Eligibility

For applications starting December 1, 2022, you must meet **all** of the following conditions for each child you apply for:

- Your child was born on or after **December 2, 2010** (under 12 years old as of **December 1, 2022**).
- Your child receives dental care services in Canada between **October 1, 2022** and **June 30, 2023**.
- Your child does not have access to a private dental insurance plan.
- Your child's dental costs are not fully covered by another dental program provided by any level of government.
- You are the only parent or caregiver receiving the Canada Child Benefit (CCB) for your child as of **December 1, 2022** **OR** You have shared custody of your child and receive half of the CCB for your child as of **December 1, 2022**.
- You filed your 2021 tax return.
- Your spouse or common-law partner who lives with you has filed their 2021 tax return **OR** You do not have a spouse or common-law partner who lives with you.
- Your adjusted family net income is less than **\$90,000** in 2021.

Eligibility – continued

Children under 12 who are also covered by provincial, territorial or federal programs (e.g. Non-Insured Health Benefits) are eligible for the Canada Dental Benefit if they and their family:

- meet **all** of the eligibility criteria to qualify for the benefit; and
- as long as they have **out-of-pocket expenses** that have not been covered by their provincial, territorial or federal program.

Stakeholder kit

- Helpful [tools and resources](#) to answer questions, available on Canada.ca
- Designed to help families understand and access the benefit

Canada Dental Benefit

Smile!
It is here.

For kids under 12 years old

For families with an adjusted net income under \$90,000 per year

For those who don't have access to private dental care insurance

Find out more at Canada.ca/dental or 1-800-715-8836

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Canada

A Guide to the **Canada Dental Benefit**

Tooth decay is the most common, but preventable, childhood chronic disease both in Canada and around the world. Oral diseases frequently begin in the preschool years which is why it is so important to establish good oral hygiene behaviours in those early years.

The Government of Canada has implemented the interim **Canada Dental Benefit**, which is designed to provide some financial support to help Canadian families access dental care. With this benefit, families can start addressing some of the basic dental care that their young children need while the Government continues its plans to develop a long-term Canadian dental care program.

WHAT is the benefit?

\$650 if the family's adjusted net income is under \$70,000	\$390 if the family's adjusted net income is between \$70,000 and \$79,999	\$260 if the family's adjusted net income is between \$80,000 and \$99,999
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The benefit can be used for any dental care provided by any regulated dental professional.

WHO can apply?

Parents/Guardians who:

- ✓ Have a child under 12 years of age, who does not have access to private dental care insurance.
- ✓ Have an adjusted family net income under \$90,000 per year.
- ✓ Have filed last year's income tax return—for more information on how to file a return, visit Canada.ca/doing-your-taxes.
- ✓ Receive the Canada Child Benefit for each eligible child.
- ✓ Have or will have dental care expenses for each eligible child that have not been fully reimbursed under another federal, provincial or territorial government program.

HOW can you apply?

Canada Revenue Agency (CRA) My Account will be the quickest, easiest and most secure way to apply for the Canada Dental Benefit. If you don't yet have a CRA My Account, you can register at Canada.ca/my-ca-account.

You will need to provide information on the dental care visit, including the name of your child's dental care provider(s) and your employer information.

If you apply online and are signed up for CRA direct deposit, you can receive your payment within two business days!

If you're unable to apply for the Canada Dental Benefit online, call 1-800-715-8836 to get your application started.

Make sure you have your Social Insurance Number, address, date of birth and a copy of your income tax return from last year.

WHEN can you apply?

Parents can apply starting December 1, 2022, for dental care received by their eligible child back to October 1, 2022, so long as their child will still be under 12 on December 1. For the second payment, parents can apply starting July 1, 2023.

Visit Canada.ca/dental for more information, or call 1-800-715-8836

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Canada

Stakeholder kit – continued

Kit includes:

- **Social media**
 - Messaging and images that you can use on your own social media channels to help inform families about the interim Canada Dental Benefit.
- **Infographic**
 - An information sheet for display, or for sharing.
- **Poster**
 - To be put up in high traffic areas to direct people to **Canada.ca/dental** for more information.

How to apply

There are **two** ways to apply:

1. Online using your CRA My Account.
2. Contact the CRA to apply by phone **1-800-715-8836**.

How to apply - continued

To apply, the applicant will need:

- Each eligible child's dental care provider's name, address and telephone number.
- The date or expected date of child's dental appointment.
- The employer's name, address, and telephone number (if applicable).
- The spouse or common-law partner's employer's name, address, and telephone number (if applicable).

Validating applications

If an application is selected for review, the CRA may ask for more information to validate.

Documents that may need to be provided

- Applicants will need to keep their receipts for 6 years and make sure their mailing address is up to date in My Account. The CRA will contact applicants by mail if we need more information to validate eligibility.
- Applicants do not need to call the CRA if their child's dental appointment is rescheduled within the same benefit period unless we ask for this information.

Demo

Demo: Canada.ca/dental

The screenshot shows the top of the Canada.ca website. It includes the Government of Canada logo, a search bar, and a 'Français' link. Below the navigation bar, there is a 'MENU' dropdown and a 'CRA sign in' button. The main content area is titled 'Canada Dental Benefit' and contains introductory text about the benefit, eligibility criteria, and payment amounts. A 'Sections' sidebar on the left lists various topics like 'Who can apply', 'How much you can get', and 'How to apply'.

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Search CRA

Franglais

CRA sign in

Canada.ca > Taxes > Tax credits and benefits for individuals

Canada Dental Benefit

The interim Canada Dental Benefit is intended to help lower dental costs for eligible families earning less than \$90,000 per year. Parents and guardians can apply if the child receiving dental care is under 12 years old and does not have access to a private dental insurance plan.

Depending on family net income, a payment of \$260, \$390, or \$650 is provided for each eligible child. This interim dental benefit is temporary and will end after 2 periods. You can get a maximum of 2 payments for each eligible child. Benefit payments are administered by the Canada Revenue Agency (CRA).

The first benefit period is for dental services received between October 1, 2022 and June 30, 2023.

Sections

- [Who can apply](#)
Review eligibility criteria for the benefit
- [How much you can get](#)
Benefit amounts for each period based on family income
- [Get ready to apply](#)
What to do before you apply, how to set up direct deposit
- [How to apply](#)
When and how to apply for the benefit
- [Return a payment](#)
When and how to make a repayment
- [Contact the CRA](#)
If you have questions about the dental benefit

The screenshot shows the 'Estimate your benefit amount' tool. It includes a title, a brief description of the tool's purpose, and a button to 'Read the privacy statement for the estimator tool'. Below this is a section titled 'Use the tool to estimate your benefit amount' with a warning that data is not collected or saved. The main part of the tool is a multi-step process starting with '1 Dental claim period', which includes a dropdown menu for 'When did your child receive dental care services in Canada? (required)' and a 'Next' button. A progress indicator on the right shows steps 2 through 6: 'Marital status', 'Custody arrangement', 'Household net income', 'Adjustments', and 'Estimated benefit amount'.

Estimate your benefit amount

You can use the tool to estimate your adjusted family net income based on your tax information. The result will show your adjusted family net income for this benefit and the amount you could receive for each eligible child.

[Read the privacy statement for the estimator tool](#)

Use the tool to estimate your benefit amount

Your data is not collected or saved. If you leave or refresh the page, you will need to enter your information again.

1 Dental claim period

* When did your child receive dental care services in Canada? (required)

Select a period

Next

- 2 Marital status
- 3 Custody arrangement
- 4 Household net income
- 5 Adjustments
- 6 Estimated benefit amount

Questions?

**Canada
Dental
Benefit**



**Canada
Dental
Benefit**



Disclaimer

This presentation was created by the Canada Revenue Agency, the Canada Mortgage and Housing Corporation and Health Canada for the purpose of providing participants with information about the one-time top-up to the Canada Housing Benefit and the Interim Canada Dental Benefit on **December 13, 2022**. The information shared in this presentation can be found on **Canada.ca/dental** and **canada.ca/one-time-housing-benefit**. Please visit **Canada.ca/dental** and **canada.ca/one-time-housing-benefit** for the most up-to-date information.

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