

HBP dates and cash worksheet

This is a planning record, not CRA Form T1036, a tax eligibility calculator or a funding approval. Checked September 8, 2026. Use current CRA materials for your individual facts. Keep personal tax identifiers and account numbers out of this worksheet.

Completed hypothetical plan

Assume an ordinary eligible HBP participant buying a resale house, no prior home acquisition by either the buyer or spouse before December 21, no relevant recent RRSP contributions, no special exception, and institution processing exactly as shown. No actual household or transaction is represented.

Event	Date	Available cash / required amount
Opening non-RRSP cash	Before December 2, 2026	\$25,000
Deposit paid	December 2	\$20,000 paid; \$5,000 remains
First HBP withdrawal	December 10	\$40,000 withdrawn; not yet counted in bank
Withdrawal reaches available bank cash	December 11	$\$5,000 + \$40,000 = \$45,000$
Conveyancer's funding deadline	December 18	\$60,000 required after deposit credit; \$15,000 short
Acquisition	December 21	Actual acquisition assumed this day
Proposed later withdrawal	January 20, 2027	\$5,000; cannot fund the earlier December 18 obligation

Total planned HBP withdrawals: $\$40,000 + \$5,000 = \$45,000$. Remaining room under the current \$60,000 ceiling: \$15,000. This is only an arithmetic ceiling difference, not approved funds or an instruction to withdraw more. The plan still has a \$15,000 December funding gap. Do not subtract the already-credited \$20,000 deposit again.

Date boundaries to reproduce

Comparison	Calendar-day or date result	What the result does NOT establish
December 21, 2026 to January 20, 2027	30 days; within the ordinary acquisition-related limit and within January	All other HBP conditions or actual processing on that day
December 21 to January 21	31 days; outside the ordinary acquisition-related limit	An automatic special exception
December 21 to January 31	41 days; January alone does not rescue it	That every January withdrawal is eligible
Additional withdrawal February 1, 2027 after first withdrawal in 2026	Outside the ordinary same-year/January withdrawal period	Ministerial permission
Separate delayed-acquisition illustration: first withdrawal in 2026; acquire September 30, 2027	Before October 1, 2027	All other eligibility conditions
Same illustration: acquire October 1, 2027	Not before October 1; outside ordinary deadline	Qualification for CRA's specific extension provisions

Requested withdrawal date and actual paid date are separate fields on T1036. Record both. Actual bank availability and the legal funding deadline also remain separate.

Repayment budget under current ordinary assumptions

First withdrawal in 2026 -> first repayment year 2031 under the extension now applying to 2026-2028 first withdrawals. \$45,000 with no early repayments/income inclusions / 15 = \$3,000 initial annual minimum. Saving \$250 per month for 12 months totals \$3,000; this monthly figure is a budgeting equivalent, not a CRA monthly debit schedule. Follow the statement of account and designate the repayment. A designated repayment is not an RRSP deduction.

Enter your confirmed dates

Participant reference (no SIN): _____

Written agreement date and property reference: _____

Eligibility checked against current T1036 and CRA conditions: _____

Obligation or event	Confirmed amount	Required/requested date	Actual date or institution confirmation	Amount available by the obligation date
Deposit	_____	_____	_____	_____
First HBP withdrawal	_____	_____	_____	_____
Other HBP withdrawal(s)	_____	_____	_____	_____
Conveyancer's remaining funds, after deposit credit	_____	_____	_____	_____
Acquisition	Not a cash subtotal	_____	_____	Not applicable

Unconfirmed dates stay unknown, not "same day." Check recent-contribution deductibility separately using CRA's 89-day calculation; do not infer it from this cash table. Changes to residency, relationship status, acquisition, the property or the funding date require reconsideration of the relevant conditions. If the home is not acquired, check replacement/extension/cancellation rules before assuming a return deposit alone cancels participation.

Sources: [CRA participation](#), [withdrawals and deductions](#), [T1036](#), [current HBP overview](#), [Income Tax Act 146.01](#), [repayment mechanics](#).