Canada – New Brunswick Housing Benefit (CHB-NB)

Last updated: January 8, 2023

Q: What is the CHB-NB?

A: The Canada-New Brunswick Housing Benefit is a shared funding initiative between the Government of Canada (CMHC) and the Province of New Brunswick. This benefit helps New Brunswickers who live alone and work part-time or at lower-paying jobs who are struggling to afford rent. This benefit provides help with rent so participants can address the rising costs of living and try to increase their earned income.

Q: How do I know I am eligible for the CHB-NB?

A: You may qualify for the CHB-NB if you answer 'yes' to ALL of the conditions below:

- You are under the age of 65, and
- You live alone.
- You rent the place where you live.
- You do not receive a housing subsidy from Housing NB.
- You live in New Brunswick.
- You are employed.
- You have filed your taxes for the previous year.
- Your employment income (before tax) is between \$12,500 and \$50,000.

*Please note that the place you rent must include a sleeping area, living area, kitchen, and bathroom that are located entirely within the rented premises and are not shared with anyone outside of your household. Single room occupancy housing such as rooming houses, boarding houses, and dorms are not eligible.

Q: How can I apply?

A: You can **apply** or complete your **annual review** for the CHB-NB online or by mail.

Online: Visit Social Supports NB's CHB-NB page at socialsupportsnb.ca/chb for detailed instructions and to apply.

By Mail: <u>download and print</u> an application to complete by hand. Send your completed forms and copies of the requested documents by mail or in person to:

Housing NB

Attn: Canada-New Brunswick Housing Benefit 551 King St. Sartain MacDonald Building PO Box 6000Fredericton, NB E3B 5H1

Please allow for extra processing time if you mail your application.

If you would like to receive a hard copy of the application package by mail, or have any questions about the application process, please contact infochb-acl@gnb.ca or call 211.

Q: Does the CHB-NB affect Public Housing and Rent Supplement Programs?

A: If you currently receive supports from public housing or rent supplement programs, you are not eligible for the CHB-NB.

However, you can apply for or remain on the waitlist for <u>public housing</u> and <u>rent supplement programs</u> and still qualify for the CHB-NB.

Q: Why does my income have to be reported to the CRA?

A: If you are not filing taxes, then you are not maximizing the federal benefits to you. Filing taxes allows you to access different benefits and increase your income.

If you have not filed your taxes, find a free tax clinic near you.

Q: When is the deadline to apply?

A: There is no deadline to apply, however, funding is limited and available on a first-come, first-served basis. Applications will not be accepted when all funds have been committed for the year. Applications will reopen when funds become available in April of the following year.

Q: How long will I receive the benefit if I am eligible?

A: If you are eligible, you may be approved for 12 months of benefits. After 12 months, a yearly review will be conducted to determine ongoing eligibility.

Q: How is the CHB-NB amount calculated?

A: The CHB-NB is based on your income before tax, and where you live.

Q: How is the CHB-NB paid?

A: Each month you will receive your CHB-NB payments by direct deposit (i.e., an Electronic Funds Transfer).

Q: Will this benefit go to my landlord?

A: No, the benefit is paid directly to successful applicants.

Q: Does my landlord need to know that I am receiving the CHB-NB?

A: No. Since you will receive the benefit payments directly, your landlord does not need to know you are receiving the CHB-NB.

Q: Will I still be on the NB Housing waiting list for public housing or rent supplement assistance?

A: Yes. You will be able to apply for or remain on the NB Housing waiting list if you are receiving the CHB-NB.

Q: What if I choose not to receive the CHB-NB?

A: Declining to apply for or receive the benefit will have no effect on any services you receive from Social Development and/or Housing NB.

Q: Will the CHB-NB impact any other government benefits that I am currently receiving (i.e., disability payments, pensions, etc.)?

A: The CHB-NB is intended to have no negative impact on other benefits. It has received a T5007 designation, which means it is not taxable.

The T5007 is a tax slip that will help you prepare your tax return as it includes the amount of provincial assistance issued to you in a tax year. The income shown on the T5007 tax slip is not taxable but is used to calculate entitlement to tax credits like the GST credit.

Q: What if my income changes while I am receiving the CHB-NB?

A: Each year you will complete a review to confirm you are still eligible to receive the CHB-NB and that you are receiving the correct benefit amount. If your income increases before the date of your annual renewal, the amount of your CHB-NB will remain the same until the date of your next review.

Q: What happens if I move?

A: Please report any changes in personal information, such as a change of address or household composition. A contact email will be provided to successful applicants.

PLEASE NOTE: We want you to succeed and sometimes that might mean moving closer to things like work, or to another community. The benefit moves with you to another rental anywhere in the province.

Q: What happens if I get evicted?

A: If you are evicted, you should notify Housing NB by using the toll-free number below. It may be in your best interest to suspend your CHB-NB and explore other programs to better meet your immediate needs. You are encouraged to email infochb-acl@gnb.ca or call our toll-free line 1-833-733-7835.

Q: What happens if I decide to attend a training program or postsecondary education?

A: You can continue receiving the CHB-NB if you attend an employment training program or enroll in a 1–2-year post-secondary education program. You will need to provide confirmation of attendance/enrollment in the program during your annual review.

Q: What happens if I no longer want to receive the CHB-NB?

A: If you choose to no longer receive the CHB-NB, contact the program delivery team immediately and your benefit will be ended. A contact email will be provided to successful applicants. Once you have cancelled your CHB-NB benefit, if you wish to apply to the Housing NB waiting list, please contact Housing NB at the toll-free line 1-833-733-7835. This allows us to have the most recent information available when selecting households in need from our waitlist.

Q: Can my CHB-NB be cancelled/ended?

A: Yes. The CHB-NB can be terminated if you no longer meet the eligibility criteria or if the information you provided is discovered to be inaccurate.



