

CRA Account – FHSA Contribution Room

Recently, the Canadian Revenue Agency (CRA) announced that they have updated the First Home Savings Account (FHSA) information for eligible Canadians. Users can now view their updated contribution room by logging into their CRA Account. The amount shown reflects contributions made up to December 31st, 2025. Any deposits made on or after January 1st, 2026, will not be included in the updated figure.

The following content provides a step-by-step guide to setting up your CRA Account and instructions on how to check your FHSA contribution room.

Setting Up Your CRA Account:

- 1. Visit the Official CRA Account Registration Page**
Register for a CRA account - Canada.ca
- 2. Choose Your Registration Method:**
Select either "CRA User ID and Password" or "Sign-In Partner" (using your online banking credentials).
- 3. Enter the Requested Personal Information:**
Example: Social Insurance Number (SIN), date of birth, and current postal code.
- 4. Verify Your Identity:**
Confirm your identity by entering information from your previous year's tax return.
- 5. Create Your CRA Login:**
Set up a user ID, password, and security questions.
- 6. Enable Multi-Factor Authentication (MFA):**
For added security, follow the instructions to enable MFA if prompted.

Checking Your FHSA Contribution Room:

- 1. Log into your CRA Account for Individuals**
Sign in using your CRA user ID and password, sign-in partner (bank), or provincial partner (BC & AB).
- 2. Navigate to the Savings and Pension Plans section on the left tool bar**
- 3. Scroll down to the "First Home Savings Account (FHSA)" section:**
 - You will find a heading titled "2026 FHSA Contribution Room".
 - Attached will be your total contribution room as of January 1st, 2026.
- 4. You will be able to view your current contribution room, including:**
 - Any unused contribution room from previous years.
 - Any withdrawals made that affect your available balance.
 - Any historical activity related to your registered accounts or tax information.
- 5. For additional help or specific account questions, you can contact the CRA directly at 1-800-267-6999**



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