



Canada Revenue  
Agency

Agence du revenu  
du Canada

# GST/HST New Housing Rebate

## Find out if this guide is for you

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This guide is for you if you are an individual and:

- you purchased a new or substantially renovated house, including a residential condominium unit, a duplex, a mobile home (including a modular home), and a floating home from a builder
- you built, or hired someone else to build, a house on land you own or lease
- you substantially renovated, or hired someone to substantially renovate, your existing house
- as part of a substantial renovation to your existing house, you built, or hired someone else to build, a major addition
- you converted a non-residential property into your house
- you purchased a share of the capital stock of a co-operative housing corporation (co-op)

If there is more than one owner of the house, all of the owners must be individuals. An individual **cannot** claim a goods and services tax/harmonized sales tax (GST/HST) new housing rebate if a partnership or corporation also owns the house.

Partnerships and corporations are **not** entitled to claim the new housing rebate.

**Rental properties** – If you purchased or built a house or other building that you intend to lease to individuals as a place of residence, see Guide RC4231, *GST/HST New Residential Rental Property Rebate*.

### GST/HST and Quebec

In Quebec, Revenu Québec generally administers the GST/HST. If the rebate is for a house located in Quebec, you have to file your rebate application with Revenu Québec using its forms. For more information, see the Revenu Québec publication IN-203-V, *General Information Concerning the QST and the GST/HST*, or call **1-800-567-4692**.

The CRA's publications and personalized correspondence are available in braille, large print, e-text, and MP3. For more information, go to **[canada.ca/cra-multiple-formats](http://canada.ca/cra-multiple-formats)** or call **1-800-959-5525**.

Unless otherwise stated, all legislative references are to the *Excise Tax Act* or, where appropriate, the *GST/HST Regulations*.

The CRA uses the term **Indian** because it has legal meaning under the *Indian Act*.

This guide uses plain language to explain the most common tax situations. It does not replace the law.

La version française de ce guide est intitulée Remboursement de la TPS/TVH pour habitations neuves.

## What's new

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We list the major changes below.

### First-time Home Buyers' GST/HST rebate

First-time home buyers may be eligible for a rebate of up to \$50,000 of the GST (or federal part of the HST) paid on a new house valued up to \$1.5 million.

The First-time Home Buyers' (FTHB) GST/HST rebate applies to houses purchased from a builder where the agreement was entered into on or after March 20, 2025, and before 2031, and construction is substantially completed before 2036.

For owner-built houses, the FTHB GST/HST rebate applies to houses where construction or substantial renovation of the house begins on or after March 20, 2025, and before 2031, and the construction or substantial renovation is substantially completed before 2036.

For more information on the conditions for the FTHB GST/HST rebate, see "First-time Home Buyers' GST/HST rebate for owner-built houses" on page 14 or "First-time Home Buyers' GST/HST rebate for houses purchased from a builder" on page 20.

### Nova Scotia

The Government of Nova Scotia has decreased the provincial part of the harmonized sales tax (HST) by one percentage point from 10% to 9%, effective April 1, 2025. This results in a decrease in the total HST rate in Nova Scotia from 15% to 14%.

### Electronic filing for GST/HST registrants

For GST/HST reporting periods that begin on or after January 1, 2024, the \$1.5 million mandatory electronic filing threshold that was in place for GST/HST returns has been removed, which means that **all** registrants, other than selected listed financial institutions and charities, are now required to file their returns electronically. If this change applies to you, there will be penalties for **not** filing electronically. For more information, see Guide RC4022, *General Information for GST/HST Registrants*.

### Electronic remittances or payments above \$10,000

As of January 1, 2024, remittances or payments to the Receiver General for Canada **must** be made as an electronic payment if the amount is \$10,000 or more. The option to send payments by cheque will remain available to persons for the foreseeable future. Before applying a penalty, the CRA will be educating persons about the easy, secure, and convenient electronic payments options currently available to make payments to the CRA. For more information, see Guide RC4022, *General Information for GST/HST Registrants*.

### Simplified access to your CRA account

The CRA has simplified its sign-in process, making it easier to access My Account, My Business Account, and Represent a Client portals with a single sign in. To access My Account, My Business Account, and Represent a Client, go to [canada.ca/cra-sign-in-services](https://canada.ca/cra-sign-in-services) and sign in to or register for a CRA account.

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## Definitions

**Builder**, for the purposes of GST/HST rebates, generally includes a person who is in the business of constructing or substantially renovating houses for sale. The house may be on land owned or leased by that builder. A **builder** may also include:

- a manufacturer or vendor of a new mobile home or floating home
- a person who purchases an unoccupied new house for resale
- a person who acquires an interest in a house while the house is under construction or substantial renovation, and completes or hires another person to complete the construction or substantial renovation
- a person who has converted a non-residential property into a house without substantially renovating the property

An individual is not a builder unless they acquire, build, or substantially renovate housing, or hire someone else to build or substantially renovate housing, in the course of a business or an adventure or concern in the nature of trade of the individual. For example, an individual who purchases, builds, or substantially renovates a house to use as their primary place of residence is generally not a builder of that house for GST/HST purposes.

A person hired to provide construction services on land that is leased or owned by someone else, and who does not have an interest in that land, is not generally considered to be a builder. For example, a contractor hired by an owner or a lessee of land to build a new house on the land or to substantially renovate an existing house on the land is not considered to be a builder of the house.

**Cooperative housing corporation** (co-op) means a corporation established to provide a residential unit to its members by way of lease, licence, or similar arrangement for occupancy as a place of residence. A co-op must operate at or near cost, at least 90% of the co-op's members must be individuals or other co-ops who hold at least 90% of the co-op's shares, and none of the co-op's members (except for other co-ops) can have more than one vote in the affairs of the co-op.

**Duplex** means a building that contains two residential units under one legal title (separate legal title does not exist for the individual units). This includes a single-family house that has a separate apartment for rent.

For the purposes of the GST/HST new housing rebate, a condominium is not a duplex. For the purposes of the GST/HST new housing rebate and the GST/HST new residential rental property rebate, a duplex is a single unit residential complex.

**Fair market value** generally means the highest price, expressed in dollars, that property or services would bring in an open and unrestricted market, between a willing buyer and a willing seller who are both knowledgeable, informed, and prudent, and who are acting independently of each other. Fair market value does not include the GST/HST payable on the fair market value of the property. For sales of real property, fair market value

does not include any provincial land transfer taxes payable on the sale.

**Floating home** means a structure that is made up of a floating platform and a building that is permanently affixed to the floating platform and that is designed to be occupied as a place of residence for individuals. A floating home does not include any freestanding appliances or furniture sold with the structure, and it cannot be readily adapted for self-propulsion (it is not a house-boat or pleasure craft).

**Major addition**, for the purposes of new housing rebates, means work on a house that is so significant that the result is viewed as a newly built house. The addition, by itself, would not be considered to result in a newly built house. Significant physical and functional changes also have to be made to the existing house so that the resulting structure would be seen as a newly constructed house.

The addition should at least double the size of the livable areas of your existing house, which is absorbed into the new one. An example would be making significant structural changes to the appearance and layout of an existing bungalow and adding a full second story.

**Mobile home** means a building, the manufacture and assembly of which is completed or substantially completed, that is:

- equipped with complete plumbing, electrical, and heating facilities
- designed to be moved to a site for installation on a foundation and connection to service facilities
- to be occupied as a place of residence

A mobile home may include a modular home, but it does not include travel trailers, motor homes, camping trailers, or other vehicles or trailers designed and used for recreational purposes. A mobile home does not include any freestanding appliances or furniture sold with the home.

**Modular home** means a factory-built house or building intended for residential occupancy made up of modules, with at least three walls and a roof or ceiling.

For GST/HST purposes, a modular home must be:

- equipped with complete plumbing, electrical, and heating facilities
- designed to be moved to a site for installation on a foundation and connected to service facilities
- used as a place of residence

In addition, the modules are to be in as finished a condition as possible before leaving the manufacturer's premises, considering that they must be transported. A modular home does not include any freestanding appliances or furniture sold with the structure.

For more information, see GST/HST Policy Statement P-223, *The meaning of "manufacture and assembly of which is completed or substantially completed" in the definition of "mobile home."*

If a modular home is considered to be a mobile home, then all references to mobile home in this guide include the modular home. In this case, see page 30 for the options

available for claiming a new housing rebate. If a modular home is **not** considered to be a mobile home, a new housing rebate for an owner-built house may be available, see “New housing rebates for owner-built houses” on page 10.

**Participating province** means a province that has harmonized its provincial sales tax with the GST to implement the harmonized sales tax (HST). Participating provinces include New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, and Prince Edward Island, but do not include the Nova Scotia offshore area or the Newfoundland offshore area except to the extent that offshore activities, as defined in subsection 123(1) of the *Excise Tax Act*, are carried on in that area.

**Possession**, in respect of real property for GST/HST purposes, generally means that you are entitled to hold, control, or occupy the property. For example, if you pay the property taxes, have the right to alter the land, control entry or access to the property, or obtain insurance coverage, you may be considered to have possession of the property. For more information, see GST/HST Memorandum 19-1, *Real Property and the GST/HST*.

**Primary place of residence of an individual** generally means the residence that the individual lives in on a permanent basis. An individual may have more than one residence, but is considered to have only one primary place of residence. For more information, see GST/HST Policy Statement P-228, *Primary Place of Residence*.

**Purchase price**, for the purposes of GST/HST housing rebates, means the total amount paid for new housing from a builder but not including:

- any GST/HST payable for the purchase
- if the builder credited the new housing rebate reducing the total amount payable for the house, the amount of the rebate by which the builder reduced the amount payable
- land transfer taxes or any provincial sales tax that may be payable by the purchaser
- fees charged by persons other than the builder, such as lawyer’s fees or survey costs paid to appraisers
- payments for goods and services paid directly to trade contractors other than the builder, even if these goods and services relate directly to the unit

**Real property** includes:

- a mobile home or floating home and any leasehold or ownership interest in such property
- in Quebec, immovable property and every lease of such property
- in any other place in Canada, all land, buildings of a permanent nature, and any interest in real property

**Registrant** means a person that is registered or required to be registered for the GST/HST, but generally excludes a person that is registered or required to be registered under special rules applicable to digital economy businesses unless that person registered under those special rules begins carrying on business in Canada, requiring them to register under the regular rules that apply to most persons.

**Relation** of an individual means another individual who is related by blood, marriage, common-law partnership, or adoption within the meaning of the *Income Tax Act*.

Blood relation is limited to parents, children, or other descendants or siblings. Marriage relation includes a spouse or a person who is connected to the spouse by blood. Common-law partnership includes a common-law partner or a person who is connected to the common-law partner by blood. Adoption is the relation between the adoptive parent and the individual that has been adopted, either legally or in fact, as the child of the parent or of an individual who is connected to the parent by blood (except a brother or sister). For the purposes of the GST/HST new housing rebate only, a relation can also be a former spouse, or a former common-law partner.

**Residential condominium unit** means a residential unit that is for use as a place of residence and that is, or is intended to be, a bounded space in a building designated or described as a separate unit on a registered condominium or strata lot plan or description (or similar plan or description registered under provincial law). A residential condominium unit includes any interest in the common areas as well as any interest in land pertaining to ownership of the unit.

For example, an apartment unit or a townhouse would generally be a residential condominium unit if the unit:

- is a residential complex that is for use as a place of residence
- is registered as a condominium unit under provincial law
- is owned under a deeded title separate from any other unit in a condominium building
- can be sold separately from the other units in the condominium building

**Residential trailer park** generally means a trailer park that includes at least two sites, where **both** of the following conditions are met:

- at least 90% of the sites are, or are intended to be, supplied under a lease, licence, or similar arrangement, under which continuous possession or use of a site is provided for a period of at least:
  - one month in the case of mobile homes or other residential units
  - twelve months in the case of travel trailers or motor homes, or similar vehicles that are not residential units
- the sites are serviced and accessible, and would be suitable for use by occupants of a mobile home as a place of residence of individuals throughout the year (whether or not the park in fact has mobile homes)

A residential trailer park includes the land and any buildings and other appurtenances to the land that are reasonably necessary for use by the occupants, or for the operation of the park. If a person has two or more trailer parks that are located right beside each other, the conditions apply to all of the sites, and the trailer parks are considered to be one residential trailer park.

**Substantial completion** generally means that the construction or substantial renovation of a house is at a stage of completion (generally 90% or more) where an individual can reasonably inhabit the premises. Minor repairs, adjustments, or outstanding upgrades are not considered to impair the use and enjoyment of the house as a place of residence.

**Substantial renovation (for the purposes of new housing rebates)** – Major changes have to be made to meet the definition of a substantial renovation. In a major renovation project, the interior of a building is essentially gutted. Generally, 90% or more of the interior of the existing housing has to be removed or replaced to qualify as a substantial renovation (the 90% test).

You do not have to remove or replace the foundation, exterior and interior supporting walls, roof, floors, and staircases to meet the 90% test.

Only livable areas count towards a substantial renovation, including finished basements and finished attics. Livable areas do not include garages or crawl spaces. Work done to partially complete a basement but not make it a livable basement does not count toward the 90% test.

For more information, see GST/HST Technical Information Bulletin B-092, *Substantial Renovations and the GST/HST New Housing Rebate*.

**Trailer park** of a person means a piece of land the person owns or leases and that is only composed of:

- one or more sites where each site is, or is intended to be, supplied by the person by way of lease, licence, or similar arrangement to the owner, lessee, or person in occupation or possession of a mobile home, or a travel trailer, motor home, or similar vehicle or trailer, situated or to be situated on the site
- other land that is reasonably necessary for:
  - the use and enjoyment of the sites by individuals residing in or occupying mobile homes, or travel trailers, motor homes, or similar vehicles or trailers, situated or to be situated on those sites
  - the purpose of operating the park

## Important terms

### Determining if you are a builder for GST/HST purposes

**Builder**, for the purposes of GST/HST rebates, generally includes a person who is in the business of constructing or substantially renovating houses for sale. The house may be on land owned or leased by that builder. A **builder** may also include:

- a manufacturer or vendor of a new mobile home or floating home
- a person who purchases an unoccupied new house for resale
- a person who acquires an interest in a house while the house is under construction or substantial renovation,

and completes or hires another person to complete the construction or substantial renovation

- a person who has converted a non-residential property into a house without substantially renovating the property

An individual is **not** a builder unless they acquire, build, or substantially renovate housing, or hire someone else to build or substantially renovate housing, in the course of a business or an adventure or concern in the nature of trade of the individual. For example, an individual who purchases, builds, or substantially renovates a house to use as their primary place of residence is generally **not** a builder of that house for GST/HST purposes. For more information, see GST/HST Info Sheet GI-005, *Sale of a Residence by a Builder Who is an Individual*.

A person hired to provide construction services on land that is leased or owned by someone else, and who does **not** have an interest in that land, is **not** generally considered to be a builder. For example, a contractor hired by an owner or a lessee of land to build a new house on the land or to substantially renovate an existing house on the land is **not** considered to be a builder of the house.

### Determining what is considered a house

House, for the purposes of the GST/HST new housing rebate, the first-time home buyers' (FTHB) GST/HST rebate and/or the applicable provincial new housing rebate, generally includes a detached or semi-detached single-unit house, a duplex, a condominium unit, a townhouse, a unit in a cooperative housing corporation, a mobile home (including a modular home), and a floating home. It may also include the land around and underneath the house that is reasonably necessary for its use and enjoyment as a place of residence. This is generally up to one half hectare (1.23 acres) and may include nearby buildings such as a detached garage or shed.

House may also include a bed and breakfast or similar establishment where rooms are rented for short-term accommodation to the public. If more than 50% of the house is occupied by the owner or a relation as a primary place of residence, a GST/HST and/or applicable provincial new housing rebate may be claimed in respect of the entire house. If 50% or less of the house is occupied by the owner or a relation as a primary place of residence, only the part that is the primary place of residence is eligible for rebate purposes.

### Primary place of residence

One of the conditions of eligibility for a new housing rebate is that you must purchase or build the house for use as your or your relation's primary place of residence.

Your primary place of residence is generally a house that you own, jointly or otherwise, and that you intend to live in on a permanent basis. You may have more than one place of residence, but you are considered to have only one **primary** place of residence.

### Note

If you purchase or build a new house in Canada but your primary place of residence remains outside Canada, then your house in Canada would be a secondary place of residence and would **not** qualify for the new housing rebate.

The following are examples of some of the factors that the CRA may consider to determine whether a house is your or your relation's primary place of residence for purposes of the new housing rebate:

- whether you consider the house as your main residence
- the length of time you inhabit the premises
- the designation of that address on personal and public records such as:
  - mailing address
  - income tax (for example, forms or returns)
  - voting
  - municipal or school taxes
  - telephone listing

To be eligible for the new housing rebate, your intent to use the house as your or your relation's primary place of residence must be evident at the outset of purchasing, constructing, or substantially renovating the house.

For GST/HST new housing rebate purposes, a house is **not** your primary place of residence if, for example, your intention is to use the house as your primary place of residence upon some more distant occasion, such as retirement. Further, a recreational cottage or an investment property is **not** your primary place of residence for rebate purposes. No new housing rebate is available in these cases.

For more information, see GST/HST Policy Statement P-228, *Primary Place of Residence*.

## Multiple buyers

The GST/HST new housing rebate may be available if **two** or more individuals purchase a house or a share of the capital stock of a cooperative housing corporation (co-op), or if two or more individuals construct or substantially renovate or hire another person to construct or substantially renovate, a house, in respect of:

- an agreement to acquire a house, or a share of the capital stock of a co-op, entered into after April 19, 2021
- a house (other than a mobile home or floating home) if the construction or substantial renovation of the residential complex is substantially completed after April 19, 2021
- a mobile home or floating home acquired, imported or brought into a participating province after April 19, 2021

where the house or share of capital stock in a co-op is for use as the primary place of residence of any of the individuals, or a relation of any of the individuals.

## Rebates for new housing

The GST/HST new housing rebate allows an **individual** to recover some of the GST or the **federal part** of the HST paid for a new or substantially renovated house that is for use as the individual's, or their relation's, **primary place of residence**, when all of the other conditions are met.

### Notes

The new housing rebate is only available to **individuals** who meet **all** of the conditions for claiming the rebate. However, it is **not** available to an individual if the individual co-owns the housing with another person who is **not** an individual.

The new housing rebate is **not** available to a corporation or a partnership.

## Owner-built houses

You may be entitled to claim a GST/HST new housing rebate for an owner-built house if you:

- constructed, or hired someone else to construct, a house on land that you already owned or leased
- substantially renovated, or hired someone else to substantially renovate, your existing house (at least 90% of the interior of the existing house must be removed or replaced to be a substantial renovation)
- renovated, or hired someone else to renovate, your existing house and construct, or hired someone else to construct, a major addition to your house, to the extent that this is viewed as a newly constructed house (for example, the addition of a full second story to an existing bungalow). Adding a sun porch, sun room, family room, or bedroom by itself is **not** a major addition
- converted a non-residential property into your house
- purchased a new or substantially renovated mobile home or a new floating home from a builder of the home (this includes the manufacturer or vendor of the home) or you or someone you hired substantially renovated such a home

For a mobile or a floating home, you can claim either the owner-built new housing rebate **or** the new housing rebate for a house purchased from a builder, mentioned on the next page.

### Note

If you renovated your house or constructed an addition to your existing house, see "Substantial renovation, major addition, and conversion" on page 11 to determine if the work you have done is extensive enough to consider your house as new.

For more information, see "New housing rebates for owner-built houses" on the page 10.

## Houses purchased from a builder

You may be entitled to claim a GST/HST new housing rebate for a house purchased from a builder if **one** of the following apply:

- you purchased a new or substantially renovated house (building and land) from a builder
- you purchased a new or substantially renovated mobile home or a new floating home from a builder (this includes the manufacturer or vendor)
- you purchased a share of the capital stock of a cooperative housing corporation (co-op) where the co-op has paid tax in respect of a new or substantially renovated house
- you purchased a new or substantially renovated house from a builder where you leased the land from that builder under the same agreement to purchase the house and the lease is for 20 years or more or gives you the option to purchase the land

For more information, see “GST/HST New Housing rebate for houses purchased from a builder” on page 19.

## Provincial new housing rebates

One of the following provincial new housing rebates may be available for the provincial part of the HST whether the GST/HST new housing rebate for the federal part of the HST is available or **not**.

### Nova Scotia rebate

If your house is located in Nova Scotia, you may qualify for a rebate for some of the **provincial part** of the HST that you paid to purchase or construct the new housing (a Nova Scotia rebate is **not** available for the substantial renovation of a house). For more information, see “Nova Scotia new housing rebate for owner-built houses” on page 11 or “Nova Scotia new housing rebate for houses purchased from a builder” on page 20.

### Ontario rebate

If you paid the HST to purchase, construct, or substantially renovate a house located in Ontario you may be entitled to claim a provincial new housing rebate for some of the **provincial part** of the HST that you paid. For more information, see “Ontario new housing rebate for owner-built houses” on page 11 or “Ontario new housing rebate for houses purchased from a builder” on page 20.

## Other new housing rebate

### First-time Home Buyers’ (FTHB) GST/HST rebate

If you are eligible for a GST/HST new housing rebate for an owner-built house or a house purchased from a builder, and you are a first-time home buyer, you may be entitled to claim an FTHB GST/HST rebate.

The FTHB GST/HST rebate allows an **individual** who is a **first-time home buyer** to recover some of the GST or the **federal part** of the HST paid for a new or substantially renovated house valued up to \$1.5 million that is for use as the individual’s **primary place of residence**, when **all** other conditions are met.

For more information, see “First-time Home Buyers’ GST/HST rebate for owner-built houses” on page 14 or “First-time home buyers’ GST/HST rebate for houses purchased from a builder” on page 20.

## GST/HST new residential rental property rebate

If you purchase, construct, or substantially renovate housing to lease for long-term residential use by individuals as their primary place of residence, you are **not** entitled to claim the GST/HST new housing rebate. However, you may be entitled to claim the GST/HST new residential rental property rebate. For more information, see Guide RC4231, *GST/HST New Residential Rental Property Rebate*.

## New housing rebates for owner-built houses

### GST/HST new housing rebate for owner-built houses

For an owner-built house, as described on page 9, you can claim the GST/HST new housing rebate for some of the GST and/or the **federal part** of the HST that you paid to build the house if you meet **all** of the following conditions:

- you constructed, or hired someone else to construct or substantially renovate the house (and in the case of a mobile home, floating home or modular home that is **not** a mobile home, purchased the home), as described in this guide, for use as your or your relation’s primary place of residence (for more information, see “Primary place of residence” on page 8)
- the fair market value of the house at the time that the work is substantially completed is less than \$450,000 (the fair market value of the land, building and any other structures must be included in determining this value)
- you or your relation is the first individual to occupy the house since the construction or substantial renovation began or you made an exempt sale of the house and transferred ownership before it was occupied by anyone (for information on when your sale of a house may be exempt, see “Selling the house before anyone occupied it” on page 11)
- you paid the GST/HST on the purchase of the land, or an interest in the land, on which the house is situated and/or on the construction materials and services related to the construction or substantial renovation, or on the purchase of the mobile home or floating home

### Note

If you are entitled to claim a new housing rebate for your purchase of a mobile or floating home, you have the option to claim either the new housing rebate for owner-built houses **or** the new housing rebate for purchasers of new housing from a builder. For a modular home, this option is only available if the modular home is considered to be a mobile home. For more information about your options, see “Modular home, mobile home, and floating home” on page 30.

If **two** or more individuals construct or substantially renovate, or hire another person to construct or substantially renovate, a house, a new housing rebate may be available where the house is for use as the primary place of residence of any of the individuals, or a relation of any of the individuals, provided that **all** the other conditions for the rebate are met by at least one of the individuals. However, only **one** of the individuals may apply for the rebate (that is, only one can be the claimant).

The conditions above, except for the \$450,000 maximum, also apply for the Ontario new housing rebate.

### Note

If you are a first-time home buyer, you may also be eligible for the First-time Home Buyers' (FTHB) GST/HST rebate.

The FTHB GST/HST rebate applies to owner-built houses valued up to \$1.5 million where construction or substantial renovation of the house begins on or after March 20, 2025, and before 2031, and the construction or substantial renovation is substantially completed before 2036.

For more information on the conditions for the FTHB GST/HST rebate, see “First-time Home Buyers' GST/HST rebate for owner-built houses” on page 14.

## Selling the house before anyone occupied it

If you made an exempt sale of the house and transferred the ownership to the purchaser before you, or anyone else, occupied it, you may be eligible to claim a new housing rebate if you had originally intended that the house would be the primary place of residence for you or a relation and **all** of the other conditions for the housing rebate, described on the previous page, are met.

Generally, your sale of a house will be exempt if you are **not** considered to be a builder of the house for GST/HST purposes and you did **not** claim any input tax credits for the GST/HST payable on costs incurred to build or substantially renovate the house.

You may be the builder of the house for GST/HST purposes if you had a primary or secondary intention to sell the house instead of using it as your or your relation's primary place of residence. If you are a builder of the house, your sale of the house may be taxable and no new housing rebate would be available to you. For more information, see GST/HST Info Sheet GI-005, *Sale of a Residence by a Builder Who is an Individual*, and Guide RC4052, *GST/HST Information for the Home Construction Industry*.

## Nova Scotia new housing rebate for owner-built houses

The Nova Scotia First Time Home Buyers rebate may be available to you if the owner-built house is located in Nova Scotia. If so, you have to claim the Nova Scotia rebate with the Province of Nova Scotia. For more information on this rebate, contact Service Nova Scotia and Municipal Relations.

## Ontario new housing rebate for owner-built houses

An Ontario new housing rebate may be available even if the fair market value of the house is \$450,000 or more.

You are eligible to claim an Ontario new housing rebate if you are an individual who paid the HST to construct or substantially renovate a house, construct a major addition that forms part of a renovation of your house, or convert a non-residential building to residential use, that house is located in Ontario and is for use as your, or your relation's, primary place of residence, and **either**:

- you are eligible to claim a GST/HST new housing rebate for some of the federal part of the HST
- the only reason you are **not** eligible to claim a GST/HST new housing rebate for some of the federal part of the HST is that the fair market value of the house is \$450,000 or more

The maximum Ontario new housing rebate amount for owner-built houses depends on whether you paid the HST on your purchase of the land. The rebate is limited to a **maximum** of \$24,000 if you paid the HST on the purchase of the land, and \$16,080 if you did **not**.

## Substantial renovation, major addition, and conversion

You may be entitled to claim the GST/HST new housing rebate if you:

- substantially renovated your existing house
- converted a non-residential property into a house
- constructed a major addition onto your existing house if, along with that addition, you also substantially renovated the existing house

### Note

You may also be entitled to claim an Ontario new housing rebate if the house is located in Ontario.

The following information will help you determine if the construction work you did to your house is extensive enough to qualify for the new housing rebate. In addition, you have to meet **all** of the other eligibility conditions to be entitled to the new housing rebate. See “Owner-built houses” on page 9 for **all** of these conditions.

## Substantial renovation

If a house has been substantially renovated, it is generally treated as a newly built house.

Only certain major changes will meet the definition of a substantial renovation. For a substantial renovation, the interior of a house is essentially gutted. Generally, 90% or more of the interior of an existing house is the minimum that has to be removed or replaced to qualify as a substantial renovation (90% test).

You do **not** have to remove or replace the foundation, exterior and interior supporting walls, roof, floors, and staircases to meet the 90% test. If you do remove or replace any of these during a substantial renovation, the GST/HST paid for doing this or for the removal or replacement is also eligible for the rebate.

Any fair and reasonable method can be used to determine if you meet the 90% test. For example, comparing the square metres of the renovated livable floor space to the total square metres of livable floor space of the house is an acceptable measure of the 90% test. You can also compare the square metres of the floor and wall space of the areas renovated to the total floor and wall space of the house.

Only livable areas count toward a substantial renovation. This would include the main floor living areas and finished basements and attics. Livable areas do **not** include garages or crawl spaces, which are **not** considered when meeting the 90% test. Work done to partially complete a basement but **not** make it a livable basement does **not** count toward the 90% test. However, if all or part of an unfinished basement was renovated into a livable area, this area would be taken into account in applying the 90% test.

A renovation of your basement, or adding a garage or a deck to your existing house, by itself, would **not** meet the definition of a substantial renovation and you would **not** qualify for the new housing rebate.

An addition to a house is **not** in itself considered to be a substantial renovation, as it is the existing house that must be substantially renovated. For example, if a 700 square metres bungalow is being renovated and a 100 square metres addition is added, the 90% test does **not** consider the addition. However, if the renovation of the 700 square metres bungalow is found to be a substantial renovation, the GST/HST paid on the addition is also eligible for the GST/HST new housing rebate.

### Major addition

You may qualify for the GST/HST new housing rebate when you construct, or hire someone else to construct, an addition to your house, along with the substantial renovation of the existing house. The work must be so extensive that the result is viewed as a newly built house.

The construction of a porch, sunroom, family room, or bedroom by itself is **not** considered to be a major addition.

### Conversion

When you convert a property from non-residential use into your house, it is considered a substantial renovation, even if the extent of the work, if any, does **not** meet the requirements for substantial renovation (as described in "Substantial renovation" on page 11). You then qualify for the GST/HST new housing rebate if you meet **all** of the other conditions for claiming the rebate.

If you purchase a building that was used by a person for non-residential purposes and the building is for use as your, or your relation's, primary place of residence, the GST/HST new housing rebate is available for a part of any GST/HST paid on the purchase and other improvements made to convert the building if you meet **all** of the other conditions for claiming the rebate.

If you held or used the building as capital property in your business, and you begin to use the building as your residence, you are considered to have sold and repurchased the property and have to pay the GST/HST to the CRA, calculated on the fair market value of the property. If you meet **all** of the conditions for the GST/HST new housing rebate, you can include the GST/HST that you paid to the CRA, plus the GST/HST you paid in improvements, in your rebate calculation.

If you paid the GST/HST when you first purchased the building to hold or use as capital property in your business and you were **not** entitled to claim an input tax credit (ITC) for **all** or part of the GST/HST you paid on the purchase or on any improvements you made to the building before you began to use it as your residence, you may be entitled to claim an ITC or a rebate. For more information, call 1-800-959-8287.

For more information on substantial renovation, major additions, and conversion, see GST/HST Technical Information Bulletin B-092, *Substantial Renovations and the GST/HST New Housing Rebate*.

## Forms you have to fill out for an owner-built house

**Form GST191-WS**, Construction Summary Worksheet. You have to fill out this form first. It will help you determine the amount of the GST/HST you paid during the construction and it will help determine if you qualify for the rebate. You must fill out this form even if you are only claiming the Ontario new housing rebate.

**Form GST191**, *GST/HST New Housing Rebate Application for Owner-Built Houses*. You have to fill out this form to claim your owner-built new housing rebate (s). If you are entitled to claim a GST/HST new housing rebate or an FTHB GST/HST rebate for some of the GST or federal part of the HST you paid, you will calculate your rebate amount on this form. If you are only eligible to claim an Ontario new housing rebate, you still have to fill out all of Form GST191, except for Part D.

If the house is located in Ontario, in addition to filling out Form GST191-WS and Form GST191, you can fill out Form RC7191-ON, *GST191 Ontario Rebate Schedule*, to calculate your Ontario new housing rebate.

If the rebate is for a property in Ontario, once you have completed Form GST191-WS, Form GST191, and if you are entitled to claim the Ontario new housing rebate, Form RC7191-ON as well, send these forms together to:

**Sudbury Tax Centre**  
1050 Notre Dame Avenue  
Sudbury ON P3A 5C1

If the rebate is for a property located anywhere else in Canada, once you have filled out Form GST191-WS and Form GST191, send these forms together to:

Prince Edward Island Tax Centre  
275 Pope Road  
Summerside PE C1N 6A2

## Sending your rebate claim online

To send your new housing rebate claim for an owner-built house online using My Account, fill out and upload Form GST191-WS, *Construction Summary Worksheet*, to My Account before filling out the information from Form GST191, *GST/HST New Housing Rebate Application for Owner-Built Houses*. To claim the Ontario new housing rebate for owner built houses, you also have to fill out Form RC7191-ON, *GST191 Ontario Rebate Schedule*, online. For more information, go to [canada.ca/cra-sign-in-services](https://canada.ca/cra-sign-in-services) and sign in to or register for a CRA account.

## Documents you have to send to the CRA

In most cases, you do **not** have to send supporting documentation with your application. However, you do have to send invoices with your worksheet where the vendor did **not** charge GST/HST on the invoice (photocopies of these invoices will be accepted). You also may be contacted and requested to submit proof of occupancy.

## Documents you have to keep

Keep a copy of the completed forms. In addition, you have to keep **all** your original invoices and the other documents you used to fill out the forms for **six** years in case we ask to see them.

Only original invoices in the name of the claimant or the co-owners are acceptable. Photocopies, credit card or Interac slips, or account statements, without the original invoices are **not** accepted. The CRA does **not** accept estimates or quotes as proof. If you send your invoices to the CRA, the CRA will return them.

## When will you receive your payment

Because **all** claims are subject to audit, you may experience a delay of up to **six** months before receiving your payment. The processing of your claim may be delayed or your rebate denied if the forms are **not** completed in full, the rebate calculation is incorrect, or if the required documents are **not** submitted with your application.

## Filing deadlines: what is your base date

The following three situations will help you determine which filing deadline applies to you if you are filing a rebate for an owner-built house. The filing deadline for the Ontario new housing rebate is the same as the filing deadline for the GST/HST new housing rebate.

## Situation 1 – House occupied after the construction or substantial renovation is substantially completed

If you or your relation is the first to occupy the house after the construction or substantial renovation is substantially complete, you can apply for the rebate after the house is occupied.

Enter your base date for your filing deadline in Part B of Form GST191, *GST/HST New Housing Rebate Application for Owner-Built Houses*. In this situation, your base date is the date the construction or the substantial renovation is substantially completed.

You have up to **two years** after your base date to claim the rebate. You can include the GST/HST you paid for the construction of the house and the purchase of the land, or interest in the land, on which you built the house, if any, as long as you paid that tax by the date you file your rebate application.

### Example

Hassan started constructing his house in September 2022. The house is substantially completed on April 30, 2023, and he moves in on May 31, 2023. According to the rule in Situation 1, the earliest that he can apply for the rebate is May 31, 2023 (the day he first occupied the house). However, his base date used to determine his filing deadline is April 30, 2023 (the day construction was substantially completed). Hassan enters April 30, 2023, in Part B of Form GST191. This means that he has until April 30, 2025, to claim the rebate for a part of the GST/HST he paid to construct his house, as long as the tax he includes in his claim was paid before the date he files his rebate application.

## Situation 2 – Exempt sale of the house before it is occupied

If you made an **exempt** sale of the house and transferred ownership to the purchaser before it was occupied by anyone, you can apply for the rebate after the house is sold.

Enter your base date for your filing deadline in Part B of Form GST191. In this situation, your base date is the **earlier** of the following two dates:

- the date you transfer ownership to the purchaser
- the date the construction or substantial renovation is substantially completed

You have up to **two years** after your base date to claim the rebate. You can include the GST/HST you paid for the construction of the house and the purchase of the land, or interest in the land, on which you built the house, if any, as long as you paid that tax by the date you file your rebate application.

### Situation 3 – House occupied before construction or substantial renovation is substantially completed

If you or your relation is the first to occupy the house and this occurs before the construction or substantial renovation is substantially completed, you can apply for the rebate after the construction or substantial renovation is substantially completed.

Enter your base date for your filing deadline in Part B of Form GST191. In this situation, your base date is the **earlier** of the following two dates:

- the day that is two years after the day you or a relation first occupied the house after the construction or substantial renovation has begun
- the date the construction or substantial renovation is substantially completed

You have up to **two years** after your base date to claim the rebate. You can include the GST/HST you paid for the construction of the house and the purchase of the land on which you built the house, if any, as long as you paid that tax by the date you file your rebate application.

However, do **not** include in your rebate calculation any GST/HST that became payable more than two years after the day you or a relation first occupied the house after the construction or substantial renovation began.

#### Example

France and Tony started building their house in March 2022. They moved in on June 30, 2023. Construction was substantially completed on November 20, 2023. The earliest date to file the rebate application is November 20, 2023.

France or Tony enter November 20, 2023, in Part B of Form GST191, as the base date, which is the **earliest** of the following dates:

- June 30, 2025, which is the date that is two years after the day they first occupied the house
- November 20, 2023, which is the date the construction is substantially completed

This means that France or Tony have until November 20, 2025, to claim the rebate. However, any GST/HST that became payable after June 30, 2025, **cannot** be included in the rebate calculation.

#### Late-filed rebate applications

If, due to extraordinary circumstances, you were prevented from filing your rebate application for an owner-built home by the applicable deadline, the CRA will consider a request to accept your late-filed rebate application. Such extraordinary circumstances may include: natural or human-made disasters, such as a flood or fire; civil disturbances or disruptions in services, such as a postal strike; serious illness or accident; or serious emotional or mental distress. In addition, the CRA will consider a request to accept a late-filed owner-built home rebate application where the delay resulted primarily from our

actions, for example if we provided you with inaccurate information.

#### Note

This applies only for owner-built homes. It does **not** apply if you purchased a house from a builder.

### First-time Home Buyers' GST/HST rebate for owner-built houses

The FTHB GST/HST rebate allows an **individual** who is a **first-time home buyer** to recover some of the GST or the **federal part** of the HST paid for a new or substantially renovated house that is for use as the individual's **primary place of residence**, when **all** other conditions are met.

You may be entitled to claim an FTHB GST/HST rebate for an owner-built house if:

- You meet the eligibility criteria for the "GST/HST new housing rebate for owner-built houses" on page 10, or you would have met **all** the eligibility criteria if the maximum fair market value of the house was increased from \$450,000 to \$1,500,000
- Construction or substantial renovation of the house begins on or after March 20, 2025 and before 2031
- Construction or substantial renovation of the house is substantially completed before 2036
- You are a first-time home buyer at the earlier of:
  - when you first occupy the house as a place of residence
  - when the construction or substantial renovation is substantially completed
- You are the first individual to occupy the house as a place of residence after the construction or substantial renovation of the house is begun
- You have **not** received or been deemed to have received an FTHB GST/HST rebate previously

Generally, to be considered a first-time home buyer, you must:

- be **at least** 18 years of age
- be a Canadian citizen or permanent resident of Canada
- **not** have lived in a home, whether in or outside of Canada, that you owned or that your spouse or common-law partner owned as your primary place of residence at any time in the current calendar year or in the preceding four calendar years

The FTHB GST/HST rebate is **not** available to a corporation or a partnership.

To qualify for an FTHB GST/HST rebate, **at least** one of the owners would need to be a "first-time home buyer" that is building, or hiring another person to build, the new home for use as their primary place of residence. That individual would also need to be the first individual to occupy the home as a place of residence.

## How to fill out Form GST191-WS

You have to fill out and submit Form GST191-WS, *Construction Summary Worksheet*, with your rebate application. Fill out this form before you fill out Form GST191, *GST/HST New Housing Rebate Application for Owner-Built Houses*, or Form RC7191-ON, *GST191 Ontario Rebate Schedule* (if applicable).

As **all** claims are subject to audit, make sure this worksheet is completed in full to avoid a delay in processing your claim or having it denied.

### Part A – Claimant information

You have to fill out this part.

### Part B – Construction information

Enter the construction start and end dates, the dimensions of the new construction, substantial renovation, or major addition, and the fair market value. Fill out the other parts only if they apply to you.

#### Note

You are **not** eligible to claim a new housing rebate for a major addition unless you also renovate your existing house and the work is so extensive that your entire house is viewed as a newly constructed house. For more information, see “Substantial renovation, major addition, and conversion” on page 11.

### Part C – Construction details

This part lists the expenses that qualify for the rebate. Certain expenses do **not** qualify. A number of these are listed in Part C on page 4 of the form.

In Part C, you have to enter details from the construction invoices for each expense that is eligible for the rebate, **whether or not the GST/HST was charged**. Do **not** enter details from quotes or estimates.

For each expense that is eligible for the rebate, enter the vendor’s name, the vendor’s nine-digit business number (often called the GST/HST number), the invoice date, and the invoice number. If an invoice does **not** identify the vendor’s business number, fill out the line, but do **not** enter anything in the column “Vendor’s business number.” Use a tick mark to indicate whether the invoice is for labour only (**column L**), materials only (**column M**), or for both labour and materials (**tick both columns L and M**). You also have to enter the total amount of the invoice.

The last columns are used to identify the amount of the GST/HST paid at the applicable rates.

The following information will help you fill out Part C:

1. Land purchase – cost of land or interest in land. If you purchased land, record it as a separate item on line 1. Record the name of the person or company that previously owned the land, **not** the lawyer’s name. Record any legal fees paid for the land on line 37.
2. General contractor – if you hire a general contractor to construct your house and you pay the general contractor directly for the construction costs, fill out

this line to record the cost. In this case, the majority of the following subheadings will then **not** be applicable.

3. Architectural and engineering – include costs for blue prints, plans, drawings, surveys, and labour.
4. Site preparation – includes costs for an access road, excavation, lot clearing, fill, rough grading, and labour.
5. Demolition – includes labour.
6. Utility connections – water and sewer, natural gas, electricity, and other – includes labour.
7. Excavation and backfill – includes shoring, earth hauling and labour.
8. Footings, foundation – includes insulated concrete forms (ICF), preserved wood foundations (PWF), cement, concrete blocks, gravel, sand, weeping tile, parging, rebar and reinforcing steel, and labour.
9. Waterproofing – includes termite protection and labour.
10. Framing – (floor, wall, and roof) all rough framing including posts, joists, plywood, cross bracing, studs, sheathing, trusses, gables, rough stairs, plates, hardware, and labour.
11. Concrete finishing – garage includes carport slab, stairs, precast decks and walls, and labour; basement includes basement floor and labour.
12. Plumbing – includes all rough plumbing and labour.
13. Electrical wiring, outlets – includes all rough electrical and labour.
14. HVAC (heating, ventilation, A/C) – includes furnace, thermostats, ductwork, ventilation, air conditioner, hardware, and labour.
15. Roofing: shingles, others – includes roofing materials and labour.
16. Masonry – includes chimney, fireplace, brick veneer, brick/stone wall, masonry flooring, and labour.
17. Windows and doors – includes windows, skylights, storm windows and doors, exterior doors, interior, closet, sliding glass, and French doors, hardware, and installation.
18. Garage door(s) – includes hardware and installation.
19. Insulation – roof and ceiling includes labour; walls includes foundation insulation, whether installed on exterior or interior, and labour; vapour barrier includes weather stripping and labour.
20. Exterior finish – siding includes shutters, posts and columns, cornices and rake trim, hardware, and labour; eavestroughing includes downspouts and labour; soffit and fascia includes labour.
21. Exterior painting – includes labour.
22. Drywall – includes labour for hanging and finishing.

23. Flooring – resilient flooring includes linoleum, laminate, and installation; carpeting includes installation; hardwood flooring includes installation; staircase includes finished staircase and labour.
24. Ceramic tile – includes installation.
25. Trim carpentry – includes mouldings, panelling, closet shelving, trim carpentry, hardware and labour.
26. Cabinets/vanities – includes kitchen cabinets, countertops, bathroom cabinets and vanities, hardware, and labour.
27. Built-in appliances – includes labour.
28. Plumbing fixtures – includes finished plumbing fixtures such as tub, shower pan, toilet, bidet, sinks, water heater, laundry tub, and labour.
29. Lighting fixtures – includes light fixtures, switches, plates, receptacles, and labour.
30. Interior decoration – painting includes labour; wall coverings, and drapery hardware include labour.
31. Landscaping – includes fill and topsoil, trees, shrubs, grass (including seed), irrigation system, and labour.
32. Driveway – includes material and labour.
33. In-ground swimming pool – includes labour.
34. Outdoor patio – includes labour.
35. Decks – includes labour.
36. Fencing – includes labour.
37. Legal fees – on construction of the house and for land purchase. Do **not** include legal fees for obtaining a mortgage.
38. Well – drilling and labour.
39. Security system – purchase and installation of a pre-wired security system.
40. Septic system – includes labour.
41. Mobile home.
42. Modular home.
43. Floating home.
44. Equipment rental – only equipment directly related to the construction.

Use “Others (specify)” to enter the information on items that are **not** listed in the worksheet.

If you have several invoices from the same vendor, you may add up all the invoices from that vendor and record the information on one line. In that case, do **not** enter anything in the column “Invoice number.” The column “Invoice date” should indicate the date of the first invoice from that vendor. Give a brief description of the property (for example, drywall) or services purchased from that vendor, the total amount of the invoices (including the GST/HST), and the total amount of the GST/HST paid.

## Part D – Construction summary totals

Enter the totals in Part D using amounts from Part C. This will determine the amount of tax paid that you will use to calculate your rebate amount on Form GST191, *GST/HST New Housing Rebate Application for Owner-Built Houses*, and if you are entitled to claim the Ontario new housing rebate, on Form RC7191-ON, *GST191 Ontario Rebate Schedule*.

- The amount in Box 1 is the total amount of the GST you paid at 5%, if any. Enter this amount on line A in Part D of Form GST191-WS and on line A on page 4 of Form GST191.
- The amount in Box 2 is the total amount of the HST you paid at 13%, if any. Do the calculation for that line and enter the result on line 1 in Part D of Form GST191-WS.
- The amount in Box 3 is the total amount of the HST you paid at 14%, if any. Do the calculation for that line and enter the result on line 2 in Part D of Form GST191-WS.
- The amount in Box 4 is the total amount of the HST you paid at 15%, if any. Do the calculation for that line and enter the result on line 3 in Part D of Form GST191-WS.
- Add the amounts from lines 1, 2, and 3, and enter the result on line D in Part D of Form GST191-WS and on line D on page 4 of Form GST191.

Use the amount(s) you calculated on Form GST191-WS to fill out Form GST191.

## How to fill out Form GST191

You have to file Form GST191, *GST/HST New Housing Rebate Application for Owner-Built Houses*, to claim the GST/HST new housing rebate, the First-time Home Buyers’ (FTHB) GST/HST rebate, or the Ontario new housing rebate.

You can **only** apply for the new housing rebate once for each house using a single application form. You **cannot** file another rebate application for additional work, or extras done on your house.

Only **one** individual can apply for the rebate(s), even if there is more than one owner of a house. To claim an FTHB GST/HST rebate, the claimant **must** be the first-time home buyer. For example, if two individuals build a new house for use as their primary place of residence, only one of the individuals can appear as the claimant on the application form. The name of the other individual should appear as the co-owner. The rebate amount will be paid to the claimant only.

To claim a GST/HST new housing rebate and/or an FTHB GST/HST rebate, you have to fill out **all** parts of Form GST191. To claim only the Ontario new housing rebate, fill out all parts except for Part D.

Be sure that at least **one** of the individuals who constructed or substantially renovated the house, or hired another person to do so, meets **all** of the eligibility conditions for claiming the rebate. For the FTHB GST/HST rebate, **at least one** of the individuals **must** be a “first-time home buyer” that is the first individual to occupy the house as a **place of residence**, and the first-time home buyer **must** be the individual identified as the claimant on Form GST191. If you are paid a rebate amount to which you are **not** entitled, you are required to repay it to the CRA.

## Part A – Claimant information

You have to fill out this part. Only one individual can claim the rebate, even if more than one individual owns the house.

If several individuals own the house, enter **one name** as the claimant under “Claimant’s legal name,” and then the name(s) of the other co-owner(s) under “Other purchaser information.” To claim the FTHB GST/HST rebate, the first-time home buyer **must** be the individual identified as the claimant. The rebate cheque will be issued in the name of the claimant only.

### Example

Lisa and David built a new house. In the box “Claimant’s legal name,” Lisa enters her legal name. David’s name appears under “Other purchaser information” as co-owner. The rebate cheque will be issued in the name of Lisa.

If you are claiming the FTHB GST/HST rebate, indicate whether you meet the first-time home buyer conditions at the earlier of:

- When you first occupied the house as a place of residence after construction or substantial renovation of the house began
- When the construction or substantial renovation of the house was substantially completed.

If you do **not** meet these conditions, you are **not** eligible to claim the FTHB GST/HST rebate.

## Part B – House information

You have to fill out this part.

If you are claiming a GST/HST new housing rebate or a provincial new housing rebate, indicate whether you built or substantially renovated the house for use as your or your relation’s primary place of residence. For more information, see “Primary place of residence” on page 8.

If you are claiming an FTHB GST/HST rebate, indicate whether you built or substantially renovated the house for use as your primary place of residence and you were the first to occupy the house. Enter the date that construction or substantial renovation of the house began, the date construction or substantial renovation of the house was substantially completed, and the date you first occupied the house after construction or substantial renovation began.

The **base date** for your filing deadline that you have to enter will depend on your situation. To determine your

base date, see situation 1, 2, or 3, under “Filing deadlines: what is your base date” on page 13.

## Part C – Type of construction and housing

Tick the boxes that apply to your type of construction and type of housing.

## Part D – Rebate Calculation

### Section 1 – GST/HST new housing rebate amount

Fill out Section 1 if you are claiming **only** the GST/HST new housing rebate. If you are claiming the FTHB GST/HST rebate, or **both** the FTHB GST/HST rebate **and** the GST/HST new housing rebate, go to Section 2 on the next page.

If the FMV of the house, including the land, is \$450,000 or more, do **not** fill out Part D since you are **not** eligible to claim a GST/HST new housing rebate for some of the GST, or federal part of the HST.

However, if the house is located in Ontario, you may claim the Ontario new housing rebate for some of the **provincial part** of the HST you paid to build or substantially renovate your house. If you are eligible to claim the Ontario new housing rebate, fill out Form RC7191-ON, *GST191 Ontario Rebate Schedule*, and attach it to Form GST191 and Form GST191-WS.

### Line A

Enter on line A the amount from line A in Part D of Form GST191-WS. This is the total amount of the GST you paid at the rate of 5%.

### Line D

Enter on line D the amount from line D in Part D of Form GST191-WS. This amount represents the total of the federal part of the HST you paid at the rate of 13%, 14% (paid in April 2025 or later), or 15%.

### Line G

Add lines A and D and enter the result on line G.

### Line H

Multiply line G by 36% and enter the result on line H (up to a maximum of \$6,300).

### Line R

Enter on line R the FMV of the house (building, land, and other buildings such as a detached garage or shed, that are reasonably necessary for the use and enjoyment of the house as a place of residence) at the time the construction or substantial renovation was substantially completed. This amount should be the same as the amount you entered in Part B of Form GST191-WS.

You may want to get a professional appraisal to support your rebate claim if the FMV of your house is close to, or more than, \$350,000. Include the house and land but do **not**

include provincial land transfer taxes in determining the FMV. The CRA may ask for information to support your appraisal.

### Line S

If the amount on line R is \$350,000 or less, enter the amount from line H.

If the amount on line R is \$450,000 or more, enter “0” since no GST/HST new housing rebate is available. You may still be eligible to claim a provincial new housing rebate if the house is located in a province that offers such a rebate. For more information, see “Nova Scotia new housing rebate for owner-built houses” on page 11 or “Ontario new housing rebate for owner-built houses” on page 11.

If the amount on line R is **more** than \$350,000, but **less** than \$450,000, do the calculation and enter the result on line S. Your rebate is reduced when the FMV is between \$350,001 and \$449,999.

The amount calculated for line S is the amount of your GST/HST new housing rebate.

### Section 2 – First-time home buyers’ GST/HST rebate amount

Fill out Section 2 if you are claiming the FTHB GST/HST rebate, or **both** the FTHB GST/HST rebate **and** the GST/HST new housing rebate. If you are claiming **only** the GST/HST new housing rebate, go to Section 1 on the previous page.

### Line A

Enter on line A the amount from line A in Part D of Form GST191-WS. This is the total amount of the GST you paid at the rate of 5%.

### Line D

Enter on line D the amount from line D in Part D of Form GST191-WS. This amount represents the total of the federal part of the HST you paid at the rate of 13%, 14% (paid in April 2025 or later), or 15%.

### Line G

Add lines A and D and enter the result on line G.

### Line R

Enter on line R the FMV of the house at the time of substantial completion (including **both** the building and the land).

### Line S

If the amount from line R is \$1,000,000 or less, enter the amount from line G on line S.

If the amount from line R is \$1,500,000 or more, enter “0” on line S since you are **not** eligible to claim a rebate.

If the amount from line R is more than \$1,000,000 but less than \$1,500,000, do the calculation and enter the result on line S.

## Part D – Rebate calculation (continued)

### Total rebate amount

### Line S

Enter on line S the GST/HST New Housing rebate (from Section 1) or the FTHB GST/HST rebate (from Section 2), whichever applies.

### Line T

You may also be eligible to claim the Ontario new housing rebate if the house is located in Ontario. If you are eligible, complete the calculation on Form RC7191-ON, *GST191 Ontario Rebate Schedule* and enter the result on line T. Send Form RC7191-ON to the CRA along with your completed Form GST191. If you are **not** eligible for the Ontario new housing rebate, enter “0” on line T.

For more information on filling out Form RC7191-ON, *GST191 Ontario Rebate Schedule* for an owner-built house, see “How to fill out Form RC7191-ON, *GST191 Ontario Rebate Schedule*” later on page 18.

### Line X

If you are claiming the FTHB GST/HST rebate and either you or someone else has already claimed the GST/HST new housing rebate for the house, enter the amount of the GST/HST new housing rebate on Line X.

### Line U

Add line S to line T, and subtract the amount from line X. This is the total amount you are claiming for the GST/HST new housing rebate, the FTHB GST/HST rebate, and the Ontario new housing rebate (if applicable).

## Part E – Certification

You have to sign your rebate application. If another person signs the application on your behalf, he or she must have a power of attorney to do so and you have to include a copy of the power of attorney with the application.

## How to fill out Form RC7191-ON, GST191 Ontario Rebate Schedule

### Part A – House information

You have to fill out this part.

Indicate whether you paid the HST on the purchase of the land by ticking the **yes** or **no** box.

### Part B – Ontario rebate calculation

#### Line R

Enter the fair market value of the house at the time of its substantial completion. The fair market value has to include the value of the land, the building, and any other buildings

such as a detached garage or shed, that are reasonably necessary for the use and enjoyment of the house as a place of residence. Do **not** include any provincial land transfer taxes.

## Lines 2 through 7

Use lines 2 through 7 to calculate the total provincial part of the HST that you paid. You will need to use the amounts that you calculated on page 7 of Form GST191-WS to fill out lines 2 through 5.

### Line 2

Multiply the amount from Box 2 on page 7 of Form GST191-WS by 8. Divide that result by 13 and enter this amount on line 2. If the amount in Box 2 on page 7 of Form GST191-WS is "0", enter "0" on Line 2.

### Line 4

Multiply the amount from Box 4 on page 7 of Form GST191-WS by 10. Divide that result by 15 and enter this amount on line 4. If the amount in Box 4 on page 7 of Form GST191-WS is "0", enter "0" on line 4.

### Line 5

Multiply the amount from Box 3 on page 7 of Form GST191-WS by 9. Divide that result by 14 and enter this amount on line 5. If the amount in Box 3 on page 7 of Form GST191-WS is "0", enter "0" on line 5.

### Line 6

Enter the amount of tax that you self-assessed on Form GST489, *Return for Self-Assessment of the Provincial Part of Harmonized Sales Tax (HST)*, for construction materials you brought into Ontario to use in constructing or substantially renovating your home.

### Line 7

Add the amounts on lines 2 through 6 and enter the total on line 7. This is the total provincial part of the HST that you paid.

### Line T

The amount you will enter on line T depends on whether you paid the HST on the purchase of the land.

#### If you paid the HST on the purchase of the land

Multiply the amount from line 7 by 75% and enter the result (**to a maximum of \$24,000**) on line T. This is the amount of your Ontario new housing rebate.

#### If you did not pay the HST on the purchase of the land

Multiply the amount from line 7 by 75% and enter the result (**to a maximum of \$16,080**) on line T. This is the amount of your Ontario new housing rebate.

If you **are** entitled to claim a GST/HST new housing rebate for the federal part of the HST, enter the amount from line T onto the corresponding line T on Form GST191.

If you **are not** entitled to claim a GST/HST new housing rebate for the federal part of the HST but you are entitled to claim an Ontario new housing rebate, you do **not** have to enter any amount from Form RC7191-ON on Form GST191. However, you still have to fill out parts A, B, C, and E of Form GST191.

## GST/HST New Housing rebate for houses purchased from a builder

You may be eligible to claim the GST/HST new housing rebate if you:

- purchased a new or substantially renovated house (building and land) from a builder
- purchased a new or substantially renovated mobile or floating home from a builder (this includes the manufacturer or vendor)
- purchased a share of the capital stock of a cooperative housing corporation (co-op)
- purchased a new or substantially renovated house from a builder where you leased the land from that builder under the same agreement to purchase the house and the lease is for 20 years or more or gives you the option to purchase the land

### Note

Where a purchase and sale agreement for a new house is assigned to you, there may be **two** builders of the house – the original builder (Builder A) and the first purchaser (the assignor). If that is the case, you would generally have to pay the GST/HST to Builder A for the purchase of the new house and to the first purchaser for the purchase of the interest in the new house. For more information, see GST/HST Info Sheet GI-120, *Assignment of a Purchase and Sale Agreement for a New House or Condominium Unit*.

For more information on what type of housing qualifies for this rebate, see "Determining what is considered a house" on page 8.

The following information will help you determine if you are eligible to claim a GST/HST new housing rebate and fill out the necessary forms.

### Note

If **two** or more individuals purchase a house or a share of the capital stock of a co-op, a new housing rebate may be available where the house or the share of the capital stock of a co-op is for use as the primary place of residence of any of the individuals, or a relation of any of the individuals, provided that **all** the other eligibility conditions for the rebate are met by at least **one** of the individuals. Only **one** of the individuals may apply for the rebate (that is, only **one** may be the claimant). The eligibility conditions for each of the rebate application types are discussed in the following sections.

## First-time Home Buyers' GST/HST rebate for houses purchased from a builder

The FTHB GST/HST rebate allows an individual who is a first-time home buyer to recover some of the GST or the **federal part** of the HST paid for a new or substantially renovated house that is for use as the individual's **primary place of residence**, when **all** other conditions are met.

You may be entitled to claim an FTHB GST/HST rebate for a house purchased from a builder if:

- You meet the eligibility criteria for the "GST/HST New Housing rebate for houses purchased from a builder" on page 19, or you would have met **all** the eligibility criteria if the maximum purchase price of the house was increased from \$450,000 to \$1,500,000
- You entered into an agreement of purchase and sale with a builder for a new or substantially renovated house on or after March 20, 2025, and before 2031
- Construction or substantial renovation of the house begins before 2031 and is substantially completed before 2036
- You are a first-time home buyer at the time when ownership of the house is transferred to you
- You are the first individual to occupy the house as a place of residence after the construction or substantial renovation of the house is substantially completed
- You have **not** received or been deemed to have received the FTHB GST/HST rebate previously

Generally, to be considered a first-time home buyer, you must:

- be at least 18 years of age
- be a Canadian citizen or permanent resident of Canada
- not have lived in a home, whether in or outside of Canada, that you owned or that your spouse or common-law partner owned as your primary place of residence at any time in the current calendar year or in the preceding four calendar years

The FTHB GST/HST rebate is **not** available to a corporation or a partnership.

To qualify for an FTHB GST/HST rebate, **at least** one of the purchasers would need to be a "first-time home buyer" that is purchasing the house for use as their primary place of residence. That individual would also need to be the first individual to occupy the house as a place of residence.

## Shares of a Cooperative Housing Corporation

The FTHB GST/HST rebate allows an individual who is a first-time home buyer to claim a rebate in respect of the purchase of a share in a cooperative housing corporation (co-op) that entitles the individual to the possession of co-op housing, when **all** other conditions are met.

You may be entitled to claim an FTHB GST/HST rebate in respect of the purchase of a share in a co-op if:

- You meet the eligibility criteria for a GST/HST new housing rebate for the share in the co-op, or you would have met **all** the eligibility criteria if the maximum purchase price of the share in the co-op was increased from \$472,500 to \$1,575,000
- You entered into an agreement of purchase and sale for the share in the co-op on or after March 20, 2025, and before 2031
- The construction or substantial renovation of the co-op housing begins before 2031 and is substantially completed before 2036
- You are a first-time home buyer at the time when ownership of the share in the co-op is transferred to you
- You are the first individual to occupy the co-op housing as a place of residence after possession of the co-op housing has been transferred to you
- You have **not** received or been deemed to have received the FTHB GST/HST rebate previously

An FTHB GST/HST rebate is **not** available in respect of a co-op share if the co-op housing is eligible for the GST/HST purpose-built rental housing rebate.

## Limitations

An FTHB GST/HST is **not** available where an agreement of purchase and sale is varied, amended or assigned, and the original agreement was entered into before March 20, 2025.

An FTHB GST/HST rebate is **not** available where an agreement of purchase and sale was entered into before March 20, 2025, and the agreement is subsequently cancelled and a new agreement is entered into on or after March 20, 2025, where the agreement may **not** reasonably be considered to have been arranged primarily for bona fide reasons other than to obtain an FTHB GST/HST rebate.

## Nova Scotia new housing rebate for houses purchased from a builder

The Nova Scotia First-Time Home Buyers Rebate may be available to you if the house you purchased is located in Nova Scotia.

### Note

If so, you have to claim the Nova Scotia rebate with the Province of Nova Scotia. For more information on this rebate, contact Service Nova Scotia and Municipal Relations.

## Ontario new housing rebate for houses purchased from a builder

An Ontario new housing rebate may be available even if the total price or fair market value of the house is above the applicable threshold.

You are eligible to claim the Ontario new housing rebate if you purchased a new or substantially renovated house (including a new condominium unit, mobile home or floating home) from a builder or you purchased a share of capital stock of a co-op, the house is located in Ontario and is for use as your or your relation's primary place of residence, and **either**:

- you are eligible to claim a GST/HST new housing rebate for some of the federal part of the HST
- the only reason you are **not** eligible to claim a GST/HST new housing rebate for some of the federal part of the HST is because the total price or fair market value of the house exceeds the applicable threshold

The **maximum** Ontario new housing rebate amount that is available is \$24,000.

## Forms you have to fill out for a house purchased from a builder

**Form RC7190-WS**, *GST190 Calculation Worksheet*. Fill out this form to calculate the amount of your GST/HST new housing rebate and/or your FTHB GST/HST rebate, for some of the GST, or **federal part** of the HST, you paid for a new or substantially renovated house. You will report the amount of your rebate on Form GST190. You do **not** need to file Form RC7190-WS with the CRA; keep it with your records as your rebate claim is subject to audit. If you are only claiming the Ontario new housing rebate, you do **not** need to fill out Form RC7190-WS.

**Form GST190**, *GST/HST New Housing Rebate Application for Houses Purchased from a Builder*. You have to fill out this form to claim your new housing rebate. You must fill out this form even if you are only claiming the Ontario new housing rebate. If you are claiming a GST/HST new housing rebate for some of the GST or federal part of the HST, you will also need to fill out Form RC7190-WS to calculate the amount of your rebate.

If your house is located in Ontario, in addition to filling out Form GST190 and Form RC7190-WS (if applicable), fill out Form RC7190 ON, *GST190 Ontario Rebate Schedule to calculate your Ontario new housing rebate*.

## If the builder pays or credits the amount of the rebates to you

When you purchase a house from a builder, the builder may pay the total amount of your rebates, including the GST/HST new housing rebate, the Ontario new housing rebate, and/or the FTHB GST/HST rebate, that you are entitled to claim, directly to you or credit the amount against the total amount payable for the house so that you do **not** have to apply to the CRA directly and wait to receive your rebate.

### Note

Only the builder who sells you the house is authorized to pay or credit a GST/HST new housing rebate, the Ontario new housing rebate, and/or the FTHB GST/HST rebate to you. If you previously paid tax to a person (assignor) who assigned the agreement of

purchase and sale to you, the assignor **cannot** pay or credit an amount to you.

If you and the builder agree that the builder will pay or credit you with the amount of the rebate, and the builder does so, you have to fill out and sign Form GST190, *GST/HST New Housing Rebate Application for Houses Purchased from a Builder*. Form RC7190-ON, *GST190 Ontario Rebate Schedule* (if applicable) and the worksheet. The builder has to send your rebate application and the Ontario rebate schedule (if applicable) to the CRA. You do **not** send any of these forms. **You may not file any other new housing rebate application directly with us for this house (for example, for tax paid to the assignor on the purchase of the interest in the house)**. If you have paid tax to both a builder and an assignor, you may want to file a rebate using application Type 2. See "Application Type 1A or 2: You purchased the house and land from the same builder" on page 22.

Send these documents to:

**Prince Edward Island Tax Centre**  
275 Pope Road  
Summerside PE C1N 6A2

### Notes for builders

Builders filing a Type 1A or Type 1B rebate application can file their rebate application electronically. Builders that must file their GST/HST returns electronically can submit their Type 1A or Type 1B rebate application electronically together with their GST/HST return for the reporting period in which the amount of the rebate was paid or credited to the buyer.

To file the application electronically, you can use GST/HST NETFILE at [canada.ca/gst-hst-netfile](http://canada.ca/gst-hst-netfile), or you can use the "File a return" or "File a rebate" online services in:

- My Business Account, if you are a business owner
- Represent a Client, if you are an authorized representative or employee

Sign in or register to access My Account, My Business Account, or Represent a Client at [canada.ca/cra-sign-in-services](http://canada.ca/cra-sign-in-services).

All other builders that must file their GST/HST returns electronically must send the rebate application by mail immediately after they file their GST/HST return for the reporting period in which the amount of the rebate was paid or credited to the buyer. Builders with taxable revenues of more than \$1,500,000 must use GST/HST NETFILE or GST/HST TELEFILE to file their returns for these reporting periods where they have paid or credited the amount of the rebate to the buyer. Builders may also be required to electronically file their GST/HST returns for other reasons. For more information, see Guide RC4022, *General Information for GST/HST Registrants*.

Builders should **not** confuse this filing deadline for the rebate application with the deadline for claiming ITCs or the two-year deadline for buyers to claim the rebate.

A builder who pays or credits you with the amount of the rebate has to make sure that you meet **all** of the eligibility conditions for the rebate, listed in the following sections, before they pay or credit you with the amount. For example, at the time of purchase, the house must be intended to be the primary place of residence for you or your relation. In addition, the total price you paid for the house before tax must be less than \$450,000. The “total price” includes, if applicable, the price you paid to an assignor to have the purchase and sale agreement assigned to you **if** the assignment was subject to the GST/HST. This is the case whether or **not** the assignor is registered for the GST/HST.

## If the builder does not pay or credit the amount of the new housing rebate to you

If the builder does **not** pay or credit your rebate, use the information below to identify the correct tax centre to mail your completed rebate application form, including the Ontario rebate schedule (if applicable) and other required documents.

If the property is located in Sudbury/Nickel Belt, Toronto Centre, Toronto East, Toronto West, Toronto North, or Barrie, send your applicable rebate forms to:

**Sudbury Tax Centre**  
1050 Notre Dame Avenue  
Sudbury ON P3A 5C1

If the property is located anywhere else in Canada, send your applicable rebate forms to:

**Prince Edward Island Tax Centre**  
275 Pope Road  
Summerside PE C1N 6A2

**All claims are subject to verification.** The documents you have to send with your rebate application depend on the rebate application type and are included in the following information for **each** rebate type.

The filing deadlines are also explained within the sections for each rebate type.

## Documents you have to keep

Keep a copy of the completed rebate application form, including the Ontario rebate schedule (if applicable) and the calculation worksheet. You do **not** have to submit proof of occupancy with your application. However, the CRA may ask you to provide proof of occupancy later. In addition, you have to keep the original documents used to fill out the forms (such as a copy of the purchase and sale agreement) for **six years** and make them available to the CRA upon request.

## Which rebate application type to use

There are **five** rebate application types in Part C of Form GST190. Each type has its own eligibility requirements and filing deadline. The eligibility requirements and filing deadlines are the same if you are claiming the Ontario new housing rebate, except for the maximum purchase price or fair market value.

### Note

If you purchased a modular home, a mobile home, or a floating home, see page 30 for more information on which application type to use. You **cannot** use Form GST190, *GST/HST New Housing Rebate Application for Houses Purchased from a Builder*, to claim a rebate for a modular home that is **not** considered to be a mobile home.

Fill out your rebate application, using **one** of the following application types, as follows:

- Use Application Type 1A if you purchase **both** the house and the related land from the same builder under the same written agreement, and the builder pays the amount of the rebate directly to you or credits the amount against the total amount payable for the house. In this case, the builder has to send the completed rebate application. You may **not** file a rebate application directly with the CRA for this house.
- Use Application Type 1B if you purchase the house and lease the related land from the same builder under the same written agreement, and the builder pays the amount of the rebate directly to you or credits the amount against the total amount payable for the house. In this case, the builder has to send the completed rebate application to the CRA. You may **not** file a rebate application directly with us for this house.
- Use Application Type 2 if you purchase the house and the related land from the same builder under the same written agreement and the builder does **not** pay the amount of the rebate directly to you and does **not** credit the amount against the total amount payable for the house. In this case, you have to file the rebate application directly with the CRA.
- Use Application Type 3 if you purchase a share of the capital stock of a co-op. In this case, you have to file the rebate application directly with the CRA.
- Use Application Type 5 if you purchase the house and lease the related land from the same builder under the same written agreement, and the builder does **not** pay the amount of the rebate directly to you and does **not** credit the amount against the total amount payable for the house. In this case, you have to file the rebate application directly with the CRA.

## Application Type 1A or 2: You purchased the house and land from the same builder

As an individual, you are eligible to claim the GST/HST new housing rebate if you meet **all** of the following conditions:

- you purchased a new or substantially renovated house (this includes a condominium unit, a renovated house that has also had a major addition or a non-residential property that was converted into a house) from a builder, and you paid all of the GST/HST due on your purchase
- the builder sells you the house and the related land on which the house is located under the same written agreement (if it is a mobile home or a floating home, you

may be able to use Application Type 1A or 2 even if the vendor does **not** sell you the land), see “Modular home, mobile home, and floating home” on page 30 to see if you can use Type 1A or 2 and then make sure that you meet **all** of the eligibility conditions listed here

- when you sign the purchase and sale agreement, the house is intended to be the primary place of residence for you or your relation
- the purchase price for the house (including the land, where applicable), plus the purchase price for a **taxable** assignment to you of the original purchase and sale agreement (if applicable), before tax, is less than \$450,000 (see the “Notes” on this page)
- ownership of the house is transferred to you after the construction or substantial renovation is substantially completed
- after the construction or substantial renovation is substantially completed, no one occupied the house before possession of the house is given to you
- **one** of the following applies to you:
  - you, or a relation of yours, are the first occupant of the house as a place of residence
  - you made an exempt sale of the house before it is occupied by anyone. For more information, see “Selling the house before anyone occupied it” on page 11

#### Notes

If the total purchase price (including the amount paid for a **taxable** assignment of a purchase and sale agreement, if applicable) is \$450,000 or more, you are **not** eligible to claim a GST/HST new housing rebate for some of the GST or federal part of the HST. However, if your house is located in Ontario, you may still be eligible to claim the Ontario new housing rebate for some of the provincial part of the HST you paid to purchase the house.

If you are filing an application Type 1A, your claim is based on the GST/HST paid on the house, land, and related services purchased from the builder under one written agreement. If you also paid tax to a previous purchaser to purchase their interest in the house (by way of an assignment of the purchase and sale agreement), you may want to file the rebate using application Type 2 in order to claim both the tax paid to the builder and to the person who assigned you the agreement.

Use Application Type 1A if you and the builder agree that the builder will pay or credit you with the amount of the rebate and the builder does so. In this case, do **not** file a rebate application directly with us for this house.

Use Application Type 2 if the builder does **not** pay or credit you with the amount of the rebate. In this case, you file your rebate application directly with the CRA.

If you hired a contractor to build a house on land you own or lease, see “Owner-built houses” on page 9. The contractor **cannot** pay or credit you with the amount of the rebate if it is an owner-built house.

If you purchased a mobile home or a floating home from a builder and other items that you did **not** purchase from the builder (for example, land or improvements to the mobile home or floating home), see “Modular home, mobile home, and floating home” on page 30 for more information on which application type to use.

## Filing deadline for Application Type 1A or 2

If the builder does **not** pay or credit you with the amount of the rebate, you have to file your rebate claim directly with the CRA. In this case you have up to **two** years from the date ownership was transferred to you to claim your rebate.

Generally, if the builder pays or credits you with the amount of the rebate, you will either sign the application form in the presence of the builder or you can sign the application form in the presence of your lawyer who will send the signed application form to the builder. This is usually done around the time of the closing date for your purchase.

If this does **not** happen, you have up to two years after the day ownership of the house is transferred to you to get the application form to the builder and have the builder pay or credit you with the amount of the rebate. In any case, if the builder paid or credited the amount of the rebate to you, the builder has to send the rebate application form to the CRA.

For GST/HST purposes, ownership generally means the legal ownership (that is, titled ownership) to the property that is transferred to you on the closing of the sale.

## Documents you have to send to the CRA

If the builder pays or credits you with the amount of the rebate, you do **not** have to send any documents. The builder will send the rebate application to the CRA.

If the builder does **not** pay or credit you with the amount of the rebate, you have to send the following documents to the CRA:

- Form GST190, *GST/HST New Housing Rebate Application for Houses Purchased from a Builder*
- if you are entitled to claim the Ontario new housing rebate, Form RC7190-ON, *GST190 Ontario Rebate Schedule*
- a copy of your statement of adjustments (including, if applicable, the documents for the assignment of the purchase and sale agreement)

If you do **not** send in all of the required documentation, your rebate may be denied.

## Application Type 1B or 5: You purchased the house and lease the land from the same builder

As an individual, you are eligible to claim the GST/HST new housing rebate if you meet **all** of the following conditions:

- you purchased a new or substantially renovated house (this includes a condominium unit, a renovated house that has also had a major addition, a non-residential property that was converted into a house, or a mobile

home on land that is **not** a site in a residential trailer park) from a builder and you lease the related land from that builder (or the builder assigns you the lease of the related land) under the same written agreement to purchase the house

- the lease for the land with the builder gives you the option to purchase the land, or is at least 20 years long
- when you sign the agreement to purchase the house and lease the land, the house is intended to be the primary place of residence for you or a relation
- the builder was required to pay the GST/HST on the fair market value of the house (building and the land)
- the fair market value of the house (building and land) was less than the applicable maximum when possession was transferred to you (see “Maximum fair market value” later on this page to find out the maximum that applies to you)
- possession of the house is given to you after the construction or substantial renovation is substantially completed
- after the construction or substantial renovation is substantially completed, no one occupied the house before possession of the house is given to you
- **one** of the following applies to you:
  - you, or a relation of yours, are the first occupant of the house
  - you made an exempt sale of the house and transfer possession to the buyer before it is occupied by anyone

#### Note

If the fair market value of the house including the land exceeds the applicable maximum, you are **not** entitled to claim a GST/HST new housing rebate. However, if your house is located in Ontario, you may still be eligible to claim the Ontario new housing rebate.

Use Application Type 1B, if you and the builder agree that the builder will pay or credit you with the amount of the rebate and the builder does so. In this case, do **not** file a rebate application directly with us for this house.

Use Application Type 5 if the builder does **not** pay or credit you with the amount of the rebate. In this case, you file your rebate application with the CRA.

### Maximum fair market value

You are **not** entitled to claim a GST/HST new housing rebate for some of the GST or federal part of the HST if the fair market value of your house (building and land) exceeds the applicable maximum. The maximum fair market value is:

- \$472,500 if the builder had to account for the GST at 5% on the self-supply of the house
- \$508,500 if the house is located in Ontario and the builder had to account for the HST at 13%

- \$517,500 if the house is located in Nova Scotia, New Brunswick, Newfoundland and Labrador, or Prince Edward Island, and the builder had to account for the HST at 15% on the self-supply of the house

#### Note

The maximum fair market value may differ if another rate applied when the builder had to account for tax on the self supply. To find out the rate at which the builder had to account for tax on the self-supply, see Part D of Form GST190 or contact your builder.

### Filing deadline for Application Type 1B or 5

If the builder does **not** pay or credit you with the amount of your rebate, you have to file your rebate claim directly with the CRA. In this case, you have up to **two** years from the date possession was transferred to you to claim your rebate.

Generally, if the builder pays or credits you with the amount of the rebate, you will either sign the application form in the presence of the builder or you may sign the application form in the presence of your lawyer who will send the signed application form to the builder. This is usually done around the time of the closing date for your purchase.

If this does **not** happen, you have up to **two** years after the day possession of the house is transferred to you to get the application form to the builder and have the builder pay or credit you the rebate. In any case, if the builder pays or credits the amount of the rebate to you, the builder has to send the rebate application form to the CRA.

For GST/HST purposes, the date of possession generally means the day you can hold, control, or occupy the property—that is, the day you start to pay property taxes, have the right to alter the land, take control of entry or access, or pay insurance coverage.

### Documents you have to send to the CRA

If the builder pays or credits you with the amount of the rebate, you do **not** have to send any documents to the CRA. The builder will send the application to the CRA.

If the builder does **not** pay or credit you with the amount of the rebate, you have to send the following documents to the CRA:

- Form GST190, *GST/HST New Housing Rebate Application for Houses Purchased from a Builder*
- if you are entitled to claim the Ontario new housing rebate, Form RC7190-ON, *GST190 Ontario Rebate Schedule*
- a copy of your statement of adjustments

If you do **not** send in **all** of the required documentation, your rebate may be denied.

## Application Type 3: Co-operative housing

As an individual, if you purchase a share of the capital stock of a cooperative housing corporation (co-op), you are eligible to claim the GST/HST new housing rebate if you meet **all** of the following conditions:

- the building in which the unit is located is newly purchased or substantially renovated
- the co-op has paid the GST/HST on its purchase of the complex or on the fair market value of the whole complex (including the land)
- when you sign the purchase and sale agreement for the share, you plan to use a unit of the co-op as your primary place of residence or that of your relation
- the co-op transfers ownership of the share to you
- total purchase price for the share of the capital stock in the co-op was less than the applicable maximum (see “Maximum purchase price” on this page to find out the maximum that applies to you)
- after the construction or substantial renovation is substantially completed, no one occupied the unit before possession of the unit is given to you
- **one** of the following applies to you:
  - you, or a relation of yours, are the first occupant of the unit
  - you sell the share and ownership is transferred to the buyer before anyone occupies the unit

### Note

If you pay more than the maximum for the share, you are **not** eligible to claim a GST/HST new housing rebate. However, if the building is located in Ontario, you may still be eligible to claim the Ontario new housing rebate.

Use Application Type 3 to file your rebate application with us. The co-op **cannot** pay or credit you with the amount of the rebate.

## Maximum purchase price

You are **not** entitled to claim a GST/HST new housing rebate if the total purchase price for the share of the capital stock in the co-op exceeds the applicable maximum. The maximum purchase price is:

- \$472,500 if the co-op had to pay GST at 5%
- \$508,500 if the unit is located in Ontario and the co-op had to pay the HST at 13%
- \$517,500 if the unit is located in Nova Scotia, New Brunswick, Newfoundland and Labrador, or Prince Edward Island, and the co-op had to pay the HST at 15%

### Note

The maximum purchase price may differ if another rate applied when the co-op paid the tax. To find out the rate at which the co-op had to pay the tax, contact the co-op.

## Filing deadline for Application Type 3

You have up to **two** years from the date ownership of the share was transferred to you to claim your rebate.

## Documents you have to send to the CRA

You have to send the following documents to the CRA:

- Form GST190, *GST/HST New Housing Rebate Application for Houses Purchased from a Builder*
- if you are entitled to claim the Ontario new housing rebate, Form RC7190-ON, *GST190 Ontario Rebate Schedule*
- a copy of your statement of adjustments

If you do **not** send in all of the required documentation, your rebate may be denied.

## How to fill out Form GST190

To claim the GST/HST new housing rebate, the FTHB GST/HST rebate, or the Ontario new housing rebate, you have to file Form GST190, *GST/HST New Housing Rebate Application for Houses Purchased from a Builder*.

### Note

If your house is located in Ontario and you are eligible to claim the Ontario new housing rebate, you also have to fill out Form RC7190-ON, *GST190 Ontario Rebate Schedule*.

GST/HST registered builders claiming a type 1A or 1B rebate can choose to file their application electronically using GST/HST NETFILE at [canada.ca/gst-hst-netfile](http://canada.ca/gst-hst-netfile), or the “File a return” or “File a rebate” online services in:

- My Business Account, if you are a business owner
- Represent a Client, if you are an authorized representative or employee

To sign in to your CRA account or register to access My Business Account or Represent a Client, go to [canada.ca/cra-sign-in-services](http://canada.ca/cra-sign-in-services).

You can only apply for the GST/HST new housing rebate once for each house using one application form. You **cannot** make another rebate application for additional work or extras done on your house.

Only **one** individual can apply for the rebate, even if there is more than **one** owner of a house. For example, if a couple purchases a new house, only the name of one spouse can appear as the claimant on the application form. The name of the other spouse should appear as the co-owner. The rebate amount will be paid to the claimant only.

Be sure that you meet the conditions for the GST/HST new housing rebate or for the First-time Home Buyers’ GST/HST rebate, or **both**, for your application type. If you are paid a rebate amount that you are **not** entitled to, you are required to repay it to the CRA.

When you purchase your new or substantially renovated house from a builder, the builder must fill out Part D of the form. If your builder pays or credits you with the amount of the rebate, that builder has to ensure that you are entitled to the rebate before the amount of the rebate is paid or

credited. **Both** you and the builder are liable to repay any overpaid amount.

## Part A – Claimant information

You have to fill out this part. Only **one** individual can claim the rebate, even if more than one individual owns the house.

If several individuals own the house, enter **one name** as the claimant under “Claimant’s legal name”, and then the name(s) of the other co-owner(s) under “Other purchaser information”. To claim the FTHB GST/HST rebate, the first-time home buyer must be the individual identified as the claimant. The rebate cheque will be issued in the name of the claimant only.

### Example

Lisa and David purchased a new house from a builder. In the box asking for the claimant’s legal name, Lisa enters her legal name and David’s name appears under “Other purchaser information” as the co-owner. The rebate cheque will be issued in the name of Lisa.

If you are claiming the FTHB GST/HST rebate, indicate whether you meet the first-time home buyer conditions at the time when ownership of the house or the share in the co-op was transferred to you. If you do **not** meet these conditions, you are **not** eligible to claim the FTHB GST/HST rebate.

## Part B – House information

You have to fill out this part. If you are claiming only the GST/HST new housing rebate, or a provincial new housing rebate (or **both**), indicate whether you purchased the house for use as your or your relation’s primary place of residence.

If you are claiming the FTHB GST/HST rebate, indicate whether you purchased the house for use as your primary place of residence and if you were the first to occupy the house.

For more information, see “Primary place of residence” on page 8.

If you are claiming the FTHB GST/HST rebate, enter the date the construction of the house began and enter the date the construction of the house was substantially completed.

## Part C – Housing and application type

Tick the box that applies to your type of housing. Choose the application type that applies and tick the appropriate box.

## Part D – Builder or co-op information

The builder has to fill out and sign this part if your application type is 1A, 1B, 2, or 5.

The co-op has to fill out and sign this part if your application type is 3.

## Part E – Claimant’s certification

Every claimant has to fill out this part. You have to sign your rebate application even if the builder pays or credits the amount of the rebate directly to you. If you have agreed that the builder or some other person will sign the application for you, that person must have a power of attorney to do so. You have to include a copy of the power of attorney with the application.

## Part F – Rebate calculation

To complete this part, you must first fill out Form RC7190-WS, *GST190 Calculation Worksheet* (see the next page).

Then, fill out only **one** of sections 1, 2, or 3 of Part F to calculate your rebate using the following instructions for sections 1, 2, or 3, whichever applies to you based on your application type (from Part C).

### Note

If your house is located in Ontario, you may be eligible to claim a rebate for some of the **provincial part** of the HST you paid. If so, fill out Form RC7190-ON, *GST190 Ontario Rebate Schedule*, before completing Part F.

### Section 1 – Rebate calculation for Application Type 1A or 2

If your Application Type is 1A or 2, use Section 1 to calculate your rebate.

#### Line A

Enter the amount from line 1 of Form RC7190-WS (the amount equals the total GST paid, or the federal part of the HST paid, on the purchase of the house).

#### Line B

Enter the amount from line 2 of Form RC7190-WS.

#### Line C

If you are claiming only the GST/HST new housing rebate, enter the amount from line 4 of Form RC7190-WS.

If you are claiming the FTHB GST/HST rebate, or **both** the FTHB GST/HST rebate and the GST/HST new housing rebate, enter the amount from line 14 of Form RC7190-WS.

#### Line D

If your house is located in Ontario and you are eligible to claim the Ontario new housing rebate amount, complete the calculation on Form RC7190-ON, *GST190 Ontario Rebate Schedule*. Enter the amount from line C of that schedule on line D.

#### Line X

If you are claiming the FTHB GST/HST rebate, enter the amount of the GST/HST new housing rebate **only** if either you or someone else has already claimed the GST/HST new housing rebate for the house (including where the rebate was credited by the builder).

### Line E

Add line C to line D, and subtract the amount from line X. Enter the result on line E. This is the total rebate amount, including any provincial rebate (if applicable).

## Section 2 – Rebate calculation for Application Type 1B or 5

If your Application Type is 1B or 5, use Section 2 to calculate your rebate.

### Line F

Enter the amount from line 5 of Form RC7190-WS.

### Line G

Enter the amount from line 6 of Form RC7190-WS.

### Line H

If you are claiming only the GST/HST new housing rebate, enter the amount from line 8 of Form RC7190-WS.

If you are claiming the FTHB GST/HST rebate, or **both** the FTHB GST/HST rebate and the GST/HST new housing rebate, enter the amount from line 18 of Form RC7190-WS.

### Line I

If your house is located in Ontario and you are eligible to claim the Ontario new housing rebate amount, complete the calculation on Form RC7190-ON, *GST190 Ontario Rebate Schedule*. Enter the amount from line F of that schedule on line I.

### Line X

If you are claiming the FTHB GST/HST rebate, enter the amount of the GST/HST new housing rebate **only** if either you or someone else has already claimed the GST/HST new housing rebate for the house (including where the rebate was credited by the builder).

### Line J

Add line H to line I, and subtract the amount from line X. Enter the result on line J. This is the total rebate amount, including any provincial rebate (if applicable).

## Section 3 – Rebate calculation for Application Type 3

If your Application Type is 3, use Section 3 to calculate your rebate when you purchase a share of the capital stock of a co-op.

### Line K

Enter the amount from line 9 of Form RC7190-WS.

### Line L

If you are claiming the GST/HST new housing rebate, enter the amount from line 11 of Form RC7190-WS.

If you are claiming the FTHB GST/HST rebate, or **both** the FTHB GST/HST rebate and the GST/HST new housing rebate, enter the amount from line 21 of Form RC7190-WS.

### Line M

If your house is located in Ontario and you are eligible to claim the Ontario new housing rebate amount, complete the calculation on Form RC7190-ON, *GST190 Ontario Rebate Schedule*. Enter the amount from line H of that schedule on line M.

### Line X

If you are claiming the FTHB GST/HST rebate, enter the amount of the GST/HST new housing rebate **only** if either you or someone else has already claimed the GST/HST new housing rebate for the house (including where the rebate was credited by the builder).

### Line N

Add line L to line M, and subtract the amount from line X. Enter the result on line N. This is the total rebate amount, including any provincial rebate (if applicable).

## How to fill out Form RC7190-WS

Fill out Form RC7190-WS, *GST190 Calculation Worksheet*, to calculate your GST/HST new housing rebate, or to calculate your First-time Home Buyers' GST/HST rebate. When completed, enter the amounts from this worksheet onto Form GST190, *GST/HST New Housing Rebate Application for Houses Purchased from a Builder*. Do **not** send this worksheet when you file Form GST190. Keep it in case the CRA ask to see it.

Fill out **only one** of sections 1, 2, 3, 4, 5, or 6, whichever applies to you based on your application type (from Part C on Form GST190).

## Section 1 – GST/HST New Housing rebate calculation for Application Type 1A or 2

If your application type in Part C of Form GST190 is 1A or 2, fill out Section 1. Do **not** fill out Sections 2, 3, 4, 5, or 6.

### Line 1

#### For application type 1A:

If you paid the GST on the purchase of the house, enter the amount of the GST paid.

If you paid the HST, complete the calculation that applies to you, based on which rate of HST applied to your purchase of the house, and enter the result on line 1.

#### For application type 2:

If you paid the GST on the purchase of the house (and, if applicable, on an interest in the house by way of an assignment to you of the purchase and sale agreement), enter the amount of the GST paid.

If you paid the HST (and, if applicable, on an interest in the house by way of an assignment to you of the purchase and sale agreement), complete the calculation that applies to you, based on which rate of HST applied to your purchase of the house, and enter the result on line 1.

## Line 2

### For application type 1A:

Enter the **purchase price** that the builder charged for the house. Do **not** include the GST/HST.

### For application type 2

Enter the **purchase price** that the builder charged for the house (plus, if applicable, the **purchase price** for a **taxable** assignment to you of the purchase and sale agreement). Do **not** include the GST/HST.

## Line 3

Multiply the amount from line 1 by 36% and enter the result (up to the applicable maximum identified below) on line 3.

The maximum allowable GST/HST new housing rebate is:

- \$6,300, if you paid 5% GST, or the HST at 13%, 14%, or 15%

## Line 4

Complete the calculation and enter the result on line 4. Then also enter this amount on line C of Form GST190.

## Section 2 – GST/HST New Housing rebate calculation for Application Type 1B or 5

If your application type in Part C of Form GST190 is 1B or 5, fill out Section 2. Do **not** fill out Sections 1, 3, 4, 5, or 6.

## Line 5

Enter the **purchase price** that the builder charged for the house. Do **not** include the GST/HST, or any amount for the lease of the land or the option to purchase the land.

## Line 6

Enter the fair market value (FMV) of the house at the time you were given possession. Even though you are leasing the land, the FMV has to include the value of the land, the building, and any other buildings such as a detached garage or shed, that are reasonably necessary for the use and enjoyment of the house as a place of residence. Do **not** include any provincial land transfer taxes or any GST/HST that would be payable on the FMV.

## Line 7

Complete the calculation using the rebate rate that applies to you, depending on the specific circumstances indicated for each rebate rate. Enter the result on line 7.

## Line 8

Complete **one** of the four calculations, whichever applies to you, and enter the result on line 8.

Then, also enter this amount on line H of Form GST190.

## Section 3 – GST/HST New Housing rebate calculation for Application Type 3

If your application type in Part C of Form GST190 is 3, fill out Section 3. Do **not** fill out Sections 1, 2, 4, 5, or 6.

## Line 9

Enter the total purchase price for the share of the capital stock in the co-op.

## Line 10

Complete the calculation using the rebate rate that applies to you, depending on the specific circumstances indicated for each rebate rate. Enter the result on line 10.

## Line 11

Complete **one** of the four calculations, whichever applies to you. Enter the result on line 11.

Then, also enter this amount on line L of Form GST190.

## Section 4 – FTHB GST/HST rebate calculation for Application Type 1A or 2

If your application type in Part C of Form GST190 is 1A or 2, fill out Section 4. Do **not** fill out Sections 1, 2, 3, 5, or 6.

## Line 12

If you paid the GST on the purchase of the house, enter the amount of the GST paid on line 12.

If you paid the HST, complete the calculation that applies to you, based on which rate of HST applied to your purchase of the house, and enter the result on line 12.

If the purchase and sale agreement for the house was assigned to you and you paid the GST or the federal part of the HST on the assignment, also include that tax paid on line 12.

## Line 13

Enter the **purchase price** of the house paid to the builder. Do **not** include the GST/HST.

If the purchase and sale agreement for the house was assigned to you and you paid the GST or the federal part of the HST on the assignment, also include the purchase price for the assignment on line 13.

## Line 14

### First-time Home Buyers' GST/HST rebate amount:

If the amount from line 13 is \$1,000,000 or **less**, enter the amount from line 12 on line 14 (maximum \$50,000).

If the amount from line 13 is \$1,500,000 or **more**, enter "0" on line 14 as you are **not** entitled to a rebate.

If the amount from line 13 is **more** than \$1,000,000 but **less** than \$1,500,000, complete the calculation for line 14 by subtracting the amount from line 13 from \$1,500,000, dividing by \$500,000, and multiplying the result by \$50,000. The FTHB GST/HST rebate amount is a maximum of \$50,000.

## Section 5 – FTHB GST/HST rebate calculation for Application Type 1B or 5

If your application type in Part C of Form GST190 is 1B or 5, fill out Section 5. Do **not** fill out Sections 1, 2, 3, 4, or 6.

### Line 15

Enter the total **purchase price** for the house. Do **not** include amounts from the lease of the land or the option to purchase the land.

### Line 16

Enter the **fair market value** of the house (including the land and the building) when possession was transferred to you.

### Line 17

Complete the calculation, and enter the result on line 17 (up to a maximum of \$50,000).

### Line 18

Complete **one** of the four calculations, whichever applies to you. Enter the result on line 18.

## Section 6 – FTHB GST/HST rebate calculation for Application Type 3

If your application type in Part C of Form GST190 is 3, fill out Section 6. Do **not** fill out Sections 1, 2, 3, 4, or 5.

### Line 19

Enter the total **purchase price** for the share of the capital stock in the co-op.

### Line 20

Complete the calculation, and enter the result on line 17 (up to a maximum of \$50,000).

### Line 21

Complete **one** of the four calculations, whichever applies to you. Enter the result on line 21.

## How to fill out Form RC7190-ON

To claim the Ontario new housing rebate amount, you have to fill out Form RC7190-ON, *GST190 Ontario Rebate Schedule*.

## Part A – House information

You have to fill out this part.

## Part B – Ontario rebate calculation

Fill out only **one** of sections 1, 2, or 3, whichever applies depending on your application type from Part C of Form GST190.

### Section 1 – Rebate calculation for Application Type 1A or 2

If you are eligible, fill out Section 1.

#### Line A

##### For application type 1A:

Complete the calculation by multiplying the total HST paid on the purchase of the house by 8, and dividing the result by 13. This is the total **provincial part** of the HST paid. Enter this amount on line A.

##### For application type 2:

Complete the calculation by multiplying the total HST paid on the purchase of the house (and, if applicable, on an interest in the house by way of a taxable assignment to you of the purchase and sale agreement) by 8, and dividing the result by 13. This is the total **provincial part** of the HST paid. Enter this amount on line A.

#### Line B

##### For application type 1A:

Enter the **purchase price** of the house paid to the builder. Do **not** include the HST.

##### For application type 2:

Enter the **purchase price** of the house paid to the builder (plus, if applicable, the purchase price for a **taxable** assignment to you of the purchase and sale agreement). Do **not** include the HST paid on the purchase price.

#### Line C

Multiply the amount from line A by 75% and enter the result (to a maximum of \$24,000) on line C. This is the amount of your Ontario new housing rebate.

Also enter this amount on line D of Form GST190 if you are also eligible to claim a GST/HST new housing rebate for the federal part of the HST.

### Section 2 – Rebate Calculation for Application Type 1B or 5

If you are eligible, fill out Section 2.

#### Line D

Enter the total amount paid to the builder for the house. Do **not** include any amount for the lease of the land or the option to purchase the land.

#### Line E

Enter the fair market value of the house at the time you were given possession. This is the amount from line G on Form GST190. Even though you are leasing the land, the fair market value has to include the value of the land, the building, and any other buildings such as a detached garage or shed, that are reasonably necessary for the use and enjoyment of the house as a place of residence. Do **not** include any provincial land transfer taxes.

### Line F

Multiply the amount from line D by 5.31% and enter the result (to a maximum of \$24,000) on line F. This is the amount of your Ontario new housing rebate.

Also enter this amount on line I of Form GST190 if you are eligible to claim a GST/HST new housing rebate for the federal part of the HST.

## Section 3 – Rebate Calculation for Application Type 3

If you are eligible, fill out Section 3.

### Line G

Enter the total amount you paid for the share of the capital stock in the co-op.

### Line H

Multiply the amount from line G by 5.31% and enter the result (to a maximum of \$24,000) on line H. This is the amount of your Ontario new housing rebate.

Also enter this amount on line M of Form GST190 if you are eligible to claim a GST/HST new housing rebate for the federal part of the HST.

## Modular home, mobile home, and floating home

A modular home is considered to be a mobile home for GST/HST purposes provided it meets certain criteria, including that the manufacture or assembly of each component of the modular home is substantially completed prior to being moved to a site. For more information, see GST/HST Policy Statement P-223, *The meaning of “manufacture and assembly of which is completed or substantially completed”* in the definition of “mobile home.”

Reference in this guide to a mobile home includes a modular home if that modular meets the criteria to be considered a mobile home.

A builder includes the manufacturer, distributor, or retailer of your mobile or floating home, and is commonly referred to as a dealer. A mobile home may include the land on which the mobile home sits and the surrounding land (unless the home is situated in a residential trailer park) that is reasonably necessary for its use and enjoyment as a place of residence (generally up to one-half hectare).

If you purchased a new or a substantially renovated mobile or floating home, you can choose **one** of three different options for claiming the GST/HST new housing rebate. In the case of a modular home, these options are **not** available if your modular home is **not** considered to be a mobile home.

You have to determine which option is the best for you (you can only fill out **one** rebate application):

- Option 1 – You claim the rebate only on items the dealer sold you and the dealer pays or credits you with the amount of the rebate.

- Option 2 – You claim the rebate only on items the dealer sold you and the dealer does **not** pay or credit you with the amount of the rebate.
- Option 3 – You claim the rebate on the purchase of your mobile home or floating home from the dealer, as well as other items that you purchased from the dealer under a separate agreement or that you did **not** purchase from the dealer but do form part of the house (for example, the land, or improvements to the mobile or floating home or land).

If **two** or more individuals purchase a mobile home or a floating home, a new housing rebate may be available where the mobile home or floating home is for use as the primary place of residence of any of the individuals, or a relation of any of the individuals, provided that all the other eligibility conditions, discussed in the following sections, for the rebate are met by a least **one** of the individuals. However, only **one** of the individuals can apply for the rebate (that is, only one can be the claimant).

## Option 1

If the builder (the dealer) pays or credits you with the amount of the rebate, fill out Form GST190, *GST/HST New Housing Rebate Application for Houses Purchased from a Builder*, Form RC7190-WS, *GST190 Calculation Worksheet*, and, if you are eligible for the Ontario new housing rebate, Form RC7190-ON, *GST190 Ontario Rebate Schedule*. In this case, you may be able to use either Application Type 1A or 1B.

## Application Type 1A

Where the builder is paying or crediting you with the amount of the rebate, use Application Type 1A if:

- you purchased a floating home from a builder
- you purchased a mobile home from a builder, and you are claiming a rebate for:
  - only the mobile home, and you are **not** claiming a rebate for any qualifying land or improvements (for example, you may **not** have paid tax on your purchase of the land. In this case, no rebate would be available for the land)
  - the mobile home and the related land that you also purchased from the builder under the same written agreement for the purchase of the mobile home (if you are claiming a rebate for the mobile home and also for qualifying land that you purchased under a separate agreement from the mobile home, see Option 3 on the next page for more information)
  - the mobile home where you are leasing a site in a residential trailer park from the dealer (see page 6 for the definition of a residential trailer park), if you are leasing land from the dealer but it is **not** in a residential trailer park, do **not** use Application Type 1A. Use Type 1B instead

## Application Type 1B

Where the builder is paying or crediting you with the amount of the rebate, use Application Type 1B if:

- you purchased a mobile home
- you are leasing the qualifying land from the builder under the same written agreement to purchase the mobile home
- the land is **not** a site in a residential trailer park
- the lease of the land is for 20 years or more, or gives you the option to purchase the land

If the land is a site in a residential trailer park, do **not** use Application Type 1B. Use Type 1A instead.

In the case of a floating home, use Application Type 1A.

If you choose Option 1, you can claim a rebate **only** on items that the dealer sold you. If the dealer also sells you qualifying land under the same written agreement for the purchase of your home, that dealer can pay or credit you with the amount of the rebate for the GST/HST you paid on the land, as well as on the expenses you have paid to the dealer to improve the land (such as building a foundation, adding a driveway, well or septic system, or landscaping).

Option 1 is **not** to your advantage if you paid the GST/HST to someone other than the dealer for the land or any improvements made to the land, or if you paid the GST/HST on other qualifying items **not** purchased from the dealer. In this case, see “Option 3” on this page.

## Option 2

Where the builder (the dealer) is **not** paying or crediting you with the amount of the rebate, fill out Form GST190, *GST/HST New Housing Rebate Application for Houses Purchased from a Builder*, Form RC7190-WS, *GST190 Calculation Worksheet*, and, if you are eligible for the Ontario new housing rebate, Form RC7190-ON, *GST190 Ontario Rebate Schedule*. In this case, you may be able to use either Application Type 2 or 5.

## Application Type 2

Where the builder is **not** paying or crediting you with the amount of the rebate, use Application Type 2 if:

- you purchased a floating home from a builder
- you purchased a mobile home from a builder, and you are claiming a rebate for:
  - only the mobile home and you are **not** claiming a rebate for any qualifying land or improvements (for example, you may **not** have paid tax on your purchase of the land, in this case, no rebate would be available for the land)
  - the mobile home and the qualifying land that you also purchased from the builder under the same written agreement for the purchase of the mobile home (if you are claiming a rebate for the mobile home and also for qualifying land that you purchased under a separate agreement from the mobile home, see “Option 3” later on this page)

- the mobile home where you are leasing a site in a residential trailer park from the dealer (see page 6 for the definition of a residential trailer park, if you are leasing land from the dealer but it is **not** in a residential trailer park, do **not** use Application Type 2, use Type 5 instead)

## Application Type 5

Where the builder is **not** paying or crediting you with the amount of the rebate, use Application Type 5 if:

- you purchased a mobile home
- you are leasing the qualifying land from the builder under the same written agreement to purchase the mobile home
- the land is **not** a site in a residential trailer park
- the lease of the land is for 20 years or more, or gives you the option to purchase the land

If the land is a site in a residential trailer park, do **not** use Application Type 5. Use Type 2 instead.

In the case of a floating home, use Application Type 2.

If you choose Option 2, you can calculate your rebate based **only** on the items the dealer sold you (for example, the floating home or the mobile home and qualifying land, if the home and the land are sold under the same written agreement, and also for improvements to that land).

Option 2 is **not** to your advantage if you paid the GST/HST to someone other than the dealer for the land or any improvements made to the land, or if you paid the GST/HST on other qualifying items **not** purchased from the dealer. In this case, see “Option 3” below.

## Option 3

This is the best option if you paid the GST/HST to the dealer on the purchase of the mobile home or floating home and you also paid the GST/HST to the dealer under a separate agreement or to someone **other than** the dealer for the qualifying land (generally up to one-half hectare) or for improvements to your land or mobile or floating home.

Fill out Form GST191-WS, *Construction Summary Worksheet* and Form GST191, *GST/HST New Housing Rebate Application for Owner-Built Houses*, and, if you are eligible for the Ontario new housing rebate, Form RC7191-ON, *GST191 Ontario Rebate Schedule*. For more information on items that qualify for the rebate, see “Owner-built houses” on page 9. You **cannot** claim a rebate for any GST/HST paid on furnishings, free-standing appliances, legal costs related to leasing the land, or on services related to maintaining the mobile or floating home.

## Bed and breakfast and similar establishments

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As an individual who purchased or constructed a bed and breakfast or other establishment providing short-term accommodation to the public, you may be eligible for the GST/HST new housing rebate if **one** of the following conditions is met:

- you purchased a new or substantially renovated house from a builder, whether you purchased the land or lease it from the builder, and the house includes rooms that are to be rented for short-term accommodation to individuals as a place of residence or lodging
- you purchased or substantially renovated your house, or carried out a major addition along with the renovation of the existing house, and the house includes rooms that are to be rented for short-term accommodation to individuals as a place of residence or lodging

Generally, short-term accommodation means housing that is supplied by way of lease, licence, or similar arrangement for the purpose of its occupancy by an individual as a place of residence or lodging.

The period throughout which the same individual is given continuous occupancy is less than one month.

You also have to meet the other eligibility conditions. For example, to be eligible for a rebate on the whole house, more than **50%** of the house (including the bed and breakfast) has to be used as your primary place of residence or that of your relation, either individually or in combination.

If **50%** or less of the house that includes the bed and breakfast is used as your primary place of residence or that of your relation, only the part that is your primary place of residence or that of your relation will be eligible for the new housing rebate.

In addition, you have to tick the box called “Bed and breakfast” in Part C of Form GST190, *GST/HST New Housing Rebate Application for Houses Purchased from a Builder*, or Form GST191, *GST/HST New Housing Rebate Application for Owner-Built Houses*.

## Where to send your rebate forms

### Filing Form GST190 electronically:

For GST/HST reporting periods that begin on or after January 1, 2024, the \$1.5 million mandatory electronic filing threshold that was in place for GST/HST returns has been removed, which means that **all** registrants, other than selected listed financial institutions and charities, are now required to file their returns electronically.

You can file your rebate application for types 1A and 1B online with your GST34 return using GST/HST NETFILE or the “File a return” service in My Business Account or Represent a Client. If you are filing a rebate application separately from your GST34 return, you can use the “File a rebate” service in My Business Account or Represent a Client. To access My Account, My Business Account, and Represent a Client, go to [canada.ca/cra-sign-in-services](https://canada.ca/cra-sign-in-services) and sign in to or register for a CRA account.

You can file your rebate application for types 2, 3 and 5 online using My Account. If you file your rebate application electronically, you do **not** need to file a paper application.

### Where to send Form GST190 if you are filing a paper application:

For an individual or builder claiming the GST190 rebate, use the chart below to identify the correct tax centre to send your completed form, including the Ontario rebate schedule, if applicable, and other required documents.

#### Note

Builders filing a GST190 Type 1A or Type 1B rebate application can file their rebate application electronically. Builders that must file their GST/HST returns electronically can submit their Type 1A or Type 1B rebate application electronically together with their GST/HST return for the reporting period in which the amount of the rebate was paid or credited to the buyer.

If you are:	Send your form to:
<ul style="list-style-type: none"> <li>■ an <b>individual</b>, and the property is located in one of the areas indicated below</li> <li>■ a <b>builder</b> located in one of the areas indicated below, and you have filed your GST/HST return electronically but <b>not</b> the rebate</li> </ul> <p><b>Areas:</b> Sudbury/Nickel Belt, Toronto Centre, Toronto East, Toronto West, Toronto North, or Barrie</p>	Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury ON P3A 5C1
<ul style="list-style-type: none"> <li>■ an <b>individual</b>, and the property is located anywhere in Canada, other than the areas mentioned above</li> <li>■ a <b>builder</b> located anywhere in Canada, other than the areas mentioned above, and you have filed your GST/HST return electronically but <b>not</b> the rebate</li> </ul>	Prince Edward Island Tax Centre 275 Pope Road Summerside PE C1N 6A2
<ul style="list-style-type: none"> <li>■ a <b>builder</b> who is eligible to file a paper GST/HST return (in addition to your completed form and the Ontario rebate schedule, if applicable, you have to send your return in which you claimed a deduction)</li> </ul>	The tax centre indicated on your return

### Filing Form GST191 electronically:

You can file your new housing rebate application for owner-built houses online using My Account. If you file your rebate application electronically, you do **not** need to file a paper application.

### Where to send Form GST191 if you are filing a paper application:

For an individual claiming the GST191 rebate, use the chart below to identify the correct tax centre to send your completed form, the Ontario rebate schedule, if applicable, and Form GST191-WS, *Construction Summary Worksheet*.

If you are:	Send your form to:
<ul style="list-style-type: none"> <li>■ an <b>individual</b> and the property is located in Ontario</li> </ul>	Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury ON P3A 5C1
<ul style="list-style-type: none"> <li>■ an <b>individual</b>, and the property is located anywhere else in Canada</li> </ul>	Prince Edward Island Tax Centre 275 Pope Road Summerside PE C1N 6A2

All claims are subject to verification.

## Digital services

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### Handling business taxes online

My Business Account lets you access your business tax information and interact with the CRA online throughout the year.

#### Profile

- Manage your addresses, direct deposit information, business activity, program account names, operating names, phone numbers, business numbers in your profile, and language preference
- Manage your notification preferences and receive email notifications when important changes are made to your account
- Manage your authorized representatives and authorization requests
- Manage your multi-factor authentication settings and security options

#### Balances and payments

- Make a payment online to the CRA with My Payment, create a pre-authorized debit (PAD) agreement, or create a QR code to pay in person at Canada Post for a fee
- View and pay account balance
- View account transactions
- Transfer payments and immediately view the updated balance
- View interest
- Calculate future balance
- View direct deposit transactions
- Calculate and pay instalment payments

#### Transactions

- File a return, view the status of filed returns, and adjust returns
- File and adjust a rebate
- File and view an election related to GST/HST
- Track the progress of certain files and enquiries you have submitted to the CRA
- Make an online request regarding your account and view answers to common enquiries
- Request relief of penalties and interest
- File a formal dispute (Notice of Objection)
- Submit a PDF form with electronic signature
- Close an account

### Correspondence

- View mail from the CRA
- Submit documents to the CRA
- Submit an audit enquiry

For more information, go to [canada.ca/taxes-business-online](https://canada.ca/taxes-business-online).

### Access My Business Account

To access My Business Account, go to [canada.ca/cra-sign-in-services](https://canada.ca/cra-sign-in-services) and sign in to or register for a CRA account.

### Receive your CRA mail online

Most correspondence is only available online in My Business Account by default, except when a business has changed its delivery method to receive paper mail. Make sure you register for email notifications from the CRA to find out when you have new mail to view in My Business Account.

For more information, go to [canada.ca/cra-business-email-notifications](https://canada.ca/cra-business-email-notifications).

### Create a pre-authorized debit agreement for payments from your Canadian chequing account

A pre-authorized debit (PAD) is a secure online self-service payment option for individuals and businesses to pay their taxes. A PAD lets you authorize withdrawals from your Canadian chequing account to pay the CRA. You can set the payment dates and amounts of your PAD agreement using the CRA's My Business Account at [canada.ca/cra-sign-in-services](https://canada.ca/cra-sign-in-services). PADs are flexible and managed by you. You can use My Business Account to view your account history and modify, cancel, or skip a payment. For more information, go to [canada.ca/pay-authorized-debit](https://canada.ca/pay-authorized-debit).

## For more information

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### If you need help

If you need more information after reading this guide, go to [canada.ca/taxes](http://canada.ca/taxes) or call 1-800-959-5525.

### Direct deposit

Direct deposit is a fast, convenient, and secure way to receive your CRA payments directly in your account at a financial institution in Canada. For more information, go to [canada.ca/cra-direct-deposit](http://canada.ca/cra-direct-deposit) or contact your financial institution.

### Forms and publications

The CRA encourages you to file your return electronically. If you need a paper version of the CRA's forms and publications, go to [canada.ca/cra-forms-publications](http://canada.ca/cra-forms-publications) or call 1-800-959-5525.

### Electronic mailing lists

The CRA can send you an email when new information on a subject of interest is available on its website. To subscribe, go to [canada.ca/cra-email-lists](http://canada.ca/cra-email-lists).

### Contact the Canada Revenue Agency (CRA)

For answers to frequently asked questions, current contact centre wait times, and links to online self-serve options, go to [canada.ca/cra-contact](http://canada.ca/cra-contact).

### Teletypewriter (TTY) and Video Relay Service (VRS) users

If you have a TTY for a hearing or speech impairment, call 1-800-665-0354.

Register with Canada VRS to download the app, by going to [srvcanadavrs.ca/en/get-the-app](http://srvcanadavrs.ca/en/get-the-app), and call the VRS line.

If you use another operator-assisted relay service, call the CRA's regular telephone numbers instead of the TTY or Canada VRS numbers.

### Excise and GST/HST News

As a GST/HST registrant, you may want to review the quarterly issues of the *Excise and GST/HST News*, which discuss different issues that concern GST/HST registrants, including new online services. We can notify you by email when new information on a subject of interest to you is available on our website. To subscribe to our electronic mailing lists, go to [canada.ca/cra-email-lists](http://canada.ca/cra-email-lists). You can also go to [canada.ca/gst-hst-tech](http://canada.ca/gst-hst-tech) to read the latest edition of *Excise and GST/HST News* online.

### GST/HST rulings and interpretations

You can request a ruling or interpretation on how the GST/HST applies to a specific transaction for your operations. This service is provided free of charge. For the mailing address or fax number of the closest GST/HST

Rulings centre, see GST/HST Memorandum 1-4, *Excise and GST/HST Rulings and Interpretations Service*, or call 1-800-959-8287.

### Formal disputes (objections and appeals)

You have the right to file an objection or an appeal if you disagree with an assessment, a determination, or a decision.

For more information, go to [canada.ca/cra-file-objection](http://canada.ca/cra-file-objection).

### CRA service feedback program

#### Service complaints

You can expect to be treated fairly and to receive a high level of service every time you interact with the CRA.

You can provide compliments or suggestions; however, if you are not satisfied with the service you received:

- You may save time by calling the CRA first depending on your situation. You can call the telephone number provided in your CRA correspondence or discuss your concerns with the employee you have been dealing with. If you do not have a contact number, go to [canada.ca/cra-contact](http://canada.ca/cra-contact)
- You can ask to discuss the matter with the employee's supervisor if you have not been able to resolve your service issue
- You can submit feedback by filling out Form RC193, *Service Feedback*, if the issue remains unresolved. For more information, go to [canada.ca/cra-service-feedback](http://canada.ca/cra-service-feedback)
- You may contact the Office of the Taxpayers' Ombudsperson if you are not satisfied with the response you have received. The Ombudsperson will only respond to complaints that the CRA has already tried to address

For more information about the Taxpayer Bill of Rights, go to [canada.ca/taxpayer-rights](http://canada.ca/taxpayer-rights).

#### Reprisal complaints

If you received a response about a previously submitted service complaint or formal review of a CRA decision and felt that you were not treated fairly by a CRA employee, you can submit a reprisal complaint by filling out Form RC459, *Reprisal Complaint*.

For more information, go to [canada.ca/cra-reprisal-complaints](http://canada.ca/cra-reprisal-complaints).

### Cancel or waive penalties and interest

The CRA administers legislation, commonly called "taxpayer relief provisions," that gives the CRA discretion to cancel or waive penalties and interest when taxpayers cannot meet their tax obligations due to circumstances beyond their control.

The CRA's discretion is limited to any period that ends within 10 calendar years before the year the request is made.

## Penalties

The CRA will consider your request only if it relates to a tax year or fiscal period ending in any of the 10 calendar years before the year you make your request. For example, your request made in 2025 must relate to a penalty for a tax year or fiscal period ending in 2015 or later.

## Interest on a balance owing

The CRA will consider only the amounts that accrued during the 10 calendar years before the year you make your request. For example, your request made in 2025 must relate to interest that accrued in 2015 or later.

Taxpayer relief requests can be made online using the CRA's My Account, My Business Account, or Represent a Client digital services.

You can also fill out Form RC4288, *Request for Taxpayer Relief – Cancel or Waive Penalties and Interest*, and send it:

- online using My Account, My Business Account, or Represent a Client
- by mail or courier to the designated office, as shown on the last page of the form, based on your place of residence

For information about submitting documents online, go to [canada.ca/cra-submit-documents-online](https://canada.ca/cra-submit-documents-online).

For more information about cancelling or waiving penalties and interest, go to [canada.ca/penalty-interest-relief](https://canada.ca/penalty-interest-relief).