ROBERT LIN REAL ESTATE

ONTARIO & GTA • 2026 GUIDE

First-Time Home Buyer *Benefits*

Every rebate, credit and program you can stack.

01 Build your down payment

02 Credits and rebates at closing

03 The new build HST advantage

STAGE 01 • SAVING UP

Build your *down payment*

$40,000

First Home Savings Account (FHSA)

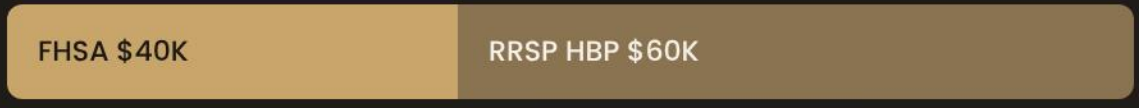
Save up to $8,000 a year. Tax deductible going in, tax free coming out.

$60,000

RRSP Home Buyers' Plan

Borrow from your RRSP for your down payment, tax free. Repay it over 15 years.

PER BUYER, USED TOGETHER $100,000



2× Buying as a couple? Each of you gets both, so together you can put up to $200,000 toward your first home.

Credits and rebates *you claim*

$1,500

First-Time Home Buyers' Tax Credit

A federal credit on your tax return for the year you buy.

$4,000

Ontario Land Transfer Tax Rebate

Taken straight off your land transfer tax at closing.

$4,475

Toronto Land Transfer Tax Rebate

An extra rebate if your home is in the City of Toronto, including North York and Scarborough.

$ Buying in Toronto? That is up to $8,475 off at closing. Your lawyer applies it, so make sure it is on the list.

The big one for *new homes*

$50,000

Federal GST Rebate

All of the 5% GST back on a new home up to $1 million, with a partial rebate up to $1.5 million.

$80,000

Ontario HST Rebate

The full 8% provincial HST back on a new home up to $1 million.

SIGNED APR 1, 2026 TO MAR 31, 2027

30 yrs

Extended Amortization

First-time buyers can stretch an insured mortgage to 30 years for lower payments.

+ Together that is up to **$130,000**, the full 13% HST. New builds only, resale homes do not qualify.

THE BOTTOM LINE

How it all *stacks up*

RESALE HOME

- ✓ First Home Savings Account
- ✓ RRSP Home Buyers' Plan
- ✓ Home Buyers' Tax Credit
- ✓ Land transfer tax rebates
- ✓ 30-year amortization

NEW BUILD

Everything at left, plus:

$50,000
Federal GST rebate

$80,000
Ontario HST rebate

STACKED THE RIGHT WAY

$100,000+

in tax-advantaged savings, credits and rebates toward your first home. Far more on a new build.

ROBERT LIN REAL ESTATE

LET'S FIND YOUR FIRST HOME

Thinking about buying your *first home?*

I'll show you which benefits you qualify for, and exactly how to stack them, step by step.

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General information for Ontario and the GTA, current as of November 2026. Not tax or legal advice. Programs and eligibility can change, so confirm with your lawyer or accountant.