



**NO TAX  
FOR ALL**

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## FAQ

### What is the HST Rebate Program?

The Federal and Ontario government are continuing to lower costs and help families realize the dream of homeownership. The full 13% of the Harmonized Sales Tax (HST) will be rebated for eligible buyers of new homes valued up to \$1M, for a maximum rebate of \$130,000.

This maximum rebate of \$130,000 would be maintained for new homes up to \$1.5M, and would decrease proportionally for homes \$1.5M to \$1.8M.

### Why now?

The program is designed to help increase the supply of affordable homes, support housing development and foster a robust housing industry across Ontario.

The expanded 13% rebate could stimulate an additional 8,000 house starts in Ontario next year, supporting 21,000 jobs and boosting Ontario's GDP growth by \$2.7 billion.

### When do the changes take effect?

Any homes purchased between April 1st 2026 and March 31st 2027 will receive the HST rebate. First-Time Homebuyers who purchased as of March 20th 2025 are still eligible under the FTTHB rebate program.

### What happens when Options and Upgrades are added to the price of the home?

When options and upgrades are added to the selling price of your home, the rebate program will apply to the new pre-tax price of your home.

### What if I purchased a home prior to April 1st?

As per the government regulations, we are unable to accommodate the rebate on sales that took place prior to April 1st.

Please note, if you purchased under our First-Time Homebuyer rebate program, your rebate still applies.

### How does the program work?

When you purchase a new home with Caivan, your Agreement of Purchase and Sale (APS) will show the Pre-Tax price of the home (+) the HST (-) HST Rebates, showing your new Total Purchase Price.

At closing, an HST rebate will be applied so you only pay the pre-tax price of the home if your purchase price is under \$1M. For homes between \$1M - \$1.5M, you will receive the maximum rebate of \$130,000.

A reduced rebate would be available for homes valued between \$1.5M and \$1.8M. New homes above \$1.85M would qualify for only the \$24,000 under the pre-existing rebate.

### Who qualifies for the program?

Anyone over the age of 18 buying a preconstruction home will receive the tax rebate.

For information purposes only. Program details, eligibility, and rebate amounts are subject to applicable legislation, government approval, and change without notice.

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