



## FIRST-TIME HOME BUYERS' GST REBATE FREQUENTLY ASKED QUESTIONS

### FIRST-TIME HOME BUYERS ABOUT TO PURCHASE (ALBERTA)

This FAQ provides a simplified overview of the First-Time Home Buyers' GST Rebate as it applies in Alberta only. Alberta does not have HST or a provincial sales tax, so only the 5% federal GST is relevant. This document is written for home buyers and does not replace CRA legislation or official guidance. All rebate applications are subject to CRA review or audit. Purchasers should retain all agreements, statements of adjustment, and rebate forms for at least six years. For official guidance and required forms, scan the QR code below or visit [canada.ca/taxes](https://canada.ca/taxes). You can also contact the Canada Revenue Agency directly.

#### 1. What taxes apply when buying a new home in Alberta?

In Alberta, new homes are subject only to the 5% federal GST. There is no HST and no provincial sales tax.

#### 2. What is the First-Time Home Buyers' GST Rebate?

It is a federal rebate that allows eligible buyers to recover part of the GST paid on a new or substantially renovated home used as a primary residence. It allows eligible first-time home buyers to recover up to \$50,000 of GST on a qualifying new or substantially renovated home.

#### 3. Who is eligible to claim the rebate in Alberta?

Only individuals can apply. Corporations and partnerships are not eligible. The home must be occupied as the primary residence of the owner or a qualifying relation. Purchasers must meet the following criteria:

- Be at least 18 years old
- Be a Canadian citizen or permanent resident
- Not have lived in a home, owned by the individual, a spouse, or common-law partner:
  - In the year of purchase, or
  - In the previous four calendar years
- Not have previously received a First-Time Home Buyers' GST Rebate

#### 4. Does the home have to be the purchasers primary residence?

Yes, the home must be intended as their primary residence. The rebate is not available for investment properties, rentals, or recreational.



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## **5. If there is more than one person on contract, can they still qualify if only one purchaser is a first-time home buyer?**

After review, Cedarglen Homes' interpretation is yes. As long as at least one purchaser meets the **eligibility criteria** (see *point #3*) and that person must be the claimant. We suggest that the purchaser reviews the details of the program to ensure they qualify.

## **6. What types of homes qualify?**

Eligible homes purchased from Cedarglen Homes include:

- Paired Homes
- Laned Homes
- Front Drive Garage Homes

## **7. What is the final pre-GST price limit for the First-Time Home Buyer GST Rebate?**

Homes with a final Pre-GST price of \$1,000,000 or less qualify for the full rebate. For homes with a final Pre-GST price between \$1,000,000 and \$1,500,000, the rebate is gradually reduced, and no rebate is available once the 'final Pre-GST price reaches \$1,500,000 or more.

## **8. When must the purchaser sign their purchase agreement to qualify for the First-Time Home Buyers' GST rebate?**

The agreement must be entered into on or after March 20, 2025, and before 2031.

## **9. When must construction be completed?**

To qualify, construction must be substantially completed before 2036.

## **10. Can the builder claim the rebate for the purchaser?**

Cedarglen Homes is one of the few builders that can include the First-Time Home Buyers' GST Rebate in the purchase price and apply to the CRA on the purchasers behalf. This will be stated in their purchase agreement, and they must sign the required forms.

## **11. What if the builder does not apply the rebate?**

If GST was paid and the rebate was not credited at closing, the purchaser must apply directly to the CRA within two years of the applicable base date.

## **12. Can the CRA deny a First-Time Home Buyers' GST Rebate?**

If a purchaser does not meet the eligibility criteria, the CRA may decline the rebate, and the GST will remain payable by the purchaser. This means if the rebate was applied at the time of purchase, the purchaser will be required to repay the amount to the CRA.

## **13. Where can first-time home buyers get help before purchasing?**

For official guidance and forms, visit [canada.ca/taxes](https://canada.ca/taxes) or contact the Canada Revenue Agency directly.

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This document is intended to provide a general, simplified overview of the First-Time Home Buyers GST Rebate as it applies in Alberta only. This information is provided for general guidance purposes and does not replace the Canada Revenue Agency (CRA) legislation, or official CRA publications. Eligibility, rebate amounts, and approval are determined solely by the CRA, and all rebate applications are subject to review or audit. Purchasers are responsible for confirming their eligibility and are strongly encouraged to contact the Canada Revenue Agency directly for clarification or advice. . Effective 03/24/2026. E&OE.