

## First-Time Home Buyers Rebate Program

### Application and Forms

(See [Application Form](#))

(See [Relation Form](#))

(See [Worksheet of Construction Costs](#))

(See [Letter of Authority Form](#))

You may obtain forms from your local Access Nova Scotia office, from our website or by contacting Service Nova Scotia and Internal Services.

### Contact Information

If you have any questions about your rebate, please call 1-800-670-4357 (toll free in Nova Scotia), or call 902-424-5200 in HRM or email [nsfirsthome@novascotia.ca](mailto:nsfirsthome@novascotia.ca)

### First Time Home Buyers

Nova Scotia's First-Time Home Buyers Rebate is a rebate equivalent to 18.75 per cent of the provincial portion of the HST or 1.31 per cent of the purchase price of capital stock in a housing cooperative, up to \$3,000, on newly built homes.

This program is for newly constructed homes only and does not include renovations or conversions from rentals to condominiums.

The rebate may not be assigned to the builder or mini home manufacturer. Only the individual who paid the taxes can apply for the rebate. The rebate will be paid to that individual.

A first-time home buyer is an individual(s) who purchases or builds a newly constructed home and has not owned and occupied a home in Canada in the last five years and where applicable, a relation\* or any co-owner occupying the new home has not owned and occupied a home in Canada during this period. If the an individual or a relation experienced the destruction of the home they owned and occupied within the last five years, they may also qualify as a first-time home buyer.

You will qualify for the rebate if:

- the newly constructed home will be used as your primary residence; or
- the newly constructed home will be used as the primary residence of a relation\*; and
- the home owners and relations that will occupy the newly constructed home all qualify as a first-time home buyer.

If the newly constructed home is to be used as the primary residence of a relation\*, the relation who will be occupying the new home would have to qualify as a first-time home buyer if they were purchasing the home.

If a new home has more than one owner, only one owner may apply for the rebate. The other owners are also considered to have received the rebate for the home under this program. Only one rebate per home.

All co-owners must be individuals.

\*A relation means an individual related to you by blood, marriage, \*\*common law relationship or adoption.

\*\*A common law relationship means a relationship between two individuals who have been cohabitating together in a conjugal relationship for a period of at least one year or a relationship that is registered as a domestic partnership under the Vital Statistics Act.

### Homes Eligible for the Rebate

- homes built on land you owned before construction started
- homes built on land owned by the builder
- condominium units
- manufactured homes installed on leased land
- the purchase of a share in a Cooperative Housing Corporation

To qualify for the rebate, the individual(s) that will be occupying the new home must be the first to ever occupy the home.

Qualifying construction costs are land, services and construction materials purchased for the construction of a new home on which tax has been paid.

Qualifying construction costs include costs incurred for landscaping, driveway construction, drilling of a well and septic system installation.

When installing a manufactured home on land you own, any of these costs not included in the purchase price of the manufactured home on which tax has been paid may also qualify for the rebate.

Construction activity to substantially renovate an existing home, make a major addition or convert a building to a residence does not qualify.

### **Primary Residence**

Primary place of residence means a house, owned jointly or otherwise, that is intended to be inhabited by an individual on a permanent basis.

For purposes of the First-Time Home Buyers Rebate, a person who has more than one place of residence should consider some of the following factors as to whether the new residence may qualify as the primary place of residence:

- whether the individual considers the house as his or her main residence;
- the length of time the premises are inhabited; and
- the designation of that address on personal and public records. (For example, what address will be on your health card, income tax forms.)

This means that you cannot claim a rebate for an investment property or a recreational cottage that is not your primary place of residence.

### **Application Deadline for the Rebate?**

You have 24 months from the date of sale noted on your deed transfer documents, if you purchased your home.

You have 24 months from the bill of sale date if you purchased a manufactured home installed on leased land or a share in a cooperative housing corporation.

You have 24 months from the date of your occupancy permit if your home was built on land you own.

### **Supporting Documents Required by Type of New Home Construction**

Homes built on land you owned before construction started	<ul style="list-style-type: none"><li>• Copy of building permit</li><li>• Copy of the occupancy permit</li><li>• Copy of worksheet of construction costs</li></ul>
Homes purchased with land or a condominium unit	<ul style="list-style-type: none"><li>• Copy of your deed</li><li>• Copy of your purchase and sale agreement</li><li>• Copy of your statement of adjustments on letterhead, showing tax breakdown</li></ul>
Manufactured homes purchased and installed on leased land	<ul style="list-style-type: none"><li>• Copy of your bill of sale</li><li>• Copy of your purchase and sale agreement</li></ul>
Shares in cooperative housing corporation	<ul style="list-style-type: none"><li>• Copy of your bill of sale</li><li>• Copy of your purchase and sale agreement</li><li>• Copy of cooperative housing corporation statement of adjustments on letterhead, showing tax breakdown</li></ul>

You will have to submit a notarized declaration of first-time home buyer. In addition, you will need to submit a notarized declaration of a relation if the new home is to be occupied by a relation instead of you or a co-owner. Other supporting documentation depends on the type of your new home construction.

Different municipalities call their construction permits by different names. If the permit you have is to authorize the construction of your new home, it will be accepted as a building permit.

## Receipts for Construction Costs

You must submit a worksheet itemizing your expenditures but do not need to submit the supporting receipts.

All receipts, invoices, bill of sale, etc. must be in your name, as applicant, or a co-owner's name. They must have a description of items purchased and indicate the amount of taxes paid. Quotes, visa/debit receipts and statements are not acceptable.

The bill of sale for a manufactured home must show the before-tax purchase price, HST paid, name of the seller, and the make, model and serial number of the home.

The statement of adjustments must show the before-tax purchase price, HST paid and name of the law firm who issued it.

Receipts/invoices must be kept for a period of six years as the rebate may be subject to audit.

## Submitting Your Application

Applications being submitted to SNS must be returned to:

**By Mail:** Service Nova Scotia and Internal Services  
First-Time Home Buyers Rebate  
PO Box 502  
Halifax, NS  
B3J 2R7

**By Delivery:** Service Nova Scotia and Internal Services  
Maritime Centre  
1505 Barrington Street, 6th Floor North  
Halifax, Nova Scotia

## Authorizing someone else enquire about my application on my behalf

If you wish to authorize someone else to speak on your behalf concerning an application, you can fill out the section on the application authorizing a representative or you can submit a letter of authority form to authorize a representative.