

## **Home Buying & Incentives**

### **First-Time Home Buyer Incentive (FTHBI)**

<https://www.placetocallhome.ca/fthbi/first-time-homebuyer-incentive>

### **Home Buyers' Plan (HBP)**

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/what-home-buyers-plan.html>

### **First-Time Home Buyers' Tax Credit (HBTC)**

<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4288/first-time-home-buyers-tax-credit.html>

### **Ontario Land Transfer Tax Refund for First-Time Buyers**

<https://www.ontario.ca/page/land-transfer-tax-refund-first-time-homebuyers>

### **City of Toronto – Municipal Land Transfer Tax Rebate**

<https://www.toronto.ca/business-economy/taxes-utilities/tax-rates/municipal-land-transfer-tax/mltt-first-time-home-buyers/>

### **GST/HST New Housing Rebate**

<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4028/gst-hst-new-housing-rebate.html>

## **Financial Tools & Calculators**

### **CMHC Mortgage Affordability Calculator**

<https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/mortgage-calculators>

### **Ratehub Mortgage Payment Calculator**

<https://www.ratehub.ca/mortgage-payment-calculator>

### **WOWA Mortgage Qualification Calculator**

<https://wowa.ca/mortgage-qualifier>

## Educational Resources

### **CMHC – Step-by-Step Guide to Buying a Home**

<https://www.cmhc-schl.gc.ca/en/consumers/home-buying>

### **Financial Consumer Agency of Canada – Buying a Home**

<https://www.canada.ca/en/financial-consumer-agency/services/buying-home.html>

### **RECO (Real Estate Council of Ontario) – Consumer Info Hub**

<https://www.reco.on.ca/buyer/>

### **Realtor.ca – Home Buyers' Resources**

<https://www.realtor.ca/buying>

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QUESTIONS?

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