The Program Master List

First-timer money is distributed, not delivered. No single professional owns the whole envelope — each handles their slice and assumes someone else covers the rest. This list is the only thing that claims all of it.

PROGRAM	WHO CLAIMS IT	WHEN / DEADLINE	EST. VALUE	DONE
FHSA opened & funded Room accrues only once open	Me	ASAP — today		
RRSP Home Buyers' Plan 90-day seasoning rule applies	Me	Before closing		
Land transfer tax rebate / exemption Provincial + municipal where applicable	Lawyer	Closing		
GST/HST new housing rebate New builds — usually assigned to builder	Builder	Closing		
First-time buyer GST relief New builds, if eligible — verify current		Closing		
First-Time Home Buyers' Tax Credit One line on the return — most missed program	**ME**	**Next tax return**		
30-year amortization eligibility Lower mandatory payment ≠ obligation to use it	Lender	Application	—	
Municipal / regional program Search official city page	Me			
Energy / retrofit grant Ask the lawyer and broker directly	Me			
Other:				
TOTAL CLAIMED				

The two questions that find the rest

- [ ] Asked my broker: **“What programs am I eligible for that we haven’t discussed?”**
  Professionals carry a regional inventory — but dispense it far more reliably when asked.
- [ ] Asked my lawyer: **“Which rebates do you claim, and which must I claim myself — and by when?”**
  Make them produce the split. Write it down.

TWO-MINUTE MOVE Put "claim the First-Time Home Buyers' Tax Credit" on next April's calendar *now*. The buying year is a hurricane; the following spring feels unrelated to the house. That is exactly why it goes unclaimed.

VERIFY CURRENT Program limits, thresholds, and eligibility change with budgets and elections. Read the government's own page — never a summary of a summary.

For personal planning only — not financial, legal, or tax advice. Figures and program rules change; verify current values with official sources and licensed professionals.