

## Who is on your home's title may affect your HST rebate

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If you're buying a newly built property to live in, be aware of who you put on your property's title because it will affect your [eligibility for an HST rebate](#).

If you share the title with someone who is not your immediate family (spouse, children, parents or siblings), and is not living with you, no matter the amount of stake they hold in the property, you will not be eligible for an HST rebate.

Some Ontario residents are unfortunately finding this out the hard way with the [CRA reclaiming the HST rebate, with interest](#). In one case, this happened because an uncle was registered as a one per cent owner of the property, [according to a real estate column in the Toronto Star](#).

Sometimes property buyers need to add another person to the title to qualify for a mortgage, but before you do this, double check that they will not hurt your HST eligibility. Under Canada's Excise Tax Act, if one of the people on the title does not live on the property, then no one qualifies for the rebate.

If you purchased the condo or house as a rental property, substantially renovated your home or built a new home for yourself, then whether all the title holders live on the property does NOT affect your HST eligibility.

Depending on where you live in Canada, [you could be missing out on](#) about \$30,000 in Ontario and \$42,500 in British Columbia. Don't let this opportunity get away from you.

[Rebate4U](#) can help homeowners figure out whether they qualify for an HST rebate. Our priority is to provide our clients with the most professional and quality service in obtaining rebates for their new and [renovated homes](#) - whether it's a personal property or [investment property](#). We are proud to offer our clients the most personal and attentive service, and we make sure that all of our clients are 100% satisfied.