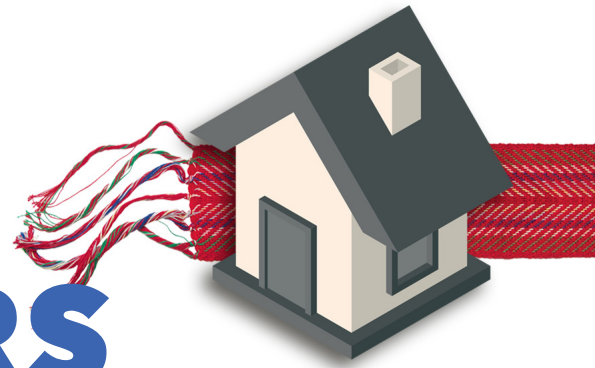


# FIRST TIME HOME BUYERS

## Available Programs and Benefits



### Métis Nation of Ontario Home Buyers Contribution Program

Through the Métis Nation of Ontario Home Contribution Program, you may qualify for up to an additional 15% of the purchase price to be used as a down payment, registered as a shared equity mortgage.

Contact Housing Program Coordinator Shawna for more information.

**Ph: (807) 355-9875**

**Email: shawnam@metisnation.org**

### First-Time Homebuyer Tax Credit

The Government of Canada provides a tax credit for first-time home buyers. After you purchase your first home and submit a tax return, you can access this tax credit. If you are an eligible homebuyer, you can apply for the First-Time Home Buyer's tax credit, which equates to an approximate rebate of \$750. Do your research and discuss with your real estate lawyer/notary to find out if you are eligible for any other tax credits. Click [here](#) for more information.

### Land Transfer Tax Rebate for First-Time Homebuyers

First-time homebuyers in Ontario can qualify for a rebate equal to the full amount of their land transfer tax, up to a maximum of \$4,000. If you qualify, your real estate lawyer/notary will assist you in filing to necessary paperwork to get the rebate. Click [here](#) for more information.

### RRSP Home Buyers' Plan

One great source of funding for your mortgage down payment is a Registered Retirement Savings Plan (RRSP). The Canadian Government's Home Buyers' Plan (HBP) allows for first time home buyers to borrow up to \$35,000 from their RRSP for a down payment, tax-free. However, since the HBP is considered a loan, it must be repaid within 15 years. Click [here](#) for more information.

### Questions

Contact:

**E: [housingprograms@metisnation.org](mailto:housingprograms@metisnation.org)**

### Disclaimer

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