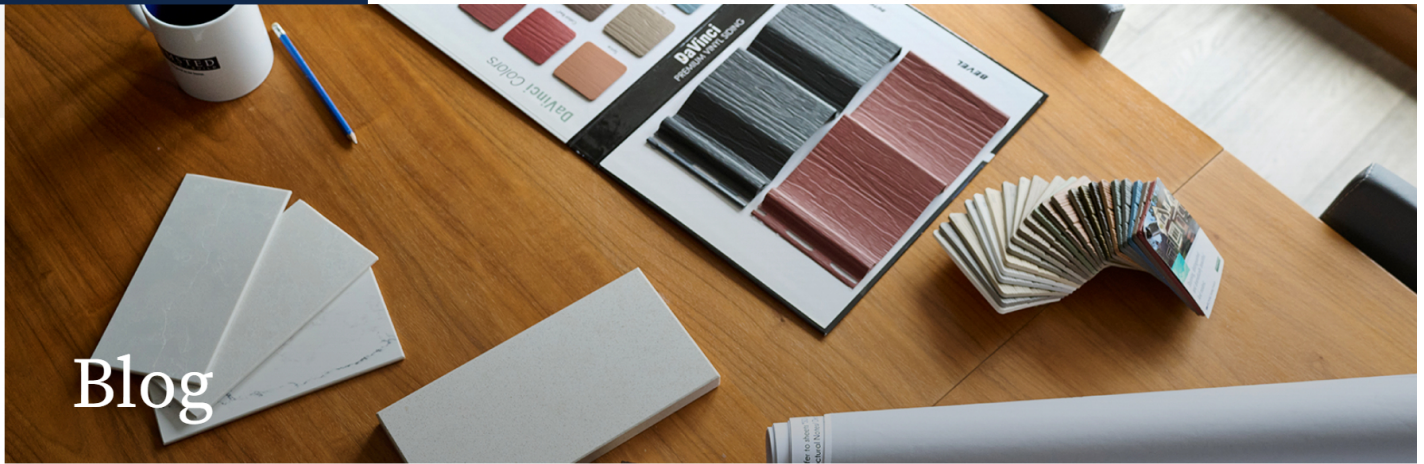




Blog



HST Savings on New Homes in Ontario: What It Means for Custom Home Builds & Substantial Renovations

April 21, 2026

If you've been thinking about building a custom home or substantially renovating your existing home in Ontario, there's an important update that could significantly impact your budget.

As of April 1, 2026, HST has been eliminated on new homes priced under \$1 million and sales tax for homes priced between \$1 million and \$1.85 million has been reduced. This also applies to substantial renovations, which are treated as new housing for tax purposes. For eligible custom home builds and renovations, this could mean savings of up to \$130,000.

What does this mean for your custom home project?



For many, this change allows your investment to go further. Up to \$130,000 further. With the same overall budget, you may now be able to:

- Build in features you may have pushed to phase two, like a finished basement.
- Upgrade spaces that get daily use, a primary suite, for instance.
- Choose your design selections that best represent your ideal lifestyle. The new

- Elevate your design selections: think hardwood over vinyl plank or finishes that feel more like you.
- Or simply keep the savings, up to \$130,000, back in your pocket.

Either way, it creates flexibility and offers greater control over your home and finances.

Timing matters

The program is currently set to run until March 31, 2027. While that may seem like a long time, planning and building a [custom home](#) is a multi-phase process: lot selection, design, permitting, and construction all take time. Starting early gives you the space to make informed decisions and fully benefit from the available savings.

Understanding eligibility

Every project is different, and eligibility will depend on specific criteria set by the Ontario government. For the most accurate and up-to-date information, we recommend reviewing the official details directly [here](#).

Thinking about building a custom home in Ontario?

If you're curious what this could mean for your project, let's start the conversation. *Book a free consultation [here](#).*

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