

# Information Bulletin

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## **SASKATCHEWAN HOME RENOVATION TAX CREDIT (HRTC)**

The contents of this bulletin are presented under the following sections:

- A. General Information
- B. Definitions
- C. How the Credit is Calculated
- D. Supporting Documentation

### **A. GENERAL INFORMATION**

The Saskatchewan HRTC has been reintroduced for the 2025 and subsequent taxation years.

Under this nonrefundable tax credit, Saskatchewan homeowners may save up to \$420 annually in provincial income tax by claiming a 10.5 per cent tax credit on up to \$4,000 of eligible home renovation expenses. Eligible expenses include the cost of labour and professional services, building materials, fixtures, equipment rentals and permits. Seniors may save up to \$525 annually based on maximum eligible home renovation expenses of \$5,000.

Total qualified expenses incurred on or after October 1, 2024, and on or before December 31, 2025, in excess of \$1,000 (base amount), but not more than \$5,000 can be claimed on your 2025 tax return (maximum tax credit claim amount of \$4,000). Eligible seniors may claim total qualified expenses in excess of \$1,000 (base amount), but not more than \$6,000, on their 2025 tax return (maximum senior's tax credit claim amount of \$5,000).

In subsequent taxation years total qualified expenses incurred during that taxation year, in excess of \$1,000 (base amount), but not more than \$5,000, can be claimed on your tax return (maximum tax credit claim amount of \$4,000). Eligible seniors may claim total qualified expenses in excess of \$1,000 (base amount), but not more than \$6,000, on their annual tax return (maximum senior's tax credit claim amount of \$5,000).

The expenses qualify when they are incurred in relation to a renovation or alteration to an eligible dwelling (including the land that forms part of the eligible dwelling) and are of an enduring nature and integral to the dwelling. Qualified expenditures include the cost of labour and professional services, building materials, fixtures, equipment rentals and permits (see **examples of “qualifying expenditures”**).

The HRTC will be administered by the Canada Revenue Agency (CRA) as part of the Saskatchewan personal income tax system.

## B. **DEFINITIONS**

### **Definition of “eligible dwelling”**

An “eligible dwelling” of an individual is a housing unit located in Saskatchewan that is your principal residence. Cottages and cabins do not qualify, unless they are your principal residence.

All of the following conditions must be met:

- You own at the time of the renovation or alteration, alone or jointly with another person, the housing unit or share of the capital stock of a cooperative housing corporation you acquired solely to get the right to inhabit the housing unit owned by that corporation; and
- You, your current or former spouse, or your current or former common-law partner, or any of your or your spouse or common-law partner’s children, ordinarily inhabited the housing unit at any time during the eligible period.

Generally, land of ½ hectare (1.24 acres), including the land upon which your housing unit stands, and any portion of the adjoining land, will be considered as part of your eligible dwelling.

**If you sell and purchase an eligible dwelling during the eligibility period, qualified expenses that you incur for both dwellings will be eligible (however, each dwelling must have been your permanent residence at the time the renovations occurred). The maximum total of qualified expenditures that you can claim is \$5,000 (\$6,000 for eligible seniors).**

Generally, in addition to projects you do yourself, work performed by electricians, plumbers, carpenters, architects, etc. in respect of an eligible expense qualifies for the HRTC.

The following items are examples of qualifying expenditures for the HRTC:

- Renovating a kitchen, bathroom or basement
- Windows and doors
- New flooring – carpet, linoleum, hardwood, floating laminate, etc.
- New furnace, boiler, woodstove, fireplace, water softener, water heater or oil tank
- Permanent home ventilation systems
- Central air conditioner
- Permanent reverse osmosis systems
- Septic systems
- Wells
- Electrical wiring in the home (e.g., changing from 100 amps to 200 amps service)
- Home security system (monthly fees do not qualify)
- Solar panels and solar panel trackers
- Painting the interior or exterior of a house
- Building an addition, garage, deck, garden/storage shed or fence
- Reshingling a roof

- A new driveway or resurfacing a driveway
- Exterior shutters and awnings
- Pool liners
- Solar heaters and heat pumps for pools (does not include solar blankets)
- Landscaping: new sod, perennial shrubs and flowers, trees, large rocks, permanent garden lighting, permanent water fountain, permanent ponds and large permanent garden ornaments
- Retaining wall
- Associated costs such as installation, permits, professional services, equipment rentals and incidental expenses
- Fixtures – blinds, shades, shutters, lights, ceiling fans, etc.
- Permanent radon mitigation system

The following are example expenditures that do not qualify for the HRTC:

- Routine repairs and maintenance typically performed on an annual or more frequent basis
- Furniture, draperies, appliances, hot tubs, and mechanical items not considered to be an enduring addition to the home (e.g. refrigerator, stove or couch)
- Audio-visual electronics, except:
  - a. Where installed as a fixture; and
  - b. Necessary and primarily used to operate an eligible expenditure.
    - Examples that qualify include an electronic device that is a fixture and that is necessary and primarily used to operate solar panels, air conditioning systems, home security devices or ventilation systems.
    - Examples that do not qualify include televisions, speakers, smart devices, tablets, computers, streaming devices, cell phones or gaming systems.
- Expenditures that have a value independent of the renovation, such as construction equipment and tools
- Maintenance contracts (furnace cleaning, snow removal, lawn care, pool cleaning, etc.)
- Any financing costs, such as interest payment, associated with the home renovation
- The value of your own labour do-it-yourself projects
- Any outlay or expense made or incurred in respect of a close relative (i.e., a person not at arm's length), unless that relative is registered for goods and services tax (GST) purposes

**C. HOW THE CREDIT IS CALCULATED**

**Claiming home renovation expenses**

The claim for qualified expenditures is family-based. Eligible family members include you and your spouse or common-law partner, and your or your spouse’s or common-law partner’s children who are under 18 years of age at the end of the taxation year. The claim can be split among eligible family members, but the total amount cannot exceed the maximum allowable. The eligible family member must own the house at the time of renovation in order to make a claim.

**Example 1:**

Scott and Janice bought an energy-efficient furnace in October 2024. They entered the contract with the purchase and installation after October 1, 2024. They paid \$7,500 for the furnace and installation. They will calculate the maximum amount of their home renovation expenses as follows:

Lesser of total qualified expenditures (i.e., \$7,500 ) or maximum allowable \$5,000	\$5,000
Base amount	-\$1,000
Home renovation expenses	=\$4,000

Either Scott or Janice can only claim the maximum amount of \$4,000 on their 2025 tax return or they can each claim a portion of the expenses provided the total amount claimed does not exceed \$4,000. In this case if Dan claims \$2,000 then Kim can claim \$2,000.

**Example 2:**

Kevin and Tammy are **seniors** and bought an energy-efficient furnace in October 2024. They entered the contract with the purchase and installation after October 1, 2024. They paid \$7,500 for the furnace and installation. They will calculate the maximum amount of their home renovation expenses as follows:

Lesser of total qualified expenditures (i.e., \$7,500 ) or maximum allowable \$6,000	\$6,000
Base amount	-\$1,000
Home renovation expenses	=\$5,000

Either Kevin or Tammy can only claim the maximum amount of \$5,000 on their 2025 tax return or they can each claim a portion of the expenses provided the total amount claimed does not exceed \$5,000. In this case if Jim claims \$2,000 then Cheryl can claim \$3,000.

**Example 3:**

Nathan and Rhonda replaced their upstairs carpet in January 2026. They entered the contract with the purchase and installation after January 1, 2026. They paid \$3,500 for the carpet and installation. They will calculate the maximum amount of their home renovation expenses as follows:

Lesser of total qualified expenditures (i.e., \$3,500 ) or maximum allowable \$5,000	\$3,500
Base amount	-\$1,000
Home renovation expenses	=\$2,500

Either Nathan or Rhonda can only claim the lesser amount of \$2,500 on their 2026 tax return or they can each claim a portion of the expenses provided the total amount claimed does not exceed \$4,000. In this case if Nathan claims \$1,500 then Rhonda can claim \$1,000.

**Example 4:**

Eric and Sandra are a couple, Eric is a **senior** but Sandra is not. They renovated their bathroom in January 2026. They paid \$10,000 for the bathroom renovation. If there are multiple eligible family members, the total of all claims is limited to a maximum of \$4,000 unless all eligible family members were 65 years of age or older at the end of the year. They will calculate the maximum amount of their home renovation expenses in one of the following two ways:

Eric can claim:

Lesser of total qualified expenditures (i.e. \$10,000) or maximum allowable \$6,000	\$6,000
Base amount	-\$1,000
Home renovation expenses	=\$5,000

OR

Eric and Sandra can claim together:

Lesser of total qualified expenditures (i.e. \$10,000) or maximum allowable \$6,000	\$5,000
Base amount	-\$1,000
Home renovation expenses	=\$4,000

Only Eric can claim the maximum amount of \$5,000 on his 2025 tax return or they can each claim a portion of the expenses, provided the total amount claimed does not exceed the lower tax credit amount of \$4,000. In this case, if Eric claims \$2,000, then Sandra can claim \$2,000.

### **Condominiums and Cooperative Housing Corporations**

For condominiums and cooperative housing corporations, your share of the cost of qualified expenditures for common areas qualifies for the HRTC if all the following conditions are met:

- The condominium or cooperative housing unit is your or an eligible family member's eligible dwelling;
- The expenses would be qualifying expenditures if the common areas were treated as an eligible dwelling; and
- The corporation has notified you in writing of your share of the expenses.

### **Rental and/or Business Use of part of an Eligible Dwelling**

If you earn rental or business income from part of your eligible dwelling you can only claim the amount for expenses incurred for the personal use areas of your dwelling. For expenses incurred for common areas or that benefit the housing unit as a whole (such as reshingling a roof), divide the expense between personal use and income earning use and claim the personal use portion.

## **D. SUPPORTING DOCUMENTATION**

Qualifying expenditure must be supported by acceptable documentation such as agreements, invoices and receipts and must clearly identify the type and quantity of goods purchased or services provided, including, but not limited to the following information:

- Information that clearly identifies the vendor/contractor, their business address and, if applicable, the GST/harmonized sales tax (HST) registration number;
- A description of the goods and the date when the goods were purchased;
- The date when the goods were delivered (keep your delivery slip as proof) and/or when the work or services were performed;
- A description of the work performed including the address where the work was performed;
- The amount of the invoice;
- Proof of payment (receipts and invoices). Invoices must indicate "paid" or be accompanied by other proof of payment, such as a credit card slip or cancelled cheque; and
- A statement from the cooperative housing corporation of condominium corporation (or for civil law, a syndicate of co-owners) signed by an authorized individual. This statement should identify:
  - The amounts incurred for the renovation or alteration work;
  - As a condominium owner, your portion of these expenses if the work is performed on common areas of the condominium;
  - Information that clearly identifies the vendor/contractor, their business address and, if applicable, their GST/HST registration number; and
  - A description of the work performed and the dates when the work or services were performed.

**FOR FURTHER INFORMATION**

Contact: Canada Revenue Agency  
Telephone: Toll Free 1-800-959-8281 (English)  
Toll Free 1-800-959-7383 (French)