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## HBP Condition - First-time home buyer

### You have to be considered a first-time home buyer

Generally, before you can withdraw funds from your RRSPs to buy or build a qualifying home, you have to meet the first-time home buyer's condition.

You are **not** considered a first-time home buyer if you or your [spouse](#) or [common-law partner](#) owned a home that you **occupied as your principal place of residence** during the period beginning January 1 of the fourth year before the year of withdrawal and ending 31 days before your withdrawal.

If at the time of the withdrawal you have a spouse or common-law partner, it is possible that only one of you will be considered a first-time home buyer.



[Answer a few questions](#) to find out if you, your spouse or common-law partner are considered a first-time home buyer for 2010.

However, if you are a [person with a disability](#), or you are buying or building a home for a [related person with a disability](#) or helping such a person buy or build a home, you do not have to meet this condition. See [HBP Condition - Person with a disability](#).

#### Example

In 2007, Paul sold the home that he had occupied as his principal place of residence for five years. He then moved into a rented apartment. In 2007, he met Jane and she decided to move in with him. Jane had been renting her own apartment, and had never owned a home.

Jane and Paul were married in August 2010. They wanted to withdraw funds from their RRSPs to participate in the HBP in September 2010. Since Paul owned and occupied his home during the period beginning January 1 of the fourth year before the year he wants to make the withdrawal, he is not considered a first-time home buyer, so he cannot participate in the HBP in 2010.

However, Jane is considered a first-time home buyer, since she never owned a home and did not live with Paul during the period in which he owned and occupied his home as his principal residence. She can participate in the HBP in 2010, as long as all the other requirements are met.

If Jane does not participate in the HBP in either 2010 or 2011, Paul can participate in the HBP in 2012 as he will not have owned a home that he occupied as his principal place of residence since January 1, 2008. If they want to participate together in the HBP, they both have to wait until 2012 at which time they can withdraw funds under the HBP to buy or build a qualifying home.

### Exception to the first-time home buyer's condition

You do not have to meet this condition to participate in the HBP if any of the following situations apply to you at the time you make a withdrawal from your RRSPs under HBP:

- you are a person with a disability and you withdraw funds under the HBP to acquire a home that is more accessible, or better suited to your needs;
- you withdraw funds under the HBP to acquire a home for a person with a disability related to you by blood, marriage, common-law partnership or adoption, and the home is more accessible or better suited to the needs of that person; or
- you withdraw funds under the HBP and give those funds to a person with a disability related to you by blood, marriage, common-law partnership or adoption, to acquire a home that is more accessible, or better suited to the needs of that person.