

- Ensure your mortgage company is paying the correct amount of property taxes, minus your home owner grant amount.

To avoid a duplicate payment or late payment penalty, confirm with your mortgage company whether you or the company will be paying your taxes.

Note: If the rural property taxes on your home are **not** paid through your mortgage, you can apply for the home owner grant at most financial institutions. Your application, however, **must** be accompanied by a tax payment on the property. Financial institutions **cannot** approve a grant, but will forward payment coupons and grant applications to the Surveyor of Taxes office for review.

If supporting documentation is required to claim the additional grant, you must apply for your grant through the Surveyor of Taxes office or the Government Agents office.

I'm a new owner. What do I need to know?

A new owner is liable for all outstanding taxes. You cannot claim the home owner grant on the property in the year you purchase it, if current year taxes were previously paid in full, or if you already claimed a grant on another property.

If your name is not on the tax notice and you are applying for the home owner grant, attach a copy of your Certificate of Title document to your home owner grant application.

Are there special definitions of "owner" for the home owner grant?

Owner is defined as the owner of a property registered at a Land Title Office, Manufactured Home Registry or Land and Water British Columbia Inc., and includes a **tenant for life** under a registered life estate or 99-year lease. The lessee must be bound under the lease agreement to pay current taxes.

What if the property is registered in a deceased owner's name?

You **may** be eligible to claim the grant to which the deceased owner would have been entitled, providing:

- it is the year the death occurred;
- you are a relative (spouse, child, grandchild, parent, brother or sister) of the deceased;
- you occupied the property as your principal residence at the time of the deceased owner's death; and
- you have not claimed a grant on any other residence in the province for the current year.

After the year of the death, you may only claim the grant to which you would otherwise be entitled.

I have shares in my property. Do I still qualify for the home owner grant?

If you own your home through share capital of a corporation (apartment or land co-operative) you **may** qualify for a grant. You must meet the grant qualifications explained in this brochure. Eligible occupants are required to complete and sign a Certificate of Eligible Occupants and Owners' Certificate (Form A), rather than the home owner grant application on their tax notice. Contact the Surveyor of Taxes office or your local Government Agents office for more information.

Note: Properties registered solely in the name of a corporation, other than the above apartments and land co-operatives, are not eligible for the home owner grant.

Enforcement

It is an offence to make a false application for a home owner grant, subject to a penalty of up to \$10,000. Claimants can be audited for up to six years after they claim the grant and will be asked to prove their eligibility.

For more information . . .

Contact your nearest Government Agents office listed in the blue pages of the telephone directory, or:

Contact the Surveyor of Taxes office:

By writing to:
PO Box 9446, Stn Prov Govt
Victoria BC V8W 9V6

In person:

The Surveyor of Taxes office is located at 1802 Douglas Street in Victoria.



By telephone:

250 387-0555 in Victoria, or toll-free through Enquiry BC: 1 800 663-7867 from within B.C. or 604 660-2421 from Vancouver and request a transfer to 250 387-0555.

Website: www.rev.gov.bc.ca/rpt

E-mail: ruraltax@gems3.gov.bc.ca

Contact the Home Owner Grant Administration Branch through their home owner grant website:
www.rev.gov.bc.ca/hog

This pamphlet is provided for general guidance only.

Your 2003 Home Owner Grant

IMPORTANT!
To qualify for the home owner grant, remember to:

- **date** and **sign** the grant application on the back of your rural property tax notice.
- **mail** your completed application, by the tax due date, to avoid a late penalty on the grant amount.

A payment is not required to claim your home owner grant.



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Visit Our Website at:
www.rev.gov.bc.ca/rpt

What is the home owner grant?

The home owner grant is designed to help homeowners reduce their property taxes. There are two categories of grants:

- The **regular grant** may reduce your taxes by as much as \$470.
- The **additional grant** may reduce your taxes by as much as \$745.

A homeowner may qualify for either the regular grant **or** the additional grant, not both. To receive the grant, both the owner **and** the property must meet the qualification requirements.

The grant does not apply to delinquent taxes or to any penalties, interest or fees. The grant is reduced by \$10 for each \$1,000 of assessed value over \$525,000. This means the regular grant is eliminated on homes assessed at \$572,000 or more. The additional grant is eliminated on homes assessed at \$599,500 or more.

Do I qualify for the regular home owner grant?

To qualify for the regular grant:

- you must be a Canadian citizen or landed immigrant and a permanent resident of British Columbia;
- you must own the home on which the grant is being claimed; and
- the home must be located in British Columbia and must be your principal residence, where you live and conduct your daily activities. The grant does not apply to second, rental and/or other owned properties.

Spouses living together, including those in a common-law relationship for a continuous period of at least two years, may qualify for the home owner grant on only **one** residence in the province in a calendar year.

Spouses living apart cannot claim a grant on a second property they jointly or individually own, **unless** they have a written separation agreement, or a court order recognizing the separation.

Do I qualify for the additional home owner grant?

You may qualify for the additional grant **if** you meet the regular grant qualifications and are:

- 65 or older during the calendar year. If your home is jointly owned, only one owner must be 65 to qualify for the additional grant. The qualifying owner's birthdate and signature must appear on the grant application; **or**
- a veteran, or the spouse or widow/widower of a veteran receiving an allowance under the *War Veterans Allowance Act* (Canada) or the *Civilian War-related Benefits Act*. Veterans must attach documentary proof (e.g., a letter or a veterans allowance cheque stub) from Veterans Affairs Canada to the home owner grant application. Surviving spouses of deceased veterans who received either allowance at the time of their spouse's death also qualify for the additional grant; **or**
- a person with disabilities and receiving disability assistance, hardship assistance or a supplement under the *BC Employment and Assistance for Persons with Disabilities Act*. You must provide the required **Consent for Release of Information** form signed by yourself and your Ministry of Human Resources representative. Enclose a current form with your grant application each year.
- a person with disabilities who does not receive disability assistance under the *BC Employment and Assistance for Persons with Disabilities Act* **or** the spouse or relative of a person with disabilities and the person with disabilities resides with you. A certificate of Physician and Property Owner (Form B) completed and signed by the physician of the person with a disability and the property owner. Attach to the home owner grant application in the year that you first request the additional grant. This medical form must indicate that the disability is permanent and requires extensive physical assistance, by someone other than a family member, costing

more than \$150 per month, or that structural modifications costing more than \$2,000 have been made to the home in order to manage daily functioning by the person with disabilities. Physicians do not approve the additional grant; however, they provide information for collectors to use to determine eligibility. The Forms are available from the Surveyor of Taxes office, your local Government Agents office or the HOG Administration Branch. Incomplete applications will not be accepted.

Note: A recipient of Canada Pension Plan disability benefits **does not** qualify for the additional grant.

What is the minimum amount of property taxes before the grant applies?

Current year property taxes must be at least \$350 before claiming a regular home owner grant, or at least \$100 before claiming an additional grant.

Remember to sign your grant application!

Complete, sign and return the home owner grant application located on the back of your tax notice to the Surveyor of Taxes, your local Government Agents office, or a Canadian financial institution by July 2, 2003. Grants claimed after the July 2 deadline are subject to a five percent late penalty on the unclaimed grant amount.

Note: Financial institutions will only accept home owner grant applications with a property tax payment, and will not accept post-dated cheques. A person appointed in writing as your power of attorney may apply on your behalf.

Do not send your home owner grant to your mortgage company.

What is the deadline for applying?

You can apply for the 2003 grant until **December 31, 2003**. Penalty charges will apply after the due date of July 2, 2003.

What if I forgot to claim my grant last year?

Contact the Surveyor of Taxes office or your local Government Agents office to apply for a retroactive grant.

You may apply for the prior year grant, if you were the owner and met all the residency qualifications up to December 31, 2002.

You must provide in writing the reason you missed the December 31, 2002 deadline and complete and return a retroactive home owner grant application form.

You must apply before December 31, 2003.

Your grant application must be completed and signed for every year in which you are eligible.

My mortgage company pays my taxes. Can I still get the grant?

If your mortgage company pays your property taxes on your behalf you may still qualify for the grant. However, **it is your responsibility to:**

- Complete, sign and return the home owner grant application on the back of your tax notice to the Surveyor of Taxes or your local Government Agents office by **July 2, 2003**. Use the return envelope provided. **Do not send your home owner grant application to your mortgage company.**