

Want updates
on this brochure?
[Click here!](#)

Home Owner Grant Program

A house is not a home unless you live in it



WHAT IS THE HOME OWNER GRANT?

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

- The regular grant may reduce your taxes up to \$570.
- The additional grant may reduce your taxes up to \$845.

A home owner may qualify for either the regular grant or the additional grant, but 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 \$5 for each \$1,000 of assessed value over \$950,000. This means the regular grant is eliminated on homes assessed at \$1,064,000 or more. The additional grant is eliminated on homes assessed at \$1,119,000 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; and
- you must own the home on which the grant is being claimed; and
- the home must be your principal residence.

Principal residence is the property where you live and from where you conduct your daily affairs (for example, pay your bills, file your income tax returns, receive your mail, have a telephone listing). It is the address where you reside when the grant is submitted and the property taxes are paid. A person can have only one principal residence.

Spouses living apart cannot claim a grant on a second property they jointly or individually own unless they have a written and witnessed separation/divorce 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 date of birth and signature must appear on the grant application; or
- a veteran, or a veteran's spouse or widow/ widower receiving an allowance under the *War Veterans Allowance Act* (Canada) or the *Civilian War-related Benefits Act*. Veterans must attach documentary proof (for example, a letter) from Veterans Affairs Canada to the home owner grant application. Surviving spouses 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 Employment and Income Assistance representative. Enclose a current form with your grant application each year. Only a registered owner may qualify under this category; or
- 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 disabled person resides with you. You must submit a Certificate of Physician and Property Owner ([Form B](#)) completed and signed by both the physician and the property owner. Attach the form to the home owner grant application the first year that you apply for this additional grant. This medical form must indicate that:
 - the disability is permanent and requires extensive assistance in the form of professional care, costing more than \$150 per month;
 - or structural modifications costing more than \$2,000 have been made to the

- home in order to manage daily functioning by the person with disabilities;
- or you purchased your home with structural modifications completed by a previous owner, where the modifications must meet your needs as a disabled person and have a value exceeding \$2,000.

Submit your receipts with your application. Physicians do not approve the additional grant; they provide information used to determine eligibility.

Forms are available from your municipal office or local Service BC-Government Agent office. First-time applicants for the additional grant as a disabled person must submit a completed [Form B](#). Send in your completed form no later than December 31 of the grant year that you are applying for. Retroactive claims are not allowed. Incomplete applications are not accepted.

Canada Pension Plan disability benefits do not qualify an owner for the additional home owner grant.

Expansion of Eligibility to Low-Income Seniors and Others

Effective for the 2007 tax year, the homeowner grant is provided to some low-income homeowners who, but for the high assessed value of their home, would receive the additional home owner grant. Key eligibility criteria for the supplement are that a homeowner:

- would qualify for the additional home owner grant amount (seniors, certain veterans and certain persons with disabilities), except that their home is assessed above the threshold; and
- meets low-income criteria

This measure ensures that low-income seniors and other qualified individuals who own and reside in properties that have increased in value beyond the threshold, but who may face financial hardship, receive some or all of the homeowner grant.

The Ministry of Small Business and Revenue will administer the program and applications must be made directly to the Ministry. Further details about the program and application forms will be available before property taxes for 2007 become due.

IS THERE A MINIMUM TAX AMOUNT REQUIRED BEFORE THE GRANT APPLIES?

You must pay at least \$350 per year in property taxes before claiming a regular home owner grant or at least \$100 before claiming an additional grant.

SUBMITTING YOUR APPLICATION

To avoid a penalty charge on your home owner grant amount, your tax office must receive your completed grant application before the property tax due date. A person appointed in writing as your power of attorney may apply for the grant on your behalf. You can apply for the current year's grant until December 31. Penalty charges apply if your application is received after the property tax due date.

WHAT IF I FORGOT TO CLAIM MY GRANT LAST YEAR?

You may apply for the prior year grant if you are the owner and you met all residency qualifications up to December 31 of that year. Late applications received after December 31 of the current year or after the date a property is sold cannot be considered. You must provide a written reason why you missed the previous year's December 31 deadline together with a completed retroactive home owner grant application form. This form is available at www.sbr.gov.bc.ca/hog or from your municipal office, the Surveyor of Taxes, or your local Service BC-Government Agent office. Applications received after December 31 of the current year are not considered.

CAN I STILL GET THE GRANT IF MY FINANCIAL INSTITUTION PAYS MY TAXES?

Yes, you may still qualify but you must:

- complete and submit your home owner grant application by the property tax due date to the Collector of Taxes for the municipality where the property is located, or to the Surveyor of Taxes, or to the Service BC-Government Agent office if the property is located in a rural area;
- ensure your financial institution or mortgage company pays the correct amount of property taxes minus your eligible home owner grant amount.

Do not send your home owner grant application to your financial institution or mortgage company.

WHAT DOES A NEW OWNER NEED TO KNOW?

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

IS “OWNER” DEFINED FOR THE HOME OWNER GRANT?

Owner is defined as the owner of a property registered at a Land Title Office, Manufactured Home Registry or the Integrated Land Management Bureau and includes a tenant for life under a registered life estate or a 99-year lease. The lessee must be responsible for paying the current year taxes under the terms of the lease.

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 to, providing:

- the death occurred in the current year;
- you are a relative (spouse, child, grandchild, parent, brother or sister) of the deceased;
- you occupied the property as your principal residence when the owner died; and
- you have not claimed a grant on any other residence in the province for the current year. In the following years, claim the grant that you are entitled to.

IF 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 your municipal office, the Surveyor of Taxes office or - if the property is in a rural area - your local Service BC-Government Agent office.

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.

FURTHER REQUIREMENTS

You may have to show how you qualify.

- Grant applications are reviewed to ensure that grants have been approved only for owners of eligible properties.
- You may need to provide documentation to support your claim, such as provide proof of ownership, residency or costs associated with your disability.
- Failure to provide the requested information may result in denial of your grant claim.
- The provincial Grant Administrator has the authority to review written appeals from taxpayers denied the grant by their municipal office or the Surveyor of Taxes. Appeals must be received by the Grant Administrator within 60 days of your receiving a notice of disentitlement.

Applications may be audited at a later date. The audit period is up to six years from the original claim date. Grants obtained by ineligible taxpayers must be repaid with interest. Persons who commit an offence are liable for a fine of up to \$10,000.

MORE INFORMATION

Your property tax notice, or the insert “Explanatory Notes” that comes with your tax notice, contains further information on the Home Owner Grant program.

Home Owner Grant Administration

Ministry of Small Business and Revenue
PO Box 9991, Stn Prov Govt, Victoria BC V8W 9R7
Phone: 356-8904 or 387-8166 in Victoria
Toll-free in British Columbia 1 888 355-2700
Fax: 356-8994 in Victoria
E-mail: hogadmin@gov.bc.ca
www.sbr.gov.bc.ca/hog

Municipal Tax office (municipal property)

Check your property tax notice or the blue pages of your local telephone directory for the number.

Service BC-Government Agents

Check the blue pages of your local telephone directory for the number. www.governmentagents.gov.bc.ca

Surveyor of Taxes (rural property)

Phone: 387-0555 in Victoria
Toll-free through Enquiry BC:
1 604 660-2421 from Vancouver
1 800 663 7867 throughout British Columbia
and request a transfer to 387-0555. If you are planning on building or renovating see the

Get It In Writing website at: www.hiringcontractor.com