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## HOME OWNER GRANT PROGRAM A HOUSE IS NOT A HOME UNLESS YOU LIVE IN IT



April 2008

This brochure provides an overview of the home owner grant. For further details and **qualifying criteria**, please see [Bulletin HOG 001](#), *Home Owner Grant*, or visit our website at [www.sbr.gov.bc.ca/individuals/Property\\_Taxes/Home\\_Owner\\_Grant/hog.htm](http://www.sbr.gov.bc.ca/individuals/Property_Taxes/Home_Owner_Grant/hog.htm)

### What is the Home Owner Grant?

The home owner grant is a grant to help British Columbians 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.

You 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 \$1,050,000. This means the regular grant is eliminated on homes assessed at \$1,164,000 or more. The additional grant is eliminated on homes assessed at \$1,219,000 or more.

### Do I Qualify for the Regular Home Owner Grant?

To qualify for the regular grant:

- you must be a Canadian citizen or permanent resident and ordinarily reside in British Columbia, and
- you must be the registered owner or eligible occupant (which includes an eligible occupant in

an eligible apartment, housing unit, land cooperative or multi-dwelling lease parcel) of the home on which the grant is being claimed, and

- you must occupy the home as 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. A copy of the agreement or court order should accompany the grant application.

## **Do I Qualify for the Additional Home Owner Grant?**

Individuals who are 65 or older, and certain veterans and persons with disabilities may qualify for the additional grant.

## **Do I Qualify for the Grant if I Temporarily Cease to Occupy my Residence?**

Effective for the 2008 tax year, a home owner grant is provided up to two taxation years to eligible homeowners or occupants who cease to occupy their principal residence due to property damaged or destroyed by fire, flood or other natural disaster, or due to other reasons, such as medical, travel, work or education.

If you cease to occupy your residence because of imprisonment, you are not eligible for the home owner grant.

## **Eligibility for Low-Income Seniors and Others**

Continuing from the 2007 tax year, the grant may be available to some low-income homeowners or occupants who, but for the high assessed value of their home, would receive the additional home owner grant.

## **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, the tax office must receive your completed grant application before the property tax due date. 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 homeowner or eligible occupant 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/individuals/Property\\_Taxes/Home\\_Owner\\_Grant/hog.htm](http://www.sbr.gov.bc.ca/individuals/Property_Taxes/Home_Owner_Grant/hog.htm) or from your municipal office, the Surveyor of Taxes, or your local Service BC Centre.

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 Centre 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.

## 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 registered 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 that a deceased owner or occupant would have been entitled to, provided that you are a relative of the deceased owner (as defined in the *Home Owner Grant Act*), you resided with them at the time of death and you continue to occupy the residence as your principal residence.

## Further Requirements

You may have to show how you qualify.

- Grant applications are reviewed to ensure that grants have been approved only for owners or occupants of eligible properties.
- You may need to provide documentation to support your claim, such as 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 consists of the current year plus the six preceding tax years. 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

For more information and qualifying criteria for the home owner grant program, please see:

- your property tax notice,
- the insert "Explanatory Notes" that comes with your tax notice, or
- [Bulletin HOG 001](#), *Home Owner Grant*. You can get a copy of the bulletin on our website, at Service BC Centres, your municipal tax office or by contacting the Home Owner Grant Administration.

### 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](mailto:hogadmin@gov.bc.ca)

Website: [www.sbr.gov.bc.ca/individuals/Property\\_Taxes/Home\\_Owner\\_Grant/hog.htm](http://www.sbr.gov.bc.ca/individuals/Property_Taxes/Home_Owner_Grant/hog.htm)

### Municipal Tax Office (municipal property)

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

### Service BC Centres

Check the blue pages of your local telephone directory for the number.

Website: [www.servicebc.gov.bc.ca](http://www.servicebc.gov.bc.ca)

### Surveyor of Taxes (rural property)

Phone: 250 387-0555 in Victoria

Toll-free through Enquiry BC:

604 660-2421 from Vancouver

1 800 663 7867 throughout British Columbia

and request a transfer to 387-0555.