

WHAT IF I FORGOT TO CLAIM MY GRANT LAST YEAR?

You may still be eligible if you:

- > met all residency qualifications on December 31 of last year, and
- > are still the registered owner on the date your application is received by your tax authority.

Submit an *Application for Retroactive Home Owner Grant* (FIN 92) with documentation to support that the property was your principal residence as of December 31 of last year. The completed application and supporting documentation must be received by your tax office by December 31 of the current year to be 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 your property is located or the Surveyor of Taxes or Service BC Centre if your property is located in a rural area, and
- > ensure your financial institution or mortgage company pays the correct amount of property taxes (ie. your eligible home owner grant amount has been deducted).

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

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 eligible occupant would have been entitled to, provided that you are a spouse or 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 eligible occupants of eligible properties.

- > You may need to provide documents to support your claim, such as proof of ownership, residency or costs associated with your disability. If you do not provide the requested information, your grant claim may be denied.

Home owner grant applications may be audited at a later date. The audit period consists of the current tax 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.

The minister has the authority to review written appeals from taxpayers required to repay grants received. Appeals must be received within 90 days of the date of the *Notice of Disentitlement*.

MORE INFORMATION

Home Owner Grant Administration

Ministry of Finance

PO Box 9991 Stn Prov Govt, Victoria BC V8W 9R7

Phone: 250 356-8904 or 250 387-8166 in Victoria

Toll-free in BC: 1 888 355-2700

Fax: 250 356-8994 in Victoria

Email: hogadmin@gov.bc.ca

Website: gov.bc.ca/homeownergrant

Municipal Tax Office (municipal property)

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

Service BC Centre (rural property)

Check the blue pages of your local telephone directory for the number or their website at servicebc.gov.bc.ca

Surveyor of Taxes (rural property)

Phone: 250 387-0555 in Victoria,

Toll-free through Service BC: 604 660-2421 from Vancouver, or 1 800 663-7867 throughout BC and request a transfer to 250 387-0555

April 2014

Home Owner Grant Program

A house is not a home unless you live in it.



This brochure provides an overview of the BC home owner grant program. For further details and **qualifying criteria**, please see Bulletin HOG 001, *Home Owner Grant Program*, or visit our website at gov.bc.ca/homeownergrant

WHAT IS THE HOME OWNER GRANT?

The home owner grant reduces the amount of property taxes you pay on your principal residence.

- > 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. For the 2014 tax year, the grant is reduced by \$5 for each \$1,000 of assessed value over \$1,100,000. This means the regular grant is eliminated on homes assessed at \$1,214,000 or more. The additional grant is eliminated on homes assessed at \$1,269,000 or more.

WHAT IS THE NORTHERN AND RURAL AREA HOME OWNER BENEFIT (NRAHOB)?

The NRAHOB is a benefit of up to \$200. To be eligible for the benefit, you must meet the requirements for the regular and/or additional grant, and your home must be located in BC but outside the Capital Regional District, the Greater Vancouver Regional District and the Fraser Valley Regional District.

For the 2014 tax year, the regular grant with a NRAHOB is eliminated on homes assessed at \$1,254,000 or more, and the additional grant with a NRAHOB is eliminated on homes assessed at \$1,309,000 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 BC, and

- > you must be the registered owner (or for multiple home owner grants, an eligible occupant) of the home on which the grant is being claimed and you must occupy the home as your principal residence.

Owner means the owner of a property registered at the BC Land Title office or the Ministry of Forests, Lands and Natural Resource Operations, or the owner of a manufactured home as defined in the *Manufactured Home Tax Act*. Owner also includes a tenant for life under a registered life estate or a registered 99-year lease that states the lessee is responsible for paying the current year taxes under the terms of the lease.

Multiple home owner grants may be claimed by owners of eligible apartments, housing units, land cooperatives or multi-dwelling lease parcels on behalf of eligible occupants. The property and the eligible occupant must qualify for the grant. For more information about multiple home owner grants, please see our website at gov.bc.ca/homeownergrant

Principal residence is the property where you live and conduct your daily affairs (eg. 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 application is submitted and the property taxes are paid. You 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 agreement or a court order recognizing the separation. Send in a copy of the agreement or court order with your grant application.

DO I QUALIFY FOR THE ADDITIONAL HOME OWNER GRANT?

Registered owners or eligible occupants who are 65 or older in the current tax year, certain veterans and persons with disabilities may qualify for the additional grant. Only one homeowner or eligible occupant has to be 65 or older in the current tax year to qualify. This homeowner or eligible occupant must provide their date of birth and signature as the claimant on the grant application.

DO I QUALIFY FOR THE GRANT IF I TEMPORARILY CEASE TO OCCUPY MY RESIDENCE OR MOVE INTO A RESIDENTIAL FACILITY?

A home owner grant may be provided for up to two taxation years to eligible homeowners or eligible 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.

Homeowners who cease to occupy their principal residence because they move into a residential facility may be entitled to the home owner grant for one additional year.

ARE THERE OTHER GRANT SUPPLEMENTS THAT I MAY QUALIFY FOR?

Eligible low-income seniors, certain veterans and persons with disabilities whose grant amount is reduced or eliminated because of the high assessed value of their home, may qualify for the low-income grant supplement.

Eligible low-income veterans under the age of 65 who are not otherwise eligible for the low-income grant supplement, may qualify for the veterans supplement. To be considered a veteran for the purpose of this supplement, you must be a former officer or a former non-commissioned member of the Canadian Forces who has been honourably discharged from service.

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 the home owner grant portion of any unpaid taxes, your tax office must receive your completed grant application on or 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.