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



March 2012

This brochure provides an overview of the home owner grant. For further details and **qualifying criteria**, please see [Bulletin HOG 001](#), *Home Owner Grant Program*, 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.

- 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 2012 tax year, the grant is reduced by \$5 for each \$1,000 of assessed value over \$1,285,000. This means the regular grant is eliminated on homes assessed at \$1,399,000 or more. The additional grant is eliminated on homes assessed at \$1,454,000 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 basic and/or additional grant, and your home must be located in British Columbia but outside the Capital Regional District, the Greater Vancouver Regional District and the Fraser Valley Regional District.

For 2012 tax year, the basic grant with a NRAHOB is eliminated on homes assessed at \$1,439,000 or more, and the additional grant with a NRAHOB is eliminated on homes assessed at \$1,494,000 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 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 under the Home Owner Grant Program.

Owner is the owner of a property registered at a 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. The lessee must be 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 [www.sbr.gov.bc.ca/individuals/Property\\_Taxes/Home\\_Owner\\_Grant/multiple\\_hog.htm](http://www.sbr.gov.bc.ca/individuals/Property_Taxes/Home_Owner_Grant/multiple_hog.htm)

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 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?**

Registered owners or eligible occupants who are 65 or older, certain veterans and persons with disabilities may qualify for the additional grant. Only one homeowner or eligible occupant has to be 65 or older 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.

Effective for the 2012 tax year, 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 who, but for the high assessed value of their home, do not qualify for the additional home owner grant may qualify for the low-income grant supplement.

Effective for the 2012 tax year, eligible low-income veterans under the age of 65 and 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.

## **What if I Forgot to Claim my Grant Last Year?**

You may apply for the prior year grant retroactively, if you are the registered owner or eligible occupant and you met all residency qualifications as at December 31 of that year. Applications must be received by the taxing authority by December 31 of the current year to be considered. You must provide a written reason why you missed the previous year's December 31 deadline together with a completed *Application for Retroactive Home Owner Grant* ([FIN 92](#)).

## **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. Please submit your application to the Surveyor of Taxes or to the Service BC Centre if the property is located in a rural area, and
- 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 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. Failure to provide the requested information may result in denial of your grant claim.
- 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*.

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

### 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 British Columbia: 1 888 355-2700  
Fax: 250 356-8994 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)

### Service BC Centres

Check the blue pages of your local telephone directory for the number or their website at [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,  
or 1 800 663 7867 throughout BC and  
request a transfer to at 250 387-0555

### Municipal Tax Office (municipal property)

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