

## 2017 Home Owner Grant

### Frequently Asked Questions

*Home Owner Grant Act*

#### **What is the Home Owner Grant?**

The home owner grant reduces the amount of property taxes you pay for your principal residence. It is available to homeowners in British Columbia (BC) who pay their property taxes to a municipality or to the province if they live in a rural area.

#### **Who qualifies for the home owner grant?**

To qualify for the grant you must meet all of the following requirements:

- be the registered owner of the residence, or the spouse or relative of the deceased owner and at the date the owner passed away you both occupied the residence as your principal residence,
- be a Canadian citizen or permanent resident of Canada,
- live in BC, and
- occupy the residence as your principal residence.

#### **What is considered to be my principal residence?**

Your principal residence is the usual place that you make your home. It is where you live and conduct your daily affairs, like paying bills and receiving mail, and it is generally the residence used in your government records for things like your income tax, medical services plan, driver's licence and vehicle registration.

You can have only one principal residence. If you own more than one home, you cannot designate which one is your principal residence.

#### **I forgot to apply for the home owner grant. Can I apply for a previous year?**

You can apply for last year's grant retroactively if you qualified for the grant on December 31st of last year (see above) and you are still the registered owner. If the property taxes for last year have been paid, you must have paid those taxes.

#### **My financial institution pays my mortgage, do I have to fill out the grant application?**

Your financial institution may send in payment for your property taxes but they do not apply for the home owner grant on your behalf.

### **What is the home owner grant threshold, and why does it change?**

The home owner grant threshold is currently \$1.6 million. If the residential value or partitioned value of a property is over the threshold, the grant amount is reduced by \$5 for each \$1,000 of value over the threshold. The threshold is reviewed each year as part of the provincial budget process.

### **Do I qualify for the higher (additional) grant amount?**

You may qualify for the higher grant amount, if you are one of the following.

- A senior aged 65 or older in this calendar year
- Receiving provincial disability assistance, hardship assistance or a supplement under the *Employment and Assistance for Persons with Disabilities Act*
- A person with disabilities or you are living with a spouse or relative with disabilities
- The surviving spouse of a veteran who received a War Veterans Allowance
- A spouse or relative of a deceased owner who passed away this year and the owner would have been eligible as a senior or a person with disabilities

For more information go to [gov.bc.ca/homeownergrant](http://gov.bc.ca/homeownergrant)

### **Do we all have to sign the application if more than one of us owns the property?**

Only one qualifying owner can claim a grant for a residence each year. The owner who qualifies for the higher grant amount should be the one to apply.

### **Can another person apply for the home owner grant on my behalf?**

You can give someone (e.g. a family member) verbal or written permission to apply for the grant on your behalf.

### **Why do I need to complete the home owner grant application every year?**

If you qualify for the home owner grant, you must apply each year to receive it. Your circumstance may change (e.g. you may move but still own the residence) so last year's information cannot be relied on for this year's grant.

### **Why am I charged a penalty for submitting a late home owner grant application?**

The payment of your property taxes must be received by the due date stated on your property tax notice. The home owner grant is a form of payment towards your property taxes. Therefore, if you apply late, it is the same as making a late payment.

### **Home Owner Grant Administration**

Toll-free: 1 888 355-2700

Email: [hogadmin@gov.bc.ca](mailto:hogadmin@gov.bc.ca)

The information in this notice is for your convenience and guidance and is not a replacement for the legislation.