



# MUNICIPAL – FINANCE WORKING GROUP REVIEW OF DRAFT HOME OWNER GRANT APPLICATION (REVISED)

Sept 1, 2016

Presentation to Working Group

# Introduction

2

- Finance has drafted a new Application for Home Owner Grant form to replace the existing approved form.
- The draft is being shared with the Municipal-Finance Working Group to give municipalities an opportunity to:
  - ▣ understand the changes being planned to the form,
  - ▣ provide input into the form's content, and
  - ▣ comment on the implementation of the form.

# Legislative framework

3

- Section 8 of the *Home Owner Grant Act* requires applicants to apply for a grant by applying to the collector in the approved form and in accordance with the regulations. In addition, it authorizes a collector to require that an application for a grant be accompanied by documentary evidence.
- Section 18.2 of the Act authorizes the Minister of Finance to approve forms for the purposes of the Act. In addition, it states deviations from the approved form that do not affect the substance of the form and are not intended to mislead, do not invalidate the form.
- Section 3 of the Home Owner Grant Regulation requires the Application for Home Owner Grant, in the form approved by the minister, to be printed in full on the portion of the tax notice that is to be returned by the taxpayer with their payment.

# Current version of approved form

4

## Approved form

 **BRITISH COLUMBIA** | Ministry of Finance | Home Owner Grant Administration  
gov.bc.ca/homeownergrant

**APPLICATION FOR HOME OWNER GRANT**  
under the Home Owner Grant Act

**Submit this completed application to the municipal or provincial office listed on your property tax notice.**

Freedom of Information and Protection of Privacy Act (FOIPPA)  
The personal information on this form is collected for the purpose of administering the Home Owner Grant Act under the authority of section 26(a) of the FOIPPA. Questions about the collection or use of this information can be directed to the Director, Home Owner Grant Administration, PO Box 9991, 516 Prov. Bldg., Victoria, B.C. V8W 9R7. Telephone: Victoria at 250-356-6304, or toll-free at 1-888-355-2700 and ask to be re-directed.

The information provided on this form may be shared for the purposes of administering the *Land Tax Deferment Act*, *Property Transfer Tax Act* and *Taxation (Rural Area) Act*.

1. I, \_\_\_\_\_ (print name in full) certify the following:

(a) I am an owner (or I am a spouse/relative of the deceased owner) of the property identified on this application form ("this Property") that is assessed and taxed for the current year;

(b) I am a Canadian citizen or permanent resident, I ordinarily reside in British Columbia and I occupy as my principal residence, the whole or part of the building(s) located on this Property;

(c) Neither I nor my spouse nor the deceased owner have applied for or received a home owner grant on this Property or any other property in the Province during this calendar year and, to the best of my knowledge, no other person has received a home owner grant on this Property during this calendar year.

2. I am eligible for the additional grant for a reason which follows:

(a) I am or will be 65 or over during this calendar year, date of birth being \_\_\_\_\_; or

(b) I am in receipt of, am the spouse of a person who is in receipt of, or am the spouse of a deceased person who was, on the date of death, in receipt of an allowance under the *War Veterans Allowance Act (Canada)* or the *Civilian War-related Benefits Act (Canada)*; or

(c) I am designated as a person with disabilities, and receiving disability assistance, hardship assistance or a supplement, under the *Employment and Assistance for Persons with Disabilities Act*; or

(d) I am a person with disabilities, or am the spouse or relative of a person with disabilities, and the person with disabilities resides with me, and I have provided the collector with the required Form B certificate; or

(e) I am the spouse or relative of an owner who passed away in the current year who would have been eligible under paragraph (a), (b), (c), or (d) and I occupied the eligible residence as my principal residence on the date of that owner's death.

3. I understand that the collector, and/or the Branch may require any documentation necessary to establish my eligibility for the grant. I also understand that the Branch may confirm my age and address with the Insurance Corporation of British Columbia.

SIGN HERE - OWNER (OR SPOUSE OR RELATIVE OF DECEASED OWNER) | DATE SIGNED: YYYY / MM / DD

X | ADDRESS OF RESIDENCE (include street, city, province and postal code)

PROPERTY FOLIO NUMBER | TELEPHONE NUMBER

FN 78WEB (HOG 3) | **IT IS AN OFFENCE (SUBJECT TO A PENALTY OF UP TO \$10,000) TO MAKE A FALSE APPLICATION FOR A HOME OWNER GRANT.**  
Rev. 2014 / 6 / 12

Most, if not all, municipalities currently provide a modified version of the approved form on the tax notice.

For example:

**2014 HOME OWNER GRANT APPLICATION**

The information provided on this form may be shared for the purposes of administering the *Land Tax Deferment Act*, *Property Transfer Tax Act* and *Taxation (Rural Area) Act*.

I CLAIMED MY 2014 GRANT ONLINE. (OTHERWISE, COMPLETE THIS APPLICATION)

I, \_\_\_\_\_ (PRINT NAME IN FULL) | ADDRESS OF RESIDENCE \_\_\_\_\_

TELEPHONE \_\_\_\_\_

DATE \_\_\_\_\_ 20 \_\_\_\_\_

I have read and understood the Home Owner Grant eligibility requirements on the reverse. I certify that I qualify for:

(PLEASE CHECK ONLY ONE)

BASIC GRANT

SENIOR GRANT (age 65 or over during this calendar year)

My birthdate is: YEAR MONTH DAY | SIGN HERE

OTHER ADDITIONAL GRANT (See reverse for criteria.) | SIGNATURE \_\_\_\_\_

Owner (or Spouse or Relative of Deceased Owner)

IT IS AN OFFENCE (SUBJECT TO A PENALTY OF UP TO \$10,000) TO MAKE A FALSE APPLICATION FOR A HOME OWNER GRANT.

2014 PROPERTY TAX NOTICE  
CITY OF WILLIAMS LAKE  
SEE REVERSE FOR PAYMENT OPTIONS

A	B	C
No Grant	Grant: 770.00	Grant: 1,045.00
2,445.21	1,675.21	1400.21

Amount Paid

# Consultations on initial draft

5

- Finance received valuable comments from municipalities on the initial draft of the new approved form and will prepare a summary document for the working group.
- Finance also consulted with the Office of the Seniors Advocate and received the following feedback, which may be informative to municipalities when considering design changes to their forms:
  - ▣ Use larger font size
  - ▣ Use darker print colour
  - ▣ Make more use of colour
  - ▣ Use simpler language
  - ▣ Provide a contact phone number

# Major Changes - Agency

6

The new approved form enables a person to apply for the grant on behalf of the applicant with their permission. The person must identify themselves as the agent of the owner by providing their name and contact telephone number:

- This is a policy change commencing the 2017 tax year.
- Until now, agents have had to provide documentary evidence they have legal authority to complete the application form. The focus now is on making it easier for homeowners to receive the grant they are entitled to:
  - If a homeowner wants someone else to apply for the grant on their behalf, they just need to give permission (verbal or otherwise).
  - No supporting documentation is required unless requested by the collector (e.g. where the collector suspects fraud).
- Finance will rely on the penalty provisions if a person applies for a grant without the permission of the applicant.

# Major Changes – Provincial disability assistance recipients

7

- Historically, applicants in receipt of provincial disability assistance have had to provide the tax collector with documentation each year from the Ministry of Social Development confirming they are in receipt of benefits.
- Commencing the 2017 tax year, applicants will only need to provide that proof to the tax collector once.
- This policy change is retrospective – an applicant who provided proof in 2016 will not have to provide it in 2017.
- The intent of the policy change is to make it easier for disabled homeowners to receive the grant they are entitled to.
- Proof may still be required by the tax collector if fraud is suspected.
- Finance will rely on its audit program to identify and recover grants paid incorrectly to applicants who no longer qualify for provincial disability assistance.

# Major Changes - Other

8

- The new form is two pages to enable:
  - ▣ More use of white space.
  - ▣ Larger font to be used (helpful to those with eyesight issues).
  - ▣ Better information and instructions.
- It uses simplified language to assist homeowners understand their entitlement.
- It provides for collection of email address so that the tax collector can contact an applicant by email if there is an issue with the application.

# Draft version of new approved form



Ministry of Finance

Home Owner Grant Administration  
[gov.bc.ca/homeownergrant](http://gov.bc.ca/homeownergrant)

**APPLICATION FOR HOME OWNER GRANT**  
under the *Home Owner Grant Act*

**DRAFT**

**INSTRUCTIONS**

- Find out if you qualify for the home owner grant at [gov.bc.ca/homeownergrant](http://gov.bc.ca/homeownergrant)
- Complete this form to apply for the home owner grant for the current tax year.
- Send your completed application and supporting document(s) to the address on your property tax notice. To avoid penalties, your application must be received by the due date stated on your property tax notice.
- If you miss the due date, you may apply for the home owner grant until December 31; however, penalties may apply.
- If you did not claim the home owner grant for the previous year, you may apply using the *Application for Retroactive Home Owner Grant (FIN 92)*.
- For more information, visit our website at [gov.bc.ca/homeownergrant](http://gov.bc.ca/homeownergrant)

**Freedom of Information and Protection of Privacy Act (FOIPPA)** – The personal information on this form is collected for the purpose of administering the *Home Owner Grant Act (HOGA)* under the authority of sections 8(1),(3) and 10(4) of the HOGA and under sections 20(a) and (c) of the FOIPPA. Questions about the collection, use or disclosure of this information can be directed to the Manager, Home Owner Grant Administration, PO Box 6991 Stn Prov Govt, Victoria BC V8W 9R7 (telephone: Victoria at 250 356-8904 or toll-free at 1 888 355-2700).

**PART A – APPLICANT INFORMATION** (*owner, or the spouse or relative of the deceased owner living in the residence*)

LAST NAME	FIRST NAME	MIDDLE INITIAL
PROPERTY FOLIO NUMBER ( <i>see your property tax notice</i> )	DATE OF BIRTH ( <i>complete only if 65 years or older this year</i> ) YYYY / MM / DD	
EMAIL ADDRESS ( <i>optional</i> )	TELEPHONE NUMBER ( )	
PROPERTY ADDRESS ( <i>house number, street and city of residence</i> )	PROVINCE BC	POSTAL CODE

If you are applying on behalf of the applicant with their permission, enter your last name, first name and telephone number below:

LAST NAME	FIRST NAME	TELEPHONE NUMBER ( )
-----------	------------	-------------------------

FIN 78/WEB Rev. 2016 / 9 / 1

**CONTINUED ON PAGE 2**

Page 1

**PART B – HOME OWNER GRANT CLAIM**

Complete section 1 to apply for the regular home owner grant amount.  
Complete sections 1 and 2 to apply for the additional grant amount.

**DRAFT**

To qualify for the home owner grant, you must:

- be a Canadian citizen or permanent resident of Canada,
- live in BC, and
- occupy this residence as your principal residence.

1. I qualify for the home owner grant and I am:

the registered owner of the residence, or the spouse or relative of the deceased owner and at the date the owner passed away we both occupied this residence as our principal residence.

2. I also qualify for the additional grant amount as I [*if eligible, check (✓) only one below*]:

am a senior aged 65 or older this year,

receive provincial disability assistance, hardship assistance or a supplement under the *Employment and Assistance for Persons with Disabilities Act*,  
[If this is your first year applying for the home owner grant for this residence, provide supporting documentation such as a copy of your *Confirmation of Assistance* from the Ministry of Social Development and Social Innovation or the *Home Owner Grant Consent for Release of Information (FIN 81)*]

do not receive assistance as above, but I am a person with disabilities or I am living with a spouse or relative with disabilities,  
[If this is your first year applying for the home owner grant for this residence, attach a completed *Form B – Certificate of Physician and Property Owner (FIN 74)*]

am a surviving spouse of a veteran who received a War Veterans Allowance, or

am 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.

**PART C – CERTIFICATION**

I certify that the information on this form is correct and complete to the best of my knowledge. I understand that:

- only one home owner grant can be claimed by an owner and their spouse each year,
- the information provided on this form may be shared for the purposes of administering the *Land Tax Deferment Act, Property Transfer Tax Act and Taxation (Rural Area) Act*.
- home owner grants are audited for up to seven years to ensure applicants are eligible for the grants they receive, and
- it is an offence to make a false application for a home owner grant, subject to a penalty of up to \$10,000.

SIGNATURE  X	DATE SIGNED YYYY / MM / DD
--------------------	-------------------------------

FIN 78/WEB Rev. 2016 / 9 / 1

Print Form
Clear Form

Page 2

# Impact on municipalities

10

- **No** requirement to include the new two-page form with the tax notice.
    - ▣ FYI - the Surveyor of Taxes will be including it as a separate application from the rural property tax notice.
    - ▣ Finance will request Cabinet approve a regulation removing the requirement for the form to be printed on the tax notice.
  - The existing home owner grant application form included on the municipal tax notice, and the eHOG application, will need updating to:
    - ▣ Include space for an agent to provide their name and phone number.
    - ▣ Reflect the simplified language used on the approved form.
- Specific requirements will be provided once the new form is approved.

# Impact on municipalities

11

- Consider how the new agency policy can help you assist your taxpayers.
- For example, a customer service representative could apply for the grant as the agent of a homeowner who phones the municipality's call centre:
  - You would want to ensure there was segregation of duties – the person applying for the grant shouldn't be the same person who approves the grant.
  - How would you mitigate the risk of wrong information being entered by the representative, resulting in you having to deal with a taxpayer complaint?

# Explanatory notes replacement

12

- Up until last year, Finance provided municipalities with Explanatory Notes to include with the tax notice.
- The Explanatory Notes were discontinued for a number of reasons:
  - They didn't provide sufficient information for homeowners to determine whether they qualify for benefits under the home owner grant program or how much they are entitled to receive.
  - A significant amount of effort went into redesigning the government's website so that homeowners can find the information relevant to their circumstances.
- What home owner grant information do you want to include with the tax notice?
  - Finance will send the group an email request to solicit responses to that question.
  - Finance will then develop draft material for the group's consideration.

# Application retention period

13

- Tax collectors are required to keep paper applications, or scanned copies of the applications, for 7 years (current year plus 6 years).
- The Surveyor of Taxes (SOT) is considering an alternative approach for its taxpayers, which may be of interest to municipalities, to help deal with the significant amount of paper handling and storage required.
- For **rural area homeowners** who come into a Service BC (SBC) office with a paper application, SBC will enter all the information provided by the homeowner on the application into SOT's property tax system and then return the form to the applicant. That electronic record will be relied on by SOT for adjudicating the application. Exceptions:
  - If the application is modified somehow by the applicant (sometimes they scratch out wording or write additional info on the form), it has to be retained.
  - If supporting documentation is provided (e.g., a Form B), that documentation also needs to be kept.