

## Senior Homeowners' Property Tax Grant

February 2010

This publication is provided as a guide only. It is not intended as a substitute for the *Taxation Act, 2007*.

The Ontario Senior Homeowners' Property Tax Grant (Grant) is an annual amount provided to help offset property taxes for seniors with low to middle incomes who own their own homes. In 2009, the maximum grant is \$250. In 2010 and subsequent years, the maximum grant is \$500.

The Canada Revenue Agency administers the Grant on behalf of the Province of Ontario.

### Eligibility

You can apply for a grant for a taxation year if you meet the following conditions on December 31 of the previous year.

To apply for the 2010 grant, you must file a personal income tax return for 2009 and meet the following conditions:

- you were 64 years of age or older on December 31, 2009
- you were a resident of Ontario on December 31, 2009
- you (or your spouse or common-law partner) owned and occupied your principal residence on December 31, 2009 for which you (or your spouse or common-law partner) paid Ontario property taxes in 2009
- your spouse or common-law partner has not received a Property Tax Grant for 2010
- you were not confined to a prison or similar institution on December 31, 2009
- you meet the income requirements (see charts on page 3).

Note: You may be eligible for the Ontario Property Tax Credit in addition to the Property Tax Grant.

For 2009, the property tax credit is a portion of the Ontario Property and Sales Tax Credit. Starting in 2010, the Ontario Property and Sales Tax Credit is replaced with a new Ontario Sales Tax Credit and a new Ontario Property Tax Credit.

If you did not apply for the 2009 grant on your 2008 personal income tax return, you may contact the Canada Revenue Agency to request an adjustment to your return to apply for it before April 30, 2012.

## Principal Residence

Effective January 1, 2009, the *Taxation Act, 2007* was amended so that residents of trailer parks and life lease residents are also allowed to receive the grant and the Ontario property tax credit.

This change allows seniors to claim the grant and the Ontario property tax credit where their principal residence is a non-seasonal mobile home or a residence occupied pursuant to a prepaid life lease (or a prepaid lease having a term of at least 10 years).

Individuals who own their home but lease the land on which the home is situated can claim the grant or the Ontario property tax credit portion by:

- Determining the amounts they paid for the year to the owner of the land to compensate the owner for municipal tax assessed against the land.
- Determining the amounts of municipal tax they paid for the year in respect of the non-seasonal mobile home.
- Using the total of the two amounts determined above for the grant and the Ontario property tax credit.

## How to apply

To receive the grant, you have to apply for it each year by completing and attaching Form ON479, Ontario Credits and Senior Homeowners' Property Tax Grant, to your personal income tax return. (Note: this form is included in the Ontario General Income Tax and Benefit package.)

Your grant will be based on the information provided in your income tax return. You should receive your grant by cheque or direct deposit within 4 to 8 weeks after you receive your Notice of Assessment from the Canada Revenue Agency.

## Amount of the grant

Eligible senior homeowners will be able to obtain a grant of up to \$500 in 2010.

- Single seniors who paid \$500 or more in property taxes in 2009 and had incomes of up to \$35,000 will receive the maximum grant in 2010. Single seniors with incomes between \$35,000 and \$50,000 will receive a proportionately smaller grant.
- Senior couples who paid \$500 or more in property taxes in 2009 and had combined incomes of up to \$45,000 will receive the maximum grant in 2010. Senior couples with combined incomes between \$45,000 and \$60,000 will receive a proportionately smaller grant.

The following charts outline typical grant amounts and existing property tax credits at various income levels for single seniors and for senior couples paying \$2,000 in property taxes:

### Typical Grant and Property Tax Credit Amounts Paid in 2010 (\$)¹

#### Single Seniors Paying \$2,000 in Property Taxes

Net Income	2010 Senior Homeowners' Property Tax Grant	2009 Property Tax Credit²	Total Tax Relief
\$20,000	500	825	1,325
\$25,000	500	718	1,218
\$30,000	500	540	1,040
\$35,000	500	361	861
\$40,000	334	183	517
\$45,000	167	4	171
\$50,000	0	0	0

#### Senior Couples Paying \$2,000 in Property Taxes

Family Net Income	2010 Senior Homeowners' Property Tax Grant	2009 Property Tax Credit²	Total Tax Relief
\$25,000	500	817	1,317
\$30,000	500	656	1,156
\$35,000	500	495	995
\$40,000	500	334	834
\$45,000	500	173	673
\$50,000	334	12	346
\$55,000	167	0	167
\$60,000	0	0	0

¹ Based on property tax reported on a 2009 personal income tax return.

² Calculated as a share of the property and sales tax credits proportionate to eligible property tax.

## More information

To obtain the most current version of this publication, or additional information, visit our website at [ontario.ca/revenue](http://ontario.ca/revenue) and enter 2642 in the find page field at the bottom of the webpage or contact the Ministry of Revenue at:

- 1 866 ONT-TAXS (1 866 668-8297)
- 1 800 263-7776 teletypewriter (TTY)

Ontario Senior Homeowners' Property Tax Grant (OSHPTG) Questions and Answers are also available through the Canada Revenue Agency website.

*Cette publication est disponible en français sous le titre « Subvention aux personnes âgées propriétaires pour l'impôt foncier ». Vous pouvez en obtenir un exemplaire en appelant le 1 866 ONT-TAXS (1 866 668-8297) ou en visitant [ontario.ca/revenu](http://ontario.ca/revenu).*

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