

Title of Document:

List of Home Owner Discount Programs

Overview:

This document lists all the home owner discount programs that persons with disability may be eligible for. Please note that eligibility will depend on your specific situation.

Home Accessibility Expenses:

The Home Accessibility Expenses credit is a federal tax credit available for people completing home renovations to improve mobility and accessibility in their home. You must be eligible for the Disability Tax Credit or be 65 years of age or older. Individuals who are eligible are able to claim up to \$20,000 per year on qualifying home renovations for accessibility. To find out if you and your home are eligible see the link below.

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-398-home-accessibility-expenses.html>

BC Rebate for Accessible Home Adaptations:

BC Rebate for Accessible Home Adaptations (BC RAHA) is a BC Housing program for low-income individuals with mobility or health issues. The individual must be a BC Resident and have a permanent disability or loss of ability. It is necessary to apply for the program, be accepted, pay for the renovations in full and then put in a request to be reimbursed for the cost. There are maximum repayment amounts for many common renovations and the total reimbursement per household or dwelling unit is \$17,500. For more information on eligibility, reimbursement amounts, and applications see link below.

<https://www.bchousing.org/housing-assistance/BC-RAHA>

Home Buyers Amount:

The Home Buyers Amount is another federal tax credit up to \$10,000 available to you or a spouse or common law partner who has purchased a qualifying home. For more information on qualifying homes and eligibility please see the link below.

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-369-home-buyers-amount.html>

Home Buyers Plan:

The Home Buyers Plan (HBP) is a federal program that allows you to withdraw up to \$60,000 in a calendar year from an RRSP to buy or build a qualifying home for yourself or for a relative with a disability. For more information see link below.
<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/what-home-buyers-plan.html>

On-Reserve Residential Rehabilitation Assistance Program (RRAP):

Funding for major repairs, emergency repairs and adaptations to improve the health and safety of on-reserve housing. See the link for specific eligibility and application information.
<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/residential-rehabilitation-assistance-program>

Home Owners Grant:

In addition to the regular home owner grant discount, you can also receive an additional discount if you spend \$150 per month on attendant care or spent \$2000 or more on home improvements for accessibility in your home, or if you receive PWD. While you have to reapply each year for the regular homeowner grant, you only need to send in the medical certification for the persons with disabilities grant once, using the form B certificate. You can find information on both programs here.
<https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/home-owner-grant>

Home Renovation Tax Credit for Seniors And Persons with Disability:

Individuals can also claim their accessible home renovations provincially. The individual must be a BC resident, and either has a disability, is a senior, or is a family member living with a person with a disability or senior. The tax credit can be claimed on your T1 income tax return. You must retain documentation of all expenses. For more information see the link below.
<https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/seniors-renovation>

Property Tax Deferment:

Property Tax Deferment is a low interest loan program that helps individuals pay their annual property taxes. It is available to persons with a disability, people 55 years of age or older, or a surviving spouse of any age. There is also a separate program available to families with children, step-children, or who are financially supporting children. The person must be up to date on their property tax payments before applying to defer them. For more information please see the link below.
<https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/property-tax-deferment-program>

Useful References:

Disability Alliance BC

<http://taxaidabc.org/>

This service from Disability Alliance BC assists people with disabilities to submit tax returns. Available throughout the year.