

Senior Homeowners' Property Tax Grant

If you're a low-to-moderate income senior, you may be eligible for up to \$500 back on your property taxes.

About the grant

The Ontario Senior Homeowners' Property Tax Grant helps low-to-moderate income seniors with the cost of their property taxes.

Eligibility

You qualify for this grant if you or your spouse/common-law partner, as of December 31 of the previous year:

- paid Ontario property tax for the year
 - met either of the following income requirements:
 - you were single, divorced or widowed and earned less than \$50,000
 - you were married or living common-law and you and your spouse/common-law partner earned a combined income of less than \$60,000
 - owned and occupied your principal residence
 - were 64 years of age or older
 - were a resident of Ontario.
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Grant amount

If you file your personal income tax and benefit return annually and qualify for the grant, you **could get up to \$500 each year** depending on your [adjusted family net income](#).

Use [the Canada Revenue Agency child and family benefits calculator](#) to see how much money you could get.

If you are single, separated, divorced or widowed

You could get \$500 if your adjusted family net income for the previous year was \$35,000 or less.

If your income is over \$35,000 but less than \$50,000, your grant will be reduced by 3.33% of your income over \$35,000.

If you are married or living common-law

You could get \$500 if your adjusted family net income for the previous year was \$45,000 or less.

If your income is over \$45,000, your grant will be reduced by 3.33% of your income over \$45,000.

You do not qualify for the grant if your adjusted family net income is \$60,000 or more. Only one person per couple can receive this grant.

File your taxes to apply for the grant

You need to file your tax return to apply for this grant, even if you don't have income to report. You may qualify for the grant even if you do not owe income tax.

To apply:

1. complete the [ON-BEN application form](#) (which is part of your [general income tax and benefit return](#))
2. report the amount of property tax you paid **on line 6112** on the ON-BEN application
3. submit the ON-BEN application form with your completed return

[Learn more about how to file your tax return.](#)

How the grant is paid

The grant is paid four to eight weeks after you receive your notice of assessment from the Canada Revenue Agency (CRA).

The CRA is transitioning all benefit payments to direct deposit. If you already receive your income tax refund or other benefits or credits by direct deposit, you will also receive your OSHPHG payment by direct deposit. Otherwise, you will receive your payment by cheque.

To register for direct deposit:

- use the [CRA My Account](#) service online, or
- complete a [direct deposit enrolment form](#) and send it to the CRA at:
Receiver General for Canada
P.O. Box 5000
Matane, QC G4W 4R6

If you need help setting up direct deposit, visit the [Government of Canada website](#), or call the CRA at [1-800-959-8281](#).

Other tax credits and benefits

You and your family could receive other Ontario tax credits and benefits. When applying for this grant, check to see if you're also eligible for the [Ontario Energy and Property Tax Credit](#).

[Find out about Ontario benefit programs](#) you may be eligible for, or [calculate your tax credits](#).

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