

New Homeowners: What you need to know about the Homeowners Affordability Tax Credit

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In 2024 and the years prior, owners of residential property were entitled to a \$350 tax credit applied against tax bills for their primary residence. Beginning in the 2025 tax year, this credit has been converted to the Homeowners Affordability Tax Credit (HATC) worth up to \$1,500.

The HATC provides certain property owners with a reduction of up to a maximum of \$1,500 of the school tax portion of their tax bill. For example, if your total school taxes for the year were \$800 then this would be reduced to zero. Alternatively, if your school taxes were \$2,000 then it would be reduced to \$500.

For those that owned the property in 2024 (or earlier) and were receiving the previous \$350 tax credit directly on their tax bill, you should see this converted to the HATC on your 2025 tax bill. Tax bills are sent out to property owners in the spring, and it is important that you review your tax bill closely to confirm that the rebate has been applied for properly.

For individuals that did not have the previous tax credit applied or if you have purchased in the last year, you need to ensure that you “opt in” to receive the credit (if you are eligible). Depending on where you own the property, different municipalities, towns and cities have different policies and procedures.

In Brandon, for example, you apply online by filling out the form available on the city’s website <https://onlineservices.brandon.ca/updateinfo.aspx>.

In Winnipeg, you must complete and submit a form to confirm your eligibility (<https://assessment.winnipeg.ca/AsmtTax/English/Property/credit.stm>).

In some municipalities, it is as simple as calling their office and confirming over the phone, while others will provide you with a prescribed form to complete in order to claim the credit.

At the time of this writing, our law firm has compiled an internal list of municipalities and processes. However, some municipalities have changed their policies in the last few weeks, so we encourage you to reach out to your Meighen Haddad LLP lawyer and/or your municipality directly to confirm their specific processes.

If you do not see the tax credit directly on your property tax bill, or if the deadline to have it applied in your municipality has passed, you will be able to claim the tax credit on your 2025 income taxes. Even if you are required to claim the 2025 credit on your income taxes, it is important that you contact your municipality to ensure that the appropriate credit appears directly on your 2026 tax bill.

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