

BC省投机空置税 (SVT) 相关问题解析

Speculation and Vacancy Tax



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BC省投机空置税 (SVT)

- SVT申报流程
- 谁要申报
- 谁要交税
- 交多少税

2020 SVT申报流程

- Receive your declaration letter mid-January to mid-February, 2021
- Declare by **March 31, 2021**
- If you owe tax, pay by the first business day in **July, 2021**

2021年1月中旬-2月中旬 收到申报信

2021年3月31日之前，完成申报

2021年7月份第一个工作日之前完成缴税

谁要申报SVT? 每位屋主

Why everyone must declare

- If a property has more than one owner, a separate declaration must be made for each owner, even if the other owner is your spouse or relative.
- Because this tax is based on how each owner uses the property and whether they have foreign income, we need **each owner on title to declare separately.**

The speculation and vacancy tax applies based on ownership **as of December 31 each year.**

为什么每个人都需要申报

如果一个房子有两个以上的屋主，即便是配偶关系，也需要分别申报。

因为这个税是基于每个屋主对房子的使用情况和是否有海外收入。

投机空置税，屋主对房子的所有权是指截至每年12月31日的时候。

谁要交税？

Exemptions

1. Principal residence exemptions (自住房豁免)
2. Previous principal residence
3. Occupied by a tenant (出租豁免)
4. Can't live in the residence because it's uninhabitable
5. Secondary residence close to medical treatment facility
6. Just bought or inherited the property (购买和继承豁免)
7. Separation or divorce
8. Bankruptcy
9. Recent death of owner
10. Property is in a trust created by a will for a minor
11. Property has rental restrictions (出租限制豁免)
12. Property is a strata hotel
13. Property includes a licensed child daycare
14. No residence on the property
15. Property is only accessible by water
16. Other exclusions from the tax

豁免条款一:自住房豁免 (Principal residence exemption)

屋主需满足下述条件:

- 加拿大公民或永久公民
- 加拿大BC省税务居民
- 不是卫星家庭成员
(家庭收入的50%以上均在加拿大报税)

- To be eligible for a principal residence-related exemption, an owner must be a Canadian citizen or permanent resident of Canada who's a [B.C. resident for income tax purposes](#) and isn't part of a [satellite family](#).
- People who have **multiple homes** can only claim the principal residence exemption on the home they **live in for the longest period in the calendar year**.

什么是卫星家庭或太空人家庭？

屋主为加拿大公民或永久居民，是BC省的税务居民；但其配偶常年在海外，为其它国家（如中国）的税务居民，收入没有在加拿大申报。

Untaxed worldwide earner (satellite family)

- An untaxed worldwide earner, also known as a member of a satellite family, is an individual whose unreported (in Canada) income is greater than their reported (in Canada) total income. An individual's income is combined with their spouse's income for the purposes of this calculation.

屋主身份与自住房豁免条款相关问题

Q1: 加拿大PR或公民身份， 但为加拿大非税务居民， 是否满足？

Q2: 加拿大PR或公民身份， 但为卫星家庭， 是否满足？

Q3: 海外身份（旅游签， 学签和工签） ， 但为BC省税务居民， 是否满足？

见“SVT豁免条款图析”文件

豁免条款二：出租豁免

- 情形一：租客是外人 (Arm's-length tenants)
- 情形二：租客是亲戚 (Non-arm's-length tenants)

情形一：租客是外人 (Arm's-length tenants)

出租豁免通常需满足以下条件：

1. 出租六个月以上
2. 每段出租期间至少一个月
3. 书面的出租协议
4. 最好是非现金收租 (建议)

To meet the minimum six-month occupancy requirement, an owner may:

- **Combine** the number of months rented to **an arm's length tenant** with the number of months rented to **a non-arm's length tenant**

- Have a number of **different tenants** during the year

However, each individual tenancy must still meet all tenancy requirements, such as rentals in **at least one month increments**

情形一：出租豁免相关问题

(租客是外人)

- 出租豁免是否适用于所有屋主？
 - 屋主是陪读妈妈，出租能否豁免？
- 屋主是太空人家庭，出租能否豁免？

情形二：租客是亲戚（Non-arm's-length tenants）

出租豁免需考虑以下因素：

1. 屋主身份 外国人或卫星家庭
2. 租客身份及收入等

Family and other non-arm's-length tenants

Canadian owners

If the tenant is a non-arm's-length tenant, and the owners are Canadian citizens or permanent residents of Canada but not [satellite families](#), a rental exemption may apply if:

- The tenant has the permission of an owner to live there, and
- It is where the tenant lives most of the time each month

Foreign owners

If the tenant is a non-arm's length tenant, and the owners are not Canadians or members of a [satellite family](#), a rental exemption may apply in very limited circumstances.

The tenant must:

- Be a Canadian citizen or permanent resident
- Be a resident of B.C. for income tax purposes at the end of the last day of the calendar year
- Not be a member of a [satellite family](#)
- Have a B.C. income for the calendar year that is equal to or greater than three times the annual fair market rent for the entire residential property

情形二：出租豁免相关问题

(租客是父母、成年子女或兄弟姐妹)

- 屋主是加拿大公民或永久居民，且为非卫星家庭成员，出租能否豁免？
- 屋主是加拿大公民或永久居民，但为卫星家庭成员，出租能否豁免？什么情形下豁免？
- 屋主无加拿大身份，出租能否豁免？什么情形下豁免？

见“SVT豁免条款图析”文件

交多少税？

投机空置税税款金额取决于以下因素：

1. 申报年度（2018/2019/2020）
2. 屋主身份（外国人和卫星家庭）
3. 申请税额减免（credit application）

- For 2018, the tax rate is:
0.5% of the property's assessed value for all properties subject to the tax
- For 2019 and subsequent years, the tax rate is:
2% for foreign owners and satellite families
0.5% for Canadian citizens or permanent residents of Canada who are not members of a satellite family

申请税额减免（credit application）案例分析

屋主（妻子）拥有100%UBC公寓产权，为BC省税务居民，2020年申报应税收入（Line150）5万加币。屋主配偶为中国税务居民。该公寓2020年BC省评估价为60万加币。该房屋未出租，为屋主自住。

- 判断1：是否为卫星家庭？或者说，家庭50%收入有没有在加拿大申报？
- 判断2：是否满足自住房豁免条款？
- 判断3：需要交多少税？

Q&A

Q1: 如果投资房, 我 (PR) 将其作为周末度假屋, 是否需要缴纳投机空置税?

Q2: 如何缴费?

Q3: 我名下两处住房, 一处自住, 另外一处由女儿女婿居住。子女住的可以豁免投机空置税吗?

Q4: 租给女儿如何减免?

Q5: 自住房可以注册公司吗?

Penalty:

1. Late payment penalty 10% of the unpaid tax

2. Penalty for failure to provide required information \$100-\$2500

Retain the records for a period of 6 years after the end of the calendar year to which the records relate.

2020 SVT records: keep records until the end of 2026

3. Gross negligence \$100-100% of additional tax

Based on correct information:\$10,000; Based on false information:\$1,000

Additional tax:\$9,000

May Chen Consulting Corp.提供如下BC投机空置税专业服务:

1. 税务咨询 (\$200/小时)
2. 申报投机空置税 (\$120/份)
3. 申报并申请税额减免 (\$200-\$500/份)

感谢!



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讲座活动组织方

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梅花财税咨询公司



加拿大永明金融集团

SUN LIFE FINANCIAL

营收 (百万美元)

29,904.6

世界500强排名

418

利润 (百万美元)

2,044.7



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- 医疗补助
- 牙医护理
- 公司注册退休养老计划

- 财务和遗产策划

- 全面的理财策划
- 资产规划



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感谢您的时间和参与!