

SSIP User Guide

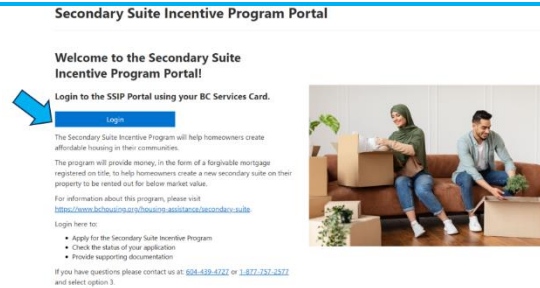
How to submit your Annual Declaration

If you receive a message in your SSIP mailbox saying your Annual Declaration is available, follow this guide to learn how to submit it as part of your loan forgiveness application.

You'll need to complete this process every year during your mortgage term.

Log in to the SSIP Portal <https://www.bchousing.org/ssip>

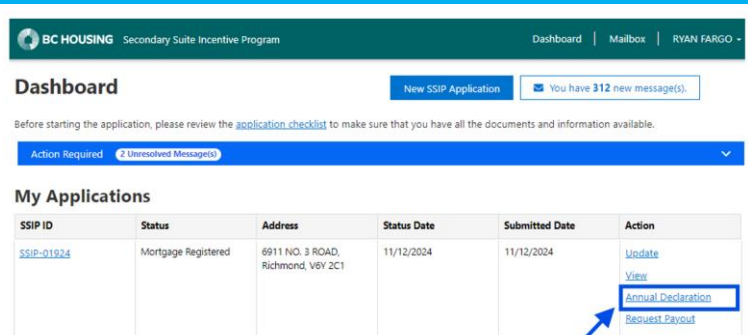
For details on how to log in using your BC Services card, please refer to User Guide: [How to login to the SSIP Portal](#)



From the **Dashboard**, go to **My Applications**. Find your **SSIP ID#**.

Click the **Annual Declaration** link under **Action**.

You can also find the Annual Declaration link in your SSIP message with the subject "Reminder: Request for Completion of Annual Declaration."



1. Read the statement on the form and check Homeowners listed are correct.
2. If you agree with statement, check the boxes and fill out the form.
3. When you finish the first page, click the **Next** button.

Annual Declaration

Supporting Files

Declaration ID

AUD-01019

Property Address

6911 NO. 3 ROAD
Richmond, BC

SSIP File

SSIP-01924

To Receive Forgiveness:

The SSIP mortgage is a forgivable loan with a five-year term. The loan, inclusive of BC Housing's legal costs and accrued interest, may be forgiven at 20% each year. To be eligible for annual loan forgiveness, homeowners need to submit a completed Annual Declaration confirming that the forgiveness criteria have been met.

Homeowner

Fargo, Monica

Status

Complete

FARGO, RYAN

Complete

Declaration

☒ The property continues to be the primary residence of all homeowners. *

☒ The tenant is not an immediate family member (not a spouse, child, parent or sibling) of the homeowner(s). *

The secondary suite was rented under a tenancy agreement that complies with the Residential Tenancy Act (RTA). How many months was the secondary suite rented out for in the past review period? *

11

What was the start date of the current tenancy? *

01/02/2024

The rent for the secondary suite at the time of entering into a tenancy agreement was at or below the Rent Affordability Limit published by BC Housing. What is the current monthly rental rate for the secondary suite? *

1250

Comments

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4. **Attach a file** for each category to support your Annual Declaration. The "Other" category is optional.
5. Read the statement and click **Yes** to confirm you understand.
6. Click **Submit to finish**

Note: If you're not sure how to attach documents check the [SSIP Guide Sheet - How to upload documents](#).

Annual Declaration

Supporting Files

Supporting Documents

Please ensure all supporting documents listed have files attached before submitting

Document Submission File Categories

1. For each homeowner, please upload one (1) of the following as proof of principal residence:
 - Valid driver's license or BCID
 - BC Services Card
 - Most recent Income Tax Return
 - Latest Home Owner Grant Application
 - Recent Utility Bill from the past three (3) months
 - Vehicle Registration
2. Please upload one (1) of the following as proof of rent:
 - Most recent Income Tax Notice of Assessment from the Canada Revenue Agency plus Income Tax Return – form T776 Statement of Real Estate Rentals (line 12599 showing GROSS rental income)
 - Current Tenancy Agreement with tenant's written consent
 - Rent Receipts or bank statements for last 12 months
3. Other supporting documents:
 - Additional documents to support your declaration

Document Category	Homeowner	Status	Action
Other		Provided	Attach Document(s)
Proof of Rent Collected		Provided	Attach Document(s)
Primary Residence Validation	Fargo, Monica	Provided	Attach Document(s)
Primary Residence Validation	FARGO, RYAN	Provided	Attach Document(s)

I/We declare:

- This is my/our Annual Declaration and all the information in it is true, correct and complete in every respect and represents my/our current living circumstances; and fully discloses my/our rental income.

I/We permit:

- BC Housing to verify any of the information I/we have provided in this declaration in order to assess my/our eligibility for the Secondary Suite Incentive Program.

I/We consent:

- To BC Housing obtaining additional information necessary to verify my/our eligibility for the Secondary Suite Incentive Program.

I/We acknowledge and understand that:

- It is my/our responsibility to promptly provide, or cause to be provided, all information and documentation that is reasonably requested by BC Housing to determine my/our eligibility for the Secondary Suite Incentive Program and/or for audit purposes.
- I/We are responsible for immediately informing BC Housing of any changes that may affect the terms of the Secondary Suite Incentive Program.
- The Secondary Suite Incentive Program loan becomes due and payable upon any of the following:
 - default on the Secondary Suite Incentive Program eligibility terms;
 - sale of the home or other change of ownership;
 - the home ceasing to be my/our principal residence during the mortgage term.

☐ No ☒ Yes

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Submit

