

PROPERTY TAX PAYMENT

FREQUENTLY ASKED QUESTIONS

Why have my property taxes increased?

Some factors that affect the amount of your property tax bill:

- change in assessment values
- increase in taxable value
- new or increased utility charges
- new local improvement charges
- changes in Home Owner Grant status

How does my property tax bill compare to the Council-approved rate?

Council approves the general levy for the entire City's budget, but that does not mean you will see that same percentage change on your tax notice. Many factors influence the taxes on a given property making it different from the overall percentage approved by Council.

If every property value assessment in the city increased or decreased by exactly the same amount every year, the increase in your general levy would be comparable to the rate approved by Council. In reality, each year some assessments go up more (or less) than the average and some may go down. If BC Assessment reports the average residential assessment increased by 10%, but your own assessment went up 20%, it is likely that your taxes will go up by more than the increased amount passed by Council— however this does not indicate that your taxes are going up 20%.

Another factor is that the City of Campbell River collects taxes on behalf of other agencies (Schools, Strathcona Regional District, Hospital, Library, Regional Solid Waste, BC Assessment, and the Municipal Finance Authority). These entities develop their own budgets outside of the City's control. The rate passed by Council is only for the levy included on the *Municipal – City* line that appears on your tax notice.

Other charges such as water, sewer, solid waste (garbage and recycling) also appear on your notice, but are not included in the general tax levy.

What is the tax rate?

When the annual budget is adopted by Council for the current year, Council passes a bylaw. This bylaw sets a levy rate for every taxable parcel of land, as defined on the BC Assessment Roll. This levy must be sufficient to raise revenue to pay all debts and obligations of the City falling due within the year. This rate applies to each \$1,000 of net taxable value by property class. This rate is referred to as the General Tax Levy.

The City of Campbell River is not the only authority that taxes properties in the City. Seven other taxing authorities derive a portion of their annual revenue from the property base:

- BC Government – for school purposes (School)
- Strathcona Regional District
- Hospital
- Library
- Regional Solid Waste
- BC Assessment (BCA)
- Municipal Finance Authority (MFA)

The City of Campbell River has little or no control over other taxing authorities' levies nor the way they are distributed to properties in the City. However, to reduce the administrative cost of billing and collecting these other property taxes, the City of Campbell River is the designated collector and includes these levies on the tax bill sent to property owners each year.

What are assessment values?

The assessed values of a property are determined by BC Assessment. BC Assessment is an independent agency created by the Provincial Government for the purpose of valuing properties for taxation purposes.

DID YOU KNOW?

Every \$100 the average household pays in taxes is divided between the federal (\$50), provincial (\$42) and municipal (\$8) governments.

The municipal property tax payment funds more than 100 different City services.

See last page for more details.



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What are the basic eligibility requirements to claim a Home Owner Grant?

To be eligible for the Home Owner Grant, you must be a Canadian Citizen or Landed Immigrant and ordinarily reside in British Columbia. This generally means you:

- have all or most of your personal belongings in BC
- have (or are eligible for) BC Medical Insurance
- have (or are eligible for) a BC Driver's License and are able to register vehicles in BC
- file a BC Income Tax Return
- are entitled to vote in BC

You must be an owner or occupant of an eligible residence and live in it as your principal residence. You must qualify at the time you submit the signed application form. For more eligibility requirements visit <http://www.sbr.gov.bc.ca/individual.html> and select Home Owner Grant.

What is the amount of the grant available?

For 2014, the maximum:

- BASIC Grant is \$770
- ADDITIONAL Grant is \$1,045 (\$770 + \$275)

The additional grant is available to homeowners aged 65 and older, as well as in certain cases of disability. Please check with the City's tax department to confirm your eligibility.

At what assessed value does the Home Owner Grant get reduced and eliminated?

In 2014, the grant is reduced at a rate of \$5 for each \$1,000 of assessed value over \$1,100,000:

- The basic grant is eliminated when the assessed value reaches \$1,254,000.
- The additional grant is eliminated when the assessed value reaches \$1,309,000

Where do I get a grant application?

The grant application is located on the bottom of your tax notice that will be mailed out at the end of May. If you know your folio number and access code (located on your tax notice), you may claim your grant online through the City website (www.campbellriver.ca). Click on [Payments](#) under [Online Options](#).

What is a retroactive Home Owner Grant?

The Province allows certain home owners to apply for a missed home owner grant from the prior year. It is not possible to claim more than one year in the past.

- Requests must be made using a Retroactive Home Owner Grant Application Form .
- Applications must be submitted to the City of Campbell River Finance Department. Do not send forms to the Provincial Home Owner Grant Administration office as they may be delayed or fail to reach the City.
- Submissions must include the fully completed and signed form along with required supporting documentation.

What supporting documentation is required for retroactive Home Owner Grant applications?

A submission must include two documents supporting your residency as of December 31 in the year of the retroactive claim.

- Only one eligible owner need apply, and supporting documents must bear the name and address of that applicant.
- An applicant may provide either a valid BC Driver's license or BC ID.

At least one primary document:

- Cable or Telephone Bill
- Home insurance policy stating "Owner Occupied"
- Bank/Investment Account Statement
- Credit Card/Mortgage Statement

A maximum of one secondary document:

- Cell Phone or Internet Bill
- MSP Bill or CRA Notice of Assessment
- Employment/Pension Cheque
- Moving Bill

More information and the application form can be found at the [Province's web site](#) (http://www.sbr.gov.bc.ca/individuals/Property_Taxes/Home_Owner_Grant/hog.htm).



*The Finance department at City Hall is open
Monday to Friday, 8:30 a.m. to 4:30 p.m.*

301 St. Ann's Road
Campbell River, BC. V9W 4C7
Telephone: 250-286-5715
Email: taxes@campbellriver.ca
www.campbellriver.ca

PROPERTY TAX PAYMENT FREQUENTLY ASKED QUESTIONS

When are property taxes billed?

Tax notices are always mailed at the end of May each year. If you do not receive your tax notice by the first week of June please contact the Finance Department at 250-286-5715 or email us at taxes@campbellriver.ca.

What are my payment options?

Payment methods accepted by the City of Campbell River:

- **Most banks (in branch and via online bill payments)**
- **Interac**
- **Cheque**
- **Cash**

Can I pay with a credit card?

No, credit card payments are not accepted for property tax and utility user fee payments.

Can I pay by monthly installments?

Beginning in August 2014 the City will be able to accept payments made by equal monthly installments through a direct-debit to your bank account. This year's property tax notice will include an insert outlining the program and an application form for those who wish to make regular monthly payments towards their 2015 property taxes and subsequent years.

What happens if property taxes go unpaid?

The City is legislated by the *Community Charter* which mandates a 10% penalty be imposed on any property taxes (including unclaimed Home Owner Grants) that remain outstanding after the July due date. This legislation does not provide authority to the City to waive late penalty charges and is applied consistently to all taxpayers. Your payment and Home Owner Grant (if eligible) must be received by the City on or before the due date to avoid penalty charges. Unclaimed or incomplete Home Owner Grants are considered unpaid taxes and will be subject to penalty charges. For greater ease, claim your Home Owner Grant electronically through the City's website (www.campbellriver.ca).

Failure of an intermediary such as Canada Post, a lawyer or notary to remit a payment or a grant application on behalf of the owner is a private matter for resolution between the parties involved and is outside the tax collector's authority and responsibility.

If property taxes are not paid by the end of the year, the outstanding balance will accrue interest. As of May 1, 2014 the annual interest rate, set by the Provincial Government, is 6% charged on balances outstanding from previous years.

If taxes remain unpaid at the end of three years, the property is publicly auctioned at tax sale to recover the taxes owing as stated by the *Community Charter*.

I just purchased this property. What do I need to do?

New owners should contact the City's Finance Department (250-286-5715) to find out if any taxes are outstanding. Our staff would be glad to help you on tax issues. To help us serve you better, please have the property address ready. If property taxes are due and you do not know your balance owing, please call us at 250-286-5715. This balance along with your eight-digit folio (Roll) number will enable you to pay via **online banking**. Your financial institution will need the stub from your tax notice to accept payment of taxes for your new property.

Or you can pay through the City of Campbell River, via:

- **Interac**
- **Cheque**
- **Cash**

Payments may also be mailed to the City of Campbell River. **Please note:** if the payment is not received by the City by the due date (July 2, 2014), a 10% penalty will be applied to any outstanding balance. Please ensure that your folio number is written on your cheque.

How do I change my mailing address?

The City of Campbell River uses mailing address provided by the BC Assessment Authority. If the mailing address on your tax notice is incorrect, it should be changed through the [BC Assessment website](http://www.bcassessment.ca).



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Can I defer my property tax payment?

The Province of British Columbia has a tax deferral program, which is available to homeowners aged 55 and older, families with children, and persons with a disability.

The Property Tax Deferral Program is a loan program that allows you to defer your annual property taxes on your home. To qualify, you must have and maintain a minimum equity of 25 per cent of the current BC Assessment property value, after deducting the UPPER limit of all outstanding mortgages, lines of credit and other charges on your home.

There is a one-time administration fee of \$60 for a new approved agreement and an annual \$10 renewal fee.

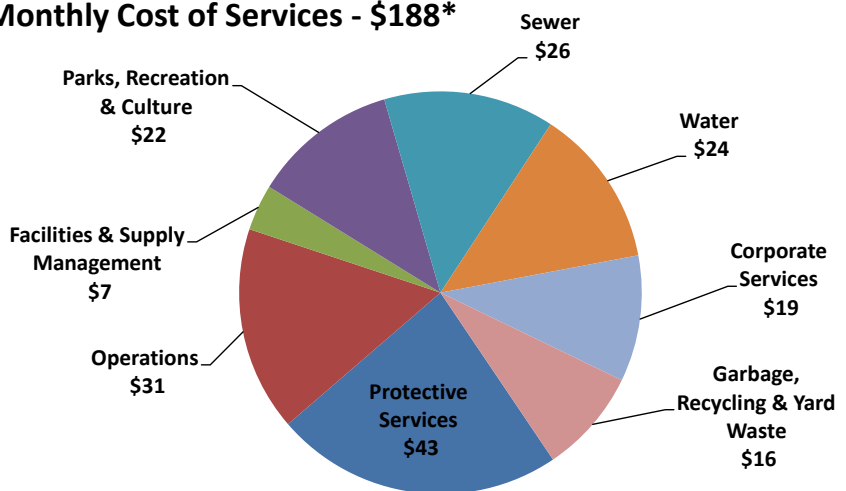
For more information, please visit www.sbr.gov.bc.ca (see individuals / property_taxes).

What do homeowners get for property taxes paid?

In 2014, the average household (assessed at \$256,600) in Campbell River will pay approximately \$188 per month in taxes, user fees and parcel taxes to pay for more than 100 services such as:

- Potable water
- Sewer service
- Storm water service
- Police protection
- Fire protection
- Emergency response service
- Road and sidewalk maintenance and repair
- Street lighting and traffic control
- Recreation facilities including the Sportsplex, Community Centre, Centennial Pool, city parks (including the new splash park), tennis courts, ball fields, and Discovery Pier
- Garbage, recycling and yard waste collection
- Planning and building inspection services
- Bylaw enforcement
- Cultural facility grants for the Tidemark Theatre, Campbell River Museum, Maritime Heritage Centre, Haig-Brown House, Campbell River Art Gallery and the Sybil Andrews Cottage
- BC Transit service
- Campbell River Airport services
- Environmental monitoring and management
- Economic development, tourism and the Visitor Information Centre

Monthly Cost of Services - \$188*



*For an average house, assessed at \$256,600



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