

2017 Oliver Tax Information Guide

The Town of Oliver general municipal taxes (including fire), account for only 25% of your property tax bill. The municipal portion of your taxes do not include user fees for sewer, garbage and recycling that are included on your notice. Water and sewer parcel taxes are assessed on all properties that are able to connect to the water system are collected on your tax notice, however do not form part of the total revenue from taxation.

Town versus other taxes

The Town collects taxes on behalf of other levels of government. More than 75% of your annual property taxes goes to other levels of government such as the RDOS, hospital and other assessment authorities.



■ Collections for Other Governments 75%

■ General Municipal 25%

Tax dollars collected by the Municipality provide a wide variety of services that affect us all. Fire protection, garbage collection, development services, asset sustainability, maintenance of parks and roads, public works (including water and sewer maintenance), finance and administration are a few of the many services covered by tax dollars.

The Oliver municipal and fire levy budget totals \$1,428,577. This tax levy provides funds to assist with general operating and capital expenditures.

The financial plan for the 2017 budget is a total of \$11.3 million. This funding is a combination of new tax dollars, reserve funding, borrowing as well as funding from senior levels of government. The following is a breakdown of the budget funding planned for 2017:

- ◆ \$3.7 million water (\$2.5 million operating and \$1.2 million capital)
- ◆ \$1.2 million sewer (\$0.8 million operating and \$0.4 million capital)
- ◆ \$6.4 million general (\$3.0 million operating and \$3.4 million capital)

How to read your tax notice

2017 PROPERTY TAX NOTICE



6150 Main Street, PO Box 638
Oliver, BC V0H 1T0
Telephone: (250) 485-6200
Fax: (250) 498-4466
www.oliver.ca

Roll: 555 99999.999
Civic Address:
Legal Desc: Plan: Lot: Block:
DL#:
Mortgage Code: Access Code: 55072
Mortgage Name:

TOWN, OLIVER
6150 MAIN STREET
OLIVER BC

2017 TAX DUE DATE - JULY 4TH
10% Penalty if not paid or grant not claimed by the due date.
Postmarks are not accepted as proof of payment date.

If your name does not appear on this tax notice, you may be required to provide proof of ownership to claim a grant.
If this property has been sold, please forward this notice to the new owner or return to the Municipal Hall.

N & R HOME OWNER GRANT INFO

If this property is your principal residence, you may qualify for the N & R Home Owner Grant. Please refer to the reverse of this notice & if eligible, complete the application below or online. Payment of taxes is not a requirement to claim the grant but application must be made annually by the due date to avoid a 10% penalty.

CLAIM HOMEOWNER GRANTS ONLINE

Home Owner Grants can now be claimed online. All you need is your roll number and your access code from this tax notice. Please note that all grants are subject to review before a claim is accepted or denied by the Town, according to the regulations of the N & R Home Owner Grant Act.

ONLINE TAX NOTICES

Property owner's can register to receive Property Tax Notices online. Go to Online Services on the town's website: www.oliver.ca to register.

PAYMENT INFO

Payment options are detailed on the reverse of this notice. If payment is being made by a mortgage company or by pre-authorized payments, it remains the owner's responsibility to ensure all taxes are paid by the due date and the Home Owner Grant has been claimed. Penalties are statutory and Town staff does not have the discretion to waive or reverse them.

TAX PREPAYMENT PLAN

Sign up for the Town's Pre-Authorized Payment Plan. It's easy and it's convenient. Pay your 2018 taxes in ten (10) equal monthly payments from August 2017 through May 2018. Call our tax staff at 250-485-6200 or visit our website www.oliver.ca to find out how to enroll.

FOR FURTHER INFO...

The Town of Oliver collects taxes for several taxing authorities. For information on various tax levies, call:
School Taxes 1-800-663-7867
RDOS 1-877-610-3737
BC Assessment 1-866-925-8322

Methods of payment include:
Cash, Cheque, Money Order,
Interac, Online and Tele-banking.
CREDIT CARDS and Bank Teller
Stamps are NOT Accepted.

Class	Taxable Assessed Value	Class	Taxable Value	Rate	Amount
01	HOSPITAL	01	294,000	2.292200	673.91
01	General	01	294,000	0.294500	86.58
01	School	01	294,000	1.436700	422.39
01	Tax Levies	01	181,000	0.263000	47.60
01	Fire	01	294,000	0.353800	104.02
01	Hospital/BCAA/MFA	01	294,000	0.203900	59.95
01	Library	01	294,000	0.201700	59.30
01	RDOS - Frank Venables	01	294,000	0.729800	214.56
01	RDOS - Parks & Recreation	01	294,000	0.363500	106.87
01	RDOS - General Government	01	181,000	0.074000	13.39
01	RDOS - 911 Emergency	01	113,000	0.045700	5.16
01	RDOS - Sterile Insect	01			
	Local Services Taxes - Bylaw				
	Sewer Parcel Tax				101.15
	Water Parcel Tax				131.95
	Sewer User Fee (Residential)				248.10
	SF Curbside Garbage/Recycling				110.00
	Total Current Taxes				2,384.93

Pay Amount in Column A, B, or C	A. No Grant	B. Basic Grant	C. Additional Grant
Basic Provincial School Levy	673.91	673.91	673.91
Less N&R Home Owner Grant *	0.00	673.91	673.91
Net School Taxes	673.91	0.00	0.00
General Municipal & Other Taxes	1,119.82	1,119.82	1,119.82
Local Services Taxes	591.20	591.20	591.20
Less Residual N&R Home Owner Grant *	0.00	96.09	371.09
Total Current Taxes	2,384.93	1,614.93	1,339.93
Arrears (including interest to July 04, 2017)	0.00	0.00	0.00
Delinquent (including interest to July 04, 2017)	0.00	0.00	0.00
Adjustments / Penalty	0.00	0.00	0.00
Less Prepayments (including interest)	0.00	0.00	0.00
*N & R Home Owner Grant is the longstanding Home Owner Grant combined with the new Northern and Rural Area Home Owner Benefit of up to \$200 that is available in northern and rural areas.			
Total Amount Due July 04, 2017	2,384.93	1,614.93	1,339.93

Pay Amount in Column A, B, or C. Detach and Remit Stub Below

2017 NORTHERN & RURAL HOME OWNER GRANT APPLICATION

The information provided on this form may be shared for the purposes of administering the Land Tax Determination Act, Property Transfer Tax Act and Taxation (Rural Area) Act. Owners: TOWN, OLIVER

I CLAIMED MY 2017 GRANT ONLINE. OTHERWISE, COMPLETE THIS APPLICATION

NAME TELEPHONE NUMBER EMAIL ADDRESS (OPTIONAL) Civic Address:

BIRTHDATE (complete only if 65 years or older this calendar year) YYYY-MM-DD

If you are applying on behalf of the applicant with their permission, enter your name and telephone number here:

I am the registered owner of the residence or the spouse or relative of the deceased owner and at the date the owner passed away we both occupied this residence as our principal residence. I qualify for the following grant:

- BASIC (column B amount) or
- SENIOR aged 65 or older this year (column C amount) or
- OTHER (column C amount) Must complete reverse

I have read and understood the Home Owner Grant eligibility requirements on the reverse and I certify that the information on this form is correct and complete to the best of my knowledge.

SIGNATURE

DATE SIGNED

	Under 65	65+ and Other
	770.00	1,045.00

Total Amount Due	A.	B.	C.
	2,384.93	1,614.93	1,339.93

Amount paid: _____

It is an offence (subject to a penalty of up to \$10,000) to make a false application for a home owner grant.

1. Folio and access

You need the folio and access numbers to claim your home owner grant online and register to view your tax information online.

2. School and Police

The Town collects taxes for to remit to the Province for school and policing services .

3. Municipal Taxes

General taxes and fire are collected for the Town of Oliver as tax revenue.

4. Other Agencies

The Town collects taxes for the RDOS, Hospital, BC Assessment and the Library.

5. Local Service Taxes

These are user fees for sewer, garbage and recycling. In addition, water and sewer parcel taxes are collected for all properties that are able to connect to the water & sewer system.

6. Grants

Three columns are listed: A, B and C but only one applies to you. **Column A** - if you do not qualify for any grant.

Column B - if you are the registered owner and live in the home.

Column C - if you are the registered owner and live in the home and meet additional requirements (ie: 65 or over, disabled). Please refer to the back of the tax notice for additional information.

The application must be completed for Grant B and C.

7. Prepayments

If you signed up for the Pre-Authorized Payment Plan, your total payments are provided reducing your balance due.

8. Arrears/Delinquent

Includes any taxes owing from a previous year. This will include and transfer of utilities from 2016.

Online Tax Service

Currently our online services include viewing property tax information, claiming your Home Owner Grant and the ability to receive your property tax notice online. You will need your roll number and your access code from the upper right hand side of your most recent property tax notice. (You do not need to be registered to claim your Home Owner Grant online).

Comparing Tax Notices with other Municipalities

There may be a false appearance of higher taxes when comparing the Town of Oliver's tax notice to other municipalities. Please take into account that the Town includes utility charges such as water, sewer, garbage and recycling, thereby saving on administration costs and keeping fees down.

Other Assessment Authorities

Provincial School Tax

The provincial government levies a tax on property to help pay for provincial expenditures on public education. All property owners are required to pay school taxes, unless the property is used for a purpose exempt under law.

RCMP Policing

The provincial government levies a tax on property to help pay for RCMP services. Once a municipality reaches a population over 5,000, they are required to pay for their own policing. For more information please visit their website: www.bc.rcmp.ca

Hospital

The purpose of the Okanagan-Similkameen Regional Hospital District is to assist in funding capital expenditures for hospitals and hospital facilities within the Okanagan Similkameen region.

BC Assessment

The BC Assessment Authority produced independent, uniform and efficient property assessment on an annual basis for all property owners in the province. The mandate of the BC Assessment is to establish and maintain uniform real property assessments throughout BC in accordance with the Assessment Act. The Act also requires that BC Assessment produce annual rolls with assessment at market value. For more information visit their website: www.bcassessment.ca

E-valuebc—provides property owners information on nearly every property in BC. This service can be used to compare neighboring properties sales and assessment values.

Library

Okanagan Regional Library (ORL) includes 29 branches, one of which is Oliver Branch. The ORL's mission is to provide equitable access to relevant educational, recreational and cultural library resources in order to enhance and enrich the lives of community residents. For more information please visit their website: www.orl.bc.ca

Regional District of Okanagan-Similkameen

The RDOS delivers services that are most economical and effective to provide in a regional basis. Some services are provided and funded region wide, like 911 emergency call system, Okanagan Basin Water Board, Sterile Insect Release Program, emergency planning and search and rescue, mosquito control, noxious weeds, illegal dumping and regional trails. The RDOS also manages and plans regional growth and development, as well as protects air quality and green space. For more information visit their website: www.rdos.bc.ca

Property Assessments

BC Assessment determines the assessed value of properties as of July 1 and then sends an Assessment Notice containing this information to each property owner in January. The property tax rate is applied to the value of the property and sent on a Property Tax Notice.

An increase/decrease in your assessment doesn't necessarily mean an increase/decrease in your property taxes. A detailed video on understanding your assessments is available at <https://www.bcassessment.ca/Services-products/Understaning-the-assessment-process>.

Payment Options

Payment Deadline is July 4th

A 10% penalty applies if your payment is late (including any unclaimed Home Owner Grant amount). Interest does not apply until after December 31st when your current taxes become in arrear status.

You can pay by cash, cheque or debit. The Town does not accept credit cards. If you want to pay by debit, it is a good idea to make sure your financial institution's daily limit is high enough to accommodate your payment. Town Hall also has a drop off slot for after hours use, and it is located in the door of the main entrance.

To avoid late payment penalties, take advantage of the many convenient ways to pay your taxes.

Mail

Tear off the lower portion of the tax notice, complete the Home Owner Grant application (both sides), if eligible and mail it along with a cheque for the amount due. Please make cheques payable to the "Town of Oliver." It can be post dated for the due date of July 4, 2017.

Allow enough time for the payment to be received on time. Postmarks are not accepted as proof of payment. **Payments must be received by Town Office by 4:30 pm on July 4, 2017.** Send your payment to the Town Of Oliver at Box 638, Oliver BC V0H 1T0.

Pay in Person

The Town Office is located at 6150 Main Street and is open from 8:30 a.m. to 4:30 p.m. To avoid line ups it is advised that you drop off your payment prior to the due date and complete your Home Owner Grant in advance.

Internet/Telephone Banking

To set up online banking, the Town of Oliver is listed as a "payee" under property taxes as "Oliver Town of Property Taxes". Enter the 8 digit account number (without spaces or decimals) shown after the 555 on your property tax notice. If you pay your taxes using either of these methods, you still must complete your Home Owner Grant application and submit it to the Town Office by the due date. Please allow up to 5 business days for payment processing. The date the Town receives the payment is the date considered paid.

Mortgage Company

Your financial institution can pay your taxes for you if you arrange this through your mortgage agreement. However, if the financial institution makes a payment error, you are still responsible and the resulting penalty will not be waived. Any overpayments will be refunded to the property owner. Your financial institution cannot claim the Home Owner Grant for you and you must still complete and submit your application to the Town office by the due date.

Pre-Authorized Payment Plan

Plan ahead for 2018 taxes. When enrolled, your monthly installment of taxes will be automatically withdrawn from your bank account over 10 months. Simple interest is paid on your prepayments at the provincial refund rate. Once enrolled it is not necessary to re-apply each year. In order to set up the plan, please contact the Town Office for an application or obtain forms from our website at www.oliver.ca.

Home Owner Grant

The Home Owner Grant is a provincial property tax assistance program. There are two categories of grants:

- The regular grant may reduce your taxes up to \$770
- The additional grant of \$275 (65 and older or a person with disabilities (see additional information on the reverse of your tax notice)

To avoid a penalty charge on your Home Owner Grant amount, the Town office must receive your grant before the property tax due date. The Home Owner Grant application is at the bottom of your property tax notice. **You can claim the Home Owner Grant without paying your taxes.**

Property Tax Deferment Programs

The Province of B.C. offers three programs to allow you to defer all or part of your annual property taxes on your home. Under these programs, taxes are paid on your behalf by the province, and are accrued along with simple interest at a rate of prime less 2%.

Property Tax Deferment

To qualify, you must be either 55 years or older, widowed or disabled, and have at least 25% equity in your home based on your assessment.

Children with Families Property Tax Deferment

This program is available for families with children under 18, or any age if attending an educational institution (ie college or university) during the current year. You may be required to show proof that you are supporting a child.

More information and application forms are available at the Town office or on the provincial website at:
<http://www.gov.bc.ca/propertytaxdeferment>

Any Questions?

If you have any questions about your 2017 tax notice, please contact the finance department at:

E-mail: finance@oliver.ca

Phone: 250-485-6200

Tax Deadline is Tuesday July 4, 2017 at 4:30 pm