

Payment Options

Deadline is July 3, 2018

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.

Avoid the lineups!

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.

Pre-Authorized Payment Plan 2019

Plan ahead for 2019 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 When enrolled, your monthly installment of taxes will be automatically withdrawn from your bank account over 10 months.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.

Mail

Tear off the lower portion of the tax notice, complete both sides of the Home Owner Grant application (if applicable), and mail it along with a cheque for the amount due. Please make cheques payable to the "Town of Oliver." The payment can be post-dated for the due date of July 3, 2018.

Allow enough time for the payment to be received on time. Postmarks are not accepted as proof of payment. **Payments must be received at Town Office by 4:30 pm on July 3, 2018.** Send your payment to the Town of Oliver at Box 638, Oliver BC V0H 1T0.

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. Any overpayments will be refunded to the property owner on request. Your financial institution cannot claim the Home Owner Grant on your behalf and you must still complete and submit your application to the Town office by the due date.

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))

You can claim the Home Owner Grant without paying your taxes. You can also claim your Grant online at www.oliver.ca.

Keep informed! Follow us on Facebook and Twitter:

Facebook @Town of Oliver
Twitter @Town of OliverBC

Any Questions?

If you have any questions about your 2018 tax notice, please contact the finance department at:

E-mail: finance@oliver.ca

Phone: 250-485-6200



Deadline is July 3, 2018

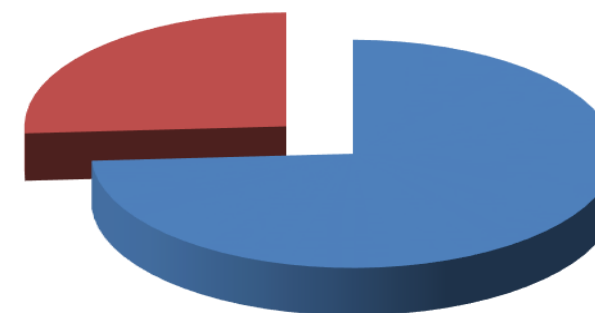
Contains Important Tax Information

2018 Oliver Tax Information Guide

The Town of Oliver general municipal taxes (including fire), account for only 26% of your property tax bill. Water and sewer parcel taxes are assessed on all properties that are able to connect to the water system and are collected on your tax notice, though they 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 74% of your annual property taxes goes to other levels of government such as the RDOS, hospital and other assessment authorities.



■ Collections for Other Governments 74%

■ General Municipal 26%

Policing

The Town of Oliver has established a responsible program to help fund the expected significant increase in police costs that will start in the year 2022. Municipalities with populations 5,000 to 14,999 pay 70% of the cost base for policing with the Government of Canada paying the remaining 30%.

Oliver's population was set at 4,928 with Statistics Canada in 2016. It is highly probable that the population has already met or exceeded the 5,000 threshold, however, it is not until the next official census in 2022 that Oliver will be required to pay 70% of the policing costs.

Currently, Oliver budgets \$275,000 for policing costs; in 2023 the Town has approximated the cost increases to \$1,050,000 or nearly \$750,000 more than we pay currently. If the Town of Oliver was required to pay for policing costs in 2018 this would be a 54% increase on the municipal portion of your property taxes. Council is concerned about the significant increase in property taxes to cover the increase. Additionally, there are many capital projects that require attention in the Town to maintain and improve its infrastructure (water, sewer, sidewalks, etc).

By increasing property taxes in a steady manner over the next 6 years ensures that the property tax base is at a sufficient level to handle the expected policing costs. The tax base these funds will be used to complete capital infrastructure projects deemed necessary by Council.

In the year that Oliver starts paying for the increased policing costs (2022), the money that was allocated for capital projects will be shifted to the police costs. This essentially shifts the tax base increase over that 6 year time period from the amount that is available for capital projects to policing costs.

Tax Deadline is Tuesday July 3, 2018 at 4:30 pm

Billing changes for Sewer, Garbage & Recycling User Fees

Commencing 2018, your taxes do not include user fees for sewer, garbage and recycling that were levied on your notice in previous years. These fees are now included with your quarterly utility invoice for water. For customers that pay their taxes through preauthorized payments to the Town, can request any overpayment be transferred to their utility account, be refunded or rolled over to apply to 2019 preauthorized payments. If the mortgage company pays the taxes, customers can request any credit be refunded or transferred to their utility account once the taxes have been paid.

This change will result in the property tax notice providing a true reflection of taxes as well as increase administrative efficiency with ongoing changes to billing.

As the Home Owner Grant does not apply to these fees, the Home Owner Grant claim is not affected by these changes.

Property Assessments

BC Assessment determines the assessed value of properties and 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. For more information visit their website: www.bcassessment.ca. A detailed video on understanding your assessments is available at:

<https://www.bcassessment.ca/Services-products/Understaning-the-assessment-process>.

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

Other Assessment Authorities

School

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.

Regional District of Okanagan-Similkameen

The RDOS delivers services that are most economical and effective on 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, 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.

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.

How to read your tax notice

2018 PROPERTY TAX NOTICE

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

Roll: 555 00044.000
Civic Address: 6173 Kootenay St
Legal Desc: Plan: KAP2560 Lot: 3 Block:
DL#: 2450S

Mortgage Code: Access Code: 32660
Mortgage Name: * Reprint *
May 15, 2018

2018 TAX DUE DATE – JULY 3RD
10% Penalty if not paid (including unclaimed grant) by July 3, 2018.
Postmarks are not accepted as proof of payment date.

TOWN OF OLIVER
PO BOX 638
OLIVER BC V0H 1T0

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 owners 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 2018 through May 2019. 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 1-800-365-2700
RDOS 1-877-610-3737
BC Assessment 1-866-825-6322
Methods of payment include:
Cash, Cheque, Money Order,
Interac, Online and Tele-banking.
CREDIT CARDS and Bank Teller
Stamps are NOT Accepted.

Taxable Assessed Value	Class	Land	Improvements	
HOSPITAL	06	55,100	137,000	
General	06	55,100	137,000	
School	06	55,100	137,000	
Tax Levies	Class	Taxable Value	Rate	Amount
School	06	192,100	4.200000	806.82
RCMP - Policing	06	192,100	0.682600	131.13
Municipal	06	192,100	3.613700	694.19
Fire	06	137,000	0.466400	63.90
Hospital/BCAAMFA	06	192,100	0.851300	163.53
Library	06	192,100	0.476400	91.52
RDOS - Frank Venables	06	192,100	0.499600	95.97
RDOS - Parks & Recreation	06	192,100	1.603400	308.01
RDOS - General Government	06	192,100	0.837500	160.88
RDOS - Arena	06	192,100	0.609300	117.05
RDOS - 911 Emergency	06	137,000	0.198000	27.13
RDOS - Sterile Insect	06	55,100	0.104300	5.75
Local Services Taxes - Bylaw				
Sewer Parcel Tax				105.20
Water Parcel Tax				135.90
Total Current Taxes				2,906.98
ESTIMATED 2018 MONTHLY TAX PREPAYMENT :		305.23	305.23	305.23
Pay Amount in Column A, B, or C		A. No Grant	B. Basic Grant	C. Additional Grant
Basic Provincial School Levy		806.82	806.82	806.82
Less N&R Home Owner Grant *		0.00	0.00	0.00
Net School Taxes		806.82	806.82	806.82
General Municipal & Other Taxes		1,859.06	1,859.06	1,859.06
Local Services Taxes		241.10	241.10	241.10
Less Residual N&R Home Owner Grant *		0.00	0.00	0.00
Total Current Taxes		2,906.98	2,906.98	2,906.98
Arrears (including interest to July 03, 2018)		0.00	0.00	0.00
Delinquent (including interest to July 03, 2018)		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 03, 2018		2,906.98	2,906.98	2,906.98

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

2018 NORTHERN & RURAL HOME OWNER GRANT APPLICATION
The information provided on this form may be shared for the purposes of administering the Land Tax Deferment Act, Property Transfer Tax Act and Taxator (Rural Area) Act.

Roll: 555 00044.000
Owner: TOWN OF OLIVER
Civic Address: 6173 Kootenay St

COMPLETE THIS APPLICATION IF YOU HAVE NOT COMPLETED YOUR 2018 GRANT ONLINE

NAME: _____ TELEPHONE NUMBER: _____ EMAIL ADDRESS (OPTIONAL): _____
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 the 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: _____

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

	Under 65	65+ and Other
Total Amount Due	A.	2,906.98
	B.	2,906.98
	C.	2,906.98
Amount paid:		

1. Folio and Access Code

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

2. School and Police

The Town collects taxes 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. Parcel Taxes

Water and sewer parcel taxes are collected for all properties that are able to connect to the water & sewer system.

6. Home Owner 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. Arrears/Delinquent

Includes any taxes owing from a previous year. This will include the transfer of utilities from 2017.

8. Prepayments

If you signed up for the Pre-Authorized Payment Plan, your estimated payments are provided for 2019.