

Payment Options

Deadline is July 2, 2019

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 11 digit account number including the 555 (without spaces or decimals) shown on the upper right corner of 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 2020

Plan ahead for 2020 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 When enrolled, your monthly installment of taxes will be automatically withdrawn from your bank account over 10 months.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 2, 2019.

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 2, 2019.** 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.

Provincial Property Tax Deferment Program

The BC Property Tax Deferment Program is a provincial loan program that allows registered owners residing on the property to defer their annual property tax payment when certain criteria are met. All deferment applications must be submitted by the due date to avoid a 10% penalty.

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 2019 tax notice, please contact the finance department at:
E-mail: finance@oliver.ca

Tax Deadline is Tuesday July 2, 2019 at 4:30 pm



Deadline is July 2, 2019

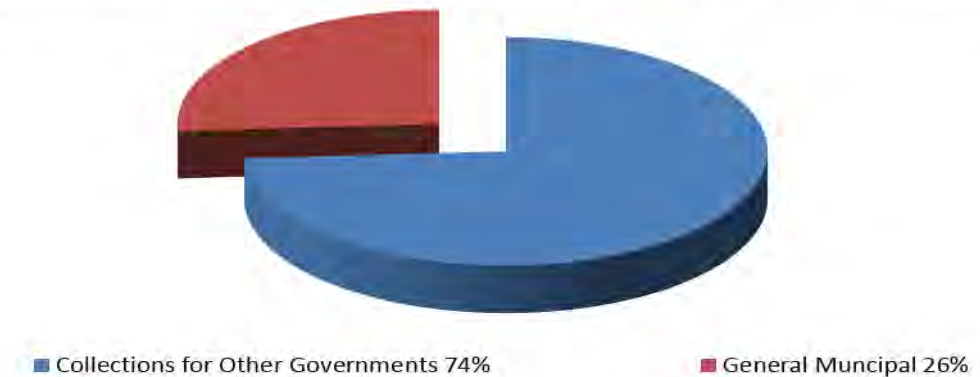
Contains Important Tax Information

2019 Oliver Tax Information Guide

The Town of Oliver general municipal taxes (including fire), account for only 26% of your property tax bill.

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.



Policing

In 2018 the Town of Oliver commenced a program to increase the total tax levy in preparation of the expected increase in police costs that will start in the year 2022. Municipalities with populations 5,000 to 14,999 must pay 70% of the cost base for policing with the Federal Government paying the remaining 30%.

In 2016 Oliver's population was set at 4,928 by Statistics Canada. 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, the Province collects approximately \$275,000 for police taxes from the Town of Oliver. In 2023 the Town has approximated the cost increases to \$1,050,000 or nearly \$750,000 more than what the taxpayers presently pay. The projected 54% increase in taxes is being phased in over a six year time period. The funds that are currently being collected are being utilized for capital infrastructure until the Town is requisitioned the policing monies in 2023 in accordance with direction from Council. The scheduled Capital Works for 2019 include the rehabilitation of Earl Crescent—\$600k, Centennial Park Redesign—\$150k and other smaller projects.

By phasing in the impact of policing costs all taxpayers will be prepared when the 2023 policing costs are invoiced. Currently these funds will be used to complete capital infrastructure projects deemed necessary by Council. In 2023 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.

Billing changes for In-Town Irrigation

If you receive irrigation from the Town, commencing 2019, your taxes will not include these charges. These fees are now included on an annual utility invoice for water. This change will result in the property tax notice providing a true reflection of taxes

For customers that pay their taxes through preauthorized payments to the Town, you can request any overpayment be transferred to their utility account, be refunded or rolled over to apply to 2020 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.

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>.

Valuebc—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 on a regional basis. Some services are provided and funded region wide, such as 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 the 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

2019 PROPERTY TAX NOTICE

6150 Main Street, PO Box 638
Oliver, BC V0H 1T0
Telephone: (250) 485-6203
Fax: (250) 498-4466
www.oliver.ca

Roll: 555 99999.999
Civic Address: 1234 Municipal St
Legal Desc: Plan: EF12345 Lot: 1 Block:
DL#: 2450

Mortgage Code: Access Code: 65695
Mortgage Name:

2019 TAX DUE DATE – JULY 2ND
10% Penalty if not paid (including unclaimed grant) by July 2, 2019.
Postmarks are not accepted as proof of payment date.

TOWN, OLIVER
1234 Municipal St
OLIVER BC V0H 1T0

*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.*

PLEASE SEE THE REVERSE FOR IMPORTANT HOME OWNER GRANT INFORMATION

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 2020 taxes in ten (10) equal monthly payments from August 2019 through May 2020. Call our tax staff at 250-485-6203 or visit our website www.oliver.ca to find out how to enroll.

FOR MORE INFORMATION
The Town of Oliver collects taxes for several taxing authorities. For information on various tax levies, call:
School Taxes 1-800-355-2700
RDOS 1-877-610-3737
BC Assessment 1-866-825-8322

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	01	192,000	200,000
General	01	192,000	200,000
School	01	192,000	200,000
Tax Levies	Class	Rate	Amount
School	01	392,000	790.15
RCMP Policing	01	392,000	103.06
Municipal	01	392,000	584.08
Fire	01	200,000	34.58
Hospital/BCAA/MFA	01	392,000	114.54
Library	01	392,000	63.39
RDOS - Frank Venables	01	392,000	69.27
RDOS - Parks & Recreation	01	392,000	266.64
RDOS - General Government	01	392,000	126.54
RDOS - 911 Emergency	01	200,000	14.70
RDOS - Sterile Insect	01	192,000	7.05
Local Services Taxes - Bylaw			
Sewer Parcel Tax			109.40
Water Parcel Tax			140.00
Total Current Taxes			2,423.40

ESTIMATED 2020 MONTHLY TAX PREPAYMENT :	A. No Grant	B. Basic Grant	C. Additional Grant
Pay Amount in Column A, B, or C			
Basic Provincial School Levy	790.15	790.15	790.15
Less N&R Home Owner Grant *	0.00	770.00	790.15
Net School Taxes	790.15	20.15	0.00
General Municipal & Other Taxes	1,383.85	1,383.85	1,383.85
Local Services Taxes	249.40	249.40	249.40
Less Residual N&R Home Owner Grant *	0.00	0.00	254.85
Total Current Taxes	2,423.40	1,653.40	1,378.40
Arrears (including interest to July 02, 2019)	0.00	0.00	0.00
Delinquent (including interest to July 02, 2019)	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 02, 2019	2,423.40	1,653.40	1,378.40

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



2019 NORTHERN & RURAL HOMEOWNER GRANT APPLICATION

The information provided on this form may be shared for the purposes of administering the Land Tax Deferral Act, Property Transfer Tax Act and Taxation (Rural Areas) Act.

Roll: 555 99999.999
Owners: TOWN, OLIVER

Civic Address: 1234 Municipal St

Freedom of Information and Protection of Privacy Act (FOIP/PA): The personal information on this form is collected for the purpose of administering the Homeowner Grant Act (HOGA) under the authority of sections 8(1), (3) and 10(4) of the HOGA and under sections 20(a) and (c) of the FOIPPA. Questions about the collection, use or disclosure of this information can be directed to the Manager, Homeowner Grant Administration, PO Box 9991 Stn Prov Govt, Victoria, BC V8W 9R7. (Telephone: Victoria at 250-356-8904 or toll free at 1-888-355-2700). Email: HOGADMIN@gov.bc.ca

INSTRUCTIONS: Find out if you qualify for the Homeowner Grant on the reverse side of this form and at www.gov.bc.ca/homeownergrant. Complete the reverse of this form to apply for the Homeowner Grant for the current tax year. Send your completed application, any supporting document(s) required and the remaining taxes due to the Town of Oliver. To avoid penalties, your application must be received by the tax due date. If you miss the due date you may apply for the Homeowner Grant until December 31, however penalties will apply. Only one Homeowner Grant can be claimed Province-wide by you or your spouse each year. You may be required to submit additional documentation to establish your eligibility. Homeowner Grants are subject to audit for up to seven years to ensure applicants are eligible for the grants they receive.

To qualify for the Homeowner Grant you must:
- be a Canadian citizen or permanent resident of Canada;
- live in BC, and
- occupy this residence as your principal residence.

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

IF ELIGIBLE PLEASE COMPLETE YOUR 2019 GRANT APPLICATION ON THE REVERSE.

	N&R Homeowner Grant available:	
	Under 65	65+ and Other
	770.00	1,045.00
Total Amount Due	A. 2,423.40	B. 1,653.40
	C. 1,378.40	

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. Estimated 2020 Taxes

If you prepay your taxes this is an estimate for 2020 taxes. Anyone registered for prepayments will receive a notice in late July of the payment amount.

7. Arrears/Delinquent

Includes any taxes owing from a previous year. This will include the transfer of utilities from 2018.

8. 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 and are under 65.

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 on the reverse of the notice must be completed for Grant B and C.

You must claim your Home Owner Grant every year.