

## Payment Information

Property taxes must be paid by **July 4, 2016 at 4:30 pm**. A 10% penalty applies if your payment is late (including any unclaimed Northern & Rural (N&R) Home Owner Grant amount). Interest does not apply until after December 31st when your current taxes become arrears. If property taxes remain unpaid for two years, the property is placed for tax sale in September of the third year.

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

### Mail

Send your payment to the Town Office at Box 638, Oliver BC V0H 1T0. Mailed payments must be received by July 4th, 2016 at 4:30 pm to avoid the late penalty. Mail your cheque early, in order to allow enough time for the payment to be received on time. **Postmarks are not considered proof of payment.**

### 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. Monday to Friday except holidays. Cash, cheques and debit cards are accepted. The Town does not accept credit cards. To avoid line-ups it is advised that you drop off your payment prior to the due date and complete your N&R Home Owner Grant in advance. Post dated cheques are accepted.

### Internet/Telephone Banking

Contact your financial institution for setup details on your account. The Town of Oliver is listed as a "payee" under property taxes as "Oliver-Town of—Property Taxes". Enter the 11 digit account number without spaces or decimals shown in the upper right hand corner of your notice. If you pay your taxes using either of these methods, you still must complete your N&R Home Owner Grant application and submit it to the Town Office by July 4, 2016 at 4:30 pm.

### Through Your Mortgage Holder

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 N&R Home Owner Grant for you and you must still complete and submit your application to the Town office by July 4, 2016 at 4:30 pm.

### Pre-Authorized Payment Plan

Plan ahead for 2017 taxes. When enrolled, your monthly installment of taxes will be automatically withdrawn from your bank account over ten months. Simple interest is paid on your prepayments at the rate set by the Province. 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 visit our website at [www.oliver.ca](http://www.oliver.ca).

### Northern & Rural Home Owner Grant

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

- The basic grant may reduce your taxes up to \$770
- The additional grant of \$275.00 will increase your grant to \$1,045

To avoid a penalty charge on your N & R Home Owner Grant amount, the Town office must receive your completed grant before the property tax due date. The N&R Home Owner Grant application is at the bottom of your property tax notice or alternatively can be filled in on-line.

### Online Home Owner Grants

You may claim your N&R Home Owner Grant online at the Town of Oliver website. Visit our website at [www.oliver.ca](http://www.oliver.ca) and click on the ONLINE SERVICES tab. All you need is your roll number and your access code (access code is case sensitive) from the top right corner of your tax notice (under the legal description box). Please note that all grants are subject to review and may be accepted or denied by the Town according to the regulations of the *Home Owner Grant Act*.

You can claim the N & R Home Owner Grant without paying your taxes.

### Low Income Supplement Program for Properties Assessed Above \$1,200,000

The application for this program is separate from the Home Owner Grant application. To receive this benefit, homeowners must apply to the Ministry of Small Business and Revenue. For program information and application forms please contact Home Owner Grant Administration at 1-888-355-2700, or email [hogadmin@gov.bc.ca](mailto:hogadmin@gov.bc.ca).

### Property Tax Deferment Programs

The Province of B.C. offers two 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.

#### Families with Children:

This program is available to assist families with children, particularly during those years where costs are high. You may apply if you have 15% equity in your home and you must have been supporting any children under the age of 18 in the calendar year.

For new applications, a copy of your mortgage statement must accompany your application.

More information and application forms are available at the Town office or our website as well as on the provincial website at: [http://www.rev.gov.bc.ca/rpt/property\\_tax\\_deferment.htm](http://www.rev.gov.bc.ca/rpt/property_tax_deferment.htm)

### Any Questions?

If you have any questions about your 2016 tax notice, please contact the finance department at:  
E-mail: [finance@oliver.ca](mailto:finance@oliver.ca) or 250-485-6200.



## 2016 Budget & Taxes Mayor's Message



Our budget process this year once again ensures that we will continue to maintain our infrastructure, provide needed services and allow for capital improvement with only a modest increase to taxation. One has to remember that the municipal portion of your tax bill is very separate from all of the other services we collect on behalf of other jurisdictions. (e.g.: School, Hospital).

I find it remarkable that as a community we can offer so many services with our modest tax base. Together, with our rural partners, we also enjoy many more amenities that would likely be unaffordable without this collaboration.

This year there are a number of positive things to look forward to. The biggest of which is will be the opening of the new corrections facility in October. This Provincial facility, when fully staffed, will be comprised of 240 corrections staff plus up to 60 contracted staff. These long term positions are going to be a huge complement to the overall employment of the South Okanagan. We have already been welcoming new home owners to all areas in the South Okanagan including many in Oliver.

We started our year with a rock slide at Gallagher Lake. We were fortunate to partner with the Province on the estimated one million dollar repair. A temporary fix is in place and our public works department will evaluate where we need to go after the growing season.

We have also commenced our Official Community Plan review. This review, when finished in early 2017, will provide Oliver with a guiding document on where our community envisions how we wish to grow over the oncoming years. There will be a number of opportunities for the public to get involved and have their voices heard. I encourage you to participate as Council's quality decisions depend on hearing from our constituents.

Last year we benefitted from a Provincial partnership to have our main street repaved and provide other downtown improvements. This year we have purchased the former "Collen's Department" store lots and in our strategic plan we have identified supporting our downtown as a priority. Council looks forward to engaging the community in this pursuit.

I have mentioned that as a community we benefit from the partnerships we share with our rural neighbours, the Province and the Federal government. We also understand the hard work and economic benefit the Osoyoos Indian Band brings to our greater community. We will all be positively impacted by the large employment of the corrections facility. The Area 27 racetrack, that will be up and running this year, is likely to also have a positive impact on our region's economy.

2016 is going to be another great year. We have a strong Council, a skilled and dedicated management and staff team, an incredible volunteer base and a diverse economy that benefits us all.

Ron Hovanes

Mayor

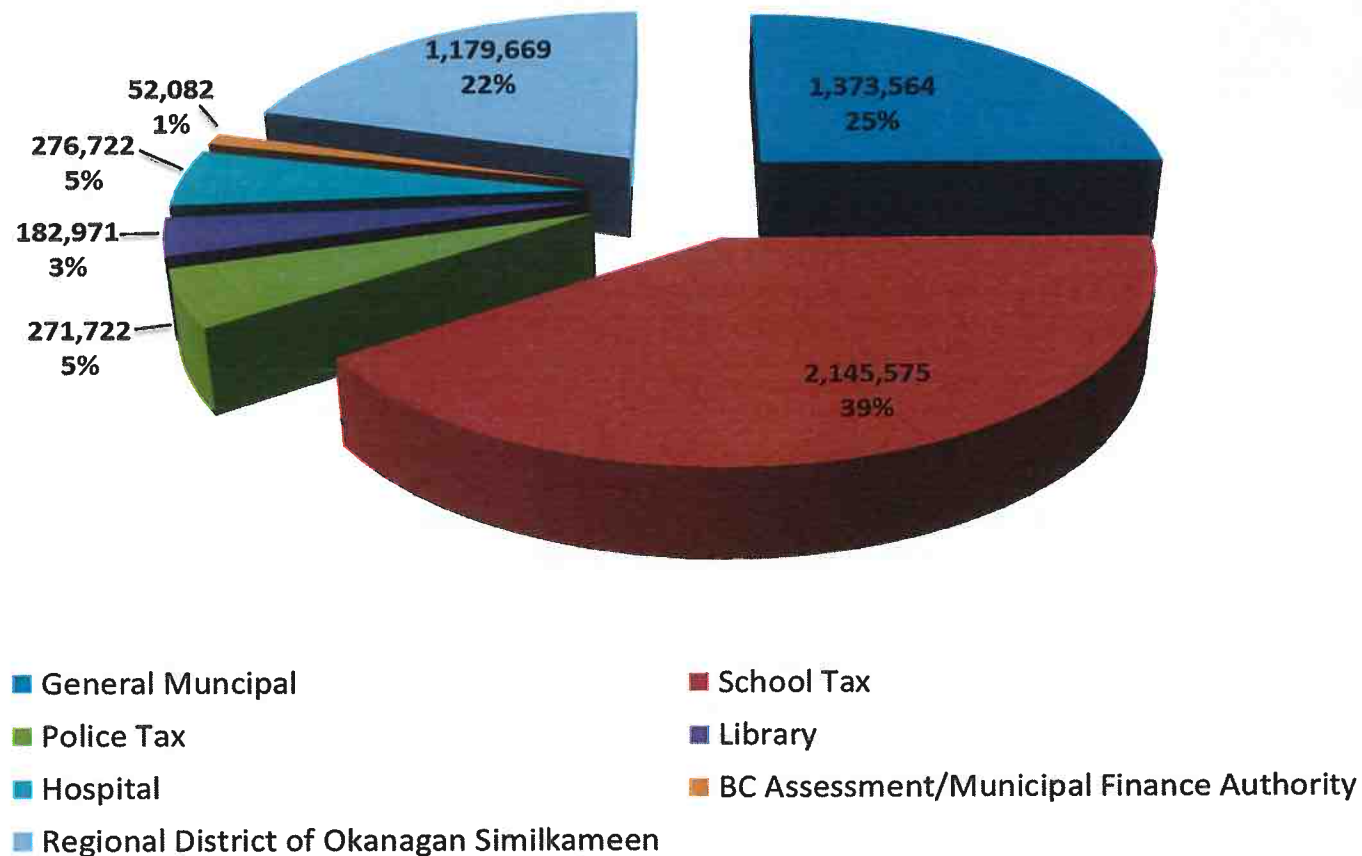
250.485.6205  
[rhovanes@oliver.ca](mailto:rhovanes@oliver.ca)

**Tax Deadline is Thursday July 4, 2016 at 4:30 pm**

## Do you know that only 25% of the tax bill goes to the Municipality?

Approximately 75% - is collected by the Municipality on behalf of the following taxing authorities:

### Where Your Tax Dollars Go



## Understanding your Northern and Rural Home Owner Grant

If the home you reside in is your principal residence you may be entitled to claim a Home Owner Grant to reduce your total taxes owing. The basic grant for 2016 is \$770.00 and the additional grant, if eligible, is \$275.00. The grant is applied against your gross taxes as follows:

Gross Taxes	\$2,000.00
Basic Grant	(770.00)
Taxes Due after applying the basic grant	\$1,300.00
Additional Grant	(275.00)
Taxes Due after applying the additional grant	\$1,025.00

## Online Tax Notices

Online tax notices are available by registering on our online property tax service. You must register before the property tax notices are issued in order to receive your property tax notice by email. However, you can register anytime to review your property tax account and receive future notices via our E-bill services. Please visit our website for additional information at [www.oliver.ca](http://www.oliver.ca) or call our Finance Department at 250-485-6200.

## The municipal portion of your taxes

The Town of Oliver is directly responsible for two tax levies: "Municipal" and "Fire". The Oliver municipal and fire tax levy budget totals \$1,373,564. This tax levy provides funds to assist with general operating and capital expenditures.

The financial plan for the 2016 budget is a total of \$10.8 million. This funding is a combination of new tax dollars, reserve funding, borrowing and funding from senior levels of government.

The following is a breakdown of budget funding planned for 2016;

- ◇ \$3.2 million for water (\$2.5 million for operating and \$0.7 million capital)
- ◇ \$1.2 million for sewer (\$0.8 million for operating and \$0.4 million for capital)
- ◇ \$6.4 million for general (\$3.0 million for operating and \$3.4 million for capital).

Budgets are developed, financial statements are audited and annual financial reports published to ensure that the Town is accountable for financial decisions.

## BC Assessment Authority & E-valueBC

The BC Assessment authority assesses the value on your property that your property taxes are calculated on. There are a number of services available on its website to assist homeowners with their property. Detailed residential property inventory is available as well as the ability to compare assessments online with E-valueBC. For additional information about what is available, visit [www.bccassessment.ca](http://www.bccassessment.ca).

### 2016 GENERAL TAX COMPARISON Based on Oliver's Average Residential Assessment (municipal and fire only)

	2016
<b>AVERAGE ASSESSMENT - OLIVER</b>	<b>\$</b>
Land	119,746
Improvements	181,520
<b>Total</b>	<b>301,266</b>
<b>GENERAL TAX (including fire)</b>	
Oliver	494
Osoyoos	492
Armstrong	737
Peachland	855
Summerland	919
Princeton	981
Kelowna	1,073
Vernon	1,106
Keremeos	1,195
Penticton	1,326

### What is the difference between "capital and operating" costs?

Capital expenditures include building, replacing, upgrading and repairing roads, trails, sidewalks, drainage systems, wells, planning projects, buildings, sewer and water systems. It also includes purchases of equipment to maintain operations.

Operational expenditures include maintaining Town parks, buildings, trails, water & sewer systems, clearing roads, mowing parks, cemetery maintenance, bylaw enforcement, issuing of permits and licenses, and maintaining Town infrastructure.

Operations also includes purchasing of materials and contracts needed to provide services that keep the Town's operations sound and protected.

To find out more about programs and services offered by the Town, visit [www.oliver.ca](http://www.oliver.ca).

**Your property tax notice** includes annual utility charges for sewer, garbage and recycling. This saves on administrative costs of generating additional bills. This may give the false appearance that the total taxes are high compared to other municipalities, which often bill separately for these services. If you are comparing your tax bill to other areas, be sure to take into account the utilities.

### RESIDENTIAL USER RATES:

Metered Water Consumption	\$0.60 cubic metre
Metered Base Rate (5/8" & 3/4")	\$140.92 per year
Water Parcel Tax	\$123.40 per year
Sewer User Fees	\$235.90 per year
Sewer Parcel Tax	\$ 96.20 per year
Garbage	\$ 86.00 per year
Recycling	\$ 24.00 per year