

## IMPORTANT INFORMATION AND COVID-19 UPDATE



The District of Peachland ("the District") is monitoring the COVID-19 pandemic closely while collaborating with all levels of government to ensure consistent communications, operations and service delivery. The District is following recommended protocols from the B.C. Ministry of Health and the B.C. Centre for Disease Control to help stop the spread of COVID-19.

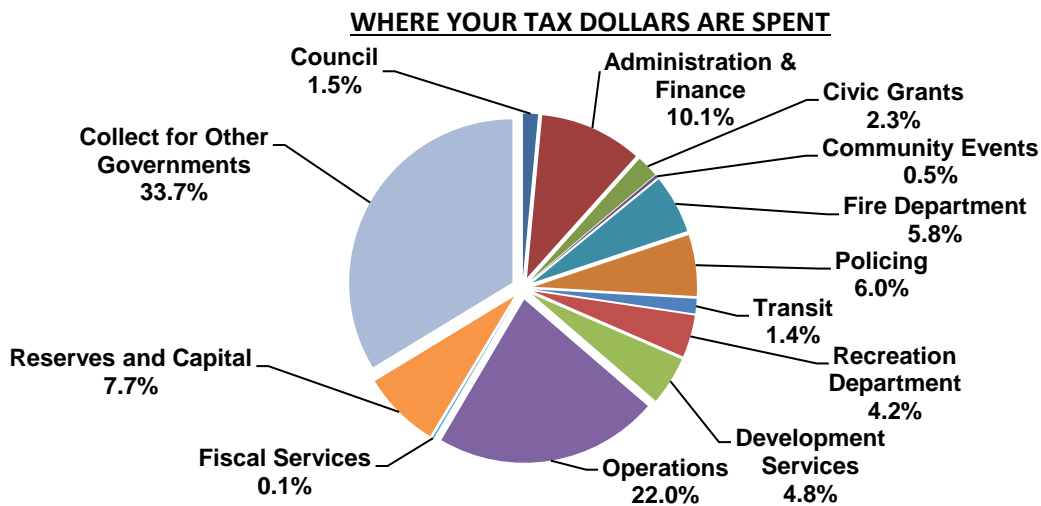
**As your tax notice and newsletter go to print, the District's main office remains closed to the public. To accommodate in-person payments the District's Recreation Office, located at 4450 – 6<sup>th</sup> Street, will be accepting in-person payments Monday through Friday from 10:00 AM to 12:00 PM and again from 1:30 PM to 3:30 PM from June 1 to July 2, 2020. The District will have staff available to answer your questions by phone Monday to Friday, 8:00 AM to 4:00 PM. Please call 250-767-2647 or email [finance@peachland.ca](mailto:finance@peachland.ca).**

The District continues to look for ways to assist homeowners facing financial hardship because of the COVID-19 pandemic while adhering to the Community Charter and Local Government Act. For the 2020 tax year, the property tax due date has remained on July 2, 2020. However, the 10% property tax penalty deadline has been extended to November 2, 2020.

## 2020 MUNICIPAL TAX ASSESSMENT

The impact of the 2020 Financial Plan on the average household includes:

- A \$26.23 or 1.90% percent increase in general taxes for the average household,
- A \$0.10 or 0.04% decrease to the policing tax,
- A \$5.95 or 9.15% decrease to the transit tax, and
- An \$80.33 or 47.47% increase to General, Water and Sewer Capital Asset Renewal Parcel Taxes required to meet asset management policy targets with no increase to General, Water and Sewer Improvement Parcel Taxes.
- A \$100.51 or 4.39% increase to Total Municipal Taxes (including Parcel Taxes).



Tax notices may result in questions for you, including how your property assessment affected your amount of property taxes payable. To assist with these inquiries, BC Assessment provides a variety of communication resources including webpages, infographics, and short videos:

Property Assessments & Property Taxes: <https://info.bcassessment.ca/propertytax>

The Property Tax Equation: <https://info.bcassessment.ca/services-and-products/Pages/ThePropertyTaxEquation.aspx>

How BC Assessment Works: <https://info.bcassessment.ca/about-us/how-BC-Assessment-works>

Your Property Value Change and Property Taxes: <https://www.youtube.com/watch?v=hAdlipZv5g4>

Understanding Property Assessments & Property Taxes: <https://www.youtube.com/watch?v=GJ1mzeCm5jw>

## NORTHERN AND RURAL HOME OWNER GRANT CLAIMS

• Up to \$770 if the home is located in a northern or rural area. A "northern or rural area" means outside the Metro Vancouver, Fraser Valley and Capital Regional Districts.

• Up to \$1,045 for homes in northern or rural areas where the homeowner is 65 years or older or a person with a disability.

To qualify for the grant, you must:

- Be the registered owner of the residence
- Be a Canadian citizen or permanent resident of Canada
- Live in B.C.
- Occupy the residence as your principal residence

For additional information on the types of homeowner grants available and criteria for qualifying please visit the following link: <https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/home-owner-grant>

**The Northern and Rural Home Owner Grant ("HOG") application must be completed and submitted to the District office each year to receive the grant.** If your mortgage company pays your taxes, your HOG application must still be completed and submitted to the District office.

Any property tax payment or HOG claim not received by 4:00 PM on November 2, 2020 is subject to the 10% late penalty. The grant is a form of payment towards your property taxes and it is considered a late payment if you apply late. However, you can still apply for the home owner grant until December 31 of the current tax year. You can apply even if you have not paid your property taxes.

## **HOW TO SUBMIT YOUR GRANT APPLICATION**

**Online** You can now claim your HOG online on the District's website. You will need your roll number and your Access Code which are printed on the top right of your Property Tax Bill.

1. Go to <https://www.peachland.ca/online-services>. Click on the Online Services Portal at bottom of page and then on the Claim Home Owner Grant button.
2. Enter your Folio/Roll Number (318 is already entered for you) and your Access Code. Click on the Claim Home Owner Grant button. The 2020 Home Owner Grant Application will open.
3. Fill in the required information to complete your Home Owner Grant Application and when complete, click on the Claim button at the bottom of the page for confirmation. Record the confirmation number and/or print the confirmation page for your records.

**Mail** Send your application by mail to the address provided on your property tax notice.

**In Person** Drop off your completed application at the location listed on your property tax notice.

## **PROPERTY TAX PAYMENT OPTIONS**

Payments can be made by mail, online banking and tele-banking or in person at most financial institutions. If paying Property Taxes at a participating financial institution, please check with the financial institution for bank cut off times to avoid penalty. Postmarks and bank stamps are not accepted as proof of payment date. The account number for online banking is the last 8 digits of the Roll number printed on your tax notice at the top right corner of your tax bill. There is a drop slot at the District Office if you wish to drop your payment off after hours (cheques only, please do not submit cash or money orders after hours).

Forms of payment include cash, cheques (including post-dated), money orders and Interac payments. Please allow 5 business days for electronic payments. **Please note: CREDIT CARDS are NOT accepted.**

## **PROPERTY TAX PREPAYMENT PLAN**

This program offers a convenient method of paying your taxes in advance. The plan starts July 15, 2020 and continues to May 15, 2021. When you join the prepayment plan, your monthly installment will be automatically deducted from your bank account. Interest is paid monthly on credit balances at a rate set by the Province (currently Prime less 2%). The Tax Prepayment Plan automatically renews every year starting in July. Application forms are available online at: <https://www.peachland.ca/cms/wpattachments/wplD205atID2782.pdf>

## **PROPERTY TAX DEFERMENT PROGRAM**

Tax deferment is a low interest loan program that helps qualified B.C. homeowners pay their annual property taxes on their principal residence. Once you receive your property tax notice, you will need to confirm you are qualified for one of two tax deferment programs:

### **Regular Program**

You may qualify for the Regular Program if you are:

- 55 or older during the current year
- a surviving spouse of any age, or
- a person with disabilities

<https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/defer-taxes/regular-program>

### **Families with Children Program**

You may qualify for the Families with Children Program if you are a parent, stepparent or financially supporting a child.

<https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/defer-taxes/families-children-program>

For additional information on this program including applying online, checking your application status and the annual renewal process please visit <https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/defer-taxes> or call 1-888-355-2700. Please note Municipalities will no longer be accepting applications.

## **VIEW YOUR 2020 PROPERTY TAX DETAILS ONLINE and RECEIVE YOUR 2021 PROPERTY TAX NOTICE VIA EMAIL**

TO REGISTER and/or to sign up for electronic tax notices:

1. You will need your roll number and access code from the upper right hand side of most recent property tax notice.
2. Click on "On-line Services" on [www.peachland.ca](http://www.peachland.ca) and then the "On-line Services Portal" link at bottom of page.
3. Click on the "Link & Register" button near the upper right hand corner.
4. If you are already registered with an online account, login here and relink your account with the email options checked
5. If you have not previously registered, click on "Show Me How". Click on the down arrow beside "Select Account Type" and choose Property Taxes. Enter your 8 digit account number (include the decimal point), access code and check the applicable boxes for emailed tax notices.
6. Once all fields are entered, click on 'Continue' button and then create a User Name and Password. **SAVE.**
7. An email confirmation will be sent to the registered user. (If you own more than one Peachland property, you can add them to your Online Account by selecting "PT-Property Taxes" from "Account Type"; enter property tax roll number and access code).

To view your property tax account details, place cursor over online services and click on property taxes. An email will be sent when the 2021 Property Tax notices are ready for viewing in May 2021.

For more information on 2020 Property Taxes our District Office is still processing inquiries at 250-767-2647 or email [finance@peachland.ca](mailto:finance@peachland.ca)