

PROPERTY TAXES - FREQUENTLY ASKED QUESTIONS

******NOTICE: Payments will be processed on the Effective Date sent from your bank. Therefore, payments made late in the day after your bank's cut off time will be processed the following day. If you have any questions regarding the Effective Date, please contact your bank.**

PLEASE RETAIN YOUR RECEIPTS FOR PROOF OF PAYMENT FOR PROPERTY TAXES AND PROOF OF CLAIM FOR THE HOME OWNER GRANT.

Remember to claim your Home Owner Grant (HOG) by July 3, 2018

- **Even if you are not making a payment or your bank pays your taxes, you still have to claim your Home Owner Grant by the due date to avoid penalty.**
- You can claim the grant in person, by mail, drop off your completed HOG application in the City Hall drop box at 7217 - 4th Street, or claim the grant online. If you claim online make sure after you submit your application you get confirmation on the screen that the grant has been successfully claimed and print off this page.
- **If your bank pays your taxes, let them know if you are claiming the Home Owner Grant (if it is your principal residence) or NOT claiming your Home Owner Grant. This will enable your bank to pay the correct amount of taxes on your behalf.**

What is the penalty for paying taxes late?

- 10% penalty for 2018 property taxes after 4:00 pm on July 3, 2018. (This is a one time penalty that will remain unchanged until December 31, 2018.)
- 2018 Property Taxes outstanding include any unclaimed Home Owner Grant and are subject to the 10% penalty.

Where can I pay my property taxes?

- Payments can be made by mail, in person at City Hall, by using the drop box at City Hall at 7217 - 4th Street, Interac e-transfer, or through a pre-authorized payment plan (*please call City Hall for information*). As well, payments can be made through most financial institutions using the online services (telephone or internet banking), and by adding the City of Grand Forks (**TAXES**) to your payee list. **Payments will be processed on the Effective Date sent from your bank. Therefore, payments made late in the day after your bank's cut off time will be processed the following day. If you have any questions on the Effective Date, please contact your bank. If payment is not received by the due date, it will be subject to the late penalty.**

Where can I claim my HOG?

- Home Owner Grant applications can also be claimed by mail, in person at City Hall, in City Hall drop box or claim online through the City's website www.grandforks.ca. On the website click on "Access My Account" located on the top margin. Click on "Online Services", then on "Home Owner Grant". Then click on "Claim Home Owner Grant". Enter your roll number without the "210" prefix and your access code/pin which is found on your tax notice. Click on "Claim Home Owner Grant", once claimed print off a copy for your records.
- Your financial institution will not accept your Home Owner Grant application.

What forms of payment does the City accept?

- Cash, Cheque and Debit Card (**Visa & MasterCard are no longer accepted for Property Tax payments**)
- Cheques that are not negotiable due to errors made by the payer will be considered returned cheques. All returned cheques are subject to a returned cheque fee of \$25.00 and are not considered payments. It should be noted that the **penalty fee of 10% of 2018 property taxes** will apply and be levied on returned cheques if a **certified payment** is not remitted by the tax due date.
- Coin is not accepted as payment.

Does the City accept postdated cheques for property tax payments?

- Yes. In order to avoid any penalty on outstanding taxes, your cheque **can't be postdated beyond the due date.**

My mortgage company pays my property taxes, is there anything else I need to do?

- If this house is your principal residence, you must make application for the Home Owner Grant. The mortgage company can't do this for you.
- If the Home Owner Grant is not claimed on or before the July 3, 2018, the amount is subject to the 10% penalty.
- If Home Owner Grant eligibility has changed, you may need to contact your mortgage company to ensure that they pay the correct amount on your behalf.

Why is the Home Owner Grant amount subject to penalties?

- You can reduce your taxes owing by claiming grants you are eligible for; until you claim the grant, the total bill is **taxes outstanding**.

If my payment is sent in the mail and postmarked prior to the due date (July 3, 2018), does that relieve me of penalty if the City does not receive the payment on or before July 3, 2018?

- No. Payments must be received by the City on or before 4:00 p.m. on the due date. The Property Tax Notice indicates that "**Postmarks on mailed remittances will not be considered as date of payment.**" This can be found under Payment Information on the Tax Notice.

Are penalties discretionary?

- No. Penalties are mandated by Provincial legislation and are not discretionary.

Am I eligible for tax deferrals?

- You might be eligible, call 1-888-355-2700 or 250-387-0555 for further information. You can also email to TaxDeferment@gov.bc.ca to find if you are eligible.
- For more information click on The City of Grand Forks website at www.grandforks.ca. In the search area type in "Property Taxes" and click on the Property Tax Information link. Arrow down to "Property Tax Deferment" and click on the link below. On the left side of the page click on "Regular Program", to the right you will see "Do I Qualify?", click on the "Tax Deferment Eligibility Calculator". Enter in your current assessed value of your property as well as total charges registered against your property, this will confirm if you are eligible for tax deferment. Charges against your property may include mortgages, lines of credit (use the credit limit as the value of the charge), and charges registered under the Family Law Act or Family Maintenance Enforcement Act. **Please note that if your application is declined, the penalty for late payment will apply.**
- Please also refer to "**Other Important Notes #7**" on the back of your 2018 Property Tax Notice.

THE BACKSIDE OF THE PROPERTY TAX NOTICE INCLUDES "EXPLANATORY NOTES – HOME OWNER GRANTS" AND "OTHER IMPORTANT NOTES" THAT PROVIDE MORE VALUABLE INFORMATION

Tax Refunds on Tax Overpayments

Any refunds on tax overpayments will be paid out in August. In order to receive a refund on tax overpayments the request for refund must be received at City Hall by August 3rd, 2018.