

PROPERTY TAXES - FREQUENTLY ASKED QUESTIONS

Municipalities can no longer accept home owner grants, the grants must be claimed through the B.C. Government's website. To claim your grant, go to www.gov.bc.ca/homeownergrant or phone 1-888-355-2700 to speak with an agent.

******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. **The City cannot waive or reverse penalties if your payment is not received by the due date.**

PLEASE RETAIN YOUR RECEIPTS FOR PROOF OF PAYMENT FOR PROPERTY TAXES.

Claim your Home Owner Grant (HOG) by July 4, 2023

- 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. See above on how to claim your home owner grant.**
- If you do not claim your grant before the deadline, that portion of your taxes will be outstanding and you will be subject to a 10% penalty on the grant amount.
- 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.

How can I claim my Home Owner Grant?

- Online at www.gov.bc.ca/homeownergrant and apply there. Or call 1-888-355-2700 to speak with an agent.
- **THE CITY CANNOT ACCEPT YOUR HOME OWNER GRANT APPLICATION.**
- **Your financial institution will not accept your Home Owner Grant application.**

What is the due date for paying my taxes?

- **Payments must be received by the City on or before 4:00 p.m. on the tax due date – July 4, 2023.**
- **Postmarks on mailed remittances will not be considered as date of payment.**
We must receive your payment on or before the due date in order to avoid the penalty.

What is the penalty for late tax payments?

- 10% penalty for 2023 property taxes after 4:00 pm on July 4, 2023. (This is a one time penalty that will remain unchanged until December 31, 2023.)
- Outstanding 2023 Property Taxes, including any unclaimed Home Owner Grant amounts, are subject to the 10% penalty.

How do I pay my property taxes?

- By mail to PO Box 220, Grand Forks, BC V0H 1H0
- In person at City Hall or by using the drop box at City Hall at 7217 - 4th Street
- Through your financial institution's online services (telephone or internet banking). Please ensure you use the correct payee – CITY OF GRAND FORKS (TAXES).
- **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.**

What forms of payment does the City accept?

- Cash, Cheque and Debit Card (**Credit Cards are not accepted for Property Tax payments**)
- Cheques that are not negotiable due to errors made by the payer will be considered returned cheques. All returned and NSF cheques are subject to a fee of \$25.00. Please note that the **10% penalty** will apply if your cheque is returned, unless we receive a **certified payment** by the tax due date.
- Coin is not accepted as payment.

Does the City accept postdated cheques for property tax payments?

- Yes, we do. In order to avoid any penalty on outstanding taxes, your cheque **cannot be postdated past the July 4, 2023 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 cannot do this for you.
- **Ensure that you claim your Home Owner Grant before the July 4, 2023 deadline.**
- If your eligibility for the Home Owner Grant has changed, you may need to contact your mortgage company to ensure that they pay the correct amount on your behalf.

Can the City waive or reduce penalties?

- No. Penalties are mandated by Provincial legislation and the City cannot waive or reduce penalties except in very limited and exceptional circumstances.

Can I receive a refund if I overpaid my taxes ?

- Yes. Please note that requests for refund must be received at City Hall by August 4, 2023.
- Refunds on tax overpayments will be paid out in late August or early September.

Am I eligible for tax deferment?

*******PRIOR TO APPLYING FOR TAX DEFERMENT, PLEASE CHECK WITH YOUR FINANCIAL INSTITUTION TO FIND OUT IF YOU WOULD BE ELIGIBLE.**

- You may be eligible under certain circumstances.
- Call 1-888-355-2700 (within Canada) or 250-387-0555 (outside of Canada) for further information.
- Municipalities can no longer accept new deferments or renewals.
- Tax deferment applications must now be submitted directly to the B.C. Government. If you require assistance in understanding the requirements and eligibility you can visit Service B.C. or go online to www.gov.bc.ca/propertytaxdeferment.
- You can also refer to **"Other Important Notes #7"** on the back of your 2023 Property Tax Notice.
- **Please note that if your application for deferment is declined, the penalty for late payment will apply.**

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

IMPORTANT:

The Home Owner Grant application process has changed! To claim your grant, go to www.gov.bc.ca/homeownergrant or phone 1-888-355-2700 to speak with an agent.