

01 764 00001.000 1 0

SERVICE BC-GOVT AGENT  
343 LOWER GANGES RD  
SALTSPRING ISLAND BC V8K 2V4

**RURAL PROPERTY TAX NOTICE**

**1 DUE DATE: July 04, 2011**

Claim your home owner grant online at:  
[www.sbr.gov.bc.ca/rpt/ols.htm](http://www.sbr.gov.bc.ca/rpt/ols.htm)

SMITH JOHN  
SMITH JANE  
1111 MAIN ST  
ANYWHERE BC V0N 2J0

**PENALTIES**

A 5% penalty is applied on unpaid taxes and unclaimed homeowner grant amounts after the tax due date. An additional 5% penalty is applied after October 31.

Tax notices are sent to all owners.

2	FOLIO NUMBER	01 764 00001.000 1 0
3	ACCESS CODE	1610
4	PROPERTY ADDRESS	1111 MAIN ST
5	PID	001-222-330
LEGAL DESCRIPTION		
6	LOT: A PL: VIP1234 SEC 8 PORTION PENDER ISL	

	CLASS 7	LAND VALUE 8	IMPROVEMENTS	RATE 9	NO GRANT A	REG GRANT B	ADD'L GRANT C	
<b>10</b>	<b>PROVINCIAL SERVICES</b>							
11					0.00	570.00	845.00	
					<b>1,656.24</b>	<b>1,086.24</b>	<b>811.24</b>	
12				.5200	487.24	487.24	487.24	
13				.0941	88.17	88.17	88.17	
<b>14</b>	<b>LOCAL SERVICES</b>							
15	<b>PARCEL TAX</b>							
16					118.04	118.04	118.04	
17					41.91	41.91	41.91	
17	<b>TOTAL 2011 TAX</b>					<b>5,202.23</b>	<b>4,632.23</b>	<b>4,357.23</b>
18	<b>TOTAL PAYMENT DUE</b>					<b>5,202.23</b>	<b>4,632.23</b>	<b>4,357.23</b>

FIN 24 Rev. 2010 / 12 / 22

See reverse for payment options

DETACH

PAYABLE AT MOST CANADIAN FINANCIAL INSTITUTIONS

Customer Copy

**RURAL PROPERTY TAX NOTICE**

Return this coupon with your payment

**HOME OWNER GRANT APPLICATION (complete only if claiming the grant)**

I have read and understand the home owner grant eligibility requirements outlined on the reverse side of this coupon and certify that I qualify for: (please check only one)

REGULAR GRANT

ADD'L GRANT - SENIOR if 65 or over during this calendar year, my birthdate is: \_\_\_\_\_ YYYY / MM / DD

ADD'L GRANT - OTHER (see #2 on the reverse side of this coupon for criteria)  
Check appropriate category and provide supporting documentation.

SIGNATURE - OWNER (or spouse/relative of deceased owner)	TELEPHONE NUMBER	DATE SIGNED
X	( )	

PRINT NAME IN FULL \_\_\_\_\_ ADDRESS OF RESIDENCE \_\_\_\_\_

A - NO GRANT: <b>20</b> 5,202.23	B - REG GRANT: <b>21</b> 4,632.23	C - ADD'L GRANT: <b>22</b> 4,357.23
DUE DATE July 04, 2011		AMOUNT PAID
HOG Type:		Alt Payor:

PAYOR CODE: A01 MORT#  
TENEQ CODE: 01/00  
OWNERS: SMITH JOHN  
SMITH JANE  
CIVIC: 1111 MAIN ST  
MAILING ADDRESS: 1111 MAIN ST  
ANYWHERE BC

**FOLIO NO:** 01 764 00001.000 1 0

FIN 24 Rev. 2010 / 12 / 22

It is an offence subject to a penalty of up to \$10,000 to make false application for a home owner grant.

A010000520223000046322300004357230V0176400000000000

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P0000041

## Understanding your Property Tax Notice

1. **Due Date - July 4, 2011:** The date that taxes become due and payable in the year the taxes are first levied. A Penalty of 5% is added to unpaid taxes after that date. A further 5% is added to any unpaid balance after October 31 of the current year. If you are a farmer and have been approved for the farm extension program, the due date is October 31.
2. **Folio Number** – the identification number of the property as it appears on the Taxation Roll.
3. **Access Code** – the code you use for submitting your home owner grant application online.
4. **Property Address** – the physical street location of the property.
5. **PID** – parcel identifier assigned by the Land Titles Office.
6. **Legal Description** – physical description of the property for the purpose of its registration in the land title office.
7. **Class** – There are nine classes based on the property's type or use. See BC Assessment Fact Sheet for description of these classes.  
[http://www.bcassessment.bc.ca/pdf/publications/fact\\_sheets/FS06\\_Property\\_Classes.pdf](http://www.bcassessment.bc.ca/pdf/publications/fact_sheets/FS06_Property_Classes.pdf)  
Each of the nine property classes has its own tax rate determined by provincially set property class multiples. For most local services levies, the tax rates for eight of the property classes are multiples of the residential tax rate. For example, the tax rate for business class properties is 2.45 times the residential rate, while industrial tax rates are 3.4 times higher.  
  
Class 1 – Residential  
Class 2 – Utilities  
Class 3 – Supportive Housing  
Class 4 – Major Industry  
Class 5 – Light Industry  
Class 6 – Business and Other  
Class 7 – Managed Forest Land  
Class 8 – Recreational Property/Non-Profit organization  
Class 9 – Farm
8. **Land Value & Improvements** – shows the taxable assessed values of the land and buildings after deduction of assessment exemptions (if any), as provided by BC Assessment. Sometimes, the taxable values of different tax bases vary. (e.g., the values may be different from the school or hospital taxable values). In these cases, the total assessed value minus exemptions (if any), and the taxable values are calculated for each tax base.
9. **Rate –Tax rates** are set by provincial, municipal and local governments for the various classes of property. Tax rates for local services are set by the Surveyor of Taxes based on budget requests provided by local governments, but the rates may also be provided by the taxing jurisdictions. The rates are calculated on the basis of the funding required by the taxing jurisdiction to meet budgetary requirements, and the assessment base over which the revenue will be raised. Taxes are levied on land and improvement values but may also be levied on land or improvement values only. Each tax notice identifies the types of levies, the

tax rate associated with each levy and the tax amounts after calculation. The tax rate is expressed as dollars per one thousand dollars of assessed value.

10. **Provincial Services – School:** All owners of property in British Columbia are required to pay [school taxes](#) on the properties they own, unless the property is specifically exempt. The requirement to pay school tax is not based upon use of the school system by the property taxpayer, but rather on the share of education costs to be supported by each property.
11. **Less: Home owner grant** - The [home owner grant](#) reduces the amount of residential property tax British Columbians pay. The grant is applicable first to school tax and then to other levies and is based on the total class 1 and 9 property taxes.
12. **Provincial Rural Tax:** The provincial rural property tax raises revenue to fund maintenance and snow removal for public secondary roads. This does not include highways or private roads. Provincial rural tax rates are uniform throughout the rural areas of the province.
13. **Police Tax:** The police tax financing applies to all municipalities under 5,000 population as well as for residents of the rural area. Municipalities with more than 5,000 people contract directly with the province for police services, or maintain their own police forces. Like other taxes, all property owners (residents, businesses, industry, utilities, etc.) pay the police tax. The tax rates are uniform within a regional district electoral area.
14. **Local Services** – Local service levies and charges fund the administration and delivery of specific local services as itemized on your annual property tax notice. All properties within the boundaries of local service areas (regional hospital district, regional district or library district), unless specifically exempt, will be taxed to support those services. The requirement to pay taxes is based on the share of local service costs to be supported by each property, rather than the use of those services by the individual property.

The Surveyor of Taxes levies rural property taxes for a variety of provincial and local government taxing jurisdictions:

[Regional Districts](#)  
[Regional Hospital District](#)  
[Muni. Fin. Authority](#)  
[BC Assess. Auth.](#)  
[Improvement Districts](#)  
[Local Areas](#)  
[Islands Trust](#)  
[British Columbia Transit Authority](#)

Areas where the current year taxes experienced greater than 10% increase within the Regional Districts are identified [here](#).

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15. **Parcel Tax** – is a uniform tax amount levied against all properties that can be serviced by the particular local service function, most frequently for water and sewer systems. Frontage taxes are based on the amount of property that fronts on a public work, such as a water line. Traditionally, parcel and frontage taxes have been used to raise revenue to repay the installation costs of water or sewer system up to the property boundary. The annual operating costs are usually funded through user fees billed direct by the regional district. In recent years, parcel taxes have been used as a cost recovery tool for other services where a uniform tax amount is preferred over a value based tax.
16. **Less Residual Home Owner Grant** – the remainder of the home owner grant if not completely reduced by the school tax levy. NOTE: There is no residual amount on this tax notice.
17. **Total (Year) Tax** – is the total current year tax, less any adjustments the property is entitled to receive.
18. **Delinquent Taxes (Interest to June 30)** – includes any outstanding balances with interest. Interest will accumulate on any prior year's taxes owing until the account is paid in full. The interest rate is 3% above the provincial government banker's prime rate calculated and compounded monthly. Partial payments will be applied to the oldest outstanding taxes. **Recent payments may not have reflected at the time the tax notice was prepared.**
19. **Home Owner Grant Application** – The [Home Owner Grant](#) is a grant to help reduce the burden of residential property taxes for eligible homeowners. The grant must be applied for each year that you are eligible and it must be claimed prior to December 31. To qualify, you must be a Canadian citizen or permanent resident status, live in British Columbia, and occupy the home as your principal residence. The specific details on the grant eligibility requirements are provided on the reverse of the tax notice coupon. The regular grant entitles a homeowner to a reduction in residential property taxes. An additional grant of \$275 may be available if the owner is 65 or over, permanently disabled, or eligible to receive certain war-veteran allowances. The additional grant is not a separate grant but rather, it is in addition to the regular grant given to those who qualify.
20. **A - No Grant** – This is the amount you pay if the property does not consist of an eligible residence, or as an owner you do not meet the requirements to claim the **grant**.
21. **B - Reg Grant** – This is the calculated net amount to pay providing the property consists of an eligible residence and you are eligible for the regular home owner grant. If the property does not have an eligible residence to calculate a grant, the full amount will be displayed.
22. **C - Additional Grant** – This is the calculated amount to pay providing the property consists of an eligible residence and you are eligible for the additional home owner grant based on the criteria in section 2 of the grant details on the back of the tax notice coupon. If the property does not have an eligible residence to calculate a grant, the full amount will be displayed.