



Northern Rockies Regional Municipality - Understanding Property Taxes

Regional Municipality Tax Levies

Before the amalgamation of the Town of Fort Nelson and the Regional District there were 8 taxation zones plus 26 regional district local service areas, covering a variety of overlapping services and geographic areas.

In 2009 the Regional Municipality was established and it took on full responsibility for all local government services and replaced the Province as the property taxation entity. Taxation rates for the new Regional Municipality revealed a more fair distribution of taxation across the region which provides funding to meet the longer term infrastructure requirements for the broader community.

Industrial Tax Base:

The Minister of Community Development established a tax limitation for industrial properties with a 'fixed industrial ratio' of 3.3 of the residential rate.

Residential Tax Base:

There were tax limits established for two areas formerly known as Electoral Area A (65%) and Electoral Area B (35%) for residential and commercial classes to ensure a fair allocation of levies for the existing services.

In addition, two local services areas were created for collection of the Fire Protection Service Levy and the Town Capital Levy.

For residential and business classes the following tax rates are applicable:

Area B - Designated Area B tax rate

Area A (areas outside of the Fire Area) - Designated Area A tax rate

Fire Area, excluding Town - Designated Area A tax rate, and Fire tax levy

Town - General Municipal tax rate, and Fire tax levy, and Town Capital levy

Property Taxation

Property taxation is the most important single source of municipal revenue. The amount of money that is to be raised through property taxes is set by Regional Council each year.

The tax rate together with the assessed value of the property determines the amount of property tax payable each year. Tax rates are expressed in "dollars per thousand".

A rate of \$1 per thousand means that the property owner would pay \$1 for every \$1,000 of assessed value.

School Taxes

The Regional Municipality acts as the collection agency for school taxes. School taxes are paid to the Provincial Government.

Other Agencies on Your Tax Notice

Several other public agencies affect the property tax rate and the amount of property tax collected by the Regional Municipality. (Regional Hospital District, BC Assessment, Municipal Finance Authority)

Property Tax Information

Each year, BC Assessment produces independent property assessments for all property owners in the province. Property owners receive a Property Assessment notice each year in December from BC Assessment and have until January 31 to appeal that assessment. BC Assessment provides the assessed values to the Regional Municipality and other government agencies as the basis for calculating property taxes each year.

For more information on your assessment, contact BC Assessment at 1-800-990-1160.

Municipal Address Change

Please verify the municipal (street) address on your tax notice to ensure it corresponds with other utility billings. If you see any discrepancy please contact us at 250-774-2541.

Has your Mailing Address Changed?

You must contact the BC Assessment Authority to complete an address change form online at www.bcasessment.ca

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Provincial Home Owner Grant

Property owners who are Canadian Citizens or permanent residents who ordinarily reside in British Columbia and occupy a property as their principal residence may be eligible for a Provincial Home Owner Grant. The applicable grant amount has already be applied to the amounts owing on your tax notice. Columns B and C on the tax notice reflect the two possible grant categories available.

The completed and signed Home Owner Grant application should be returned to :

- Mail to Regional Municipality
- Town Hall Drop box at anytime
- In person at the Town Hall

It is not necessary to make your tax payment in order to claim the grant. Penalty charges apply to Home Owner Grant amount unclaimed by the property tax deadline.

To find out more about the home owner grant program and to see if you are eligible, check the back of your tax notice, contact the tax department at Town Hall, or go to the [Province of BC website](http://www2.gov.bc.ca/gov/topic.page?id=1BDE78032A6F47A7938497BC9E63BD02) (<http://www2.gov.bc.ca/gov/topic.page?id=1BDE78032A6F47A7938497BC9E63BD02>)

New Owner? - What you need to know

A new owner is liable for all outstanding taxes. You cannot claim the home owner grant on the property in the year of purchase if current taxes were previously paid in full by the previous owner, or your lawyer, or if you already claimed a grant on another property.

If taxes are not paid in full, then the new owner can apply for the home owner grant, which will be the lesser of the balance due, or the maximum grant available.

Selling Your Property?

The property tax account stays with the property. The statement of adjustments you receive from your lawyer or notary should show any allocation between the purchaser and the seller.

Delinquent Taxes

Any properties that have delinquent taxes (unpaid taxes from the two previous years) will be sold for taxes at the annual tax sale on the last Monday of September.

The original owners have one full year to redeem ownership of the property by paying all outstanding taxes and charges related to the property.

If these amounts are not paid, then the original owner and all registered lien holders will lose their rights to that property and it will become the sole ownership of the individual purchasing the property at tax sale.

Why have my Property Taxes Changed?

The following may be some factors that affect the amount of your tax bill:

- Change in the assessment values
- Increase/decrease in the tax rate
- Changes in Home Owner Grant status

Penalties

A 10% penalty will be added to any outstanding taxes remaining unpaid after the due date.

Penalties are also applicable on the unclaimed Home Owner Grant portion of your taxes. Until the Home Owner Grant is claimed that portion of the balance on your tax account is considered as outstanding taxes.

If you have mailed a payment and it is not received by the due date, your taxes will be outstanding and penalties will be applied.

Can I Pay My Tax Bill Online?

You can pay your property tax bill online - set us up as a payee on your online banking (available through most banking institutions)

PAYEE: Northern Rockies (RM) Tax

Account number - use your tax roll number (9 digits)