

# PROPERTY TAXES - FREQUENTLY ASKED QUESTIONS

**\*\*\*NOTICE: Payments will be processed on the Date received in the City bank. Payments are entered the morning of receipt during our regular work day.**

**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 2, 2019**

- **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 Box 129 Greenwood, BC V0H 1J0, or drop off your completed HOG application at City Hall at 202 S. Government Avenue, Greenwood, BC.
- **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.**
- The property you are claiming for the HOG must be your primary residence.

## **What is the penalty for paying taxes late?**

- 10% penalty for 2019 property taxes after 4:00 pm on July 2, 2019. (This is a one time penalty that will remain unchanged until December 31, 2019.)
- 2019 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 Box 129, Greenwood, BC V0H 1J0, in person at City Hall, at 202 S. Government Avenue, Greenwood, 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 Greenwood (**TAXES**) to your payee list. **Payments will be processed on the date received in the City office on a regular work day. 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 Box 129, Greenwood, BC V0H 1J0, or in person at City Hall 202 S. Government Ave, Greenwood.
- 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 ask City for information on service fees**)
- 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 \$30.00 and are not considered payments. It should be noted that the **penalty fee of 10% of 2019 property taxes** will apply and be levied on returned cheques if a **certified payment** is not remitted by the tax due date.

## **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 by due date of July 2, 2019.** (Think of this as free money!) The mortgage company can't do this for you.
- If the Home Owner Grant is not claimed on or before the July 2, 2019, 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 2, 2019), does that relieve me of penalty if the City does not receive the payment on or before July 2, 2019?**

- 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?**

**\*\*\*\*\*PRIOR TO APPLYING FOR TAX DEFERMENT, PLEASE CHECK WITH YOUR FINANCIAL INSTITUTION TO FIND OUT IF YOU WOULD BE ELIGIBLE. OR, CONTACT CITY HALL FOR MORE INFORMATION.**

- 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](mailto:TaxDeferment@gov.bc.ca) to find if you are eligible.
- **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 2019 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**