

Budget 2020, Your Property Taxes and the COVID-19 Effect

Each year, Township Council adopts a new Five-Year Financial Plan prior to final adoption of the annual Property Tax Bylaw. The first year of the plan - the Budget - details how the Township plans to manage its resources, revenue and expenditures to achieve objectives that best serve the community.

Two areas of focus for 2020 are:

1. to keep Township residents safe by funding ten new RCMP members and two additional Bylaw Officers.
2. to continue investing in infrastructure including roads, storm, parks, and facilities.

The Covid-19 Effect...

To provide relief to property owners impacted by the COVID-19 pandemic, Township Council has reduced the 2020 Property Tax increase by more than half and modified the late payment penalty dates and rates.

- For 2020, Council initially approved a 4.02% increase in property tax revenue and sent it to the public for input. Subsequently, when considering final adoption of the 2020 budget bylaw, and in light of COVID-19 impacts, Council adopted a reduced increase of 2% by deferring capital works and temporarily borrowing from reserves.
- In addition, Council voted to revise the regular 10% late payment penalty levied on July 3rd (Due Date July 2nd) using a staggered approach with a lower penalty of 1.75% on July 3rd and the remainder, 8.25%, coming much later in the year on November 17th (first business day after November 15th). The Province followed up with some relief for industry, business, recreation and non-profit (Classes 4,5,6 and 8) by pushing out the first penalty date as outlined below.

Residential Late Payment Penalty Dates

Residential, Utilities, Farm

(Classes 1, 2, and 9)

- 1st Penalty Date is **July 3** @ 1.75%
- 2nd Penalty Date is **November 17** @ 8.25%

Commercial Late Payment Penalty Dates

Industry, Business, Recreation, Non-Profit

(Classes 4, 5, 6, and 8)

- 1st Penalty Date is **October 1** @ 1.75%
- 2nd Penalty Date is **November 17** @ 8.25%

Township of Langley's Revenue and Tax Collection Department is responsible for administering and processing the collection of property taxes within the Township. They also administer the Home Owner Grant on behalf of the Provincial Government.

Property taxation is the single most important source of municipal revenue. Collected taxes fund Township of Langley operations, including the fire and police departments, recreation facilities, road construction and other services.

Property Tax is due **July 2, 2020**

For the latest updates on 2020 Property Tax payment options and more please visit tol.ca/taxes



Township of Langley

2020 Property Tax Information

Taxes Due Thursday, July 2, 2020

July						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	



It's safe, easy, and convenient:

Pay your property taxes online through your financial institution

- Log on to your financial institution, find where you can pay bills online, and 'add payee'.
- Search for 'Langley' and select 'Township of Langley (taxes)'.
Note: Township payee name may vary by institution.
- Use the 10 digit folio number on the front of your Property Tax Statement as the account number.
- Make payment and retain the confirmation information for proof of payment.
Note: Allow a minimum of two days for your payment to reach us.

Claim your Home Owner Grant, if eligible, at tol.ca/hog

- Fill out the online application form at tol.ca/hog
- Enter the 10-digit folio number and 7-digit access code from the front of your Property Tax Statement.
- Complete the electronic Home Owner Grant application.
- Select 'Claim Grant' to submit. Retain the order number as proof of processing.

Eligible home owners must complete a Home Owner Grant application **each year** and submit it to the Township of Langley by the due date to avoid penalties. You may claim the Home Owner Grant without making a payment.

Find more information at gov.bc.ca/homeownergrant

Late Payment Penalty

Residential Late Payment Penalty Dates

Residential, Utilities, Farm

(Classes 1, 2, and 9)

- 1st Penalty Date is **July 3** @ 1.75%
- 2nd Penalty Date is **November 17** @ 8.25%

Commercial Late Payment Penalty Dates

Industry, Business, Recreation, Non-Profit

(Classes 4, 5, 6, and 8) Provincially Mandated

- 1st Penalty Date is **October 1** @ 1.75%
- 2nd Penalty Date is **November 17** @ 8.25%

How to pay your property taxes

Canadian Financial Institutions*

Pay your property taxes online through your financial institution. Contact your financial institution for additional help with setting up or making your payment electronically.

24-Hour Drop Box*

Located at the street level entrance to the Civic Facility, 20338 65 Ave. Drop off cheque and/or completed Home Owner Grant in an envelope labeled Tax Department. Do not put cash in the drop box. Drop box will be emptied daily and at midnight, July 2, 2020. Payments dropped after midnight on July 2 will be subject to penalties.

Canada Post*

Mail cheque and/or completed Home Owner Grant in an envelope addressed to the Township of Langley Tax Department at 20338 65 Avenue, Langley, BC V2Y 3J1.

Note: Canada Post is advising to expect delivery delays due to large volumes and important safety measures.

Pre-Authorized Debit Plan

If you are a current user of the plan and an outstanding balance is shown on your Property Tax Statement, it must be paid by July 2, 2020.

Mortgage Company

Contact your financial institution.

In Person

Avoid cash payments. For your safety and the safety of employees, we strongly encourage tax and flat rate utility payments to be made using online or other non-cash options. In person payments can only be made at the Civic Facility, where social distancing measures will be in place. Postdated cheques for July 2, 2020 are accepted.

Note: Ensure your transaction limit is sufficient before paying by debit card. Credit cards are not accepted.

In Person Payment Location

Civic Facility	OPEN THREE DAYS ONLY:
20338 - 65 Avenue	June 29 8:30am - 6:00pm
604.533.6005	June 30 8:30am - 6:00pm
	July 2 8:30am - 6:00pm

Note: Opening dates and times may be subject to change based on recommendations of health authorities. Please check tol.ca/taxes for the latest information.

Recreation and Community Centres will not be accepting property tax payments for 2020 due to COVID-19.

*Payments lost, stolen, or delayed by mail, online, financial institution, or 24-Hour Drop Box is subject to the penalties. Retain receipt for proof of payment date as it may be required to avoid penalties. Remember to claim your Home Owner Grant if eligible.

Plan ahead and prepay your taxes for 2021!

Online/Telebanking

- Log on to your financial institution, find where you can pay bills, and add payee
- Search for 'Langley' and select 'Township of Langley (taxes)'. Note: Township payee name may vary by institution.
- Use the 10-digit folio number on the front of your Property Tax Statement as the account number

OR

- Choose a convenient monthly payment date

Pre-Authorized Debit Plan (PAD)

The Township of Langley offers an automatic pre-authorized debit plan for property owners to pay their taxes monthly.

How to apply for Pre-Authorized Debit Plan

- Complete the PAD application form online at tol.ca/pad
- Attach a void cheque

Submit the completed PAD application form by July 17, 2020 to the Township of Langley Civic Facility or email tax@tol.ca

Benefits

- Spread the 2021 estimated amount over the year
- Accrue interest on prepaid balances
- Available to properties with outstanding balances (penalty and interest will apply)

Reminders

- When you receive your annual Property Tax Statement, verify any outstanding amount to be paid
- Claim the Home Owner Grant, if eligible, annually at tol.ca/hog

Additional Property Tax Information

DELINQUENT TAXES

If delinquent (2018) taxes remain unpaid, the property may be sold for taxes at 10:00am, on the last Monday in September. All cheques tendered for payment of delinquent taxes after August 4, 2020 must be certified.

ADDITIONAL SCHOOL TAX

Residential properties with an assessment over \$3 million are subject to this tax. For more information, call 1.888.355.2700 or visit gov.bc.ca/schooltax

CHANGE OF MAILING ADDRESS

Contact BC Assessment at fraser.valley@bcassessment.ca or 1.866.825.8322.

Provincial Property Tax Deferment Program

All deferment applications (new or renewal) MUST BE COMPLETED ONLINE through the Province of BC website at: www.gov.bc.ca/propertytaxdeferment.

If you are currently on one of the two Property Tax Deferral programs, you should have received a letter from the Province of BC with instructions on how to renew your 2020 property tax deferment.

Please refer to your letter from the Province of BC or contact the Deferment Office at 1.888.355.2700 toll free (in BC), or 250.387.0555 (outside BC), or email: taxdeferment@gov.bc.ca.

To be eligible to defer, property tax accounts must be up to date and not have any amount owing from a previous year. Only current taxes can be owing at the time of the application.

Ensure all user fees (water, sewer, garbage) are paid, and the Home Owner Grant (if applicable) is claimed by the due date to avoid penalties.

To find your current charges refer to your property tax statement.

More information regarding the Provincial Tax Deferment Program

The Property Tax Deferral Program, as it currently exists, provides eligible residential homeowners the opportunity to defer their property taxes. The deferment program is a low interest loan underwritten by the Province. The program is available to eligible residential taxpayers who fall into two groups:

1. **Regular Program** (simple interest rate 1.95%) makes deferment possible if you're:
 - A. 55 or older during the current year or
 - B. A surviving spouse of any age or
 - C. A person with disabilities
2. **Families with Children** (simple interest rate 3.95%) Program allows you to defer if you are a parent, stepparent or financially supporting a child.

There are Provincial qualifications that homeowners must meet in order for the Province to approve the deferment application. They are outlined on the Province's website www.gov.bc.ca/propertytaxdeferment

Avoid cash payments. Property taxes can be paid online through your financial institution.

Claim your Home Owner Grant, if eligible, online at tol.ca/hog