



UNDERSTANDING YOUR 2020 PROPERTY TAXES

THURSDAY JULY 2, 2020

Property taxes and Home Owner Grant applications are due

Your 2020 property taxes

This factsheet outlines where your 2020 tax dollars go and offers information about where and how to pay your taxes. Due to the COVID-19 pandemic, the District of Saanich has adjusted payment methods and late penalties for property taxes. The Municipal Hall remains closed to the public, so **in person payments by cash, cheque or debit will not be permitted this year.**

There are several other payment methods available. If you still have questions or need assistance after reading this, please contact our Property Tax staff at **250-475-5454** or **propertytax@saanich.ca**.

WHERE YOUR TAX DOLLARS GO

64% of your taxes fund services provided by Saanich.

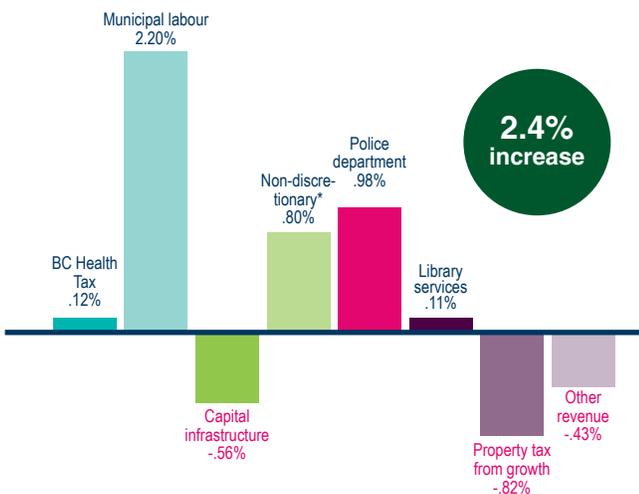
36% of your taxes are collected on behalf of other authorities.



The 2020 municipal property tax increase only applies to the municipal portion of your property taxes. The total increase to your property tax bill includes increases from other taxing authorities. Saanich has no ability to influence the rates charged by other authorities.

Provincial School Tax	250-387-0555
BC Assessment	1-866-825-8322
Capital Regional District & Hospital	250-360-3000
BC Transit	250-385-2551

Municipal property tax increase 2020



*Non-discretionary – includes increases to utilities, contracts, insurance, fuel and other costs that are impacted by factors outside of Saanich's control.

How COVID-19 affects the budget

The District of Saanich is facing unusual circumstances that require different approaches to financial matters. Faced with the COVID-19 pandemic and recognizing these extraordinary times, Council has directed staff to create a budget that allows the municipality to continue base operations.

“The COVID-19 pandemic affects each and every one of us and it's so important that we do our part now,” said Mayor Fred Haynes. “We will concentrate on continuing our current service levels and we also recognize that expanding our services is not realistic right now. Saanich is committed to protecting our residents, both owners and renters, as well as businesses from financial impacts wherever possible, and that's why we will limit the property tax increase to only support the basic municipal services.”

Saanich's basic operations include [more than 100 services](#). The core budget includes many of Council's priorities including previously directed work on environmental protection, active transportation and response to climate change. Council and staff will still be able to make progress on many of the priorities included in the 2019 to 2023 Strategic Plan with this budget. For more information on the budget, visit [saanich.ca/budget](#).



THURSDAY JULY 2, 2020

Property taxes and Home Owner Grant applications are due

How to pay your 2020 property taxes

Property taxes and eligible Home Owner Grants are due July 2, 2020. Unclaimed Home Owner Grants are considered to be unpaid taxes and are subject to the same penalties.



Online banking: Pay through your financial institution's online banking system. Check their local cut-off time to ensure payment is received by the due date.



By mail: Mail your cheque and the bottom portion of your tax notice to 770 Vernon Avenue, Victoria, BC V8X 2W7. Payment must be received by July 31 to avoid penalty.



Through your mortgage company: Contact your financial institution to set this up.

Through your financial institution: Contact your financial institution for their rules for paying bills on site.



Drop box: There's a secure slot at the entrance of the Municipal Hall, 770 Vernon Avenue, near the parking lot. The slot is open 24 hours a day, seven days a week. Please practice safe physical distancing when using the drop box. Drop off cheque and/or Home Owner Grant in an envelope. Do not put cash in the drop box.



Drive through drop off: A secure drive through drop off will be available at the parking lot entrance to the Municipal Hall at anticipated peak times. [Visit saanich.ca/tax](https://www.saanich.ca/tax) for details.

How to claim your Home Owner Grant

You can submit your application:

- Online
- By mail
- In the 24 hour drop box at the Municipal Hall

Online claims **must** be submitted through the Saanich website: [saanich.ca/grant](https://www.saanich.ca/grant)

To claim your grant online you will need your folio and access code, both found on your property tax notice.

Pay monthly for 2021

Sign up at [saanich.ca/tax](https://www.saanich.ca/tax) for Saanich's prepayment plan to pre-pay your 2021 property tax in monthly installments.

HOW TO PAY YOUR TAXES AND CLAIM YOUR GRANT ONLINE:

PAY YOUR PROPERTY TAXES ONLINE



1. LOG ON to your financial institution to add a payee.



2. SEARCH for Saanich and select "District of Saanich".



3. USE THE NINE DIGIT FOLIO NUMBER on the front of your Property Tax Statement as the account number.



4. MAKE PAYMENT prior to your bank's local daily cutoff time. Retain receipt for proof of payment.

CLAIM YOUR HOME OWNER GRANT ONLINE



1. GO ONLINE TO SAANICH.CA/GRANT to fill out the online application form.



2. ENTER THE NINE DIGIT FOLIO NUMBER and SIX DIGIT ACCESS CODE on the front of your Property Tax Statement.



3. COMPLETE the electronic Home Owner Grant application.



4. SELECT "CLAIM GRANT" to submit and retain your order number as proof of processing.

Eligible home owners must complete a Home Owner Grant application each year and submit it to the District of Saanich by the due date to avoid penalty. You may claim the Home Owner Grant without making a payment. See the front of your Property Tax Statement to complete the application and submit to the District of Saanich. More info at: [gov.bc.ca/homeownergrant](https://www.gov.bc.ca/homeownergrant)

Property Tax Deferment Program

The Property Tax Deferment program is now being fully administered by the Province. Saanich staff will no longer be able to accept your application or renewal documents or answer detailed questions about the program. A new online Property Tax Deferment application has been launched by the Province to make deferring your taxes easier – eliminating the need for paper forms and allowing you to automatically renew your application directly with the Province of BC through eTaxBC.

If you have questions about the Property Tax Deferment program or the new online application, please call **1-888-355-2700** toll free (in B.C.) or **250-387-0555** (outside B.C.), or email **taxdeferment@gov.bc.ca**. You can also find more information at **gov.bc.ca/propertytaxdeferment**

Late penalties

We adjusted the late penalties to provide some financial relief to Saanich taxpayers who are experiencing financial challenges related to the COVID-19 pandemic. We encourage those who are able to pay by the due date to do so.

Assessment class (on your tax notice)	1, 2, 3, 9 (includes most residential and farm)	4, 5, 6, 7, 8 (includes most commercial, industrial and recreation)
Penalty on unpaid taxes		
As of August 1, 2020	3%	n/a
As of October 1, 2020	7%	7%
As of December 1, 2020	n/a	3%

How your property assessment affects your municipal taxes

Lower than the 1.9% average change



Taxes increase **LESS THAN AVERAGE**

Similar to the 1.9% average change



Taxes increase **BY THE AVERAGE**

Higher than the 1.9% average change



Taxes increase **MORE THAN THE AVERAGE**

The average assessment change for residential property assessment in 2020 is a decrease of 1.9%. The average municipal tax increase is 2.40% or \$65 per household.

Average residential assessed property value for 2020 = \$897,000



Contact us

We understand that current circumstances are challenging for everyone. Municipal staff are available by phone and email to answer your questions. Our goal is to ensure you understand all the options that are available to you to pay your property taxes and what happens if you are unable to pay this year. Please contact our Property Tax Section at **250-475-5454** or **propertytax@saanich.ca** if you have questions or require assistance. We are here to help.