



# Beneath the Clocktower

Your Insight into Issues and Events at Duncan City Hall

May 2015

## PROPERTY TAXES DUE THURSDAY, JULY 2, 2015

To avoid penalty, your property tax payment and completed Home Owner Grant application must be received by 4:00 pm on July 2, 2015.

### Payment Options

- **On Line or Telephone Banking** – Use your roll number as the account number.
- **By Mail** – Postmarks are not acceptable as proof of payment.
- **Post Dated Cheques** – To avoid the last minute rush, mail or drop off your post dated cheque before the due date.
- **In Person** – City Hall hours are 8:30 am to 4:30 pm up to May 31. From June 1, hours are 8:00 am to 4:00 pm. Cash, cheque or debit are accepted. It is helpful if your forms are completed in advance.
- **After Hours Drop Off** – Use the secure drop box at City Hall at any time.

### Contact Us

Telephone: 250-746-6126

Email: [duncan@duncan.ca](mailto:duncan@duncan.ca)

In Person: At City Hall - 200 Craig Street in Downtown Duncan

## HOMEOWNER GRANT

- Even if your taxes are paid through your mortgage, you still need to complete your Homeowner Grant Application.
- Apply online at [www.duncan.ca](http://www.duncan.ca) or fill out the form on the bottom of your tax notice and return it to City Hall.
- **Remember, if you don't apply for the Homeowner Grant by the July 2, 2015 deadline, you will be subject to a penalty of 5 percent of the grant even if your mortgage company pays your property taxes. A further 5% penalty will be applied on September 8, 2015.**

## 2016 PROPERTY TAX INSTALLMENT PAYMENTS

This City program gives property owners the option to pay next year's taxes in monthly installments, through an automatic deduction from your bank account.

Payments are deducted on the first business day of each month, starting August 1, 2015 and ending May 1, 2016. Currently, you earn interest of 0.25% on these payments. Return the enclosed form to City Hall to participate.

## 2015 PROPERTY TAX NEWS

The purpose of this newsletter is to answer questions you may have about your property taxes for this year. If you do not find the information you need in this document, please contact City Hall staff or your Mayor and Council.

For 2015, the municipal portion of the property tax rate increased overall by 2.68%. Your actual tax increase or decrease will depend on the type of property you own, and whether the assessed value of your property went up or down this year.

Property assessment is the responsibility of the BC Assessment Authority. You should have received your assessment notice in January of this year. If you have questions about your property's assessment value, you must contact BC Assessment. They can be reached at 1-866-825-8322.

The City also collects taxes for other authorities, including the School District, the Cowichan Valley Regional District, Cowichan District Hospital and the Vancouver Island Regional Library. If these organizations increased their tax rates for 2015, then your total tax bill may increase as a result.

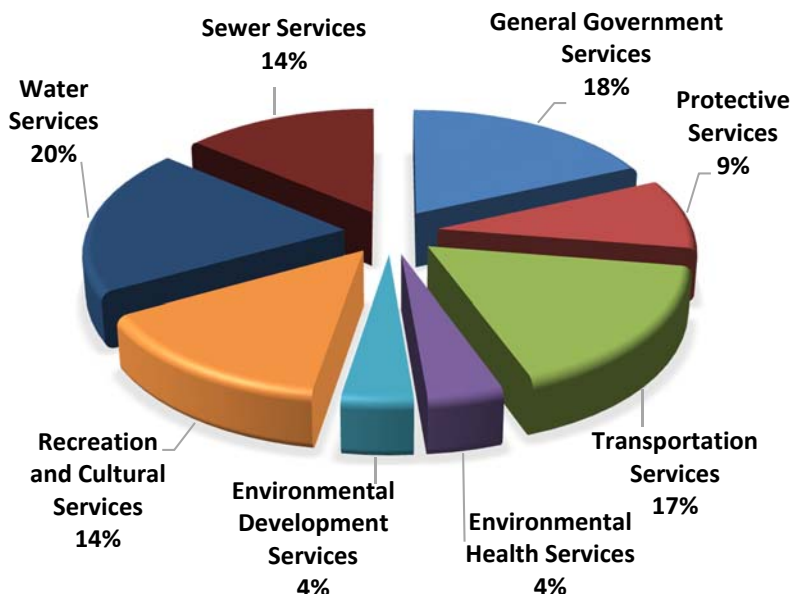
## THE BUDGET PROCESS

The City of Duncan's Financial Plan and Tax Rates Bylaws for 2015 reflect Council's efforts to keep taxes affordable for households and businesses.

Throughout the budget process, public feedback was encouraged. Notification of the timing of budget meetings was advertised in the newspaper as well as on our Facebook page and website and was posted in all the usual posting places at City Hall. A space for delegations was included at the beginning of each meeting. Additionally, a public meeting was held specifically to discuss the budget on February 5, 2015 from 4:00 to 6:00 pm.

Please submit any questions or comments about the budget to [budget@duncan.ca](mailto:budget@duncan.ca). You are also welcome to visit our Facebook page (City of Duncan – Local Government) and post your comments.

## 2015 OPERATING EXPENSES BY FUNCTION



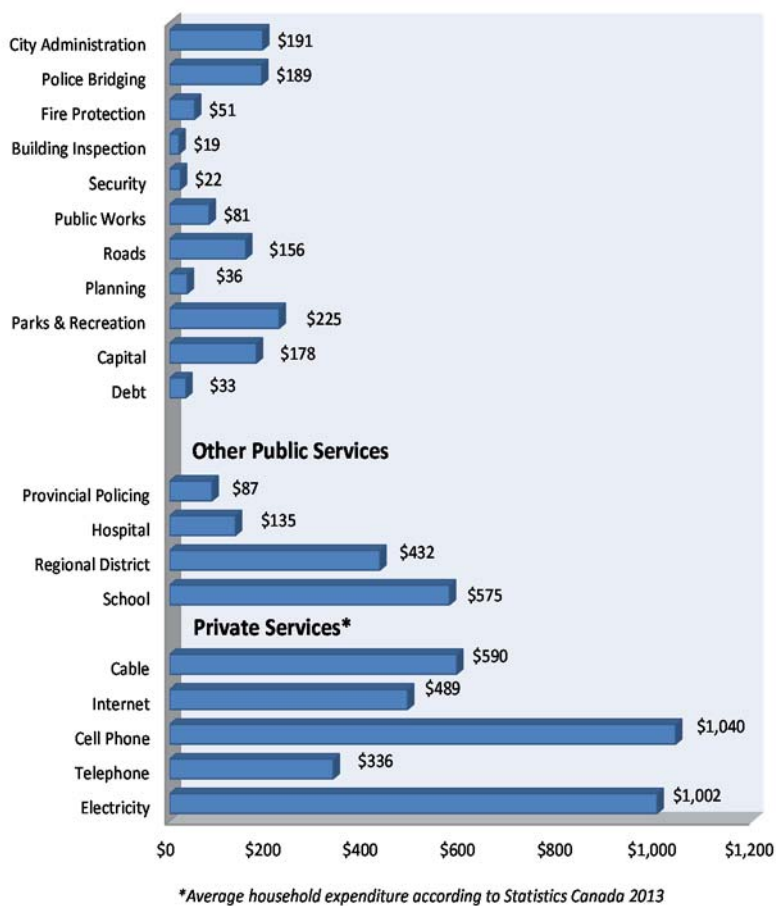
Comments, questions or concerns about your property taxes?

Phone 250-746-6126 or email [duncan@duncan.ca](mailto:duncan@duncan.ca)

## HOUSEHOLD ANNUAL COSTS – 2015

The average household cost of City services (based on the average assessment of \$249,223 for a single family dwelling) compared to other common household costs is shown in the chart below.

2015 City Services - Total \$1,181



## PROPERTY TAX DEFERMENT PROGRAMS

A low-interest provincial loan program can assist qualified homeowners with paying their annual property taxes. You may be eligible to defer your taxes if you are 55 years or over, a person with disabilities and you live in your home, or are a qualifying homeowner who financially supports a dependent child under the age of 18.

Contact the Tax Deferment Program at 1-800-663-7868 or by email at [TaxDeferment@gov.bc.ca](mailto:TaxDeferment@gov.bc.ca)

## 2015 BUDGET HIGHLIGHTS

In accordance with Council's Strategic Plan for the City, 2015 includes the following projects of interest:

- Expansion of the yard waste pickup program following a successful trial in 2014;
- Website redesign (last update over 10 years ago) to make it more user-friendly;
- Continuation of the Wayfinding and Signage improvement project from 2014, which incorporates the new City logo.

Major capital projects for 2015 include:

- \$875,000 for a seismic upgrade to the Fire Hall to ensure emergency services are available in the event of an earthquake;
- \$968,745 representing the City's contribution to the ongoing diking project for flood control;
- \$1,816,040 to perform upgrades to the Canada Avenue and Ingram Street intersection to improve pedestrian safety. Upgrading of the underground infrastructure will occur at the same time;
- \$650,000 for water, sewer and storm drainage improvements to Cedar Avenue, including complete repaving;
- \$518,000 for the beginning of the residential water metering program.

The transit pass rebate program for City residents will continue for 2015.

The universal yard waste removal program began in March 2015. Details on this program were delivered by Canada Post in February and are available on the City's website.

The City will continue its programs of repair and replacement for water, sewer, storm drainage and roads infrastructure.

## TAXES PER \$100,000 OF ASSESSMENT

	Residential	Business
<b>General Municipal Taxes</b>	\$474.36	\$1,195.22
<b>Other Taxing Authorities</b>		
Provincial School Taxes	230.73	580.00
Provincial Police Taxes	34.87	85.43
CVRD Taxes	173.34	424.68
Hospital Taxes	54.19	132.77
MFA/BC Assessment Taxes	5.98	16.84
<b>Total Other Taxing Authorities</b>	\$499.11	\$1,239.72
<b>Total Taxes</b>	\$973.47	\$2,434.94
<b>Municipal Tax Rate</b>	4.7436	11.9522

The City only sets the General Municipal Tax Rate and does not have any control over the tax rates set by other taxing authorities.

## 2015 REVENUE SOURCES

Property Taxes.....	42.4%
Water User Fees.....	21.4%
Sewer User Fees.....	10.5%
Gas Tax/Development Cost Charges.....	5.5%
Own Sources.....	8.3%
Sales of Services.....	5.9%
Government Transfers.....	6.0%
Grants in Lieu of Taxes.....	0.1%

Own Source Revenue includes:

- business and dog licences
- building and other related permits
- real estate rentals
- parking permits
- interest on investments
- penalties
- land use alteration fees