IMPORTANT INFORMATION ABOUT YOUR PROPERTY TAXES

The City of Courtenay has prepared a balanced budget, with an overall property tax increase in 2023 of 9.7%. Courtenay's taxes are in line with other local governments in the region, supporting a wide range of essential municipal services as well as those that contribute to our community's quality of life.

Property taxes due by July 4, 2023, 4:30 p.m.

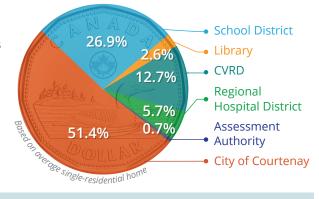
See reverse for payment options and how to claim your home owner grant.

WHERE DO MY PROPERTY TAXES GO?

The City provides services such as policing, fire, bylaw enforcement, roads and storm drainage infrastructure, parks and trails, building inspection, planning and development services, recreation, and cultural facilities.

About half of your overall tax notice are funds collected for use by the City. The City also collects and remits to other taxing authorities, including the School District, Vancouver Island Regional Library, Comox Valley Regional District (CVRD), Regional Hospital District, and BC Assessment Authority.

To learn more, visit courtenay.ca/financialplan



HOW IS THE CITY OPERATING BUDGET ALLOCATED?

Courtenay's budget maintains service levels through the highest inflation seen in many years to support the wide range of essential services our residents rely on, plus important "quality of life" services such as parks, playgrounds, culture, and recreation.

Protective services are the City's biggest operating expense. Policing costs have increased 6%, largely due to rising RCMP costs.

To meet the complex needs of our growing community, Courtenay is adding one bylaw officer, one staff person to support capital projects, and one to support community social development.

2023 General Operating Budget in \$ millions \$11.8 **Protective Services** \$9.8 **Public Works Services** Recreation, Culture & Community Services \$6.2 **General Government Services** \$5.9 Solid Waste \$2.9 **Development Services** \$2.7 **Engineering** \$1.0 Cemetery \$0.4 2.5 7.5 10 12.5

RESIDENTIAL USER FEES

Courtenay's residential user fees are included on your annual tax notice rather than as separate invoices. Fees are the primary source of funding for water, sewer, and solid waste collection services.

49% of total user fees are used to cover the CVRD's costs incurred on behalf of the City, including solid waste tipping fees at the landfill, sewage treatment, and bulk purchase of our drinking water.



FRONTAGE TAXES

Frontage taxes are collected to fund capital costs for future replacement of water and sewer infrastructure such as water mains, lift stations, and pumping stations.

UNDERSTANDING PROPERTY ASSESSMENTS AND YOUR TAXES

In Courtenay, the average single residential home increased in value this year by 13%. A property assessment increase doesn't necessarily result in a significant increase to property taxes. What matters is how your assessment changed in comparison to the average %.

Learn more about this relationship at **courtenay.ca/assessments**



^{*} prior to adjusting for 2023 rates from all taxing authorities



HOW TO PAY YOUR PROPERTY TAXES



Payments must reach Courtenay City Hall by July 4, 2023 at 4:30 p.m. to avoid 10% penalty.



ONLINE

Pay online through your bank or credit union

For guidance visit **courtenay.ca/billpayments**. Please allow sufficient time for bank processing to avoid late payment penalties.



>< BY MAIL

Mail cheque to 830 Cliffe Avenue, Courtenay, BC, V9N 2J7 and include your name, address, phone number and roll/account number. Payments must arrive at City Hall by the deadline; date of postmark will not be accepted as proof of on-time payment.



IN PERSON

Pay in person at City Hall

Pay in person at City Hall between Monday to Friday, 8:30 a.m. to 4:30 p.m., 830 Cliffe Avenue (debit, cash, or cheque).

Outside office hours, the secure payments slot at the main entrance is available (cheques only). Please include your name, address, phone number and roll/account number.

Pay in person at your bank or credit union

Please allow sufficient time for bank processing to avoid late payment penalties.

PROPERTY TAX DEFERRALS

Property tax deferral or renewal applications must be submitted directly to the Province. For full program eligibility, visit gov.bc.ca/propertytaxdeferment

You cannot defer property taxes from previous years. If your deferment application is withdrawn or denied after the property tax due date, a 10% penalty will apply on the outstanding balance.

Additional steps required:

- Pay any outstanding prior year taxes
- Claim your home owner grant
- 3 Pay any user fees shown in the middle of your tax notice (water, sewer, and garbage user fees) to the City of Courtenay

Questions about deferment? Contact the Province directly.

Email: TaxDeferment@gov.bc.ca Phone: 1-888-355-2700

HOW TO CLAIM YOUR HOME OWNER GRANT

The home owner grant is a provincial government program which helps homeowners reduce the property taxes on their principal residence.

As of 2021, municipalities can no longer accept home owner grant applications. Applications must be submitted every year directly to the Province.

To avoid penalties, apply by the property tax due date.

To claim your grant online, visit

gov.bc.ca/homeownergrant

You will need:

- 1 Jurisdiction (204 for Courtenay)
- 2 Roll Number* (find on tax notice) *Omit the first zero. 001234.567 becomes 01234.567

You can also search for your property by civic address directly on the Province's website.

Other ways to claim:

By phone: 1-888-355-2700

Visit Service B.C.: 2500 Cliffe Avenue

Keep mailing address up-to-date

The City of Courtenay receives owner address information from BC Assessment. Have you recently moved? Remember to update your address. bcassessment.ca/update

Need more information?

Find everything you need to know about your property taxes at courtenay.ca/tax

Need help?

Call us: 250-334-4441

Email us: finance@courtenay.ca

