

PRIVACY IMPACT ASSESSMENT

Initiative Update – PIA#18043

This document is used for a change to an initiative involving the collection, use, disclosure, security, storage, accuracy, correction, or retention of personal information where a PIA has already been completed. If a change does not involve one of these elements, then an updated PIA is not needed. If the change involves many of these elements, you may need to prepare a new PIA instead of using this document. For any questions regarding this document, please contact the Legislation, Privacy, and Policy Branch at (250) 356-1851 or privacy.helpline@gov.bc.ca.

1. Title of original PIA and any number assigned to original PIA
(Please attach original)

PIA# FIN16034 – Property Taxation Branch – Operation – HPAS Tier 1 Call Centre for PTB
Employs Security Information from:
PIA# MTICS16066 – Service BC Contact Centre Services

2. Ministry/Public Body and Program Area.

Ministry	Citizens' Services
Division	Service BC
Branch/Section	Service Delivery
Initiative Title	PIA# FIN16034 – Property Taxation Branch – Operation – HPAS Tier 1 Call Centre for PTB

3. Contact Position and/or Name, Telephone Number and E-Mail Address.

(This should be the name of the individual most qualified to respond to questions regarding the revision).

Name, Title	Jeannette Eason, Director, Contact Centres
Branch/Section	Service BC
Phone Number	778-698-2045
E-Mail	jeannette.eason@gov.bc.ca

4. Common or Integrated Program and Data-Linking Initiatives

		Yes	No
(a)	Does the original PIA (or the change now being considered) involve a “common or integrated program/activity”, as defined in Schedule 1 of the <i>Freedom of Information and Protection of Privacy Act</i> (FOIPP Act)? * *Note: a “common or integrated program/activity” must be confirmed by regulation		X
(b)	Does the original PIA (or the change now being considered) involve a “data-linking initiative”, as defined in Schedule 1 of the FOIPP Act?		X

5. Purpose/Objectives of the revision (if statutory, provide citation).

The ownership of the Tier 1 Call Centre for Property Taxation Branch (PTB) rests with Ministry of Citizens’ Services, with the management of the contact centre run by MAXIMUS Corporation. All processes will be the same as described in the original PIA.

This initiative update is for the Speculation Tax (ST) work MAXIMUS will take on for the Property Taxation Branch. MAXIMUS will provide Tier 1 contact centre support for ST.

The PIA for the SBC MAXIMUS call centre has details on the security and policies employed by MAXIMUS and these policies will also not be changing.

An updated Security Review (STRA) is in progress for MAXIMUS SBC Call Centres.

7. What are the potential impacts of this proposal?

MAXIMUS SBC Call Centres will provide this additional service as the Tier 1 Call Centre.

Ministry Comments:

Legislation, Privacy, and Policy Branch Review and Comments:

Cole Lance

Privacy Advisor
Privacy, Compliance and Training
Branch
Corporate Information and Records
Management Office
Ministry of Citizens' Services



Signature

Sept 18, 2018

Date

X SIGNATURES

PUBLIC BODY APPROVAL:

Program Manager

Signature

Date

Ministry Contact Responsible for
Systems Maintenance and Security
[for changes to security, an upgrade to
an existing system or change from face-
to-face to online services]

Signature

Date

Executive Director
Service BC

Signature

Date

GO TO: PERSONAL INFORMATION DIRECTORY (to add PIA and/or ISA summary)

SIN Protection of Privacy

Taxonomy: General Enquiries> Taxes & Tax Credits> Property Taxes> Speculation & Vacancy Tax (SVT)

Tier 2 Contact

Transfer only **s.15, s.17**

8:30am to 4:30pm Monday to Friday

Email: spectaxinfo@gov.bc.ca

Telephone service for the deaf or hard of hearing: dial 711 or Text 1 604 660-2421

Transfer Script: "It sounds like your situation may be unique. I am transferring you to another agent who can assist you with this query, please hold the line."

PROTECTING PRIVACY

1. What is your authorization to collect SIN? Are you allowed to collect SIN?

- Social Insurance Numbers (SIN) are fundamental to British Columbia and Canada's taxation system.
- The Speculation and Vacancy Tax Act, subsection 64(1) authorizes the administrator to collect information from property owners through the annual declaration in order to administer the act.
- Requiring personal information, including the SIN, is necessary for the administrator to **determine tax liability, identifying whether property owners pay income taxes in Canada** and whether an individual **may be eligible for a tax exemption** or BC tax credit.

2. Why are you collecting SIN numbers? Why do you need my SIN number?

- The collection of SIN is crucial to identify whether home owners pay tax in Canada and to confirm residency information.
- This information is relevant to **ensure individuals that live in their home**, and are **eligible, receive the principal residence exemption**.
- In addition, residency information is required to **determine the amount of tax an individual is subject to**, and, if applicable, the amount of speculation and vacancy tax credit an individual may receive.

3. How do you keep my SIN secure? I'm worried about the security of the information I'm giving you.

- The SIN is one piece of personal information that is collected through the online declaration application.
- eTaxBC is the **online secure government application** that is used for the declaration process.
- All information entered into eTaxBC is **encrypted at the time of entry**.
- Once a SIN is collected it is masked and the ability for employees to view the number is controlled by security access on a need to know basis.
- The personal information that is collected under the Speculation and Vacancy Tax Act is protected in a manner consistent with the BC Government's Information Security Policy, Federal Security Standards, and provisions of the **Freedom of Information and Protection of Privacy Act**.

4. Why do I have to provide my social insurance number (SIN)? What is the government going to do with it?

- By collecting your SIN the B.C. government will be able to connect **property ownership** with **income tax data**.
- This will allow us to find satellite families or people who live in B.C. but pay little to no tax in B.C. or Canada.
- By providing your SIN you are helping ensure that everyone is paying their fair share of tax.

5. What if I don't want to provide my SIN? Can I still complete the declaration?

- No. If you are a Canadian, **you must provide your SIN to complete the declaration and claim your exemption**.
- Individuals who do not have a SIN will also be asked to provide an identifying number, such as their Business Number, trust Canada Revenue Agency account number and a provincial nomination number.
- If you don't provide your SIN or another accepted identification number, **you won't be able to complete your declaration and you will receive a tax notice of tax owing in March** – even if you are eligible for an exemption.

- There will be no exceptions.

6. How is the government protecting my privacy and taxpayer confidentiality?

- As with all taxpayer information, the B.C. government takes information privacy very seriously.
- The collection of the SIN occurs through the online declaration application eTaxBC
 - All information entered into eTaxBC is encrypted at the time of entry.
- The protection and confidentiality of taxpayer information are established through tax law.
- Individuals who violate the confidentiality under the law can face penalties such as fines and imprisonment.
- The online application, eTax, is secure and approved to protect taxpayer information.

SIN Information: [The Social Insurance Number Code of Practice Section 2 - SIN holders' responsibilities](#)

Keywords: SVT; Speculation tax; Speculation and Vacancy tax; SIN number; SIN; social insurance number; income tax; CRA; income; property; property ownership;

Speculation and Vacancy Tax (SVT) FAQ

Taxonomy: General Enquiries> Taxes & Tax Credits> Property Taxes> Speculation & Vacancy Tax (SVT)

Tier 1 Contact

Transfer Speculation Tax Queue in Cisco

Monday to Friday (except statutory holidays) from 7:30am to 5:00pm Pacific Time / 8:30am to 6:00pm Mountain Time.

Tier 2 Contact

Transfer only **S.15,s.17**

8:30am to 4:30pm Monday to Friday

Email: spectaxinfo@gov.bc.ca

Telephone service for the deaf or hard of hearing: dial 711 or Text 1 604 660-2421

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Questions and Answers – Speculation and vacancy tax declaration
Jan. 16 2019

Sections:

Declaration Process

- Questions 1 - 23

Accessibility

- Questions 24 - 25

Exemptions

- Questions 26 - 33

Tax Credits

- Questions 34 - 37

Declaration Errors, Appeals, and Audits

- Questions 38 - 45

PROTECTING PRIVACY

46. Why do I have to provide my social insurance number (SIN)? What is the government going to do with it?

- By collecting your SIN the B.C. government will be able to connect property ownership with income tax data.
- This will allow us to find satellite families or people who live in B.C. but pay little to no tax in B.C. or Canada.
- By providing your SIN you are helping ensure that everyone is paying their fair share of tax.

47. What if I don't want to provide my SIN? Can I still complete the declaration?

- No. If you are a Canadian, you must provide your SIN to complete the declaration and claim your exemption.
- Individuals who do not have a SIN will also be asked to provide an identifying number, such as their Business Number, trust Canada Revenue Agency account number and a provincial nomination number.
- If you don't provide your SIN or another accepted identification number, you won't be able to complete your declaration and you will receive a tax notice of tax owing in March – even if you are eligible for an exemption.
- There will be no exceptions.

48. How is the government protecting my privacy and taxpayer confidentiality?

- As with all taxpayer information, the B.C. government takes information privacy very seriously.
- The protection and confidentiality of taxpayer information are established through tax law.
- Individuals who violate the confidentiality under the law can face penalties such as fines and imprisonment.
- The online application, eTax, is secure and approved to protect taxpayer information.

49. What information is the government sharing with Canada Revenue Agency?

- The Ministry of Finance has an existing information sharing agreement with the Canada Revenue Agency to share information between the two tax administrations.
- This same agreement will be utilized to share speculation and vacancy tax information with the CRA.
- The provincial and federal governments take the protection of private information seriously.
- Both the Canada Revenue Agency and the Revenue Division with the Ministry of Finance have internal processes in place to prevent the unlawful use of information.
- The use and exchange of private information is protected under legislation.

50. How does having this data help the government address housing affordability?

- By collecting identification numbers such as the SIN, the B.C. government will be able to connect property ownership with income tax data.
- This allows us to catch people who aren't paying their fair share of taxes, for example satellite families, money-launderers or someone who is claiming two principal residences for the Homeowner Grant.
- It will also help inform future housing and tax policy.

Section:

Vancouver & Speculation and Vacancy Tax

- Questions 51-52

PRIVACY IMPACT ASSESSMENT

Initiative Update

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1. **Title of original PIA and any number assigned to original PIA**
(Please attach original)

PIA# MTICS16066 - Service BC Contact Centre Services

Including services related to:

PIA# FIN16034 - Property Taxation Branch – Operation - HPAS Tier 1 Call Centre

2. **Ministry/Public Body and Program Area.**

Ministry	Citizens' Services
Division	Service BC
Branch/Section	Client Services
Initiative Title	PIA# MTICS16066 - Service BC Contact Centre Services

3. **Contact Position and/or Name, Telephone Number and E-Mail Address.**

(This should be the name of the individual most qualified to respond to questions regarding the revision).

Name, Title	Jeannette Eason, Director, Contact Centres
Branch/Section	Service BC
Phone Number	+1 (778) 698-2045
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4. **Common or Integrated Program and Data-Linking Initiatives**

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(a)	Does the original PIA (or the change now being considered) involve a "common or integrated program/activity", as defined in Schedule 1 of the <i>Freedom of Information and Protection of Privacy Act</i> (FOIPP Act)? * *Note: a "common or integrated program/activity" must be confirmed by regulation		X
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5. Purpose/Objectives of the revision (if statutory, provide citation).

There are three purposes to this Initiative Update.

First, as described in the concurrent update to "PIA# FIN16034 - Property Taxation Branch – Operation - HPAS Tier 1 Call Centre (CITZ18006)," ownership of the processes described in PIA#FIN16034 are moving to Service BC. This update records that change but does not modify the Finance PIA process as laid out in that update. The following updates apply to the SBC Maximus call centre as a whole and do not modify the already submitted PIA Update to #FIN16034 (CITZ18006).

Second, the SBC Contact Centre agents would provide citizens Tier 1 support for the PayBC application and portal which may include navigation to the PayBC site, step by step instructions on how to complete a transaction including what type of information will be required for each field; or a pathway to Tier 2 support for technical issues. No new identifying personal information is collected. The SBC Contact Centre already collected personal information as necessary to assist callers with queries, and it is not necessary to collect further detailed information about the citizen's PayBC usage or needs. Contact Centre agents will only guide citizens on how to fill out their documentation on their own and do not need to collect the specifics of the transaction.

The SBC Contact Centre will also be assisting citizens with their payments to a range of services offered by the BC Government. Again, no specific identifying information about the transaction is required for this service. Any citizen can request clarification on whether a payment was made to a particular account number at any time. No information is required about the individual making the inquiry, and none will be provided about the nature of the payment. Contact Centre agents are merely able to determine whether payment has been made to a non-identifying account number. They cannot access the name of the person or the names of services paid using that account number – their answers to citizens will be a simple "yes or no." No information about individual identifiable accounts will be collected or disclosed, only whether the account has been paid or not.

The PIA for the SBC MAXIMUS Contact Centre has details on the Security and policies employed by MAXIMUS, and these policies will also not be changing.


An updated Security Review (STRA) is in progress for MAXIMUS SBC Contact Centre.

6. What are the potential impacts of this proposal?

Citizens will have new avenues to get answers to routine payment questions and obtain instructions on how to access PayBC. The original PIA's collection and disclosure of personal information remains unchanged.

Ministry Comments:

Privacy, Compliance and Training Branch Review and Comments:



Andrea Fox

Privacy, Compliance and Training
Branch
Corporate Information and Records
Management Office
Ministry of Citizens Services

Signature

Feb. 21, 2018

Date

X SIGNATURES

PUBLIC BODY APPROVAL:

Jeannette Eason

Program Manager



Signature

Feb 22, 2018

Date

Garry Mierzuak

Ministry Contact Responsible for
Systems Maintenance and Security
[for changes to security, an upgrade to
an existing system or change from face-
to-face to online services]



Signature

February 21, 2018

Date

Beverley Dicks

Assistant Deputy Minister or Equivalent



Signature

Date

GO TO: PERSONAL INFORMATION DIRECTORY (to add PIA and/or ISA summary)

Questions and Answers – Speculation and vacancy tax declaration

Jan. 16 2019

DECLARATION PROCESS

1. Which areas of B.C. are covered by the tax?

- These areas are covered by the speculation and vacancy tax:
 - Municipalities within the Capital Regional District. This excludes Salt Spring Island, Juan de Fuca Electoral Area, and the Southern Gulf Islands
 - Municipalities within the Metro Vancouver Regional District, excluding Bowen Island, the Village of Lions Bay and Electoral Area A, but including UBC and the University Endowment Lands.
 - The City of Abbotsford
 - The District of Mission
 - The City of Chilliwack
 - The City of Kelowna
 - The City of West Kelowna
 - The City of Nanaimo
 - The District of Lantzville.

2. What is the current speculation and vacancy tax rate?

- The speculation and vacancy tax rate varies depending on the owner's tax residency and satellite family status.
- For 2018, the tax rate is:
 - 0.5% of the property's assessed value for all properties subject to the tax.
- For 2019 and subsequent years, the tax rate is:
 - 2% for foreign owners and satellite families.
 - 0.5% for Canadian citizens or permanent residents of Canada (who are not members of a satellite family).

3. Is the Province engaging in negative billing with the speculation and vacancy tax?

- To be clear, no exempt British Columbian will have to pay the SVT and, as such, there is no "negative billing" aspect.

4. Why do residential property owners have to declare? Can't you determine ownership through BC Assessment?

- The SVT looks at how a residential property is being used, whether it is being used as a principal residence, if it's being rented, or if it's underused or vacant.
- Property owners need to confirm if they or someone else lives in their unit.
- The process is also essential to ensuring that foreign owners and satellite families start paying their fair share.
- The administration of the SVT closely follows that of the City of Vancouver's Empty Homes Tax, where nearly all homeowners completed their declarations by the due date.
- The process being used here closely mirrors the homeowner grant process that British Columbians already know.
- The exemptions process also closely mirrors the federal Income Tax Act.

5. Do homeowners in the affected regions have to re-register each year to avoid the tax?

- The process closely mirrors the Homeowner Grant, which is annual.
- Over 99% of all British Columbians will be exempt from the tax.

6. How and when can residential property owners claim their speculation and vacancy tax exemption?

- In January and February, residential property owners living in areas where the tax applies will receive a declaration package in the mail.
- Once they receive the declaration package, which will include unique identifying numbers, they will then be asked to complete the declaration and exemption process online. In the event of a lost application form an owner can request a new form by calling 1-833-554-2323.
- If someone receives a tax notice because they did not complete their declaration, the notice will ask homeowners to contact the ministry if they think they received it in error. If they are exempt, the homeowner won't have to pay the tax.
- We understand that this is a new declaration process for residential property owners and staff are available to provide support. Anyone with questions should phone 1-833-554-2323. A tax specialist will be able to provide help and answer questions.
- Non-English speaking and reading property owners can receive assistance in multiple languages and declare over the phone at 1-833-554-2323.
- If a residential property owner believes they incorrectly completed their declaration and they should be exempt from the tax they can phone 1-833-554-2323 to make the necessary corrections or make the necessary corrections online.
- The call centre is open Monday to Sunday, 8am to 8pm. Their declaration can be then completed over the phone.

7. How long do residential property owners have to claim their exemption? What is the deadline?

- The deadline to declare is March 31, 2019. Residential property owners who do not complete their declaration before April 1, 2019 will receive a tax notice of assessment.
- Any exempt residential property owner who does not complete a declaration will receive a tax notice. However, if they are exempt from the tax – they will not have to pay the tax amount on the notice if they complete their declaration.
- The Ministry has a number of safeguards in place to help ensure that individuals who are eligible for exemptions receive them.

8. What happens if owners who should be exempt from the tax do not meet the March 31st deadline?

- Any exempt residential property owner who does not complete a declaration will receive a tax notice in the mail.
- If they are exempt – they will not have to pay the tax amount on the notice if they complete their declaration.
- If individuals are not exempt – they will have to pay the tax amount on the notice.

9. Who must complete the declaration process, and claim the exemption?

- All individuals listed on a land title, as well as corporations, partnerships and trusts that may be listed on a title, must declare. Individuals such as a life tenant or a registered occupier of a residential property must also declare.
- If your property has more than one owner, even if the other owner is your spouse, a separate declaration must be made for each owner.
- As part of the declaration process, each individual will be assessed for exemption, tax credit and/or tax amount.

10. Can someone other than the property owner complete the declaration on their behalf?

- Yes.
- The residential property owner can designate someone, such as an adult son/daughter, spouse, family member, accountant or notary, to complete the declaration and exemption process.
- The individual who completes the declaration on the property owner's behalf will be asked to declare online they have the property owner's permission to do so.
- The individual will also be asked to provide a form proving they have the residential property owner's permission.

11. Some residential property owners have 10, 20 or even more than 100 properties – isn't this an onerous process for them?

- The vast majority of residential property owners will only have to declare in respect of one residence.
- The online system has been designed to help all owners of multiple residential properties complete the declaration as easily as possible.

12. How long will it take residential property owners to complete the declaration process?

- The amount of time it will take residential property owners to complete the process and claim their speculation and vacancy tax exemption will vary.
- For the average exempt residential property owner we anticipate it will take anywhere from just a few minutes.
- They can find information about the tax, exemptions and declaration process at gov.bc.ca/spectax
- If property owners are having difficulty declaring they can access help or complete their declaration process over the phone.
- Translation services are available by phone.

13. What if a property is owned by more than one individual – will each residential property owner have to apply for an exemption?

- All owners of the property who are on the title on Dec. 31 of each year are required to declare and claim their exemption.
- Each owner will receive a letter that provides them information that will help them complete their declaration, including unique identification numbers.
- Each individual owner will be assessed according to the percentage of the property they own.

14. How does someone determine if a property is their principal residence under the tax?

- For the Speculation and Vacancy Tax Act, a principal residence is the place a person lives more than anywhere else.
- Property owners can find more information online at www.gov.bc.ca/spectax

15. On what date is the tax liability determined?

- The tax liability date is December 31st of each year.

16. What if someone only owns a portion of a property that is in an area where the speculation and vacancy tax applies?

- Each owner must declare their portion (ownership percentage).
- Each owner must declare online at www.gov.bc.ca/spectax

17. What if a property is owned by a company or held by a trust? Who declares?

- All owners of residential properties in an area subject to the Speculation and Vacancy Tax Act must be declare.
- A trustee may declare for a trust, and any authorized individual may declare for a corporation. The person filling out the declaration should have information on the trust's beneficiaries or the corporation's shareholders and other key individuals on hand.

18. What if residential property owners are out of the province during the declaration period?

- Just as residential property owners must apply for their Home Owners Grant every year, residents must declare under the speculation and vacancy tax.
- Property owners will be able to declare and claim their exemption online.

19. What if I don't declare on time? Do I have to pay the tax even if I should have been exempt?

- Residential property owners who didn't declare by the deadline will receive a tax notice of assessment in the mail.
- If they are exempt – they will not have to pay the tax amount on the notice if they complete their declaration.
- If individuals are not exempt – they will have to pay the tax amount on the notice.

20. What if a property owner isn't eligible for an exemption – what happens next?

- Residential property owners who are not eligible for an exemption will receive a tax notice in the mail.
- Once they receive the notice they must pay the assessed speculation and vacancy tax amount on or before July 2, 2019.
- Property owners can pay their amount owing online through eTax, through their financial institution or at a Service BC location. They will receive information once their declaration has been assessed.
- More information about payment options is available online at www.gov.bc.ca/spectax

21. My parents are seniors and they have received a tax notice because they didn't declare their principal residence – do they have to pay the speculation and vacancy tax?

- We understand that this is a new declaration process for residential property owners and staff are available to provide support.
- If they are exempt (for example, because they live in their home)– they will not have to pay the tax amount on the notice if they complete their declaration.
- We encourage any individual who is having difficulty declaring to phone 1-833-554-2323. A tax specialist will be able to provide the help necessary to complete their declaration.

22. If residential property owners have questions about the speculation and vacancy tax, where can they find answers?

- Property owners can find information about the speculation and vacancy tax online at www.gov.bc.ca/spectax
- They can also phone 1-833-554-2323.

23. What will it cost gov to administer this tax and to send out letters and then help and process people's opt outs? How many new staff or services were hired to administer this (telephone staff etc)?

- In 2019/20, the speculation and vacancy tax will provide an estimated \$185 million. All revenue raised from the tax will be spent on housing affordability initiatives in the area the tax applies.
- We are using existing resources within the ministry to administer the speculation and vacancy tax. We have also increased service support through the call centre.
- Poll after poll has shown that an overwhelming majority of British Columbians support our government's approach to tackling the housing crisis.

ACCESSIBILITY

24. If residential property owners have accessibility issues, are there resources to help them complete their speculation and vacancy tax declaration and exemption?

- Yes. Residential property owners can receive assistance and declare over the phone at 1-833-554-2323.

25. What if residential property owners do not read or speak English – where can they access the information they need to declare and apply for an exemption?

- Non-English speaking and reading property owners can receive assistance in multiple languages and declare over the phone at 1-833-554-2323.

EXEMPTIONS

26. The tax makes people report spousal separations, deaths, divorce, illness. Doesn't this go too far in invading people's privacy?

- The special circumstance exemptions for the speculation and vacancy tax are similar to exemptions for other taxes.
- For example, separation, death, medical expenses and much more are reported on income taxes.
- All taxpayer privacy and information is protected by law.

27. Why are you asking owners of one million homes to file a tax return to capture a few thousand speculators?

- This housing crisis was allowed to happen out of neglect, out of a lack of political will, and out of a focus on the few rather than all British Columbians.
- British Columbians widely support our government's steps to address this crisis, including the speculation and vacancy tax.
- Completing a declaration will take only a few minutes for the vast majority of property owners.
- The process closely follows the Homeowner Grant and Vancouver Empty Homes Tax approaches.
- By completing the declaration, British Columbians will help us identify speculators and empty homes, helping us crack down on housing speculation.

28. What are the exemptions?

- Residential property owners may claim exemptions for principal residence and for renting out their property.
- We have also put into place numerous exemptions that take into account a variety of circumstances and challenges people face.
- We do not want to penalize families dealing with difficult life situations like divorce or compromised health.
- That is why we have put, for example, exemptions for:
 - Persons with disabilities.
 - Individuals who have had to enter residential care.
 - Individuals who did not live in the principal residence as they underwent medical treatment.
 - Properties subject to the tax that were constructed or renovated during the year.
 - Death of an owner.
 - Spousal separation.

29. With so many exemptions, is this tax going to be effective?

- The tax is designed to target satellite families, foreign speculators and those with vacant homes.
- According to experts including RBC, Canadian Real Estate Association, and Sotheby's, our 30-point housing plan is helping to cool B.C.'s market.
- The housing crisis won't be fixed overnight, but the speculation and vacancy tax is essential in tackling the crisis.

30. Does the number of exemptions just show how unworkable this tax actually is?

- No.
- All taxes include a set of exemptions.
- For example, income taxes have basic income exemptions and the PST has hundreds of exemptions like restaurant meals and electricity for businesses.
- These exemptions help ensure that the tax targets foreign and domestic speculators, satellite families, and money launderers who have helped fuel an overheated housing market.

31. What about parents who've bought places for their kids? Or kids who have bought a place for their parents? Will they have to pay the speculation and vacancy tax?

- Owners who are Canadian citizens will be exempt in this circumstance, provided the home is genuinely occupied by the adult child or parent.
- Owners who are not Canadian citizens or permanent residents will generally have to pay tax in this circumstance.
- The property must be occupied for at least three months of the year in 2018, and six months of the year in 2019 and beyond.

32. Is the exemption for spouses that work in different cities there to protect MLAs?

- No.
- Spouses often work in different parts of the province because they have no choice but to be in different regions for work.
- Couples working in forestry, mining, trades, technology and construction often have to live in different communities.
- To qualify, the spouse's principal residence will need to be closer to where they work.
- This tax isn't about penalizing spouses who have to live apart due to work.

TAX CREDITS

33. Will all B.C. residents who aren't exempt from the tax get a tax credit?

- Please see the website for more information on tax credits www.gov.bc.ca/spectax

34. Will property owners in the taxable areas have to apply for their tax credit separately?

- Property owners will be assessed for the tax credit after the declaration process.
- The credit will be automatically applied to their assessed amount.
- Non-B.C. residents have to apply for their credit.

35. Can foreign corporations or trusts also claim the tax credit?

- Corporations can claim the credit in respect of their previous calendar year's net income attributed to B.C. using the same provincial income allocation rules used for income tax purposes.
- Trustees can claim the credit using the trust's total income from the previous year reported in B.C. for income tax purposes.
- For corporations and trusts that use non-calendar year fiscal years, the amount of income for a calendar year is taken by multiplying income from each income tax year that overlaps with the calendar year and prorating that income by the number of days in that income tax year that occur in the calendar year.

36. Why do foreign owners get a higher percentage tax credit than other Canadians?

- Other Canadians are taxed at a lower rate, so the rate for their tax credit is lower too.
- Foreign owners are taxed at a higher rate, so the rate of their tax credit is also higher.
- The amount of tax owed by foreign property owners will not be less than what an equivalent B.C. resident would pay.

DECLARATION ERRORS, APPEALS & AUDITS

37. What if I get an assessment because I failed to complete a declaration – what should I do?

- Any residential property owner who does not complete their declaration before the end of March should make their declaration online promptly.
- If they are exempt – they will not have to pay the tax amount on the notice if they complete their declaration.
- If individuals are not exempt – they will have to pay the tax amount on the notice.
- They can make their declaration at www.gov.bc.ca/spectax

38. What if I filled out my declaration incorrectly and now it's telling me I have to pay when I should be exempt?

- If a residential property owner believes they incorrectly completed their declaration and they should be exempt from the tax they can phone 1-833-554-2323 to make the necessary corrections or make the necessary corrections online.

39. What if I don't agree with the notice of assessment? Where can I go to appeal my eligibility?

- A written notice of appeal must be provided within 90 days after the date of the notice decision.
- Information on the appeal process and how to appeal will be included in the notice of decision.
- Property owners should note that the filing of an appeal will not delay the collection of the tax and it will not affect the accrual of interest on the assessed amount.

40. What will happen if residential property owners don't pay their assessed tax amount by July 2, 2019?

- Property owners who do not pay the assessed speculation and vacancy tax will face penalties and interest that will be applied to the assessed amount, as well enforcement and collection activities will begin.
- These activities may include but are not limited to the following: phone calls, collection letters, third party demands to banks and/or employers, set-offs, filing certificates of judgement in Supreme Court, registering liens on real and/or personal property and seizing assets.

s.13

42. My strata won't allow me to rent out my empty residential property. Isn't it unfair that I now have to pay the speculation and vacancy tax?

- The speculation and vacancy tax will apply to residential strata properties that are not an owner's principal residence, and when it is not rented.
- All owners of property where a strata bylaw prevents rentals are exempt for 2018 and 2019 if the rental began as of Oct 16, 2018 and the rental restrictions were in place prior to this date.
- There are near-zero vacancy rates in B.C. Many people in B.C. are unable to find safe and affordable housing.
- Our housing plan encourages the return of housing to the rental market, including vacant strata properties.
- This will help increase the amount of available housing in our communities.
- There are resources available for landlord and tenants at:
<https://www2.gov.bc.ca/gov/content/housing-tenancy/residential-tenancies>

43. Are strata councils going to be required to allow rentals, and if so when?

- All owners of property where a strata bylaw prevents rentals are exempt for 2018 and 2019 if the rental began as of Oct 16, 2018 and the rental restrictions were in place prior to this date.
- This gives each strata two years to change their bylaws if they choose to do so.

44. My family's recreational property is in an area where the tax applies – I thought this was about residential housing?

- We understand that some recreational properties will be in areas where the speculation and vacancy tax applies.
- Some B.C. communities have changed greatly over the last few decades and have become major urban areas that are attracting major real estate development.
- We are applying the speculation and vacancy tax to these areas because they have near-zero vacancy rates and people cannot find or afford housing.
- We are encouraging everyone who has an underutilized property to return it to the market.
- There are resources available for landlord and tenants at:
<https://www2.gov.bc.ca/gov/content/housing-tenancy/residential-tenancies>

- It's important to keep in mind that the tax only applies to properties valued at more than \$400,000.
- And for B.C. residents who choose not to, then they will only pay a 0.5% tax rate.

PROTECTING PRIVACY

45. Why do I have to provide my social insurance number (SIN)? What is the government going to do with it?

- By collecting your SIN the B.C. government will be able to connect property ownership with income tax data.
- This will allow us to find satellite families or people who live in B.C. but pay little to no tax in B.C. or Canada.
- By providing your SIN you are helping ensure that everyone is paying their fair share of tax.

46. What if I don't want to provide my SIN? Can I still complete the declaration?

- No. If you are a Canadian, you must provide your SIN to complete the declaration and claim your exemption.
- Individuals who do not have a SIN will also be asked to provide an identifying number, such as their Business Number, trust Canada Revenue Agency account number and a provincial nomination number.
- If you don't provide your SIN or another accepted identification number, you won't be able to complete your declaration and you will receive a tax notice of tax owing in March – even if you are eligible for an exemption.
- There will be no exceptions.

47. How is the government protecting my privacy and taxpayer confidentiality?

- As with all taxpayer information, the B.C. government takes information privacy very seriously.
- The protection and confidentiality of taxpayer information are established through tax law.
- Individuals who violate the confidentiality under the law can face penalties such as fines and imprisonment.
- The online application, eTax, is secure and approved to protect taxpayer information.

48. What information is the government sharing with Canada Revenue Agency?

- The Ministry of Finance has an existing information sharing agreement with the Canada Revenue Agency to share information between the two tax administrations.
- This same agreement will be utilized to share speculation and vacancy tax information with the CRA.
- The provincial and federal governments take the protection of private information seriously.
- Both the Canada Revenue Agency and the Revenue Division with the Ministry of Finance have internal processes in place to prevent the unlawful use of information.
- The use and exchange of private information is protected under legislation.

49. How does having this data help the government address housing affordability?

- By collecting identification numbers such as the SIN, the B.C. government will be able to connect property ownership with income tax data.
- This allows us to catch people who aren't paying their fair share of taxes, for example satellite families, money-launderers or someone who is claiming two principal residences for the Homeowner Grant.
- It will also help inform future housing and tax policy.

VANCOUVER & SPECULATION AND VACANCY TAX

50. Vancouver already has the empty homes tax to return under-utilized properties to the market – why tax these property owners twice for the same purpose?

- The speculation and vacancy tax has two goals:
 - To ensure foreign and domestic speculators, satellite families, people with multiple homes and people with vacant homes pay their fair share.
 - And to return vacant or underutilized properties back to the market.
- The declaration of homes in the areas where the speculation and vacancy tax applies, including Vancouver, will also provide us valuable data that will be used to inform future housing policy decisions.
- Revenue raised from the tax will be spent on housing affordability initiatives in the area the tax applies.
- The speculation and vacancy tax is part of our 30-point plan to address the housing crisis in Vancouver and throughout B.C.

51. Is the speculation and vacancy tax the same as Vancouver's empty homes tax?

- No. These are two different taxes.
- The City of Vancouver implemented the empty homes tax. The empty homes tax only applies to homes in that city and doesn't specifically target satellite families.
- The B.C. government implemented the speculation and vacancy tax. This tax applies to five taxable regions in B.C.
- However, residents living in the City of Vancouver will have to declare annually for their exemptions for both the empty homes tax and the speculation and vacancy tax.
- More information on Vancouver's empty homes tax can be found here:
<http://vancouver.ca/home-property-development/empty-homes-tax.aspx>
- More information on the speculation and vacancy tax can be found here: gov.bc.ca/spectax

SVT - Script for Guided Declaration Phone Application

The SVT phone line is restricted to Principle Residence and Rental applications only and is only for current year applications. All other applications (ie: Multiple Properties, Trust, Partnership, etc) cannot be claimed using the SVT Declaration phone line. Owners must complete, or transfer these calls to Tier 2 – RPT.

Complete the following step by step application process while on the phone with the owner - using eTaxBC and Gentax.

To access the application, go here *input eTaxBC link here*. *Will there be a 'apply online' link on the website (like the HOG claim)??*

VERIFICATION - AGENT SCRIPT – OWNER/LETTER ID INFORMATION

Agent: “Good morning/afternoon. [Name] speaking. Do you have your Declaration Letter in front of you?”

Note: If the citizen does not have their declaration letter, you can provide a name search and continue with your verification process or the owner can call back if they choose, with their code and ID. (screenshot provided below)

Note: Verification is achieved through confirming the owner's name, declaration code and letter ID (the owner you are speaking to **must be on title**)

Agent: “Can I please have your name?”

Owner: My name is

Agent: “Can I please have your letter ID?”

Owner: My letter ID is

Agent Action: To verify the information provided by the owner, enter the folio number in **Gentax** within the **Declaration Search** hyperlink.

Rural Property Tax

Folio ID Search

Search for a folio by Folio ID

Owner Search

Search for folio owners

Speculation & Vacancy Tax

Declaration Search

Search for declaration letter ids and declaration codes.

Once you enter the Letter ID, a Speculation and Vacancy Tax – External Service Lead Search will populate

Property/Letter Identifiers

Jurisdiction

Roll Number

Letter ID

Address

☒ Mailing Address ☐ Property Address

Street 1 Unit

Street 2 City

Country Province

Postal Code

Speculation and Vacancy Tax - External Services Lead Search

Tax Year	BCA Owner Id	Owner Name	Mailing Address	Letter Id	Decl Code	Declaration Due	Declared	Confirmation #	Account ID	Balance
2018	S.22									

Lead Search displayed – you can verify, locate Declaration Code, and see if Owner has already Declared – this example, owner has not declared as the box

COMPLETING THE eTAXBC DECLARATION

Step 1 – Getting Started:

Agent Action: In eTaxBC select “I want to submit a new declaration”, then enter the owners Declaration Code and Letter ID (the “L” doesn’t require inputting as it will automatically populate), the click Next (see screenshot below):

1. Getting Started

Getting Started

If you owned residential property in a designated taxable region on December 31, you received a speculation and vacancy tax declaration letter with a Declaration Code and Letter ID. You will need these numbers to complete your declaration.

You need to complete a declaration even if you are not eligible for an exemption.



I want to submit a new declaration



I want to **change** or **continue** an existing declaration

Enter the **Declaration Code** and **Letter ID** from your declaration letter.

Declaration Code

S.22

Example: 12345

Letter ID

Example: L0123456790

All **required** fields will be marked with an orange colour.

If you are declaring on behalf of the owner, please complete the following form and submit it to the Ministry of Finance following the instructions in Part 5. Authorization or cancellation of a representative (FIN 146)



Freedom of Information and Protection of Privacy Act (FOIPPA)

The personal information collected by this system is collected by the Ministry of Finance ("Ministry") for the purpose of administering the Speculation and Vacancy Tax and the regulations thereunder under the authority of section 26(a) and 26(c) of the Freedom of Information and Protection of Privacy Act (FOIPPA). The Ministry may use and disclose this information in accordance with the provisions of Part 3 of FOIPPA and Part 8 of the Budget Measures Implementation (Speculation and Vacancy Tax) Act including disclosure to the City of Vancouver for the purposes of administration or enforcement of the vacancy tax as defined under 615 of the Vancouver Charter. For information about the collection, use and disclosure practices, please contact Ministry of Finance Privacy Officer at 778 698-3044, Ministry of Finance, Corporate Services Division, PO BOX 9415, STN PROV GOVT Victoria BC V8W 2B7 CANADA.

Save Draft

Cancel

Next

Step 2 – Owner Type:

Agent Action: Select “Individual”, then click Next

- Corporation, Trust, Partnership, Entity exempt under Section 20 or None of the above apply – Owner must complete or transfer to Tier 2 - RPT
- We only accept applications **from the owner** who is declaring. We **cannot process applications made on behalf of the owner** (i.e. by an agent, spouse, or relative).

1. Getting Started 2. Owner Type

Owner Type

What best describes the owner?

☒ **Individual** Individual means a person.

☐ Corporation Corporation means a company, an incorporated association or society. It does not include municipalities.

☐ Trust A trust is a legal relationship where someone (the trustee or trustees) holds the legal ownership in assets for someone else's benefit.

☐ Partnership When two or more people or corporations arrange to carry on business together they register as a partnership.

☐ Entity exempt under Section 20 Registered Charities, Indigenous nations, Cooperative Associations and other certain types are exempt from this tax under Section 20 of the act

☐ None of the above apply None of the above apply.

Save Draft Cancel Previous Next

Step 3 – Residency:

“Are you a Canadian Citizen or Permanent Resident of Canada?”

Owner: Yes.

“Are you a resident of BC as of December 31, 2018 for tax purposes?”

Owner: Yes.

“All, or most, of our income is reported on our Canadian tax return. “OUR” means you and your spouse, combined”

Owner: Yes.

The screenshot shows a web-based form titled "Residency" with three steps: 1. Getting Started, 2. Owner Type, and 3. Residency. The "Residency" section contains three questions, each with a "Yes" (selected) and "No" radio button option. The first question is "Are you a Canadian Citizen or Permanent Resident of Canada?" with a definition of Canadian citizen and permanent resident below it. The second question is "Are you a resident of B.C. as of December 31, 2018 for tax purposes?". The third question is "All, or most, of our income is reported on our Canadian tax return. Our means you and your spouse, combined." At the bottom, there are buttons for "Save Draft", "Cancel", "Previous", and "Next".

1. Getting Started 2. Owner Type 3. Residency

Residency

Are you a Canadian Citizen or Permanent Resident of Canada? ☒ Yes ☐ No

A **Canadian citizen** is a person who was:
- born in Canada
- born outside of Canada to a Canadian citizen who was either born in Canada or granted citizenship
- granted Canadian citizenship (naturalization)

A **permanent resident** is a person who:
- has immigrated to Canada, but is not yet a Canadian citizen.

Are you a resident of B.C. as of December 31, 2018 for tax purposes? ☒ Yes ☐ No

All, or most, of our income is reported on our Canadian tax return. *Our means you and your spouse, combined.* ☒ Yes ☐ No

Save Draft Cancel Previous Next

Agent Action: If the owner answers **no** on any of the three questions:

- Inform the applicant that they do not meet the eligibility requirements and cancel the submission.
- Inform the applicant they can complete this application using the eTaxBC application.

- If the applicant has further questions on eligibility, **transfer to Tier 2-RPT**.

Step 4 – Confirm your Identity:

“Could I have your Date of Birth?”

Owner: ie: s.22

“Please provide me your Social Insurance Number, this number is required to work in Canada or to have access to government programs and benefits”

Owner: ie: 123-456-789

Click Next button to proceed – if owner did not provide birthdate or SIN, application to be **cancelled**. Owner would need to complete.

1. Getting Started

2. Owner Type

3. Residency

4. Confirm your Identity

Confirm your Identity

Enter your Date of Birth
MM-DD-YYYY

s.22

The Social Insurance Number (SIN) is a nine-digit number that you need to work in Canada or to have access to government programs and benefits.

Enter your Social Insurance Number (SIN)

s.22

Save Draft

Cancel

Previous

Next

Step 5 – Properties and Exemptions:

Owner Lives here – “was a residence on this property the owner’s principal residence for the calendar year?”

Owner: yes or no

If yes, click next

If no, Tenant lives here – “was a residence on the property occupied by a tenant in accordance with the rules below, for a at least 3 months of the calendar year?”

Owner: yes or no

If yes, click next

If no, cancel application submission. Owner needs to complete declaration and review “All Exemptions”

s.22

Jurisdiction: 213 Roll Number:

Taxation year: 2018

Name: s.22

Address:

OWNER LIVES HERE

Was a residence on this property the owner's principal residence for the calendar year?

☐ Yes

☒ No

A **principal residence** is the place an individual resides for a longer period in a calendar year than any other place.

Note that spouses cannot have two principal residences unless they are living apart for specific medical or work-related reasons. If the owner's spouse lives separately from the owner, see "Additional residences when certain spouses live apart".

TENANT LIVES HERE

Was a residence on the property occupied by a tenant in accordance with the rules below, for at least 3 months of the calendar year?

☒ Yes

☐ No

DRAFT

Step 6 – Certification:

Once you have completed the Steps 1-5, you (the agent) will need to complete the declaration.

- Enter your first and last name and advise the citizen you are doing this.
- The Relationship drop box - **Select Service BC contact centre or Service BC service office**
- Enter the **Owners** phone number
- Enter the **Owners** email address – if they do not have an email (or do not provide), click the “I don’t have an email” box
- Check the “I certify the information given is correct”
- Click **Submit**

Certification

Summary of your information

Taxation year: 2018	Canadian/Permanent Resident: Yes	Date of birth: s.22
Taxpayer type: Individual	No substantial worldwide income: Yes	SIN s.22
Name: s.22	BC Resident: Yes	
Address: s.22		

Properties and exemptions applied for

Address	Name	Exemption applied for
s.22		Occupied by a tenant

Name of the person completing the declaration	Phone Number	Email
<input type="checkbox"/> I am the owner	Phone country CANADA	Email Required
First name SBC	Phone Number Required	Email confirmation Required
Last name SBC	Relationship, if you are completing on behalf of the owner Required	We'll send a confirmation number to your email address so you can review or change this declaration, if needed. We'll never sell or distribute your information to a third party. <input type="checkbox"/> I don't have an email

☒ I certify the information given is correct.

Confirmation:

A confirmation number will come up. Give the taxpayer the confirmation number to write down. Advise them to keep that number for their records. If the Owner provided you an email address, the confirmation number will automatically be emailed to them.

Agent: "I have your confirmation number. Please make a note of the number for your records."



Confirmation

DECLARATION HAS BEEN SUBMITTED

Your **Speculation and Vacancy Tax Declaration** has been submitted and your confirmation number is **s.22** | SAVE THIS NUMBER.
You can use this confirmation number and your declaration letter ID to make changes to this declaration.

If you need to make a change, press **Submit another declaration** and use the confirmation number and your letter ID to change an existing declaration.

Based on the information you have provided you are **exempt**.

Ok

Print Confirmation

Submit another declaration

DRAFT

SVT - General Questions (Tax Credits, Declaration, Exemptions, SIN, Appeals)

Ref#	Question/Issue	Answer
	How do the tax credits work?	<p>B.C. owners - B.C. owners are eligible for a tax credit of up to \$2,000 on a secondary property. The credit is limited to \$2,000 per owner and \$2,000 per property (in the case of multiple owners) per year.</p> <p>Foreign owners and satellite families - Foreign owners and satellite families can claim a tax credit equal to 20% of their B.C. income to reduce the 2% speculation and vacancy tax owing.</p> <p>Other Canadians - Non-B.C. resident Canadians will be eligible for a tax credit based on that income claimed in B.C.</p> <p>For additional information on the tax credits, please refer to the speculation tax website</p>
	I do not have my tax notice, what is the Declaration code/Letter ID to claim the declaration online?	<p>To verify the owner identity, in addition to asking the owner for their first, last name, property address please also ask:</p> <ul style="list-style-type: none"> • “Is there anyone else listed as an owner on title for this property? What are those names?” <ul style="list-style-type: none"> ○ Do a search for the name and confirm that the information received is correct. <ul style="list-style-type: none"> ▪ If information is not correct, T1 cannot process further and call needs to be sent to T2. ▪ If information is correct, proceed to assist with declarations as earlier instructed. ○ “Okay, now that we’ve finished your declaration, is “X” [the other party on title] available to speak with me? If so, I can assist them to complete their declaration as well.” <ul style="list-style-type: none"> ▪ If yes, get second person on phone, and start verification process again. ▪ If no, “Please have “X” [the other party on title] call us back when convenient for them and we’ll assist them with their declaration as well.” <p>Once confirmed, agents can provide the owner with their declaration code and letter ID.</p>
	What is a declaration for the speculation and vacancy tax?	<p>All residential property owners in a designated taxable region have to complete an annual declaration to claim any relevant exemptions.</p>

		If you own residential property in a designated taxable region, the Province will send you a speculation and vacancy tax declaration letter telling you how to complete your declaration. The letter will list all the residential properties you own.
Does everyone have to complete a declaration? **on previous documentation**		<p>If you don't own residential property in a designated <u>taxable region</u>, you don't need to complete a declaration because the tax doesn't apply to you.</p> <p>If you own residential property in a designated taxable region, you will need to complete a declaration to claim any relevant exemptions. You need to complete a declaration even if you think you might not be eligible for an <u>exemption</u>.</p>
When is the declaration due?		The annual deadline to complete the declaration is March 31
How do I complete the declaration?		<p>The online declaration application is available on the SVT website. You will be guided through the exemption options for each property.</p> <p>If you prefer, you can declare over the phone with the help of an agent by calling us after you receive your declaration letter. Language translation services are available over the phone. Add the phone number....</p>
Am I eligible for an exemption? What are the exemptions?		<p>There are many exemptions available to eligible individuals who own residential properties within the taxable region.</p> <p>Please refer owner to the <u>exemptions</u> page for a list of exemptions and the definitions.</p>
When do I have to pay my speculation and vacancy tax?		If you owe speculation and vacancy tax, your payment is due by July 2, 2019.
What if I am the co-owner of a taxable residential property?		Exemptions are based on how each person uses each residential property. If you're the co-owner of a residential property in a taxable region and are exempt, but the other owner isn't exempt, the other owner will have to pay tax based on their percentage ownership of the residential property as listed with the <u>Land Title Office</u> .

What if the owner is a corporation, trustee or partner?	Refer owner to the website to review the <u>exemptions</u> page for a list of exemptions that may be available. Owner will be required to complete declaration. If additional questions are presented or owner wishes to speak with someone directly, transfer to Tier 2 – SVT
What happens if I don't pay all or part of what I owe? **on previous documentation**	If you are charged the speculation and vacancy tax but don't pay what you owe, you may be charged a penalty and interest in addition to the amount of tax you owe. Agents, note that there is information on this on the website and you can refer people there.
What is your authorization to collect SIN? Are you allowed to collect SIN?	Social Insurance Numbers (SIN) are fundamental to British Columbia and Canada's taxation system. The <i>Speculation and Vacancy Tax Act</i> , subsection 64(1) authorizes the administrator to collect information from property owners through the annual declaration in order to administer the act. Requiring personal information, including the SIN, is necessary for the administrator to determine tax liability, identifying whether property owners pay income taxes in Canada and whether an individual may be eligible for a tax exemption or BC tax credit.
Why are you collecting SIN numbers? Why do you need my SIN number?	The collection of SIN is crucial to identify whether home owners pay tax in Canada and to confirm residency information. This information is relevant to ensure individuals that live in their home, and are eligible, receive the principal residence exemption. In addition, residency information is required to determine the amount of tax an individual is subject to, and, if applicable, the amount of speculation and vacancy tax credit an individual may receive.
How do you keep my SIN secure? I'm worried about the security of the information I'm giving you.	The SIN is one piece of personal information that is collected through the online declaration application. eTaxBC is the online secure government application that is used for the declaration process. All information entered into eTaxBC is encrypted at the time of entry. Once a SIN is collected it is masked and the ability for employees to view the number is controlled by security access on a need to know basis. The personal information that is collected under the <i>Speculation and Vacancy Tax Act</i> is protected in a manner consistent with the BC Government's Information Security Policy, Federal Security Standards, and provisions of the <i>Freedom of Information and Protection of Privacy Act</i> .
I have received a bill for the Speculation and	The Speculation and Vacancy Tax legislation does provide for an appeal of an assessment, if you believe an error was made.

	<p>Vacancy Tax and I don't believe I should be paying the tax.</p>	<p>Go to www.gov.bc.ca\spectax and click on the link for Appeals that shows up on the left side of the screen.</p> <p>At this site, it identifies what you can appeal, and what the process is to submit an appeal.</p> <p>It is important to note that an appeal must be received by the Minister within 90 days of the date on the assessment or other decision you may be appealing.</p> <p>We recommend you pay your assessment even if you are going to file an appeal. If you don't pay, you'll continue to be charged interest and may be subject to collection action.</p>
	<p>If I pay, I worry that this will be seen as me accepting this assessment.</p>	<p>Paying an assessment doesn't mean you accept the assessment or other decision made by the ministry and doesn't impact how your appeal will be resolved. If your appeal is successful, you'll be credited for any overpayment plus interest.</p>
	<p>Why do I have to bother filing an appeal? I shouldn't be taxed and this is not my problem.</p>	<p>I understand your frustration. If you want to express your concern about the tax, please email the Minister of Finance at Min.Finance@gov.bc.ca .</p> <p>Our agents are only able to assist taxpayers with completing or reviewing completed declarations and answering questions about the tax.</p> <p>Would you like us to help you review your declaration to ensure you've completed it correctly?</p> <p>If yes</p> <p>Ask taxpayer for their confirmation number, and the declaration number on their original letter. If they have the information, you can go in, using the Declare Now button, and choosing "I want to change or continue an existing declaration".</p> <p>If taxpayer doesn't have those numbers, you can search for taxpayer in Gentax and those numbers will be available for you to use.</p> <p>You can then walk through each page of their declaration, ask them the questions over again, and if you see that they've made an error, you can go in and correct it, and submit a new declaration.</p>

		<p>In order to do that, you'll need to fully complete the whole thing, which will mean you'll need to ask for Date of Birth and SIN again, for individuals.</p> <p>When you get to the last page, you must again ask them to confirm that the contents of the declaration are true, and then you'll use your first name and last initial in the field for who's completing the declaration, and then choose "SBC" or "FIN", depending on where you work.</p> <p>If no</p> <p>Thank you. Is there anything else I can assist with?</p>
	Do you think I have a valid reason to appeal?	<p>We are not able to determine that; you will need to review the list on the website to determine if you have a basis for appeal.</p> <p>Note to Agents: we cannot confirm or deny that a taxpayer has a valid reason to appeal.</p>

Verification and Personal Information

How to Verify

Owners must be AUTHORIZED (legally allowed to receive information or to act on behalf of a person or business) before they can be given any account details that are NOT on Public Record.

If the owner is not a registered owner, agents must inform the owner they are unable to continue with the process.

Declarations can only be claimed over the phone by the owner. Third (3rd) party representatives (spouses, lawyers, doctors, friends, etc) are unable to claim the declaration on behalf of the owner through the telephone process.

The following detailed instructions will help Tier 1 agents determine whether to disclose information, or make an address change, in response to requests from callers (owner/third party/etc).

Exercise caution when providing personal information, and contact your supervisor if you are unsure.

Agents must confirm the following minimum of 3 points of Personal Information (PI) prior to relaying any account details that are NOT public record, to an authorized caller:

- Land Owner's First and Last Name – MANDATORY
- Property Address – MANDATORY

AND

- Social Insurance Number (SIN) at time of Declaration completion

OR (providing balances on account)

- Confirmation Number – required to access account after Declaration has been completed

Address Updates

An address update can ONLY be accepted from a registered owner, or someone authorized to act for a business, or from an Executor or Power of Attorney authorized to act for an owner or owner's estate (who is noted on folio and has provided verification documents).

Personal Information

Do NOT give out the following personal information:

- Owner's name, mailing address or telephone number;
- Owner's date of birth, age, gender, or marital status;
- Information related to tax payments made on the folio;
- Owner's banking information;
- Any account information (credit or debt);
- Information about an owner's exemptions (or non-exemption) for the speculation and vacancy tax and whether they have claimed the declaration.

Speculation and Vacancy Tax Declaration

Scripting – Tier One – January 21, 2019

Scenario #1 – letter has been generated by the system – CHANGE in previously-communicated verification process.

- When verifying caller, in addition to asking First Name, Last Name, Property Address, please also ask:
- **AGENT SCRIPT:**
 - “Is there anyone else listed as an owner on title for this property?”
 - What are those names?”
- **AGENT ACTION:**
 - Perform a search for the name and confirm that the information received is correct.
 - If information is **not** correct, Tier 1 cannot process further and call needs to be sent to Tier 2.
 - If information is correct, proceed to assist with declarations as earlier instructed.
- **AGENT SCRIPT:**
 - “Now that we’ve finished your declaration, is “X” [the other party on title] available to speak with me?”
 - If so, I can assist them to complete their declaration as well.”
- **AGENT ACTION:**
 - If yes, get second person on phone, and start verification process again.
 - If no, “Please have “X” [the other party on title] call us back when convenient for them and we’ll assist them with their declaration as well.”

Scenario #2 – letter has not yet been generated by the system, and therefore, caller has no letter. NEW

- **AGENT SCRIPT:**
 - “What is the postal code of the property (properties) you are declaring for?”
- **AGENT ACTION:**
 - Check list of mailout dates by postal code.
- **AGENT SCRIPT:**
 - “Letters for properties located in that postal code (these postal codes) will be mailed out on X date.
 - Are you able to wait to declare at that time?”
- **AGENT ACTION:**
 - **If no:** “Thank you. I will transfer you to ~~our Annual Property Tax Services team~~ another agent who can assist you with an early declaration.
 - For them to assist you with your declaration, you will need your Social Insurance Number.
 - Do you have your SIN available now?
 - **If yes,** “Good. I’ll transfer you now and the team will be able to help you.”
 - **If no,** “You’ll need your social insurance number to complete the declaration.
 - Are you able to call back once you find it?
 - **If yes,** “Thank you. Please call us when you’ve got that information.”
 - **If no:** Okay. I will transfer you to ~~the Annual Property Tax team~~ another agent who will be able to assist you.
 - **If yes:** “Thank you. If, once you receive your letter, you are having difficulty with the online declaration, please feel free to call us back.”

Scenario #3 – Caller insists they have a letter but it not likely from SVT - NEW

SVT received two calls from taxpayers insisting they received their letter last week. As of January 21, 2019, at 11:15 am NO letters have yet been sent for Speculation and Vacancy Tax.

The City of Vancouver may be sending out their Empty Homes letter.

AGENT SCRIPT:

- “Is it possible you have a letter from the City of Vancouver?”
 - **if yes,** please advise them to call City of Vancouver.
 - City of Vancouver phone number is: 1 604 873 7000
 - **If no,** and caller insists they have an SVT letter, please ask them to send the letter to spectaxinfo@gov.bc.ca