

# Property Assessment & Taxation

## 房地产评估与税收

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# Property Assessment in New Brunswick

## 房地产评估

- Service New Brunswick is responsible to assess and real property in the province.
- There are 11 regional assessment offices throughout the province.
- Each office has qualified assessors trained to assess both residential and non-residential properties.
- SNB负责全省的房地产评估。
- 共有11个办公室分部在全省各地。
- 每个办公室都有经培训并有资格的评估师来评估居住用（民用）和非居住用（非民用）房地产价值。

# SNB Property Assessment Service

## SNB 房地产评估服务部

if you have any questions regarding to property assessment  
please contact us :

如果你有任何有关本省房地产评估的问题可联系我们:

Telephone Number (电话 ): 1 888-762-8600

# Property Assessment in New Brunswick

## 房地产评估

- Property in New Brunswick is either classified as residential or non residential
- Examples of residential is homes, cottages, apartment buildings, mobile and mini homes to name a few.
- Non residential can include industries, malls, restaurants, and service stations etc.
- NB房地产被分为居住用（民用）和非居住用（非民用）房地产。
- 居住用的例子有：住宅，别墅，移动房和模版房等。
- 非居住用的例子有：工业用，购物中心，饭店和加油站等。

# Property Assessment in New Brunswick

## 房地产评估

- Property Assessment is mandated to assess property as it's real and true value or “market value”
- 3 key factors that can influence your property assessment value
- 房地产评估值必须是真值 或” 市场价值”
- 3个主要因素影响评估值.



地点

维修/装修

卖价

# Property Taxes

## 房地产税

- How are property taxes calculated?
- The Department of Finance and Treasury Board is responsible to issue annual property tax bills to all property owners.
- The taxes are calculated on the assessed value of the property and the tax rate set by the municipality or the local service district where the property is located.
- The annual property tax bill is mailed on March 1 of each year.
- 房地产税是如何计算的？
- 财政部和财务委员会负责分发房地产税单到房地产拥有者。
- 房地产税是基于评估值和税率计算出来的，税率是由市政府或地方政府决定的。
- 税单每年三月一号寄到各拥有者。

# Property Taxes

## 房地产税

- Properties taxes can be made up of both municipal and provincial tax rates.
- The tax rate for non residential property is 1.5 times the residential rate.
- 房地产税率包含市政府（地方政府）部分和省政府部分.
- 非居住用房地产的税率是居住用房地产税率的1.5倍.

# Municipal Levy

## 市政府房地产税收

- Each year, property assessment offices determine the value of properties within a municipality or local service district.
  - The total value of all the properties within a municipality or local service district is referred to as the assessment base.
  - From the assessment base the municipality or local service district determines the tax rate for the area.
- 每年，房地产评估服务部给出各个市和地区每个房地产的评估值。
  - 各个市和地区每个房地产的评估值总和叫做房地产税收基数。
  - 各市和地区根据税评估值基数来计算/确定税率。



# Municipal Levy

## 市政府房地产税收

- Municipalities provide services such as garbage removal, water and sewage, policing and fire services to mention a few.
- They also maintain parks, pools, recreational facilities, arenas, tennis courts and roads.
- Providing these services comes at a cost. To meet their budgetary needs they will establish a tax rate for each \$100.00 of assessed value within their jurisdiction
- 市政府提供的服务包括：收垃圾，供水，排污，治安防火等。
- 还有公园娱乐体育场所维护，冰球馆，网球场和道路。
- 提供的服务需要花钱.为满足财政预算需求，各个城市和地区基于评估值的每100\$确定税率是多少。

# Provincial levy

## 省政府也收房地产税

- The province also applies a tax rate to properties.
  - The residential provincial rate for 2020 is \$1.12 for every \$100.00 of assessed value on some properties in the province.
  - Properties that are considered to be owner occupied will qualify for the residential tax credit which is equal to all or a portion of the provincial levy.
- 省政府也收房地产税.
  - 2020年居住用房地产的税率是评估值的每100\$收1.12\$ (1.12%).
  - 如果是自己居住的房地产可享受减免省税的征收政策.

# Property Tax Rate

## 房地产税率

You can check the annual property tax rate online:  
你可在财政部网站查到每年都税率:

- [Establishment of Assessment Base and Tax Rates](#)

# Residential Tax Credit

## 自住房产减免省税政策

- The residential tax credit is applied to properties upon receipt of an application when they buy or move into a property.
- In most cases, the lawyer will apply for the tax credit on behalf of the property owner at the time of sale.
- Eligibility will require the property must be occupied by the owner on a full time basis.
- 每次买房或搬家都需要提交免税申请.
- 大部分情况，买房的代理律师会帮助申请.
- 只有长年自己居住的房产才能享有免省税政策

# Residential Tax Credit

## 自住房产减免省税政策

- Properties occupied on a part time basis may also qualify, however, the property must be occupied no less than 183 days in the year and they can only receive one credit in the calendar year.
- Properties that are single family residences and under construction may also qualify for a new construction tax credit.

不是长年居住，但每年居住时间超过183天也可以得到。

正在建造的住房，也可申请新建住房免省税。

# Residential Tax Credit

## 自住产减免省税政策

- The owner must be a resident of the province and have supporting documentation such as an NB driver's licence and NB Medicare
  - The address on these documents must reflect the property in question.
- 申请时要提供能证明自己在这省长期居住的文件材料比如这省的驾照和医保卡.
  - 房屋地址要和提供的文件地址一致.

# Residential Tax Credit

## 自住产减免省税政策

- The residential tax credit can reduce the amount of property taxes by approximately 50%
- The credit can only be on the value of the property that is maintained as the principal residence.
- The credit does not apply to an apartment within the residence or the portion of the property used for a business.
- 省税减免的部分可接近总税额的百分之五十.
- 省税减免只适用于自己的一处住房（主住房）.
- 省免税不适用于租房，公寓或自住房用于商用的部分（如出租的部分）.

# Residential Tax Credit

## 自住产减免省税政策

- The residential tax credit also only applied to 0.5 Hectares of land.
- Properties located in local service districts do not receive the full residential tax credit. They pay a provincial rate of \$0.41 for every \$100 of assessed value.
- The province is responsible to provide services to rural areas such as policing, snow removal and garbage to mention a few.
- 省免税只适用于小于等于0.5公顷居住用地部分.
- 没有市政府或地方政府的服务的区域不是所有省税全免，按每100\$的评估值0.41\$的税率征收.
- 用于省政府提供的服务包括安保，除雪，收垃圾等服务。



# Spike Protection Mechanism (Value for Taxation)

## 极速增长保护机制 (税收值)

- For the majority of properties, the value for taxation (VFT) is equal to the assessment value
- However, properties are assessed as owner occupied and have an increase that exceeds 10% from the previous year will benefit by the spike protection mechanism (SPM)
- 绝大部分时候，房地产税收值等同于评估值。
- 只有当自住房产评估值超出上年评估值的10%；极速增长保护机制将生效。

# Spike Protection Mechanism

## 极速增长保护机制

- SPM does not include:
  - New Construction
  - Sold properties
- Properties benefiting by SPM will have a value for taxation applied to their notice and this is the value that the taxes will be calculated on. For example:
  - 2019 Assessment Value and VFT is 200K;
    - if 2020 Assessment value is 250k, then VFT will be 220k.
- 极速增长保护机制不适用于:
  - 新建部分
  - 上年有过市场交易的房地产
- 税额计算将用房地产**税收**值取代房地产评估值  
举例如下:
  - 2019评估值和**税收**值都是20万
  - 如果2020评估值25万, 那么**税收**值将是22万.税额将是22万乘以税率.

# Property Tax Allowance

## 房地产税补贴政策

- Property owners that qualify for a residential tax credit may also be entitled to a property tax allowance.
- The property tax allowance is a credit of up to a maximum of \$300.00 per year to property owners who have a combined taxable income that does not exceed \$30,000.
- The benefit can be \$100, \$200, or \$300 depending on the income of the property owners.
- 享受免省税的房地产拥有者也可以申请税补贴。
- 如果你家的税前年收入不超过三万加元可以申请税补贴。补贴最多每年300加元。
- 补贴根据全家税前收入情况有3档：  
每年100\$,200\$ 和 300\$。

# Farm Land Identification Program

## 农场土地保护政策

- Property owners who use their property for agricultural purposes may qualify for FLIP.
- FLIP is a deferral of the provincial levy of taxes on portions of land and buildings used for farming.
- The deferral is for 15 years and in the event that the property is no longer used for farming and is withdrawn from the program, the property owner will be required to pay the 15 years of deferred taxes along with any interest.
- 如果你拥有的房地产用于农业发展，可申请这个政策优惠。
- FLIP具体的操作是：延时支付用于农业生产部分的省税。
- 延时可达15年。如果在这期间改用途，不再用于农业生产，主人要支付所有的欠税和利息。

# Other Tax Rates

## 其他税率

- Besides the Provincial and Municipal tax rates there are additional rates that can be found on a property tax bill
- The cost of assessment. This rate is \$0.0194 for every \$100.00 of assessed value.
- Other residential rate of \$1.21 for every \$100.00 of assessed value and examples of this would be additional land on the property.
- 除了省税和市税，在地税单上还有另外的税率：
- 评估费用。每100\$评估值收取0.0194\$。
- 其他的税率比如土地超过0.5公顷的居住地每100\$评估值收取1.21\$。

# Property Tax Payments

## 房地产平均支付计划 (EPP)

- Properties that are receiving the benefit of the residential tax credit may qualify for the equalized payment plan (EPP).
- This can be set up with the Department of Finance & Treasury Board.
- The total amount of the property taxes will be divided by 12 equal payments.
- The first payment will start in March and will be completed in February of the following year.
- 免省税的房地产拥有者可申请平均支付计划 (EPP) .
- 可向财政部申请.
- 总税额可平均分成12个月次支付.
- 第一次支付是3月份，最后一次是来年的二月.

# Property Tax Payments

## 房地产平均支付计划 (EPP)

- The benefit of this program is no interest is collected on the account and you can spread your payments out over the course of 1 year.
- You can contact the Department at 1-800-669-7070 to apply for the EPP program
- 在一年的支付过程不收利息.
- 申请EPP的电话是:  
1-800-669-7070

# Request for Review (RfR)

## 要求复查

- When property owners receive their annual assessment and property tax notice they can request a review of the value of their property.
- If you believe the assessed value of your property does not represent what the value of the property is on the real estate market you can request that property assessment services review the value.
- 房地产拥有者收到年评估值通知和税单可申请要求复查.
- 如果你认为评估值不符合市场值，可向SNB申请要求复查.



# Request for Review (RfR)

## 要求复查

- It will be necessary to provide information to defend why you believe the property is over assessed.
- Property owners will have 30 days from the date the assessment and tax notice was issued to complete the request for review.
- 申请要求复查时要提供讯息证明你为什么认为评估值过高.
- 复查申请必须在收到税单30天内提交。

# Request for Review (RfR)

## 要求复查

- SNB Assessor will review the assessment value and related data then respond to you. If a property owner is not satisfied with the outcome of the request for review, they can bring their case to the appeal board.
- The appeal board is an independent body from property assessment services and they will schedule a hearing to hear both the property owner and the responsible assessor present their findings.
- SNB评估师将复查你的房地产讯息及评估值并回复复查的结果。如果你对复查的结果还不满意，可上诉到仲裁委员会。
- 仲裁委员会是一个独立于SNB评估服务的机构。他们会安排听审你和评估师两边的证据来作出最终裁决。

# Changes are coming 就要实施的变革

- In March of 2020 property owners received their last combined assessment and property tax notice.
- In October of 2020, SNB will issue a separate property assessment notice.
- The notice will contain the value of your property for the year 2021.
- The property owner can review the value of the property within 30 days of receipt of the notice.
- 今年的三月是房地产主收到的最后一次评估值和税额在一起的通知单.
- 今年十月，SNB将送出只有房地产评估值没有税额的通知单.
- 通知单告之你的房地产2021年的评估值。
- 你可在收到通知30天内提出复查申请.

# Changes are coming

## 就要实施的变革

- The assessment notice will only provide the property owner with the value of their property and not the amount of taxes to be collected.
- This change will provide the property owner the opportunity to review the value and request additional information or perhaps request a review of their property before the tax bill is mailed.
- Our goal is to provide clarity to property owners, property valuation and property taxation are 2 distinct processes.
- 今年十月SNB将送只有房地产评估值的通知单，不包含税额。
- 这个改变将提供给房地产拥有者在收到税单前去核实评估值的机会。
- 我们的目的是提供给大家更透明的操作：房地产评估与房地产税收是2个截然不同的流程。

# Changes are coming

## 就要实施的变革

- Property owners will often request a review of their property because they are unhappy about the amount of taxes to be paid.
- When reviewing the value, they will advise that they are happy with the value just not the amount of the property taxes.
- Separating these notices will provide the public with a better understanding of the property taxation system.
- 很多时候房地产拥有者提出申请复查，是不满意要支付的税额。
- 当复查时，他们告诉评估师满意评估值就是不愿意付那么多的税。
- 把房地产评估和房地产税分开，可让大家更好的了解我们的房地产税收系统。

# Changes are coming

## 就要实施的变革

- The property tax bill will continue to be issued in March of the following year.
- This will provide a 5 month gap between the notices.
- Our goal is to have any outstanding issues, questions or request for reviews resolved before the tax bill is in the mail.
- This is common practice in other jurisdictions to issue separate notices, in fact, there is now only one province in Canada that will now have a combined notice.
- 和以往一样，税单还是明年3月送出。
- 两个通知单有5个月的间隔。
- 我们的目标是在税单寄出前解决所有房地产评估的问题包括复查申请。
- 实际上，加拿大其他省份都这样做了。只有一个省还把两个放在一起。

# Property Assessment On Line

## 房地产评估在线

If you are interested in reviewing and comparing property values in your neighborhood or any part of the province, go online to:

如果你有兴趣比较和查看你的邻居和全省的房地产市场价格，可登陆我们的网站

<https://paol.snb.ca/>

**>> Search Property Assessments Now**

You can search sale prices of properties as well as property values.

你也可以找到已售出房的成交价格

**Thank you  
QUESTIONS???**

**感谢大家  
欢迎提问**