



What to do if your Property is Going to Tax Sale

If you've received a notice that your property may be included in the upcoming tax sale, it's very important to act quickly. Here's what you need to know and the steps you can take to keep your property.

Why is my property going to tax sale?

Your property taxes, including any utilities invoices (sewer, garbage, water), must be paid each year by December 31st. If taxes are two years overdue, BC law requires the City to sell the property at a public auction to recover the unpaid taxes. For example, taxes from 2023 must be paid by December 31, 2023. If still unpaid by December 31, 2024, and not cleared before the tax sale in September 2025, the property will be listed for sale.

Can I stop the tax sale?

Yes. You can stop the sale any time before the auction by paying the amount of taxes owing from the first year of non-payment, including penalties and interest. To fully pay down the amount owing from the following year of non-payment, staff can assist in working with you to determine a payment plan to help protect against your property going to tax sale in future. Contact the City right away to confirm the exact amount that needs to be paid to avoid tax sale or refer to correspondence regarding outstanding amounts.

If my property is sold, do I lose it immediately?

No. You have a one-year redemption period after the tax sale to pay the full amount and reclaim your property. However, additional costs will apply, including interest on the winning bid amount. This is why the City always strongly encourages people to pay down their amount owing prior to tax sale to avoid the tax sale process, because all outstanding amounts need to be paid in order to redeem a property from tax sale. If you pay prior to tax sale, only amounts and penalties unpaid for 2 years need to be paid.

What happens if I don't pay by the end of the redemption period?

Once the property goes to tax sale, if the full amount isn't paid by the end of the one-year redemption period, ownership of the property will transfer permanently to the purchaser.

Need assistance in understanding the tax sale process?

Contact the City as soon as possible, and you are welcome to bring an advocate to support you through this process.

What other supports are available?

Once all outstanding amounts are paid, you may qualify for the Property Tax Deferment program offered to eligible owners for their principal residence through the Province of BC. This program offers to defer taxation with interest, by having the Province pay your taxes for you – and focuses on supporting people over 55 years old, persons with disabilities, and families with children.

Additional Resources to Support Debt Management:

Resources from the Government of Canada on Debt Management:

<https://www.canada.ca/en/financial-consumer-agency/services/debt.html>

Resources from the Government of BC on Debt Management:

<https://www2.gov.bc.ca/gov/content/family-social-supports/borrowing-money/resources>

Next Steps:

- Call 250-627-0914 immediately to confirm your balance and deadlines.
- Make payment arrangements before the tax sale date if possible.
- Keep your mailing address up to date to receive notices.

Contact Us:

City of Prince Rupert – Finance Department

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