

Calgary



Property Tax

The Rivers District

Pay on or before September 30
to avoid a 7% penalty.

If you are able to pay your property tax on or before June 30 or are able to participate in the Tax Instalment Payment Plan (TIPP) you will be supporting essential services for all Calgarians.



calgary.ca/propertytax

How a Rivers District tax bill is calculated

Each year City Council approves the budget required to support City services. From this amount, sources of revenue other than property tax, such as license fees, permits, user fees and provincial grants, are subtracted. The balance is the amount raised by property tax.

In order to calculate property tax, tax rates are established. The tax rates reflect the amount of tax to be paid for every \$1 of assessed value.

The formula used to determine the municipal tax rate:

$$\text{Municipal tax rate} = \frac{\text{Total revenue required by The City of Calgary from property tax}}{\text{Total assessment}}$$

The Province of Alberta also establishes a tax rate based on the revenue it requires from property tax.

The formula used to determine the provincial tax rate:

$$\text{Provincial tax rate} = \frac{\text{Total revenue required by the Province of Alberta from property tax}}{\text{Total assessment}}$$

The Community Revitalization Levy (CRL) Rate is approved by City Council and is equal to the Municipal Tax Rate plus the Provincial Tax Rate.

The formula used to determine the CRL rate:

$$\text{Community Revitalization Levy Rate} = \text{Municipal tax rate} + \text{Provincial tax rate}$$

Your property tax is calculated by multiplying the baseline and incremental assessed value of your property by these tax rates.

$$\begin{array}{rcl} & & \text{Baseline Assessment}^\dagger \\ & & \times \text{ Municipal tax rate} \\ & & + \\ \text{Rivers District} & = & \text{Baseline Assessment}^\dagger \\ \text{property tax bill} & & \times \text{ Provincial tax rate}^* \\ & & + \\ & & \text{Incremental Assessment}^{\dagger\dagger} \\ & \times & \text{Community Revitalization Levy} \\ & & \text{(CRL) rate} \end{array}$$

* The City of Calgary bills and collects this tax amount for the Province of Alberta

† **Baseline Assessment Value**

The baseline assessment is the assessed value of your property as of Dec. 31, 2007. This base assessment value is subject to the common annual municipal and provincial property tax rates. These revenues will continue to flow to the Municipal and Provincial governments each year.

†† **Incremental Assessment Value**

The incremental assessment value of your property equals any increase in market value above the baseline assessment set on Dec. 31, 2007. The incremental assessment value is subject to the Community Revitalization Levy Rate.

What does this mean to you as a property owner?

The Community Revitalization Levy does not affect your property's assessment value or the amount of tax you pay.

The separation of baseline assessment and incremental assessment values represents a redistribution of how your tax dollars are used, nothing more. The CRL tax collected from the Incremental Assessed Value will fund improvements in your community.

Visit calgarymlc.ca for more information about the Rivers District Revitalization Plan.

Supplementary tax bills

If a new building or an addition to an existing building is completed during the calendar year, a supplementary tax bill will be issued by the end of the year. The supplementary tax bill will reflect the number of months the building was completed or occupied during the year. To avoid penalties, supplementary tax bills must be paid by the due date shown on the bill.

If you participate in the Tax Instalment Payment Plan (TIPP), your supplementary tax bill will show the adjusted monthly payment.

Changing your mailing address

The City's source of property ownership and mailing address information for assessment notices and tax bills is a property's Certificate of Title as registered with the Province of Alberta Land Titles Office.

Legal name changes, spelling corrections or mailing address changes must be made directly through the Province of Alberta Land Titles Office.

Visit calgary.ca/ mailingaddress for further information.

Tax and an assessment complaint

If you have filed a complaint against your assessment, you must still pay the tax on or before September 30 to avoid late payment penalties.

If a decision on your complaint results in a lower tax levy, the reduction is credited to the tax account. If this tax reduction results in a credit balance, interest is paid on the municipal portion. A refund cheque is automatically issued for accounts with a credit balance greater than \$25. Credits of less than \$25 remain on the account.

Payment methods – with The City

Tax Instalment Payment Plan (TIPP)

TIPP is a popular program that allows you to **pay your property tax by monthly instalment.**

Your payment comes out of your chequing account automatically the first day of every month, making budgeting easier and eliminating the risk of a 7% late payment penalty.

To join TIPP

Don't delay! Request your agreement today. Plan enrolment must be completed by the bill due date or before September 30 (whichever is latest) to avoid a 7% late payment penalty.

Website: calgary.ca/TIPP

Phone: 311 or 403-268-CITY (2489)

You may join at any time during the year; however, to join after January 1 you will need to make an initial payment equal to the missed instalments from Jan. 1.

For 2020 you may join without the 2% filing fee being charged on your initial payment amount.

Important: If joining after September 30 any unpaid 2020 tax balance as of October 1 will have a late payment penalty of 7% applied.

Note: Any unpaid tax from prior years must be paid in full before joining the plan.

Already a TIPP participant?

If you are a current TIPP participant no additional payment is required at this time. Each year after taxes are levied your instalment is adjusted to reflect the current year's tax. Your bill indicates your adjusted monthly instalment.

Visit calgary.ca/TIPP no later than the 22nd of the month before your next payment to:

- change your banking information.
- cancel your TIPP participation for any reason, including selling your property.

Post-dated cheques

Reduce the risk of late payment penalties.

Mail, courier or drop off your post-dated cheque at our 24-hour deposit box today, post-dated on or before the due date or before September 30 (whichever is latest).

Ensure your cheque is signed, dated and completed accurately as The City is not responsible for errors and/or omissions.

Mail

- Send cheque or money order (do not send cash).
- Enclose the remittance portion(s) of your bill(s) and write the property roll number(s) on your cheque.
- The Canada Post postmark is honoured as the payment date. Commercial postage meter imprints are NOT honoured.
- If a Canada Post postmark is absent or illegible, the date received is considered the payment date.
- The City is not responsible for lost payments. Late payment penalties will apply.

Courier

Couriered payment deliveries are accepted at
Calgary Municipal Building
City Hall Mail Room
Loading Dock
825 – 3 St. S.E.
Monday to Friday, 8:00 a.m. to 4:15 p.m.

City Cashiers

At the time this brochure was produced access to the Municipal Building was restricted.

Visit calgary.ca/propertytax or call 311 or 403-268-CITY (2489) for updated building access information.

- Pay by cash, cheque, money order or debit card.
- When using debit card be aware of your daily withdrawal limit.
- Credit card payments are **not** accepted.

24-hour deposit box

Located street level near Municipal Building (east entrance) 801 – 3rd St. S.E.

- Deposit cheque or money order (not cash).
- Cheques must be dated for the due date or before September 30 (whichever is latest).
- Enclose the remittance portion(s) of your bill(s) and write the property roll number(s) on your cheque.
- Your payment must be in the deposit box prior to midnight of the due date to meet the payment deadline.

Penalties for late payments

The tax due date printed on the bill will be June 30. However, the annual 7% late payment penalty applied on July 1 has been cancelled. Property owners have until September 30 to pay their 2020 property tax bill without penalty. Any unpaid 2020 tax amount as of October 1 will have a 7% late payment penalty applied.

The penalty is not a daily interest charge but a fixed percentage. For example, if your unpaid tax is \$2,000 on October 1, the penalty is \$140.

Any unpaid tax and penalties accrued from previous years are charged a penalty of 1% of the outstanding balance on the first day of each month until the tax is paid.

Payments are applied in the following order: arrears penalties, arrears, current penalties and current tax.

Service charges and penalties on payments returned by your bank

- If your bank does not honour your cheque or TIPP instalment, a service charge of \$30 is added to your account.
- If you are paying for more than one property with a single cheque or TIPP instalment and your payment is not honoured by your bank, an additional service charge of \$10 is added to each property tax account affected by the non-payment.
- Service charges are subject to change.

Should your returned payment leave your tax outstanding after September 30, penalties will apply.

Payment methods – with your bank

Financial institutions

Payments can be made through most financial institutions. It is important to know your bank's policies regarding the effective date of payment to avoid a late payment penalty.

With your bank – in person, by phone, online or ATM

Register payee / bill account number(s) and make payment

- **Register payee.** Select and add "Calgary (City of) Property Tax" as a payee from your bank's payee list.
- **Register the nine-digit roll number(s)** shown on your property tax bill(s) as your bill account number(s).
 - If you have more than one property register and make payment to each roll number separately.
 - When paying in-person have your property tax bill(s) with you and have the bank staff confirm/register your roll number(s) as your bill account number(s) .
 - If you pay by ATM, pre-register your roll number(s) associated with the payee "Calgary (City of) Property Tax".



Important:

Check your roll number. The property tax roll number is linked to the property NOT the owner. **Confirm the roll number you have registered with your bank matches your most recent bill before making payment via branch, ATM, online or telephone banking.**

If you misapply your payment to your old property or to an invalid roll number you will be charged \$25 to have your payment moved to the correct tax account.

Own more than one property?

Owners of multiple properties need to register and make payment on each roll number separately when paying with your bank.

If you apply a single payment to only one of your properties you will be charged \$25 to have your payment distributed to your other roll numbers.

Property tax collected as part of your mortgage payment

- If you pay principal, interest and taxes (PIT) to a mortgage company/bank, the company gets an invoice for your tax and you receive the original tax bill for your records. The name of the company being invoiced appears on your bill.
- If you believe you are paying PIT, but the mortgage holder name does not appear on the bill, contact your mortgage holder immediately.
- If a mortgage holder is named on your bill and they are no longer responsible for your tax payment, you are responsible for paying the tax on or before the due date or before September 30 (whichever is latest) to avoid penalty.

Property Tax Assistance Program

Help is available

If you are a residential property owner experiencing financial hardship, regardless of age, you may be eligible for a credit/grant of the increase on your property tax account.

For more information, including eligibility and to apply, visit calgary.ca/ptap

Please note: Even though an application has been made to the Property Tax Assistance Program, all property tax must be paid in full by the due date, or before September 30, to avoid a 7% late payment penalty.

Government of Alberta Seniors Property Tax Deferral Program

The Seniors Property Tax Deferral Program allows eligible senior homeowners to defer all or part of their property tax through a low-interest home equity loan with the Alberta government.

If you qualify, the Alberta government will pay your residential property tax directly to the City of Calgary on your behalf. You repay the loan, with interest, when you sell the home, or sooner if you wish.

You can apply at any time of year; however, for the Province to pay your property tax on your behalf by the due date or before September 30 and avoid the 7% late payment penalty, the Seniors Property Tax Deferral Program must receive your application at least 30 days before the property tax deadline.

For program information, including eligibility and to apply, visit seniors-housing.alberta.ca or call Alberta Supports Contact line at 1.877.644.9992.

Our finances – To learn about:

Property tax breakdown

Use your 2020 tax amount to learn where your residential property tax dollars go.

Property tax calculator

Use your assessed value to get the details behind the tax you pay to the Alberta Government and to The City of Calgary as shown on your property tax bill.

Visit calgary.ca/ourfinances

2020 Council approved rebate

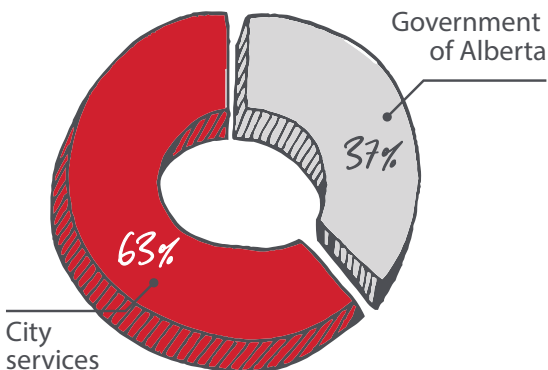
Council approved a one-time rebate for 2020, which is shown on your property tax bill.

Visit calgary.ca/propertytax to learn more.

Did you know?

Funds collected through property tax are split between the Alberta Government and The City of Calgary.

Residential property tax



Important reminders

- Property tax bill due date remains June 30.
- A penalty of 7% will be added to any unpaid balance on October 1. This means, for every \$1,000 in outstanding tax \$70 in penalty will be charged.
- If you are making your payment at your bank branch, or by ATM/online/phone banking, it is important to ensure the roll number(s) you have set up on your bank bill payment profile is the same roll number(s) that appears on your tax bill(s).
- If you own more than one property you need to register and make payment on each roll number separately when paying through your bank to avoid a \$25 payment alignment fee. See more information about this fee inside this brochure.
- If you are a current participant in the Tax Instalment Payment Plan (TIPP), no additional payment is required at this time.
- Your property tax bill covers the period Jan. 1 to Dec. 31.

How to contact us

This brochure is an overview only. For further information regarding property tax please visit our website calgary.ca/propertytax

Customer service is available via:

Website	calgary.ca/propertytax
Phone	311 or 403-268-CITY (2489)
Hearing impaired	403-268-4889
Mail	The City of Calgary (#8044) P.O. Box 2405, Station M Calgary, AB Canada T2P 3L9
In person	At the time this brochure was produced access to The Municipal Building was restricted. Visit calgary.ca/propertytax or call 311 or 403-268-CITY (2489) for updated building access information.