

**Calgary**



# 2022 Property Tax

**Pay or join TIPP  
by June 30**

to avoid a 7% penalty.



**[calgary.ca/propertytax](https://calgary.ca/propertytax)**

## How your 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 licence 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:

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

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

The formula used to determine your property tax bill:

$$\text{Property tax bill} = \text{Assessment} \times \text{municipal tax rate} + \text{Assessment} \times \text{provincial tax rate}^*$$

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

## Our finances

Property tax is your investment in making Calgary a great place to live. Based on your input, The City delivers services that Calgarians need and value every day. Service costs are 46% tax supported; the rest comes from sources such as user fees and grants.

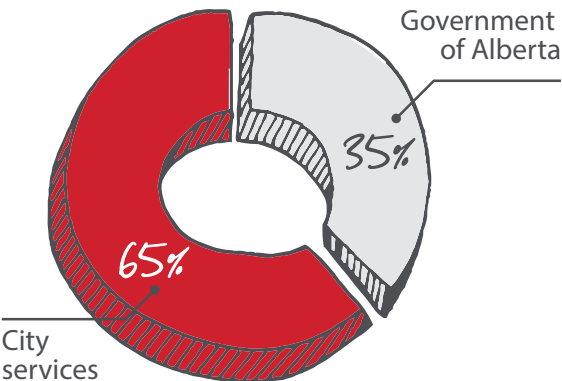
Visit [calgary.ca/ourfinances](http://calgary.ca/ourfinances) to see:

- How we determine, support and deliver your services
- A breakdown of how your investment is used
- How your property assessment determines your share of property tax
- A comparison of Calgary's property tax and utility rates to other municipalities

## Did you know?

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

### Approximate residential property tax split



## **Local improvements**

Your tax bill may include additional charges for previously approved local improvements. Local improvements include new or replacement construction projects, such as street/lane paving, driveway crossings, sidewalk replacement and curb/gutter replacement. Local improvement levies include the cost of financing, but may be paid out to The City in any year during the amortization period to avoid further interest charges.

## **Manufactured homes**

Property tax for a manufactured home is based on the assessed value of the home only. The annual property tax notice is mailed to the owner of the manufactured home. The land is assessed separately and the notice is mailed to the owner of the land.

## **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.

**Land Titles Office processing times vary, with high volumes expect delays.** Changes to legal name, spelling corrections or mailing address changes will only appear on notices and bills once documents are processed by Land Titles. Visit [calgary.ca/ mailingaddress](http://calgary.ca/ mailingaddress) for further information.

The City is not responsible for delays. Penalties will apply to late payments. To request a copy of your bill or an up-to-date statement of account, visit [calgary.ca/contacttax](http://calgary.ca/contacttax)

## Tax and an assessment complaint

**If you have filed a complaint against your assessment, you must still pay the tax by the due date 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.



## Monthly payment option

### Tax Instalment Payment Plan (TIPP)

TIPP is the most popular payment method. You pay the same amount as your annual property tax levy, but instead of one large lump sum payment in June, you pay smaller monthly instalments.

This makes budgeting easier, and you reduce the risk of late payment penalties. Signing up for TIPP is easy and you don't need to re-apply each year.

#### To join TIPP

**Don't delay!** Request your agreement today. Plan enrolment must be completed by the due date shown on your bill to avoid a late payment penalty.

Website: [calgary.ca/TIPP](https://calgary.ca/TIPP)

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

You may join at any time during the year. There is no filing fee or initial payment required.

**Important:** If joining after June 30 any unpaid 2022 tax balance as of July 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?

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](https://calgary.ca/TIPP) to:

- See how your TIPP instalment decrease or increase is calculated.
- Change your banking information.
- Cancel your TIPP participation for any reason including selling your property.

## Lump sum payment options

### Paying through your bank

After TIPP, paying through your bank is the next most popular method of payment. Payments can be made through most financial institutions. It's 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".

### 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.

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.

### City Cashiers

Third floor, Calgary Municipal Building,  
800 Macleod Tr. S.E.,  
Monday to Friday, 8 a.m. to 4:30 p.m.

- 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.

### Courier

Tax Advisory Services Counter  
Third floor, Calgary Municipal Building,  
800 Macleod Tr. S.E.,  
Monday to Friday, 8 a.m. to 4:30 p.m.

### 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 earlier.
- 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.



### **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.

## **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 \$35 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 the due date, penalties will apply.

## 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 to avoid penalty.

## Penalties for late payments

**Taxes are due June 30.** Any account not paid in full as of July 1 is penalized 7% on the unpaid taxes.

The penalty is not a daily interest charge but a fixed percentage. For example, if your unpaid tax is \$2,000 on July 1, the penalty is \$140. If taxes on your account are still unpaid as of October 1, an additional penalty of 7% of the unpaid taxes is added to your account.

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.



## **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](https://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, to avoid a 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 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 of June 30 and avoid a 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](https://seniors-housing.alberta.ca) or call Alberta Supports Contact line at 1-877-644-9992.

## Important reminders

- Property tax bill due date is June 30.
- A penalty of 7% will be added to any unpaid balance on July 1.
- If you pay 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. Read about the 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](https://calgary.ca/propertytax)

Customer service is available via:

Website **[calgary.ca/propertytax](https://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 Tax Advisory Services  
Third floor,  
Calgary Municipal Building  
800 Macleod Tr. S.E., Calgary  
Our hours for walk-in service are  
8a.m. - 4:30p.m.,  
Monday through Friday.