

# How to pay

## Payment Options

### Financial Institutions

Payment(s) can be made through telephone and online banking, or in-person at your bank or financial institution.

### Mail

Send payment (not cash) to: The City of Calgary, P.O. Box 2405 STN M, Calgary, AB T2P 3L9. Make cheques payable to The City of Calgary.

**Credit card payments cannot be used to pay property tax directly to The City of Calgary.**

### In-person

Payment by cash, cheque, or Interac Debit can be made at: **City Cashiers** 3rd floor, Calgary Municipal Building, 800 Macleod Trail S.E. Mon. – Fri., 8 a.m. – 4:30 p.m.

### Tax Instalment Payment Plan (TIPP)

Sign-up before the payment due date to pay your total tax amount in monthly instalments and avoid penalties. TIPP auto renews each year and it's free to join. New, simple, secure sign-up. Visit [calgary.ca/TIPP](http://calgary.ca/TIPP) to learn more.

## Helpful hints when making your payment

The Property Tax payment due date is June 28, 2024.

- Your account number is the 9-digit roll number noted on your tax bill and assessment notice.
- When making your payment through a financial institution select "Calgary (City of) Property Tax" or "Calgary Property Tax" as the payee.
- Make cheques payable to The City of Calgary. Send your cheque in advance of the due date to avoid penalties.
- The effective date of mailed payments received after the due date will be the date of the Canada Post postmark. If the Canada Post postmark is absent or illegible, the effective date of payment will be the date received and penalties will apply.
- If you have recently moved, ensure you use the correct roll number and/or update your banking information.
- For condominium property owners, parking stalls and storage units may be assessed and taxed separately. Be sure to pay each roll number individually.

## Important information

### I have filed a formal assessment complaint. Do I still have to pay the property tax amount shown on my bill?

If you have filed a complaint against your property assessment you still must pay the tax balance by the due date to avoid penalties. If a decision on your complaint results in a lower tax amount The City will credit your account.

### How can I change my mailing address?

**Alberta Land Titles:** visit [alberta.ca/land-titles](http://alberta.ca/land-titles) to change your mailing address, legal name, or spelling corrections on your assessment notice or tax bill.

**The City:** If you are a TIPP participant or have a property not related to land (e.g., manufactured homes, lessee, linear, etc.) update your information by contacting 311.

### I received the tax bill for a property I recently sold, do I need to pay it?

Please contact your legal representative to discuss your payment responsibilities before the payment due date.

### I pay my property tax through my mortgage company, why did I receive a bill?

This bill is for your records. The name of the company being invoiced for your property tax appears on your bill. Your mortgage payment includes principal, interest, and taxes (PIT). The company will receive an invoice for your tax. If the mortgage company on your bill is no longer responsible, you are responsible for paying the tax by the due date to prevent penalties. Any questions regarding the PIT payments, contact your mortgage holder.

## Already a TIPP participant?

Your monthly TIPP instalment amount has been adjusted to reflect the current year's tax. The new monthly instalment amount is stated on your bill. This adjustment (increase or decrease) is to ensure you pay no more or less than your total tax balance.

To make changes to your TIPP account please visit [calgary.ca/TIPP](http://calgary.ca/TIPP) by the 22nd of the month, prior to the next payment withdrawal.



## Penalties

If full payment is not received by the due date or you are not enrolled on TIPP, your account will be subject to the following penalties, subject to The City of Calgary Penalty Bylaw (8M2002):

- On July 1 and October 1: 7% of the unpaid current year tax.
- On the first day of every month, starting January 1: 1% of the tax arrears.

### Returned payments and service charges

- Returned payments (e.g., insufficient funds, closed bank accounts, payment detail errors, declined payments, etc.) not cleared by your financial institution may result a service charge of \$35 in addition to any applicable penalties. For multiple roll numbers, an additional service charge of \$10 may be applied to each roll number.
- If a payment is made to the wrong account or was intended for multiple accounts, a \$25 service charge may apply for any corrections/transfers.

## Contact us for more information

Contact 311 to request a payment receipt.

### Phone

311 (403-268-2489 outside Calgary)

### Hearing impaired

Call 711 and request 311 (403-268-2489 if outside of Calgary)

### In-person/City Cashiers

3rd floor, Calgary Municipal Building, 800 Macleod Trail S.E.

Mon. – Fri., 8 a.m. – 4:30 p.m.

### Visit us at [calgary.ca/propertytax](http://calgary.ca/propertytax)

Translated tax information is available online.

繁體中文 | 简体中文 | ਪੰਜਾਬੀ | Español | العربية | Français

Calgary



# Your 2024 Property Tax



Payment due by June 28, 2024  
or join TIPP to pay monthly.

[calgary.ca/propertytax](http://calgary.ca/propertytax)

24-0036488 ADV-25999

Your property tax is comprised of City and provincial portions. City property tax is your investment in making Calgary a great place to live. Your tax dollars support the delivery of services Calgarians need and value every day. The provincial portion, approximately 35 per cent of residential tax, is transferred to the Government of Alberta.

### City property tax

To determine the amount of City property tax needed, each year Council approves a yearly budget to support City services. From this, The City takes the overall expenditure and subtracts all other sources of revenue such as licence fees, permits, user fees and provincial grants. The balance is the amount to be raised through City property tax.

#### Calculating City property tax

The City and provincial tax rates are established for each assessment class (Residential, Non-residential and Farmland). These rates reflect the amount of tax to be paid for every \$1 of assessed value. Your property assessment is used to calculate your portion of total revenue The City and Government of Alberta collects. Your property assessment is based on the market value of your property on July 1, 2023.



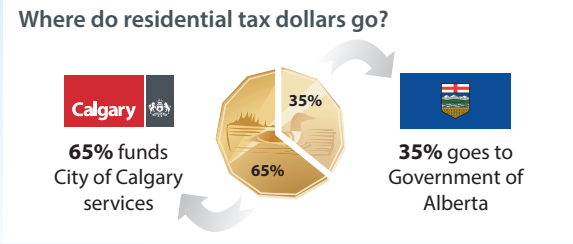
The formula used to determine the City property tax rate:

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

#### Your 2024 Property Tax

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

Learn more at [calgary.ca/propertytax](http://calgary.ca/propertytax)



### Provincial property tax

The Government of Alberta establishes a budget and sets a tax rate based on the revenue it requires from property tax. Calgary taxpayer's share is based on the assessment value of your property and the provincial set property tax rate. *To learn more visit [alberta.ca](http://alberta.ca)*

#### Calculating Provincial property tax rate

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



The formula used to determine the provincial tax rate:

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

The formula used to determine your property tax bill:

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

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

### Levies and other property tax bills

Your property tax bill may contain specific information about the following items. Here's what you need to know.

#### Local Improvement Levy

Local improvements include new or replacement construction projects, such as street/lane paving, driveway crossings, sidewalk replacement, curb/gutter replacement, clean energy improvement program (CEIP), and more. The levy includes the cost of financing but may be paid out to The City in any year during the amortization period to avoid further interest charges. *For more information visit [calgary.ca/localimprovements](http://calgary.ca/localimprovements)*

#### Community Revitalization Levy (CRL) program

Properties within the Rivers District have a "Baseline Assessment" and "Incremental Assessment" value. The "Baseline Assessment" is the 2007 assessed value of the property. This value remains unchanged and is subject to City and provincial property tax rates with revenue distributed to The City and province accordingly. The "Incremental Assessment" is any increase in the assessed value of the property above the "Baseline Assessment," based on market value assessment changes. This value is subject to the total tax rate and the revenue is collected to fund infrastructure improvements within the Rivers District. *For more information about the Community Revitalization Levy please visit [calgary.ca/propertytax](http://calgary.ca/propertytax)*

#### Supplementary tax bill

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.

### Property tax assistance programs

Property tax assistance programs are available to support residential property owners experiencing financial difficulties.

#### 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. *For program information, including eligibility and how to apply, visit [seniors-housing.alberta.ca](http://seniors-housing.alberta.ca) or call Alberta Supports at 1-877-644-9992*

#### Property Tax Assistance Program

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 previous year's property tax amount. The credit/grant applies only to the year-over-year tax increase. *For more information on eligibility and how to apply, visit [calgary.ca/ptap](http://calgary.ca/ptap)*

#### Please note:

Even though an application has been made to the Property Tax Assistance Program, your property tax must be paid in full by the due date, to avoid a late payment penalty.

#### Compassionate Property Tax Penalty Relief Program

If you are a residential property owner and are unable to pay by the due date as a result of a significant life event, you may apply to cancel a maximum of three (3) consecutive property tax penalties. Property owners who apply for this program support are responsible for paying their property tax. *For more information visit [calgary.ca/propertytax](http://calgary.ca/propertytax)*