

Calgary



2023 Property Tax

The Rivers District

**Pay or join TIPP
by June 30**

to avoid penalties.



calgary.ca/propertytax

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.

Don't delay, join TIPP today

There is no filing fee or initial payment required. Enrolment must be completed by the due date shown on your bill to avoid a late payment penalty.

Website: calgary.ca/TIPP

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

Important: If joining after June 30 any unpaid 2023 tax balance as of July 1 will have a late payment penalty 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 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

Bank

Property tax payments can be made through most financial institutions in the following ways:

- Online/telephone banking
- Branch banking – in person
- ATM/Bank machine

If paying through your bank:

- Make your payment at least three business days prior to the due date, to meet the payment deadline.
- Register/confirm the payee of “Calgary (City of) Property Tax” and your nine-digit roll number(s) shown on your property tax bill(s) as your bill account number(s).
- If you own multiple properties, register and make payment on each roll number separately.
- If your bank requires additional digits when setting up your roll number as the bill payment account number, use zeros in front of your roll number.
- If you pay 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”.
- Keep your receipt as proof of the date and time of payment.

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 or debit card.
- **Credit card payments are not accepted.**
- When using a debit card be aware of your daily withdrawal limit.

Courier

Couriered payments can be sent to:

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.

Cheque

Make cheque or money order payable to “The City of Calgary” (do not send or deposit cash).

- Cheques (including post-dated cheques) must be dated for the due date or earlier to avoid penalty.
- Write your roll number(s) on your cheque and enclose the remittance portion of your bill(s).
- Ensure your cheque is signed and completed accurately, as The City is not responsible for errors and/or omissions.

Cheque or money order payments can be mailed or deposited in the 24-hour deposit box.

24-hour deposit box

For depositing, use the 24-hour deposit box located on the street level of the southeast side of the Municipal Building (East Entrance) 801– 3 St. S.E.

Mail

For mailing, use the following address:

The City of Calgary (#8044)
P.O. Box 2405 Station M
Calgary, AB Canada T2P 3L9

- 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 it is received by The City of Calgary will be considered the payment date.
- The City is not responsible for lost payments, late payment 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 will have penalties applied as outlined on the back of your tax bill.

If a TIPP participant is in default of any instalment payment, The City of Calgary may cancel their participation in the plan. Any unpaid tax amount is due and subject to penalties.

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.

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 must ensure each roll number is paid separately.

Condo owner?

Condominiums often have separately titled parking stalls and storage units. Each titled parcel has a unique 9-digit roll number. When making payment on your condo, parking stall(s) and storage unit(s), each roll number must be paid separately.

Payment alignment fee

If you own more than one property or titled parcel, you need to make payment on each roll number separately. If you do not, you will be charged a \$25 alignment fee to have your payment distributed to your other roll numbers.

TIPP enrolment

If you own more than one property or titled parcel and enroll in TIPP, an agreement is required for each property and titled parcel.

Help is available

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 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, 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 or call Alberta Supports Contact line at 1-877-644-9992.



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.

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

* 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 Alberta Land Titles Office. Changes to legal name, spelling corrections or mailing address changes will only appear on notices and bills once documents are processed by Alberta Land Titles. Visit calgary.ca/ mailingaddress for further information.

Alberta Land Titles Office processing times vary, with high volumes expect delays. If you did not receive your bill, call 311 or visit calgary.ca/contacttax. The City is not responsible for delays. Penalties will apply to late payments.

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 prevent 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.

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.

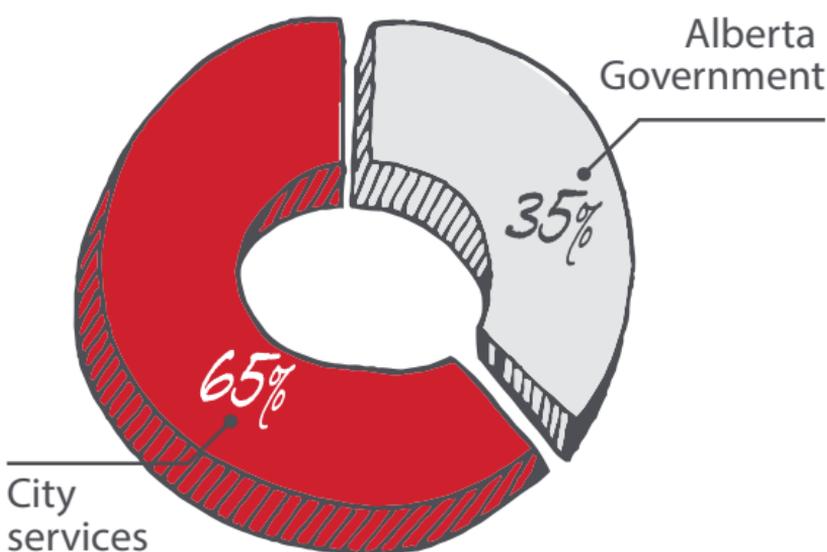
Visit calgary.ca/ourfinances to see:

- 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



See a complete breakdown of how your property tax dollars are used at calgary.ca/taxbreakdown

Important reminders

- Property tax bill due date is June 30.
- A penalty 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 or titled parcel, you need to make payment on each roll number separately. If you do not, you will be charged a \$25 alignment fee to have your payment distributed to your other roll numbers.
- 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 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.