

## FREQUENTLY ASKED QUESTIONS - PROPERTY TAX

### What are the Property Tax Installment dates?

There are 4 regular Installments each year –the last business day of February, April, June and September

### When should I receive my tax bill and what should I do if I don't?

The City of St. Catharines mails property tax bills twice a year. For new dwellings and additions, tax bills may also be issued throughout the year.

a) Interim Tax Bills: The Interim tax bill is generally mailed out at the beginning of February. This bill has two installments with the amounts due the last business day of February and April. The interim levy is based on 50% of the prior year's taxes unless the property is a new addition.

b) Final Tax Bills: The Final tax bill is generally mailed out at the beginning of June. The Final tax bill has two installments listed with due dates the last business day of June and September.

It is up to the homeowner to be familiar with these dates. If you have not received a tax bill during the times previously mentioned, please contact our office. It is also the homeowner's responsibility to notify our office of any mailing address changes to ensure you receive your tax bills in a timely fashion.

### How do I get a copy of my tax bill or statement?

There is a fee for a copy of a tax bill or statement. Taxpayers need to come in to City Hall to pay the fee. They should be prepared to show identification. For further information regarding this, our contact information is 905.688-5600.

### How can I make a payment?

Pre-Authorized Payment (PAP) Program customers enrolled on the installment plan would have their bill payments withdrawn on the last business day of February, April, June and September, while those on the 10 month plan would have their bill payments withdrawn on the 1<sup>st</sup> of each month or the next business day from January to June (having been advised by letter of the pre-determined amount) and on the 1<sup>st</sup> of each month or the next business day from July to October (amounts are shown on the Final Tax bill). Contact extension 1417 for more details or refer to the Pre-Authorized Payment form on our website to join.

Payments can also be made by visiting most financial institutions or via on-line or telephone banking (through your bank) or by mail or depositing in our night depository located at the James Street entrance to City Hall.

Mail to: City of St. Catharines,  
Citizens First  
P.O. Box 3012, 50 Church St  
St. Catharines, Ontario L2R 7C2

Payments must be received in the office by 4:30 pm on the day in which the payment due. Late payment charges will be added at a rate of 1.25 per cent on the first day of default, and every month thereafter.

When are the tax rates set?

Tax rates for the current year are usually set and approved by City Council in May. You can further search our website to view the current Tax Rates.

[www.stcatharines.ca/propertytax](http://www.stcatharines.ca/propertytax)

What is the deadline for filing for a 357 Tax Appeal?

February 28<sup>th</sup> of the following year.

What is the deadline for filing for a Request for Reconsideration (RFR)?

The deadline is on the Property Assessment Notice.

What is the deadline for filing for an ARB complaint?

March 31<sup>st</sup> of current year (unless extended by the Province)

Do residential properties qualify for Vacancy Rebate?

No

What is the deadline for filing for a Vacancy Rebate for Commercial buildings and/or Industrial buildings?

February 28<sup>th</sup> of the following year.

Do commercial or industrial Vacant/Excess Land properties qualify for Vacancy Rebate?

No, it only pertains to buildings.

What is the deadline for filing for a Charitable Rebate?

February 28<sup>th</sup> of the following year for commercial properties only.

What is the deadline for filing for a tax deferral for low-income seniors and low-income persons with disabilities?

February 28<sup>th</sup> of the following year.

## What is Current Value Assessment (CVA)?

In 1998, the Province of Ontario reformed the property assessment legislation in Ontario with the implementation of Current Value Assessment (CVA). Under this new assessment system, all property assessments in Ontario are updated on a regular basis.

The CVA of a property represents an estimated market value, or the amount that the property would sell for in an open market, arm's length sale between a willing seller and a willing buyer at a fixed point in time.

The following indicates the valuation dates from 2006 to the current year:

Taxation Year	Valuation Date
2021 – 2024	January 1, 2019
2017 – 2020	January 1, 2016
2013 – 2016	January 1, 2012
2009 – 2012	January 1, 2008
2006 – 2008	January 1, 2005

## Who determines the assessed value (i.e. CVA) of my property?

The Municipal Property Assessment Corporation (MPAC) is a not-for-profit corporation responsible for determining the CVA and tax class for all properties in Ontario for municipal and education taxation.

If any information on your Notice of Assessment is inaccurate, such as the assessed owner, location or property description, etc. you may contact MPAC at 1-866-296-6722 or at [www.MPAC.ca](http://www.MPAC.ca) to verify details about your property.

## What are my options if I disagree with the CVA for my property?

The first step for owners of residential and farm property is to have your assessment reviewed by MPAC by filing a Request for Reconsideration (RfR). For property owners in other tax classes this step is not mandatory. There is no fee for filing an RfR and the deadline to apply for each taxation year is March 31. You can visit the MPAC website at [www.MPAC.ca](http://www.MPAC.ca) to obtain a Request for Reconsideration form.

Property owners also have the option of filing a formal Appeal with the Assessment Review Board (ARB). There is a cost for filing this appeal. The annual date to appeal is March 31 of the taxation year. Forms are available on the ARB website [www.arb.gov.on.ca](http://www.arb.gov.on.ca) or by calling 416-314-6900 or 1-800-263-3237.

If your RfR or Appeal is successful, MPAC or the ARB will forward the results directly to the City in order to expedite processing of any tax adjustment. A tax account is only adjusted when the City is notified of the change in assessment by MPAC or the ARB. It is recommended that taxes continue to be paid while an appeal

or reconsideration is underway to avoid penalty and interest charges in the event that the appeal or reconsideration is not successful. There may be a significant delay between the time an assessment is appealed and a decision is rendered. If you have an outstanding reconsideration or appeal, and you are selling your property, please ensure your lawyer makes provision for re-adjustment of taxes subsequent to your closing.

### When are current year ARB/MOS processed?

The Assessment Review Board sits throughout the year, however the City cannot adjust taxes until after the Final Billing has been calculated.

### Can I compare my Taxes to my neighbour's Taxes?

Yes, by comparing assessed values. You can come into City Hall, 2<sup>nd</sup> floor, Financial Management Services and use our computerized copy of the Assessment Roll or you can check MPAC's website "AboutMyProperty" at [aboutmyproperty.ca](http://aboutmyproperty.ca) to get property values. Choose properties in your area which are similar to your own.

### When will the next reassessment occur?

The next province-wide assessment update will take place in 2020.

If you make any changes to your property that affects its value your property will be reassessed to reflect that change. The Assessment Act requires MPAC to send a Notice when any information contained on the assessment roll has changed from year to year.

Visit the MPAC website at [www.mpac.ca](http://www.mpac.ca) for further information.

### I recently received a Supplementary/Omitted Assessment Notice from the Municipal Property Assessment Corporation (MPAC). What is it and what happens next?

Supplementary Property Assessment Notices are issued by MPAC when there has been a change to a property during the current taxation year due to a change in property classification, an addition, renovation or new construction.

Omitted Property Assessment Notices are issued when the current value assessment for an improvement (e.g., a new home or addition) was not previously recorded on the annual assessment roll. An Omitted Assessment Notice may apply to the current year and, if applicable, for any part or all of the previous two years.

The City of St. Catharines will use the information from the Supplementary or Omitted Property Assessment Notices to issue tax bills. It is important to note that if your property is newly constructed, at first you are likely to be assessed for the value of the land only. MPAC will issue a supplementary assessment for the value of your

home effective the date of occupancy. Tax bills will be issued for Omitted Assessments for the current and up to two prior years.

Depending on the timing of receipt of the information from MPAC, Supplementary/Omitted tax bills may be due in one installment regardless of the number of years being billed.

### How is a supplementary tax bill calculated?

Supplementary tax is determined by multiplying the supplementary assessment (increase in value) by the tax rate and prorating this amount based on the number of days the building has been completed or occupied for the year.

### Does a Supplementary notice mean that my property taxes will go up?

If the supplementary notice is for additions or improvements to your property, yes, the taxes will increase. Your land may have been previously assessed; therefore your supplementary/omitted tax bill will only be for the structure portion of the property.

If your supplementary notice is only for a change in classification, the municipality applies a new tax rate to your property. The new tax rate could be higher or lower than what was previously billed.

For a rough estimate of what you could expect to see on your tax bill and/or supplementary/omitted tax bill, use the Property Tax Calculator on our website at <http://www.stcatharines.ca/propertytax>

### When must the supplementary tax bill be paid?

The bill must be paid on the due date. Additional assessment occurring from building a new home or addition can result in a supplementary tax bill that can amount to thousands of dollars. You should plan for this billing as soon as you start work on your property by putting money aside on a monthly basis to pay the bill when it comes due.

The Property Tax Calculator on our Web site can assist you in calculating how much yearly tax to expect.

### A tax consultant who wants to appeal my property assessment on my behalf has approached me. Do they work for the City? What should I do?

You are not required to retain a tax consultant to appeal your property assessment. The process can be carried out by the homeowner. However if the homeowner decides to retain the professional services of a tax consultant, there may be costs



associated with the service. Tax consultants are privately contracted and they have no affiliation with the City of St. Catharines.