

Interim Tax Payment Deferral FAQ

With business closures and self-isolation efforts in response to COVID-19 dramatically impacting the economy, the City of St. Catharines has opted to defer April's property tax due date by 60 days to provide some relief to those financially impacted by response to the virus.

This deferral until June will help provide cash flow relief over the next few months to City residents. If you have questions please keep reading, hopefully the answers below will provide some clarification.

Q: Which tax payments are being deferred for 60 days?

A: The Interim Tax instalment due date of April 30 has been deferred to June 30. All monthly Pre-Authorized Tax Payment (PAP) withdrawals for the months of April, May and June will be processed on a normal schedule.

Q. Do I still need to pay my property taxes?

A: Yes, you are still required to pay your property taxes. This is a deferral of the due dates only.

Q: What if I want to make tax payments on the original due dates?

A: Payments made through online banking or dropped off at the drop box located at the James Street entrance of City Hall will continue to be processed.

Q: I've sent in post-dated cheques, when will these be cashed?

A: Post-dated cheques for the April 30 instalment will now be processed on June 30.

Q: Can my post-dated cheque for April be cashed on the original due date?

A: Yes, if you prefer for your post-dated cheques to be cashed as originally dated please notify the City by emailing citizensfirst@stcatharines.ca or calling 905-688-5600 between 8 a.m. and 8 p.m. on weekdays, and between 11 a.m. and 11 p.m. on weekends. Please provide your name, address and roll number in your request to maintain the original due date of April 30. Your payments will then be applied to your account as originally dated.

Q: Can I keep my Instalment pre-authorized Tax Payments (PAP) the same as originally billed?

A: No, the automatic withdrawal will be deferred to June 30. Payments can be made at through online banking or dropped off at the drop box located at the James Street entrance of City Hall. If payment is received prior to the new PAP withdrawal date, then the scheduled withdrawal will not occur.

Q: How will this deferral impact my Monthly PAP for the Final Tax Billing?

A: All monthly Pre-Authorized Tax Payment (PAP) withdrawals for the months of April, May and June will be processed. Monthly Pre-Authorized withdrawals will continue from July through to October. As all taxes must be collected in the calendar year, final monthly billing PAP amounts will be adjusted based on the final billing. If you need to reduce or suspend your PAP withdrawals for a limited time, the monthly amount will be adjusted for the final billing.

Q. I pay my taxes with my mortgage? Are the taxes I make to my mortgage company deferred?

A: City Council deferred property tax due dates for payments made directly to the City. Your mortgage agreement provides your tax payment requirements. Please contact your mortgage company to determine if an adjustment can be made to your mortgage payment.

Q: How can I find out how much I owe and when it's due?

A: Taxpayers can use the on-line Ebilling portal <https://ebilling.stcatharines.ca> to access their tax account information or contact the Citizens First at 905-688-5600