

How can I pay my property taxes?

If you are not currently paying through your *mortgage*, or enrolled in the town's *Tax Installment Payment Plan*, payments must be made payable to "Town of Bon Accord". You must reference your five-digit roll number with your payment and/or include the bottom section of your tax notice.

No Contact > Online/Telephone Banking, OptionPay*, or Cheque in the mail.

In Person > Debit, Cash, Cheque in person

**Please note that OptionPay is the only method available if you wish to pay via credit card. Fees apply.*

How do I get a receipt for my property tax payment?

After a payment has been made and processed, a receipt may be provided to you **by request**. You may call, email, or visit the office to have a receipt mailed, emailed, or printed.

How was my property assessed?

Bon Accord is a member of the Capital Region Assessment Services Commission (CRASC). Our designated assessor, Mike Krim, with Tanmar Consulting, was appointed by council. All assessors and Regional Service Commissions are governed by the same legislation and follow the same practices. Assessments reflect the market value of the property on July 1 of the previous year, based on its condition on December 31 of the previous year. Factors include location, lot size, building size, age and condition of the building, and selling prices of similar properties.

IMPORTANT: Paying the Correct Account
All payments are applied exactly as specified by the payee. If you pay the wrong account (e.g., utilities instead of taxes), penalties will still apply. No assumptions are made based on the payment amount or intent. Transfers between accounts must be requested and will incur a \$25 fee.

What if I disagree with the assessment value?

The first step is contacting Tanmar Consulting at (780) 417-5191. If a mistake was made, it may be corrected without the need for a formal complaint. If, after speaking with Tanmar, you require a formal complaint, follow the steps below.

How to file a formal assessment complaint.

Create your submission by

- 1.) Completing the "Assessment Review Board Complaint" form and (if you have hired an agent) the "Assessment Complaints Agent Authorization" form and provide any supporting information. The forms are available at www.crascc.ca or www.bonaccord.ca.
- 2.) Submit this package to the town office by the deadline. Ensure that your package is complete and that you have followed all the instructional information the forms provided.

An Assessment Review Board cannot hear any matters that are not listed on the complaint form.

How to get additional information...

An assessed person is entitled to see or receive sufficient information about how the assessor prepared the assessment for that person's property in accordance with s. 299 of the MGA, or a summary of an assessment in accordance with s. 300 of the Act, or both.

Property Tax Charges: Explained

Property Tax Notices in Alberta are made up of three separate levies based on your annual property assessment:

- Municipal Taxes
- Education Property Taxes
- Homeland Housing (Seniors Foundation) Requisitions

Municipal taxes are used to fund local services and infrastructure such as roads, snow removal, fire services, policing, parks, recreation, water and wastewater systems, and general municipal operations.

Of the three levies shown on your tax notice, **the municipal portion is the only rate that Council directly controls.** The education and seniors housing requisitions are set by external agencies and collected by the municipality on their behalf.

The municipally controlled rates can be identified on your Tax Notice by the levy descriptions containing the word "MUNI".

Extended Ownership on a Land Title

Extended owners are owners who hold a partial ownership interest in a property, rather than full joint ownership with another party.

When a property has Extended Owners listed on title, each owner is sent their own copy of the Tax Notice, even if they share the same mailing address.

Alternative Payments

How are my taxes calculated?

The taxes are calculated by multiplying your total assessment value by each of the applicable tax rates. In our example, on the reverse page, take the **"Taxable Total" value**, circled in red, and multiply it by each **"Tax Rate"** in blue. The sum of these calculations, added together, will provide you your tax levy.

TIPP (Tax Installment Payment Plan)

If you are enrolled in the TIPP program, you will still receive a copy of your Property Tax Notice so that you are informed of your annual tax levy and any impact it may have on your monthly pre-authorized withdrawals.

You will also notice the statement "DO NOT PAY THIS BILL" at the bottom of the notice, which serves as a reminder that your payments are already being processed through the TIPP program.

Property Taxes Paid by Mortgage

If you have arranged for your property taxes to be paid by your mortgage company, you will still receive a copy so that you are informed of your annual tax levy and the amount your bank should send on your behalf.

- *If your bank is not listed on your notice then they have not received the information.*
- *If the bank listed is no longer responsible for the payment of your property taxes, please contact the Town Office to have the information removed.*

UNDERSTANDING YOUR COMBINED ASSESSMENT & TAX NOTICES

Appeal Deadline

If you do not agree with your assessed value, the deadline to formally submit a complaint is noted here.

Notice of Assessment

As per section 337 of the Municipal Government Act, a tax notice is deemed to have been received 7 days after it is sent.

Due Date

Taxes are due and payable immediately, **but not penalized** until after the date indicated.

Affiliated Mortgage Company

This indicates that your mortgage company notified us of their joint interest and intent to pay the property taxes. A copy is sent to the owner AND the mortgage company. IF THIS AREA IS BLANK, we have either not been notified, or you do not intend to have your property taxes paid in this way. A copy is sent to the owner only.

Assessment

The other side of this newsletter has information regarding how your property was assessed, how to submit a complaint, and how to receive more information.

School Support
The Constitution of Canada guarantees Protestant and Roman Catholic citizens' minority rights to a separate education system. To change your support from Public, Undeclared, or Separate, contact the town office to fill out "FORM 6A".

Tax Installment Plan
If you are on the TIPP plan with the town, your monthly payment adjustment will be noted here. No additional payments are required; **This notice is for your records only.** If you are not enrolled in the program, it will show what your monthly payment **could** be.

Roll Number = Account Number

Municipal Tax Rate

This rate is determined and approved by Council. It funds operating services and capital projects.

Homeland Housing

This is the Seniors Foundation Tax, collected by Homeland Housing, as a requisition made to the Town. It is mandatory, and supports affordable seniors housing in the province.

School

Based on assessment values, the province calculates the amount each municipality must contribute to the Alberta School Foundation Fund (ASFF). The funding supports all school students from K-12. As a strong education benefits society as a whole, this tax is also mandatory.