Your 2017 Property Taxes

For this year, the **municipal share** of your property tax will increase, on average, by **2.55% for residential** and **10.34% for commercial properties**.

Several events affected the final property tax rates:

- ✓ **City Council approved the 2017 Business Plan and Budget and corresponding tax changes in December 2016.**
- ✓ **In March 2017, the Provincial budget decisions had a significant impact on the City's budget. In order to minimize the impact on property taxes, City Council re-opened the budget and made several adjustments.**
- ✓ **2017 is also a reassessment year which updated all property values. As a result, commercial property taxes would have seen a significant increase.**
- ✓ **To mitigate the reassessment changes, City Council adjusted the tax policy ratio of commercial to residential taxes from 1.75 to 1.59. This reduction to the ratio remains a benefit for *both* residential and commercial properties.**

For more details on the Provincial budget impact on property taxes this year, visit saskatoon.ca/budgetimpact.

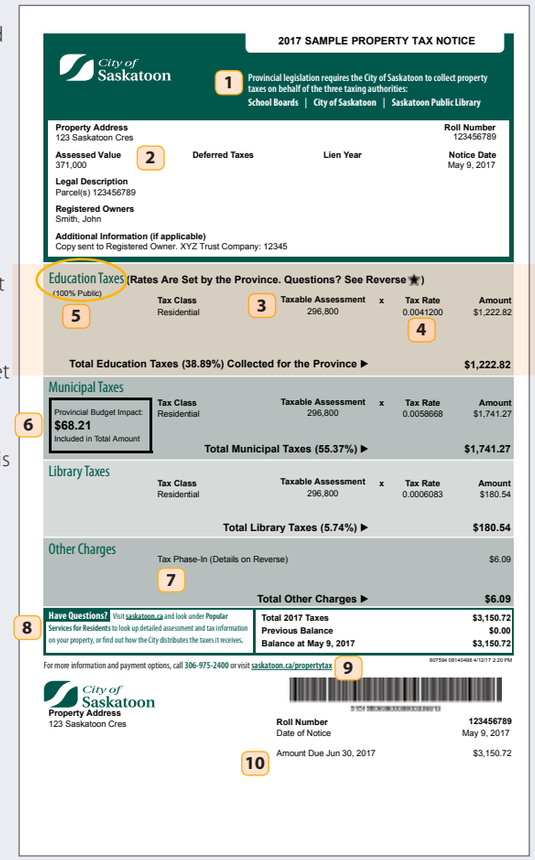
Guide to the 2017 Property Tax Notice

1 The City of Saskatoon is required by provincial legislation to collect property taxes on behalf of **three taxing authorities**: School Boards, the City of Saskatoon, and the Saskatoon Public Library.

2 Assessed Value – The Province of Saskatchewan requires the City of Saskatoon to conduct a reassessment of all properties every four years. The updated **2017 Assessed Value** you see here reflects your property market value assessment as of January 1, 2015. This value is not what you would sell your property for today, it is calculated to reflect *what it might have sold for on January 1, 2015*.

3 Taxable Assessment – Provincial legislation determines the percentage of the assessed value that is taxable by a municipality. **The taxable assessment on residential properties is based on 80% of the assessed value**.

4 Tax Rate is the Mill Rate divided by 1000 and then multiplied by the Mill Rate Factor (the Mill Rate Factor is not applied to Education Taxes). The Tax Rate is shown as a **single number** on the tax notice.



2017 SAMPLE PROPERTY TAX NOTICE

City of Saskatoon

1 Provincial legislation requires the City of Saskatoon to collect property taxes on behalf of the three taxing authorities: School Boards | City of Saskatoon | Saskatoon Public Library

Property Address: 123 Saskatoon Cres
Roll Number: 123456789
Assessed Value: 371,000 (2)
Deferred Taxes
Lien Year
Notice Date: May 9, 2017
Legal Description: Parcel(s) 123456789
Registered Owners: Smith, John
Additional Information (if applicable): Copy sent to Registered Owner. XYZ Trust Company: 12345

Education Taxes (Rates Are Set by the Province. Questions? See Reverse ★) (100% Public) (5)

Tax Class	Taxable Assessment	x	Tax Rate	Amount
Residential (3)	296,800		0.0041200 (4)	$1,222.82

Total Education Taxes (38.89%) Collected for the Province ▶ $1,222.82

Municipal Taxes (6)

Provincial Budget Impact: $68.21 Included in Total Amount

Tax Class	Taxable Assessment	x	Tax Rate	Amount
Residential	296,800		0.0058668	$1,741.27

Total Municipal Taxes (55.37%) ▶ $1,741.27

Library Taxes

Tax Class	Taxable Assessment	x	Tax Rate	Amount
Residential	296,800		0.0006083	$180.54

Total Library Taxes (5.74%) ▶ $180.54

Other Charges

Tax Phase-In (Details on Reverse) (7) $6.09

Total Other Charges ▶ $6.09

(8) Have Questions? Visit saskatoon.ca and look under Popular Services for Residents to look up detailed assessment and tax information on your property, or find out how the City distributes the taxes it receives.

Total 2017 Taxes	$3,150.72
Previous Balance	$0.00
Balance at May 9, 2017	$3,150.72

For more information and payment options, call 306-975-2400 or visit saskatoon.ca/propertytax (9)

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City of Saskatoon
Property Address: 123 Saskatoon Cres
Roll Number: 123456789
Date of Notice: May 9, 2017
Amount Due Jun 30, 2017: $3,150.72 (10)

5 Education Taxes – **The City of Saskatoon collects education property tax from all property owners** based on tax rates that are set by the Province. The City of Saskatoon collects the Education Taxes for the two School Boards, Public and Separate.

Have questions? Ministry of Education: 1-866-984-8577

6 Provincial Budget Impact – This shows your municipal tax increase before Council reductions, as a result of the 2017 Provincial budget changes.

7 Tax Phase-In is only applied to changes in your property taxes *as a result of the 2017 Reassessment*. Changes in the tax rate resulting from the annual budget are not phased in. The phase-in calculation **for your property** is shown on the back of your property tax notice.

8 The Property Assessment & Tax Tool is our online tool that gives you detailed assessment and tax information for your property. You can also view details about the municipal portion of your taxes and market area information for your neighbourhood.

9 Visit **saskatoon.ca/propertytax** where you can find more information on property taxes, payment options, and other tax-related items.

10 Your 2017 Property Taxes are due June 30, 2017. Pay by June 30 to avoid a late payment penalty. Payments made after June 30 of the current tax year will have a late penalty of 1.25% per month applied. If you are paying after June 30 of the current tax year, call our customer service representatives at **306-975-2400** to confirm your tax amount due including any penalties.

(Guide is continued on reverse)

We would be pleased to help you with your tax questions.

By phone: 306-975-2400 or 1-800-667-9944
Visit City Hall: Main Floor, 222-3rd Ave North
Our website: saskatoon.ca/propertytax

For Tax Rates and Mill Rates: saskatoon.ca/propertytax
For TIPPS: saskatoon.ca/TIPPS
Property Assessment & Tax Tool: saskatoon.ca/taxtool

How Tax Phase-in Works

The **Tax Phase-In Calculation** specific to your property is shown on the back of your property tax notice. ***The change in your taxes due to the 2017 Reassessment of your property*** will be spread out gradually – or phased in – over a term specific to your property class.

Here are two examples that show how phase-in works for an increase or a decrease in taxes for a **residential property** (two-year phase-in):

↗ If your property taxes were $2,500 in 2016 and as a result of the 2017 Reassessment your taxes ***increased*** to $2,600, this $100 tax increase would be **phased in over the next two years** (at a rate of 50% per year).

Using this example, for the next two years you would pay:

2017: $2,550 ($2,500 plus 50% of $100 or + $50)
2018: $2,600 ($2,500 plus $100; your phase-in is complete in year two)

↘ If your property taxes were $2,500 in 2016 and as a result of the 2017 Reassessment your taxes ***decreased*** to $2,400, this $100 tax decrease would be ***phased in over the next two years*** (at a rate of 50% per year).

Using this example, for the next two years you would pay:

2017: $2,450 ($2,500 minus 50% of $100 or - $50)
2018: $2,400 ($2,500 minus $100; your phase-in is complete in year two)

The new **2017 Assessed Value** of your property will be used as the base for calculating your 2017-2020 property taxes. The next province-wide reassessment will be in 2021.

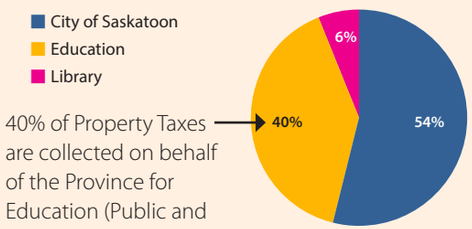
View the informative short video, **Understanding Residential Property Assessment** at **saskatoon.ca/assessment** or call **306-975-3227** for more information.

Where Your Property Tax Dollars Go...

For more assessment and tax information about your property, try out the saskatoon.ca/taxtool where you can:

- look up your property's current and previous assessed value
- find market area information
- view your property's historical tax information
- learn how the municipal portion of your property taxes are allocated to various civic services, many of which we all rely on every day
- review assessment information on nearby properties

Provincial legislation requires the City of Saskatoon to collect Property Taxes on behalf of three taxing authorities:



- 40% of Property Taxes are collected on behalf of the Province for Education (Public and Separate).
- Only slightly more than half of the Property Taxes collected are kept by the City to invest in a wide range of municipal services and programs.
- The remaining tax dollars are collected for the Saskatoon Public Library.

The City's **annual operating budget** determines the dollar amount that will be required from property owners to pay for key civic services like police and fire protection, garbage pick-up or snow and ice management.

Guide to the 2017 Property Tax Notice (continued)

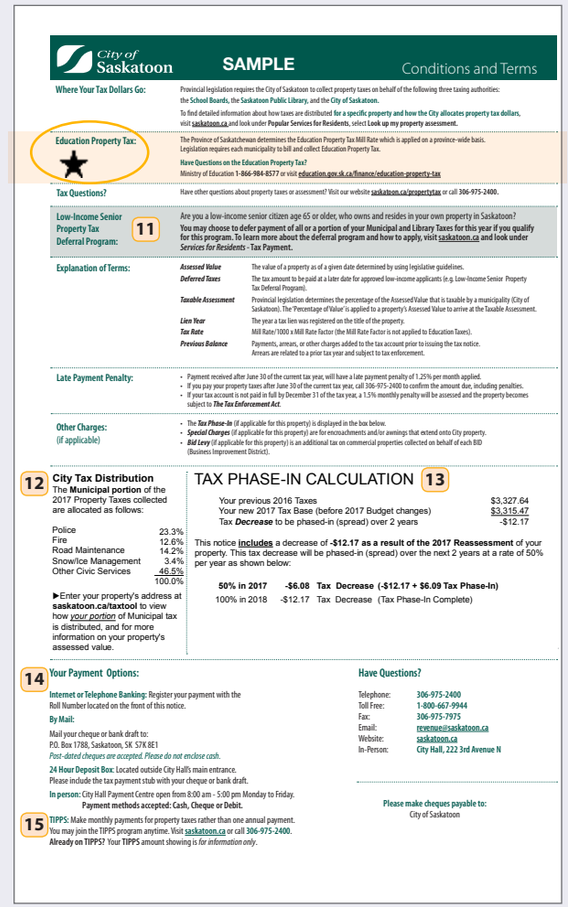
11 The **Property Tax Deferral Program for Low-Income Senior Citizen Homeowners** offers four options to defer payment of *all, or a portion of,* annual municipal and library taxes for the tax year. **Who qualifies**? Seniors **age 65 or older**, who **own and reside** in a single family home, townhouse or apartment condo, **and** meet the set low-income requirements of the program. Complete the application form annually and submit by October 31.

12 **City Tax Distribution** - This section shows how the municipal portion of property tax is allocated. Visit **saskatoon.ca/taxtool** and enter your property's address to see how your share of property taxes is distributed to the many key civic services we all rely on every day.

13 **Tax Phase-In Calculation** - Your 2017 Property Tax Notice **includes** the full increase or decrease to your tax **as a result of this year's reassessment** of your property. For residential properties, this change in tax is phased in or spread over two years. The phase-in calculation specific to your property class is shown on the back of your tax notice.

14 Pay your **2017 Property Taxes** using any of these **Payment Options**: Internet or Telephone Banking through financial institutions, by mail, or in-person at *City Hall Payment Centre* open Monday-Friday, 8:00 a.m. to 5:00 p.m. A *24-Hour Deposit Box* is also located outside the main entrance of City Hall, 222-3rd Avenue North. Credit card payments are not accepted. **2017 Property Taxes are due June 30, 2017**.

15 **TIPPS Program** – This is our **Tax Installment Payment Plan Service**. You make monthly payments for your property taxes rather than one annual payment. You can join TIPPS any time.



City of Saskatoon **SAMPLE** Conditions and Terms

Where Your Tax Dollars Go: Provincial legislation requires the City of Saskatoon to collect property taxes on behalf of the following three taxing authorities: the **School Boards**, the **Saskatoon Public Library**, and the **City of Saskatoon**.
To find detailed information about how taxes are distributed **for a specific property and how the City allocates property tax dollars**, visit **saskatoon.ca** and look under **Popular Services for Residents**, select **Look up my property assessment.**

Education Property Tax: The Province of Saskatchewan determines the Education Property Tax Mill Rate which is applied on a province-wide basis. Legislation requires each municipality to bill and collect Education Property Tax.
Have Questions on the Education Property Tax? Ministry of Education **1-866-984-8577** or visit **education.gov.sk.ca/finance/education-property-tax**

Tax Questions? Have other questions about property taxes or assessment? Visit our website **saskatoon.ca/propertytax** or call **306-975-2400.**

Low-Income Senior Property Tax Deferral Program: **11** Are you a low-income senior citizen age 65 or older, who owns and resides in your own property in Saskatoon? **You may choose to defer payment of all or a portion of your Municipal and Library Taxes for this year if you qualify for this program. To learn more about the deferral program and how to apply, visit saskatoon.ca and look under** *Services for Residents* **- Tax Payment.**

Explanation of Terms:
- ***Assessed Value*** – The value of a property as of a given date determined by using legislative guidelines.
- ***Deferred Taxes*** – The tax amount to be paid at a later date for approved low-income applicants (e.g. Low-Income Senior Property Tax Deferral Program).
- ***Taxable Assessment*** – Provincial legislation determines the percentage of the Assessed Value that is taxable by a municipality (City of Saskatoon). The 'Percentage of Value' is applied to a property's Assessed Value to arrive at the Taxable Assessment.
- ***Lien Year*** – The year a tax lien was registered on the title of the property.
- ***Tax Rate*** – Mill Rate/1000 x Mill Rate Factor (the Mill Rate Factor is not applied to Education Taxes).
- ***Previous Balance*** – Payments, arrears, or other charges added to the tax account prior to issuing the tax notice. Arrears are related to a prior tax year and subject to tax enforcement.

Late Payment Penalty:
- Payment received after June 30 of the current tax year, will have a late payment penalty of 1.25% per month applied.
- If you pay your property taxes after June 30 of the current tax year, call 306-975-2400 to confirm the amount due, including penalties.
- If your tax account is not paid in full by December 31 of the tax year, a 1.5% monthly penalty will be assessed and the property becomes subject to ***The Tax Enforcement Act***.

Other Charges: (if applicable)
- The ***Tax Phase-In*** (if applicable for this property) is displayed in the box below.
- ***Special Charges*** (if applicable for this property) are for encroachments and/or awnings that extend onto City property.
- ***Bid Levy*** (if applicable for this property) is an additional tax on commercial properties collected on behalf of each BID (Business Improvement District).

12 **City Tax Distribution**
The **Municipal portion** of the 2017 Property Taxes collected are allocated as follows:

Police	23.3%
Fire	12.6%
Road Maintenance	14.2%
Snow/Ice Management	3.4%
Other Civic Services	46.5%
	100.0%

►Enter your property's address at **saskatoon.ca/taxtool** to view how *your portion* of Municipal tax is distributed, and for more information on your property's assessed value.

TAX PHASE-IN CALCULATION **13**

Your previous 2016 Taxes	$3,327.64
Your new 2017 Tax Base (before 2017 Budget changes)	$3,315.47
Tax ***Decrease*** to be phased-in (spread) over 2 years	-$12.17

This notice **includes** a decrease of **-$12.17 as a result of the 2017 Reassessment** of your property. This tax decrease will be phased-in (spread) over the next 2 years at a rate of 50% per year as shown below:

50% in 2017	**-$6.08**	**Tax Decrease (-$12.17 + $6.09 Tax Phase-In)**
100% in 2018	-$12.17	Tax Decrease (Tax Phase-In Complete)

14 **Your Payment Options:**
Internet or Telephone Banking: Register your payment with the Roll Number located on the front of this notice.
By Mail:
Mail your cheque or bank draft to:
P.O. Box 1788, Saskatoon, SK S7K 0E1
Post-dated cheques are accepted. Please do not enclose cash.
24 Hour Deposit Box: Located outside City Hall's main entrance.
Please include the tax payment stub with your cheque or bank draft.
In person: City Hall Payment Centre open from 8:00 am - 5:00 pm Monday to Friday.
Payment methods accepted: Cash, Cheque or Debit.

15 **TIPPS:** Make monthly payments for property taxes rather than one annual payment. You may join the TIPPS program anytime. Visit **saskatoon.ca** or call **306-975-2400.**
Already on TIPPS? Your **TIPPS** amount showing is *for information only.*

Have Questions?

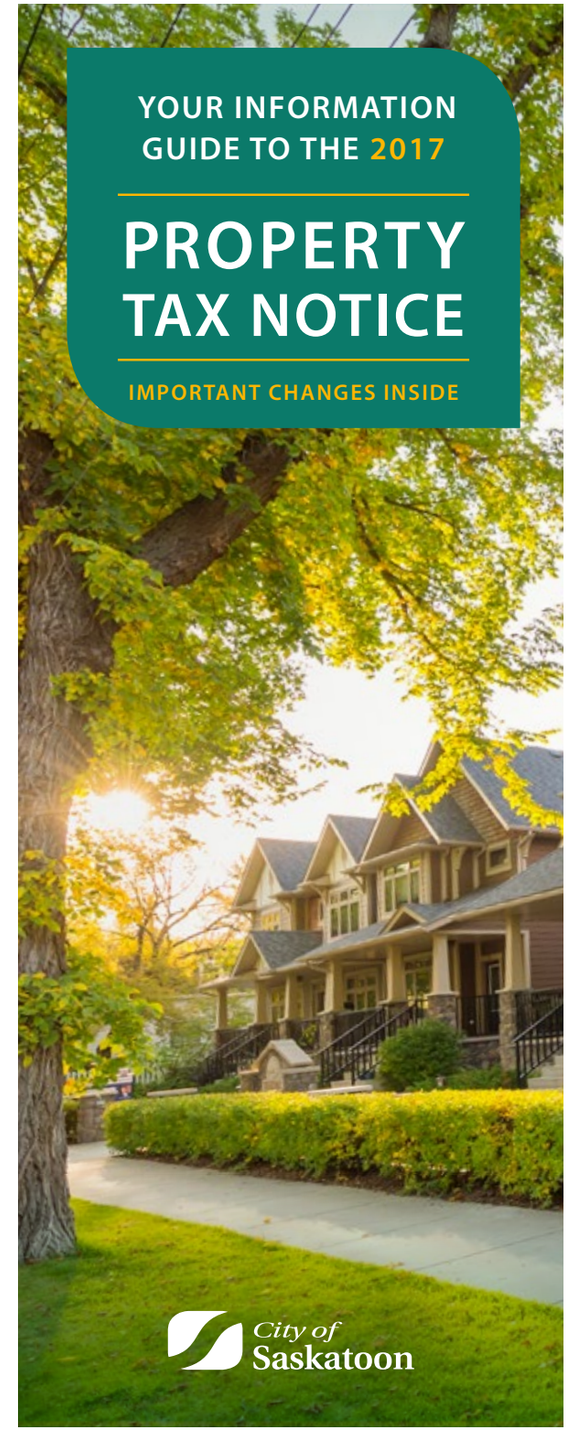
Telephone:	306-975-2400
Toll Free:	1-800-667-9944
Fax:	306-975-7975
Email:	revenue@saskatoon.ca
Website:	saskatoon.ca
In-Person:	City Hall, 222 3rd Avenue N

Please make cheques payable to:
City of Saskatoon

Important Information for Property Owners
Unpaid charges for utility services supplied to a parcel may be added to the tax roll, whether the service was supplied to the owner or the tenant of the land or building. This is subject to provisions provincially legislated in *The Cities Act*.

Please call **306-975-2405** to request further information on this process.

Have Other Tax Questions?

Visit saskatoon.ca/propertytax or call 306-975-2400

City of Saskatoon