

# CROSSFIELD CITIZEN UPDATE

**Taxes Special Edition** 

# **Property Taxes Determination**

Property taxes are based on three factors.

#### 1. Property Assessment

The Town of Crossfield assesses property based on provincial legislation and regulations. The standard process in Alberta is determined by the market value assessment. The assessment should very closely approximate what your property might reasonably sell for, on the open market in an arm's length transaction between a willing buyer and a willing seller.

The assessment is done by a provincially accredited independent assessor. The Town's administration and council do not have the legal authority to change this assessment.

Market value assessments are done using mass appraisal models, (the expression of supply and demand factors and the interaction in the real estate market,) which determine property values by grouping similar properties as of a specific date

The 2019 assessment is an estimate of a property's market value as of July 1, 2019, and reflects the characteristics and physical condition of the improvements on Dec. 31, 2019.

The purpose of the assessment is not to reflect a single sale price, but to assess all properties at typical market value on the same valuation date.

#### 2. Setting the mill rate

The second step of the process occurs

when Town council sets the mill rate. The mill rate is the percentage of the assessed value of your property that will be levied in taxes.

The mill rate is usually expressed as the taxes levied per \$1,000 of property value. For example, the 2020 mill rate of 8.19 means you will pay \$8.19 in taxes for every \$1,000 your property is worth.

#### 3. School Taxes

The Town of Crossfield is required by legislation to bill and collect taxes on behalf of the provincial government, the Alberta School Foundation Fund and the Calgary Roman Catholic Separate School District. The municipality has no jurisdiction or control over school board budgets or operations

School taxes are about one third of the total property tax bill in 2020. The school taxes are set by the province, which has indicated the 2020 taxes will be the same as 2019.

The 2020 school tax levy is \$1,775,661, less the 2019 refund of \$-84,708.18 for a total school tax levy of \$1,690,952.82. The refund of the 2019 school tax will not be identified on the assessment form.

If you have concerns regarding your Education Property Taxes contact the Government of Alberta Education Property Tax Line. Toll-free 310-0000 or (780) 422-7125.

#### PAYMENT OPTIONS FOR YOUR CONVENIENCE

#### Mail:

Cheque or money order (do not mail cash) payable to: Town of Crossfield, Box 500, Crossfield, Alta, TOM 0S0 Payments submitted by mail must be clearly post marked by Canada Post *before or on Aug. 31, 2020.* 

#### In Person:

Town Administration Office 1005 Ross Street 9 a.m. to 4:30 p.m. Cash, cheque or direct debit are accepted. If paying by Visa/ Mastercard, there will be a surcharge added to the bill.

The last day to pay in person is Aug. 31, 2020.

You can mail or drop off a post-dated cheque dated Aug. 31, 2020.

#### **Online Banking:**

Check with your financial institution.



# **Ratepayer Rights**

*Please review the information on your Assessment and Tax Notice carefully. You will receive a single notice for each property you own.* 

#### **Specific Legal Rights**

As a ratepayer you have comprehensive rights to information and due process:

An assessed person is entitled to see or receive sufficient information about the person's property in accordance with Section 299 of the Municipal Government Act (MGA)or a summary of an assessment in accordance with Section 300 of the MGA or both.

If you are the assessed person and would like further information regarding your assessment, please contact Wild Rose Assessment Services at (403) 764-3357.

If you have a representative acting on your behalf, an agent authorization form will need to be presented before the assessment information will be released. The agent authorization form is available from the Town Office.

Requests for further information regarding assessments must be received within 67 days of the mailing date shown on the Property Tax and Assessment Notice.

If your concerns are not satisfied after you have reviewed your assessment with the independent Town assessor, you may file a complaint against your assessment.

#### Filing A Complaint

If a ratepayer believes their assessment is incorrect, there is a comprehensive appeal process in Alberta as defined in the MGA and associated regulations.

To submit a valid complaint, you must present a completed complaint form and any supporting attachments, the agent authorization form and the prescribed filing fee of \$100 per property, to the address shown on the assessment notice prior to the deadline indicated on the notice.

Complaints must be filed within 67 days of the mailing date shown on the Property Assessment and Tax Notice. Complaints can only be filed against the assessed value of the property, not against the taxes or tax rates.

The required forms are available from the Town Office.

Should you have question regarding your assessment, please contact the Town's accredited municipal assessor of Alberta:

Steve Washington, Wild Rose Assessment (403) 764-3357

## **Inflation Rate**



The inflation rate in 2019 was 2 per cent. On average, the 2020 Town taxes will also rise by 2 per cent. (Example: Town taxes in 2019 of \$2,000 will be \$2,040 in 2020.)

This reflects the Town's fiscal responsibility bylaw which requires the tax rate to be set so that, on average, the typical dollar mount on your tax bill is linked to the inflation rate.

Changes in assessed values vary slightly, so homes which did better than the overall market may see a larger increase, while those which did less well in market value may see a bit of a tax reduction.

# Tax Installment Payment Plan

The Tax Installment Payment Plan (TIPP) provides participants with the opportunity to make twelve monthly installment payments as opposed to the single annual payment due on July 31 each year (Exception year 2020 due date of Aug. 31).

You may join TIPP for 2020 by completing an application form, available at the Town Office.

## Town Council

Mayor Jo Tennant Deputy Mayor Liz Grace Councillor Beth Gabriel Councillor Devon Helfrich Councillor Glenn Price

### **IMPORTANT DATES**

- June 15, 2020 Assessment & Tax Notices mailed
- Aug. 23, 2020 Assessment complaint deadline
- Aug. 31, 2020 Taxes due
- Oct. 1, 2020 Penalty of 10 per cent applied to outstanding balance of the current taxes
- Dec. 1, 2020 Penalty of 7 per cent applied to outstanding balance of the current taxes
- Feb. 2, 2021- Penalty of 18 per cent applied to the entire outstanding balance of taxes.