FREQUENTLY ASKED QUESTIONS

Tax Deferral Payments

Interim and Final 2020 Tax Payments

1. Is the City still collecting interim tax instalments?

Yes, the City of Mississauga is collecting interim tax instalments based on the deferred instalment due dates. All taxes are payable by the end of the year, however we have amended the final installment dates to assist with cash flow.

2. When are interim tax instalments due?

Regular instalments for residential taxes are due on July 2 and August 6, 2020. Deferred monthly pre-authorized tax payments are due July, August and September 2020.

3. When will I receive my final tax bill?

Residential tax bills will be mailed on June 8 and 9 and non-residential bills will be mailed on July 6.

4. Can I pay my final taxes in cash?

Payments in cash can be made through your financial institution and will also be accepted at the Cashiers Counter at City Hall once the facility has been reopened to the public.

5. How can I find out how much I owe and when it's due?

Taxpayers can use the on-line Tax Self-Service at https://www.mississauga.ca/portal/services/taxselfservice to access their tax account information or contact the Customer Service Centre by calling 311, or if calling outside City limits call 905-615-4311.

6. What if I am late in paying my final taxes?

City of Mississauga Council is providing additional financial assistance by eliminating the rate charged for late payments from July 2 to December 31, 2020. Late payments received during this time will not incur any late payment charges.

7. What if I can't pay my taxes in 2020?

Please call Mississauga 311 to make a payment arrangement. Late payment charges will be added to your account effective January 1, 2021 on any outstanding balance.

8. Is any other financial assistance available?

City of Mississauga Council has suspended the fees normally charged to taxpayers requiring a change to the tax payments through to December 31, 2020; specifically Cheque Retrieval, Payment Redistribution, Returned Payment and Photocopy of Processed Cheque.

9. Will property taxes be completely waived for 2020?

No, taxes will not be completely waived for 2020. Property taxes provide revenue required by the City of Mississauga to provide services to its residents and businesses. Collection of taxes is highly legislated and requires taxes to be collected within the calendar year.

10. Will property taxes be reduced for 2020?

City of Mississauga Council approved the 2020 Budget on January 22, 2020. The budget

establishes the tax levy required to be collected through taxation. The total levy is not being reduced. As legislation requires taxes to be collected within the calendar year, taxes as levied cannot be reduced.

11. Can I apply for any type of tax relief?

Section 357 of the Municipal Act provides authority for City Council to accept applications for cancellation, reduction or refund of taxes under certain specified conditions, which include: an appeal if a property could not be used for its normal use due to repairs or renovation for a period of at least three months during the year or unable to pay taxes due to sickness or extreme poverty. More information is available on the City's website at: http://www.mississauga.ca/portal/residents/reductionoftaxes.

Applications must be received on or before the last day of February of the year following the year in respect to which the application is made. The fee is \$15 per application; this fee does not apply for applications for sickness or extreme poverty.

12. What are the due dates for the final tax instalments for residential properties?

City of Mississauga Council has set the final tax instalment due dates for residential properties as October 1, November 5 and December 3, deferred by 90 days to follow the deferral of the interim tax due dates.

13. What are the due dates for the final tax instalments for non-residential properties?

City of Mississauga Council has set the final tax instalment due dates for commercial, industrial and multi-residential properties as October 1, November 5 and December 3, providing three instalments rather than the normal single due date to assist with cash flow.

14. What if I paid my interim taxes on the original due dates, when can I pay my final tax instalments?

Payments can be made at any time prior to the due dates at your financial institution, through on-line banking or by cheque either dropped off at the drop box located on the north side of the Civic Centre or mailed to:

Mississauga Taxes P.O. Box 3040 Station A Mississauga, ON L5A 3S4

15. I am on a monthly pre-authorized payment plan (PTP) and paid my interim instalments, how will my final tax instalments be withdrawn?

Taxpayers on a monthly PTP that have paid their interim instalments through other payment options will continue with the normal 6 monthly withdrawals (July to December) for residential properties and 5 monthly withdrawals (August to December) for non-residential properties.

16. I am on a monthly pre-authorized payment plan (PTP) and deferred my interim instalments to July, August and September, how will my final tax instalments be withdrawn?

Taxpayers on a monthly PTP that have deferred their interim instalments will have 3 monthly

withdrawals (October, November and December) for both residential and non-residential properties.

Can I change my residential PTP option from the regular 6 month withdrawal schedule to the deferred 3 month schedule?

Taxpayers who have 6 monthly PTP withdrawals can request to change their plan to only have 3 withdrawals for their final billing (October, November and December) by submitting a request 10 business days prior to their scheduled July withdrawal date. (i.e. for the July 1 option, requests must be received by June 17). To send a request, please notify the City by:

- emailing tax@mississauga.ca
- calling 311, or if calling outside City limits call <u>905-615-4311</u>, 7 a.m. to 7 p.m. Monday to Friday
- sending a written letter to: (Will need to be sent more than 10 days in advance)
 Mississauga Taxes
 P.O. Box 3040 Station A
 Mississauga, ON
 L5A 3S4

16. Can I change my residential PTP option from the deferred 3 month schedule to the regular 6 month withdrawal schedule?

Taxpayers on the 3 month deferred PTP withdrawal schedule can request to change their plan to the regular 6 monthly withdrawals by submitting a request 10 business days prior to the scheduled July withdrawal date. (i.e. for the July 1 option, requests must be received by June 17). To send a request, please notify the City by:

- emailing tax@mississauga.ca
- calling 311, or if calling outside City limits call <u>905-615-4311</u>, 7 a.m. to 7 p.m. Monday to Friday
- sending a written letter to: (Will need to be sent more than 10 days in advance)
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 Mississauga, ON
 L5A 3S4

Note: This will result in instalments for both the interim taxes and the final taxes being withdrawn in July, August and September.

17. Can I change my non-residential PTP option from the regular withdrawal schedule to the deferred 3 month schedule?

Taxpayers who have 5 monthly PTP withdrawals can request to change their plan to only have 3 withdrawals for their final billing (October, November and December) by submitting a request 10 business days prior to their scheduled August withdrawal date. (i.e. for the August 1 option, requests must be received by July 20). To send a request, please notify the City by:

- emailing tax@mississauga.ca
- calling 311, or if calling outside City limits call <u>905-615-4311</u>, 7 a.m. to 7 p.m. Monday to Friday
- sending a written letter to: (Will need to be sent more than 10 days in advance)
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 Mississauga, ON

L5A 3S4

18. Can I change my non-residential PTP option from the deferred 3 month schedule to the regular 5 month withdrawal schedule?

Taxpayers on the 3 month deferred PTP withdrawal schedule can request to change their plan to the regular 5 monthly withdrawals by submitting a request 10 business days prior to the scheduled August withdrawal date. (i.e. for the August 1 option, requests must be received by July 20). To send a request, please notify the City by:

- emailing tax@mississauga.ca
- calling 311, or if calling outside City limits call <u>905-615-4311</u>, 7 a.m. to 7 p.m. Monday to Friday
- sending a written letter to: (Will need to be sent more than 10 days in advance)
 Mississauga Taxes
 P.O. Box 3040 Station A
 Mississauga, ON
 L5A 3S4

Note: This will result in instalments for both the interim taxes and the final taxes being withdrawn in August and September.