

FAQ – Property Taxes

When is the City’s taxation year?

The taxation year (City’s fiscal year) is the same as the calendar year, January 1st – December 31st, with the property taxes due July 31st of each year.

Is there any discount for paying early?

You receive a 3% discount if you pay your taxes in January, 2% in February and 1% in May.

When are tax notices mailed out?

Tax notices are mailed out before the middle of June.

How are the property taxes calculated?

The property tax calculation is shown in the following formula:

$$\text{Your Tax Bill} = \text{Base tax} + \frac{(\text{Taxable Assessment} \times \text{Mill Rate} \times \text{Mill Rate Factor})}{1,000}$$

Taxable Assessment – This is the assessment value used as the base to calculate your property tax.

Mill Rate – After annual budgets are approved by the School Board and the City, a mill rate is calculated and applied to all properties.

Mill Rate Factor – A mill rate factor is a tax policy tool used to redistribute the amount of total taxes paid by each property class.

Base Tax – A base tax is a flat fee added to the municipal portion of each tax bill, regardless of the property’s assessment. The base tax fee relates to essential services that a property receives.

What is the deadline to pay my property tax?

July 31st is the property tax payment deadline.

How can I pay my taxes?

You can make a lump sum payment before July 31st or pay monthly throughout the year:

1. Lump Sum Payment:

- At City Hall (715 Main Street):
 - Pay in person weekdays between 9:00 am and 4:00 pm. Cash, cheque, or debit card accepted. You cannot pay your taxes by credit card.
 - Pay by cheque using the 24 hour deposit box at the front entrance of City Hall.

- By mail:
 - Mail your cheque dated July 31st to Box 640, Humboldt, SK, S0K 2A0. The City must receive your cheque before July 31st to avoid penalties.
2. Monthly payments – make monthly payments through:
- Your mortgage financial institution:
 - If you include tax payments with your mortgage payments, your financial institution will accumulate your payments and pay your tax bill. Contact your mortgage financial institution for more details.
 - The City's Tax Installment Payment Plan Service (TIPPS):
 - TIPPS allows you to pay your taxes in 12 monthly installments with no additional charges (no discounts, no penalties).

How can I enroll in the TIPPS program?

To participate you must have a chequing account with a financial institution. You can enroll in the program any time during the year. However, a catch up payment may be required when signing up during the tax year that is owing. To enroll, print off the TIPPS application form and send it with a void cheque to:

City of Humboldt
 Box 640
 Humboldt, SK S0K 2A0

If any payments are missed, the City may remove your from TIPPS and request payment of the total outstanding taxes, plus penalties.

How do I withdraw from the TIPPS program?

You can withdraw from TIPPS by giving the City 10 days written notice prior to the next scheduled payment of the month.

What happens if I do not pay my tax bill?

If your current year's taxes remain unpaid after July 31st, you will be charged a monthly penalty of 1%. If your taxes are unpaid after December 31st you will be charged a 10% penalty on January 1st.

What are the additional charges that sometimes appear on my tax bill?

Under *The Cities Act* and other legislation, the City can add charges to your tax account, such as:

- local improvements related to paving.
- Miscellaneous – overdue water and sewer balances can be transferred to your tax account. As well, if the City must do work on your property due to bylaw violations (e.g. untidy/unsightly land, noxious weeds) the cost of this work can be added to your tax account.

Why are my taxes different from my neighbors?

Each property is assessed according to the guidelines established by *The Cities Act* and the Saskatchewan Assessment manual. Properties have different assessments based on these guidelines. Such things as the size, construction quality, style, condition or effective age of any buildings on your property can influence your property's fair value assessment.

Why do I pay school taxes when I don't have children or I am senior?

All property owners, whether they have children attending school or not, are required by provincial law to pay school tax. Provincial legislation specifies that the funds for schools are to be collected by municipalities. While the City of Humboldt bills and collects school taxes, the municipality has no jurisdiction or control over School Board budgets or operations.

My taxes are too high; and I want to appeal.

You cannot appeal your taxes or your tax rate. You can only appeal your assessment to the Board of Revision if there is an error. If you have a concern about your assessment, contact the Saskatchewan Assessment Management Agency at 1-800-667-5203.