

## NOVEL CORONAVIRUS (COVID-19)

### FACT SHEET – Interim Tax Payment Deferral

**Updated – April 13 at 3 p.m.**

The City of Mississauga Council decided to defer the April, May and June interim property tax due dates by 90 days to help ease the economic impact of COVID-19. This deferral until later in the year is to help provide cash flow relief over the next few months. This fact sheet is intended to answer some of your questions.

**Q1: Which tax payments are being deferred for 90 days?**

A: The Interim Tax instalment due dates of April 2 and May 7 have been deferred to July 2 and August 6 respectively. All monthly Pre-authorized Tax Payment (PTP) withdrawals planned for the months of April, May and June will be deferred to July, August and September.

**Q2: Do I still need to pay my property taxes?**

A: Yes, you are still required to pay your property taxes. This is a deferral of the due dates only. Notices will be sent to all impacted taxpayers advising of the new due dates and other relevant information beginning on March 31.

**Q3: Will I be receiving an amended tax bill for the new due dates?**

A: Notices will be sent to all impacted taxpayers advising of the new due dates and other relevant information beginning on March 31.

**Q4: Do I need to apply to have my taxes deferred?**

A: No, this deferral will be applied automatically to all property tax accounts.

**Q5: I've sent in post-dated cheques, when will these be cashed?**

A: Post-dated cheques for the April 2 and May 7 instalments will now be processed on July 2 and August 6 respectively.

**Q6: What if I pay my taxes through a pre-authorized payment plan with the City?**

A: This deferral applies to all pre-authorized payment plans with the City for interim taxes. Payments are deferred for 90 days.

**Q7: I have pre-set my tax payments to be automatically paid through my online banking. Will these be automatically deferred?**

A: No, if you have pre-set the withdrawal dates for your online payments, you will need to adjust the withdrawal dates. Your financial institution will process the payment based on the date you have provided. The City has no ability to change the timing of this payment. A payment received through on-line banking will not be refunded.

**Q8: I pay my taxes with my mortgage. Are the tax payments I make to my mortgage company deferred?**

A: City of Mississauga Council deferred property tax due dates for payments made directly to the City. Your mortgage agreement provides your tax payment requirements. Please contact your mortgage company to determine if an adjustment can be made to your mortgage payment.

**Q9: Can I still pay my interim taxes in cash?**

A: Currently all City facilities are closed to the public, cash payments can be made in-person through your financial institution.

**Q10: What if I want to make interim tax payments on the original due dates.**

A: Payments made at financial institutions, through online banking or dropped off at the drop box located on the north side of the Civic Centre will continue to be processed.

**Q11: How do I make a payment online?**

A: You can set this up with your bank's online banking website. Refer to your bank for more information on how to set it up.

**Q12: Can my post-dated cheques for April and May still be cashed on the original due dates.**

A: Yes, if you prefer for your post-dated cheques to be cashed as originally dated please notify the City by emailing [tax@mississauga.ca](mailto:tax@mississauga.ca) or calling 3-1-1, or if calling outside City limits call 905-615-4311, 7 a.m. to 7 p.m. Monday to Friday. Please provide your name, address and roll number in your request to maintain the original due dates. Your payments will then be applied to your account as originally dated or within 5 business days of your request.

**Q13: Can I keep my pre-authorized Tax Payments (PTP) the same as originally billed?**

A: No, these will be deferred. Payments can be made at financial institutions, through online banking or dropped off at the drop box located on the north side of the Civic Centre. If payment is received prior to the new PTP withdrawal date then the scheduled withdrawal will not occur.

**Q14: How will this deferral impact my monthly PTP for the Final Tax Billing starting in July?**

A: The Final Tax instalment and PTP due dates have not yet been established. The deferral of the interim payments will be taken into consideration when setting these dates. As all taxes must be collected in the calendar year, final billing PTP instalment amounts will have to be adjusted.

**Q15: How can I find out how much I owe and when it's due?**

A: 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 3-1-1, or if calling outside City limits call 905-615-4311; 7 a.m. to 7 p.m. Monday to Friday.

**Q16: I have already made all interim instalments; can I get a refund and then pay on the new due dates?**

A: Interim instalments already paid will not be refunded.

**Q17: If I have already paid my entire interim tax bill, March, April and May instalment, am I impacted by the deferral?**

A: If you made one payment for all three instalments, it has already been cashed and you are not affected by the deferral.

**Q18: I am a low-income senior / person with a disability. Have the deadlines for applying for the Property Tax Rebate, Stormwater Charge Subsidy and Outdoor Maintenance Subsidy been deferred?**

A: The deadline for submitting an application under the Tax Rebate for Low-Income Seniors and Low-Income Persons with Disabilities Program remains December 31, 2020 and automatically includes your application for the Stormwater Charge Subsidy. The Outdoor Maintenance Subsidy application deadline has been extended to December 31, 2020. Additional information on these programs along with application forms can be found at <http://www.mississauga.ca/portal/residents/taxassistance> and <http://www.mississauga.ca/portal/cityhall/outdoor-maintenance-subsidy>.

**Q19: Do landlords have to defer collecting taxes from their tenants?**

A: Landlords are being asked to defer their tenants' tax payment requirements. Please contact your landlord directly regarding this.

**Q20: What if I am already late with my previous payments?**

A: Late payment charges will continue to apply to any tax arrears prior to the deferral of the 2020 Interim Taxes. Fees will continue to be applied as applicable. If you have a payment arrangement with us, that will continue unless we hear from you.

**Q21: What if I still can't pay my taxes after the 90 day deferral?**

A: Please call 3-1-1 to make a payment arrangement, or if calling outside City limits call 905-615-4311; 7 a.m. to 7 p.m. Monday to Friday.