

# FREQUENTLY ASKED QUESTIONS

## Tax Deferral Payments

### *Interim and Final 2020 Tax Payments*

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### Interim-Tax Payments

**1. Is the City still collecting interim tax instalments?**

Yes, we are collecting interim tax instalments based on the deferred instalment due dates. All taxes are payable by the end of the year, however we have also deferred 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.

### About Final 2020 Tax Payments

**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. 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.

**5. Will property taxes be reduced for 2020?**

City Council approved the 2020 Budget on January 22, 2020. The budget establishes the tax payment required to be collected through taxation. The total payment is not being reduced. As legislation requires taxes to be collected within the calendar year, taxes as levied cannot be reduced.

**6. Can I pay my final taxes in cash?**

Payments in cash can be made through your financial institution.

**7. 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 905-615-4311 if calling outside City limits).

**8. How can I continue paying interim taxes according to the original schedule since all payments were automatically deferred?**

The original due dates of April 2 and May 7 for interim taxes have now passed. Payments can be made at any time before the deferred due dates. You can make payments at your financial institutions, through online banking or by cheque – 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

## **Paying Your Final 2020 Tax Payments**

### **9. What if I am late in paying my final taxes?**

City 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.

### **10. What happens if I miss payment(s)?**

Late payment charges are being eliminated until December 31, 2020, any payments missed between July 2 and December 31, 2020 will not incur any late payment charges. Taxes still owing on January 1, 2021 will incur late payment charges until the balance on the account is paid in full.

### **11. I lost my job and I can't afford to pay my taxes. Can the City help me?**

Call 311 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.

### **12. 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.

## **Assistance Available for Paying Your Final 2020 Tax Payments**

### **13. What is the City doing to help me with my property tax payments, if I can't pay because of the COVID-19 pandemic?**

Provincial legislation requires that all City property taxes be collected within the calendar year. The City is deferring the final taxes payment due dates by 90 days. Additionally, late payment charges are being eliminated until December 31, 2020. This will provide additional assistance for those that need to alter the timing of their tax payments.

### **14. 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.

### **15. Is any other financial assistance available?**

City 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.

## Due Dates Final 2020 Tax Payments

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

City 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.

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

City 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.

### 18. If I paid my interim taxes on the original due dates, when can I pay my final tax instalments?

You can make payments before due dates/withdrawal dates. You can make payments at your financial institutions, through online banking or by cheque – 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

### 19. 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.

### 20. 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.

### 21. 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 to the City:

- email [tax@mississauga.ca](mailto:tax@mississauga.ca)
- call 311, or if calling outside City limits call 905-615-4311, 7 a.m. to 7 p.m. Monday to Friday
- send a written letter to: (Needs to be sent more than 10 days in advance)

Mississauga Taxes  
300 City Centre Drive, 4th Floor  
Mississauga ON L5B 3C1

## Changing the way you pay your Final 2020 Tax Payments

### 22. 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 to the City:

- email [tax@mississauga.ca](mailto:tax@mississauga.ca)

- call 311, or if calling outside City limits call 905-615-4311, 7 a.m. to 7 p.m. Monday to Friday
- send a written letter to: (Needs to be sent more than 10 days in advance)  
Mississauga Taxes  
300 City Centre Drive, 4th Floor  
Mississauga ON L5B 3C1

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

**23. 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 to the City:

- email [tax@mississauga.ca](mailto:tax@mississauga.ca)
- call 311, or if calling outside City limits call 905-615-4311, 7 a.m. to 7 p.m. Monday to Friday
- send a written letter to: (Needs to be sent more than 10 days in advance)  
Mississauga Taxes  
300 City Centre Drive, 4th Floor  
Mississauga ON L5B 3C1

**24. 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 to the City:

- email [tax@mississauga.ca](mailto:tax@mississauga.ca)
- call 311, or if calling outside City limits call 905-615-4311, 7 a.m. to 7 p.m. Monday to Friday
- send a written letter to: (Needs to be sent more than 10 days in advance)  
Mississauga Taxes  
300 City Centre Drive, 4th Floor  
Mississauga ON L5B 3C1

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

**25. How do I contact the City's tax office?**

Please call 311 or if calling outside City limits call 905-615-4311; 7 a.m. to 7 p.m. Monday to Friday, or email [tax@mississauga.ca](mailto:tax@mississauga.ca).