



# MAYOR'S update 2020



## A Personal Message from Mayor Bonnie Crombie

Dear Mississauga Businesses,

As summer approaches, I hope that you and your families are staying healthy and safe.

It's been an incredibly difficult year for many businesses in our city. As we work to recover from COVID-19, I recognize that this is still a time of great financial stress for businesses, small and large.

Over the past few months, we have been doing everything in our power as a City to provide our 98,000+ business community with relief and stability during these challenging times.

We pride ourselves on running a lean and efficient City and will continue to do everything we can to deliver value for money for our taxpayers.

Like all Canadian municipalities, Mississauga is facing a deficit. It could top \$100 million by the end of the year, depending on how long the physical distancing measures are in place. As a result we have had to make some tough decisions as a City to manage the financial impact of this crisis.

We are working to make progress on recovery and kick-start the economy to help local businesses not only survive, but thrive. Working together, we will ensure Mississauga remains a hub for jobs and prosperity in the years to come.

We will continue to work closely with the provincial and federal governments on recovery and relief measures for cities. We are an economic engine in this province and country. The sooner we get back to business, the sooner the country can get back to business.

Enclosed is your final tax bill, along with the timelines associated with the revised payment schedule, reflecting a commitment to defer the final tax instalments for 90 days and eliminate penalty and interest charges until December 31, 2020.

This decision provides further relief to businesses to help them manage their cash flow and payments during these challenging times.

Council has also asked landlords to be flexible and work with their tenants (residential and non-residential) to provide relief where possible to allow for short-term cash flow relief. Recovery will take a team effort, and we must not lose sight of our collective goal to ensure our local economy and our business community can rebound and prosper after this pandemic.

Our Economic Development Office, including the Mississauga Business Enterprise Centre (MBEC), provides access to the most accurate and up-to-date information on supports and recovery. On behalf of Council and the entire City, thank you for your patience and support as we navigate through these challenging times.

I am proud that our city's business community has risen to the challenge, generously donating goods, labour and funds to help us battle this pandemic. From helping to upgrade technology, sharing labour forces, or retooling manufacturing lines to produce personal protective equipment (PPE), you have helped save lives. For that, we owe you a debt of gratitude.

Thank you Mississauga.

Sincerely,

Bonnie Crombie, MBA, ICD.D.  
Mayor of Mississauga

**For more information, please contact:**

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## Final 2020 Tax Instalment Payments

Provincial legislation requires that all City property taxes be collected within the calendar year. This year, in response to COVID-19, the City has deferred interim tax payments and final tax instalments by 90 days and has established three instalments rather than the normal single instalment for non-residential properties.

Council has asked landlords to work with their tenants (residential and non-residential) to provide relief where possible to allow for short-term cash flow relief.

Final 2020 tax instalments are due on October 1, November 5 and December 3, 2020. 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**

The following tables are for illustration purposes only to show the normal payment schedules and the revised payment schedules for 2020 depending on your payment plan and whether interim instalments have continued to be paid or have been deferred to July to September.

### Paying Taxes on Instalment Due Dates

If you're paying your taxes by instalment, the final taxes have been spread over three instalments and are due in October, November and December.

| <b>Regular Instalment Due Dates</b> #1 |      |          |           |          |          |          |
|--|------|----------|-----------|----------|----------|----------|
| Final Payment = \$30,000               |      |          |           |          |          |          |
|  | July | August   | September | October  | November | December |
| Interim Regular Instalments Now Due    | \$0  | \$0      | \$0       |          |          |          |
| Normal Final Instalment Dates          |      | \$30,000 |           |          |          |          |
| Revised 2020 Final Instalment Dates    |      |          |           | \$10,000 | \$10,000 | \$10,000 |

### Paying Taxes By Monthly Pre-authorized Payments (PTP) and Interim Payments Continued

If you're paying your taxes through monthly PTP and you chose to continue making payments in April, May and June, then your PTP withdrawals for your final taxes will continue on a monthly basis beginning in August.

| <b>Monthly PTP, April to June Interim Payments Continued</b> #2 |      |         |           |         |          |          |
|---|------|---------|-----------|---------|----------|----------|
| Deferred Interim Payments = \$0, Final Payment = \$30,000       |      |         |           |         |          |          |
|   | July | August  | September | October | November | December |
| April to June Interim PTP Payments Continued                    | \$0  | \$0     | \$0       |         |          |          |
| Normal Final Instalment Dates                                   |      | \$6,000 | \$6,000   | \$6,000 | \$6,000  | \$6,000  |
| Revised 2020 Final Instalment Dates                             |      | \$6,000 | \$6,000   | \$6,000 | \$6,000  | \$6,000  |

## Paying Taxes by Monthly PTP and Interim Payments Deferred

If you're paying your taxes through monthly PTP and your April, May and June instalments are deferred, then your PTP withdrawals for your final taxes will be in October, November and December following the deferred interim instalments.

| <b>Monthly PTP, Interim Instalments Deferred</b> #3  |         |         |           |          |          |          |
|--|---------|---------|-----------|----------|----------|----------|
| Three instalments of Interim Payment Remaining to be Paid = \$15,000, Final Payment = \$30,000 |         |         |           |          |          |          |
|  | July    | August  | September | October  | November | December |
| Interim PTP Instalments Deferred Now Due   | \$5,000 | \$5,000 | \$5,000   |          |          |          |
| Normal Final Instalment Dates  |         | \$6,000 | \$6,000   | \$6,000  | \$6,000  | \$6,000  |
| Revised 2020 Final Instalment Dates  |         |         |           | \$10,000 | \$10,000 | \$10,000 |

## Changing PTP Options

If you have 5 monthly PTP withdrawals as shown in table #2, you can request to change your plan to only have three withdrawals for final billing (October, November and December) as shown in table #3 by submitting a request 10 business days prior to your scheduled August withdrawal date. (i.e. for the August 1 option, requests must be received by July 20).

If you have the three month deferred PTP withdrawal schedule as shown in table #3 above, you can request to change your plan to the regular five monthly withdrawals as shown in table #2 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). Note: This will result in instalments for both the interim taxes and the final taxes being withdrawn in August and September.

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 ten days in advance)

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

## Additional Financial Assistance

The City is also providing financial assistance by waiving fees until December 31, 2020 relating to requests for changes to your tax payments, specifically:

- Cheque Retrieval Fee
- Payment Redistribution Fee
- Returned Payment Fee
- Photocopy of Processed Cheque Fee

The City is eliminating penalty and interest charges until December 31, 2020. This will provide additional assistance for those that need to alter the timing of their tax payments.

## Online Tax Services

There are a number of services available online:

- viewing your tax and assessment information
- changing tax account information
- purchasing Tax Certificates
- submitting forms electronically

You can also register for eBill, an email notification service that notifies you when your bill is available rather than receiving a mailed copy.

Learn more at [mississauga.ca/portal/services/taxselfservice](https://mississauga.ca/portal/services/taxselfservice)