

## 2020-03-27 - Property Tax Deferment Criteria

### Province of British Columbia

Tax deferments for businesses were announced by the province on Monday, March 23, along with other financial relief for all British Columbians.

The change allows business to defer payments until Sept. 30, including provincial sales tax, municipal and regional district taxes, and employer health tax payments for businesses with a payroll over \$500,000.

- **Support for renters, homeowners and people experiencing homelessness:**
  - A new temporary rental supplement of up to \$500 per month will be available through BC Housing to help renters whose income has been affected by COVID-19 pay a portion of their rent each month.
  - Further information, including eligibility and the application process is expected to be posted on the BC Housing website in early April.
- **Tax support for businesses:**
  - Businesses with a payroll over \$500,000 can defer their employer health tax payments until Sept. 30, 2020. Businesses with a payroll under this threshold are already exempt.
  - Payments for provincial sales tax (PST), employer health tax, municipal and regional district tax on short-term accommodation, carbon tax, motor fuel tax and tobacco tax are also deferred.
- **Relief for commercial property owners and tenants:**
  - Business and light and major industry property classes will see their school property tax cut in half for the 2020 tax year, providing \$500 million in relief for business that own their property and for tenants on triple-net leases.

Twenty municipalities in British Columbia have sent a joint letter to the Premier that the Province expand the Provincial Property Tax Deferment Program as soon as possible to include all property owners, including residential, business and non-profit organizations. The letter, dated March 23, 2020 to the Premier John Horgan and Minister Selina Robinson, requests that the Province act quickly to:

- Expand the Provincial Property Tax Deferment Program (PPTDP) to include all property owners, including residential, business and non-profits;
- Standardize and extend the due date for other tax authority levies that are collected on behalf of other taxing authorities such as the Province, TransLink, Metro Vancouver and other regional bodies;
- Provide support to all renters and landlords; and
- Provide direct, unconditional grants to municipalities to cover revenue losses as a result of COVID-19 closures and measures.

Information about British Columbia's existing Regular Property Tax Deferment Program can be accessed via the following link:

<https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/defer-taxes/regular-program>

### **City of Vancouver**

Vancouver announced the following measures on March 20, 2020:

#### *Measures for businesses*

- Property tax payments will be deferred for 60 days.
- The City has asked the province of British Columbia to ban evictions.

#### *Measures for individuals*

- Property tax payments will be deferred for 60 days.
- The City has asked the province of British Columbia to ban evictions.

### **Province of Ontario**

Ontario municipalities make payments every three months to school boards. Ontario is allowing local governments to delay the June 30 payment by 90 days, freeing up \$1.8 billion in municipal cash, which the province is urging cities and towns to use to delay property tax payments.

### **City of London**

London City Council approved three measures to provide immediate economic relief:

- All interest and penalties for unpaid Interim 2020 Property Tax Installments that come due on March 31, 2020 will be waived for a period of 60 days.
- All interest and penalties for unpaid water and wastewater billings will be waived for a minimum period of 60 days.
- All Community Improvement Plan (CIP) loan repayments will be deferred on an interest-free basis for a minimum period of 60 days

The proposed property tax interest & penalties waiver applies to:

- Currently unpaid 2020 interim property tax instalments that become due on March 31, 2020 – interest and penalties will be waived for a period of 60 days; and
- Not-sufficient fund (NSF) charges from the City for Pre-Authorized Payment withdrawals on March 31st 2020 and post-dated cheques already received for the March 31st 2020 installment that do not have sufficient funds.

The March 31 instalment will be processed as usual for taxpayers who are enrolled in the Pre-Authorized Payment Plan; taxpayers who pay their taxes through their mortgage company; and taxpayers who submitted a post-dated cheque for the March 31 instalment. March 31 instalment payments already made will not be refunded.

The waiver of interest and penalties does not apply to supplementary tax billings; the deadline for these billings are unchanged. Interest and penalties on all other tax arrears will continue to be subject to interest and penalties.

## **City of Toronto**

Toronto announced the following municipal tax relief measures on March 20, 2020.

### *Measures for businesses*

- Businesses will benefit from a 60-day grace period on their City of Toronto property tax, Toronto Water, and Solid Waste bill payments, as of March 16, 2020.
- For property owners on the 11-instalment pre-authorized payment plan, interim 2020 instalment due dates will be extended by 60 days.
- Late payment penalties business properties will be waived for 60 days, starting March 16, 2020.

### *Measures for individuals*

- Property owners will benefit from a 60-day grace period on their City of Toronto property tax, Toronto Water, and Solid Waste bill payments, as of March 16, 2020.
- For property owners on the 11-instalment pre-authorized payment plan, interim 2020 instalment due dates will be extended by 60 days.
- Late payment penalties for residential properties will be waived for 60 days, starting March 16, 2020.

### *Other measures*

The City will suspend any pending automatic withdraws that have been scheduled within the next 60 days and which have not yet been withdrawn.

## **Province of Quebec**

### **City of Montreal**

On March 19, 2020, Montreal announced the following municipal tax relief measures.

### *Measures for businesses*

- Owners of residential and commercial properties will have an extra month to make their second instalment of property taxes. The deadline has been postponed from June 1, 2020, to July 2, 2020.
- Effective March 19, 2020, private and social economy businesses who have received a loan through the *PME MTL fund*, *Fonds Locaux de Solidarité*, and *Fonds de commercialisation des innovations* will benefit from an automatic, six-month moratorium on capital and interest. The city will pay the interest during this period.

### *Measures for individuals*

- Owners of residential and commercial properties will have an extra month to make their second instalment of property taxes. The deadline has been postponed from June 1, 2020, to July 2, 2020.

### **City of Laval**

Laval has issued municipal tax relief measures as follows:

- The deadline for municipal tax payments for home and business owners has been postponed to April 16, 2020.

### **City of Longueuil**

Longueuil has issued municipal tax relief measures as follows:

#### *Measures for businesses*

- The second instalment of municipal tax payments is postponed to May 6, 2020.
- The third instalment of municipal tax payments is postponed to July 6, 2020.
- The fourth instalment of municipal tax payments is postponed to September 8, 2020.

#### *Measures for individuals*

- The second instalment of municipal tax payments is postponed to May 6, 2020.
- The third instalment of municipal tax payments is postponed to July 6, 2020.
- The fourth instalment of municipal tax payments is postponed to September 8, 2020.

#### *Other measures*

To give effect to the relief measures, postdated cheques will be processed one month after the inscribed date. Automatic withdrawals may be likewise adjusted by taxpayers via their online accounts with their financial institutions. In-person service counters are effectively closed until further notice.

### **City of Westmount**

Westmount has issued municipal tax relief measures as follows:

#### *Measures for businesses*

- The second instalment of municipal taxes will be postponed to a date that will be announced in the coming days.

#### *Measures for individuals*

- The second instalment of municipal taxes will be postponed to a date that will be announced in the coming days.

### **Quebec City**

Quebec City announced the following measures:

#### *Measures for businesses*

- The May 4, 2020, municipal tax payment has been postponed to August 4, 2020.
- The July 3, 2020, municipal tax payment has been postponed to September 3, 2020.
- The September 3, 2020, municipal tax payment has been postponed to November 3, 2020.

#### *Measures for individuals*

- The May 4, 2020, municipal tax payment has been postponed to August 4, 2020.
- The July 3, 2020, municipal tax payment has been postponed to September 3, 2020.

- The September 3, 2020, municipal tax payment has been postponed to November 3, 2020.

#### *Other measures*

To give effect to the relief measures, the City will process all cheques on the appropriate date enumerated above. Taxpayers should adjust their pre-authorized online payments to correspond to the above dates. For taxpayers who have agreed to pre-authorized payments over 12 months with interest, the City will hold to the agreed direct debit and will adjust the costs downward for the last payment in February 2021.

### **City of Lévis**

Lévis has issued municipal tax relief measures as follows:

#### *Measures for businesses*

- Effective March 19, 2020, interest on late payments of municipal taxes has been suspended until May 30, 2020.
- Businesses will benefit from a 3-month moratorium for capital and interest on the repayment of loans by *Développement économique Lévis*.

## **Province of Alberta**

### **City of Calgary**

The City of Calgary announced the following measures:

#### *Measures for businesses*

- City water, waste and recycling customers will have the option to defer payments of their utility bill for three months, with no penalties or interest.
- Outstanding amounts will be divided up so that you can pay it off on the last six bills of 2020.

#### *Measures for individuals*

- City water, waste and recycling customers will have the option to defer payments of their utility bill for three months, with no penalties or interest.
- Outstanding amounts will be divided up so that you can pay it off on the last six bills of 2020.