

TAXES: FREQUENTLY ASKED QUESTIONS (FAQ)

1. What are my tax payment options?

- **Pre-authorized withdrawal** - An easy, time-saving way to have your tax payments automatically deducted from your Bank Account, at no cost to you. This payment plan will automatically withdraw from your bank account the amount of your tax installment on the due date. Also available is the monthly budget billing plan. There is no fee for using the budget billing plan, but your tax account must be paid in full prior to joining and you must set up for Pre-authorized Payment. The budget billing withdrawals for the months of January to July will be based on your previous year's taxes over 11 months. Once the final taxes are calculated, the monthly amount for the months of August to November will be adjusted accordingly. You will be notified in writing if there is any variance from the monthly budgeted amount. The withdrawals are taken on the last business day of the month. To register for pre-authorized withdrawal, submit a completed authorization agreement (see Pre-Authorized Payment Form under Tax Forms on website), along with a void cheque.

For both the "due date instalment payment plan" and the "monthly budget payment plan", you will continue to receive your interim and final tax bill as normal. The bill will indicate as to which plan you are on.

If your bank account information changes withdrawal, simply notify the Finance Department of the change in writing, providing one weeks' notice before the next due date.

If you wish to cancel the pre-authorized payment option, you must complete the "Pre-authorized Payment Cancellation Notice Form (see this form under Tax Forms on website).

Telephone / Internet Banking - Almost all financial institutions offer this service. Please contact your financial institution for details. If you proceed with this payment method, you will require the following information for setup:

- Bill Name - Depending on your Financial Institution, this could be either Lambton Shores Taxes or Municipality of Lambton Shores
 - Account Number – This is your Tax Roll Number. You will be required to enter 11 digits. Drop the first four digits (3845) and the last four digits (0000). On your tax bill, you will find the tax roll number required under "Electronic Payment No."
- **Automated Banking Machines and Financial Institutions** – If paying at an ABM or financial institution, your tax bill installment stub will be required to ensure that the payment is applied to the proper account.

- **Mail** –Send your payment to: PO Box 340, Grand Bend, ON N0M 1T0
Please ensure you include your payment stub with your cheque to ensure payment is applied to the proper account.
- **In Person at any of the Three Offices** – Grand Bend, Northville and Forest – between the hours of 8:30 a.m. and 4:30 p.m.
- **After hour's payments:** A deposit box is located at the front entrance at all three Offices – Forest, Northville and Grand Bend.

*** Please note: Your payment due date does not provide for a mail / internet / telephone banking processing period. If paying by one of these methods, please allow sufficient time prior to the payment due date for the payment to arrive at the Municipality.**

Penalty and Interest Charges – Penalty and interest charges for late payment are set in accordance with the Municipal Act. In order to avoid interest and penalty charges, payment must be received by the **due date**. Interest at the rate of 1 ¼% is added on the 1st business day of default of each installment as well as the first day of each month thereafter. All year's penalty and interest charges must be paid in full before payment can be applied to the tax amount outstanding.

2. **How do I calculate taxes on my home?**

Simply multiply your assessed property value by the applicable tax rate for your class of property, as shown on your tax billing. For example, the 2011 residential tax rate (RT) is set at 0.01179566% so the calculation for the typical residential house assessed at \$100,000.00 is as follows:

| | |
|----------------------|--|
| \$100,000 | (property's current value assessment) |
| X 0.01179566% | (Residential tax rate) |
| = \$ 1,179.57 | (Total Property Taxes – this amount does not include any additional charges/local improvement charges) |

(See Schedule of Tax Rates)

3. **How many tax installments are there during the year and when are they due?**

Tax billings are issued twice a year, in February and August. Each billing has two installments and the installments are due the last business day of each of the following months – February, May, August and November.

4. **Who can answer my tax bill question?**

You can call us at the Finance Department in Grand Bend – 519-238-8461 or Toll Free 1-866-295-8232 between 8:30 a.m. and 4:30 p.m. Monday to Friday.

5. What documentation is required to remove a name from the tax billing because of death?

Please have your lawyer provide the Municipality with direction as to the changed title on your property. The Municipality will provide the Municipal Property Assessment Corporation with a copy so that they can update their records.

6. What documentation is required to change a name on the tax billing due to marriage?

Please provide a copy of the marriage certificate. The Municipality will provide the Municipal Property Assessment Corporation with a copy so that they can update their records.

7. What do you get for your Tax Dollar?

Below is a list of the services that are provided with the Lambton Shores portion of your tax dollars:

- Roads & Sidewalks
- Streetlights
- Policing Services (OPP)
- Fire Services (local Volunteer Departments)
- Solid Waste Management
- Road Repairs and Improvements
- Winter Snow Removal
- Recycling
- Property Standards Enforcement
- By-law Enforcement
- Recreation facilities, including 2 arenas and numerous parks
- Animal Control
- Crossing Guards in the Town of Forest
- Library Buildings
- Storm Sewers
- Beach Patrol and Cleanings at the Municipal Beach
- Emergency Preparedness
- Economic Development
- Planning Reviews for all development

Property Assessment

Your Property Assessment Notice 2008 for the 2009 – 2012 property tax years shows the assessed value of your property based on a January 1st, 2008 valuation date. Properties that see an increase in their assessment will have that increase phased in over a 4 year period from 2009 to 2012. Properties experiencing a decrease in their assessment will see the decrease immediately.

8. **Who can answer questions about my property assessment?** Please call the Municipal Property Assessment Corporation at 1-866-296-6722 for information or questions concerning the assessed value of your property or visit www.mpac.ca.

Municipal Property Assessment Forms:

Request for Reconsideration – Taxpayers may make requests for reconsideration of the assessed value to the Municipal Property Assessment Corporation. The deadline for filing a Request is March 31 of the tax year (no filing fee required). Visit www.mpac.ca to download a form.

Assessment Review Board Notice of Complaint for your Annual Assessment – The deadline to file an appeal is March 31 of the tax year. Visit www.mpac.ca to download a form.

Other Tax Forms Available:

Property Tax Rebate for Vacant Commercial and Industrial Buildings:

The deadline for submitting applications is February 28th of the year following the taxation year to which the application relates. This application must be returned to the Grand Bend Office. (See Vacancy Rebate Form)

Application to the Council for the Cancellation, Reduction or Refund of Taxes:

If any of the following happened to your property:

- destroyed by fire, or demolition;
- damaged by fire, demolition or substantially unusable;
- became exempt, or the tax class changed; or
- mobile unit removed,

The application must be completed and returned to the Grand Bend Office for authorization. The application is then forwarded to the Municipal Property Assessment Corporation for their consideration. The necessary adjustment to your tax account will be made as per MPAC's assessment reduction recommendation. (See Cancellation/Reduction/Refund Form)