
PROPERTY TAX AND WATER BILLING

City of Owen Sound

Questions & Answers for Buying and Selling Your Home



PROPERTY TAX

When should I receive a tax bill and when are taxes usually due?

The Interim Tax bill is mailed out the last week in January with taxes usually due the last week in February and April. The Final Tax bill is mailed out the last week in May with taxes usually due the last week in June and September.

What should I do if I do not receive a tax bill?

Property owners may call the Tax Department at 519-376-4440 ext. 1249 to request a duplicate interim or final tax bill be mailed if they have not received one. Owners may also visit the Tax Department to request a duplicate bill for a fee. Please ensure the Tax Department has your correct mailing address. If the mailing address has changed please complete a change in mailing address form, which can be found on our website. If payment is not made because the bill was not received by the owner, penalties will not be cancelled.

When I buy my home, how does the ownership information get updated for property tax purposes?

The Tax Department will receive a copy of the land transfer from your lawyer upon closing. At this time, the tax department will process the title change. There is a \$30.00 fee for this service, as outlined in our fees and charges bylaw.

I just purchased my home. Should I wait for a tax bill before making a tax payment?

No. The Municipality's responsibility is to forward the tax bill to the property owner and address on record as of the date the tax bills are issued. Penalty/interest charges will apply on late payments regardless of any change in ownership or address. Failure to receive a tax bill does not excuse a taxpayer from responsibility for payment nor relieve the assessed owner of liability for penalty due to late payment. If the tax bill has already been issued to the previous owner, you can either request the original tax bill from the previous owner or bring a copy of the land transfer to the Tax Department and request a copy of the tax bill.

I just purchased a home and my taxes are being paid through my mortgage. Do I need to contact the Revenue Division?

You should always check with your mortgage company to verify when they will start paying your taxes. If you purchase your home close to an installment due date, often, you are responsible for paying the installment.

What are the penalties and interest charges?

Penalty/interest charges of 1.25% are calculated on the outstanding balance of taxes due and not paid on the first of every month. Penalty/ interest charges are set by by-law under the authority of The Municipal Act and cannot be waived or cancelled.

How do I change the current school support on my tax bill? Taxpayers can request a change in the direction of their current school support by contacting MPAC at 1-866-296-MPAC(6722).

I have sold my property but since selling it, I have received a tax bill. What should I do with the tax bill?

You should forward the tax bill to your lawyer so that they can forward the tax bill to the current owner.

I pay my tax bills through the bank (internet or ATM). If I buy or sell a home do I need to make any changes to my banking information? Yes. Update your new eleven digit tax roll number if you bought a home and remove your old tax roll number if you sold a home.

My tax bills are paid by automatic withdrawal from my bank. If I purchase a new home will the pre-authorized payment plan be transferred from my old home's tax account?

No, your Pre-authorized Payment Plan does not move with you to your new property. You should contact the Tax Department to cancel your Pre-authorized Payment Plan on the property you are selling to ensure payments do not continue to be withdrawn after the sale of the property and you must sign up for the pre-authorized payment plan on your new property.

I have multiple properties with the same mailing address. If I sell the property that my other property tax bills are being mailed to, do I need to contact the Tax Department?

Yes, The mailing addresses of the properties that you still own, will only be changed upon written request by the property owner. You can find our change in mailing address form, on our website.

Where can I find more information on tax bills?

Visit www.owensound.ca or call the tax department directly at 519-376-4440 ext. 1249 to obtain further information and forms.

Who determines the assessed value (i.e. CVA) of my property? The Municipal Property Assessment Corporation (MPAC) is responsible for determining the CVA and tax class for all properties in Ontario for municipal and education taxation.

What is Current Value Assessment (CVA)?

In 1998, the Province of Ontario reformed the property assessment legislation in Ontario with the implementation of Current Value Assessment (CVA). Under this new assessment system, all property assessments in Ontario are updated on a regular basis.

The CVA of a property represents an estimated market value, or the amount that the property would sell for in an open market, arm's length sale between a willing seller and a willing buyer at a fixed point in time.

For further information about assessment, please visit the MPAC website at www.mpac.ca or call MPAC's toll free number at 1-866-296-MPAC (6722).

When will the next reassessment occur?

The province-wide property reassessment occurred in 2016 for the 2017 to 2020 tax years. The property assessment values provided by MPAC for the 2017 to 2020 taxation years are based on a January 1, 2016 valuation date.

What is an assessment "phase in"?

MPAC's province-wide reassessment in 2016 has a four-year update cycle. It phases in any increases in the assessment value over four years commencing in 2017. If the assessment value decreased, the decrease was effective immediately.

I disagree with the assessed value for my property, what should I do? Or, I appealed my assessed value, what happens next?

You may find information about the assessment appeal process on the MPAC website at www.mpac.ca. If you have filed a RFR with MPAC and you are awaiting the decision on your assessment appeal, MPAC will review your request and notify you of the results in writing. If adjustments to your assessed value are approved, MPAC will also notify the City and your property taxes will be adjusted accordingly. If, after MPAC notifies you of its decision, you still disagree with the assessed value, you have 90 days to file an appeal with the Assessment Review Board (ARB).

If you filed an appeal with the ARB and are awaiting the outcome of their decision, information is available by calling the ARB at 1-800-263-3237 or 416-314-6900 or visiting www.arb.gov.on.ca. If other information on your Notice of Assessment is inaccurate, such as the assessed owner, location or property description, etc. you may contact MPAC at 1- 866-296-6722 (toll free) to verify details about your property.

I recently received a Property Assessment Change Notice from the Municipal Property Assessment Corporation (MPAC). What is it and what happens next?

A Property Assessment Change Notice is issued by MPAC when there has been a change to a property during the current taxation year due to a change in property classification, an addition, renovation or new construction. This is a supplementary assessment change.

Property Assessment Change Notices are also issued when the current value assessment for an improvement (e.g., a new home or addition) was not previously recorded on the annual assessment roll. This type of change may apply to the current year and, if applicable, for any part or all of the previous two years. This is an omitted assessment change. The City of Owen Sound will use the information from the Property Assessment Change Notices to issue tax bills. It is important to note that if this is a new property such as a condominium or a newly built house, the first regular bill you receive from the City may only be for a portion of the assessment for your unit. Tax bills will be issued for Omitted Assessments for the current and up to two prior years. Supplementary/ omitted tax bills are due in two instalment only, regardless of the number of years for which you are receiving bills.

WATER BILLING

I have bought an existing home, what do I need to do on the closing date?

On the closing date we require your lawyer to fax 519-371-0511 the land transfer agreement for confirmation of closing. Once received, a new account number will be generated into your name. All new water billing accounts are subjected to a \$30.00 administration fee that will be added to your first water bill.

I have bought an existing home, how do I sign up for water?

Property owners may call the Utilities Collection Clerk at 519-376-4440 ex 1243 or email waterbilling@owensound.ca at least 14 days prior to the closing date to provide the legal names of the owners, mailing or email address for the water bill, and a phone number we may contact you at. The latest water rates and billing information may be downloaded from our website: www.owensound.ca/waterbilling or may be mailed to you upon request.

What if the home I am purchasing will be rented to tenants? Who is responsible for the water?

A billing designate form must be signed between the landlord and tenant(s) at least 14 days prior to closing. The billing designate form allows the City of Owen Sound to activate a water billing account in a tenant's name for the period they will be residing at the property.

Failure to provide the water billing department with a completed billing designate form will result in the water billing account left in the landlord's name.

Tenant(s) are responsible for the payment of water (unless otherwise agreed upon between the landlord and tenant) and are subject to disconnection if the water account falls into six month arrears.

More information may be found in the Utility Collection and Billing Policy FS18.

My water bills are paid by automatic withdrawal from my bank. Will the pre-authorized payment plan be transferred from my old home's water account to my new home's water account?

No. Your automatic withdrawal is cancelled on your old home's water account after the final payment is deducted from your bank account. You must sign up for a pre-authorized payment plan on your new property.

I pay my water bills through the bank (internet or ATM). If I buy or sell a home do I need to make any changes to my banking information?

Yes. Update your banking information to your new eleven digit water account number if you bought a home and remove your old water account if you sold a home.

What are the late payment charges?

Penalty is calculated on the amount outstanding and will be added to your water utility account on the 15th of each month after the due date, and each 15th of the month thereafter.

Returned payments (NSF ect.) are subjected to a \$40.00 charge as well as penalty charges.

More information may be found in the Utility Collection and Billing Policy FS18.

When should I receive a water bill and when are they usually due?

The water billing will be every three months, depending on when your water meter will be read. The City of Owen Sound has seven route cycles that are read at various times throughout the year. Information surrounding the water billing cycle may be found at www.owensound.ca/waterbilling.

Please refer to your bill for the due date before payment is due.

What should I do if I do not receive a water bill?

You may either call or email the water billing department at 519-376-4440 ex. 1243 or email waterbilling@owensound.ca to request a duplicate water bill be mailed if you have not received one. Please ensure the water billing department has your correct mailing address. If the mailing address has changed please complete a change in mailing address form. Call or email us to request the form be mailed to you. If payment is not made because the bill was not received, penalties and notice fees will not be cancelled.

What if there are payments on my water bill that I did not make?

Contact the water billing department at 519-376-4440 ex 1243 to notify us of the misapplied payment and confirm with staff what amount on the bill should be paid by you by the due date. The water billing department will research the payment, apply the payment to the correct account and remove the payment from your account. The previous owner may be continuing to pay on the water account number in error. They may have forgotten to change their banking information to their new water account number.

The water billing department will attempt to contact the previous owner to advise them to change their banking information.

Are my water meter readings obtained by the City for every billing?

Yes. We have contracted Olameter to read water meters that the City of Owen Sound supplies water to. Your water meter is located inside your home and is either read by touchpad from a puck outside of your home, or remotely via radio read. If we are unable to obtain a read from your water meter, a service estimate will be used based on the last three billing cycles. If a blue notice card is left at your door, please contact us to submit a visual read of your meter.

Why is it important to submit my water meter readings to the City?

Water meter readings ensure your bill is based on actual consumption. When readings are not provided, water consumption is estimated and you may be over or under billed. Actual bills can help identify plumbing leaks early and save you money!

I have sold my home, what do I need to do?

Call the water billing department at 519-376-4440 ex. 1243 or email waterbilling@owensound.ca to provide your closing date and forwarding address/email address at least 14 days prior to closing. Your final or new water bill will be mailed to you at the forwarding address or email address approximately one week after receiving the final reading. Our Water Meter reader will go to your home the day before or day of the closing date to obtain a reading. If no reading is obtained from either you or the new owner, we will finalize the account with an estimated reading.

I did not receive my final water bill. What should I do?

If you have not received your final water bill within ten days after the closing date please contact us at 519-376-4440 ex. 1243. A final water bill should be received within this time frame if you have provided a final water meter reading at the time of closing and a forwarding address.

My water bills are paid by automatic withdrawal from my bank. Will my final bill payment be withdrawn from my bank account?

Yes, unless otherwise indicated, we will withdrawal your final water bill from your bank account on the due date of the final bill.

I have a large final water bill. May I make a payment arrangement with the City?

No. Payment must be made in full.

The house sale date changed or was cancelled. What do I do?

Please have your lawyer fax the water billing department at 519-371-0511 to advise us of the changed date or cancelled sale.

I need my water shut off, what should I do?

If you are planning to renovate, or are leaving your home for an extended period of time, the City of Owen Sound can shut the water off at the curb, upon your request. We require at least one week's advanced notice and a fee will be added to your water bill for the shut off and turn on of the water.

I live in Meaford/Georgian Bluffs is water supplied from the City of Owen Sound?

Depending on the property address, your water may be supplied by the City of Owen Sound. If you are unsure of where to pay your water bill, please contact us.

Where can I find more information on water bills?

Please visit www.owensound.ca/waterbilling, contact us by email waterbilling@owensound.ca, or call 519-376-4440 ex. 1243.

TAX AND WATER PAYMENT OPTIONS:

- In person at City Hall during normal business hours. We accept payment by cheque, cash, or debit.
- Cheques may be dropped in the afterhours drop box located at the front door of City Hall (Please bring the detachable portion of your bill). We recommend that you place your cheque in a sealed envelope with 'tax/water billing' written upon it. Please do not place cash in the drop box.
- At your bank or trust company. Pay at the teller or through an ATM. You are responsible to pay any service charges levied by them (Please take the entire bill with you).
- Internet/Telephone banking - most financial institutions offer the "City of Owen Sound" or "Owen Sound City" as one of their payments. Be sure to pick "Water" or "Taxes" to ensure that your payment is applied to the correct department and the correct account. Failure to pay the correct account will result in a \$20.00 transfer fee.
- You may mail your cheque (Please include the detachable portion of the bill) to City Hall:

City of Owen Sound – Tax/Water Billing Department
808 2nd Ave E.
Owen Sound, ON. N4K 2H4
- Through our Pre-authorized payment (PAD) plan. Payments are automatically deducted from your bank account on the due date of each bill.



**FINANCE & CORPORATE
SERVICES DEPARTMENT**

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Phone: (519) 376-4440

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www.owensound.ca