

FREQUENTLY ASKED QUESTIONS

What if I feel my assessment is incorrect?

If you have questions concerning your property assessment or you feel that your assessment is not accurate, you can:

1. Contact Assessment at **780-459-1603** to get more information on how your assessment was determined or to compare with properties similar to your own.
2. Talk to an assessor. If the information used to value your property is in error, the assessor may be able to make a correction without a formal appeal being filed.
3. If, after speaking with an assessor, you still feel that your assessment does not accurately reflect the market value of your property as of July 1, 2020, you may appeal your assessment. Please refer to the reverse side of your Assessment and Tax Notice for details on how to appeal.

Why is the assessed value of my home different from today's market value?

The assessment is based on the provincially legislated valuation date of July 1, 2020. Your Assessment and Tax Notice is mailed 11 months later, in May 2021. Increases or decreases, based on real estate market conditions, can occur to property values between these two dates. Any sales activity or change in home prices after July 1, 2020 is not reflected in this assessment, but will form the basis for next year's assessment.

What can I appeal?

You can appeal your assessed value or assessment classification. You can not appeal the tax rate or your tax amount.

What if my new home was under construction?

If your home was only partially complete on December 31, 2020, your assessment reflects the value of the lot and value of the building based on the percentage completed. If your building is completed in 2021, you will get a supplementary assessment and tax notice in August or October 2021, reflecting the assessed value of the new construction, which will be prorated for the number of months the home is completed or occupied.



2021 TAX ASSISTANCE FOR SENIORS

Alberta Seniors Property Tax Deferral

This program allows eligible senior homeowners to defer all or part of their annual property taxes through a low-interest home equity loan with the Province. More information: Alberta Supports at **780-644-9992** or alberta.ca/seniors-and-housing.aspx.

St. Albert Senior Homeowners Property Tax Assistance Grant

This City program provides a \$200 grant per eligible household for St. Albert senior homeowners who meet the following requirements:

- one or both homeowners are 65 or older
- one or both homeowners are the registered owners of the property
- your personal income levels are at or below those utilized by the Government of Alberta for the provision of the Alberta Seniors Benefit income supplement

ONLINE ASSESSMENT AND TAX SEARCH

If you wish to review assessment and tax related information regarding your property, visit our suite of assessment search tools at stalbert.ca/propertysearch.

View your tax account information and balances today. Create a MyCity account under “**Online Self-Service**” at stalbert.ca.

The roll number and access code from your annual tax notice are required to create a new account or add your property taxes to an existing profile.

CONTACTS

Tax Department

P: 780-459-1516 | **E:** taxation@stalbert.ca
8 a.m. to 5 p.m., Monday to Friday

- your tax account
- your pre-authorized payment plan
- school support declarations
- tax payment methods and deadlines
- general billing inquiries
- addressing corrections

Assessment Department

P: 780-459-1603
8 a.m. to 5 p.m., Monday to Friday

- your property's assessed value
- your assessment classification
- sales comparables
- assessment methodology
- property re-inspections

For up-to-date information visit stalbert.ca/property-taxes-and-assessment

UNDERSTANDING YOUR 2021 ASSESSMENT & TAXATION NOTICE

This information is accurate as of April 2021

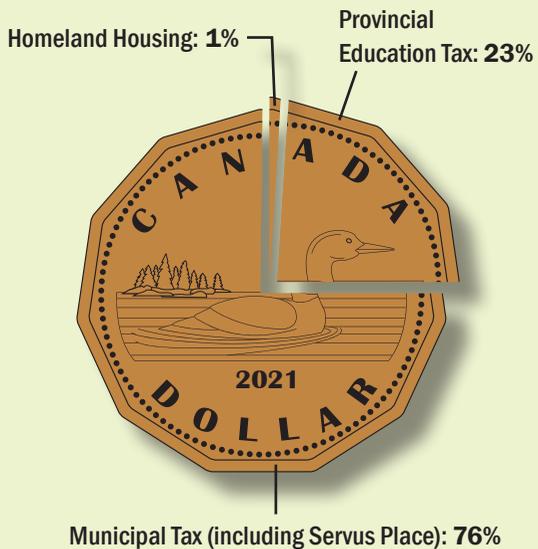
This brochure provides information about the assessment and taxation process, the preparation of assessments and how property taxes are determined.



PROPERTY TAX COMPONENTS

1. The **municipal tax** component is based on the City's operating budget requirements. City Council sets the budget based on service levels for residents and priorities for sustaining and developing our community. To fund the budget, the City projects revenue from grants, user fees, permits, fines and investments. Any revenue requirement shortfall is obtained through property taxation.
2. The **provincial education requisition** is determined by the Alberta Government based on the City of St. Albert's share of the provincial education tax requirement. The City of St. Albert does not set or control education taxes. Contact: Government of Alberta Education Property Tax Line, **780-422-7125**.
3. The **Homeland Housing requisition** is for funding of seniors' housing operated by Homeland Housing. The City does not set or control the requisition amount. This requisition is set in March of each year. Contact: Homeland Housing, **780-939-5116**.

WHERE YOUR TAX DOLLARS GO



ABOUT PROPERTY ASSESSMENT

Property assessment is the means by which the market value of your property is estimated to calculate your share of municipal and education taxes. The property taxes that you pay are proportional to the value of your property.

Market value is the probable price your property could sell for in a competitive and open market, as of a given date that is specified in provincial legislation. Your 2021 Assessment and Tax Notice is based on the valuation of your property on July 1, 2020 and reflects the property's physical condition as of December 31, 2020. Market value is the valuation standard set by provincial legislation and is the basis for property valuation across Alberta.

How is my property's market value determined?

The City uses criteria similar to those used by real estate agents, such as:

- location, lot size, building size
- age, quality and condition of house
- selling prices of similar properties in similar areas

Market value assessments are prepared using mass appraisal. This means that a group of similar properties are valued together as of a given date, using standardized methods and allowing for statistical testing.

Average residential assessment change

Between July 2019 and June 2020, St. Albert's residential real estate market continued to be resilient against the economic impacts of COVID-19. St. Albert experienced a small decrease in residential values. As of July 1, 2020, the residential assessment base decreased in value by approximately -1.2% over the previous year.

If your assessment changed by an amount similar to the overall average, then you will experience a municipal property tax change that is also average.

Median assessment change, July 1, 2019 to July 1, 2020:

Single-Family Residential	-0.7%
Duplex & Semi-Detached	-1.4%
Row House/Town House	-1.5%
Apartment Condominiums	-2.3%
Rental Apartments	-5.0%
Total - All Residential Housing Types	-1.2%

COVID-19 INFORMATION

CHANGES TO FRONT COUNTER SERVICES

Effective December 16, 2020, due to the COVID-19 pandemic, all City front counter services ceased operations to protect the safety of our residents and staff.

Payment can be made through pre-authorized payment plan, your financial institution, the drop box located on the right-hand side of the front doors to St. Albert Place (5 St. Anne Street) or by mail.

Payment options are listed on the reverse side (or back) of your property tax notice. Please ensure adequate time for your payment to reach us by the deadline (three business days is recommended).

View common questions & answers regarding COVID-19 and your property taxes for 2021 at stalbert.ca and search **COVID property taxes**

Both Assessment and Taxation services remain available for access.

Tax Department

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Assessment Department

P: 780-459-1603

HOW DOES THE CHANGE IN MY ASSESSMENT AFFECT MY PROPERTY TAXES?

How your residential property assessment changed from the previous year compared to the average assessment change of all residential properties in St. Albert determines the change in the share you'll pay of the City's property tax requirement.

Your assessed property value determines your share of St. Albert's total property tax requirement.

St. Albert's average residential change in market value



If your assessment decreased by approximately 2% or more:

Your share of the 2021 property tax requirement goes down because your property value decreased more than the average decrease.

If your assessment decreased by approximately 1%:

Your share of the 2021 property tax requirement stays the same if your property value decrease is the same as the average decrease.

If your assessment remained neutral or increased:

Your share of the 2021 property tax requirement goes up because your property value increased slightly, as opposed to decreasing in value.