

UNDERSTANDING YOUR MUNICIPAL TAX ACCOUNT

Additional information for the owners of mixed and non-residential immovables appears on page 2.

1 The **account number** is associated to an immovable. The property taxes are based on the value of this property. New owners, following a transfer of property, do not receive a property tax account.

2 The **reference number** used for online payment is different for each account you receive. If a bill can be paid in two instalments, use the same reference number for each payment. Please consult the back of your account for more information.

3 Each year's taxes are based on that year's **adjusted taxable value**, consisting of the unit's value on the Assessment Roll updated for the year in question. Since 2013 is the last year of the three-year Roll, the full value applies.


4 A **general property tax** applies to all taxable properties. Rates vary depending on which of four categories apply to the property and the tax sector in which it is located. The general tax rate for non-residential and mixed immovables depends on the property's class (Page 2).

5 The **Special tax concerning water service** is based on property value and funds expenditures and investments in the water supply and sewage systems. Rates vary by sector and property category (residential and non-residential). This tax is not the same as the water consumption fees (flat rate or meter-based) that apply in some sectors.

6 Two distinct rates have been set for **the Special tax concerning roads** depending on the category of immovables (residential or non-residential).

7 Some sectors charge for water and waste management services. This fee may apply to owners or to occupants (different invoice) and may be different for residential immovables (dwellings) and non-residential immovables (business establishments and commercial premises).

8 The boroughs levy two types of taxes: a **tax concerning services and tax concerning capital expenditures**. As part of the reform of borough financing initiated in 2013, all the boroughs are charging a tax concerning services of ¢5 per \$100 of assessment. This tax charged by the boroughs has

Montréal  **Municipal Tax Account**

0 1 6 7 8 213060131540004891718000001301000000233895000011694866546

Fiscal year	Reference number - Online payment	Account number	Account total	Instalment payable
2013	XXXXXXXX-XX-XX-XX	XXXXXX-XX	3 364,06	1 682,03

PAYABLE IN TWO INSTALMENTS : 2013-10-01 and 2013-06-03

2


JEAN UNTEL
123, CRESCENT
BOROUGH OF MONTREAL
QUEBEC
H1H 1H1

Amount paid

Instalment due date
MARCH 1, 2013

Payable to Ville de Montréal

Please attach the top part to your payment. Do not fold or staple.

Montréal  **Municipal Tax Account**

Account number	Reference number	Fiscal year	Taxation period			Billing date			
XXXXXX-XX	XXXXXXXX-XX-XX-XX	2013	Day	Month	Year	Day	Month	Year	
			01	01	2013	to	31	12	2013

Debtor(s) of the account: 1 UNTEL

Property location: 123, CRESCENT

Borough: BOROUGH OF MONTRÉAL

Taxable value(s) on december 31, 2010: 243

Adjusted taxable value(s) for fiscal 2013: 354 000

Taxable value(s) on the roll 2011-2013: 354 000

Breakdown of account	Tax base	Rate	Amount
4 VILLE DE MONTRÉAL			
GENERAL TAX	354 000	0,6825 /\$100	2 416,05
CATEGORY OF IMMOVABLE: RESIDUAL	354 000	0,1071 /\$100	379,13
5 SPECIAL TAX CONCERNING WATER SERVICE	354 000	0,0044 /\$100	15,58
SPECIAL TAX CONCERNING ROADS	1	80,00	80,00
7 WATER TAX PER DWELLING UNIT			
BOROUGH			
8 TAX CONCERNING SERVICES (BY LAW XXXX XXX)	354 000	0,05 /\$100	177,00
(REFORM OF BOROUGH FINANCING)			
9 TAX CONCERNING CAPITAL EXPENDITURES	354 000	0,0837 /\$100	296,30
10			

Due date(s):	Day	Month	Year	Amount	Day	Month	Year	Amount	Account total	
1st:	01	03	2013	1 682,03	2nd:	03	06	2013	1 682,03	3 364,06

Interest at the monthly rate of 0.833% and a penalty at the monthly rate of 0.41% will be charged daily on any payment received after the due date. This account must be paid in full, even if you contest an entry on the property assessment roll.

Toute future correspondance sera en français, si demandée. To be kept for income tax purposes

05-150A (11-2012) PP7c

no bearing on the fiscal charges shouldered by taxpayers, because of a lower general property tax.

9 Other taxes may appear on your municipal tax account, depending on the situation. These include the Parking Lot Tax, the Occupancy of public domain Tax and the Local Improvements Taxes.

10 The **amount** appearing on each line is produced by multiplying the taxable value by the applicable rate or fee. For example, in this document, the general property tax is calculated as follows: \$354,000 (taxable value) X 0.6825 (rate) ÷ 100 = \$2,416.05.

This information is provided solely for informational purposes and does not have the force of law.

NON-RESIDENTIAL OR MIXED-USE IMMOVABLES*

Class of immovables

The **class** defines a property's percentage of non-residential value with respect to its total value.

Taxes are calculated using the following combination:

(the property's **non-residential percentage** X non-residential rate) +

(the property's **residential percentage** X residential rate).

Montréal		Municipal Tax Account						
Account number	Reference number	Fiscal year	Taxation period			Billing date		
XXXXXX-XX	XXXXXXXX-XX-XX-XX	2013	Day	Month	Year	Day	Month	Year
Debtor(s) of the account		Property location						
JEAN UNTEL		123, CRESCENT						
<input type="checkbox"/> This account concerns the debtor(s) above and other co-debtors also entered as owners on the property assessment roll.		Borough						
Cadastral description		BOROUGH OF MONTRÉAL						
XX XXX X		Taxable value(s) on december 31, 2010	Adjusted taxable value(s) for fiscal 2013			Taxable value(s) on the roll 2011-2013		
		346 500	415 800			415 800		
Breakdown of account (See the annex)		Tax base	Rate		Amount			
VILLE DE MONTRÉAL								
GENERAL TAX - CATEGORY: NON-RESIDENTIAL IMMOVABLE		415 800	2,3261 /\$100		9 671,92			
CLASS 7 : (60% X \$3,3879) + (40% X \$0,7334)								
SPECIAL TAX CONCERNING WATER SERVICE		415 800	0,29846 /\$100		1 241,00			
CLASS 7: (60% X \$0,4099) + (40% X \$0,1313)								
SPECIAL TAX CONCERNING ROADS		415 800	0,01862 /\$100		77,42			
CLASS 7: (60% X \$0,0281) + (40% X \$0,0044)								
BOROUGH								
TAX CONCERNING SERVICES (BY-LAW XXX-XX)		415 800	0,05 /\$100		207,90			
(REFORM OF BOROUGH FINANCING)								
TAX CONCERNING CAPITAL EXPENDITURES		415 800	0,0466 /\$100		193,76			

In the present example – (General Tax)

Class 7: (60 % x \$3.3879) + (40 % x \$0.7334) = \$ 2.3261

60 % = property's non-residential percentage

\$3.3879 = general property tax rate for the sector's non-residential properties,
for each \$100 of assessed value

40 % = the property's residential percentage

\$0.7334 = general property tax rate for the sector's residual property (5 or less dwellings) rate,
for each \$100 of assessed value

\$ 2.3261 = combined rate

In this example, the general property tax is determined by the following calculation:

$[(60 \% \times \$3.3879) + (40 \% \times \$0.7334)] \times \$415\,800 \div 100 = \$9,671.92$

or

$[(60 \% \times \$3.3879 \times \$415\,800) + (40 \% \times \$0.7334 \times \$415\,800)] \div 100 = \$9,671.92$

Different rates apply for residential properties, depending on whether they have 5 or less dwellings (residual) or 6 or more dwellings.

Rates are also combined in the case of the Special tax concerning water service and Special tax concerning roads.

Tax rates vary from one sector to another and from one fiscal period to another.

* a mixed-use immovable has a non-residential and a residential part.