

THERE ARE A NUMBER OF WAYS TO PAY PROPERTY TAXES...

You may satisfy your property tax account through one of the following methods of payment:

1. By signing up to the preauthorized debit program of Ville de Gatineau (forms are available in all Service Centres and on the Gatineau Web site).
2. By phone or via the Internet through your financial institution's Website.
3. At the teller or automatic teller machine (ATM) of most caisses populaires, chartered banks and credit unions (caisses d'économie).
4. By mail using the attached payment tickets and return envelopes.
5. At the front desk of any Service Centre (please check for individual scheduled business hours).
6. By depositing a cheque or money order, complete with the payment ticket, at the teller of any Service Centre.

Municipal taxes are payable in two instalments if the total is equal to or higher than \$300. In this case, no other notice will be sent for payment of the 2nd coupon, on June 30th 2010.

IMPORTANT

**LET US KNOW IF YOU NO LONGER
HAVE YOUR SWIMMING POOL!**

If you have been taxed for a swimming pool and no longer have it, you must complete the "Certification of Pool Removal" form and return it to the municipality before July 1st of the current year to receive the applicable credit for 2010. The form can be downloaded from the Gatineau Web site or picked up from a municipal service centre.

Upon receipt of the duly completed form before July 1st, 2010, we will credit \$30 to your tax account.

**THINK ENVIRONMENTALLY WITH EPOST!
(TAX ACCOUNT ON LINE)**

You could receive and consult your next City of Gatineau tax account on line if you register at www.epost.ca

Once registered, you will be able to reach your epost box to discharge your tax account via your online banking web site.

While benefiting the services, you will economize on paper!



REASONS FOR VARIATION IN YOUR TAX ACCOUNT COMPARED TO 2009

Aside from the tax increase in the 2010 budget, variation in your tax account can be explained by one or more of the following factors:

Effect of the Assessment Roll ➤ Following the deposit of the new assessment roll in January 1st, 2009, if the value of your property rose by more than the average for your category (see category on the back), you will have an additional tax increase. If the value of your property declined, your taxes will decrease. However, forward averaging (explained below) will mitigate this effect.

Local Improvement Tax ➤ Tax to help fund municipal works or services, which can increase, vary or even finish from one year to the next.

Harmonization ➤ Since 2002, in accordance with Bill 170 on municipal mergers, the municipality has applied the principle of tax harmonization, which involves amortizing the gap between the tax burden on December 31st, 2001 and the one established for the first year of the merger (i.e. 2002) over a maximum 20-year period

TAX FORWARD AVERAGING

On October 14th 2008, Ville de Gatineau has tabled, as prescribed by the legislation, the triennial real estate assessment roll for 2009, 2010 and 2011. However, to minimize the new assessment roll's fiscal impacts, the Municipal Council has been exercising one of the provisions of *An Act respecting Municipal Taxation* that allows forward averaging of the assessment variations over three years whether it increases or decreases. For the first year, the taxable value corresponds to the value entered at the end of the preceding roll to which we add or deduct, as applicable, one third of the variation. The second year, the adjustment is based on two-thirds of the variation. Finally, the third year's taxable assessment corresponds to the value entered on the assessment roll.

The following table illustrates a property whose value rises from \$146,600 to \$176,000 (i.e. an increase of 20 percent, compared to the average of 17 percent for the residential category)

Year	Without forward averaging			With forward averaging			Effect of Applying Forward Averaging
	Roll Assessment	Tax rate ¹ per \$1,000	Tax account	Forward-averaged taxable assessment	Tax rate ¹ per \$1,000	Tax account	
2008	\$146,600	\$12.73	\$1,866		\$12.73	\$1,866	
2009	\$176,000	\$10.87	\$1,913	\$156,400	\$12.03	\$1,882	\$ -31
2010	\$176,000	\$10.87	\$1,913	\$166,200	\$11.42	\$1,897	\$ -16
2011	\$176,000	\$10.87	\$1,913	\$176,000	\$10.87	\$1,913	-
Total (2009-2010-2011) :			\$5,739			\$5,692	\$ -47

¹ The tax rates for 2009, 2010 and 2011 are only used to illustrate the forward averaging calculation method.

Following the above forward averaging method, increase taxes due to the effect of the assessment roll (see above) will be reduced by one-third over three years, as opposed to a scenario where no action is taken.



INFORMATION TO DISCLOSE IN REGARDS OF AN ACT RESPECTING MUNICIPAL TAXATION

TAX RATES

All units on the assessment roll are subject to the general property tax. An *Act respecting Municipal Taxation* allows Quebec municipalities to set for a given fiscal year several general property tax rates based on the categories to which the assessment units belong, i.e.:

<u>CATEGORY</u>	<u>RATE (per \$1,000 of assessment)</u>
➤ Non-residential immovables	\$25,528
➤ Industrial immovables	\$27,448
➤ Immovables consisting of six or more dwellings	\$7,784
➤ Serviced vacant land	\$15,167
➤ Residual (residential and other)	\$7,381

The category to which your immovable belongs is listed on the back of the tax account.

Characteristics concerning non-residential and industrial immovables

NON-RESIDENTIAL IMMOVABLES

A class is determined according to the non-residential taxable value of the unit as a percentage of the total taxable value. The class is listed on the back of the tax account.

Class	Value of the non-residential portion as a percentage of the total value of the unit	Percentage of the rate particular to the non-residential immovables category	Percentage of the base (residual) rate or the rate for immovables consisting of six or more dwellings
1A	Less than 0.5%	0.1%	99.9%
1B	0.5% or more, and less than 1%	0.5%	99.5%
1C	1% or more, and less than 2%	1.0%	99.0%
2	2% or more, and less than 4%	3.0%	97.0%
3	4% or more, and less than 8%	6.0%	94.0%
4	8% or more, and less than 15%	12.0%	88.0%
5	15% or more, and less than 30%	22.0%	78.0%
6	30% or more, and less than 50%	40.0%	60.0%
7	50% or more, and less than 70%	60.0%	40.0%
8	70% or more, and less than 95%	85.0%	15.0%
9	95% or more, and less than 100%	100.0%	—
10	100%	100.0%	—

EXAMPLE: A six dwellings immovable assessed at \$500,000, including commercial premises assessed at \$100,000. This building is considered 20% non-residential (\$100,000/\$500,000); therefore, it falls into class 5. The general property taxation rate is calculated as follows:

(22% of the non-residential immovables tax rate) + (78% of the tax rate for immovables consisting of six or more dwellings).

INDUSTRIAL IMMOVABLES

A class is determined according to the industrial premise(s) surface area expressed as a percentage of the total non-residential surface area of the assessment unit. The class is listed on the back of the tax account.

Class	Industrial surface area as a percentage of the non-residential surface area	Industrial immovables tax rate	Non-residential immovables tax rate
1I	Less than 25%	—	100.0%
2I	25% or more, and less than 75%	50.0%	50.0%
3I	75% or more	100.0%	—
4I	100%	100.0%	—

EXAMPLE: 100% non-residential immovables with industrial premises that represent 30% of the non-residential surface area. This building belongs to industrial immovables, class 2I. The general property taxation rate is calculated as follows:

(50% of the industrial immovables tax rate) + (50% of the non-residential immovables tax rate).

PAYMENT OF DEBT BALANCE – LOCAL IMPROVEMENT TAX

At any time, Gatineau taxpayers who are subject to local improvement tax may satisfy their debt balance in a single payment. For more information, please contact the Service des finances.

To contact us...

Regarding your municipal taxes: **Service des finances 819-243-2400**
 Regarding your real estate assessment: **Service d'évaluation 819-243-5594**