

## Appendix A: Property Tax Penalties and Relief Programs

Administration conducted a review of penalty rates in 19 municipalities across Canada. The results are shown in the table below.

Municipality	Current Year Penalty	Arrears Penalty	Arrears Relief
<b>Vancouver</b>	5% on February 2 for advance taxes, 5% on July 5 for main taxes.	6.45%	
<b>Victoria</b>	5% applied on first working days in July and September 1.	None	
<b>Calgary</b>	7% on July 1 and October 1 (14.5% by end of year).	1% per month (12.7% annually).	No arrears penalty in January, February and March 2022.
<b>Edmonton</b>	5% penalty applied on July 1 September 1, and November 1 (total 15%).	1.25% per month (16.1% annually).	
<b>Estevan</b>	Increases incrementally from 0.5% in August to 1.5% in December (9.3% by end of year)	10% per year applied on January 1.	
<b>Prince Albert</b>	1.9% per month (12.0% by end of year)	1.5% per month (19.6% annually).	
<b>Moose Jaw</b>	1% per month (6.2% by end of year)	1.1% per month (14.0% annually).	Suspended arrears penalties from April 1 to September 30, 2020.
<b>Saskatoon</b>	1.25% per month (7.7% by end of year).	1.5% per month (19.6% annually).	
<b>Swift Current</b>	1% per month (6.2% by end of year)	2% bi-monthly (12.6% annually)	
<b>Regina</b>	1.5% per month (9.3% by end of year).	1.75% per month (23.1% annually)	
<b>Yorkton</b>	Increases incrementally from 0.5% in July to 3.0% in December (simple, average 1.75% over 6 months)	1% per month (simple, 12.0% annually)	Suspended arrears penalties from March 16 to September 30, 2020.
<b>Winnipeg</b>	2.5% per month except in September which is 7.5% (21.6% by end of year).	2.5% per month (34.5% annually).	
<b>Ottawa</b>	1.25% per month (7.7% by end of current year, 16.1% annually).		
<b>Toronto</b>	1.25% per month (7.7% by end of current year, 16.1% annually).		
<b>Montreal</b>	1.11% per month (combined interest and penalty, 6.8% by end of current year, 14.2% annually).		
<b>New Brunswick</b>	0.7591% per month (9.50% annually).		Provided a tax credit on penalties incurred in June and July 2020.
<b>Halifax</b>	Daily charge (10% annually).		Reduced penalty from 15% to 10% beginning in April, 2020.
<b>Prince Edward Island</b>	Daily charge (1.5% per month)		Provided penalty relief to tourism businesses from June 1, 2021 to December 31, 2021. Businesses must have experienced at least a 30% decline in revenue or had no

Municipality	Current Year Penalty	Arrears Penalty	Arrears Relief
			revenue between April 1, 2020 and September 30, 2022.
<b>St. John's</b>	1.25% per month (16.1% annually).		

Notes for interpretation:

- Vancouver, Victoria and Halifax have two tax due dates. Penalties are applied to the taxes owing for each due date.
- Ottawa, Toronto, Montreal, New Brunswick, Halifax, Prince Edward Island and St. John's do not differentiate penalties between current outstanding taxes and arrears.
- New Brunswick and Prince Edward Island collect property taxes at the provincial level.