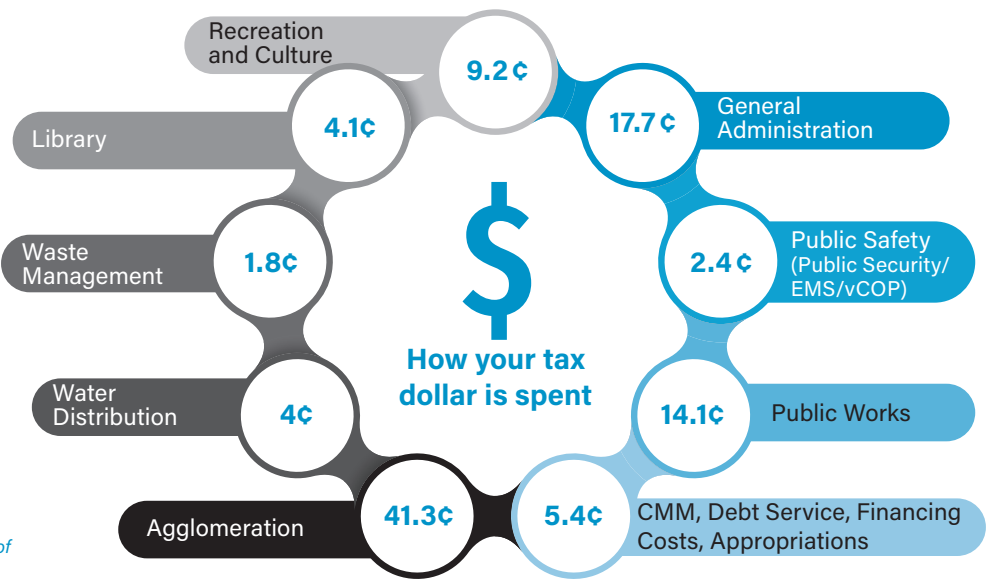


Property Tax

HOW YOUR TAX DOLLAR IS SPENT

In its 2022 operating budget, the City of Côte Saint-Luc plans to spend \$81.4 million including \$49 million for local services and \$32.4 million for island-wide Agglomeration of Montreal services. However, an amount of \$3 million will be appropriated from the cumulative surplus to reduce net expenses to \$78.4 million.

The 16 municipalities on the island of Montreal—including the City of Côte Saint-Luc—are part of the Agglomeration of Montreal.



In 2021, the COVID-19 pandemic continued to affect us all. It also created new challenges for service and program delivery. Despite the restriction imposed by the Quebec government, we safely reopened our facilities to the public and continued virtual programs. The year brought challenges to the City's finances, however, additional unforeseen revenues and ongoing budget monitoring by the Council and Administration will allow us to end the year with a surplus.

In 2020, we advised you that the Ministry of Municipal Affairs provided the City with a \$3 million grant to help offset COVID-19 related costs and reductions to revenues. The City has set aside a portion of that funding for 2021, however, since we didn't need to use it in 2021, the full amount will now be used in 2022. This will help offset the increase of \$3 million (or 10.9%) the City of Montreal will bill to us for Agglomeration services.

What is the City spending the 2022 budget on?

Most of the operating budget is non-discretionary and pays for things like salaries, electricity, and so on. Part of the budget is discretionary and so we adjust spending to meet new needs. In 2022, we continue to spend on priorities such as traffic-calming measures, improvements to small and medium-size parks, and recreation/Library programming. We will also be completing testing of drinking water in pre-1976 homes and providing eligible homes with a \$50 rebate for the purchase of water filters and a \$200 rebate for the purchase of an under-sink system or a 5-gallon bottled water dispenser. We have increased the grant for home electric charging stations. We allocated funds in the capital investment budget

for priorities such as road resurfacing, sidewalk repairs, lead pipe replacements, traffic light and LED streetlight fixtures, small parks renovations, vehicles, and information technology equipment. We have also created a financial reserve for roads, which will be used to finance additional road resurfacing and repair projects.

When building the 2022 budget, our primary objective was to ensure that the increase in taxes for the average residential home (house/condo/townhouse) would be less than the cost-of-living increase—despite an increase of 5.89% in the combined local and Agglomeration operating budget expenses. We are proud of the fact that the average residential home (whose value increased 14.2% with the deposit of the last roll) will see a 2.25% tax increase in 2022. The tax increase can be explained as follows: 1.75% increase for municipal and water taxes and 0.5% increase for the new financial reserve for roads.

The City Council takes the role of managing the City's finances very seriously and together with Administration, we have created a fair, efficient and responsible budget. In addition, the Audit Committee members continue to be responsible for overseeing and monitoring revenues and expenses throughout the year.

We recently mailed the detailed 2022 budget update flyer to residents. If you have any questions about the budget, or anything else you see in the City, you are welcome to e-mail us with your suggestions and comments. You can see more details on the 2022 operating or capital budgets at CoteSaintLuc.org/finance.

Mitchell Brownstein
Mayor
mbrownstein@cotesaintluc.org

Steven Erdelyi
Councillor responsible for the finance portfolio
serdelyi@cotesaintluc.org

How to pay

Your Côte Saint-Luc municipal tax bill can be paid using any of the following methods:

1. ONLINE BANKING preferred method

Add the payee name VILLE DE COTE SAINT-LUC - TAXES and then use the 18-digit *Matricule* number found on your tax bill as your account/customer ID. Please contact your financial institution if you are unable to find payee VILLE DE COTE SAINT-LUC - TAXES.

2. By mail alternate methods

Place cheque(s) and payment stub(s) in the return envelope sent to you with your tax bill, or mail your cheques to City Hall:

City of Côte Saint-Luc
5801 Cavendish Blvd.
Côte Saint-Luc, QC H4W 3C3

3. At your financial institution:

- Teller¹
- Bank machine¹
- Phone*

¹You will need your tax bill payment stub(s)

* You will need your 18-digit *Matricule* number to identify your municipal account

4. Your mortgage company:

If you pay your taxes through your mortgage, please contact your mortgage company to ensure that payment is made on time.

5. At Côte Saint-Luc City Hall

(5801 Cavendish Blvd.) In person (cash, cheque, Interac) weekdays from 9 am – noon and 1 pm – 4 pm.

Note: Payment is recorded on the day it is received by the City. When paying by Internet or cheque, allow a minimum of three business days for your payment to reach us.

Payment Deadline

The installment due dates are indicated in the coupon section (page 2) of the invoice.

Note: Second installment reminders will not be sent, therefore, if you are paying by cheque, please include your second installment postdated cheque when sending your first installment.

Viewing your tax bill online

You can sign up for electronic billing or to view your tax bill online using your *Voilà!* account. Visit CoteSaintLuc.org/property-tax to learn how to register for this service.

? Questions

If you have questions regarding your invoice, contact us at 514-485-6800 (select number 7) weekdays between 9 am to 12 pm and 1 pm to 4 pm or info@cotesaintluc.org.

If the tax bill is not in your preferred official language, please contact us at 514-485-6800 (select 7); and any future correspondence will be in the official language of your choice.

The tax bill

The municipal tax is determined by dividing your taxable property valuation by 100 and multiplying that by the tax rate (or "mill rate") established for your property type. The City of Côte Saint-Luc sets the tax rate; however, the Evaluation Department of the City of Montreal assesses the value of your property.

The year 2022 is the last of the three-year property valuation roll. Côte Saint-Luc adopted two measures to help minimize the impact of large increases in property valuations: i) reduce the tax rate (or "mill rate") on all properties; and ii) spread the valuation increase over three (3) years instead of applying the entire increase in 2020.

The average evaluation for a single-family home in Côte Saint-Luc is \$545,000. For illustrative purposes, an average residential property whose value increased by approximately 14.2% from \$477,200 to \$545,000 will have the \$67,800 increase phased-in over three years, as indicated in the *Taxable Value* section of your tax bill. Note: decreases in valuation will also be phased-in over three years.

Taxable values for taxation purposes		
2020	2021	2022
\$499,800	\$522,400	\$545,000

2022 Tax rates					
PROPERTY TAX		WATER TAX		ROADS TAX	
Residential	\$0.9715	Residential	\$0.0475	Residential	\$0.0051
Apartment	\$1.1561	Apartment	\$0.0475	Apartment	\$0.0051
Vacant land	\$1.9430	Vacant land	n/a	Vacant land	\$0.0051
Non-residential		Non-residential		Non-residential	
Reference		Reference		Reference	
Sub-category	\$3.6917	Sub-category	\$0.5860	Sub-category	\$0.0194
Shopping Mall		Shopping Mall		Shopping Mall	
Sub-category	\$3.9686	Sub-category	\$0.5860	Sub-category	\$0.0194
Office Tower		Office Tower		Office Tower	
Sub-category	\$3.9686	Sub-category	\$0.5860	Sub-category	\$0.0194
Railway		Railway		Railway	
Sub-category	\$4.9210	Sub-category	\$0.5860	Sub-category	\$0.0194