

Fort Smith NORTHWEST TERRITORIES

2025 PROPERTY TAX GUIDE

WWW.FORTSMITH.CA

CONTACT THE TOWN OF FORT SMITH AT:



+1 (867) 872-8400



☑ reception@fortsmith.ca

1. WHAT PROPERTY TAXES ARE USED FOR

The Town of Fort Smith will raise 28% of 2025 operating revenue through property taxation. The remainder of the funds required for general operating expenses come from Government of the Northwest Territories (GNWT) Operating Grants, Grants in Lieu of property tax for government buildings, and user fees. The following programs and services are provided from these operating revenues:

MUNICIPAL SERVICES

- Trails and sidewalks

- Traffic Signage
- Cemetery
 Ditches and drainage
 Street lighting
 Green spaces
 Engineering services
 Road Maintenance
 Snow Removal
 Winter Sanding
 Dust Control
 Road Patching & Crack Sealing

PROTECTIVE SERVICES

- Fire Department

- Animal Control
- Bylaw Enforcement

 Emergency Measures Coordination
 Fire Abatement

CORPORATE SERVICES

- Legal
- Advertising
- Billing and collections
 Financial reporting
 Assessment
 Information Technology
 Legal
 Building and Development Permits
 Human Resources
 Purchasing
 Risk Management
 Budgeting

 - Budgeting

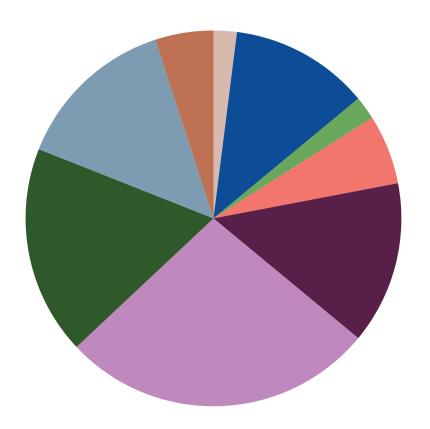
COMMUNITY SERVICES

- Operation and maintenance of recreation facilitates
 - Community & Recreation Centre
 - William Schaefer Memorial Pool
 - Pete's Gym
 - Mary Kaeser Library
 - Fort Smith Centennial Arena
 - Parks & Playgrounds
- Development and enhancement of community profile
- Tourism & Marketing Initiatives

GRANTS TO COMMUNITY GROUPS

- Funding to arts and cultural groups
- funding to non-profit youth and service organizations

WHERE DOES THE MONEY GO?



2% Mayor & Council

12% Corporate Services

2% Special Projects

6% Protective Services

14% Municipal Services

27% Community Services

18% Reserves

14% Water & Sewer

5% Landfill & Garbage Collection

2. PROPERTY TAXES - HOW THEY ARE CALCULATED AND BILLED

Your property taxes are the result of two factors: your assessment and the municipal mill rate. The municipal mill rate is determined by dividing the total property tax revenues required to meet the Town's yearly operating budget by the total property assessment in the Town.

The education mill rate is calculated in a similar manner. The school tax is collected by the Town of Fort Smith but it does not administer or control these taxes. This is done by the GNWT.

One 'mill' represents \$1.00 of tax for every \$1,000 of assessment. To calculate your property taxes, the mill rate formula is applied as follows

(ASSESSMENT / 1,000) X MILL RATE = PROPERTY TAXES

3. METHODS OF PAYMENT

MAIL - Send a cheque or money order (do not mail cash) and enclose the return portion of your tax bill. The envelope must be physically received at Town Hall on or before the due date otherwise penalties will be added.

POSTDATED CHEQUES - Postdated cheques will be accepted by the Town of Fort Smith, but the cheque must be dated for the due date or earlier.

BANK OF MONTREAL (BMO) - Payment may be made through BMO Internet and telephone banking systems. Contact your local branch for details about this method of payment. To ensure your payment is received on or before the due date, please allow 10 business days for your bank to transfer funds and payment information.

IN PERSON - Payment may be made by cheque, cash, or debit card at Town Hall during normal business hours.

AFTER HOURS - There is a night depository box located near the front entrance of Town Hall. Cheques or money orders along with the return portion of your tax bill may be placed in this box. Any payments placed in the box will be processed and marked as received the next business day.

MORTGAGE COMPANY PAYMENTS - If you are paying Principal, Interest, and Taxes (PIT) to your mortgage company, the company will receive the original invoice for your taxes and you will receive a duplicate tax bill for your records. The property tax bill will show the name of your mortgage company and your mortgage number. If the mortgage company name does not appear on the bill and you believe you pay PIT contact your mortgage company immediately. The Town does not determine the amount of your monthly mortgage payment. Please contact your bank if you have questions.

4. PROPERTY TAX RELIEF PROGRAMS

SENIORS - Residents who are 65 or older who live in either a single family dwelling or a mobile home unit may qualify for the Property Tax Relief Program. Please visit Town Hall to pick up a copy of the application form, which must be completed and submitted every year. Applicants will be required to provide the appropriate documents to be approved for the rebate. The Town does not grant rebates for previous years.

PERSONS LIVING WITH A DISABILITY - Residents who are living with a disability may qualify for the Property Tax Relief Program. Please visit Town Hall to pick up a copy of the application form, which must be completed and submitted every year. Applicants will be required to provide the appropriate documents to be approved for the rebate. The Town does not grant rebates for previous years.

Tax relief does not apply to outstanding taxes and penalties.

For more information, please visit Town Hall or call (867) 872-8400 or visit the website at https://www.fortsmith.ca

5. PENALTIES

Accounts not paid by the due date will be penalized 1.8% per month. Any unpaid taxes and penalties that have accrued from previous years will also be charged a penalty of 1.8% on the first day of every month until the taxes are paid.

Cheques not honoured by your bank will be returned to Town Hall and a service fee of \$30.00 will be added to your account. A cheque can be returned for insufficient funds in your account or for not being completed correctly. Please ensure your cheque is completed accurately. If the taxes are unpaid at the due date as a result of a returned cheque, penalties will be added to the account.

If any previous arrears are outstanding, your payment will be applied first to arrears then to current taxes. Penalties then to arrears penalties, and finally to current penalties. It is important to pay property taxes by the due date on the assessment because penalties accrue quickly at 1.8% per month. \$1,000 in unpaid property tax penalized at 1.8% per month grows to approximately \$1,300 owing after 12 months. After five years, the \$1,000 plus the four additional annual tax levies of \$1,000 grow to just over \$9,800.

6. WHAT HAPPENS IF YOUR TAXES REMAIN OUTSTANDING?

Property taxes unpaid as of December 31 of the year in which the bills pertain to will lead to this fact being published and collection costs being added to your account. Properties with unpaid taxes may be entered into the annual tax sale in the following year.

IMPORTANT REMINDER
Whether or not you file a complaint against your assessment, taxes are due and
payable by the due date.

PROPERTY ASSESSMENTS

The Town of Fort Smith will raise 28% of all operating revenue through property taxation in 2025. In order to have fairness in property taxation, accurate and timely assessments should be completed.

Appeal mechanisms are in place for taxpayers who disagree with their property assessment. The first step is to file a complaint with the Board of Revision (please see The Complaint Process on the following page for more information). The Board of Revision is made up of local citizens. If a taxpayer is dissatisfied with the Board's decision, the decision can be further appealed to the Territorial Assessment Appeal Tribunal. The final level of appeal is to the Supreme Court of the Northwest Territories.

What is an assessment?

An assessment is a value placed on property (land and buildings) for municipal taxation purposes. Assessed values provide a means of distributing taxes among property owners in Fort Smith.

Municipalities, including the Town of Fort Smith, levy taxes to provide services such as water and sewer, garbage pick-up, bylaw enforcement, fire protection, snow removal, and parks and recreation.

How is my property assessed?

The assessed value of your property is determined using standards established by territorial legislation to ensure that all properties are assessed in an equitable manner. In addition, assessments are valued as of a "base year". Currently, the base year for Fort Smith is 2016.

Land Assessment Values reflect 100% of market values in Fort Smith for the 2016 base year. These values are determined by analyzing the average selling price of similar parcels of land in an area for the base year. Factors such as lot size, location, and zoning are taken into consideration.

Building Assessment Values reflect 100% of typical depreciated replacement costs for the 2016 base year. These values are determined by applying the guidelines of a building assessment manual based on northern costs. These guidelines are regulated by the territorial government. Factors affecting building assessment values include size, type of structure, quality of materials, and depreciation. Building assessment values include fixed structures such as residences and garages and do not include items such as home furnishing, fences, driveways, and landscaping.

How can I check the accuracy of my assessment?

Review your assessment notice to ensure it contains the correct name and address.

Compare your assessment with other similar properties in your neighbourhood. For land comparisons, ensure similarity of location, lot size, and zoning. For building comparisons, ensure similarity of age, quality, style, and size.

Your assessment notice indicates property classification. Check to ensure the property classification is correct. Property classifications are as follows:

- Residential
- Commercial
- Industrial

- Institutional
- Recreational
- Telecommunication
- Country Residential

When should I file a complaint?

You must file a complaint within 45 days of the mailing date noted on the assessment notice. Factors that warrant filing a complaint include:

- Factual errors such as structure description, quality or property classification, size, depreciation, land zoning, etc.
- Differences between your assessment and similar properties in your neighbourhood.

The Complaint Process

If you have any questions about your assessment, phone Town Hall at (867) 872-8400. If you wish to file a complaint, it must be submitted in writing to:

Secretary of the Board of Revision PO Box 147 Fort Smith, NT X0E 0P0.

It is important to include the following information in a written complaint:

- Indicate the property address and assessment roll number.
- Identify whether the complaint is against the land assessment only, building assessment only, or land and building values.
- State the specific reasons for the complaint, such as an error with lot size or building classification, or an assessment value that is different from neighbours with similar lots and buildings. Include the addresses of any properties referred to in the complaint.
- Indicate the address to which you want correspondence sent if it is different from the mailing address on the assessment notice. Include both home and business phone numbers. Be sure to sign and date the complaint.

You will receive a letter of acknowledgement from the Board of Revision prior to the convening of the Board. A "Notice of Hearing" will be mailed to you at least 21 days prior to the hearing of your complaint, providing the date, time, and location of your hearing. At the Board you will have the opportunity to present your case to Board members, who are not Town employees or assessors.

Important Reminders

Appeals can be filed against assessments only, not against taxes. If you feel your assessment is not fair in comparison to other similar properties, please discuss your assessment with the Town of Fort Smith by calling Town Hall at (867) 872-8400.

If you decide to file a complaint with the Board of Revision, you must do so prior to the final date for filing shown on your assessment notice.

For more information, please contact the Town of Fort Smith at:

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