



Town of Onoway

TAX NEWSLETTER

MAY 2025

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T0E 1V0

PRE-AUTHORIZED TAX PAYMENT PLAN

If you wish to pay your municipal taxes in monthly installments, please contact the Town Office to enroll in the PAT Plan.

PRE-AUTHORIZED UTILITY PAYMENTS

If you wish to pay utility bills through automatic withdrawal from your bank account, please contact the office to enroll.

MESSAGE FROM MAYOR LENARD KWASNY

The 2025 Operating and Capital Budgets have been approved by Council. I am pleased to say that Administration worked hard and were able to keep our Operating Budget at an increase of only 7.67% (3.89%-Amortization & (0.96%)-Expenses & 2.82%-Reserves).

The residential-improved rate in 2025 is 7.84, compared with 7.78 in 2024 and non-residential-improved rate in 2025 is 21.46, compared with 21.82 in 2024.

In this day and age, the cost-of-living is expensive for everybody and for municipalities too. We have seen increased cost of service and cost of products and so to hold it at 7.67 per cent I think Council is satisfied with that number.

The provincial education tax for 2025 is \$373,566, a 20 per cent increase over 2024. The increase is a combination of the Government of Alberta increasing the tax requisition in September 2024 by \$44,297 (14%) after the tax notices were sent out. In 2025, this tax further increased by \$17,220 (5%). This tax is collected by the town and paid directly to the Government of Alberta mandatorily.

The budget for 2025 includes an overall base tax increase to cover inflation and amortization for future capital improvements to ensure services levels are maintained at the current level. Also, in 2024, the town had one lot sale budgeted at \$28K which subsidized the increase in 2024 but affects 2025 budget as the land sale revenue was removed and needed to be offset by property taxation. In context, approximately \$17k equals 1% of total taxes collected.

Len

Taxes Due on Monday, June 30, 2025

The 2025 operating budget was passed with a 7.67% increase in municipal base tax dollars collected, of which 3.89% is towards amortization of town owned capital assets for capital replacement, 0.96% towards expenses and 2.82% towards reserves. (The 2024 budget was passed with a 3.88% increase)

TAX PENALTY APPLICATION DATES

July	01	10% Current Levy	October	01	2% Current Levy
August	01	2% Current Levy	November	01	2% Current Levy
September	01	2% Current Levy	December	01	2% Current Levy

January 01 15% All Outstanding Taxes

Note: penalties do not apply to property owners enrolled in the preauthorized tax payment plan.

Council Meetings

THURSDAY, MAY 8, 2025
THURSDAY, MAY 22, 2025

Meetings start at 9:30 A.M. and are held at the Town Office. Any date or time change will be posted on the website. Meetings are open to the public; if you want to address Council you must make an appointment through the Town Office by noon Monday, the **week prior to the meeting**.

Feel free to contact Council with any comments or concerns!

MAYOR

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DEPUTY MAYOR

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ASSESSMENT INFORMATION

The assessment value amount that is on your notice is an estimate of the market value of your property as of July 2024. The assessment complaint process is governed by the Municipal Government Act.

If you have concerns regarding the assessed value of your property, please contact our assessor to try to resolve the issue. The primary objective is to give the complainant and the assessor the maximum opportunity to come to an agreement and so avoid an official complaint, and its costs.

On the back of your tax notice, you will find more information, including the contact information for our assessor. Please keep in mind that the assessor does not set the Town tax rates and therefore cannot answer questions about property taxation. Nor can they address questions about Town services, etc.

For tax rate questions, or questions about services, or for general inquiries, please contact our office.

TAX AND UTILITY PAYMENT OPTIONS

We have several options to pay taxes and utilities. These options include:

1. Pay online through your banking institution.
2. In person at the Town Office with cash, cheque, or debit.
3. Place a cheque and bottom of your bill in the Town Office front door slot.
4. Pay by e-transfer to info@onoway.ca.
5. Mail payment to Town of Onoway, Box 540, Onoway, AB T0E 1V0.

CREDIT CARD PAYMENTS ACCEPTED! Pay using an option called OPTIONPAY. You can follow a link on our website to make payments on your tax and utility accounts. Please note that OPTIONPAY does have an added cost to the payor, however the payor will be notified of the cost prior to finalizing their transaction.

MAILING ADDRESS: If your mailing address is incorrect or if you will be moving soon, please advise Alberta Land Titles who, in turn, informs the Town Office. By provincial law, the Town of Onoway & Alberta Land Titles must use the mailing address you list on your Title. Please note that failure to receive a tax notice is not sufficient reason for late payment and penalties will be applied.

Total Taxable Assessment	\$130,560,500
Total Exempt Assessment*	\$ 37,422,680
Total Municipal Assessment	\$167,983,180

*Approximately 22% of the Town's assessment are exempt from taxation: schools, churches, arena, curling rink, halls, provincial or federal buildings like Alberta Health Services, seniors' facilities like Chateau, Beaupre and Seeley Manor.)

“Municipalities own more than 60% of Canada's core public infrastructure yet only collect between eight and ten cents of every tax dollar” collected from all levels of government. Source: Federation of Canadian Municipalities (FCM)

2025 Capital Budget

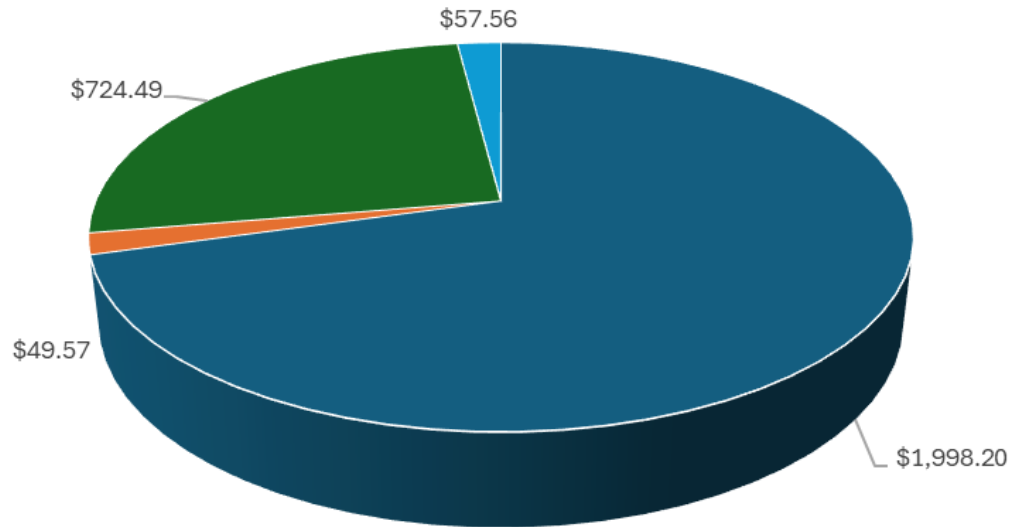
Projects include:

Council Chambers Bathroom Upgrades	\$10,000.00	(funded through grants)
Public Works Truck Replacement	\$40,000.00	(funded through grants)
Sidewalk Replacement	\$35,000.00	(funded through grants)
Road Infrastructure	\$164,850.00	(funded through grants)
Valve and Hydrant Replacement	\$42,500.00	(funded through grants)
Lift Station Explosion Proof Wet Well Lighting	\$14,300.00	(funded through grants)
Storm Water Rehab	<u>\$40,000.00</u>	(funded through grants)
	<u>\$346,650.00</u>	

2025 Property Tax Levy Breakdown Based on \$255K Assessment Value

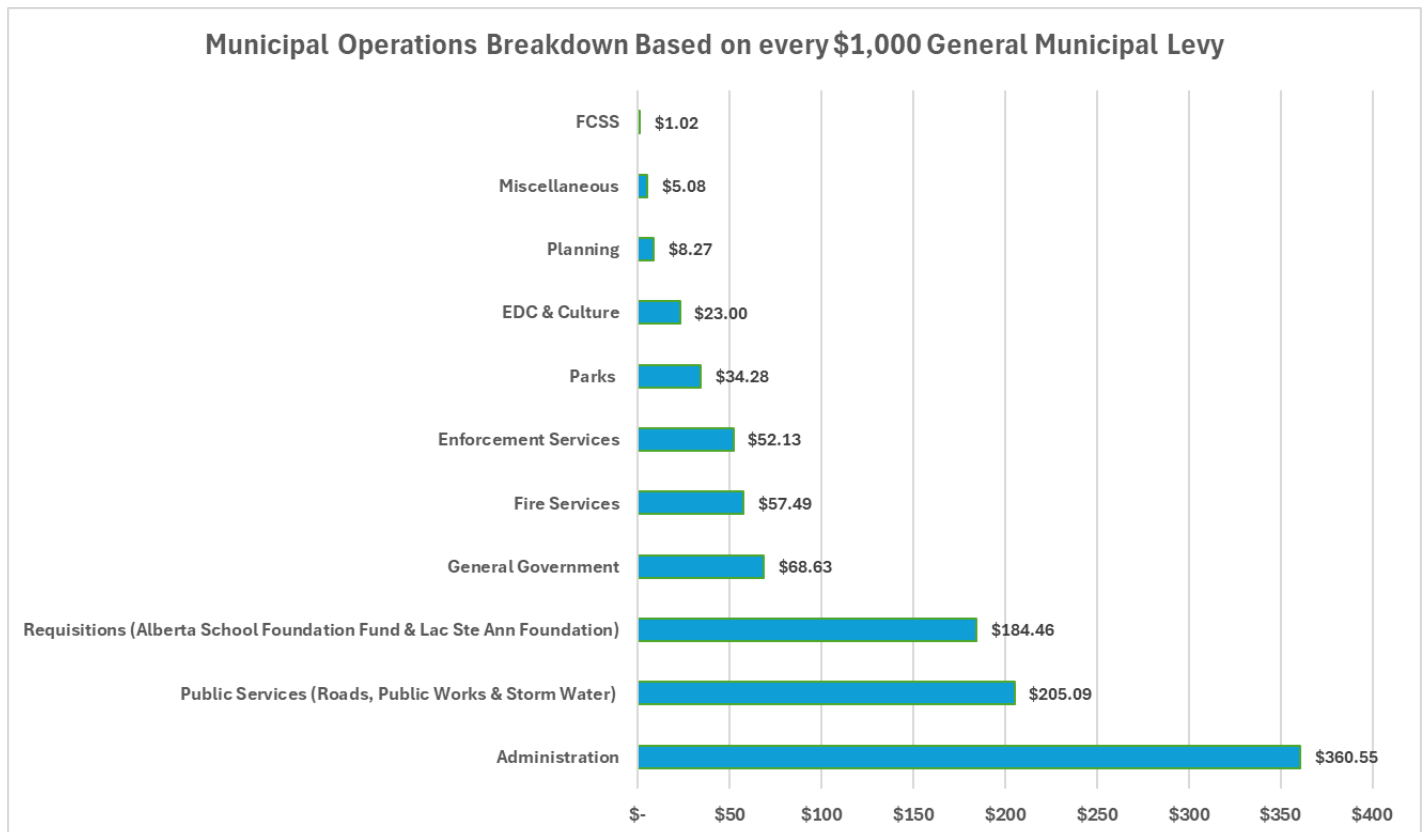
	\$	%
General Municipal Tax	\$ 1,998.20	70.612%
Recreation Tax	\$ 49.57	1.752%
Provincial Education Tax	\$ 724.49	25.602%
Lac Ste. Anne Foundation Tax	\$ 57.56	2.034%
Total	\$ 2,829.82	100%

2025 Property Tax Levy Breakdown Based on \$255K Assessment Value



■ General Municipal ■ Recreation ■ Provincial Education Tax ■ Lac Ste. Anne Foundation

Municipal Operations Breakdown Based on Every \$1,000 General Municipal Levy *Excludes Water, Sewer & Waste*		
Administration	\$	360.55
Public Services (Roads, Public Works & Storm Water)	\$	205.09
Requisitions (Alberta School Foundation Fund & Lac Ste Ann Foundation)	\$	184.46
General Government	\$	68.63
Fire Services	\$	57.49
Enforcement Services	\$	52.13
Parks	\$	34.28
EDC & Culture	\$	23.00
Planning	\$	8.27
Miscellaneous	\$	5.08
FCSS	\$	1.02
Total	\$	1,000.00



For the 2024 assessment year the residential median assessment amount is \$255,000 and the non-residential median assessment amount is \$256,100.

To provide an impact the above has on a residential-improved property, Administration compared the current total property tax owing for a property with a current assessment amount of \$255,000 to reflect the residential median amount to the previous year total property tax owing below:

	2024	2025	Variance (\$)	Variance (%)
Assessment Value	\$ 216,100	\$ 255,000	\$ 38,900	18%
General Municipal Tax	\$ 1,681.85	\$ 1,998.20	\$ 316.35	19%
Recreation Tax	\$ 49.78	\$ 49.57	\$ (0.21)	-0.4%
Provincial Education Tax	\$ 513.56	\$ 724.49	\$ 210.93	41%
Lac Ste. Anne Seniors Foundation Tax	\$ 55.65	\$ 57.56	\$ 1.91	3%
Total Taxes	\$ 2,300.84	\$ 2,829.82	\$ 528.98	23%

In comparison the below table shows the impact if the assessment value remained at \$216,100 in 2025.

	2024	2025	Variance (\$)	Variance (%)
Assessment Value	\$ 216,100	\$ 216,100	\$ -	0%
General Municipal Tax	\$ 1,681.85	\$ 1,693.38	\$ 11.53	1%
Recreation Tax	\$ 49.78	\$ 49.57	\$ (0.21)	-0.4%
Provincial Education Tax	\$ 513.56	\$ 613.97	\$ 100.41	20%
Lac Ste. Anne Seniors Foundation Tax	\$ 55.65	\$ 48.78	\$ (6.87)	-12%
Total Taxes	\$ 2,300.84	\$ 2,405.70	\$ 104.86	5%

2025 MUNICIPAL TAX DOLLAR COMPARISON OF VALUE FOR MEDIAN 2024 ASSESSMENT \$255,000

Municipal Services \$167/month




- Bylaw Services
- Community Beautification
- Economic Development & Promotion
- Emergency & Disaster Recovery
- Fire Response & Prevention
- Road & Sidewalk Maintenance
- Streetlights
- Street Sweeping and Snow Removal
- Community Event Support
- Family and Community Services
- Land Use Planning
- Legal Protection
- Governance
- Land Use Planning
- Parks Maintenance

In Comparison- Other Services Monthly (Statistics Canada 2021 *most recent data)

- Transportation \$922
- Food purchased from stores \$767
- Recreation \$375
- Clothing & accessories \$206
- Health care \$234
- Restaurants \$217
- Communications \$288
- Alcohol & tobacco products \$152
- Education \$202



Where Do Your Property Taxes Go?

 72¢ for every dollar	Goes to Municipal Services
 26¢ for every dollar	Goes to Alberta Education
 2¢ for every dollar	Goes to Lac Ste Anne Foundation

Provincial Education Tax Facts

Facts...

An accessible, quality education system is a priority for this government, and for all Albertans. Funding to the K -12 education system incorporates two revenue sources – general provincial revenues and education property taxes. Using two revenue streams provides stability for education funding.

In 1994, the Government of Alberta established the Alberta School Foundation Fund (ASFF). This fund makes certain that the education property tax is accounted for separately from general revenues.

F.A.Q.s

What does the Education Property Tax pay for?

The education property tax supports all public and separate school students. The education property tax helps pay for instructional costs including teacher salaries, textbooks, and other classroom resources.

How is my share of the education property tax calculated?

Your share is based on the assessment value of your property and the local education property tax rate.

A decrease in the local education property tax rate can help lessen the impact of assessment value increases on your individual tax bill.

Where does the education property tax go?

The money collected from the education property tax goes to fund Albertans' priorities in education. The education property tax is pooled into the ASFF and then distributed among Alberta's public and separate school boards on an equal per-student basis.

All separate school boards in the province have opted-out of the ASFF, which means they requisition and collect property tax money from the municipalities directly. Any difference between what an opted-out board collects and what they are entitled to receive is adjusted for so there is no financial gain to a school jurisdiction that opts out of the ASFF.

How does the province collect the education property tax?

Every year the province calculates, based on assessment value, the amount each municipality must contribute towards the public education system.

Municipalities collect the education property tax from ratepayers and then forward it to the province for deposit into the ASFF.

Why is education partially funded through property tax?

The education property tax provides Alberta's education system with a stable and sustainable source of revenue. Pooling the education property tax in the ASFF ensures that students receive a quality education regardless of their municipality's assessment wealth.

Does everyone pay the education property tax?

All property owners pay the education property tax (with some exceptions, such as some non-profit organizations and seniors' lodge facilities). People who rent or lease property may also contribute indirectly through their monthly rent or lease payments. As the education system benefits all Albertans, people without children in school also pay the education property tax.

Every Albertan benefits from a quality education system. The education property tax supports an education system that is producing the workforce of tomorrow.

Do seniors have to pay the education property tax?

The education tax is a tax on property assessment; therefore, seniors who own property must pay the education property tax. The Government of Alberta has implemented programs to assist seniors.

Seniors Property Tax Deferral Program:

The Seniors Property Tax Deferral Program allows eligible senior homeowners to defer all or part of their property taxes through a low-interest home equity loan with the Alberta government. The government then pays the property taxes on behalf of the eligible homeowner. The loan does not have to be repaid until the property is sold or sooner if they so choose. For more information, please visit www.alberta.ca/seniors-property-tax-deferral-program.aspx