

GUIDE TO YOUR FINAL 2025 PROPERTY TAX BILL

Tax Bill Due Dates *Your 2025 taxes are due as follows:*

FIRST INSTALLMENT:	AUGUST 20
SECOND INSTALLMENT:	OCTOBER 1

Avoid Penalty

All payments, including those by mail, must be received by the due dates. Penalty of 1.25% will be added to the amount in default the first day immediately following the installment due date. Interest of 1.25% will be added on the 1st of every month for amounts that have become due and remain unpaid.

If You Do Not Have Your Bill For Any Reason

Contact the Revenue Division at (807) 625-2255 to obtain a copy. Where payment is not made because the bill was not received, penalties will not be cancelled.

Supplementary Tax Bills

If the property you own is newly constructed or modified, a supplementary tax bill will be issued when the assessment information is received. Assessment information and corresponding tax bills can be for the current and up to the previous two years. Payment may be due in one installment.

IMPORTANT DEADLINES FOR REBATES, CREDITS OR ADJUSTMENTS

Property Tax and Water Credit Program

The City of Thunder Bay has a Property Tax and Water Credit Program for Low-Income Seniors over 65 years of age and Low-Income Persons with Disabilities. Those residents, who qualify under the established eligibility criteria, will receive assistance in the form of credits, which will be applied to their respective tax and water accounts. The amount of each credit available is \$400.00 for tax and \$200.00 for water. Applications including all supporting documentation must be received by **July 31, 2025**.

Property Tax and Water Credit Program for Low-Income Persons

The City of Thunder Bay has a Property Tax and Water Credit program for Low-Income Homeowners. To be eligible, homeowners must own and occupy property with an assessed value of less than or equal to \$158,000 and household income must be \$48,358 or less. Applications and supporting documentation must be received by **July 31, 2025**.

For more information or to download the form visit thunderbay.ca/revenue.

December 31, 2025

- deadline to request in writing a tax adjustment under Section 358 of the Municipal Act, 2001 for 2023 or 2024 taxes.



Choose from 5 ways to Pay

1 PICK YOUR PRE-AUTHORIZED WITHDRAWAL PLAN!

Sign up for automatic withdrawal of:

- equal monthly payments OR
- installment payment on the tax due date

Visit thunderbay.ca/revenue to download the form or call (807) 625-2255 for more information.

2 BY INTERNET/TELEPHONE BANKING

Pay your taxes from your bank account using the internet or your touchtone telephone. Contact your Financial Institution or the Revenue Division for more information (807) 625-2255.

3 AT THE BANK

Payment can be made at most Canadian Financial Institutions.

4 MAIL YOUR CHEQUE

City of Thunder Bay,
Box 800,
Thunder Bay, ON P7C 5K4

5 ONLINE BY CREDIT CARD

PaySimply, an online third party service provider, allows you to use your credit card to make payments through their secure online system for a convenience fee. We do not accept credit card payments in person. Visit thunderbay.ca/revenue for more information.

***The City must be in receipt of payment by the due date to avoid penalty. Please consider service provider processing times when making payment.**

If you have any questions about your property taxes or payment options, please contact the Revenue Division at (807) 625-2255, or visit the website at thunderbay.ca/revenue. If an in-person visit is required, please call (807) 625-2255 to arrange an appointment.

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Appeal Process for Your Assessment

The Municipal Property Assessment Corporation (MPAC) classifies and assesses all properties in Ontario under the [Assessment Act](#) and regulations established by the Provincial Government.

You may contact MPAC toll free at 1 866 296-MPAC (6722) to discuss your assessment or verify details about your property.

Find out about reconsiderations on the MPAC web site at mpac.ca or by calling their toll free number at 1-866-296-MPAC (6722). Find out about assessment appeals on the ARB web site at arb.gov.on.ca or by calling their toll free number at 1-866-448-2248 or 1-416-212-6349.

2025 TAX RATES

	Residential	New Multi Residential	Multi Residential	Commercial			Industrial		
				Occupied	Excess Land	Vacant Land	Occupied	Excess Land	Vacant Land
Education	0.00153000	0.00153000	0.00153000	0.00880000	0.00880000	0.00880000	0.00880000	0.00880000	0.00880000
General	0.01471573	0.01471573	0.02928430	0.02913715	0.02913715	0.02913715	0.03488858	0.03488858	0.03488858
Garbage	0.00073240	0.00073240	0.00145748	0.00145015	0.00145015	0.00145015	0.00173640	0.00173640	0.00173640
Public Transportation	0.00113608	0.00113608	0.00226080	0.00224944	0.00224944	0.00224944	0.00269346	0.00269346	0.00269346
Sewage & Drainage	0.00012106	0.00012106	0.00024091	0.00023970	0.00023970	0.00023970	0.00028701	0.00028701	0.00028701
Street Lighting	0.00032776	0.00032776	0.00065224	0.00064896	0.00064896	0.00064896	0.00077707	0.00077707	0.00077707
Total Full Service 2025	0.01856303	0.01856303	0.03542573	0.04252540	0.04252540	0.04252540	0.04918252	0.04918252	0.04918252

	Large Industrial		Aggregate Extraction	Landfills	Pipelines	Farm	Managed Forest
	Occupied	Excess Land					
Education	0.00880000	0.00880000	0.00511000	0.00880000	0.00880000	0.00038250	0.00038250
General	0.04017394	0.04017394	0.02838906	0.03801557	0.04073884	0.00367893	0.00367893
Garbage	0.00199945	0.00199945	0.00141292	0.00189203	0.00202757	0.00018310	0.00018310
Public Transportation	0.00310150	0.00310150	0.00219168	0.00293487	0.00314511	0.00028402	0.00028402
Sewage & Drainage	0.00033049	0.00033049	0.00023354	0.00031274	0.00033514	0.00003027	0.00003027
Street Lighting	0.00089478	0.00089478	0.00063230	0.00084671	0.00090737	0.00008194	0.00008194
Total Full Service 2025	0.05530016	0.05530016	0.03796950	0.05280192	0.05595403	0.00464076	0.00464076

To review tax class codes, please refer to the City website at thunderbay.ca/revenue

TAX REMINDER PROGRAM

Features Include:

- reminders by text, phone or email for your bill due dates
- printable and uploadable calendars

GO TO: thunderbay.ca/revenue

QUESTIONS: contact Revenue Division at (807) 625-2255

ReCollect