

## THE RURAL MUNICIPALITY OF LAC DU BONNET

### BYLAW NO. 08-19

BEING a By-law of The Rural Municipality of Lac du Bonnet to establish Methods of Payment for all payments to the Rural Municipality of Lac du Bonnet.

WHEREAS it is deemed to be in the best interests of the corporation to authorize the payment of taxes, and for specifying the terms and conditions of such payments;

AND WHEREAS in accordance to Section 232(2)(d) of The Municipal Act, to establish fees or other charges for services, activities or things provided or done by the municipality or for the use of property under the ownership, direction, management or control of the municipality;

NOW THEREFORE the Council of the Rural Municipality of Lac du Bonnet as a by-law the following:

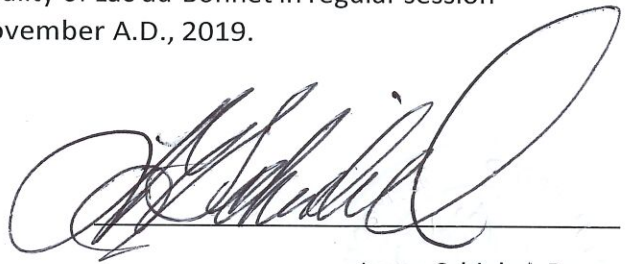
1. This By-law may be cited as the "Methods of Payment By-law".
2. In this By-law"  
"Taxes" shall mean and include all taxes which are levied by the Council on all assessed land and improvements situated thereon and shown on the general assessment roll of the Rural Municipality of Lac du Bonnet including local improvement taxes and special services.
3. Subject to the provisions of this by-law, annual tax levies may be paid to the Rural Municipality of Lac du Bonnet by the following methods:
  - a) Cash
  - b) Debit
  - c) Cheque
  - d) Money Order
  - e) E-Transfer
  - f) Online Banking
  - g) Tax Installment Payment Plan (TIPP) - is a payment plan which allows taxpayers to make monthly preauthorized payments for property taxes rather than a single annual payment in September.
4. Any payment returned by a financial institution for any reason will be subject to a \$25.00 administration fee to be added to the taxpayer's tax roll. Written notification will be provided to the taxpayer advising that the missed payment will need to be made. Personal or business cheques will not be accepted for payments returned by a financial institution.

#### **Tax Installment Payment Plan**

1. Annual tax levies may be paid to the Rural Municipality of Lac du Bonnet in installments by taxpayers who meet the following criteria:
  - a) The taxpayer completes an application for the Tax Installment Plan in the form attached hereto as Schedule "A" to this by-law and submits that application to the CAO or designate.
  - b) All arrears and associated penalties must be paid in full on the subject property.
2. Calculation of tax installments shall be as follows:  
Tax installment calculations will be based on the previous year tax levy divided by 12 months, payable monthly from January to June with the remainder of the year being calculated by using the current years' tax levy less installments from July to December.
3. All accepted payments shall pay the monthly installments calculated by the CAO or their designate on the 15<sup>th</sup> day of each month. Receipts are not provided upon each withdrawal. The applicant will reference their bank statement as a proof of payment.
4. Installment payments made under the provisions of the Tax Installment Plan will not be eligible for any form of interest or discount.
5. Notice of payments returned or removal of a taxpayer from the Tax Installment Plan by the CAO or their designate shall be sent to the taxpayer by ordinary mail to the address listed on the property tax roll and to the email address provided by the taxpayer.

6. The Rural Municipality of Lac du Bonnet will automatically cancel the taxpayers participation in the Tax Installment Payment Program if they miss 2 consecutive monthly payments or if they initiate a "stop payment" at their financial institution.
7. If the taxpayer wishes to rejoin the program, provided they were not removed due to missed payments, the taxpayer is considered a new applicant and must complete and forward a new application. This will also apply to selling the current property and purchasing another.
8. Two-week written notice must be given by the applicant in order to change financial institution information, or to request to be removed from the plan.  
Where a taxpayer is removed or withdraws from the Tax Installment Plan prior to the full payment of taxes, the CAO shall retain all installment payments made by the taxpayers and apply the sum against the current years taxes that have been or will be levied against the said land.  
All provisions of the Fees and Charges By-law shall apply to the taxpayer for any and all outstanding taxes that remain unpaid for that year.
9. Any amounts other than the Municipality's annual tax levy which are added to the tax roll, shall be payable by the taxpayers outside the Tax Installment Plan and are subject to the provision of the Fees and Charges By-law.
10. The application for Tax Installment Plan attached hereto as Schedule "A" and the terms and conditions contained herein shall form part of this by-law.

**DONE** and **PASSED** as a by-law of the Rural Municipality of Lac du Bonnet in regular session assembled in Lac du Bonnet on this 19<sup>th</sup> day of November A.D., 2019.



Loren Schinkel, Reeve



Cameron Bell, Chief Administrative Officer

Read a First Time: November 5, 2019  
Read a Second Time: November 5, 2019  
Read a Third Time: November 19, 2019

Resolution No. 2019 0349  
Resolution No. 2019 0350  
Resolution No. 2019 0368

**Methods of Payment By-Law No. 08-19  
"Schedule A"**



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**TAX INSTALLMENT PAYMENT PROGRAM (T.I.P.P.) AGREEMENT FORM**

Application Type:       **New Account**                      Start date: \_\_\_\_\_  
                                   **Change in Banking**                      Effective Date: \_\_\_\_\_  
                                   **Cancel Pre-Authorized Payments**      Cancel Date: \_\_\_\_\_

Name:		
Mailing Address:		
City:	Province:	Postal Code:
Home Phone:	Cell Phone:	
Email:		
Tax Roll Account #		

Financial Institution Name:			
Financial Institution Name:			
City:	Province:	Postal Code:	Phone:
Banking Information:			
Bank ID	Transit No.	Bank Account No.	

I/We hereby request and authorize the Rural Municipality of Lac du Bonnet to debit payments and service charges authorized by me/us from the chequing account specified by me/us. Notice of cancellation of this authorization may be made by me/us at any time. Such notice shall not affect debits made before cancellation.

I/We acknowledge that the email address provided will be used by the Rural Municipality of Lac du Bonnet to distribute

NOTE: If funds are not available, an NSF charge of \$25.00 will be applied.

Signature: \_\_\_\_\_                      Signature: \_\_\_\_\_  
 Date: \_\_\_\_\_                              Date: \_\_\_\_\_

**\*\*The Rural Municipality of Lac du Bonnet warrants that it will maintain the Company's information confidential and will use it exclusively for the purposes of affecting the payment services.**

**\*\* All fields of this application form must be completed to ensure accurate processing.**

**Please include a copy of a deposit slip or a void cheque.**

## Terms and Conditions

1. The withdrawals are made on the 15<sup>th</sup> of each month except in cases where the 15<sup>th</sup> falls on the weekend or a holiday, the withdrawal will be made on the next business day following the 15<sup>th</sup>.
2. Any payment withdrawn from the account that is dishonored by the Payor's financial institution because of non-sufficient funds, stop payment, account closed, etc. will entitle the Payee to remove the Payor from the Tax Installment Plan after two consecutive missed payments.
3. Any payments that are dishonored by the Payor's financial institution due to non-sufficient funds will incur a \$25 NSF fee, which will be added to the tax account and is due before the next payment is scheduled to be withdrawn.
4. Monthly payment amounts from July to December will automatically be adjusted in accordance with a change in the municipal tax rate as indicated on the property tax bill.
5. Any amount left owing to the Payor's tax account as of the 15<sup>th</sup> of December each year will automatically be withdrawn from the Payor's account on that day.
6. All property tax levies, current and arrears, and including any supplementary tax levies, or other charges and transfers must be paid in full before the start of the Tax Installment Payment Plan Service (TIPPS).
7. New charges for supplementary taxes (for improvements or new construction) will be required to be paid separately by the date that is noted on the supplementary tax statement.
8. The Payor is responsible to advise the Payee, in writing by the 1<sup>st</sup> of the month, of any changes required in that month (i.e. Payor information, account information, cancellation of Plan)
9. DEADLINE for January 1<sup>st</sup>; any applications received after that date, will require a lump sum "catch up" payment.
10. I/WE hereby authorize Payee, in accordance with the terms of my/our account agreement with Processing Institutions, to deduct or cause to be debited the account for the purposes indicated in the Methods of Payment By-Law.
11. Particulars of the account that Payee is authorized to debit are indicated on the application form provided. A specimen cheque, if available for the account, has been marked "VOID" and attached to this authorization.
12. I/We undertake to inform the Payee, in writing, of any change in the account information provided in this authorization before the next due date of the payment due.
13. I/We authorize the Rural Municipality of Lac du Bonnet to communicate with the payor by electronic mail relating to the tax installment plan.
14. This authorization is continuing but may be cancelled at any time upon notice being provided by me/us, either in writing or orally, with proper authorization to verify my/own identity within the specified number of days before the next preauthorized debit is to be issued. I/we acknowledge that I/we can obtain a sample cancellation form or further information on the Tax Installment Payment Program (TIPP) Agreement Form. I/we acknowledge that if I/we wish to cancel this authorization or if I/we have any questions or need further information with respect to a preauthorized debit, I/we can contact the Payee at the telephone number or address set out in this agreement.

Initials: \_\_\_\_\_