

# PROPERTY TAXES PRE-AUTHORIZED PAYMENT PLAN (PAP) APPLICATION

Customer Name:				
Tax roll number:	2810			
	2810			
Property Address:				
Mailing Address: (if different from property address)		erty address)		
Phone Number:				
Email address:				
		EIVE ELECTRONIC COMMUNI X BILLING INCLUDING PRE-AI		ALDIMAND COUNTY IN IENT PLANS, AND REMINDERS.
	You will start receiv	ring communication and reminders	n regards to Propert	/ Taxes as new information becomes
	I WANT TO RECEIVE PROPERTY TAX BILLS ELECTRONICALLY, <b>VIA EMAIL</b> , ONCE THIS SERVICE IS AVAILABLE.			
		to receive Property Tax Bills electro Property Tax Bills will continue to b		
Pre-Authorized Payment	Plans, reminders, and with any future chang	d ebilling to the email address proviges in email address. Failure to rece	ded above. It is the r	ommunication on tax billing including esponsibility of the property owner to relieve the taxpayer from payment of
Bank Account In	formation			
Account Number:				
Branch Transit Number	:	1	inancial Institution	Number
Financial Institution Na	me			
Branch Address:				
PRE-AUTHORIZED F	AVMENT DI ANI	(DAD) DETAILS		
	the 15 <sup>th</sup> of the	month (or first business d	ay after).	□Arrears Plan
Deadline to enroll is	nt Plan Ill be deducted on and Interest do at is current. Vill be deducted e dates are the last ch, May, August	<ul> <li>Monthly Plan</li> <li>Equal amounts withdrawn mon the first business day of month.</li> <li>All taxes must be current in to enroll in this plan.</li> <li>Monthly Payment Plan amountil be recalculated at interior final tax billing. Interest is mapplied to the account for Mayment Plan members as long payments withdrawn are no</li> </ul>	anonthly be withd each mo order interest/current.  unts m and ot onthly ong as	Arrears Plan specified on your application will rawn on the first business day of nth. Account will not be penalty exempt until taxes are
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You have certain recourse rights if any debit does not comply with this application. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit <a href="https://www.cdnpay.ca">www.cdnpay.ca</a>

#### You can return the submitted form:

#### In Person:

Haldimand County
Administration Building
53 Thorburn St S, Cayuga
Dropbox at Chippewa Street Loading
Doors

#### **Electronically via Dropbox:**

on our website

www.haldimandcounty.ca
Government>Financial
Information> Property Taxes
Under: Ways to Pay;
Submitting your Pre-Authorized
Payment Plan Electronically using

Dropbox

## **By Fax:** 905-772-3542

By Mail: Haldimand County 53 Thorburn St S Cayuga, ON NOA 1E0

#### Notice of Collection:

Personal Information on this form is collected under the authority of the Municipal Act, 2001 and will be used for the purpose of providing communication on tax billing, including Pre-Authorized Payment Plans, reminders, and ebilling. Questions or concerns about this collection should be directed to the County's Freedom of Information Coordinator at 905-318-5932, ext. 6362, by e-mail to FOI@HaldimandCounty.on.ca or by mail to "Haldimand County Freedom of Information Coordinator", 53 Thorburn St. S., Cayuga, ON NOA 1EO.

#### OTHER PAYMENT METHODS WHEN NOT ON PAP

- Mail/Post Dated Cheques-Please include the instalment stub from your tax bill when submitting post dated cheques. Note: If a receipt is required please enclose a self addressed stamped envelope.
- **Telephone or Internet Banking** using your property assessment roll number e.g. (2810.332.555.03000.0000), Enter payee as Haldimand County Taxes.
- Online Credit Card Payments see link to Paymentus via County's Website using your property assessment roll number ex. (2810.332.555.03000.0000).
- In Person/Drop Box -At the Haldimand County Administration Building.
- Mortgage Company-If your taxes are paid through your mortgage, the bill is mailed to you for your records only and to the mortgage company for payment.
- Financial Institutions- In Person, at major banks or most credit unions throughout the County.

IF FOR ANY REASON, a payment is returned by the bank, you will be subject to a service charge and applicable penalties. The returned amount will be added back to your tax account including the service charge. If on the pre-authorized payment plan and two (2) payments are returned, your enrolment in the plan will be terminated.

#### **Late Payments**

- Late payments will result in a penalty and interest charge of 1.25% of the outstanding taxes applicable the first day past the due date. This charge is applied for the entire month.
- Interest will be charged on tax arrears on the first day of each calendar month.
- ➤ Penalty and Interest charges cannot be waived

### Property Assessment

**Benefits of Pre-Authorized Payment Plans** 

No Postage Required

No Missed Payments

Eliminate Late Payments

Assists with Budgeting

No Cheques to Write

Enquiries about your property's current value assessment (CVA) should be made to the:

Municipal Property Assessment Corporation

P.O. Box 9808,

TORONTO, ON M1S 5T9 phone: 1-866-296-6722

#### **Change of Property Ownership**

During the year properties change ownership, please refer to your Statement of Adjustment and discuss it with a solicitor as to the apportionment of taxes and the responsibility of payments between the parties involved. Haldimand County DOES NOT re-issue bills.

#### TAX SALE ELIGIBILITY

Municipal Tax Sale proceedings can begin once taxes have been in arrears for <u>at least two years</u>. The first step in the Municipal Tax Sale process requires the County to register a Tax Arrears Certificate on title of a property. The debtor has one year from the date of registration of a Tax Arrears Certificate on title of the property to pay the cancellation price (which includes all of the taxes levied and outstanding, all accrued penalty/interest and costs).

Failing payment within that year, the Treasurer is required to proceed with a sale of the property through a public tender.

#### **NEW CONSTRUCTION**

A *Supplemental tax* bill may be issued when there is an increase in the value of your property. Property value can increase as a result of (not limited too), an addition to the property; the construction of a swimming pool; the construction of a new building; or a change in classification. A supplemental tax bill can be backdated to the date the change occurred, to a maximum of three (3) years.

You will only receive a **supplemental tax bill** once the property has been assessed by MPAC (Municipal Property Assessment Corporation), and when that information has been forwarded to Haldimand County. The assessment process can last from 6 months to 3 years, depending on the reason of the value change.

**Supplemental taxes** are billed in addition to any other billing that you may receive during the year. The due date for a **Supplemental billing** may be any time during the year, and made payable in one or two instalments.

• Failure to receive a tax bill does not relieve the tax payer from payment of taxes. Municipal Act, 2001 s. 343(10)

For inquiries about property taxes, contact Haldimand County by e-mail at <a href="mailto:propertytaxes@haldimandcounty.on.ca">propertytaxes@haldimandcounty.on.ca</a>, by phone (905) 318-5932, or by fax (905) 772-3542.