### TOWN OF REDWATER BYLAW NO. 843

### PROPERTY TAX INSTALLMENT PAYMENT PLAN

BEING A BYLAW OF THE TOWN OF REDWATER, IN THE PROVINCE OF ALBERTA, TO PROVIDE AND TO ESTABLISH A PROPERTY TAX PAYMENT INSTALLMENT PLAN AND TO REPEAL BYLAW 773.

WHEREAS, pursuant to Section 340 of the Municipal Government Act, Chapter M-26 RSA 2000, and amendments thereto, a Council may establish installment plans for the payment of property taxes and;

WHEREAS, the Council of the Town of Redwater has deemed it necessary and desirable for the establishment of a Property Tax Installment Payment Plan;

**NOW THEREFORE**, the Council of the Town of Redwater in the Province of Alberta, duly assembled, enacts as follows:

#### THE PROPERTY TAX INSTALLMENT PAYMENT PLAN:

- A) The Property Tax Installment Payment Plan is hereby established.
- B) The Property Tax Installment Payment Plan shall allow ratepayers to pay property tax in twelve (12) monthly payments, without penalty so long as there is no default on payment by the ratepayer.
- C) The amount of the monthly payment shall be calculated using the most recent property tax levy until such time as Council has passed a current property Tax Rate Bylaw.
- D) Upon passage of the current property Tax Rate Bylaw by Council, the ratepayer shall be informed of the new monthly payment amount.
- E) Ratepayers enrolling in the plan must remit payments through automatic pre-authorized withdrawal.
- F) Any ratepayer of the Town of Redwater may enter the Property Tax Installment Payment Plan, prior to January 15 of the next taxation year, provided that their tax account has been paid in full as of December 31 of the present taxation year.
- G) An Agreement, stipulating the terms, conditions, and penalties of the Property Tax Installment Payment Plan for pre-authorized payment withdrawal is attached to this Bylaw as Schedule "A" and forms part of this Bylaw.
- H) Ratepayers may choose to withdraw from the Property Tax Installment Pre-Authorized Payment Plan upon completion of the Cancellation of Pre-Authorized Payment Plan, attached to this Bylaw as Schedule "B", and on payment of the full remaining property tax balance of the present tax year.

If any provision of this Bylaw is declared or held to be invalid that provision shall be deemed to be severed and the remainder of the Bylaw shall remain in force and effect.

READ a first time this 3<sup>rd</sup> day of October, 2016.

READ a second time this 3<sup>rd</sup> day of October, 2016.

READ a third time and finally passed this 3<sup>rd</sup> day of October, 2016.

MAYOR SMALL

C.A.O.



4924 - 47 Street I Box 397 • Redwater, AB T0A 2W0 Phone: 780-942-3519 • Fax: 780-942-4321 www.redwater.ca

# **Property Tax Installment Pre-Authorized Payment Plan**

Customer Information		
Name:		
Tax Roll #:		
Street Address:		
Mailing Address:		<del></del>
Telephone Number:		
Bank Account Information		
Deposit Account Number:	Т	ransit #:
Bank #:	☐ Chequing Account	Savings Account
	Personal Account	Business Account
Financial Institution:	V - COTO	
Address:		
Pre-Authorized Debit (PAD) Details		
I/We hereby authorize the Town of Redwater to debit the bank account identified above for (monthly tax installment) on the 20 <sup>th</sup> day of every month or the next business day, beginning in January, for all property taxes including any local improvements levies payable.		
I/We hereby understand that I/We may revoke our authorization at anytime by completing a Pre-Authorized Payment Plan Cancellation form and returning it to the Town of Redwater no later than 15 days prior to the		

Payment Plan Cancellation form and returning it to the Town of Redwater no later than 15 days prior to the next withdrawal/due date. Cancellation forms are available by request at the Town Office or online at <a href="https://www.redwater.ca">www.redwater.ca</a>. A sample cancellation form is available at <a href="https://www.cdnpay.ca">www.cdnpay.ca</a> or by request at most financial institutions.

I/We hereby understand that any returned payments are subject to a \$25.00 service charge and may result in my/our termination from this plan. I/We understand that in the event of a returned payment the payment and service charge will be added to the next month's withdrawal.

In the event of the sale of the above noted property or a change in bank account, I/We will notify the Town of Redwater, in writing at least 15 days prior to the next due date, to arrange for withdrawal from the plan, or to provide the new bank account information.

Nothing in this Pre-Authorized Debit form shall be interpreted to relieve the owner/applicant from the obligation to pay any taxes, including penalties, owing to the Town of Redwater in the manner or on the date(s) for payment established by the Bylaw of the Town of Redwater.

I/We understand there maybe bi-annual changes in the amount of the monthly payment to reflect the Town's tax levy.

I/We have certain recourse rights if any debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any PAD that is not authorized or is not consistent with this PAD agreement. To obtain more information on my/our recourse rights, I may contact my financial institution or visit <a href="https://www.cdnpay.ca">www.cdnpay.ca</a>.

I/We warrant and guarantee that all persons whose signatures are required to sign on this account have signed this agreement below.

Authorization	
Signature of Account Holder:	Signature of Joint Account Holder (if applicable):
· · · · · · · · · · · · · · · · · · ·	
Name:(Please print)	Name:
Date:	Date:
When the form is completed, please mail or fax a copy	to: Town of Redwater P.O. Box 397 Redwater, Alberta TOA 2W0 Tel: (780) 942-3519 Fey: (780) 942-4321

The information on this form is collected under the authority of section33(c) of the Freedom of Information and Protection of Privacy Act (FOIP) and is used solely for purposes relating to the Town of Redwater.

Eff. March 1, 2010





Schedule "B"

## **Cancellation of Pre-Authorized Payment Plan**

For Utilities and/or Tax

Name:	
Address:	
Phone No.:	
I/We hereby	give notice to the Town of Redwater that I/We wish to withdraw from: (Please check one or both)
	the UTILITY pre-authorized payment plan on the date of
	for Utility account No
	and/or
+1	the TAX pre-authorized payment plan on the date of
_	for Tax Roll No
I/We are aw	are that this cancellation form must be received 15 days prior to the next withdrawal/due date.
	at and guarantee that all persons whose signatures are required to sign on this account have signed ent in the space provided below.
	tand that all outstanding amounts now become due and payable and subject to penalties in with the applicable bylaws.
outstanding	his cancellation form shall be interpreted to relieve the owner/applicant from the obligation to pay balances, including penalties, owing to the Town of Redwater in the manner or the date(s) by the bylaws.
This form m whichever a	nust be completed by an owner or occupant whose name appears on the utility bill or tax roll pplies.
Signature: _	Date:
Signature: _	Date:

The information on this form is collected under the authority of the Freedom of Information and Protection of Privacy Act (FOIP) and is used solely for the purposes relating to Town operations. Eff. March 1, 2010

