CITY OF Welland	Title:	Property Tax Billing and Collection Policy		
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1.0 Background

1.1. The Corporation of the City of Welland ("the City") collects property taxes on behalf of the City, the Regional Municipality of Niagara ("the Region"), and the Province of Ontario ("School Boards") and is responsible to ensure the effective and efficient billing, collection, and allocation of property taxes.

1.2. Property tax administration is legislated through the *Municipal Act, 2001,* SO 2001, c. 25*.,* (the "*Municipal Act, 2001*"); *Assessment Act*, RSO 1990, c. A. 31. (the "*Assessment Act*"); *Education Act*, RSO 1990 c. E.2. (the "*Education Act*"); and other related Ontario Regulations, as amended.

1.3. Property tax accounts are established for each assessed property within the municipality as determined and managed by the Municipal Property Assessment Corporation (MPAC).

1.4. Property tax revenues are a primary source of funding for municipal services and infrastructure, and effective collection practices are essential to maintaining the City's financial stability.

2.0 Purpose

2.1. The purpose of this Policy is to:

a. Ensure that property taxes are administered and collected in a timely and efficient manner and in accordance with budgetary and legislative requirements;

b. Provide a consistent and transparent process when attending to all property tax accounts and owners of properties; and

c. Establish parameters for the acceptable write-off of uncollectible property tax arrears.

3.0 Application and Scope

3.1. This Policy applies to all aspects of the billing and collection of property taxes with the exception of:

a. Municipal Tax Sale Proceedings. All procedures related to a Municipal Tax Sale are carried out in accordance with Ontario Regulation 181/03 and are not detailed in this policy.

b. Assessment values or investigation of assessment values and/or tax classification of properties as managed by MPAC. Property owners with questions regarding their assessment should directly contact MPAC at 1-866-296-6722 or register for www.aboutmyproperty.ca.

c. The administration and collection of *Provincial Offenses Act* (POA) fines, water accounts, or general accounts receivable, which are subject to separate policies and/or legislation prior to their addition to the tax roll, if applicable.

d. The collection of Payments-in-Lieu of Taxes (PILs). This form of revenue is collected subject to applicable provincial legislation under various Acts and Regulations.

3.2. Where current legislation differs from this Policy, the legislation shall prevail.

4.0 Definitions

4.1. "Administer" refers to the creation, maintenance, adjustment, investigation, billing, write-off, or expiry of accounts as required.

4.2. "Advisory Notice of Adjustment (ANA)" is sent to the property owner to advise of any changes to a property's assessment after a decision on an appeal is made by the ARB. If as a result of the decision the phase-in amounts require recalculation, an ANA will be issued as notification of the revised assessment amounts.

4.3. "Arrears" means any portion of property taxes, charges, and amounts added to taxes that are past due and remain outstanding on an account.

4.4. "Assessment Review Board (ARB)" is an independent adjudicative tribunal established under the *Assessment Review Board Act* which has jurisdiction to hear appeals under the *Assessment Act* and the *Municipal Act, 2001*. In general, the ARB hears appeals respecting property assessment, classification, and some aspects of municipal taxation. The ARB's forms, fees, and deadlines are available on their website at https://tribunalsontario.ca/arb/.

4.5. "Cancellation price" means an amount owing equal to all tax arrears, together with all current taxes owing, late payment charges, and costs incurred by the City after registration of a Tax Arrears Certificate under section 373 of the *Municipal Act, 2001*.

4.6. Charity Rebates are required under Section 361 of the *Municipal Act, 2001* which states that municipalities shall have a tax rebate program for eligible charities for the purposes of giving them relief from taxes or amounts paid on account of taxes on eligible property they occupy. The City's program follows the Niagara Region's by-law 9055-98. Details of the program are included in the Tax Rebates for Charitable Organizations Application Form as available on the City's website or at City Hall – Finance.

4.7. "Collection costs" mean all costs incurred by the City to obtain information for collection purposes and/or tax arrears including but not limited to title search fees, corporate search fees, registered or certified mail, administrative charges, legal costs, and tax sale scale of costs.

4.8. "Extension agreement" means a contract between the City and the owner, spouse of the owner, a mortgagee or a tenant in occupation to extend the period of time in which the cancellation price is to be paid. The agreement is entered into after the registration of a Tax Arrears Certificate and before the expiry of the one-year period following the registration date. The agreement must be approved by the Treasurer, who also has the discretion to delegate this authority to Council, per the *Municipal Act, 2001*.

4.9. "Installments" refers to the scheduled payments made to the City to cover property taxes throughout the year. Property taxes are an annual obligation, not a daily rate. Payments are made in installments rather than a single lump sum to allow property owners to manage their tax obligations more effectively.

4.10. "Late payment charges" means penalties and interest applied by the City to unpaid property tax accounts, in accordance with section 345 of the *Municipal Act, 2001* and applicable City by-laws.

4.11. "Minutes of Settlement (MOS)" are issued after a property owner has applied to the ARB and MPAC has negotiated a settlement with the property owner prior to going to the assessment review board hearing. MOS will be sent to the City by the ARB or MPAC.

4.12. "Municipal Property Assessment Corporation (MPAC)" is an independent, not-for-profit corporation funded by all Ontario municipalities, and accountable to the Province, municipalities, and property taxpayers. Their role is to accurately assess and classify all properties in Ontario in compliance with the *Assessment Act* and regulations set by the Government of Ontario. MPAC's forms, fees, and deadlines are available on their website at www.mpac.ca.

4.13. "Municipal tax sale" means the sale of land for tax arrears according to proceedings prescribed by the *Municipal Act, 2001* and Ontario Regulation 181/03, as amended.

4.14. "Notice" means a letter issued by the City demanding payment of tax arrears.

4.15. "Payment arrangement" means an agreement between the City and the property owner(s) for the repayment of tax arrears over an established and reasonable period of time.

4.16. "Post Roll Amended Notice (PRAN)" is issued by MPAC who has the authority to correct a factual error(s) in the assessed value, classification, or tax roll status of a property, at any time during a taxation year. This notice corrects the assessment provided in a previously issued Property Assessment Notice and is sent to both the property owner and the City.

4.17. "Property Assessment Change Notice (PACN)" is issued by MPAC because a change has been made to a property's value, classification, effective date, or eligibility to be tax exempt. The change may be for the current year and up to two previous years.

4.18. "Property taxes" means the total amount of taxes for municipal and school board purposes levied on a property and includes other amounts added to the tax roll for collection purposes, as may be permitted by applicable legislation.

4.19. "Request for Reconsideration (RFR)" can be filed with MPAC by March 31 of the current taxation year if a property owner does not agree with the assessed value of their property or feels that the property classification is not correct. It is the responsibility of the property owner to provide any supporting documentation to MPAC for their consideration. MPAC will issue a decision after their investigation. Both the property owner and the City have the option to accept the decision or appeal to the ARB within ninety (90) days of being notified of the RFR notice of decision.

4.20. "Special Amended Property Assessment Notice (SAN)" is issued by MPAC when there is a change in the *Assessment Act* or its regulations, or the *Education Act*, that affect the assessment of a property.

4.21. "Tax Arrears Certificate" means a document that is registered on title, indicating that the described property will be sold by public sale if all property taxes are not paid to the City within one year of the registration of the certificate.

4.22. "Tax Collector" title is assigned to the Treasurer as per the *Municipal Act, 2001* and for whom the Council of the City may from time to time set delegates by form of by-law.

4.23. "Tax Incentive Approval (TIA)" is issued by MPAC when a property is accepted into one of the following tax incentive programs: Farm Property Class Tax Rate Program administered by Agricorp; Conservation Land Tax Incentive Program administered by the Ministry of Natural Resources and Forestry (MNRF); or Managed Forest Tax Incentive Program administered by the MNRF.

4.24. **"Title search"** refers to the process of retrieving documents from the Land Titles or Registry office, providing information of the history of the real property, to determine ownership and registered interests.

4.25. **"Write-off"** refers to the removal of uncollectible tax arrears from the assessment roll and the cessation of collection activity.

5.0 General Provisions

5.1. The City conducts property tax and collection activities in accordance with applicable legislation, regulations, by-laws, and associated standard operating procedures.

5.2. The City may take all necessary means provided by applicable legislation to ensure it balances all taxpayers' interests.

5.3. Property taxes may be recovered, with costs, as a debt due to the City from the current owner of the property and will remain with the property even when the property is sold or changes ownership.

5.4. A levying by-law passed by Council is required in advance of either an interim or final tax billing.

5.5. The City may offer optional pre-authorized tax payment plans (e.g. monthly or regular installment due date, or arrears). Refer to the application form or arrears agreement for more information on the terms and conditions of enrolment.

5.6. A returned or non-sufficient fund (NSF) payment under any payment method will be subject to a service charge as set out in the annual Fees and Charges By-law.

5.7. The City shall only share or discuss information regarding property tax accounts with the registered owner(s), those designated in writing to the City by the registered owner(s), or those with a registered interest in the property, in accordance with privacy legislation.

5.8. Tax Billings

a. Consistent with section 343(1) of the *Municipal Act, 2001*, tax bills must be sent to every taxpayer at least 21 days before taxes are due. Delays in delivery by Canada Post are outside of the City's control and enrolment in electronic billing (e-billing) for faster delivery is strongly encouraged. The tax bill must comply with the Standardized Tax Bill format as required under section 343(2) of the *Municipal Act, 2001*.

b. Tax installment due dates shall fall on the last banking day of the months of February and April for interim property tax bills, and June and August for final property tax bills. Specific installment due dates for the current tax year are set prior to the interim property tax billing and published on the City's website. Property owners are encouraged to make note of all due dates in advance to plan for timely payment of tax obligations.

c. Tax amounts billed are based on assessments as per the Assessment Roll provided by MPAC.

d. In accordance with sections 343(6) (6.1) (8) of the *Municipal Act, 2001*, the City will issue property tax bills and notices to the current owner(s) of the property as described in the City's records.

e. Property tax bills and notices will be delivered to the property or email address provided on the Tax Roll unless an alternate address is provided in writing by the taxpayer to the City.

f. Any bill or notice sent by standard letter mail is considered delivered to and received by the addressee unless the notice is returned by Canada Post and an error in the mailing address is evident. Returned mail with no error in the mailing address does not constitute an error by the City.

g. Failure to notify the City in writing of an ownership or address change does not constitute an error by the City.

h. Failure to receive a bill or notice does not relieve taxpayers of the responsibility to pay taxes or associated penalties, interests, or other costs.

5.9. Interim Property Tax Billings

a. Interim property tax bills are issued in or around February of each year and no later than 21 days before the first installment due date.

b. Existing tax accounts will be calculated to produce a tax bill of no more than 50 percent of the previous year's total taxes billed for each property, in accordance with section 371 of the *Municipal Act, 2001*. This includes Business Improvement Area rates, if applicable.

c. For accounts that did not exist in the previous year or existed for only a portion of the previous year, interim taxes levied will not exceed 50 percent of the total amount of taxes that would have been levied annually on the assessment in the previous year.

5.10. Final Property Tax Billings

a. Final tax billings are issued in or around June of each year, subsequent to the approval of the City (lower-tier municipality) and Region (upper-tier municipality) budgets and no later than 21 days before the first installment due date.

    i. Lower- and upper-tier Municipal tax rates (inclusive of Business Improvement Area rates, if applicable) are calculated based on approved budgets and established through municipal by-laws.

    ii. Education rates are provided by the Province through the Ministry of Finance.

    iii. Municipal and Education rates combine to produce the annual tax rate for each property tax classification.

    iv. Local improvement charges and special charges levies are not included on interim property tax billings and are calculated and applied to final property tax billings based on approved budgets and established through municipal by-laws.

b. The bill amount will be calculated by multiplying the assessed value by the appropriate tax rate and will include all local improvement charges and any special charges levied by the City.

c. Non-residential classed accounts may be subject to adjustments as determined by provincial legislation.

d. The interim tax bill amount will be deducted from the total yearly amount calculated in order to produce the final billing installment amounts.

5.11. Supplementary Tax Billings

a. Where MPAC provides additional assessment data on properties, the City will issue a supplementary billing as soon as practical after receipt of the data and in accordance with section 341 of the *Municipal Act, 2001*. Payment is due in two installments, with the first due no earlier than 21 days after the bill is issued and the second due approximately one month later.

b. MPAC issues a Property Assessment Change Notice (PACN) when a property's assessed value or classification changes because of improvements to the property (such as a renovation or when a home is built on vacant land) or a change in its use (such as from residential to commercial).

c. Property owners should be aware that MPAC will issue a supplementary assessment for the current or two preceding taxation years to reflect a change in value if the value of a property increases by a certain threshold. If this threshold is not met, MPAC will add the increase in assessment as a year-end adjustment to the assessment roll for the following taxation year. These thresholds are set by MPAC and are subject to change. Refer to www.mpac.ca for current threshold information.

5.12. Apportionment Tax Billing

a. Where legal status on real properties has changed due to redevelopment or severance, unpaid taxes and arrears on those properties will be billed in accordance with section 356 of the *Municipal Act, 2001* and as directed by

MPAC's Severance / Consolidation Information Form.

b. The apportionment process does not change the total amount of taxes levied; rather, it divides the unpaid taxes from the original property amongst the newly created properties as per direction provided by MPAC.

5.13. Property Taxes at Time of Property Sale

a. Property taxes are assessed on the property, irrespective of the owner. The City will not recalculate the annual property taxes for a part of a year on the date of sale of a property.

b. The amount due between a seller and purchaser for the property taxes of a property being sold are adjusted on the Statement of Adjustments prepared by the seller's/purchaser's lawyer(s).

c. The City **strongly** recommends that a combined tax and water certificate is purchased by the lawyer(s) as part of the property sale closing.

d. Any questions regarding the calculation of the allocation of property taxes in the case of an ownership change upon the sale/purchase of a property should be directed to the lawyer(s) involved in the sale.

e. Future amounts may be applied to the tax roll after the date of purchase that relate to before the date of purchase. Disputes regarding these amounts are not the responsibility of the City and should be addressed through the lawyer(s) and any private title insurance policy purchased by the seller/purchaser.

5.14. Property Tax Collection

a. Payment of Property Taxes

i. Property tax payments will be accepted by the City in accordance with cash handling best practices.

ii. Acceptable methods of payment include but are not limited to: cash, cheque, or debit at City Hall; through a financial institution in-person, at an automated teller machine (ATM), or by online banking; or by Visa or MasterCard (additional fees apply).

iii. Cash payments of $10,000 or above will not be accepted, in accordance with Anti-Money Laundering regulations.

b. Application of Payment

i. In accordance with sections 347(1) (2) of the *Municipal Act, 2001*, property tax payments are applied first to all penalty/interest on account, regardless of tax year, and then to the oldest remaining tax or other charges on the account.

ii. Cash, cheque, or debit payments must be received at City Hall by 4:30 p.m. on the installment due date. Cheque payments can also be deposited in the City Hall drop box by 4:30 p.m. on the due date.

iii. For electronic forms of payment, payment credit is applied based on the business date that the account holder’s financial institution reports as the “payment date” per the daily reports received from the City’s financial institution or credit card merchant(s). Payments may take up to five business days to appear on an account, depending on the financial institution or merchant.

iv. For all other forms of payment, payment credit is applied based on the business date the payment is received by the City and not the postmark date.

v. Failure to account for delays on the part of Canada Post or payment cut-off times at an account holder’s financial institution does not relieve taxpayers of the responsibility to pay penalty/ interest on late payments.

vi. Partial payment will not be accepted on a tax account where a Tax Arrears Certificate has been registered against the property, except where the taxpayer and the City have entered into an approved, written agreement for a payment arrangement. If a partial payment without an agreement is received, it will be returned or refunded, as appropriate.

c. Penalty and Interest Accrual

i. As per section 345 of the *Municipal Act, 2001*, the rate at which penalty and interest become charged is established by municipal by-law. For the City, this rate is included in the annual By-law to Levy and Collect Property Taxes and Other Amounts.

ii. A penalty is added on the first day of default following an installment due date.

iii. Interest is calculated on arrears and added to the account on the first day of each month until the balance is paid. Penalty and interest charges are not compounded.

iv. Penalty and interest charges cannot be waived or canceled with the exception of the following circumstances:

1. Where taxes are adjusted under sections 334, 354, 357, or 358 of the *Municipal Act, 2001*.

2. Where taxes are adjusted following a change in assessment under the *Assessment Act*.

3. Where penalty and/or interest were charged as a result of the City's error.

v. The amount of canceled penalty and late payment charges is limited to the amount related to the tax reduction associated with a tax adjustment, change in assessment, or City error or omission.

d. Credit on Account

i. Where a credit appears on the tax account because of an over-payment, or the owner makes a payment in error against the account, the credit will be applied to the subsequent installment not yet due in the current year.

ii. Where the payment was made to an incorrect account, credit may be transferred to another tax, water, or accounts receivable account in the owner's name.

iii. Transfers of payments made to an incorrect account will be subject to a fee in accordance with the Fees and Charges By-law.

iv. Refunds may be processed at the written request of the owner or the owner's representative. Payments must be cleared by the financial institution prior to any refund. Processing time for refunds is up to three (3) weeks.

v. All refund requests will be subject to a fee in accordance with the Fees and Charges By-law, unless the refund is required due to the City's error.

vi. Section 341 of the *Municipal Act, 2001* provides that a municipality may apply refunds owing from appeal activity to an outstanding tax liability.

vii. The City will apply an adjustment resulting from an appeal, request for reconsideration, or other legislative reduction to the taxpayer's account. The owner or the owner's appointed representative may request in writing a refund for the balance of any remaining credit.

viii. Requested refunds shall be payable to whoever made the original payment.

ix. Interest is not paid by the City to account holders that have credit balances.

e. Tax Write-offs

i. Section 354 of the *Municipal Act, 2001* provides that taxes shall not be written off except in accordance with said section.

ii. Adjustment of taxes under section 357 or 358 of the *Municipal Act, 2001* can be made by application to the City through a prescribed form (Application for adjustment of taxes under section 357 or 358) available on the City's website or at City Hall - Finance. All supporting documentation must be included with the application. The deadline to apply is on or before February 28 of the following year in respect of the tax year for which the application is being made. If the applicant disagrees with the decision made by the City, the applicant can appeal that decision to the Assessment Review Board (ARB).

iii. Other tax write-offs, including but not limited to Post Roll Amended Notice (PRAN), Advisory Notice of Adjustment (ANA), Tax Incentive Approval (TIA), Property Assessment Change Notice (PACN), Special Amended Property Assessment Notice (SAN), or Minutes of Settlement (MOS), shall be written off in accordance with section 354.

5.15. Tax Arrears Collection

a. Realty taxes are a secured special lien on land in priority to any other claim, except a claim by the Crown. Taxes may be recovered with costs as a debt due to the City from the original owner and/or any subsequent owner of the property.

b. When a property owner files for bankruptcy, the City is a secured creditor, as the tax debt is a charge against the real property. The City ranks in preference and priority to any other claims, except those of the Provincial and Federal government. A letter is forwarded to the trustee advising them of the City's claim and that it is assumed property taxes will be paid once the property is sold.

c. All fees and collection costs incurred by the City to obtain information for collection purposes and/or collect Tax Arrears are payable by the property owner and are added to the tax account.

d. The City will primarily use the following methods to collect Tax Arrears:

i. Verbal or email communication;

ii. Sending the taxpayer a form or personalized letter(s) via non-registered mail;

iii. Issuing overdue notices, and final notices;

iv. Issuing statements of taxes upon request;

v. Arranging terms of payment;

vi. Issuing Notices to Interested Parties;

vii. Taking legal action; and

viii. Municipal Tax Sale.

e. Tax Arrears Collection Steps

i. A balance owing or credit of less than five dollars ($5.00) on an account after payment is received will be automatically written off following the last final installment date and at December 31 each year, as it is uneconomical for the City to pursue collections or transfers of these amounts.

ii. In January of each year, in accordance with legislation, a notice is sent to all taxpayers who owed taxes as of December 31 of the preceding year.

iii. A minimum of one overdue notice will be issued each year following the last interim billing installment and at least one notice following the last final billing installment. Overdue notices will be sent to all taxpayers via non-registered mail for accounts with arrears amounts greater than twenty dollars ($20.00). Additional notices may be sent at the discretion of the Tax Collector or their delegate. Charges may apply in accordance with the annual Fees and Charges By-law.

iv. City staff may enter into payment arrangements with a property owner at any time prior to the registration of a Tax Arrears Certificate. Payment arrangements must include all tax arrears, current taxes, accruing estimates of future taxes and late payment charges, and be sufficient to ensure payment in full is realized within a reasonable period of time. Late payment charges will continue to accrue during all such payment arrangements until full payment on the account has been made. Post-dated cheques or a pre-authorized payment (PAP) plan for tax arrears are the preferred methods of payment.

1. Notwithstanding any such arrangements, no third-party payments will be refused for payment on account (e.g. payments from a mortgagee).

2. If acceptable payment arrangements are negotiated, the account is monitored for compliance. Follow-up with the taxpayer is done by telephone or in writing, as required.

3. Once a payment arrangement has been established, if there are two consecutive returned or missed payments, or two payments are returned or missed within six months, the payment arrangement is deemed void and the taxpayer is advised that payment in full is required, or the next collection step will be taken. If said payment is by cheque, it must be a certified cheque or money order.

v. For tax accounts with two or more years in arrears, the formal collection proceedings start with a series of letters sent to the property owner(s) advising of the tax arrears situation and requesting, at a minimum, full payment or satisfactory payment arrangements of the outstanding taxes owing, including all associated penalty and charges.

vi. In addition, the following actions will be taken:

1. In the fourth quarter of each year, a Notice Prior to Commencement of Tax Registration Procedures is mailed. This notice advises property owner(s) that they have until December 31 to pay the taxes or enter into a firm, suitable payment arrangement with the City or Tax Registration procedures will commence in the new year.

2. If a residential property owner fails to respond to the Notice Prior to Commencement of Tax Registration, the file is turned over to a third-party agency. The agency conducts a property title search to identify all parties with a financial interest in the property. The agency also sends by registered mail a Notice of Intent to Realize on Security (also known as the Farm Debt Notice) that asks if the taxpayer is currently engaged in farming for commercial purposes, as required by the *Farm Debt Mediation Act*, SC 1997, c. 21. Recipients have at least 15 (fifteen) business days from the notice date to respond before next steps are taken. A fee for conducting the search and sending the notices is added to the tax account as per the Fees and Charges By-law.

3. If no response is received from the Farm Debt Notice, the agency notifies the City and the City confirms if any arrears payment or payment arrangement has been made. If not, the City authorizes the agency to proceed with registering a Tax Arrears Certificate. The agency sends the property owner and interested parties a Notice of Registration of Tax Arrears Certificate within 60 days of its registration on title. Once registered, any person has one year from the date of registration to have the Tax Arrears Certificate cancelled by paying the cancellation price (if said payment is by cheque, it must be a certified cheque or money order) or enter into an Extension Agreement. A fee for registration and sending the notices is added to the tax account as per the Fees and Charges By-law.

4. If the cancellation price remains unpaid or there is no extension agreement within 280 days of registration of the Tax Arrears Certificate, the agency issues a Final Notice to the property owner(s) and all interested parties within 30 days after the expiry of the 280-day period. The Final Notice specifies the deadline for payment in full of the cancellation price or that an approved Extension Agreement must be in place or the property will proceed to a Tax Sale.

5. If the City does not receive a response to the Final Notice, the City will send a Final Notice Prior to Tax Sale to the property owner notifying them of the date the property will be advertised for sale. Payment of the cancellation price will be accepted up to the date of transfer of the property following a sale. A fee for final notices is added to the tax account as per the Fees and Charges By-law.

6. In the event of non-payment, the City will proceed with a Municipal Tax Sale as governed by Ontario Regulation 181/03, which is not described in this policy. Additional fees and charges will apply.

5.16. Reporting

a. The Tax Collector or their designate will maintain reports on the status of tax collections to be published in quarterly and/or year end financial reports provided to City Council.

b. Reports will include but are not limited to:

i. Status of Tax Arrears Certificates Registered – the number of properties against which Tax Arrears Certificates have been registered, identifying the total amount of arrears, range of redemption dates, and number of Extension Agreements in place.

ii. Tax Collection Summary – a summarized list of taxes billed and collected in the current year and outstanding property taxes from previous years, identifying the year to which the outstanding taxes pertain.

iii. Comparison of Tax Collections – compares the property taxes billed and collected for the current year and previous four years.

6.0 Responsibilities

6.1. The Manager of Revenue shall ensure that the property tax billing and collections processes are performed in accordance with this policy. From time to time, they will recommend to the City Treasurer additions or amendments to the policy for administrative matters, including changes in the legislation.

6.2. The City Treasurer shall be the designated Tax Collector. Where unusual circumstances exist that are not specifically addressed in relevant legislation, they shall exercise discretion in the application of the guidelines of this policy so that consistent fairness is provided, balancing all taxpayer interests. Municipal collection procedures must be maintained in principle, pursuant with approved policies, by-laws, or where governed by legislation.

7.0 References and Resources (all references as amended)

7.1. *Municipal Act, 2001,* S.O. 2001, c. 25.

7.2. Ontario Regulation 181/03

7.3. *Assessment Act*, RSO 1990, c. A.31.

7.4. *Education Act*, RSO 1990, c. E.2.

7.5. *Farm Debt Mediation Act*, SC 1997, c. 21.

7.6. Municipal Property Assessment Corporation (MPAC)

7.7. *Municipal Freedom of Information and Protection of Privacy Act*, RSO 1990, c. M.56. (MFIPPA)

7.8. By-law to Provide an Interim Tax Levy

7.9. By-law to Levy and Collect Property Taxes and Other Amounts

7.10. By-law to Establish and Regulate Fees and Charges for Various Services or Activities and Use of Property as Provided by the Municipality to Establish Rates

8.0 Predecessor Policies

Supersedes / Repeals and Consolidates:

FIN-001-0001 Tax Collection – Arrears

FIN-001-0002 Tax Installment Due Dates

FIN-001-0003 Tax Accounts – Collection of Business Taxes

9.0 Appendices

None

Revision History

Date	Description of Change	Initials