

## PAYMENT METHODS

$\checkmark$	Pre- A	uthorized	Payme	nt Plan
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- Instalment Payments the instalment amount will be deducted on the tax due dates. Sign up deadline is **15** days prior to the tax due date.
- Monthly Payments- monthly deductions will be taken out on the 1<sup>st</sup>, of each month. Applications must be received *three weeks prior to the first of the month* and all taxes must be current before the application is accepted. When on the Monthly Payment Plan, a 3% increase over the previous year's taxes is applied as of January and that amount is divided by 12 months. When the final tax rates are set, the Monthly Payments are adjusted from August to December to reflect any changes.
- **Monthly Arrears Payments** monthly deductions will be taken out on the 1<sup>st</sup>, of each month. Interest will be charged to the account.

**To Join:** Complete the Pre- Authorization Form, available online at <u>www.haldimandcounty.on.ca</u>, or at the Cayuga, Caledonia, Hagersville or Dunnville Offices.

- **Benefits of Pre-Authorized Payment Plans** 
  - No Postage Required
  - No Missed Payments
  - Eliminate Late Payments
  - Assists with Budgeting
  - ✤ No Cheques to Write
- ✓ 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 your complete tax bill, and 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.
- ✓ In Person/Drop Box -At the Cayuga Administration Office, and satellite offices in Caledonia, Dunnville, and Hagersville.
- ✓ 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.

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.

## **Pre-authorized Payment Plan Application**

Instalment Plan Monthly Plan

Arrears Plan

		HADDINAND
PROPERTY ADDRESS:		0.000X
	(Street No. & Street Name)	
ROLL NO:	2010	
	2810	
NAME:		
	(First Name, Last Name)	
MAILING ADDRESS:		
	(Street Address, Town, Province, Postal Code)	
TELEPHONE NO'S:		
	(Home Phone Number & Day Phone Number)	
DATE:	SIGNATURE:	

LATE PAYMENTS	TAX SALE ELIGIBILITY	Property Assessment Enquiries about your				
Late payments will result in a penalty and interest charge of 1.25% of the outstanding taxes applicable the first day	Municipal Tax Sale proceedings can begin once taxes have been in arrears for at least three years. The first step in the	property's current value assessment (CVA) should be made to the:				
past the due date. This charge is applied for the entire month. Interest will be charged on tax arrears on	Municipal Tax Sale process requires the County to register a Tax Arrears Certificate on title of a property.	Municipal Property Assessment Corporation				
the first day of each calendar month.	The debtor has one year from the date of	P.O. Box 9808, TORONTO, ON M1S 5T9				
Penalty and Interest charges cannot be waived.	registration of a Tax Arrears Certificate on title of the property to pay the cancellation price (which includes all of the taxes levied	phone: 1-866-296-6722 fax: 1-866-297-6703				
Change of Property Ownership During the year properties change	and outstanding, all accrued penalty/interest and costs).	Website: <u>http://www.mpac.ca</u> E-mail: <u>enquiry@mpac.ca</u>				
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.	Failing payment within that year, the Treasurer is required to proceed with a sale of the property through a public tender.	Failure to receive a tax bill does not relieve the tax payer from payment of taxes. <i>Municipal Act, 2001 s. 343(10)</i>				
Please keep your bills and receipts in a safe place. There is a fee for duplicate statements.						

Payment of Taxes will be accepted in Canadian Funds Only. A fee will be charged for all NSF Payments.

## **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 the County of Haldimand. 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.