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Policy Statement

1. The City recognizes the importance of fair, consistent, and accountable property tax billing and collection processes that align with the authority under section 286 of the Municipal Act, which states that the Treasurer is responsible for invoicing, collection, and reconciliation of all accounts receivable. This policy supports financial sustainability, ensures ratepayer transparency, and balances responsible revenue management with customer service.

Purpose

2. The purpose of this policy is to ensure the effective and equitable management of the City of Owen Sound's property tax receivables. It aims to support taxpayers in fulfilling their payment obligations while establishing clear responsibilities, internal controls, authorizations, and procedures to guarantee the timely, accurate, and efficient preparation and collection of property taxes.

Scope

3. The Tax Collection & Billing policy applies to all taxpayers within the jurisdiction of the City. Municipal staff assigned to the administration and collection of tax accounts shall adhere to the policies and procedures detailed below.
4. This policy excludes the collection of payments-in-lieu of taxes as this form of revenue is collected subject to applicable provincial legislation under various Acts and Regulations.

Policy

Definitions

5. For the purposes of this policy,
"Aged Trial Balance" means a financial statement that details all outstanding receivables owed to the City by its taxpayers.
"Articles of Incorporation" means a legal document filed with a government authority that establishes a corporation as a separate legal entity. The Articles of Incorporation set out basic information about the corporation, such as its name, purpose, share structure, and registered office address.
"Assessment Act" means the *Assessment Act*, R.S.O. 1990, c. A.31;

“Assessment Roll” is the official record prepared by MPAC that lists all properties in a municipality along with their assessed values, property classes and any exemptions;

“Assessment Review Board” is an independent tribunal in Ontario that hears appeals and resolves disputes between property owners and the Municipal Property Assessment Corporation (MPAC) regarding property assessments;

“City” means the City of Owen Sound, and a reference to the City is a reference to the geographical area or The Corporation of the City of Owen Sound as the context requires;

“City Hall” means the municipal office of the Corporation of the City of Owen Sound at 808 2nd Ave E., Owen Sound ON;

“Collection Costs” means the total costs incurred by the City to obtain further information for collection purposes in compliance with the regulations during the tax sale registration process. This includes, and is not limited to, title search fees, corporate search fees, registered mail, administrative charges, legal costs, registration fees, and tax sale administration fees;

“Cancellation Price” is the amount equal to all the tax arrears owing at a given point in time in respect of land, together with all current real property taxes owing, including all penalties and interest and all levy and collection costs incurred by the City after the registration of a tax arrears certificate under section 373 of the Municipal Act;

“Collector’s Roll” is the official record of all taxable properties and changes for a taxation year, prepared after receiving the returned annual assessment roll from MPAC;

“Deputy Treasurer” means a senior official that supports the Treasurer by overseeing daily financial operations, assisting with statutory duties like tax collection and financial reporting;

“Director” means the City Manager, the Director of Community Services, the Director of Corporate Services, the Director of Public Works & Engineering, the Fire Chief, the Chief Curator, or any one of the above, and any designates thereof;

“Due Date” means the date that property tax bill installments are due to be paid to the City. Due dates may also include pre-authorized tax payment plan due dates as outlined on the tax bills and pre-authorized enrolment notices of property owners that have opted into those payment programs;

“Extension Agreement” means an agreement between the City and the ratepayer (or party of interest) to extend the period of time in which the cancellation price is to expire.

“Farm Debt Mediation Act” means the *Canadian Farm Debt Mediation Act* (FDMA), S.C. 1997, c.21;

“Interest” means the amount added to the unpaid levies in current or previous years in accordance with section 345 of the Municipal Act;

“Letter of Authorization” means a written document, signed and dated by the registered property owner(s), that grants permission to the City to release property tax information or allow a designated third party to act on the property owner’s behalf in matters relating to property taxation. Letters of Authorization must clearly identify the authorized individual or organization and remain in effect until revoked in writing by the property owner or superseded by a new authorization;

“Municipal Act” means the *Municipal Act, 2001*, S.O. 2001, c. 25;

“Planning Act” means the *Planning Act*, R.S.O. 1990, c. P.13;

“Penalties” are the amount added to the unpaid levies from current year in accordance with section 345 of the Municipal Act;

“Property Taxes” are the total amount of levies calculated for the City, County of Grey, and education purposes and includes all amounts added to the tax roll as permitted by the Municipal Act. Property taxes are calculated based on the current value assessment (‘C.V.A’) determined by MPAC multiplied by the tax rate as determined by the City, County of Grey, and the Minister of Finance in relation to education;

“Tax Arrears” are the unpaid property taxes that remain unpaid after the due date has passed;

“Tax Collector” means a designated member of staff, who is appointed per the Municipal Act, and supervised by the Deputy Treasurer and Treasurer and is responsible for the billing and collection of property taxes;

“Taxpayer” means the current registered owner or owners of a property, as identified on the deed of the land;

“Treasurer” means a senior official responsible for managing the municipality’s finances, including overseeing revenue collection, investments, debt issuance, budgeting, and financial reporting;

“Manager” means an employee who is responsible for a City division and includes employees who supervise and manage other employees;

“MPAC” means Municipal Property Assessment Corporation. An independent nonprofit corporation accountable to the province, funded by municipalities to administer property assessments and appeals;

“Vesting” means the point at which a person or entity obtains full legal rights or ownership of a property or asset. Once a right or interest is vested, it cannot be taken away except under specific legal circumstances; and

“Write-Off” refers to the removal of uncollectable tax arrears from the Collector’s Roll and the discontinuance of collection activity.

Legislative authority & discretion

6. This policy is written in compliance with the Municipal Act, related regulations made under the Municipal Act and applicable City by-laws, as amended from time to time.
7. To ensure that all taxpayers are treated fairly and equitably, the Treasurer, or his/her designate, has authority to exercise discretion in the application of this policy where unusual circumstances are apparent, provided such discretion is in accordance with all legislation.

Responsibilities

8. The Treasurer, Deputy Treasurer, Tax Collector, and Finance Department are responsible for ensuring that outstanding property tax collections are performed in accordance with this policy and all applicable legislation.
9. The Treasurer, Deputy Treasurer, and/or Tax Collector are responsible for:
 - a. ensuring this policy remains consistent with current legislation;
 - b. ensuring applicable staff are aware and trained on this policy;
 - c. communicating any policy revisions to applicable staff; and
 - d. reviewing property tax accounts to ensure tax collection processes are performed in accordance with this policy.

Mandatory requirements – Tax billing

10. Tax billings
 - a. Consistent with subsection 343 (1) of the Municipal Act, tax bills must be sent to every taxpayer at least twenty-one (21) days before taxes are due. The tax bill must comply with the standardized tax bill format as required under sections 343 and 344 of the Municipal Act.
 - b. Tax amounts billed are based on the assessments per the assessment roll provided to the City by MPAC.

- c. In accordance with subsections 343(6), (6.1), and (8) of the Municipal Act, the City will issue property tax bills and notices to the current owner(s) of the property as described in the City's records.
- d. It is the taxpayer's responsibility to notify the City of Owen Sound in writing of any mailing address changes. Subsection 343(6) of the Municipal Act identifies that property tax bills shall be sent to the taxpayer's last known residence or place of business or to the premises in respect of which the taxes are payable, unless the taxpayer or the taxpayer's lawyer directs the Treasurer in writing to send the bill to another address. This direction continues until revoked in writing.

11. Deemed received

- a. Any tax bill, arrears notice, or other related correspondence sent by ordinary mail, is considered delivered to and received by the addressee unless the notice is returned by the post office or an error in the mailing address is proven by the taxpayer.
- b. Any tax bill, arrears notice, or other related correspondence sent by email is considered delivered to and received by the addressee unless the notice is returned by the mail server (delivery status notification) or an error in email address is proven by the taxpayer.
- c. Failure to receive a tax bill does not exempt a taxpayer from paying the taxes. Penalty and interest will be added as a result for the non-payment of taxes or any instalments by the due date.
- d. It is the responsibility of the property owner to be aware of and understand the due dates for property tax payments.

12. Interim property tax billings

- a. To comply with the required statutory notice, interim property tax bills are issued in or around the end of January of each year for all properties, except those that are entirely assessed in the exempt property tax class as of January 1st of any year, as identified by sections 3, 4, 6, and 6.1 of the Assessment Act.
- b. Existing tax accounts will be calculated to produce a tax bill of no more than fifty per cent (50%) of the previous year's total taxes billed for each property in accordance with section 317 of the Municipal Act.
- 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 fifty

per cent (50%) of the total amount of taxes that would have been levied on the assessment in the previous year.

- d. The interim tax bill is payable in two installments.
- e. All participants in any preauthorized payment program will receive an interim tax bill with a note on the bill that they are enrolled in a preauthorized payment plan and that the bill is for information purposes only.
- f. Section 348 of the Municipal Act requires the Treasurer to send a statement on or before the last day of February each year to any property owner with arrears on their tax account. The interim tax bill fulfils this statutory requirement.

13. Final property tax billings

- a. Final tax billings are produced after the approval of City and County budgets, no later than May 31st, and are based on tax rates established by by-law from the budget requirements from the City, the County of Grey, and the Ministry of Finance (in relation to the education tax rate).
- 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, where applicable.
- c. The interim tax bill amount will be deducted from the total yearly amount calculated in order to produce final billing instalment amounts.
- d. The final tax bill is payable in two installments
- e. All participants in any preauthorized payment program will receive a final tax bill with a note on the bill that they are enrolled in a preauthorized payment plan and that the bill is for information purposes only.

14. Supplementary property tax billings

- a. Omissions – section 33 of the Assessment Act allows for the taxation of real property that has been omitted from the returned assessment roll. This provision allows for taxation in the current year, plus an additional two preceding years. The applicable tax rates for the effective years will be applied.
- b. Additions – section 34 of the Assessment Act allows for the taxation of new assessment that has increased the value of the property since the

return of the last revised assessment roll. These taxes apply only to the current taxation year.

- c. Supplementary property taxes will be generated by using the applicable assessment data from MPAC and will be processed and mailed in the same manner as interim and final tax bills. Installment due date(s) for supplementary property taxes will be set by the Treasurer and will provide the taxpayers at least twenty-one (21) calendar days prior to the due date.
- d. Supplementary tax billings are standalone tax bills and do not participate in the City's pre-authorized payment program. Payments must be made on or prior to the due date to avoid penalty and interest.
- e. The supplemental tax bill is payable in two installments.
- f. Copies of all supplemental tax bills will be sent to the mortgage holder on title for payment and to the property owner for recordkeeping.
- g. Penalties and interest charges will be assessed on supplementary taxes that are owing past their due date, consistent with other City due dates.

15. Severances/consolidations

- a. Property owners may apply for severances of their property under the authority of the Planning Act. If granted by the City's Planning Division, the assessment values must be split between all parcels of land. As part of their legislated services, MPAC divides the assessment information.
- b. Under the authority of section 356 of the Municipal Act, upon application to the Treasurer, the Treasurer may divide the assessment roll into the parcels being severed and direct the property taxes accordingly.
- c. As severed portions of the land are often sold, the City will not recalculate the property taxes for a part year. It is understood that the seller's and purchaser's lawyers would allocate the levies accordingly during the sale process. The allocation of levies will be shown on the "Statement of Adjustments" provided to the property owners by the law office completing the title transfer.
- d. Consolidations are processed by MPAC at the written request of the property owner. Property owners should contact MPAC directly.

- e. A severance or consolidation of a Land Registry Office parcel (contains parcel identification number) does not constitute a consolidation or severance of a tax roll.

Property Tax Collection

16. Payment of property taxes

- a. Property tax payments will be accepted in the form of cash, cheques, debit, bank drafts, pre-authorized payment plans, electronic and telephone banking payments made payable to 'The Corporation of the City of Owen Sound'. All payments from a recognized Canadian financial institution shall be applied to individual tax accounts in accordance with the provisions contained in the Municipal Act. Taxpayers are responsible for any fees and charges that may be imposed when making payments through a source outside City Hall.
- b. Payments may be received in person during regular business hours at City Hall, or after hours at the City Hall drop box located at 808 2nd Ave E., Owen Sound.
- c. Payments from financial institutions through telephone or electronic banking are processed by the municipality on the day they are received by the municipality. This is typically three to five (3-5) business days later than the day individuals make payments. The payment date outlined on the file received from the bank is accepted as the effective payment date.
- d. Payments made by credit card through the City's online self-serve platform are subject to a convenience fee as determined by the City's third-party service provider.
- e. Cheques may be mailed, but they must be received at City Hall on or before the instalment due dates to avoid penalty and interest.
- f. Cheques issued to the City for payment of taxes that are returned from the bank as non-negotiable will be subject to a fee determined by the City's fees and charges by-law. The additional charge will be applied to the property tax roll, the payment of taxes will be reversed, and interest and penalty will be applied where applicable. If the returned cheque applied to more than one property, the applicable user fee will be charged at a full rate for the first property and ten dollars (\$10.00) for each subsequent property.
- g. Cheques issued to the municipality where the author has issued a 'stop payment' and has not provided the required written notice, will be

subject to a fee determined by the City's fees and charges by-law. The additional charge will be applied to the property tax roll, and the payment of taxes will be reversed.

- h. Cheques that are post-dated will be accepted and held by the City until the date indicated on the cheque. If the taxpayer does not want the post-dated cheque processed, they must notify the municipality, in writing, at least 5 business days prior to the date indicated on the cheque. If proper notice is not received, the taxpayer is encouraged to issue a stop payment on their cheque; however, applicable return cheque fees will apply.
- i. "Third Party" cheques will not be accepted. A cheque payable to the property owner and the City is not considered to be a third-party cheque and is to be accepted as payment.
- j. Payments in U.S. Funds that are negotiable in Canada are accepted. Payments received in U.S. Funds will be credited to the applicable tax account at the current rate of exchange offered by the City.

17. Pre-authorized payment plans – Current taxes

- a. The City currently offers two (2) pre-authorized tax payment plans (PAD) and one (1) obsolete pre-authorized tax payment plan.
 - i. I-Tax: Installment due dates as indicated on the interim and final bills.
 - ii. 12-Tax: Monthly – fifteenth (15) of each month.
 - iii. 10-Tax: (obsolete) Monthly from January to October on the 30th or 31st of each month.
- b. Taxpayers whose property tax account is not in arrears are eligible to pay current taxes through either a monthly pre-authorized electronic payment from January through to December or pre-authorized electronic payments on the tax installment dates as indicated on the interim and final bills.
- c. All payment plan applications must be received at least ten (10) days prior to the next withdrawal date to have payment withdrawals start the first available withdrawal date.
- d. Monthly and Installment pre-authorized payments for current year's taxes are not subject to any late payment charges, or penalties for the non-payment of taxes on the due dates.

- e. Monthly pre-authorized payments are processed on the 15th day of the month for the 12-tax plan, or the 30th/31st day of the month for the 10-tax plan. If the date falls on a non-business day or bank holiday, the payments will be processed on the next business day.
- f. Taxpayers may not defer or skip monthly withdrawals. All approved plan participants must ensure sufficient funds are available to cover the required amount so that the tax account is paid in full by December 31st of the current year.
- g. Under the pre-authorized payment plans, all approved taxpayers agree to pay the required amount that is necessary for their tax account to be paid in full by year end, December 31st.
- h. It is the taxpayer's responsibility to ensure that property tax withdrawals are processed in accordance with the notices confirming the monthly withdrawal amount. If an error occurs due to misapplied payments that result in either a reduction or increase of the monthly withdrawal, the property owner remains responsible for paying any outstanding property tax amounts.
- i. If a pre-authorized payment is returned by the bank for the first time in a calendar year, the taxpayer will be notified in writing of the returned payment.
- j. Taxpayers are required to pay the outstanding amount prior to the next withdrawal date, or their withdrawal amount will be recalculated.
- k. If a second pre-authorized payment on a property tax account is returned by the bank within a 12-month period, a dishonoured payment fee will be added to the tax roll, in addition to the returned payment amount, as set out in the City's fees and charges by-law.
- l. If a third pre-authorized payment within a 12-month period is returned by the bank on a property tax account, enrollment in the pre-authorized payment plan will be terminated immediately with notice being sent to the property owner advising of the returned payment, applicable fee and suspension from the pre-authorized payment plan.
- m. The property owner may re-apply after a period of 1 year if all eligibility criteria are met. If there is a recurrence of 2 pre-authorized payments returned thereafter, enrollment in the pre-authorized payment plan will be terminated indefinitely.
- n. Taxpayers who are eligible to sign up for a pre-authorized payment plan can do so by completing the application form on the City's

website, visiting the finance department at City Hall during normal business hours, or by emailing the property tax department at tax@owensound.ca.

- o. Changes or removal requests must be received in writing at least ten (10) days prior to the withdrawal date. Failure to remit notice within ten (10) days does not guarantee the request will be processed prior to the withdrawal. Payments returned as a result will be subject to applicable fees as set out in the City's fees and charges by-law.

18. Pre-Authorized payment plan – Arrears

- a. Taxpayers with outstanding balances, but without a tax arrears certificate registered on the property title, may participate in a monthly pre-authorized electronic payment plan, running from January to December.
- b. Monthly pre-authorized payments for tax arrears are subject to late payment charges and interest.
- c. Monthly pre-authorized payments for tax arrears are processed on the 15th day of each month. If the 15th falls on a non-business day, or bank holiday, the payments will be processed on the next business day.
- d. Taxpayers may not defer or skip monthly withdrawals. All approved plan participants must ensure sufficient funds are available to cover the required amount.
- e. Under the arrears pre-authorized payment plan, all approved taxpayers agree to pay the required amount that is necessary for their tax account to be current within a 12-month period, as confirmed by signing the Collections Arrears PAP agreement.
- f. Taxpayers who are in tax arrears shall contact the Tax Collector directly to sign up for the Arrears Pre-authorized Payment Plan. Please allow a minimum of ten (10) business days for processing lead time.
- g. The Tax Collector will determine a monthly pre-authorized payment amount designed to fully repay all outstanding property tax arrears, along with past due, current and future property taxes, within a 12-month period.
- h. If any two pre-authorized payments are returned by the bank on a property tax account, a notice will be sent to the property owner advising them of the returned payment and the applicable fee as set out in the City's fees and charges by-law. Taxpayers will be removed

from the Arrears Pre-authorized Payment Plan and subject to tax sale proceedings.

- i. Changes or removal requests must be received in writing at least ten (10) days prior to the withdrawal date. Failure to remit notice within ten (10) days does not guarantee the request will be processed prior to the withdrawal. Payments returned as a result will be subject to applicable fees as set out in the City's fees and charges by-law.

19. Mortgage companies

- a. A mortgage listing of roll numbers, taxes and due dates, in electronic format, is provided to each mortgage company who has given notification to the municipality that they hold interest in a particular property. All property owners who have their property taxes paid by the mortgage holder will receive a tax bill, with a note on the bill that their taxes are paid by the mortgage company and the bill is for information purposes only.
- b. It is the responsibility of the mortgage company to notify the City that they no longer hold interest in the property.
- c. A notice will be issued to the property owner advising that the mortgage company is no longer responsible for the property taxes, and that payment of property taxes is now the owner's responsibility.
- d. Properties with a mortgage company listed on title are not exempt from penalties and interest.

20. Receipts/Proof of payment

- a. Cash receipts may be provided, in person or via email, at the taxpayer's request, free of charge upon payment of property taxes.
- b. Reproduction of documents supporting all other payments and levy amounts will be charged an administrative fee as set out in the City's fees and charges by-law.
- c. When payments are made by post-dated cheque, a self-addressed, stamped envelope must be included, and a receipt will be issued and mailed to the property owner.
- d. In the year of a purchase/sale of a property, the City does not provide documentation as the law office overseeing the transfer completes the property tax allocation on the taxpayer's behalf. The City is not involved in the allocation and is not privy to the details of the transfer. The property owner should use the statement of adjustments provided by the law office retained for the purchase/sale of the property.

- e. Copies of supporting tax payment records for property owners who no longer hold an interest in the property or have made payment on behalf of the registered owner on title will only be provided through the submission of a Freedom of Information request to the Clerk's Department.

21. Application of payments

- a. Property tax payments are applied in accordance with section 347 of the Municipal Act.
- b. The payment is first applied against any late payment charges according to the length of time the charges have been outstanding, with the charges that have been outstanding the longest being discharged first. The payment is then applied in the same manner against the property taxes owing, with the property taxes that have been outstanding the longest being discharged first.
- c. In accordance with Section 347(1) of the Municipal Act, and subject to the Treasurer's approval, a part payment on account of taxes may, at the request of the taxpayer, be applied in a manner different from the standard allocation set out above.

22. Interest and penalty

- a. In accordance with section 345 of the Municipal Act, penalties and interest shall be applied on the first day of each month, or as close as administratively possible, at a rate of 1.25% per month (15% per annum) to all outstanding property taxes.
- b. Penalties are applied to the current year's taxes, while interest is applied to taxes outstanding from previous years.
- c. Penalties and interest charges cannot be waived.
- d. Property tax levies are due on or before the installment dates indicated on the interim, final, and supplemental tax bills. Failure to make payment or claims that the tax bill was not received or was sent to an incorrect address or email address, do not exempt the taxpayer from applicable interest and penalty charges.
- e. It is the responsibility of the taxpayer to be aware of and understand the due dates for property tax payments.
- f. Property taxes are a charge on the land and run with the property. If a property is sold while any property taxes remain outstanding, applicable penalties and interest will be applied in accordance with this policy and cannot be waived.

- g. The Treasurer has the right, in accordance with ss. 345(7) of Municipal Act, to cancel or refund late payment charges on tax overcharges resulting from errors or assessment changes, provided that the overcharges were not paid when due and are no longer owed.
- h. Penalty and interest charges will be waived as a result of the City's error or omission.

23. Refunds/Overpayments

- a. Tax account refund requests must be submitted to the Tax Collector by the payee, providing proof of payment. Tax accounts with a balance owing will not be eligible for refunds. Refunds will be issued to the current owner of the property. Property owners are encouraged to review their tax account prior to real estate transactions.
- b. All levy adjustments and tax rebates processed during the year will be applied to outstanding levies. A refund may be requested on property tax accounts with credit balances only.

24. Misapplied payments

- a. Erroneous payments made to a tax account require a written request to correct the payment application. These corrections are subject to an administrative fee as set out in the City's fees and charges by-law.
- b. Erroneous payments made to a non-existent tax account that can't be located through standard administrative procedures will be recorded in the City's suspense general ledger (GL). These payments will remain in the suspense GL until the property owner or the property owner's financial institution provides the necessary information to have the payment applied or corrected.

25. Recalculation of property taxes at time of sale

- a. The Municipality will not recalculate the property taxes for a part year on the date of sale of a property. The property taxes for a property being sold are included on the Statement of Adjustments prepared by the seller's/purchaser's lawyer. Any questions regarding the property tax split on the sale/purchase of a property should be directed to the lawyers involved in the transaction.

26. Write-off of property taxes

- a. Balances equal to \$2.50 or less on accounts, where all instalments for the year have been paid, will be automatically written off on December 31 of each year.

27. Taxes Deemed Uncollectable

- a. City Council, through the recommendation from the Treasurer or Deputy Treasurer, may write off property taxes in accordance with section 354 of the Municipal Act, in its entirety. Events where taxes are deemed uncollectable include:
 - i. an unsuccessful tax sale;
 - ii. where a tax sale would not be effective or appropriate; or
 - iii. where taxes are no longer payable due to tax relief.

Property Tax Administration

28. Ownership Changes

- a. The provincial Land Registry System legally determines the ownership of land. The names of the owners on the property tax account are to agree with the ownership registered at the Land Registry Office on the parcel register.
- b. The City requires the instrument (deed/transfer of land) registered at the Land Registry Office to be submitted to the Property Tax Division for processing. This includes removing a name from ownership (whether that be from a separation or death), changing a name on title or adding a name to ownership for all tax accounts.
- c. The City will process ownership changes as contained on the instrument registered at the Land Registry Office.
- d. Property owners are responsible for ensuring that the registered instrument accurately reflects their names and mailing address when completing the transfer documents with their lawyer.
- e. Property owners are also responsible for maintaining current and accurate mailing and/or email addresses to their property tax account to ensure proper delivery of all correspondence and notices.
- f. The City will send correspondence to the registered property owner(s) at the mailing address listed on the registered deed. If an alternative mailing or email address is provided, correspondence will be sent to that alternative address instead.

29. Release of tax information to third parties

- a. A taxpayer may submit a Letter of Authorization (LOA) to permit the City to release property tax information to a designated third party. An LOA must be provided in writing, signed by the property owner(s), and must clearly identify the authorized representative.

- b. Examples of when an LOA may be required include, but are not limited to:
 - i. Corporations with no direct owner information on title, wishing to appoint a representative to request property tax information or make changes to the property tax roll. In such cases, the corporation must also provide a copy of its Articles of Incorporation or other proof of corporate existence to verify authority.
 - ii. Property owners wishing to authorize their financial institution or bank to act on their behalf (does not include financial institutions with a registered interest in the property).
 - iii. A living property owner wishing to designate a relative or other representative to handle billing or property tax matters.
- c. No property tax information will be released to any third party unless a valid LOA is on file with the City.

30. Request for tax information

- a. A tax certificate will be issued by the Tax Collector or other delegated staff upon request and upon payment of the fee set out in the City's fees and charges by-law.
- b. Verbal updates following the issuance of a Tax Certificate will be available for three (3) months to the law office to which the Tax Certificate was issued.
- c. The Tax Collector or assigned staff will only respond to verbal requests for tax information from the owners of the subject property or a mortgage company responsible for payment of the subject taxes.
- d. The Tax Collector or other delegated staff will give information as required and in accordance with the Municipal Freedom of Information and Protection Privacy Act (MFIPPA).
- e. Property owners may request a Property Tax History Statement upon payment of the fee set out in the City's Fees and Charges By-law, which shows a summary of property taxes paid.

31. Due dates

- a. Specific due dates will be identified in both the City's interim and final levy by-laws.

- b. Supplemental tax bills are standalone bills, and the specific due dates will be determined at the time of issuance, in accordance with applicable legislation.
32. Tax due date reminder notice
- a. Tax due date notices will be published on the City's website and social media one (1) week prior to the due date, reminding ratepayers of instalment dates.
33. Alteration of due date
- a. The Tax Collector may, on occasion, find it necessary to alter an installment due date on a tax bill when the property has changed ownership and records have not been updated in time for correct mailing. It is the new owners' responsibility to ensure the correct information is provided by the City in a timely basis. The tax bill may go to the former owners and often be returned to the City with much delay. The installment due date may be adjusted at the discretion of the Tax Collector to allow the legislated length of time for payment by the new owner.

Property Tax Arrears – Collection

34. Special lien
- a. Property 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.
35. Collection methods
- a. The City will primarily use the following methods to collect tax arrears:
 - i. verbal communication;
 - ii. issuing overdue notices and final notices;
 - iii. sending the taxpayer a form or personalized letter(s);
 - iv. arranging terms of payment; and
 - v. municipal tax sale.
36. Verbal communication
- a. Verbal communication may be used as a primary method for contacting taxpayers regarding outstanding property taxes. The Tax Collector will first attempt to reach the taxpayer using the phone number listed on the property tax roll. If the phone number is not

recorded or is not in service, the Tax Collector will follow up by sending a letter to the property address and/or any alternative mailing address in an effort to establish contact with the taxpayer.

37. Overdue notices

- a. The City will issue overdue notices of outstanding property taxes on accounts five (5) times per year, using the delivery method authorized by the property owner.
- b. Additional overdue notices/statements may be sent as deemed necessary by the Tax Collector, Deputy Treasurer, or Treasurer.
- c. A surcharge notice fee as set out in the City’s fees and charges by-law will be added to the property tax roll each time an overdue notice is sent.

38. Payment arrangements

- a. 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 made within a reasonable period. Late payment charges will continue to accrue during all such payment arrangements until full payment is achieved on the account.
- b. Authorization for extending payment terms is as follows:

	Maximum Negotiable Payment Arrangement Term		
Staff Level	Residential	Non-Residential	Crown Tenant
Treasurer	>24 Months	>24 Months	>24 Months
Deputy Treasurer	18 Months	18 Months	18 Months
Tax Collector	12 Months	12 Months	9 Months

NOTE: Minimum authorization per property type and staff level

- c. Notwithstanding any payment arrangements, no third-party payments will be refused for payment on account (e.g. payment from a mortgagee), as long as the third party has sufficient information regarding the property. Confidential account information will not be released to unauthorized parties.
- d. If an acceptable payment arrangement is negotiated, the taxpayer will enter into a formal payment plan with the City and must sign a notice confirming their agreement to the City’s terms. Once signed and

approved by the Tax Collector and either the Deputy Treasurer or Treasurer, the account will be monitored for compliance. Follow-up with the taxpayer will be conducted by telephone or in writing, as necessary.

- e. Property owners with multiple tax rolls in arrears shall be limited to a maximum 12-month payment arrangement. Any extension beyond 12 months may only be granted in exceptional circumstances and requires approval of the Deputy Treasurer or Treasurer.
- f. Payment arrangements will document the payment schedule, method, and amount and may not exceed a period of twenty-four (24) months, without approval from the Treasurer.
- g. Once a payment arrangement has been established, the arrangement will be deemed void if:
 - i. two consecutive payments are returned;
 - ii. two payments are returned within a six-month period;
 - iii. two consecutive payments are missed; or
 - iv. two payments are missed within a six-month period.
- h. Where an arrangement is deemed void, the taxpayer will be advised that full payment by certified funds is required or the next steps in the City's collection process will be taken.

39. Collection steps for accounts with two (2) or more year's arrears

- a. If acceptable payment arrangements are not negotiated, then all properties with two (2) or more years of arrears may be subject to the municipal tax sale process, as set out in Part XI of the Municipal Act.
- b. At least once per calendar year, the City will review its property tax Aged Trial Balance for property owners whose taxes are at or approaching two (2) years in arrears. All properties with taxes that are two or more years in arrears may have the municipal tax sale process enacted.
- c. In addition to issuing the interim tax bill, final tax bill, and overdue notices as outlined above, the following actions will be taken once a property is identified for tax sale:
 - i. early warning notice;
 - ii. final notice;
 - iii. notice to interested parties; and

- iv. tax arrears certificate.
40. Early warning notice – prior to final warning letter
- a. Early warning letters are sent by registered mail to property owners with property tax arrears of two years or more. The letters advise that property owners have twenty-one (21) days to either pay the outstanding taxes in full or enter into a firm, suitable payment arrangement with the City.
 - b. Upon sending an early warning letter, the associated costs as set out in the City’s fees and charges by-law will be added to the property tax roll for collection.
41. Final notice – prior to tax sale proceedings
- a. Final warning letters are hand-delivered or sent by registered mail as a final attempt to contact property owners with property tax arrears of two (2) years or more. The letter advises that the property owner(s) have twenty-one (21) days to either pay the outstanding taxes in full or enter into a firm, suitable payment arrangement with the City.
 - b. Upon sending a final notice, the associated costs as set out in the City’s fees and charges by-law will be added to the property tax roll for collection.

Tax Sale Process

42. Failure to make contact with the City at the final notice stage will result in the property tax account being referred to the City’s tax sale consultant to initiate a tax arrears certificate and proceed with further tax sale actions in accordance with O.Reg 181/03 Municipal Tax Sale Rules. No further communication beyond what is legislatively required will be sent from the City.
43. Notice to Interested Parties
- a. If a registered property owner fails to respond to the final notice, the files are transferred to the City’s tax sale consultant to conduct tax sale proceedings on behalf of the City.
44. Farm Debt Mediation Notice:
- a. It is legislated that every property listed for tax sale receives a farm debt notice. The purpose of the farm debt notice is to inform farmers of their rights under Section 5 of the Farm Debt Mediation Act that they are entitled to make application for a review of their financial affairs.

- b. A Farm Debt Mediation Notice is the first official communication issued on the Municipality's behalf by the tax sale company which notifies the taxpayer that the tax sale registration will take place after a fifteen (15) business day period should the arrears not be paid.
45. Property Title Search Prior to Registration of Tax Arrears Certificate:
- a. Every property, prior to a tax arrears certificate being issued, must have a title search performed to ensure that the proper information is on file including registered owners, interested parties and proper land details.
 - b. Should any anomalies be encountered such as ownership or MPAC related data conflicts, the process on that property will be put on hold until the issues have been resolved.
 - c. All parties with an interest in the property must receive notice of the registering of a tax arrears certificate.
46. Registration of a Tax Arrears Certificate:
- a. If the taxes remain unpaid or an agreement has not been entered into within fifteen (15) business days of the farm debt notice, a Tax Arrears Certificate is registered on title.
 - b. Once a Tax Arrears Certificate has been registered, only full payment of the Cancellation Price will be accepted unless Council has approved an Extension Agreement.
 - c. Partial payments are not allowed once the Tax Arrears Certificate has been registered. Any partial payments that are applied to the tax account in error shall be removed from the tax account and the payment will be refunded without exception.
 - d. Within 60 days of registration of the Tax Arrears Certificate, a Notice of Registration of Tax Arrears Certificate is sent to the property owner and all interest parties.
47. Final Notices
- a. A final notice advises the interested parties that unless the Cancellation Price is paid in full, or an Extension Agreement is entered into the property will be sold by public sale.
 - b. The Final Notice is sent to all interested parties within thirty (30) days after two hundred and eighty (280) days have passed since the registration of the Tax Arrears Certificate.

- c. Following the issuance of the Final Notice, Section 379(2) of the Act requires that a statutory declaration regarding the sending of the final notice be made. This declaration should be notarized by a Commissioner of Oaths but does not need to be registered on title

48. Cancelling the Tax Sale Process

- a. At any time when the cancellation price is paid during the one-year period from the date of registration of the Tax Arrears Certificate, a Cancellation Certificate will be issued on the property. This may occur when the City receives payment in full of the cancellation price, the Extension Agreement has been fulfilled and the tax account is no longer in arrears, or the Treasurer deems that the tax sale is not in the best financial interest of the City due to neglect, error, omission or it is not desirable to proceed.

49. Cancellation Price

- a. The cancellation price represents an amount owing at a specific point in time. This means that the cancellation price changes every time a new charge is added to the tax account.
- b. In accordance with subsection 375(1) of the Municipal Act any person may pay the cancellation price to the municipality to cancel the tax arrears certificate.
- c. A person who pays the cancellation price may request an itemized breakdown of the cancellation price that has been paid with a written request to the Treasurer within thirty (30) days of the payment.
- d. The cancellation price may be paid by the former owner any time before title has been transferred from a tax sale, even in a case where there has been a successful tax sale transaction by tender or by auction.

50. Registration of a Tax Arrears Certificate

- a. If the taxes remain unpaid or an agreement has not been entered into within fifteen (15) business days of the farm debt notice, a Tax Arrears Certificate is registered on title.
- b. Once a Tax Arrears Certificate has been registered, only full payment of the Cancellation Price will be accepted, unless Council has approved an Extension Agreement.
- c. Partial payments are not allowed once the Tax Arrears Certificate has been registered. Any partial payments that are applied to the tax account in error will be removed from the tax account and the

payment will be refunded without exception. Within sixty (60) days of registration of the Tax Arrears Certificate, a Notice of Registration of Tax Arrears Certificate is sent to the property owner and all interest parties.

Extension Agreements

51. To be eligible for consideration, the extension agreement must include that all current taxes will be paid within the required due dates and that the existing arrears on the account will be paid off within a one or two-year period.
52. An extension agreement (as defined by section 378 of the Municipal Act) must be requested by the property owner, their spouse, the mortgage holder or their legal agent, prior to the one-year period of the registration of the tax arrears certificate.
53. If no agreement is reached or the agreement is denied by the Treasurer, the tax sale process resumes returning to the point where the stop in the tax sale process was at immediately prior to the extension agreement being requested.
54. An extension agreement may be entered into with the property owner prior to the expiration of the one-year period from the date of registering the tax arrears certificate.
55. When an extension agreement is entered into, a copy shall be kept by the City and the sale process is suspended or placed on hold until all the terms of the agreement have been fulfilled.
56. If there is a breach of the extension agreement, the tax sale process recommences by returning to that step in the tax sale procedure immediately prior to the extension agreement being entered into.
57. When the terms of the agreement have been fulfilled, the Treasurer shall register a cancellation certificate on the land title, thus signifying that the tax sale has been averted, and the process stops.

Tax Sale Tender Process

58. Public tender – sale of land process
 - a. Municipalities are authorized under the Municipal Act and Ontario Regulation 181/03 – Municipal Tax Sales Rules to sell properties by public auction or sealed tender to recover property tax arrears. The City carries out tax sales by sealed tender as its preferred method.

- b. If taxes remain unpaid after the one (1) year period has passed and no extension agreement has been entered into, the land will be advertised for tax sale in accordance with the regulations under the Municipal Act

59. Tender Process

- a. Tenders must be submitted on the prescribed Form 7 which can be found in Ontario Regulation 181/03.
- b. A Form 7 can only contain the tender/bid for one parcel of land.
- c. Tenders must be submitted in a sealed envelope addressed to the Treasurer and clearly labelled "Tax Sale" and include a property description and/or municipal address, and be submitted prior to the deadline.
- d. Tenders must be typewritten or legibly handwritten in ink.
- e. Tenders received should be dated and time stamped immediately when received.
- f. Tenders/bids should be retained unopened in a safe place as required in subsection 7(1) of Ontario Regulation 181/03 made under the Act.
- g. In accordance with subsection 7(2) Ontario Regulation 181/03 made under the Act, in the event that there is a tie, the tender/bid that was submitted the earliest and meets all of the other criteria is determined as being the highest.
- h. A tender will be withdrawn if the tender's/bidder's written request to have the tender withdrawn is received by the Treasurer before 3:00 p.m. local time on the last day for receiving tenders.
- i. Tenders are opened in an open forum, recorded as received, and then reviewed to ensure completeness of the tenders submitted. (Note: Council may make a bid or tender on a property, by resolution, but they must have a public purpose for the property.)
- j. The tenders shall close at 3:00 p.m. local time on the last day for receiving tenders in accordance with Ontario Regulation 181/03 made under the Municipal Act.
- k. Tenders shall be opened with at least two persons in attendance. One person must be the Treasurer or designate, and the second person must be a person who did not submit a tender and may be a municipal employee.

- I. The Treasurer or designate will open all of the tender documents and examine for completeness and will reject every tender that:
 - i. is not equal to or greater than the Cancellation Price/minimum tender amount as shown in the advertisement;
 - ii. is not addressed to the Treasurer;
 - iii. relates to more than one parcel of land ;
 - iv. has been withdrawn;
 - v. is not typewritten or legibly handwritten in ink;
 - vi. places any condition on the acceptance of the tender;
 - vii. is not accompanied by a deposit of at least 20 percent of the tender amount, which deposit shall be made by way of money order, bank draft or cheque certified by bank or trust company;
or
 - viii. is not one of the two highest remaining tenders.
- m. Once the successful tender has been declared, the tender deposits of the two highest tenders/bids are retained.

Handling of Tender Deposits and Highest Bidder Notifications

60. Deposit Management

- a. The deposit submitted by the highest bidder shall be deposited immediately into the Municipality's bank account and shall not be applied to the corresponding tax account.
- b. The deposit submitted by the second-highest bidder shall be held in a secure location until the highest bidder has either completed the sale or defaulted.
- c. All remaining bidder deposits shall be returned to the respective bidders. If a tender is rejected and the bidder is not present at the opening, a written explanation outlining the reason for rejection shall be provided as soon as possible.

61. Notification to Highest Bidder

- a. The Treasurer shall notify the highest tenderer immediately, by regular mail sent to the address provided in the tender, advising that their tender was the highest and that they will be declared the successful purchaser upon full payment.

62. Payment Requirements

- a. Payment in full must be received from the highest bidder within fourteen (14) calendar days from the date the notice of highest bidder is mailed by the Treasurer. Upon receipt of full payment, the Treasurer shall issue a receipt and confirm the bidder as the successful purchaser.

63. Default and Forfeiture

- a. If full payment is not received within the fourteen (14) day period, the highest bidder's deposit is forfeited.
- b. The Treasurer shall then notify the second-highest bidder, and the same process shall apply.
- c. If the second-highest bidder defaults, their deposit is also forfeited.
- d. If both the highest and second-highest tenderers default, the Treasurer shall declare that there is no successful purchaser and may proceed to register a notice of vesting in the name of the Municipality.

64. Cancellation of a tax sale

- a. The Treasurer has the discretion to cancel a tax sale under section 382(6) of the Municipal Act at any time up to the registration of a tax deed or notice of vesting.

65. Payment of Surplus Funds into Court

- a. Sale proceeds less than the cancellation price are paid to the Superior Court of Justice together with a statement of facts.
- b. All tax sale costs are added to the Collector's Roll before declaring the surplus funds.
- c. Surplus funds are not the property of the City.
- d. Registered parties on title at the time of the sale may apply to the Superior Court of Justice to access these funds.

66. Tax Deeds

- a. When there is a successful purchaser, the Treasurer, through the tax sale consultant, will prepare and register a tax deed in the name of the successful purchaser once all legislated requirements have been met. Note: The cancellation price may be paid by the former owner any time before title has been transferred, including when there has been a successful purchaser by tender or by auction.

No Successful Tax Sale Purchaser

67. Vesting

- a. Where there is no successful purchase, the City may issue a Notice of Vesting to begin assuming ownership of the parcel.
- b. This would be a decision of Council and a report from the Treasurer would be prepared for Council's consideration of this or any other options.
- c. Should Council pursue this option, upon Council approval the Treasurer will register a declaration to this effect at the local land registry office.
- d. Council has up to two (2) years to decide whether to vest a property.
- e. If Council decides to vest the property, then all taxes are written off as uncollectible and the property is then owned by the Municipality.
- f. The Municipal Act allows for inspection of the property including an environmental assessment.
- g. If Council decides not to vest, the decision or whether to write off the taxes and issue a tax cancellation certificate and leave the property in the original owner's name is also an option, but this course of action would not likely be utilized except in specific circumstances.

68. Re-Advertising for Tender

- a. The Treasurer may, within two years after the date of the public sale, offer the land for public sale by public auction or public tender a second time in accordance with the prescribed rules.
- b. In order to proceed in this manner, the following requirements must be met:
 - i. At least 30 days before the land is re-advertised for public sale, the Treasurer must send to the persons entitled to receive notice under Subsection 379(1) of the Municipal Act notice that the land will be re-advertised for public sale using the prescribed Form 10 as per O. Regulation 181/03 made under the Municipal Act.
 - ii. The same rules apply to the process in regard to conducting the second public sale as they did for the first public sale.
 - iii. Council may also decide to write off all or part of the taxes with the purpose of re-registration of the tax arrears and repeating the tax sale process from the beginning.

- iv. A report will be presented to Council identifying a recommended course of action for either of these steps from the Treasurer.

Write-Offs and Rebates

69. Change in assessment or tax class
 - a. From time to time the City will receive, via various modes discussed below, notifications of change in assessment or tax class. Upon receipt of the notification, the City will process the calculation 'as soon as practical', which will depend on whether or not the final billing for the affected tax year has been calculated and mailed.
 - b. Processing assessment changes, as directed by MPAC, will facilitate the City by maintaining a balanced Collector's Roll as it relates to the amended Assessment Roll. Some of the types of assessment notifications that may affect the assessment value on a property which may, in turn, result in a write-off or reduction in taxes are:
 - i. Applications for reduction in assessment - under sections 357 & 358 of the Municipal Act;
 - ii. Assessment Review Board (ARB) decision – under the Assessment Act;
 - iii. Minutes of Settlement (MOS) – under section 40 of the Assessment Act;
 - iv. Request for Reconsideration (RFR) – under section 39.1 of the Assessment Act ;
 - v. Post Roll Assessment Notice (PRAN) – under the Assessment Act;
 - vi. Advisory Notice of Adjustment (ANA) – under the Assessment Act ;
 - vii. Charity rebates – under section 361 of the Municipal Act;
 - viii. Legion rebates – under section 6.1 of the Assessment Act; and Grant rebates of the municipal portion of taxes only.

Property Tax Write-Offs

70. Applications for reductions in property assessment value (Section 357 and 358)
 - a. Under section 357 and 358 of the Municipal Act, applications may be made to the City for a reduction in assessment by the property owner, or their agent, for the following reasons:

- i. the result of a change event;
 - ii. the land has become vacant land or excess land;
 - iii. the land has become exempt;
 - iv. a building on the land was razed by fire, demolition or otherwise;
 - v. a building on the land was damaged by fire, demolition or otherwise so as to render it substantially unusable for which it was used immediately prior to the damage;
 - vi. a mobile unit is removed and the applicant is unable to pay taxes because of sickness or extreme poverty;
 - vii. a gross or manifest clerical or factual error; or
 - viii. the property is under repairs or renovations that prevent normal use for a minimum of ninety (90) days.
- b. The prescribed form must be completed and returned to the City by the last day of February of the year following the year in which the application is made. The form may be obtained from the www.owensound.ca or City Hall.
 - c. The form must be completed in accordance with the City's Property Tax Cancellation, Reduction and Refund Policy, if applicable. For more details, please review the policy on the City's website.

71. Penalty and interest reversal on write-offs

- a. As set out in subsections 345(6) & 345(7) of the Municipal Act, where penalty and interest has accrued on a property tax account as the result of non-payment, and a write off of taxes has occurred as the result of one of the legislated tax reduction methods, the penalty and interest will be reversed as though the taxes had originally been billed correctly.
- b. The amount of penalties and interest cancelled is limited to the amount related to the tax reduction associated with a tax adjustment, change in assessment or the City's error or omission.

Assessment Review Board Applications

72. Property owners may apply to the Assessment Review Board (ARB), on the prescribed form to appeal their assessment. The deadline for these types of appeals is March 31st of the current year, for the current year's taxation assessment. Applications, fees, and deadlines are available on the ARB web site at www.arb.gov.on.ca.

73. After receipt of an ARB decision, or minutes of settlement, the City shall recalculate the taxes for the affected year or years within one hundred and twenty (120) days of receipt and notify the property owner accordingly.

Request for Reconsideration (RfR)

74. Requests for Reconsideration are issued by MPAC after negotiating a settlement with the property owner prior to a property owner making application to the ARB.
75. An RfR will be processed as soon as possible the following month after receiving the notice from MPAC or after final billing, or a notice of decision from MPAC.

Post Roll Assessment Notices (PRAN)

76. These are notices that are issued by MPAC advising the property owner and the City that a change in assessment has occurred after the return of the assessment roll.
77. This type of request will be processed as soon as possible in the following month after receiving the notice from MPAC, or a notice of decision from MPAC.

Advisory Notice of Adjustment (ANA)

78. These notices are required by the Assessment Act to adjust the Current Value Assessment (CVA) starting point and phased-in assessments following a change to a property's assessment, when no other notice is otherwise required to be sent to the property owner. Most often ANA's are sent following an Assessment Review Board decision.

Vacant Commercial & Industrial Unit Tax Rebates

79. Under By-law No. 2021-054, the City has deemed it appropriate to end the application of Section 364 Tax Rebate for Vacancies.

Property Tax Rebates

80. Tax Rebates for Charities and Similar Organizations
- a. Section 361 of the Municipal Act requires that a municipality provide relief from property tax for charities and similar non-profit organizations.
 - b. Upon application, qualifying charities and organizations are provided with a rebate of forty percent (40%) of taxes paid.
 - c. The applicant must be a registered charity as defined in section 248(1) of the Income Tax Act and have a registration number issued by the Canada Revenue Agency.

- d. The property must be in one of the commercial or industrial property tax classes.
 - e. Applications will be accepted between January 01 and February 28 of the following year when the tax relief rebate is sought.
 - f. This program is administered by the City.
81. Low-Income Seniors or Low-Income Persons with Disabilities Property Tax Relief Rebate
- a. The City provides property tax relief for low-income seniors or low-income persons with disabilities in accordance with the County of Grey by-law 5112-21.
 - b. Upon application to the City, eligible candidates may receive property tax relief of up to \$500.00.
 - c. Tax relief may be granted when the difference between the base year taxes and the current year taxes for the property does not exceed \$500.00 and all eligibility requirements are met.
 - d. Applications must be received by December 31 annually to qualify for the rebate.
82. Tax Rebate for Heritage Properties
- a. Section 365.2 of the Municipal Act authorizes municipalities to establish a heritage tax rebate program for properties designated under the Ontario Heritage Act.
 - b. Upon application, qualifying properties may receive between ten (10%) and forty percent (40%) of the taxes for municipal and school purposes levied on eligible residential and commercial tax class properties.
 - c. The City's Heritage Property Tax Relief Program By-law establishes this program and delegates administration and enforcement of the rebate to the City.

Non-Tax Debt

83. Outstanding fees and charges imposed by the municipality may be added to the property tax roll and collected in the same manner as property taxes, in accordance with Sections 398(1) and 398(2) of the Municipal Act, 2001.

Bankruptcy

84. 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.

Contaminated Property

85. Council shall approve any tax sale proceedings where it is suspected that a property is environmentally contaminated.

Sharing of Information

86. The City is subject to the Municipal Freedom of Information and Protection of Privacy Act. Departments must comply with the City's obligations under this Act.
87. The City must protect the privacy of individuals with respect to personal information about themselves held by the City and to provide individuals with a right to access that information.

Policy review

88. The Deputy Treasurer/Manager of Revenue, or Director of Corporate Services will review this policy:
 - a. every five (5) years to ensure effectiveness and compliance with current business processes; or
 - a. sooner, if required, based on legislative changes.
89. The Deputy Treasurer/Manager of Revenue, or Director of Corporate Services, is authorized to make such administrative changes to this policy as appropriate to keep the policy current. Any revision to the policy's intent must be presented to Council for consideration.

Related Information and Resources

Internal

90. [Records and Information Management Policy](#)

External

91. [Municipal Act, 2001, S.O. 2001, c. 25](#)

Appendices

92. Appendix A - Property Tax Mail Cycle

Revision History

Authority	Date	Approval	Description of Amendment
Council	2026-06-15	By-law No. 2026-068	New policy, formerly Policy FS19
Choose an item.	Click or tap to enter a date.	Choose an item.	
Choose an item.	Click or tap to enter a date.	Choose an item.	

Appendix 'A' to Policy AF020 - Property Tax Mail Cycle*

Property Tax Mail Cycle*

January	Interim Billing Early warning Letters (<i>Notifying of Tax Arrears Certificate Registration Proceedings</i>) for those in tax arrears 2 or more years
February	1st interim tax installment due Final Warning Letters (<i>Notifying of Tax Arrears Certificate Registration Proceedings</i>) for those in tax arrears 2 or more years
March	Past Due Reminder Notices
April	2nd interim tax instalment due
May	Final Billing Past Due Reminder Notices
June	1st Final Tax Levy Instalment due Supplemental/Omitted Tax Notices 12-Tax Pre-Authorized Recalculationletters (July-Dec)
July	Past Due Reminder Notices Supplemental/Omitted Tax Notices 12-Tax Pre-Authorized Recalculationletters (July-Dec)
August	Supplemental/Omitted Tax Notices
September	2nd Final Tax Levy Instalment due Supplemental/Omitted Tax Notices
October	Past Due Reminder Notices Supplemental/Omitted Tax Notices
November	Supplemental/Omitted Tax Notices
December	Past Due Reminder Notices 12-Tax & 10-Tax Pre-authorized Recalculation Letters (for the first six <i>months of the new year</i>)

*Dates subject to change based on departmental demand

Keyword Definitions:

Interim Billing	50% of the previous years total taxes
Tax Arrears Certificate Registration	Part of the tax sale process to recover outstanding taxes/penalties of any tax account two or more years in arrears
Past Due Reminder Notices	Sent to all property owners with outstanding property taxes, regardless of how many years in arrears the property is
Final Billing	A tax bill representing the total years taxes, based on the City's new tax rates. The interim tax levy is deducted from the total taxes. The remaining balance are the taxes due in June & Sept
Supplemental/Omitted Tax Notices	Standalone tax bills issued when MPAC has advised the City that a property's assessment changed due to an improvement to the property or structure on the land