



PROPERTY TAXES
PRE-AUTHORIZED PAYMENT PLAN (PAP) APPLICATION

PROPERTY INFORMATION:

Customer Name:	
Tax roll number:	2810
Property Address:	
Mailing Address:	<i>(if different from property address)</i>
Phone Number:	
Email address:	

To access and receive information regarding your property tax account, register for an online account at
<https://myhc.haldimandcounty.ca/vch/>

It is the responsibility of the property owner to contact the municipality with any future changes in contact information or banking information. Failure to receive a tax bill does not relieve the taxpayer from payment of taxes, nor from the liability of penalty for late payments.

Bank Account Information

UPDATE BANKING INFORMATION ONLY – (current PAP customers only)

Account Number:		
Branch Transit Number:	Financial Institution Number:	
Financial Institution Name		
Branch Address:		

PRE-AUTHORIZED PAYMENT PLAN (PAP) DETAILS:

Deadline to enroll is the 15th of the month (or first business day after).

<input type="checkbox"/> Instalment Plan	<input type="checkbox"/> Monthly Plan	<input type="checkbox"/> Arrears Plan
Instalment amounts will be deducted on the due date. Penalty and Interest do not apply when account is current. <ul style="list-style-type: none"> instalment amount will be deducted on the instalment due dates instalment due dates are the last business day of March, May, August and October any arrears on the account (ex. Water & Wastewater) will be deducted with the first instalment 	<ul style="list-style-type: none"> Equal amounts withdrawn monthly on the first business day of each month. All taxes must be current in order to enroll in this plan. Monthly Payment Plan amounts will be recalculated at interim and final tax billing. Interest is not applied to the account for Monthly Payment Plan members as long as payments withdrawn are not returned NSF 	Payment specified below will be confirmed by County Staff. Once confirmed, this amount will be withdrawn on the first business day of each month . Account will not be interest/penalty exempt until taxes are current.
		Payment:

You, the Payer, authorize **The Corporation of Haldimand County** to debit the bank account identified above for payment of property taxes as indicated above:

You, the Payer, may revoke your authorization at any time in writing, by phone or e-mail, subject to providing notice of 5 working days before your account is to be debited. To obtain a sample cancellation form, or for more information on your right to cancel a PAP Agreement, contact your financial institution or visit www.cdnpay.ca.

Signature of Account Holder:

 Name (please print)

Signature of Joint Account Holder (if applicable):

 Name (please print)

Date: _____

Date: _____

You have certain recourse rights if any debit does not comply with this application. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit www.cdnpay.ca

You can return filled out form:

<p>In Person: Haldimand County Administration Building 53 Thorburn St S, Cayuga Mon-Fri 8:30-4:30 pm</p>	<p>Electronically: on our website www.haldimandcounty.ca Government>Financial Information> Property Taxes Under: Ways to Pay; Or by email at propertytaxes@haldimandcounty.on.ca</p>	<p>By Mail: Haldimand County 53 Thorburn St S Cayuga, ON NOA 1E0</p>
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Notice of Collection:

Personal Information on this form is collected under the authority of the Municipal Act, 2001 and will be used for the purpose of providing communication on tax billing, including Pre-Authorized Payment Plans, reminders, and e-billing. Questions or concerns about this collection should be directed to the County's Freedom of Information Coordinator at 905-318-5932, ext. 6362, by e-mail to FOI@HaldimandCounty.on.ca or by mail to "Haldimand County Freedom of Information Coordinator", 53 Thorburn St. S., Cayuga, ON NOA 1E0.

OTHER PAYMENT METHODS WHEN NOT ON PAP

- **Mail Cheques**- Please include the instalment stub from your tax bill when submitting cheques. *Note: If a receipt is required please enclose a self addressed stamped envelope.*
- **Telephone or Internet Banking**- using your property assessment roll number e.g. (2810332555030000000), enter payee as Haldimand County Taxes.
- **Online Credit Card Payments** - see link to Paymentus via County's Website - using your property assessment roll number ex. (2810332555030000000).
- **In Person/Drop Box** -At the Haldimand County Administration Building.
- **Mortgage Company**-If your taxes are paid through your mortgage, the bill is mailed to you **for your records only** and to the mortgage company for payment.
- **Financial Institutions**- In Person, at major banks or most credit unions throughout the County.

Benefits of Pre-Authorized Payment Plans

- ❖ No Postage Required
- ❖ No Missed Payments
- ❖ Eliminate Late Payments
- ❖ Assists with Budgeting
- ❖ No Cheques to Write

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.

<p style="text-align: center;">Late Payments</p> <p>➤ Late payments will result in a penalty and interest charge of 1.25% of the outstanding taxes applicable the first day past the due date. This charge is applied for the entire month.</p> <p>➤ Interest will be charged on tax arrears on the first day of each calendar month.</p> <p>➤ Penalty and Interest charges cannot be waived</p>	<p style="text-align: center;">Property Assessment</p> <p>Enquiries about your property's current value assessment (CVA) should be made to the: <u>Municipal Property Assessment Corporation</u> P.O. Box 9808, TORONTO, ON M1S 5T9 phone: 1-866-296-6722</p>
<p>Change of Property Ownership</p> <p>During the year properties change ownership, please refer to your Statement of Adjustment and discuss it with a solicitor as to the apportionment of taxes and the responsibility of payments between the parties involved. Haldimand County DOES NOT re-issue bills.</p>	
<p>TAX SALE ELIGIBILITY</p> <p>Municipal Tax Sale proceedings can begin once taxes have been in arrears for <u>at least two years</u>. The first step in the Municipal Tax Sale process requires the County to register a Tax Arrears Certificate on title of a property. The debtor has one year from the date of registration of a Tax Arrears Certificate on title of the property to pay the cancellation price (which includes all of the taxes levied and outstanding, all accrued penalty/interest and costs). Failing payment within that year, the Treasurer is required to proceed with a sale of the property through a public tender.</p>	
<p>NEW CONSTRUCTION</p> <p>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.</p> <p>You will only receive a supplemental tax bill once the property has been assessed by MPAC (Municipal Property Assessment Corporation), and when that information has been forwarded to Haldimand County. The assessment process can last from 6 months to 3 years, depending on the reason of the value change.</p> <p>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.</p>	

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

For inquiries about property taxes, contact Haldimand County
by e-mail at propertytaxes@haldimandcounty.on.ca,
or by phone (905) 318-5932.