

**TOWN OF CROSSFIELD**  
**MUNICIPAL TAX INSTALLMENT PAYMENT PLAN BYLAW**  
**BYLAW NO. 2020-12**

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**Being a bylaw to establish a tax installment payment plan for municipal property taxes.**

WHEREAS Section 340 of the Municipal Government Act, as amended, permits council to provide for the payment of taxes by instalments;

AND WHEREAS Council wishes to allow property taxpayers to pay taxes imposed under the Municipal Government Act by way of monthly instalment payments;

NOW THEREFORE, under the authority of the Municipal Government Act, the Council of the Town of Crossfield, in the Province of Alberta, enacts as follows:

**SECTION 1: TITLE**

1.1 This Bylaw shall be known as the “Municipal Tax Installment Payment Plan Bylaw”

**SECTION 2: INTERPRETATION**

2.1 In this Bylaw:

- a. **“Property Tax Notice”**: includes all property taxes, business revitalization zone taxes, local improvement taxes, penalties, and unpaid costs, charges and expenses as provided in Section 553 of the Municipal Government Act, RSA. 2000, c M-26.
- b. **“Property Tax Instalment Payment Plan (TIPP)”**: payment of property taxes on a monthly basis by pre-authorized automatic payment from the property owner’s saving or chequing account on the first day of every month, with full payment completed by December of each year while eliminating penalties.
- c. **“Tax Collector”**: means the town finance officer or his or her designate;
- d. **“Taxpayer”**: means the assessed person who is name on an assessment roll in accordance with section 304 of the Municipal Government Act, that liable to pay taxes on a property being taxed pursuant to the Municipal Government Act, Part 10, Division 2 – Property Tax.
- e. **“Town”**: means the Corporation of the Town of Crossfield.

### **SECTION 3: PROPERTY TAXES**

- 3.1 All taxpayers in the town may apply to be included in Tax Instalment Payment Plan (TIPP) program for the payment of taxes by instalments.
- 3.2 Taxpayers, who wish to apply for inclusion in the TIPP program, must pay 12 monthly instalments by applying to the tax collector by completing the Tax Instalment Payment Plan form as outlined in Schedule "A". The taxpayer shall not be included within TIPP until approved by the tax collector.
- 3.3 A taxpayer who wishes to be included in TIPP may apply to the tax collector for inclusion provided, as of the date of application the following can be met:
  - a. Taxpayer does not owe Taxes from any previous year pertaining to the property which is the subject of the application.
  - b. Taxpayer does not currently pay taxes through a mortgage company (P.I.T. – Principal, Interest, Taxes)
- 3.4 A taxpayer who is included in the TIPP program shall not be subject to the provisions of the town's most recent property tax bylaw relating to the due date for the payment of taxes, nor to the town's most recent penalties for unpaid taxes bylaw on taxes remaining unpaid.
- 3.5 TIPP instalments for the current year's taxes will be collected from January to December of the current year, with the tax account balance to be paid in full by the December instalment.

#### **Calculation of Monthly Payment**

- 3.6 Your most recent annual tax levy is divided by 12 to establish a monthly payment amount.
- 3.7 All monthly instalment payments are due on the first day of each month and shall be paid by automatic bank withdrawal from a savings or chequing account at a bank designated by the taxpayer.
- 3.8 Payment amounts will be adjusted in July to compensate for changes in taxes resulting from the annual tax levy.
- 3.9 Taxpayer annual tax notice, usually issued in June each year, will show the total amount of instalments paid to date and the calculation of the monthly instalment payment for the remaining payments in that year.

Payment Instalment Adjustments

- 3.10 At the sole discretion of the tax collector, monthly instalments may be adjusted any time in order to account for:
- a. changes to the total amount of taxes payable in respect of the property in the current year;
  - b. any forecasted increase to the property tax amount payable in respect of the property as deemed reasonable by the tax collector; or
  - c. any other factor which could lead to overpayment or underpayment of the total amount of taxes payable in respect of a property at the end of the current year.
- 3.11 If changes to the monthly TIPP instalment are required, taxpayers will be notified no less than 30 days prior to any increase to the instalment amount.

Selling property or Change of Bank Account

- 3.12 In the event a property is sold or transferred and is currently enrolled in the TIPP program, the purchaser of the property shall either:
- a. assume the previous Taxpayer's remaining TIPP payments; or
  - b. pay the remaining unpaid Taxes in full on or before the date of purchase.
- 3.13 In the event the purchaser fails to pay the taxes as prescribed in this section, the purchaser will be treated as a defaulting taxpayer and Sections 3.19. and 3.20 of this Bylaw will apply.

Removal from TIPP

- 3.14 If for any reason the taxpayer needs to change or cancel the TIPP program, the taxpayer must send written notice to the Town Office a minimum of ten (10) working days prior to the next instalment payment.
- 3.15 The tax collector may remove a taxpayer from the TIPP program in the event the taxpayer fails to make payment of each tax instalment on the due date as required for each instalment. If two consecutive payments are missed, the tax collector shall cancel the agreement upon default and all unpaid taxes become due and payable and are subject to penalties in accordance with the towns more current taxation bylaw.



- 3.16 If any taxpayer payments are not honoured by their bank, the tax collector shall charge a service charge as set out in the town's most recent Fees and Rates Bylaw.
- 3.17 Notice of removal pursuant to Section 3.16 shall be sent to the taxpayer by ordinary mail to the taxpayer's last known address as listed on the tax roll.
- 3.18 When a taxpayer is removed from the TIPP program by the tax collector, subsequent to the due date for the payment of taxes as specified in the town's annual property tax bylaw, all unpaid property taxes become immediately due and payable and the provisions of the town's penalties on unpaid taxes bylaw apply immediately to all unpaid taxes.
- 3.19 In the event a taxpayer requests removal from the TIPP program, all taxes due and owing shall then become due and owing on the due date for the payment of taxes as specified in the town's annual property tax bylaw and the provisions of the town's penalties on unpaid taxes bylaw apply to all unpaid taxes due and owing to the tax collector after the due date.

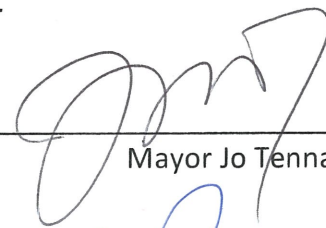
**SECTION 4: ENACTMENT**

- 4.1 Bylaw 2020-12 shall take full force and effect after third and finally reading of this bylaw.

Given first reading this 16 day of June, 2020

Given second reading this 16 day of June, 2020

Given third and final reading this 16 day of June, 2020.



\_\_\_\_\_  
Mayor Jo Tennant



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Chief Administrative Officer  
Kenneth Bosman

**Bylaw 2020-12 - Schedule A**  
**TOWN OF CROSSFIELD**  
**TAX INSTALMENT PAYMMENT PLAN APPLICATION**

**PLEASE PRINT**

Tax Roll No:	Civic Address:
Applicant(s) Name:	
Applicant(s) Mailing Address:	
Phone No:	Alternate No:
Email Address:	

I/We the applicant(s):

- authorize the tax collector to access my account for the monthly tax instalment payment payable to the Town of Crossfield on the 1<sup>st</sup> day of each month as payment in part of the taxes for the above-named property.
- those who wish to be included in the TIPP program may apply to the tax collector for inclusion provided that, at of the date of application, the following can be met:
  - a. Taxpayer does not owe taxes from any previous year pertaining to the property which is the subject of the application.
  - b. Taxpayer does not currently pay taxes through a mortgage company (P.I.T. – principal, interest, taxes)
- Acknowledge that under the TIPP program, we shall not be subject to the provisions of the town’s most recent property tax bylaw relating to the due date for the payment of taxes, nor to the town’s most recent penalties for unpaid taxes bylaw on taxes remaining unpaid.
- Agree that the TIPP instalments for the current year’s Taxes will be collected from January to December of the current year, with the tax account balance to be paid in full by the December instalment.
- Agree that the most recent annual tax levy is divided by 12 to establish a monthly payment amount.
- Agree all monthly instalment payments are due on the first day of each month and shall be paid by automatic bank withdrawal from a savings or chequing account at a bank designated by the taxpayer.
- Acknowledge monthly payment amounts will be adjusted in July to compensate for changes in taxes resulting from the annual tax levy.
- Acknowledge that our annual tax notice, usually issued in June each year, will show the total amount of instalments paid to date and the calculation of the monthly instalment payment for the remaining payments in that year.
- Acknowledge that if for any reason the taxpayer needs to change or cancel the TIPP, the taxpayer must send written notice to the Town Office a minimum of ten (10) working days prior to the next instalment payment.

- Acknowledge that the tax collector may remove a taxpayer from the TIPP program in the event the taxpayer fails to make payment of each tax instalment on the due date as required for each instalment. If two consecutive payments are missed, the tax collector shall cancel the agreement upon default and all unpaid taxes become due and payable and are subject to penalties in accordance with the town's more current taxation bylaw.
- Agree that if any taxpayer payments are not honoured by their bank, the tax collector shall charge a service charge as noted in the town's most recent Fees and Rates bylaw.
- Acknowledge that when a taxpayer is removed from the TIPP program by the tax collector, subsequent to the due date for the payment of taxes as specified in the town's annual property tax bylaw, all unpaid property taxes become immediately due and payable and the provisions of the town's penalties on unpaid taxes bylaw apply immediately to all unpaid taxes.
- Acknowledge that in the event a taxpayer requests removal from the TIPP program, all taxes due and owing shall then become due and owing on the due date for the payment of taxes as specified in the town's annual property tax bylaw and the provisions of the town's penalties on unpaid taxes bylaw apply to all unpaid taxes due and owing to the tax collector after the due date.

AUTHORIZATION	
Authorized Signature:	Date Signed (MM/DD/YYYY)
**Authorized Signature:	Date Signed (MM/DD/YYYY)
<p>** For joint accounts where more than one signature is required on cheques, both are required.</p> <p><b>TERMS AND CONDITIONS:</b> See Attached Page and refer to most recent Payment Option Bylaw</p>	

### T.I.P.P. CALCULATION

Current Levy \$ \_\_\_\_\_ ÷ 12 months = Amount of Monthly Instalment Payment \$ \_\_\_\_\_

**Please attach a VOID cheque of bank draft or complete the banking information below.**

Your Name _____	Date _____
Your Address _____	
Pay to the Order of _____	\$ _____
	/100 Dollars
Bank Name _____	Signature _____
Bank Address _____	Note _____

A    
B    
C    
D

Sample Cheque

Name of Financial Institution	
A. This is the cheque number (do not enter this number)	
B. This is the transit/branch number (5-digit number)	
C. This is the institution number (3-digit number)	
D. This is the account number. Please include any spaces that appear.	

This Tax Instalment Payment Plan agreement may be amended by the tax collector from time to time.