



**City of
Lloydminster**

Policy

Policy Title:	Property Tax Pre-Authorized Debit Plan Policy		Policy Number:	137-01	
Date of Council Approval:	August 26, 2019	Motion No:	231-2019	Year of Review:	2021
Department Sponsored by:	Assessment & Taxation				

1. Purpose:

- 1.1. To provide for consistent administration of the Property Tax Pre-Authorized Debit (PAD) Plan.

2. Objective:

- 2.1. To make the Property Tax PAD Plan available to property owners who wish to have automatic withdrawals from their accounts for their following year's property taxes.

3. Definitions:

Administration	An employee, contract employee or volunteer of the City of Lloydminster.
Applicant	A person who submits and signs an application in the prescribed form
Property Tax Pre-Authorized Debit (PAD) Plan	A City of Lloydminster program for a tax payer that wishes to have automatic withdrawals from the tax payer's bank account for their following year property taxes.
Property Tax Pre-Authorized Debit (PAD) Agreement	An agreement between the City of Lloydminster and a tax payer to arrange for automatic withdrawals from the tax payer's bank account for their following year property taxes.

4. Scope:

- 4.1. This Policy applies to all members of Administration who administer and/or collect property tax payments.

5. Applications:

- 5.1. A Property Tax Pre-Authorized Debit (PAD) Agreement shall:

- 5.1.1. be submitted in the prescribed form to the City of Lloydminster Assessment & Taxation department and be signed by the applicant;
- 5.1.2. be submitted by a property owner or other interested party in the property;
- 5.1.3. have one and only one payment plan option selected;
- 5.1.4. include a VOID cheque or a Pre-Authorized Debit form from the applicant's financial institution;
- 5.1.5. be submitted at least five (5) business days prior to the first scheduled withdrawal date.

6. Property Tax PAD Agreement

- 6.1. All property tax levies, current and arrears, including any supplementary levies, shall be paid in full prior to approval of a Property Tax PAD Agreement.
- 6.2. The Property Tax PAD Plan shall not excuse penalties on the property's tax account. If property taxes are not paid in full by the penalty date, for any reason, including but not limited to a dishonored payment, the property tax account shall be subject to any and all applicable penalties.
- 6.3. No interest shall be paid on pre-payments made through the Property Tax PAD Plan.
- 6.4. The Property Tax PAD Agreement shall remain in effect until the City of Lloydminster has received written notification in the prescribed form to cancel or change the Property Tax PAD Agreement or if the applicant(s) breach the agreement.
- 6.5. Any cancellation or change to the Property Tax PAD Agreement shall be received at least ten (10) business days prior to the next scheduled withdrawal date. Unless notification is received, the Property Tax PAD Agreement will renew automatically on an annual basis. Refunds will only be issued, at the discretion of the City of Lloydminster, on submittal of the required form. Proof of adjustments from the lawyer's office must accompany the required form in the case of a property transfer.
- 6.6. The Property Tax PAD Agreement is specific to the property tax roll number and address indicated on the application. If the applicant moves, they shall cancel their current Property Tax PAD Agreement. The Property Tax PAD Agreement shall not be transferred to another property.
- 6.7. A Property Tax PAD Agreement shall be terminated, and the applicant removed from the Property Tax PAD Plan without prior notice if:
 - 6.7.1. a payment withdrawn from the account is dishonored for two (2) consecutive months by the applicant's financial institution;

- 6.7.2. a payment withdrawn from the account is dishonored three (3) times in a twelve (12) month period by the applicant's financial institution;
 - 6.7.3. title of the property identified in the PAD Agreement transfers to a new property owner without cancellation of the PAD Agreement.
 - 6.7.4. an existing PAD Agreement remains in place that is not compliant with the terms of this policy more than 60 days after Council approval of the policy
- 6.8. Upon receipt of a new or revised Property Tax PAD Agreement, all prior Property Tax PAD Agreements between the City of Lloydminster and the applicant shall be revoked upon the effective date of the new Property Tax PAD Agreement.

7. Penalty:

- 7.1. Any member of Administration found to be in violation of this Policy may be subjected to a disciplinary action. Such action may be dependent upon the nature of the breach of this policy; discipline may range from a written warning to dismissal with cause.
- 7.2. Any Member of Council found to be in violation of this policy may be dealt with utilizing the "*Code of Conduct Bylaw*" or provisions of "*The Lloydminster Charter.*"

8. Responsibility:

- 8.1. City Council shall review and approve all policies.
- 8.2. City Administration shall administer the policy through the use of a supporting procedure.
- 8.3. Sponsoring Department is responsible for creating and amending a supporting procedure.