

TOWN OF ANNAPOLIS ROYAL

POLICY

Title: Policy on Tax Account Receivables Collections	
Policy No: 2014-5	Supersedes: ---
Effective Date : December 31, 2014	Date approved by Council Resolution: December 15, 2014

Purpose:

To specify the steps that must be taken to ensure accounts receivable are collected in a timely, fair and cost effective manner.

Applies to:

All Tax accounts of the Town of Annapolis Royal.

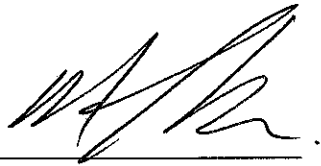
Time Frame	Action
1 – 30 days	Current balance due
31 - 40 days	First past due statement is sent – PRIMARY NOTICE
61-70 days	Second past due statement is sent – SECONDARY NOTICE Appendix A and Appendix B
91 days since issued	Letter to past due accounts regarding collections– REGISTERED NOTICE Appendix C and Appendix D

Policy Statement:

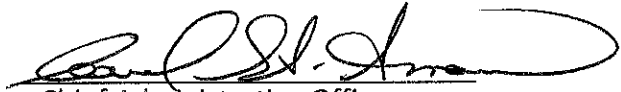
The following procedure will be followed with all Tax accounts of the Town of Annapolis Royal:

1. The Town of Annapolis Royal sends out an Interim and Final Tax bill each year to all residential and commercial properties in the Town of Annapolis Royal.
2. The tax bill is the responsibility of the person assessed for the property for the fiscal year, unless a request in writing is made to the Land Registry Office requesting that the Tax Bill be sent to a representative. The information will then be forwarded to Property Valuation Services Corporation and consequently the Town’s records will be updated.
3. Interim Tax bills will be due May 31st of the year issued and Final Tax bills will be due November 30th of the year issued, as indicated on the Tax bill. If the due date falls on a weekend, then the due date is the next business day.

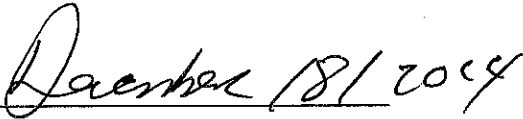
4. Payments on all tax accounts are automatically applied to interest charges primarily, than the oldest balance owing and finally the most recent amount owing.
5. The Town of Annapolis Royal will consider any tax bill not paid by the due date as overdue.
6. Interest will be added to overdue accounts on the first business day of each month at the current interest rate and statements will be issued to all overdue accounts with a balance greater than \$5.00.
7. If charges are not paid within thirty (30) days of becoming overdue, then a Primary Notice letter (Appendix A) is sent requesting payment or the installation of a payment plan (Appendix B).
8. If charges are not paid and no payment plan is put into place 60 days after the Primary Notice has been sent, than a Final notice (Appendix C) is sent by registered mail to the customer and the account is sent to collections. The fee for the collections will be the responsibility of the taxpayer. (Appendix D). Part VI (Tax Collection) Section 123 (4) of the Municipal Government Act (MGA) gives authority to charge collection costs and expenses.
9. Extenuating circumstances will be the only time a payment plan can be initiated.



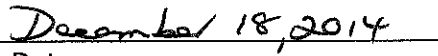
Mayor



Chief Administrative Officer



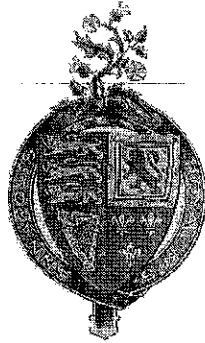
Date



Date

Appendix A

Town of Annapolis Royal



[REDACTED]

[REDACTED]

Annapolis Royal, NS
B0S 1A0

[REDACTED]:

It is the time of year when the Town of Annapolis Royal must notify tax payers whose accounts are in arrears.

Our records indicate that your Property Tax Account [REDACTED] is in arrears for the years [REDACTED]. The total amount owing to [REDACTED].

There are four ways the Town can collect on arrears: (1) receive full payment within 30 days of this notice, (2) arrange for a payment plan which will pay all taxes in full by March 31, 201__ with post-dated cheques, (3) the Town of Annapolis Royal's contracted Provincial Civil Constable will collect the outstanding taxes and interest, in addition the Provincial Civil Constable's fee will be borne by the taxpayer (copy of the policy attached) or (4) by sale of the property via tax sale process. Option (1) and (2) are preferable to the Town, with option (4) being the last, but necessary resort.

Please contact the office no later than [REDACTED] to discuss when we will receive payment in full of all outstanding taxes. We require monthly post-dated cheques to cover the arrears, plus applicable interest. **Following that date, it will be necessary for the Town to proceed with further collection action, if we have not heard from you.**

The Town of Annapolis Royal charges interest on all outstanding taxes at the rate of 18% per annum, calculated monthly. Please make sure you check with the Town office prior to making out a cheque for the entire balance, because the outstanding balance changes monthly. Also, for future use the Town offers an on-line payment option.

Thank you for your anticipated prompt response to this letter.

Yours sincerely,
TOWN OF ANNAPOLIS ROYAL

Melony Robinson, CMA
Director of Finance

285 St George Street, PO Box 310, Annapolis Royal NS B0S 1A0 Canada
www.annapolisroyal.com phone (902) 532-2043 fax (902) 532-7443

Appendix B
A G R E E M E N T

Payer No: _____

Account No: _____

Description: _____

WHEREAS _____ is/are indebted to the Town of Annapolis Royal in the approximate amount of (\$ _____), including taxes and interest.

THEREFORE, I/WE HEREBY AGREE to make regular monthly payments on or before the day of every month, commencing _____, in the minimum amount of _____ (\$ _____); and

I/WE FURTHER AGREE that such payments shall continue each and every month until the balance of all rates, taxes and interest has been paid in full.

IN CONSIDERATION of the foregoing, the Town of Annapolis Royal agrees to postpone all tax sale proceedings against the assessed property described above, as long as the terms of this agreement are adhered to.

DATED this _____ day of _____, AD 20__ in Annapolis Royal in the Town of Annapolis, Province of Nova Scotia.

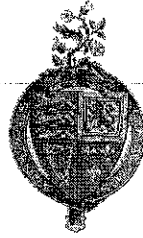
_____))
Witness

_____))
_____))
_____)

_____))
Witness))
))
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_____))
Town of Annapolis Royal

Appendix C
Town of Annapolis Royal



[REDACTED]

[REDACTED]

REGISTERED MAIL

[REDACTED]:

This is a follow-up to my letter to you dated [REDACTED] (copy attached).
Your Property Tax Account # [REDACTED] is in arrears for the year [REDACTED]. The total amount
owing to [REDACTED].

Since we have not heard from you to discuss when we may expect payment in full of all
outstanding taxes, we have no choice but to proceed with sending this account to collections.

Yours sincerely,
TOWN OF ANNAPOLIS ROYAL

Melony Robinson, CMA
Director of Finance

Appendix D

Town of Annapolis Royal

P.O. Box 310 ANNAPOLIS ROYAL
NOVA SCOTIA B0S 1A0 CANADA
Telephone +902 532 3146 * Fax +902 532 7443 *
EMAIL: cao@annapolisroyal.com
www.annapolisroyal.com

STATEMENT OF OUTSTANDING TAXES AND INTEREST

Name	ROLL #
Mailing Address	Civic Address
Annapolis Royal, NS	Annapolis Royal, NS
B0S 1A0	

Total Tax Arrears	\$ 0.00	201_/201_
	\$ 0.00	201_/201_
Interest (to Sept. 1/___)	<u>0.00</u>	
TOTAL DUE	\$ 000.00	

Where the Town incurs tax collection fees, such tax collection fees shall be added to the amount to be collected pursuant to the warrant and recovered from the property owner(s) concerned rather than be funded through the general tax rate. Tax collection fees may include the fees and expenses charged by a provincial civil constable in the exercise of the powers granted under Section 123 of the Municipal Government Act.

Pursuant to the Town of Annapolis Royal's Tax Collection Policy and Part VI of the Municipal Government Act, [REDACTED], Provincial Civil Constable, is hereby authorized to act as an agent for the Town of Annapolis Royal for the collection of outstanding taxes and interest.

Chief Administrative Officer

Signature

Date

Date