



POLICY NO. 14

PAYMENT ARRANGEMENTS

BE IT ENACTED by the Council of Region of Queens Municipality, under the authority of the Municipal Government Act, S.N.S. 1998, Chapter 18, as follows: This policy shall be known as Policy Number 14 and may be cited as the "Payment Arrangements Policy".

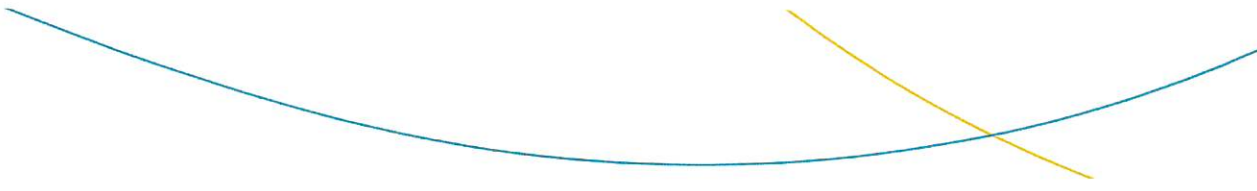
POLICY PURPOSE

The purpose of this policy is to guide and support the Treasurer in making arrears payment arrangements with property owners.

AUTHORITY

Section 134(5) of the Municipal Government Act provides that where the municipality and a taxpayer have entered into a tax arrears payment arrangement, the period for which the tax lien is effective is extended by the period of the tax arrears payment arrangement.

Section 8 Schedule D of *Region of Queens Municipality Water Utility Schedule of Rules and Regulations* states that the Utility shall have the right to enter onto



customers' premises within reasonable hours to suspend service to customers whose bills remain unpaid for more than forty calendar days after the date rendered. The customer shall pay the reconnection fee as set out in the Schedule of Rates and Charges for Re-establishing Water Service after each suspension. Service suspension can be delayed if approved payment arrangements have been made and the customer is in compliance with arrangements.

Section 10.13 of *Bylaw No. 11 Sewers*, states the sewer service charge is a lien on the whole of the property subject to the sewer charge and may be collected in the same manner and with the same effect as unpaid rates and taxes under the *Assessment Act*.

DEFINITIONS

"taxes" includes municipal rates, area rates, special purpose tax, change in use tax, forest property tax, recreational property tax, capital charges, one-time charges, local improvement charges and any rates, charges or debts prescribed by the enactment authorizing them, to be a lien on the property.

"tax sale" includes a sale by public auction or sale by tender, for the purpose of collecting taxes.

"payment arrangement" includes an agreement authorized between customer and Region of Queens Municipality to recover outstanding amounts on Tax, Water Utility and Sewer accounts.

"compliance" includes the act of fulfilling the payment arrangement by making payment by the specified date per the signed arrangement.



"default" includes failure to fulfill one full payment by the prescribed date from the payment arrangement.

TAX PAYMENT ARRANGMENTS

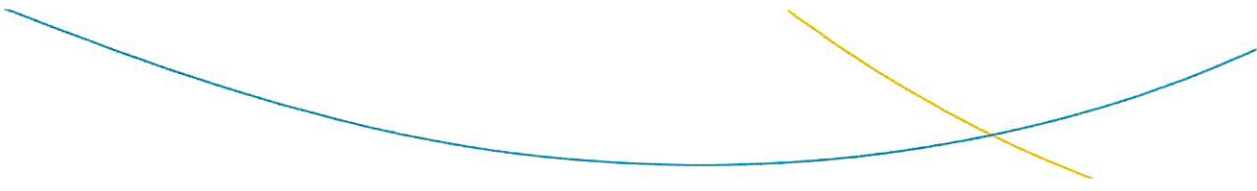
The Treasurer shall determine the total of all tax amounts (property, area rates, special rates, etc.) owing to Region of Queens Municipality related to the property and shall be included in the payment arrangement.

Tax payment arrangements are an option available to property owners who are unable to make payment in full. Interest on any overdue taxes shall be 12% per year, or 1% monthly, with interest compounded monthly on the first day of each month they remain unpaid. Tax payment arrangements do not affect the amount of interest owing or the rate which interest is calculated on outstanding balances.

Tax payment arrangements are only valid once signed by both a property owner and Treasurer and returned to Region of Queens Municipality. Verbal agreements are not considered binding therefore are not valid.

Payments are due by the close of the last business day of each month. Any person not remitting payment by the date specified in the agreement, shall be deemed to be in default of the agreement unless deemed otherwise due to extraordinary circumstances at the discretion of the Treasurer.

When a property owner defaults on the agreement, the Treasurer has the option to immediately begin tax sale proceedings, if the outstanding amount is more



than two years plus current. Properties shall not be placed on the Tax Sale List if the property owner and Treasurer have entered into a payment arrangement and the property owner is in compliance with the agreement.

Negotiation or re-negotiation of payment arrangements are at the discretion of the Treasurer where a current arrangement exists and is not in default. A revised payment arrangement must be signed by both parties prior to approval. Negotiation or re-negotiation will not be considered when an agreement is in default.

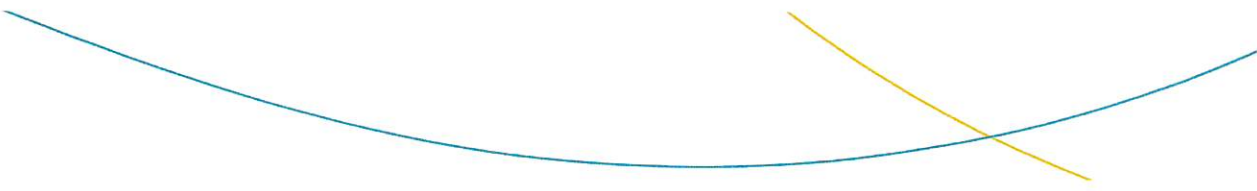
Payment arrangements are calculated for the account to be paid in full within a maximum duration of sixteen (16) months from the date the arrangement is signed. When calculating, an estimate will be made of future tax bill and interest charges to be incurred, and will be included in the monthly payment amount. When payment is made it is applied first to interest and then taxes longest in arrears.

TAX SALE LIST

Once tax sale proceedings have begun, no property shall be removed from the tax sale process unless the total amount due and payable on the date of payment has been paid in full.

WATER PAYMENT ARRANGEMENTS

Water payment arrangements are an option available to property owners who are unable to make payment in full and have a municipal water account in their name. Interest on any overdue charges shall be 12% per year, or 1% monthly, with



interest compounded monthly on the first day of each month they remain unpaid. Water payment arrangements do not affect the amount of interest owing or the rate which interest is calculated on outstanding balances.

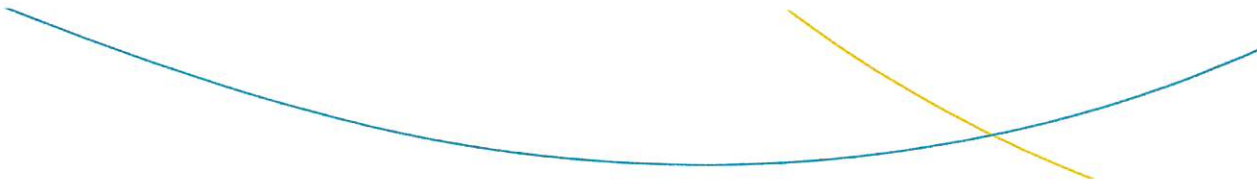
Payment arrangements are calculated to ensure balance is satisfied within ninety (90) days of the signed arrangement. If the property owner defaults on the payment arrangement, Region of Queens Municipality has the right to proceed with disconnection.

Payments are due by the close of the business day stated on the signed arrangement. Any payment not received by the dates specified in the agreement shall be deemed to be in default of the agreement unless deemed otherwise due to extraordinary circumstances at the discretion of the Treasurer.

Negotiation or re-negotiation of payment arrangements are at the discretion of the Treasurer where a current arrangement exists and the agreement is not in default. A revised payment arrangement must be signed by both parties prior to approval. Negotiation or re-negotiation will not be considered where the agreement is in default.

SEWER PAYMENT ARRANGEMENTS

Sewer payment arrangements are an option available to property owners who are unable to make payment in full. Interest on any overdue charges shall be 12% per year, or 1% monthly, with interest compounded monthly on the first day of each month they remain unpaid. Sewer payment arrangements do not affect the amount of interest owing or the rate which interest is calculated on outstanding balances.



Payment arrangements are calculated to ensure balance is satisfied within ninety (90) days of the signed arrangement. If the property owner defaults on the payment arrangement, Region of Queens Municipality has the right to proceed with tax sale measures.

Payments are due by the close of the business day stated on the signed arrangement. Any payment not received by the dates specified in the agreement shall be deemed to be in default of the agreement unless deemed otherwise due to extraordinary circumstances at the discretion of the Treasurer.

Negotiation or re-negotiation of payment arrangements are at the discretion of the Treasurer where a current arrangement exists and the agreement is not in default. A revised payment arrangement must be signed by both parties prior to approval. Negotiation or re-negotiation will not be considered where the agreement is in default.

ACCOUNTABILITY

Responsibility for the oversight and implementation of this policy shall lie with the Municipality's Manager of Finance, who is appointed as the Municipality's Treasurer, and shall carry out their function according to the terms and conditions of this policy. It shall be the responsibility of the Manager of Finance to bring forth clear recommendations to the Audit and Internal Control Committee for review related to any required changes in this policy or its ensuing implementation practices.



REPEAL

Policy 14- Water Service Collections

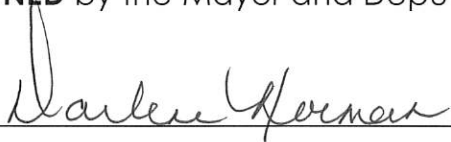
EFFECTIVE DATE

This policy shall take effect from the date of approval by Council


OFFICIAL CERTIFICATION

THIS IS TO CERTIFY THAT this policy was passed by the Council of Region of Queens Municipality at a duly constituted meeting of said Council held on the 26th day of October, 2021.

SIGNED by the Mayor and Deputy Clerk this 2nd day of November, 2021.



Mayor



Deputy Clerk

Recommended by Audit and Internal Control Committee: September 13, 2021

Adopted by Council: October 26, 2021