

## Tax-Related FAQ

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### **Pre-authorized Payment Plans**

**Monthly Payment Plan** – payments are to be made automatically from your bank account, on the 15<sup>th</sup> of each month. There are 10 monthly payments from February 15<sup>th</sup> to November 15<sup>th</sup>. (There are no payments in December or January)

**Due Date Method-** payments are to be made automatically from your bank account on the tax installment due date. (Four (4) payments per year)

### **How do I sign up for Pre-Authorized**

You can pick up a pre-authorized payment plan form from the Municipal Administrative Building, 1 Toronto St., Colborne or print off a form from the forms & application tab. All applications must be submitted to the Finance Department with void cheque or banking information supplied by your financial institution **at least 2 weeks prior** to the 15<sup>th</sup> of the month.

### **Can I get a reprint of my taxes from last year**

Yes, you are able to get a reprint of your taxes from the previous year, provided the property is in your name. If you are selling your home, you must obtain a reprint prior to an ownership change. The cost for a reprint is \$5.00 To save the cost of a reprint, please keep your June bill for your records.

### **How are my taxes calculated**

The municipality uses the assessed value of your property and multiplies that value by the municipal tax rate for your property class to get the calculated taxes.

### **When is penalty and interest added**

Penalty and interest of 1.25% (per month) is applied to any outstanding balances on the 1<sup>st</sup> of each month. To avoid late charges, please ensure payment is received in our office **by the due date**. If you are paying online, please allow for 3 business days for our office to receive your payment.

### **How can I pay my taxes**

- At most financial institutions or by using internet banking services. Please allow 3 business days to process payment.
- Pre-authorized payment plan, (monthly or due date method) Please see above for details.
- Debit, cash or cheque (postdated cheques are accepted), payable to "Township of Cramahe" *Please write your roll number on all cheques, this number appears on the upper portion of your tax bill.*
- Pay by Credit Card **website or telephone only**. Please see instructions below.

### **Can I pay my taxes by credit card?**

The Corporation of the Township of Cramahe is pleased to offer a payment option for residents interested in paying their property taxes by credit card. Paymentus Corporation, an independent third-party automated payment service accepts VISA and MasterCard.

Payments will be charged a rate of 2.75% on the total amount paid. This fee covers payment handling and processing charges. Example  $\$500.00 + (2.75\% \text{ fee of } \$13.75 = \$513.75)$ . You will need your 19 digit tax roll number which is found on your tax bill.

If you would prefer to pay via telephone you may call 1-866-788-2818, and follow the instructions (2.75% fee will apply).

Please click the link below to pay your taxes by credit card.

<https://ipn.paymentus.com/otp/stde/cm rh>

### **When are the Tax Bills mailed out**

Property tax bills are sent out twice a year, the interim bill is scheduled to be mailed at the beginning of February, and the final bill is scheduled to be mailed at the beginning of June.

### **When are receipts mailed out**

The final bill, which is mailed out in June, is your receipt. Once all taxes for the year have been paid in full, we can stamp your final bill paid. Please note; reprints are \$5.00.

### **What do I have to do if I have an issue with my assessment**

If property owners disagree with MPAC's assessment or classification of their property, they can file a Request for Reconsideration (RfR) and MPAC will review their assessment. To learn more about how to file an RfR please call MPAC at (877)-474-1224.

### **How do I obtain a balance or information on my tax account**

You can come into our office in order to find out the balance or other information on your property tax account. Alternatively, you can email our tax department, however your email must have the same name as that on your property tax account.