Town of Stephenville Crossing

Collections By-Law

Pursuant to the authority conferred in sections 7 and 8 of the Towns and Local Service District Act, 2025, the Town Council of Stephenville Crossing has adopted the following By-Law on the

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1.0 **TITLE**

1.1 This document shall be known and cited as the Town of Stephenville Crossing Collections By-Law.

2.0 PURPOSE

2.1 This by-law outlines the framework and procedures for collecting taxes and fees as imposed by the Town of Stephenville Crossing.

3.0 INTERPRETATIONS

3.1 "Act" shall mean Towns and Local Service Districts Act, 2025.

3.2 "Council" shall mean the Town Council of Stephenville Crossing

3.3 "Fees" shall mean the charge for services provided by the town such as but not limited to Water and Sewer fees.

3.4 "Fiscal" shall mean January 01 to December 31 of the current calendar year.

3.5 "Taxes" shall mean Business Taxes, Property Taxes, Gross Revenue Tax.

Tourist Accommodation Tax and any other taxes imposed by the Town.

3.6 "Town" shall mean the Town of Stephenville Crossing.

4.0 APPLICATION

4.1 This By-Law applies to the collection of all taxes and fees on residential, multi-residential, commercial and business accounts.

5.0 PROCEDURE

5.1 CURRENT YEAR

The Town will post the annual tax levy by January 31 each year.

5.1.1 Payment of Taxes

(a) Tax invoices will be sent out no later than January 31 of every fiscal year. Property owners are responsible for ensuring the Town has their current mailing address on file.

(b) It is the responsibility of the property owner(s) to understand their tax, fee obligations regardless of any error in the issuance of notification from the Town.

© Taxes and fees imposed by Council are due to be paid on or before June 30 of the fiscal year, unless changed by a Council motion.

5.1.2 Payment Methods

Payments can be made by any of the following means:

(a) In-person at the Town Hall
(b) Electronically via online banking
(c) Paid by your mortgage provider (property owner must arrange with their bank).
(d) Payment Plan
(e) Post Dated Cheques

5.1.3 Payment Plans

(a) Payment plan applications must be received in January. Upon approval of the payment plan, payments must commence as per the approved application. Balances must be paid in full by December 31, of the fiscal year.

(b) Payment plans for prior year's taxes will be considered on a case-by-case basis.

© Should a payment be rejected and/or returned as insufficient funds, the property owner(s) will be subject to a $35 admin fee. The property owner(s) will have five (5) days to resubmit the payment.

(d) Defaulting on a payment plan will be considered as cancellation of the plan. Cancelled payment plans are then subject to Cut offs

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5.3 COLLECTION ACTIONS

5.3.1 Action One- Listing

Not more than three (3) days afer4 the end of each month all W/S accounts shall be reviewed to determine those accounts that are three (3) months or more in arrears.

5.3.2 Action Two-Cut off Notices

Cut-off notices will be forwarded to those customers advising them that the overdue amount must be paid within (30) days of the statement date.

5.3.3 Action three -enforcement

At the end of the one (1) final list will be compiled and the Town clerk manager who will review for any extenuating circumstances. All other accounts will be forward to the Public Works employees Monday through Thursday noon.

5.3.4 Accounts Over One Year

Accounts that have a balance forward in January for the prior year's taxes that do not have a payment plan in place will be issued a final warning that collection measures, recovery and legal action may follow.

5.3.5 Legal Action

Where the property owner(s) have not made payment arrangements or payment arrangements have not been satisfactorily maintained, the Town may initiate legal action, as follows:

(a) Rental Seizure – If there is a tenant in the property, rental seizure will commence as per Section 159 of the Act. A rental seizure letter will be sent to the property owner(s) notifying that if no contact is made within five (5) business days to make payment arrangements, rental seizure will begin immediately. The rental seizure will remain in effect until the outstanding tax.

(b) Water Disconnection – property owner(s) with water and/or sewer service will be advised that services will be shut off in accordance to Section 160 of the Act. A water/sewer disconnection letter will delivered to the property owner(s) notifying them that if no contact is made within thirty(30) business days to make payment arrangements, service will be disconnected. The letter will include the date of disconnection.

(c) Private Collection Agency – At the Town's discretion, any account in arrears can be sent to a private agency for collections.

(d) Small Claims Court – Accounts in Collection with a balance of $25,000 or less, can be sent to Small Claims Court for recovery, as per Section 161 of the Act.

(e) Supreme Court – Accounts in Collections with a balance of $25,001 or more, can be sent to Supreme Court for recovery, as per Section 161 of the Act. (f)

(f) Arrears Sale – In extenuating circumstances where all other legal actions are not effective, the account may be referred to the Town's legal service providers to commence an arrears sale procedure of the property. This course of action will be decided on a case-case basis and will be in accordance with the Town of Stephenville Crossing Arrears Sale By-Law.

6.0 EFFECTIVE DATE

6.1 These Regulations first came into effect on the 17 June, 26 through resolution of council, #119/26

Mayor

Town Clerk/Manager