

Dear Proposed Pre-Authorized Payment Plan Participant:

Below is some information pertaining the **Pre-Authorized Payment Plans** (PAPP) for the Municipality of Mississippi Mills.

### How to enroll in the PAPP

To enroll in one or both Pre-Authorized Payment Plans (Tax and/or Water), please:

1. Review the information below to understand how each plan works.
2. Decide which plan(s) you would like to enroll in.
3. Submit the following to the Municipality in person or by email to [tax@mississippimills.ca](mailto:tax@mississippimills.ca) – at least FIVE (5) business days before withdrawal date or you will be added to the next payment cycle:
  - A **completed application form (attached)**
  - A **“VOID” cheque or Pre-Authorized Payment form** from your financial institution

### Eligibility Requirements

To qualify for the Tax PAPP and/or Water PAPP:

- Your tax and/or water account(s) must be in good standing (no arrears)
- You must be the current property owner
- Your property must be fully assessed by MPAC

### How the plans work

- **Tax Pre-Authorized Payment Plan**
  - The fiscal year for the Tax PAPP is **October to September (12 payments)**. This means you will begin making payments towards your year’s taxes in October of the previous year. In this way, you will always have enough funds in your Tax Account to cover the tax installments when they become due.
  - Payments for the Tax PAPP will be withdrawn from your Bank Account on the **25th day of each month**.
  - If joining the Tax PAPP at the beginning of the cycle (October), the Municipality will calculate the payment amount based on the previous years total taxes divided by 12
  - If joining the Tax PAPP part way through the year, the Municipality will calculate the payment amount based on the amount of taxes remaining to be paid divided by the number of months remaining in the cycle of the Plan.
  - *The budget for the Municipality is typically set by June of each year. The budget decides what the tax rate is for the year. The tax rate, multiplied by your assessment, equals your annual taxes.*
  - When the current year’s taxes are known each year, a **recalculation** of your Tax Account will be performed. Any resultant tax increase/decrease will be reflected in your **July to September** payments on the Tax PAPP.
- **Water Pre-Authorized Payment Plan**
  - Payments for the Water PAPP will be withdrawn from your bank account on the **due date** (to be determined each billing cycle).
  - Each withdrawal will be for the **full amount due**. You will receive a copy of your bill in advance indicating the amount that will be withdrawn.

### Non-Sufficient Funds (NSF) Payments

- If the Municipality receives notification of NSF in your Bank Account when it attempts to withdraw payments, a service charge will apply based on the current fees and charges by-law.
- If the Municipality receives notification **twice** of NSF in your Bank Account to make the required payments, the Municipality reserves the right to remove you from its PAPP service(s).

### Cancelling or Updating Banking Information

- Requests must be submitted to the municipality in writing (email or letter)
- Requests must be received at least FIVE (5) business days prior to a withdrawal date

If you have any questions on the above information, please do not hesitate to contact the Municipality of Mississippi Mills Tax Department: **613-256-2064** or [tax@mississippimills.ca](mailto:tax@mississippimills.ca)



THE CORPORATION OF THE  
MUNICIPALITY OF MISSISSIPPI MILLS



Mississippi  
Mills

## AUTHORIZATION FOR PRE-AUTHORIZED PAYMENT PLAN

Please sign me up for the following Pre-Authorized Payment Plans (PAPP):

Tax PAPP     Water PAPP    (Check boxes that apply)

TAX ROLL NUMBER: \_\_\_\_\_

WATER ACCOUNT NUMBER(S): \_\_\_\_\_

NAME (PLEASE PRINT): \_\_\_\_\_

STREET ADDRESS: \_\_\_\_\_

*For no street address, fill out.* CONCESSION: \_\_\_\_\_ LOT: \_\_\_\_\_

PHONE NUMBER: \_\_\_\_\_ EMAIL ADDRESS: \_\_\_\_\_

**I, as the Account holder,** (Please check boxes)

- have read the first page of this agreement and agree to the terms and conditions of the plan(s)**
- authorize the payee and the above-noted Financial Institution to debit my Account for payment of my property taxes on the 25th day of each month, and/or for payment of my water bill on the bill due date.**

DATE: \_\_\_\_\_ SIGNATURE: \_\_\_\_\_

### Please also sign me up for Paperless Billing/Statements:

Paperless Tax Bills     Paperless Water Bills    (Check boxes that apply)

Leave this section blank if you would like to continue receiving your bills by letter mail **(a \$2 fee will apply to each paper bill)**. By checking a box, you consent to receiving emails with the basic details of your account with the complete bill as a PDF to the email address provided above. If you do not receive a bill, please check your junk/spam folder. **As a PAPP program participant, no further action will be required to pay the bill.**

*Personal information on this form is collected under the authority of section 312 of the Municipal Act and will be used only to administer a Pre-Authorized Payment Plan providing for the automatic deduction of taxes and/or water amounts from your Bank Account. Questions about this collection should be directed to the Municipal Freedom of Information and Privacy Coordinator at 613-256-2064.*