

THE PAP PROGRAM

The Township of Georgian Bluffs currently offers two (2) Pre-Authorized Payment Plans as a convenient way for taxpayers to pay their property taxes or water bills. Some of the numerous benefits to enrolling in the PAP program are:

- Eliminating postage costs for mailing payment to our office
- No worries about missing the due date and incurring penalty charges
- Avoiding the inconvenience of traveling to the Municipal Office and having to wait in line
- Under our "Fixed Amount" plan, payments are spread out over the year into 12 equal payments
- No service charges or fees for entry into the program
- Once registered your enrollment in subsequent years is automatic



SIGNING UP

To enroll in the Pre-Authorized Payment Plan just follow these simple steps:

1. Complete a Pre-Authorized Payment Plan form for each property.
2. Enclose a VOID cheque from the account the money is to be withdrawn from.
3. Return to the Township of Georgian Bluffs Treasury Department.

QUESTIONS



Please contact the Treasury Department at the Township Office:

Township of Georgian Bluffs
177964 Grey Road 18
R.R. #3
Owen Sound, Ontario
N4K 5N5
Phone: 519-376-2729
Fax: 519-372-1620

Email: treasury@georgianbluffs.on.ca
www.georgianbluffs.on.ca



Township of Georgian Bluffs

PRE-AUTHORIZED PAYMENT PLANS

TAXES
and
WATER



INSTALLMENT PLAN

The Installment Plan is for any property owners who wish to pay their property taxes or water bill automatically on the due date. This program can be started at any time provided that the forms are submitted 10 days before the next installment date.

Under this plan the full amount of the tax installment or water bill is withdrawn from the participant's bank on the scheduled due date.

Currently the Interim Tax Bill has installments due on the 24th of February and April and the Final Tax Bill installments are due on the 24th of August and October.

Tax bills are mailed as usual indicating the amounts owing and due dates and are marked "**Notice only for Pre-Authorized Payment Ratepayers**".

Water Bills are currently due on the 24th of January, March, May, July, September, and November.

Water bills are mailed as usual indicating the amount owing and the due dates and are marked "**PAP Statement Only**".

MONTHLY PLANS

Fixed amount plans are available to all property owners or municipal water users.

The Monthly Pre-Authorized Payment Plan allows your property taxes or water bill to be paid over 12 months.

Currently the Township offers withdrawal dates of either the 15th or 30th of each month.

This program can be started at any time provided that the forms are submitted 10 days before the first withdrawal date.

For Property Tax payments the Township will calculate the monthly amount based either on the current tax levy (if available) or the prior years levy plus an additional 3%.



Full payment of the current years taxes are required to be paid by the October withdrawal; as such in the 1st year of the program monthly payments may need to be higher to accomplish this.

In subsequent years the program begins in November and the monthly withdrawal amount

is recalculated based on the current tax levy plus 3%

If a supplemental tax bill is issued for the enrolled property an adjustment will be required and a letter will be mailed 10 days prior to the next withdrawal date informing the homeowner of the new monthly amount.

For Water Customers the program runs from December to the following November.

The monthly amount is calculated based on 1/12 of the base rate for the water system (as list in the Fees & Services By-Law) plus 1/12 of any usage from the prior year.

In December of each year any amounts owing (or credits) are included in the recalculation of the next year's monthly withdrawal amount.

In the event that Council amends the Fees & Services By-Law a recalculation may be required. Notification will be sent by mail 10 days before the next withdrawal date of the new amount.

Enrollment is continued unless written notice is given 14 days prior to the next withdrawal.