

COMMITTEE AGENDA



CONSOLIDATED AS OF FEBRUARY 27, 2015

TO **Corporate Services Committee**

DATE March 2, 2015

LOCATION Council Chambers, Guelph City Hall, 1 Carden Street

TIME 2:00 p.m.

DISCLOSURE OF PECUNIARY INTEREST AND GENERAL NATURE THEREOF

CONFIRMATION OF MINUTES – February 9, 2015 open meeting minutes

PRESENTATIONS (Items with no accompanying report)

None

CONSENT AGENDA

The following resolutions have been prepared to facilitate the Committee's consideration of the various matters and are suggested for consideration. If the Committee wishes to address a specific report in isolation of the Consent Agenda, please identify the item. The item will be extracted and dealt with separately. The balance of the Corporate Services Committee Consent Agenda will be approved in one resolution.

ITEM	CITY PRESENTATION	DELEGATIONS	TO BE EXTRACTED
CS-2015.3 Property Taxation and Policy 101	James Krauter, Manager, Taxation & Revenue (presentation)		√
CS-2015.4 Municipal Tax Sale Proceedings			
CS-2105.5 Outstanding Property Tax Receivables and Collections			
CS-2015.6 Delegation of "Head" under the <i>Municipal Freedom of Information and Protection of Privacy Act</i>			

Resolution to adopt the balance of the Corporate Services Committee Consent Agenda.

ITEMS EXTRACTED FROM CONSENT AGENDA

Once extracted items are identified, they will be dealt with in the following order:

- 1) delegations (may include presentations)
- 2) staff presentations only
- 3) all others.

STAFF UPDATES AND ANNOUNCEMENTS

ADJOURN

NEXT MEETING: Tuesday April 7, 2015

City of Guelph

Property Taxation and

Tax Policy 101

Property Tax Policy

- Property Taxation & Tax Policy 101
- 2015 Tax Policy - April 7 - CS
- 2015 Tax Bylaws – April 27 – Council
- 2015 Capping Bylaw – May 25 - Council

Presentation Agenda

- Property Taxes and PIL's
- Property Assessment
- Assessment Composition
- Assessment Growth
- Operation Cycle
- Tax Policy Options
- Tax Policy and Tax Ratios
- Tax Rates

Presentation Agenda (continued)

- Supplementary & Omitted Taxation
- Tax Write Offs
- Tax Rebates
- Tax Capping and Clawback
- Payment Options
- Collection Methods
- Taxes Receivable
- What's new - 2015 and beyond

**Questions?
Please ask as we
proceed through the
presentation.**

Property Taxes and PIL's

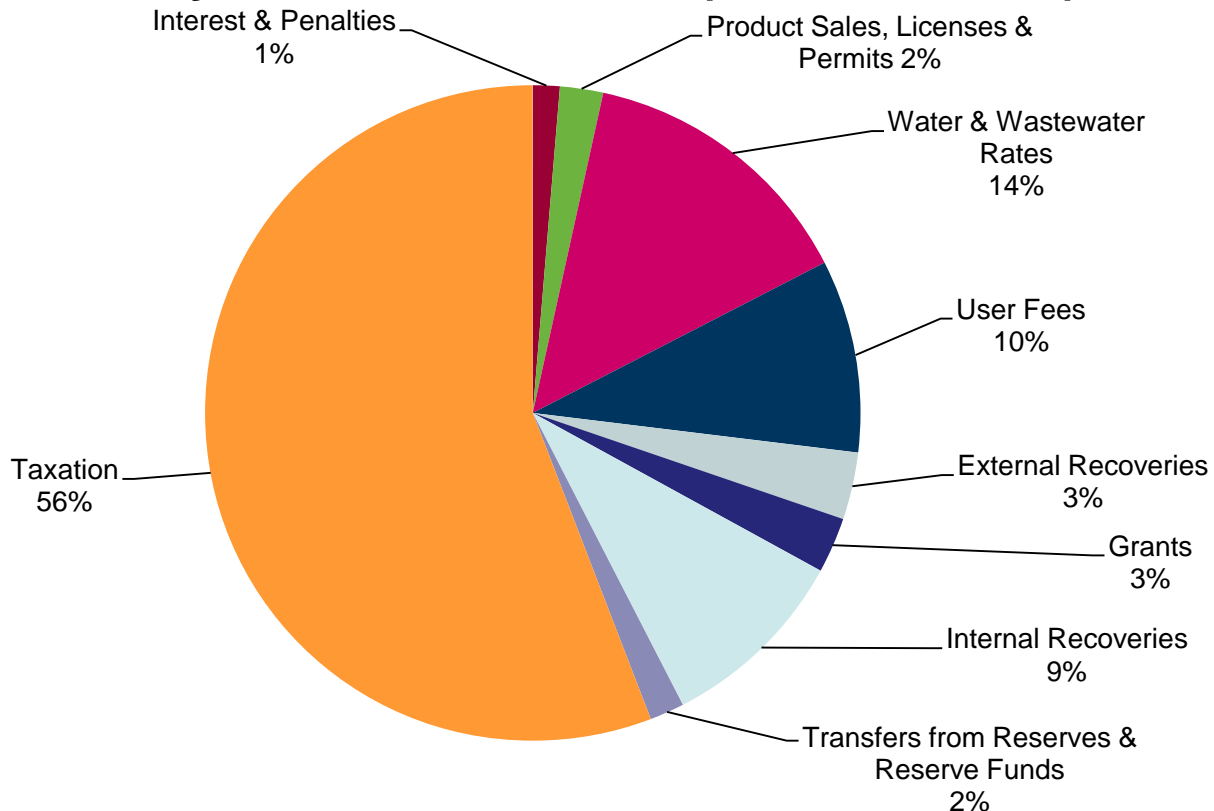
Property Taxes

- Property taxes are the principal means by which a municipality funds its operating budget.
- Property taxes are calculated by using the assessment of a property as determined by the Municipal Property Assessment Corporation (MPAC) and the tax rate approved by Council.
- In Guelph, Property Taxation raises approximately 56% of the net operating budget requirement.

Operating Budget: Revenues

- Graph below shows how funds were received based on 2014 budget

2014 City Revenue Sources (\$362.7 million)



PIL's/PILT's

Payment in Lieu of Taxes

- Payments made by Federal & Provincial Governments and their agencies on property owned and occupied by them, as well as some Municipally owned public utilities, such as Water and Wastewater Plants, Landfills, Transit Terminals are eligible to pay an amount in Lieu of Taxes. This amount is the same that would otherwise be due if they were taxable.
- Heads And Beds – Colleges and Universities, Hospitals, Jails and Correction Centres pay \$75 per student, inmate or patient bed. This is not part of the PIL's.

Tax for General Municipal Purposes

- Tax rates are calculated after the budget is determined. Estimated revenues except property taxes are subtracted from the estimated total expenses to calculate **“the amount to raise from Taxation and PIL’s”**
- Even in cases where the budget remains constant from one year to the next, taxes may change because of property reassessments or assessment phase-in.

Legislation

- Municipalities are governed by the Province of Ontario, who passes legislation and regulations with regards to property assessment and taxation.
- The *Assessment Act* outlines how properties are assessed in Ontario including tax classes and valuation methods.
- The *Municipal Act* legislates property tax calculation, billing and collection procedures, including the sale of land for tax arrears, by-law requirements, maximum penalty charges and payment application.

Education Portion of Property Taxes

- The City is also responsible for levying and collecting property taxes on behalf of the province to support the four local school boards.
- Rates are set by the province for each Tax Class.
- Pooling percentages set by the province distribute education taxes on commercial and industrial properties or those without school board direction.
- Payments are remitted to the school boards on a legislated basis by the City. Payments are sent quarterly at the end of March, June, September and 15th of December.

2014 Total Levy \$258,538,165

City of Guelph Budget	\$ 196,817,042
Education	\$61,256,097
BIA	\$448,000
Local Improvement	\$17,026
Total Taxes Billed	\$258,538,165

How are property taxes determined?

Property Taxes are based on the phased-in assessed market value of the property (known as the assessment of the property), multiplied by a tax rate.

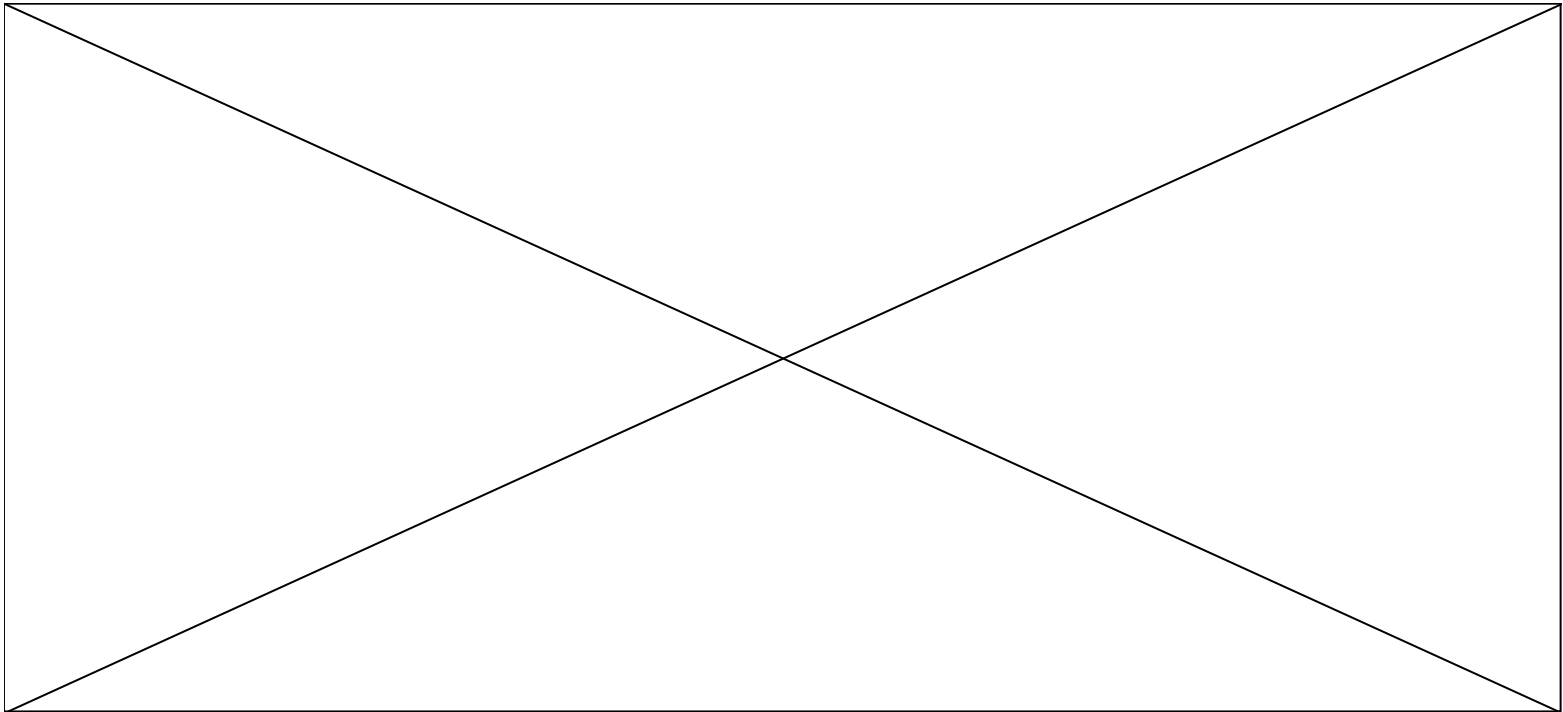


Eg. \$350,000 assessment , multiplied by the residential tax rate
(1.246402%) = \$4362.41

Property Assessment

Property Assessment MPAC– YouTube

- <https://www.youtube.com/watch?v=eQz9DX8RDKo> Video



Assessment Roll

- Delivered to the City the 2nd week in December for the following taxation year.
- Contains the following information:
 - Roll Number
 - Property Address, Legal description
 - Ownership and mailing information
 - Property tax class
 - Assessment, 2008 CVA (Current Value Assessment), 2012 CVA, 2015 Phase-in

Property Tax Classes

- Residential and Farm
- Multi-Residential
- Commercial: Occupied, Excess land and Vacant Land
- Industrial: Occupied, Excess land and Vacant Land
- Pipelines
- Farmlands
- Managed Forests

Optional Property Classes in Guelph

- New Multi-Residential

Assessment Composition

Assessment Composition

- Assessment Composition shows what the percentage of assessment is in each of the 7 main property Tax Classes.
- Guelph's assessment composition represents a diverse assessment.
- There is a strong industrial sector presence in Guelph

Unweighted Taxable Assessment Composition

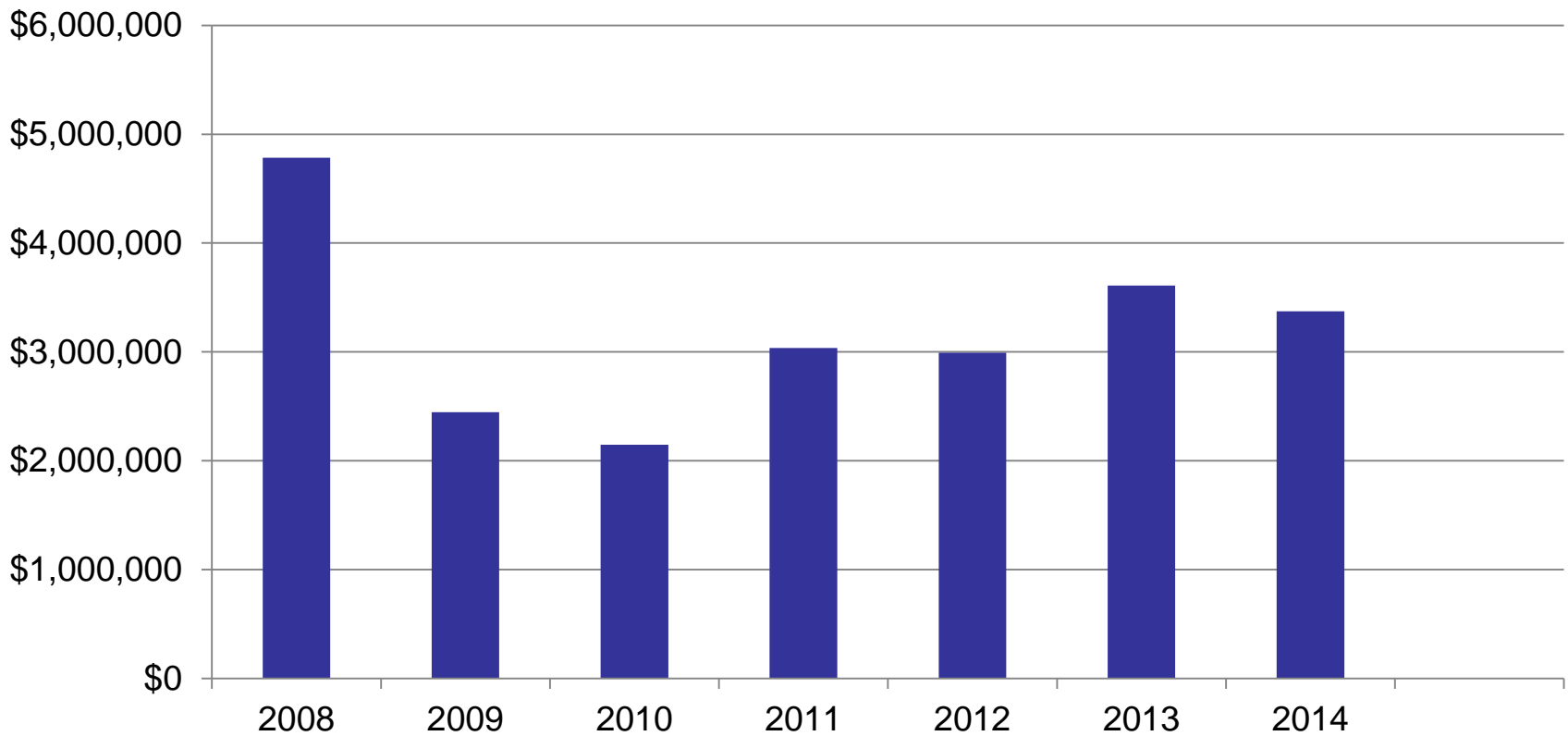
Municipality	Res	Multi-Res	Com	Ind	Pipe	Farm	Forest
Niagara Falls	70.70%	2.90%	24.30%	1.10%	0.40%	0.50%	0.00%
Mississauga	71.60%	3.10%	20.80%	4.30%	0.10%	0.00%	0.00%
Windsor	73.50%	3.80%	18.30%	3.80%	0.40%	0.20%	0.00%
Cambridge	75.10%	4.10%	14.60%	5.80%	0.20%	0.20%	0.00%
Kingston	75.60%	6.30%	16.30%	1.10%	0.30%	0.30%	0.00%
Barrie	77.00%	3.20%	17.20%	2.20%	0.20%	0.20%	0.00%
Oshawa	78.00%	4.80%	14.10%	2.40%	0.20%	0.50%	0.00%
Waterloo	78.70%	5.00%	13.50%	2.60%	0.20%	0.00%	0.00%
Kitchener	78.90%	6.80%	12.30%	1.80%	0.00%	0.10%	0.00%
Guelph	79.10%	4.50%	11.60%	4.60%	0.20%	0.00%	0.00%
London	80.50%	5.10%	12.20%	1.40%	0.20%	0.60%	0.00%
Hamilton	80.50%	4.80%	10.60%	1.90%	0.40%	1.70%	0.00%
Oakville	83.90%	2.10%	11.60%	2.20%	0.10%	0.10%	0.00%
Whitby	84.20%	2.00%	11.20%	1.90%	0.20%	0.50%	0.00%

Assessment Growth

Assessment Growth

- What is Assessment Growth?
 - Assessment Growth is the new assessment for a given year that comes on the roll during the year after the roll is closed.
 - It includes new buildings and additions that are assessed by MPAC through supplementary and omitted assessments.
 - It also includes decreases that happen throughout the year due to changes in assessment from Assessment and Tax appeals.
 - Net Assessment Growth can be negative or positive.
 - **Re-assessment is NOT assessment growth.**

Annual Assessment Growth



Re-assessment

- Re-assessments are currently being conducted by MPAC on a four year schedule.
- The current re-assessment is being phased in over the 2013-2016 taxation years using a 2012 CVA (Current Value Assessment) as the end point for 2016.
- Any increase in assessment is phased in at 25% per year, any decrease in assessment is effective the 1st and subsequent years of the phase in.

Impacts of Re-assessment

- Re-assessment can result in tax shifts, which is a change in the burden of one tax class compared with the other tax classes. Tax ratios can amplify this tax shift.
- Historically Re-Assessment results in higher volumes of Tax Write-offs in first couple years of phase in as MPAC corrects any errors in values.

Operation Cycle

Operational Cycle

Interim Billing	Billed end of January	Due last business day of February and April
Tax Policy and By-Laws	To council in April	Must be completed before Final Billing
Final Billing	Billed end of May	Due last business day of June and September
Supplementary Billings	Billed July, September and November	1 or 2 due dates set at time of billing
Appeals	Received and processed throughout year	Must be completed by municipality with 120 days of receipt
Assessment Roll	Received from MPAC annually in December	

Tax Policy Options

Annual Tax Policy

- The Tax Policy process each year looks at Options granted to the Municipalities by the Province through the Municipal Act, 2001.
- These areas include:
 - Tax Ratios
 - Tax Rates
 - Vacancy Rebates
 - Charity Rebates
 - Optional Property Classes
 - Mandatory Capping and Capping related options
 - Tax Relief for Low-Income Seniors and Low-Income Persons with Disabilities

Tax Policy and Tax Ratios

What is a Tax Ratio?

- Relative tax burden across the property classes.
- Mathematical relationship between the tax rate for the residential class and the tax rates for other property classes.
- Residential class is the basis for comparison for other classes, its' tax ratio is always 1.0
 - If the tax ratio for a class has a value of 2.0, the tax rate for the class when measured against the residential rate is two times more.
- Tax ratio for farmlands and managed forests will be 25% of the residential tax rate or .25.

Setting Tax Ratios

- Subsection 308(4) of Municipal Act, 2001
 - Requirement for all Single Tier Municipalities to set Tax Ratios annually.
- Municipalities can set different tax ratios for different classes of property. (except for Residential, Farmland and Managed Forests)
- Tax ratios use the residential class as a base.
- Historically business classes have higher Tax Ratios and pay more tax.

Guelph's Historical Tax Ratios

Tax Year	Multi- Res	Commercial	Industrial
2008	2.740000	1.840000	2.630000
2009	2.596475	1.840000	2.630000
2010	2.453000	1.840000	2.630000
2011	2.309425	1.840000	2.630000
2012	2.165900	1.840000	2.630000
2013	2.123900	1.840000	2.523700
2014	2.081900	1.840000	2.417400

Provincially established parameters

- In 1998 the Province established “ranges of fairness”.
- If a ratio for a property class is outside the “range of fairness”, a municipality can either maintain the current ratio or move towards the range of fairness.
- Once a ratio is decreased, it can’t be raised at a later date, unless legislation allows due to reassessment or phase-in tax shifts.
- Province has also set Hard Caps: if the ratio is above only 50% of a tax increase can be passed on to that class. All Guelph’s ratios are below the Threshold Ratios.

Provincial Ranges of Fairness

Tax Class	Tax Ratio
Residential	1
Multi-Residential	1.00 to 1.10
Commercial	0.60 to 1.10
Industrial - Broad Class	0.60 to 1.10
Pipelines	0.60 to 0.70
Farmlands	0.25

Provincial Threshold Ratios Or Hard Caps

Tax Class	Tax Ratio
Multi-Residential	2.74
Commercial - Broad Class	1.98
Industrial - Broad Class	2.63

Tax Policy and Tax Ratios

- Changing the tax ratios changes the distribution of taxes to be collected from each property class.
- Each year, the City of Guelph reviews its tax ratios and submits any recommendations for Council's consideration through the annual Tax Policy Report.
- Following this report, By-laws are submitted for Council's approval that are necessary in order to conduct the Final Billing each tax year.

Guelph vs. Selected Comparators 2014 Tax Ratios

Municipality	Multi- Res	Commercial	Industrial
Barrie	1.0000	1.4331	1.5163
Brantford	2.0472	1.8755	2.4730
Durham Region	1.8665	1.4500	2.2598
Guelph	2.0819	1.8400	2.4174
Halton Region	2.2619	1.4565	2.3599
Hamilton	2.7400	1.9800	3.1752
Kingston	2.2917	1.9800	2.6300
London	1.9800	1.9800	2.2200
Niagara Region	2.0440	1.7586	2.6300
Waterloo Region	1.9500	1.9500	1.9500
Average	2.0263	1.7704	2.3632

Current Tax Policy

- Over the past number of years progress has been made on reducing the Multi Res and Industrial tax ratios to better align with other comparable Cities.
- All other ratios and options were held at status quo.
- As one tax ratio decreases the amount of taxes the other tax classes have to pay increases.

Taxable Assessment Composition

Municipality	Res Unweighted Assessment	Res Weighted Assessment
Niagara Falls	70.70%	58.0%
Mississauga	71.60%	63.5%
Windsor	73.50%	57.1%
Cambridge	75.10%	61.5%
Kingston	75.60%	61.3%
Barrie	77.00%	71.5%
Oshawa	78.00%	66.4%
Waterloo	78.70%	66.2%
Kitchener	78.90%	66.5%
Guelph	79.10%	65.7%
London	80.50%	68.2%
Hamilton	80.50%	66.0%
Oakville	83.90%	76.3%
Whitby	84.20%	77.8%

2014 - Assessment Only if All Tax Ratios =1.00



- Residential = 78.44%
- Multi-Res = 4.46%
- Commercial = 12.49%
- Industrial = 4.43%
- Pipeline = 0.17%

2014 - Weighted Assessment – Who Paid in 2014



- Residential = 64.59%
- Multi- Res = 7.40%
- Commercial = 18.91%
- Industrial = 8.83%
- Pipeline = 0.27%

Tax Policy for 2015

- The City of Guelph has been working towards lowering the Industrial and Multi-Residential ratios to better align with other comparable Cities.
- For the 2015 Tax Policy, Staff will recommend to continue to lower Tax Ratios on Multi Res and Industrial Tax Classes as in the previous two years.

Points to Consider

- Diversify the Revenue Sources
 - Higher tax ratios and therefore higher tax rates result in a greater dependency for taxation revenue on large individual properties.
- Comparison across the province
 - City of Guelph's Commercial, Industrial and Multi-Res ratios remain higher than the provincial average and some of our neighbouring Municipalities.

Points to Consider

- Progress has been made
 - Staff strongly recommend a continued approach in reducing the Multi Residential and Industrial Ratios.
 - Tax Policy will be brought forward for consideration with the recognition that reducing our tax ratio's is imperative for the sustainability of the business sector in Guelph while mitigating the transitional impact on the residential class.

Tax Rates

How are tax rates set?

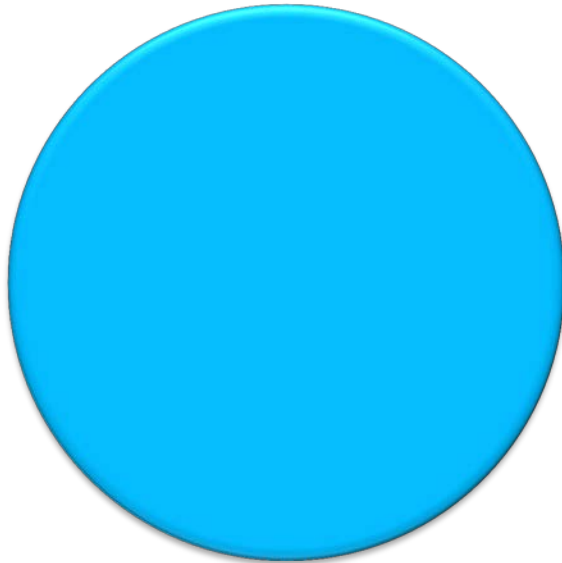
- Tax Rates have three components that play a role in what the tax rate is. These Are:
 - The Assessment Base
 - The Tax Ratios
 - The Levy Requirement from the Operating Budget

“the amount to raise from Taxation and PIL’s”
- The Assessment Base is weighted by the Tax Ratios and then divided by the **“the amount to raise from Taxation and PIL’s”** in order to come up with the base tax rate (residential rate).

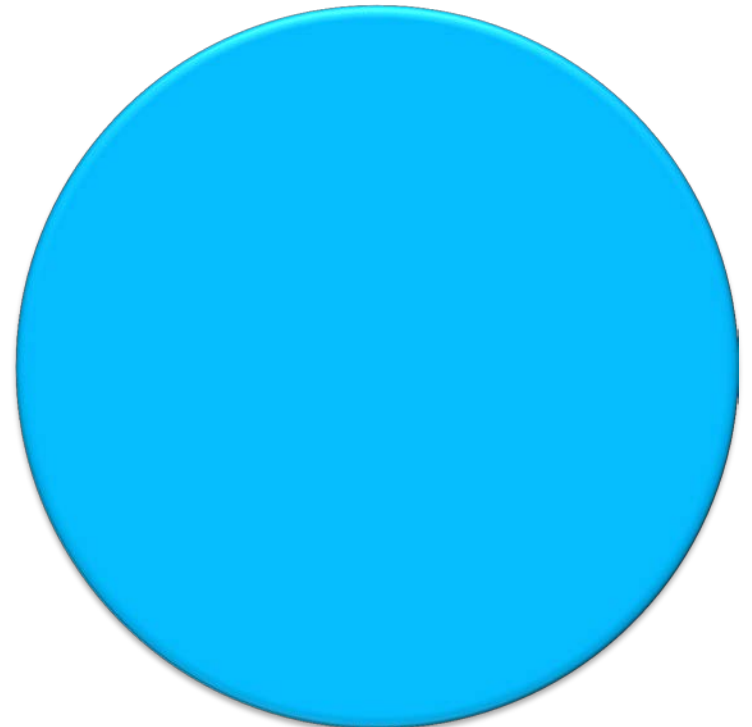
Tax Rates and how they are calculated

- A percentage rate that is applied to the assessed value of a property to determine the taxes payable.
- Municipalities set Municipal/General Tax Rates for each property class to pay for common services. These are determined by using the Tax Ratios to weight the overall assessment and then calculate the rates.
- Provincial government sets the Education Tax Rate.

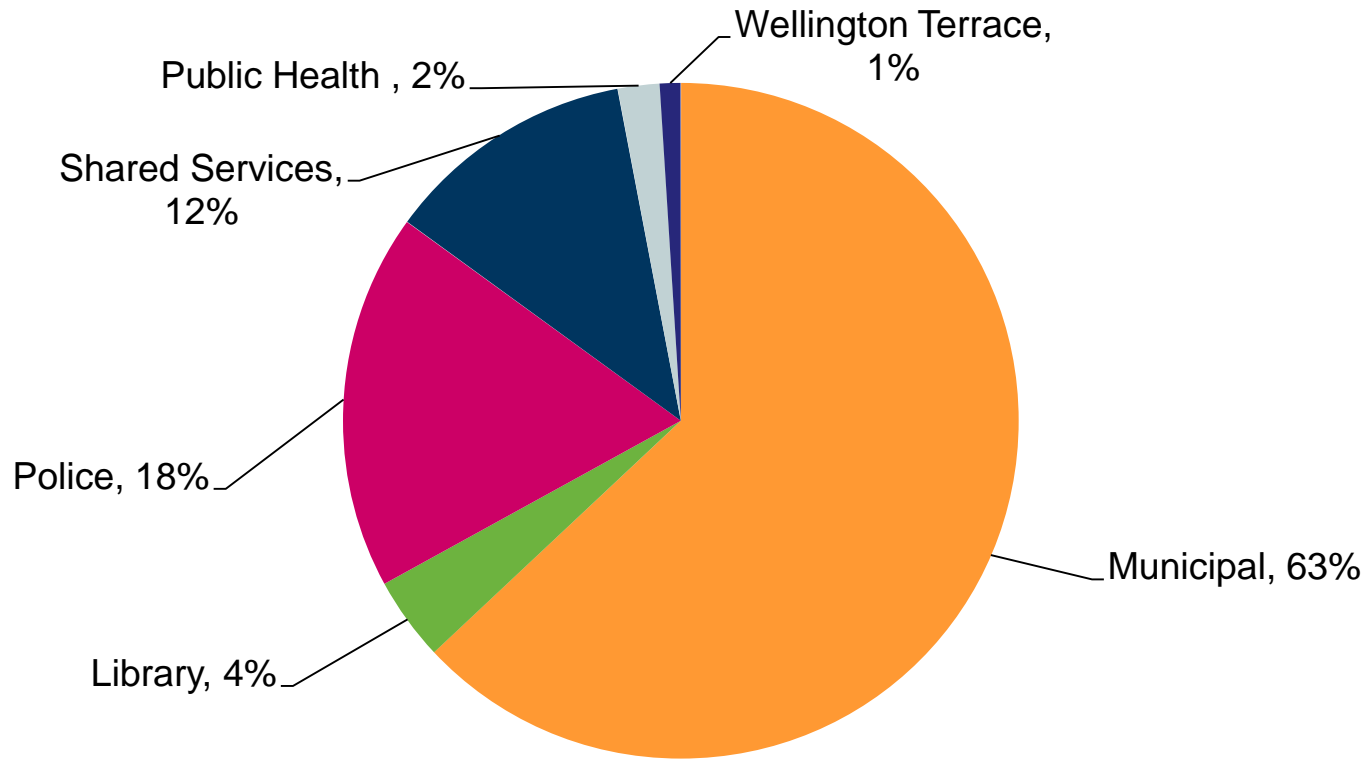
**Net 2007 Amount
raised from
Taxation and PIL's
\$135,717,668**



**Net 2014 Amount
raised from
Taxation and PIL's
\$196,817,042**



2014 Distribution of Municipal Tax & Payment in Lieu of Tax Dollars (\$196.8 million)



City of Guelph 2014 Tax Rates

Property Class	City Rate	Education	Total 2014 Tax Rate
Residential	1.043402%	0.203000%	1.246402%
New Multi-Residential	1.043402%	0.203000%	1.246402%
Multi-Residential	2.172258%	0.203000%	2.375258%
Commercial	1.919860%	1.402212%	3.322072%
Com. Vacant / Excess Land	1.343902%	0.981548%	2.325450%
Industrial	2.522320%	1.560000%	4.082320%
Ind. Vacant / Excess Land	1.639508%	1.014000%	2.653508%
Pipelines	2.000723%	1.560000%	3.560723%
Managed Forests	0.260850%	0.050750%	0.311600%
Farmlands	0.260850%	0.050750%	0.311600%

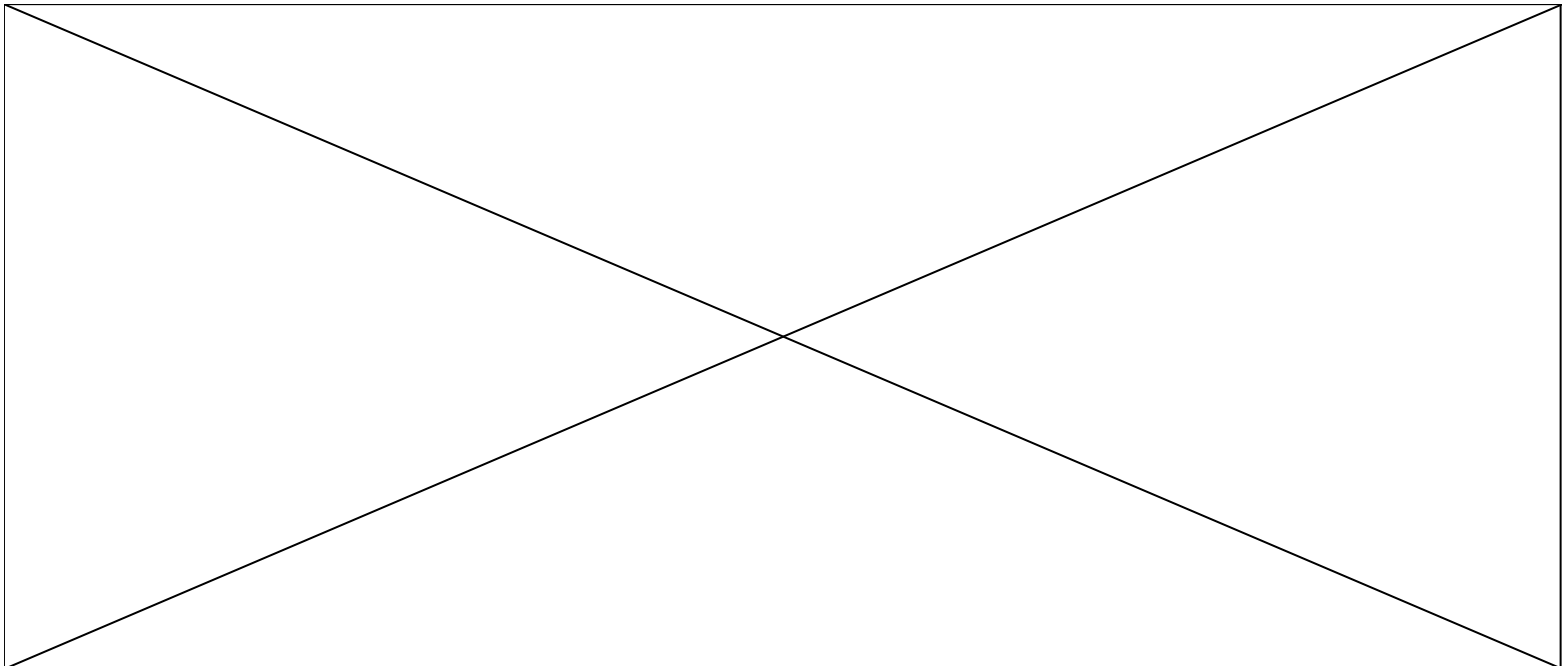


2014 Property Tax Comparison (Residential)

Low	Low-Mid	Mid	Mid-High	High
Toronto (East)	Barrie Cambridge Kitchener Milton	Brampton Greater Sudbury Guelph London	Burlington Kingston Markham Mississauga Ottawa Richmond Hill Toronto (West) Vaughan Waterloo Whitby	Ajax Hamilton Oakville Oshawa St. Catharines Thunder Bay Toronto (North) Toronto (South)

BMA Study 2014 - Chart compares residential property taxes for municipalities in study with populations greater than 100,000

- Property Tax – YouTube Video
- https://www.youtube.com/watch?v=fSQ5_xh2xyk

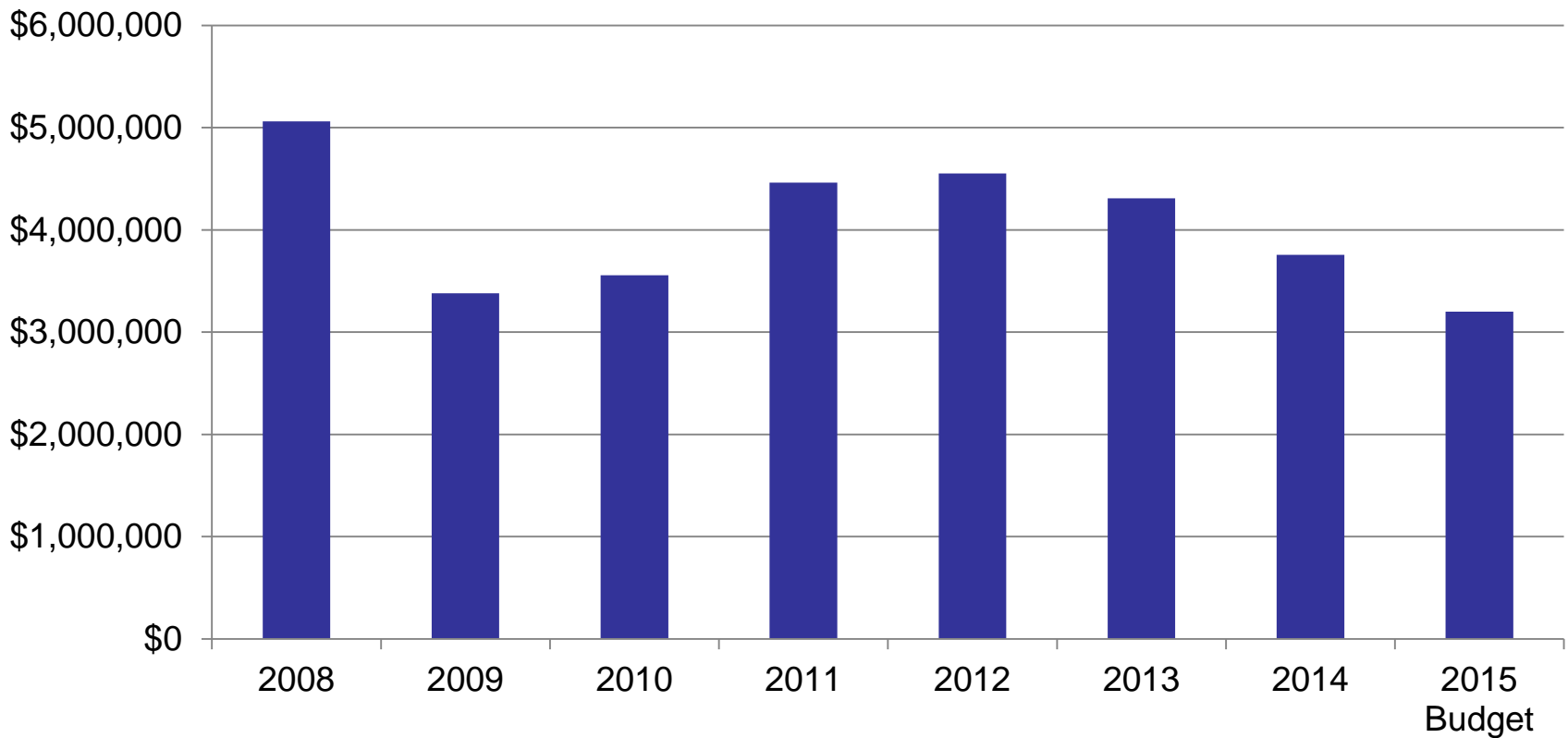


Supplementary & Omitted Taxation

Supps and Omits

- Supplementary and Omitted Assessment Rolls are produced by MPAC three or four times a year.
- Supplementary and Omitted Assessments increase the Assessment Base and are issued when:
 - Newly constructed property is occupied
 - Property was not assessed on the annual roll return
 - Tax classification changes, including changes from exempt
 - Additions or renovations to a property
- The Assessment Act allows MPAC to assess any new house or addition that has been omitted from the assessment roll for the current and any part or all of the two previous years.

Supplementary Tax Revenue



Tax Write Offs

Property Tax Appeals

Do residents and property owners get a say in how their property taxes are determined?

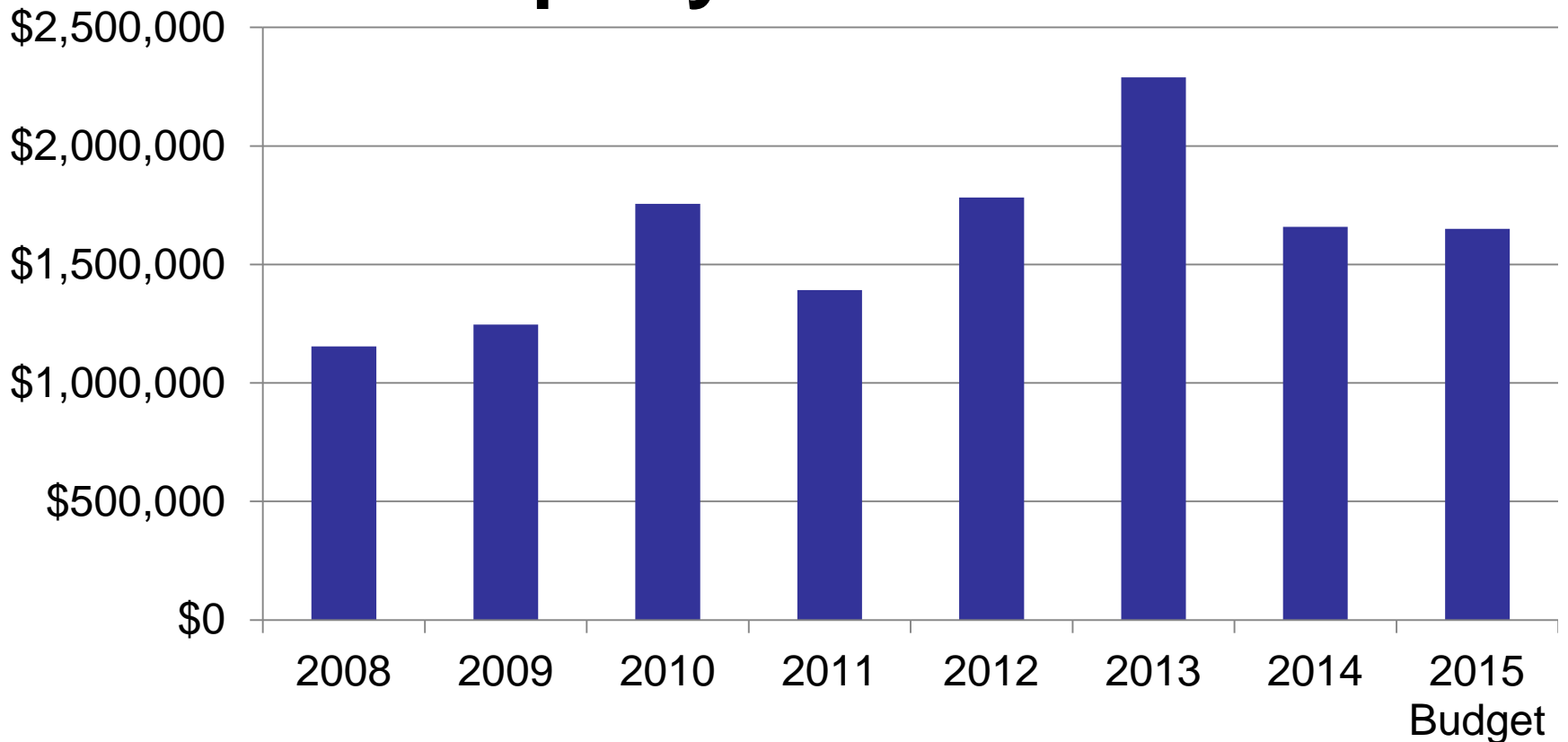
Answer: Yes

- Property assessment is determined by a provincial body known as The Municipal Property Assessment Corporation (MPAC). MPAC determines the property's assessment and will conduct a review if questioned by the property owner. There is also an appeal process in place should you not agree with MPAC's findings.

Property Tax Write-offs

- Throughout the year, MPAC issues adjustments and corrections to assessments through the Request for Reconsideration Process, PRANs, ANAs etc.
- Assessment adjustments are also issued through the Assessment Review Board (ARB) as a result of Assessment Appeals.
- Tax Appeals are also processed by the City upon application by the property owner. Tax appeals occur when a property becomes exempt, demolitions or fires occur or when there is a factual error in the assessment of a property.

Property Tax Write-offs



Tax Rebates

Vacant Industrial & Commercial Buildings

- Municipalities must provide rebates for vacant commercial and industrial buildings.
- Must apply for the vacancy rebate.
- Must be vacant for 90 consecutive days.
- The standard is 30% rebate for commercial and 35% rebate for industrial.
- Vacancy can not be seasonal in nature.
- Other legislative criteria must be met.

Rebates for Charities

- Municipalities must establish a program to provide property tax relief to registered charities assessed in the Commercial or Industrial tax class.
- The minimum rebate is 40% of the taxes paid.
- Municipalities may also provide through a by-law rebates that are of a greater percentage, for similar organizations and in other property classes.

Eligible Heritage Properties

- Municipalities can provide property tax reductions or refunds to owners of buildings designated under the Ontario Heritage Act.
- There is flexibility for Municipalities, tax relief can be between 10% and 40% and they can develop eligibility criteria in addition to what is prescribed in legislation.
- The Province also shares in the cost of the program by funding the education portion of the reduction.
- Guelph does not have a Heritage Rebate Program.⁶⁴

Tax Capping and Clawback

Tax Capping and Clawback

- Mandatory program for all Multi-Res, Commercial and Industrial assessed properties.
- Limits increases and decreases from year to year.
- Makes property taxation harder to explain to property owners as it is not assessment multiplied by the tax rate.
- Options are available for municipalities to remove more of the properties from this program. Guelph has taken advantage of these options in order to reduce the number of properties in this program as quickly as possible.

Tax Capping and Clawback

- Elimination of this program assists in transparency of the Property Tax System for Commercial and Industrial properties.
- Only a small number of properties left.

Broad Tax Class	# of Properties	# Capped	# with Clawback	\$ value of protection
Commercial	1241	12	58	\$102,585
Industrial	323	1	4	\$2326
Multi-Residential	249	0	0	\$0
TOTAL	1813	13	62	\$104,911

Payment Options

Payment Options

- Currently accepted methods of payment include:
 - One of three pre-authorized payment plans
 - At financial institutions including telephone and internet banking
 - Through arrangements with the property owner's mortgage company
 - By cheque
 - In person at ServiceGuelph counter
 - Credit card using Paymentus service, either online or by telephone

Payments Received in 2014

Payment Method	# of Payments Made	Percentage of Payments Made
Payments made at Bank - Manual	309	0.13%
Mortgage Company Payments	25,850	11.08%
Internet or Telebanking Payments	63,140	27.05%
Electronic Payments (EFT)	1,860	0.80%
Payments through the Mail	15,697	6.73%
Pre-Authorized Payments	112,050	48.01%
Point of Sale (ServiceGuelph)	4,858	2.08%
Post-dated Cheques	8,800	3.77%
Paymentus/Credit Card	824	.035%
TOTAL	233,388	100.00%

2014 Final Bills Issued

Billing Method	Number of Bills	% of Total
Mortgage Bills	9,283	22.07%
PAP – Monthly	9,255	PAP Total: 29.88%
PAP – Instalment	3,316	
Tax Bills – Singles	17,480	41.55%
Tax Bills – Group Codes	1,770	4.21%
EPost	962	2.29%
Total	42,066	100.00%

Collection Methods

Tax Billing and Collection Policy

- This policy supports the community being treated fairly and consistently when staff are dealing with collection issues and other requests by taxpayers.
- It provides an approved timeline and variety of mechanisms to collect taxes in arrears enabling the City to ensure each taxpayer is contributing their fair and equitable portion towards funding essential community services.

Current Collection Methods

- Send monthly arrears notices.
- Follow-up on 3rd year arrears through letters, and title searches.
- Once property is 3 years in arrears, can be registered for tax sale proceedings.
- One year after registering the property for tax arrears, if not paid in full or an extension agreement is in place, Tax Sale proceedings may commence.

Taxes Receivable

Taxes Receivable

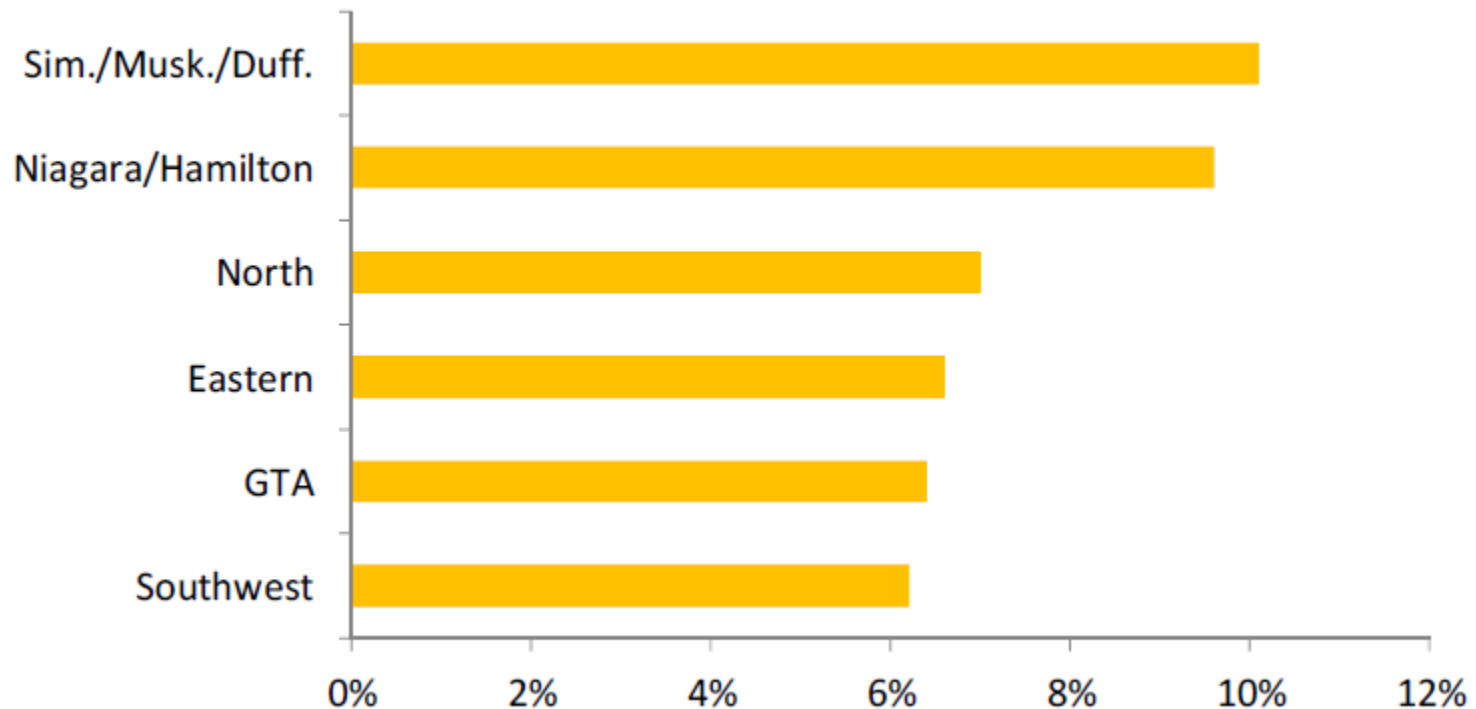
- Taxes Receivable are the net amount of taxes owing to the City.
 - Tax Arrears less Tax Credits
- Every year, a percentage of property owners do not pay their property taxes.
- As the uncollectable taxes decrease so does the interest income related to Tax Arrears.
- Taxes Receivable as a percentage of taxes levied is a financial measure used in a municipality's credit rating.
- The City of Guelph sits well below the Southwest Ontario municipal average for 2013.



Taxes Receivable as at Dec 31 2013

BMA Study 2014

Summary—Taxes Receivable as a % of Tax Levied—By Location



Taxes Receivable as a % of Taxes Levied

Municipality	2009	2010	2011	2012	2013
London	3.1%	2.7%	2.3%	1.9%	1.6%
Guelph	3.5%	3.3%	3.4%	2.2%	1.6%
Oshawa	4.6%	3.4%	2.9%	2.7%	2.6%
Mississauga	4.7%	5.0%	3.7%	3.3%	2.6%
Kingston	5.1%	5.5%	4.7%	4.0%	3.6%
Oakville	6.1%	5.4%	4.8%	4.5%	3.8%
Whitby	6.7%	7.4%	5.5%	5.3%	4.8%
Kitchener	6.0%	6.2%	6.6%	6.3%	5.7%
Barrie	8.3%	8.2%	7.0%	6.4%	6.0%
Waterloo	4.7%	5.0%	6.0%	3.8%	6.7%
Hamilton	8.2%	8.2%	8.5%	8.5%	8.5%
Niagara Falls	10.3%	10.8%	9.9%	8.5%	8.7%
Cambridge	6.6%	7.1%	8.5%	9.1%	9.0%
Windsor	10.7%	11.3%	10.8%	10.0%	9.8%

What's new - 2015 and beyond

Over the past couple of years

- Have already implemented additional payment option: Property tax payments by credit card using 3rd party vendor Paymentus – No cost to the City.
- E-billing solution by partnering with Canada Post.
- Process improvements, streamlining, less manual entry and tracking, implementing electronic storage of edit listings and large reports.
- In listening to our ratepayers we have simplified the process of joining a Pre Authorized Payment Plan at anytime during the year as long as the taxes are current .

2015 and Beyond

- Continually improving Customer Service by listening to what the ratepayers want.
 - In 2015 we will be mailing an additional 9500 Final tax bills to property owners who pay taxes through their mortgage company
- Implementation of a 12 month PAP plan Jan-Dec each year.
- Streamlining customer service for Tax Payments at ServiceGuelph.
- Continued investigation of self serve options via online portal.
- Exploring, efficiencies through external tax bill printing and mailing.

Further Reference Materials

- The Municipal Councillor's Guide 2014
Section 4 – pages 59-65

The End

Questions?