

CORPORATION OF THE TOWNSHIP OF ESQUIMALT

BYLAW NO. 3186

A Bylaw to authorize a tax prepayment plan.

WHEREAS the *Community Charter* allows for a municipality to provide any service that the Council considers necessary or desirable;

AND WHEREAS section 235 of the *Community Charter* provides that Council may, by bylaw, authorize the Collector to receive money for taxes before the due date and may provide terms of accepting and holding the money including interest in an alternative municipal tax scheme.

NOW, THEREFORE, THE MUNICIPAL COUNCIL OF THE CORPORATION OF THE TOWNSHIP OF ESQUIMALT, in open meeting assembled, hereby enacts as follows:

1. This Bylaw may be cited as the “*TAX PREPAYMENT PLAN BYLAW, 2026, NO. 3186.*”
2. Any person being liable Township of Esquimalt property taxes may apply to the municipality to pay taxes on an equal monthly instalment basis in a total amount not greater than the amount estimated by the Collector to be the amount of taxes which will be owing when such amounts are next due and payable to the Township and the Collector shall recalculate this amount annually.
3. The payment of property taxes on an equal monthly instalment basis shall commence upon the execution by the taxpayer of a form substantially as set forth in the Pre-Authorized Debit Agreement Form, authorizing automatic deduction from the taxpayer's bank account to the credit of the Township of monthly payments equal to the monthly payment calculated pursuant to this bylaw and the form shall be deposited with the Collector of the Township.
4. Any property tax balance remaining unpaid after applying the total advance payments made under the prepayment plan will be due by the due date. This balance will be shown on the tax notice and will be automatically withdrawn under the prepayment plan on the due date.
5. Monthly payments are based on an estimate only and are not a warranty or guarantee of the amount of taxes that may be levied.
6. Payments due under the equal monthly instalment basis will be processed and collected on the 1st day of each calendar month commencing in August of the year preceding the tax due date and ending on May 1st of the year in which the taxes become due.
7. The Collector shall credit interest on the amount paid for that month to the benefit of the taxpayer in accordance with the Township's Advance Tax Payment Interest Allowance Bylaw, 2009, No. 2725, as amended from time to time.
8. The Collector shall indicate on each annual tax notice to any participating taxpayer the total of all payments received plus interest earned and show the amount required to pay the balance of the taxes due on the due date of that year.
9. In any year, if the total of advance payments, plus interest calculated in accordance with the Advance Tax Payment Interest Allowance Bylaw, exceeds the amount of taxes that become due that year, the surplus shall be refunded to the person liable to pay the property taxes prior to 31st day of July of the same year.

10. A participating taxpayer may give notice, in writing, ten (10) days prior to the instalment dates, to discontinue participation in the equal monthly instalment system but no monies paid into the plan will be returned or refunded.
11. In the event of the sale of the property, tax prepayments are to stay on the property's account and the responsibility for adjustment shall be between the vendor and purchaser.
12. The Collector may cancel continuation in the equal monthly instalment program if two consecutive instalments fail to be honoured.
13. Participation in the equal monthly instalment program shall continue until terminated by either party, in writing.

Read a first time by the Municipal Council on the day of July, 2026.

Read a second time by the Municipal Council on the day of July, 2026.

Read a third time by the Municipal Council on the day of July, 2026.

ADOPTED by the Municipal Council on the day of July, 2026.

BARBARA DESJARDINS
MAYOR

DEBRA HOPKINS
CORPORATE OFFICER