



P.O. Box 1749  
Halifax, Nova Scotia  
B3J 3A5 Canada

**Item No. 15.1.3**  
**Halifax Regional Council**  
**December 12, 2023**

**TO:** Mayor Savage and Members of Halifax Regional Council

**SUBMITTED BY:** Original Signed

---

Cathie O'Toole, Chief Administrative Officer

**DATE:** October 26, 2023

**SUBJECT:** A018 Updates – Revised Tax Sale Fees

---

**ORIGIN**

Staff initiated review and request to amend Administrative Order 18 to revise current tax sale fees.

**LEGISLATIVE AUTHORITY**

*Halifax Regional Charter, SNS 2008 c 39:*

148 (1) Property may be sold for taxes if the taxes with respect to the property are not paid in full for the taxation year immediately preceding the year in which the tax sale proceedings are commenced, but the proceedings must not commence before June 30th in the year immediately following that taxation year.

152 After the tax sale list is compiled, the Municipality shall mail to each owner named in the list a preliminary notice setting out the information contained in the list with respect to the person and advising that the property is liable to be sold for the arrears, with interest and expenses, and that tax sale procedures will be commenced and costs expended unless the arrears are paid within fourteen days of the date of the preliminary notice, or such longer period as the Council may, by policy, prescribe.

153 (1) After the time set out in the tax sale preliminary notice has expired, a title search shall be conducted for each property on the list for which the taxes have not been paid.

(2) The cost of the title search, from the date it is ordered, is part of the expenses of the sale and a lien on the property for which it is ordered.

(5) Where the title search or survey is done by an employee of the Municipality, the cost included in the expenses of the sale is the amount determined by the Treasurer to be the reasonable cost of having the same work performed by a solicitor or surveyor in private practice.

170 (1) At the request of the purchaser at a tax sale and upon payment of the fee determined by the Council, by resolution, the Municipality shall deliver a deed to the land in Form E in Schedule [A], or to like effect, to the purchaser, or as directed by the purchaser, at any time after the

**RECOMMENDATION ON PAGE 2**

- (a) sale if, at the time of the sale, taxes on the land were unpaid for more than six years before the sale; or
- (b) expiration of six months from the sale if the land has not been redeemed.

(2) The deed must

- (a) fully describe the land conveyed;
- (b) be signed by the Mayor and the Clerk; and
- (c) be under the seal of the Municipality

*Administrative Order 18 - Respecting Revenue Collections Policy*

2.0 General Statement of Principle

The Revenue Division seeks to bill all applicable and approved sources of revenue accurately in support of Council's annual budget. Accurate billing is, therefore, the first step in the process of collecting funds. The fulfilment of the process occurs when the obligation is paid. This policy seeks to provide equitable, supportable, and legal guidelines to staff and the public which will ensure that all taxpayers are well served in the process.

**RECOMMENDATION**

It is recommended that Halifax Regional Council adopt the amendments to Administrative Order 18, the *Revenue Collections Policy Administrative Order*, as set out in Attachment B to this report.

**BACKGROUND**

Administrative Order 18, the Revenue Collections Policy was approved in 2005 to provide equitable, supportable, and legal guidelines to staff and the public to ensure all applicable and approved sources of revenue are billed accurately in support of Council's annual budget.

While examining current business processes and developing new revenue streams to recover cost of rendering services, staff have researched the processes, revenues, and fee schedules of other municipalities. Through this research, staff identified that other municipalities in their tax sale processes charge a scale of fixed fees to recover the expenses of taking a property to tax sale. The fixed fee recovery of schedules of other municipalities have been deemed fair, equitable and easily administered.

The current tax sale administration fees have not been increased since 2006 and title search fees were last amended in 2013.

**DISCUSSION**

Section 148 of the Halifax Regional Municipality Charter allows HRM to sell properties to secure their lien on real property taxes that are deemed to be in arrears. On average, HRM conducts four to five tax sales per 12-month period. There are many expenses associated with bringing a property to tax sale such as issuing, Advance Notices of Tax Sale proceedings, registered Notices of Intention to Sell to all owners and lienholders, title searches, postage, advertising, posting services, and drafting of certificates and deeds.

These expenses are recoverable and billed to the individual property accounts as incurred or on a pro-rated basis where a charge such as advertising is applicable to more than one property. Another direct cost resulting from the tax sale process is the staff time expended to monitor and maintain a high level of payment arrangements that are negotiated between the property owner and staff to avoid being taken to

tax sale.

It should be noted that the unrecoverable costs of tax sale process are borne by all taxpayers of HRM. In keeping with the principle of equity, tax sale fees that are currently not being fully recovered should be amended accordingly. The proposed fee increases are to recoup under-recovered costs within the tax sale process.

A typical tax sale property goes through the following stages with active participation of staff:

1. **Reminder/Overdue Notices.** Staff will proceed to tax sale on all lienable charges that are in accordance with Section 148 of the HRM Charter. On average, 8000 Reminder/Overdue Notices are sent in a 12-month period.
2. **Advanced Notice of Tax Sale Proceedings.** Approximately 56% or 3500 of the properties in step 1 above, are selected and mailed an Advance Notice of Tax Sale Notice. The current administration fee charged with this notice is \$50. Between Step 1 and Step 2, Collections staff complete approximately 6500 Customer Service Requests in relation to the overdue accounts and discuss suitable payment arrangements.
3. **Title Search.** After 30 days past the issuance of the Advance Notice of Tax Sale proceedings, if the taxes are still in arrears or a suitable payment arrangement not put in place, staff will arrange for a title search on the property and a survey if deemed necessary. Due to the number of properties and the staff complement, a minimum of 500 properties are selected for a title search each year. The selection criteria used is the highest dollar arrears, any properties which are mobile homes, properties with capital arrears, or properties that meet the ageing criteria. Staff must prepare and forward a bill to the property owner for the title search fee.
4. **Notice of Intention to Sell.** Upon completion of the title searches and surveys (if applicable), a Notice of Intention to Sell is sent by registered mail to the property owners, as well as all lienholders associated with the property, advising that the property will be sold if the outstanding tax arrears are not paid within 60 days. After the Intention to Sell notices are sent, staff must then prepare and issue the tax sale posters to be posted on the property by an external contractor and advertise the tax sale proceedings twice in a local newspaper before the tax sale. The current fee charged by HRM is \$400 which includes a breakdown of administration costs for each notice, registered mail, creation and lamination of posters, bailiff and advertising fees. There has been an increase in expense costs from the bailiff due to fluctuation in fuel/mileage prices along with an increase in advertising fees.
5. **Tax Sale by Tender.** If a property's tax arrears are not paid in full or a suitable payment arrangement not made per Administrative Order #18 Revenue Collections Policy, the property is taken to tax sale. The last tax sale held by HRM on September 12, 2023, included 11 properties with outstanding taxes/liens of \$174,588.31 which all sold, and all taxes, interest and expenses were recovered.
6. **Payment in Full.** The successful bidder on a tax sale property must remit payment in full on the Opening Bid Amount (tax arrears plus interest and expenses) within 3 business days.
7. **Certificate of Sale.** Once payment in full is received, a Certificate of Sale is prepared by staff, recorded at the Registry of Deeds with an expense of \$100, and sent with a cover letter to the purchaser and former owner with notice of right to redeem, if applicable. The current administration fee for preparation of this document is \$75.
8. **Redemption Period (if applicable).** If the tax sale property has tax arrears of less than 6 years, the property can be redeemed within 6 months from the date of the tax sale. If a property is redeemed by an interested party (owner or lienholder), staff must provide notice to the purchaser of the redemption and prepare a full statement of account detailing applicable costs, any income generated and surplus dollars during redemption.

9. **Tax Sale Deed.** A tax deed is issued at the request of the purchaser and upon payment of fee provided there is no right to redeem; if there is a right to redeem it expires 6 months after the tax sale, and if redemption has not taken place the tax deed can be issued then. The current fee for deed preparation upon conclusion of the tax sale is \$100.00 as approved by Council in Administrative Order 18. Legal Services prepares the deed and provides cover letter. Once received by collections staff, an Affidavit of Deed Transfer is prepared along with other pertinent documentation required by the Registry of Deeds. Collection staff then arrange to meet with the Purchaser and requires signed acknowledgement of receipt. The Affidavit of Deed Transfer is signed by the Purchaser and witnessed by staff who are appointed Commissioner of Oaths.

Through all the above stages of tax sale, collection staff are actively and diligently involved with property owners or their agents' answering inquiries, advising them on courses of action to avoid tax sale, preparing correspondence and negotiating satisfactory payment arrangements. Currently the collections team monitors over 1100 monthly payment arrangements.

The primary intent and goal of the tax sale process is to make every effort to work with the property owner in accordance with HRM's Collection Policy to avoid tax sale. By amending the tax sale fees, is to recover the costs of staff time involved in the tax sale process.

Some minor housekeeping amendments are also recommended. Business Occupancy tax is no longer needed and so those sections are being repealed. As well, amendments are being proposed to re-name some forms to better capture what the Municipality calls them in practice.

### **FINANCIAL IMPLICATIONS**

The proposed revision of fees (Attachment A) would generate estimated incremental net revenue of \$169,900 on an annual basis and would recover staff time and applicable expenses. Staff will redirect additional revenues to enhance service delivery within the tax sale process.

### **RISK CONSIDERATION**

There are no significant risks associated with the recommendations in this report.

### **COMMUNITY ENGAGEMENT**

No community engagement was required.

### **ENVIRONMENTAL IMPLICATIONS**

No environmental implications were identified.

### **ALTERNATIVES**

That Halifax Regional Council:

1. Refuse to amend Administrative Order 18. This would maintain status quo. This alternative is not recommended as it does not recover current expenses and staff time expended during the tax sale process. If these fees are unpaid from the proceeds of the sales, then the fees will be paid through general operating revenues of the municipality, which effectively puts the burden of the costs on taxpayers instead of the non-taxpayers; or

2. Adopt the amendments subject to modifications. This may require a supplementary staff report.

**ATTACHMENTS**

Attachment A: Showing Proposed Changes to Administrative Order 18

Attachment B: Amendments to Administrative Order 18

---

A copy of this report can be obtained online at or by contacting the Office of the Municipal Clerk at 902.490.4210.

Report Prepared by: Kaitlyn Gilbert, Collections Supervisor, Finance & Asset Management, 902.220.3610

---

**Halifax Regional Municipality**  
**Administrative Order 18**  
**Revenue Collections Policy**

**Table of Contents**

| <b>Item</b>  | <b>Section Number</b> |
|--|-----------------------|
| 1.0 Short Title.....   | 1                     |
| 2.0 General Statement of Principle.....                            | 1                     |
| 1.1 Guiding Principles.....  | 1                     |
| 3.0 Definitions.....   | 2                     |
| 4.0 Categories of Revenue.....                                     | 2                     |
| 4.1 General Revenues.....  | 2                     |
| 4.1.1 Non-Lienable Charges.....                                    | 2                     |
| 4.1.2 Collection Procedures for Non-Lienable Charges.....          | 2                     |
| 4.2.1 Lienable Charges-General Revenues.....                       | 3                     |
| 4.2.2Lienable Charges-Real Property Taxes.....                     | 3                     |
| 4.2.3 Collection Procedures for all Lienables.....                 | 3                     |
| 4.3 Business Occupancy Taxes.....                                  | 5                     |
| 4.3.1 Collection Procedures for Business Occupancy (BO) Taxes..... | 5                     |
| 5.0 Other Collection Policies.....                                 | 5                     |
| 5A. Credit Card Usages.....  | 5                     |
| 6.0 Schedules.....   | 6                     |

**HALIFAX REGIONAL MUNICIPALITY  
ADMINISTRATIVE ORDER NUMBER 18  
RESPECTING REVENUE COLLECTIONS POLICY**

**BE IT RESOLVED** as an Administrative Order of the Council of the Halifax Regional Municipality as follows:

**1.0 Short Title**

1. The Administrative Order may be cited as Administrative Order Number 18, the Revenue Collections Policy Administrative Order.

**2.0 General Statement of Principle**

The Revenue Division seeks to bill all applicable and approved sources of revenue accurately in support of Council's annual budget. Accurate billing is, therefore, the first step in the process of collecting funds. The fulfilment of the process occurs when the obligation is paid. This policy seeks to provide equitable, supportable, and legal guidelines to staff and the public which will ensure that all taxpayers are well served in the process.

**2.1 Guiding Principles**

The following principles will guide the collection practices of the Halifax Regional Municipality:

- (a) To ensure all taxpayers are served equitably
- (b) To clearly articulate the guidelines staff will apply in the collection process and the outcomes which will ensue on default
- (c) To follow through with necessary action upon default in keeping with the policy
- (d) To direct those taxpayers in need of financial aid to all applicable sources of assistance including HRM's Grants and Deferral programs and to any provincial programs
- (e) To be respectful and consistent in all cases
- (f) Staff will ensure they comply with Protection of Privacy legislation.

**3.0 Definitions**

**3.1 Non-lienable charges** -These are charges that under law cannot be affixed to a property and, therefore, cannot form an encumbrance against the value of that property. Many types of revenues are included in this category such as Solid Waste tipping fees, Bus Tickets and Passes, Payroll costs, Rentals, Encroachment fees, Police extra duty work and Transit bus warranty recoveries. These examples are not all inclusive.

**3.2 Liable charges**- These charges can be affixed to a property. Several charges billed as general revenue are liable against properties in accordance with the particular by laws which created the charges. Examples include: Unsightly Premises charges, Sewer redevelopment/Trunk

Sewer charges, Local Improvement charges, False alarm fines and Other By-law related charges. Real property taxes are also lienable charges. These charges remain as encumbrances on a property until such time as they are paid and can by definition initiate a tax sale process in accordance with the Municipal Government Act.

**3.3. Merchant discount** – The fee charged by financial institutions when credit cards are used as a method of payment. These fees are generally based on a percentage of the transaction and vary by the type of credit card used ~~the percentage fee charged by the financial institution or entity that issued the credit card to the entity accepting the credit card as a method of payment.~~

#### **4.0 Categories of Revenue**

(a) This policy applies to all Business units, Agencies, Boards and Commissions of Halifax Regional Municipality over which the Municipality has jurisdiction.

(b) Different collection policies and practices are required for various revenue streams due to the differences in legislation and the nature of those revenues.

#### **4.1 General Revenues**

##### **4.1.1 Non-Lienable Charges**

(a) These amounts are billed and are due monthly. The due date for all of these types is 30 days from date of billing.

##### **4.1.2 Collection Procedures for Non-Lienable Charges**

(b) Staff will follow up with a phone call to those accounts where amounts have gone past the due date of Net 30. Statements will be sent monthly showing the account status. Staff will then pursue and follow up until the account overdue status reaches 90 days or until the account becomes current. After 90 days any persistently overdue accounts will be turned over to our internal collections department and more serious action will be taken to collect, including:

- 1) requiring a payment arrangement or enacting a right of offset for any amounts that HRM might owe the client;
- 2) a refusal to do further business on a billed basis, ie cash only;
- 3) advising the client of legal action we may take (standard letter format) eg small claims court action or legal action to file judgements;
- 4) file action in appropriate civil court, obtain judgment and file judgment at Registry of Deeds;
- 5) obtain and action execution order or garnishee;
- 6) issuing a warrant to distrain (hold and possibly sell) goods of the client against the debt owed;

7) where internal collection efforts have not been successful, the account will be turned over to a third party collection agency on contract with the HRM.

#### **4.2.1 Liable Charges-General Revenues**

(a) Due dates on these charges are usually Net 30 days except local improvement charges which can be paid over many years depending on the nature and financial burden of the work to the resident and the particular by law which created them.

#### **4.2.2 Liable Charges-Real Property Taxes**

(a) Residential and commercial property taxes are billed twice annually with two due dates, one on April 30th and one on October 31st (or the last working day of the month in question). Residents receive their tax bills approximately six weeks prior to the due date.

(b) Notwithstanding 4.2.1(a) and 4.2.2(a), the first due date for residential, commercial, and resource property taxes for the 2020/2021 fiscal year, shall be June 1<sup>st</sup>, 2020.

(c) Notwithstanding 4.2.2(a), residential and commercial property taxes may be billed to eligible non-profit organizations receiving tax relief under Administrative Order 2014-001-ADM, the *Tax Relief For Non-Profit Organizations Administrative Order*, in accordance with By-Law T-800, the *Property Tax Billing for Tax Relief Recipients By-law*.

#### **4.2.3 Collection Procedures for all Liables**

(a) **Overdue Notices** ~~Friendly Reminder Notices~~ (attached) may be sent to all accounts with amounts in excess of one month overdue. Follow up with those notices is then undertaken and payment arrangements are put in place if requested. If no response or success is forthcoming from these steps and if the taxes on a property are still outstanding after June 30th, in the year immediately following that taxation year, the property may be placed on the tax sale property list.

(b) A preliminary notice (Advance Notice of Tax Sale Proceedings) is sent to each assessed owner of property on the tax sale list as per Section 152 of the HRM Charter advising that the property is liable to be sold for the arrears, with interest and expenses, and that tax sale procedures may be commenced and costs expended, which will also be liened against the property, unless the arrears are paid or a satisfactory payment arrangement is struck within 30 days of the date of the preliminary notice.

(c) After 30 days past the issuance of the preliminary notice, if the taxes have not been paid or arrangements made, staff will arrange for a title search and, if deemed necessary, undertake a survey of the property.

(d) Upon completion of the title search and survey Notice of Intention to Sell is then sent by registered mail to all registered owners and to the spouses of registered owners, with a copy to be sent to any mortgage company or any person with a lienholder interest in the property where applicable.

(e) All properties with taxes which are in arrears for the preceding three fiscal years SHALL be put up for tax sale. It should be noted that staff will proceed to tax sale for all lienables that are in excess of 3 years overdue. This means that installments of Local Improvement charges, Unsightly charges, False alarm charges, Trunk Sewer charges or any lienable charge, as well as, real property taxes can trigger the tax sale process.

(f) Staff will notify citizens and clients of all amounts that are outstanding in excess of nine months overdue that may place properties at risk of tax sale using the **TAX SALE WARNING NOTICE** ~~REMINDER NOTICE OF OVERDUE CHARGES~~.

(g) Tax sale proceedings may be deferred for a property for up to two years via a payment arrangement that will bring the property into a current status within two years.

(h) A municipality is not required to put a property up for tax sale (*HRM Charter* Section 148 (4) where:

- 1) the solicitor for the municipality advises there is high risk of litigation. Tax staff will forward any properties which may be creating litigation risk, upon notification thereto, or as they ascertain in the course of their research to Legal Services for review.
- 2) the amount is below the collection limit established by council. Staff may not regularly pursue accounts in arrears where the total amount outstanding is less than \$500 as the staff time, costs for a title search (about \$300) and possible survey costs, make the effort more costly than the return. Staff will, nonetheless, regularly select some of these accounts at random to include in the tax sale process.
- 3) the property has been put up for tax sale three times in the past with no satisfactory offer. Staff will then proceed, as per section 158 (4) of the HRM Charter, and without further notice to the owner and encumbrances, to again advertise the property and sell it at either public auction or tender starting with the minimum reserve bid as set by Council resolution. Any remaining arrears after the tax sale, will be adjusted to the allowance for tax account (G/L 2521). Staff will then advise Council of the results, including any adjustments within 30 days of the tax sale via an information report.
- 4) in that year the taxpayer qualifies for a deferral. Once a taxpayer no longer applies for or receives tax deferral, the tax sale process can immediately recommence, except where the taxpayer makes a payment arrangement for the amounts previously deferred. These deferred amounts will remain deferred in accordance with Section 6.6 of By- Law T-700, Respecting Tax Deferrals. Such payment arrangement will be a reasonable amount as determined with the taxpayer and staff. The proposed payment arrangement will be in writing and the rules concerning breaks in the arrangement as outlined below will apply.
- 5) if the taxpayer is compliant with a payment arrangement. Under normal circumstances any payment arrangements made will bring the account into current status within a two year time frame.(except as discussed above for previously deferred taxes under By Law T-700) The proposed two year payment arrangement will be in writing and

will allow for a deferral of the tax sale process. No other circumstances (except as specifically directed by Council) will allow for deferral. Compliance with the payment arrangement will be strictly upheld by staff. There will be allowance for two payments to be deferred either by request or by default. On the third instance of nonpayment as per the arrangement, notice will be given and the tax sale process will recommence with no recourse other than full payment. This forgiveness of two payments clause is considered an insurance policy for unforeseen and unfortunate circumstances of any kind and should be used as such.

6) Once a property has been advertised in the newspaper for public auction at tax sale, in order to stop the auction, there is a requirement to pay a lump sum amount to bring the property to within two years of arrears along with a subsequent payment arrangement to clear the remaining arrears and current upcoming tax bills for the property. This would be the minimum arrangement that would prevent the property from proceeding to auction. Such payment could be received up to the close of business ie 4:30 pm on the day proceeding the day of the auction. A signed payment arrangement will be subsequently required within a week of the auction date.

7) Any surplus of funds from the tax sale may be applied to reduce any non-liable charges owed by the owner of the land to the municipality. These outstanding amounts need have no direct relationship to the property sold. The withdrawal of any surplus cannot be completed until after the redemption period (within six months after the sale date) where applicable. Properties are not redeemable if there are taxes owing that are greater than six years in arrears.

8) A tax sale deed shall be provided to the purchaser for the fee of \$100 to be paid at time of the sale and provided at any time after the sale if the property was not redeemable or after the six month waiting period if the property was redeemable.

#### 4.3.0 Business Occupancy Taxes – Non-liable charges

##### 4.3.1 Collection Procedures for Business Occupancy (BO) Taxes

~~(a) The collection process for BO accounts (as outlined below) will commence when the taxes are in excess of 30 days overdue~~

~~(b) The account owner is sent a friendly reminder letter indicating the owner has 15 days to settle.~~

~~(c) Accounts where no response is received are sent a collection letter explaining further steps that may be taken with an additional 15 days to settle~~

~~(d) Accounts without satisfactory settlement may be sent to the warrant process  
Section 132—138 of the HRM Charter~~

~~(e) If the warrant process does not affect payment or an arrangement for payment, accounts will be forwarded to our internal collection department for further action.~~

~~(f) Accounts will be granted a further 10 business days to settle after which the accounts may be sent to HRM's third party collection agency.~~

~~(g) Payments made by a person to any associated real property accounts may be transferred to relieve related outstanding business occupancy accounts. Lienholders on the associated real property accounts may be notified of the overdue business occupancy amounts. (Section 145 of the HRM Charter) Repealed.~~

## **5.0 Other Collection Policies**

(a) Principal or interest for less than \$10 can be written off for accounts in arrears at staff's discretion.

(b) Interest charges on an account may be relieved by staff when it is determined that the account has been in dispute and the process to settle the debt has been prolonged and the client is not at fault.

(c) Interest charges on an account may be relieved by staff if it is determined that insufficient support for the billing or insufficient follow up by staff has resulted in undue interest charges.

(d) Where staff determines that both the taxpayer and staff may have been jointly responsible for delays in billing, or in providing appropriate details to support or refute the billing or for lack of timely follow up, staff may grant partial interest relief on an account up to their applicable spending authorization limits.

(e) No adjustment to billings can be made, except as outlined above by any staff member, unless where there was an error in the original billing and corresponding back up by appropriate managerial levels of staff involved is provided.

(f) No account will be sent to write off unless all efforts have been exhausted in its collection and will only be so sent after recommendation of supervisor and concurrence of team leader and manager.

(g) Only Council can approve final write off of any revenue accounts. Such write off reports will be provided not less than once per year.

(h) After an assessment appeal is determined and any appeal from that decision is decided, any taxes that were overpaid shall be refunded to the applicant, together with interest at a rate equal to the rate actually earned by Halifax Regional Municipality on its short term investments. The interest rate shall be determined and the interest calculated monthly but shall not be compounded.

## **5A.0 Acceptance of Credit Cards**

**5A.1** The purpose of this section is to provide clarity to staff and customers as to the types of revenues that credit cards may be used as a method of payment. The section balances the cost of the merchant discount to HRM with the convenience to HRM customers.

5A.2 The types of revenue that may be paid by credit card from the effective date of this section, are set out in Table 1 of Schedule 3.

5A.3 The types of revenues that may be paid by credit card when future technology is implemented to enable such payments, are set out in Table 2 of Schedule 3.

5A.4 The types of revenues that shall not be paid by credit card, are set out in Table 3 of Schedule 3.

**6.0 SCHEDULES:**

Schedules attached hereto form part of this Administration Order and are intended for guidance and information purposes.

- Schedule 1 Tax Sale Administration Fees
- Schedule 2 Penalty Fees
- Schedule 3 Credit Card Usages

**7.0 SCHEDULE 2**

- (a) For the 2020-2021 fiscal year, the fees under Schedule 2 shall not be charged until the later of the:
  - (i) due date set by Council under 4.2.2(b); or
  - (ii) expiry date of any tax deferral program established due to covid-19, providing the owner qualified for such program.

| <b>Schedule 1 – Tax Sale Administration Fees</b>                  |                     |
|---|---------------------|
| <b>Description of Fee Amount</b>                                  | <b>Amount</b>       |
| <del>Advanced Notice of Tax Sale Proceedings</del>                | <del>\$50.00</del>  |
| <del>Title Search Fee – External (per current RFQ)</del>          | <del>Actual</del>   |
| <del>Title Search Fee – Internal (Migrated properties)</del>      | <del>\$25.00</del>  |
| <del>Title Search Fee – Internal (Registry of Deeds Titles)</del> | <del>\$125.00</del> |
| <del>Survey</del>   | <del>Actual</del>   |
| <del>Notice of Intention to Sell</del>                            | <del>\$400.00</del> |
| <del>Preparation of Tax Sale Certificate *</del>                  | <del>\$75.00</del>  |
| <del>Preparation of Deed</del>                                    | <del>\$100.00</del> |
| <del>Deed Replacement Fee</del>                                   | <del>\$250.00</del> |
| <del>Registration of Deed and Certificate</del>                   | <del>Actual</del>   |

**\*Issued at time of Tax Sale**

| <b>Schedule 1 – Tax Sale Administration Fees</b>       |               |
|--|---------------|
| <b>Description of Fee Amount</b>                       | <b>Amount</b> |
| Advanced Notice of Tax Sale Proceedings                | \$75.00       |
| Title Search Fee – External (per current RFQ)          | Actual        |
| Title Search Fee – Internal (Migrated properties)      | \$60.00       |
| Title Search Fee – Internal (Registry of Deeds Titles) | \$200.00      |
| Survey   | Actual        |
| Notice of Intention to Sell                            | \$500.00      |
| Preparation of Tax Sale Certificate *                  | \$100.00      |
| Preparation of Deed                                    | \$100.00      |
| Deed Replacement Fee                                   | \$250.00      |
| Registration of Deed and Certificate                   | Actual        |

|   |          |
|---|----------|
|   |          |
| Preparation of Land Transfer and Administrative Closing Costs | \$100.00 |
| Redemption Administration Fee                                 | \$150.00 |

\*Issued at time of Tax Sale

| <b>Schedule 2 – Penalty Fees</b> |               |
|----------------------------------|---------------|
| <b>Description of Fee Amount</b> | <b>Amount</b> |
| Non-Sufficient Funds (NSF)       | \$40.00       |

Schedule 3  
Credit Card Usages

| <u>Table 1</u><br><u>Revenue Types That May Be Paid By Credit Card</u>  |  |
|---|--|
| <u>Revenue Type</u>   | <u>Where Accepted</u>  |
| <del>Recreation services</del>  | <del>Recreation centres<br/>On-line<br/>Customer service centres (where available)</del> |
| <del>Parking and municipal fines</del>  | <del>Customer service centres, HRM Call Centre<br/>On-line</del>                         |
| <del>Permits and development application fees (including those taken on behalf of Halifax Water)</del>  | <del>Customer service centres</del>  |
| <del>Dog licences</del>   | <del>Customer service centres<br/>HRM Call Centre</del>                                  |
| <del>Sale of Metro Transit tickets and Metro Transit passes</del>   | <del>Customer service centres</del>  |
| <del>Payments to HRM Police including</del> <ul style="list-style-type: none"> <li><del>• criminal records checks,</del></li> <li><del>• finger printing,</del></li> <li><del>• motor vehicle reports,</del></li> <li><del>• incident reports,</del></li> <li><del>• summons, pardons, and</del></li> <li><del>• FOIPOP applications</del></li> </ul> | <del>HRM Police facilities (where available)</del>                                       |
| <del>Sale of HRM cemetery plots and cemetery Services</del>   | <del>HRM cemetery office</del>   |
| <del>Property tax accounts providing there is no merchant discount cost to HRM and the payments are made using existing payment channels.</del>   | <del>Payments may be made through a third party service provider.</del>                  |

| <u>Table 2</u><br><u>Revenue Types That May Be Paid By Credit Card</u><br><u>When Future Technology is Implemented to Enable It</u> |  |
|---|--|
| <u>Revenue Type</u>   | <u>Where Accepted</u>                        |
| <del>Parking at HRM operated parking lots</del>   | <del>Payment kiosks</del>                    |
| <del>On-street parking</del>  | <del>Payment kiosks<br/>Parking meters</del> |
| <del>Metro Transit fares</del>  | <del>Metro Transit fare technology</del>     |
| <del>Tax certificates</del>   | <del>On-line</del>                           |
| <del>Permits and development application fees (including those taken on behalf of Halifax Water)</del>                              | <del>On-line</del>                           |

**Schedule 3**  
**Credit Card Usages**

| <b>Table 1</b>  |  |
|---|--|
| <b>Revenue Types that May be Paid by Credit Card</b>  |  |
| <b>Revenue Type</b>   | <b>Where Accepted</b>  |
| Recreation Services   | Recreation Centres<br>On-line                                |
| Parking at HRM-operated parking lots  | Payment kiosks   |
| On-street Parking   | Parking meters   |
| Parking and municipal fines   | Customer Service Centres<br>On-line                          |
| Permits and development application fees (including those taken on behalf of Halifax Water)   | Customer Service Centres<br>On-line                          |
| Publication and use fees (archives)<br>Copy fees  | Municipal Archives office                                    |
| Access to Records (FOIPOP) Requests   | Duke Tower 7 <sup>th</sup> floor<br>Customer Service Centres |
| Dog licenses  | Customer Service Centres                                     |
| Sales of Halifax Transit tickets and Halifax Transit passes   | Customer Service Centres<br>On-line                          |
| Halifax Transit fares (for HFXGO mobile app)  | On-line and mobile app                                       |
| Payments to HRM Police including <ul style="list-style-type: none"> <li>• Criminal records checks</li> <li>• Finger printing</li> <li>• Motor vehicle reports</li> <li>• Incident reports</li> <li>• Summons</li> <li>• Pardons</li> <li>• Access to Records (FOIPOP) Requests</li> </ul> | HRM Police facilities (where available)                      |
| Sale of HRM cemetery plots and cemetery services  | HRM cemetery office  |
| Tax certificates  | On-line  |
| Property tax services including <ul style="list-style-type: none"> <li>• Property tax bill reprint</li> <li>• Property tax statement</li> <li>• Redistribution of payment</li> <li>• Refund request</li> <li>• Power of Attorney or authorized contact change</li> </ul>                  | On-line  |
| Property tax account payments providing there is no merchant discount cost to HRM   | Payments may be made through a third-party service provider  |

|   |  |
|---|--|
| and the payments are made using existing payment channels |  |
|---|--|

| <b>Table 2</b>  |                                 |
|---|---------------------------------|
| <b>Revenue Types that May be Paid by Credit Card (When Enabled by Technology)</b> |                                 |
| <b>Revenue Type</b>   | <b>Where Accepted</b>           |
| Access to Records (FOIPOP) Requests   | On-line                         |
| Halifax Transit fares   | Fare technology (open payments) |

| <b>Table 3</b>   |  |
|--|--|
| <b>Revenue Types That Shall Not Be Paid By Credit Card</b>   |  |
| <b>Revenue Type</b>  |  |
| Property tax accounts and local improvement charges unless: <ul style="list-style-type: none"> <li>the payment is from a third party service providers acceptable to HRM; and</li> <li>there is no cost to HRM.</li> </ul> |  |
| Deed transfer tax  |  |
| Inter-Governmental transfers including grants in lieu of taxes and tax agreements  |  |
| Invoiced general revenues and recoveries including tipping fees  |  |
| Payments to HRM from parties: <ul style="list-style-type: none"> <li>operating HRM facilities, or</li> <li>selling items on consignment such as Metro Transit tickets and Metro Transit passes</li> </ul>                  |  |
| Payments pursuant to By-Law F-300, the <i>Fees for the Provision of Taxation Information By-law</i>  |  |
| Halifax Water bill payments paid at HRM Customer Service Centres   |  |

|                   |                   |
|-------------------|-------------------|
| Notice of Motion: | December 6, 2005  |
| Approved:         | December 13, 2005 |
| <hr/>             |                   |
| Amendment # 1     |                   |
| Notice of Motion: | July 4, 2006      |
| Approved:         | August 1, 2006    |
| <hr/>             |                   |
| Amendment # 2     |                   |
| Notice of Motion: | June 15, 2010     |
| Approved:         | June 22, 2010     |
| Effective Date:   | July 1, 2010      |
| <hr/>             |                   |
| Amendment # 3     |                   |
| Notice of Motion: | May 15, 2012      |
| Approved:         | May 22, 2012      |
| <hr/>             |                   |
| Amendment # 4     |                   |
| Notice of Motion: | February 26, 2013 |
| Approved:         | March 5, 2013     |
| <hr/>             |                   |
| Amendment # 5     |                   |
| Notice of Motion: | June 10, 2014     |
| Approved:         | June 24, 2014     |
| <hr/>             |                   |
| Amendment # 6     |                   |
| Notice of Motion: | April 2, 2020     |
| Approved:         | April 14, 2020    |
| <hr/>             |                   |
| Amendment # 7     |                   |
| Notice of Motion: | January 24, 2023  |
| Approved:         | March 7, 2023     |
| Effective Date:   | March 18, 2023    |
| <hr/>             |                   |

**ATTACHMENT B**  
**(Amendments to Administrative Order)**

**Halifax Regional Municipality**  
**Administrative Order 18**  
**Revenue Collections Policy**

**BE IT RESOLVED** by the Council of the Halifax Regional Municipality that Administrative Order 18, the *Revenue Collections Policy Administrative Order*, is amended as follows:

1. Section 3.3 is amended by striking out the words “the percentage fee charged by the financial institution or entity that issued the credit card to the entity accepting the credit card as a method of payment” after the words “merchant discount” and before the period and replacing them with the words “The fee charged by financial institutions when credit cards are used as a method of payment. These fees are generally based on a percentage of the transaction and vary by the type of credit card used”.
2. Section 4.2.3 is amended by:
  - (a) amending clause (a) by striking out the words “Friendly Reminder Notices” at the beginning of the clause and replacing them with the words “Overdue Notices”; and
  - (b) amending clause (f) by striking out the words “REMINDER NOTICE OF OVERDUE CHARGES” after the word “the” and before the period and replacing them with the words “TAX SALE WARNING NOTICE”.
3. Repealing Sections 4.3.0 and 4.3.1.
4. Repealing the table in schedule 1 and replacing it as follows:

| <b><u>Schedule 1 – Tax Sale Administration Fees</u></b> |               |
|---|---------------|
| <b>Description of Fee Amount</b>                        | <b>Amount</b> |
| Advanced Notice of Tax Sale Proceedings                 | \$75.00       |
| Title Search Fee – External (per current RFQ)           | Actual        |
| Title Search Fee – Internal (Migrated properties)       | \$60.00       |
| Title Search Fee – Internal (Registry of Deeds Titles)  | \$200.00      |
| Survey  | Actual        |

|   |          |
|---|----------|
| Notice of Intention to Sell                                   | \$500.00 |
| Preparation of Tax Sale Certificate *                         | \$100.00 |
| Preparation of Deed   | \$100.00 |
| Deed Replacement Fee  | \$250.00 |
| Registration of Deed and Certificate                          | Actual   |
| Preparation of Land Transfer and Administrative Closing Costs | \$100.00 |
| Redemption Administration Fee                                 | \$150.00 |

\*Issued at time of Tax Sale

5. Repealing Table 1 in Schedule 3 and replacing it as follows:

**Schedule 3**  
**Credit Card Usages**

| <b><u>Table 1</u></b><br><b><u>Revenue Types that May be Paid by Credit Card</u></b>        |  |
|---|--|
| <b><u>Revenue Type</u></b>  | <b><u>Where Accepted</u></b>                                 |
| Recreation Services   | Recreation Centres<br>On-line                                |
| Parking at HRM-operated parking lots  | Payment kiosks   |
| On-street Parking   | Parking meters   |
| Parking and municipal fines   | Customer Service Centres<br>On-line                          |
| Permits and development application fees (including those taken on behalf of Halifax Water) | Customer Service Centres<br>On-line                          |
| Publication and use fees (archives)<br>Copy fees  | Municipal Archives office                                    |
| Access to Records (FOIPOP)<br>Requests  | Duke Tower 7 <sup>th</sup> floor<br>Customer Service Centres |
| Dog licenses  | Customer Service Centres                                     |

|   |   |
|---|---|
| Sales of Halifax Transit tickets and Halifax Transit passes   | Customer Service Centres<br>On-line                         |
| Halifax Transit fares (for HFXGO mobile app)  | On-line and mobile app                                      |
| Payments to HRM Police including <ul style="list-style-type: none"> <li>• Criminal records checks</li> <li>• Finger printing</li> <li>• Motor vehicle reports</li> <li>• Incident reports</li> <li>• Summons</li> <li>• Pardons</li> <li>• Access to Records (FOIPOP) Requests</li> </ul> | HRM Police facilities (where available)                     |
| Sale of HRM cemetery plots and cemetery services  | HRM cemetery office   |
| Tax certificates  | On-line   |
| Property tax services including <ul style="list-style-type: none"> <li>• Property tax bill reprint</li> <li>• Property tax statement</li> <li>• Redistribution of payment</li> <li>• Refund request</li> <li>• Power of Attorney or authorized contact change</li> </ul>                  | On-line   |
| Property tax account payments providing there is no merchant discount cost to HRM and the payments are made using existing payment channels   | Payments may be made through a third-party service provider |

6. Repealing Table 2 in Schedule 3 and replacing it as follows:

| <b><u>Table 2</u></b>  |                                 |
|--|---------------------------------|
| <b><u>Revenue Types that May be Paid by Credit Card (When Enabled by Technology)</u></b> |                                 |
| <b><u>Revenue Type</u></b>   | <b><u>Where Accepted</u></b>    |
| Access to Records (FOIPOP) Requests  | On-line                         |
| Halifax Transit fares  | Fare technology (open payments) |

