CITY OF FORT SASKATCHEWAN

TAX INSTALLMENT PROGRAM BYLAW
BYLAW C27-26

A BYLAW OF THE CITY OF FORT SASKATCHEWAN IN THE PROVINCE OF ALBERTA TO AUTHORIZE THE REGULATION AND COLLECTION OF A MONTHLY TAX INSTALLMENT PLAN IN THE CITY OF FORT SASKATCHEWAN

WHEREAS, the Municipal Government Act authorizes Council to levy and collect property taxes and to establish terms for the payment and collection of taxes;

AND WHEREAS, section 340 of the Municipal Government Act permits Council, by bylaw, to allow taxes to be paid by installments at the option of the taxpayer;

NOW THEREFORE, the Council of the City of Fort Saskatchewan, duly assembled, enacts as follows:

1. SHORT TITLE

This Bylaw shall be referred to as the "Tax Installment Program Bylaw".

2. DEFINITIONS

For the purposes of this Bylaw:

a. "City" means the municipal corporation of the City of Fort Saskatchewan.

b. "City Manager" means the Chief Administrative Officer of the City, or their designate.

c. "Council" means the municipal council of the City, duly elected and constituted under the Municipal Government Act.

d. "Current Taxes" means taxes imposed in the Tax Year for which they are levied.

e. "Estimated Levy" means an estimated amount of property tax calculated using the most recent property assessment and the tax rates in effect at the time of enrollment in the tax installment plan, for the purpose of determining monthly installment payments prior to the enactment of the current year's Property Tax Bylaw.

f. "Fees & Charges Bylaw" means the bylaw approved annually by Council for the provision of imposing fees, charges, and penalties on behalf of the municipality.

g. "FEPP" means the Fort Electronic Payment Plan, for the purpose of a tax installment plan for City Taxpayers.

h. "Installment Amount" means the monthly payment calculated for a Taxpayer under the tax installment plan, based on the Estimated Levy or the Levy, as applicable, and payable on the 15th of each month.

i. “Interested Party” means the person or entity who is not the registered owner of a property but who has direct financial involvement with the property through the payment of property taxes. An Interested Party does not acquire ownership rights or any statutory right or obligations of the property owner by virtue of making such payments.

j. “Levy” shall mean the amount of property tax payable by a Taxpayer for a Taxation year, determined by applying the Tax Rates established in the Property Tax Bylaw to the assessed value of the property.

k. “Mortgage Company” means a financial institution who has a lien in the form of an approved mortgage on the property.

l. “Penalties” means the approved fees charged to Tax Rolls who have a balance outstanding on the dates that are outlined in the City’s Fees & Charges Bylaw.

m. “Property Assessment” means the value of a property as determined by a Property Assessor.

n. “Property Assessor” means the person who has been appointed by Council for the purpose of determining the assessed value for all residential and non-residential properties.

o. “Property Tax Bylaw” means the bylaw passed annually by Council that authorizes the levying of property taxes for the taxation year and establishes the applicable Tax Rates and requisitions.

p. “Re-present” means the subsequent submission of a previously unsuccessful pre-authorized debit payment to a financial institution for processing in accordance with applicable banking rules.

q. “Supplementary Property Tax” means taxes resulting from the enactment of a Supplementary Assessment Bylaw.

r. “Tax Arrears” means property taxes that remain unpaid after December 31 of the year in which they were imposed, including any applicable penalties.

s. “Tax Rate” means the rate of taxation, established by Council bylaw for the Taxation Year, that is applied to the assessed value of taxable property to calculate property taxes payable.

t. “Tax Roll” means a listing of all municipal properties which can be taxed, and includes information such as a description of a property or business; the name and mailing address of the Taxpayer; the Property Assessment; Tax Rate; Tax Arrears; and any other appropriate information.

u. “Taxpayer” means a person liable to pay taxes:

   i. who is the owner of a property in the City of Fort Saskatchewan; or

ii. who is an individual identified on a Land Titles Certificate; or
iii. who is an Interested Party.

v. "Tax Year" shall mean the annual period over which Current Taxes are calculated, commencing with January 1st and ending with December 31st of that year.

3. GENERAL PROVISIONS

3.1 Taxpayers may submit an application to participate in the City's FEPP for the monthly payment of property taxes, rather than a single payment on the annual due date of June 30th for property taxes.

3.2 Taxpayers who are included in the FEPP and in good standing shall not be subject to the Penalties in the City's Fees & Charges Bylaw.

3.3 The FEPP shall operate on a Tax Year basis and shall continue until such time this Bylaw is repealed or replaced.

3.4 The FEPP is non-transferable from one property to another. Application must be completed for each property.

3.5 Taxpayers who wish to participate in the FEPP may enrol at any time throughout the year. An application must be received on or before the last business day of the month, to allow sufficient time for the first payment to be processed on the 15th of the month, following the approved application.

4. QUALIFICATIONS

4.1 Taxpayers who wish to participate in the Fort Electronic Payment Plan (FEPP) shall:

a) Complete a FEPP Application form and submit online or in person;
b) Provide a 'VOID' cheque or financial institution form where the account holder's name matches the name of the applicant; and
c) Pay all Tax Arrears from previous years.

In cases where a tax account has no outstanding balance, participation in the Fort Electronic Payment Plan shall begin in January of the next taxation year.

5. PAYMENTS

5.1 All Current Taxes shall be collected in equal monthly installments by pre-authorized debit on the 15th of each month during the Tax Year, commencing January 1st and ending December 31st.

5.2 The Instalment Amount shall be calculated such that the cumulative monthly instalments will pay the outstanding balance of the Current Taxes, including any penalties, by the end of the Tax Year.

5.3 Upon approval of the annual Property Tax Bylaw, the Installment Amount for the remaining months of the Tax Year shall be recalculated based on the actual Tax Levy. All payments received prior to the issuance of the Tax Levy shall be applied, and the outstanding balance of the current year's Tax Levy shall be divided equally over the remaining seven (7) monthly installments to determine the revised Installment Amount.

5.4 If applicable, the Supplementary Property Tax Levy for the Current Tax Year shall be distributed equally between the remaining months of the current year.

5.5 The City may remove a Taxpayer from the FEPP if the Taxpayer fails to make one (1) or more monthly tax installment payments as set out in Section 5.1.

a) Taxpayers will be notified by regular mail and/or e-mail of removal from the FEPP.

5.6 A Taxpayer who has a monthly installment payment returned to the City from a financial institution as non-sufficient funds or otherwise, is subject to applicable fees pursuant to the City's Fees and Charges Bylaw.

5.7 If a pre-authorized debit is returned unpaid or is otherwise unsuccessful, the City may re-present the payment through the financial institution in accordance with applicable banking rules.

5.8 When a Taxpayer is removed from the FEPP subsequent to the due date for the payment of the monthly Installment, all unpaid taxes shall become due and payable no later than thirty (30) days from that date of removal.

a) After thirty (30) days from the date of removal from the FEPP, any unpaid taxes are subject to Penalties, pursuant to the City's Fees & Charges Bylaw.

5.9 When a duplicate payment of the Current Taxes is received from the Taxpayer and Mortgage Company, the payment shall be refunded to the Taxpayer upon receipt of written authorization by the Mortgage Company.

6. GENDER REFERENCES

6.1 All references in this Bylaw shall be read with such changes in number and gender as may be appropriate, and references shall be read as a corporation or partnership, and pronouns shall be deemed to not be gender specific.

7. INTERPRETATION

7.1 References to provisions of statutes, rules or regulations shall be deemed to include references to such provisions as amended, modified or re-enacted from time to time.

7.2 Nothing in this Bylaw relieves any person from compliance with any other bylaw or applicable federal or provincial law, regulation or enactment.

8. SEVERABILITY

If any portion of this Bylaw is declared invalid by a court of competent jurisdiction, the invalid portion shall be severed and the remainder of the Bylaw is deemed valid.

9. EFFECTIVE DATE

This Bylaw becomes effective upon third and final reading.

10. REPEAL OF BYLAWS

Upon third and final reading of Bylaw C27-26, Bylaw C10-18 and all amendments are hereby repealed.

READ a first time this	7th	day of	July	2026.
READ a second time this	7th	day of	July	2026.
READ a third time and passed this	7th	day of	July	2026.

MAYOR

DIRECTOR, LEGISLATIVE SERVICES

Date Signed: July 7, 2026