

Report To:	Council
From:	Glen Cowan, Chief Financial Officer / Treasurer
Date:	July 19, 2021
Report No:	CORS-040-21
Subject:	User Fee Bylaw Update
Recommendation:	THAT the changes to user fees, as outlined in staff report CORS-040-21 be received;
	THAT the proposed User Fee By-law No. 066-2021 on tonight's agenda be considered for approval.

EXECUTIVE SUMMARY

- User fees and charges (excluding Building Permit Fees which are covered under a separate Bylaw and certain fees which are transferred to reserve as received) account for \$18.7 million of the 2021 approved budget and serve as an important tool to recover costs directly from those benefiting from Town services and mitigate pressure on the property tax base.
- Many of the Town's fees are proposed to be inflated by the Municipal Price Index (MPI) for expenditures (i.e. 2.30%), beginning in the year 2022. This is expected to result in additional revenue that will offset just under an approximate 0.6% increase in property taxes.
- Where notable changes other than MPI are being proposed, a brief summary is provided in this report with a full list of changes included as Appendix B.

REPORT

Background

The Town currently maintains two user fee bylaws. Building permit fees are identified separately from other Town fees through Building User Fee By-law No. 063-2018 in order to facilitate meeting requirements specific to the Building Code Act. This report is addressing all other Town user fees which are currently identified in User Fee By-law No. 072-2020.

User fees, excluding building permit fees, are governed by multiple statutes. For municipal services where no specific statutory authority is provided, such as community services,



Background

licensing, etc., municipalities have the ability to impose fees and charges under Part XII (s. 391) of the Municipal Act. The Town's statutory authority for imposing planning application fees is provided under Section 69 of the Planning Act.

User fees and service charges are an important source of revenue for the Town, representing \$28.9 million or 19.6% of revenue in the 2021 budget. User fees are an effective method of ensuring that the users of a service assist in cost recovery, thereby mitigating a portion of the pressure on property tax rates. The Town is proactive in its approach to cost recovery through user fees by annually reviewing all rates and adjusting for inflation, changing legislation and market conditions where possible.

Periodically, a comprehensive full costing of services and review of fees is also performed, including an activity based costing exercise and benchmarking. The most recent Comprehensive User Fee Study was completed in 2016 in association with Watson and Associates Economist Ltd. where all Town rates and fees, excluding Recreation and Facility fees, were reviewed and updated fees were approved by Council through CORS-047-16. Internal reviews of Recreation and Facility fees were completed in both 2017 (CORS-046-17) and 2018 (CORS-046-18). The 2021 Budget included a capital project to undertake a comprehensive review and update of user fees. It is expected that a Request for Proposal will be issued for this work in 2021 with the study taking place in 2022.

Since 2008, the Town has used a customized Municipal Price Index (MPI), to better account for how inflation pressures can impact spending. The MPI is an inflationary index based specifically on the mix of goods and services purchased by the Town calculated as a weighted average of price increases for each component in the Town's budget and has been developed in accordance with Government Finance Officers Association (GFOA) best practices. The 2022 MPI for expenditures has been calculated at 2.30% (see Appendix A).

Discussion

A primary principle followed by the Town in setting user fees is that those who benefit from a service should contribute to the cost of that service. In many cases the Town's user fees are set to recover the full cost of providing the applicable services. However, when setting fees, consideration is given to whether the service provides a community-wide versus individual benefit, the capacity of the user to pay, competitive market conditions, demand for services and limits set by Town policy objectives or other legislative requirements on pricing. Recreation fees in particular are based on a set of influencing factors intended to support the strategic goals of the Town and are set in order to provide a range of low cost (affordable) programs and services as well as those that will recover a range of full costs associated with their offering. The Town also offers a recreation fee assistance program to provide additional access to recreation through financial assistance to those in need.



Service Delivery and Efficiency Improvements

To continuously improve service delivery to residents, the Town has altered and amended programs to respond to community requests. Some examples include replacement of 50 and 100 personal training sessions with smaller value package options that may be more appealing to active lifestyle goals of residents, providing options for two members to share in the cost of a semi-private training session and continuing to allow for options of being able to offer virtual programming where feasible. In addition, staff have altered some fees to allow for efficiencies in staff administration such as introducing bulk rental fees for figure skating and flat fees for Planning related advertising costs.

Proposed Changes to User Fees

Staff have reviewed fees in light of both current economic conditions as well as inflationary pressures and recommend following the historical approach of applying an annual inflationary increase to user fees at the MPI rate, projected at 2.30% for 2022, to many fees. The annual application of MPI to the user fees ensures that cost recovery ratios are maintained. Every three to five years a comprehensive review of user fees is undertaken which includes a detailed costing review and market comparison. Through this process fees are re-aligned as necessary to reflect changes in costing or market conditions.

The following sections identify notable proposed changes to the user fee by-law that differ from an MPI-based increase. A comprehensive list of all proposed changes to the by-law including commentary for fees that have not been adjusted for inflation is summarized in Appendix B. In some cases, various fees were rounded to the nearest nickel, quarter, dollar, etc. to facilitate cash handling.

Recreation Programs

Staff recommend including a provision in the By-law such that if a virtual option for a program is offered, it will be at a 10-20% discount of the in-person equivalent fee, depending on whether or not a moderator is required.

The cost of running the After School Club JK/SK - with/without Transportation program has been reduced as it is eligible to be subsidized by a Provincial grant.

Reflecting customer feedback, changes have been made in the area of Personal Training related to the variety of packages. This includes a proposed elimination of 50 and 100 session packages of personal training and replacing them with smaller value package options (3 and 5 sessions) which are expected to be more appealing to residents' active lifestyle goals as well as introducing a semi-private personal training fee where two members could split the cost of one session.



Various fees are recommended to remain fixed due primarily to market factors. They include Track Cycling Memberships, Aquatic Leadership Programs, Seniors' Activity Centre Memberships, etc.

Other changes have been made that include minor wording adjustments to provide greater clarity.

Facilities and Parks

Staff recommend a new hourly rate (\$32.50) in lieu of the current specialty skate rates used for Figure Skating drop-in programming, effective September 1, 2021. This change is intended to realize efficiencies as it will reduce administration time associated with the program.

Based on customer requests, staff recommend adding a new Fitness Locker Rental fee for annual membership fee holders only, effective January 1, 2022 at a rate of \$20 per month for a set number of lockers per location. In addition, a fitness option has been added to the party package structure and fee.

Various other changes have been made that include minor wording adjustments to provide greater clarity and some fees are recommended to remain fixed due to market conditions such as Arts Centre box office and various equipment rental fees.

Advertising

To encourage activity, staff recommend publication advertising fees remain at the current level. These include Milton Seniors' Activity Centre Activity Guide, FirstOntario Arts Centre Milton Season Program and Advertising Design Fees.

Licensing Services/Enforcement

New fees are being recommended in the area of Private Property Parking which are intended to recover the costs associated with reviewing and processing applications for the following services:

- Licensing and Private Property Officer to issue Parking tickets on private property (\$50)
- Ticket Cancellation Fee (\$10)

MEV Innovation Centre

Fees related to the MEV Innovation Centre involve a combination of those that are adjusted with MPI as well as those that are recommended to remain at existing levels in order to maintain the fees at a competitive rate relative to comparable Innovation centres.



Minor adjustments have been added to document the requirement of a Certificate of Insurance and facility rental payments prior to occupancy for rentals.

Corporate Services

A new Mortgage Company Processing Fee (\$10) is being recommended to align Milton with other Municipalities who are currently already recovering staff time on the additional administration involved in processing high volume of Mortgage Company payments.

Milton is launching a digital portal for the issuance of Tax Certificates effective early summer 2021, therefore differentiating between regular service and rush service has become obsolete and the rush service fee is recommended to be discontinued. Furthermore, an adjustment to the fee for regular Tax Certificates has been made to better align Milton fees with those of other Municipalities across the Province for provision of the same service.

Milton has outsourced the registration and document preparation process for Tax Sales, as a result various fees have been discontinued and the following fees have been recommended to be added effective October 1, 2021:

- Advertising/Conducting Tax Sale (Actual Cost minimum \$1,000)
- Tax Sale Registration Recovery Service Fees External Agent Actual costs to execute the Tax Sale Registrations and Tax Sales (Actual Cost)
- Tax Sale Registration Recovery Service Fees Internal Staff (10% of Total External Agent Cost)

Various other fees related to Corporate Services involve a combination of those that are adjusted with MPI as well as those that are recommended to remain at existing levels and only be updated at the time of a comprehensive review and costing exercise.

Fire Services

A new fee is recommended to recover the cost of Fire Extinguisher Training. In addition, process changes have been made to how False Alarm fees are applied. The majority of other Fire Services fees have been adjusted by the MPI along with minor wording adjustments to provide greater clarity.

Engineering

Staff recommend adjusting the Road Damage Deposit fee to include a minimum deposit of \$10,000 to reflect a more adequate amount to provide for the costs associated with



potential damage that may transpire. The majority of other Engineering fees have been adjusted by the MPI along with minor adjustments to align with current practice.

Planning

Fees related to Planning involve a combination of those that are adjusted with MPI as well as those that are recommended to remain at existing levels. Staff also recommend that various advertising fees be adjusted to a flat fee based on the average cost in order to realize administrative efficiencies related to billings.

Development

Fees related to Development involve a combination of those that are adjusted with MPI as well as those that are recommended to remain at existing levels. Staff have also made recommendations regarding refunds on Engineering and Inspection Fees.

<u>Transit</u>

Staff have reviewed transit fares, concessions and categories to assess competitive market balance between available services, pricing and ridership recovery. Given the current context with COVID-19 and anticipated transit recovery efforts, staff are recommending to hold transit fares static in 2022.

Some amendments have also been made regarding Promotional Fares in order to authorize designated staff to implement promotional fares as per the Milton Transit Fare Policy, as a mechanism to support ridership recovery campaigns, where applicable.

Town Wide

Town wide fees are generally recommended to remain at existing levels and only be updated at the time of a comprehensive review and costing exercise.

In several areas minor wording revisions were made to create consistency in instances where delegated authority has been provided to staff to waive fees (example - in cases of error on the Town). The frequency of such occurrences has been minimal and in those cases internal processes will be used to approve and monitor the waiving of the fee.

Financial Impact

The revised fees will be incorporated into the 2022 budget. Increases in fees will assist in mitigating pressure on the property tax rate and are expected to generate revenues in an amount that will offset just under an otherwise 0.6% increase in property taxes.



Respectfully submitted,

Glen Cowan Chief Financial Officer / Treasurer

For questions, please contact:	Stephanie Lopes, Senior	Phone: 905-878-7252
	Financial Analyst	Ext.2260

Attachments

Appendix A - Municipal Price Index (MPI) Appendix B - Summary of Proposed Changes (excluding MPI) to User Fee By-law 066-2021

CAO Approval Glen Cowan Acting Chief Administrative Officer

Municipal Price Index for 2022

		2021 Budget	% of 2021 tax supported Budget	Price Index	Weighted	Source	2022 Estimate
Salaries		42,038,149	35.22%	1.71%	0.60%	Market Adjustment, Contract Increases	42,757,815
Benefits		11,385,256	9.54%	4.48%	0.43%	Various (OMERS, Manulife, Green Shield, AIG, etc.)	11,894,960
Hydro		3,163,953	2.65%	1.10%	0.03%	Milton Hydro	3,198,756
Hydro - Streetlighting		944,620	0.79%	1.10%	0.01%	Milton Hydro	955,011
Water		708,970	0.59%	3.30%	0.02%	Region of Halton	732,366
Natural Gas		764,107	0.64%	9.74%	0.06%	Bank Commodity Forecasts, CPI and Regulatory impacts	838,501
Insurance		690,132	0.58%	20.00%	0.12%	Estimated Increase	828,158
Roads		621,113	0.52%	0.43%	0.00%	Asphalt Cement Price Index, MTO	623,800
Fleet Costs							
Fuel		1,019,588	0.85%	1.14%	0.01%	Bank Commodity Forecasts, CPI and Regulatory impacts	1,031,211
Repairs		1,361,445	1.14%	2.00%	0.02%	CPI	1,388,674
Licencing		72,477	0.06%	2.00%	0.00%	CPI	73,927
Transfer to Reserves		29,253,363	24.51%	2.36%	0.58%	Various (Stats Can Quarterly Construction Price Index, CPI)	29,944,023
Purchased Goods and Services		24,632,168	20.64%	2.00%	0.41%	CPI	25,124,811
Financial Expenditures		2,693,059	2.26%	0.46%	0.01%	Forecasted Tax Rate Change, Other	2,705,559
Tax Write Offs	625,000		0.52%	2.00%	0.01%	Tax rate changes	637,500
Other	2,068,059		1.73%	0.00%	0.00%		2,068,059
TOTAL EXPENSES		119,348,400	100.00%		2.30%		\$122,097,573
User Fees and Service Charges		(18,738,845)		2.30%		MPI (excluding Revenue Impacts)	(19,170,492
Regional Recovery and Chargebacks		(6,307,045)		2.00%		CPI	(6,433,186
Contribution from Capital		(4,418,585)		2.21%		Index of Non Union Salaries and Benefits	(4,516,141
Investment and Interest Income		(5,013,587)		0.00%			(5,013,587
Taxation and Payments in Lieu		(4,098,979)		2.00%			(4,180,959
PIL	(950,890)			2.00%			(969,908
ROW	(1,698,089)			2.00%			(1,732,051
Supp Taxes	(1,450,000)			2.00%			(1,479,000
Grants, Other Recoveries and Donations		(1,532,993)		0.00%			(1,532,993
Contributions from Reserves and Misc. Revenues		(5,439,568)		0.00%			(5,439,568
TOTAL REVENUES		(45,549,602)					(46,286,925
Tax Levy		73,798,798					\$75,810,648
2022 MPI							2.73%

Current projections from the Bank of Canada's Monetary Policy Report forecast the Statistics Canada Consumer Price Index (CPI) increasing by 2.0% in 2022. While CPI can be a good proxy for general cost inflation it does not align with cost pressures faced by a municipality. CPI includes measures such as housing, food and transportation which does not reflect the typical basket of goods and services acquired annually by the Town, nor does it consider the significant level of investment in capital infrastructure spending or the impact of flat-lined revenue sources such as grants, investment income and most transfers from reserve.

To account for the differences and more accurately reflect the inflationary pressures facing the Town a customized Municipal Price Index (MPI) has been developed and has been in use since 2008. The MPI is an inflationary index based specifically on the mix of goods and services purchased by the Town calculated as a weighted average of price increases for each component in the Town's budget and has been developed in accordance with Government Finance Officers Association (GFOA) best practices.

Total Expenses and Revenues are \$27.9 million lower than the approved 2021 Operating Budget due to the exclusion of flow through transactions that do not impact the tax levy and therefore are not relevant to MPI. The exclusions include General Government and Interfund transfers, Building Services, Hospital Expansion and reallocated expenses and revenues that have no bottom line impact.

Schedule	Fee(s)	Recommendation
Recreation (Schedule 'A')	10 Visit Pass	Item #9 has been amended to read '10 visit pass can only be used by the <i>actual</i> pass or account holder'.
	Virtual Programming	Item #16 has been added; 'if a virtual option for a program is offered, it will be at a 10 to 20% discount of the in-person equivalent fee. The fee will be discounted 10% if a Moderator is required and 20% if a Moderator is not required.
	After School Club	As a result of a Provincial grant, the JK/SK - with/without Transportation fees have been reduced and the program is eligible to operate. After school club with transportation increased greater than MPI to reflect cost of the service provider.
	Personal Training	Staff recommend discontinuing 50 and 100 session packages as they are rarely purchased, replacing them with smaller value package options (3 and 5 sessions) which may be more appealing to people based on their active lifestyle goals and workout plan.
	Personal Training - Semi-Private	Staff recommend adding a new option to allow two members to split the cost of one session, this is in response to feedback regarding this service.
	Private Studio Training Sessions	Staff recommend discontinuing the fee, as the option is no longer used in practice.
Recreation (Table A-1 of Schedule 'A')	Single Visit, 10 Pass and Annual Membership Passes	Staff recommend aligning the timing of rate increases for the active living, aquafit and active living with aquafit with the timing of all other fees shifting from January 2022 to September 2022. This will result in a simplified process for selling memberships, administration and an easier fee structure for the public to understand whereby all recreation fee increases are at the same time.
	Walking Track	The Milton Sports Centre was added to the Single Visit fee, to align with actual practice.
	Partnership Programs	A range of 15% to 25% has been added to replace the previously noted 15% administration fee. The administration fee will be dependant on administrative efforts/group classification associated with the entities involved.
	Various	Various fees are recommended to remain fixed due primarily to market factors. They include Track Cycling Memberships, Personal Training, Aquatic Leadership Programs, Seniors' Activity Centre Memberships, Active Living - Student Summer Pass, Older Adult drop in single visit passes and miscellaneous fees such as Replacement Cards at the Walking Track, Late pickup, Holiday Coupon Books and Wristband Replacements. General Interest Group D and E were slightly less than MPI to align with similar fees.
Facilities and Parks (Schedule B)	Special Event Cancellation	Item #3b - The special event cancellation notice has been amended to align with current practice. Refunds will not be given within 30 days of the rental date, rather than the previously noted 90 days notice.
Facilities and Parks (Table B-1 of Schedule 'B')	Bulk Ice Rental - Figure Skating Only	Staff recommend a new hourly rate (\$32.50) in lieu of the current specialty skate rates used for Figure Skating drop-in programming, effective September 1, 2021. The rationale for this change is to realize efficiencies for Town staff and customers. This change will not impact revenue generation.
	Fitness Locker Rental	Based on customer requests, staff recommend adding a new \$20 monthly fee for Fitness Locker rentals for annual membership fee holders only, effective January 1, 2022.
	Party Packages - Fitness	Staff recommend a Fitness option be added to the party packages offered.

Schedule	Fee(s)	Recommendation		
Facilities and Parks	Fitness Instructor Fee 1 & 2	As a result of 'Fitness' added as a party package option, fees related to Fitness Instructors have been added in order to price the party package, rates depend on the fitness qualifications required.		
(Table B-1 of Schedule 'B')	Various	Various fees are recommended to remain fixed due primarily to market factors. They include Box Office, various rentals such as piano, video recording, projectors, and labour charges for Arts Centre.		
Advertising (Table C-1 of Schedule C)	Publication Advertising Fees	To encourage advertisement, staff are recommending publication advertising fees remain fixed. These include Community Services Guide, Milton Seniors' Activity Centre Activity Guide, FirstOntario Arts Centre Milton Season Program and Advertising Design Fees.		
Licensing Services/ Enforcement (Schedule E)	Monthly Fee	The monthly fee option related to new and renewal licences required by the Animal Control By-law has been removed to align with actual practice.		
Licensing Services/	Animal Control - (Spayed/Neutered/ReMPlal/with Microchip/Non-Spayed/Non- Neutered/ReMPlal/with Microchip)	Amended table to align with actual practice of applying a 15% Senior's Discount to dog licences, as approved through Animal Control By-Law 90-2004.		
Enforcement (Table E-1 of Schedule E)	Private Property Parking - License New Officer Fee	Staff are proposing a new fee, effective January 1, 2022, to recover costs associated with staff time spent on licensing private agencies to allow private property parking officers to issue parking tickets to illegally parked cars on private property.		
	Private Property Parking - Ticket Cancellation Fee	Staff are proposing a fee, effective January 1, 2022, to recover costs associated with staff time spent on ticket cancellation requests from private agencies that have issued a parking ticket on private property.		
MEV Innovation Centre	Occupancy Requirements	Minor wording adjustments have been added to align with actual practice requiring a Certificate of Insurance and facility rental payments prior to occupancy.		
(Schedule G)	Various	Various fees are recommended to remain at existing levels in order to maintain the fees at a competitive rate relative to comparable Innovation centres.		
	A/R Transfer of Funds	Staff are recommending that this fee be removed from the table, as the fee is already accommodated by other fees on the table, this is a duplicate.		
Corporate Services (Table H-1 of Schedule H)	Financial Publications - CD	Staff are recommending that this fee be discontinued, as publications are available on the Town Web Site.		
	Mortgage Company Processing Fee	To align Milton with other Municipalities who are currently already recovering staff time on the additional administration involved in processing high volume of Mortgage Company payments, Staff recommend this new user fee (\$10) in order to compensate time spent for processes including advance pre-billing review/update of active/inactive accounts, reconciliation of payment to listing, manual entry and adjustment as required.		

Schedule	Fee(s)	Recommendation
	Tax Certificates (Rush Services)	Effective early summer 2021, Milton is launching a digital portal for the issuance of Tax Certificates obtained primarily by lawyers for use in adjusting of property taxes between vendor and purchaser on property resales. Use of this technological advancement will afford the requestor access to instant response, therefore differentiating between regular service and rush service becomes obsolete, and the rush service will be discontinued. An adjustment to the regular Tax Certificate has been made to better align Milton fees with those of other Municipalities across the Province for provision of same service.
	Tax Sale Fees - Various	Staff are recommending that various fees in the Tax Sale fee section be discontinued effective October 1, 2021. Milton has outsourced the registration and document preparation process.
Corporate Services	Advertising/Conducting Tax Sale	As a result of outsourcing the registration and document preparation process of Tax Sales, staff are recommending a new fee (minimum - \$1,000) effective October 1, 2021 in order to recoup actual cost of advertising and conducting a tax sale.
(Table H-1 of Schedule H)	Tax Sale Registration Recovery Service Fees External Agent – Actual costs to execute the Tax Sale Registrations and Tax Sales	Milton has outsourced the registration and document preparation process. All costs, as established by and incurred by the vendor are, in accordance with the Municipal Act, added to the Roll and collected as part of the property tax arrears. This fee (actual cost) will take effect October 1, 2021.
	Tax Sale Registration Recovery Service Fees Internal Staff	Although the registration and document preparation process has been outsourced, the collection/ratepayer interaction functions will continue to be administered internally, these staff costs are recommended to also to be recuperated through this new fee (10% of Total External Agent Costs), effective October 1, 2021.
	Various	The majority of the fees have remained fixed and any fees that are increasing above MPI are due to rounding to nearest dollar.
Fire Services By- law (Schedule I)	False Alarms	Staff are recommending some changes to how this fee is applied. Generally, first false alarm occurrences are no charge, but subsequent false alarms are subject to a fee.
	Fire Extinguisher Training	Staff are recommending a new fee (\$400 up to 20 students, \$15 each additional student) effective July 20, 2021, in order to recover actual costs of providing this service.
Fire Services	File Search and Fire Reports	The table has been adjusted to include credit card as form of payment.
(Table I-1 of Schedule I)	Large Burning Permit Issuance	Agricultural has been added to this fee category as they are generally large in nature and require an inspection prior to permit issuance.
	Inspections - per hour	Additional wording has been footnoted in the table to provide more clarity on how this fee is applied. In addition credit card payments have been added as an option and fees have been adjusted to recover the associated costs.
Engineering	Wide Load Permits	The form of payment has been amended to include a credit card payment option as this service is currently being provided online. The fee has been increased above the rate of inflation to recover the associated costs.
Services (Schedule J)	Municipal Consent Permit application fee	The fee has been increased above the rate of inflation to recover the associated costs.

Schedule	Fee(s)	Recommendation
	Road Damage Deposit	Staff recommend adjusting the fee to include a minimum deposit of \$10,000 to reflect a more adequate amount to provide for the costs associated with potential damage that may transpire.
Engineering Services (Schedule J)	Emergency Works and Road Clearing Works	A fee has been added to the User Fee Bylaw that provides for the Town to be re-imbursed for any emergency or road cleaning works where the Town needs to take corrective action in lieu of the property owner at cost + 40%.
	Windrow Program	Staff recommend this program fee remain fixed at this time.
Planning Services	Advertising Fee	Staff recommend the fee be adjusted to a flat fee based on the average cost in order to realize administrative efficiencies related to billings.
(Table K-1 of Schedule K)	Site Plan Application - Property Title Search Fee	Previously collected under the user fee titled 'Site Plan Application - Legal Fees', Staff recommend the fee be adjusted to a flat fee based on the average cost in order to realize administrative efficiencies related to billings.
Development Services By-law (Schedule L)	Various	Staff recommend some additions to the language in Schedule L to address refunds on Engineering and Inspection Fees (3. a) iv)) and Per Unit Processing fees (3. c) i)) as a follow up to DS-006-21 as well as a minor revision to the Winter Maintenance language to recoup costs related to works external to, but required for a development (3. e) i) and ii)).
Transit (Schedule M)	Promotional Fares	Schedule has been added to the Bylaw to provide authority for the Director, Transit Services or designate, in consultation with the Chief Financial Officer/Treasurer or designate, to implement promotional fares as per the Milton Transit Fare Policy, as a mechanism to support ridership recovery campaigns, where applicable.
Town Wide	Dishonoured Payment	The schedule has been updated to include all the reasons that would apply to charging this fee.
(Schedule N)	Chargeback Recovery	The schedule has been updated to include: Where chargeback recovery is subject to settlement process, the existing authorities that have been delegated by Council to the Town's Risk Management staff will take precedence and Risk Management staff will have discretion as to the application (or not) of the related fees and charges.