



TOWN OF STRAFFORD

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Policy for Direct ACH Payment of Property Taxes

Purpose: The purpose of this policy is to establish guidelines and procedures for the management of the Direct Automated Clearing House (ACH) Payment Program for property taxes in Strafford. This initiative aims to provide property owners with a convenient and efficient method for remitting their tax payments electronically.

Scope: This policy applies to all property owners within Strafford who opt to participate in the Direct ACH Payment Program for property tax payments.

Policy:

1. Enrollment and Authorization:

- Property owners interested in participating in the Direct ACH Payment Program must complete and submit an Authorization Agreement form to the Strafford Town Treasurer, at least 15 days prior to the tax due date to ensure timely processing.
- By submitting the Authorization Agreement, property owners authorize the Town of Strafford to initiate debit entries to their designated bank account for the purpose of property tax payments.

2. Processing of Payments:

- Payments will be automatically debited from the property owner's designated bank account on the scheduled due date of the property tax bill.

3. Cancellation and Changes:

- Property owners may revoke their authorization for ACH payments by submitting a written request to the Strafford Town Treasurer at least 15 days before the next scheduled payment date.
- Changes to bank account information or any other details related to the ACH payment must also be communicated in writing to the Strafford Town Treasurer.

4. Security and Confidentiality:

- The Town of Strafford will implement appropriate security measures to safeguard the confidentiality and integrity of property owners' banking information.
- Access to sensitive information will be restricted to authorized personnel involved in the administration of the Direct ACH Payment Program.

5. Communication and Notification:

- Property owners will be informed of the availability of the Direct ACH Payment Program through various channels, including the annual property tax bill, the town website, and other official communications.
- Any changes to the policy or procedures related to the ACH payment program will be communicated to property owners in a timely manner.

6. Compliance and Accountability:

- This policy complies with all relevant federal and state regulations governing ACH transactions and electronic payments.
- The Town Treasurer is responsible for ensuring compliance with this policy and reserves the right to modify procedures as necessary to maintain efficient program operation.

Implementation: This policy shall be effective upon approval by the Strafford Town Treasurer and the Town Treasurer's office will oversee the implementation and ongoing management of the Direct ACH Payment Program in accordance with these guidelines.

Review and Amendments: This policy will be reviewed periodically to assess its effectiveness and relevance. Amendments may be proposed as needed to reflect changes in technology, regulations, or community needs. Any proposed amendments must be approved by the Town Treasurer.

Approval: This policy is approved and adopted by the Strafford Treasurer on July 23, 2025.

Signature:


Lisa M Bragg
Strafford Town Treasurer