

## What happens if I miss payments?

If payments are missed, the RM of East St. Paul may remove you from T.I.P.P.S. and request full payment of the outstanding taxes plus penalties by October 31.

If funds are not available on the 15th there will be a Bank Service Charge of \$25 applied to the tax account and a replacement payment must be made as it will not be automatically withdrawn.

## Do I have to apply each year?

No. T.I.P.P.S. is renewed automatically. You may withdraw by giving written notice at least two weeks before the next scheduled payment (by the 1st of the month).



If you withdraw from T.I.P.P.S. or your plan is cancelled, all unpaid taxes become due and payable, and are subject to penalties in accordance with the Tax Penalty Bylaw.

For more information, call 668-8112.



[www.eaststpaul.com](http://www.eaststpaul.com)

Mail to:

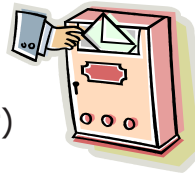


The RM of East St Paul  
3021 Birds Hill Road  
East St Paul, MB, R2E 1A2

OR

24-Hour Deposit Box:

Located on the  
North Side of the  
Administrative  
Building (on pillar)



Remember: Attach a **"VOID"** cheque to your application form!



**T**AX  
**I**NSTALLMENT  
**p**AYMENT  
**p**LAN  
**S**ERVICE

**T.I.P.P.S.**

INFORMATION BROCHURE  
AND  
APPLICATION FORM

# What is T.I.P.P.S.?

The **Tax Installment Payment Plan Service (T.I.P.P.S.)** is a payment plan which allows tax payers to make twelve **monthly payments** for taxes rather than a single annual payment in October.



# Who can use T.I.P.P.S.?

- You can join **T.I.P.P.S.** :
- If your tax account is current, and
  - If you have banking privileges at a financial institution (bank, trust company or credit union), and
  - If your name is on the property title

# Why should I use T.I.P.P.S.?

The RM of East St Paul issues property tax notices once a year and the full balance is payable by October 31st. As the amount is payable in one lump sum many ratepayers find this places a burden on their cash flow.

**T.I.P.P.S** allows the ratepayer to break this large payment into equal monthly installments to make budgeting for monthly expenses easier.

You also avoid the possibility of missed payments and any corresponding penalty on the late payments.

### NOTE:

If you want to participate in T.I.P.P.S. but have a mortgage which includes taxes, you must make arrangements with your mortgage company for you to take over the payments.



# How does T.I.P.P.S. work?

Payments begin in January and continue monthly until December to cover the Annual Property Tax Levy. Payments are made by automatic withdrawal from your bank account. The withdrawals are made on the **15th of each month** except in cases where the 15th falls on a weekend or a holiday, the withdrawal will be made on the next business day following the 15th. Payments are adjusted in January for the new year and in August after the new tax rate is set. You must give written authorization and provide a cheque marked **"VOID"** before withdrawals will begin.

**No late penalties apply if payments to current taxes are made according to the guidelines.**

# How do I apply for T.I.P.P.S.?

Complete the authorization form. We require one application per property. Return the application with a **"VOID"** cheque. Once we have received your application you will be mailed notification of the approval and the current monthly withdrawal payment that will be made on your account.



**EAST ST. PAUL T.I.P.P.S. APPLICATION FORM**  
 3821 Birch Hill Road, East St. Paul, MB R2L 1A7  
 TEL: 636-8112 FAX: 636-3867

**OWNER INFORMATION:**

- Payments are withdrawn from the Payer's bank account the 15th working (business) day of each month.
- Any payments withdrawn from the account that are debounced by the Payer's financial institution by means of non-sufficient funds, stop payment, account closed out, will enable the Payer to receive notice from the Tax Installment Plan without prior notice.
- Any payments that are debounced by the Payer's financial institution due to non-sufficient funds will incur a \$25.00 NSF fee, which will be added to the applicable tax roll and will be due and payable by the Payer.
- Monthly payment amounts from August to December will automatically be adjusted to reflect any increase in the municipal tax rate as indicated on the property tax bill.
- Any amount left owing on the Payer's tax account as of the 15<sup>th</sup> of December each year, will automatically withdraw from the Payer's account on that day.
- All payments for Service, Interest and Penalties, including any supplementary tax bills, or other charges and transfers must be paid in full prior to the initiation of the Tax Installment Payment Plan Service (T.I.P.P.S.).
- There is no charge for supplementary forms and related statements. (See representative or one consulting or outstanding cheques added to the tax roll throughout the year) are not included in the plan. They must be paid for as they become due.
- The Payer is responsible to submit this form, in writing by the 31<sup>st</sup> of the month, of any changes required in that month. (See Payer information, account information, completion of form).
- DEADLINE:** For T.I.P.P.S. in March 15<sup>th</sup>, a lump sum "catch up" payment may be required.

**ADDITIONAL INFORMATION (PLEASE PRINT CLEARLY)**

Payer Name:	Roll Number:
Address:	Postal Code:
Telephone:	Payment Start Date:
Signature of Payer:	Date:

ATTACH VOID CHEQUE HERE

PLEASE NOTE: IT IS THE RESPONSIBILITY OF THE FINANCER TO ENSURE THAT ALL OUTSTANDING AMOUNTS ON THE TAX ROLL ARE PAID BY DECEMBER 31<sup>st</sup>.

# What happens if I change banks?

If you wish to change the account used for your T.I.P.P.S. payment, you must notify the Administrative Office in writing and include a **"VOID"** cheque for the new account. Your written notice must be received before the 1st of the month in order to take effect the following month.

# What happens if I sell?

### When a property is sold:

- You must withdraw from the program by informing the Administrative Office in writing at least two weeks in advance of the next payment. T.I.P.P.S. payments will not be refunded or transferred.



- Your lawyer can obtain the most recent tax levy and total T.I.P.P.S. payments made to date in the current year, your lawyer should take this information into consideration when making the final adjustments to the transfer of funds between you and the purchaser.

# Can I re-apply for T.I.P.P.S. after moving?

- you may re-apply for T.I.P.P.S. for your new property **BEFORE** March 15th. However, a lump sum "catch up" payment may be required.

