



## 2019 CHANGES IN PROPERTY TAX

### **TAX INSTALLMENT PAYMENT PLAN (TIPPS)**

Starting immediately, residents can sign up for the TAX INSTALLMENT PAYMENT PLAN. The first payment will be JANUARY 2019.

Once a month we will take an equalized payment from your bank and credit your tax account.

The levy is divided by twelve and that is what we take for a payment. NO DISCOUNT OR PENALTY WILL BE APPLIED.

To be eligible for this program, your tax account must be in a current position.

We have enclosed a brochure and a form with your Utility Billing and forms will be available at Town Hall and on our website.

### **CHANGES TO THE DISCOUNT:**

January – 7%  
February – 6%  
March – 5%  
April – 3%

Discount will only be given for full payment of levy. If you have a credit balance December 31, 2018 and make a lump sum payment equal to levy, then discount will be applied at the rate for that month on the municipal portion only.

### **Both examples if payment made in January 2019**

#### **LEVY 2018**

MUNICIPAL	1050.00
SCHOOL	<u>450.00</u>
TOTAL	<b>1500.00</b>
DISCOUNT 7%	<u>-73.50</u>
<b>PAYMENT</b>	<b>1426.50</b>

#### **CREDIT BALANCE**

#### **DECEMBER 2018**

MUNICIPAL	1050.00
SCHOOL	<u>450.00</u>
TOTAL	<b>1500.00</b>
CREDIT BALANCE	-875.00
DISCOUNT 7%	<u>-73.50</u>
<b>PAYMENT</b>	<b>551.50</b>

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

### **Tax Installment Payment Plan Service**

#### ***What Is T.I.P.P.S.?***

T.I.P.P.S. (Tax Installment Payment Plan Service), is a payment plan which provides an opportunity for taxpayers to make monthly payments for property taxes rather than a single annual payment. Payments are made by a direct debit from your bank account. Once you sign up, the payment is withdrawn automatically and will continue indefinitely unless you withdraw from the T.I.P.P.S. program. You will not need to apply every year.

#### ***Why Use T.I.P.P.S.?***

Many people find it difficult to make a single large tax payment. Monthly installments break this into 12 convenient, smaller payments with no additional charges

#### ***Can You Use T.I.P.P.S.?***

You can join the T.I.P.P.S. program at any time of the year. If you start T.I.P.P.S. effective January 1, your outstanding taxes for the previous year must be paid in full. If you start at any other time of the year, the pro-rated portion of the current year taxes must be paid. For example, if you join on July 1, 50% of your current year taxes must be paid before you can start T.I.P.P.S. You must have an account at a financial institute.

#### ***How Does T.I.P.P.S. Work?***

Payments are made monthly. The monthly payment amount is calculated by dividing your tax levy by the number of months in a year. Initially installments will be based on an estimate of your tax levy. Once the town sets the mill rate, payment amounts will be adjusted based on the current tax levy. Please check your tax notices for a letter insert if there are any changes to your pre-authorized payment amount. The withdrawals will take place on the last day of each month, if the last day falls on a weekend, it will be on the following business day. You must give written authorization together with account information before withdrawals will begin.

The Town of Battleford does not have an administration fee for this service.

#### ***Is There any Penalty Or Interest Charges With A T.I.P.P.S. Account?***

No discount, penalties or interest charges are levied on a T.I.P.P.S account in good standing. If you withdraw from T.I.P.P.S., or are terminated for NSF reasons, all balances become due and payable and are subject to prevailing interest penalties.

#### ***Cancellation of T.I.P.P.S.***

You may withdraw from the program by giving written notice at least two weeks before the next payment is due.

Note: It is important that you notify Town Hall of any changes in your banking information, 4 days prior to month end.

### ***Withdrawing From The T.I.P.P.S. Program on the Sale Of Your Property***

If you sell your property during the year, you are requested to inform the Taxation Department, in writing. If you or your lawyer requests a "Tax Certificate", this will provide details of your tax account including the levy and payments made to date. The tax adjustments can then be taken into consideration when completing the transaction.

### ***How Do You Apply For T.I.P.P.S.?***

Complete and return the authorization form along with a voided cheque from your financial institution. (Please allow a minimum of 2 weeks prior to first payment). For T.I.P.P.S. service on multiple properties submit one application listing all properties affected.

If additional information is required, please call (306) 937-6200 Town of Battleford

### ***Recourse Statement***

You have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on my recourse rights, I may contact my financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca).

T.I.P.P.S. Tax Installment Payment Plan Service Application

Tax Department 1.306.937.6202

Start using T.I.P.P.S. to make property tax payments easy and stress free. Instead of making a large single payment by the tax due date, you can spread your payments out over the whole calendar year.

Just ensure your tax account is current and you can start today. Payments are done by direct withdrawal and occur on the last day of each month or the next business day thereafter. Please provide the Town with a void cheque for the account you wish to use. Don't use cheques? Your bank will give you an alternative document.

**Last Name:** \_\_\_\_\_

**First Name:** \_\_\_\_\_

**Home Phone:** \_\_\_\_\_

**Work Phone:** \_\_\_\_\_

**Cell Phone:** \_\_\_\_\_

**Civic Address:** \_\_\_\_\_

**Tax Account Number:** \_\_\_\_\_

**Civic Address:** \_\_\_\_\_

**Tax Account Number:** \_\_\_\_\_

Please Cancel TIPPS effective immediately: \_\_\_\_\_

Please cancel TIPPS effective: \_\_\_\_\_

Please change banking information to new account: \_\_\_\_\_

Statement of Applicant:

I, the owner of the above noted properties, hereby grant the Town of Battleford permission to withdraw, from the bank account I have specified, the necessary funds for the payment of property taxes. I understand that if a payment is cancelled due to Insufficient Funds, that I will be charged a service and processing fee of \$25.00. I also understand that such administrative fees are subject to change by Town Council without direct notice. I understand I must notify the Town in writing no less than seven days prior to the payment date should I wish to change accounts or discontinue T.I.P.P.S.

Date: \_\_\_\_\_

x \_\_\_\_\_

Signature of Applicant

x \_\_\_\_\_

Signature of Town of Battleford Agent

**Please attach a void cheque or banking information.**

Return to Town Hall at 92-23<sup>rd</sup> St West Battleford, SK in person to learn immediately the monthly payment. Or, mail to:

Town of Battleford

Box 40

Battleford, SK S0M 0E0