Do I have to apply each year?

No. TIPPS is renewed automatically. You may withdraw by giving written notice at least two weeks before the next scheduled payment (by the 15th of the month).

If you withdraw from TIPPS or your plan is cancelled, all unpaid taxes become due and payable, and are subject to penalties.

For more information, call 204-338-0306.

What happens if I miss payments?

If three payments are missed, the RM of West St. Paul may remove you from the TIPPS program and request full payment of the outstanding taxes plus penalties by September 29th.

If funds are not available on the first day of the month there will be a Service Charge of $30 applied to the tax account and a replacement payment must be made as it will not be automatically withdrawn.

What happens if I change banks?

If you wish to change the account used for your TIPPS payment, you must notify the Municipal Office in writing and include a "VOID" cheque for the new account.

Your written notice must be received before the 15th 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 Municipal Office in writing at least two weeks in advance of the next payment. TIPPS payments will not be refunded or transferred.

- Your lawyer can obtain the most recent tax levy and total TIPPS 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 TIPPS after moving?

The deadline for TIPPS is September 15th; any applications received after that date will have larger monthly payments as the collection period is shorter.

wonderful
WEST ST. PAUL

Tax

Installment

Payment

Plan

Service

What is TIPPS?

The Tax Installment Payment Plan Service (TIPPS) is a payment plan which allows tax payers to make twelve monthly payments for taxes rather than a single annual payment in September.

Who can use TIPPS?

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

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

Why should I use TIPPS?

The RM of West St Paul issues property tax notices once a year and the full balance is payable by September 29th. As the amount is payable in one lump sum many ratepayers find this places a burden on their cash flow.

TIPPS 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.

How does TIPPS work?

Payments begin in October and continue monthly until the following September to cover the Annual Property Tax Levy. Payments are made by automatic withdrawal from your bank account. The withdrawals are made on the 1st of each month except in cases where the 1st falls on a weekend or a holiday, the withdrawal will be made on the next business day following the 1st. Payments are adjusted in October for the following year and again in July after the new tax rate is set. You must give written authorization and provide a cheque marked "VOID" before withdrawals will begin.

How do I apply for TIPPS?

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 that will be made from your account.

Mail to:

The RM of West St Paul
3550 Main Street
West St. Paul, MB, R4A 5A3

24- Hour Deposit Box:

Located at the Rear Side of the Municipal Office
Remember: Attach a "VOID" cheque to your application form!