

CITY OF MELVILLE
BYLAW NO. 06/2021

A BYLAW OF THE CITY OF MELVILLE TO PROVIDE FOR THE PAYMENT OF TAXES BY INSTALLMENTS

WHEREAS Section 242 of the Cities Act, provides that Council may permit taxes to be paid by installments, and may specify the terms and conditions of such payments;

NOW THEREFORE, the Council of the City of Melville, in open meeting assembled, enacts as follows:

1. Subject to the provisions of this Bylaw, annual tax levies may be paid to the City of Melville in monthly installments by those taxpayers who meet the following criteria:
 - (a). The taxpayer completes an Application for the Tax Installment payment plan (TIPP), in the form attached hereto as Schedule "A" to this Bylaw, and submits the application to City Hall at any time.
 - (b). The application includes a pre-authorization from the taxpayer's financial institution to submit monthly installments to the City of Melville on the 1st, 15th, or 30th day of every month or to submit a one-time per year payment of total taxes owing on August 31st of each year.
 - (c). The taxpayer's taxes for the current year are fully paid up to the date in which they are starting the Tax Installment Payment Plan, or at the taxpayers option the total current taxes payable at the start of the program shall be split over the remaining months of the year on an equitable basis.
 - (d). The taxpayer is not subject to payment of the taxes through mortgage payments under a Principal, Interest, Taxes arrangement.
2. The Director of Finance shall review all TIPP applications and may reject those applications which fail to meet the criteria set forth in Section 1.
3. The Director of Finance shall calculate the monthly installments payable by qualifying taxpayers on the basis of the taxes levied in the previous year. Acceptance of qualifying taxpayers will occur when the Director of Finance processes the pre-authorization for the first installment payment.
4. Following the tax levy in any year to which the Tax Installment Payment Plan applies, the Director of Finance shall recalculate the monthly installments required to discharge the balance of the tax levy by equal monthly payments.

5. A taxpayer who is accepted and continues on the Tax Installment Payment Plan shall pay the monthly installments calculated by the Director of Finance on the 1st, 15th, or 30th day of every month until the entire tax levy is discharged. A property owner who is accepted and continues the Tax Instalment Payment Plan shall not be required to make payment of the tax levy by the due date specified under the City's Bylaws providing for Discounts and Penalties on Current Property Taxes and Current Business Taxes and will not be liable for corresponding penalties imposed thereunder.
6. Installment payments made under the Tax Installment Payment Plan will not be eligible for any form of penalty if taxes are current, however if taxes are in arrears and monthly payments are being made through the Tax Installment Payment Plan penalties will be applied.
7. The Director of Finance shall remove a taxpayer from the Tax Installment Payment Plan if the taxpayer fails to make payment of a tax installment on the due date.
8. Where a taxpayer is removed from the Tax Installment Payment Plan under the conditions of Section 7 of this Bylaw, the taxpayer shall not be eligible to make application for the Tax Installment Payment Plan until after the expiration of a period of one year, following the year in which the taxpayer was removed from the Tax Installment Payment Plan.
9. Where a taxpayer is removed or withdraws from the Tax Installment Payment Plan prior to the due date for payment of taxes all unpaid taxes shall immediately become due and payable and subject to the provisions of the City's Bylaw Property Tax Penalty Bylaw.
10. The Director of Finance shall remove a taxpayer from the Tax Installment Payment Plan upon receiving two weeks written notice that the taxpayer wishes to withdraw from the plan.
11. Taxpayers removed from the Tax Installment Payment Plan by the Director of Finance shall be advised of removal by ordinary mail to the address listed on the tax roll.
12. Where a taxpayer is removed or withdraws from the Tax Installment Payment Plan, by the Director of Finance, shall be advised of removal by ordinary mail to the address listed on the tax roll.
13. Where a taxpayer is removed or withdraws from the Tax Installment Payment Plan after the due date for payment of taxes all unpaid taxes shall immediately become due and payable and subject to penalties under the Property Tax Penalty Bylaw.
14. The Application for Tax Installments Payment Plan attached hereto as

Schedule "A" and the terms and conditions contained therein form part of this bylaw.

15. The Tax Installment Payment Plan Service Information Sheet attached hereto as Schedule "B" and the terms and conditions contained therein form part of this bylaw.
16. That Bylaw No. 02/2015 and Bylaw No. 03/2020 are hereby repealed.

INTRODUCED and READ a FIRST TIME this 7th day of June, 2021.

READ A SECOND TIME this 7th day of June, 2021.

READ A THIRD TIME AND PASSED by the consent of members of Council present this 7th day of June, 2021.

Mayor

City Clerk

P.O. Box 1240
430 Main Street
Melville, SK S0A 2P0



Phone (306) 728-6840
Fax (306) 728-5911
www.melville.ca

General Office

Schedule "A"

TIPP PROGRAM APPLICATION

MONTHLY PAYMENT OPTION JANUARY 1 – DECEMBER 30

Property Tax Number (Roll No.):	_____ Levy: (tax year)	Payment Installment Amount:	Date of First Payment:

You have the option of having payments withdrawn on the 1st, 15th, or on the 30th with the exception of the last day of the month in February. Please mark your selection:

☐

1st of the month

☐

15th of the month

☐

30th of the month

ONE TIME PER YEAR PAYMENT OPTION AUGUST 31

Property Tax Number (Roll No.):	_____ Levy: (tax year)	Payment Installment Amount:	Date of First Payment:
			August 31, _____

Please attach a Void Cheque or fill in the following information:

Name of Your Banking Institution: _____

Branch Number: _____ Transit Number: _____ Account Number: _____

Applicant's Information:

Name: _____

Address: _____

Phone: _____ E-Mail(optional) _____

*****By signing this form, you are authorizing the City of Melville to withdraw funds from your bank account on a monthly or yearly basis for the purpose of making property tax payments. Monthly payment amount is recalculated in June of each year and notice of new payment amount will be sent by mail. Yearly payment amount is the amount indicated on your current year tax notice.**

Should you wish to withdraw from TIPP, please provide 2 weeks written notice***

Applicant's Signature: _____ Date: _____

Submit Completed Form To:

Email: cityhall@melville.ca * Mail: Box1240, Melville SK, S0A 2P0 * Drop Off: 430 Main Street

Schedule "B"

Tax Installment Payment Plan Information Sheet

What is TIPP?

TIPP is a service provided to the property owner by the municipality allowing property owners to make monthly payments on their tax bill. Taxes are due on August 31 of each year, however under the Tax Installment Payment Plan monthly payments are made from January through December. As long as property owners are current on their taxes, penalties will be waived under this program.

How does TIPP Work?

TIPP payments are automatically withdrawn from your bank account on the 1st, 15th, or 30th day of every month, however the actual withdrawal date may vary slightly depending on your financial institution. The payment is derived by taking last year's tax levy and dividing it by twelve. Once taxes are levied for the current year, Administration recalculates your payments by taking the current levy minus the payments that have been made divided by the payments remaining. If payments are going to change, the property owner will receive notification via regular mail informing them of any changes that are going to occur.

Are there fees to use TIPP?

The City of Melville does not charge service fees for the TIPP program; however your bank service charges will apply. There will be an NSF charge for any payment that is returned.

Returned payments

If two TIPP payments are returned by your financial institution the City of Melville can remove you from the TIPP program without notice. If TIPP is cancelled for any reason all unpaid taxes are due on August 31 and are subject to penalties if received after that date.

Cancellation or changes

You must provide a minimum of two weeks written notice for any changes to your TIPP payment or when cancelling your TIPP payment.

How do I apply for TIPP

There is an application form that must be completed. The form is available on our website and at City Hall. Once the application is completed, return the form to Administration at City Hall.

Do I qualify for the TIPP program

You qualify for the TIPP program if your taxes are paid up to the date of the application and your property taxes are not being paid by your mortgage company. If you meet these two criteria then you qualify for the TIPS program without penalties.

What if I Sell My Property?

If a property is sold it is the responsibility of the property owner to advise the City of Melville that the property has been sold and to stop automatic payments to that property. If this property owner purchases another property within the City of Melville they will have to fill out a new TIPP form for the new property.