

BY-LAW NO. 5798/91

A By-law of The City of Winnipeg to provide for the payment of realty taxes by instalments.

WHEREAS Section 210.1 of The City of Winnipeg Act provides that Council may, by by-law, provide for the payment of taxes by instalments, and may specify the terms and conditions of such payments;

NOW THEREFORE THE CITY OF WINNIPEG, in Council assembled, enacts as follows:

1. Subject to the provisions of this by-law, annual realty tax levies may be paid to The City of Winnipeg in instalments by those taxpayers who meet the following criteria:

- a) The taxpayer completes an Application For Tax Instalment Payment Plan (TIPP), in the form attached hereto as Schedule "A" to this by-law and submits that application to the Tax Collector of The City of Winnipeg no later than November 15th in the year prior to that in which the instalments will commence.
- b) The application includes a pre-authorization for the taxpayer's financial institution to electronically debit the taxpayer's account in payment of monthly instalments beginning on January 1st of the following year and continuing for not less than 7, and not more than 12, consecutive months.
- c) The taxpayer's taxes are fully paid as of December 1st in the year prior to that in which the instalments will commence.
- d) The taxpayer is not subject to payment of the taxes through a mortgage company under a PIT arrangement.

2. The Tax Collector of the City of Winnipeg shall review all TIPP applications and may reject those applications which fail to meet the criteria set forth in section 1.

3. The Tax Collector shall calculate the monthly instalments payable by qualifying taxpayers on the basis of the taxes levied in the previous year. Acceptance of qualifying taxpayers will occur when the Tax Collector processes the pre-authorization for the first instalment payment.

4. Following the tax levy in any year to which the Tax Instalment Payment Plan applies, the Tax Collector shall recalculate the monthly instalments required to discharge the balance of the tax levy by equal monthly payments.

5. A taxpayer who is accepted and continues on the Tax Instalment Payment Plan shall pay the monthly instalments calculated by the Tax Collector on the first day of each and every month until the entire tax levy is discharged. A taxpayer who is accepted and continues on the Tax Instalment Payment Plan shall not be required to make payment of the tax levy by the due date specified under the Tax Penalty By-law and will not be liable for corresponding penalties imposed thereunder.

6. Instalment payments made under the Tax Instalment Payment Plan will not be eligible for any form of interest or discount.

7. The Tax Collector may remove a taxpayer from the Tax Instalment Payment Plan if the taxpayer fails to make payment of a tax instalment on the due date.

8. Notice of removal of a taxpayer from the Tax Instalment Payment Plan by the Tax Collector shall be sent to the taxpayer by ordinary mail to the address listed on the tax roll.

9. The Tax Collector shall remove a taxpayer from the Tax Instalment Payment Plan upon receiving two weeks written notice that the taxpayer wishes to withdraw from the plan.

10. Where a taxpayer is removed or withdraws from the Tax Instalment Payment Plan prior to the due date for payment of taxes as fixed under the Tax Penalty By-law, all instalment payments made by the taxpayer shall be returned without interest by the Tax Collector. All provisions of the Tax Penalty By-law shall then apply to the taxpayer.

11. Where a taxpayer is removed or withdraws from the Tax Instalment Payment Plan after the due date for payment of taxes as fixed under the Tax Penalty By-law, the Tax Collector shall retain all instalment payments made and all unpaid taxes shall immediately become due and payable and subject to the provisions of the Tax Penalty By-law.

12. Any amounts other than the City's annual tax levy which are added to the tax roll, including any taxes levied pursuant to Section 208 of The City of Winnipeg Act, shall be payable outside the Tax Instalment Payment Plan and are subject to the provisions of the Tax Penalty By-law.

13. The Application for Tax Instalment Payment Plan (TIPP) attached hereto as Schedule "A" and the terms and conditions contained therein form part of this by-law.

DONE AND PASSED, IN COUNCIL ASSEMBLED, this 27th day
of November, 1991.

(sgd.) William Norrie
Mayor

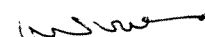
(SEAL)

Approved as to financial
details:

 D. J. Smith
City Treasurer

(sgd.) D. W. King
Acting City Clerk

Certified as to form:


for F. N. Steele, Q.C.
City Solicitor

**THE CITY OF WINNIPEG**

TAX BRANCH

510 MAIN STREET

WINNIPEG, MANITOBA

R3B 1B9 Telephone: 986-2177 or 986-2427

SCHEDULE "A" OF BY-LAW NO. 5198/91

**APPLICATION FOR TAX
INSTALLMENT PAYMENT PLAN (T.I.P.P.)**

Dear Taxpayer:

This is your personalized T.I.P.P. Application form. If you wish to join the program, complete this form and ATTACH A SAMPLE CHEQUE marked VOID and return these items to us.

Please retain this portion for your records.

THE CITY OF WINNIPEG

ROLL NUMBER	NET CURRENT TAXES	NUMBER OF MONTHS	INSTALLMENT AMOUNT	DATE OF FIRST PAYMENT
	\$	12	(Rounded to the nearest \$1.00)	January 1, ANNUALLY

**APPLICATION FOR TAX INSTALLMENT PAYMENT PLAN (T.I.P.P.)
PLEASE PRINT**

Detach and return.

ROLL NUMBER	LOCATION ADDRESS		
APPLICANT(S) NAME	BUSINESS TELEPHONE NUMBER	HOME TELEPHONE NUMBER	
APPLICANT(S) NAME	BUSINESS TELEPHONE NUMBER	HOME TELEPHONE NUMBER	
APPLICANT(S) ADDRESS (IF DIFFERENT THAN THE LOCATION ADDRESS)			
NAME OF FINANCIAL INSTITUTION		ACCOUNT NUMBER	
BRANCH ADDRESS			
I/We the applicant(s) authorize my/our above named financial institution to electronically debit my/our account for the monthly tax installment payment payable to The City of Winnipeg on the first day of each month as payment in part of the taxes for the above named property. The treatment of each payment shall be the same as if the undersigned had personally issued a cheque. I/We acknowledge the right of The City of Winnipeg to cancel my/our participation in the payment plan if any debits are not honoured by the participant's financial institution. Unpaid taxes as of the date of termination of participation in the plan are subject to penalties as per the penalty bylaw. I/We acknowledge there may be increases in the amount of the monthly payment on July 1st each year as a result of The City of Winnipeg's annual tax levy. Notification of any changes will be detailed on the Annual Tax Bill. If you wish to make less than 12 monthly payments e.g.: Jan. to Oct., please indicate the number of months and divide the net current taxes by the number of payments, to arrive at your monthly payment. The installment payments must always begin in January and continue each consecutive month until the account is paid in full. NUMBER OF MONTHS: _____ AMOUNT OF MONTHLY PAYMENT \$ _____ Please attach a sample cheque marked VOID to this application. Return both items to: The City of Winnipeg, Tax Branch, 510 Main Street, Winnipeg, Manitoba R3B 1B9 SEE FURTHER CONDITIONS OUTLINED ON REVERSE SIDE. Authorized signators of the above account MUST SIGN this application.			
APPLICANT'S SIGNATURE	DATE		
SECOND SIGNATURE (IF REQUIRED)	YY	MM	DD

TERMS AND CONDITIONS

1. The first payment will be made from your bank account January 1, annually.
2. If you change bank accounts, it is your responsibility to inform, in writing, The City of Winnipeg, Property Tax Office of the change at least two weeks in advance of the next payment. A new sample cheque marked VOID and reflecting your new bank account should be attached.
3. If your property is sold or title transferred, it is your responsibility to inform, in writing, The City of Winnipeg, Property Tax Office at least two weeks in advance of the next payment. All unpaid taxes become due and payable and are subject to penalty in accordance with the penalty bylaw.
4. T.I.P.P. payments are non-transferable and non-refundable.
5. If you move to a new location you may reapply for plan eligibility and payments would commence the following January.
6. You may withdraw from the plan by giving notice, in writing, at least two weeks before the next payment date. Note: If you withdraw or your plan is cancelled, all unpaid taxes become due and payable as originally billed and are subject to penalty in accordance with the penalty bylaw. No prepayment discounts will apply.

TAX INSTALLMENT PAYMENT PLAN T.I.P.P.

T.I.P.P. IS A MONTHLY TAX INSTALLMENT PAYMENT PLAN BY WHICH TAXPAYERS MAY MAKE CONSECUTIVE MONTHLY PAYMENTS FOR TAXES RATHER THAN A SINGLE ANNUAL PAYMENT.

You can join T.I.P.P.

- * if your tax account is paid in full;
- * if you have chequing privileges at a financial institution (bank, trust company, treasury branch or credit union);
- * if you do not presently pay your taxes through a mortgage company (P.I.T.);
- * if your application is received by November 15.

MONTHLY PAYMENTS ARE CALCULATED AS FOLLOWS:

Your most recent annual tax levy is divided by the number of installments you choose to establish a monthly payment (e.g. 12). Payments begin January 1 of the new year, or the next banking day, and continue each consecutive month until the account is paid.

Payment amounts will be adjusted in July to compensate for changes in taxes resulting from the annual tax levy. The tax bill, usually issued in May each year, will show the total amount of installments to date and the calculation of the payments for the remaining payments in that year.

Payments may only be made by automatic withdrawal from an account with chequing privileges at a financial institute. You must give written permission before the withdrawal will begin. The City of Winnipeg does not charge for this however, normal bank service charges may apply.

If you change bank accounts, it is your responsibility to inform The City of Winnipeg of the change at least two weeks in advance of the next payment.

PROPERTY TAX ADJUSTMENTS AND T.I.P.P. PAYMENTS

If, for any reason, your property taxes are changed during the year, you will be advised in writing of the adjusted amount which will have to be paid outside the scope of the Tax Installment Payment Plan.

WITHDRAWAL/CANCELLATION

You may withdraw from the plan by giving notice, in writing, at least two weeks before the next payment date. NOTE: If you withdraw or your plan is cancelled, all unpaid taxes become due and payable as originally billed, and are subject to penalty in accordance with the penalty bylaw. No prepayment discounts will apply.

SELLING PROPERTY DURING THE YEAR?

If the property is sold or title transferred, it is your responsibility to inform, in writing, The City of Winnipeg, Property Tax Office at least two weeks in advance of the next payment. All unpaid taxes become due and payable and are subject to penalty in accordance with the penalty bylaw.

T.I.P.P. payments are non-transferable and non-refundable.

If you move to a new location you may reapply for plan eligibility and payments would commence the following January.