

Tax Installment Payment Plan (TIPP or TIPPs)

How Do I Apply for TIPPs?

To apply for TIPPs, complete and sign the application form and return it along with a copy of a voided cheque or pre-authorized debit form to:

Regional Municipality of Wood Buffalo
Assessment & Taxation Dept., 3rd Floor
9909 Franklin Avenue, 3rd Floor
Fort McMurray, AB T9H 2K4
Hours: M - F, 8:30am - 4:30pm except for statutory holidays.
Email: assessment.taxation@rmwb.ca
Fax: 780-743-7050

Please retain this information for your records. Additional copies may be obtained at the Municipal Taxation Office at the location above or by contacting Pulse by telephone at 780-743-7000 or toll free at 1-800-973-9663 to request a copy.

How Do I Change to TIPPs From Making Tax Payments Through My Mortgage Company?

- You must contact your mortgage company to resolve your mortgage's tax account and to have them stop collecting taxes for payment on your behalf.
- You must read and complete the TIPP authorization form and send it to us. Thereafter, further information will be provided.

Questions?

If you have additional questions about TIPPs, please call Pulse at 780-743-7000 or toll free at 1-800-973-9663 to speak with the taxation branch.

Terms and Conditions:

Definitions

"I" includes "we" if more than one person is applying for the Tax Installment Payment Plan.



“TIPPs” and “TIPP” refers to the “Tax Installment Payment Plan.”

“The Municipality” and “RMWB” refers to “The Regional Municipality of Wood Buffalo.”

“Financial Institution” means an institution recognized by the Canada Revenue Agency as a financial institution, which may include a bank, trust company, treasury branch or credit union.

I qualify to participate in TIPPs for the taxation year if:

- a) I give written authorization for the Regional Municipality of Wood Buffalo to automatically debit my bank account for the purpose of bringing about payment of the monthly property tax installments.
- b) My property tax account with the municipality is up to date, not in arrears, and there are no other outstanding charges.
- c) The missed taxation installments for each month of the taxation year if joining TIPPs after January 1st are paid in advance.
- d) I pay the next month's installment if applying after the 15th of the month, in addition to c), and
- e) I have a Canadian chequing account with my with my financial institution which allows pre-authorized payments.

My authorization must include:

- a) My signature as the person who can sign cheques drawn from my chequing account.
- b) A copy of a voided cheque or pre-authorized debit form (PAD) so taxation payments can be withdrawn from my chequing account on the first banking day of each month until my taxes are paid in full each year.

What I am authorizing:

- a) The Municipality to withdraw taxation payments from my chequing account on the first banking day of each month until my taxes are paid in full by year end. The withdrawals will continue until I cancel my authorization. These withdrawals are “pre-authorized withdrawals”.
- b) This authorization does not affect any other contract between me and the Municipality and does not include payments for any other outstanding bill.
- c) By signing the TIPP authorization, I am authorizing both the Municipality and my financial institution to access my chequing account. My financial institution will withdraw money from my chequing account according to the rules of the Canadian Payments Association.





- d) My financial institution is not required to verify that a pre-authorized withdrawal has occurred according to my authorization, or if a pre-authorized withdrawal has occurred. The money was used to pay my property taxes.

If my bank account changes:

I will inform the Municipality in writing and provide a new voided cheque or pre-authorized debit form at least 10 business days before the next pre-authorized withdrawal is due.

If I need to cancel my TIPP:

- a) I must inform the Municipality's Taxation Office in writing at least 10 business days before the next pre-authorized withdrawal is due. I must cancel my TIPP if I sell my property.
- b) I understand that pre-authorized withdrawals are neither refundable nor transferrable to another owner if I sell my property without informing the Municipality.
- c) If I cancel my authorization, all my unpaid taxes become due immediately and are subject to penalties in accordance with the Municipality's property tax penalty bylaw.
- d) Cancelling my authorization does not cancel any other contract between me and the Municipality, including my utility account.

If my property taxes change during the year:

- a) As a result of the annual tax levy, the Municipality will provide written notice of the new amount of my pre-authorized withdrawal.
- b) For any other reason, the Municipality will provide written notice at least 10 business days before increasing my pre-authorized withdrawal.

I may dispute a withdrawal if:

- a) The withdrawal did not occur in accordance with my authorization.
- b) I had revoked the authorization (cancelled the TIPP) before the withdrawal occurred.
- c) My property taxes changed because of the annual tax levy, but the Municipality did not provide written notice of the new amount of my pre-authorized withdrawal.
- d) My property taxes changed for another reason, but the Municipality did not provide written notice at least 10 business days before changing my pre-authorized withdrawal.



To be reimbursed for a disputed withdrawal, I must:

- a) Request a refund in writing to the Regional Municipality of Wood Buffalo, Assessment & Taxation Department.
- b) I may notify my Financial Institution to discuss disputes within the following time limits:
 - i. 90 calendar days (including the 90th day) if my bank account is classified as personal.
 - ii. 10 calendar days (including the 10th day) if my bank account is classified as commercial/business.
- c) If I dispute a withdrawal after these time limits, the dispute will be resolved between me and the Municipality. My financial institution will not be involved.

The Municipality may cancel my TIPP if:

- a) My pre-authorized payment is returned or rejected by the Municipality's Financial Institution for any reason including but not limited to Insufficient Funds, Stopped or Recalled Payments, and Account Closed or Frozen. If there is an occurrence of a returned or rejected payment, I will be notified in writing, and a non-sufficient fund fee will be charged to my tax account as outlined in the Municipality's user fee bylaw.
- b) My rejected or returned payment and service charge remain unpaid. The Municipality does not process a second attempt at the pre-authorized withdrawal, so I must pay these on my own.
- c) My overdue utility bill (water, sewer, garbage) has been transferred to my property tax account due to non-payment and there is a balance owing on my property tax account at the end of the year. Please note: Transfer fees apply.

The personal information required for the Tax Installment Payment Plan is collected under the authority of Section 33 (c) of the Alberta Freedom of Information and Protection of Privacy Act. The personal information will be used to enroll you in the Tax Installment Payment Plan and to contact you if necessary.

If you have any questions about the collection and use of your personal information, please contact Pulse at 780-743-7000 to connect with the Taxation Supervisor.



Tax Installment Payment Plan (TIPP) - Authorization Form



Return To:

Regional Municipality of Wood Buffalo
Assessment & Taxation Dept.
9909 Franklin Avenue, 3rd Floor
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Fax: 780-743-7050
Phone (Pulse): 780-743-7000
Toll Free: 1-800-973-9663

I have read and understood the attached Terms and Conditions. I authorize the Municipality to:

1. Accept the signatures below as those required to access my chequing account.
2. Withdraw taxation payments from my chequing account on the first banking day of each month until my taxes are paid in full each year.

The personal information on this form is collected under the authority of Section 33 (c) of the Alberta Freedom of Information and Protection of Privacy Act. The personal information will be used to enroll you in the Tax Installment Payment Plan and to contact you if necessary. If you have any questions about the collection and use of your personal information please contact Pulse at 780-743-7000 to connect with the Taxation Supervisor.

Property Information (please print clearly)

Your tax account number and roll number are located on your tax notice.

Tax Account# _____ Roll# _____
Property _____
Address: _____

Please list tax account#'s or roll#'s for any parking stalls and/or a storage units associated with this property that are assessed separately. These properties will also be enrolled:

Applicant Information (please print clearly)

If you are **not** named on the title of the above property(s), the owner(s) must grant authorization for you **in writing to the Taxation branch** so that we may discuss the tax account with you.

Name(s): _____
Mailing _____
Address: _____

Phone 1: _____ Phone 2: _____

Email Address: _____
Authorized _____
Signatures: _____ Date: _____

Please Note: The property tax account must be up to date prior to the processing of this authorization.

Office Use Only

Start date
Entered by and date
Monthly payment