What is TIPPS?

TIPPS 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 Service 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 TIPPS Work?

TIPPS payments are automatically withdrawn from your bank account on the 1st, 15th, or 30th day of every month, however the actual withdrawal date may vary slightly depending on your financial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 TIPPS?

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

What happens if my property assessment changes?

Starting in January your payment is based on the properties previous years levy. Once the new levies have been levied Administration will recalculate your monthly payment and send you notification through regular mail.

Returned payments

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

Cancellation or changes

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

How do I apply for TIPPS

There is an application form that must be filled out. The form can be picked up at City Hall. Once the application is filled out, return the form to Administration at City Hall.

Do I qualify for the TIPPS program

You qualify for the TIPPS program if you taxes are paid to 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 TIPPS program without penalties. If you would like to make monthly payments on your tax account but your taxes are not current you can do so, however you will still be eligible for penalties on taxes owning.

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.