

# OTS—making your life easier

Presented for OMTRA Conference

On September 11, 2023

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# You can download this presentation at...

Realtax.ca

Resources For You

OTS—making your life easier



# A brief history of OTS

Created by the team at Realtax in 2005

We saw two serious problems with tax sales

1. Most tax sales failed—success rate was less than 40%
2. Extremely time-consuming for Tax Collectors



# A brief history of OTS

We tried to figure out why—it wasn't difficult

Advertisements gave little useful information

Advertising was extremely limited in scope

Few people knew how to buy a tax sale property

The solution we came up with was **OTS—OntarioTaxSales.ca**



# OTS—making your life easier...

Have your properties **Featured** on [OntarioTaxSales.ca](http://OntarioTaxSales.ca)

1. Save a huge amount of your time
2. Improved results
3. No cost to your municipality



# Save a huge amount of time

Avoid a huge amount phone calls and emails

Most people know nothing about tax sales

In the advertisement they see:

For further information regarding this sale and a copy of the prescribed form of tender contact:

**Terry Smith, Tax Collector (123) 456-7890 [TerrySmith@Anytown.ca](mailto:TerrySmith@Anytown.ca)**

So they contact you with their questions



# Save a huge amount of time

## There will be questions

How do I buy a tax sale property?

Will I get clear title?

How do I find out if there are mortgages on the property?

Where can I get a title search done?

Can I arrange a viewing?

What are accumulated taxes?

Do I have to pay HST?

How much will the land transfer tax be?

How do I submit a tender?

What if there are people living there?

Do you have pictures of the properties?

When will I receive my deposit back if I am not the highest tenderer?

If I buy a property, can the former owner redeem it?

What were the results of yesterday's tax sale?

Why are tax sales cancelled?

Will you contact me if the tax sale is cancelled?

Will you send me a tender package?



# Save a huge amount of time

What if your ad said this

For further information regarding this sale and a copy of the prescribed form of tender visit **OntarioTaxSales.ca**

People would get their answers from OTS

A true story about a municipality in Muskoka...





# Save a huge amount of time

On the morning the first ad was published, the Tax Collector recorded a phone message:

“If you’re calling about the tax sales, please visit OntarioTaxSales.ca. For all other matters, please leave a message”

That morning, she had 57 hang-ups in a row

57 people went to OTS to get the info they need, rather than taking up the Tax Collector’s time



# Save a huge amount of time

Among the more time-consuming questions

## How do I buy a tax sale property?

There are detailed instructions on [OntarioTaxSales.ca](http://OntarioTaxSales.ca)

## Will you send me a tender package?

Can be instantly downloaded from OTS 24/7

## Will you contact me if the tax sale is cancelled?

We mark it CANCELLED on OTS and our Facebook page

We mark it CANCELLED in our *InfoPaks*

We send out a tweet

We stop selling title searches



# Improved results

In 2022, success rate of *Featured Properties* was

**84%**

This includes landlocked properties, scraps of land that are remnants from subdivision agreements—everything.

## How did that happen?

1. Largest pool of potential buyers
2. Quality, content and scope of advertising



# Improved results

## Largest pool of potential buyers

OTS has more than *1,000 paid members*

These are people who *want to buy tax sale properties*

They *pay* us because of

Prompt, quality service from our knowledgeable full-time staff

Weekly newsletter

Tweets about cancelled sales, tender openings

Discounts on our title searches

Free InfoPaks



# No cost to your municipality

Add our fee onto each property's cancellation price

When the property is sold, or the taxes are paid, you recover our fee

If no valid tenders or bids are received, OTS cancels its invoice for that property



# This is your ad

**FORM 6**  
**SALE OF LAND BY PUBLIC TENDER**  
*(Municipal Act, 2001)*

Ontario Regulation 181/03, Municipal Tax Sale Rules

**SALE OF LAND BY PUBLIC TENDER**

**THE CORPORATION OF THE TOWNSHIP OF HORTON**

**Take Notice** that tenders are invited for the purchase of the lands described below and will be received until 3:00 p.m. local time on September 13, 2023, at the Township of Horton Municipal Office, 2253 Johnston Road, Renfrew Ontario.

The tenders will then be opened in public on the same day as soon as possible after 3:00 p.m. at the Township of Horton Municipal Office, 2253 Johnston Road, Renfrew.

**Description of Lands:**

1. Roll No. 47 46 000 010 11206 0000; 2380 JOHNSTON RD., RENFREW; PIN 57294-0132 (LT); PT LT 15 CON 5 HORTON PT 1 49R14246; HORTON; File No. 22-01

According to the last returned assessment roll, the assessed value of the land is \$205,000

**Minimum tender amount: \$37,163.10**

2. Roll No. 47 46 000 010 11207 0000; 693 MULLINS RD., RENFREW; PIN 57294-0133 (LT); PT LT 15 CON 5 HORTON PT 2 49R14246; HORTON; File No. 22-02

According to the last returned assessment roll, the assessed value of the land is \$164,000

**Minimum tender amount: \$56,654.77**

3. Roll No. 47 46 000 020 18020 0000; 17 HUMPHRIES RD., RENFREW; PIN 57298-0272 (LT); PT LT 5, CON 9, HORTON, PT 1, 49R17688; TOWNSHIP OF HORTON; File No. 22-03

According to the last returned assessment roll, the assessed value of the land is \$261,000

**Minimum tender amount: \$42,006.17**

Tenders must be submitted in the prescribed form and must be accompanied by a deposit of at least 20 per cent of the tender amount, which deposit shall be made by way of a certified cheque/bank draft/ money order payable to the municipality.

**Except as follows, the municipality makes no representation regarding the title to, crown interests, or any other matters relating to the lands to be sold. Responsibility for ascertaining these matters rests with the potential purchasers. Any interests of the Federal or Provincial Crown encumbering the land at the time of the tax sale will continue to encumber the land after the registration of the tax deed. The assessed value according to the last returned assessment roll may or may not be representative of the current market value of the property.**

Pursuant to the Prohibition on the Purchase of Residential Property by Non-Canadians Act, S.C. 2022, c. 10, s. 235 (the "Act"), effective January 1, 2023, it is prohibited for a non-Canadian to purchase, directly or indirectly, any residential property, as those terms are defined in the legislation. Contraventions of the Act are punishable by a fine, and offending purchasers may be ordered to sell the residential property.

The municipality assumes no responsibility whatsoever for ensuring bidders/tenderers comply with the Act, and makes no representations regarding same. Prospective bidders/tenderers are solely responsible for ensuring compliance with the Act and are advised to seek legal advice before participating in this sale.

Transfers of properties that contain at least one and not more than six single family residences and are transferred to non-residents of Canada or foreign entities, are subject to the Province's Non-Resident Speculation Tax (NRST).

This sale is governed by the *Municipal Act, 2001* and the Municipal Tax Sales Rules made under that Act. The successful purchaser will be required to pay the amount tendered plus accumulated taxes and any taxes that may be applicable, such as a land transfer tax and HST.

The municipality has no obligation to provide vacant possession to the successful purchaser.

A copy of the prescribed form of tender is available on the website of the Government of Ontario Central Forms Repository under the listing for the Ministry of Municipal Affairs.

For further information regarding this sale and a copy of the prescribed form of tender, visit:

[www.OntarioTaxSales.ca](http://www.OntarioTaxSales.ca)

or if no internet access available, contact:

Nathalie Moore  
Treasurer/Tax Collector  
The Corporation of the Township of Horton  
2253 Johnston Road  
RR 5  
Renfrew ON K7V 3Z8  
613-432-6271, Ext. 101  
nmoore@hortontownship.ca  
www.hortontownship.ca



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Thanks for watching!

Questions?

[Info@OntarioTaxSales.ca](mailto:Info@OntarioTaxSales.ca)

