



2019 OLDER ADULTS PROPERTY TAX DEFERRAL PROGRAM

General Information

Halton Region offers a full deferral of all property taxes to eligible older adult homeowners who require financial assistance. Under this program, payment of annual property taxes is deferred for applicants who meet the current program requirements. This program is pursuant to and governed by Halton Region By-law No. 20-16, as amended, and is administered by the Local Municipalities of Burlington, Halton Hills, Milton and Oakville.

Program Criteria

- All registered owners must be listed as applicants on the deferral application.
- All applicants must be age 65 or older by the end of the current application year.
- The property identified for the deferral must be the principal residence for at least one of the applicants and must be considered an Eligible Property as per By-law No. 20-16, as amended.
- At least one of the applicants must have continuously owned the current principal residence within Halton Region for at least four years prior to applying.
- The combined annual gross income of the registered owners must be less than \$50,900 for 2019.
- All applicants must not be currently receiving property tax relief (rebate, deferral or grant) through another program offered by the Region or a Local Municipality.
- All previous year(s) taxes and interest owing are to be paid in full.

Terms of the Deferral

- A non-refundable application fee of \$50 will be payable to the Local Municipality with the initial application. There is no fee for the annual renewal.
- Upon approval to the deferral program, a non-refundable administration fee of \$200 will be added to the value of the deferral to cover administration costs.
- The combined annual income threshold will be reviewed annually as part of the Halton Region tax policy update. It will equal the income threshold for all households set out in the previous year's State of Housing Report published by Halton Region.
- The accumulated value of the deferral shall not exceed 50 per cent of the current value assessment of the property.
- Applicants must file a renewal application annually by September 30 of each year.
- The deferred amounts and \$200 administration fee represents an interest-free loan.
- The deferral begins when the application is approved. There will be no refunds for taxes already paid.
- An approved application is the agreement between the applicant(s) and the municipality regarding the applicant(s)'s participation in the program.
- The agreement will be automatically terminated after the completion of the grace period if the applicant(s) is(are) no longer eligible for the program.
- The grace period is January 1 – December 31 following the year the applicant(s) did not renew and/or is(are) ineligible for the program.
- The total deferred amount will become owing on the termination date of the agreement at the end of the grace period or upon the sale of the property, whichever is earlier.



- Interest on the total deferred amount will begin to accrue immediately after the grace period ends.
- Applicants are able to make partial or full repayments of their deferred taxes at any point while enrolled in the deferral program.
- In the event of full repayment, an applicant would be considered withdrawn from the program, in accordance with the by-law. If still eligible, the applicant can apply to be readmitted to the program. A complete application, as well as the application fee of \$50, is required. If readmitted, the administration fee of \$200 would be required as well.
- When full repayment occurs, the applicant will receive a letter from their respective Local Municipality confirming their withdrawal from the program.

Note: You are encouraged to consult a financial advisor before applying for this tax deferral. Program participants will not be eligible to claim the Ontario Property Tax Credit or the Senior Homeowner's Property Tax Grant on income taxes while in the program and participation in the program may affect lending arrangements that are currently in place or obtained in the future.

How to Apply

- **Initial applications and annual renewals must be received on or before September 30.**
- Applications must be made in writing by completing the application form and returning it to the Tax Office of the Local Municipality in which the property is located.
- Applications must include supporting documentation for eligibility, examples of which include:
 - * Proof of age
 - * Notice of Assessment prepared by Canada Revenue Agency (cannot be older than 2 years from the application date)
- Applications must include signed authorization by the applicant(s) for the release by third parties of all information to the Treasurer of the Local Municipality that may be required to verify the accuracy of the application.

Note: This general information page is provided for convenience only. Applicants are directed to consult Halton Region By-law No. 20-16, as amended, for a full text of the program requirements. The By-law governs the operation of the deferral program, the eligibility and application requirements.

If you have questions, contact Tax Office staff at:

The Regional Municipality of Halton

1151 Bronte Road
Oakville, Ontario
L6M 3L1
(905) 825-6000

Submit the application to your Local Municipality Tax Office:

City of Burlington
PO Box 5080
Burlington, ON
L7R 4G4
(905) 335-7750
propertytax@burlington.ca

Town of Halton Hills
1 Halton Hills Drive
Halton Hills, ON
L7G 5G2
(905) 873-2601
taxdepartment@haltonhills.ca

Town of Milton
150 Mary Street
Milton, ON
L9T 6Z5
(905) 864-4142
taxes@milton.ca

Town of Oakville
1225 Trafalgar Road
Oakville, ON
L6H 0H3
(905) 845-6601
finance@oakville.ca