



## OLDER ADULTS PROPERTY TAX DEFERRAL PROGRAM

### General Information

Program participants are not eligible to claim the Ontario Property Tax Credit or the Senior Homeowner's Property Tax Grant on income taxes while in the program. Please consult your financial advisor about the program before you apply. Costs for any financial and/or legal advice related to this program are the responsibility of the applicant(s).

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 Tax Offices at the Local Municipalities of Burlington, Halton Hills, Milton and Oakville.

**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.

#### Program Criteria

- All registered owners must be listed as applicants on the application.
- As of 2026, new applicants must be the registered owner(s) of only one property within Halton.
- All applicants must be aged 65 years 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 for at least four years prior to applying.
- The combined family income of the registered owners must be less than \$69,500 annually.
- 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, penalties or interest in arrears are to be paid in full.

#### Terms of the Deferral

- Upon approval to participate in the deferral program, a non-refundable administration fee of \$200 will be added to the value of the deferral to cover administration costs.
- The threshold income amount will be reviewed annually as part of the Halton Region tax policy update.
- 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 in the year for which the property tax deferral is sought.
- The deferred amounts and \$200 administration fee represent an interest-free loan.



- The deferral begins on the date when the application is approved. No refunds will be issued for taxes already paid.
- An approved application is the agreement between the applicant(s) and the municipality regarding participation by the applicant(s) in the program.
- The program provides a grace period of January 1 to December 31 following the year the applicant(s) did not renew and/or become ineligible for the program.
- The agreement will be automatically terminated after the completion of the grace period if the applicant(s) become ineligible to participate in the program.
- The total deferred amount is owed 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 may 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. If still eligible, the applicant can apply to be readmitted to the program. A complete application 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: Applicants are encouraged to consult a financial advisor before applying for this tax deferral program. 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. Participation in the program may affect current and/or future lending arrangements.

#### How to Apply

- **Initial applications and annual renewals must be received on or before September 30** in the year for which the property tax deferral is sought.
- Applications must be made 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 that is no older than two years from the year in which the application is made
- Applications must include signed authorization by the applicant(s) for the release by third parties to the Treasurer of the Local Municipality all information that may be required to verify the accuracy of the application.
- In the event of incapacity of a registered owner, their Power of Attorney for property may authorize their participation and sign any necessary documents on their behalf.

Personal information collected on this form will be used for administering the Older Adults Property Tax Deferral Program. This includes determining your eligibility for the program, coordinating your application between the relevant Local Municipality and Halton Region, and program planning purposes. Your information is collected pursuant to section 11 of the *Municipal Act, 2001*, S.O. 2001, c. 25, and Halton Region By-law No. 20-16, as amended. For questions about the collection call 311 or email [accesshalton@halton.ca](mailto:accesshalton@halton.ca).



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 completed application to your Local Municipality’s Tax Office:

**City of Burlington**

426 Brant Street  
Burlington, ON  
L7R 4G4  
(905) 335-7750  
[propertytax@burlington.ca](mailto:propertytax@burlington.ca)

**Town of Halton Hills**

1 Halton Hills Drive  
Halton Hills, ON  
L7G 5G2  
(905) 873-2601  
[taxdepartment@haltonhills.ca](mailto:taxdepartment@haltonhills.ca)

**Town of Milton**

150 Mary Street  
Milton, ON  
L9T 6Z5  
(905) 864-4142  
[taxes@milton.ca](mailto:taxes@milton.ca)

**Town of Oakville**

1225 Trafalgar Road  
Oakville, ON  
L6H 0H3  
(905) 845-6601  
[finance@oakville.ca](mailto:finance@oakville.ca)