

**SENIORS, LOW-INCOME SENIORS & LOW-INCOME DISABLED PERSONS PROPERTY
TAX DEFERRAL PROGRAM**

General Information

To defer eligible year over year tax increases, the property owner must be a senior citizen who is a least 65 years of age, or a low-income senior between the ages of 55-64, or a low-income disabled person (as determined below).

- **SENIORS' DEFERRAL PROGRAM (65 years of age and older)**
 - Seniors must provide documentation to verify their proof of age
 - The amount eligible for deferral is the tax increase for the current year

- **LOW-INCOME SENIORS DEFERRAL (Ages 55 to 64)**
 - For age group 55-64, tax increases resulting from reassessment in excess of \$100 are eligible for deferral
 - Low-Income Seniors must provide documentation to verify their proof of age and that they are in receipt of benefits under one of the following programs:
 - **Guaranteed Income Supplement (GIS) or**
 - **Guaranteed Annual Income System (GAINS).**
 - Or meet the following income criteria:

Single	\$23,000 or less
Family	\$40,000 or less

- **LOW-INCOME DISABLED PERSONS DEFERRAL**
 - Disabled persons must provide documentation to verify that they are in receipt of benefits under one of the following programs:
 - Ontario Disability Support Program (ODSP) or in receipt of disability amounts under the Social Assistance Reform Act or
 - Guaranteed Annual Income System (GAINS) for the Disabled and be eligible to claim a disability amount as defined under the Income Tax Act.
 - Or provide documentation confirming their disabled status and meet the following income criteria:

Single income	\$23,000 or less
Family income	\$40,000 or less

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- The property for which the taxes are payable must be located in York Region and must be owned by an eligible senior or disabled person as a principal residence at January 1st of the current year.
 - The cumulative amount of the deferred and outstanding taxes (including interest) can not exceed 75 % of the assessed value of the property.
 - The amount of the tax deferral may be registered as a lien against the owner's property.
 - All deferred taxes plus interest become payable upon disposition or transfer of the property except for a transfer of ownership to a spouse.

**SENIORS AND DISABLED PERSONS MUST APPLY ANNUALLY FOR THE TAX DEFERRAL BY
SEPTEMBER 30 OF EACH TAXATION YEAR FOR WHICH A DEFERRAL IS REQUESTED**

