

## **GENERAL INFORMATION / INSTRUCTIONS AND CHECKLIST**

The City of Greater Sudbury offers an enhanced tax deferral program for older adult and disabled homeowners who require financial assistance. Under this program, payment of annual property taxes is partially or fully deferred, at a reduced interest rate for those who meet the eligibility criteria. This program is pursuant to and governed by By-Law 2026-77.

Only applications from eligible applicants can be approved. Please review the program criteria and terms of deferral below before proceeding.

If you meet the program criteria and accept the terms of deferral, please read and follow the instructions carefully. Applications that are late, incomplete or are missing supporting documents will not be accepted.

### **Program Criteria**

An applicant shall qualify for tax deferral only if such applicant, or the applicant's spouse, the household and the real property with respect to which the application for tax deferral is made meet all the following criteria:

- This program only applies to taxable property in the residential class.
- Where a property is made up of differently classified portions (e.g.) Residential / Farmland, etc.) only taxes levied against the residential portion are eligible for deferral.
- Property owned by a commercial or industrial enterprise or occupied wholly or primarily by tenant(s) are not eligible.
- At least one of the applicants must have continuously owned the current principal residence within the City of Greater Sudbury for at least one (1) year prior to applying.
- Current value assessment may not exceed \$500,000.
- The subject property must be the principal and usual residence of all assessed owners except for an owner living elsewhere for medical or long-term care.
- To be excluded from income considerations, a registered owner needs to provide proof they reside elsewhere by way of a driver's license or utility bill (cable, gas, internet).
- All registered owners must be listed as applicants on the deferral application.
- Applications may be made by an assessed owner, their spouse, or a duly authorized representative, however, only an assessed owner can enter into the terms of enrollment.
- For properties with more than one registered owner, all owners must agree to the program terms of enrollment and acknowledge the impact and implications of a tax deferral.
- Property taxes cannot be outstanding for two (2) or more years at the time of application.
- There are no liens or writs from the Crown or Canada Revenue Agency registered against the owner or the property.

## Application – Enhanced Tax Deferral Program for Low Income Older Adult and Disabled Homeowners

- For Older Adult Homeowners:
  - At least one assessed owner must be age 65 or older as of December 31 of the enrollment year, which is the first year for which eligible taxes will be deferred.
  - Must be receiving the Guaranteed Income Supplement (GIS) through Old Age Security from the Federal Government.
  - Or
  - A person 60-64 years of age and in receipt of an Allowance under the Old Age Security Act, if widowed, be in receipt of the Spouses Allowance under the Old Age Security Act.
  
- For Disabled Homeowners:
  - Person living with a disability and
  - Must be receiving the Ontario Disability Support Payments (ODSP)

### Terms of the Deferral

- **Deferral amounts and applicable interest are a special lien on the participating property** and will be reflected on any Tax Certificates issued.
- Deferral amounts are subject to interest at a rate of 5% per annum. These costs will be charged to the property tax account.
- For accounts that are in arrears at the time of application, the regular interest rate of 1.25% per month (15 per annum) will continue to apply for these amounts.
- The accumulated total amount of the tax deferral granted plus fees and interest shall not exceed 40 per cent (40%) of the current value assessment of the property.
- All applications must be received by December 31<sup>st</sup> of the prior year (eg: December 31, 2026, for 2027).
- Applicants must file a renewal application annually by December 31<sup>st</sup> of the prior year for each year (eg: December 31, 2026, for 2027).
- The deferral begins when the application is approved.
- 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 property tax deferral will begin to accrue at the regular interest rate of 1.25% per month (15 per annum) at the end of the grace period or upon the sale of the property, whichever is earlier.
- Applicants may make partial or full repayments of their deferred taxes at any point while enrolled in the deferral program.

## Application – Enhanced Tax Deferral Program for Low Income Older Adult and Disabled Homeowners

- 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 is required.
- When full repayment occurs, the applicant will receive a letter confirming withdrawal from the program and a copy of the Tax Arrears Cancellation Certificate.
  
- **The education portion of property taxes will remain payable on a yearly basis. This portion of the property tax bill is not eligible for deferral and will be required to be paid each year as billed.**

### **Supporting Documentation Required**

- Birth certificate, driver's license or passport
- Most recent Notice of Assessment(s) from Canada Revenue Agency (no older than 2 years from the current year) for all registered owners
- Proof of receipt of Guarantee Income Supplement as part of the Old Age Security or Spouses Allowance under the Old Age Security Act and/or proof of receipt of Ontario Disability Support Payments (ODSP).

### **Repayment**

- When the applicant(s) no longer meet eligibility criteria;
- When the property is sold or transferred;
- Upon the death of the applicant, unless the applicant is survived by a spouse who continues to qualify for deferral (the tax deferral cannot be transferred to the estate of deceased owner(s)).

### **Submit Your Application**

- Review the program criteria, terms of deferral, collect the supporting documentation, and complete the application in its entirety.
- Submit your application by:

Mail: City of Greater Sudbury  
Revenue Services - Tax  
PO Box 5555 Stn. A  
Sudbury, ON P3A 4S2

Fax: 705-671-9327

Email: [taxdepartment@greatersudbury.ca](mailto:taxdepartment@greatersudbury.ca)

## Application – Enhanced Tax Deferral Program for Low Income Older Adult and Disabled Homeowners

In Person: One-Stop Services, 1st floor, Tom Davies Square, 200 Brady St, Sudbury or at any Citizen Service Centre

### **Application Deadline (Transitional Provision)**

- For **2025, 2026 and 2027** the deadline for submitting your application with applicable fee and supporting documentation is **December 31, 2026**.

### **Application Deadline**

- The deadline for submitting your application or renewal application with applicable fee and supporting documentation is **December 31<sup>st</sup> of the year prior to the year of application**.

**Note:** It is encouraged that all applicants consult a financial advisor prior to 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 and participation in the program may affecting lending agreements that are currently in place or obtained in the future.



200 Brady St., P.O. Box 5555 Stn. A Sudbury ON P3A 4S2

## Application – Enhanced Tax Deferral Program for Low Income Older Adult and Disabled Homeowners

### Owner and Property Information:

I am applying as a low income  Older Adult  Person with Disabilities

Please select the below program you are applying for:

100% Municipal Property Tax Deferral

50% Municipal Property Tax Deferral

Property Roll Number: 5307

Tax Deferral Year: \_\_\_\_\_

Property Address: \_\_\_\_\_

### Applicant(s) (All registered owners must apply):

Applicant Name	Date of Birth (YYYY/MM/DD)	Resides at Property	Phone	Email
		Yes No		
		Yes No		
		Yes No		
		Yes No		

### Deadline to Apply:

The deadline for submitting application is **December 31<sup>st</sup> of the year prior to the year of application.**

### Consent / Statement to be Signed by All Applicants:

- I/we authorize the City of Greater Sudbury to add the application fee(s) to my/our property tax account.
- I/we authorize the City of Greater Sudbury to take any means required to verify all information included in this application.
- I/we shall notify the City of Greater Sudbury Revenue Services of any change in financial circumstances that would impact this application or my/our eligibility for the deferral program.
- Any amount deferred under this program is subject to interest at a rate of 5% per annum.
- Unpaid taxes will constitute a lien on the applicable real property.
- Deferral of my/our property taxes does not constitute a violation of any mortgage agreement relating to the property.



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## Application – Enhanced Tax Deferral Program for Low Income Older Adult and Disabled Homeowners

- If any benefits received from this application are accepted under false pretences, the total amount shall be revoked and recovered by any means deemed necessary by the City of Greater Sudbury.
- I/we agree that if I/we apply for the tax deferral program and are enrolled in the Pre-Authorized Payment (PAP) plan to pay my/our property taxes, my/our PAP will be cancelled.

I/we accept all terms and conditions mentioned above. I/we also certify that the information on this form and all pertinent attachments are true and correct.

### Signature(s):

Signature (applicant 1): \_\_\_\_\_ Date: \_\_\_\_\_

Signature (applicant 2): \_\_\_\_\_ Date: \_\_\_\_\_

Signature (applicant 3): \_\_\_\_\_ Date: \_\_\_\_\_

Signature (applicant 4): \_\_\_\_\_ Date: \_\_\_\_\_

### Municipal Use Only

Received:	Via:	Municipal Signature	Date
Supporting Documentation			
Additional Documentation Requested:			
Additional Documentation Received:			
Application Approved:			
Application Denied:			