



Corporate & Financial Services  
Revenue Services  
905-726-4747

Town of Aurora  
100 John West Way,  
Box 1000, Aurora, ON L4G 6J1

## **Seniors, Low Income Seniors & Low-Income Disabled person's property tax deferral Program**

### **General Information**

The Town of Aurora, in conjunction with the Regional Municipality of York, offers three deferral programs to eligible low-income seniors (ages 55 to 64), all seniors (65 years and older), and low-income disabled persons. All programs defer eligible year over year tax increases until the property is transferred or sold. This accumulated deferral does not incur an interest penalty. The cumulative amount of the deferred and any other outstanding taxes (including interest) cannot 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.

**Seniors and Disabled Persons must apply annually for the Tax Deferral by September 30 of each taxation year for which a deferral is requested.**

### **Low-Income Seniors Deferral (Ages 55 to 64 years)**

Taxes eligible for deferral are increases year over year of \$100 or more. To be eligible for this program, you must meet the following criteria:

- Must be between 55 and 64 years of age
- Property must be located in the Town of Aurora and be owned by applicant or spouse of applicant as of January 1 of the taxation year
- Property must be applicant's principal residence
- 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)
  - Guaranteed Annual Income System (GAINS)
- Or meet the following income criteria:
  - Single      \$23,000 or less
  - Family      \$40,000 or less

### **Seniors' Deferral Programs (65 years of age and older)**

Any difference between the current and prior year's taxes are eligible for deferral. To be eligible for this program, you must meet the following criteria:

- Must be 65 years of age or older
- Property must be located in York Region and be owned by applicant or spouse of applicant as of January 1 of the taxation year
- Property must be applicant's principal residence

### **Low Income Disabled Persons Program**

Any difference between the current and prior year's taxes are eligible for deferral. To be eligible for this program, you must meet the following criteria:

- Property must be located in York Region and be owned by applicant or spouse of applicant as of January 1 of the taxation year
- Property must be applicant's principal residence
- Low-income 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
- meet the following income criteria:
  - Single           \$23,000 or less
  - Family           \$40,000 or less

To apply for these programs, complete the following application form and return to the address below by **September 30**. If you have any questions, please contact Access Aurora at 905-727-1375.

# APPLICATION FOR PROPERTY TAX DEFERRAL

Taxation Year for requested Deferral year: \_\_\_\_\_

Assessment Roll Number: 1946-000-\_\_\_\_\_-\_\_\_\_\_.0000

Name of Property Owner:\_\_\_\_\_

Name of Spouse:\_\_\_\_\_

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

## **Low Income Seniors Deferral (Ages 55 to 64 years)**

Taxes eligible for deferral are increases year over year of \$100 or more.

I qualify as a "Low-Income Senior" and I have attached the following documentation:

Proof of age:\_\_\_\_\_and

- Guaranteed Income Supplement (GIS) or
- Guaranteed Annual Income System (GAINS) or
- For a single person, income tax assessment notice showing income of \$23,000 or less or
- For a family of two or more persons, income tax assessment notice showing income of \$40,000 or less

## **Seniors' Deferral Programs (65 years of age and older)**

I qualify as a "Senior" and have attached the following documentation:

Proof of age:\_\_\_\_\_

## **Low Income Disabled Persons Program**

I qualify as a "Low Income Disable Person and I have attached the following documentation:

- Ontario Disability Support Programs (ODSP) or
- Social Assistance Reform Act disability amounts
- Guaranteed Annual Income System for the Disabled (GAINS) or
- Most recent income tax assessment notice and documentation verifying receipt of one of the above

I certify that the above information is true, correct and complete.

Signature of Applicant\_\_\_\_\_Date\_\_\_\_\_

**Seniors and Disabled Persons must apply annually for the Tax Deferral by September 30 of each taxation year for which a deferral is requested.**

**All deferred taxes plus interest become payable upon transfer of sale of the property except for a transfer of ownership to a spouse.**

**Office Use Only**

Assessment Roll Number: 1946-000\_\_\_\_\_ .0000

Maximum Cumulative Deferral: CVA \$ \_\_\_\_\_ x 75% = \$ \_\_\_\_\_

CVA Equivalent Property Taxes \$ \_\_\_\_\_

*Minus previous years Property Taxes* ( \_\_\_\_\_ )

Assessment Related Tax Increase \$ \_\_\_\_\_

*Minus* \_\_\_\_\_ *(ages 55-64)* ( \_\_\_\_\_ )

Current Year Deferral \$ \_\_\_\_\_

*Add outstanding taxes (incl. interest)* ( \_\_\_\_\_ )

Cumulative Deferral \$ \_\_\_\_\_

Eligibility verified

Approved By: \_\_\_\_\_ Date: \_\_\_\_\_