

APPENDIX B: 2021 Property Tax Relief Programs – Municipal Scan

Municipality/Region	Program Name	Program Description	Eligibility Criteria
UPPER-TIER			
Durham Region	<ul style="list-style-type: none"> With respect to locals deferring the due dates or waiving penalty and interest – much discussion, but nothing official yet. Clarington has a program in place, and there are indications that two locals are considering shifting the final installment date. 		
Town of Clarington (Durham Region)	2021 COVID-19 Property Tax Deferral Program	<ul style="list-style-type: none"> A deferral of taxes, interest and penalty free, to qualifying taxpayers for a period of up to sixty days for the first six months of the year. Depending on the economic situation in June 2021, a second intake for this program could occur to provide a 60-day deferral. 	<ul style="list-style-type: none"> The program will be available to all property owners. The following criteria must be met for eligibility: <ul style="list-style-type: none"> a) Experienced a financial hardship such as a loss of pay/employment, excessive revenue loss (greater than 30 per cent), business closure; b) Taxes were current as at December 26, 2020; c) Residential property tax class; d) Commercial business property owners with an assessed value of less than \$5 million; e) Cannot receive compensation from business interruption insurance for property taxes; and f) Taxes deferred under the program must be paid in full by June 21, 2021 (60 days).
	Pre-authorized Payment Plan Admin Changes	<ul style="list-style-type: none"> For new registrations enrolled during the year, a lump sum payment is required in order to place the account in a similar position to all accounts on the plan. To provide an additional option for residents requesting additional support, upfront payments can be spread over the remaining months. Taxpayers enrolled in the pre-authorized payment plan do not pay penalties or interest during the period of enrollment, provided that payments are made as scheduled 	<ul style="list-style-type: none"> Open to all new registrants to the PAP Plan
Halton Region	<ul style="list-style-type: none"> Nothing from the Regional level. Town of Milton has implemented an application deferral program. Oakville and Halton Hills were also considering a deferral program, but hadn't put anything in place as of the beginning of February. Burlington isn't considering anything at the time. 		

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Town of Milton (Halton Region)	2021 COVID-19 Property Tax Deferral Program	<ul style="list-style-type: none"> An application-based program that is targeted to those impacted financially by COVID-19, and would allow for deferral of payments within the year 2021 through the use of a pre-authorized payment program Program rolled out Feb 10th, and so far have only had 3 applications. 	<ul style="list-style-type: none"> The program is intended for property owners that have been directly impacted with financial hardship as a result of the COVID-19 pandemic and are experiencing one or more of the following: <ul style="list-style-type: none"> temporary suspension of or reduction in pay, loss of employment, excessive business revenue loss, or temporary business closure; a pre-authorized payment plan will be required for the year 2021; a range of start dates will be available to property owners and that the total balance will be paid no later than December 15, 2021; Any applicable penalty, interest or other charges added to the Roll to date will be included in the monthly calculation. Further penalty/interest charges will be suspended for the duration of enrollment in the COVID-19 PTP re-payment plan, as long as payments are made according to the individual property owner's deferral payment dates PILT properties are not eligible. Applicants may be required to provide documentation to support hardship related to COVID-19 Business owners receiving compensation from Business Interruption Insurance coverage toward payment of property tax do not qualify. Manual repayment without an approved application will be subject to penalty/interest
Niagara Region	N/A		
Town of Fort Erie (Niagara Region)	<ul style="list-style-type: none"> The subject has come up for preliminary discussion but no deferral program or late payment relief at this point in time. 		
Peel Region	<ul style="list-style-type: none"> May be asked to participate in Lower Tier programs; nothing confirmed as yet 		
City of Brampton	<ul style="list-style-type: none"> Information report to Council March 10 		
City of Mississauga	Property Tax Assistance for 2021	<ul style="list-style-type: none"> An application-based deferral program effective February 1, 2021 that would provide assistance for eligible property owners who would benefit from continued assistance relating to the COVID-19 pandemic. 	<ul style="list-style-type: none"> Property owners would need to state the reason for their financial hardship as resulting from the COVID-19 pandemic including prolonged suspension of pay, loss of employment, extreme business revenue loss, business closure, insolvency and / or bankruptcy.

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		<ul style="list-style-type: none">It would not be the intention to repeat this program in 2022.The deferral would be designed to defer the property tax due dates from the normal schedule to one due date of December 15, 2021.Feb 22 Budget Committee update: since the program started on Feb 1, to date the City has received 500 residential applications, and 25-30 business applications.	<ul style="list-style-type: none">The program would only be available to property owners that make their tax payments directly to the City; property owners paying their taxes through their mortgage company would not be eligible as financial institutions would not be eligible for the deferral.Any property owner who applies that is currently paying through PTP would be removed from PTP and required to use an alternative method for paying their deferred taxes. Following the deferral, they would need to re-apply for PTP.
Town of Caledon	Program 1 – A Special 2021 Pre-authorized Payment Plan	A no interest pre-authorized payment plan to allow for the catching up of 2020 property tax payments in arrears	<ul style="list-style-type: none">Any property owner with tax arrears dating no earlier than March 2020.This program is open to all property tax classes.
	Program 2 – Application Based Deferral of Late Payment Fees for 2021	An application based 2021 deferral of tax payments to December 31, 2021 for eligible property owners with no late payment fees.	<ul style="list-style-type: none">An application for this program must be completed and include an attestation that the property owner is suffering financial hardship as a result of the COVID-19 pandemic.Property owners whose properties in the residential, multi-residential, commercial and industrial property classes may apply.If the property has more than one tax class assessed against it (e.g. residential and farm), the entire tax bill will be eligible for deferral.The property must not have tax arrears from prior to March 2020.<ul style="list-style-type: none">The total maximum current assessed value (CVA) of a property eligible for this program is \$10 million
Waterloo Region	<ul style="list-style-type: none">Not aware of any programs at this time.		
Township of Woolwich (Waterloo Region)	<ul style="list-style-type: none">First installment is due in March so staff are waiting to see what happens. One thought is do nothing and let the provincial and federal governments provide assistance. Did offer a deferral in 2020 for the final installments.		
York Region	<ul style="list-style-type: none">Region staff proposing to extend their interest waiving program to allow locals some payment flexibility.Cities of Markham and Newmarket proposing to offer an application based program. Other municipalities are thinking of the same. Nothing decided as yet.		
SINGLE-TIER			
City of Brantford	<ul style="list-style-type: none">City of Brantford is not considering any late payment relief at this time.		
City of Hamilton	<ul style="list-style-type: none">To date, haven’t had any discussion on property tax deferrals for 2021.		
City of Ottawa	<ul style="list-style-type: none">Nothing decided at this time.		

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City of Timmins		<ul style="list-style-type: none"> In 2020, the City of Timmins had waived penalties, interest and other charges from March to September, and additionally created an application for payment deferral for 2020 balances only. The application was only made available from October 1st to December 1st, however did not receive many applications. With that said, staff have not yet considered any of these initiatives for 2021. 	
City of Toronto		<ul style="list-style-type: none"> Not proposing any property tax deferral programs for 2021 at this time. 	
Norfolk County		<ul style="list-style-type: none"> So far the topic has not been brought up for 2021. 	
Town of Parry Sound		<ul style="list-style-type: none"> Town of Parry Sound is not offering any relief at this time but that could change at anytime depending on Council. 	
Township of Seguin		<ul style="list-style-type: none"> The Township of Seguin is not offering any relief of taxes at this time. 	

Updated March 1, 2021