

# Property Tax Payment Deferral Program Residential and Business Property Owners

**Submission deadline:** October 31, 2020

The City of Toronto has implemented a temporary Property Tax Payment Deferral Program to allow residential and business property owners that have been financially impacted by the COVID-19 pandemic to apply to defer payment of their 2020 Property Tax Bill for a period of up to six months, effective June 1 to November 30, 2020.

## Eligibility Criteria

**I, the Applicant confirm that (check all applicable boxes):**

- I am the owner of a taxable residential property with a residential structure.
- I am the owner of a taxable property assessed in the following tax classes: commercial general, residual commercial, industrial, multi-residential or new multi-residential class **and** have a total taxable 2020 property assessment value equal to or under 10 million.
- I have experienced severe demonstrable financial hardship related directly to the COVID-19 pandemic in one or more of the following categories: prolonged suspension of pay, loss of employment, extreme business revenue loss, business closure, insolvency, or bankruptcy.
- Property taxes are paid in full to the end of March 2020 on the property for which I am applying.
- I am submitting documentation evidencing my experience of severe financial hardship, in accordance with the requirements set out below.

## Property Information

Assessment Roll Number (Enter your 21-digit assessment roll number)											
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Property Address (Street Number, Street Name, Suite/Unit Number)											
City/Town						Province			Postal Code		

## Applicant Information (For business representative insert business contact information)

Applicant Name (First, Last)											
<input type="checkbox"/> Check this box if first name and last name do not apply to you because you have either a registered birth certificate or change of name certificate bearing a single name. Provide your name below.											
Applicant Single Name (if applicable)											
Business Name as it appears on the bill (if applicable)											
Telephone Number											

## Verification of Information

- Provide the date on which the hardship began – Effective date (yyyy-mm-dd) 

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- Submit supporting documentation to the City (documents, printed screenshots or printed legible photographs).

### 2a) Residential Property Owners

Documents that establish disruption or lack of employment beginning in March 2020 or later, including:

- Record of Employment (ROE)
- lay-off notice
- termination notice

Evidence of application/acceptance to receive benefits under federal/provincial COVID-19-related relief programs, including:

- Canada Emergency Response Benefit (CERB)
- Emergency Leave
- Employment Insurance (EI)

Documents that establish reduced household income beginning March 1, 2020, in relation to the same time frame last year, including:

- pay or income statements
- T4 statements
- letter from employer

### 2b) Business/Commercial Property Owners

Documents that establish disruption of business beginning in March 2020 or later, including:

- forced closure notice
- lay-off notice sent to employees
- notice of closure sent to patrons

Evidence of application/acceptance to receive benefits under federal/provincial COVID-19-related relief programs, including:

- Canada Emergency Commercial Rent Assistance (CECRA)

Documents that establish reduced business or household income beginning March 1, 2020, in relation to the same time frame last year, including:

- gross receipts
- revenues from sales
- profit/loss statements
- evidence of defaulted rent payments

If you do not have the listed documents, provide documentation that shows financial hardship and supports your application. The City will assess the adequacy of documentation, and may request additional documentation.

**Important - Please block or remove your Social Insurance Number (SIN) and/or any personal banking/financial institution (e.g. bank account number) from your submitted documents.**



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2c) Provide a brief description of the hardship:

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## Terms and Conditions

- Late payment penalties and interest charges will be waived only when payment in full for all property taxes owing for the year has been received by November 30, 2020 (excluding any supplementary or omitted taxes that may have been levied for the year and which are not yet due). If any portion of taxes remain unpaid after November 30, 2020, late payment penalty or interest charges incurred will remain due and payable on the account.
- If you are enrolled in the Pre-authorized Tax Payment (PTP) program, your PTP enrolment will be cancelled once your tax payment deferral application has been approved. You will need to re-apply to the PTP program if you wish to participate in the PTP program for 2021. The PTP reinstatement fee will not apply to approved applicants that re-enroll.
- If you already provided post-dated cheques for payment of your property taxes, your submitted cheques will be processed and cannot be recalled. You will need to put a stop payment on pending cheques to halt processing.
- Qualified properties that pay their property taxes through their mortgage payment must contact their mortgage company directly to advise them to delay their tax payments accordingly.

## Applicant Acknowledges:

- Applications received and approved **before** July 31, 2020 will be eligible to have late payment penalties and/or interest amounts added to the tax account in June and July waived, as well as any penalties or interest incurred up to November 30, 2020. Applications received and approved **after** July 31, 2020 and **before** October 31, 2020 will be eligible to have late payment penalty and/or interest amounts waived from the date the application is approved up to November 30, 2020.
- All taxes owing for the year **must be paid in full** by November 30 in order for interest and penalties charged on tax accounts to be waived. If any portion of taxes remain unpaid after November 30, 2020, late payment penalty and/or interest charges which have accrued on the account during the period between June 1 and November 30 will remain due and payable.
- Deferred payments do not reduce the amount of taxes that are owed to the City.
- Applicant acknowledges that the City may require further information and clarification at a later date in order to complete and process your application.
- Applicant/property owner will be ineligible for a waiver of late payment penalty or interest charges if false or inaccurate information is provided in this application. Program eligibility will be determined at the time the application is first approved and changes in financial circumstances before November 30, 2020 will not affect eligibility.
- Applicant acknowledges that the information provided may be subject to review and verification.
- Applicant understands that the City reserves the right to request additional information to substantiate that the applicant meets eligibility criteria, and may conduct such further audits as necessary to verify or ascertain the authenticity of documents provided in support of this application.

## Certification of Information

By signing this application:

I certify that the information provided in this application and any documentation, statements and representations made in support of this application are true and accurate. I understand that any inaccurate, false or deceptive information may disqualify the application and could result in taxes, interest and fees being restored to the property tax account to which this application relates.

Applicant Name (First and Last or Single if applicable)	
Applicant Signature	Date (yyyy-mm-dd)

## Submit Application

Submit your completed application along with supporting documents to:

**Mail:** City of Toronto  
Revenue Services, Tax Payment Deferral Program  
5100 Yonge St., Toronto, ON M2N 5V7

**Fax:** 416-696-4130  
(For tips on faxing, visit [toronto.ca/propertytaxesandutilities](https://toronto.ca/propertytaxesandutilities))

Revenue Services collects personal information on this form under the legal authority of the City of Toronto Act, 2006, SO 2006, Chapter 11, Schedule A, s 136 (c) and the City of Toronto Municipal Code, Chapter 767, Taxation, Article V as amended by City of Toronto By-law No. 401-2020. The information will be used to authenticate the applicant, confirm property ownership, confirm the applicant has demonstrated that program eligibility criteria is met related to hardship, contact information for follow-up and for reporting on program outcomes (aggregate reporting). Questions about this collection can be directed to the Manager, Operational Support, Revenue Services, 5100 Yonge Street (Lower Level), Toronto, Ontario, M2N 5V7 or by telephone at 416-395-0125.