



Hamilton

City of Hamilton
Revenue Services, Taxation
71 Main Street West
PO Box 2040 STN LCD 1
Hamilton, ON L8N 0A3
www.hamilton.ca/tax

2026 LOW INCOME SENIORS & PERSONS WITH DISABILITY
******* DEFERRAL OF TAX INCREASE *******

If you own a residential property, you may be eligible to defer the annual tax increase if all of the following qualifications are met:

1. You and/or your spouse:
 - are at least 65 years of age prior to January 1, 2026 (born 1960 or earlier), **OR**
 - are in receipt of assistance paid under the Ontario Disability Support Program (ODSP), a disability paid under the Guaranteed Income Supplement (GIS) or an amount paid under the CPP disability benefit.
2. Your combined income (applicant and spouse) is \$44,568 or less as indicated on line 15000 (Total Income) of Canada Revenue Agency's 2025 Notice of Assessment(s), adjusted for pension income splitting, if applicable. If you have elected for pension income splitting, please submit form T1032 (Joint Election to Split Pension Income).
3. You and/or your spouse occupy the residential property as your principal residence.
4. You and/or your spouse have owned the residential property for at least one year preceding the application date.

IMPORTANT INFORMATION:

- Deferral amounts are a special lien on the participating property** and will be reflected on Tax Certificates issued.
- An **annual** application is required to defer the current year tax increase. You may apply at any time during the year (and up until the last day of February of the following year).
- Deferral amounts are not subject to interest while the applicant remains eligible for the program. Where deferral amounts become payable (i.e. property is sold) and not immediately repaid, the outstanding deferral amount will be subject to interest.
- Prior year property taxes, exclusive of prior deferrals, must be paid in full at the time of application.
- Owner or spouse cannot apply for a deferral for more than one property in any year.
- Property must be assessed in the residential property class. For multiple use properties, only the residential portion is used to determine eligibility and the deferral amount.
- Accumulated deferral amounts cannot exceed 40% of the assessed value of the property.
- Persons with Power of Attorney can sign the form on behalf of the owner(s).

Personal information on this form is collected under the authority of section 319 of the Municipal Act, 2001, S.O. 2001, C.25, (as amended), and will be used to determine the eligibility for the Low-Income Seniors or Persons with Disabilities Tax Deferral Program. Questions about this collection should be directed to the Taxation Section, 71 Main Street West, Hamilton, ON L8P 4Y5, (905) 546-CITY (2489).

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The City of Hamilton will no longer be accepting emailed applications

Property Owner / Applicant

Name: _____ Date of Birth: _____

Spouse of Owner/Applicant (check _____ if you do not have a spouse)

Name: _____ Date of Birth: _____

List all registered owners (not identified above) and their relation to the applicant:

Names: _____ **Relationship to Applicant:** _____

Property Address *(must be principal residence)*

Contact phone number: _____

Roll Number *(on the left corner of your tax bill)*

Contact email: _____

I, _____, hereby certify that I meet the eligibility requirements for the 2026 Deferral of Tax Increase Program and declare that I have not received a deferral in respect to any other residence in the City of Hamilton for 2026. I further affirm that I fully understand that the deferral amounts are a special lien on my property, payable in full immediately on the sale of the property.

Signature: _____ **Dated:** _____, 20_____

REQUIRED DOCUMENTATION FOR VERIFICATION PURPOSES:			For Office Use Only:
1.	Senior OR Person with Disability	Birth certificate, driver's licence or passport (Please attach copy) OR ODSP or disability benefit under GIS or CPP (Please attach copy)	
2.	Income	2025 Notice of Assessment(s) from Canada Revenue Agency for applicant and spouse (Please attach copy) 2025 form T1032, if income splitting was elected (Please attach copy)	
3.	Occupancy	Personal residence is occupied by property owner and/ or spouse for at least one year preceding the application. Please check the appropriate answer: YES NO	
4.	Tax Status	Property taxes for prior years are paid in full. Please check the appropriate answer: YES NO	

Deadline for submitting this form is the last business day of February 2027