

2021 COVID-19 Property Tax Deferral Program

Presented To:	Finance and Administration Committee
Meeting Date:	May 18, 2021
Type:	Managers' Reports
Prepared by:	Kyla Bell Taxation
Recommended by:	General Manager of Corporate Services

Report Summary

This report provides details about a potential property tax deferral program in accordance with Council's direction.

Resolution

THAT the City of Greater Sudbury implement an application based 2021 COVID-19 Property Tax Deferral Program for the 2021 final property tax installments as outlined in the report entitled 2021 COVID-19 Property Tax Deferral Program from the General Manager of Corporate Services, presented at the Finance and Administration Committee meeting on May 18, 2021.

Relationship to the Strategic Plan, Health Impact Assessment and Community Energy & Emissions Plan (CEEP)

This report refers to operational matters.

Financial Implications

Staff cannot precisely estimate the financial implications associated with this program, as it depends on several variables such as the type of property, the amount of outstanding tax payable and the total number of applications approved for deferral. These details won't be known until applications are received and approved. For example, should 500 applications be approved that consists of a combination of residential and commercial accounts with an estimated tax levy of \$8,500,000 in tax payments being deferred to December 15, 2021, the cost to the corporation would be approximately \$625,000 due to lower penalty, interest and investment revenue. Further, if the number of applications exceed 500, additional resources in the form of unbudgeted overtime or temporary staff would be required to support this program.

Staff will return to the Committee with a report in the early fall to provide an update on the estimated costs of the program.

Background

The City of Greater Sudbury, throughout the Covid-19 response, has provided extensive support for residents and businesses that need relief from the effects of the virus. This has taken many forms, including:

- continuing to provide services, such as development application processing and building inspection services, that businesses rely on to sustain their operation,
- introducing new service levels that respond to the generally more difficult business climate imposed by provincial lockdowns and stay-at-home orders, such as the steps taken to support downtown cleanup and graffiti removal
- changing policies regarding the business use of outdoor public spaces, such as for sidewalk patios, to make them more accessible/available,
- providing financial relief in the form of waivers for penalty and interest payments, and extending payment periods, for property taxes
- working with specific account holders to modify or pause pre-authorized payments

These temporary relief efforts are in addition to a long-standing a tax deferral program to support low-income seniors and low-income persons with disabilities. This program is only available for properties in the residential property tax class, on tax increases in a year where a general reassessment occurs and requires a tax certificate (lien) be registered on the title of the property. There are no property tax accounts currently utilizing this program.

Utilization of the above noted relief efforts varied. For example, building activity was extremely high throughout 2020, with 1,880 permits issued. This means that construction industry employers were able to sustain or grow their business, and avoid staff layoffs, 35 to 40 businesses received support from modifications to the outdoor patio program that allowed them to adapt their services to meet public health requirements. Financial relief for property tax payments, effective for all accounts that had arrears and/or current property tax balances was provided for the second installment of 2020 through to July 2, 2020, resulted in foregone penalty and interest revenue of approximately \$700,000. The third and fourth installments for 2020 were also delayed by three month to further assist taxpayers. Other municipalities across the province also introduced similar relief measures during 2020.

In addition, to the pause on penalty and interest charges, the Tax Department did try to accommodate any requests from taxpayers to pause, zero-out or modify pre-authorized tax payments. Taxpayers were informed at that time of their request that all payments would need to be made up through future payments so that property taxes were current by the last scheduled payment in December 2020. Between March and June of 2020 there were approximately 340 pre-authorized monthly payment accounts that were modified. The majority of these accounts belong to a group of companies that have a large property holding in the City and requested that all monthly payments be halted for a period of time during 2020. There were approximately another 50 accounts modified for the remainder of the year after the 2020 final tax bills were issued. It is not uncommon for the Tax Department to accommodate such requests and was a practice that was done prior to the COVID-19 pandemic.

The following motion was passed at the Council meeting on Tuesday, April 27, 2021:

WHEREAS the third wave of the pandemic has resulted in a Provincial Emergency Stay-at-Home Order, in effect as of April 8, 2021, which has created undue hardship on both residential property owners and businesses:

THEREFORE be it resolved that the City of Greater Sudbury direct staff to develop a needs-based program for deferral of property taxes that avoids penalties and interest on remaining property taxes;

AND THAT a report come to the next committee of the whole, outlining the program and communication to the public.

This report outlines a proposed 2021 COVID-19 Tax Deferral Program that would be application and needs based that would be available for all property owners to defer their 2021 final tax installments without penalties or interest.

This direction introduces a relatively unique service level. Staff were on a conference call with about 60 other member municipalities about tax relief/deferral relating to COVID-19. During this call, it was evident that most municipalities were not offering any relief; in fact only about 6 indicated that they were offering some form of relief. Of these 6 municipalities that were providing some kind of relief, there was no standard approach. Staff reached out directly to these 6 municipalities to further understand what criteria they used for their relief program. The proposed 2021 COVID-19 Property Tax Deferral Program has been modelled around some of these programs and uses much of the same criteria, qualifications and timelines.

Analysis

Proposed Program Highlights:

Staff believe the objectives of this program should be to respond to demonstrated need for unique, extraordinary and temporary relief as a result of the effects of the Covid-19 virus. If approved as presented, the effect of the program will be to provide qualifying property owners up to an additional six months of penalty- and interest-free time to pay their 2021 property taxes in full. It is not a waiver or reduction in property taxes payable.

Features of the proposed program include:

- Needs-based application program
- Available for all types of properties
- Defers final property tax installments from July 5, 2021 and August 5, 2021 to **December 15, 2021**
- Penalty and interest charges would not be applicable as long as payment in full is received by December 15, 2021
- Property tax account must be up to date at April 30, 2021
- Must meet all eligibility requirements and provide all required supporting documentation
- Written notification of approval or denial will be provided after the review of the application and supporting documents
- A reminder notice will be sent in early November advising of the due date and amount

Exceptions:

Exceptions to the deferral of payment to December 15, 2021:

- Property tax accounts enrolled in the City of Greater Sudbury's monthly pre-authorized tax payment plan with payments set for the 1st of each month. Remaining payments can be deferred to the December 1, 2021 withdrawal, at which time the withdrawal will be for the full amount outstanding on the account.
- Property tax accounts being paid by a mortgage holder. The property owner would need to contact their financial institution/mortgage holder to verify if any relief is available.

Proposed Plan Details

The purpose of the program is to allow qualifying taxpayers (owners or tenants as applicable) the ability to defer the payment of their 2021 final taxes until December 15, 2021 without penalty or interest charges. Payments can be made at any time during the year and will reduce the balance owing on December 15, 2021

Penalty and interest charges will be not be applied to the deferred 2021 property taxes on qualifying accounts if full payment is received on or before December 15, 2021.

Applications and all supporting documentation need to be received by the Tax Department no later than July 30, 2021.

To Qualify:

- All property tax accounts **must** have been paid in full at April 30, 2021.
- Property taxes need to be paid directly to the City of Greater Sudbury and not through a mortgage company.
- There must **not** be any outstanding application for any other form of property tax relief from the City with respect to the 2021 taxes, including but not limited to:
 - Assessment Appeals
 - Requests for Reconsideration
 - Any other special relief under the Municipal Act such as but not limited to elderly rebates, charity rebates, applications under Section 357/358
 - Receipt of a grant to assist with annual property taxes

Program Criteria - Residential/Farm Properties

Criteria	Acceptable Documentation
Primary Residence Only	<p>Owner Occupants must provide:</p> <ul style="list-style-type: none">• A copy of a 2019 or 2020 notice of assessment from the Canada Revenue Agency confirming the primary address of all listed owners or• Current driver's license or other official documentation confirming the address as primary residence <p>Tenant Occupants must provide:</p> <ul style="list-style-type: none">• A copy of the current lease to confirm when occupancy began and that the tenant is directly responsible for paying the property taxes• A receipt or bank statement showing the last property tax payment was made by the tenant• Current driver's license or other official documentation confirming the address as primary residence
Must demonstrate severe financial hardship resulting from the COVID-19 pandemic during 2021	Evidence of application and acceptance to receive benefits under the federal/provincial COVID-19 relief programs. For example:

	<ul style="list-style-type: none"> • Canada Emergency Response Benefit (CERB) • Emergency Leave • Other similar programs <p>Any other documentation, form or evidence that establishes severe demonstrable financial impacts as determined in the sole discretion of the Treasurer/Manager of Taxation</p>
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Residential / Multi-Residential Tenanted Properties

Criteria	Acceptable Documentation
Property wide reduction in rental income of 30% or greater for 2021 as a result of the COVID-19 pandemic	A copy of the 2019 and 2021 rent rolls for the property showing the status of each account
Confirmation that deferral of rent payments are related to the COVID-19 pandemic	<p>A written summary of tenants that have deferred rent payments during 2021</p> <p>Provide support for rent repayment agreements</p>
Confirmation of an unrecoverable reduction in rental income from current tenants	<p>If a tenant is in default but continues to occupy the property, an explanation is required as to whether or not they remain responsible for those rental amounts</p> <p>Copies of rent reduction agreements entered into with the tenants under the Canada Emergency Commercial Rent Assistance Program if applicable</p>
Authorization to confirm tenant account details with tenants	A listing of current tenants that are in default or have deferred or been relieved of paying any amounts along with authorization for the City of Greater Sudbury to contact the tenant to seek confirmation if deemed appropriate

Program Criteria Commercial / Industrial Properties

Criteria	Acceptable Documentation
Must document that the core operation of the business at the subject location was adversely impacted during 2020 and/or 2021 as a result of the COVID-19 pandemic	<p>Documents that establish a disruption of business beginning no earlier than March 2020 including:</p> <ul style="list-style-type: none"> • Forced closure notice • Layoff notices sent to employees • Notice of close sent to patrons <p>Evidence of application or acceptance to receive benefits under federal/provincial COVID-19 relief programs including but not</p>

	<p>limited to:</p> <ul style="list-style-type: none"> • Canada Emergency Rent Subsidy • Canada Emergency Wage Subsidy <p>Documents that establish reduced business income beginning no earlier than March 2020 compared to the same time frame as the previous year including at least one of the following:</p> <ul style="list-style-type: none"> • Gross receipts • Revenue from sales • Profit/loss statements • Evidence of defaulted rent payments <p>Tenant Occupants must provide:</p> <ul style="list-style-type: none"> • A copy of the current lease to confirm when occupancy began and that the tenant is directly responsible for paying the property taxes • A receipt or bank statement showing the last property tax payment was made by the tenant
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Additional Program Criteria for Commercial Landlords of Tenanted Properties

Criteria	Acceptable Documentation
Property wide reduction in rental income of 30% or greater for 2021 as a result of the COVID-19 pandemic	A copy of the 2019 and 2021 rent rolls for the property showing the status of each account
Confirmation that vacancies are related to the COVID-19 pandemic	A written summary of tenants that terminated their leases or failed to renew leases during 2020 or 2021 – must not have been replaced with new tenants
Confirmation of an unrecoverable reduction in rental income from current tenants	<p>If a tenant is in default but continues to occupy the property, an explanation is required as to whether or not they remain responsible for those rental amounts</p> <p>Copies of rent reduction agreements entered into with the tenants under the Canada Emergency Commercial Rent Assistance Program</p>
Authorization to confirm tenant account details with tenants	A listing of current tenants that have been relieved of paying any amounts in default along with authorization for the City of Greater Sudbury to contact the tenant to seek confirmation if deemed appropriate

Proposed Implementation and Processing

The implementation of this proposed program, if adopted will coincide with the mailing of the 2021 final tax bills. Applications will be accepted up to and including Friday, July 30, 2021.

Staff will monitor applications as received to assist with determining the resources that will be required for processing. The processing time and staff requirements will be depend on the volume and types of applications received.

If the volume is consistent with requests for assistance received during 2020 and the type are mainly for residential/farm properties, staff will be able to handle this new program without any changes to current service levels.

If the volume of applications received is greater than 500 and/or the applications received are mainly for tenanted, commercial or industrial properties that require more detailed review, staff will have to utilize overtime to achieve this task in a reasonable timeframe or a temporary full time staff member will be required so that current service levels are not impacted.

Proposed Communication Plan

Information on the deferral program, deadlines to apply and application will be posted on the City's website at www.greatersudbury.ca with the program featured via a banner ad on the website's main page. The application and information package will be available at all in-person City service counters (for curbside pickup until provincial restrictions are lifted). Paper applications may be mailed or emailed upon request by contacting 311. Information will be included with the general information sheet included with the final property tax bill sent in June.

Information will be shared with the community across all City avenues including:

- A public service announcement (PSA) sent to media partners with a reminder PSA shared as the deadline approaches.
- Posts on the City's social media accounts (Facebook, Twitter and Instagram) along with social shares from the following areas:
 - Invest Sudbury/Resourceful City (Twitter and LinkedIn)
 - Regional Business Centre (Facebook, Twitter and Instagram)
 - Sudbury Libraries (Facebook and Twitter)
 - Greater Sudbury Airport (Facebook and Twitter)
 - Earth Care (Facebook)
 - Animal Shelter (Facebook)

All front line customer service departments with in-person services will display information on the deferral program to share with customers, user groups and networks, including 311, Libraries, Citizen Service Centres, Leisure facilities, Provincial Offences Office, Animal Shelter, Landfills, and the Recycling Centre. Information will also be on display on public bulletin boards in the foyers of Tom Davies Square and 199 Larch Street. Many of these facilities are currently closed, but will display the information if/when they reopen for the duration of the program.

Digital ads promoting the program will be displayed on City-owned digital advertising boards at the following locations:

- Grace Hartman Amphitheatre
- Pioneer Manor
- Libraries (when in-person services are available)
- Citizen Service Centres (when in-person services are available)

Pioneer Manor will include a note about the program in their regular update letter sent to families and

residents.

Information on the deferral program will also be included in the Economic Development Tourism partner and Regional Business Centre newsletters, and shared with the Business Continuity Group that includes representatives from local Business Improvement Associations and the Chamber of Commerce. It will also be shared through a variety of department specific email networks, including Advisory Panels of Council, Community Actions Networks, Neighbourhood Associations, and other.

Digital and print advertising in local media will be purchased in both English and French.

Summary

If approved as presented, the program provides an opportunity for qualified taxpayers to defer payment of 2021 final taxes until December 15, 2021 without penalty or interest charges. Staff will bring an update to the Committee containing statistics on the program including estimated costs. For context, if 500 applications are approved consisting of a combination of residential and commercial properties with an estimated tax levy of \$8,500,000 in taxes being deferred to December 15, 2021, the corporation would forego \$625,000 in penalty/interest and investment income, but actual implications depend on the number and type of applications approved for inclusion in the program.

2021 COVID-19 Property Tax Deferral Program

This program is to provide owners of tenanted properties that are financially affected by COVID-19, who are responsible for payment of property taxes to the Municipality, the ability to defer the 2021 final tax installments to December 15, 2021 without penalty or interest charges.

Exception: If the property tax account is enrolled in the City of Greater Sudbury's monthly pre-authorized tax payment plan with payments set for the 1st of each month, the remaining payments can be deferred to the December 1, 2021 withdrawal.

Form filling instructions:

1. This request form is used when taxpayer(s) want to apply for the 2021 COVID-19 Property Tax Deferral Program on a residential, multi-residential, commercial or industrial property that is tenant occupied.
2. Application and supporting documentation needs to be received by the City of Greater Sudbury Tax Department no later than July 30, 2021.
3. Provide all requested information and supporting documents, (an incomplete form may delay processing or result in denial of the application).
4. This form can be emailed, faxed, mailed or delivered to the City of Greater Sudbury at:
City of Greater Sudbury Email: taxdepartment@greatersudbury.ca
PO Box 5555 Stn A Fax: 705-671-9327
Sudbury, ON P3A 4S2 Nearest Citizen Service Centre in Capreol, Chelmsford, Dowling, Garson,
Hanmer, Lively or Sudbury
5. For assistance, please contact 705-674-4455 extension 2601.

To Qualify:

- All property tax accounts **must** have been paid in full at April 30, 2021.
- Property taxes need to be paid directly to the City of Greater Sudbury and not through your mortgage company.
- There must **not** be any outstanding application for any other form of property tax relief from the City with respect to the 2021 taxes, including but not limited to:
 - Assessment Appeals
 - Requests for Reconsideration
 - Any other special relief under the Municipal Act such as but not limited to elderly rebates, charity rebates, applications under Section 357/358
 - Receipt of a grant to assist with annual property taxes

Other Information:

It is advised that property owners review the terms and conditions of their mortgage agreement(s) and/or consult with their financial institution/mortgage holder to confirm that deferral of property taxes does not constitute a violation of their mortgage agreement(s) relating to the property.

Residential / Multi-Residential Tenanted Properties

Criteria	Acceptable Documentation
Property wide reduction in rental income of 30% or greater for 2021 as a result of the COVID-19 pandemic	A copy of the 2019 and 2021 rent rolls for the property showing the status of each account
Confirmation that deferral of rent payments are related to the COVID-19 pandemic	A written summary of tenants that have deferred rent payments during 2021 Provide support for rent repayment agreements
Confirmation of an unrecoverable reduction in rental income from current tenants	If a tenant is in default but continues to occupy the property, an explanation is required as to whether or not they remain responsible for those rental amounts Copies of rent reduction agreements entered into with the tenants under the Canada Emergency Commercial Rent Assistance Program if applicable
Authorization to confirm tenant account details with tenants	A listing of current tenants that are in default or have deferred or been relieved of paying any amounts along with authorization for the City of Greater Sudbury to contact the tenant to seek confirmation if deemed appropriate

Program Criteria Commercial / Industrial Tenanted Properties

Criteria	Acceptable Documentation
Must document that the core operation of the business at the subject location was adversely impacted during 2020 and/or 2021 as a result of the COVID-19 pandemic	Documents that establish a disruption of business beginning no earlier than March 2020 including: <ul style="list-style-type: none"> • Forced closure notice • Layoff notices sent to employees • Notice of close sent to patrons Evidence of application or acceptance to receive benefits under federal/provincial COVID-19 relief programs including but not limited: <ul style="list-style-type: none"> • Canada Emergency Rent Subsidy • Canada Emergency Wage Subsidy

2021 COVID-19 Property Tax Deferral Program Application-Tenanted Properties

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

	<p>Documents that establish reduced business income beginning no earlier than March 2020 compared to the same time frame as the previous year including at least one of the following:</p> <ul style="list-style-type: none"> • Gross receipts • Revenue from sales • Profit/loss statements • Evidence of defaulted rent payment
Property wide reduction in rental income of 30% or greater for 2021 as a result of the COVID-19 pandemic	A copy of the 2019 and 2021 rent rolls for the property showing the status of each account
Confirmation that vacancies are related to the COVID-19 pandemic	A written summary of tenants that terminated their leases or failed to renew leases during 2020 or 2021 – must not have been replaced with new tenants
Confirmation of an unrecoverable reduction in rental income from current tenants	<p>If a tenant is in default but continues to occupy the property, an explanation is required as to whether or not they remain responsible for those rental amounts</p> <p>Copies of rent reduction agreements entered into with the tenants under the Canada Emergency Commercial Rent Assistance Program</p>
Authorization to confirm tenant account details with tenants	A listing of current tenants that have been relieved of paying any amounts in default along with authorization for the City of Greater Sudbury to contact the tenant to seek confirmation if deemed appropriate



2021 COVID-19 Property Tax Deferral Program Application-Tenanted Properties

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

Roll Number: - - -

Property Address: _____

Owner(s): _____

Current Mailing Address: _____

Contact Name: _____

Telephone: _____ Email: _____

Property Type:

Residential

Multi-residential

Commercial

Industrial

Residential / Multi-Residential Tenanted Properties

Supporting Documents Attached:

Proof of reduction in rental income:

Copies of 2019 and 2021 rent rolls for the property showing the status of each account that supports a property wide reduction in rental income of 30% or greater for 2021.

Confirmation that deferral of rent payments are related to the COVID-19 pandemic:

A written summary of tenants that have deferred rent payments during 2021
If applicable support for rent repayment agreements

Confirmation of an unrecoverable reduction in rental income from current tenants:

A written explanation when a tenant is in default but continues to occupy the property as to whether or not they remain responsible for those rental amounts

If applicable support for rent reduction agreements entered into with tenants under the Canada Emergency Commercial Rent Assistance Program

Other (please specify)*: _____

*Any other documentation, form or evidence that establishes at least a 30% or greater reduction in rental income is determined at the sole discretion of the Manager of Taxation.

Must complete tenant information below.

Commercial or Industrial Tenanted Properties

Supporting Documents Attached:

Proof of reduction in rental income:

Copies of 2019 and 2021 rent rolls for the property showing the status of each account that supports a property wide reduction in rental income of 30% or greater for 2021.

Confirmation vacancies are pandemic related:

A written summary of tenants that have terminated or failed to renew leases during 2020 or 2021 (cannot have been replaced by new tenants).

Confirmation of unrecoverable reduction in rental income:

A written explanation as to whether or not a current tenant in default, and continues to occupy the subject property is responsible for rental payments.

Copies of rent reduction agreements entered into with tenants under the Canada Emergency Commercial Rent Assistance Program.

Supporting Documents Attached (if applicable):

Proof of adverse impact to core operations – attached support that establishes a disruption in business, beginning no earlier than March 1, 2020 including but not limited to:

Forces closure notice

Layoff notice(s) sent to employees

Notice of close sent to patrons

Other (please specify): _____



2021 COVID-19 Property Tax Deferral Program Application-Tenanted Properties

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

Evidence of application and acceptance to receive benefits under a Federal/Provincial COVID-19 relief program:

Canada Emergency Rent Subsidy

Other (please specify): _____

Documentation to support reduced business income beginning no earlier than March 1, 2020 in comparison to the same time frame as the previous year including at least one of the following:

Gross receipts

Revenue from sales

Profit/loss statements

Evidence of defaulted rent payments

Other (please specify): _____

Authorization to Contact Tenant(s)

I/we _____, the registered property owner(s) of _____ grant authorization to the City of Greater Sudbury to contact the tenant(s) provided in the below/attached listing, to seek confirmation of information provided as part of this application for the 2021 Property Tax Deferral Program.

Please provide the contact information for tenant(s) that have deferred, defaulted on or terminated leases etc below or attach a listing if more space is required.

Tenant: _____
Phone/email: _____

Tenant: _____
Phone/email: _____

Tenant: _____
Phone/email: _____

Tenant: _____
Phone/email: _____

Tenant: _____
Phone/email: _____

Tenant: _____
Phone/email: _____

Tenant: _____
Phone/email: _____

Tenant: _____
Phone/email: _____

Application declaration

By submitting this application, I/we declare that this information is factual and accurate. I/we understand that the information I/we provide may be subject to review and verification. Information being collected on this application will be used for the purposes of determining whether the applicant(s) qualifies for the 2021 Property Tax Deferral Program. Applications will be ineligible if false or inaccurate information is provided.

Signature 1: _____ Signature 2: _____

Date: _____ Date: _____



2021 COVID-19 Property Tax Deferral Program Application-Tenanted Properties

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

OFFICE USE ONLY

Received by:

Date:

Office Verification

Account paid in full at April 30, 2021

Outstanding Tax Relief Applications?

Yes

No

If yes, please indicate the type of tax relief outstanding:

Assessment Appeal

Request for Reconsideration

Tax Rebate

Elderly

Charity

Section 357/358

Grant

Other (please specify): _____

Verified by:

Date:

Approved

Denied

2021 COVID-19 Property Tax Deferral Program

This program is to provide property owners and tenants that are financially affected by COVID-19, who are responsible for payment of property taxes to the Municipality, the ability to defer the 2021 final tax installments to December 15, 2021 without penalty or interest charges.

Exception: If the property tax account is enrolled in the City of Greater Sudbury's monthly pre-authorized tax payment plan with payments set for the 1st of each month, the remaining payments can be deferred to the December 1, 2021 withdrawal.

Form filling instructions:

1. This request form is used when taxpayer(s) want to apply for the 2021 COVID-19 Property Tax Deferral Program on a commercial or industrial property.
2. Application and supporting documentation needs to be received by the City of Greater Sudbury Tax Department no later than July 30, 2021.
3. Provide all requested information and supporting documents, (an incomplete form may delay processing or result in denial of the application).
4. This form can be emailed, faxed, mailed or delivered to the City of Greater Sudbury at:
City of Greater Sudbury Email: taxdepartment@greatersudbury.ca
PO Box 5555 Stn A Fax: 705-671-9327
Sudbury, ON P3A 4S2 Nearest Citizen Service Centre in Capreol, Chelmsford, Dowling, Garson,
Hanmer, Lively or Sudbury
5. For assistance, please contact 705-674-4455 extension 2601.

To Qualify:

- All property tax accounts **must** have been paid in full at April 30, 2021.
- Property taxes need to be paid directly to the City of Greater Sudbury and not through your mortgage company.
- There must **not** be any outstanding application for any other form of property tax relief from the City with respect to the 2021 taxes, including but not limited to:
 - Assessment Appeals
 - Requests for Reconsideration
 - Any other special relief under the Municipal Act such as but not limited to elderly rebates, charity rebates, applications under Section 357/358
 - Receipt of a grant to assist with annual property taxes

Other Information:

It is advised that property owners review the terms and conditions of their mortgage agreement(s) and/or consult with their financial institution/mortgage holder to confirm that deferral of property taxes does not constitute a violation of their mortgage agreement(s) relating to the property.

Program Criteria Commercial / Industrial Properties

Criteria	Acceptable Documentation
Must document that the core operation of the business at the subject location was adversely impacted during 2020 and/or 2021 as a result of the COVID-19 pandemic	<p>Documents that establish a disruption of business beginning no earlier than March 2020 including:</p> <ul style="list-style-type: none"> • Forced closure notice • Layoff notices sent to employees • Notice of close sent to patrons <p>Evidence of application or acceptance to receive benefits under federal/provincial COVID-19 relief programs including but not limited to:</p> <ul style="list-style-type: none"> • Canada Emergency Rent Subsidy • Canada Emergency Wage Subsidy <p>Documents that establish reduced business income beginning no earlier than March 2020 compared to the same time frame as the previous year including at least one of the following:</p> <ul style="list-style-type: none"> • Gross receipts • Revenue from sales • Profit/loss statements • Evidence of defaulted rent payments <p>Tenant Occupants must provide:</p> <ul style="list-style-type: none"> • A copy of the current lease to confirm when occupancy began and that the tenant is directly responsible for paying the property taxes • A receipt or bank statement showing the last property tax payment was made by the tenant





2021 COVID-19 Property Tax Deferral Program Application-Commercial/Industrial

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

Documentation to support reduced business income beginning no earlier than March 1, 2020 in comparison to the same time frame as the previous year including at least one of the following:

Gross receipts
Revenue from sales
Profit/loss statements
Evidence of defaulted rent payments
Other (please specify): _____

Additional information provided by tenant applicants

Copy of current lease to confirm date of occupancy and responsibility for property tax payments.
A receipt/proof that last property tax payment was remitted by tenant.

Application declaration

By submitting this application, I/we declare that this information is factual and accurate. I/we understand that the information I/we provide may be subject to review and verification. Information being collected on this application will be used for the purposes of determining whether the applicant(s) qualifies for the 2021 Property Tax Deferral Program. Applications will be ineligible if false or inaccurate information is provided.

Signature 1: _____ Signature 2: _____

Date: _____ Date: _____

OFFICE USE ONLY

Received by: _____ Date: _____

Office Verification

Account paid in full at April 30, 2021

Outstanding Tax Relief Applications? Yes No

If yes, please indicate the type of tax relief outstanding:

Assessment Appeal
Request for Reconsideration
Tax Rebate
 Elderly
 Charity
Section 357/358
Grant
Other (please specify): _____

Verified by: _____ Date: _____
Approved Denied

2021 COVID-19 Property Tax Deferral Program Application-Residential/Farm

2021 COVID-19 Property Tax Deferral Program

This program is to provide property owners and tenants that are financially affected by COVID-19, who are responsible for payment of property taxes to the Municipality, the ability to defer the 2021 final tax installments to December 15, 2021 without penalty or interest charges.

Exception: If the property tax account is enrolled in the City of Greater Sudbury's monthly pre-authorized tax payment plan with payments set for the 1st of each month, the remaining payments can be deferred to the December 1, 2021 withdrawal.

Form filling instructions:

1. This request form is used when taxpayer(s) want to apply for the 2021 COVID-19 Property Tax Deferral Program on a residential or farm property.
2. Application and supporting documentation needs to be received by the City of Greater Sudbury Tax Department no later than July 30, 2021.
3. Provide all requested information and supporting documents, (an incomplete form may delay processing or result in denial of the application).
4. This form can be emailed, faxed, mailed or delivered to the City of Greater Sudbury at:
City of Greater Sudbury Email: taxdepartment@greatersudbury.ca
PO Box 5555 Stn A Fax: 705-671-9327
Sudbury, ON P3A 4S2 Nearest Citizen Service Centre in Capreol, Chelmsford, Dowling, Garson,
Hanmer, Lively or Sudbury
5. For assistance, please contact 705-674-4455 extension 2601.

To Qualify:

- All property tax accounts **must** have been paid in full at April 30, 2021.
- Property taxes need to be paid directly to the City of Greater Sudbury and not through your mortgage company.
- There must **not** be any outstanding application for any other form of property tax relief from the City with respect to the 2021 taxes, including but not limited to:
 - Assessment Appeals
 - Requests for Reconsideration
 - Any other special relief under the Municipal Act such as but not limited to elderly rebates, charity rebates, applications under Section 357/358
 - Receipt of a grant to assist with annual property taxes

Other Information:

It is advised that property owners review the terms and conditions of their mortgage agreement(s) and/or consult with their financial institution/mortgage holder to confirm that deferral of property taxes does not constitute a violation of their mortgage agreement(s) relating to the property.

2021 COVID-19 Property Tax Deferral Program Application-Residential/Farm

Criteria	Acceptable Documentation
Primary Residence Only	<p>Owner Occupants must provide:</p> <ul style="list-style-type: none"> • A copy of a 2019 or 2020 notice of assessment from the Canada Revenue Agency confirming the primary address of all listed owners or • Current driver's license or other official documentation confirming the address as primary residence <p>Tenant Occupants must provide:</p> <ul style="list-style-type: none"> • A copy of the current lease to confirm when occupancy began and that the tenant is directly responsible for paying the property taxes • A receipt or bank statement showing the last property tax payment was made by the tenant • Current driver's license or other official documentation confirming the address as primary residence
Must demonstrate severe financial hardship resulting from the COVID-19 pandemic during 2021	<p>Evidence of application and acceptance to receive benefits under the federal/provincial COVID-19 relief programs. For example:</p> <ul style="list-style-type: none"> • Canada Emergency Response Benefit (CERB) • Emergency Leave • Other similar programs <p>Any other documentation, form or evidence that establishes severe demonstrable financial impacts as determined in the sole discretion of the Treasurer/Manager of Taxation</p>



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Proof of Financial Hardship

Evidence of application and acceptance to receive benefits under a Federal/Provincial COVID19 relief program:

CERB

Emergency Leave

Other (please specify)*: _____

*Any other documentation, form or evidence that establishes severe demonstrable financial impacts is determined at the sole discretion of the Manager of Taxation.

Application declaration

By submitting this application, I/we declare that this information is factual and accurate. I/we understand that the information I/we provide may be subject to review and verification. Information being collected on this application will be used for the purposes of determining whether the applicant(s) qualifies for the 2021 Property Tax Deferral Program. Applications will be ineligible if false or inaccurate information is provided.

Signature 1: _____ Signature 2: _____

Date: _____ Date: _____

OFFICE USE ONLY

Received by:

Date:

Office Verification

Account paid in full at April 30, 2021

Outstanding Tax Relief Applications?

Yes

No

If yes, please indicate the type of tax relief outstanding:

Assessment Appeal

Request for Reconsideration

Tax Rebate

Elderly

Charity

Section 357/358

Grant

Other (please specify): _____

Verified by:

Date:

Approved

Denied