

# 2026 Property Tax Deferral Program for Low-Income Senior Citizen Homeowners

## Program Description:

The Property Tax Deferral Program for Low-Income Senior Citizen Homeowners may help you manage monthly expenses, allowing you to stay in your home longer. The tax deferral program offers four options to defer payment of all, or a portion of your annual municipal and library taxes. You may choose the option that best suits you.

The deferred portion of property tax is due and is payable to the City of Saskatoon when you transfer ownership, no longer reside in, or sell your property. Choosing to defer payment of all, or part of the municipal and library taxes for the tax year will not complicate the sale of your home, or the transfer of your property title.

### ***It's easy to apply!***

To participate in the tax deferral program you must submit a new application each year by October 31, and meet the income and residency requirement of the program.

**APPLICATION DEADLINE:**  
**October 31<sup>st</sup>**

### **Submit Your Completed Application:**

#### **BY MAIL:**

City of Saskatoon  
Corporate Revenue  
Box 1788  
Saskatoon, SK S7K 8E1

#### **IN PERSON:**

Corporate Revenue  
Main Floor, City Hall  
222 3rd Avenue North

- or -

Drop off your application in the Night Deposit Box outside City Hall

## Who Qualifies for the Tax Deferral Program?

APPLICANTS MUST BE:

- **65 years of age** or older;
- **Own and reside in** a single family home, townhouse, or apartment condominium in Saskatoon (this must be your principal residence); and
- **Meet the income requirement** of the program.

**The income requirement for this program** is based on the total income of all individuals who live at your residence, and varies year to year based on data from Statistics Canada. The combined family income of all adults residing at your property cannot exceed Statistics Canada Low-Income Cut-Off (LICO).

**To determine your combined family income**, add the totals from line 150 of the Canada Revenue Agency Notice of Assessment from the previous year for you, the applicant, and the other residents at the property address. If the total household income is equal to or lower than the LICO amounts below, you are eligible to apply for the 2026 Property Tax Deferral Program for Low-Income Senior Citizen Homeowners.

| Size of your Family Unit | Your Total Household Income |
|--------------------------|-----------------------------|
| 1                        | \$27,478                    |
| 2                        | \$34,206                    |
| 3                        | \$42,053                    |
| 4                        | \$51,058                    |
| 5                        | \$57,908                    |
| 6                        | \$65,313                    |
| 7 or more                | \$72,715                    |

## Required Documents

The following documentation **MUST BE SUBMITTED** with your application:

- ☐ **PROOF OF INCOME:** provide a copy of the Canada Revenue Agency Notice of Assessment from the previous year for you, the applicant, and for each individual residing in the household. If you do not have a copy of your Notice of Assessment, it can be obtained by visiting the Canada Revenue Agency website at [www.cra.gc.ca/myaccount](http://www.cra.gc.ca/myaccount).
- ☐ **PROOF OF RESIDENCY:** provide a current statement in your name for services at the property address such as the City of Saskatoon, SaskPower, SaskEnergy, SaskTel or another service provider. Also accepted are government-issued letters or notices confirming your residency.

For more information, read *Services for Residents - Tax Payment* on [saskatoon.ca](http://saskatoon.ca)

# APPLICATION FORM: 2026 Property Tax Deferral For Low-Income Senior Citizen Homeowners

Property Address: \_\_\_\_\_ Roll Number: \_\_\_\_\_

Total number of people currently living at this property address (including you, the applicant): \_\_\_\_\_

| APPLICANT INFORMATION: |                               |             |  |                 |
|------------------------|-------------------------------|-------------|--|-----------------|
| 1                      | LAST NAME                     |             | FIRST NAME   | MIDDLE NAME     |
|                        | MAILING ADDRESS               |             |  |                 |
|                        | CITY                          | POSTAL CODE | DAYTIME PHONE  | ALTERNATE PHONE |
|                        | DATE OF BIRTH<br>(yyyy/mm/dd) |             | <i>The applicant must be 65 years of age or older,<br/>own and reside at the property address noted above.</i> |                 |

| OTHER RESIDENTS at the Property Address noted above: |           |            |             |              |                |
|--|-----------|------------|-------------|--------------|----------------|
|  | LAST NAME | FIRST NAME | MIDDLE NAME | RELATIONSHIP | DATE OF BIRTH  |
| 2  |           |            |             |              | YYYY / MM / DD |
| 3  |           |            |             |              | YYYY / MM / DD |
| 4  |           |            |             |              | YYYY / MM / DD |

## SELECT YOUR TAX DEFERRAL OPTION:

I/we authorize the City of Saskatoon to defer payment of:

- ☐ the **FULL AMOUNT** of my annual municipal and library property taxes for this tax year.\*
- ☐ **\$1200** of the annual municipal and library property taxes for this tax year.\*
- ☐ **\$600** of the annual municipal and library property taxes for this tax year.\*
- ☐ **only the incremental increase** to my municipal and library property taxes for this tax year.

\* When you choose Option 1, 2 or 3, an interest charge of 4% will be added annually to the deferred tax amount.

### TERMS AND CONDITIONS: PROPERTY TAX DEFERRAL PROGRAM FOR LOW-INCOME SENIOR CITIZEN HOMEOWNERS

- To qualify, the applicant must be 65 year of age or older, and own and reside at the property address noted on this application.
- The combined family income must be within the limits set by Statistics Canada Low-Income Cut-Off (LICO) threshold.
- The tax deferral program does not apply to the Education portion of property taxes.
- Once the accumulated deferred amount is \$200 or greater, a lien will be registered on the property with ISC (Land Titles) and a one-time registration fee of \$90.00 will be added to the deferred tax amount.
- The total deferred tax and lien fee is repaid when the approved applicant no longer resides at the home or if the property is sold. The applicant (or a representative of his or her estate) must notify the City within 60 days if they no longer reside at the property address or if the property is sold.
- Applicants must apply (or reapply) for the tax deferral program by October 31, annually.
- \*When you choose Option 1, 2 or 3, an interest charge of 4% will be added annually to the deferred tax amount.

I certify that I am the owner and that I reside at the property address noted in this application. I have read and understand the terms and conditions listed for the Property Tax Deferral Program for Low-Income Seniors, and I agree to abide by the terms and conditions herein. The information I have provided is accurate and I am aware that if any information I have provided is fraudulent, this application will be rejected and any deferred taxes will be due immediately and subject to penalty.

\_\_\_\_\_  
APPLICANT SIGNATURE

\_\_\_\_\_  
DATE