Seniors and Persons with a Disability Property Tax Exemption

You may be eligible for a property tax exemption if your home has been renovated, modified, or built to support **a senior (aged 65 or older)** or **a person with a disability**. The exemption applies to a portion of your property's assessed value and helps individuals remain in their preferred living spaces.

Who can qualify?

To qualify for the Seniors and Persons with a Disability Property Tax Exemption, your property must fall into one of the following eligible housing and property types and must be approved under the *Planning Act*:

- **Existing residential homes** that have been renovated or modified after May 15, 1984 to accommodate a senior or person with a disability.
- **Custom-built residential homes** constructed specifically to meet the needs of a senior or person with a disability.
- **Garden suites** – temporary, one-unit detached structures with bathroom and kitchen facilities, approved under the *Planning Act*, and used by a senior family member.

What is covered?

Only the portion of the property used by the senior or person with a disability is exempt. The exemption stays in place as long as the person continues to live there. For garden suites, the exemption stays valid as long as the by-law/order conditions are met.

To see if you qualify, or to review example scenarios and additional eligibility criteria for the property tax exemption, visit mpac.ca/MyTaxExemption.

How to apply for the tax exemption

To apply for the tax exemption, contact MPAC (the Municipal Property Assessment Corporation) and provide details about your housing and property type – such as whether it has been renovated, modified, or built for a senior or person with a disability. Review the eligibility criteria to ensure you include the required information.

If approved, a portion of your property's assessed value will be exempt from taxation. Property owners must notify MPAC of any changes to the property or its use and respond to confirmation requests to maintain the exemption.

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Application review

MPAC reviews the application to ensure the information is current and will inspect the property to determine if it qualifies for the exemption.

Sign the affidavit

If eligible, you'll complete a legal affidavit confirming the details.

What happens next?

MPAC will either update the property's assessment to reflect an improvement by issuing a Property Assessment Change Notice or update the property for the upcoming taxation year, which will include the exempt portion.

Ongoing confirmation

Every two years, MPAC will send a letter asking you to confirm that the senior or person with a disability still lives in the home or garden suite and that the property continues to meet all eligibility conditions.

Important: If we don't receive your confirmation by the deadline, the exemption may be removed.

Need help? Call us at **1-866-296-MPAC (6722)**

For more information on the Seniors and Persons with a Disability Property Tax Exemption, please visit mpac.ca/MyTaxExemption.