



REPORT

Council

Meeting Date: April 27, 2026

FROM: Finance Department

DATE: April 14, 2026

SUBJECT: 2026 Tax Rebate for Eligible Senior Property Owners

LOCATION: Town-wide

WARD: Town-wide

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RECOMMENDATION:

That By-law 2026-053, a by-law to authorize a property tax rebate to eligible senior property owners in the 2026 taxation year, attached as Appendix A, be passed.

KEY FACTS:

The following are key points for consideration with respect to this report:

- An annual by-law is required so that eligible senior property owners may apply and receive a property tax rebate in the taxation year, for which the rebate is applied for.

BACKGROUND:

The Town, through Section 365(1) of the *Municipal Act, 2001*, provides an annual property tax rebate to eligible senior property owners. As approved by Council, this legislation authorizes a local municipality to pass a by-law to offer such a program and allows for the sharing of costs associated with the rebate program between the Town of Oakville, the Region of Halton and the Province of Ontario for education tax. The Region of Halton's Council approves cost sharing of this program annually through tax policy reporting and by-law.

By approving this program through by-law each year, the Town administers the rebate program; however, the Town is limited to a share of approximately 43% of the total cost of providing the rebates. The Region (39%) and the Province for education taxes (18%) absorb the balance of the program costs.

COMMENT/OPTIONS:

Staff is recommending the eligible senior rebate continue at \$500 in 2026, unchanged from the rebate offered in 2025. There were 105 eligible applicants that received the rebate in the 2025 taxation year. The format and eligibility requirements contained in by-law 2026-053 reflect those of the 2025 by-law with respect to the tax rebate and eligibility requirements.

In 2026, apart from the senior's rebate program, the Town continues to participate in, and administer on behalf of the Region of Halton, the Older Adult Tax Deferral Program (OATDP) which allows eligible seniors the option to completely defer property taxes year over year until withdrawal of the program, ineligibility, or sale of property. All lower-tier municipalities in Halton participate in the OATDP since inception in 2017. In 2025, 39 eligible Oakville property owners participated in the deferral program. The Town of Oakville also participates in and administers the mandatory levy increase deferral program for low-income seniors and persons with disabilities. This program allows eligible applicants to defer the increase in levy year over year until sale of property. The Town currently has 5 applicants in the levy increase deferral program.

CONSIDERATIONS:

(A) PUBLIC

All efforts are used to ensure property owners are advised of the assistance programs offered by the Town.

(B) FINANCIAL

The Town's anticipated cost of the rebate program is estimated to be \$28,200 and the amount to fund the Town's share was set aside in the 2026 budget.

(C) IMPACT ON OTHER DEPARTMENTS & USERS

NA

(D) COUNCIL STRATEGIC PRIORITIES

This report addresses the corporate strategic goal(s) to:

- Continuously improve our programs and services
- Be accountable in everything we do
- Be innovative in everything we do
- Be the most livable Town in Canada

(E) CLIMATE CHANGE/ACTION

NA

APPENDICES:

Appendix A - By-law 2026-053

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