



# 2021 Property Tax Deferral Program FAQs

## Overview

The City of Mississauga is offering a 2021 Property Tax Deferral program as the COVID-19 pandemic continues. As an application-based program, the program allows eligible residential and business property owners to apply to defer their property tax payments to December 15, 2021. Applicants can apply online at [Mississauga.ca/propertytaxdeferral](https://mississauga.ca/propertytaxdeferral) or by calling 311.



## Important Information

The program officially launches on February 1. It supports those facing financial problems because of the pandemic. Eligible residential and business property owners can apply to have their 2021 property tax payments deferred until December 15, 2021. There will be two opportunities for eligible property owners to apply, one at interim billing and one at final billing. Where an application is submitted to defer interim taxes, final taxes will automatically be deferred as well.

- Phase 1: Interim Property Tax (February 1 to March 31, 2021)
- Phase 2: Final Property Tax (June 1 to August 31, 2021)

To be eligible, property owners will need to provide a COVID-related reason for their financial hardship such as:

- Prolonged suspension of pay
- Loss of employment
- Extreme business revenue loss
- Business closure
- Insolvency or bankruptcy

Additionally, eligible property owners cannot have any tax arrears (property tax debt) prior to March 2020.

## FAQs

**Q: Do I have to apply for the tax deferral program?**

A: Yes, you will need to apply to the program. The property tax deferral application form can be found online at [mississauga.ca/propertytaxdeferral](https://mississauga.ca/propertytaxdeferral).

A paper version of the form is available for eligible property owners without access to the online form. Property owners can contact the tax office by calling 311 to request the form. Once completed, send us your paper application via fax at 905-615-3532, or mail to:

City of Mississauga Tax Office  
Mississauga Civic Centre  
300 City Centre Drive, 4th Floor  
Mississauga, ON L5B 3C1

**Q: When can I apply for the tax deferral?**

A: There will be two application windows, February 1 to March 31, 2021, to defer both the interim and final tax payments and June 1 to August 31, 2021 to defer the final tax payments only. Where an application is submitted to defer interim taxes, final taxes will automatically be deferred as well.

**Q: If my taxes are deferred, when will they be due?**

A: Your total taxes for the 2021 taxation year will be due on December 15, 2021.

**Q: Can I make tax payments before December 15?**

A: Yes, tax payments can be made at any time throughout the year and this will reduce the balance owing on December 15, 2021.

**Q: Will the 2021 tax deferral be automatically applied to my tax account?**

A: No, this is an application based program and will only be applied to eligible applicants.

**Q: How can I make tax payments?**

A: Tax payments can be made at financial institutions, through online banking or by cheque deposited in the drop box located on the north side of the Civic Centre or mailed to: Mississauga Taxes; P.O. Box 3040, Station A, Mississauga, ON L5A 3S4. Please note, currently the Cashiers counter at the Civic Centre remains closed for in-person payments.

**Q: I still have taxes owing for 2020, can these also be deferred?**

A: No, taxes billed for 2020 will not be deferred and are now outstanding, late payment charges will be applied until paid in full.

**Q: Will late payment charges apply to my deferred taxes?**

A: Late payment charges will not be applied to the deferred 2021 property taxes if full payment is received on or before December 15, 2021.

**Q: I pay my taxes through my mortgage company, can I apply for the deferral?**

A: No, Financial institutions cannot apply for the deferral. If your taxes are paid through your mortgage and you are experiencing financial hardship, please speak with your financial institution about payment flexibility.

**Q: I currently pay my taxes through PTP withdrawals, can I apply for the deferral?**

A: Yes, you can apply to defer your tax payments. Your PTP agreement will be cancelled upon approval of your application and you will need to submit a new PTP application to re-enroll for 2022.

**Q: What will happen to my PTP instalments for the 2021 Interim taxes that have already been withdrawn?**

A: Cancellation of PTP will happen once the application for deferral is approved. Any 2021 Interim taxes that were previously withdrawn will not be refunded or deferred. Should you wish to cancel your PTP in advance of submitting the 2021 deferral application, please notify us in writing at [tax@mississauga.ca](mailto:tax@mississauga.ca) a minimum of 15 business days prior to your next scheduled withdrawal.

**Q: Will property taxes be completely waived for 2021?**

A: No, taxes will not be completely waived for 2021. Property taxes provide revenue required by the City of Mississauga to provide services to its residents and businesses. The levy required is determined through the annual budget process. The methodology and collection of taxes is highly legislated and requires taxes to be collected within the calendar year.

**Q: How can I find out how much I owe and when it's due?**

A: Taxpayers can use the online Tax Self-Service at <https://www.mississauga.ca/portal/services/taxselfservice> to access their tax account information or by calling 311, or if calling outside City limits, call 905-615-4311.

**Q: When will I receive my Interim tax bill?**

A: Interim tax bills for property owners with PTP Agreements were mailed in December 2020. All other Interim tax bills are being mailed February 4 and 5, 2021.

**Q: I rent the location for my business, can I apply to defer the taxes for this space?**

A: No, only property owners can apply for the 2021 taxes to be deferred. Landlords are being asked to defer their tenants' tax payment requirements. Please contact your landlord directly regarding this.

**Q: What if I have more than one property?**

A: You must make separate applications if you own multiple properties.