

Navigating Retirement is a not-for-profit group that focuses on the needs of London retirees. We made a submission in February 2024 as part of the budget process. We recommended a study of the feasibility of introducing a property tax deferral program. This is a concept that has gained wide support throughout Canada

We are pleased the following motion will be reviewed at the March 31 Council meeting:

That the following actions be taken with respect to the staff report dated March 24, 2025, “Consideration for an updated low-income seniors and low-income persons with disabilities Tax Deferral Program”

The Civic Administration BE DIRECTED to prepare a Business Case for the implementation of an expanded Low-income Seniors and Low-income Persons with disabilities Tax Deferral program modeled on the program in effect in Ottawa for submission to the Budget Committee for the 2026 tax year.

We strongly support this motion as it is consistent with values of making London an age-friendly city. It would be helpful if City Administration looked at the various programs across Canada and adopted a model based upon best practices. We understand there will be logistical issues with implementing such a plan, but our focus must be on seniors who wish to age in place. It has been our experience that one of the groups hit hardest by property taxes are seniors who own their home and have suffered the death of one spouse. Family income has dropped and staying in their home is of the utmost importance, but without a strong property tax deferral program, this becomes very challenging.

I have attached the submission that was made at the Infrastructure and Corporate Services Committee on March 24. It outlines the various deferral programs throughout Canada

I consent that our communication will become part of the public record, be available on the City of London’s website, and may be indexed by search engines such as Google.

Navigating Retirement

Don Pollock CA/CPA

President