

Appendix E: Tax Affordability Programs Jurisdictional Scan

A jurisdictional scan of 35 municipalities in British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, New Brunswick, Nova Scotia and Newfoundland and Labrador found 18 municipalities that have a property tax affordability program. Programs identified are tax deferrals (10 municipalities) and rebates or grants/credits (nine municipalities). A scan of all provinces also identified nine provinces with property tax affordability programs, six of which implement a property tax deferral program and seven of which implement some form of rebates or grants/credit program.

Municipal Property Tax Deferral (12 Municipalities)				
Municipality	Eligibility	Deferral Coverage	Interest Charge	Program Details
Saskatoon, SK	Seniors with combined household income below the Low-Income Cut-off (LICO).	All or a portion of annual municipal and library taxes (excluding education tax portion)	4% annual interest charge for Options 1, 2 & 3 No interest charge for Option 4	Offers four tax-deferral options: 1. Defer full amount of municipal and library property taxes. 2. Defer payment of \$1,200 of municipal and library property taxes. 3. Defer payment of \$600 of municipal and property taxes. 4. Defer only the annual tax increase.
Ottawa, ON	Seniors receiving the Guaranteed Income Supplement Disabled persons on the Ontario Disability Program Total Household Income below the Low-Income Cut-off (LICO).	Full deferral of annual property tax or tax increase	5% annual interest charge	Property must be assessed in the residential/farm property tax class. <i>With household income less than \$43,561</i> - may defer all or part of their property taxes, with interest. Deferred amounts cannot exceed 40% of the current assessed value of the property. Property taxes may be paid up to date or in arrears at the time of application. <i>With household income less than \$30,000 and property value of \$500,000 or less, facing property tax increases of at least 5% and \$100</i> - may defer part of their property taxes (based on the increase over the previous year. Cumulative deferral amount cannot exceed 40% of the current assessed value of the property. Must have paid previous years' property taxes in full to qualify.
Hamilton, ON	Seniors receiving the Guaranteed Income Supplement	Full deferral of annual property tax or tax increase	3% annual interest charge for full deferral (2021 rate)	Cumulative deferral amount cannot exceed 40% of the assessed value of the property. Interest charges compounded annually.

Municipal Property Tax Deferral (12 Municipalities)

Municipality	Eligibility	Deferral Coverage	Interest Charge	Program Details
	<p>Disabled persons on the Ontario Disability Program</p> <p>Total Household Income below the Low-Income Cut-off (LICO) - \$36,900 or less</p>		No interest charge for deferral of property tax increase	
Waterloo, ON	<p>Seniors receiving the Guaranteed Income Supplement</p> <p>Disabled persons on the Ontario Disability Program</p>	Annual increase in property taxes	No interest charge	<p>Tax relief applies to current taxes only, not tax arrears. Must have paid previous years' property taxes in full to qualify</p> <p>The first 3.0% of tax increases are the responsibility of the property owner. For tax increases greater than 3.0%, applications will be accepted for deferrals where the impact exceeds \$50.00.</p>
Richmond Hill, ON	<p>Low Income Seniors between the ages of 55 and 64 with incomes less than \$23,000 (singles) or \$40,000 (families of two or more)</p> <p>Seniors 65 years of age or older</p> <p>Low-Income Disabled Persons on the Ontario Disability Support Program</p>	Annual increase in property taxes	No interest charge	<p>Eligible amount: Seniors & Low-Income Disabled Persons - tax increase over the previous year. Low-Income Seniors - tax increase in excess of \$100 over the previous year.</p> <p>Cumulative deferral amount and outstanding taxes cannot exceed 75% of the assessed value of the property.</p>
Halton Region, ON	Seniors with total household incomes less than \$57,800 for 2021	Full deferral of annual property tax	No interest charge (interest is paid by the regional government to the municipality)	Participants cannot participate in any other property tax program and cannot claim the Ontario Property Tax Credit on their income taxes. Must have paid previous years' property taxes in full to qualify. Cumulative deferral amount cannot exceed 50% of the assessed value of the property.

Municipal Property Tax Deferral (12 Municipalities)

Municipality	Eligibility	Deferral Coverage	Interest Charge	Program Details
Vaughan, ON	<p>Low Income Seniors between the ages of 55 and 64 with incomes less than \$23,000 (singles) or \$40,000 (families of two or more)</p> <p>Seniors 65 years of age or older</p> <p>Low-Income Disabled Persons on the Ontario Disability Support Program</p>	Annual increase in property taxes	No interest charge	<p>Eligible amount: Seniors & Low-Income Disabled Persons - tax increase over the previous year. Low-Income Seniors - tax increase in excess of \$300 over the previous year.</p> <p>Cumulative deferral amount and outstanding taxes cannot exceed 75% of the assessed value of the property.</p>
Halifax, NS	Households with combined income of \$35,000 or less	Remaining current year tax (after municipal) rebate) – may also include local improvement charges	Prime -2% for customers in the program and Prime +2% for customers who did not reapply.	Deferrals are implemented as part of the combined Affordable Access Program. The program allows qualified individuals to apply for municipal subsidized programs once and have their application package sent to all the programs that they wish to apply for.
Mount Pearl, NL	Households with incomes less than \$40,000	Remaining current year property tax (water and sewer tax plus a portion of the property tax based on family income must be paid).	No interest charge	The amount allowed to be deferred declines as income increases to \$40,000.
Corner Brook, NL	Seniors, widows and widowers, and disabled pensioners with total household incomes less than \$24,000 (or less, depending on recipient category)	Remaining current year property tax (after basic charge of \$555 for water and sewer is paid)	No information available	Applications must be supported by a copy of the Notice of Assessment. Applicants must either be living in their property or the property must be vacant.

Provincial Property Tax Deferral (6 Provinces)

Province	Eligibility	Deferral Coverage	Interest Charge	Program Details
Saskatchewan	Seniors with an annual household income below \$70,000 with minimum equity of 25%	Education portion of property taxes	Simple interest at a rate that reflects Government's current rate of borrowing.	Eligible applicants automatically enrolled in the program for 10 consecutive years. SHC will advance loan proceeds directly to the participants. SHC registers a mortgage on the property title.
Alberta	Seniors listed as registered owners of residential properties with minimum equity of 25%	All or part of residential property taxes including the education tax portion. May also include outstanding arrears and penalties	Simple interest at 2.45% per annum	Done through a low-interest home equity loan. Interest rates set twice a year. Applies to residential properties including residential portion of farmland and commercial property. May also consider mobile and manufactured homes on residential property owned by the senior.
British Columbia	<p>Regular Program (RP)</p> <ul style="list-style-type: none"> - Seniors aged 55 or older - Surviving spouse of any age - Disabled persons under the Employment and Assistance for Persons with Disabilities Act - with minimum equity of 25% <p>Families with Children Program (FCP)</p> <ul style="list-style-type: none"> - Parent, step parent or individuals supporting a child - with minimum equity of 15% 	Property taxes for the current year	<p>RP: Simple interest at a rate not greater than 2% below the Prime rate (current rate: 0.45%)</p> <p>FCP: Simple interest not greater than the Prime rate (current rate: 2.45%)</p>	Low-interest loan. Interest rates set twice a year. Applies to residential and residential and farm properties. Must have paid previous years' property taxes in full to qualify.
New Brunswick	Seniors receiving the Provincial Residential Tax Credit with minimum equity of 25%	Annual increase in property taxes	1.55% annual interest charge;	Interest rates set to the provincial borrowing rate every year. Base year is defined as the most recent of the year prior to the year the person turns 65, the year they

Provincial Property Tax Deferral (6 Provinces)

Province	Eligibility	Deferral Coverage	Interest Charge	Program Details
		over the "base year"	6.55% annual interest charge for those with taxable income over \$124,178.	purchased the property or the year 2011. Once a property is registered in the program, the annual increase in property taxes plus interest is deferred until deregistered.
Ontario	Seniors receiving the Guaranteed Income Supplement Disabled persons on the Ontario Disability Program	Annual increase in the provincial land tax and education tax	No information available	Property must be assessed in the residential/farm property tax class. The tax deferral does not apply to tax arrears or outstanding taxes.
Prince Edward Island	Seniors with an annual household income of less than \$35,000	Full deferral of annual property taxes	No interest charge	If a participant continues with the program for life, the accumulated taxes are required to be paid out of the estate. If the value of the estate is not sufficient to cover the amount of the accumulated taxes, the government will discharge any outstanding balance.

Municipal Property Tax Rebates/Grants/Credit (9 Municipalities)

Municipality	Eligibility	Program Details
Calgary, AB	Property owners with household incomes below the Low-Income Cut-Off facing a property tax increase	May apply for a credit/grant of the increase on the property tax amount. Applicants will also receive a rebate on waste and recycling services. Applicants must reapply every year.
Mississauga, ON	Seniors receiving the Guaranteed Income Supplement Disabled persons on the Ontario Disability Program	May apply for a rebate on their property taxes. The amount is indexed annually by the blended tax impact, which is the annual budgeted impact for both the City and Region's increase in the tax levy. In 2020 the rebate was \$436.
Brampton, ON	Seniors receiving the Guaranteed Income Supplement Disabled persons on the Ontario Disability Program	May receive \$400 in tax relief per year.
Hamilton, ON	Seniors with total household incomes less than \$36,900 and whose principal residence is assessed at or below \$495,800	May receive a \$200 property tax credit.

Municipal Property Tax Rebates/Grants/Credit (9 Municipalities)		
Municipality	Eligibility	Program Details
Richmond Hill, ON	Seniors receiving the Guaranteed Income Supplement	May receive a grant to assist with property taxes. The amount is set in the annual budget.
Burlington, ON	Seniors receiving the Guaranteed Income Supplement	May receive a \$550 rebate.
Oshawa, ON	Seniors receiving the Guaranteed Income Supplement	May apply for a property tax grant.
	Disabled persons on the Ontario Disability Program	
Halifax, NS	Households with incomes less than \$35,000	May have the municipality pay a portion of their property taxes. The amount varies with income and residential taxes billed.
St. John's, NL	Seniors receiving the Guaranteed Income Supplement	May receive a 25% tax reduction on the realty portion of their property taxes.

Provincial Property Tax Rebates/Grants/Credit (7 Provinces)		
Province	Eligibility	Program Details
Manitoba	Homeowners and renters Seniors	Homeowners and renters may claim up to \$525 in income tax credits to relieve the burden of education property taxes. Seniors may apply to receive an additional credit of up to \$300. Delivered as part of the Education property Tax phase out.
Nova Scotia	Seniors receiving the Guaranteed Income Supplement or the Allowance	Provides eligible homeowners with a rebate of 50% of the municipal residential property taxes they paid for the 2020 tax year, up to a maximum of \$800.
Quebec	Seniors with a total household income in 2020 of \$53,300 or less	May receive a grant of up to \$500. The grant helps offset municipal tax increase brought about by a significant increase in the value of the property.
Ontario	Residents of Ontario on December 31, 2020 that meet one of the following conditions: <ul style="list-style-type: none"> - 18 years of age or older before June 1, 2022 - had a spouse or common-law partner on or before December 31, 2020 or - a parent who lives or previously lived with your child (see question 19) and - and for 2020, at least meet one of the following conditions: 	The property tax credit is implemented as one of the two components Ontario Energy and Property Tax Credit (OEPTC) Program designed to help low-to-moderate income residents with their property taxes and sales tax on energy costs. May receive a maximum credit for 2021 of: <ul style="list-style-type: none"> - \$1,095 for non-seniors (\$243 for the energy component plus \$852 for the property tax component) - \$1,247 for seniors (\$243 for the energy component plus \$1,004 for the property tax component)

Provincial Property Tax Rebates/Grants/Credit (7 Provinces)		
Province	Eligibility	Program Details
	<ul style="list-style-type: none"> - paid rent for their principal residence, which was subject to Ontario municipal or education property tax - paid property tax for their principal residence or - lived in a designated Ontario university, college, or private school residence 	The annual entitlement is usually divided by 12 and payments are issued monthly as part of the Ontario Trillium Benefit (OTB) Program. Entitlement amount depends on age, marital status, property tax paid, rent paid and whether you lived in a designated Ontario university, college, or private school residence. In addition, for the energy component, it also depends on the energy costs paid for living on a reserve or the accommodation costs paid for living in a public or non-profit long-term care home, and the adjusted family net income. CRA issues the payments for the Ontario Provincial Government.
Prince Edward Island	All residents owning a non-commercial real property	May receive a provincial tax credit of \$0.50 per \$100 of taxable valuable assessment. The tax credit is applied to the provincial portion of property tax on non-commercial property.
New Brunswick	<p>Residential Property Tax Credit:</p> <ul style="list-style-type: none"> - Residents owning and maintaining a residential property <p>Property Tax Allowance:</p> <ul style="list-style-type: none"> - Low-income homeowners with a household income of \$30,000 or less and receiving the Residential Property Tax Credit 	<p>The residential tax credit is applied against the provincial portion of property tax. The tax credits are categorized into full tax credit, partial tax credit, new construction tax credit, residence occupied partially in calendar year, or properties purchased under an Agreement of Purchase and Sale.</p> <p>May receive a rebate up to \$300.</p>
British Columbia	All homeowners whose assessed or partitioned value of their property does not exceed the grant threshold.	<p>Homeowners with an assessed or partitioned value equal to or less than the grant threshold may receive the full regular grant amount of up to \$770 depending on location. Homeowners meeting all requirements but with an assessed or partitioned value over the threshold may qualify for a grant at a reduced amount.</p> <p>Eligible homeowners who are seniors, veterans, persons with disability or living with a spouse or relative with a disability, and spouses or relatives of deceased owners may qualify for an additional grant.</p>