



STAFF REPORT

Title: Policy No. 099-FN-07 - Senior Rebate Program Policy

Meeting Date: May 17, 2022

Executive Summary:

Policy No. 099-FN-07 Seniors Rebate Program Policy was passed in 2007 to protect senior property owners from municipal tax increases. The policy has not been amended since 2007 and utilization of the program is low. Administration has prepared this report as an opportunity for the Committee to review the policy and provide Administration with feedback if the Committee would like to see the program continued, amended, expanded or cancelled.

Background:

On May 22, 2007 at a Regular Meeting of Council, Council approved Policy No. 099-FN-07 Seniors Rebate Program Policy. The intention of the policy was to protect senior property owners from municipal tax increases because low income seniors are generally unable to augment their income to correspond with increases in taxes. The stated policy purpose was to protect low income senior property owners from municipal tax increase greater than the amount paid in 2006. Since it's inception however, the program has been applied with the base year being the previous year (not 2006).

The policy has not been reviewed or revised by City Council since it was passed in 2007.

The program, as it is currently set out in the policy, requires the following:

- Applies to applicants' principle address only.
- Applications are accepted prior to September 1st of the tax year applied for
- Applicants must qualify for Alberta Government Seniors Monthly Cash Benefit Program. Eligibility (as per the Government of Alberta for the program) is:
 - *be 65 years of age or older*
 - *have lived in Alberta for at least 3 months immediately before applying*
 - *be a Canadian citizen or permanent resident*
 - *receive the Old Age Security pension from the Government of Canada*
 - *meet financial eligibility criteria (as per the Govt AB website: "In general, a single senior with an annual income of \$29,285 or less, and senior couples with a combined annual income of \$47,545 or less, may be eligible for a benefit. These income levels are guidelines only, and are for seniors whose income includes full Old Age Security pension.")*



In administering the program, in addition to confirmation of the above noted criteria, administration would utilize the difference between the applicant's current tax bill and the previous year tax bill, and only provide a rebate where the current tax bill increased more than \$5 from the subsequent year.

The Seniors Rebate Program is advertised annually in the "Tax Facts" sheet that is mailed to every property owner with their tax notice; and is also available at City Hall.

In the last seven (7) years, utilization of the Seniors Rebate Program has been very low:

| Program Users | |
|---------------|---|
| 2015 | 4 |
| 2016 | 4 |
| 2017 | 5 |
| 2018 | 4 |
| 2019 | 1 |
| 2020 | 1 |
| 2021 | 2 |

From 2018 to 2021, the total payout for the program was \$754.04 from the eight (8) participants in the program. The rebates over this time period ranged from \$171.47 to \$27.31, with the average rebate being approximately \$94.00.

Administration has prepared research into what other municipalities across the province do in relation to similar, or other senior tax programs. The only community that was identified as having a municipal controlled seniors' rebate was the City of Brooks which offers a \$100 grant for seniors who are low income and receive the Alberta Senior Benefit.

City of Calgary, Edmonton, Airdrie, Lethbridge, Medicine Hat, Leduc, Fort Saskatchewan, Lloydminster, Brooks, Lacombe, Wetaskiwin, St. Paul, County of Vermilion River, Lac La Biche County do not have their own Seniors Rebate program, however they advertise the Alberta Seniors Deferral Program, which provides a deferral (not a rebate to qualifying seniors):

- As per the Govt Alberta website: "*The Seniors Property Tax Deferral Program allows eligible senior homeowners to voluntarily defer all or part of their residential property taxes, including the education tax portion. This is done through a low-interest home equity loan with the Government of Alberta. If you qualify, Seniors Property Tax Deferral Program will pay your residential property taxes directly to your municipality on your behalf.*"



Administration seeks the Committee's feedback on whether they would like to see the program continued, amended, expanded or cancelled.

Alternatives:

This report is provided for Council's information and feedback.

Recommended Action:

This report is provided for Council's information and feedback.

Budget Implications (Yes or No):

No

Submitted by:

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