



## STAFF REPORT

**Title:** Policy No. 099-FN-07 - Senior's Homeowner Rebate Policy

**Meeting Date:** April 22, 2025

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### **Executive Summary:**

In an effort to provide benefits to low income seniors, the City of Cold Lake implemented the Seniors Rebate Program Policy 099-FN-07 to shield eligible property owners from municipal tax increases. Two amendments to the program have been made since 2007: one in 2022 and another in 2023. Since 2022, the benefit has been changed to a \$100 tax rebate.

In 2023, for the first time, the City entered into an information sharing agreement with the Province of Alberta whereby the City received a listing of seniors end of April or early May who qualify to receive the Alberta Seniors Benefit in the City of Cold Lake as of the end of April. The City utilized the listing to apply the \$100 rebate to the eligible senior's property taxes.

As the information sharing agreement must be signed with the province annually, Administration presents this report for Council's authorization to entered into the attached Agreement with His Majesty the King in right of the Province of Alberta as represented by the Minister of Seniors, Community and Social Services.

### **Background:**

Policy No. 099-FN-07, being the Seniors Rebate Program Policy, was passed in 2007 to protect senior property owners from municipal tax increases.

### **Program from 2018-2021**

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. To qualify for the program between 2018-2021, the following was required:

- Applies to applicants' principal residence only;
- Applications are accepted prior to September 1<sup>st</sup> of the tax year;
- Applicants must qualify for Alberta Government's Seniors Benefit Program. Eligibility (as per the Province 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 Alberta Government's website: "In general, a single senior with an annual income of \$29,630 or less, and senior couples with a combined annual income of \$48,120 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 provide a rebate where the current tax bill increased more than \$5 from the subsequent year.

### **Program in 2022**

With low program payouts and usage, the City revamped the program at the Regular Meeting of Council on May 24, 2022 the Policy was significantly revised for the 2022 tax year, to increase the eligibility opportunity for low income senior's and reduce barriers in the application of the rebate. The two main changes to the program were that:

- The rebate was set at \$100;
- The rebate no longer required a tax bill increase year over year. Instead all seniors that qualify are eligible receive the rebate.

As a result, in 2022, the total payout for the program was \$2,200 and twenty- two (22) participants utilized the program. All rebates given were in the amount of \$100.

### **Program in 2023**

In late 2022, Administration discovered the Province of Alberta will provide a listing of seniors who qualify for the Alberta Seniors Benefit in early May based on their April 30<sup>th</sup> tax filing.

To streamline the process for eligible seniors and reduce any barriers for application, Administration amended Senior's Rebate Policy 099-FN-07 at the April 25, 2023 Regular Meeting of Council to have the rebate applied to eligible seniors based on the listing obtained from the signed Agreement with His Majesty the King in right of the Province of Alberta as represented by the Minister of Seniors, Community and Social Services.

In 2023, utilizing the new process, 62 properties qualified for the rebate.



Given the success of the program, Administration recommends that Council consider approving the agreement as presented to permit information sharing with the Province of Alberta.

In the 2025 budget, Council allocated \$6,500 to the Senior's Homeowner Rebate Program.

Utilization of the program, by the number of users is indicated below:

Year	Program Users
2015	4
2016	4
2017	5
2018	4
2019	1
2020	1
2021	2
2022	22
2023	62
2024	62

**Alternatives:**

Council may choose to:

1. Approve the Agreement with His Majesty The King in Right of the Province of Alberta as presented by the Minister of Seniors, Community and Social Services, as presented.
2. Propose a change to the policy for a future Council Meeting.

**Recommended Action:**

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That Council authorize the City of Cold Lake to enter into a data sharing Agreement with His Majesty in Right of the Province of Alberta as presented by the Minister of Seniors, Community and Social Services for the Alberta Seniors Benefit Program, as presented.

**Budget Implications (Yes or No):**

No

**Submitted by:**

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