

### Inventory of Existing Property Tax, Business Tax and Utility Assistance Programs

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|--|---|--------------|--|--------------|---|---|---|
| #  | Program/<br>Project<br>Name                         | Category     | Criteria   |              |   |   | Value of Program<br><i>(to the nearest \$1,000)</i>   |
|  |   |              | Description  | Jurisdiction | Target Population   | Program Uptake  |   |
| 1.   | The City of Calgary Property Tax Assistance Program | Property tax | Offered to all low-income homeowners experiencing financial hardship. Eligible applicants receive a credit on the year-to-year increase on their property tax. Once approved they also receive a \$25 rebate on the City's waste and recycling fees. | Municipal    | Low-income homeowners. To be eligible, the applicant must: <ul style="list-style-type: none"> <li>• experience an increase in property taxes;</li> <li>• live in their principle residence a majority of the time;</li> <li>• not own any other property;</li> <li>• meet income criteria at or below Low-Income Cut-Off (LICO); and</li> <li>• provide an acceptable proof of income for all household members 18 years of age and older.</li> </ul> | In 2013, 1,062 applications were received with 880 applications approved. | In 2013, a total of \$181,000 in grants was paid by the program, including \$159,000 in property tax assistance and \$22,000 in waste/recycling subsidies, averaging \$205 per approved application. The total grant budget for the property tax assistance portion in 2013 was \$80,000. |

Additional information available at <http://www.calgary.ca/CSPS/CNS/Pages/Seniors/Property-Tax-Assistance-Program.aspx>.

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| 2.   | The City of<br>Calgary<br>Property<br>Tax Relief<br>Program | Property<br>tax<br>(residential<br>and non-<br>residential<br>property<br>owners) | Three-year program<br>(2013-2015) offered<br>to property owners<br>displaced for an<br>extended time due to<br>the June 2013 flood.<br>The program forgives<br>all property taxes<br>from June 20, 2013<br>to the date the<br>property is<br>reoccupied plus 30<br>additional days. Once<br>owners have<br>reoccupied their<br>property, they do not<br>qualify for relief in<br>subsequent years. | Municipal    | Residential and non-<br>residential property<br>owners whose: <ul style="list-style-type: none"> <li>• building is severely<br/>damaged beyond<br/>economic repair; or</li> <li>• property cannot be<br/>occupied because<br/>municipal services<br/>to that property are<br/>no longer available;<br/>or</li> <li>• building is<br/>damaged, requires<br/>extensive<br/>repairs/renovation<br/>making the building<br/>uninhabitable for<br/>longer than 90<br/>days.</li> </ul> | As of 2014 July,<br>673 applications<br>have been<br>received and 617<br>approved since<br>the 2013 June<br>flood.<br>Applications will<br>continue to be<br>accepted until the<br>end of the<br>program. | A total of<br>\$2,080,000 in tax<br>relief has been<br>given for the 617<br>parcels, averaging<br>\$3,371 per parcel. |

Additional information available at <http://www.calgary.ca/CA/fs/Pages/Property-Tax/Property-Tax-Relief-Program.aspx>.

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| 3.   | Alberta Seniors, Seniors Property Tax Deferral Program | Property tax | Offered to eligible senior homeowners. Allows them to defer all or part of their property taxes through a low-interest Government of Alberta loan. Property taxes are paid by the Alberta Government on behalf of the senior, and the loan is repaid with interest when the home is sold. | Provincial   | Alberta residents age 65 and older who: <ul style="list-style-type: none"> <li>own residential property in the province;</li> <li>have at least 25% equity in their home; and</li> <li>live in the home as their primary residence.</li> </ul> | In 2013, 318 senior households in Calgary deferred their property taxes. As of 2014 October 1, there have been 359 deferrals for Calgary seniors. | In 2013, \$1.1 million in property taxes were paid by the program on behalf of eligible senior homeowners in Calgary. As of 2014 October 1, \$1,154,000 in property tax deferrals have been paid. |

Additional information available at <http://www.health.alberta.ca/seniors/property-tax-deferral.html>.

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| 4.   | Alberta Seniors, Special Needs Assistance for Seniors Program | Utility  | Offered to low-income seniors. Provides a lump-sum payment for assistance with the cost of appliances, minor home repairs, and some health/personal supports, including a once in a lifetime payment for utility arrears. The program only pays the amount 60 days and over in utility arrears. | Provincial   | Alberta residents aged 65 and older who: <ul style="list-style-type: none"> <li>are Canadian citizens or permanent residents;</li> <li>are enrolled in the Alberta Seniors Benefit program (or submit a Seniors Financial Assistance application);</li> <li>have not voluntarily deferred the receipt of Old Age Security;</li> <li>have an annual income of \$26,200 or less (single) or \$42,500 or less (couple); and</li> <li>have a disconnection notice or have been disconnected.</li> </ul> | Program has paid utility claims for 12 Calgary seniors over the three year period, 2011/2012 to 2013/2014. | Over \$7,000 paid in utility claims from Calgary seniors over the three year period from 2011/2012 to 2013/2014. |

Additional information available at <http://www.health.alberta.ca/seniors/special-needs-assistance.html>.

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| 5.   | Alberta Works Emergency Allowance for Utilities | Utility Relief | Offered to low-income Albertans who have received a disconnection notice for an essential utility (gas, water, electricity) and have no way of paying their overdue bill(s). Assistance can be provided more than once, but the recipient must repay if they require utility arrears or a deposit more than once for the same utility. All reconnection fees must be repaid. The program may also provide assistance with connection fees and deposits. | Provincial   | To be eligible, an individual must: <ul style="list-style-type: none"> <li>• have received a utility disconnection notice;</li> <li>• have no other way to pay their bill and cannot make arrangements with the utility company;</li> <li>• not be eligible for assistance from other programs (e.g., federal government support for those who live on reserve, Special Needs Assistance for Seniors);</li> <li>• meet the Income Support program criteria to qualify; and</li> <li>• have experienced circumstances beyond their control that lead to their need for assistance.</li> </ul> | In the 2013/2014 fiscal year, 605 utility arrears were paid by the program in Calgary, averaging 50 payments per month. | In 2013/2014, the average payment per claim was \$662. |

Additional information available at [http://humanservices.alberta.ca/documents/RRM-PUB/fs\\_emergency\\_assistance.pdf](http://humanservices.alberta.ca/documents/RRM-PUB/fs_emergency_assistance.pdf).

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| 6.   | Canadian Red Cross Basic Needs and Housing Program (formerly Community Housing Program) | Utility  | Offered to families or individuals who are living in poverty or are at risk of becoming homeless. Provides one-time financial assistance with security deposits, eviction notices, or utilities, advocacy to landlords or utility companies on clients' behalf, and referrals to other community programs and services. Due to limited resources, requests are prioritized based on urgency of need. Assistance is not required to be paid back, and is typically only a portion of the amount requested. | NGO          | Vulnerable families or individuals who: <ul style="list-style-type: none"> <li>• are renters;</li> <li>• have received a disconnection notice from their utility company;</li> <li>• have applied for an Emergency Needs Allowance through Alberta Works; and</li> <li>• have a sustainable budget with a steady source of income.</li> </ul> Applicants are prioritized based on urgency of need, their vulnerability, ability of the applicant to help themselves, and impact of the assistance on long-term stabilization. | In 2013, the program provided assistance to 43 utilities applicants (note that in 2013, assistance was only provided from January-April and October-December). From January to September 2014, 59 applicants have received assistance (note that in 2014, the program was expanded to accept applications all year round). | In 2013, the total amount paid for 43 applications was \$9,000. From January to September 2014, the total amount paid was \$10,000. |

Additional information available at <http://www.redcross.ca/where-we-work/in-canada/alberta/alberta-specific-programs/community-housing>.