

**POLICY TITLE: Low Income Seniors Utility Rebate Program**

POLICY NO: PP-016

LAST REVISION DATE: N/A

EFFECTIVE DATE: January 1, 2024

MANAGER REVIEWED: Kirk Weaver

TO BE REVIEWED: September 2025

MAINTENANCE RESPONSIBILITY: Financial Planning, Administration and Policy Division

**I GENERAL**

The City of Hamilton will provide a rebate, funded by the rate supported budget, to help offset the cost of water, wastewater and stormwater charges assessed pursuant to the Water and Wastewater / Storm Fees and Charges, as amended on an annual basis, to eligible properties only.

**II POLICY**

**PURPOSE**

The purpose of this Policy is to outline the Low Income Seniors Utility Rebate Program, including eligibility criteria and program administration.

This Policy applies to the following eligible properties in the City of Hamilton:

- Single Residential Properties or Condominiums that are owned and occupied by an individual who is in receipt of the City’s Seniors Tax Rebate and where the property is connected to the City’s water and/or wastewater systems.

**DEFINITIONS**

For the purposes of this Policy:

“Condominium Unit” means one residential unit within a multi-unit condominium property.

“Seniors Tax Rebate” means the City of Hamilton’s “Seniors (65+) Tax Rebate.”

“Single Residential Property” means a property that contains just one residential unit (i.e. detached, semi-detached and linked homes and freehold townhomes).

“Low Income Seniors Utility Rebate” means a City grant provided as financial assistance to pay water, wastewater and/or stormwater charges payable by a person.

## ADMINISTRATION

This Policy is administered by the Taxation Section with support from the Financial Planning, Administration and Policy Division both of the Corporate Services Department.

The Low Income Seniors Utility Rebate will be processed on an annual basis as a credit amount on tax bills to assist Hamilton low-income seniors better manage their bill payments for applicable water, wastewater and stormwater charges.

## ELIGIBILITY CRITERIA

Eligibility for the Low Income Seniors Utility Rebate is strictly limited to Single Residential Properties or Condominium Units owned and occupied by individuals who are in receipt of the Seniors Tax Rebate as approved by Council. The Low Income Seniors Utility Rebate will be cancelled where the owner of a Single Residential Property or Condominium Unit is no longer in receipt of the Seniors Tax Rebate or the Low Income Seniors Utility Rebate Program is terminated by Council.

### 2023 SENIORS TAX REBATE (Amended annually by Council)

The City currently offers a Seniors Tax Rebate Program where a residential property owner may be eligible for a \$223 property tax credit (2023 rebate amount) if all of the following qualifications are met:

- Owner and / or spouse are at least 65 years of age prior to January 1, 2023 (born 1957 or earlier).
- Combined income (applicant and spouse) is \$41,800 or less as indicated on line 15000 (Total Income) of Canada Revenue Agency's 2022 Notice of Assessment(s), adjusted for income splitting, if applicable. If you have elected for pension income splitting, please submit form T1032 (Joint Election to Split Pension Income).
- Owner and / or spouse occupy the residential property as their principal residence.
- Owner and / or spouse have owned the residential property for at least one year preceding the application date.
- The assessed value of the residential property must be at or below \$500,600.
- Prior year property taxes are paid in full.

## ADMINISTRATIVE PROCESS

### Seniors Tax Rebate Application

Property owners may apply at any time during the year up until and including the last day of February of the following year. Owners are encouraged to apply as soon as they receive their prior year Notice of Assessment(s) from the Canada Revenue Agency.

## Enrollment

Enrollment in the Low Income Seniors Utility Rebate will be included as part of the application for a Seniors Tax Rebate. Applicants in receipt of the Seniors Tax Rebate will automatically qualify for the Low Income Seniors Utility Rebate. An application is required only for first time applicants. The Low Income Seniors Utility Rebate will typically be applied each June as a credit to the qualified applicant's tax bill.

## Low Income Seniors Utility Rebate Amount

The Low Income Seniors Utility Rebate Program will be calculated at approximately 15% of the average residential water annual combined water, wastewater and storm bill (assumes annual water consumption of 200m<sup>3</sup>).

For example, in 2024, the approved, in principle, combined rate increase is 10.04% and if confirmed by Council, would result in the average annual residential consumer's bill increasing to approximately \$965. Therefore, the Low Income Seniors Utility Rebate Program would provide \$145 in financial assistance to qualified accounts.