

The Corporation of the City of Peterborough

By-Law Number 24-083

Being a By-law to provide tax relief to certain City of Peterborough property owners who are low income elderly persons, low income persons between the ages of 55 and 64, and certain low income persons with disabilities in receipt of Ontario Disability Support Program assistance

Whereas Section 319 of the **Municipal Act, 2001**, S.O. 2001, c.25, provides that, for purposes of relieving financial hardship, a municipality may pass a by-law providing for deferrals or cancellation of, or other relief in respect of all or part of a tax increase for 1998 and subsequent years on property in the residential property class for persons assessed as owners who are, or whose spouses are, (a) low-income seniors as defined in the by-law; or (b) low-income persons with disabilities as defined in the by-law;

And Whereas Section 365 of the **Municipal Act, 2001**, S.O. 2001, c.25, provides that, the council of a local municipality may, in any year, pass a by-law to provide for the cancellation, reduction or refund of taxes levied for local municipal and school purposes in the year by the council in respect of an eligible property of any person who makes an application in that year to the municipality for that relief whose taxes are considered by the council to be unduly burdensome, as defined in the by-law;

Now Therefore, The Corporation of the City of Peterborough by the Council thereof hereby enacts as follows:

1. In this by-law:
 - (a) “City” means the Corporation of the City of Peterborough.
 - (b) “Low-income Senior” means:
 - (i) a person who attained the age of 65 years as of December 31st of the previous year and is in receipt of benefits paid:
 - (a) under the Guaranteed Income Supplement (GIS) program, as established under **The Old Age Security Act (Canada)**;
Or
 - (b) under the Guaranteed Annual Income System (GAINS) as established under the **Ontario Guaranteed Annual Income Act**;
 - (ii) a person between the ages of 55 to 64 years of age as of December 31st of the previous year whose combined taxable income, with their spouse (if applicable), as reported on Line 260 of the previous year’s Income Tax Notice of Assessment, is less than \$30,000.
 - (c) “Low-income person with disabilities” means a person who is in receipt of benefits paid under the **Ontario Disability Support Program Act, 1997**; or in receipt of a disability amount under the Guaranteed Annual Income System (GAINS), and be eligible to claim a disability amount as defined under the **Income Tax Act (Canada)**.
 - (d) “Eligible person” means a “low-income senior” or a “low-income person with disabilities” or the spouse of such eligible person whose name also appears as a registered owner of the property.

- (e) “Eligible property” means residential property fully taxed at the residential tax rate located in the City of Peterborough that is utilized as a principal residence and must be solely owned (with their spouse, if applicable) and occupied by the eligible person(s) as of January 1st throughout the calendar year to December 31st of the year prior to the rebate year.
 - (f) “Owner” means a person assessed as the owner of residential real property, and includes an owner within the meaning of the **Condominium Act**.
 - (g) “Tax relief” means a flat rate of \$400 annually starting in 2024 plus an annual indexing based on the Ontario All-items August CPI. The tax relief applies to new applicants as well as existing eligible Low Income Seniors and Low Income Disabled persons. Existing applicants currently receiving relief, who received a credit greater than the current annual credit, will receive their pre-existing credit amount.
2. Tax relief granted pursuant to this by-law shall be in the form of an outright credit of the annual eligible amount, provided that:
 - (a) such Owner, or the spouse of such Owner, or both, occupies or occupy the property in respect of which real property taxes are imposed, as his, hers or their principal residence;
 - (b) such Owner, or the spouse of such Owner, or both, have been or has been the assessed owner of a residential real property in the City as of January 1st throughout the calendar year to December 31st of the year prior to the rebate year.
 3. No tax relief granted pursuant to this by-law shall be allowed to an Owner in respect of more than one (1) single family dwelling unit in any year and the residence must be solely classified in the Residential tax classification.
 4. Tax relief shall be granted, pursuant to this by-law, to only one eligible person per household.
 5. Tax relief shall not be granted to applicants who are owners of more than one property in the City of Peterborough.
 6. No tax relief shall be granted to those owners who may be in receipt of tax relief under the Heritage Tax Credit program or any of the Community Improvement Plans.
 7. An application for relief must be made by the deadline provided on the annual application each taxation year and such application must be in writing, on a form prescribed by the City for this purpose, and must be submitted to the Tax Collector of the City on or before the established deadline date. Applications must include documentation in support thereof to establish that the applicant is an eligible person and that the property with respect to which the application is made is an eligible property.
 8. By-law 17-112 is hereby repealed.
 9. This by-law shall come into force and effect on the day it obtains third reading.

By-law passed this 9th day of December, 2024

Jeff Leal, Mayor

John Kennedy, City Clerk