



# Property Tax and Water Credit Programs for Low-Income Seniors and Low-Income Persons with Disabilities

## INFORMATION SHEET

Low-income seniors and low-income persons with disabilities who qualify may apply for a tax credit of \$400.00 and a water credit of \$200.00.

In 2018, the tax credit was increased from \$200 to \$400 to assist with the cost of snow removal from the end of driveways.

**DO YOU QUALIFY? Please review the following ELIGIBILITY CRITERIA.**

### SENIORS

A low-income senior must be 65 years of age or older and in receipt of an increment paid under:

- The Guaranteed Income Supplement (GIS) (copy to be provided) **AND** Total household income must be \$48,358 or less.

Household income is defined as the **combined** gross income shown on line 15000 of the Canada Revenue Agency Notice of Assessment or Notice of Reassessment for all property owners and their spouses. **A copy of the previous year's Notice of Assessment or Notice of Reassessment must be submitted for each owner and each spouse of an owner.**

**Applications including all supporting documentation must be received by the due date in order to qualify.**

### PERSONS WITH A DISABILITY

A low-income person with a disability must be in receipt of:

- An increment paid under the Ontario Disability Support Program Act

**OR**

- A disability amount paid under the Canada Pension Plan **AND** Have a total household income of \$48,358 or less

Household income is defined as the **combined** gross income shown on line 15000 of the Canada Revenue Agency Notice of Assessment or Notice of Reassessment for all property owners and their spouses. **A copy of the previous year's Notice of Assessment or Notice of Reassessment must be submitted for each owner and each spouse of an owner.**

**Applications including all supporting documentation must be received by the due date in order to qualify.**

### HOW THE PROGRAM WORKS

- You must apply each year to be considered for this program
- Applicants must be owners of residential property within Thunder Bay for a period of one (or more) year(s) preceding the application
- The Property must be your principal residence
- Each owner or their spouse must meet the eligibility criteria in order to qualify for the program
- **Exception:** if proof is provided that the applicant's spouse is involuntarily separated for reasons beyond their control (hospital or nursing home) and that person's income is being applied toward alternate living accommodations, then the spouse's income is excluded from total household income
- For properties jointly held or co-owned by persons other than spouses, both or all co-owners must qualify under applicable eligibility criteria in order to receive the tax & water credit
- **Exception:** if proof is provided that the co-owners do not reside on the property, then their income is excluded from total household income.
- If you qualify for a tax credit, a credit amount of \$400.00 will be applied to your tax account
- If you qualify for a water credit, a credit amount of \$200.00 will be applied to your water account

### HOW TO GET AN APPLICATION

- Pick up at the City of Thunder Bay Revenue Division, 501-34 Cumberland St. N., Thunder Bay  
Please call (807) 625-2255 to arrange an appointment.
- Pick up at the Thunder Bay 55 Plus Centre, 700 River St., Thunder Bay
- Pick up at the West Arthur Community Centre 55 Plus Programs, 1914 Arthur Street West, Thunder Bay **OR**
- Download from the City of Thunder Bay Revenue Division website, [www.thunderbay.ca/revenue](http://www.thunderbay.ca/revenue)

### QUESTIONS

Questions about the Property Tax and Water Credit Programs for Low-Income Seniors and Low-Income Persons with Disabilities should be directed to the Tax Revenue Analyst at (807) 625-2255 or email [taxandwater@thunderbay.ca](mailto:taxandwater@thunderbay.ca)