

REPORT

Council

Meeting Date: April 28, 2025

FROM: Finance Department

DATE: April 15, 2025

SUBJECT: 2025 Tax Rebate for Eligible Senior Property Owners – By-law 2025-070

LOCATION: Town-wide

WARD: Town-wide

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RECOMMENDATION:

That By-law 2025-070, a by-law to authorize a property tax rebate to eligible senior property owners in the 2025 taxation year, attached as Appendix A to the Finance Department report dated April 15, 2025, be passed.

KEY FACTS:

The following are key points for consideration with respect to this report:

- An annual by-law is required so that eligible senior property owners may apply and receive a property tax rebate in the taxation year, for which the rebate is applied for.

BACKGROUND:

The town, through Section 365(1) of the *Municipal Act*, 2001, provides an annual property tax rebate to eligible senior property owners. As approved by Council, this legislation authorizes a local municipality to pass a by-law to offer such a program and allows for the sharing of costs associated with the rebate program between the Town of Oakville, the Region of Halton and the Province of Ontario for education tax. The Region of Halton's Council approves cost sharing of this program annually through tax policy reporting and by-law.

By approving this program through by-law each year, the Town administers the rebate program; however, the Town is limited to a share of approximately 43% of the total cost of providing the rebates. The region (38%) and the province for education taxes (19%) absorb the balance of the program costs.

COMMENT/OPTIONS:

Staff is recommending the eligible senior rebate continue at \$500 in 2025, unchanged from the rebate offered in 2024. There were 97 eligible applicants that received the rebate in the 2024 taxation year.

The format and eligibility requirements contained in by-law 2025-070 reflect those of the 2024 by-law with respect to the tax rebate and eligibility requirements, except for a change of removing the income threshold and replacing it with eligibility for rebate where an owner receives the Guaranteed Income Supplement (GIS) pursuant to Part II of the *Old Age Security Act*. Town staff are recommending this change for consistency of income qualifications to be in-line with the federal government's thresholds that are updated annually. Also, with this change from a Town maintained and vetted income threshold to an eligibility based on receipt of the GIS, there is more ease for owners with not having to show proof of age and less confusion in proving income requirements upon application of Oakville's rebate program; a resident will only have to show proof with GIS receipt. Burlington and Halton Hills both require proof of GIS receipt in application to their respective senior rebate programs.

In 2025, apart from the senior's rebate program, the Town continues to participate in, and administer on behalf of the Region of Halton, the Older Adult Tax Deferral Program (OATDP) which allows eligible seniors the option to completely defer property taxes year over year until withdrawal of the program, ineligibility, or sale of property. All lower-tier municipalities in Halton participate in the OATD program since inception in 2017. In 2024, 38 eligible Oakville property owners participated in the deferral program. The Town of Oakville also participates in and administers the mandatory levy increase deferral program for low-income seniors and person with disabilities. This program allows eligible applicants to defer the increase in levy year over year until sale of property. The Town currently has 3 applicants in the levy increase deferral program.

CONSIDERATIONS:

(A) PUBLIC

All efforts are used to ensure property owners are advised of the assistance programs offered by the Town.

(B) FINANCIAL

The Town's anticipated cost of the rebate program is estimated to be \$28,200 and the amount to fund the Town's share was set aside in the 2025 budget.

(C) IMPACT ON OTHER DEPARTMENTS & USERS

NA

(D) COUNCIL STRATEGIC PRIORITIES

This report addresses the corporate strategic goal(s) to:

- Continuously improve our programs and services
- Be accountable in everything we do
- Be innovative in everything we do
- Be the most livable Town in Canada

(E) CLIMATE CHANGE/ACTION

NA

APPENDICES:

Appendix A - By-law 2025-70

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