

Authority: Item CC27.1, adopted as amended, by City of
Toronto Council on February 11, 2025
City Council voted in favour of this by-law on February 11,
2025
Written approval of this by-law was given by Mayoral
Decision 4-2025 dated February 11, 2025

CITY OF TORONTO

BY-LAW 107-2025

To amend City of Toronto Municipal Code Chapter 767, Taxation, Property Tax, Municipal Code Chapter 844, Waste Collection, Residential Properties and Chapter 849, Water and Sewage Services and Utility Bill.

Whereas Council wishes to adopt amendments to Chapter 767, Chapter 844 and Chapter 849 to amend the household income and the application date for the tax deferral and tax cancellation programs, the solid waste single family residential low-income relief program and the water rebate for low-income seniors and low-income disabled persons and to add the co-operative housing grant program;

The Council of the City of Toronto enacts:

1. Municipal Code Chapter 767, Taxation, Property Tax, is amended by:

(A) amending the definition of “Eligible Person” in § 767-5.1(B) as follows:

ELIGIBLE PERSON – A low-income person or the spouse or widow of such person, who has a household income in an amount equal to or less than the following:

- (1) in 2025, \$60,000; and
- (2) in future years, effective January 1 of the calendar year, the previous calendar year’s household income as adjusted by the Statistics Canada, All-items Consumer Price Index by City Annual Change – Toronto for the year.

(B) deleting § 767-5.2(B) in its entirety and replacing it as follows:

B. Shall be received by the Deputy Treasurer:

- (1) Subject to Subsection B(2), on or before October 31 of the current taxation year; and
- (2) Despite Subsection B(2), the Deputy Treasurer may, in the Deputy Treasurer’s discretion, accept a late application after October 31 but on or before December 31 of the current taxation year.

- (C) amending the definition of “Eligible Property” in § 767-5.3(A) by replacing the words “August 31” with the words “October 31”.
- (D) adding a new Article 13 as follows:

Article 13
Co-Operative Housing Property Tax Grant Program

§ 767-13. Co-operative Housing Property Tax Grant

A. Definitions.

As used in this Article, the following terms shall have the meanings indicated:

CO-OPERATIVE HOUSING PROPERTY TAX GRANT – a grant provided to an eligible person who has made a successful application for the co-operative housing property tax grant in relation to an eligible property, as further described in § 767-13B.

CO-OPERATIVE OCCUPANCY AGREEMENT – a contract to occupy the eligible property signed between the eligible person and the co-operative corporation which owns and operates the eligible property.

DEPUTY TREASURER - A person appointed as a deputy treasurer under section 138 of the City of Toronto Act, 2006.

ELIGIBLE PERSON – a low-income person, or the spouse, or widow, of such a person, who satisfies the eligibility requirements as outlined in §767-13C and who has a household income of:

- (1) in 2024, \$57,112 or less; or
- (2) in 2025, \$60,000 or less.

ELIGIBLE PROPERTY - a unit in a co-operative housing residential building or complex that is owned and operated by a co-operative corporation that meets the requirements of being a “non-profit housing co-operative” as defined in the Co-operative Corporations Act, R.S.O. 1990, c. C. 35.

HOUSEHOLD INCOME – the combined gross income of all persons named in the Co-operative Occupancy Agreement and their spouse(s) who occupy the eligible property.

LOW-INCOME DISABLED PERSON - A person who is in receipt of one or more of the following:

- (1) A disability pension under the Canada Pension Plan Act (Canada);

- (2) Income support under the Ontario Disability Support Program Act, 1997;
- (3) Benefits under the Workplace Safety and Insurance Act, 1997;
- (4) Benefits for the interruption of earnings due to a prescribed illness, injury or quarantine under the Employment Insurance Act (Canada); or
- (5) Benefits under a contract of individual or group accident, sickness or disability insurance, or any other disability benefits arising from a contract of insurance, which contracts are consistent with the Ontario Insurance Act or any similar legislation governing contracts of insurance in another Canadian province.
- (6) Such other financial benefits, support(s) or circumstances in respect of a person's disability that, in the opinion of the Deputy Treasurer establish that a person is a low-income disabled person for the purposes of this Article.

LOW-INCOME PERSON - A low-income disabled person or a low-income senior.

LOW-INCOME SENIOR - A person who is:

- (1) 65 years of age or older; or
- (2) Between 60 and 64 years of age, and:
 - (a) Is in receipt of the Guaranteed Income Supplement Allowance under the Old Age Security Act (Canada); or
 - (b) Is a widowed person receiving the spouse's allowance under the Old Age Security Act (Canada).

SPOUSE - Has the same meaning as in section 29 of the Family Law Act, R.S.O. 1990, c. F.3.

WIDOW - A surviving spouse of a deceased low-income person who is also a low-income person.

B. Co-operative Housing Property Tax Grant

The City shall, where an eligible low-income person has made an application in relation to an eligible property as set out in §767-13D relating to the co-operative housing property tax grant, provide the Co-operative Housing Property Tax Grant to that eligible person in accordance with the process set out in this Article in the property tax grant amount of \$50.

C. Eligibility to receive the Co-Operative Housing Property Tax Grant

A person is eligible to receive the co-operative housing property tax grant if:

- (1) They are an eligible low-income disabled person or low-income senior;
- (2) They have entered into a Co-operative Occupancy Agreement with the co-operative corporation that owns and operates the eligible property;
- (3) They occupy the eligible property as their principal residence for no less than one year immediately preceding October 31 of the year for which the grant is sought;
- (4) They have made an application for the co-operative housing property tax grant in accordance with the provisions of §767-13D;
- (5) The application for the co-operative housing property tax grant is in respect of only the year in which the application is made;
- (6) They agree to notify the Deputy Treasurer of any change in circumstances which would alter their status as an eligible person;
- (7) Payment to the City for all taxes and utility charges payable for all previous years by the co-operative corporation that owns and operates the eligible property have been made in full.

D. Applications for co-operative housing property tax grant.

For a calendar year, an application for the co-operative housing property tax grant may be made by one eligible person for an eligible property, which application:

- (1) Must be in writing on a form, or in another manner, approved by the Deputy Treasurer for this purpose.
- (2) Must be received by the Deputy Treasurer as follows:
 - (a) Subject to subsection (2)(a.1) and (2)(b), as may be applicable, on or before October 31 of the year for which the co-operative housing property Tax grant is sought;
 - (a.1) Despite Subsection (2)(a) and subject to Subsection 2(b), on or before October 31, 2025 for the 2024 and 2025 taxation years;

- (b) Despite Subsection (2)(a), the Deputy Treasurer may, in the Deputy Treasurer's discretion, accept a late application for the co-operative housing property tax grant after October 31, but before December 31, of the year for which the co-operative housing property tax grant is sought.
- (3) Must include supporting documentation satisfactory to the Deputy Treasurer:
 - (a) to establish that the property with respect to which the application is made is an eligible property;
 - (b) [1] to establish that the applicant is an eligible person; or
[2] containing a statement on behalf of all eligible persons occupying an eligible property authorizing the City to:
 - (i) indirectly collect and use information, including personal information, from the Canada Revenue Agency for the purpose of establishing that the applicant is an eligible person; and
 - (ii) collect, and disclose to the Canada Revenue Agency, any additional personal information that is required by the Canada Revenue Agency for purposes of indirect collection of personal information concerning income.

E. Administration of the co-operative housing property tax grant program

The co-operative housing property tax grant program shall be administered by the Director, Revenue Services and City's Revenue Services Division.

2. Municipal Code Chapter 844, Waste Collection, Residential Properties is amended by:

- (A) deleting the definition of Eligible Person and Eligible Property from § 844-30.1A and replacing the definitions in alphabetical order as follows:

ELIGIBLE PERSON - A low-income person or the spouse or widow of such person, who has a household income in an amount equal to or less than the following:

- A. in 2025, \$60,000; and

- B. in future years, effective January 1 of the calendar year, the previous calendar year's household income as adjusted by the Statistics Canada, All-items Consumer Price Index by City Annual Change – Toronto for the year.

ELIGIBLE PROPERTY - Real property classified as residential property on the assessment roll, or a portion of real property classified as residential property on the assessment roll which:

- A. Is occupied by the eligible person making the application for the low-income solid waste rebate as their principal residence; and
 - B.
 - (1) Is owned solely by one or more eligible persons for no less than one year immediately preceding October 31 of the year in respect of which the application for the low-income solid waste rebate is made;
 - (2) Is owned solely by the estate of a low-income person, by the widow, or by both; or
 - (3) Is owned jointly by the persons set out in either (1) or (2), together with one or more other persons who do not reside at the property
- (B) deleting § 844-30.1D(2) in its entirety and replacing it as follows:
- (2) Must be received by the Deputy Treasurer as follows:
 - (a) Subject to subsection (2)(b), as may be applicable, on or before October 31 of the year for which low-income solid waste rebate is sought;
 - (b) Despite subsection (2)(a), the Deputy Treasurer may, in the Deputy Treasurer's discretion, accept a late application for the low-income solid waste rebate after October 31, but before December 31, of the year for which the low-income solid waste rebate is sought.
- (C) inserting a new Article IX as follows:

Article IX

Co-Operative Housing Solid Waste Grant Program

§ 844-43. Definitions.

As used in this Article, the following terms shall have the meanings indicated:

CO-OPERATIVE HOUSING SOLID WASTE GRANT – a grant provided to an eligible person who has made a successful application for the co-operative housing solid waste grant in relation to an eligible property, as further described in §844-44.

CO-OPERATIVE OCCUPANCY AGREEMENT – a contract to occupy the eligible property signed between the eligible person and the co-operative corporation which owns and operates the eligible property.

DEPUTY TREASURER - A person appointed as a deputy treasurer under section 138 of the City of Toronto Act, 2006.

ELIGIBLE PERSON – a low-income person, or the spouse, or widow, of such a person, who satisfies the eligibility requirements as outlined in §844-45 and who has a household income of:

- (1) in 2024, \$57,112 or less; or
- (2) in 2025, \$60,000 or less.

ELIGIBLE PROPERTY - a unit in a co-operative housing residential building or complex that is owned and operated by a co-operative corporation that meets the requirements of being a “non-profit housing co-operative” as defined in the Co-operative Corporations Act, R.S.O. 1990, c. C. 35.

HOUSEHOLD INCOME - the combined gross income of all persons named in the Co-operative Occupancy Agreement and their spouse(s) who occupy the eligible property.

LOW-INCOME DISABLED PERSON - A person who is in receipt of one or more of the following:

- (1) A disability pension under the Canada Pension Plan Act (Canada);
- (2) Income support under the Ontario Disability Support Program Act, 1997;
- (3) Benefits under the Workplace Safety and Insurance Act, 1997;
- (4) Benefits for the interruption of earnings due to a prescribed illness, injury or quarantine under the Employment Insurance Act (Canada); or
- (5) Benefits under a contract of individual or group accident, sickness or disability insurance, or any other disability benefits arising from a contract of insurance, which contracts are consistent with the Ontario Insurance Act or any similar legislation governing contracts of insurance in another Canadian province.
- (6) Such other financial benefits, support(s) or circumstances in respect of a person's disability that, in the opinion of the Deputy Treasurer establish that a person is a low-income disabled person for the purposes of this Article.

LOW-INCOME PERSON - A low-income disabled person or a low-income senior.

LOW-INCOME SENIOR - A person who is:

- (1) 65 years of age or older; or
- (2) Between 60 and 64 years of age, and:
 - (a) Is in receipt of the Guaranteed Income Supplement Allowance under the Old Age Security Act (Canada); or
 - (b) Is a widowed person receiving the spouse's allowance under the Old Age Security Act (Canada); or
- (3) 50 years of age or older, and:
 - (a) Is in receipt of a pension from a pension plan registered under the Income Tax Act (Canada); or
 - (b) Is in receipt of a pension annuity resulting from a pension plan registered under the Income Tax Act (Canada); and, any reference in this definition to the age of a person is reference to the age of the person during any part of the year for which the application for the co-operative housing solid waste grant is made.

SPOUSE - Has the same meaning as in section 29 of the Family Law Act, R.S.O. 1990, c. F.3.

WIDOW - A surviving spouse of a deceased low-income person who is also a low-income person.

§ 844-44. Co-operative Housing Solid Waste Grant

The City shall, where an eligible low-income person has made an application in relation to an eligible property as set out in §844-46 relating to the co-operative housing solid waste grant, provide the Co-operative Housing Solid Waste Grant to that eligible person in accordance with the process set out in this Article in the solid waste grant amount of \$163.76.

§ 844-45. Eligibility Criteria for the Co-Operative Housing Solid Waste Grant

A person is eligible to receive the co-operative housing solid waste grant if:

- (1) They are an eligible low-income disabled person or low-income senior;
- (2) They have entered into a Co-operative Occupancy Agreement with the co-operative corporation that owns and operates the eligible property;

- (3) They occupy the eligible property as their principal residence for no less than one year immediately preceding October 31 of the year for which the grant is sought;
- (4) They have made an application for the co-operative housing solid waste grant program in accordance with the provisions of §844-46;
- (5) The application for the co-operative housing solid waste grant is in respect of only the year in which the application is made;
- (6) They agree to notify the Deputy Treasurer of any change in circumstances which would alter their status as an eligible person;
- (7) The eligible property receives City of Toronto solid waste collection services;
- (8) Payment to the City for all taxes and utility charges payable for all previous years by the co-operative corporation that owns and operates the eligible property have been made in full.

§ 844-46. Applications for co-operative housing solid waste grant

For a calendar year, an application for the co-operative housing solid waste grant may be made by one eligible person for an eligible property, which application:

- (1) Must be in writing on a form, or in another manner, approved by the Deputy Treasurer for this purpose.
- (2) Must be received by the Deputy Treasurer as follows:
 - (a) Subject to Subsection (2)(a.1) and Subsection (2)(b), as may be applicable, on or before October 31 of the year for which the co-operative housing solid waste grant is sought;
 - (a.1) Despite Subsection (2)(a) and subject to Subsection 2(b), on or before October 31, 2025 for the 2024 and 2025 calendar years;
 - (b) Despite Subsection (2)(a), the Deputy Treasurer may, in the Deputy Treasurer's discretion, accept a late application for the co-operative housing solid waste grant after October 31, but before December 31, of the year for which the co-operative housing solid waste grant is sought.
- (3) Must include supporting documentation satisfactory to the Deputy Treasurer:

- (a) to establish that the property with respect to which the application is made is an eligible property;
- (b) [1] to establish that the applicant is an eligible person; or
[2] containing a statement on behalf of all eligible persons occupying an eligible property authorizing the City to:
 - (i) indirectly collect and use information, including personal information, from the Canada Revenue Agency for the purpose of establishing that the applicant is an eligible person; and
 - (ii) collect, and disclose to the Canada Revenue Agency, any additional personal information that is required by the Canada Revenue Agency for purposes of indirect collection of personal information concerning income.

§ 844-47. Administration of co-operative housing solid waste grant

The co-operative housing solid waste grant program shall be administered by the Director, Revenue Services and City's Revenue Services Division.

3. Municipal Code Chapter 849, Water and Sewage Services and Utility Bill is amended by:

- (A) deleting the definition of Eligible Person and Eligible Property from § 849-14.1 and replacing the definitions in alphabetical order as follows:
ELIGIBLE PERSON - A low-income person or the spouse or widow of such person, who has a household income in an amount equal to or less than the following:

- A. in 2025, \$60,000; and
- B. in future years, effective January 1 of the calendar year, the previous calendar year's household income as adjusted by the Statistics Canada, All-items Consumer Price Index by City Annual Change – Toronto for the year.

ELIGIBLE PROPERTY - Real property classified as residential property on the assessment roll, or a portion of real property classified as residential property on the assessment roll which:

- A. Is occupied by the eligible person making the application for the water rebate as their principal residence; and

- B. (1) Is owned solely by one or more eligible persons for no less than one year immediately preceding October 31 of the year in respect of which the application for the water rebate is made;
- (2) Is owned solely by the estate of a low-income person, by the widow, or by both; or
- (3) Is owned jointly by the persons set out in either (a) or (b), together with one or more other persons who do not reside at the property
- (B) deleting § 849-14.4(B) in its entirety and replacing it as follows:
- B. Must be received by the Deputy Treasurer as follows:
- (1) Subject to Subsection B(2) on or before October 31 of the year for which the water rebate is sought;
- (2) Despite Subsection B(1) the Deputy Treasurer may, in the Deputy Treasurer's discretion, accept a late application for the water rebate after October 31, but before December 31, of the year for which the water rebate is sought.
- (C) inserting a new Article IV as follows:

Article IV
Co-Operative Housing Water Grant Program

§ 849-37. Definitions.

As used in this Article IV, the following terms shall have the meanings indicated:

CO-OPERATIVE HOUSING WATER GRANT – a grant provided to an eligible person who has made a successful application for the co-operative housing water grant in relation to an eligible property, as further described in §849-38.

CO-OPERATIVE OCCUPANCY AGREEMENT – a contract to occupy the eligible property signed between the eligible person and the co-operative corporation which owns and operates the eligible property

DEPUTY TREASURER - A person appointed as a deputy treasurer under section 138 of the City of Toronto Act, 2006.

ELIGIBLE PERSON – a low-income person, or the spouse, or widow, of such a person, who satisfies the eligibility requirements as outlined in §849-39 and who has a household income of:

- A. in 2024, \$57,112 or less; or

- B. in 2025, \$60,000 or less.

ELIGIBLE PROPERTY – a unit in a co-operative housing residential building or complex that is owned and operated by a co-operative corporation that meets the requirements of being a “non-profit housing co-operative” as defined in the Co-operative Corporations Act, R.S.O. 1990, c. C. 35.

HOUSEHOLD INCOME - the combined gross income of all persons named in the Co-operative Occupancy Agreement and their spouse(s) who occupy the eligible property.

LOW-INCOME DISABLED PERSON - A person who is in receipt of one or more of the following:

- A. A disability pension under the Canada Pension Plan Act (Canada);
- B. Income support under the Ontario Disability Support Program Act, 1997;
- C. Benefits under the Workplace Safety and Insurance Act, 1997;
- D. Benefits for the interruption of earnings due to a prescribed illness, injury or quarantine under the Employment Insurance Act (Canada); or
- E. Benefits under a contract of individual or group accident, sickness or disability insurance, or any other disability benefits arising from a contract of insurance, which contracts are consistent with the Ontario Insurance Act or any similar legislation governing contracts of insurance in another Canadian province.
- F. Such other financial benefits, support(s) or circumstances in respect of a person's disability that, in the opinion of the Deputy Treasurer establish that a person is a low-income disabled person for the purposes of this Article.

LOW-INCOME PERSON - A low-income disabled person or a low-income senior.

LOW-INCOME SENIOR - A person who is:

- A. 65 years of age or older; or
- B. Between 60 and 64 years of age, and:
 - (1) Is in receipt of the Guaranteed Income Supplement Allowance under the Old Age Security Act (Canada); or
 - (2) Is a widowed person receiving the spouse's allowance under the Old Age Security Act (Canada); or
- C. 50 years of age or older, and:
 - (1) Is in receipt of a pension from a pension plan registered under the Income Tax Act (Canada); or

- (2) Is in receipt of a pension annuity resulting from a pension plan registered under the Income Tax Act (Canada); and, any reference in this definition to the age of a person is reference to the age of the person during any part of the year for which the application for the co-operative housing water grant is made.

SPOUSE - Has the same meaning as in section 29 of the Family Law Act, R.S.O. 1990, c. F.3.

WIDOW - A surviving spouse of a deceased low-income person who is also a low-income person.

§ 849-38. Co-operative Housing Water Grant

The City shall, where an eligible low-income person has made an application in relation to an eligible property as set out in §849-40 relating to the co-operative housing water grant, provide the Co-operative Housing Water Grant to that eligible person in accordance with the process set out in this Article in the water grant amount of \$200.00.

§ 849-39. Eligibility Criteria for the co-operative housing water grant

A person is eligible to receive the co-operative housing water grant if:

- A. They are an eligible low-income disabled person or low-income senior;
- B. They have entered into a Co-operative Occupancy Agreement with the co-operative corporation that owns and operates the eligible property;
- C. They occupy the eligible property as their principal residence for no less than one year immediately preceding October 31 of the year for which the grant is sought;
- D. They have made an application for the co-operative housing water grant program in accordance with the provisions of §849-40;
- E. The application for the co-operative housing water grant is in respect of only the year in which the application is made;
- F. They agree to notify the Deputy Treasurer of any change in circumstances which would alter their status as an eligible person;
- G. Payment to the City for all taxes and utility charges payable for all previous years by the co-operative corporation that owns and operates the eligible property have been made in full.

§ 849-40. Applications for co-operative housing water grant.

For a calendar year, an application for the co-operative housing water grant may only be made by one eligible person for an eligible property, which application:

- A. Must be in writing on a form, or in another manner, approved by the Deputy Treasurer for this purpose.
- B. Must be received by the Deputy Treasurer as follows:
 - (1) Subject to subsection (1.1) and subsection (2), as may be applicable, on or before October 31 of the year for which the co-operative housing water grant is sought;
 - (1.1) Despite subsection (1) and subject to subsection (2), on or before October 31, 2025 for the 2024 and 2025 calendar years;
 - (2) Despite subsection (1), the Deputy Treasurer may, in the Deputy Treasurer's discretion, accept a late application for the co-operative housing water grant after October 31, but before December 31, of the year for which the co-operative housing water grant is sought.
- C. Must include supporting documentation satisfactory to the Deputy Treasurer:
 - (1) to establish that the property with respect to which the application is made is an eligible property;
 - (2) (a) to establish that the applicant is an eligible person; or
 - (b) containing a statement on behalf of all eligible persons occupying an eligible property authorizing the City to:
 - [i] indirectly collect and use information, including personal information, from the Canada Revenue Agency for the purpose of establishing that the applicant is an eligible person; and
 - [ii] collect, and disclose to the Canada Revenue Agency, any additional personal information that is required by the Canada Revenue Agency for purposes of indirect collection of personal information concerning income.

§ 844-47. Administration of co-operative housing water grant

The co-operative housing water grant program shall be administered by the Director, Revenue Services and City's Revenue Services Division.

- (D) Sections 1A, 1B, 1C, 2A, 2B, 3A, and 3B come into force on the date this by-law is adopted.
- (E) Sections 1D, 2C, and 3C are deemed to come into force on January 1, 2024.

Enacted and passed on February 11, 2025.

Frances Nunziata,
Speaker

John D. Elvidge,
City Clerk

(Seal of the City)