

APPENDIX E

Co-Operative Housing Grant Program for Eligible Members

Effective January 1, 2024, the City has established the following 3 grant programs (the “Grant Programs”) for eligible low-income senior or disabled members of co-operative housing based on the eligibility criteria and terms and conditions set out in this Appendix E:

- Co-Operative Housing Property Tax Grant Program
- Co-Operative Housing Water Grant Program
- Co-Operative Housing Solid Waste Grant Program

Eligible Property:

An Eligible Property is 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](#) (the “Act”).

Eligible Member:

An Eligible Member is a member who has signed a Co-operative Occupancy Agreement with a non-profit housing co-operative corporation that is an Eligible Property. To be eligible for the Grant Programs, an Eligible Member must (i) live in a unit in an Eligible Property and (ii) satisfy the Eligibility Criteria to apply for the Grant Program set out below.

Eligibility Criteria:

To qualify for the Grant Programs, the following criteria must be met by the Eligible Member:

- Property taxes and utility account for the Eligible Property must not be outstanding for prior taxation years
- Eligible Member must have occupied the unit in an 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
- Eligible Member must meet the program-specific eligibility criteria
- Combined household income includes the combined income of all co-operative members named in the Co-operative Occupancy Agreement who reside at the property and their spouse(s)

Co-Operative Housing Property Tax Grant Program

To qualify for the Co-Operative Housing Property Tax Grant Program, the Eligible Member must:

- Have a combined household income of:
 - \$57,112 or less for the 2024 taxation year or

- \$60,000 or less for the 2025 taxation year
- Be one of the following:
 - 65 years of age or older, or
 - 60-64 years of age and be in receipt of Guaranteed Income Supplement or an allowance under the Old Age Security Act, or
 - A person living with a disability and in receipt of disability benefits

Co-Operative Housing Water Grant Program

To qualify for the Co-Operative Housing Water Grant Program, the Eligible Member must:

- Have a combined household income of:
 - \$57,112 or less for the 2024 taxation year or
 - \$60,000 or less for the 2025 taxation year
- Be one of the following:
 - 65 years of age or older, or
 - 60-64 years of age and be in receipt of Guaranteed Income Supplement or an allowance under the Old Age Security Act, or
 - 50 years of age or older, if in receipt of a registered pension or pension annuity under the Income Tax Act,
 - A person living with a disability and in receipt of disability benefits

Co-Operative Housing Solid Waste Grant Program

To qualify for the Co-Operative Housing Solid Waste Grant Program, the Eligible Member must:

- Have a combined household income of:
 - \$57,112 or less for the 2024 taxation year or
 - \$60,000 or less for the 2025 taxation year
- Be one of the following:
 - 65 years of age or older, or
 - 60-64 years of age and be in receipt of Guaranteed Income Supplement or an allowance under the Old Age Security Act, or
 - 50 years of age or older, if in receipt of a registered pension or pension annuity under the Income Tax Act,
 - A person living with a disability and in receipt of disability benefits
- The Eligible Property must receive City of Toronto waste collection services

How to apply

To apply for the Grant Programs, the following must be submitted:

- Co-Operative Housing Grant Program Application Form
 - The application deadline for the 2024 and 2025 taxation years is October 31, 2025

- For 2026 and subsequent taxation years, the application deadline is October 31 of the relevant taxation year
- A copy of the Co-Operative Occupancy Agreement - only required for first-time applicants
- Proof of age, such as a driver's license, may be required, if the Eligible Member is applying as a senior for the first time
- Every co-operative member named in the Co-operative Occupancy Agreement who resides at the unit in the Eligible Property and their spouse(s) must provide an unaltered copy of their Notice of Assessment or Notice of Reassessment from the Canada Revenue Agency (CRA) for the relevant taxation year
 - If a co-operative member named in the Co-Operative Occupancy Agreement wishes to be excluded from the household income calculation, supporting documentation of proof of residency at a different address is required.
- New application is required for each taxation year and only one application can be made per unit in an Eligible Property.

The Deputy Treasurer is authorized to exercise in his or her sole discretion the acceptance of late applications if the application is received after October 31, but before December 31, of the year for which the grant is sought.

Grant Amounts

Co-Operative Housing Property Tax Grant Program - Annual property tax grant amount of \$50 per unit.

Co-Operative Housing Water Grant Program - Annual water grant amount of \$200 per unit.

Co-Operative Housing Solid Waste Grant Program - Annual solid waste grant amount of \$163.76 per unit.