



**PATHWAY TO
POTENTIAL**
Social Investment Windsor-Essex

Pathway to Potential 2021 Lunch & Learn Series

Property Tax Relief for Extreme Poverty or Sickness

January 11, 2021

**Presented by: Stephen Lynn, Social Policy & Planning Department
Codie Bouliane, Taxation Department**

Pathway to Potential & Social Investment in Windsor-Essex

- ▶ Since 2009, Pathway to Potential (P2P) has been the City of Windsor and County of Essex response to addressing the needs of children and families living in poverty.
- ▶ In 2017, P2P became a comprehensive 9-point social investment plan, focused on essential social investments in residents, neighbourhoods and the larger community.
- ▶ P2P is hosting today's webinar to increase awareness of the City of Windsor's Property Tax Relief program for property owners due to extreme poverty or sickness



Zoom Webinar Tips

House Keeping

- ▶ We ask that you please mute yourself
 - ▶ For those joining by phone - use the mute/unmute button on your phone
 - ▶ For those joining by web- Use the buttons on the bottom of your screen
- ▶ The host may require to mute you if we experience continued background noise.

Posing Questions & Comments

- ▶ Questions can be posed throughout the presentation by using the **Chat Box**. Please direct your messages to **Stephen Lynn**.

Technical issues

- ▶ If you experience any issues use the chat to send a private message to **Teresa Falsetta Aflak**.





Tax Relief Program: Extreme Poverty or Sickness



Agenda

- What is Tax Relief?
- How to apply
- Who can apply
- Tax Relief Application
- Financial Disclosure form
- Extreme Sickness form
- Deadlines



What is Tax Relief?

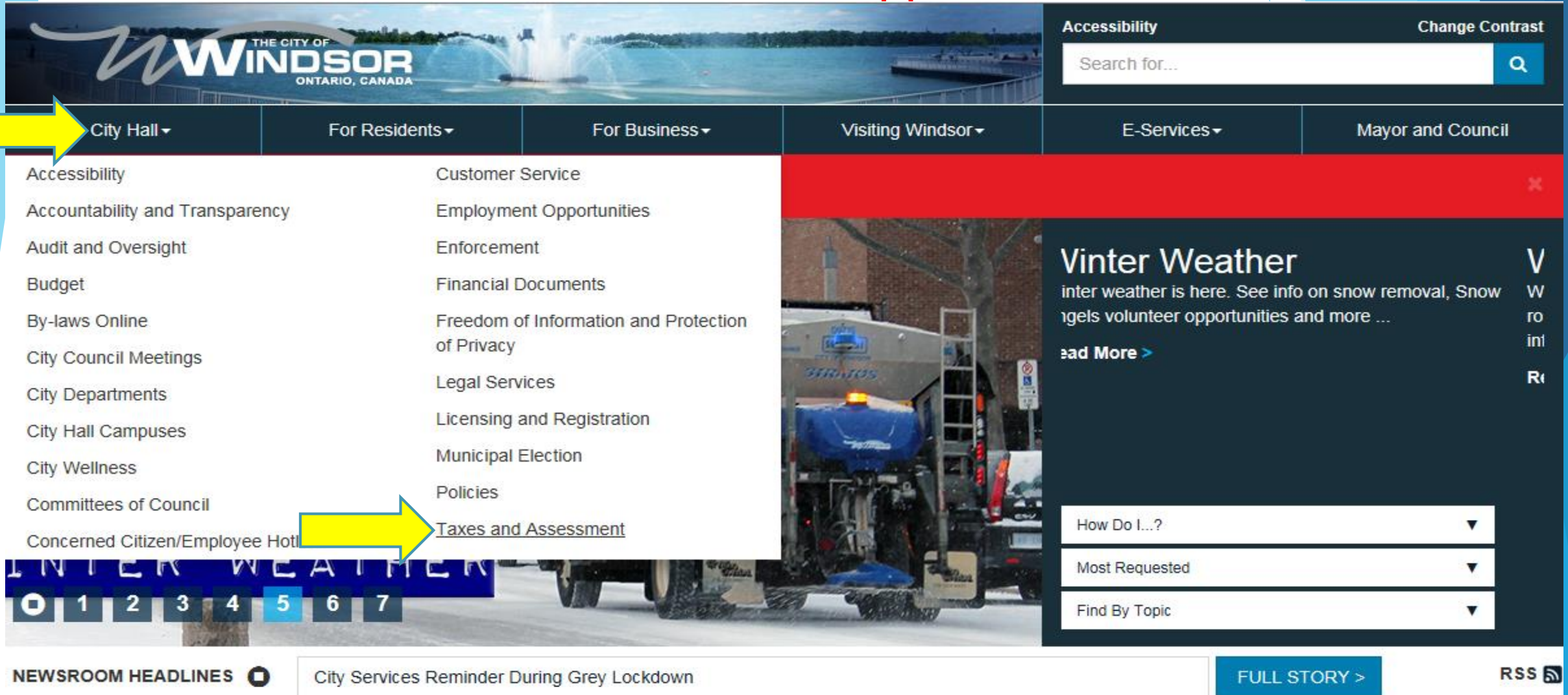
- The tax relief application is available for those property owners who are applying for tax relief due to **extreme poverty or sickness** under Section 357. (1) (d.1) of the *Ontario Municipal Act*.
- The intention of the program is to provide temporary relief for those property owners who may qualify.
- Subject to qualification, the amount of relief would be up to the amount of taxes levied for the year applied for and any applicable interest
- Example: Home valued at \$150,000 - property taxes \$2,600 - Maximum amount of tax relief \$1,887.00 for 2020's taxes



Where to find Tax Relief Application

- City of Windsor Website - <https://www.citywindsor.ca/cityhall/Taxes--and-Assessment-/Pages/Tax-Rebates-and-Relief.aspx>
- Email propertytax@citywindsor.ca
- Call 311 and ask about the Tax Relief program - they will assist with general information

Where to find Tax Relief Application



The screenshot shows the City of Windsor website's navigation menu. A yellow arrow points to the 'City Hall' dropdown menu, which is open. Another yellow arrow points to the 'Taxes and Assessment' link in the dropdown menu. The website header includes the City of Windsor logo, a search bar, and links for Accessibility and Change Contrast. The navigation menu includes categories like City Hall, For Residents, For Business, Visiting Windsor, E-Services, and Mayor and Council. A 'Winter Weather' banner is visible on the right side of the page.

City Hall ▾

- Accessibility
- Accountability and Transparency
- Audit and Oversight
- Budget
- By-laws Online
- City Council Meetings
- City Departments
- City Hall Campuses
- City Wellness
- Committees of Council
- Concerned Citizen/Employee Hotline
- Customer Service
- Employment Opportunities
- Enforcement
- Financial Documents
- Freedom of Information and Protection of Privacy
- Legal Services
- Licensing and Registration
- Municipal Election
- Policies
- Taxes and Assessment

For Residents ▾

For Business ▾

Visiting Windsor ▾

E-Services ▾

Mayor and Council

Accessibility Change Contrast

Search for...

Winter Weather

Winter weather is here. See info on snow removal, Snow Angels volunteer opportunities and more ...

[Read More >](#)

How Do I...? ▾

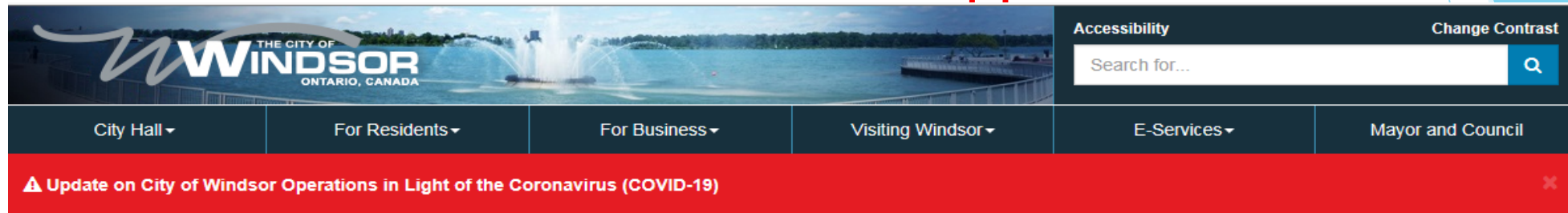
Most Requested ▾

Find By Topic ▾

NEWSROOM HEADLINES

City Services Reminder During Grey Lockdown [FULL STORY >](#) [RSS](#)

Where to find Tax Relief Application



Accessibility Change Contrast

Search for...

City Hall ▾ For Residents ▾ For Business ▾ Visiting Windsor ▾ E-Services ▾ Mayor and Council

⚠ Update on City of Windsor Operations in Light of the Coronavirus (COVID-19) ✕

[Home](#) / [City Hall](#) / [Taxes and Assessment](#)

Taxes and Assessment

Business Improvement
Area Levies

Property Assessment

Paying Your Taxes

Historical Tax Rates

Capping Percentages
and Levy Factor
Changes

Tax Billing Cycle

Late Payment Charges

Where Your Money
Goes

Property Tax Sale

Changes To Your Tax
Account

Requesting Tax
Information

Tax Rebates and Relief

Property Taxes and Assessment

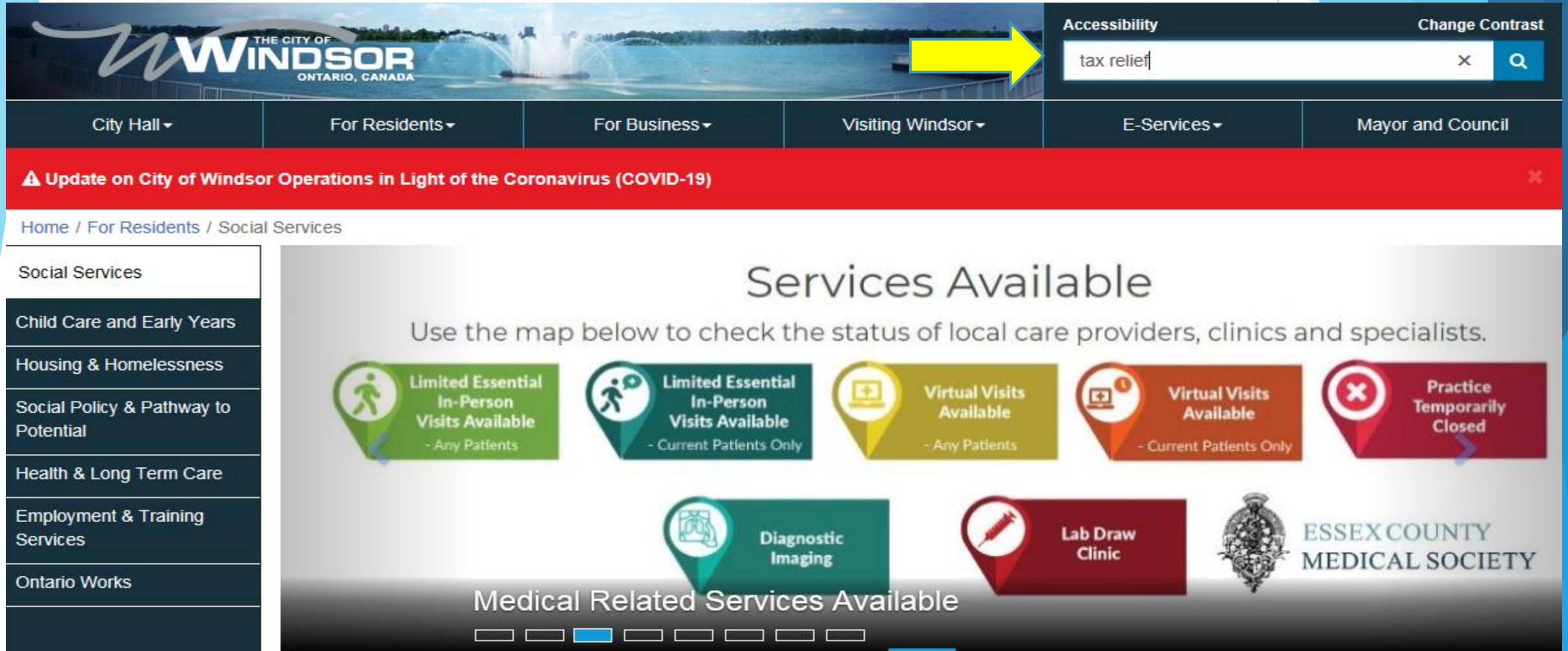
What's New:

2020 Final Tax Bills:

- The 2020 Final Property Tax bills have been mailed out in the week of July 20, 2020, and the first instalment will be due in mid August (August 19).
- The Instalment/Pre Authorized Payment Plan (PAP) withdrawal dates have been deferred by one month. The new PAP withdrawals will run from August to December. Please see the schedule of payments below:
- Due dates for regular tax payments are **August 19, September 16** and **November 18**.
- Due dates for each of the PAP plans are as follows:
 - Installment Date Plan: August 19, September 16 and November 18
 - Mid-Month Plan: August 17, September 15, October 15, November 16, and December 15
 - End-of-Month Plan: August 31, September 30, October 30, November 30, and December 31
- If you have not received your property tax bill by **August, 4 2020** or have questions with regards to your 2020 Final Property Tax Bill, call 311 or e-mail propertytax@citywindsor.ca
- In-person customer service is currently by **appointment only**. To speak to someone in regard to your 2020 Final Property Tax Bill, call 311 or e-mail propertytax@citywindsor.ca.
- A payment **drop box** has been placed in the lobby of 350 City Hall Square West for convenience (**no appointment necessary**).
- Property owners who have opted to have their **mortgage or financial institution** remit property taxes directly to the City will receive their 2020 Final Tax Bill for information only. **No action is necessary**. The mortgage and financial institution will continue to receive information related to payment. A \$30 annual administrative fee will be charged to the mortgage/financial institution.
- Final tax rates have been set, which when applied to the current assessment values will result in an average increase in property tax of **2.15%** or

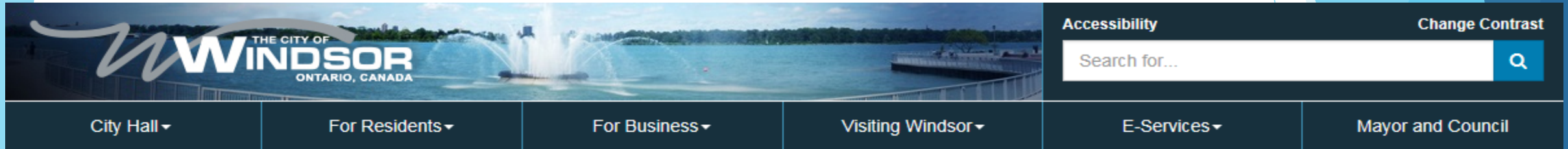


Where to find Tax Relief Application



The screenshot shows the City of Windsor website interface. At the top left is the logo for 'THE CITY OF WINDSOR ONTARIO, CANADA'. A yellow arrow points from the logo area to a search bar on the right. The search bar contains the text 'tax relief' and has a magnifying glass icon. To the right of the search bar are links for 'Accessibility' and 'Change Contrast'. Below the search bar is a navigation menu with items: 'City Hall', 'For Residents', 'For Business', 'Visiting Windsor', 'E-Services', and 'Mayor and Council'. A red banner below the navigation menu reads 'Update on City of Windsor Operations in Light of the Coronavirus (COVID-19)'. Below the banner is a breadcrumb trail: 'Home / For Residents / Social Services'. On the left side, there is a sidebar menu for 'Social Services' with items: 'Child Care and Early Years', 'Housing & Homelessness', 'Social Policy & Pathway to Potential', 'Health & Long Term Care', 'Employment & Training Services', and 'Ontario Works'. The main content area is titled 'Services Available' and contains the text: 'Use the map below to check the status of local care providers, clinics and specialists.' Below this text are five service status icons: 1. 'Limited Essential In-Person Visits Available - Any Patients' (green icon with a person walking). 2. 'Limited Essential In-Person Visits Available - Current Patients Only' (teal icon with a person walking and a speech bubble). 3. 'Virtual Visits Available - Any Patients' (yellow icon with a laptop and a plus sign). 4. 'Virtual Visits Available - Current Patients Only' (orange icon with a laptop and a plus sign). 5. 'Practice Temporarily Closed' (red icon with a person walking and a red X). Below these icons are two more service status icons: 'Diagnostic Imaging' (teal icon with a microscope) and 'Lab Draw Clinic' (red icon with a syringe). To the right of these icons is the logo for 'ESSEX COUNTY MEDICAL SOCIETY'. At the bottom of the page, there is a section titled 'Medical Related Services Available' with a progress bar consisting of eight boxes, the third of which is highlighted in blue.

Where to find Tax Relief Application



THE CITY OF
WINDSOR
ONTARIO, CANADA

Accessibility Change Contrast

Search for...

City Hall ▾ For Residents ▾ For Business ▾ Visiting Windsor ▾ E-Services ▾ Mayor and Council

⚠ Update on City of Windsor Operations in Light of the Coronavirus (COVID-19) ✕

Home / Search / Responsive / Tax%20relief

1-10 of about 1045 results, found for 'tax relief'

Filter Results

Show All

Show Only Adobe Pdf

Show Only Webpages

Tax Rebates and Relief

Vacancy Rebates are available for commercial and ... The **tax relief** application is available for those property owners who are applying for **tax relief** due to extreme poverty or sickness under Section 357 ...

Date: 12/18/2020 8:29:17 PM Size: 157KB

<https://www.citywindsor.ca/cityhall/Taxes--and-Assessment-/Pages/Tax-Rebates-and-Relief.aspx>

Tax Relief Application - Extreme Poverty or Sickness

Date: 12/18/2020 7:45:54 PM Size: 273KB

<https://www.citywindsor.ca/cityhall/Taxes--and-Assessment-/Documents/Tax Relief Application - Extreme Poverty or Sickness.pdf>

Tax Relief - Financial Disclosure

for the purposes of determining eligibility for property **tax relief** and the amount of **tax relief** in respect of the **Tax** Adjustment Application. Questions about this collection may be ...

Date: 9/5/2019 7:18:28 PM Size: 395KB

<https://www.citywindsor.ca/cityhall/Taxes--and-Assessment-/Documents/Tax Relief - Financial Disclosure 2020.pdf>



Who Qualifies for Tax Relief?

- Your household income needs to fall below the Low Income Cut Off threshold which is noted on the Financial Disclosure Form
 - 1 Person \$25,338.00
 - 2 Persons \$31,544.00
 - 3 Persons \$38,780.00
 - 4 Persons \$47,084.00
 - 5 Persons \$53,402.00
 - 6 Persons \$60,228.00
 - 7 Or More Persons \$67,056.00
- Anyone over the age of 18 living in the home must be included in household income
- Value of your house needs to be under \$168,000
- Eligible for 2 years of tax relief only - does not have to be consecutive years
- Financial Savings at the end of the previous year are not double the amount of your Annual Property Taxes



Forms Required for Extreme Poverty

- Tax Relief Application
- Financial Disclosure Form

Tax Relief Application

TAX RELIEF APPLICATION – Extreme Poverty or Sickness (Municipal Act, 2001 – Section 357(1) (d.1))

The deadline for submitting applications is the last day of February of the year following the taxation year to which the application relates.

To be eligible for Tax Relief (cancellation, reduction or refund of taxes), you must satisfy the conditions which are outlined under the section of which you are applying for.

Enclose your application (this completed form along with any required supporting documents) and mail to: The City of Windsor Corporate Services, 350 City Hall Square West, Suite 410, Windsor, ON N9A 6S1

OR email application to: propertytax@citywindsor.ca

OR fax application to: (519) 255-7310

Answer all questions on this form as it relates to the type of relief that you are applying for. You will find the appropriate forms attached with respect to the type of relief that you may be applying for. If you have any questions, please contact the City of Windsor at: 311, or (519) 255-CITY (2489) or 1-866-488-9311.

**ADJUSTMENT
OF
2020 Taxes**

(Example)

ROLL NUMBER

3	7	3	9	0	1	0	1	1	1	1	0	0	0	0
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

3739 - _____ - _____ - _____ - 0000

Tax Relief Application

APPLICATION DATE:			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
DAY	MONTH	YEAR	
PERSONAL INFORMATION			
Property owner's last name:	First:	Middle:	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss.
Other property owner's last name:	First:	Middle:	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss.
Property address:			P.O. Box:
City:		Province:	Postal Code:
Home phone number: ()	Alternate phone number: ()	Fax number: ()	
REASON FOR APPLICATION	<input type="checkbox"/> EXTREME SICKNESS	<input type="checkbox"/> EXTREME POVERTY	
APPLICANT'S CONSENT			

I, _____ do hereby declare that the information given in this application and supporting documents is true, correct and complete in every respect, and (name of applicant) I make this solemn declaration conscientiously believing it to be true and knowing it is of the same force and effect as if made under other and by virtue of the Canada Evidence Act.

I authorize the City of Windsor to use this information to make a decision with respect to my Tax Appeal Application. I understand that I am financially responsible for any property tax balance that may be outstanding on my account provided that partial or no tax relief was granted, which as a result will have to be paid in full including penalties (if applicable). I authorize the City of Windsor to inspect and have access to information and records relating to any information required to process my application (such as; any assets held by me or on my behalf in any financial institution, or medical information). In addition the City may investigate balances on liabilities owing by myself or joint property owner.



Financial Disclosure Form

COMPASSIONATE APPEAL – FINANCIAL DISCLOSURE FORM

(Appeal due to Extreme Poverty or Sickness under Section 357. (1) (d.1) of the Municipal Act)

- The purpose of this Financial Disclosure Form is to provide the City of Windsor with financial information which will be used in strict confidence to make a judgment on the appeal application for tax relief due to extreme sickness or poverty under Section 357. (1) (d.1) of the Ontario Municipal Act.
- To be eligible for a tax relief (cancellation, reduction or refund of taxes), you must satisfy the conditions described in Category 1, 3 and 4 or all four Categories (Category 2 is not valid without satisfying Category 1, 3 and 4).

ELIGIBILITY (PLEASE CHECK THE APPROPRIATE BOX WITHIN EACH CATEGORY TO CONFIRM ELIGIBILITY)

Category 1- Extreme Poverty

A single residential property owner will be eligible for tax relief if:

Family income less than low income thresholds:

- | | | |
|--------------------------|-------------------|--------------|
| <input type="checkbox"/> | 1 Person | \$ 25,338.00 |
| <input type="checkbox"/> | 2 Persons | \$ 31,544.00 |
| <input type="checkbox"/> | 3 Persons | \$ 38,780.00 |
| <input type="checkbox"/> | 4 Persons | \$ 47,084.00 |
| <input type="checkbox"/> | 5 Persons | \$ 53,402.00 |
| <input type="checkbox"/> | 6 Persons | \$ 60,228.00 |
| <input type="checkbox"/> | 7 Or More Persons | \$ 67,056.00 |

Category 2 - Sickness

A single residential property owner will be eligible for tax relief if:

- Prolonged sickness for at least 90 consecutive days, in 2020, for the primary income earner.
- Prolonged sickness for at least 90 consecutive days, in 2020, for a family member that requires the primary income earner to take a leave from work.

- Provide a completed **Compassionate Appeal – Attending Physician’s Form** (Please note that this element of the application is strictly optional).

Category 3 - Financial Savings/Assets

A single residential property owner will be eligible for tax relief if:

Financial savings/assets of the family unit as at December 31st, 2020 of the tax year are:

- Equal to or below the property taxes.
- Above the property taxes. However, the financial savings/assets are not more than two times the property taxes.

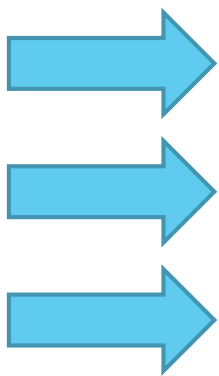
Category 4 - Current Value Assessment (CVA) of the Property

A single residential property owner will be eligible for tax relief if:

- Property assessment value is equal to or less than \$168,000
- Property assessment value is above \$168,000. However, the property assessment value which falls above the cut-off level is below the property taxes.

The following documents will be required to accompany this application when they become available. (Please mail or drop them off at the address provided on the 2020 Tax Adjustment Application Form):

- A copy of the **2020 Income Tax Return from Canada Revenue Agency**
 - Copies must be provided for **all** current/listed owners on the property together with the spouse/partner of the property owner and any occupants 18 years of age or older. Children below the age of 18 in full time attendance at a qualifying educational institution are excluded (must provide proof of enrollment if 16-18 years of age).
- A copy of the **2020 Notice of Personal Income Tax Assessment from Canada Revenue Agency**
 - Copies must be provided for **all** current/listed owners on the property together with the spouse/partner of the property owner and any occupants 18 years of age or older. Children below the age of 18 in full time attendance at a qualifying educational institution are excluded (must provide proof of enrollment if 16-18 years of age). **(To request a copy 1-800-959-8281).**
- A copy of an official **Bank Statement**, outlining all transactions for the period ending December 31st, 2020, for all bank accounts owned. Please note that additional banking information may be required.
 - Copies must be provided for **all** current/listed owners on the property together with the spouse/partner of the property owner (this includes any account whether you have it by yourself or with someone else or whether it is in your name or any other name).
- In addition, other supporting documentation may be requested if more information is required with respect to your application.



PERSONAL INFORMATION

Occupation:	Employer:	Employer phone number: ()
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Marital status (please check one box):

Single
 Married
 Divorced
 Separated
 Widowed
 Common Law

If married, give particulars of wife/husband as follows:

Spouse's last name:	First:	Middle:
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Occupation:	Employer:	Employer phone number: ()
-------------	-----------	----------------------------------

Other family members (children, dependents; that reside in the household the application is being made for):

Name:	Age:	Occupation:	Income:	Dependent:	
				<input type="checkbox"/> Yes	<input type="checkbox"/> No
				<input type="checkbox"/> Yes	<input type="checkbox"/> No
				<input type="checkbox"/> Yes	<input type="checkbox"/> No
				<input type="checkbox"/> Yes	<input type="checkbox"/> No

FINANCIAL INFORMATION

What is the approximate total family income for your household?

Yearly:

\$

Did you apply for the Ontario Trillium Benefit for 2020 tax year?

Yes

No

What type of income do you receive: (Please select all appropriate responses that qualify)

Employment

Unemployment Compensation

Worker's Compensation

Accident/Disability Benefits

Social Security

Old Age Pension

Retirement Benefits

Child Tax Credit

Rental

Child Support

Other

If you selected other, please provide the source and the amount of income below:

Do you have a chequing or savings account

Yes

No

If yes, please provide the following information:

Name and Address of Bank, Credit Union or Financial Institution:

Type of account:

Account Number:

Please provide the full value of all savings/chequing accounts listed above as at December 31st, 2020:

\$

Do you have any stocks, bonds, securities, certificates of deposit, mutual funds, money market account (excluding RRSP's), etc?:

Yes

No

If yes, please provide the full value of all investments as at December 31st, 2020, for all applicable categories mentioned above:

\$

Do you own any additional homes, buildings, land or any other real estate (excluding your primary residence):

Yes

No

If yes, please provide details:

Do you own or operate a business?

Yes

No

If yes, what is the name and location?



Forms Required for Extreme Sickness

- Tax Relief Application
- Financial Disclosure Form
- Attending Physician's Form

Attending Physicians Form

SECTION II: TO BE COMPLETED BY THE ATTENDING PHYSICIAN (PLEASE PRINT)

The above mentioned patient has filed a Tax Appeal Application for special consideration on medical grounds. The patient is authorizing you, the attending physician, to release the information requested below. Please retain a copy of this form for your files as your office may be contacted to verify that this statement was completed by the attending physician. The original form must be returned to the patient for submission with the application.

Date form received:

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
DAY			MONTH			YEAR			

PATIENT HISTORY

Date of illness/accident:

Start:

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
DAY			MONTH			YEAR			

End:

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
DAY			MONTH			YEAR			

Summary of nature of illness/accident:

Has the illness/accident and/or treatment prescribed seriously affected the patient's ability to work and perform?

Yes No

Attending Physicians Form

In your opinion will the patient ever be able to resume any type of work? No Yes

If "Yes", what is the anticipated date of return to work?

/ /
DAY MONTH YEAR

PRESENT CONDITION

At this date is the patient:

Ambulatory Bedridden Confined to House Hospitalized Other If "Other" please explain:

REMARKS

PHYSICIAN'S CONSENT

Signature of Attending Physician:

Date:

/ /
DAY MONTH YEAR



Deadlines

- Tax Relief Application - February 28, 2021
- Supporting documentation - May 31, 2021
- At that point everything will be reviewed and a letter will be sent to the applicant indicating whether the Tax Department is recommending that Council should approve or deny the application.
- If the recommendation is to deny, the applicant will have 30 days from the date of the letter to file and appeal to the Property Tax Relief Internal Review Panel. The decision of the committee will be what is recommended to Council.
- Once approved by Council, the amount of tax relief will be credited to the applicant's tax account
- Council meeting is the last week of September



Top Thing to Remember

- Submitting the Tax Relief application and the Financial Disclosure by February 28, 2021
- Filing your taxes by the April 30, 2021 deadline in order to get your Notice of Assessment

Thanks for Listening!

Questions?

Contact Codie Bouliane for questions related to the Property Tax Relief Program at cbouliane@citywindsor.ca

For more information about Pathway to Potential:
Contact us at p2p@citywindsor.ca

OR

Visit our website at www.pathwaytopotential.ca