Appendix F – Seniors on GIS and PAP Programs

Seniors on Guaranteed Income Supplement ("GIS")

This program is recommended to support Seniors on GIS. The credit would be applied on an application basis at the rate approved by Council in this report. The credit would be non-refundable meaning if for any reason the credit would result in the City credit being larger then actual charges a payment for the difference would not be awarded. Further, in the event an applicant becomes ineligible part way through the year, the credit will be prorated. As this credit is being introduced for the first time in 2021, starting April 1 the credit would be prorated for 9 months. In all future years it will be prorated for 12 months.

To qualify the following conditions are recommended to be required:

- 1. Applicant (or spouse) is a water and wastewater rate payer and considered responsible for the account; and
- 2. Applicant (or spouse) is 65 years of age or older; and
- 3. Applicant (or spouse) uses the property for which the application is being made for the purpose of their personal residence; and
- 4. Applicant (or spouse) is in receipt of a monthly GIS pursuant to Part II of the Old Age Security Act (Canada)

The City will introduce an application process. For the purposes of simplifying the process once in the program the Applicant will remain in the program until they are no longer eligible. The applicant will be required to sign as part of the application process that they agree to notify the City should the they no longer be eligible and agree they are subject to a verification request in future years. Staff will perform verification checks on a test basis. For greater clarity every applicant will not be tested every year.

Pre-authorized Payment Plan ("PAP")

The City has maintained a PAP plan for years. The benefit of the plan is residents can pay a consistent amount monthly to manage their payments and the City work with residents to manage those payments.

From the City's perspective this also helps manage cashflow for the water and wastewater program.

This report recommended a one-time \$25 dollar credit for any residents that sign up for the PAP program. As illustrated in Appendix B and Appendix C this is effectively a 2% reduction in a resident's water and wastewater bill.