

Information Sheet

Sickness or Extreme Poverty Cancellation, Reduction or Refund of Property Taxes Section 357(1)(d.1) of the Municipal Act, 2001

Important Information

- If you are unable to pay your property taxes due to extreme poverty or sickness, you may make an application to the City Treasurer asking for a cancellation or reduction of property taxes. This program is not intended to assist applicants on an ongoing basis, but rather it is intended to provide one-time or temporary relief due to financial hardship.
- An application under this section must be filed with the Treasurer on or before the legislative deadline of the last day of February of the year following the year in respect of which the application is made.
- To be eligible you must:
 - Complete Form 1790b – Financial Statement, indicating your inability to pay because of extreme poverty, and
 - Complete Form 1790d – Doctor’s Statement, to advise of your inability to pay arising from sickness.
- Municipality of Chatham-Kent Council has authorized the Assessment Review Board (ARB), an independent tribunal established by the Province of Ontario to hear and determine sickness and extreme poverty appeals.
- Your application will be forwarded to the ARB so they may schedule a hearing. The ARB reviews your application and supporting documents and arrives at a determination.
- At the hearing, you will be required to introduce evidence to support your claim because of your sickness or extreme poverty, you are unable to pay your property taxes and therefore, they should be cancelled, reduced or refunded.
- The ARB will decide whether you are entitled to a cancellation, reduction or refund of your property taxes based on your evidence related to your illness and inability to work and your income and assets.
- At the end of your hearing, the ARB Member that heard your appeal may give an oral decision or may reserve the decision for a later date. A copy of the decision will

be sent to you and the City. More information about decisions is provided on the ARB's website at <https://tribunalsontario.ca/arb/> .

- Once the City receives the decision, it will act accordingly.

Preparing for the Hearing

- The ARB will mail you a Notice of Hearing advising you of the date, time and location of your hearing.
- If you choose to continue pursuing your application for relief under this program, we request you fill out the attached form(s) and bring three copies to the hearing.
- Form 1790b relates to your inability to pay because of extreme poverty. While it is up to you to decide what evidence you believe supports your application, it is the City's experience that bringing documents to the hearing on behalf of all of the adults living in the household in support of all of the items referenced on this form are helpful to the Assessment Review Board in making its decision.
- Form 1790d relates to inability to pay arising from sickness. The City's position is that a sickness application requires you to demonstrate you are sick and are unable to pay your property taxes. In addition to Form 1790b, Form 1790d is a report from your doctor that would be helpful to the ARB in making its decision.
- The hearing is your chance to prove why you are entitled to a cancellation, reduction or refund of taxes. It is a good idea to prepare for your hearing well in advance by gathering evidence to support your position. The Board requires that you bring three photocopies of each document you plan on presenting as evidence, one for the City, one for the Board Member and one for yourself.
- All evidence should relate to the tax year of your appeal and relate to all adults living with you in your home.
- Some examples of evidence you may bring to the hearing include:
 - Your initial application
 - Your tax bill
 - Income statements from your employer or any other sources of income (e.g. long term disability)
 - Personal income tax assessments from the Canada Revenue Agency
 - Documentation related to the Ontario Disability Support Program (if applicable)
 - Personal bank statements for all bank accounts
 - Listing of all your assets and their values (including your home, other properties, vehicle(s), investments, RRSPs, Canada Savings Bonds, etc.)

- Copies of monthly bills and a detailed listing of expenses (including medications, medical supplies, transportation, loan payments, mortgage payments, groceries, personal expenses, child care, housing, life insurance and any other expense)
 - Supporting documentation to show you were unable to work because of sickness (e.g. from the Workplace Safety and Insurance Board)
 - Supporting documentation from your doctor(s) or other medical professionals for any medical care (if sickness is included as part of the reason for your application)
 - Any other evidence not listed here that you feel will support your position
- An ARB Member and Municipality of Chatham-Kent staff will be present at the hearing to ask you questions about your evidence.
 - The City may refer the ARB Member to Statistics Canada’s Low-Income Cut Offs (LICO), if you are applying on the basis of extreme poverty. For example, a household income of one person in a rural area for 2020 was approximately \$14,431 after tax per year.

Low income cut-offs (LICOs) before and after tax by community size and family size, in current dollars 1 2 3
 Frequency: Annual
 Table: 11-10-0241-01 (formerly CANSIM 206-0094)
 Release date: 2022-03-23
 Geography: Canada

Community size	Family size	Low income cut-offs after tax, 1992 base 2020	Low income cut-offs before tax, 1992 base 2020
Rural areas	1 person	14,431	18,325
	3 persons	21,871	28,046
	5 persons	31,070	38,621
Population under 30,000	1 person	16,515	20,848
	3 persons	25,029	31,906
	5 persons	35,558	43,938
Population 30,000 to 99,999	1 person	18,423	22,784
	3 persons	27,922	34,870
	5 persons	39,668	48,019

Statistics Canada. Table 11-10-0241-01 Low income cut-offs (LICOs) before and after tax by community size and family size, in current dollars
<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110024101>

- You must attend your hearing unless you provide authority to someone else to represent you at the hearing. If you do not attend, the ARB may dismiss your appeal. If you know that you will be unable to attend, you must send the Board a request to adjourn the hearing. More information about adjournments is provided on the ARB’s website at <https://tribunalsontario.ca/arb/>.

Questions

If you have questions about this application form, you may contact the Tax Department at 519.360.1998, email ckar@chatham-kent.ca or visit a municipal centre.