



Aging in Place

*Financial Policy Considerations for the Town of
Newmarket*

Executive Summary

As people spend their lives in their own home, they form attachments to their houses and create social ties within their communities; they build social networks, form fond memories, and learn where and how to access services.

According to an AARP (formerly the American Association of Retired Persons) survey conducted in the United States, over 90% of seniors above the age of 65 wish to stay in their home as long as possible. This concept of staying in one's home and/or community well into old age has been termed as 'aging in place'.

The Regional Municipality of York (York Region) will experience a large increase in the number of seniors over the next two decades as baby boomers reach the age of 65. According to a York Region report, in 2031, seniors will comprise 21% of York Region's population, which is 2.5 times greater than now.

Federal, Provincial and Municipal governments currently run programs to help seniors financially. The Town of Newmarket administers 3 different annual financial programs to help seniors pay their property taxes and utilities, which comprises potential assistance totaling \$562 per household per year. York Region also offers renovation grants for seniors who need to make unexpected purchases to allow them to keep living in their homes. The grant can be valued up to \$7,500 per project and applicants may apply twice for the grant.

Statistics show that seniors are relatively well off financially. Seniors once faced the highest rates of poverty in Canada; now they experience the lowest poverty rate of any age group. The poverty rate among seniors is almost half that of working-age Canadians. Affordability statistics suggest that seniors are no more likely to lose their homes to financial constraints than the younger baby-boomer generation.

This report discusses policy considerations and options to help improve the current financial programs, which include:

1. Legal Authority to Provide Grants and Exempt Taxes
2. Expanding the Tax Assistance Program to Renters
3. Creating a More Equitable Income Criteria
4. Implementing a Marginal Rate for Benefits
5. Consider Whether Tax Assistance Should Add To or Replace the Tax Deferral Program
6. Promoting the Financial Programs
7. One Application Process

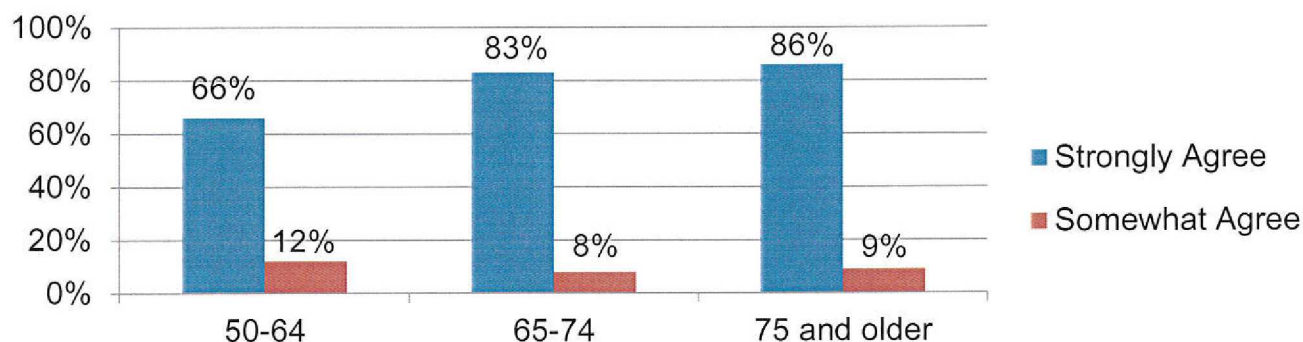
Introduction

As people spend their lives in their own homes, they form attachments to their houses and create social ties within their communities. They build social networks, form fond memories, and learn where and how to access services. Because of this, it may not be surprising that most people want to keep living their home after they reach the age of 65. This concept of staying in one's home well into old age has been termed 'aging in place'.

The Town of Newmarket currently offers financial support to help seniors be able to continue to live in their homes and communities. Nevertheless, there is room for improvement. This report will explore different financial assistance programs offered to seniors from different levels of government and the private sector. Then it will examine seniors' financial well-being relative to other age groups. Finally, it will delve into the policies offered locally and offer policy considerations to improve the Town of Newmarket's financial tools to help seniors age in place.

A survey sponsored by AARP, a seniors' interest group in the United States, found that as people age beyond 50, older cohorts have a higher desire to stay in their home. The results of the survey are illustrated in figure 1.¹

Figure 1: Percent of Seniors that Agree that they Would Like to Stay in their Current Home as Long as Possible.²



Aging in place is becoming a greater concern for Newmarket residents as more people enter the senior age group. Seniors make up the fastest-growing component of the York Region population. Between 2011 and 2031, the York Region senior population is expected to increase to approximately 311,000.³ This is nearly 2.5 times greater than it is now. By 2031, seniors will comprise 21 percent of York Region's population. These demographics are important to understand as any age specific program for seniors will have more participants and a smaller proportion of the population to pay for them over time.

Federal, Provincial and Private Sector Programs for Seniors to Age in Place

All three levels of government in Canada provide financial programs specifically to seniors. Some programs are means tested. A means test is defined as a determination of whether an individual or family is eligible for assistance, based upon whether the individual or family possesses the means to do without that help.

Federal

The federal government provides a mandatory pension plan where benefits are reflective of lifetime contributions to the pension. The average benefit in 2014 was \$7,326.84 per year.⁴ The federal government also provides income tested transfer payments to seniors through the Old Age Security (OAS) and Guaranteed Income Supplement (GIS) programs.

Provincial

The Government of Ontario offers the Guaranteed Annual Income System program that tops up the federal OAS and GIS programs to ensure all seniors meet a basic income level. See table 1 for a profile of the maximum income benefit programs for seniors. In addition, Ontario offers a means tested \$500 annual grant to senior homeowners to help pay for their property taxes.⁵ Also, seniors are also eligible to receive \$1,108 per year through Ontario Trillium Benefit after filing their taxes. This benefit is means tested as well.⁶ Finally, seniors are eligible for a tax credit through the healthy homes program valued at 15 percent of the cost to make their home age-friendly, with a maximum credit value of \$1,500. To make a home age age-friendly means to install hand rails, a walk-in bathtub, anti-slip flooring, etc. to reduce risk of accidents and increase mobility within a home. This benefit is not means tested.

Table 1: Annual Maximum Federal and Provincial Income Benefit Amounts Seniors.⁷

Benefit Program	Qualified Single	Qualified Couple Per Person	Qualified Couple Per Couple
OAS - Old Age Security	\$ 6,764.88	\$ 6,764.88	\$ 13,529.76
GIS - Guaranteed Income Supplement	\$ 9,172.80	\$ 6,082.32	\$ 12,164.64
GAINS - Guaranteed Annual Income System	\$ 996.00	\$ 996.00	\$ 1,992.00
Total	\$ 16,933.68	\$ 13,843.20	\$ 27,686.40

Private Sector

The private sector offers a reverse mortgage program called the Canadian Home Income Plan (CHIP). Through this program lenders are able to offer larger loans, which can help pay for major renovations to make a home age friendly.⁸ The interest rate of a CHIP loan was found to be 2% higher than a competitive mortgage rate.

Local Benefit Programs for Seniors

This section focuses on the financial programs offered by the Town of Newmarket and York Region. Newmarket administers two property tax programs for seniors; the Tax Assistance to Elderly Homeowners and the Property Tax Deferral for Eligible Seniors and Disabled Homeowners. In addition the Town offers a Water and Sewer Rebate, to eligible low income seniors. York Region offers renovation grants to help seniors renovate their homes to be more age-friendly.

Tax Assistance to Elderly Homeowners

The Tax Assistance to Elderly Homeowners offers a \$284 grant to applicants that participate in the federal Guaranteed Income Supplement Program. The amount of the grant increases annually with the rate at which the Town's tax levy increases. As of 2014, 101 senior households participated in this program. The annual benefits given through the tax assistance was \$27,674 in 2014. This cost is fully funded by the Town.

Property Tax Deferral for Eligible Seniors and Disabled Homeowners

The authority for the Region of York to allow a deferral of property tax increases came into effect in 1998. The program is administered at the local level in accordance with the parameters set by the Region. There are three different sets of criteria for eligibility to this program. Two of these sets relate to seniors with the third being established for low income persons with disabilities.

The first set of criteria requires that to be eligible, one must be between the ages of 55 and 64 with an income of \$23,000 per year or lower as a single person, or have an income below \$40,000 as a family of two or more. The total property tax levy increase (that is regional, local, and school board taxes) over the last five years is estimated to be \$163 per year. There is a \$100 deductible to any tax deferral⁹, meaning those enrolled in the program with can only defer \$63. Two households have participated in this program in Newmarket by meeting this set of criteria.

The second set of criteria requires that to be eligible, one must be over the age of 65. There is no income criterion. The amount eligible for an annual deferral is the tax levy increase¹⁰, There is no \$100 deductible. Four households have participated in this program in Newmarket by meeting this set of criteria.

Water and Wastewater Rebate

The Town of Newmarket offers a water rebate program to qualified applicants equal to \$288 per year. To be eligible, a person must receive the Guaranteed Income Supplement under the Old Age Security Act, receive Ontario Disability Support, receive Ontario Works Assistance, or receive assistance from a similar federal or provincial support program. In 2014, 97 households participated in the rebate program. 96% of participating households were senior-lead households.

Home Repairs for Independent Living

This program, administered by York Region, offers grants of up to \$7,500 for people who have a disability or seniors who need home modifications to continue living in their home. The program is open to homeowners with low or moderate income and live in a residence with a current value assessment at or below \$400,000. The annual budget of the program is \$300,000.¹¹

Currently, Newmarket seniors are receiving a higher percentage of the available funds than the population would indicate. Newmarket composes approximately 9 percent of York Region's population; however, Newmarket's seniors received 19 percent of the home repair grants.

Summary Table

The following table illustrates the benefits available for a senior couple over 65 when both are pensioners. It is important to note that benefits for single seniors would be different than those for a couple.

Also, it would not be appropriate to total all the government programs to determine total benefits. Some programs decrease in benefits as income increases while the Canada Pension Plan payments, for example, increase as one's income is higher during their working years.

Table 2: Benefits available to senior couples when both are pensioners.

Program	Annual Benefit	Offered By	Income Criteria	
			Maximum Full Benefit Private Income ^a	Maximum Allowable Private Income ^b
Canada Pension Plan ¹²	\$14,654 ^c	Government of Canada	n/a	
Old Age Security ¹³	\$ 13,530	Government of Canada	\$ 70,954.00	\$ 114,815.00
Guaranteed Income Supplement ¹⁴	\$ 12,165	Government of Canada	\$ -	\$ 22,559.99
Pension Income Splitting ¹⁵	Varies	Government of Canada	Must have a marginal income tax difference between spouses	
Senior Homeowners' Property Tax Grant ¹⁶	\$ 500	Government of Ontario	\$ 35,000	\$ 50,000
Ontario Trillium Benefit ¹⁷	\$ 1,131	Government of Ontario	\$ 32,437	\$ 87,837
Guaranteed Annual Income System ¹⁸	\$ 996	Government of Ontario	\$ -	\$ 3,984
Healthy Homes Renovation Tax Credit ¹⁹	\$1,500 ^d	Government of Ontario	n/a	
Property Tax Deferral for Eligible Seniors ²⁰	\$ 160 ^e	York Region	n/a	
Home Repairs for Independent Living ²¹	\$ 7,500 ^f	York Region	40th Percentile of Income or Under	
Tax Assistance to Elderly Homeowners ²²	\$ 274	Town of Newmarket	Participate in Guaranteed Income Supplement	
Water and Sewer Rebate ²³	\$ 288	Town of Newmarket	Participate in Guaranteed Income Supplement	

^a The maximum private income the participant may have before the benefit declines as income increases.

^b The maximum income the participant may have before they no longer receive any benefit.

^c Average CPP Benefit.

^d Receive tax credit of 15% of renovations costing up to \$10,000 per year.

^e Based on the average Newmarket Residential Current Value Assessment.

^f May only participate twice.

Seniors' Financial Well-Being

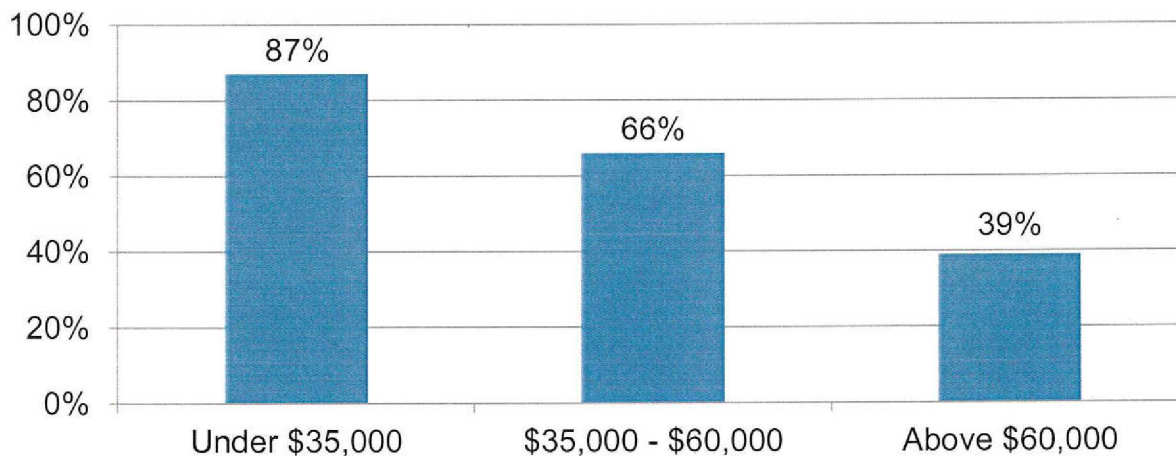
Effect of Government Programs

What do the government transfers mean for Newmarket seniors; that is, how do the programs affect their bottom line? This question was answered in part by a 2010 report prepared by Russell Investments, which estimated how much of senior's essential expenses are covered by government benefit programs for different income groups. Essential expenses include costs related to shelter, food, transportation, health, clothing and others.

The report estimated 87 percent of essential expenses are covered by government transfers for those receiving an income of below \$35,000 per year, 66 percent of essential expenses are covered for those receiving an income between \$35,000 and \$60,000, and 39 percent of essential expenses are covered for those receiving an income above \$60,000. These statistics are illustrated in figure 2.

Canada Pension Plan, Old Age Security and Guaranteed Income Supplement are examples of government benefit programs; while Registered Retirement Savings Plan, pension, annuities, and investment income are not.

Figure 2: Estimated Percent of Essential Expenses Covered by Government Transfers for Retirees between Ages 65 and 74, by income group.²⁴



Poverty Rates

The financial situation of seniors has changed drastically over the past few decades. In the mid-1970s, nearly 30 percent of seniors were considered 'poor', as defined by Statistics Canada's low-income cut-off. In 2013, this had fallen to 5.2 percent. In 1976, median income for senior households was 41 percent of the national average. Today, it's 67 percent.

Seniors once faced the highest rates of poverty in Canada; now they experience the lowest rate of any age group. The poverty rate among seniors is almost half that of working-age Canadians. Interestingly, thanks to the current government support programs, the poorest seniors receive more income in retirement than they did when they were of working age.²⁵

Housing Affordability

Housing affordability helps determine whether seniors can stay in their homes. One measure of housing affordability is the percentage of an individual's or a family's income that is used to pay for housing.

In York Region, 28 percent of senior households spent 30 percent or more of their gross income on shelter costs, which is the definition of unaffordable housing used by the Canadian Mortgage and Housing Corporation (CMHC), and a further 10 percent of senior households spent 50 percent or more of their gross income on shelter costs. For comparison purposes, 26 percent of baby boomers spent 26 percent or more of their gross income on shelter costs and 12 percent of baby boomer households spent 50 percent or more of their gross income on shelter costs.²⁶

Baby boomers and seniors in York Region score 10% worse than the provincial average in housing affordability. Housing affordability statistics in York Region for younger age groups than baby boomers were not found, but it is thought that they would experience a similar trend. It appears housing affordability is a problem for all age groups.

Policy Consideration

Legal Authority to Provide Grants and Exempt Taxes

The Town of Newmarket is not authorized to pass a by-law providing for deferrals or cancellation of property taxes according to s.319 of *the Municipal Act, 2001*. This is an upper-tier and single-tier municipal responsibility. As previously mentioned, the Town administers the Region's tax deferral program. Any changes in the current tax deferral program must be approved by Regional Council. Nevertheless, the Town of Newmarket is authorized under section 107 of the *Municipal Act, 2001* to provide grants.²⁷

Policy Options

1. Expanding the Tax Assistance Program to Renters

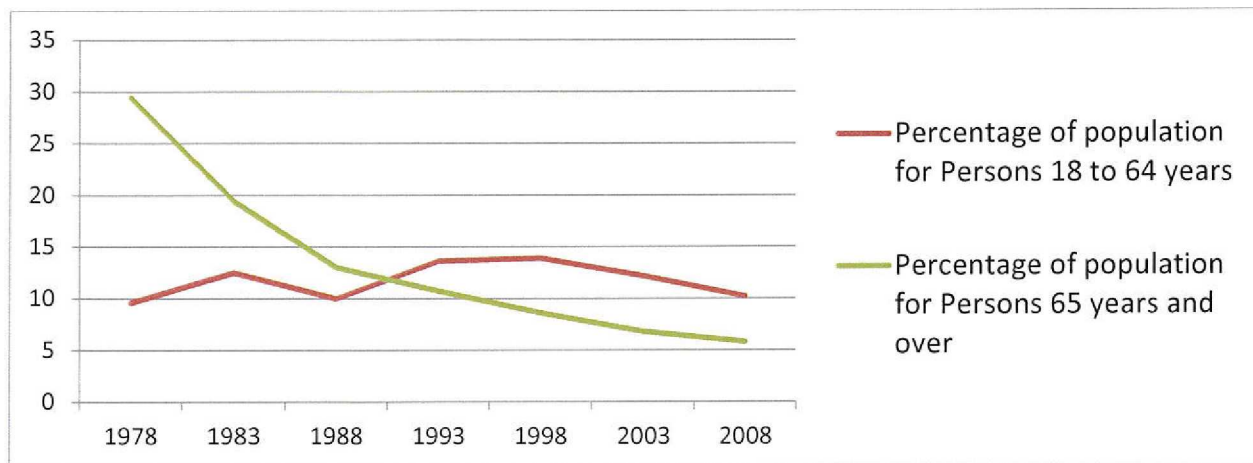
Seniors who live in rental units are twice as likely to be in core housing need as the national average for seniors. One of the measures of core housing need is housing affordability. An expansion of the tax assistance program to renters would make the program more equitable, much like how the Town has expanded the Water and Wastewater Rebate to renters. However, expanding the tax assistance program is more complicated and requires further research to determine the best way of expanding the program.

The method for calculating this cost was to take the population of Newmarket's seniors, 8,895, and multiply the population by the senior poverty rate, 5%. The result was that 445 seniors are below the poverty line. The average senior household size in Newmarket is estimated to be 1.5 people. To find the total number of households below the poverty line, the number of seniors below the poverty line, 445 was divided by the number of seniors per household, 1.5, which resulted in 297 households. To determine the total cost of the program, the number of families below the poverty line was multiplied by the rebate of \$284 per year, which resulted in \$84,000 per year.

2. Creating Direct Income Tested Criteria to Include All Low Income Residents.

The Town's current water and wastewater rebate program seeks to help all low income residents to afford their utility bill. The program, however, does not fully meet this aim – the support programs target largely seniors even though non-seniors are twice as likely to live in poverty as shown in figure 3.

Figure 3 Persons with incomes below the after tax low income cut-offs, by selected age groups, Canada, 1978 to 2008²⁸



To assist residents in affording their utility bills, a more appropriate measure would be to offer financial support to residents using a means test criteria rather checking for enrollment in certain programs. The Town of Newmarket offers a few means tested benefit programs. Each of them requires their own application. While each program requires proof of income, different programs require proof through different types of documentation (e.g. Guaranteed Income Supplement, Ontario Works, Notice of Assessment, etc.). This can add unneeded complexity for both the applicant and the Town's administration.

Moreover, for one to be enrolled in Ontario Works is much more difficult as a working age adult than to be enrolled in Guaranteed Income Supplement as a senior even if private income is the same in both scenarios. This is, in part, why 96% of all participants of the water and wastewater rebate program are seniors.

The cost of establishing direct income testing will be the increase of eligibility of the non-senior cohorts for the rebate program. Since the 18 to 64 age cohort is more populous than the 65 plus cohort, it is estimated that the cost of the program will increase from \$30,000 per year to \$833,000.

The method for calculating this cost was to take the population of Newmarket, 87,900, and multiply the population by the poverty rate, 10.2%. The result was that 8,966 people are below the poverty line. The average household size in Newmarket is 3.1 people. To find the total number of households below the poverty line, the number of people below the poverty line, 8,699, was divided by the number of people per household, 3.1, which resulted in 2,892 households. To determine the total cost of the program, the number of families below the poverty line was multiplied by the rebate of \$288 per year, which resulted in \$833,000 per year.

The Town currently uses income data to determine the eligibility of low income seniors between the ages of 55 to 64. Halton Region, for example, uses the Notice of Assessment prepared by Revenue Canada as a means of verifying one's exact income.²⁹ The Notice of Assessment is received after the taxpayer files their tax return and the return is reviewed by the Canada Revenue Agency. It is a two page document, showing the taxpayer's name and social insurance number, tax year, and tax centre. It will then provide a summary of income, deductions, credits, taxes previously paid, etc.³⁰ With a notice of assessment, income is relatively easy to verify.

3. Implementing a Marginal Rate for Benefits

The current set up either provides a full grant to seniors, or it does not. This can be perceived as inequitable as those who saved to draw money from their RRSPs later in life may be punished for falling just above the cut off income. Therefore, to reward those that saved, there could be a decreasing benefit as incomes rise.

Below is an example structure of a marginal grant rate for a senior couple in Table 2. It shows what the couple could receive from the municipal levels of government based on income.

Table 3: Possible marginal grant schedule for senior couples by after-tax income.

	\$25,500 and below	\$26,500	\$27,500	\$28,500	\$29,500	\$30,500	\$31,500
Tax Assistance Program	\$274	\$228	\$182	\$137	\$91	\$45	\$ -
Water and Sewer Rebate	\$288	\$240	\$192	\$144	\$96	\$48	\$ -
Total	\$562	\$468	\$374	\$281	\$187	\$93	\$ -

The cost of the implementing the marginal rate depends on when the income starts to decrease.

4. Consider Whether Tax Assistance Should Add To or Replace the Tax Deferral Program

According to the finance report which established Newmarket's Tax Assistance program, a homeowner who participates in the regional tax deferral program and is eligible for the tax assistance program will have the grant applied to the deferral portion of taxes thus reducing the deferral amount.³¹ Since the tax assistance grant is greater than the average deferral amount, the amount differed would be immediately paid off through the assistance program, making the deferral program meaningless to virtually all participants.

It is not clear whether the original intention of the tax assistance program was to replace the deferral program. The Town may want to consider making the tax assistance program additive to the deferral rather than cancel it out. An amendment could be made that the tax assistance

grant goes to any outstanding amount owing except the amount deferred through the deferral program.

For historical perspective, the tax assistance program was originally offered the by the Town of Newmarket to fill in the gap when the Government of Ontario cut its equivalent program. Since then, the program was brought back by the province in 2009 with a \$250 annual grant and was doubled in 2010 to \$500.³² The grant is ongoing today.

5. Promoting the Financial Programs

Given the low participation levels of the financial assistance program, there may be a lack of awareness of them. In the past, the Town of Newmarket developed a promotion plan. Currently, every year the Town sends a brochure to every taxpayer explaining their municipal taxes, which includes an outline of what service rebate programs are available. To build on this, it is recommended that the Town have a separate webpage just for seniors, to ensure that all the financial programs offered by the different levels of government are listed to help them.

A Guide to Programs and Services for Seniors in Ontario published by the provincial government is a comprehensive document that informs the reader of the many programs offered to seniors within Ontario.³³

The cost of the program depends on how effective the promotional campaign is on enrolling new participants in the town's financial support programs. A 10% increase in enrollment in the tax deferral program and the water and wastewater rebate program represents approximately a \$3,000 dollar annual cost increase to the Town.

6. One Application Process

Having one application for all income tested benefits can help reduce paperwork for the applicants. By having applicants provide the appropriate information and indicating which programs they wish to participate in, one application can be sufficient. Having one application would also raise awareness of the other income-tested programs. There would be no budget impact for implementing a one application system.

Conclusion

In conclusion, a large majority of seniors wish to remain in their current homes. Thanks in part to government benefit programs, seniors once faced the highest rates of poverty in Canada; now they experience the lowest level of any age group. The Town of Newmarket and York Region both offer programs to further assist seniors financially. This report provided policy considerations to help improve the fairness, effectiveness and efficiency of the current programs.

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