

Overview of City of Saskatoon Low-Income Support Programs

The City of Saskatoon (City) offers program subsidies to assist low-income households to access certain services. The goal of these subsidies is to enable greater access to services/programs for individuals and households who are unlikely to afford the regular use of the service at non-subsidized rates. Many of the services/programs, such as recreation and public transit, generate positive externalities so the subsidy is warranted to encourage greater use by residents who would otherwise be unable to participate at standard rates.

On the other hand, there are no low-income subsidy programs offered by the City to offset utility charges. There are three primary reasons for this:

- (1) utilities tend to charge rates that recover the cost of the service;
- (2) they are used as a tool to conserve the resource; and
- (3) the cost burden is distributed evenly among users and is generally based on the amount they consume.

In the case of solid waste, garbage specifically, user charges can also reflect the price of a negative externality, or pollution, generated by disposing of solid waste. The fee can act as the “marginal social cost” to society for the environmental damages caused by waste disposal. Given those caveats, this document describes the existing low-income supports that the City offers to eligible residents/households.

Generally, the City uses Statistics Canada’s Low Income Cut-Offs (LICOs) to determine eligibility in programs. If incomes are below the thresholds (see Table 1) then the household would be eligible for a program subsidy.

Table 1: 2021 Low-Income Cut-Off Thresholds

| # in household | 1 | 2 | 3 | 4 | 5 | 6 | 7+ |
|------------------|----------|----------|----------|----------|----------|----------|----------|
| Household income | \$23,696 | \$29,498 | \$36,265 | \$44,031 | \$49,938 | \$56,323 | \$62,707 |

Leisure Access Program

The City’s [Leisure Access Program](#) (LAP) enables income eligible residents within the city limits to access civic leisure facilities and participate in Registered Recreation Programming. LAP subsidies are determined in accordance with Council Policy C03-029, Leisure Services Fees and Charges.¹

The program includes admissions to any drop-in fitness programs at all City Leisure Centres, admission and use of swimming facilities during all public swim times, as well as one free registered recreation program per user (i.e., swimming lessons, instructor-led fitness, cooking classes etc.). The Leisure Access Program had 1,734 applications in 2021, 1,268 in 2020 and 2,843 in 2019.

¹ See <https://www.saskatoon.ca/content/policy-c03-029-leisure-services-fees-and-charges>

In January 2020, the City contracted Medicine Rope Strategies to review the program and make recommendations to improve program access. Their final report provided 13 recommendations intended to help build an equitable and inclusive LAP that supports and values the residents of Saskatoon². While many of the recommendations are specific to the LAP, some of the more broadly applicable recommendations include:

- (a) adopt a sliding scale model to alleviate income threshold barriers;
- (b) expand the sources for determining income verification and eligibility; and
- (c) hold more frequent scheduled engagement sessions with external and internal stakeholders to obtain program feedback.

Saskatoon Transit Programs

The [Low-Income Bus Pass Program](#) provides monthly bus passes at a reduced rate. Eligible residents can receive a monthly bus pass for \$66.40, a 20% reduction from the regular monthly pass cost. The [Discounted Bus Pass Program](#) provides social service recipients a monthly bus pass at a further reduced cost of \$28.00. These programs are administered in conjunction with the LAP and applications can be submitted online, through the mail or in person.

The Low-Income Bus Pass Program distributed 989 passes in 2021, 1,224 in 2020 and 2,271 in 2019. The 2020 and 2021 participation numbers were down due to the COVID-19 pandemic, which saw ridership decrease overall.

Subsidized Spay & Neuter Program

The [Subsidized Spay & Neuter Program](#) (SSNP) is provided in partnership with the Saskatoon Academy of Veterinary Practitioners and the Western College of Veterinary Medicine, and provides low-income pet owners access to significant discounted veterinary services and financial resources. Permanent residents of Saskatoon with household incomes below the LICO thresholds are eligible.

The number of households that were approved for SSNP funding in 2020 was 180 (approximately 235 animals). Approximately 15-20% of the approved applicants do not complete a spay or neuter procedure.

Seniors Property Tax Deferral Program

The [Seniors Property Tax Deferral Program](#) is designed to assist qualified low-income seniors manage expenses and remain in their homes longer. The tax deferral program offers various options to defer payment of all or a portion of annual municipal and library taxes. The deferred portion of property tax is due and payable to the City when a participants transfer of ownership, no longer reside in, or sell their property.

Applicants must be 65 years of age or older, must own and reside in a single-family home, townhouse, or apartment condominium in Saskatoon. Since the inception of the program, participation has ranged from between 14-26 participants a year.

² City of Saskatoon Leisure Access Program Review (2021). Medicine Rope Strategies.

Home Energy Loan Program (HELP)

The recently introduced [Home Energy Loan Program](#) (HELP) was developed to help Saskatoon homeowners improve energy efficiency, install renewable energy, or reduce water use in their homes by offering low interest loans to cover the upfront costs of these upgrades. Upgrades made through the HELP program can reduce energy poverty over the long term by reducing monthly utility costs. Homes are also more comfortable and healthier due to less drafts and better air quality. As of January 2021, 69 HELP applicants were approved for funding with an additional 256 waitlisted until additional funding is received.

At the launch of HELP, the income qualification cut-off used for the base program was 1.5 times Statistics Canada's Low-Income Cut-off (LICO) before tax amount for 2020. However, based on existing program uptake, and the initial income-qualifying cut-off, only 2 of 69 applicants, or 3% are below this cut off. In February 2022, the income cut-off amount was raised to 2.5 times LICO which makes participants eligible for a waived administration fee of \$500 and additional rebates on specific project types (i.e., low flow toilet, insulation, etc.).

Energy Assistance Program – City of Saskatoon and SaskPower Partnership

The [Energy Assistance Program](#) is designed to address challenges that low-income customers face with energy poverty and barriers in investing in energy efficiency upgrades to their homes. The City partnered with SaskPower to ensure that their program would be offered to Saskatoon Light & Power customers as well as SaskPower customers.

The program is available for income-qualified households and includes home visits from qualified technicians that provide a full walkthrough and energy coaching to identify and explain behaviour changes and potential savings to residents. The technicians provide a tailored report for each participating home, outlining energy savings and installation of energy-saving improvements such as LED lighting, water-saving measures like faucet aerators and showerheads, power bars, and programmable thermostats. The program targets 1,000 households annually across Saskatchewan including approximately 250 within Saskatoon and 125 within Saskatoon Light & Power's jurisdiction.

On average this service and associated materials are valued at \$600 per home. SaskPower estimates an average expected annual saving across all customer utilities of \$230/year for the installed measures and anticipates additional savings from behavioural changes from program education.