

## Types of Assistance Programs

### Percentage of Income Payment Plan (PIPP)

Under a fixed credit PIPP (Percentage of Income Payment Plan), qualifying participants pay a fixed percentage of their income toward utility bills (for example in Ohio it is 6%), the rest subsidized. These are commonly applied in America, usually for energy and water utilities. Qualification for programs is usually based income or use of other social programs.

### Tiered discounts

Many municipalities and/or utility companies provided discounts for low-income, seniors, and/or people with disabilities. They are more common for energy and water utilities, but in many cases apply to waste services as well. For instance, most cities in California have discounted utility rates for those qualifying for state energy assistance programs.

Tiered discounts apply the limiting percent of income to groups of low-income customers, rather than specifically to each participant. The discount is derived by applying the burden threshold to the average bill of the customers below a certain income threshold, and that discount is applied for all the participants (in some case tiers of low income groups are established with varying discounts). The impact of the burden in light of the income level of the household is approximated, rather than defined customer by customer. A greater benefit is provided to customers whose income is further below a determined poverty level.

### Emergency Assistance Program

In Seattle, an Emergency Assistance program provides emergency payment assistance for households at immediate risk of having combined utilities services discontinued for delinquent payments.

## Saskatoon Programs

The City of Saskatoon (City) provides programs for Saskatoon residents that are considered low income: Low Income Cut-Offs (LICOs) in Table 1 are used to determine eligibility.

Table 1. 2017-2018 Low Income Cut-Off

# in household	1	2	3	4	5	6	7
Household income	\$21,822	\$27,165	\$33,396	\$40,548	\$45,988	\$51,868	\$57,747

\*source <https://www.saskatoon.ca/parks-recreation-attractions/recreational-activities-fitness/leisure-access-program>

### Leisure Access & Saskatoon Transit Discounted Bus Pass Programs

The City provides access to leisure centres and programs as well as discounted bus passes to residents with household income below the established LICOs shown in Table 1.

Residents can apply for both programs using a single application process<sup>1</sup>.

### Subsidized Spay & Neuter Program

The City, in partnership with the Saskatoon Academy of Veterinary Practitioners and the Western College of Veterinary Medicine, provide low income pet owners access to significant discounted veterinary services and financial resources.

Permanent residents of Saskatoon with household incomes below LICO (Table 1) are eligible. More information about the program is available at:

[www.saskatoon.ca/services-residents/pet-licensing-animal-services/subsidized-spay-neuter-program](http://www.saskatoon.ca/services-residents/pet-licensing-animal-services/subsidized-spay-neuter-program)

### 2018 Water Main, Sanitary Lining and Lead Water Pipe Replacement Initiative

The City has a goal of replacing all lead lines within the next 10 years. The City pays for the cost of replacing lead water lines up to the property line. Property owners must pay 40 per cent of the cost of replacing lead lines that connect their property to the City's water mains with the City paying the remaining 60 per cent.

Property owners have the option of paying the contractor who replaces the line directly or letting the City pay the contractor and paying the City back over a 3 to 5 year period (interest free).

Homeowners who qualify as low income (see LICO chart in Table 1) can get the cost of replacing lead pipes deferred for incremental repayment over 10 years. In this case, the City pays the contractor and attaches the amount, plus an administration fee of \$365.00, to the property tax bill to be paid back over 10 years.

### City's Property Tax Deferral System

The Property Tax Deferral Program for Low-Income Senior Citizen Homeowners is designed to assist qualified low-income seniors manage expenses and remain in their homes longer. Applicants have four deferral options to select from: payment when the deferred portion of property tax is due, ownership of the property is transferred, the property is sold, or the applicant is no longer the primary resident.

Applicants must be 65 years of age or older, must own and reside in a single family home, townhouse, or apartment condominium in Saskatoon. The applicant's income must be below the LICO (Table 1). More information about this program is available at:

<https://www.saskatoon.ca/services-residents/property-tax-assessments/tax-payment/seniors-property-tax-deferral-program>

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<sup>1</sup> [https://www.saskatoon.ca/sites/default/files/documents/community-services/community-development/2018-2019\\_leisure\\_access\\_application.pdf](https://www.saskatoon.ca/sites/default/files/documents/community-services/community-development/2018-2019_leisure_access_application.pdf)