



Program Description

The Seniors Education Property Tax Deferral Program provides eligible applicants with a repayable loan for the education property taxes for their principal residence.

All registered owners of the property must sign any loan documents required by Saskatchewan Housing Corporation (SHC), including a mortgage of their interest in favour of SHC for the amount of the program loan.

Eligibility

To be eligible for the program, applicant(s) must:

- be 65 years old or older in the current calendar year;
- own and occupy their home as their principal residence in Saskatchewan;
- have a total household income below \$70,000 per year;
- maintain a minimum of 25 per cent equity in their home;
- have no writs or liens on the title of their home;
- have or be able to get all-risk property insurance for their home; and
- be in good standing (have no arrears, etc.) with SHC and their municipality.

Required Documents

Applications must be submitted with all of the following information, where applicable.

- Non-Resident Borrower Form(s)** – Include individual copies of SHC’s Non-Resident Borrower Form for every owner of the property listed on this application who does not live in the the property as their principal residence.
- Property Tax Notice** – Include a copy of the most recent Property Tax Notice showing no arrears.
- Proof of Insurance** – Include proof of all-risk property insurance for the full replacement value of the home.
- Proof of Household Income** – Note: Tenants *do not* need to submit information.
 - Income Tax Returns** – Include a copy of last year’s income tax return for all occupants of the home, including children 18 and older.
 - Income Tax Notice of Assessment** – Include a copy of the Canada Revenue Agency Income Tax Notice of Assessment for all occupants of the home. If you cannot find this form, call the CRA at 1-800-959-8281 to request a copy.
 - Verification of Business, Rental, or Farming Income** – If you have business, rental or farming income, include copies of the most recent Income and Expense Statements.
 - Lease Agreement** – If you have a tenant, include a copy of the lease agreement or other documents to verify rental income received.
 - Verification of Veterans Affairs Disability Pension or Retirement Income Security Benefit** – If you receive a Veterans Affairs Disability Pension or Retirement Income Security Benefit, include a copy of the most recent pay stub and a letter of confirmation.
 - Child and Spousal Support Payments** – If an occupant of the home paid or received child support or spousal support, include a copy of the court order or other documentation satisfactory to SHC.

Applicant Information

Applicant(s) must complete the form below. If additional space is required, the applicant(s) should attach a separate sheet of paper with further details.

Applicant(s)			
1	First Name	Middle Name	Last Name
	Date of Birth (mm/dd/yyyy)		Social Insurance Number
	Home Phone	Cell Phone	Email
2	First Name	Middle Name	Last Name
	Date of Birth (mm/dd/yyyy)		Social Insurance Number
	Cell Phone	Email	

Mailing Address	
Mailing Address	
Town/City	Postal Code

Property (must be principal residence)	
Civic Address	
Town/City	Postal Code

All other Occupants of the Home				
First Name	Middle Name	Last Name	Date of Birth (mm/dd/yyyy)	Relationship to Applicant(s)

SHC may request additional information from applicants and/or occupants of the home to determine program eligibility.

Applicant(s), other registered owners of the property (i.e. Non-Resident Borrowers), and all other occupants of the home over the age of 18 years, other than tenants, must consent to the release of any of their personal information reasonably required by Saskatchewan Housing Corporation (SHC) for the purposes of this program, by signing the Consents provided below.

Certification/Consent of Applicant(s)

I hereby grant permission/consent to SHC, and any Government of Saskatchewan employee who provides services to SHC, to carry out any inquiry reasonably necessary, and to collect or verify personal information, including through sources other than SHC or the applicant(s) for the purpose of determining my initial or ongoing eligibility to participate in the Seniors Education Property Tax Deferral Program (the Program).

I hereby consent to the use and disclosure by SHC, and any Government of Saskatchewan employee who provides services to SHC, of any of my personal information that is requested on this application form or reasonably required and collected by SHC through inquiry or provided by me, for the following purposes:

- To determine my initial or ongoing eligibility to participate in the Program and to verify information;
- To administer the Program should I qualify;
- To collect any amount owing to SHC pursuant to the Program;
- For research purposes to assess the effectiveness of the Program;
- For audit and evaluation purposes to Ministries of the Government of Saskatchewan, including but not limited to the Ministry of Finance and the Ministry of Social Services.

I am providing my consent voluntarily, in support of my application to participate in the Program. I understand that:

- This consent will continue for two (2) years following my file closure with this program, unless my consent is withdrawn earlier. My consent may be withdrawn at any time by providing written notice of withdrawal to SHC at the address provided; the withdrawal of consent will be effective on the date it is received by SHC. Withdrawal of my consent may prevent me from continuing to participate in the Program.
- If I withdraw my consent, SHC and any Government of Saskatchewan employees who provide services to SHC will no longer collect personal information or use or disclose the information already collected pursuant to this consent. They may continue to collect, use, and disclose personal information if they are authorized to do so by law without my consent.
- The information collected by SHC related to my participation in the Program, and any loan provided by SHC pursuant to the Program, will be retained and disposed of in accordance with *The Archives and Public Records Management Act* of the Province of Saskatchewan.

I understand that the loan eligibility requirements may change from time to time and will be posted on the SHC website. If I am enrolled in the Program and the loan eligibility requirements change, I will be required to meet the new eligibility requirements before any further advance of funds is made by SHC.

I also understand that my enrollment in the Program does not obligate SHC to advance funds to me. Further, the amount of any funds advanced by SHC may change from year to year, and may be any amount determined by SHC up to but not greater than the amount of the education portion of the property taxes for the property for that calendar year.

I understand that any program loan will be subject to the availability of the Program and applications will be processed on a first come, first served basis. I acknowledge that SHC requires time to process my application and that the processing time will be longer if I do not provide all of the information requested by SHC from time to time.

I acknowledge that I am required to pay my property taxes in full, regardless of whether or not my application to the Program has been processed and a loan has been advanced.

I understand that if I am approved for the Program, all of the persons named as owners on the property title will be required to sign the loan documents required by SHC, including an agreement granting a mortgage of their interest in the property in favour of SHC for the amount of the program loan. I will also be required to report to SHC any changes in circumstances that could affect my eligibility to participate in the Program.

I hereby certify that all the information contained in this application is true, complete, and correct.

_____	_____	_____
Applicant Name (print)	Signature	Date (mm/dd/yyyy)
_____	_____	_____
Applicant Name (print)	Signature	Date (mm/dd/yyyy)

Consent of Other Occupants of the Home over the Age of 18 (Other than Tenants)

As an occupant of the home in which the applicant(s) reside(s), I understand that my gross income is part of the “household income” required to determine the eligibility of the applicant(s) to participate in the Seniors Education Property Tax Deferral Program (the Program).

I hereby consent to the collection, use, and disclosure by Saskatchewan Housing Corporation (SHC), and any Government of Saskatchewan employee who provides services to SHC, of any of my personal information that is requested on this application form or that is otherwise reasonably required by SHC, for the following purposes:

- To determine the initial and/or ongoing eligibility of the applicant(s) to participate in the Program and to verify any information collected by SHC for this purpose;
- To administer the Program should the applicant(s) qualify;
- For research purposes to assess the effectiveness of the Program;
- For audit and evaluation purposes to Ministries of the Government of Saskatchewan including but not limited to the Ministry of Finance and the Ministry of Social Services.

I am providing this consent voluntarily, in support of this application by the applicant(s), to participate in the Program. I understand that:

- This consent will continue for two (2) years following the closure of this program file, unless my consent is withdrawn earlier. My consent may be withdrawn at any time by providing written notice of withdrawal to SHC at the address provided; the withdrawal of consent will be effective on the date it is received by SHC. Withdrawal of my consent may result in SHC re-assessing the eligibility of the applicant(s) to continue to participate in the Program.
- If I withdraw my consent, SHC and any Government of Saskatchewan employees who provide services to SHC will no longer collect personal information or use or disclose the information already collected pursuant to this consent. They may continue to collect, use and disclose personal information if they are authorized to do so by law without my consent.
- The information collected by SHC related to my participation in the Program, and any loan provided by SHC pursuant to the Program, will be retained and disposed of in accordance with *The Archives and Public Records Management Act* of the Province of Saskatchewan.

_____ Occupant Name	_____ Signature	_____ Date (mm/dd/yyyy)
_____ Occupant Name	_____ Signature	_____ Date (mm/dd/yyyy)
_____ Occupant Name	_____ Signature	_____ Date (mm/dd/yyyy)
_____ Occupant Name	_____ Signature	_____ Date (mm/dd/yyyy)

Completed Forms

Please send completed applications – including Non-Resident Borrower forms, if applicable – and/or program questions to:

Seniors Education Property Tax Deferral Program

Saskatchewan Housing Corporation
11th Floor - 1920 Broad Street
Regina, SK S4P 3V6

Phone: 1-800-667-7567 or 306-787-4177
Fax: 306-798-3110
Email: repairstaff@gov.sk.ca

Privacy Questions or Concerns

If you have any questions or concerns about the collection, use, or disclosure of personal information, you may contact:

Access and Privacy

Legislation and Information Management
Ministry of Social Services
17th Floor - 1920 Broad Street
Regina, SK S4P 3V6

Phone: 306-787-0227
Fax: 306-798-5550
Email: access-privacySS@gov.sk.ca