

Other cities in Ontario offer property tax exemptions to non-profit housing providers. Toronto exempts non-profit organizations who provide new and converted affordable housing units at average market rent (AMR) through Municipal Housing Facilities By-Law agreements for a 25-year term. In some cases, the rent levels are 80 per cent of AMR.

The City of Hamilton enters into agreements with eligible properties as Municipal Housing Project Facilities where units are rented at or below 125 per cent of the Canada Mortgage and Housing Corporation (CMHC) AMR for a minimum of 15 years. Similarly, Greater Sudbury provides property tax exemption for affordable units designated as Municipal Housing Project Facilities rented at or below AMR for a minimum of 20 years. The City of North Bay can enter into an agreement for affordable units with a monthly occupancy cost of 80 per cent AMR or less for 20 years. The Regional Municipality of Durham designates affordable housing units rented at AMR. These and additional tax exemption programs are summarized in table below.

Summary of various property tax exemption by-laws, programs, and policies in Canada and the USA

Municipality/ Region	Affordable Housing Development or Program	Target Rent Levels	Description
Canada:			
Edmonton	Non-Profit Affordable Housing Tax Grant Program	80% of market rent or 30% of the pre-tax gross household income	This grant provides 100% of the municipal portion of property taxes for eligible housing units. Applicants must be a non-profit entity or a partnership in which a non-profit entity owns at least 50% of the property, not currently be exempt from property taxes through provincial legislation, and not face any tax arrears.
District of Saanich - the largest municipality on Vancouver Island	Permissive Tax Exemption (PTE)	30% of a household's before-tax income	New affordable rental housing will be eligible for a five-year PTE of 100% exemption for land and improvements, while existing affordable rental housing will only be eligible for 100% exemption for improvements only.

<p>Regina</p>	<p>Housing Incentives Policy</p>	<p>30 per cent of gross income (for affordable rental unit program)</p>	<p>Table 1- Tax Exemption by Program Area</p> <table border="1"> <thead> <tr> <th data-bbox="836 241 1010 352">Unit Type</th> <th data-bbox="1010 241 1112 352">Area 1 City Centre</th> <th data-bbox="1112 241 1237 352">Area 2 North Central and Heritage</th> <th data-bbox="1237 241 1349 352">Area 3 Established Areas</th> <th data-bbox="1349 241 1463 352">Area 4 New Areas</th> </tr> </thead> <tbody> <tr> <td data-bbox="836 352 1010 401">Affordable Rental Unit</td> <td colspan="4" data-bbox="1010 352 1463 401">5 Years, 100%</td> </tr> <tr> <td data-bbox="836 401 1010 512">Affordable Ownership Unit (Charitable non-profit corporations only)</td> <td colspan="4" data-bbox="1010 401 1463 512">5 Years, 100%</td> </tr> <tr> <td data-bbox="836 512 1010 560">On-site Support Suite</td> <td colspan="4" data-bbox="1010 512 1463 560">5 Years, 100%</td> </tr> <tr> <td data-bbox="836 560 1010 609">Market Rental Unit</td> <td data-bbox="1010 560 1237 609">5 Years, 100%</td> <td colspan="3" data-bbox="1237 560 1463 609">None</td> </tr> <tr> <td data-bbox="836 609 1010 657">Market Ownership Unit</td> <td data-bbox="1010 609 1237 657">5 Years, 100%</td> <td colspan="3" data-bbox="1237 609 1463 657">None</td> </tr> <tr> <td data-bbox="836 657 1010 730">Secondary Suite/ Backyard Suite</td> <td colspan="3" data-bbox="1010 657 1349 730">5 Years, 25%</td> <td data-bbox="1349 657 1463 730">None</td> </tr> <tr> <td data-bbox="836 730 1010 846">Rental Repair</td> <td colspan="4" data-bbox="1010 730 1463 846">The lesser of: -50% of the actual Eligible Costs incurred, -the financial contribution made by CMHC (or similar), -the total property taxes payable for 5 years</td> </tr> </tbody> </table>	Unit Type	Area 1 City Centre	Area 2 North Central and Heritage	Area 3 Established Areas	Area 4 New Areas	Affordable Rental Unit	5 Years, 100%				Affordable Ownership Unit (Charitable non-profit corporations only)	5 Years, 100%				On-site Support Suite	5 Years, 100%				Market Rental Unit	5 Years, 100%	None			Market Ownership Unit	5 Years, 100%	None			Secondary Suite/ Backyard Suite	5 Years, 25%			None	Rental Repair	The lesser of: -50% of the actual Eligible Costs incurred, -the financial contribution made by CMHC (or similar), -the total property taxes payable for 5 years			
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<p>Wellington & Guelph</p>	<p>Full exemption for county-owned social and affordable housing properties & partial exemption of non-profit & co-operative housing</p>	<p>Rent Geared Income (RGI) units</p>	<p>In 2017, the County passed a by-law exempting all County-owned social and affordable housing properties from municipal and education property taxes. Then, in May 2020 the County passed an additional by-law allowing the partial exemption of non-profit and co-operative housing providers based on the percentage of rent geared to income units. At the time of the report, 8 out of 16 housing providers had entered into the agreement.</p>																																								
<p>Greater Sudbury</p>	<p>By-law 2015-113 to provide for Municipal Capital Facilities for Municipal Housing Project Facilities</p>	<p>Average Market Rent (AMR)</p>	<p>A Municipal Housing Project Facilities agreement may provide an exemption from all or part of the taxes levied for municipal and school purposes on land or a portion of it on which the municipal capital facilities are or will be located.</p>																																								

<p>North Bay</p>	<p>Affordable Housing Project - 377 Lakeshore Drive</p>	<p>80% of the CMHC AMR</p>	<p>To authorize the City of North Bay to enter into a Municipal Housing Facilities Agreement with the District of Nipissing Social Services Administration Board and 2453454 Ontario Limited for a 19-unit affordable housing project. 2453454 Ontario Limited will receive an annual property tax reduction grant from the City of North Bay, calculated as the tax differential between multi-res and residential tax rates for a 20 year term.</p>
<p>Hamilton</p>	<p>Municipal Housing Facilities By-law 16-233</p>	<p>125% of AMR</p>	<p>7. An agreement may provide for one or more of the following: a) assistance as provided for in subsection 110(3) of the Municipal Act, 2001; or b) tax exemptions as provided for in subsection 110(6) of the Municipal Act, 2001</p>
<p>Regional Municipality of Durham</p>	<p>By-law 18-2022 Municipal Housing Facilities Provision</p>	<p>AMR</p>	<p>9. c) PDF pg. 4 states that a municipal housing project facilities agreement may exempt land or a portion of it on which a municipal housing project facility is or will be located from all or part of the taxes levied for municipal and school purposes</p>
<p>Toronto</p>	<p>Toronto Community Housing Corporation</p>	<p>AMR</p>	<p>In 2011, Toronto City Council approved a plan to exempt 383 TCHC buildings from municipal and education property taxes. They offer a PDF list of properties and their tax status online, organized by street address number.</p>

Toronto	Regent Park Revitalization	80% of AMR	Toronto Community Housing Corporation (TCHC) undertook a multi-phase plan to redevelop Regent Park, the country's largest social housing community. Report recommends relief from property taxes for a period of 25 years for 1,065 new affordable rental homes. The total property tax exemption recommended, estimated at a net value of \$17,850,516.
Toronto	203 College Street	80% of AMR	This report recommends that City Council exempt the four affordable rental homes at 203 College Street from property taxes for 30 years beginning at occupancy. The property tax exemption represents a net present value of \$61,809 over the 30-year term and will assist Cawthra Co-operative in providing rents at deeper levels of affordability to lower-income households.
United States:			
Washington, DC	Property tax abatement equivalent to 75% of the difference between the property tax owed before and after development	Various (Affordable rents limits set by District of Columbia)	To be eligible, at least 5% of the units in the development must be reserved for low-income households, and an additional 10% of units must be reserved for households earning up to 60% of the area median income. The tax abatement is good for 10 years, while the affordability requirements apply for at least 20 years, with a \$10,000 penalty per year for each unit that does not meet income set-aside requirements during the final 10 years.
Provincetown, MA	Multi-family property owners can claim a tax exemption for any portion of the property used for affordable housing purposes	Various (Affordable rents limits set by Massachusetts Housing Partnership)	The exemption is calculated by multiplying the amount of tax ordinarily due by the percentage of floor area set aside for affordable housing purposes. The exemption is granted on a year-to-year basis for units serving households up to 80% of the area median income, and the Board of Assessor reviews tenants' income information to confirm eligibility.

Portland, OR	Multiple-Unit Limited Tax Exemption Program	30% of a household's monthly maximum median family income (MFI) level for each bedroom size	Requires that at least 20% of rental units be affordable to households earning 60% of the area median family income (MFI) or 80% of MFI in higher-cost areas for the ten-year term of the exemption.
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Provincial Programs	Affordable Housing Development or Program	Target Rent Levels	Description
British Columbia	Revitalization Property Tax Exemptions	Varies based on municipal by-law	Municipal revitalization property tax exemptions for eligible new purpose-built rental housing will also apply to provincial property tax. The provincial property tax exemption mirrors the terms of the municipal exemption, including the length of the exemption and the percentage of the property exempted from tax.
Alberta	Social and Affordable Housing Accommodation Exemption Regulation	Below market rates	This regulation came into force on April 20, 2022. It exempts property owned by the Alberta Social Housing Corporation (ASHC) from taxation. It also exempts property purchased by a management body or affordable housing provider from the ASHC from taxation as long as it is used as social or affordable housing accommodation.