



**City of Kingston
Report to Council
Report Number 24-095**

To: Mayor and Members of Council
From: Lanie Hurdle, Chief Administrative Officer
Resource Staff: Jennifer Campbell, Commissioner, Community Services
Date of Meeting: February 20, 2024
Subject: Municipal Fee Assistance Program Review

Council Strategic Plan Alignment:

Theme: 4. Foster a Caring and Inclusive Community

Goal: 4.1 Enhance community safety and well-being.

Executive Summary:

The Municipal Fee Assistance Program (MFAP) began in the fall of 2009 based on the work of the Kingston Poverty Roundtable. The original goal was to make transit and recreation more affordable and streamlining the intake process for residents living in low-income households. The MFAP was a pioneer in Canada in terms of providing a “one window” application process, allowing applicants to verify their income information once and access several discounted municipal services. MFAP has grown over the years in terms of what is available within MFAP and the number of households who are financially eligible to access it. The program remains the most comprehensive municipal discount program in Canada with a simple access process and the widest range of programs and services.

The last update to the MFAP policy was made in 2020 which included free access to some recreation & leisure programs involving amendments to the Fees and Charges By-Law. The current policy can be amended by the Corporate Management Team without Council approval unless there are budgetary implications. This was implemented to allow as much flexibility for people requiring access to MFAP as possible. This report is coming to Council for approval of various budgetary implications related to proposed policy changes.

As one of the goals in the Kingston Strategic Plan, staff were asked to conduct a “review of the Municipal Fee Assistance Program to remove additional barriers to low-income individuals.” The

February 20, 2024

Page 2 of 22

review was completed in January 2024, and this report summarizes the findings of that research.

Recommendation:

That Council direct staff to undertake a communication/marketing campaign for the Municipal Fee Assistance Program; and

That Council approve the continuation of the Affordable Transit Program with a discount of seventy-five percent (75%) of the cost of a monthly pass, and that the 2024 operating budget be amended to reflect additional costs for April to December 2024 in the amount \$143,000, funded from Provincial Gas Tax revenues; and

That Council approve the redirection of \$67,000 from the operating budget for the Subsidy Program for Affordable Recreation in Kingston (SPARK) program to offset the cost of a food security partnership to support Municipal Fee Assistance Program households; and

That the By-Law to Amend By-Law Number 2005-10 “A By-law to Establish Fees and Charges to be Collected by The Corporation of the City of Kingston”, as amended, attached as Exhibit B to Report number 24-095, be presented to Council for all three readings.

February 20, 2024

Page 3 of 22

Authorizing Signatures:

ORIGINAL SIGNED BY COMMISSIONER

**Jennifer Campbell,
Commissioner, Community
Services**

ORIGINAL SIGNED BY CHIEF

ADMINISTRATIVE OFFICER

**Lanie Hurdle, Chief
Administrative Officer**

Consultation with the following Members of the Corporate Management Team:

Paige Agnew, Commissioner, Growth & Development Services

Neil Carbone, Commissioner, Corporate Services

David Fell, President & CEO, Utilities Kingston Not required

Peter Huigenbos, Commissioner, Major Projects & Strategic Initiatives Not required

Brad Joyce, Commissioner, Infrastructure, Transportation
& Emergency Services

Desirée Kennedy, Chief Financial Officer & City Treasurer

February 20, 2024

Page 4 of 22

Options/Discussion:**Background**

Fourteen years after the establishment of MFAP, it has expanded to include more components and the income threshold for accessing the program has risen. A chronology of the program and related Council reports is included as Exhibit A of this report.

The current components include the Affordable Transit Program (ATP); Subsidy Program for Affordable Recreation (SPARK); Transit Employment Program (TEP); Responsible Pet Ownership Spay and Neuter Program; Arts & Cultural Services discounts for Grand Theatre and Heritage Services discounts for City museums; and Extended Health Benefits for non-social assistance recipients.

The review of this program included:

- survey of other municipalities across the country with similar programs
- summary of other municipal supports in Kingston for low-income households
- data collection and analysis on the overall utilization of MFAP and each of its components
- review of the income threshold to access the program
- review of the application process
- summary of changes and new components to be included in 2024
- recommendations for improvements

Survey of Similar Municipal Programs

In June of 2023, a survey was sent to approximately seventy-five municipalities across Canada. These municipalities ranged in population size from under 10,000 to 3,000,000. Many of the municipalities contacted do not offer discounts and therefore did not complete the survey. Responses were received from seventeen municipalities that offer some form of discounted programs and services to their residents. While the response rate was somewhat low, there was enough of a response to show both the similarities and differences of programs across the country and provide information on potential improvements for MFAP.

Responses were received from: Town of Banff (AB); City of Barrie (ON); City of Burlington (ON); City of Calgary (AB); Town of Canmore (AB); City of Hamilton (ON); City of Kamloops (BC); City of London (ON); City of Ottawa (ON); City of Red Deer (AB); City of Richmond (BC); City of St. Catharines (ON); City of Thunder Bay (ON); City of Toronto (ON); City of Vancouver (BC); City of Waterloo (ON); and City of Windsor (ON).

Types of Discounts Offered

Transit - 12; Recreation - 16; Pet Related Services - 5; Cultural Programs - 6. Other discounted programs and services noted: Partner agency programs and services; discounts at restaurants, sports organizations; senior property tax rebate programs; senior home maintenance program;

February 20, 2024

Page 5 of 22

discounted parking pass program; dental and health programs; lifeguard training subsidy program; and water/wastewater credits.

Ten of the seventeen respondents responded that they had a “single window” application process; however, upon further review, only six of these ten offered multiple discounts across different City departments. Various techniques were used in the application process, most with a combination of methods. Thirteen indicated residents could apply with a paper application; eight with an online application; fourteen in person; and seven through the mail. One municipality uses partner organizations to process the applications and several use agency referrals as an intake criterion.

As anticipated, there was a range of income thresholds noted for access to the discounts. The two main measures of low income used by Statistics Canada are the Low Income Measure (LIM) and the Low-Income Cut-Offs (LICO). These measures can be used before tax or after tax and Statistics Canada updates the measures annually.

The Low-Income Measure (LIM) defines low income as being below a fixed percentage of income. A household is considered low income if its income is below 50% of median household income. It is therefore a relative measure of low income. It is adjusted based on household or family size. Many countries use this measure, so it is frequently used for international comparisons.

The Low-Income Cut-Offs (LICO) are income thresholds below which a family will devote a larger share of its income on the necessities of food, shelter and clothing than the average family. A family is considered low income if it spends twenty percentage points more on these necessities than the average family. It is also a relative measure of low income. The LICO are adjusted for seven family sizes and five different community sizes to capture differences in the cost of living.

The survey indicated several measures being used across Canada for discounted programs:

- Low Income Cut-off Before Tax (LICO-BT)
- LICO-After Tax (LICO-AT)
- Low-Income Measure After Tax (LIM-AT)
- LICO-BT +30%
- LIM-AT +20%
- Receipt of social assistance or Guaranteed Income Supplement (GIS)
- Seventy-five percent of LIM-AT
- Household income under \$55,000
- The City of Toronto has multiple thresholds for different programs
- The City of Kingston used LIM-AT +15% which is one of the highest noted, second only after Vancouver (LIM-AT +20%)

When MFAP began, there were very few municipalities offering discounted programs and services, especially utilizing a “one-window” single application process for multiple services. This has changed over time and there are several municipalities that now offer this. It is worth noting that the online application process in other jurisdictions includes either the uploading of

February 20, 2024

Page 6 of 22

income verification documents and/or a random sample verification check each month of online applications to ensure income and other information is accurate.

Several municipalities indicated they provide low-income discounts for property taxes and/or water and wastewater, most notably for seniors. The City of Kingston offers similar supports, outside of the MFAP, and these are summarized in the next section.

Supports for Low-Income Households

While the focus of this report is the MFAP, it should be recognized that the City offers a wide variety of other programs and services for low and moderate income households. The income thresholds to access these programs varies across programs and some are provincially set. Table 1 shows a list of these programs which are in addition to the mandated provision of Ontario Works, social housing and childcare fee subsidies. Staff recognize that there is some duplication within those programs, especially related to support utility costs. It is anticipated that those programs will be reviewed over the next year with potential changes that would streamline processes and create better access.

Table 1: Programs to Support Low Income Households in Kingston

Program	Department	Link for more information
Homemaking Services	Housing & Social Services (H&SS) (administered by Paramed)	Cleaning, meal preparation & laundry assistance https://www.cityofkingston.ca/residents/community-services/homemaking
Seniors Property Tax Credit Program	Taxation & Revenue	Tax credit of \$100 for homeowners sixty-five years of age or older, receiving Guaranteed Income Supplement https://www.cityofkingston.ca/residents/property-taxes/tax-assistance
Tax Deferral Program	Taxation & Revenue	Tax deferral of up to \$1,000 for property owners receiving benefits under the Ontario Disability Support Program, or the Ontario Works Act, or seniors receiving the Guaranteed Income Supplement https://www.cityofkingston.ca/residents/property-taxes/tax-assistance
Tax Increase Deferral Program	Taxation & Revenue	Deferral of tax-related increases for property owners receiving benefits under the Ontario Disability Support

February 20, 2024

Page 7 of 22

Program	Department	Link for more information
		Program, or the Ontario Works Act, or seniors receiving the Guaranteed Income Supplement https://www.cityofkingston.ca/residents/property-taxes/tax-assistance
Ontario Electrical Support Program	Utilities Kingston (administered by UW Simcoe Muskoka)	Credit on utilities bill to lower costs https://ontarioelectricitysupport.ca/
Energy Affordability Program	Utilities Kingston (administered by Save on Energy)	Help with lowering electricity costs through home energy assessment and free energy saving kits https://www.saveonenergy.ca/For-Your-Home/Energy-Affordability-Program
Low Income Energy Assistance Program	Utilities Kingston (administered by UW Simcoe Muskoka)	Arrears or facing disconnection for natural gas, electricity, water & wastewater https://utilitieskingston.com/News/Article/Trouble-paying-your-utility-bill-We-can-assist
Discretionary Residency Benefit	H&SS	Assistance for recipients of Ontario Works/Ontario Disability Support Program (OW/ODSP) facing disconnection of utilities or assistance with hookups and arrears https://www.cityofkingston.ca/residents/community-services
Homelessness Prevention Fund	H&SS (administered by Salvation Army)	Grants (non-repayable) to help stay housed (rent, mortgage, property tax arrears, utility arrears, damages, and repairs, moving, tenant insurance, first and last month's rent) https://www.cityofkingston.ca/residents/community-services/housing/programs/low-income-assistance
Home Ownership Program	H&SS	Down Payment Assistance

February 20, 2024

Page 8 of 22

Program	Department	Link for more information
		https://www.cityofkingston.ca/residents/community-services/housing/programs/home-ownership
Kingston-Frontenac Renovates	H&SS	Forgivable loans up to \$15,000 for emergency repairs to make home accessible https://www.cityofkingston.ca/residents/community-services/housing/programs/kingston-frontenac-renovates
Homelessness Services	H&SS	Provision of emergency shelters and drop-in services https://www.cityofkingston.ca/residents/community-services/housing/homelessness-services

Utilization of MFAP

The number of households deemed eligible in a calendar year for MFAP was consistent in the ten-year period between 2009-2019 with approximately 2,000-2,400 households applying per year. This number dropped to a low of 1,001 households in 2021 during COVID-19. The number of applicant households has risen substantially in 2023 with 2,434 applications processed. This appears to be due to the introduction of the online application process in May of 2023 and the increase in the discounts through the ATP.

When applying for MFAP, households are required to use some form of government documentation to verify their household income information. This can be from a range of government issued documents. Most households (75-80%) applying for MFAP have been primarily those on social assistance (SARS) until 2018. Now that social assistance recipients can receive monthly transit passes through Ontario Works and ODSP, the percentage of SARS applicant households has dropped to about 54% in 2022. There is a likelihood that this was also impacted by COVID-19. In addition, newcomers (those that have been here less than 12 months) do not need to provide income verification during their first year of residency. The number of newcomers accessing MFAP has steadily grown and in 2022 comprised just over 6% of all applicant households.

The next section of the report will examine the income situation for those accessing MFAP compared to household income data of the community at large.

Income Thresholds for MFAP

While the original purpose of MFAP was to provide a low cost and low barrier access to households experiencing poverty, this shifted when the income threshold was raised in 2020 ([Report Number AP-19-016](#)) to LIM-AT +15% from the original LICO-AT threshold. This change allowed for moderate income households to access the program and the range of components.

February 20, 2024

Page 9 of 22

As noted earlier, this is the second highest threshold being used by municipalities in Canada. These thresholds are adjusted annually based on Statistics Canada LIM data releases.

Table 2: Eligibility Thresholds for MFAP 2023

- 1 person household – \$30,556
- 2-person household - \$43,212
- 3-person household - \$52,924
- 4-person household - \$61,111
- 5-person household - \$68,324
- 6-person household - \$74,845
- 7-person household - \$80,843
- 8-person household - \$86,424
- 9-person household - \$91,667
- 10-person household - \$96,625

It is important in reviewing the program to compare the households that are eligible to access the program to those that utilize it. For the purposes of this comparison, data from the 2021 Census for the City of Kingston and MFAP application data from 2022 has been used. The table and figures below compare the number of households in various income brackets to those that applied for MFAP. Preliminary analysis of 2023 data shows a similar pattern of household income to 2022. Eligibility for MFAP is dependent on household size as well as income, so not every moderate-income household would qualify. Even with this consideration, the program is underutilized.

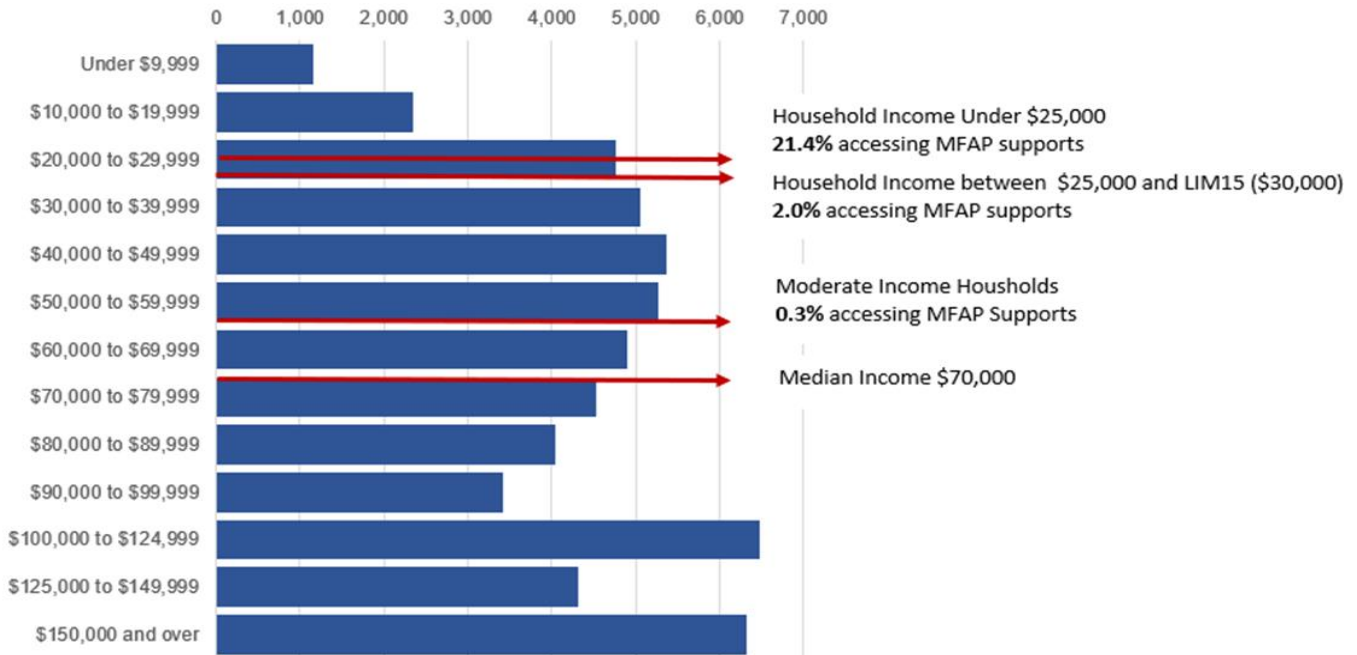
Table 3: Income Data for Kingston Households and MFAP Households

2021 Census Data	Threshold	Total # of Kingston Households	% of Total Kingston Households	# of HH accessing MFAP in 2022	% of Eligible Households accessing MFAP
Low Income	After-tax income below \$24,999	5,815	10.1%	1,243	21.4%
	After-tax Income between \$25,000-\$29,999	2,430	4.2%	48	2.0%
Moderate Income	After Tax Income \$30,000-\$59,999	15,660	27.1%	51	0.3%
Moderate-High Income	Over \$60,000	33,930	58.7%	N/A	N/A
Total		57,385	100%	1,342	23.7%

February 20, 2024

Page 10 of 22

Figure 1: Total Household After-Tax Income Groups, City of Kingston, 2021



Source: Statistics Canada. 2023. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released March 29, 2023.

Application Process

Originally, applying for the MFAP program involved completion of an application form and a drop-in appointment to the Housing & Social Services building to have the application and related documentation reviewed. Then, depending on the components selected, residents had to take paperwork to Artillery Park to access recreation subsidies and/or to City Hall to purchase a transit card and pass.

Over time the process has been streamlined and as of 2023, an online application is now available. Eligible households can now receive their MFAP identification card by mail and no in-person meeting is necessary. In 2024, the application process will be completely done through the online portal (www.mykingston.ca), except in cases where there are accessibility needs that require a paper/manual application process or the client prefers to complete the application manually. In these cases, the paper information will be then entered into the online portal by City staff.

As the system moves to an online process, it is important to ensure that the accountability systems are in place and that internal application reviews are done to ensure accuracy.

Transit

When the ATP program began in 2009, eligible residents received a 32% discount on the cost of a monthly transit pass. Seniors and youth passes were already discounted but received a

February 20, 2024

Page 11 of 22

further 32% discount. Over time this discount amount grew to 35% in 2014, 50% in 2017 and in 2023, Council approved a nine-month pilot raising the discount levels for the ATP Program to 75% of the cost of a regular monthly pass.

In 2018, there was an average of 769 Adult ATP passes sold each month, eighty-two youth ATP passes and sixty-nine senior ATP passes. In 2021 these numbers dropped to an average of 386 Adult ATP passes per month, forty-seven youth ATP passes and sixty-two senior ATP passes. Since the introduction of the larger discount in May 2023, Transit is seeing the highest MFAP ridership for seniors and youth that they have ever seen with MFAP adult ridership rebounding to slightly above pre-COVID-19 levels.

It is important to look at this data in terms of the number of individuals being served by the ATP program. As expected, some individuals only buy one or two monthly passes in a year, while others buy passes each month. A decade ago, in 2012, there was a total of 1,570 individuals who purchased at least one ATP pass. Utilization of the ATP program has changed over time due to a few factors. Most notably COVID-19 which impacted ridership dramatically in 2020 and 2021. The introduction of the free OW & ODSP pass programs resulted in a decrease of adults buying an ATP monthly pass as they could now receive one at no cost through these programs. The following chart shows the number of individuals who purchased at least one monthly pass under the program.

Table 4: Number of Individuals Purchasing at least one ATP Pass in Calendar Year

Year	Total	ATP Adult	ATP Youth	ATP Senior	Ontario Works
2012	1,570	1,379	143	48	N/A
2014	1,739	1,547	130	62	N/A
2018	1,778	1,459	210	109	3,881
2022	1,418	1,061	203	154	2,441
% change 2012-2022		-23%	+42%	+221%	N/A

The most dramatic change has been the number of seniors who are now accessing the program. The reasons for this could be more awareness of the program, the aging demographic in the community with many “aging out” of Ontario Works and ODSP and seniors finding themselves needing to use transit as a primary mode of transportation when they are no longer able or want to drive a vehicle.

February 20, 2024

Page 12 of 22

Table 5: Average Number of Rides Monthly by ATP Riders

YEAR	MFAP Adult Average Rides/Month	MFAP Senior Average Rides/Month	MFAP Youth Average Rides/Month
2014	27,100	1,453	1,159
2015	29,550	1,698	814
2016	30,495	1,611	513
2017	27,579	2,098	1,581
2018	27,810	2,393	2,280
2019	22,478	2,273	2,594
2020	12,232	1,502	1,577
2021	11,316	1,644	1,167
2022	15,516	2,553	2,088
2023	22,862	3,969	3,695

In addition to the survey of municipalities, additional data was collected on the affordable transit options available in some municipalities that did not respond to the initial survey. As shown in Table 6 below, two municipalities offer both an affordable single ride and monthly pass options. Three municipalities offer only single ride affordable options while ten municipalities, including Kingston, offer affordable monthly pass options.

Two municipalities use a tiered system with three price categories based on household income below the threshold. It should be noted that Kingston uses one income threshold for all households for access to all MFAP components for simplicity and ease of access. A tiered system was originally used for SPARK but was administratively burdensome. However, social assistance recipients in Kingston, who would fall in the lowest tier in these other municipalities, are able to access transit passes at no cost to the client. There are a few other municipalities who also offer passes to social assistance recipients but these are not included in the following tables as they each have different criterion for accessing them. In addition, all monthly pass users in Kingston have the option to purchase monthly passes up to three months in advance.

February 20, 2024

Page 13 of 22

Table 6: Affordable Transit Programs

Municipalities with Single-Ride Affordable Transit Option

Municipality	Income Threshold	Single Ride Adult Regular Cost	Single Ride Affordable Cost	% Discount	Notes
Toronto	75% of LIM-AT	\$3.30	\$2.10	36%	
Ottawa	LIM-AT	\$3.50	\$1.75	50%	
Hamilton	LIM-AT	\$2.70	\$1.90	30%	free after 11 rides/week
Guelph	LICO (3 tier scale)	\$3.25	\$0.13/\$0.62/\$1.17	96/81/64%	free after 32 rides/month
York Region	LIM-BT+15%	\$3.88	\$1.94	50%	free after 40 rides/month

Municipalities with Monthly Affordable Transit Option

Municipality	Income Threshold	Monthly Adult Regular Pass Cost	Monthly Affordable Pass Cost	% Discount
Toronto	75% of LIM-AT	\$156	\$123.25	21%
Ottawa	LIM-AT	\$125.50	\$58.25	50%
Waterloo	LICO-AT	\$92	\$47.84	48%
Windsor	LICO -BT	\$104.90	\$52.45	49%
Halifax	LICO-BT	\$82.50	\$41.25	50%
Brampton	LIM-AT	\$141.26	\$70.63	50%
Calgary	LICO-BT (3 tier scale)	\$112	\$5.60/\$39/\$56	95/65/50%
Mississauga	LIM-AT	\$131	\$65.50	50%
London	LICO-AT	\$112	\$72	36%
Thunder Bay	LICO-BT	\$82	\$41	50%

February 20, 2024

Page 14 of 22

Municipality	Income Threshold	Monthly Adult Regular Pass Cost	Monthly Affordable Pass Cost	% Discount
Regina	LIM-AT	\$88	\$71	20%
Kingston	Ontario Works & ODSP	\$80	\$0	100%
Kingston	LIM-AT+15% MFAP	\$80	\$20	75%

Transit Employment Program

This component began in 2014 to help bridge the transition into employment. Based on referrals from Employment Ontario offices, eligible participants, who meet both the employment and income requirements, can receive two complimentary monthly transit passes for their first couple months of employment. After the two months, they can purchase an ATP pass as long as they continue to qualify. While there was some participation initially, it has dropped down to small numbers in the past few years. Since 2020, only seven people have participated in this component.

Recreation

Positive Recreation Opportunities for Kids (PROKids)

In 2004, prior to MFAP, PROKids (Positive Recreation Opportunities) began to provide subsidies to access community-based recreation programs and/or equipment for recreational activities. It was funded by the City and donations from the community and corporations.

In 2016, the City received notification from its major funding partner, Canadian Tire JumpStart, that their funding approach was changing, and they would no longer be supporting PROKids. Instead, community members could apply directly to JumpStart for assistance. In its final year, PROKids assisted 357 children.

Subsidy Program for Affordable Recreation in Kingston (SPARK)

This program was developed in 2008 with a goal to make municipal recreation programs and services more financially accessible. It provided a complementary program to PROKids. SPARK has gone through several changes over the past 14 years. Most notably, it initially provided a subsidy that could be used for family members in an MFAP household to access a fitness pass or sign up for various municipal programs. For the first decade of SPARK, most of the SPARK funding was being utilized for memberships and most years the available annual funding (\$117,000) was fully allocated before the end of the calendar year.

While SPARK remains one of the two most requested components of MFAP, eligible households are not utilizing their memberships or their recreation subsidies. In 2022, there were

February 20, 2024

Page 15 of 22

1,854 individuals who had a membership through SPARK, but only 524 (28%) of them utilized their membership and those that did used it on average less than ten times in the year. In 2023, there were 2,704 individuals with SPARK memberships. The Table 7 shows the number of “swipes” for MFAP clients which represents the number of times they entered a City recreation facility.

Table 7: SPARK Utilization by Year 2019-2023

YEAR	# of SPARK memberships	Total # of Swipes	# of individuals	Average # of visits per year	% of members accessing facilities
2019	1,440	6,094	462	13	32%
2020	626	2,451	274	9	44%
2021	1,506	3,217	323	10	21%
2022	1,854	5,269	524	10	28%
2023	2,704	9,165	881	10	33%
Total	8,130	26,196	2,464	11	33%

In 2021, it was determined that all MFAP households could receive a SPARK Fit Pass membership and therefore all SPARK funds could be used toward registered instructor-led program activities. Free access to the City’s fitness centres, arenas (public skate) and pools (public swim and access to Culligan Water Park) are included in the SPARK Fit Pass membership. For 2023, the value of SPARK memberships, if use was maximized, was \$870,148.

This change has seen a significant decrease in the amount of SPARK funding being utilized each year as these memberships are free and no longer utilize the SPARK funding. In addition to municipal programs, SPARK funding can now be used at partner organizations such as the Seniors Association, BGC Southeast and the YMCA. It can also be used toward the cost of essentials at City recreation facilities such as swim diapers, goggles, etc. In 2023, only 21.8% of the SPARK annual budget was utilized with the majority being used for aquatics.

Families face a multitude of barriers, so even when the financial barrier is removed, participation levels in recreation remains low. Recreation staff are looking to other ways to address this underutilization including expanding partnerships for programs and to purchase equipment or match people with programs that provide equipment free of charge.

February 20, 2024

Page 16 of 22

Table 8: Utilization of SPARK Funding

Program/Service	2019	2020	2021	2022	2023
Memberships	\$51,020.86	\$34,609.64	-	-	-
Aquatics	\$16,990.64	\$6,905.68	\$5,671.49	\$16,385.24	\$23,110.95
Fitness Classes	\$2,195.59	\$931.42	\$313.80	\$389.10	\$396.45
Drop-Ins	\$45	\$614.59	-	-	-
Programs-Other	\$9,751.06	\$1,684.17	\$90.50	\$2,436.86	\$453.31
Programs - Camps	\$14,662.10	\$1,140	-	-	-
Additional Services*	-	-	-	-	\$604.14
Partner Programs	\$112	-	-	\$248.60	\$963.05
Total	\$94,777.25	\$45,885.50	\$6,075.79	\$19,459.80	\$25,527.90

*Includes equipment (goggles, water diapers, etc.) and rentals (birthday parties)

Arts and Culture Services and Heritage Services

Grand Theatre

In August of 2015 discounts for MFAP households were introduced at the Grand Theatre for productions that were part of the “Grand OnStage” series of performances. Eligible households can purchase up to eight tickets per household per season. Tickets are \$15/person or \$8/person for Kidstage productions. Tickets must be purchased in person and MFAP cards need to be presented for each household member receiving a ticket. Tickets are on a first come, first serve basis and there are a limited number of tickets for each performance. Tickets must be purchased at least 7 days prior to the performance. Table 9 shows the utilization of this component since its introduction.

Table 9: Utilization of Grand Theatre Discounts

Year	Value of Discounts	# of Tickets
2015	\$1,306.35	37
2016	\$970.83	28
2017	\$4,809.09	138

February 20, 2024

Page 17 of 22

Year	Value of Discounts	# of Tickets
2018	\$5,206.20	149
2019	\$2,807.27	81
2020	\$106.23	3
2021	\$67.34	2
2022	\$1,835.73	53
2023	\$2,471.01	71

Pump House Steam Museum and McLachlan Woodworking Museum

In June of 2017, the two City operated museums were added to the components of the MFAP program. Eligible household members receive a 50% discount on the entry fees if they present a current MFAP card. Utilization of this component has been extremely low. It must be noted that the Kingston Public Library has free passes that can be borrowed from the library to access the museums.

Table 10: Utilization of Museum Discounts

Year	Library Pass	Cost to Museum	MFAP discount	Cost to Museum
2018	70	\$910	0	\$0
2019	116	\$1,500	2	\$13
2020	0	\$0	0	0
2021	0	\$0	0	0
2022	63	\$330	4	\$26
2023 (Sept 30)	177	\$445	7	\$18

Extended Health Benefit

Beginning in the spring of 2018, the Extended Health Benefit (EHB) component was added to MFAP. The purpose of this component was to reduce the financial barrier of accessing health care for low- and moderate-income households who are not receiving social assistance.

Over the past six years the program provided up to \$600 per calendar year for a single individual or \$800 for a couple/family. This benefit can be used toward dental care (for adults

February 20, 2024

Page 18 of 22

eighteen and over), eye exams (for adults twenty and over), prescription glasses (for adults and children), and prescription medications (for adults). For those over the age of sixty-five, they are asked to access coverage through the Provincial Seniors Dental program first as that coverage is broader. If they cannot use that program, then they can use the EHB. "Layering" of multiple forms of coverage is not allowed. Clients receive an eligibility letter which they can take to the appropriate health care provider who then submits a claim through Accerta. The fees paid for the services are according to the Ministry of Children, Community and Social Services (MCCSS) Schedule of Dental Services and Fees. Prescription medication amounts are paid according to the Ontario Drug Benefit schedule and are paid to the pharmacy from Accerta.

Table 11: Extended Health Benefits Expenditures

Category	2019 July-Dec		2020		2021		2022		2023	
	Expense	# of Claims	Expense	# of Claims	Expense	# of Claims	Expense	# of Claims	Expense	# of Claims
Vision & Dental Hygiene	\$13,416	28	\$24,041	53	\$31,540	82	\$46,489	107	\$50,380	118
Dental	\$12,812	73	\$20,665	140	\$26,237	185	\$27,148	228	\$63,958	476
Drugs	\$2,207	18	\$7,880	87	\$7,297	223	\$8,077	201	\$14,264	425
Dentures	\$236	1	\$192	1	\$2,367	4	\$1,133	1	\$1,048	3
Total	\$28,671	120	\$52,778	281	\$67,441	494	\$82,847	537	\$129,650	1,022

The Utilization of the EHB continues to grow each year and with the addition of the online application, more people are becoming aware of the availability of this component. The full implementation of the Canadian Dental Care Plan by 2025 should substantially reduce the dental claims which make up about 50% of claims. This will provide financial room for new MFAP clients as well as create the potential to increase individual and household maximum annual benefits.

Since the onset of the program the benefit amount has remained the same. Commencing in 2024 the annual fee per household will be adjusted to reflect the increase in cost of living over the past several years to a level of \$700 per individual and \$935 for families. Moving forward, the annual allocation will be indexed in-line with the Ontario Consumer Price Index. Staff continue to monitor the EHB utilization to ensure adequate operational budget is available.

Responsible Pet Ownership

This component began in April 2014 based on recommendations from the Responsible Pet Ownership Committee. Initially the vouchers were set at \$100, but it became evident quickly that this amount did not address the financial barrier and the out-of-pocket costs were still too high for most MFAP households. This was also verified through feedback received in an MFAP survey at the time. Therefore in 2015, the value of the vouchers was raised to \$250 per voucher. It has remained at this level since 2015, although costs of these procedures have risen over this nine-year period. Based on a recent survey of local veterinary clinics, and assuming the pets are

February 20, 2024

Page 19 of 22

otherwise healthy, the average cost for a cat is \$630, while the average for dogs is \$1,000. These costs can vary based on the age of the pet and in the weight of dogs.

Annually, there is a budget to offset one hundred pet vouchers. They are distributed every quarter. If they are not utilized within the three-month time frame, they are reissued to other clients in the next quarter. Housing & Social Services distributes about 50% more pet vouchers than are utilized each year. Due to COVID-19, there is a backlog of need in the community so fewer pet vouchers are being utilized within the available time period. Three quarters of vouchers are used for cats.

Table 12: Utilization of Pet Vouchers

Year	2018	2019	2020	2021	2022	2023
Number of pet vouchers	99	100	72	79	71	45

It is clear that there are still barriers for MFAP households to have their pets spayed/neutered. In August 2022, the Kingston Humane Society began a once a month, one day spay/neuter clinic specifically targeted at the cat population. The City assisted with funds for the equipment to get the clinic established. They currently manage 12-15 animal surgeries per month. There have been preliminary discussions about expanding this program that will be discussed later in the “Program Ideas” section of this report.

Summary of MFAP for 2024

There are some changes planned for MFAP beginning in 2024, of which some depend on Council’s approval of budgetary changes. As noted earlier, the intake process will switch to using the online “My Kingston” portal for most applicants. Paper applications will only be used when there are accessibility issues and for those that are not comfortable filling out information online.

Below is a summary of all components and rates that will be offered as part of the MFAP program should Council approved the budgetary changes as well as the changes to the fees and charges by-law schedules.

1. Affordable Transit Pass – Change

The change to the program would maintain the 75% reduction for all passes in 2024 (Adult \$20, Senior/Youth \$14.88). This requires Council approval of a budget amendment to include the related cost in the 2024 operating budget, with funding from Provincial Gas Tax revenues, as well as an amendment to the Fees and Charges By-Law.

2. Transit Employment Program – No Change

Eligible participants can receive two complimentary monthly transit passes when starting new employment.

February 20, 2024

Page 20 of 22

3. Recreation – Change

The program will continue to include free access to fitness centres, arenas (public skate) and pools (public swim and Culligan Water Park). This broad free access to recreation has an estimated value, if used to its maximum extent, of \$870,148. The program also currently includes \$117,000 for registration to programs offered by the City and partner agencies. This component has been underutilized since the City has been providing free access to multiple services. Staff are therefore recommending a reallocation of this budget leaving \$50,000 for recreation program registration (for a total maximum investment of \$920,148). The remaining \$67,000 would be redirected to food security (this is further described in proposed change 8). This allocation of funds will be monitored and could be adjusted next year if required.

4. Arts & Culture and Heritage Services – No Change

No changes are being implemented to this program. The City will continue to provide reduced ticket prices for MFAP clients (\$15 per person and \$8 per person for Kidstage productions) at the Grand Theatre.

The City will also continue to provide 50% discount on entry fees for City owned and operated museums. This is in addition to free passes that can be borrowed from the library.

5. Extended Health Benefits - Change

The full implementation of the Canadian Dental Care Plan by 2025 should substantially reduce the dental claims which make up about 50% of claims. This will provide financial room for new MFAP clients as well as create the potential to increase individual and household maximum annual benefits.

Since the onset of the program the benefit amount has remained the same. Commencing in 2024, the annual fee per household will be adjusted to reflect the increase in cost of living over the past several years from \$600 to \$700 per individual and from \$800 to \$935 for families. Moving forward, the annual allocation will be indexed in-line with the Ontario Consumer Price Index.

6. MFAP Spay/Neuter Clinic – Change

As noted earlier, one of the barriers to the utilization of the existing pet voucher program is the differential in cost between the voucher and the actual cost charged by vets for the procedure. In discussions with the Kingston Humane Society, there is the potential of a one day/month clinic specifically for cats belonging to MFAP households who have a pet voucher. The cost would be equal to the pet voucher resulting in no “out of pocket” costs for the pet owner. The program would be like the current monthly spay/neuter program but provide an additional day of service each month specifically for MFAP household cats. This will increase the level of service from 1 to 2 days per month for MFAP clients. In addition, there is the potential of having the cats micro-chipped at the same time to

February 20, 2024

Page 21 of 22

make it easier to find owners should animal stray. The focus would be on cats as this is the greatest need and within the current capacity of the Humane Society.

7. Marriage Solemnization & License - New

The Clerk's Office is implementing some fee changes for MFAP clients beginning January 1, 2024. The fee for marriage solemnization for MFAP clients will be \$160, half of the regular fee of \$320. The fees for marriage licenses will be \$88.80, half the regular fee of \$177.55. Similarly, the fees for administering of oaths or declarations will be \$20.95 for MFAP members, which is half of the regular fee of \$41.85. Staff are not expecting any significant budgetary impacts.

8. Food Security - New

This is still a significant issue in the community, especially for households in the MFAP income brackets. Preliminary discussions have begun with the food provider network to find the best way to add a food security component to the MFAP program. It is proposed that a portion of the underutilized funds (\$67,000) within SPARK be reallocated to support this critical need in the community. For 2024, staff are establishing a community partnership providing vouchers to MFAP households that can be redeemed at the fresh food pop-up markets operated through Lionhearts.

Indigenization, Inclusion, Diversity, Equity & Accessibility (IIDEA) Considerations

While moving to an online system to access the MFAP program will make it more convenient and simpler for most households, it is important to continue to provide alternative application options for those that require it.

Newcomers to the community continue to be a growing percentage of MFAP households and through support from organizations such as KEYS and Immigrant Services, these households are able to access MFAP and its various components to assist with their settlement in Kingston.

As the communication/marketing campaign is developed, it will take into consideration a variety of methods to communicate with the City's diverse community to increase knowledge and utilization of MFAP.

Financial Considerations:

The cost to develop and implement a complete communication/marketing strategy for MFAP will be funded from approved operating budgets. As noted, the cost to continue the current discount level for the Affordable Transit Program to the end of 2024 is \$143,000. This cost will be included in the 2024 operating budget with funding from provincial gas tax revenues. As the SPARK program remains underspent annually, it is being recommended that an amount of \$67,000 of the \$117,000 annual operating budget be redirected toward implementation of the food security initiative for MFAP.

February 20, 2024

Page **22** of **22**

Contacts:

Ruth Noordegraaf, Director, Housing & Social Services, 613-546-4291 extension 4916

Cheryl Hitchen, Policy Manager, Housing & Social Services, 613-546-4291 extension 4806

Other City of Kingston Staff Consulted:

Mitchell Grange, Policy Manager, Housing & Social Services

Tony Gargaro, Manager, Recreation Services, Recreation & Leisure Services

Andrew Morton, Transit Project Service Manager, Transportation & Transit Services

Laurie Dixon, Research and Data Manager, Office of Strategic Innovation & Partnerships

Jeff Walker, Manager, Taxation & Revenue, Financial Services

Derek Ochej, Deputy City Clerk, Legal Services

Exhibits Attached:

Exhibit A – Chronology of MFAP and Related Council Documents

Exhibit B – Amendment to the Fees and Charges By-Law

Chronology of Municipal Fee Assistance Program (MFAP)

2004

- Positive Recreation Opportunities (PRO) Kids began and was funded by the City and donations from the community and corporations.
- Subsidies through PROKids could be used to access community-based recreation programs and/or equipment to participate in recreation activities.
- Council supported recommendation from Mayor's Task Force on Poverty to make municipal recreation programs more accessible for low-income families.

2008

- Subsidy Program for Affordable Recreation in Kingston (SPARK) developed based on research and presented in "Fair Play" report.
- EITP committee passed resolution to find ways to make transit more accessible to low-income families, especially those on social assistance.
- Kingston Transit, Community and Family Services staff and Poverty Roundtable developed the Affordable Transit Pass (ATP) program.
- Poverty Roundtable suggested finding a way to have single eligibility process for both programs.
- City staff from three departments worked with Poverty Roundtable to create a single point of access through Community and Family Service.

2009

- MFAP officially began in late fall of 2009.
- Purpose of MFAP is to assist residents with cost of monthly transit passes and municipal recreation programs: ATP, SPARK and PROKids.
- Eligibility: Kingston resident, household income below Low-Income Cut-off (LICO).
- Eligibility approved for the next 12 months.
- Had to make appt to apply or attend a drop-in clinic.
- SPARK provided recreation subsidy up to \$300 per year per household member.
- Recreation subsidies were on a sliding scale for those households with income above LICO-AT.
- ATP provided a 32% discount off full price of monthly transit pass.

2010-2011

- City, United way (UW) and Poverty Roundtable began work to create community-based poverty reduction plan with five focus areas: health services, Social and community supports; skill development and employment; housing; and community supports for education.
- Housing & Social Services staff provided monthly drop-in clinics at City Hall and other municipal facilities to process applications for MFAP.

2012

- Staff began tracking households that were new to the program and those that had accessed it previously. The split was almost equal.
- ATP users can now access their monthly passes online after the initial pass purchased.

2013

- City staff continued work with UW and community stakeholders on the poverty reduction initiative and identifying aspects that could be implemented and/or supported by the City.
- Residents no longer needed to make appointments to apply and could drop in any time during business hours.

2014

- Council approved four activities based on the work done by the Poverty Reduction Initiative: Transit Employment Program, MFAP Garbage Tag program, additional SPARK funding, and Bridges Out of Poverty training.
- Transit Employment Program (TEP) provides complimentary short-term transit passes for low-income individuals to address transportation barriers to enter/re-enter the work force. Pilot aimed to help two hundred people with two months of transit passes. After two months they can receive the ATP discounts.
- Transit passes for regular riders had a slight cost increase, but MFAP cost remained the same, thereby increasing discount for monthly passes from 32% to 35%.
- Garbage Tags – MFAP recipients could receive 12 garbage tags/year provided they did not live in apartments and had 3+ household members. Estimated 750 households could be eligible. This was a one-year pilot.
- Responsible Pet Ownership Spay and Neuter vouchers also began in April 2014 to help offset the cost for eligible MFAP households based on the recommendations from the Responsible Pet Ownership Working Group to Council in 2013.

2015

- ATP moved from approval for 12 months from MFAP eligibility to a calendar year to align with the other MFAP components.
- Sliding scale for SPARK subsidies was removed and all households under threshold eligible for \$300/per household member toward recreation.
- Pet vouchers switched from \$100 to \$250 to cover more of the actual cost of spay/neutering services.
- Discounts for Grand Theatre added as a component in August.
- MFAP Policy approved by Council.

2016

- Ontario Works clients began to receive ATP passes at no cost in November to access work, school or medical appointments.
- City received notification that Canadian Tire Jump Start was changing its funding approach and would no longer be funding PROKids but taking applications for funding directly. Decision made to avoid duplication, to end PROKids component.

2017

- Youth category for Transit was raised to age 24.
- ATP fare reduction increased from 35% to 50% effective January 1st as part of the Transit Business Plan.
- Kingston Access Bus introduced the use of unlimited monthly passes, including affordable transit passes aligned to the MFAP program, on April 1, 2017.
- PROKids ended as of March 1st as all remaining funds were allocated.
- McLachlan Woodworking Museum and the Pump House Steam Museum added to MFAP as part of the removal of barriers to the museums.

2018

- Ontario Disability Support Program (ODSP) clients began to receive ATP passes at no cost to them in August.
- Extended Health Benefit component (for non-SARS) added in May as a pilot.

2019

- Age categories standardized in Rates and Fees By-Law to a child being aged 14 and under; a youth aged 15-24, adult 25-64 and senior 65+.
- Extended Health Benefits added as a permanent component of MFAP in October.
- H&SS staff began processing applications for MFAP at Rideau Heights Community Centre two days/week in addition to 362 Montreal Street.
- SPARK funding no longer transferable among household members (except in extenuating circumstances).

2020

- Income Threshold increased as of January 1st to the Low-Income Measure After tax +15%.
- Eligibility moved from one year to two years to reduce barriers to access.
- Work began on an online application process to reduce barriers to MFAP.
- SPARK funding was able to be used for summer camp through the Boys & Girls Club at Rideau Heights Community Centre as the City was not operating its own programs.

2021

- Throughout COVID-19, applications were still being accepted and processed for MFAP although many components were not available or limited.
- Everyone approved for SPARK now gets a Recreation "Spark" Fit Pass membership; all SPARK funds can be used toward registered instructor-led program activities (aqua-fit, fitness classes, swim lessons, etc.). Access to Fitness Centres, Arenas & Pools are included in the membership.

2022

- SPARK funds can be applied toward other internal COK programs that are on the "PerfectMind" system (Heritage Services) for example museum tours or woodworking.
- SPARK funds can be applied toward program activities at partner agencies including the Boys & Girls Club, the YMCA and the Seniors Association.
- SPARK funds can be used for other minor purchases at our Recreation facilities.
- Safe Surrender Program added as a pilot to provide financial assistance to qualified individuals to off-set the cost of safely rehoming a non-permitted species – receive a voucher worth up to \$2,000.

2023

- ATP discount increased from 50% to 75% as of April 1st until year-end.
- Application process now available online through the "MyKingston" portal.
- A review of the MFAP program is included as part of Council's Strategic Priorities 2023-2026 Implementation Plan to "remove additional barriers to low-income individuals".

Relevant Council Reports

EITP-09-026	Municipal Fee Assistance Program
ARCP-11-022	Municipal Fee Assistance Program Update
ARCP-12-001	Community Poverty Reduction Plan

<u>ARCP-13-005</u>	Municipal Fee Assistance 2012 Program Summary
<u>14-147</u>	Municipal Poverty Reduction Initiatives
<u>ARCP-15-001</u>	Municipal Fee Assistance Program 2014 Summary and Changes for 2015
<u>ARCP-15-004</u>	Municipal Fee Assistance Program Update
<u>17-087</u>	Delegated Authority for Customer Service Purposes
<u>17-074</u>	Discounted Fees for Municipal Programs and Services
<u>AP-18-004</u>	Municipal Discounts
<u>AP-19-016</u>	Discounted Fees for Municipal Programs and Services
<u>19-259</u>	Extended Health Benefits Review
<u>20-054</u>	Amendment to Fees and Charges By-law and Revisions to the Municipal Fee Assistance Program Policy
<u>ARCP-21-009</u>	Animal By-law Repeal and Replace

City of Kingston By-Law Number 2024–...

By-Law to Amend City of Kingston By-Law Number 2005–10, A By-Law to Establish Fees and Charges to be Collected by The Corporation of the City of Kingston, as amended

Whereas:

The Corporation of the City of Kingston (the “**City**”) is a single-tier municipality incorporated pursuant to an order made under section 25.2 of the *Municipal Act*, R.S.O. 1990, c. M.45.

The powers of a municipality must be exercised by its council (*Municipal Act, 2001*, S.O. 2001, c. 25 (the “**Municipal Act, 2001**”), s. 5 (1)).

A municipal power must be exercised by by-law unless the municipality is specifically authorized to do otherwise (*Municipal Act, 2001*, s. 5 (3)).

A single tier municipality may provide any service or thing that the municipality considers necessary or desirable for the public (*Municipal Act, 2001*, s. 10 (1)).

On December 14, 2004, council for the *City* (“**council**”) enacted *City of Kingston By-Law Number 2005–10, “A By-Law to Establish Fees and Charges to be Collected by The Corporation of the City of Kingston”*.

Council considers it necessary and desirable for the public to amend *City of Kingston By-Law Number 2005–10*.

Therefore, council enacts:

1. Amendment

1.1 City of Kingston By-Law Number 2005–10 - Schedule Q – Transit is amended as follows:

Passes

Fees listed in the table below are HST (Harmonized Sales Tax) exempt.

By-Law to Amend By-Law ...--..

Fee Description	Unit	Fee
Commuter	5 consecutive weekdays	\$22.25
Adult	Week - 7 consecutive days	\$29.25
Youth and senior	Week - 7 consecutive days	\$21.00
Commuter	Month	\$68.75
Adult	Month	\$80.00
Youth and senior	Month	\$59.50
Adult – Municipal Fee Assistance Program (MFAP) eligible Affordable Transit Pass	Calendar month	\$20.00
Youth and senior – Municipal Fee Assistance Program (MFAP) eligible Affordable Transit Pass	Calendar month	\$14.88
Adult, youth and senior	Day	\$8.25
Adult, youth and senior	Conference and Event Pass - up to five days per attendee	\$8.75
CNIB cardholder	Annual	\$25.00
Smart Cards - reloadable	Initial and replacement	\$3.00

2. Coming into Force

2.1 This by-law will come into force and take effect on the day it is passed.

By-Law to Amend By-Law ...--..

1 st Reading	date
2 nd Reading	date
3 rd Reading	date
Passed	date

Janet Jaynes
City Clerk

Bryan Paterson
Mayor