




Title **Low Income Tax Exemption Program Policy**

Approved by Council	Date: June 24, 2024
Policy Review Notification	Date: June 10, 2024
Policy Review	Date: June 18, 2024
I certify this to be a true copy of the Low Income Tax Exemption Program Policy as adopted by the Municipal Council of Richmond County at a Public Meeting held June 24, 2024.	
	
Shelley David Municipal Clerk	

1. Purpose

The purpose of the policy is to provide Council, municipal staff, and the public with a framework by which low-income household exemptions will be applied for, reviewed, and awarded.

2. Scope

This policy shall apply to all Municipal Staff involved in the processing of applications for the Low Income Tax Exemption Program. The exemption applies to residential property taxes only and does not include any other rates or charges.

3. Roles & Responsibilities

3.1 Municipal Council will be responsible to:

- a) review, amend, and adopt the Low Income Tax Exemption Program policy;
- b) review the income threshold and maximum exemption amount contained in this policy, on an annual basis;
- c) maintain the allocation of funds for the Low Income Tax Exemption Program through annual contributions in amounts to be determined by Council; and
- d) support the Chief Administrative Officer (CAO) and staff in policy implementation.



- 3.2 The CAO will be responsible to:
 - a) implement the Low Income Tax Exemption Program policy; and
 - b) provide oversight to ensure policy.
- 3.3 The Department of Finance will be responsible to:
 - a) provide the CAO and Council with program updates as necessary; and
 - b) process applications in a timely manner.

Policy

4. Policy Statement

- 4.1 Council will provide a general tax exemption amount in accordance with section 69 of the Municipal Government Act (MGA).
- 4.2 This exemption applies to taxpayers in the Municipality whose household taxable income does not exceed the limits set by Council (See section 6). Household taxable income is defined as the total taxable income of all individuals living in the home who are 18 years or older, excluding any allowances paid pursuant to the War Veterans Allowance Act (Canada) or a pension paid pursuant to the Pension Act (Canada) as per section 69 (1) of the MGA.
- 4.3 Taxable income is reported on Line 26000 of the Canada Revenue Agency (CRA) Notice of Assessment (received after annual income taxes have been filed).

5. Guidelines

- 5.1 Eligible low-income property owners can apply for a low-income tax exemption by completing the Low Income Tax Exemption Application form, Appendix A. Along with this form, applicants must submit proof of household taxable income. This proof can be provided in the form of either the CRA Notice of Assessment or the CRA Proof of Income Statement. It's important to note that the names of CRA forms may change periodically. Additionally, proof of income must be provided for all individuals aged 18 or older residing in the home.

- 5.2 Information collected is utilized for the intended purpose and is safeguarded in accordance with the Freedom of Information and Protection of Privacy Act and the MGA.
- 5.3 Qualified applicants will receive a credit applied directly to their tax account of up to \$150.00 annually.
- 5.4 Notwithstanding any other provision of this policy, no exemption shall exceed 50% of the taxes payable on any property.
- 5.5 The deadline for submissions is August 15th of the fiscal year for which the exemption is sought.
- 5.6 An application form must be completed and processed for each year and applications will not be applied retroactively for prior years.

6. Eligibility Criteria

- 6.1 To be eligible, applicants must meet the following criteria:
 - a) Be a permanent resident of the Municipality of the County of Richmond and hold legal title to the property.
 - b) The property must serve as their primary residence.
 - c) The property must be assessed in the applicant's name.
 - d) The applicant's tax account should have no arrears balance.
 - e) The household taxable income must not exceed the total household limit of \$25,000.

7. Program Conditions

- 7.1 Properties indebted to the Municipality for outstanding liens as a result of a tax sale, proceedings, or remedies for dangerous and unsightly premises on the property are not eligible.
- 7.2 Properties that are a seasonal residence, vacation property, or income property are not eligible.
- 7.3 Residents who are eligible to receive a property tax rebate from other governing bodies will not be eligible for this exemption.

8. Application Process

- 8.1 Applicants will use the Low Income Tax Exemption Application form, Appendix A.
- 8.2 Completed applications along with proof of household income can be sent by mail, email, fax, or submitted in person at the Municipal Administration Building.
- 8.3 All applications received by the deadline will be reviewed, approved if conditions are met, and applied as tax credits to the applicable property tax account.
- 8.4 Applications will be approved prior to the issuance of the final tax bill.
- 8.5 Applications will be processed within 2-3 weeks.

Appendix

Appendix A – Low Income Tax Exemption Application Form

This policy will be reviewed annually.

Date of review	Approved/Amended by Council
June 10, 2024, June 18, 2024	
	June 24, 2024 - Approved



Applicant Information (please print)

Deadline to Submit: August 15th of the fiscal year for which the exemption is sought.

Full Name: _____
 Address: _____
 Community: _____ Postal Code: _____
 Phone: _____ Email: _____
 Municipal Account Number: _____
 (as it appears on your tax bill)

Eligibility Criteria (must select all)

- I am a permanent resident of the Municipality of the County of Richmond;
- I have legal title to the above property;
- The above property is my primary residence and is assessed in my name;
- My municipal tax account does not have an arrears balance; and
- My household taxable income does not exceed the income level limit of \$25,000.

Household Members' Information

Full Name	Taxable Income Per Notice of Assessment (line 26000)
_____	_____
_____	_____
_____	_____

Program Conditions

- Properties that are a seasonal residence, vacation property, or income property are not eligible.
- Properties indebted to the Municipality for outstanding liens as a result of tax sale, proceedings, or remedies for dangerous and unsightly premises on the property are not eligible.
- An application form must be completed and processed for each year and applications will not be applied retroactively for prior years.
- Documentation for proof of income is required for all persons living in the household. A copy of the yyyy Notice of Assessment from the Canada Revenue Agency for each household member must be attached to this application. Income tax returns and/or T4 slips will not be accepted.
- Qualified applicants will receive a credit applied directly to their tax account of up to \$ 150.00.

Signature

I hereby apply to the Municipality of the County of Richmond for the municipal tax exemption of up to \$150.00 for the fiscal year yyyy under the terms and conditions as indicated above. I confirm that the information given above is true to the best of my knowledge.

Signature of account holder: _____ **Date:** _____

Email: taxoffice@richmondcounty.ca **Fax:** 902-226-0295
Mail or In Person: 2357, Hwy 206, P.O. Box 120, Arichat, NS B0E 1A0