



Title: Low Income Property Tax Exemption Program Policy

Approved by Council	Date: November 25, 2025
Policy Review Notification	Date: November 7, 2025
Policy Review	Date: November 12, 2025
I certify this to be a true copy of the Low Income Property Tax Exemption Program Policy as adopted by the Municipal Council of Richmond County at a Public Meeting held on November 25, 2025.	
Original Signed	
_____ Shelley David, Municipal Clerk	

1. Purpose

1.1 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

2.1 This policy shall apply to all Municipal Staff involved in the processing of applications for the Low Income Property 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 Property Tax Exemption Program policy;
- b) annually set the income threshold and maximum exemption amount during budget deliberations;
- c) maintain the allocation of funds for the Low Income Property 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 for implementing the Low Income Property Tax Exemption Program policy and providing oversight to ensure policy.
- 3.3 The Department of Finance will be responsible for providing the CAO and Council with program updates as necessary and processing applications within 2 to 3 weeks.

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. 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 Property Tax Exemption Application form provided by the Municipality for the applicable year. This form is updated annually to reflect the exemption amount and income threshold set by Council and is made available on the Municipality's website or at the Municipal Office.
- 5.2 Along with the completed application 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.

- 5.3 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.
- 5.4 Qualified applicants will receive a credit applied directly to their tax account up to the maximum exemption amount approved annually by Council.
- 5.5 Notwithstanding any other provision of this policy, no exemption shall exceed 50% of the taxes payable on any property, up to the limit approved annually by Council.
- 5.6 The deadline for submissions is December 31st of the fiscal year for which the exemption is sought.
- 5.7 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 from previous years.
 - e) The household taxable income must not exceed the total household limit approved annually by Council.

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 Property Tax Exemption Application form provided by the Municipality for the applicable year.
- 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 processed within 2 to 3 weeks.

9. Review/Amendment Schedule

This policy will be reviewed annually.

Date of review	Approved/ Amended by Council
November 12, 2025 <ul style="list-style-type: none"> • Remove “(b)” in section 3.2 • Remove “(b)” and replace the words “ in a timely manner “ with “within 2 to 3 weeks” in Section 3.3 • Remove “(See section 6)” in Section 4.2 • Add “, up to the limit approved annually by Council” after the word “property” in Section 5.5 • Replace “August 15th” with “December 31st” in Section 5.6 • Replace “ balance” with “from previous years” in Section 6.1(d) • Remove section 8.4 and renumber 	November 25, 2025
September 9, 2025 <ul style="list-style-type: none"> • Remove the household threshold and exemption amount – moving forward to be set annually by Council • Remove appendix A – application form will be updated on the municipal website, or a copy can be provided • Change policy name by inserting “Property” before “Tax” 	September 23, 2025 Amended/Approved
June 10, 2024, June 18, 2024	June 24, 2024 Approved