



APPLICATION FOR LOW INCOME EXEMPTION

Tax Account #:	District:
Name of Property Owner(s):	
Civic Address:	
Complete Mailing Address:	Notes (as required):
Telephone Number:	# of Adults (age 18 or over) residing in home:

1. Owner(s) Income:	
2. Spouse's Income	
3. Other Resident(s) Income	
Total Household Income * (Add lines 1, 2 and 3)	

Annual Tax	Tax Exemption
Equal to or under \$37,368	\$548

* Proof of income must be provided (copy of 2025 CRA Notice of Assessment for each adult living in the home)

I/We, residents of the Municipality of Cumberland, the owners and occupants of the above property, certify that the information on this application is true and complete, and that the family income from all sources during 2025 was below the limit set out in this application.

Signature(s): _____ Date: _____

Attached are copies of the 2025 CRA **Notice of Assessment** for each adult living in the home.

OFFICE USE ONLY:

Application form is complete and all required information has been included. Cheque: Yes / No

Signature: _____ Date: _____ Mortgage: Yes / No

Application meets criteria set out in policy 22-02 and is approved for processing.

Signature: _____ Date: _____ Approved Amount: _____

Service Centres:

Upper Nappan

1395 Blair Lake Rd
Upper Nappan, NS
B4H 3Y4

Phone: (902) 667-2313

Springhill

6 Main St, PO Box 1000
Springhill, NS
B0M 1X0

Phone: (902) 597-3751

Parrsboro

209 Main St, PO Box 400
Parrsboro, NS
B0M 1S0

Phone: (902) 254-2036

Pugwash

10182 Durham St
Pugwash, NS
B0K 1L0

Phone: (902) 297-8022

LOW INCOME EXEMPTION

The Municipality of Cumberland Low Income Exemption provides assistance to homeowners to help pay their residential property taxes. Qualified applicants will receive a credit which is applied directly to the tax account.

TO QUALIFY:

- You must be a resident of Cumberland County in the Province of Nova Scotia; and own the assessed property and occupy it as your home.
- ANNUAL** income from all sources for the 2025 calendar year for yourself, spouse, common-law spouse and other family members that resided in the same household was equal to or less than \$37,368 (based on line 15000 of the income tax **Notice of Assessment**).

EXEMPTION VALUE:

- If the residential property taxes are less than the exemption value, then the exemption will equal the full amount of the tax bill. Otherwise, the exemption will be \$548.

TO APPLY:

- After you have filed your personal income tax return for **2025** and received your **Notice of Assessment** from Canada Revenue Agency, complete the Application for Low Income Exemption.
- Attach copies of the **2025** Canada Revenue Agency (CRA) **Notice of Assessment** for each adult residing in the home (see **sample below**).

Sample Notice of Assessment from Canada Revenue Agency (CRA)

Notice details																							
	Social insurance number	123 456 789																					
	Tax year	2025																					
<p>JANE DOE 1234 STREET LANE COMMUNITY NS B0H 0H0</p> <p>Tax assessment</p> <p>We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.</p> <p>We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to canada.ca/taxes-reviews. Keep all your slips, receipts, and other supporting documents in case we ask to see them.</p> <p>Note, DR (debit) is the amount you owe us and CR (credit) is the amount we owe you.</p> <p>Summary</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Line</th> <th style="text-align: left;">Description</th> <th style="text-align: right;">\$ Final amount</th> <th style="text-align: left;">CR/DR</th> </tr> </thead> <tbody> <tr> <td>15000</td> <td>Total income</td> <td style="text-align: right;">00,000</td> <td></td> </tr> <tr> <td>23600</td> <td>Net income</td> <td style="text-align: right;">00,000</td> <td></td> </tr> <tr> <td></td> <td>Deductions from net income</td> <td style="text-align: right;">000</td> <td></td> </tr> <tr> <td>26000</td> <td>Taxable income</td> <td style="text-align: right;">00,000</td> <td></td> </tr> </tbody> </table>				Line	Description	\$ Final amount	CR/DR	15000	Total income	00,000		23600	Net income	00,000			Deductions from net income	000		26000	Taxable income	00,000	
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- If you do not have your CRA **Notice of Assessment**, you can call 1-800-959-8281.
- Applications must be received by the Municipality no later than **December 31, 2026**.
- Applicants must re-apply each year.