



# Group of IX Seniors' Advisory Council of Nova Scotia

Property Tax Capped Assessment Program

Seniors Consultation Presented by

Ron Swan – Chair – CARP Nova Scotia

January 30, 2020

# CARP Nova Scotia & NS Seniors' Advisory Council

## Group of IX Seniors' Advisory Council of Nova Scotia

[A New Vision of Aging in Canada \(CARP\)](#)

[Community Links / Rep. Canadian Pensioners Concerned \(CPC\)](#)

[National Association of Federal Retirees \(NAFR\)](#)

[Federation of Senior Citizens and Pensioners of Nova Scotia \(FSCPNS\)](#)

[Section of Senior and Retired Doctors \(SSRD\) of Doctors Nova Scotia \(DNS\)](#)

[Nova Scotia Government Retired Employees Association \(NSGREAA\)](#)

[Regroupement des aînés de la Nouvelle-Écosse \(RANE\)](#)

[Nova Scotia Retired Teachers Organization of the Nova Scotia Teachers Union \(RTO\)](#)

[Royal Canadian Legion, Nova Scotia / Nunavut Command \(RC\)](#)



# Making Nova Scotia The Greatest Place to Age



# CARP NS – CAP Background

- Met with HRM Council member in late 2018
- CBRM Senior Staff Meeting in early 2019
- NSFMR Representatives presented plans to eliminate the CAP Program to 75 CARP Members in early 2019
- Notified of these meetings January 13<sup>th</sup>. CARP participation confirmed January 28<sup>th</sup>.
- NS Seniors Advisory Council had two days to respond



# CARP NS & Seniors Council – Initial Response

- Information sent Tuesday January 28<sup>th</sup> - Responses
  - impact on lower income families and seniors that will have to apply for relief
  - many families and seniors do not have the capacity to climb out of lower income and are often put in a position to apply for an economic break progressing from lower income to middle class
  - The other group impacted are seniors that currently pay their capped assessments and have worked hard all their life to ensure their taxes and expenses are paid. Costs are creeping up all around them. Many fall short of qualifying for relief programs yet the squeeze is real creating a different type of limitation and economic fallout causing opportunities they can provide for their children and their ability to contribute in other ways to society.



# CARP NS & Seniors Council – Initial Response (Cont'd)

- To eliminate the CAP program will cause the hardship it was intended to prevent. While they indicate that a " phase-out of the CAP will improve the property tax system in Nova Scotia", it will in no way "help to attract and retain people in Nova Scotia by making buying or owning a home more affordable". To eliminate the CAP which delivers the protection originally intended by the legislation and which met the defined need, without any change to that basic need for affordability and security in housing is unwarranted. Even the proposed limited protections will not achieve the same protections for homeowners.
- The proposal is clearly one of paramount self-interest for the municipalities and the protections they propose to offer through legislation are vague and to be determined later and largely driven by the municipalities. The lack of public advance notice and publicity regarding this critical issue in a time when affordable housing is a high priority with the electorate, provides little comfort and reduces or removes whatever "Trust" may have previously existed. This proposal should be withdrawn or defeated.
- I heard back from several members, with voices representing both sides of the issue



# CARP NS & Seniors Council – Initial Response (Cont'd)

The Nova Scotia Federation of Seniors is made up of clubs and councils whose members range in age from 50 to 85+. The majority are at an average or below average income level and this is in comparison to others in this age group.

In many, if not most, cases their property is their primary asset earned after many years of working while paying mortgage interest rates, property taxes, and sacrificing other assets and enjoyments to be able to afford a home to raise their families.

One light at the end of their working careers was the promise of being able to retire because they no longer had the cost of paying down their mortgage. Knowing that their property tax will remain reasonably stable allowed them to plan for living within their means.

This out of pocket money grab by raising property taxes affecting seniors who have contributed for decades to society and their communities is just not acceptable and only reflects the lack of planning by municipalities who now face budget restraints due to poor long term planning.



# CARP NS & Seniors Council – Initial Response (Cont'd)

The NOVA SCOTIA FEDERATION OF MUNICIPALITIES should recognize that this is not only unacceptable but in reality they should be giving older adults tax break incentives to encourage them to stay in their homes and communities longer.

Older adults give their time and energy as volunteers.

Don't just cap this tax! Lowering property taxes for older adults should be used to promote housing opportunities for those who have left the province and would like to return and even further to promote opportunities for others who would like to retire in our affordable coastal communities.

Enough said – it is a very bad idea!



# Retirees face financial challenges:

- Increased longevity
- Cost of long-term care or assisted living
- Transport costs
- Support for adult children or even adult grandchildren with housing and household assistance
- Disappearance/underfunding of defined benefit pension plans



# CARP & NS Seniors Advisory Council – Summary

- Our organizations collectively represent over 120,000 older Nova Scotians
- We are asking for sufficient time to consult with our members and provide meaningful feedback
- CARP NS is committing the CAP Program will be on our February Board of Directors Meeting Agenda
- The NS Seniors Advisory Council is committing the CAP Program will be on our February Meeting Agenda



A close-up photograph of a silver microphone with a blue mesh grille, mounted on a stand. The image is heavily overlaid with a semi-transparent blue color. The word "QUESTIONS?" is written in large, white, bold, sans-serif capital letters across the center of the microphone's grille.

**QUESTIONS?**