



Affordable Access Program Information Guide

What is the Affordable Access Program?

The Affordable Access Program allows qualified individuals to apply for municipal subsidized programs. This application allows residents to apply once and have their application package sent to all the programs that they wish to apply for. If you need help with your application, call 311.

What is the Affordable Access Program?

Programs	Description	Important Information	What You Receive
Recreation Access Program	Provides either partial or full coverage for Recreation programs for children, youth, and adults in financial need.	Once your application has been approved, the discount is applied to your account for one calendar year from the approval date.	25%, 50% or 100% off all recreation programming.
Affordable Access Transit Pass Program	Qualified participants can purchase a monthly adult transit pass for 50% of the regular price for one year. The program begins in July of each year. Once you have received approval, you will have access to the program until the end of June of the following year.	The Affordable Access Transit Pass is also available to HFXGO fare payment app. users with a <i>verified</i> HFXGO account. Applicants must include their HFXGO account email when applying. (Guest accounts are not eligible). For more information about HFXGO, visit: halifax.ca/transportation/halifax-transit/fares-tickets-passes/hfxgo	Discounted 50% adult transit pass for one year. Applicants who choose to purchase and use the HFXGO app for their Affordable Access Transit Pass will have the 50% discounted pass sent to their HFXGO account and will only be able to purchase their pass on the app.
Property Tax Exemption and Deferral Program	HRM can help homeowners pay their property tax through a payment plan, a deferral of property tax (payment is delayed to a later date), or a deferral of local improvement charges.	The program accepts applications from June 1st until December 31st each year.	Rebate on tax bill and/or a deferral of your property tax as per Table T (see appendix).

Program Deadlines

Program Name	Deadlines	
Recreation Access Program	There are no deadlines associated with this program. Effective July 1st annually the new notice of assessment from Canada Revenue Agency must be included with your application. You must reapply on an annual basis from the month you first applied.	
Affordable Access Transit Pass Program	Applications are accepted beginning mid-May each year and are processed on a first come first served basis. Program is open from July to end of June of the following year.	
Property Tax Exemption and Deferral Programs	August 15 th of each year for an exemption on your final tax bill.	December 31 st of each year for an exemption applied to the current year or interim tax bill the following year.

How do I qualify for the Affordable Access Program?

All applicants must be residents of Halifax Regional Municipality. Evaluations are based on Statistics Canada's Low-Income Cut-Offs.

Programs	Eligibility Criteria	Required Documents
Recreation Access Program	<ul style="list-style-type: none"> The Affordable Access Program does not reimburse individuals who have already paid. If you have already paid, you can apply for assistance for another season. HRM Parks, Recreation and Communities has the right to limit access when necessary. 	<ul style="list-style-type: none"> Proof of financial need must be submitted with your application. Notice of Assessment showing total income on line 15000 for all adult members of the household over 18 years. Valid "Welcomed in Halifax" Card with a valid photo ID.
Affordable Access Transit Pass Program	<ul style="list-style-type: none"> Have a gross household income per attached Table T each year. Current clients of the Nova Scotia Department of Opportunities and Social Development receiving a yearly transit pass or transportation subsidy, are not eligible to participate in the program. Students receiving transit passes as part of their tuition package through the UPass Program are not eligible to apply. <p>Household includes:</p> <ul style="list-style-type: none"> Spouse, common law partner, domestic partner, children. Adult children over the age of 18**. Roommates are not considered part of the household. <p><i>** Income of adult student household members, aged 18 years of age or older is exempted on the condition that you provide proof of their enrollment in an accredited educational institution.</i></p>	<ul style="list-style-type: none"> All adult members of the household must provide a copy of either their current Notice of Assessment (NOA) or a Proof of Income Statement (Option 'C') from the Canada Revenue Agency showing total income on line 15000. This includes members of the household not applying for the program. Proof of financial need can instead consist of a referral from a community professional who is qualified to assess financial need and is associated with a recognized community-based agency. Proof of enrollment in an accredited educational institution, for adult students aged 18 years of age or older. Incomplete applications will be automatically denied.
Property Tax Exemption and Deferral Program	<ul style="list-style-type: none"> Have a gross household income per Table T each year. Property must be your permanent place of residence (not a second property). Must be the registered owner or co-owner of the property. All persons residing on property must be disclosed on the application. A home includes a condo, mobile home, or duplex. A mobile homeowner in a park can apply for a rebate or payment plan but not a deferral. If the property is assessed as Residential Commercial or Residential Resource, only the Residential portion can be used to calculate the value of any rebate. <p><i>** Income of adult student household members, aged 18 years of age or older is exempted on the condition that you provide proof of their enrollment in an accredited educational institution.</i></p>	<ul style="list-style-type: none"> Current year's Notice of Assessment from the Canada Revenue Agency showing total income on line 15000 must be included in all applications for all adults over the age of 18. If you have worldwide income, you must include your Schedule T1. Under Administrative Order 10 NET World Income must be declared. If you have rental income, you must include a copy of your Statement of Rental activities or if you claim working from home/self-employed, you must include a copy of your Business Statement from your Income Tax Summary. Proof of enrollment in an accredited educational institution if applicable. <p>Household includes:</p> <ul style="list-style-type: none"> Spouse, common law partner, domestic partner, children. Adult children over the age of 18**. Other residents.

How do I submit my application?

1. **Apply online at www.halifax.ca and submit it to:**
affordableaccess@halifax.ca

Please use the subject line format below:

[First, Middle, and Last Name, Affordable Access Application]

E.g.: John David Smith, Affordable Access Application

Please Note: HRM recommends that you email your application to affordableaccess@halifax.ca to ensure your application is received and processed in a timely manner.

2. **Submit in person at the following locations:**

Your local Community Recreation Centre

- For a list, please visit <https://www.halifax.ca/recreation/facilities-fields/rec-centres>
- If you would like more information on your closest Recreation Centre, please call 311.

The Customer Service Centre closest to you

- **Alderney Gate**
40 Alderney Dr, 1st Floor, Dartmouth
8:30 am to 4:30 pm
Monday to Friday, excluding Holidays.
- **Bayers Road Centre**
7071 Bayers Rd, Suite 262, Main level, Halifax
8:30 am to 4:30 pm
Monday to Friday, excluding Holidays.
- **Musquodoboit Harbour – Satellite Office**
7900 Highway #7, Musquodoboit Harbour
8:30 am to 4:00 pm
Monday to Friday, excluding Holidays.

3. **Mail to:**

Halifax Regional Municipality
Attention: Affordable Access Program
PO Box 1749
Halifax, NS B3J 3A5

Appendix

Property Tax Exemption and Deferral Program

Table T						
Household Income, Property Tax and Rebate Value and Minimum Payable New Values for 2025-2026						
Tax Payable		Total Household Income (before deductions)				
		\$0-\$33,000	\$33,001-\$37,000	\$37,001-\$41,000	\$41,001-\$45,000	\$45,001-\$49,000
Min.	Max	100%	80%	60%	40%	20%
n/a	\$2,500	\$1,200	\$960	\$720	\$480	\$240
\$2,501	\$3,500	\$1,300	\$1,040	\$780	\$520	\$260
\$3,501	n/a	\$1,400	\$1,120	\$840	\$560	\$280
		Minimum Tax Payable (deducted from rebate)				
		\$170	\$350	\$390	\$430	\$470

Recreation Access Program

Revenue Canada's 2024 Low Income Cut Off

	Discount of 25%	Discount of 50%	Discount of 100%
Family of:			
1	\$54,001 - \$68,000	\$27,001 - \$54,000	\$27,000 and under
2	\$62,001 - \$78,000	\$33,001 - \$66,000	\$33,000 and under
3	\$82,001 - \$103,000	\$41,001 - \$82,000	\$41,000 and under
4	\$98,001 - \$123,000	\$49,001 - \$98,000	\$49,000 and under
5	\$112,001 - \$140,000	\$56,001 - \$112,000	\$56,000 and under
6	\$126,001 - \$158,000	\$63,001 - \$126,000	\$63,000 and under
7 or more	\$140,001 - \$175,000	\$70,001 - \$140,000	\$70,000 and under

Information about Other Programs

Provincial Property Tax Rebate for Seniors Program

This program is for seniors who have been receiving the Guaranteed Income Supplement in January of the application year. Criteria requires you to have paid your property taxes from the prior year in full. A receipt showing that taxes are paid in full upon approval will be issued to the province. Applicants to this program receive a rebate on half of their taxes paid up to a maximum of \$800. Applications are accepted from July 1st to December 31st when the program closes.

For further program information please visit <https://beta.novascotia.ca/apply-property-tax-rebate-property-tax-rebate-seniors>

Applications must be post marked by December 31st and are available from Service Nova Scotia by calling (902) 424-5200 or toll free at 1-800-670-4357 or at any Access Nova Scotia Center.

Provincial Housing Programs

How to Apply

To apply for assistance to repair your own home, contact:

Housing Nova Scotia Central Regional

Office: 902-424-5110

Toll free: 1-800-774-5130

To apply for public housing, contact:

Metropolitan Regional Housing Authority, Halifax 902-420-6000

Grants for Home Repairs

Housing Emergency Repair Program

Provides grants of up to \$6,500 to lower income households to carry out emergency, health and safety related repairs to their homes. The annual income limit for eligibility varies, depending on location and household size.

Senior Citizens Assistance Program

Provides grants of up to \$6,500 to seniors, who are at least 65 years of age, to carry out emergency, health and safety related repairs to their homes. The annual income limit for eligibility varies, depending on location and household size.

Access-A-Home Program

This program provides grants of up to \$5,000 to low to moderate income households who must adapt their homes for wheelchair use. Often the grant pays for wheelchair ramp, but it can also be used for widening doorways and hallways or making bathrooms wheelchair accessible. The amount of the grant available depends on the applicant's household income level. The maximum annual income limit for eligibility is \$39,000. Also, the applicant must submit valid medical documentation.

Emergency Repair Program

Assists eligible homeowners who live in rural areas to carry out repairs that are needed on an urgent basis to deal with health and safety hazards. Examples include repairs to unsafe wiring and heating systems and installing new wells and septic systems. The maximum grant available is \$6,000. The income limit for eligibility varies, depending on locations and household size.

Help for Major Repairs and Adaptations

Provincial Homeowners Residential Rehabilitation Assistance Program (Homeowners RRAP)

Provides a forgivable loan of up to \$16,000 to qualifying homeowners who own and occupy substandard housing, to make repairs so that the home will meet at least minimum health and safety standards. The amount of assistance available depends on the cost of the repairs, household income and household size. The income limit for eligibility varies, depending on location and household size.

Disabled Residential Rehabilitation Assistance Program (Disabled RRAP)

Provides assistance to modify homes occupied or intended to be occupied by persons with disabilities. Assistance is available to low-income homeowners and landlords who provide affordable housing to low-income households where a member of the household has a disability. A forgivable loan of up to \$16,000 for homeowners and \$24,000 per rental unit for landlords is available. Upon receiving assistance landlords must agree to limit future rental increases for a period of time. For homeowners, income limit for program eligibility varies depending on the location of the home and applicant's household size.

Home Adaptation for Seniors' Independence Program (HASI)

Provides financial assistance of up to \$3,500 to modify/adapt the homes of low-income seniors who are at least 65 years of age to enable them to continue to live independently in their own homes. Assistance is available to low-income senior homeowners or to landlords who provide affordable rental housing to low-income seniors. For homeowners the income limit for program eligibility varies depending on the home's location and applicant's household size. The assistance is a one-time non-repayable contribution.

Repayable loan programs

Small Loans Assistance Program

Provides low-interest loan assistance to help low to modest income homeowners to undertake home repairs/renovations. This applicant's gross annual household income must be less than \$35,000 and the maximum loan available is \$20,000.

Parent Apartment Program (This program involves a repayable loan.)

Provides low-interest loans to homeowners for additions or renovations to a single detached dwelling to create affordable housing accommodation for senior family members. The maximum loan available is \$25,000 and the maximum repayable term is 10 years. The senior or seniors must be at least 50 years of age with a combined income of \$20,000 or less.