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 new intake process will allow residents to apply once and have their application package sent to all the programs that they wish to apply for.

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.	50% off all recreation programming **OR** 100% off all recreation programming
Low Income Transit Pass program (LITP)	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, and once you have received approval you will have access to the program until June of the following year. Any person who does not purchase a bus pass for **6** back-to-back months will be removed from the program.	Discounted 50% **adult** transit pass for one year.
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 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. You must reapply on an annual basis from the month you first applied.	
Low Income Transit Pass Program (LITP)	Applications opens mid-May each year and applications are processed on a first come first served basis. Program is open from July to June of the following year.	
Property Tax Exemption and Deferral Programs	Mid-August each year for an exemption on your final tax bill	December 31st each year for an exemption applied to the interim (mid-year) tax bill the following year.

How do I qualify for the Affordable Access Program?

All applicants are evaluated based on Statistics Canada's Low-Income Cut-Offs for the current year.

Programs	Eligibility Criteria	Required Documents
Recreation Funding Access Program	• Applicants must be residents of the Halifax Regional Municipality to be eligible. • 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	• Proof of financial need must be submitted with your application. You must include the following: A. Notice of Assessment for individuals over 18 years B. Child Tax Assessment for children and youth under 18 years C. Welcome to Halifax Card with your photo id
Low Income Transit Pass Program	To qualify, applicants must: • Have a household income of $35,000 or less per year • Current clients of the Nova Scotia Department of Community Services receiving a yearly transit pass or transportation subsidy, are not eligible to participate in the program Note: • A household is all family members living in the same home related by blood, marriage, common-law or adoption. Roommates are not considered part of the household. Adults are considered persons 18 years and over. • If you need help with your application, call 311	• All adult members of the household must provide a copy of either their current Notice of Assessment or a Proof of Income Statement (Option 'C') from the Canada Revenue Agency. This includes members of the household not applying for the program. • Full-time adult students who are not applying for the program are not required to submit a Notice of Assessment or Proof of Income. • Letters from the Immigration Services Association of Nova Scotia (ISANS) will not be accepted, unless you have been in Canada less than a year and participate in ISANS programs. • Incomplete applications will be automatically denied. Only approved residents will be contacted, via mail.

Property Tax Exemption and Deferral Program	• Must be the registered owner or co-owner of the property • All persons residing on property must be disclosed on the application • A mobile homeowner can apply for a rebate or payment plan but not a deferral • The combined gross household income and/or proof of net world income of all persons living on the property must be $34,000 or less • Property must be permanent place of residence (not a second property) • A home includes a condo, mobile home, or duplex • If the property is assessed as Residential and Commercial or Residential Resource, only the Residential portion can be used to calculate the value of any rebate.	Proof of Income for the Previous Tax Year for all residents over the age of 18, this includes: • Spouse, common law partner, or domestic partner • Children over the age of 18 • Other Residents ** *Income of students over 18 years of age is not to be included on the condition that you provide proof of enrollment in an accredited educational institution.* **Under Administrative Order 10, NET World Income must be declared.**

How do I submit my application?

1. **Apply online by submitting to:**
   AffordableAccess@halifax.ca

   Please use the subject line format below:
   [First, Middle, and Last Name, Affordable Access Application]

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

2. **Submit it 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 Contact Centre closest to you
   8:30 a.m. to 4:30 a.m. | Monday to Friday
   - **Alderney Gate**
     40 Alderney Dr, 1st Floor, Dartmouth
   - **Bayers Road**
     7071 Bayers Rd, 2nd Floor, Halifax
   - **Musquodoboit Harbour – Customer Contact Centre Satellite Office**

3. **Mail it in to:**
   Halifax Regional Municipality
   Attention: Affordable Access Program
   PO Box 1749
   Halifax, NS, Canada
   B3J 3A5

Appendix

Property Tax Exemption and Deferral Program

Table T Household Income, Property Tax and Rebate Value and Minimum Payable New Values for 2020-2021						
Tax Payable		**Total Household Income (before deductions)**				
		$0-$23,000	$23,001-$26,000	$26,001-$29,000	$29,001-$32,000	$32,001-$35,000
Min.	**Max**	100%	80%	60%	40%	20%
n/a	**$1,900**	$850	$680	$510	$340	$170
$1,901	**$2,900**	$950	$760	$570	$380	$190
$2,901	**n/a**	$1,050	$840	$630	$420	$210
		Minimum Tax Payable (deducted from rebate)				
		$120	$250	$280	$310	$340

Recreation Access Program

Revenue Canada's 2020 Low Income Cut Off

	Discount of 50%	**Discount of 100%**
Family of:		
1	$25,920	$12,960
2	$32,270	$16,135
3	$39,672	$19,836
4	$48,166	$24,083
5	$54,630	$27,315
6	$61,612	$30,806
7 or more	$68,596	$34,299

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://novascotia.ca/ sns/access/individuals/consumer-awareness/property-tax-rebate-for-seniors.asp.

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 $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.