



ACCESSIBLE HOUSING GUIDE

March 2026

Department of Growth and Development

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Disclaimer: This guide is intended to provide general information about Accessible Housing. Details, eligibility criteria, funding limits, and application procedures are subject to change without notice. Applicants are responsible for reviewing the most current version of the guide and any related documents before applying. For the latest updates, please visit the Department of Growth and Development's official website or contact your regional office.

Accessible Housing Overview

Accessible Housing provides funding for home adaptations to households under set income levels as defined in this guide. The aim is to support people with disabilities or others with permanently reduced abilities to remain living independently in their home.

Available funding includes a grant of up to \$10,000 and a forgivable loan of up to \$8,000 for a total available amount of up to \$18,000. For larger adaptation projects an additional \$20,000 is available as a repayable loan for applicants that qualify.

Funding may be used for materials, labour, adaptation assessments, building permits, legal fees, and taxes.

How Does it Work?

There are seven (7) steps for Accessible Housing:

1. Homeowner Applies to Accessible Housing

Applications are reviewed on a first-come, first-served basis when a **complete application** is received. A complete application includes an application form signed by all property owners and household members aged 19 years and above, and all supporting documentation identified in this guide and in the application form.

Incomplete applications will not be reviewed. Staff will notify you in writing if there is missing documentation and you will have 30 days from the date on the letter to send the missing information. If the documents are not received, your application will be closed.

2. Application Reviewed

A Caseworker will review your application. Emergency adaptations are prioritized (see [Adaptation Eligibility](#) under [Eligibility](#) section). If you meet the criteria, then your file will be referred to the Inspection team.

Due to high demand there is a waitlist for Accessible Housing. If you meet all the criteria, your application will be added to the waitlist at this step unless the adaptation you require is an emergency. For primary adaptation requests, when your application reaches the top of the waitlist, step 3 will begin.

3. Home Inspection

An Inspector will call you to arrange a time to visit your home. They will look at the adaptations that you have identified in your application form and will determine if the adaptations are eligible under Accessible Housing.

If the adaptations are eligible, the Inspector will prepare a Bid Package for you. You can use this package to get quotes from the contractors you need to do the work.

4. Homeowner Gets Quotes

You are responsible for getting quotes from contractors. You should try to get at least two quotes from contractors for adaptation estimates that are identified in the Bid Package provided to you from the Inspector. Send those quotes to your Caseworker for review and approval.

5. Application Approval

Your Caseworker will have your application approved or denied based on the information received. If approved, you will receive a package of information that will outline the next steps.

6. Adaptations are Completed

The agreement to have the adaptations completed is between the homeowner and the contractor(s). Once the adaptations are completed to your satisfaction, you and the contractor must sign the Completion of Work form and return it, along with invoices from the contractor to your Caseworker.

7. Funding is Paid

The Department will pay the funding directly to the contractor based on invoices provided.

The next steps depend on the type of funding you received:

- If you received a grant – your file will be considered complete and will be closed
- If you received a forgivable loan – your loan will be set up for forgiveness
- If you received a repayable loan – your loan will be set up for repayment

Funding types are explained in more detail in the [How the Funding Works](#) section.

Eligibility

This section covers homeowner eligibility, property (house) eligibility, and adaptation eligibility. Please read each section carefully.

Homeowner Eligibility

- You or someone in your household must have a disability or a permanent loss of or reduced ability (such as a loss of mobility) applicable to the eligible adaptation requested
- You and your co-applicant (if applicable) own and live in the home where the adaptations will be applied.
 - If you have a registered life interest in the property you may also be eligible. A registered life interest means that you do not own the property, but you have been given the right to use and occupy the home for your lifetime by the property owner.
- You have owned and lived in the home for at least one year.
- Your total (pre-tax) household income is equal to or less than the Household Income Limits (HILs). You can learn more about HILs in [Appendix A: Household Income Limits](#).
- You do not have the financial capacity to undertake the adaptations on your own, as assessed based on your total gross income and investments (households with more than \$25,000 in investment assets are not eligible for the program).
- You have not received previous Accessible Housing assistance or from any programs that preceded Accessible Housing in the previous five years to receive a grant and 15 years to receive a forgivable loan. This applies unless this request is an emergency.
- It has been over one year since you have received assistance from the Down Payment Assistance Program, if applicable.
- Your property taxes are paid up to date, or you have a payment plan in place with the local government for at least three months.

Property Eligibility

Eligible properties include:

- A single-family detached house
- Townhouse (semi-detached)/row house
- Individual condominium property (interiors only, not common spaces)
- A manufactured/mobile (where ownership of unit is verified)

Your property value must not exceed:

- \$360,000 if you live in the Halifax Regional Municipality and the County of East Hants
- \$280,000 if you live elsewhere in the province
- If you have a capped property assessment value, that amount will be used to determine eligibility
- If you own more than one property (residential, recreational, or land) the combined value of all properties cannot exceed these property values.

Ineligible properties include:

- Congregate care facilities
- Hospitals
- Employer provided housing
- Dormitory style housing
- Student housing
- On reserve housing
- Recreational or seasonal properties
- Any property that is owned or subsidized by government (excluding the Canada-Nova Scotia Targeted Housing Benefit for homeowners)
- Properties under construction
- Properties being converted from non-residential to residential use

Adaptation Eligibility

Adaptations must directly address the disability or permanent reduced ability of the household member.

Eligible emergency adaptations include:

Entering the Home:

- Exterior ramp
- Widen exterior door or lower threshold
- Level uneven surfaces/walkways (driveways are not eligible)
- Lever door handle
- Chair lift

Eligible primary adaptations include:

Kitchen

- Reorganization of a kitchen to allow access and improve safety and ease of use
- Lower or raise counters, cupboards, and work surfaces
- Installation of non-slip vinyl flooring
- Lever-type faucets
- Provision of space for kitchen appliances such as built-in countertop stoves, ovens and dishwashers (appliances are not eligible)
- Plumbing and electrical required to accommodate the adaptations

Bathroom

- Reorganization of a bathroom to allow access or improve safety and ease of use
- Grab bar or safety rails for bathtub and toilet
- Handheld shower head
- Lever type faucets
- Convert tub to walk-in/wheel-in shower
- Shower seat (wall mounted)
- Raised toilet or toilet seat
- Lower or raise counter, cabinets, and mirrors
- Installation of non-slip vinyl flooring
- Plumbing and electrical required to accommodate the adaptations

Other

- Moving the laundry room to a more accessible floor
- Interior stair lifts
- Replacing wood heat (where homeowner cannot lift wood)

Ineligible adaptations include:

- Adaptations that cost less than \$1,000
- Adaptations or repairs not related to the disability or loss of ability
- Extensions or conversions of the home
- Purchase or installation of air purifiers, air conditioners, humidifiers/dehumidifiers, heat pumps
- Assistive equipment, whether fixed or portable, required for therapeutic purposes (such as whirlpools) and portable aids such as walkers or wheelchairs
- Shower doors
- Purchase of appliances or furnishings
- Replacement of existing items that are unaffected or could be repurposed to meet the client's needs
- High end materials such as hardwood floors, stone countertops, designer lighting, custom hardware, and exotic woods, for example
- Adaptations previously funded under Accessible Housing
- Adaptations completed before receiving written approval from the Department are not eligible.
 - **Exception:** emergency adaptations (Entering the Home) required before hospital release. In this situation a completed application and supporting documents must be submitted no later than **four months** after a hospital stay. Applicants must also provide documentation of the hospital stay and an Occupational or Physical Therapist Assessment completed prior to leaving the hospital. **Eligibility is not guaranteed as it is based on the homeowner, property and adaptation eligibility criteria for Accessible Housing.**

How the Funding Works

There are three types of funding available. These amounts may be combined depending on the cost of the adaptations required.

Grant Funding

Available for amounts up to \$10,000. Funding is provided based on quotes approved by the department and invoices for the cost of work completed.

Forgivable Loan

Available for amounts up to \$8,000. Funding is provided based on the quotes approved by the department and invoices for the cost of work completed.

You will be asked to sign a promissory note. A promissory note is a written agreement that outlines the terms of the loan. Forgivable means that you do not have to repay the loan if you meet the terms outlined in the promissory note.

Forgiveness is earned in monthly installments over the length of the loan term. Loan forgiveness begins after the project is complete and all funds have been disbursed. If the loan terms are not met, then the outstanding loan balance along with accumulated interest from the time of default must be repaid.

Repayable Loan

Available for amounts up to \$20,000 when the adaptations required go over the grant and forgivable loan amounts available. Funding is provided based on quotes approved by the department and invoices for the cost of work completed.

You must meet the Accessible Housing criteria and staff will assess your financial situation to see if you qualify for a repayable loan. This will include a credit report (credit score should be 600 or higher), review of your savings and investments, details on any debt you currently have, and whether you have any bankruptcies that have not been discharged.

A mortgage will be applied against your property. Repayable loans will be repaid on a defined schedule, at least monthly, and are paid via preauthorized debit.

How to Apply

1. Complete the application form.
 - a) Complete all sections of the application form, attach supporting documents, and have all household members over the age of 19 sign the application
 - b) Supporting documentation includes:
 - i. a copy of a Notice of Assessment and tax slips for the current tax year or an Option C (Proof of Income Statement) for household members under the age of 65
 - ii. a copy of your Notice of Assessment or an Option C (Proof of Income Statement) for the current tax year for household members over the age of 65
 - iii. investment statement(s) if the applicant or co-applicant have investment income reported on their income taxes
 - iv. three years of Notice of Assessment/Option Cs plus Statement of Business Activities for those who are self or seasonally employed
 - v. a Child Tax Benefit Statement for the current year if there are dependents in the home
 - vi. A copy of your current municipal property tax statement. If taxes are owing, provide proof of a payment plan that has been in place for at least three months.
 - vii. Completion of a Medical Condition Form to provide confirmation of permanent disability/loss of ability related to mobility, flexibility, or endurance that is impacting your ability to complete household tasks. You may find this form on the Accessible Housing webpage.

viii. If applying for a repayable loan, proof of house insurance.

2. Submit your application to the office address found on the application form and in Appendix C of this document.

After You Apply

If the adaptation you are requesting is an emergency, staff will assess your application and get back to you with a response. If the adaptation is a primary adaptation, your application will be added to the waitlist, and you will be notified by staff when you are at the top of the waitlist.

Appendix A: Household Income Limits

Household Income Limits, or HILs, are a measure used to assess housing affordability. There are different HILs depending on where you live in the province and depending on your household composition.

HILs includes the combined total gross annual income for every person aged 19 years and older living in the home. Household composition is based on National Occupancy Standards where the number of eligible bedrooms is defined by:

- A maximum of 2 persons per bedroom.
- Household members, of any age, living as part of a married or common-law couple share a bedroom with their spouse or common-law partner.
- Lone parents, of any age, have a separate bedroom from their children.
- Household members aged 18 or over have a separate bedroom, except those living as part of a married or common-law couple.
- Household members under 18 years of age of the same sex may share a bedroom, except lone parents and those living as part of a married or common-law couple.
- Household members under 5 years of age of the opposite sex may share a bedroom.

It is important to note that your bedroom count is determined by the number of people living in your home, their age, and their gender, not the actual number of bedrooms in your home.

For example, a senior couple whose adult children have moved out of the 3-bedroom family home located on Cape Breton Island, would be eligible under the 1-bedroom HILs for Eastern - \$62,500.

Region	1 Bedroom	2 Bedroom	3+ Bedroom
Eastern (Cape Breton Island)	\$62,500	\$73,000	\$84,500
Northern (Guysborough, Antigonish, Pictou, Cumberland & Colchester counties)	\$62,500	\$73,000	\$84,500
Central (HRM & East Hants)	\$59,000	\$71,000	\$80,000
Western (Annapolis, Kings, Digby, Yarmouth, Shelburne, Queens and Lunenburg counties and West Hants)	\$62,500	\$73,000	\$84,500

Appendix B: More on Supporting Documents

There are several supporting documents that you must submit with your application.

Notice of Assessment

Your Notice of Assessment (NOA) is provided to you by the Canada Revenue Agency (CRA) after you have filed your income tax return and the CRA has assessed it. You must provide a copy of your most recent NOA with your application to Accessible Housing.

If you do not have a copy of your Notice of Assessment, here are a few ways to get one:

Online

- Go to www.canada.ca/en/revenue-agency. Make sure that Canada.ca is in the website link to ensure that you haven't landed on a fake page.
- Click on the link and scroll down to Sign in to a CRA Account (green button in image)

The screenshot shows the top of the CRA website. At the top left is the Canadian flag and the text "Government of Canada / Gouvernement du Canada". To the right is a search bar labeled "Search CRA". Below the header is a "MENU" dropdown and a "CRA sign in" button. The main content area features a large green button that says "Sign in to a CRA account". Below this button is a paragraph: "Administers tax, benefits, and related programs for the Government of Canada and for most provinces and territories." To the right of this text is a photograph of a building. Below the photo is a section titled "Sign in to your CRA account" with a sub-header "Sign in or register to access My Account, My Business Account or Represent a Client." An information icon is followed by the text "Simplified sign-in process" and a paragraph explaining the process. Below this is a form with two columns. The left column is titled "Sign in to your CRA account" and has a sub-header "Sign in with your existing credential:". It contains three buttons: "Sign-In Partner", "CRA user ID and password", and "Provincial partner (BC, AB)". The right column is titled "Register for a CRA account" and has a sub-header "Register for a CRA account" with a button. Below the form is a "Help" section with several links: "You forgot your CRA user ID or password", "Your account is locked", "You did not receive your one-time passcode", "Your CRA user ID and password have been revoked", "You have not received your CRA security code", and "Change the option you sign in with". At the bottom of the help section are two links: "Help with using your CRA account" and "About your CRA account". A red arrow points from the text "either print or save it as a PDF file." to the "Help with using your CRA account" link.

Canada.ca

Canada Revenue Agency (CRA)

[Sign in to a CRA account](#)

Administers tax, benefits, and related programs for the Government of Canada and for most provinces and territories.

- There are two ways to sign in – through a Sign-In Partner or with a CRA user ID and password. You will need to select one of these options.
 - You will need to register with CRA if you have not already done so. If you are unsure how to do that, scroll down on the page until you see **Help with using your CRA account**.
- Once you have accessed your account, click on the section called Tax Returns.
- Then click on your most recent Notice of Assessment and either print or save it as a PDF file.

Sign in to your CRA account

Sign in or register to access My Account, My Business Account or Represent a Client.

Simplified sign-in process

The CRA has introduced a simplified sign-in process to make it easier to access the My Account, My Business Account, and Represent a Client portals with a single sign-in. If you previously registered for these portals, use your existing credentials and select a sign-in option below to access your CRA account.

Sign in to your CRA account

Sign in with your existing credential:

- ▶ Before you sign in

Register for a CRA account

Register for a CRA account

Help

- ▶ You forgot your CRA user ID or password
- ▶ Your account is locked
- ▶ You did not receive your one-time passcode
- ▶ Your CRA user ID and password have been revoked
- ▶ You have not received your CRA security code
- ▶ Change the option you sign in with
- ▶ Update your information with the CRA

[Help with using your CRA account](#)

How to register, manage and update your information, use multi-factor authentication (MFA)

[About your CRA account](#)

What's new and updated, services, privacy commitments

By Mail

- Call 1-800-959-8281 (Hours: Monday-Friday from 8 am to 8 pm, Saturday from 9 am to 5 pm)
- CRA will verify your identity by asking for:
 - Your Social Insurance Number
 - Your full name and date of birth
 - Your complete address
- They will mail a copy to you.

Here is a sample NOA:

Notice details

Social insurance number	XXX XXX XXX
Tax year	2023

YOUR NAME
ADDRESS

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

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.

Note, **DR** (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

Summary

Line	Description	\$ Final amount	CR/DR
15000	Total income	20,000	
	Deductions from total income	XXX	
23600	Net income	XX,XXX	
26000	Taxable income	XX,XXX	
35000	Total federal non-refundable tax credits	X,XXX	
61500	Total Nova Scotia non-refundable tax credits	X,XXX	
42000	Net federal tax	0.00	
42800	Net Nova Scotia tax	0.00	
43500	Total payable	0.00	
43700	Total income tax deducted	XXX.XX	
44800	CPP overpayment	XX.XX	
48200	Total credits	XXX.XX	
	Total payable minus Total credits	XXX.XX	CR
	Balance from this assessment	XXX.XX	CR
	Direct deposit	XXX.XX	CR

Appendix C: Housing Services Office Locations

Central Office

Serving the Halifax Regional Municipality and Hants County
3770 Kempt Road, Suite 3
Halifax, Nova Scotia, B3K 4X8
Toll-free: 1-844-424-5110
Fax: 902-424-2091

Mailing address: 3-3770 Kempt Road, Halifax, Nova Scotia, B3K 4X8

Western Office

Serving the Kings, Annapolis, Digby, Yarmouth, Shelburne, Queens & Lunenburg Counties
101 Magee Drive
Box 1000, Middleton, Nova Scotia, B0S 1P0
Toll-free: 1-844-424-5110
Fax: 902-825-6560

Mailing address: PO Box 1000, Middleton, Nova Scotia, B0S 1P0

Eastern Office

Serving Cape Breton Island
Suite 22, Provincial Building
360 Prince Street, Sydney, Nova Scotia, B1P 5L1
Toll-free: 1-844-424-5110
Fax: 902-563-2370

Mailing address: 22-360 Prince Street, Sydney, Nova Scotia, B1P 5L1

Northern Office

Serving Guysborough, Antigonish, Pictou, Cumberland & Colchester Counties
7 Campbell's Lane
New Glasgow, Nova Scotia, B2H 2H9
Toll-free: 1-844-424-5110
Fax: 902-752-7133

Mailing address: 7 Campbell's Lane, New Glasgow, Nova Scotia, B2H 2H9