

Applicant's Guide

RRAP On-Reserve

RRAP for Persons with Disabilities



Program Information

What is RRAP?

The Residential Rehabilitation Assistance Program (RRAP) is a federally funded program that helps First Nation communities:

- Repair a housing unit to a minimum level of health and safety; and/or
- Extend the useful life of a housing unit by a further 15 years; and/or
- Make modifications to a home for a disabled occupant.

Who Can Apply?

- Band Councils can apply for a Band-owned house.
- A Band member that owns and occupies a home On-Reserve as confirmed by a certificate of possession or Band Council resolution. The Band member must submit the RRAP Application through the Band Office.

The House

Under RRAP On-Reserve, the house:

- must be at least 5 years old; and
- cannot be receiving assistance under a housing agreement (Sections 26, 27, 61 or 95).

The Occupants - This information is subject to change each year.

The 2014 gross (before tax is deducted) income of the primary occupant and their spouse is used to determine eligibility.

For the 2014/15 program year, the household income limits are:

- \$39,000 in the Lower Mainland.
- \$40,000 on Vancouver Island and Southern areas of BC.
- \$44,000 in Northern areas of BC.

Program Information

If The House Has Received RRAP Before

Houses that have received the maximum RRAP loan available within the past 15 years are not eligible.

If a house received less than the maximum RRAP loan in a previous year, then an application may be submitted for the balance.

For example: In 2005, a house near Vancouver received \$5,000 under RRAP On-Reserve to fix the roof. In 2014, the Band/owner may apply for further assistance up to \$11,000 to do other repairs. The two RRAP On-Reserve loans cannot exceed a total of \$16,000 in a 15 year period. The roof cannot be repaired again under the second loan.

What is the maximum loan available in BC under each program?

- \$16,000 in the Southern areas.
- \$19,000 in Northern areas (north of the 55th parallel) and Central Coastal areas.
- \$23,750 in areas that do not have year-round road or ferry access.



The Work

- Under RRAP On-Reserve, a major repair must be required in at least one of the following areas: **Heating, Structural, Electrical, Plumbing, Fire Safety, or Overcrowding.**
- Any repairs completed prior to written RRAP loan approval are not eligible.
- “Cosmetic” repairs to improve the appearance of the home or regular maintenance items are not eligible.
- Under RRAP for Persons with Disabilities, modifications must be reasonably related to an occupant's disability and must be permanently fixed to the home.

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Proof of Income

The following are required documents under this program:

Employment Income

A Verification of Income (60072) form completed by the employer, signed and dated 2014.

Social Assistance

A Verification of Income – Social Assistance (60228) form completed by the Band, signed and dated 2014.

Canada Pension Plan (CPP), Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Spousal Allowance

The occupant (and spouse) must call Income Securities at 1-800-277-9914 to obtain a benefit/entitlement letter confirming their monthly pension amounts for 2014. This letter is mailed directly to the occupant(s) in 2-3 weeks. It is the only acceptable proof of income for CPP, OAS and GIS.

Private Pensions

A letter from the source of the pension confirming the gross monthly amount for 2014.

Self-Employed or Seasonal Workers

- Complete income tax returns, including the Statement of Business activities for self-employed individuals, for the following years: 2013 and 2012; and
- The Canada Revenue Agency (CRA) Notice of Assessment for the following years: 2013 and 2012.

A two-year average of the income will be used.

Employment Insurance (EI)

Confirmation from EI as to the start date of the benefits, the eligible number of weeks and the weekly benefit amount.

Other Income

For any other sources of income not included on this list, please contact CMHC or your RRAP Agent.

Note: We do not need proof of income for the following: Alimony, Child Support, Workers' Compensation, Veteran's Allowance, Child Tax Benefits, and Disability Pensions.

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Frequently Asked Questions

How long will it take for my loan application to be approved?

Applications are reviewed on a first come, first served basis. Priority will be given to Bands with submitted applications that are 100% complete. You will be contacted if we require further information.

Will CMHC work directly with occupants who own their own unit?

No. All correspondence between CMHC and an Owner-occupant must be sent through the Band Office.

Who inspects the house?

A RRAP Agent or a CMHC inspector will visit the property and prepare the RRAP scope of work. The Band is given a copy of their report within two weeks of their visit.

When do we submit contractor estimates?

Bids must be submitted within 30 days of receiving the RRAP inspector's report. Instructions on completing the bid process will be provided to you at that time.

The project costs are too high. Can we omit work items from the RRAP inspector's report to lower the costs?

No. The Band will need to provide evidence that they can cover the additional costs, or the application will not be approved.

When can we start the work?

Only start the work after you receive written RRAP loan approval from CMHC. Work completed or invoices for materials purchased prior to RRAP loan approval are not eligible for reimbursement under this program.

How long will we have to do the work?

In general, most projects should be completed within 4 months. Complex or large renovations may require more time. A maximum of 1 year is provided to complete the work.

The Band/Owner is responsible to:

- Select a qualified contractor;
- Make sure that the RRAP work is completed on time, and according to applicable building codes that meet or exceed the National Building Code of Canada; and
- Pay the contractor/suppliers.

If you have any further questions, please contact CMHC at 1-800-639-3938 or your RRAP Agent.

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Submission Checklist

Submit complete application packages by courier or PDF/email to avoid delays. Please do not send by fax.

Submission Checklist

Complete and attach a copy of this form to each application.

Application: First Nation-Owned (67174)

All sections have been completed, including the Adjusted Income Worksheet. The Declaration of the Occupant on Page 3 has been signed by the primary occupant and their spouse (common-law). A Band representative has signed the Declaration on Page 4.

Application: Occupant-Owned (60499)

All sections have been completed, including the Adjusted Income Worksheet. The Declaration has been signed by the primary occupant and their spouse (common-law).

Digital Photos

Photos of the exterior and interior of the housing unit confirming the condition of the home are attached.

Band Council Resolution

Following the sample provided by CMHC, a BCR is attached confirming ownership and the eligibility of the housing unit.

Certificate of Possession

For occupant-owned homes, a Certificate of Possession confirming that the primary occupant is the owner of the unit is attached.

Declaration: House Condition and Additional Financing

If the RRAP inspector identifies mandatory repair items that cost more than the maximum RRAP loan, the Band/owner-occupant will cover the additional costs.

Proof of Income

Acceptable proof of income for 2014 is attached and matches the income reported on the Adjusted Income Worksheet on the RRAP Application. See the *Proof of Income Fact Sheet* for more information.

Medical Form (60296) and/or Confirmation of Disability and Required Modifications Form (63220)

These forms have been completed by a doctor, nurse or occupational therapist. Only required for those applying under the RRAP for Persons with Disabilities program.