



On-Reserve Renovation Programs

Indigenous and Northern Housing Solutions

Presented by:

Brad Anderson

Ishita Panchal

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First Nation Housing Programs

- RRAP Regular – (Residential Rehabilitation Assistance Program)
- RRAP-D (Residential Rehabilitation Assistance Program for Persons with Disabilities)
- RRAP – C (Residential Rehabilitation Assistance Program Conversion)
- RRAP Secondary/Garden Suites (Residential Rehabilitation Assistance Program Secondary and Garden Suites)
- HASI (Home Adaptations for Seniors Independence)
- ERP (Emergency Repair Program)

RRAP - Regular and RRAP - Persons with Disabilities

Funding Per Unit:

- Up to \$60,000 – Road Accessible First Nations
- Up to \$75,000 – Northern Remote First Nations

Purpose

- To assist in the repair and improvement of existing substandard housing to bring house(s) to a minimum level of Health & Safety **OR** to carry out modifications to make units accessible for people with disabilities (RRAP - Persons with Disabilities).
- Goal = extend the useful life of the unit for an additional 15 years

RRAP Regular - Eligibility

- Eligibility is limited to homes in need of major repair(s) in one or more of the following qualifying deficiencies:
 - ✓ Structural
 - ✓ Electrical
 - ✓ Plumbing
 - ✓ Heating
 - ✓ Fire safety
 - ✓ Overcrowding

RRAP Eligibility (Contd...)

- First Nation owned residential units located on-reserve
- Units must be at least 5 years old
- Total household income must at or below the income threshold established by CMHC
- For occupant owned houses, ownership is confirmed by either a Certificate of Possession or Band Council Resolution (BCR)
- Loans may be forgiven between 1 to 5 years based on the amount of the loan if conditions are met
- Units funded under On-Reserve Non-Profit Housing (Section 95) may qualify for RRAP-For Persons with Disability

Zones – Family Income Limit



2020 Income Thresholds

- Zone 1 South (Road Accessible): \$63,500
- Zone 2 North (Road Accessible): \$72,000
- Zone 2 North (Remote/Fly-In): \$95,500

RRAP - Persons with Disabilities



- Wheel-In shower
- Accessible Sink
- Grab bars
- Lever Handles
- Non-slip surface
- Accessible Cupboards
- Option for flip up seat

RRAP – C (Conversion)

RRAP Conversion (RRAP-C)

Purpose:

To assist in the creation of affordable housing by providing financial assistance to convert non-residential properties into self-contained rental housing units and/or bed-units to be occupied by households within the income limits.

Program Highlights:

- First Nation to establish rent which ensures project viability for the term of the agreement
- Loan forgiveness earned over 1 - 5 years
- MLG may be required

HASI (Home Adaptations for Seniors' Independence)

Funding Per Unit:

- Up to \$20,000 – Road Accessible First Nations
- Up to \$25,000 – Northern Remote First Nations

Purpose

Financial assistance to First Nations and members to help pay for minor home adaptations to extend the time low income seniors can live in their home independently.

Eligibility Criteria

- 55 years of age or older having difficulty with daily living activities
- Household income within the income thresholds



ERP (Emergency Repair Program)

Funding Per Unit:

- Up to \$30,000 – Road Accessible First Nations
- Up to \$37,500 – Northern Remote First Nations

Purpose:

- Provide financial assistance to help households, whose incomes are at or below the established threshold for that area, make **emergency repairs that are urgently required** to make a house safe

Who can Apply:

- All On-Reserve First Nations and First Nation members



ERP (Emergency Repair Program)

Eligible Repairs:

- Only those repairs **urgently required** to make a house safe.

Examples Include:

Heating systems, chimneys, doors and windows, foundations, roofs, walls, floors and ceilings, vents, plumbing and electrical systems.



Advancing process for RRAP program:

- Allow a 25% accountable advance for costs to be incurred prior to commencement of work based on the commitment amount
- Up to 50% advance based on invoices/receipts (without Site Review)
- Final Property Review due at completion of the project
- Final Advance upon receipt of Final Site Review.

Property Reviews and Advancing Milestones

Renovation Programs (RRAP)



Application Contacts

- Speak to your designated CMHC Specialist for:
 - Renovation budget allocated to your community
 - Application package/document checklist
 - Submit application form(s) to:
 - IndigenousFS/AutochtonesSF@cmhcschl.gc.ca
- OR**
- Your designated CMHC Specialist

Questions

