

# 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;
- Extend the useful life of the home by 15 years; and/or
- Make modifications to a home for an occupant with a disability.

#### Who Can Apply?

- Applications can be submitted for either First Nation owned homes or homes that are owned and occupied by a band member.
- All applications must be submitted through the Band Office.

#### The Home

Under the RRAP On-Reserve Program, the home:

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

Under the RRAP - D program, there is no age restriction on the home unless the house is receiving assistance under a housing agreement. In that case, the home must be at least 3 years old.

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

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

For the 2016/2017 program year, the household income limits are:

- Lower Mainland = \$39,000
- Vancouver Island = \$36,000
- Southern areas of BC = \$37,000
- Northern areas of BC = \$41,000

# Program Information

## A Home That Has Received RRAP Before

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

If a home received less than the maximum RRAP loan in a previous year, then it may be eligible for reduced assistance.

*For example:* In 2005, a home near Vancouver received \$5,000 under RRAP On-Reserve to fix the roof. This year, the First Nation/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 55<sup>th</sup> parallel) and Central Coastal areas.
- \$23,750 in Northern or Central Coastal areas with populations less than 2,500, that do not have year-round road, rail 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.