

Residential Rehabilitation Assistance Program (RRAP) - Secondary/Garden Suite On-Reserve



What is the Residential Rehabilitation Assistance Program (RRAP) – Secondary/Garden Suite On-Reserve?

RRAP - Secondary/Garden Suite On-Reserve is to assist in the creation of affordable housing for low-income seniors and adults with a disability by providing financial assistance to convert/develop existing residential properties that can reasonably accommodate a secondary self-contained unit.

Who is eligible?

Eligible clients are First Nations and First Nation members owning residential properties that could create an affordable self-contained rental accommodation. Eligibility is limited to existing family housing residential properties where a self-contained secondary or garden suite is being created. The property must meet the requirements of the authority having jurisdiction including zoning and building requirements. Households who will occupy the newly created self-contained unit must have an income at or below an established income threshold.

What costs are eligible?

Eligible costs include all costs related to the creation of a self-contained secondary or garden suite. Additional assistance is also available under RRAP for Persons with Disabilities On-Reserve to undertake accessibility modifications for low-income persons with disabilities.

The cost of creating and upgrading common areas and elements will be prorated between the existing unit and the newly created unit. Additional assistance may be available to cover the share of the prorated costs related to the existing unit subject to the program criteria being met.

What assistance is available?

The assistance is in the form of a fully forgivable loan which does not have to be repaid provided the owner adheres to the conditions of the program. The maximum loan amount is \$60,000* per unit.

**For northern or remote areas the maximum total amount may be increased by an additional 25 percent.*

IMPORTANT: Any work carried out before application is approved in writing is not eligible.

Where can I get more information?

Contact your CMHC Consultant or local CMHC office. You can also contact CMHC at 1-800-668-2642.

Other CMHC programs are available on-reserve to assist with repairs to substandard housing, accessibility modifications and adaptations for persons with disabilities and seniors.

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