

INDIGENOUS  
& NORTHERN  
HOUSING

# On-Reserve Residential Rehabilitation Assistance Program (RRAP)

## Application Guide



To request an alternate format, please contact us at:

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This application guide will walk you through all the necessary steps in completing your application for the On-Reserve Residential Rehabilitation Assistance Program (RRAP).

# Overview

## Our renovation programs have changed to be one universal program!

All streams of the Residential Rehabilitation Assistance Program (RRAP-Regular, RRAP-Disabilities, RRAP-Rental, RRAP-Conversion, RRAP-Secondary/Garden Suites), Emergency Repairs Program (ERP), and Home Adaptations for Seniors' Independence (HASI) have been combined into one universal program named On-Reserve Residential Rehabilitation Assistance Program (RRAP). Meaning that all repairs and adaptations from multiple buildings can be submitted within the same application.

In response to feedback received from First Nations, this enhanced RRAP will provide greater financial access and give greater flexibility and control to First Nations to manage housing in their communities.

The On-Reserve Residential Rehabilitation Assistance Program (RRAP) provides financial assistance to First Nations and First Nation members to cover the costs for major and emergency repairs, accessibility work for persons with disabilities and small adaptations for Seniors.

The financial assistance is in the form of a contribution, which does not need to be repaid. The maximum contribution amount is \$60,000<sup>1</sup> per unit.

## Before Applying

To prepare you for completing this application, we recommend downloading and/or reviewing the following documents.

- RRAP Fact Sheet
- RRAP Project Delivery Guide
- RRAP Booklet for Repairs & Adaptations
- RRAP Checklist for Repairs & Adaptations
- Letter of Direction / Co-Payee Form

## Helpful tips about the Portal

Below are some helpful tips on how to navigate the portal successfully. We recommend you take a moment to review them.

1. If you do not already have access to the [CMHC Housing Portal](#), you can create an account today. You can click on this link and get access to our quick [how-to guide](#).
2. Each individual in your organization can create an individual account. You will only need to create an account once. We recommend that you choose a password you will remember and keep it private. You will also be able to assign an application to a consultant.
3. Please make every effort to fill in all the fields while applying. This will allow CMHC to assess your application quickly and efficiently and avoid potential delays or cancellations that can arise when an application is incomplete.
4. If you need to step away from your computer mid-application, you can save your application by completing that section and moving on to the next.
5. If your computer is idle for 30 minutes or longer, your session will time out, and information entered on that page will not save.
6. If you find yourself “stuck” at any point in the application, please do not hesitate to communicate with your CMHC Indigenous and Northern Housing Specialist. They are happy to help.
7. We recommend using Microsoft Edge when using the portal.

<sup>1</sup> If your property is located on-reserve in northern or remote areas or the project includes accessibility work for persons with disabilities or minor adaptations for Seniors, the maximum amount may be increased by 25%.

# Starting a New Application

1. Once you have logged into your account, click “**START A NEW APPLICATION**”.
2. Review your organization information is accurate and select “**NEXT**”. *If you see an error, don't hesitate to get in touch with your CMHC Indigenous and Northern Housing Specialist, and they will be happy to make the changes for you.*
3. In the “**Proponent**” section, select which program you are applying to.
  - Click on the magnifying glass icon on the right
  - Search and select “ On-Reserve Residential Rehabilitation Assistance Program (RRAP)”
4. Add a name to your project by clicking on “**PROJECT NAME**” (e.g., RRAP Program 2023-2024)

The screenshot shows the 'New Application' interface. At the top, there are two progress indicators: '1. Contact' with a checkmark and '2. Proponent' which is highlighted in blue. Below this, the heading 'Step 2' is followed by the instruction 'Select the program and provide proponent information'. A paragraph of text explains that information is saved and provides details about the enhanced RRAP program. Below the text, there are two input fields. The first is labeled 'Program you're applying for \*' and contains the text 'On-Reserve Residential Rehabilitation Assistance Program (RRAP)'. A red circle with the number '2' is placed over the search button to the right of this field. The second field is labeled 'Project Name \*' and is empty. A red circle with the number '3' is placed over this field.

Figure 1: Steps 3 and 4 in starting a new application.

## Assigning the Application

If you would like to assign this application to someone else on your team, click “**CHANGE**.” Otherwise, you can scroll down to read and agree to the terms and conditions.

To agree, you can click on the check box next to “**I AGREE TO THE TERMS AND CONDITIONS**” then click “**NEXT**” button at the bottom.



### HELPFUL TIP

If you can, we recommend that you open the portal so you can follow along with the training while creating your profile. [Click here to access the portal.](#)

We recommend using the browser **Microsoft Edge** to navigate the portal.

# Project Information

In this section we collect project details to determine if the project meets the eligibility criteria for RRAP.

## Project Detail

1. **Project Name:** This field will automatically populate with the Project Name you had entered on the Proponent page.
2. **CMHC Client Solutions Representative:** This field is optional. Leave this field blank if you have not been working directly with a CMHC specialist

### Additional Project Details: Questions

Click on the corresponding “**Additional Project Details**” question to open a pop-up window. The description in the pop-up windows will provide guidance to assist with the required responses. (As seen in Figure 2 and 3)

- Are any of the properties receiving “**Assistance under Section 26, 27, 61 and 95**”?
- When is the “**Expected Project Start Date**”?
- When is the “**Expected Project Completion Date**”?

**Note:** If the pop-up window does not appear when you click on the question, check that pop-ups are not blocked by your internet browser.

1. Contact ✓ 2. Proponent ✓ 3. Project Details 4. Evaluation 5. Building 6. Attachments 7. Submit

Step 3 out of 7

### Project Details

Program you're applying for \*  
On-Reserve Residential Rehabilitation Assistance Program (RRAP)

Project Name \*  
Example RRAP

CMHC Client Solutions Representative

### Additional Project Details

Select each question to provide more information about your project.

Question	Status
Assistance under Section 26,27,61 and 95? *	? Not answered
Expected Project Start Date *	? Not answered
Expected Project Completion Date *	? Not answered

Figure 2: Selecting the Additional Project Details questions.



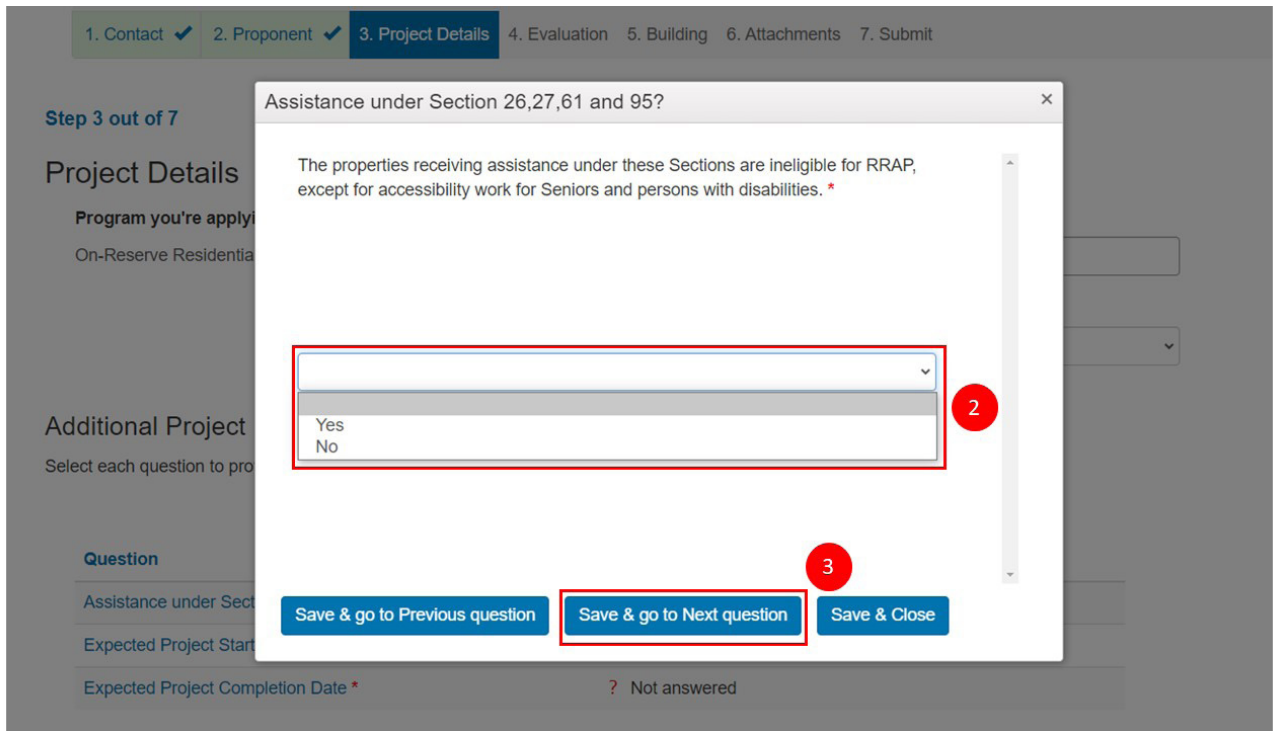


Figure 3: Answering the “Assistance under Section 26,27,61 and 95?” project details question.

Take a moment to review your answers. Should you want to make any changes, simply “**CLICK ON THE QUESTION YOU WOULD LIKE TO FIX.**”

Click on “**NEXT**” at the bottom of the screen once you are satisfied with your answers.

## Evaluation

The evaluation questions are designed to assess project readiness and ensure compliance with our program requirements.

### IMPORTANT:

- The properties receiving assistance under Section 26, 27, 61 and 95 are ineligible, except for accessibility work for Seniors and persons with disabilities.
- Any work carried out before the application is submitted is not eligible.

### Evaluation questions

Click on each Evaluation question to open a pop-up window for entry. The description in the pop-up window will provide guidance to assist with the required responses.

You will not be able to move to the next section until you have answered all the evaluation questions.

**Note:** The ‘Answer’ column will display the response that you selected for each question. Please disregard the ‘Score’ column as no score will be associated with the selected answer.

If any of the above questions are indicating “No” in the Eligibility column, please provide more details in the open text field box and contact your CMHC Indigenous and Northern Housing Solutions Specialist to discuss.

1. Do you agree and are able to work within the following timelines: the project should start within 3 months and be completed within 12 months from approval? If not, please provide more details in the open text field below (e.g., relying on winter road access for procuring materials). (As seen in Figure 4)

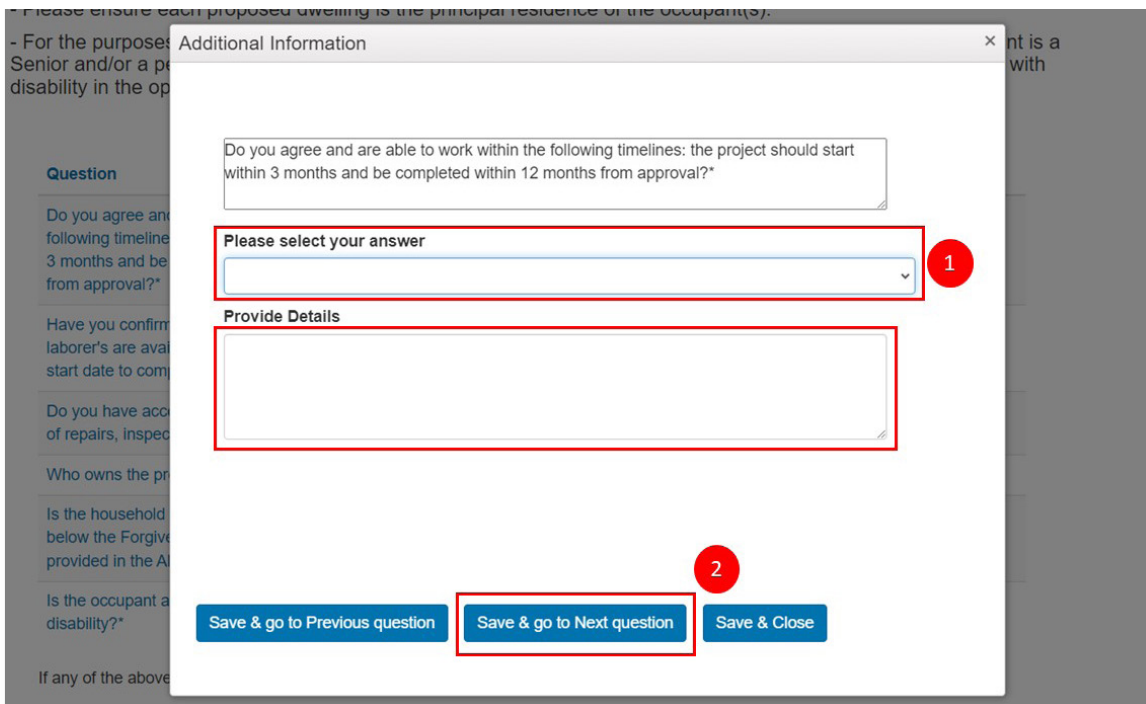


Figure 4

2. Have you confirmed that trades, skilled trades, or laborers are available for the proposed project start date to completion date? If not, please provide more details in the open text field below. (As seen in Figure 5)

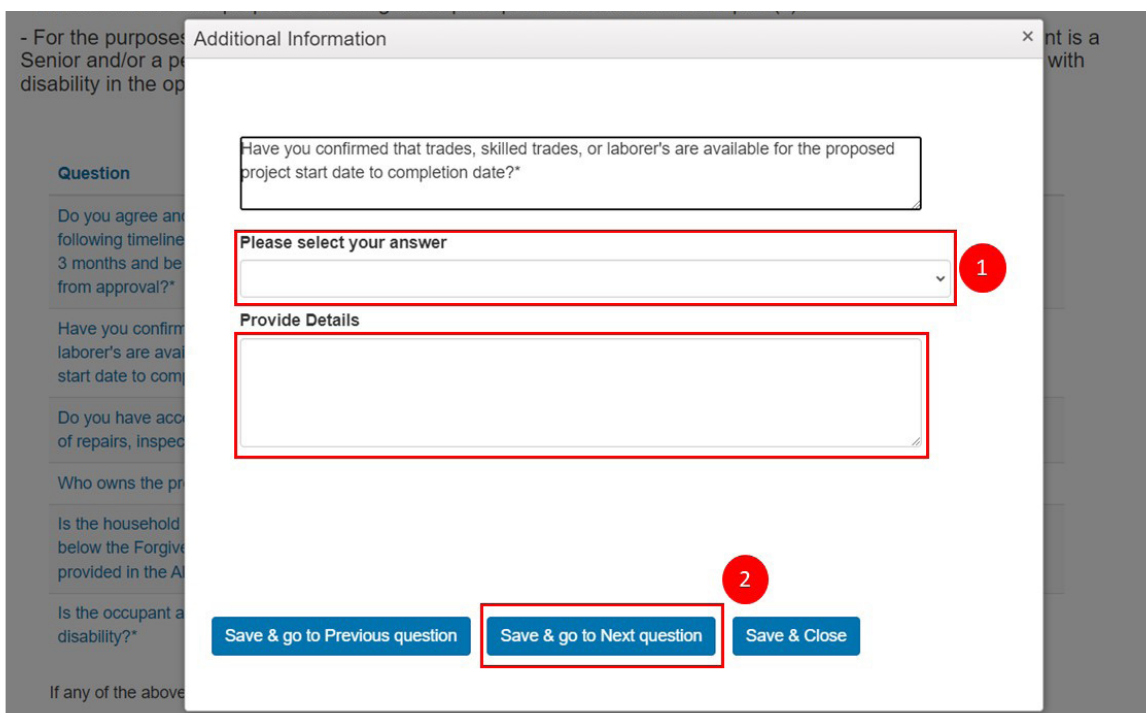


Figure 5

On-Reserve Residential Rehabilitation Assistance Program (RRAP) – Application Guide

3. Do you have access to the unit(s) for completion of repairs, inspection or monitoring purposes? If it is not the case, please provide more details in the open text field below. (As seen in Figure 6)

- Please ensure each proposed dwelling is the principal residence of the occupant(s).

- For the purposes of the RRAP, the occupant(s) must be a Senior and/or a person with a disability in the open market.

**Question**

Do you agree and are you able to complete the following timeline of 3 months and be ready for approval?\*

Have you confirmed that the laborer's are available to start date to complete the work?\*

Do you have access to the unit(s) for completion of repairs, inspection or monitoring purposes?\*

Who owns the property?\*

Is the household income below the Forgiveness threshold provided in the Act?\*

Is the occupant a person with a disability?\*

If any of the above questions are answered "No", please provide details in the open text field below.

Additional Information

Do you have access to the unit(s) for: completion of repairs, inspection or monitoring purposes?\*

Please select your answer

Provide Details

Save & go to Previous question Save & go to Next question Save & Close

Figure 6

4. Who owns the property(ies)? If some units are First Nation owned and some others are Occupant owned, please select "Other" and identify which units are First Nation owned and which others are Occupant owned in the open text field below. (As seen in Figure 7)

- Please ensure each proposed dwelling is the principal residence of the occupant(s).

- For the purposes of the RRAP, the occupant(s) must be a Senior and/or a person with a disability in the open market.

**Question**

Do you agree and are you able to complete the following timeline of 3 months and be ready for approval?\*

Have you confirmed that the laborer's are available to start date to complete the work?\*

Do you have access to the unit(s) for completion of repairs, inspection or monitoring purposes?\*

Who owns the property?\*

Is the household income below the Forgiveness threshold provided in the Act?\*

Is the occupant a person with a disability?\*

If any of the above questions are answered "No", please provide details in the open text field below.

Additional Information

Who owns the property(ies)?\*

Please select your answer

Provide Details

Save & go to Previous question Save & go to Next question Save & Close

Figure 7



5. Is the household income of the occupant(s) below the Forgiveness Income Limit (FIL) provided in the Allocation Letter? Please ensure each proposed dwelling is the principal residence of the occupant(s). (As seen in Figure 8)

- Please ensure each proposed dwelling is the principal residence of the occupant(s).

- For the purposes of this program, any person at least 55 years or older is considered a "Senior". If you selected "It depends on the unit", please indicate for which unit(s) the occupant is a Senior and/or a person with disability in the open text field below. (As seen in Figure 9)

Additional Information

Is the household income of the occupant(s) below the Forgiveness Income Limit (FIL) provided in the Allocation Letter?\*

Please select your answer

Provide Details

Save & go to Previous question Save & go to Next question Save & Close

Figure 8

6. Is the occupant a Senior and/or a person with disability? For the purposes of this program, any person at least 55 years or older is considered a "Senior". If you selected "It depends on the unit", please indicate for which unit(s) the occupant is a Senior and/or a person with disability in the open text field below. (As seen in Figure 9)

- Please ensure each proposed dwelling is the principal residence of the occupant(s).

- For the purposes of this program, any person at least 55 years or older is considered a "Senior". If you selected "It depends on the unit", please indicate for which unit(s) the occupant is a Senior and/or a person with disability in the open text field below. (As seen in Figure 9)

Additional Information

Is the occupant a Senior and/or a person with disability?\*

Please select your answer

Provide Details

Save & go to Previous question Save & go to Next question Save & Close

Figure 9

Once you have answered all the required questions, the pop-up window will close, and you will see all your answers in a table format. (As seen in Figure 10)

Question	Answer	Score	Eligibility
Do you agree and are able to work within the following timelines: the project should start within 3 months and be completed within 12 months from approval?*	Yes	0.00	Yes
Have you confirmed that trades, skilled trades, or laborer's are available for the proposed project start date to completion date?*	Yes	0.00	Yes
Do you have access to the unit(s) for: completion of repairs, inspection or monitoring purposes?*	Yes	0.00	Yes
Who owns the property(ies)?*	First Nation Owned (all units)	0.00	Yes
Is the household income of the occupant(s) below the Forgiveness Income Limit (FIL) provided in the Allocation Letter?*	Yes	0.00	Yes
Is the occupant a Senior and/or a person with disability?*	Not a Senior nor a person with disability	0.00	Yes

If any of the above questions are indicating No in the Eligibility column, contact your CMHC Specialist to discuss.

Figure 10

Take a moment to review your answers. Should you want to make any changes, simply **“CLICK ON THE QUESTION YOU WOULD LIKE TO FIX.”**

When you are satisfied with your answers, click on **“NEXT”** to move to the Building section.

# Building

The Building section collects information about the building including its location. As of January 2024, all repairs and adaptations can be entered within the same application.

## Add a Building

As seen in figure 11, click on the “**ADD BUILDING TO APPLICATION**” button and a new section will appear.

**Note:** We encourage you to submit requests for repairs and adaptations for additional homes within the same application, up to a maximum of 4 homes. Please let us know the order of priority as extra budget usually becomes available at the reallocation stage.

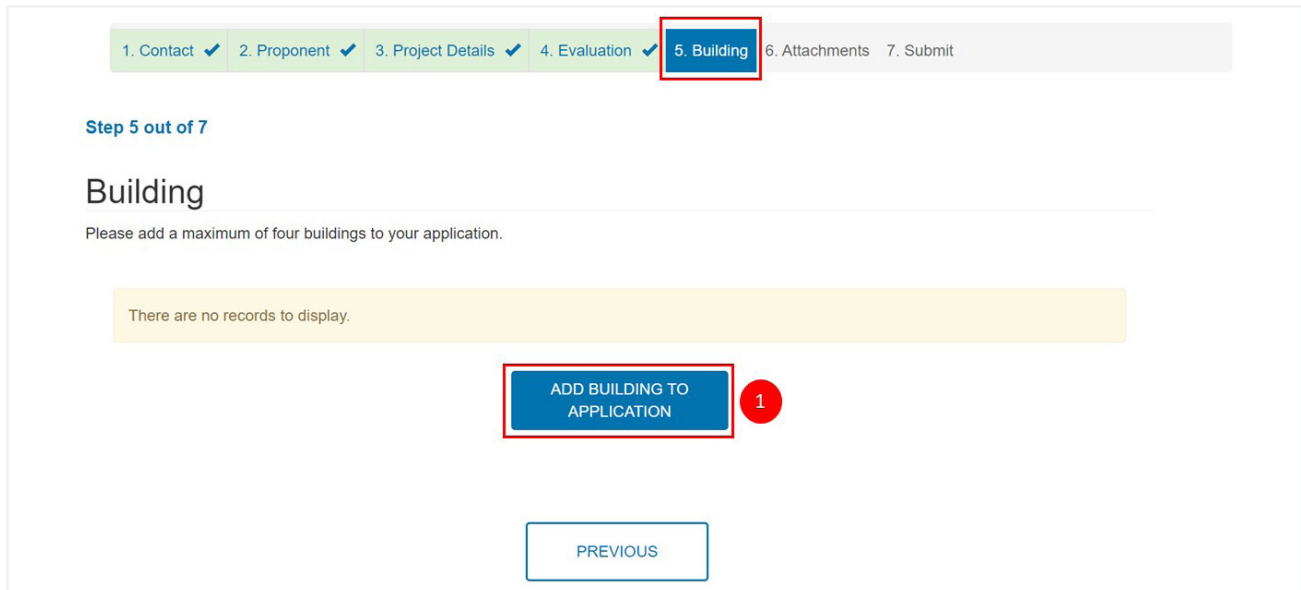


Figure 11

## Building Location

As seen in figure 12, click on the “**MAGNIFYING ICON**”, to open a pop-up window.

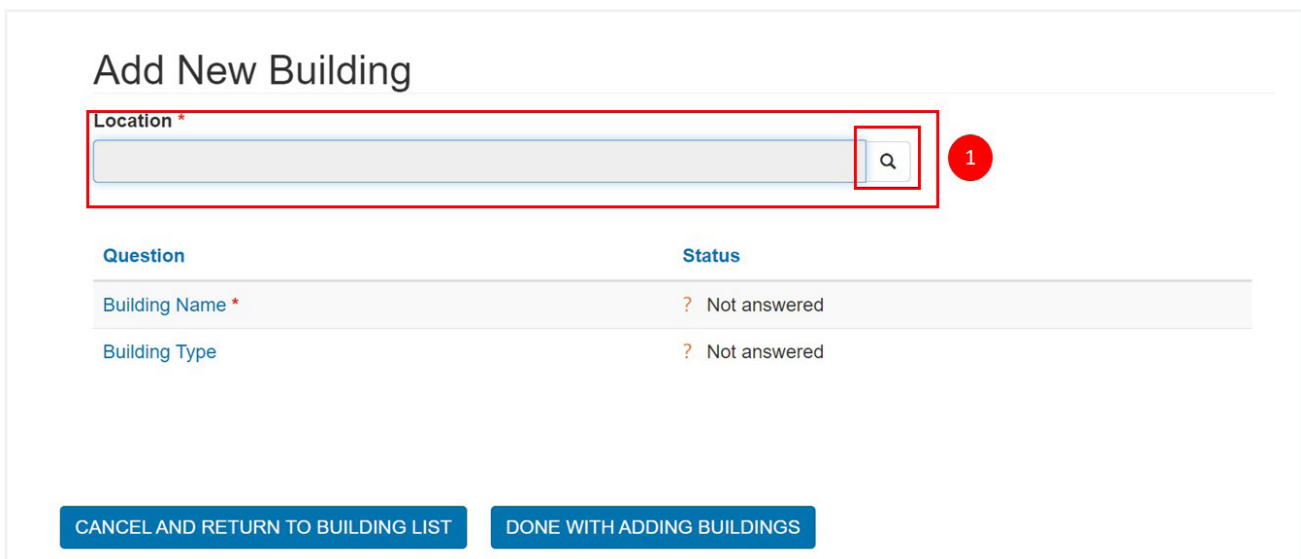


Figure 12

**1. If you have an existing building location in the portal from a previous application. (As seen in figure 13)**

- Click in the “SEARCH” box and type in the address of the building.
- Select it on the left and then click “SELECT”. Once selected you can proceed to the “Building Question” section.

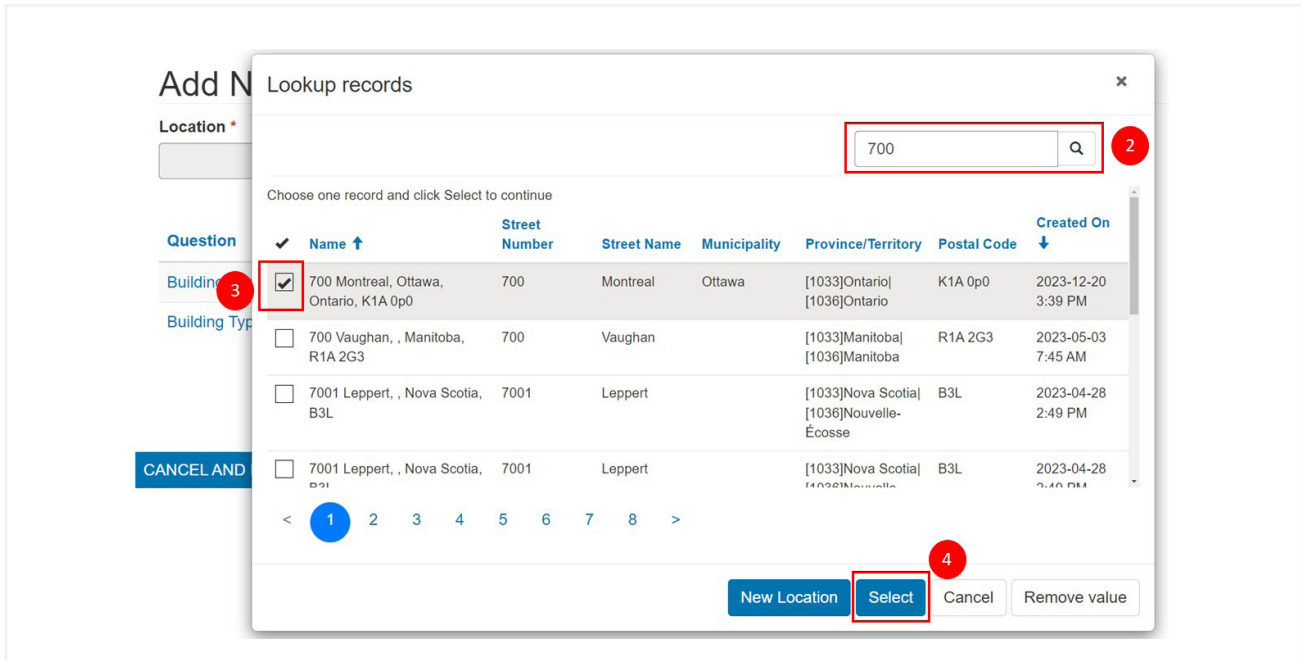


Figure 13

**2. If this is a new building location**

- Click “NEW LOCATION,” and a pop-up window will open where you can add the address to the portal. (As seen in figure 14)

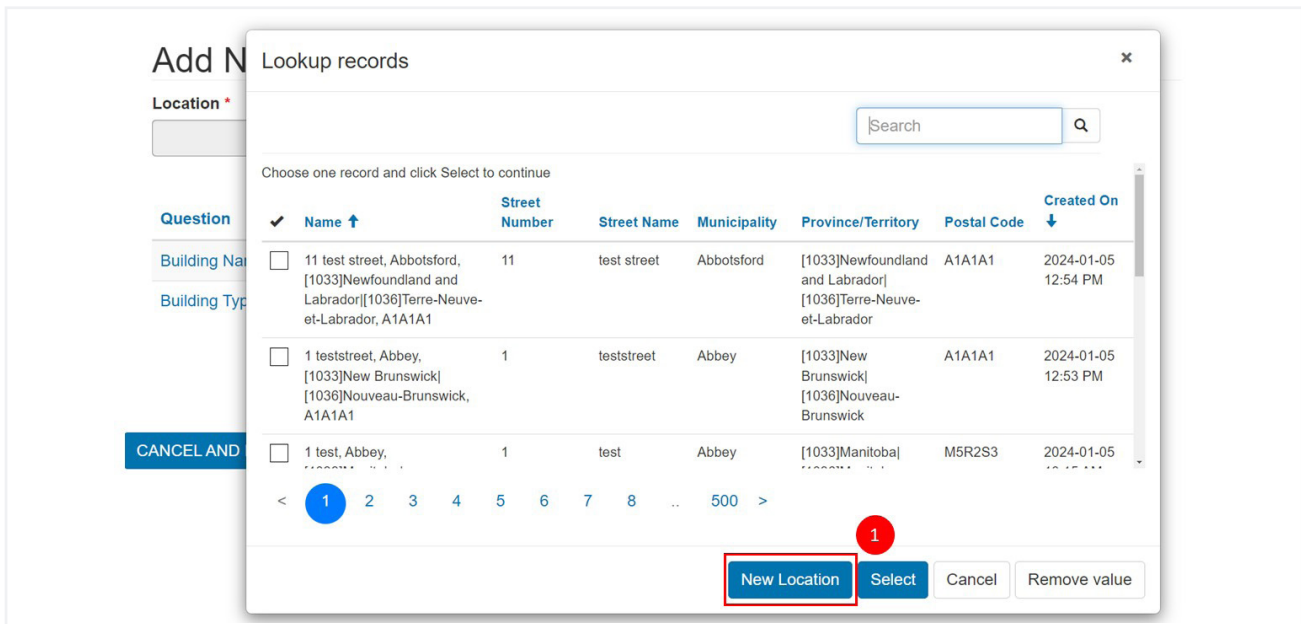


Figure 14

## New location

As seen in figure 15, in the pop-up window, complete all the required fields.

- Does a physical address exist for this Location?
- Street Number
- Suffix
- Street Name
- Street Type
- Street Direction
- Municipality
- Unit Number
- Street Number Range
- Province/Territory
- Postal Code
- Lot Number
- Land Identifier
- Latitude and Longitude

Figure 15

Take a moment to review this information. When you are satisfied, click on “**CREATE**” at the bottom of the window

## Building Questions

Click on each Building question to open a pop-up window for entry. The description in the pop-up windows will provide guidance to assist with the required responses.

- Building Name (As seen in figure 16) - Please input the principal occupant first and last name (with the spouse name, if applicable).
- Building type (As seen in figure 17)



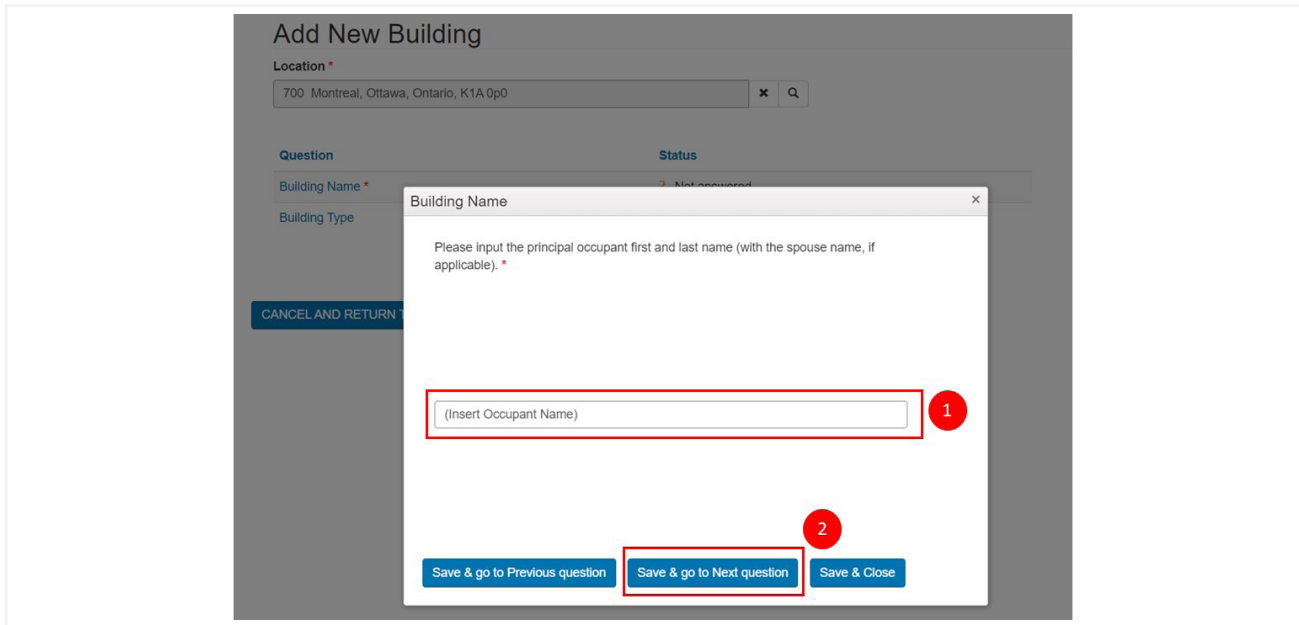


Figure 16

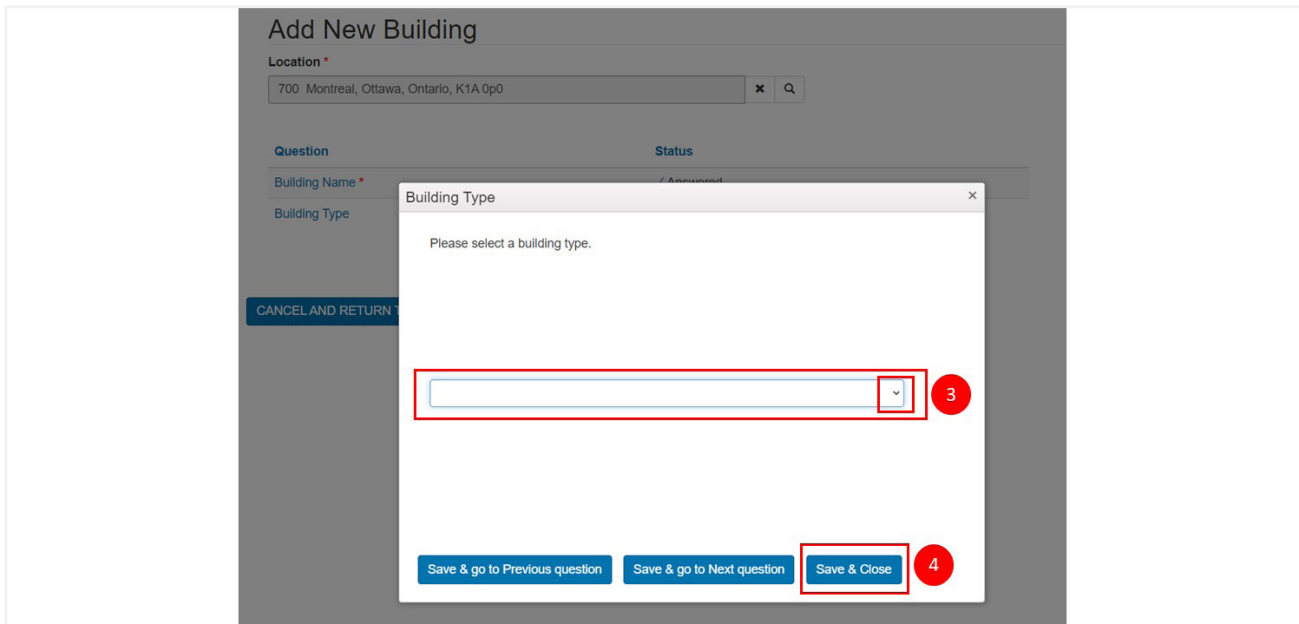


Figure 17

Once you have completed all questions, they will display the status “Answered”. Click **“DONE WITH ADDING BUILDINGS”**. Review that your building has been added to your application.

Repeat the above steps if you want to add additional buildings to your application – up to a maximum of 4 buildings.

On the left-hand side, you will see a drop-down arrow. If you click on the arrow, you will have the ability to either **“EDIT”** or **“REMOVE”** the building.

Figure 18 : Portal options to add, edit, delete buildings in your applications. Once completed, proceed by clicking “NEXT”.

Click “NEXT” at the bottom of the screen once you are satisfied with your entry.

## Attachments

In this section you will add all mandatory documents to support your application.

### Adding Documents

The following program documents are required for a complete application.

1. RRAP Checklist for Repairs & Adaptations (one form for each unit)
2. Quotes for the requested repairs/adaptations.
3. For any occupant-owned unit: Letter of Direction/Co-Payee Form and Proof of Ownership (ex. Certificate of Possession or Band Council Resolution).
4. Preliminary Agreement with RRAP Terms and Conditions signed by the First Nation or the occupant(s) for occupant-owned property(ies).

#### Notes

- If the RRAP Checklist for Repairs & Adaptations has been signed by a contractor, you do not need to submit a quote (highly recommended).
- If you submit a detailed quote, you do not need to submit the RRAP Checklist for Repairs & Adaptations.

**IMPORTANT:** Pictures of items to repair or adapt are not required to be submitted but please ensure you have taken pictures in case the home(s) are selected for a random final inspection.

## Upload Files

1. To attach files to your application, click on “**Choose Files**” and select the attachment from your computer. Once the file is selected, click “**Upload Files**” to attach them to the application. (As seen in figure 19)
2. Once successful, your files will be listed under the “**My Documents**” section. (Documents may not appear immediately after uploading, you may need to refresh the page.)
3. Once you have uploaded all your documents, click “**NEXT**” which will bring you to the Submit page.

Please ensure that the file name will identify the content of the document.

As shown on the portal, you can attach the following document formats: PDF, DOC, DOCX, PPT, PPTX, TXT, JPG, JPEG, PNG, XLS, XLSX. The maximum size is 10 MB per file.

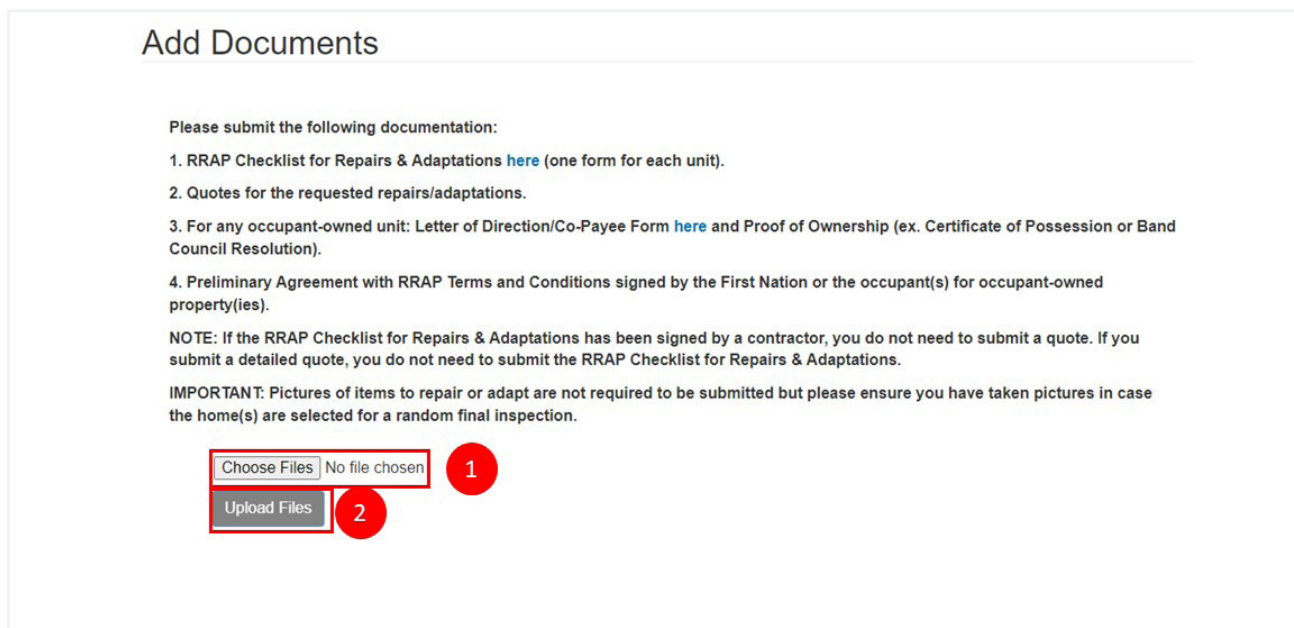


Figure 19

## Submit

We are now at the end of the application process. It is strongly recommended to review your application with your Indigenous and Northern Housing Solutions Specialist. Complete applications submitted before the application deadline, will be accepted right away through the portal.

## Print and Review

On the Submit page, you can review your application prior to submitting it. Click on ‘**PRINT AND REVIEW YOUR APPLICATION**’ and a pop-up window will open to view your entire application.

This is not mandatory. The portal will save your application, and you will have access to view it at any time.

After you have reviewed your application, you can go back to the previous pages if you need to make any edits.

## Save for Later

You are also able to save your application and submit it at a later time. If you wish to do this, click on **'SAVE FOR LATER'**. The system will save your application under your profile, and you can find it under the section **"MY APPLICATIONS."**

If you choose this option, you will have the ability to edit until you submit the application.

The screenshot shows a progress bar at the top with seven steps: 1. Contact ✓, 2. Proponent ✓, 3. Project Details ✓, 4. Evaluation ✓, 5. Building ✓, 6. Attachments ✓, and 7. Submit. Below the progress bar, it says "Step 7 out of 7" and "Submit Application". A message states "You're almost done. You can [print and review your application](#) to confirm your information." There are two main options: "Save for later" and "Submit Now". Under "Save for later", there is a button labeled "SAVE FOR LATER". Under "Submit Now", there is a button labeled "SUBMIT NOW" and a paragraph of terms and conditions: "By clicking 'Submit', I certify that I am authorized to create an application for and on behalf of the Applicant. I certify that the information provided is, to the best of my knowledge and ability, complete, accurate and correct. I have read and understood the terms and conditions and acknowledge and accept that they shall apply upon the creation of, or my attempt to create, an application. I confirm the Applicant has voluntarily consented to the collection, use and disclosure of information as set forth in these terms and conditions."

Figure 20 : Portal options to review, save or submit your application.

## Submit Now

Please make sure the information you have entered is complete and accurate before submitting your application. It is important to submit a complete application before the application deadline, to ensure the allocation amount you received is secured. Once you click on **"SUBMIT NOW"**, you will not be able to make any more changes to your application yourself.

If you need to make changes after the application has been submitted, please contact your CMHC Indigenous and Northern Housing Specialist.

After reading the disclosure, you can click on **"SUBMIT NOW"**.

**Note:** Once the application is submitted you may begin your project to take advantage of the full construction season. Once approved, all work must start within 3 months and be completed within 12 months.

## Thank You Window

Now that you have submitted your applications, a pop-up window will open, and you will have three options:

1. **“CLOSE,”** which will close the application.
2. **“SUBMIT ANOTHER APPLICATION,”** which will bring you to the beginning of the application process, and you can submit another application. Or,
3. **“TAKE THIS SHORT SURVEY.”** We encourage you to take this survey and share your feedback on your experience on this application with CMHC. We continuously strive to improve, and we appreciate your feedback.

**NOTE:** You can monitor the status of your application by logging in to your account. You may also need to submit specific documents through the portal throughout the process.

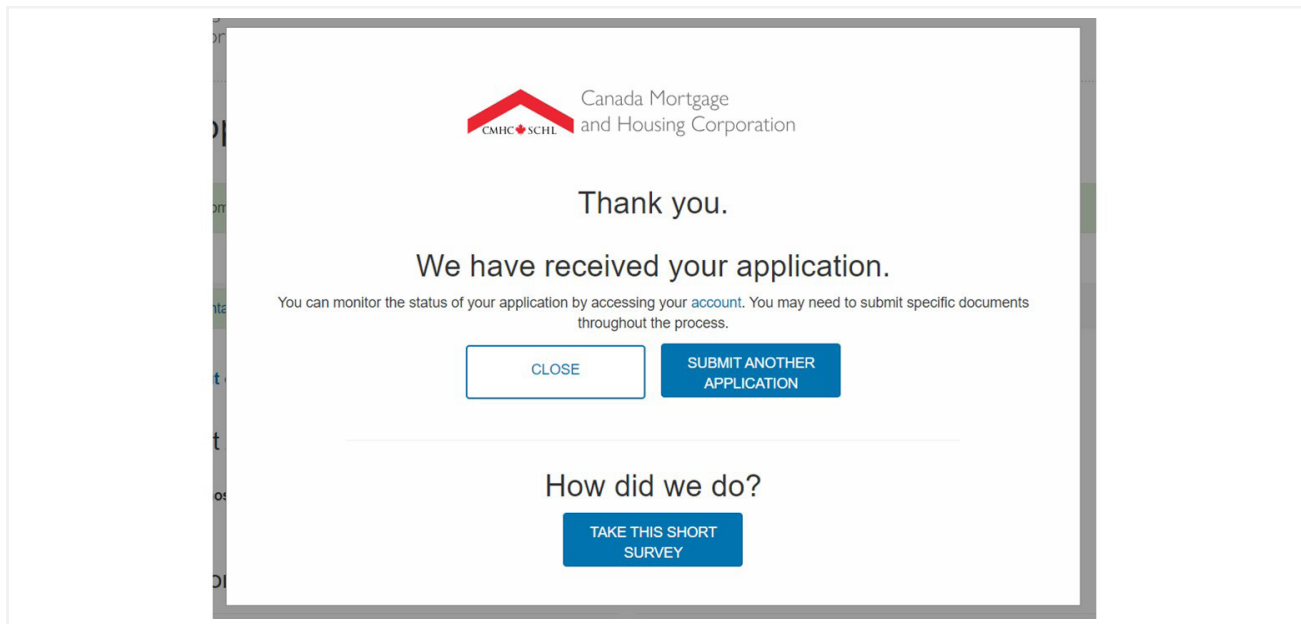


Figure 21 : Thank you window displayed with options to close, submit another application or respond to a short survey



# Frequently Asked Questions (FAQ)

Below are some frequently asked questions to help guide you with this program and the application. Should you require further assistance, please get in touch with your CMHC Indigenous and Northern Housing Specialist, and they will be happy to assist you.

- 1. Is there a maximum amount of money I can request?** Yes, the maximum contribution amount is \$60,000 per unit. If your property is located on-reserve in northern or remote areas or the project includes accessibility work for persons with disabilities or minor adaptations for Seniors, the maximum amount may be increased by 25%.
- 2. What kind of funding will I receive?** For RRAP, the financial assistance is in the form of a contribution.
- 3. Is there a timeline in which all of the repairs must be completed?** Once approved, the work must be started in 3 months and completed in 12 months. You will be required to complete a RRAP declaration form upon completion of the project to confirm that all work has been completed as per approved scope of work.
- 4. Can I also request money from different sources?** Yes, it is expected that you can provide equity or use other sources of financing to cover mandatory repairs and/or adaptations if more than the maximum RRAP contribution available.
- 5. Are initial inspections required?** Initial inspections are not mandatory but can still be organized by CMHC if you prefer that one of our third-party inspectors define the scope of repairs and adaptations. Please request an initial inspection by sending an email by January 15, 2024 to the CMHC Financial Solutions Team at [IndigenousFS-AutochtonesSF@cmhc-schl.gc.ca](mailto:IndigenousFS-AutochtonesSF@cmhc-schl.gc.ca).
- 6. Are final inspections required?** Final inspections may be required and will be organized by CMHC. Pictures of items to repair or adapt are not required to be submitted but please ensure you have taken pictures in case the home(s) are selected for a random final inspection. Our Advancing Team will arrange for site inspections when required. An inspector will contact you to arrange a time to visit your community.
- 7. How long does it take for CMHC to process an application and receive a final decision?** You will receive a final decision within 20 business days on average. This timeline varies depending on how complete your application is when submitted.
- 8. If my application is approved, how long will it take until I receive my funding?** You will receive your contribution 10 business days after receiving the approval letter from CMHC.
- 9. Can I obtain funding for the repairs/adaptations completed prior the application?** No, any work carried out before the application is submitted in writing is not eligible.
- 10. Why do you ask for the occupant's income?** One eligibility criteria for RRAP is that the total household income must be at or below the established income threshold for their area. This is to ensure CMHC is supporting low-income households.
- 11. Can I submit all my repairs and adaptations for multiple homes in the same application?** Yes, we have changed our processes to make it easier to submit all repairs and adaptations in the same application.

# Additional Resources



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in your inbox

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