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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 to cover the costs of 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 \$60,000¹ per unit.

Before Applying

To prepare you for completing this application, we recommend downloading and/or reviewing the following documents. All resources can be found on the RRAP website page.

- Fact Sheet (PDF)
- On-Reserve Residential Rehabilitation Assistance Program (RRAP) Project Delivery Guide (PDF)
- Booklet for Repairs & Adaptations (PDF)
- Checklist for Repairs & Adaptations (PDF)

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.

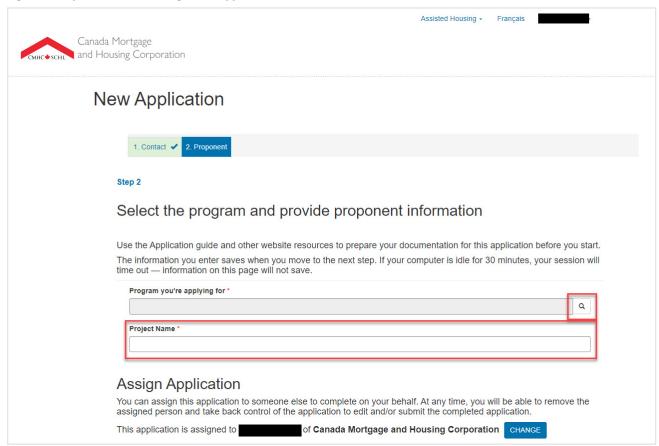
- We recommend using Microsoft Edge when using the portal.
- If you do not already have access to the <u>CMHC</u>
 <u>Housing Portal</u>, you can create an account today.
 You can click on this link and get access to our quick how-to guide.
- Each individual in your organization can create an individual 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.
- 4. 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.
- 5. If you need to step away from your computer midapplication, you can save your application by completing that section and moving on to the next.
- If your computer is idle for 30 minutes or longer, your session will time out, and information entered on that page will not save.
- 7. 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.

¹ 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".
- 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. Review your contact information is accurate and select "NEXT".
- 4. 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)"
- 5. Add a name to your project by clicking on "PROJECT NAME" (e.g., RRAP 2025-2026 Windows and Doors).

Figure 1: Steps 4 and 5 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.

- "Are any of the properties currently 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.

IMPORTANT: The properties receiving assistance under Section 26, 27, 61 and 95 are ineligible, except for accessibility work for Seniors and persons with disabilities.

Figure 2: Selecting the Additional Project Details questions.

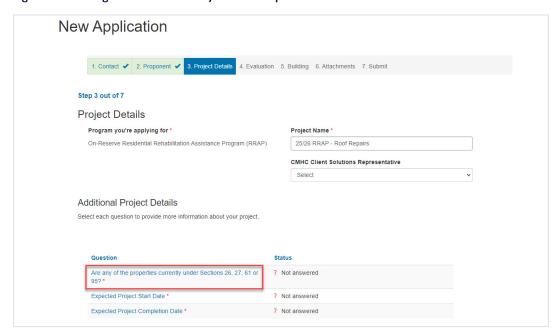


Figure 3: Answering the "Are any of the properties currently under Section 26, 27, 61 and 95?" project details question.

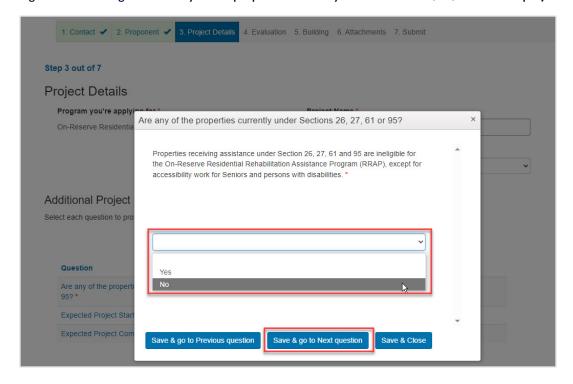


Figure 4: Answering the "Expected Project Start Date" by selecting the calendar button.

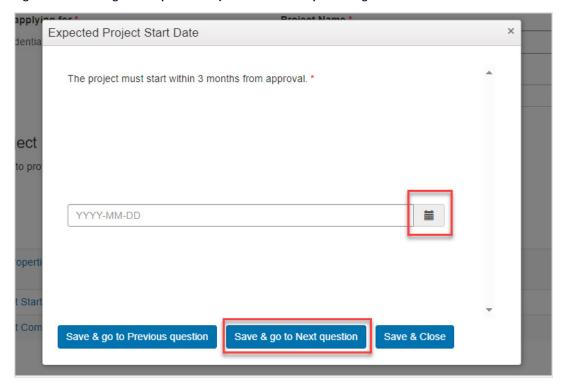
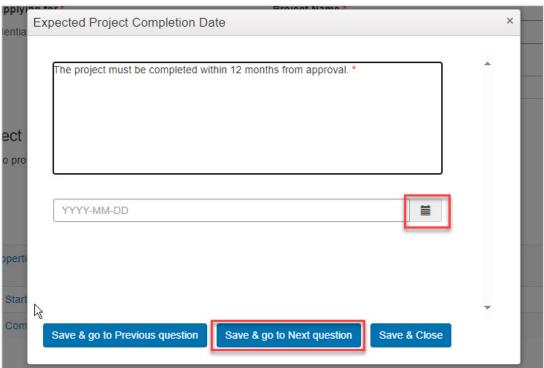


Figure 5: Answering the "Expected Project Completion Date" by selecting the calendar icon.



Take a moment to review your answers. Should you want to make any changes, simply click on the question you would like to edit.

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: 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. Please answer all 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.

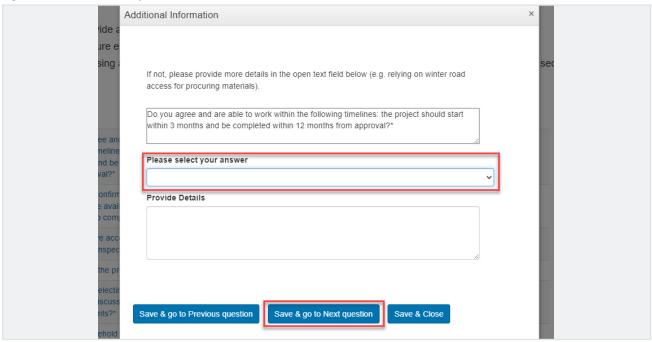
If any of the above questions are indicating "No" in the Eligibility column, please provide more details in the open text field box and contact your CMHC Indigenous and Northern Housing Solutions Specialist to discuss.

Figure 6: Evaluation landing page and opening the first evaluation question.

Step 4 out of 7 Evaluation Please answer all evaluation questions below. These questions are designed to assess project readiness and ensure compliance with our program requirements. - Please provide additional details if you answer "no" to any of the questions. - Please ensure each proposed dwelling is the principal residence of the occupant(s). - If you are using a new bank account, please complete the Vendor Information Form found in the "Documents" section. Question Answer Score Eliaibility 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?* Have you confirmed that trades, skilled trades or laborers are available for the proposed project start date to completion date? Do you have access to the unit(s) for: completion of repairs, inspection or monitoring purposes? Who owns the property(ies)?* If you are selecting occupant owned homes, have you discussed the proposed project with the occupants?* Is the household income of the occupant(s) below the Forgiveness Income Limit (FIL) provided in the Allocation Letter?* Is the occupant a Senior and/or a person with disability?* Do you have a bank account on file with CMHC that will be used for this RRAP project? If yes please enter the last 4 digits of your bank

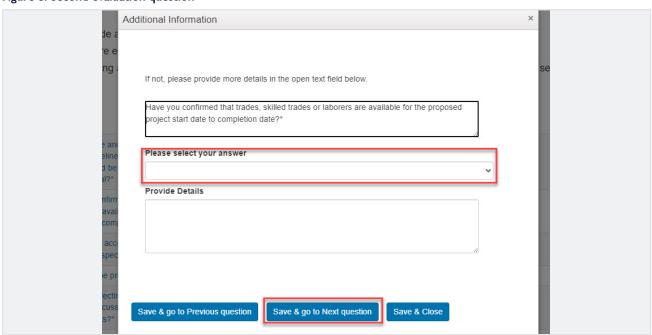
1. Do you agree and are able to work within the following timelines: the project should start within 3 months and be completed within 12 months from approval? If not, please provide more details in the open text field below (e.g., relying on winter road access for procuring materials).

Figure 7: First evaluation question



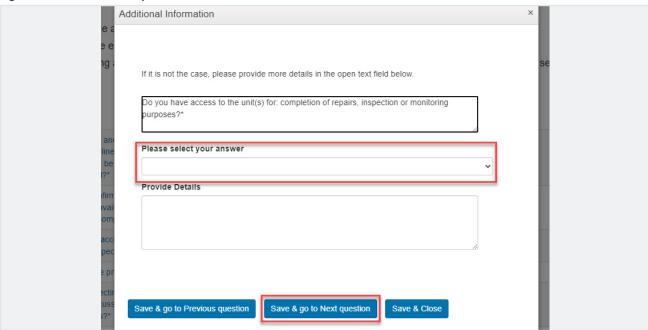
2. Have you confirmed that trades, skilled trades, or laborers are available for the proposed project start date to completion date? If not, please provide more details in the open text field below.

Figure 8: Second evaluation question



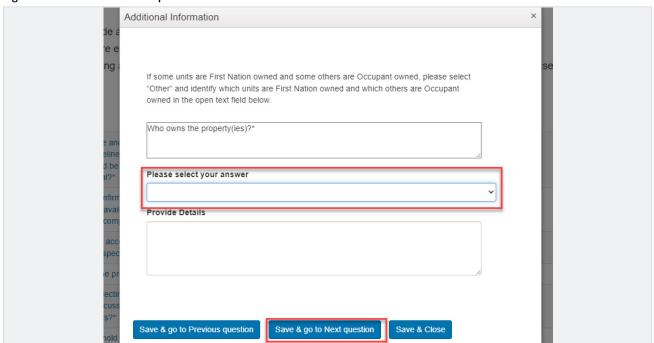
3. Do you have access to the unit(s) for completion of repairs, inspection or monitoring purposes? If it is not the case, please provide more details in the open text field below.

Figure 9: Third evaluation question



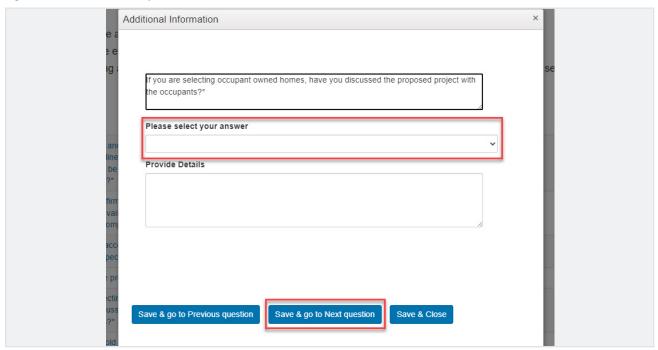
4. Who owns the property(ies)? If some units are First Nation owned and some others are Occupant owned, please select "Other" and identify which units are First Nation owned and which others are Occupant owned in the open text field below.

Figure 10: Fourth evaluation question



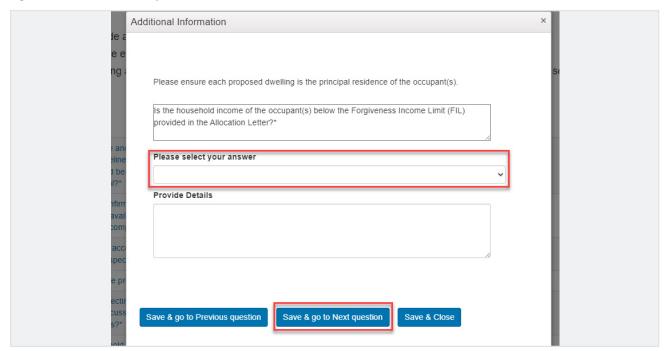
5. If you are selecting occupant owned homes, have you discussed the proposed project with the occupants?

Figure 11: Fifth evaluation question



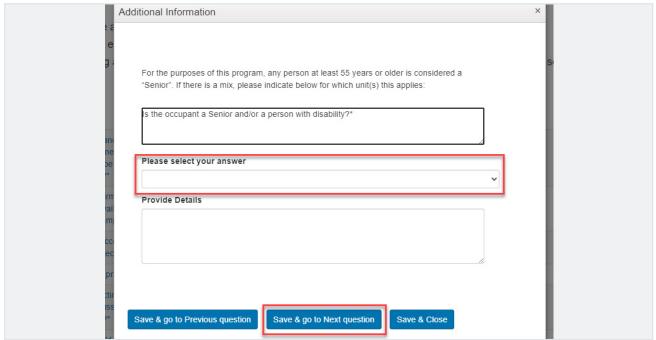
6. Is the household income of the occupant(s) below the Forgiveness Income Limit (FIL) provided in the Allocation Letter? Please ensure each proposed dwelling is the principal residence of the occupant(s).

Figure 12: Sixth evaluation question



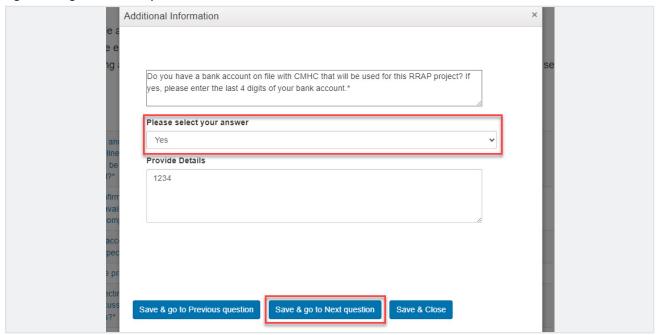
7. Is the occupant a Senior and/or a person with disability? For the purposes of this program, any person at least 55 years or older is considered a "Senior". If you selected "It depends on the unit", please indicate for which unit(s) the occupant is a Senior and/or a person with disability in the open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

Figure 13: Seventh evaluation question



8. Do you have a bank account on file with CMHC that will be used for this RRAP project? If yes, please enter the last 4 digits of your bank account.

Figure 14: Eigth evaluation question



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.

Figure 15: Evaluation landing page once all questions are answered.

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 laborers 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
If you are selecting occupant owned homes, have you discussed the proposed project with the occupants?*	Yes	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
Do you have a bank account on file with CMHC that will be used for this RRAP project? If yes, please enter the last 4 digits of your bank account.*	Yes	0.00	Yes

Take a moment to review your answers. Should you want to make any changes, simply click on the question you would like to edit.

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

Building

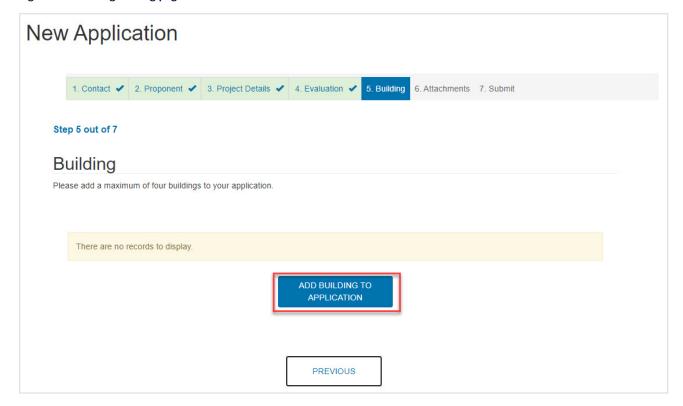
The Building section collects information about the building including its location. As of January 2024, all repairs and adaptations can be entered within the same application.

Add a Building

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.

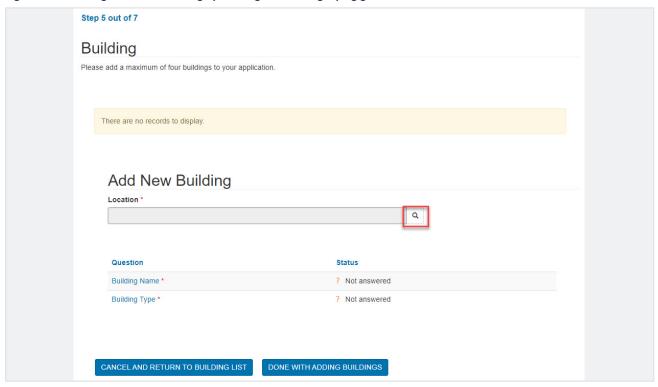
Figure 16: Building landing page.



Building Location

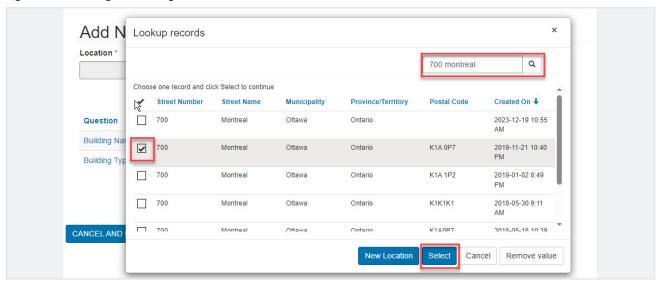
Click on the "MAGNIFYING ICON", to open a pop-up window.

Figure 17: Selecting the location using by clicking on the magnifying glass icon.



- 1. If you have an existing building location in the portal from a previous application
 - 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 18: Searching for building location.



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.

Figure 19: Selecting a new location when the location does not appear in the search bar.

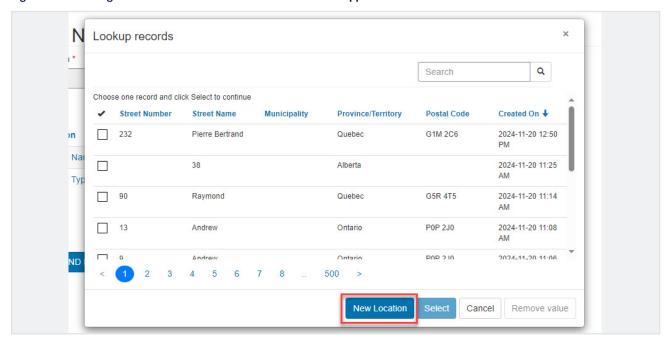
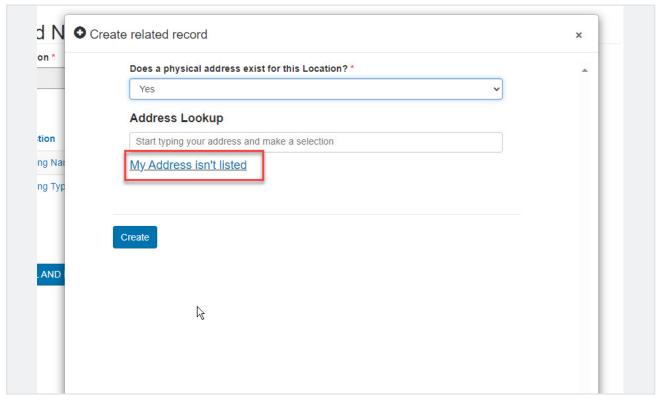


Figure 20: Selecting "My location isn't listed"



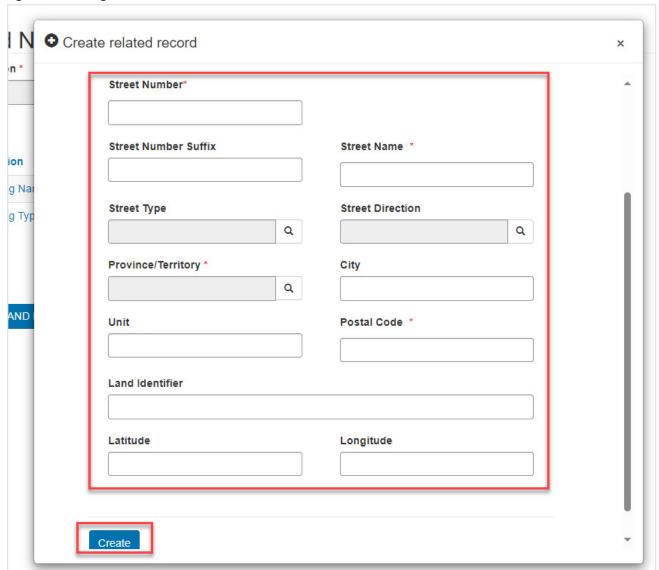
New location

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 21: Entering address information for new locations.



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 Please input the principal occupant first and last name (with the spouse name, if applicable).
- Building type

Figure 22: Entering the occupant's name into the building name.

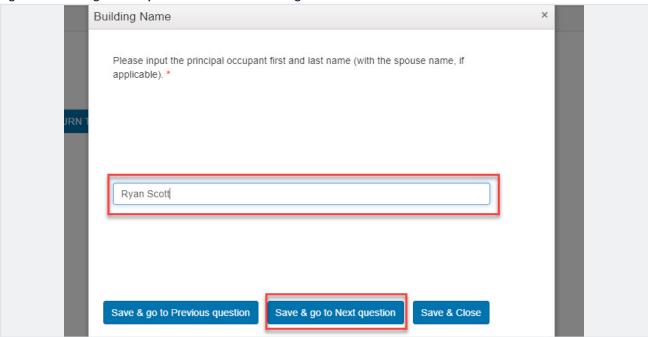
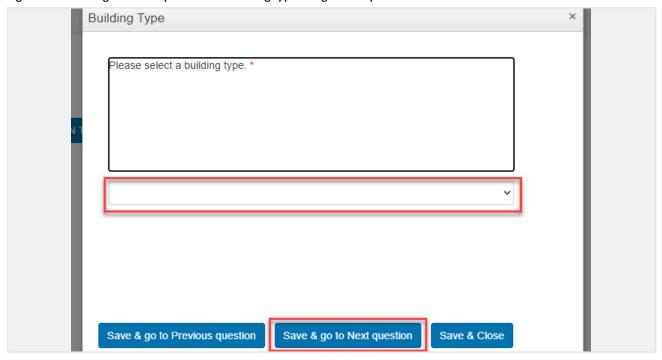


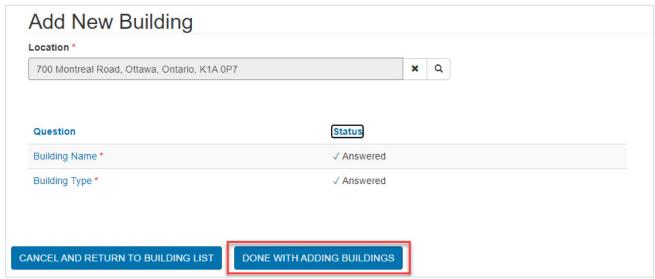
Figure 23: Selecting the description of the building type using the drop down menu.



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.

Note: "Done with adding buildings" only completes 1 building entry.

Figure 24: Completing the information for that given building.

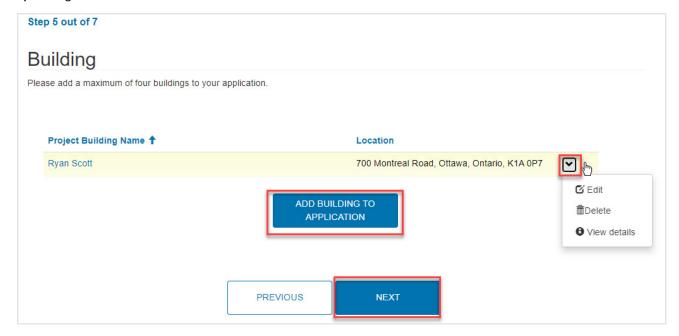


Repeat the above steps if you want to add additional buildings to your application – up to a maximum of 4 buildings.

On the right-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.

Click "**NEXT**" at the bottom of the screen once you are satisfied with your entry.

Figure 25: Portal options to add, edit, delete buildings in your applications. Once completed, you may proceed by clicking "NEXT".



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). The form can be signed by a contractor or First Nation.
- 2. Preliminary Agreement with RRAP Terms and Conditions
- 3. For those that do not have an existing bank account with CMHC please complete the Vendor Information Form (VIF).

IMPORTANT: Before starting the work, you are required to take and keep photos of the repairs and/or adaptation to be complete in case you are chosen for a random final inspection.

Upload Files

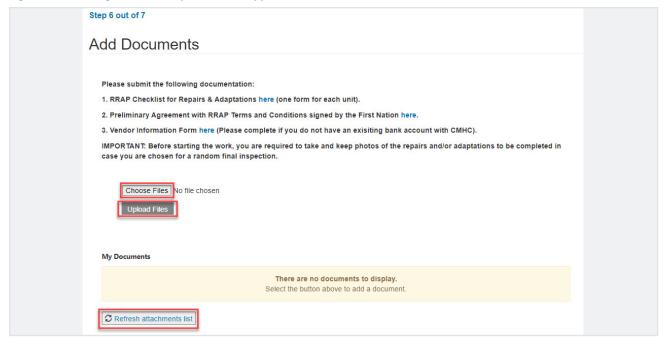
- 1. To attach files to your application, click on "Choose Files" and select the attachment from your computer. Once the file is selected, click "Upload Files" to attach them to the application.
- 2. Once successful, your files will be listed under the "My Documents" section. (Documents may not appear 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 26: Selecting the files to upload to the application.



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.

Submit Now

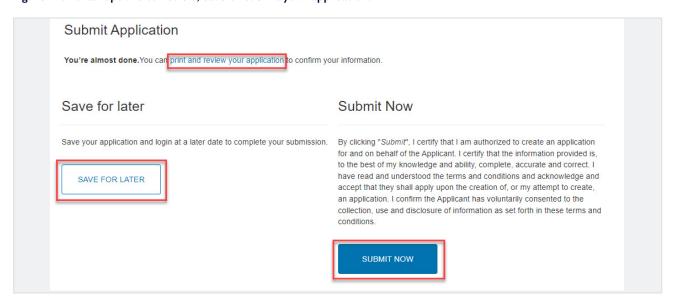
Please make sure the information you have entered is complete and accurate before submitting your application It is important to submit a complete application before the application deadline, to ensure the allocation amount you received is secured. Once you click on "SUBMIT NOW", you will not be able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

Figure 27: Portal options to review, save or submit your application.



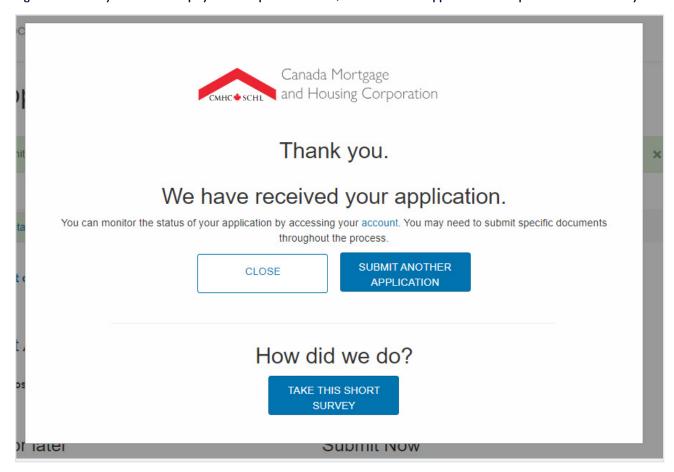
Thank You Window

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 28: 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.

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 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 Financing Operations Team will arrange for site inspections when required. An inspector will contact you to arrange a time to visit your community.

6. 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.

7. If my application is approved, how long will it take until I receive my funding?

You will receive your contribution 10 business days after you have received the approval letter from CMHC.

8. 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.

9. 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.

10. 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

(Jp)

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CMHC helps Canadians meet their housing needs

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