

**INDIGENOUS
& NORTHERN
HOUSING**

On-Reserve Residential Rehabilitation Assistance Program (RRAP)

Project Delivery Guide



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This guide provides an overview of the project delivery process from pre-application to project completion. It describes the documents needed and provides CMHC contact information for each step in the project delivery process.

CMHC's On-Reserve Renovation Programs have changed! As of January 2024, all suites of the Residential Rehabilitation Assistance Program (RRAP) (regular, persons with disabilities, conversion, rental, and secondary and garden suites), the Emergency Repair Program (ERP), and the Home Adaptations for Seniors' Independence (HASI) have been combined into ONE program to simplify the application process and access to funding. This enhanced RRAP program now provides financial assistance to First Nations and First Nation members to cover the costs of major and emergency repairs, as well as adaptations for persons with disabilities and Seniors.

Step 1: Confirm program eligibility

Overview:

Program eligibility criteria aligns with the terms and conditions of the contribution agreement.

- Review program eligibility with your regional CMHC Indigenous and Northern Housing Specialist.
- Program eligibility considers the following:
 - Do you have any On-Reserve Renovation projects still incomplete past the project completion deadline set in the agreement?
 - Have you responded to the CMHC request for expressions of interest? (Please verify with your CMHC Indigenous and Northern Housing Specialist to determine if this step is applicable in your region)
 - Is this project for major and/or emergency repairs and/or accessibility work for persons with disabilities and/or minor adaptations for Seniors?
 - Is the occupants' total household income at or below the established forgiveness income limit (FIL) for the geographic area in which the Reserve is located?
 - For projects including adaptations for Seniors: is the Senior at least 55 years or older?

Who can help? CMHC Indigenous and Northern Housing Specialist

RESOURCES

- RRAP Fact Sheet

Step 2: Receive a funding allocation letter

Overview:

- The RRAP allocation letter will specify the amount of contribution available as well as provide instructions on how to apply for the program. This letter is usually sent at the beginning of each calendar year, between January and March.
- Start planning your project and consider the following:
 - Prioritize which home(s) to repair and/or adapt.
 - Advise your Chief and Council, or your Housing department, depending on your community process.
 - Identify the major or emergency repairs and/or accessibility work needed and think of items to repair or adapt.
 - Ensure access to the home(s) for: completion of repairs, inspection or monitoring purposes.
 - Reaching out to contractors to start completing the **RRAP Checklist for Repairs and Adaptations**, based on the **RRAP Booklet for Repairs and Adaptations**.
 - For occupant-owned homes only: gather the Proof of Ownership (e.g., Certificate of Possession or Band Council Resolution) and complete the Letter of Direction/Co-Payee Form.
 - For Conversion or creation of Secondary or Garden Suites projects: reach out to your CMHC Indigenous and Northern Housing Specialist to learn more about the specific requirements.

Who can help? Your CMHC Indigenous and Northern Housing Specialist can assist with any questions you may have about the application process.

RESOURCES

- Document available on the CMHC RRAP Webpage:
 - RRAP Checklist for Repairs and Adaptations
 - RRAP Booklet for Repairs and Adaptations

Step 3: Prepare your application using CMHC Portal

Overview:

- **Allow enough time before the application deadline to gather the information and documents required to submit a complete application on-time.** This will ensure the allocation amount you received is secured and your application is approved quickly.
- You are encouraged to request funding above your allocation amount - for up to 4 homes – as there may be additional funding available at the reallocation stage.
- Gather and complete application supporting documents, including:
 - RRAP Checklist for Repairs and Adaptations for each home you would like to repair/adapt. **If you request funding for multiple homes, please specify the order of priority in each RRAP Checklist for Repairs and Adaptations.**
 - Quotes if the RRAP Checklist for Repairs and Adaptations is not completed and signed by a contractor (detailed quotes may also be accepted in lieu of the RRAP Checklist for Repairs and Adaptations).
 - For occupant-owned homes only: Proof of Ownership (e.g., Certificate of Possession or Band Council Resolution) and Letter of Direction/Co-Payee Form.
 - Photos of items to repair or adapt (do not have to be submitted with the application but may be required to be sent to CMHC in case the home is selected for a final inspection/property review).
 - Preliminary Agreement with RRAP Terms and Conditions signed by the First Nation or the occupant(s) for occupant-owned property(ies). The agreement can be found within your Allocation letter.
 - For Conversion or creation of Secondary or Garden Suites projects: reach out to your CMHC Indigenous and Northern Housing Specialist to have the list of documents required.

- Once you have all application supporting documents ready, navigate to the [CMHC Portal](#) to complete your application. Ensure you complete all fields:
 - Answer all evaluation questions in the Project Details page.
 - Add up to 4 addresses in the Building page.



IMPORTANT

Please contact your CMHC Indigenous and Northern Housing Specialist to review your application before clicking the 'Submit Now' button in the Portal.

If you need support in defining the scope of work, CMHC may organize an initial inspection or a desk review. Please advise CMHC when completing your application in CMHC Client Portal.

Who can help? [CMHC Indigenous and Northern Housing Specialist](#)

RESOURCES

- [How to Create a Profile and Start an Application](#)
- Documents available on the CMHC [RRAP Webpage](#):
 - RRAP Applicant Guide
 - RRAP Checklist for Repairs and Adaptations
 - RRAP Booklet for Repairs & Adaptations
 - Letter of Direction/Co-Payee Form
- Preliminary Agreement with RRAP Terms and Conditions can be found in your Allocation letter

Step 4: Submit your application

Overview:

- Please contact your CMHC Indigenous and Northern Housing Specialist to review your application before clicking the ‘Submit Now’ button in the Portal.
- Ensure you submit a complete application before the application deadline, in order to ensure the allocation amount you received is secured.
- Upload the application supporting documents to the Portal (see list in Step 3) and click the ‘Submit Now’ button.
- You will receive an application receipt by e-mail.
- Once your application is assigned to our Financial Solutions Team, a representative may contact you if they have any questions about your application. Should the Financial Solutions Team ask for any missing information or document, please reply within 10 business days; otherwise, your application may be cancelled.
- Allow 20 business days on average to obtain a final decision on your application. This timeline varies depending on how complete your application is when submitted.
- If you wish to view the status of your application, you can do so in the CMHC Portal.

TIP: 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.

Who can help? Once your application is submitted, you may contact our Financial Solutions team for assistance: indigenousFS-autochtonesSF@cmhc-schl.gc.ca.

Step 5: Receive Agreement Documents

Overview:

- Once your application is approved, you will receive your RRAP Contribution Agreement by e-mail. Allow 8 business days for the Contracts Team to prepare and send you the approval letter.
- You will also receive the following documents from our Contracts Team:
 - Vendor Information form
 - RRAP Declaration Form (to be sent returned to CMHC once the work has been completed)
- If applicable, complete the Vendor Information Form and return it with a void cheque to core-contracting@cmhc-schl.gc.ca within 10 business days.

Once approved, **all work must start within 3 months and be completed within 12 months**. Extensions will only be made in special circumstances; please ensure any constraints which could affect your meeting this timeline are communicated to CMHC Financial Solutions Team at indigenousFS-autochtonesSF@cmhc-schl.gc.ca immediately, if not specifically noted in the RRAP Contribution Agreement.

Who can help? Once you receive the RRAP Contribution Agreement, please contact our Contracts Team for assistance: core-contracting@cmhc-schl.gc.ca.

Step 6: Receiving the Contribution

Overview:

- Upon receipt of the RRAP approval letter, our Advancing Team will proceed with the payment of the contribution within 5 business days.
- Exception: If you obtained an extension and will start the project more than 3 months from approval (e.g. depending on winter roads access), you will receive the contribution on the start date of your project.
- We have adjusted our processes to advance the full contribution amount when starting the project, instead of upon project completion to simplify the access to funding and build a Nation-to Nation trust.

Who can help? Please contact our Advancing Team for assistance: nhs-advances@cmhc-schl.gc.ca.

Step 7: Project Monitoring

Overview:

- Once approved, **all work must start within 3 months**. If the work has not started within 3 months from approval or the later date indicated in the RRAP Contribution Agreement, the project may be considered in default and repayment of the full contribution amount may be requested by CMHC.
- Project status will be regularly monitored by a CMHC Client Solutions Representative. You will be required to respond to CMHC communication related to project status and advise of any issues faced which may prevent you from completing the project within 12 months from approval. Please ensure you are providing an update within 10 business days from receiving such CMHC communication, to avoid any default situation.
- Extensions will only be made in special circumstances; please ensure any constraints which could affect your meeting this timeline are communicated to CMHC Financial Solutions Team at indigenousFS-autochtonesSF@cmhc-schl.gc.ca immediately, if not specifically noted in the RRAP Contribution Agreement.

Who can help? [CMHC Indigenous and Northern Housing Specialist](#)

Step 8: Project Completion

Overview:

- Once approved, **all work must be completed within 12 months**, unless otherwise specified in the RRAP approval letter. Extensions will only be made in special circumstances; please ensure any constraints which could affect your meeting this timeline are communicated to CMHC Financial Solutions Team at indigenousFS-autochtonesSF@cmhc-schl.gc.ca immediately, if not specifically noted in the RRAP Contribution Agreement.
- Once your project is completed, complete the RRAP Declaration Form and send it to the Advancing Team at nhs-advances@cmhc-schl.gc.ca.
- The RRAP Declaration Form states that the work has been completed as per the approved scope of work and that the property owner has ensured that all units renovated/adapted are in reasonable conformity with the plans and specifications, the requirements of the National Building Code of Canada (or with a formally adopted code which meets or exceeds the NBCC) and with all other applicable zoning and building by-laws and regulations. Contrary to Section 95 projects, you are not required to arrange Code Compliance inspections.

- If the RRAP Declaration Form has not been received yet by the Advancing Team within 12 months from approval or any deadline extension date, you will receive a follow-up email from the Advancing Team asking for the RRAP Declaration Form. Please ensure you are sending the completed RRAP Declaration Form to the Advancing Team at nhs-advances@cmhc-schl.gc.ca within 10 business days, to avoid any default situation.
- The Advancing Team may arrange a final inspection or desk review within 20 business days from receipt of the Declaration Form, to confirm that the work has been completed as per approved scope of work.

Note: If the project is not completed, CMHC Lending Team (LendingDM@cmhc-schl.gc.ca) will reach out to you to ask for a partial or full repayment, depending on the project status. Any RRAP project in default may impact your eligibility for future renovation funding as well your eligibility for other CMHC programs.

Who can help? Please contact our Advancing Team for assistance: nhs-advances@cmhc-schl.gc.ca.

RESOURCES

- Document available on the CMHC [RRAP Webpage](#):
 - RRAP Checklist for Repairs and Adaptations

Additional Resources



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Reach us by phone at **1-800-668-2642** or by fax at **1-800-245-9274**.

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