

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; and/or
- Extend the useful life of a housing unit by a further 15 years; and/or
- Make modifications to a home for a disabled occupant.

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 House

Under the RRAP On-Reserve Program, the house:

- 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, the house must be at least 3 years old.

Note: The house can be receiving assistance under a housing agreement.

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

The 2015 gross (before tax is deducted) income of the primary occupant and their spouse is used to determine eligibility.

For the 2015/16 program year, the household income limits are:

- \$42,000 in the Lower Mainland.
- \$40,000 on Vancouver Island and Southern areas of BC.
- \$45,000 in Northern areas of BC.

Program Information

A House That Has Received RRAP Before

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

If a house received less than the maximum RRAP loan in a previous year, then an application may be submitted for the balance.

For example: In 2005, a house 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 55th parallel) and Central Coastal areas.
- \$23,750 in areas or communities 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.