

Homeowners Financial Help for Home Repairs

What Is Homeowner RRAP?

The Homeowner Residential Rehabilitation Assistance Program (Homeowner RRAP) offers financial assistance to low-income homeowners to repair their homes. The program is aimed at people who live in substandard dwellings and cannot afford repairs necessary to make their homes safer and healthier.

Financial Help To Repair Your Home

If your home requires major repairs, you may be eligible for RRAP assistance to bring it up to minimum health and safety standards and extend its useful life.

Who Is Eligible?

You may be eligible for Homeowner RRAP if:

- you have a low income (that is, your total household income is at or below the income limit set by CMHC for the area in which you live and your household size).
- your house is valued below a certain amount, and is at least 5 years old.
- your house is substandard and needs major repairs in one of the following areas: structural, heating, electrical, fire safety, or plumbing; or is a crowded dwelling.

What Repairs Can Be Done?

In general, repairs that are eligible for Homeowner RRAP assistance are those that bring a dwelling up to a minimum level of health and safety, and extend its useful life by at least 15 years.

All work required to bring your unit up to standard must be completed. Additional assistance may be provided to improve the energy efficiency of the property provided the maximum loan amounts available are not exceeded. Any additional repairs are the responsibility of the homeowner.

Normal maintenance or modernization work, such as painting (inside or outside), is not eligible.

Note: Repairs carried out before the Homeowner RRAP loan is approved are not eligible for RRAP funding.

How Much Financial Assistance May You Receive?

The maximum loan amount you may receive under Homeowner RRAP depends on where you live. In most areas, \$16,000 is the maximum loan available.

The actual amount of assistance that you will receive is based on the cost of repairs. You will also have to agree to continue to own and occupy your house during the earning period, which could be up to five years.

Higher assistance levels may be available in the northern areas of Canada and in remote areas where repair costs are high.

Further Information

If your house needs modifications to make it accessible for an occupant with disabilities, you may be eligible for assistance under RRAP for Persons with Disabilities.

Other programs are also available for seniors, rental properties, and for the creation of secondary and garden suites.

To obtain more information, or to find out how to apply for financial assistance, please contact your nearest CMHC office or call toll free at **1 800 668-2642**. You may also visit our website at **www.cmhc.ca**

CMHC offers a wide range of housing-related information. For details, contact your nearest CMHC office.

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