



## **Garden River First Nation Housing Department RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM (RRAP)**

### **GUIDELINES AND PROCESS**

The Garden River First Nation (GRFN) Housing Department administers programs through which homeowners can obtain funding for renovations and repairs, in coordination with the North Shore Tribal Council (NSTC) and Canada Mortgage Housing Corporation (CMHC).

#### **RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM (RRAP) – PURPOSE OF THE PROGRAM:**

The GRFN Housing Department will provide financial assistance through the RRAP program through Canada Mortgage Housing Corporation (CMHC) to eligible registered band members to assist them with repairs and renovations on non-band owned properties (privately-owned). This CMHC Program offers financial assistance to citizens of the Garden River First Nation homeowners to repair substandard homes to a minimum level of health and safety and to improve the accessibility of housing for disabled persons.

#### **ELIGIBILITY:**

All RRAP Applications must be submitted no later than September 30<sup>th</sup> of that fiscal year. The applicant must meet the additional following criteria:

- The homeowner must sign their Certificate of Possession over to the First Nation. Should the application funding request exceed the specified limit of \$60,000.00 the homeowner will not have their signed Certificate of Possession returned until the remaining overage is paid in full
- The homeowner must sign a promissory note and submit a void cheque or sign up for pre-authorized payments, and enter into a repayment agreement that is required to comply with the CMHC Policies and Procedures in administering the RRAP renovation program
- Be the homeowner and a registered GRFN Band Member over the age of 18
- Must not owe any money to the First Nation and must be in good standing with any existing loans
- Homeowner must have proof of fire insurance
- Applicant must be a homeowner with limited income (also includes all residents residing in the home) and own their own home with a Certificate of Possession (CP)
- The home must be at least five (5) years old and;
- The home must:
  - Lack basic facilities
  - Need major structural, electrical, plumbing, heating or fire safety repairs; or
  - Have overcrowding issues

## **APPLICATIONS FOR RRAP:**

Applicants must complete an application and submit to the GRFN Housing Department **before September 30<sup>th</sup>** of that fiscal year to be eligible. All supporting documents must be attached as required by the Policy. The following must be completed with each application to be considered:

- Each applicant will sign a promissory note
- The homeowner must sign their Certificate of Possession over to the First Nation. Should the application funding request exceed the specified limit of \$60,000.00 the homeowner will not have their signed Certificate of Possession returned until the remaining overage is paid in full
- The RRAP project is a reimbursable program; that is, the work must be completed prior to funds being transferred
- The GRFN Housing Department will be required to obtain bids/quotes for the renovation work required and manage the contract
- Applications will be reviewed for eligibility and completeness to the specific request for renovation funding and reject any ineligible applications, with a written explanation

## **SELECTION AND PROCESS FOR THE RRAP PROGRAM:**

The GRFN Housing Department will provide technical assistance to the applicant and submit to the North Shore Tribal Council (NSTC). The following steps will begin the application process:

1. GRFN Housing Department will schedule an inspection at the home with the NSTC Infrastructure Specialist. The NSTC Infrastructure Specialist does a thorough inspection of the home
2. NSTC Infrastructure Specialist sends back inspection report to GRFN Housing Department. The report identifies qualifying items in the report that the RRAP funding can be used towards
3. All qualifying items on the report must be priced out by qualified contractors. The GRFN Housing Department will contact contractors to give quotes based on the inspection report. The GRFN Housing Department will give contractors detailed work descriptions and the contractor(s) must price the job(s) based on this
4. Once job has been quoted, the GRFN Housing Department will fill out the inspection report with the estimated cost of each qualifying item
5. GRFN Housing Department will submit to NSTC Infrastructure Department by September 30 of each year all completed applications:
  - Completed application
  - Income verification
  - CP verification

- Detailed work description including estimated costs to repair the qualifying items under RRAP
6. The NSTC Infrastructure Specialist then reviews each application for completeness and then forwards all completed applications to CMHC – Gayle Dorty by October 15 each year
  7. CMHC reviews all completed applications and decides who receives the RRAP each year
  8. Successful applications will be notified with a letter by mail, the GRFN Housing Department will receive a copy of the letter. In the letter, CMHC will identify how much the homeowner has been approved for. All work must be completed by October 1 of the following year.
  9. Please note: often times, what CMHC approves the applicant for will not cover the all items on the detailed work description. The GRFN Housing Department can assist the homeowner with a small renovation loan (2% interest rate) to ensure all items on the work description are completed. All items on the detailed work description must be completed to code before CMHC will release any of the RRAP money to the Homeowner/First Nation
  10. GRFN Housing Department arranges for contractor to go in and complete all items in the detailed work description
  11. Once contractor is completed, GRFN Housing Department will arrange for the NSTC Infrastructure Specialist to come to Garden River and inspect the work
  12. If work is completed to code, final inspection report will be sent to CMHC by the NSTC Infrastructure Specialist. GRFN Housing Department will receive a copy
  13. If work is not completed to code, contractor is asked to go in and complete deficiencies, then the NSTC Infrastructure Specialist is called back again to inspect deficiencies. This process will continue until work is completed to code. Once work is completed to code, step 14 is done
  14. CMHC will then issue cheque to homeowner and GRFN Housing Department for the amount the homeowner qualified for. Both parties are required to sign the cheque. The cheque will be deposited into the GRFN Housing Department account to reimburse for the costs associated with the RRAP, as well anything over and above these costs not covered by CMHC are reimbursable by the homeowner under the GRFNHD Renovation Loan Program
  15. Homeowner will receive completion certificate

---

**SPECIAL NOTES:**

1. Approved work will ONLY be completed as per the approved automated work description; NO additional work will be performed. The approved automated work

order must be reviewed by the GRFN Housing Department and the homeowner and MUST be signed by both parties

2. The GRFN Housing Department is NOT responsible for accommodations, utilities or any other related costs of the homeowner while the RRAP work is being completed
3. GRFN Housing Department will begin work within 90 days of the date of the CMHC approval letter has been received
4. Only licensed contractors, electricians, plumbers are eligible to work on RRAP applications.



*Garden River First Nation*  
**HOUSING DEPARTMENT**  
**RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM**  
**(RRAP)**

<b>PERSONAL INFORMATION:</b>	
<b>NAME</b>	GRFN Band Member: <input type="checkbox"/> Yes <input type="checkbox"/> No Band Number:
	<b>Elder:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Person with Disability:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>ADDRESS:</b>	<b>PHONE # AND CELL #:</b>
<b>Proof of Ownership:</b>	<b>Certificate of Possession:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Date of Application:</b>	

<b>DESCRIPTION OF WORK BEING REQUESTED</b> <b>(ADDITIONAL PAGES MAY BE ATTACHED):</b>	
<b>Total cost of material &amp; labour to complete the work:</b>	\$

<b>APPLICATION SENT TO NSTC</b>	<b>INCOME VERIFICATION:</b>	<b>CP VERIFICATION:</b>
<b>DATE OF APPROVAL:</b>	<b>PROMISSORY NOTE SIGNED:</b>	<b>COPIES ISSUED:</b>
	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

\_\_\_\_\_

**GRFN HOUSING DEPARTMENT**

\_\_\_\_\_

**DATE:**



*Garden River First Nation*  
**HOUSING DEPARTMENT**  
**RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM (RRAP)**  
**CHECKLIST**

**DATE OF APPLICATION:** \_\_\_\_\_

GRFN Band Member:  Yes  No    Band Number: \_\_\_\_\_

<b>PERSONAL INFORMATION:</b>	
<b>NAME</b>	<b>ELDER:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>PERSON WITH DISABILITY:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>ADDRESS:</b>	<b>CONTACT NUMBERS:</b>

- |  |
|--|
| <input type="checkbox"/> Signed Application – On Reserve<br><input type="checkbox"/> Proof of Ownership - Certificate of Possession: <input type="checkbox"/> Yes <input type="checkbox"/> No<br><input type="checkbox"/> Verification of Income:<br>Social Assistance <input type="checkbox"/> (Ontario Works/Old Age Security)<br>Ontario Disability Support Program <input type="checkbox"/><br>Employer <input type="checkbox"/><br><input type="checkbox"/> Proof of Fire Insurance |
|--|

<b>FOR OFFICE USE ONLY:</b>		
<b>APPLICATION SENT TO NSTC</b>	<b>APPROVAL LETTER RECEIVED:</b>	<b>APPROVAL LETTER ISSUED TO HOMEOWNER:</b>
<b>OUTSTANDING LOAN</b>	<b>PRE-AUTHORIZED PAYMENT</b>	<b>VOID CHEQUE</b>
<input type="checkbox"/> YES \$ _____		
<input type="checkbox"/> No		
<b>DATE OF APPROVAL:</b>	<b>PROMISSORY NOTE SIGNED:</b>	<b>COPIES ISSUED:</b>
	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

\_\_\_\_\_ **GRFN HOUSING DEPARTMENT**

\_\_\_\_\_ **DATE:**

## RRAP APPLICATION CHECKLIST:

- Signed Application – On Reserve
  - CP unit – signed by owner CMHC 60499
- Proof of Certificate of Possession
- Exterior Photo + Qualifying/Mandatory Items
- Report – RRAP Work Description – CMHC 2553 (A)
  - (including cost estimate from inspector)
- Cost Estimate from Contractor/First Nation – CMHC 2553(A)
- Verification of Income – Social Assistance – CMHC 60228
  - By Employer – CMHC 60072 (Current)
- Medical Report – if applicable – CMHC 60296
- Request – RRAP Loan Approval – CMHC 60498
- Co-Payee Form if occupant owned application
- Proof of fire insurance (full replacement cost of building)
  - (if total loan exceeds \$25,000.00 – Homeowner + Disabled)
- No outstanding loans