



MORTGAGE AND HOUSING CORPORATION INTRODUCED NEW PROGRAMMING MADE AVAILABLE TO FIRST NATIONS



New Programming Includes:

- Raised Residential Rehabilitation Assistance Program (RRAP) Amounts.
- Raised RRAP Amounts for Disabled Persons.
- Raised Home Adaptations for Seniors Independence Amounts.
- Introduced an Emergency Repair Fund.
- Introduced the RRAP for Garden Secondary Suites to House Low Income Seniors and Adults.
- Introduced the RRAP Conversion Program Where Non-Residential Units can be converted to Residential Units.
- Introduced the Rental RRAP for Rental Rehabilitation Assistance



IMPORTANT

➤ Applications must be complete and in the office by Thursday May 19th.

- Inspections to all applicants will take place on Tuesday May 24th with Ontario First Nations Technical Services.
- Any work carried out before application is approved in writing is not eligible.
- If you have any questions or concerns please come see Tammy Banks at her office, or Call at (705) 657-8045

<p style="text-align: center;">Raised Residential Rehabilitation Assistance Program (RRAP)</p> <p><i>Who is Eligible?</i> First Nations or individual First Nation members that require major repairs to their homes may be eligible to apply. The total household income must be at or below the established income threshold for their area.</p> <p><i>What Assistance is Available?</i> The financial assistance is in the form of a forgivable loan. The maximum loan amount is \$60,000* per unit. For Structural, Electrical, Plumbing, Heating or Fire Safety.</p>	<p style="text-align: center;">Raised RRAP Amounts for Disabled Persons</p> <p><i>Who is Eligible?</i> First Nations or individual First Nation members that require modifications to their homes may be eligible to apply. The total household income must be at or below the established income threshold for their area and the property must meet minimum health and safety standards.</p> <p><i>What Assistance is Available?</i> The financial assistance is in the form of a forgivable loan. The maximum loan amount is \$60,000* per unit. Modifications must be related to housing and reasonably related to the occupant’s disability. For example, ramps, handrails, chair lifts, fire alarms etc.</p>
<p style="text-align: center;">Raised Home Adaptations for Seniors Independence Amounts</p> <p><i>Who is Eligible?</i> First Nations and First Nation members living on-reserve may qualify for assistance as long as the occupant of the dwelling where the adaptations will be made meets the following eligibility criteria:</p> <ul style="list-style-type: none"> - Is 65 and over; - Has difficulty with daily living activities brought on by ageing; - Total household income is at or below a specified limit; - Dwelling unit is permanent residence <p><i>What Assistance is Available?</i> The financial assistance is in the form of a forgivable loan. The maximum loan amount is \$10,000* per unit. The loan does not have to be repaid as long as the occupant agrees to continue to occupy the unit for 6 months following the completion of work. Adaptions should be minor items such as handrails, lever handles on doors, bathtub grab bars, etc.</p>	<p style="text-align: center;">Introduced RRAP for Garden Secondary Suites to House Low Income Seniors and Adults</p> <p><i>Who is Eligible?</i> Eligible Clients are First Nations and First Nation members owning residential properties that could create affordable self-contained rental accommodations. Eligibility is limited to existing family housing residential properties where a self-contained secondary or garden suit is being created. The property must meet the requirements of the authority having jurisdiction including zoning and building requirements. Households who occupy the newly created self-contained unit must have an income at or below an established income threshold.</p> <p><i>What Assistance is Available?</i> The financial Assistance is in the form of a fully forgivable loan which does not have to be repaid provided the owner adheres to the conditions of the program. The maximum loan amount is \$60,000* per unit.</p>



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Introduced Emergency Repair Fund

Who is Eligible?

First Nations or individual First Nations members on reserve whose incomes are at or below the established threshold for the area are eligible to apply for financial assistance.

What Assistance is Available?

Assistance in the form of a contribution which does not have to be repaid. The maximum contribution amount is \$20,000* per unit. Only those repairs urgently required to make a house safe are eligible for assistance such as: Heating system, chimneys, doors and windows, foundations, roofs, walls, floors and ceilings.

Introduced the RRAP Conversion Program Where Non-Residential Units can be Converted to Residential Units

Who is Eligible?

Eligible clients are First Nations and private entrepreneurs owning and converting non-residential properties located on-reserve to create affordable accommodation for low income households. Eligible properties must be:

- Environmentally safe
- Feasibly converted to residential accommodation
- Viable based on agreed post-conversation rents

What Assistance is Available?

The assistance is a fully forgivable loan, which does not have to be repaid provided the terms and conditions are met. The maximum loan amount is \$60,000*per unit.

Introduced the Rental RRAP for Rental Rehabilitation Assistance

Who is Eligible?

Owners (landlords) of affordable self-contained housing units located on-reserve may apply if:

- The household incomes of their tenants are at or below the established thresholds (these vary based on household size and geographic location)
- The projects have pre- and post-RRAP rents at or below limits established by CMHC
- Tenants are not family relatives of the owner
- The property is not owned by the First Nation

Landlords must also:

- Agree to place a ceiling on the rents that may be charged after the repairs are completed
- Limit Rent increases during the term of the agreement
- Agree to limit new occupancy to tenants with income at or below the income threshold
- Cover cost of mandatory repairs above the maximum forgivable loan available

What Assistance is Available?

The financial Assistance is in the form of a forgivable loan. The maximum loan amount is \$60,000*per unit. The house must lack basic facilities or is in need of major in one or more of the following categories:

- Structure
- Electrical
- Pluming
- Heating or
- Fire Safety