

Hints & Tips

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Calgary Renovations

Home Improvement and Design Magazine

The Residential Rehabilitation Assistance Program

Winter 2003 - 2004

In the last issue of "Calgary Renovations – Home Improvement and Design Magazine" we discussed accessible design in renovations and mentioned a web site that has extensive information on accessibility. That web site is the Canada Mortgage and Housing Corporation (CMHC) web site, which you can reach at <http://www.cmhc.ca>.

As it happens, there is also information about CMHC's Residential Rehabilitation Assistance Program (RRAP) on that site and, coincidentally, RRAP is the topic of discussion for this issue.

Although the RRAP is a CMHC program, it is administered in Calgary by the Building Regulations Division at The City of Calgary. Our dedicated staff can help you understand how the program works; they will help you fill out the necessary paperwork and they will monitor the progress of your project. There are a number of programs that fit under the RRAP umbrella and we'll try to describe them for you and give you the names and phone numbers of people to contact for further information.

Homeowner RRAP (formally referred to as The Residential Rehabilitation Assistance Program for Homeowner) is probably the most widely known part of RRAP. This program offers financial assistance to low-income homeowners to repair their homes. The program is designed for people who live in substandard dwellings and cannot afford repairs necessary to make their homes safer and healthier.

To be eligible for Homeowner RRAP, you must have a low household income (varying between \$29,000 and \$45,000 depending on household size in Calgary). If your home is valued at less than \$250,000; is substandard; or needs major repairs in one of the following areas - structural, heating, electrical, fire safety, or plumbing – you may qualify. In Calgary, the maximum RRAP loan that you can receive is \$16,000, which may be forgivable if you commit to remaining in the house for up to five years. The repairs must bring the dwelling up to a minimum level of health and safety and extend its useful life by at least 15 years. Normal maintenance or improvements, such as painting or regular carpet replacement are not eligible and repairs carried out before the Homeowner RRAP loan is approved don't qualify for RRAP funding.

Another part of the program, "RRAP for Persons with Disabilities", provides homeowners and landlords with financial assistance to make a property more accessible to persons with disabilities. If you are a landlord who rents out self-contained units to low-income tenants or rooms in a rooming house and rents are below specified levels; or if you own a home valued below \$250,000 and your total household income is between \$29,000 and \$45,000, you may be eligible for RRAP financial assistance to modify your dwelling to make it livable for persons with disabilities. Of course the modifications made under this program must be related to the occupant's disability and include items

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such as ramps, chair lifts, bathtub lifts or wheel-in showers, suitable height adjustments to kitchen work space and cupboards, and handrails. Funding is also available for other purposes, to address environmental hypersensitivities, visual, hearing and specific disabilities. Therapeutic items, such as portable equipment for mobility purposes or most household appliances, are not eligible.

As in the case of Homeowner RRAP, all of the loan may be forgivable to homeowners (to a maximum of \$16,000) and landlords (to a maximum of \$24,000 per self-contained unit or \$16,000 per bed). Homeowners must live in the home for at least another five years, and landlords must commit to continuing to offer affordable housing to persons with disabilities whose incomes are at or below the ceiling level.

There is also a Rental and Rooming House assistance program that offers assistance to owners for repairs to rental properties and rooming houses. Rooming House RRAP, in particular, has had a positive impact on inner city neighbourhoods - rooming house renovations often help provide the most affordable accommodations to the lowest income people.

Eligible properties are those that are owned by a private entrepreneur, non-profit corporation, or housing co-operative not currently receiving government assistance, including

- a rooming house containing more than three bed units serving as permanent accommodation, or

- a rental unit occupied by tenants who have income below established thresholds where the pre and post RRAP rents are below the median market rent in the local area.

Properties must also be at least five years old, and need repairs to at least one of heating, structure, electrical, plumbing or fire safety. The repairs should bring the building up to a minimum level of health and safety, and extend the useful life of the building by 15 years.

A relatively new program, Conversion RRAP, provides funding to convert non-residential properties to residential to create new affordable housing units. The terms and conditions for Conversion RRAP are essentially the same as for rental RRAP.

You should be aware, however, that some of these programs are quite popular, and there may be waiting lists. To find out more about RRAP within the city limits of Calgary, contact the RRAP Coordinator at the City of Calgary at (403) 268-5654.

Funding is also available directly from CMHC for the Home Adaptations for Seniors Independence (HASI) program. Low-income seniors, 65 or over, can access funding for a variety of adaptations to help them live independently in their homes. Funding is also available to owners of rental units. For more information on this program, please contact CMHC directly, at (403) 515-3000.

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