



# Residential Rehabilitation Assistance Program For Homeowners

**FOR MORE INFORMATION ON THESE PROGRAMS OR TO FIND OUT HOW TO APPLY FOR FINANCIAL ASSISTANCE, CONTACT:**

Manitoba Housing and Renewal Corporation — Affordable Housing

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[www.manitoba.ca/fs/housing](http://www.manitoba.ca/fs/housing)

The Homeowner RRAP is cost shared by the federal and provincial governments.

## **WHAT IS THE HOMEOWNER RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM (RRAP)?**

The Homeowner RRAP provides financial assistance to low-income homeowners by providing a forgivable loan to pay for eligible repairs to their homes. Eligible repairs are those required to bring properties up to minimum levels of health and safety, and prolong the life of the home.

## **WHO IS ELIGIBLE?**

As a homeowner, you may be eligible for assistance under this program if you meet ALL of the following criteria:

- You own and occupy the property as your principle residence on a year-round basis.
- Your total gross household income is below the established Housing Income Limit (HIL) for the area where the property is located.
- Your home requires a major repair in at least one of five key areas — structural, electrical, plumbing, heating, fire safety.
- The dwelling is at least five years old and valued at less than \$125,000.

## **WHAT TYPES OF REPAIRS ARE ELIGIBLE?**

Eligible repairs include all mandatory items, listed in the RRAP Standards, which will restore the home to a minimum level of health and safety. Any repairs that are considered normal maintenance are not eligible.

**Please note:** Work carried out before you receive approval of the Homeowner RRAP loan in writing is NOT eligible for funding under this program.

## **WHAT FINANCIAL ASSISTANCE IS AVAILABLE?**

Assistance is in the form of a fully forgivable loan — it does not have to be repaid if certain conditions are met. The maximum loan is between \$16,000 and \$19,000 per household, depending on the location of the property.

The loan covers up to 100 per cent of the cost for mandatory repairs. This is the actual cost of repairs that are eligible to receive funding. (Only repairs defined in the RRAP Standards as 'mandatory' will be considered for funding, and all mandatory repairs must be completed.) If the cost of repairs is higher than the loan amount, the homeowner must cover the additional costs.

## **FOR YOUR INFORMATION**

If you meet the eligibility criteria and wish to receive an application package, or if you require additional information, contact the Manitoba Housing and Renewal Corporation — Affordable Housing.

Other programs are available to help with major repairs to substandard, single family housing; modifications to make homes more accessible to persons with disabilities; and minor adjustments to the home to meet the needs of seniors with age-related difficulties.



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