



Government Programs and Regulations

Residential Rehabilitation Assistance Program

Program

The Residential Rehabilitation Assistance Program (RRAP) is a federal government program that provides financial assistance to renovate or repair housing that needs to be brought up to basic health and safety standards, or to convert non-residential properties to affordable housing. Deferred maintenance, cosmetic replacements, improvements for resale, and works carried out before a RRAP loan is approved are not eligible.

RRAP provides funding under various categories, each with distinct eligibility criteria. In most cases, to be eligible, homeowner or tenant incomes must be below the Core Need Income Threshold (CNIT), a limit set by the Canada Mortgage and Housing Corporation (CMHC) based on household size and area. Also, rents must be at or below the Median Market Rent (MMR) established by CMHC for the area.

Details

Homeowner (RRAP)

- Homeowners may apply if the value of their house is below a specific figure, and if their household income is below the CNIT.
- Eligibility is limited to properties lacking basic facilities or in need of major structural, electrical, plumbing, heating, or fire safety repairs.
- Maximum total loan for the Toronto area is \$16,000.

Rental (RRAP)

- Offers financial assistance to landlords of affordable rental housing to pay for mandatory repairs to self-contained units occupied by tenants with incomes below the CNIT.
- Eligibility is limited to projects having pre and post-RRAP rents at or below the MMR for the local area. In addition, the property must lack basic facilities or require major structural, electrical, plumbing, heating, or fire safety repairs.
- Assistance is in the form of a fully forgivable loan of up to 100 per cent of the cost of mandatory repairs. Landlords must enter into an agreement that places a ceiling on the rents that may be charged after the repairs are completed, and limits rent increases during the term of the agreement. The landlord must also agree to limit new occupancy to tenants with incomes below the CNIT.
- In the Toronto area, the maximum assistance per unit is \$16,000.

Rooming House (RRAP)

- Offers assistance to owners of Rooming Houses with rents affordable to low-income individuals.

RRAP provides funding under various categories, each with distinct eligibility criteria.

Greater Toronto Area CNIT

(Total Household income before taxes)

1 bedroom	\$35,000
2 bedrooms	\$41,500
3 bedrooms	\$50,000
4 bedrooms	\$58,000

Greater Toronto Area MMR

1 bedroom	\$875
2 bedrooms	\$1,030
3 bedrooms	\$1,240
4 bedrooms	\$1,450

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Forgivable assistance is available only for mandatory repairs relating to health and safety and to extending the useful life of the property.

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- The property must lack basic facilities, or require major structural, electrical, plumbing, heating, or fire safety repairs.
- The assistance is in the form of a fully forgivable loan of up to 100 percent of the cost of mandatory repairs.
- In the Toronto area, the maximum assistance per bed unit is \$16,000.
- Modifications must be related to housing and be reasonably related to the disabled occupant's disability.
- In the Toronto area, the maximum assistance is \$24,000. For homeowners, the maximum forgivable component is \$16,000.

Residential Conversion (RRAP)

- To be eligible, landlords must own and convert non-residential properties to create affordable rental accommodation.
- Limited to properties that are environmentally safe and can be feasibly converted to residential accommodation, which will be viable based on agreed upon post conversion rents. The applicant must be able to demonstrate that the appropriate residential zoning and building permits can be obtained.
- In the Toronto area, the maximum assistance is \$24,000 for each self-contained rental unit

Persons with Disabilities (RRAP)

- Offers financial assistance to homeowners and landlords to undertake accessibility work to modify dwellings occupied or intended for occupancy by persons with disabilities.
- Homeowners may apply if the value of their property is below a specific figure, and if their household income is below the CNIT.
- Landlords may apply for modifications to units occupied by tenants with incomes below the income threshold.

Secondary/Garden Suite (RRAP)

- Offers assistance to convert/develop existing residential properties that can reasonably accommodate a secondary self-contained unit.
- Eligibility is limited to existing family housing residential properties where a self-contained secondary or garden suite is being created.
- The property must meet municipal zoning and building requirements for secondary/garden suites.
- Landlords must enter into an Operating Agreement which establishes the rent that can be charged during the term of the Agreement. A ceiling is also placed on the income of households who will occupy the newly created self-contained unit.
- Assistance is in the form of a fully forgivable loan up to a maximum of \$24,000.

For more information call CMHC at 1-800-704-6488 or in the City of Toronto, call (416) 392-7620.