



Manitoba Metis Federation Home Enhancement Loan Program

The Manitoba Metis Federation (MMF) will provide a one-time forgivable loan of up to \$18,000 to provide for emergency home repairs and renovations to improve, adapt, and maintain the housing of our Metis Citizens. This program is designed for low to moderate income Metis Citizens. Make sure you have signed and dated the attached application in pen. Please return your application to the MMF Housing Department with the following information.

Application Process:

1. The Application and Guideline documents are available on the MMF website www.mmf.mb.ca under the Housing and Property Management section. They can be downloaded or you may call the Housing Department at **204-586-8474 Ext 230** and an application will be mailed out to you.
2. Review the Guidelines to ensure that you are eligible.
3. Fill out the application and provide all required documentation.

This includes:

- Proof of Homeownership - Property Tax bill that has been paid or Status of Title from Land Titles
- Proof of Income - Income Tax Notice of Assessment or Income Tax return forms, if you do not have the Notice of Assessment
- Copy of your Metis Citizenship card or Confirmation Letter from Central Registry Office
- Government-issued photo ID for Applicant and Co-Applicant, if you do not have your Metis Citizenship card

If all of the required documentation is not provided, it will result in a delay in processing your application. Review checklist on the last page of this document to ensure your application is complete.

4. Once you have submitted your application, our staff will review it to ensure all required information has been provided and you will be notified if you are approved or not via letter.
5. If you are approved, a home inspection will be scheduled.
6. Once the home inspection is done, contractors will be contacted to provide quotes.
7. Contracts are signed with the Applicant and Contractor. *If a deposit is required, we process a deposit cheque.*
8. Once a contractor is selected, they will schedule the job.
9. Job is completed and payment is issued

Program funding is limited; only completed applications will proceed.

Please submit applications to the MMF Housing Department at the address below.

MMF Housing Department
150 Henry Avenue, Suite 205

Should you have any questions, please contact our office at 204-586-8474 Ext. 230.

MMF Household Income Maximums

The MMF Home Enhancement Loan Program (HELP) is needs-based. The program is targeted to low and moderate-income Metis families who need emergency home renovations and repairs and/or need to renovate to provide accessibility for seniors or people with disabilities. The MMF Program will also provide for home renovations and repairs to adapt the home to family composition.

To qualify for this program, the combined net annual income of the homeowner(s) cannot exceed Program Guidelines of **\$90,000**. The total assets of all household members must not exceed \$300,000.

Net Homeowner Income is calculated as total income minus allowable deductions. This number is line 23600 from your Notice of Assessment. If there are two homeowners on title, their combined net annual income cannot exceed \$90,000.

The MMF will consider special circumstances for some applicants who do not meet these criteria.

MMF Home Enhancement Loan Program (HELP) – Application Form

Primary Applicant:

First Name Initial Surname

____/____/____
Date of Birth Day Month Year

Street Address City Province Postal Code

Mailing Address: (if different than above (R.R#, Box #, etc.)

H Phone: () W Phone: () C Phone: ()

E-mail Address Add to MMF e-mail list Yes No

Marital Status: Married Single Separated Divorced Widowed Common Law

Métis Citizenship: Métis Citizenship Card Central Registry Office Confirmation Letter

Gender: Male Female Non-Binary

Do you identify as LGBTQQ2S+? Yes No No Answer Disabled? Yes No No answer

Co-Applicant (complete only if there is a second name on the title to the home, which is the co-applicant):

 First Name Initial Surname

____/____/_____
 Date of Birth Day Month Year

 Street Address City Province Postal Code

 Mailing Address: (if different than above (R.R#, Box #, etc.))

H Phone: () _____ W Phone: () _____ C Phone: () _____

 Email address Add to MMF e-mail list Yes No

Marital Status: Married Single Separated Divorced Widowed Common Law

Metis Status: Metis Citizenship Card Central Registry Office Confirmation Letter

Gender: Male Female Non-Binary

Do you identify as LGBTQQ2S+? Yes No No Answer Disabled? Yes No No answer

Family Composition

Please list all people living in the home, including children. This information is being gathered for statistical purposes only but is required for the program. This information will help to support program evaluation to help ensure the program receives continued funding.

Name	Male/Female	Date of Birth	Relationship to Homeowner(s)	Metis Citizen	Non-Metis Citizen

Property Information:

- Do you have problems with:
- | | | |
|----|--|-------|
| 1. | Improper surface drainage and/or grading | _____ |
| 2. | Electrical wiring | _____ |
| 3. | Roof (leakage, mold, shingles) | _____ |
| 4. | Plumbing or water systems | _____ |
| 5. | Structural (foundation, walls, floor etc.) | _____ |
| 6. | Exterior (windows, doors, exterior walls) | _____ |
| 7. | Ventilation (HVAC, mold, insulation) | _____ |
| 8. | Upgrades for accessibility/adaptation | _____ |
| 8. | Other | _____ |

Please describe the renovations or repairs that are being requested. *Please attach to this application pictures of the renovations or repairs that are being requested, if available.*

Are there any liens, encumbrances or legal actions against the home and property? _____

Asset Declaration

- By ticking this box, you confirm that the total assets of all household members do not exceed \$300,000. Assets include cash and cash equivalents, investments, pensions/RRSPs, real estate, vehicles and valuables.

How Did You Find Out About the HELP Program?

- | | | | |
|---|--|--|--|
| <input type="checkbox"/> MMF Social Media | <input type="checkbox"/> Word of Mouth | <input type="checkbox"/> MMF Regional Office | <input type="checkbox"/> MMF Affiliate (LRCC, LRI, etc.) |
| <input type="checkbox"/> MMF Website | <input type="checkbox"/> MMF Local | <input type="checkbox"/> Other | |

Declaration of Eligibility:

- The applicant and co-applicant declare that all the information given in this application form is true and complete and that the combined net taxable income for the homeowner(s) is factual and true.
- Either the applicant or co-applicant declare that he/she/they are an eligible Metis citizen with citizenship from the Manitoba Metis Federation. This means that the applicant or co-applicant must have a valid MMF citizenship card. If they do not have a citizenship card, they must have a letter from the MMF Central Registry Office confirming that an MMF Citizenship card is in the process of being issued. This is otherwise known as a Confirmation Letter.
- The applicant and co-applicant declare that the property listed in this application form is their property and principle family residence.
- The applicant and co-applicant acknowledge and agree that any work started on the renovations/repairs that they seek program funding to completed (and described in this application) that has started prior to receiving an approved application are not eligible for program funding unless there is written approval from the MMF Department of Housing.
- The applicant and co-applicant give consent to the MMF and its agents to investigate and disclose any of the facts given in this application form for internal purposes or to other agencies for any of these reasons:
 - to confirm household income;
 - to confirm eligibility for program funding;
- The applicant and co-applicant agree to reimburse the MMF the full amount of funding if they have not made full and accurate disclosure of information.
- The applicant and co-applicant will be required to sign a Forgivable Loan Agreement. In order for the Forgivable Loan amount to be forgiven fully, the Homeowner must continue to own and reside in the Property for five (5) years. For full details, please see program Guidelines.
- The applicant and co-applicant agree to reimburse the MMF the full amount of funding if the repairs/renovations undertaken by them with HELP funding are found to be not in compliance with the Forgivable Loan Agreement (FLA).
- The applicant and co-applicant authorize the MMF or its agents to conduct an inspection(s) of the applicant's home and property to determine the need for repairs.
- The applicant and co-applicant acknowledge and agree that the facts given in this application form will be kept and disposed of as required by *The Archives and Recordkeeping Act*.
- The applicant and co-applicant agree that the MMF may collect data and contact them from time-to-time for the purpose of conducting any client-related surveys about Home Repair Programs.
- Successful applicants and co-applicants may be required at the sole discretion of the MMF Department of Housing to provide evidence from time-to-time that they are utilizing the property that receives funding for renovations/repairs as a primary residence.
- The applicant and co-applicant understand that this application does not obligate the MMF to approve funding.
- The Manitoba Metis Federation Department of Housing and Property management must approve of all contractors used for this program. Applicants are strongly encouraged to use Metis contractors.

- All applicants and co-applicants who give personal information to the MMF consent to the release of that information to the MMF in order to comply with the Personal Information Protection and Electronic Documents Act (PIPEDA) and Freedom of Information and Protection of Privacy Act (FIPPA). The information provided on this application will be used for the purpose of determining eligibility and potential successful selection for the MMF HELP and the Louis Riel Capital Corporation (LRCC) Emergency Home Repair Loan.

Applicant Signature

Date

Co-Applicant Signature

Date

Witness Signature

Date

NOTE: We cannot process your MMF Home Enhancement Loan Program application if required documentation is missing.

APPLICATION CHECK LIST (Provide ALL of the following)

- Application Form
- Property Information
 - Status of Title to home or property
 - OR
 - Most recent property tax bill
- Type of Emergency Home Improvement and Repairs Requested
- Signed Declaration of Eligibility
- Proof of MMF Citizenship
 - MMF Citizenship Card
 - OR
 - A signed letter from the MMF Central Registry Office confirming that you have applied and are in the process of being issued an MMF citizenship card (Confirmation Letter).
- Proof of Identity
 - MMF Citizenship Card
 - OR
 - Government

Completed applications may be submitted via the following methods:

Mail to:
Manitoba Metis Federation Housing Department
205-150 Henry Ave
Winnipeg, MB R3B 0J7

Fax to:
Attn: Manitoba Metis Federation Housing Department
204-947-1816

Email to: cdesjarlais@mmf.mb.ca

The Home Enhancement Loan Program is designed to help Metis citizens who are in dire and immediate need of renovations to their homes. As such, all applications requesting that cosmetic work be done will be denied. As well, we only provide renovations to homes – no garages, sheds etc. Renovated homes are an upgrade in itself – we will not be upgrading homes beyond what’s required. So, for example if our repairs require that we rip out vinyl flooring for mold remediation, we will be replacing the flooring with vinyl. We also give priority to repairs we deem higher priority than others. This hierarchy ensures that people who have genuine emergencies such as a furnace breaking down are helped first.

Please see the chart below for a guide on what renovations are eligible vs. ineligible.

Eligible Expenses	Ineligible Expenses
<p>Emergency repairs such as:</p> <ul style="list-style-type: none"> • Roof repair, soffit, fascia, and eaves • Heat sources – furnaces, baseboards, chimney • Mold remediation, asbestos • Water – drinkability, leaking plumbing, sewer, wells, septic fields/tanks, sump pumps • Hot water tanks • Structural – foundations/leveling • Breathability – mold, HRV systems 	<p>Cosmetic renovations such as</p> <ul style="list-style-type: none"> • Painting • Non-essential flooring changes/upgrades • Non-essential kitchen upgrades • Basement developments • Additions
<p>Accessibility and adaptation upgrades such as:</p> <ul style="list-style-type: none"> • Bathrooms - Grab bars, bathtubs, walk-in showers, toilets • Wheelchair ramps • Stairs and handrails • Sidewalk leveling 	<p>Renovations outside of the home</p> <ul style="list-style-type: none"> • Garages • Fences • Decks • Sheds
<p>Home repairs and renovations such as:</p> <ul style="list-style-type: none"> • Bathrooms – new toilets, showers, water damage repair • Urgent flooring repair • Electrical repairs, service upgrades • Frost walls • Windows • Doors • Exterior Siding 	<p>Purchase of land or outbuildings, land transfer costs</p>
	<p>Administration, salaries or wage costs, legal costs</p>
	<p>Purchase of mobile trailers for renovation and repair</p>
	<p>Any renovations (emergency or not) for a <i>non-primary residence</i> home</p>
	<p>Purchase of housing units to renovate and repair and sell</p>
	<p>Engineering costs associated with the development of drawings and/or blueprints</p>
	<p>Costs associated with legal fees, consultation or permits</p>