



Manitoba Metis Federation Home Enhancement Loan Program

The Manitoba Metis Federation (MMF) will provide a one-time forgivable loan of up to \$15,000 to provide for emergency home repairs and renovations to improve, adapt, and maintain the housing of our Metis Citizens. MMF-HELP 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 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. 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 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 completeness.

3. Once you have submitted your application, our staff will review it for completeness and you will be notified if you are approved or not via letter.
4. If you are approved, a home inspection will be scheduled. Once the home inspection is done, contractors will be contacted to provide quotes.
5. Contracts are signed with the Applicant and Contractor. *If a deposit is required, we will process a deposit cheque.* Once a contractor is selected, the job is scheduled and completed. Payment is then issued



Household Income Maximums

The MMF Home Enhancement Loan Program is a needs-based initiative. 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 taxable annual income of the homeowner(s) cannot exceed Program Guidelines of **\$90,000**. The total assets of the homeowners must not exceed \$300,000.

Net Taxable 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, their combined net taxable annual income cannot exceed \$90,000. **The MMF will consider special circumstances for some applicants who do not meet these criteria.**

MMF-HELP Evaluation and Citizen Satisfaction

As a citizen accessing this program, your feedback is important to the Manitoba Metis Federation. Once your application is approved and home repairs are completed, the MMF will follow-up with you to get feedback (positive and negative) to determine if you are satisfied with your home repairs and to provide you the opportunity to express any comments, concerns, statements, or any constructive criticism.

Your valued feedback on the HELP will allow the MMF to evaluate the program on an ongoing basis, while gauging satisfaction. Your feedback will also ensure that the MMF-HELP will continue to receive funding in the future, so that it can continue supporting Metis homeowners in making the critical repairs to their home so that their home is more safe, comfortable for years to come.

Before you begin the application process, The MMF would like to know how you heard about the Home Enhancement Loan 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 | |

Questions or Assistance for the MMF-HELP Application

If you require assistance in completing the application, or if you have questions, we will be happy to assist you. Please contact the MMF Housing Department at 204-586-8474 (ext. 230) or toll free at 1-800-665-8474.



APPLICATION - Manitoba Metis Federation Home Enhancement Loan Program

Primary Applicant

<i>First Name</i>	<i>Initial</i>	<i>Last Name</i>
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<i>Address</i>	<i>City/Town</i>	<i>Province</i>	<i>Postal Code</i>
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Mailing Address (if different than one above (R.R#, Box #, etc.)

Date of Birth:

	/		/	
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Day Month Year

Gender:

<input type="checkbox"/> <i>Male</i>	<input type="checkbox"/> <i>Female</i>	<input type="checkbox"/> <i>Non-Binary</i>
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Home Phone:

Work Phone:

Cell Phone:

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Email Address:

Add me to MMF email list:

	<i>Yes</i> <input type="checkbox"/>	<i>No</i> <input type="checkbox"/>
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Marital Status:

<input type="checkbox"/> <i>Married</i>	<input type="checkbox"/> <i>Single</i>	<input type="checkbox"/> <i>Separated</i>	<input type="checkbox"/> <i>Divorced</i>	<input type="checkbox"/> <i>Windowed</i>	<input type="checkbox"/> <i>Common Law</i>
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Metis Citizenship:

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MMF Citizenship Number

MMF Region

MMF Local

Please check this box if you are in the process of obtaining an MMF Citizenship Card, but will provide a confirmation letter from the Central Registry Office to verify my Metis Citizenship.



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 _____
 9. 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.



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; or 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



APPLICANT 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. ***Please contact your MMF Region to request this letter.***

Proof of Identity

MMF Citizenship Card

OR

Government issued photo ID

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

