



Manitoba Metis Federation

Home Enhancement
Loan Program (MMF-
HELP)

Program Guidelines

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Section 1.0 – Introduction to the MMF Home Enhancement Loan Program

1.1 Investing in Metis Home Enhancement and Your Metis Home

Welcome to the Manitoba Metis Federation Home Enhancement Program (MMF-HELP). The goal of program is to provide Metis homeowners the supports needed to make their home more comfortable, safer, more sustainable and energy efficient, and will extend the life of their home for years to come.

Through the Home Enhancement Loan Program, the MMF will provide a one-time forgivable loan of up to \$15,000 (including taxes) 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 Métis Citizens. The key objectives of the MMF- HELP are:

- Delivering a needs-based program designed to assist Métis families with low and moderate income and to provide greater opportunities to repair, enhance and maintain existing homes to suit changing family composition, including changes related to accommodating the housing needs of our seniors related to accessibility
- Prioritizing home repairs that address safety, health, and accessibility for Métis families who own their own homes
- Making Metis homes more energy efficient so that Metis Citizens can save on utility costs and making their home more sustainable, financially and environmentally.
- Making critical repairs needed to extend the life of the building for years to come, so that Metis Citizens and their families can continue to live in the place they call their home.

1.2 Program Administrator: Manitoba Metis Federation Housing Department

The MMF Housing Department staff are directly responsible for delivering the services and administering MMF-HELP. Housing Department management and staff have the skills and experience for working with Métis citizens and addressing their housing needs. The Department is in the position to cost-effectively deliver, administer, and promote the MMF-HELP.

1.3 MMF-HELP Program Overview

The MMF Home Enhancement Loan Program is Métis-specific. Either the applicant or co-applicant must be an eligible Metis citizen with citizenship from the Manitoba Metis Federation. The applicant(s) will be provided a **five (5) year forgivable loan**



up to \$15,000 (including taxes) to be applied to emergency renovations and repairs as detailed in the eligible expenditures of the program.

The MMF-HELP is a stand-alone program and does not require matching funds from provincial and/or federal housing programs. The applicant may apply for housing loans or forgivable loans for emergency repairs and/or home renovations from the provincial or federal government without penalty in addition to MMF-HELP. Applicants are advised to exhaust all other funding resources provincially and federally prior to applying to MMF-HELP.

Please be advised of the following:

- If the homeowner applies and is successful for additional housing programs, be it federal or provincial, the same financial reporting documents (invoices, quotes, etc.) cannot be used to justify funding for the same expense for two (2) different housing programs.
- The MMF-HELP requires separate, original invoices, quotes and financial reporting. Conflict of interest principles will be applied to all projects.
- The Manitoba Metis Federation Department of Housing and Property management must approve of all contractors used for this program. Applicants are strongly encouraged to utilize Métis contractors.
- The combined net taxable 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.
- Safety and well-being is a priority, and preference will be given to Métis Citizens who demonstrate emergency or health and safety-related housing needs;
- MMF-HELP will not fund home repairs and renovations that are designed as an investment - such as for speculation involving buying and re-selling homes or for repairing rental units.

Note: *The Cabinet Members of the MMF Government, and individuals residing at the same physical address of a Cabinet Member, are not eligible to participate in the MMF Home Enhancement Loan Program.*

1.4 MMF-HELP Program Accessibility

MMF-HELP funds will be allocated to Manitoba Métis Citizens of all regions in Manitoba on the basis of first-come, first-serve and meeting program eligibility. The program is available in all rural and urban centres in Manitoba based upon need and urgency, with safety being a priority. Each application will be assessed on the merit of the application and will not be based on regional or local distribution.



Applicants and co-applicants must complete and submit an MMF-HELP application form along with proof of Métis Citizenship. Acceptable documents to confirm Métis Citizenship shall include a current MMF Citizenship card (expired cards are not accepted) or a letter from the Central Registry Office confirming that the applicant's genealogy has been received and vetted by the Central Registry Office and that an MMF Citizenship card is in the process of being issued to the applicant or co-applicant. This is otherwise known as a confirmation letter.

One person on the title to the home must be an eligible Métis citizen with citizenship from the Manitoba Metis Federation or Métis citizenship pending from the Manitoba Metis Federation. As provided for in the MMF-HELP Forgivable Loan Agreement, applicant and co-applicant are responsible for fulfilling the terms of the Forgivable Loan Agreement, regardless of their names being removed from title to the property.

An applicant is required to be a resident of the Province of Manitoba for at least six months prior to applying for the MMF-HELP Program. The MMF-HELP cannot be applied to any home that has already been repaired and/or enhanced prior to acceptance into the MMF-HELP.

Section 2.0: Requirements and Approval Process

2.1 Requirements and Conditions of the MMF-HELP

a) **Requirements** for the Applicant:

- The applicant must provide proof of home ownership by submitting a property tax bill or Status of Title from Land Titles.
- The homeowner must submit an application detailing the required emergency home repairs, renovations and/or home adaptations which are listed as an eligible expense.
- MMF-HELP funding cannot be provided if the applicant(s) have already secured funding from the First Time Home Purchase Program that is administered by the Louis Riel Capital Corporation.
- The Homeowner is responsible for expenditures above the \$15,000 forgivable loan. ***Additional non-forgivable funding for emergency home repairs and improvements can be applied for through the Louis Riel Capital Corporation (LRCC) if repair costs exceed the maximum of \$15,000 (see section 2.6).***



- The home being repaired, renovated or adapted must be owner-occupied and must not have been declared unlivable or condemned.
- The home being repaired, renovated or adapted must be the principal residence of the applicant and must be the home for the family, and must be owned solely by the applicant (or co-applicant if applicable).
- The home being repaired must have all mortgage payments and property taxes paid up to date and valid documentation must be provided to the MMF-HELP.
- The homeowner must maintain the unit as a principal residence for five (5) years.

b) **ELIGIBLE** types of homes:

- Resale market homes – single family, side-by-side, townhouses, condominiums, multiunit
- Ready to move homes (RTMs) on permanent foundations
- Detached homes on their own foundations
- Conversions from non-residential use that feature a new home warranty
- Mobile homes on owned land, including those not anchored or on a permanent foundation, and acceptable to a financial institution for mortgage financing purposes
- Mobile homes owned on leased land where a lease is in effect for a minimum of ten (10) years from the date of repairs.

c) **INELIGIBLE** types of homes:

- Rental Homes
- Cottages or houseboats
- Homes with reverse mortgages

d) **ELIGIBLE** expenditures can include:

- Emergency home repairs
- Home repairs and renovations
- Upgrades for accessibility
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- Adapt unit to suit household composition
- Electrical, sewer and water infrastructure, water and sewer testing

e) **INELIGIBLE** expenditures include but not limited to:

- Purchase of land or outbuildings, land transfer costs
- Administration, salaries or wage costs, legal costs



- Purchase of mobile trailers for renovation and repair
- Purchase of housing units to renovate and repair and sell
- Costs associated with the development of drawings and/or blueprints
- Costs associated with legal fees, consultation or permits

2.2 Evaluation and Approval 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 documentation is not provided, it will result in a delay in processing your application. Review checklist on the last page of the Application to ensure completeness.

4. 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.
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.

2.3 MMF-HELP Forgivable Loan Agreement with Homeowner

The MMF will enter into an into a legally enforceable agreement with each approved applicant (the Homeowner) under the MMF-HELP in order to confirm the terms and conditions of funding provided for the duration of the five (5) year forgivable loan. The applicant will receive a copy of the forgivable loan agreement for his or her personal records.

2.4 Contract Service Agreements with Contractors

The Manitoba Metis Federation and the Homeowner will enter into a contract service agreement to retain the services of an independent contractor to provide the services needed for home enhancements. The contract service agreement will outline the services to be provided, contractor obligations, payment to contractor, liability, insurance, and any other provisions in which the parties will be legally obligated to fulfill.

2.5 Terms and Conditions for MMF-HELP Loan Forgiveness

The applicant shall live in the home that is being renovated, upgraded or repaired for five (5) years upon completion of the project or the entire principle sum of the MMF-HELP will become due and payable. The following conditions may trigger a default of the terms and conditions of the MMF-HELP, resulting in a requirement to repay the principal sum of the MMF-HELP forgivable loan as outlined in the agreement with the homeowner:

- The applicant(s) sell(s) the property.
 - The applicant(s) cease(s) to occupy the property as a primary residence within 5 years of receiving the project funds under the forgivable loan agreement. Successful applicants and co-applicants may be required to provide evidence from time-to-time that they are utilizing the property as a primary residence.;
 - MMF determines that for any portion of the forgivable loan was not used for its intended purpose as outlined in the Forgivable Loan Agreement;
 - The applicant(s) default(s) on the applicant(s) mortgage and the financial institution proceeds with foreclosure or power of sale;
 - The applicant(s) misrepresent(s) themselves or the information disclosed on the application or fail(s) to provide information required for the MMF-HELP;
 - The Métis applicant(s)/co-applicant obtain(s) their Bill C-31 or Bill S-3 First Nation (Indian) Status under the *Indian Act*.

2.6 Louis Riel Capital Corporation (LRCC) Emergency Home Repair Loan



The purpose of the LRCC interest-bearing loan program is to provide 'top-up' financing to Métis Citizens to assist with emergency home repair costs above the maximum \$15,000.00 provided through the MMF-HELP. This program will provide an interest-bearing short-term loan of up to \$5,000.00 plus a loan set up fee; it is available to Métis Citizens who meet the general eligibility requirements. This Loan program will be available to Métis Citizens who:

- Have been previously approved through the MMF Home Enhancement Loan Program (HELP)
- Have provided the MMF Housing Department with a detailed and updated quote explaining the reason for the change and increased cost above the \$15,000.00 maximum provided by MMF-HELP.
- Will repay the loans through a Pre-Authorized Debit (PAD) program directly from the client bank account.
- Qualify with a satisfactory credit score, can provide explanations for any judgements and/or collections and demonstrate debt serviceability through an analysis of household income and debts.

An interest rate of 12.5% will be applied provided payments are made as scheduled up to a term of twenty-four (24) months. From the date of default, interest will be calculated at 17.5% per annum until paid in full; some service charges may apply. Successful applicants will use PAD payments with equal payments to repay the loan in full by the end of the contract period. The applicant may elect to repay the loan at an earlier date with no penalty.

2.7 MMF-HELP Application Appeal Panel

The Manitoba Metis Federation will establish an Application Appeal Panel for applicants who wish to appeal a declined application.

The Panel will review appeals on declined applications to the MMF-HELP in order to make an ethical, fair, transparent, and timely decision based on merit and according to MMF-HELP Program Guidelines. Applicants who wish to file an appeal on a declined application should contact the MMF Housing Department.

Decisions made by the Application Appeal Panel are final.



Section 3.0: Definitions

“**Métis**” means a person who self-identifies as Métis, is of historic Métis Nation Ancestry, is distinct from other Indigenous peoples and is accepted by the Métis Nation.

Métis Nation means the Aboriginal people descended from the Historic Métis Nation, which is now comprised of all Métis Nation citizens and is one of the “aboriginal peoples of Canada” within s.35 of the *Constitution Act, 1982*.

Manitoba Métis Community means the citizens of the Métis Nation who live under the collective Métis identity. The Manitoba Métis Community comprises Métis Citizens, settlements also known as local communities, and traditional territories, and is defined by a common identity, culture, history and, among other things, social and kinship relationships. The Manitoba Métis Federation has been created to be the democratic and self-governing representative body of the Manitoba Métis Community.

Métis Family/Household means:

- a) A Métis Family includes an individual, the individual's spouse or partner and all children of both or either of them who are living with them;
- b) A Métis individual and the individual's spouse or partner living with him or her, if neither has any children;
- c) A Métis individual and the individual's children living with him or her, if the individual has no spouse or partner; or
- d) A Métis individual, if the individual has no spouse or partner and no children.

Affordable Housing means housing which is modest in terms of floor area and amenities, based on household needs and community norms, is priced at or below average market housing rents or prices for comparable housing in a community or area.

Métis Owned Business means a for-profit business in which at least 51% ownership is comprised of Métis Citizens who are a part of the Métis Nation's Manitoba Métis Community.

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.

Enhancement refers to projects that upgrade an existing home interior (i.e. electrical and plumbing) or exterior (i.e. masonry, concrete, siding, roofing).

Forgivable Loan means a loan that is “earned” (not repayable) over a specified period of time provided the terms and conditions are met and adhered to as per the contract.



Forgivable Loan Agreement is an agreement prepared by the MMF Housing Department and entered into by approved Métis Citizens who have qualified and have been approved for a forgivable loan.

Contract Service Agreement means the legally binding contract that the MMF will enter into with the Homeowner and an independent contractor to conduct the home repairs and enhancements.

Household/Family Composition means description of the household according to certain characteristics of its membership, such as age, relationship to the head of the household, and number of marital pairs or nuclear families it contains.

Energy efficiency means using less energy to provide the same level of energy. It is therefore one method to reduce greenhouse gas emissions by retrofitting or constructing homes designed to reduce, in a Manitoba context, the consumption of electrical energy or natural gas.

Mortgage means an insured mortgage with a known financial institution.

Accessibility means identifying and removing barriers that impede an individual's ability by incorporating universal design principles for home improvement. Universal design means creating or enhancing a home so that it could be accessed, understood and used to the greatest extent possible by all people regardless of their age, size and ability.

Health and Safety relates to an assessment of hazards that can lead to harm, injury, death, or illness of a home's occupant. Although these risks are noted separately, they are considered in conjunction with each other. A health and safety risk determination relies on the physical conditions under which any particular home occupant has or may develop a particular adverse reaction.

