



Manitoba Métis Federation Home Enhancement Loan Program



The Manitoba Métis Federation (MMF) will provide a one-time forgivable loan of **up to \$18,000** in Southern Manitoba and **up to \$25,000** in Northern Manitoba (those residing above the 53rd parallel) to provide emergency home repairs and renovations to improve, adapt, and maintain the housing of our Red River Métis Citizens. This program is designed for Red River Métis Citizens who are low to moderate income. 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** 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 up to date **AND** the Status of Title to your home, which may be requested from Land Titles or Manitoba Teranet
 - **Proof of Income** – The most recent tax year of the Applicant’s and Co-Applicant’s Income Tax Notice of Assessment **OR** Income Tax return forms
 - **Proof of Identity** - Copy of your Red River Métis Citizenship Card with a valid V number **AND** additional Government-issued photo ID for Applicant and Co-Applicant
 - Please note that Primary Applicant’s **must** hold a valid **Red River Métis Citizenship Card**. Co-Applicant’s do not need to hold Red River Métis Citizenship.

If all required documentation is not provided, this will result in delays processing your application. Review the checklist on the last page of this document to ensure your application is complete, and the supporting documents are up to date.

3. 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.
4. If you are approved, a home inspection will be scheduled and MMF Inspectors will determine if the requested repairs listed on your application fit under the program eligibility criteria.
5. If the repairs are considered eligible, contractors will be contacted to provide quotes for the approved repairs. Contracts are signed with the applicant, MMF, and the contractor. *If a deposit is required, we will process and supply a deposit cheque to the contractor.*
6. Once a contract is fully signed, contractors will schedule the job and begin the outlined work.
7. Once the job is complete, a final payment is processed and issued to the contractor.

NOTE: We do not issue reimbursements or cover repairs that have already been started.

MMF-HELP Household Income Maximums

The MMF Home Enhancement Loan Program (HELP) is needs-based. The program is targeted towards low and moderate-income Red River Métis families in need of major/emergency home repairs, renovations, and or adaptations. To accommodate persons with disabilities or mobility issues, the program will provide renovations for accessibility and safety. The program will also provide home renovations and repairs to adapt the home to family composition if overcrowding is present.

To qualify for this program, the combined taxable net annual income (**line 23600** on your most recent CRA notice of assessment) of the homeowner(s) cannot exceed Program Guidelines of **\$90,000**. The total assets of all household members must not exceed **\$300,000**.

Taxable 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, your combined taxable net annual income cannot exceed \$90,000.

MMF Home Enhancement Loan Program (HELP) – Application Form

Primary Applicant: ****Primary applicants MUST hold a valid Red River Métis Citizenship Card***

First Name _____ Initial _____ Last Name _____
Date of Birth / / Day Month Year Citizenship Number: _____

Street Address _____ City _____ Province _____ Postal Code _____

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

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

Please note that this email address will be used to provide application updates and contact you for further information regarding your application**

Email address: _____ Add to MMF e-mail list? Yes No

Marital Status: Married Single Separated Divorced Widowed Common Law

Gender: Male Female Non-Binary Other

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

First Name _____ Initial _____ Last Name _____

Date of Birth ____/____/____ Citizenship Number (If applicable): _____
Day Month Year

Street Address _____ City _____ Province _____ Postal Code _____

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

Home Phone:() _____ Work Phone: () _____ Cell Phone: () _____

Marital Status: Married Single Separated Divorced Widowed Common Law

Gender: Male Female Non-Binary Other

Household Composition

Please list all people living in the home, including children. This information is being gathered for statistical purposes and will help to determine if you are eligible for certain program adaptations/renovations.

Relationship to Homeowner(s)	Male/Female/Non-Binary/Other	Age	Red River Métis Citizen

Housing Repair Information:

Please select the option(s) that best describe the nature of your housing repair needs.

Accessibility

- Mobility Adaptions Walk-in Shower Wheelchair Ramp

Adaption

- Overcrowding

Electrical

- Wiring

Energy Efficiency

- Insulation Windows

Heating and Ventilation

- Electrical Furnace Baseboard Heaters Boiler Oil Systems
 Gas Furnace Heat Pump HRV Systems
 Woodstove Wood Stove Mold Remediation

Plumbing or Water Systems

- Hot Water Tank Plumbing & Fixtures
 Water Softener/Iron Filter Sump Pump/Sump Pit
 Septic Tank/Septic Field

Structural

- Doors Foundation Walls

Drainage

- Eaves Grading

Roof

- Fascia/Soffit Leaking Roofing/Shingles

Structural

- Foundation Walls

Exterior

- Doors Windows

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

Are there any liens, encumbrances or legal actions against the home and property? This **does not** include your mortgage.

Yes

No

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?

MMF Social Media Word of Mouth MMF Regional Office

MMF Website MMF Local MMF Affiliate (LRCC, LRI, etc.)

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 Red River Métis Citizen with Citizenship from the Manitoba Métis 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 principal 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 Métis Federation Department of Housing and Property management must approve of all contractors used for this program. Applicants are strongly encouraged to use Red River Métis 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

PLEASE 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

AND

- Most recent property tax bill

Type of Emergency Home Improvement and Repairs Requested

Signed Declaration of Eligibility

Proof of Identity

- MMF Citizenship Card with a valid V number

AND

- Additional Government-issued photo ID for Applicant and Co-Applicant

Proof of Income

- Most recent Income Tax Notice of Assessment

OR

- Most recent Income Tax Return forms if you do not have the Notice of Assessment

Should you have any questions, please contact the MMF Housing Department at 204-586-8474.

Completed applications may be submitted via the following methods:

Mail to:

Manitoba Métis Federation
Housing Department
205-150 Henry Ave
Winnipeg, MB R3B 0J7

Email to: housing@mmf.mb.ca