

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

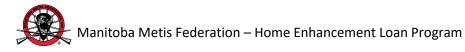
As a citizen accessing this program, your feedback is important to the Manitoba Metis Federation. Once your application is approved and home repairs are completed, the MMF will follow-up with you to get feedback (positive and negative) to determine if you are satisfied with your home repairs and to provide 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 the Home Enhancement		, The MMF would li	ike to know how you heard about
MMF Social Media	Word of Mouth	MMF Regional Office	MMF Affiliate (LRCC, LRI, etc.)
MMF Website	MMF Local	Other	

Questions or Assistance for the MMF-HELP Application

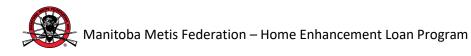
If you require assistance in completing the application, or if you have questions, we will be happy to assist you. Please contact the MMF Housing Department at 204-586-8474 (ext. 230) or toll free at 1-800-665-8474.



APPLICATION - Manitoba Metis Federation Home Enhancement Loan Program

Primary Applicant First Name Initial Last Name Address City/Town Postal Code Province Mailing Address (if different than one above (R.R#, Box #, etc.) Date of Birth: Day Month Year Gender: **□** Male Female Non-Binary Home Phone: Work Phone: Cell Phone: Email Address: Add me to MMF email list: Yes \Box No □ **Marital Status:** Married ☐ Single ■ Separated ■ Divorced ■ Windowed ☐ Common Law Metis Citizenship: 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.

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 Address City/Town Province Postal Code Date of Birth: Month Day Year Gender: **□** Male Female ■ Non-Binary Home Phone: Cell Phone: Work Phone: Email Address: Add me to MMF email list: Yes \Box No □ **Marital Status:** Married ☐ Single ■ Separated ■ Divorced ■ Windowed ■ Common Law Metis Citizenship: 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. Secondary Contact Information (optional):

First Name, Last Name

Phone Number

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 coapplicant 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	

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 yo applied and are in the process of being issued an MMF Citizenship Card. Proof of Identity MMF Citizenship Card OR Government issued photo ID	APPLIC	LANT CHECK LIST (Provide ALL of the following)
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OR		Proof of Identity
		MMF Citizenship Card
Government issued photo ID		OR
		Government issued photo ID

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