



# **Métis Nation - Saskatchewan Emergency Home Renovations and Repair Program Guidelines July 2019**

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*Métis Nation - Saskatchewan - [www.metisnationsk.com](http://www.metisnationsk.com)*

*MN-S Home Renovations and Repair Program Guidelines*



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# Métis Nation of Saskatchewan Housing Strategy

The Métis Nation of Saskatchewan Housing Strategy (MN-S) has been designed to provide immediate impact as well as short-term solutions and long-term solutions to the Métis housing and home ownership challenges in Saskatchewan.

The MN-S Emergency Home Renovations and Repair Program (MN-S EHRRP) is one component in the Métis Nation of Saskatchewan Housing Strategy. The MN-S EHRRP Program is being offered to Métis citizens of Saskatchewan and will provide up to \$15,000 to address emergency repairs, housing renovations and repairs, accessibility for Senior's and those with disabilities and adaptability to changes in family composition.

The Métis Nation of Saskatchewan has tasked the Provincial Métis Housing Corporation (PMHC) with providing administration and delivering the MN-S EHRRP Program to the Métis citizens of Saskatchewan.

The MN-S Home Repair and Renovation Program is Métis specific and applicants must be citizens of the Métis Nation - Saskatchewan and must provide proper documentation prior to accessing the MN-S Emergency Home Renovations and Repair Fund. Proper documentation must include a valid Métis Saskatchewan membership card and picture identification from the Government of Saskatchewan and/or the Government of Canada and a Saskatchewan Health Card.

In accordance with the criteria of Métis citizenship as described in the Métis Nation-Saskatchewan Constitution is as follows:

## Article 10: Citizenship

### 1. DEFINITION (amended January 2004)

- a) Métis means a person who self identifies as Métis, as distinct from other Aboriginal peoples, is of historic Métis Nation ancestry and is accepted by the Métis Nation.
- b) "Historic Métis Nation" means the Aboriginal people then known as Métis or Half-breeds who resided in the Historic Métis Nation Homeland.
- c) "Historic Métis Nation Homeland" means the area of west central North America used and occupied as the traditional territory of the Métis or Half-breeds as they were known.
- d) "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 the meaning of s.35 of the Constitution Act 1982.
- e) "Distinct from other Aboriginal peoples" means distinct for culture and nationhood purposes.

## Section 1.0 – Introduction to the MN-S Emergency Home Renovations and Repair Program

### 1.1 Investment in Emergency Home Repair and Renovations for MN-S Home Owners

The MN-S Housing Strategy program for Métis citizens in Saskatchewan will provide a one-time forgivable loan to provide for emergency home repairs and home repair and renovations to improve and maintain existing housing stock. The MN-S Housing Strategy is designed to provide assistance to adapt, maintain, renovate and repair homes for low to moderate income Métis citizens.

The MN-S Emergency Home Repair and Renovations Program (MN-S EHRRP) will not fund home repairs and renovations that are designed as an investment or as a means to speculate on the housing market or as purchases to buy and re-sell housing stock. The MN-S Emergency Home Renovations and Repair Program will not fund cottages, trailers, and mobile homes on leased lots.

#### **Key Objectives:**

Improve the condition of existing housing units and maintain current housing stock for the Métis citizens of Saskatchewan of low and moderate income.

The MN-S Home Repair and Renovations program will prioritize home repairs that address safety, health and environmental issues for Métis families who own their own homes and who have a combined income less than **\$150,000 and less than \$300,000 in liquid assets**. The MN-S Home Repair and Renovation that is safe, sound, suitable, and sustainable for Métis households across Saskatchewan.

#### **MN-S EHRRP Program Contributions and Mandatory Criteria.**

- Provides for a one-time Emergency Home Repair and Renovations loan of up to \$15,000 from the MN-S Emergency Home Renovations and Repairs Program to eligible Métis citizen who holds the title on the approved home and who demonstrate a need for emergency home repairs, renovations and/or home adaptations as listed as an eligible expense.
- To be eligible the Métis citizen must provide a Métis Citizenship Card or a letter from the Métis Nation of Saskatchewan Registry office confirming that the application is in process and has been vetted and approved, a Saskatchewan Health Card and photo identification from the federal or provincial government (ie) driver's license.
- To be eligible the Métis citizens must provide proof of home ownership including a copy of the title of home and/or in addition to other proof of ownership.

- To be eligible the Métis citizen must provide proof of home ownership including a copy of the title of the home and/or in addition to other proof of home ownership as requested.
- To demonstrate a need for emergency home repairs, renovations or home adaptations the home owner must submit an application detailing emergency home repairs, renovations and/or home adaptations as listed as an eligible expense.
- The home owner must submit quotes, invoices, progress reports and any documentation that PMHC deems necessary to verify the financial expenditures.
- Home owner is responsible for expenditures above \$15,000. The loan shall be deemed forgivable upon inspection of completed work by a qualified housing inspector retained by PMHC and the inspection report submitted to PMHC.
- Eligible expenditures can include:
  - Emergency home repairs
  - Home repairs and renovations
  - Upgrades for energy efficiencies
  - Upgrades for accessibility
  - Senior's upgrades for accessibility
  - Adapt unit to family composition
  - Build and installation of granny suites
  - Electrical, sewer and water infrastructure, water and sewer testing
- Ineligible expenditures can include:
  - Purchase of land or out buildings, 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.
  - Home appraisal and home inspection

The purpose of the MN-S EHRRP is to address housing needs, priorities, and challenges of Métis people living in rural and urban areas across the province of low and moderate income and to address current emergency home repairs, home renovations and repairs, and adaptation to energy efficiencies a reality for Métis citizens who are current home owners.

The MN-S Emergency Home Renovations and Repair Fund provide the parameters for which applications to the MN-S EHRRP are adjudicated. The guidelines provided are designed to ensure fairness and provide direction, consistency, and transparency to the adjudication and approval process.

## 1.2 Program Administrator: Provincial Métis Housing Corporation (PMHC)

The Provincial Métis Housing Corporation (PMHC) has been tasked with providing the administration of the MN-S Emergency Home Renovations and Repair Fund. The Métis citizen home owner may receive up to \$15,000 total for emergency repairs, home renovation and repairs or an adaption home project and additional eligible expenditures as listed.

### **Independent Adjudication Panel**

The Provincial Métis Housing Corporation will establish an independent adjudication panel that will review and recommend all the successful applications for MN-S Emergency Home Renovations and Repair Program based on the merits of the application, supporting inspections, and documentation as requested through the application process.

The independent adjudication panel will include experts in financial administration, home mortgages, home inspections, and banking.

### **Additional Costs Responsibility of the Home Owner**

The forgivable loan provided to each successful applicant can include up to \$15,000 from the MN-S EHRRP Program with any additional costs beyond the \$15,000 to be paid for by the home owner.

PMHC is responsible for delivering the services and providing the administering of the program on behalf of the Métis Nation - Saskatchewan.

### **Contact Information**

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## 1.3 MN-S Emergency Home Repair and Renovations Goals and Objectives

### **The Goals of the MN-S EHRRP**

To help address the housing needs of rural and urban Métis citizens in Saskatchewan of low and moderate income and to provide greater opportunity to repair and maintain existing homes.

### **Objectives of the MN-S Housing Strategy Program**

- To ensure that the design, delivery and administration of the MN-S EHRRP program is fully accountable, fair, open, and transparent;
- The MN-S EHRRP Program is a needs-based program designed to assist Métis families with low to moderate incomes repair their homes, and adapt their homes to changing family composition and or energy upgrades.
- The maximum Combined Annual Family Income must be less than \$150,000 and the liquid assets of the family must be less than \$300,000.00.
- Priority will be given to Métis citizens with emergency or safety housing needs;
- To address and articulate the housing needs and priorities of Métis citizens living in rural and urban areas of Saskatchewan;
- To allow for flexibility according to social and economic needs;

## 1.4 The MN-S EHRRP Forgivable Loan Program

The MN-S Emergency Home Renovations and Repair Program is Métis specific and applicants must be citizens of Métis Nation - Saskatchewan and must provide proper documentation prior to accessing the MN-S Emergency Home Renovations and Repair Fund.

### **Federal and Provincial Housing Forgivable loans.**

The MN-S Emergency Home Repair and Renovations program is a stand-alone program and does not require matching program funds from Provincial or Federal housing programs.

The applicant can apply for housing loans or forgivable loans for emergency repairs and/or home renovations and or energy efficiencies forgivable loans from federal and provincial emergency and home renovation and repair and energy efficiency programs without penalty in addition to the MN-S Emergency Home Repair and Renovations Program.

The MN-S Housing Strategy is designed to ensure Métis citizens of Saskatchewan have access to funding dollars to provide for emergency home repairs, adaptation to homes, and to necessary home repairs and renovations to maintain existing Métis housing stock.

### **Financial Reporting**

**If the home owner applies and is successful for additional federal or provincial housing programs the same financial reporting documents cannot be used for (2) different housing programs.**

The **same invoices, quotes and financial documentation cannot be used for two (2) different** housing repair or renovations program. Financial documentation must be maintained separate to (2) different housing repair and renovations program.

Conflict of Interest principles will be applied to all projects. Contractors must be independent from the home owner.

The MN-S Emergency Home Repair and Renovations Program requires separate, original invoices, quotes and financial reporting.

## **1.5 MN-S Regional and Local Program Accessibility**

The MN-S EHRRP program will be available to all Métis citizens in all regions of Saskatchewan based on a determination of eligibility. The program is available in all rural and urban centres in Saskatchewan and is a needs-based housing program. Each application will be assessed on the merit of the application and will not be based on regional or local distribution.

Applicants must complete and submit an MN-S EHRRP application form along with proof of their Métis citizenship along with a copy of the Saskatchewan Health card and one (1) piece of federal or provincial government with picture identification.

Acceptable documents to confirm Métis citizenship would be a current Métis citizenship card or a letter from the MN-S Citizenship Registry Office (MN-S CRO) confirming that the applicant's genealogy has been received and vetted by the CRO and that a citizenship card is in the process of being issued.

It is a requirement for the applicant to have six months of residency in the Province of Saskatchewan prior to applying for MN-S citizenship and/or to be eligible for the MN-S EHRRP Program.



Please note that the MN-S EHRRP cannot be applied to any home that has already been repaired and/or renovated prior to acceptance into the MN-S – EHRRP Program.

## 1.6 MN-S Provincial Funding Allocation Model

The MN-S ERRP Program funding allocation will be reviewed annually. The program will run as long as funding is available. Once the program funding is exhausted, the MN-S will continue with administrative oversight and monitoring during the remaining control period.

To cover administration over the program's life which, in its entirety will extend beyond 10 years, interest earned on monies invested for the program will be allocated to cover operating costs for each of the years the program remains in existence. This will ensure long-term accountability and oversight of the MN-S Emergency Home Renovations and Repair Program.

## Section 2.0 – Mandatory Criteria and Approval Process

### 2.1 Mandatory Criteria and Conditions

(a) Mandatory Criteria for the Applicant:

- 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 family.
- The Home being repaired must have all mortgage payments and property taxes paid up to date and valid documentation provided to the MN-S EHRPP.
- The Home being repaired, renovated or adapted cannot to be used as a rental unit or to repair and sell.
- The home owner must maintain the unit as a principal residence for 10 years or if the housing unit is sold, moved, transferred or condemned the loan shall be declared as default and the home owner is liable for repayment of the entire loan.
- If the home owner applies for and is accepted as a Status Indian through Bill C-31 or Bill C-3 or any other government legislation the forgivable loan is declared as a default and repayment of the loan is required.

(b) **ELIGIBLE** types of homes

- Resale market homes - single family, side by side, townhouses, condominiums, multi-unit;
- 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, on a permanent foundation anchored to the property, and acceptable to a financial institution for mortgage financing purposes;
- Homes that do not exceed the maximum house price for their geographic area.

(c) **INELIGIBLE** types of homes

- Homes located in life-lease communities;
- Homes on leased or rented land;
- Mobile homes in trailer parks, cottages, houseboats.
- Homes with reverse mortgages

## 2.2 Evaluation and Approval Process

The process begins once the MN-S EHRRP application form has been completed and submitted to PMHC. The application will be vetted by the PMHC team to ensure the information is complete and compliant to the program guidelines and the applicant meets the Métis citizenship criteria.

PMHC have a qualified home inspector inspect the home prior to ensure that the home needs the renovations and/or repairs as requested. The home inspector will provide the MN-S EHRRP with a copy of the inspection and estimated costs of the renovations and/or repairs.

The application and inspection report with estimated costs will be forwarded to an adjudication panel to determine the applicant's eligibility and the panel will provide a recommendation. All applicants will be notified by PMHC of the status of their application once the due diligence process has been finalized.

Upon approval of the MN-S EHRRP application, PMHC will then provide the approved applicant with a letter confirming that the forgivable loan has been approved and a Contract will be provided to the homeowner stipulating the home owner's responsibilities in accessing the forgivable loan.

The forgivable loan to the home owner will be monitored by scheduled home inspections. Once the work is completed the home owner will sign off on a final inspection report and PMHC will monitor home ownership for a period of 10 years.

In the event of default by the home owner the Métis Nation of Saskatchewan will take all the necessary legal actions to recoup the funds allocated through the MN-S Emergency Home Repair and Renovation Program. All requirements must be met within 120 days of PMHC issuing the forgivable loan unless an extension has been agreed upon by PMHC.

## 2.3 MN-S EHRRP Contract with Home Owner

### **MN-S EHRRP Contract with Home Owner**

Once PMHC receives a copy of the applicant's approved file and the adjudication panel approves the forgivable loan PMHC will prepare a contract with the home owner outlining the terms and conditions of the MN-S EHRRP program along with a letter of guarantee for the applicants to sign.

These signed documents bind the applicant to the terms and conditions of the program which includes actions as a result of default.

Note: Prior to funds being disbursed, PMHC will require information on the following:

- Information on bank, account and/or of recognized financial institution.
- List of qualified contractors, WCB registration and quotes and work plan as requested during the project phase and/or an approved workplan by home inspection team of MN-S EHRRP Program.
- Other documentation as requested.

The forgivable loan will be paid directly to the contractor.

## 2.4 Terms and Conditions for Forgiveness

The applicant shall live in the home that is being renovated, upgraded or repaired for 10 years upon completion of the project or the entire principal sum of the MN-S EHRRP will become due and payable. The following conditions, while not inclusive, may trigger a default of the terms and conditions of the MN-S EHRRP resulting in a requirement to repay the principal sum of the MN-S ERHRRP forgivable loan:

- a) the applicant(s) sell(s) the property;
- b) the applicant(s) cease(s) to occupy the property as a primary residence;

- c) PMHC determines that any portion of the repair, renovations and upgrade MN-S Emergency Home Repair and Renovations forgivable loan was not used for its intended purpose as outlined in the contract;
- d) the applicant(s) default(s) on the applicant(s) mortgage and the financial institution proceeds with foreclosure or power of sale;
- e) the applicant(s) misrepresent(s) themselves or the information disclosed on the application or fails to provide information required for the MN-S EHRRP.
- f) the Métis applicant(s) obtain(s) their Bill C-31 First Nation Status under the Indian Act.
- g) the Métis applicant can sell the home if they are purchasing a new home and transfer the legal obligations of the MN-S EHRRP program to the second home as long as the second home is the primary residence of the Métis applicant.

Successful applicants may be required at the sole discretion of PMHC to provide evidence from time-to-time that they are utilizing the property as a primary residence.

Métis Nation – Saskatchewan, in coordination with PMHC, will establish an independent adjudication process to assess and adjudicate applications in a fair and transparent process. It has been recognized that there may be applications which have exceptional circumstances or needs which have not been addressed in the MN-S EHRRP Guidelines.

### **Section 3.0: Definitions**

**Métis Community** is a group of Métis citizens in Saskatchewan who share similar beliefs, traditions, and cultural identity. These groups exist through shared political, cultural, spiritual, and/or other affiliations. Métis communities include but are not limited to any other collective of Métis individuals who share identity regardless of geography.

**Métis Family/Household** means:

- a) A Métis family includes an individual, the individual’s spouse or partner, and all of the 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.

**Métis Person/Citizen** means a person who has a current MN-S Citizenship Card, or a Genealogy vetted by the MN-S CRO Department supported by a letter confirming the issuance of a Métis citizenship card;

**Accessibility** means identifying barriers that impede an individual's ability and providing solutions to remove the barriers so that persons with disabilities are able to live independently.

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

**Conditional Letter of Commitment** is an agreement prepared by PMHC and entered into by approved, first-time homeownership applicants detailing the requirements under the program. This may also be referred to as a "Contribution Agreement."

**Forgivable Loan** is 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 Conditional Letter of Commitment. The mortgage loans are interest free.

**Family Income of Applicant(s)** will be that of the Métis family/household, excluding children and non-occupant guarantor(s). The income must be acceptable to Canada Mortgage and Housing and the financial institution's guidelines.

**Mortgage** means an insured mortgage with a known financial institution

**Secured Promissory Note (SPN)** refers to a promissory note secured by collateral, in this case a mortgage registered in second position on the home being purchased and occupied by the successful applicant to the MN-S – FTHBP program.