



Capital Housing  
Corporation

## Frequently Asked Questions (FAQ) Sheet for the Homes Programs

*Rental Supplement, Student Rental Supplement, Home Ownership,  
Mortgage Assistance and Home Repair*

### **Q. How do I apply?**

Application forms are available on the website: [metishousing.ca](http://metishousing.ca) or can be emailed to you.

### **Q. How long does it take to process an application?**

Processing times may vary depending on the volume of applications received and if the application is complete with all supporting documents submitted.

### **Q. Is there a timeframe for using my Down Payment Assistance or Home Repair Grant? Does the funding expire?**

Yes. Down payment assistance funding is sent directly to the seller's lawyer, who has 30 days to respond, or the money must be returned. The home repair funding will be paid directly to the contractor(s) upon completion of the job(s). All quotes must be valid for 60 days, and jobs started within this time frame.

**Please note:** Funding will only be issued when all criteria are met and distributed accordingly. You should not apply until you are ready for the funding. This funding is limited; therefore, it is on a first-come, first-serve basis.

### **Q. Will my Down Payment Assistance application be considered if I currently or previously owned a home?**

The program's eligibility criteria state that you or your co-applicant cannot currently own or have owned a home in the last three years.

### **Q. What if I have applied for my new MNA citizenship card and have not yet received it?**

We would accept and hold the application but only process it upon receiving confirmation that the applicant qualifies for citizenship from the MNA.

### **Q. Do I need to be pre-approved for a mortgage before qualifying for the Down Payment Assistance Program?**

Yes. While you can apply for the funding, it will not be processed until we receive your mortgage pre-approval from your financial institution.



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**Q. If I am registered as a student for future classes, what proof do I need to qualify for the Rental Supplement Program for Students?**

All required documents are listed below:

- Proof of registration for full-time schooling
- Proof of income
- Current MNA citizenship
- Legal rental lease

**Q. What if I'm renting from a family member? Can I still apply for the Rent Supplement?**

You can rent from anyone except your immediate family. You must also produce your legal rental lease.

**Q. Can I apply for the Rental Supplement if I am a tenant of Métis Capital Housing?**

Tenants of Métis Housing are not eligible to receive a rental supplement.

**Q. How long can I receive funding from the Rental Supplement Program or Student Rental Supplement Program?**

Applicants can access the rental supplement program for a maximum of 24 months. Student applicants can access the student rental supplement program for a maximum of 48 months. Applicants must renew their application after one year to verify their continued eligibility. Some documents, such as leases or proof of enrollment, may need to be updated throughout the year. Failure to provide these documents will result in an interruption of funding.

**Q. What if I want to hire a family member who is a contractor for the Home Repairs Program?**

Yes. If they are a qualified contractor, who is registered with the Workers' Compensation Board (WCB) and has business insurance. With this, we must receive three quotes from different, qualified, and insured contractors.

**Q. Why can't I do the repairs myself to my own home?**

We set up this program to help Métis citizens who cannot do their repairs.



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**Q. If I sell my home after two years, what happens with the caveat?**

MCHC puts a five-year caveat for funding received on properties under the Home Repair Program or the Down Payment Assistance Program. All approved applicants must sign an Agreement Charging Land caveat. Caveats protect the integrity of our funding, and when the five-year term is up, the caveats are removed.

A company or person can put a caveat on a property if they have a legal claim on that property. This caveat can be an encumbrance, lien, or interest against said property.

The funding will be pro-rated if you sell your home any time before the five years is up. For example, if living in the home for two years and then selling, the two years would be considered “grant status,” and the applicant would pay MCHC for the remaining three years.

**Q. Can I use the \$20,000 to build my own home?**

Yes. You can use it as a down payment on purchasing a home. We pay the builder’s lawyer the amount of the down payment you qualify for. The funding cannot be used to purchase building materials.

**Q. Can I still apply for the program with no Métis citizenship card?**

No, You must have an MNA citizenship number to qualify for these programs.

**Q. I own land but do not own a home. Can I still apply for the Down Payment Assistance Program?**

Yes. If you are building a house on your land and have met all qualifications for funding, you may qualify for down payment assistance.

**Q. Is there a limit to the number of approved applicants per household?**

Yes. There is a limit of one per household for the Down Payment Assistance Program and Home Repair Programs. The Rent Supplement Program is based on the household. For example, the Rental Supplement for Students Program can be accessed by more than one student from the same family moving away from home for school; each student would apply separately and must supply their rental leases.