

Frequently Asked Questions (FAQ) Sheet for the Strategic Initiatives New Programs

Home Ownership, Rental Supplement, Home Repair, and Student Rental Supplement

1. How do I apply?

As of Oct 15th, 2019, application forms will be available at Métis Capital Housing Corporation (MCHC) offices, the Métis Nation of Alberta (MNA) head office and its regional offices, online, and can be emailed or mailed to you.

2. 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.

3. Is there a specified timeframe I need to use 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 in turn, 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 will be distributed accordingly. You would not apply until you are ready for the funding. This funding is limited; therefore, it is on a first come first serve basis.

4. 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 would only process it upon receiving confirmation applicant qualifies for citizenship from the MNA.

5. 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 would not be processed until we received pre-approval of your mortgage from your financial institution.

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



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We would need all required documents including:

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

7. What if I'm renting from a family member, can I still apply for the Rent Supplement?

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

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

No. Under the Program's Eligibility Criteria, point #7, it states an applicant "Cannot be accessing other subsidized housing."

9. 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.

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

This program was set up to help Métis citizens who cannot do their own repairs.

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

MCHC puts a five-year caveat for funding received on properties falling 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.

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

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



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Yes. You can use it as a down-payment on the purchase of a home. We pay the seller's lawyer the amount of down-payment you qualify for. It cannot be used to purchase building materials.

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

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

14. 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.

15. 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, but each would apply separately and must supply their own rental leases.

16. Can an applicant access more than one program?

No.