



## Home Improvement Program FAQ

### 1. Question: What is the Métis Nation of Ontario Home Improvement Program (MNO-HIP)?

Answer: The MNOHIP is designed to financially assist Métis Citizen Homeowners to prolong the useful life of their home, make it more energy efficiency and improve accessibility for persons with disabilities.

### 2. Q: Am I eligible?

A: To qualify for the program, you must meet the following criteria:

- Owner must be a Citizen of the Métis Nation of Ontario;
- Must be at least 18 years of age;
- Must own and occupy your primary home (off-reserve);
- Must have qualifying repairs;
- Must be below the total household income threshold in your area

### 3. Q: How do I apply?

A: You can apply online and upload the necessary documents to prove eligibility using our Online Portal.

### 4. Q: Is there a waiting list?

A: Yes, all applicants who apply are placed on the program waitlist and selected based on priority.

### 5. Q: What are the priorities?

A: Urgency repairs and modification that threaten the occupant's health and safety

### 6. Q: Is there an application deadline?

A: There is no application deadline, however the program is based on priority and funding availability.

### 7. Q: Is there a maximum application amount?

A: Based on priority and eligible work, the program maximum amounts are divided into two categories and cannot exceed \$25,000.00. The term of the forgivable loan is five (5) years for minor repairs and ten (10) years for major repairs, starting on the day the repairs are completed and earned at an equal rate. Other conditions may apply.



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**8. Q: What is a Minor Repair?**

A: \$0.00 to \$9,999.99 a promissory note and Letter of Agreement will need to be signed and submitted. The forgivable loan term is five (5) years. A satisfactory letter must be signed and submitted by the applicant prior to the release of any funds.

**9. Q: What is a Major Repair?**

A: \$10,000.00 to \$25,000.00 the forgivable loan is structured as a second mortgage and will be registered immediately following the first insured mortgage if applicable. The forgivable loan term is ten (10) years. A satisfactory inspection is scheduled by the Housing Programs Coordinator prior to the release of any funds.

**10. Q: What type of properties are eligible?**

A: You must own and occupy your home. This will include but not limited to:

- Detached homes
- Duplexes
- Semi-detached homes
- Townhomes and Row houses
- Mobile Homes (some restrictions may apply, please consult with our Team)

**11. Q: What types of repairs may be eligible?**

A: Eligible repairs include but not limited to:

- Heating Systems
- Chimneys
- Doors and Windows
- Foundations
- Roofs, walls, floors and ceilings
- Vents and louvers
- Electrical Systems
- Plumbing
- Septic systems, well water and well drilling
- Modifications for persons with disabilities
- Retrofits to increase energy efficiency



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**12. Q: I own a mobile home. Am I eligible?**

A: Yes, as long as you own and occupy your home and your application meets the eligible criteria you may be eligible for funding. For mobile homes on leased land, please inquire with our Team.

**13. Q: What is the maximum household income level?**

A: The maximum total household income level is calculated at the 60<sup>th</sup> percentile in your area and it is based on all occupants in the home 18 years or older.

**14. Q: Does the property owner need to be an MNO citizen to qualify?**

A: Yes. You need to be a MNO Citizen, who occupies the property, as a full time resident must be an owner on the property. Not all household members have to be Métis in order to receive funding.

**15. Q: Who can I contact if I further questions?**

A: Please email or call for further assistance [HousingPrograms@Métisnation.org](mailto:HousingPrograms@Métisnation.org) OR 705-722-5022 Ext. 302. Please be advised by applying to the Home Improvement Program does not guarantee application approval.