



MÉTIS NATION OF ONTARIO

EMERGENCY REPAIR PROGRAM FREQUENTLY ASKED QUESTIONS

The Métis Nation of Ontario (MNO) Emergency Home Repair Program provides low-to-moderate income homeowners (who are MNO citizens) with a one-time forgivable loan to complete emergency repairs to their home and/or improve accessibility for persons with disabilities (to a maximum of \$15,000). Additional funding may be available for households requiring high cost emergency replacement for septic systems, well water/well drilling, and foundations/structural only (certain criteria may apply).

Am I eligible?

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

- Be a registered Citizen with the Métis Nation of Ontario with a complete file
- Be a registered title owner of the property
- Occupy their home as their permanent full-time and sole residence
- Be at least 18 years of age
- Applicants and other household members must not own additional properties including but not limited to rental properties, land, cottages, cabins, camps, etc.
- Must not have received the MNO Home Improvement Program or ERP previously and are continuing to earn forgiveness
- Property must be below average market value bit.ly/AverageMarketValue2025
- The total GROSS household income from all occupants over the age of 18 years old must fall below the income threshold by region. Please review the following link to retrieve the income threshold: bit.ly/ERPIncomeThreshold2025

How do I apply?

You can apply online and upload the necessary documents to determine eligibility using our Online Application through Survey Monkey:

metisnation.smapply.io/prog/ERP2025



If you require assistance completing the application, please contact us at: HousingPrograms@metisnation.org

Métis Nation
of Ontario 



Is there a long waiting period?

All applicants are assessed on a first come, first serve basis, based on application completion. However, the team can prioritize based on urgency of repair need. We recommend you complete your application in a timely manner to avoid any delays.

Is there an application deadline?

The application deadline is December 12, 2025 while funding is available. Applications must be received by that date. Subject to change due to availability of funds.

Is there a maximum application amount?

The maximum one-time forgivable loan an applicant may receive is up to \$15,000 towards home repairs. Additional funding may be available for household's requiring accessibility and/or high cost repair items such as septic systems, well drilling, and foundations.

What types of properties are eligible?

- Detached homes
- Duplexes
- Semi-detached homes
- Townhomes and row houses
- Condo (some restrictions may apply, please consult with our team. Approval from the condo board may be required)

- Mobile homes (some restrictions may apply, please consult with our team. Leased land agreement from the landlord may be requested. Agreement must be for the duration of the program - minimum of 5 years).

Does the Housing Inspector visit my home to confirm eligible repairs?

The MNO Housing Inspector is scheduled by the program coordinator on your behalf to develop a Work Description. This is a desktop inspection only and is based on the pictures and information you have provided in your application to determine emergency repairs to the home. It is your responsibility to include any and all pictures with a thorough description for each repair item to eliminate any issues when your Work Description is being developed.

Once a Work Description has been completed, you will be unable to make any additions or changes.

10. I own a mobile home. Am I eligible?

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, your lease agreement must extend beyond the 5 year ERP forgiveness term. Your land lease agreement must be included in your application.

What types of repairs may be eligible?

Eligible repairs are those that are deemed necessary by the MNO housing Inspectors Report identifying emergency repairs that impact the integrity of the home or accessibility modifications for persons with disabilities. These may include but are not limited to:

- ✓ Primary heating systems (must provide proof that its unrepairable and/or red tagged)
- ✓ Structural repairs
- ✓ Roofs that show signs of leaking
- ✓ Electrical repairs deemed necessary by the Authority of Having Jurisdiction
- ✓ Leaking plumbing
- ✓ Insulation
- ✓ Mold remediation
- ✓ Water treatment systems
- ✓ Modification for persons with disabilities
- ✓ Defective septic systems
- ✓ Well water and well drilling

What is the maximum household income level?

The maximum total household income level is calculated based on the income threshold in your area for all household members 18 years +. Please refer to the Income Threshold sheet for calculation.

bit.ly/ERPIncomeThreshold2025

How do you calculate the Household Income?

All occupants who are 18 years or older at the time of the application, must submit the previous years Notice of Assessment (including full-time students/ dependents/ part-time occupants, etc.). The total Gross Income amount is calculated.

Acceptable forms of proof of income are:

1. Previous Year Income Tax Return
2. Previous Year Notice of Assessment
3. Self-Employment- Previous Year Income Tax Return, including the Statement of Business or Professional Activities (form T2125) for each business owned

Other proof of income documents may be requested to calculate income. Failure to provide income documents will immediately disqualify your application.

If you are unsure how to calculate your income and require assistance please contact the program coordinator.

My dependent is 18 years old and is a full-time student with a part-time job. Do I need to include this as a total household income?

Dependents who are 18-25 years old at the time of the application and who are in school full-time may be exempt from the total household income calculation. Confirmation of full-time school enrollment must be provided, this may include: letter from school or timetable/class schedule.

Those in school part-time do not qualify for income exemption.

Who is considered an occupant/ household member of the property?

Someone residing in the home either part-time, full-time, permanent or temporary at the time of completing the ERP Application. This may include: dependents, parents, in-laws, renters, part-time occupants, grandparents, grandchildren, etc

Failure to declare any occupants will immediately disqualify your application.

I rent out part of my home, how is this calculated?

If you rent any part of your home to a relative, friend, student or non-related person, the monthly rental amount will be calculated as income as long as the rental income is claimed on your income tax return.

If you do not claim the rental income on your income tax return, then the renter's annual income must be considered as part of the total household income. Other documents may be requested.

I am a Home Buyer's Contribution (HBC) recipient, can I apply to the program?

Possibly. If you purchased your home through the HBC program, you will be required to submit a home inspection from the time of purchase. If the home inspection indicates repair issues, you will be unable to apply to the ERP program for those repairs. All other items not listed in the inspection report may be considered if the applicant meets all other eligibility criteria.

Are there any age requirements on the home?

Yes. The home must be a minimum of 8 years old to be considered. New builds/construction are not eligible.



I am helping someone who is living with me temporarily. Do I need to include their income?

Anyone who is living with you permanently or temporarily (related or non-related) who is 18 years or older at the time of the application will need to be included as "total household income". If this person(s) is paying you rent, please see Question 15.

Failure to declare any person residing in the home in your application will immediately disqualify your application.

Someone is residing in my home, but they do NOT contribute to the household expenses, can they be exempt?

No. Anyone who is residing in the home regardless of the duration or contribution MUST be included in the application and provide proof of income. Any questions regarding income calculation, please contact the program coordinator.

Failure to provide income statements and/or declare any occupants will immediately disqualify your application.

Does the property owner need to be an MNO citizen to qualify?

Yes. At least one property owner who occupies the property as their primary/ full-time and sole residence must be an MNO Citizen. Not all title owners have to be Métis and/or reside in the home in order to receive funding. Additional documents may be requested.

I have a co-signer(s), can I still apply?

Depends. To receive program funding, all titles owner's must enter into a legal agreement with the program. If the co-signer(s) previously received program funding, this will exempt your application. If they have not, the co-signer(s) will be bound to the program for 5 years. The program will pull a title search on your property to confirm ownership.

My ex spouse is the title owner but does not reside in the home, can I still apply?

Possibly. If the other title owner is able to provide a valid photo ID confirming residence and able to sign the program's legal documents, then you may be eligible.

What if I sell my property prior to the 5-year earning term?

The applicant must notify the program if the property is changing ownership at any time during the earning term. The applicant (Promissor) is considered in default and any unearned portion of the loan must be returned. Below are the default terms as stated in the program legal documents signed by all title owners:

Default. It shall be a default (a "Default Event") and the unpaid and unforgiven balance of the Funding shall be due and payable on demand in the event that:

- (a) the Promissor fails to comply with any term or condition of the Loan Agreement or any other agreement made by the Promissor in connection with the Funding;
- (b) the Promissor dies;
- (c) the Promissor sells, rents, or transfers the Property as defined in the Loan Agreement without the written consent of the Holder, which consent may be unreasonably withheld; or
- (d) the Property as defined in the Loan Agreement ceases to be the primary residence of the Promissor.



My contact information is changing, who should I notify to update?

All applicants who have received funding must ensure their contact information is up to date by emailing the program, HousingPrograms@metisnation.org

I am a Métis Citizen but I don't know if I have a complete file, who do I contact?

If you are uncertain of the status of your citizenship file, please contact the Registry Office at **1-855-798-1006** or email info@mnoregistry.ca. Citizens who do not have complete files are encouraged to continue working with Registry to try and complete their file.

I have received funding through the MNO previously for home repairs, can I access additional funds for accessibility modifications?

If applicant is considered a Métis senior (55+ years), they may be referred to the MNO Aging at Home Program (AAH) for accessibility modifications support. If the applicant does not qualify under AAH guidelines or they are not considered a senior, additional funding may be available under the ERP program up to a maximum of \$15,000.00. This grant for accessibility items is only for persons with physical disabilities and their families. A doctor's note and/or Occupational Therapist (OT) report must be included in the application and confirmed by the MNO Home Inspection to be considered. Please contact the program for more information on ERP Accessibility. Eligible accessibility repairs are listed below.

- Ramps
- Chair glide
- Grab bars / hand rails
- Walk in shower
- Raised toilet
- Widening of doors

What is the new policy related to Section 35 rights?

As of April 1, 2022, the updated Eligibility for Direct Benefit Programs and Services policy, requires MNO citizens who wish to apply for certain MNO programs and services (referred to as "Direct Benefit Programs & Services") to provide proof that their MNO citizenship file has been designated as "Complete" by the MNO Registrar (i.e., that they have been verified as a Métis rights-holder).

Who can I contact if I have further questions?

Please further assistance, please email: HousingPrograms@metisnation.org or call **(705) 722-5022 ext. 302**

Please be advised applying to the MNO Emergency Repair Program does not guarantee application approval. Applications are assessed on a first come, first serve basis. Due to funding limitations, the program may close prior to the application deadline and without prior notice.

The program staff have the right to refuse services if someone is belligerent or disrespectful.

