

Métis Nation-Saskatchewan Emergency Repairs Program

Northern Citizens

PROGRAM GUIDELINES – VERSION 2.0 OCT, 2022

MN-S HOUSING DEPARTMENT



MN–S Emergency Repairs Program

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The Métis Nation–Saskatchewan (MN–S) Emergency Repairs Program (ERP) is for low-income Métis citizens in Saskatchewan. It is a one-time indirect grant for homeowners to perform critical repairs required to ensure the safety of their dwelling.

The Northern Citizens Guidelines are specific to citizens living in Northern communities who face unique and sometimes difficult economic, governmental, and situational challenges.

1. Program Parameters and Mandatory Criteria

1.1 General Parameters and Criteria

- Eligible amount of funding is determined on a case-by-case basis and as per a received inspection report to a maximum of \$40,000 for Northern Citizens;
- Northern Citizens are those whose primary residence is located within the *Northern Saskatchewan Administration District (NSAD)*. A map is provided in Annex A.
- Applicantⁱ can only participate in the ERP once in a lifetime. This includes housing programs previously administered by the Provincial Métis Housing Corporation (PMHC);
- Applicant must meet all eligibility criteria as set out in these Guidelines;
- The home must be considered an Eligible Home as set out in these Guidelines;
- The repairs are approved on a case-by-case basis and must be considered Eligible Expenditures as set out in these Guidelines;
- Recipients of the MN–S First-Time Homebuyer’s Program are not eligible to participate in the ERP for a period of five (5) years;
- The home must remain the Applicant’s Primary Residenceⁱⁱ for a minimum of five (5) years following program commitment;
- Applicant must fully complete and submit an ERP Application form with all required supporting documents. Incomplete application forms or missing items will not be considered;
- Applicant must provide personal information to MN–S. By doing so, the Applicant agrees and consents to the release and sharing of that information both internally with MN–S and with other financial institutions as required;

- The ERP contribution is in the form of a Forgivable Loan Agreement (FLA). The contribution is interest-free and will not have to be repaid provided the recipient adheres to the terms of the Agreement and retains the home as their Primary Residence for a minimum of five (5) years;
- All work must be completed and invoiced within one (1) year of the FLA Agreement Date;
- Applicant must be willing to sign a Promissory Note per the Terms of Forgiveness as set out in these Guidelines;
- Applicant must be willing to allow third-party inspectors and contractors into their home as it relates to this program;
- Applicant must be willing to source and manage their contractor(s) throughout the entire program;
- Applicant can only hire contractors who meet the Contractor Eligibility Criteria as set out in these Guidelines;
- As part of conditional approval, MN–S may request that the Applicant attends an educational workshop on basic home maintenance and financial budgeting.

1.2 Citizen Eligibility Criteria

- Applicant must be over the age of 18;
- Applicant must be a member of Métis Nation–Saskatchewan and provide proof by:
 - Copy of MN–S Registered Métis Citizenship Card
 - or
 - Confirmation from MN–S Registry that their application for Métis citizenship has been approved;
- Applicant must have a Gross Annual Household Incomeⁱⁱⁱ of \$100,000 or less;
- Applicant must have Total Household Property Equity^{iv} of \$500,000 or less;

1.3 Eligible Homes

- Resale market homes: single family, side-by-side, townhouse, condominium, multi-unit;
- Ready-to-move homes (RTM) on a permanent foundation or suitably anchored to the property in accordance with the National Building Code;
- Mobile homes on a permanent foundation or suitably anchored to the property in accordance with the National Building Code;
- Homes on titled land, in the Applicant's name;

- Homes on Crown Resource Land leases in Applicant's name with a minimum of 6 years remaining on lease. i.e., Remote Recreational or Traditional Resource Use leases.
- Must be Applicant's Primary Residence;
- Property must be free of any substantial liens, caveats, or other interests; and
- Property tax must be in the Applicant's name and must be free of any tax arrears unless the Applicant can provide proof of payment plan with their municipality.

1.4 Ineligible Homes

- Homes located on privately rented or leased land;
- Homes newly or partially under construction;
- Mobile homes in trailer parks;
- Recreational and/or seasonal properties, cottages, houseboats;
- Homes on property registered with a significant lien, caveat, judgement, or other interest against it;
- Commercial or industrial properties;
- Homes that are not the primary residence of the Applicant;
- Homes that have been inspected and considered unlivable or unsalvageable;
- Homes outside the province of Saskatchewan.

1.5 Eligible Expenditures

All repairs are reviewed on a case-by-case basis and are approved at the discretion of MN-S.

- Exterior:
 - Roofing surfaces and sheathing that are damaged, leaking or in need of urgent replacement or repair
 - Soffits, fascia, flashing and eavestroughs that are missing or no longer serving their intended function
 - Windows, doors, and skylights that are broken, showing signs of significant moisture infiltration, rotting frames, or are not providing the required means of egress or security
 - Stairs and ramps to the primary and secondary entrances of the home that are missing handrails/guards or are no longer deemed safe. *Note: only the minimum landing size required by the National Building Code will be repaired or replaced.*
 - Cladding, stucco or skirting that is missing, showing signs of rot, or is allowing moisture to enter the dwelling

- Improper drainage that is allowing water to enter the dwelling
- Primary Heat Source
 - Primary heating system has failed or is not functioning as intended
 - Transition from solid fuel burning to gas, oil, or propane for elderly or disabled occupants
- Foundation & Structural
 - Footings, foundation walls, trusses, joists, and other structural members that have failed, are allowing moisture to enter the dwelling, or are otherwise creating safety concerns for the home
- Fire Protection
 - Smoke and Carbon Monoxide detectors that are missing or have failed
- Water Infrastructure
 - Connections to municipal water systems
 - Water wells or cisterns that have failed or are no longer functioning as intended
 - Related plumbing needs to ensure water is safe and accessible
 - Water heaters that have failed or are leaking
 - Plumbing that is leaking or otherwise creating further damage to the home
- Sewer Infrastructure
 - Connections to municipal sewer systems
 - Septic systems that have failed or are no longer functioning as intended
 - Related septic needs to ensure safe disposal
- Ventilation
 - Natural or mechanical ventilation has failed or is not functioning as intended
- Electrical System
 - Service masts, meter sockets and service entrances that are damaged, allowing moisture into the home or are considered a safety hazard
 - Panel boards that are located improperly, or are considered a safety hazard
 - Grounding that is missing or installed incorrectly
 - Ground-fault protection that is missing or has failed, where required
 - Wiring that poses a critical safety hazard. *Note: replacement of aluminum wiring will not be considered unless an inspection has deemed it to be an urgent safety hazard.*
- Interior
 - Mold remediation
 - Walls and flooring with significant mold or water damage that poses health or safety concerns for the occupants
 - Subflooring that is damaged and poses a safety hazard

- Asbestos abatement if the material is being disturbed
- Home adaptations for disabilities and accessibility
 - Ramps, railings, wheelchair lifts
 - Accessible tubs, showers, toilets

1.6 Ineligible Expenditures

- Cosmetic Renovations
 - Paint, trim, interior doors, drywall repairs, finished flooring, cabinets, countertops etc.
- Landscaping and fencing
- Driveways and sidewalks
- Basement developments
- Partially completed construction projects or renovations
- Decks
- Additions
- Outbuildings, detached garages or attached garages

Note: repairs to attached garages may be considered if it poses a serious threat to the dwelling
- Upgrades for rental purposes
- Energy efficiency upgrades
- Secondary or other heat sources
- Costs of contractor inspections/quotes and engineering reports
- Air conditioners
- Duct cleaning
- Appliances
- Furniture
- Any repairs completed prior to program acceptance
- Any repairs for which an insurance claim could be made by the Homeowner under the Homeowner's policy of insurance.

1.7 Contractor Eligibility Criteria

Please refer to our ERP Contractor Guide for full criteria and payment requirements for contractors.

- Contractors must be licensed and registered in the jurisdiction of the work being performed.
- It is the responsibility of the contractor to obtain all required permits for the work being performed.

- Contractors must provide GST and PST numbers. If the contractor is exempt from collecting GST or PST, they must provide a formal exemption certificate or letter, signed by the contractor.

2. Evaluation and Approval Process

- The review and approval process begins once MN–S receives a fully completed ERP Application Form and all required supplementary documentation;
- All eligible applications will be reviewed and approved on a first come, first-serve basis based on the date that the application was deemed complete by MN–S.
Note: Applicants whose primary heat source has failed may be prioritized;
- MN–S will perform full home inspections by qualified inspection agencies;
- Upon receiving inspection reports, MN–S will provide Applicants with a Conditional Approval letter which will include a list of eligible repairs;
- Applicants will be provided a deadline to submit acceptable quotes to MN–S for review. Deadlines that are not met will result in the application being cancelled.

PLEASE NOTE:

Priority may be given to individuals or families who have desperate health and safety needs.

MN–S reserves the right to discretion when reviewing and approving all applications.

Program approval is conditional on available funding and may be withdrawn at any time.

3. Transfer of Funds

- MN–S will provide a Forgivable Loan Agreement stipulating the approved quotes and the Applicant's responsibilities in accessing the funding;
- Once executed, the Applicant may proceed with hiring their contractor(s). All work must be completed and invoiced within one (1) year of the FLA Agreement date;
- Once work is complete, invoices must be submitted to MN–S immediately. MN–S will require Applicants to sign Request for Payment Forms to ensure the work was completed satisfactorily;

- MN–S will pay contractors directly within 30 days upon receiving acceptable invoices and signed Request for Payment forms;

Please refer to our ERP Contractor Guide for full details on contractor quotes, invoicing, and payment requirements.

4. Terms of Forgiveness

The ERP contribution amount will be provided in the form of a Forgivable Loan Agreement that will be completely forgiven upon the Applicant successfully fulfilling all the conditions of the program for a period of five (5) years.

The Applicant will be required to legally agree upon the terms and conditions of the program and be required to sign a Promissory Note.

Promissory Note

The promissory note will require that the Applicant legally promises to repay the full value of the forgivable loan contribution if the terms are not met for the five (5) year period.

The following conditions, while not inclusive, may trigger a default of the terms and conditions for the ERP, resulting in a requirement to repay the contribution amount in full:

- Any statements or representations made by the Homeowner or by a contractor on the Homeowner's behalf in relation to this Agreement or the Homeowner's MN–S ERP Application are found to be false;
- The Homeowner sells the Property or changes the use of the Property through renting prior to the end of term; the Homeowner shall live in the home that is being renovated, upgraded, or repaired for five (5) years upon completion of the Project;
- The Homeowner ceases to occupy the Property as their Primary Residence;
- MN–S determines that any portion of the Forgivable Loan was not used for its intended purpose;
- The Homeowner defaults on their mortgage and the financial institution proceeds with foreclosure on or sale of the property, or the Homeowner otherwise loses the Property;
- The Homeowner misrepresents the information disclosed in the MN–S ERP documentation or fails to provide information as required by MN–S; and
- The Homeowner obtains their Bill C-31 First Nation Status under the Indian Act prior to the completion date of the Program and subsequently revokes their Métis citizenship in accordance with the policies of Métis Nation–Saskatchewan.

PLEASE NOTE:

Successful applicants may be required at the sole discretion of MN–S to provide evidence from time-to-time that they are utilizing the property as a primary residence. This may be in the form of utility payments in their name, tax documents or other forms of documentation.

MN–S may review any applications that have exceptional circumstances or needs which have not been addressed in the ERP Guidelines. Such situations will be assessed on a case-by-case basis.

MN–S will perform randomly selected final inspections of the work that was performed to ensure compliance with the program parameters.

i “Applicant” refers to the Métis citizen who applies for the ERP program. The Applicant is responsible for all communications with MN–S.

ii “Primary Residence” is a residence that is ordinarily inhabited by the Applicant(s). “Primary Residence” also meets the definition of “Principal Residence” as set out in the *Income Tax Act of Canada* and is claimed as such on an Applicant’s tax return.

iii “Gross Annual Household Income” includes the sum of all annual earnings for all members 18 years or older who are residing in the home as economic family members or unattached individuals not paying rent. An economic family is defined as a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common law, or adoption. An unattached individual is a person living either alone or with others to whom he or she is unrelated. Unattached individuals who are paying rent may be omitted in calculating the Gross Annual Household Income. However, the rental income from the unattached individual(s) must be included in the Applicant’s income calculation.

iv “Total Household Property Equity” includes the sum of property equity for all members 18 years or older who are residing in the home as economic family members or unattached individuals not paying rent (see Gross Annual Household Income for definition). Property equity is the difference between the value of the property (land & home) and how much is owed. It is calculated by subtracting the outstanding mortgage from the property’s assessed value as shown on the most recent property tax assessment.

ANNEX A:

Northern Saskatchewan Administration District (NSAD) Map

Northern Saskatchewan Administration District (NSAD)

