

MA NÎKI

HOME RENOVATION PROGRAM

"MY HOME" CITIZEN HANDBOOK

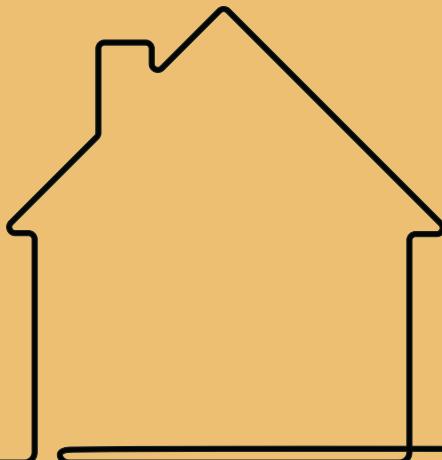


**Providing funding to households in the
form of a non-repayable grant for
Métis Seniors 60 years and older**



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Ma Nîki Seniors Home Renovation Program

The Ma Nîki Seniors Home Renovation Program supports low-income Métis citizen homeowners with financial assistance in renovating their homes to improve safety and livability and allow them to age in place. This program provides a once-per-lifetime non-repayable grant of up to \$20,000 per household.

1.1 General Parameters & Mandatory Criteria

- Applicants must complete a Ma Nîki application form with all required supporting documents. Incomplete application forms or missing items will not be considered.
- Applicants must provide personal information to MNBC. By doing so, the Applicant agrees and consents to the release and sharing of that information both internally with MNBC and with other organizations as required.
- A Ma Nîki Renovations Program payment is in the form of a Forgivable Grant. The contribution is interest free, non-taxable and will not have to be repaid provided the recipient adheres to the terms of the Agreement.
- Applicants must be willing to allow third-party inspectors and contractors into their homes as it relates to this program.
- Applicants must be willing to source and manage their contractor(s) throughout the duration of the program.
- **PROGRAM FUNDING IS LIMITED.** Only completed applications will proceed.

1.2 Citizen Eligibility Criteria

- One applicant must be over the age of 60. (Does not need to be the Citizen)
- The applicant must be a citizen of Métis Nation British Columbia and provide a copy of their MNBC Citizenship Card.
- **Single Applicants must have a Gross Annual Income of \$46,000 or less.**
- **Joint Applicants must have a Gross Annual Income of \$66,000 or less.**
- The citizen must be the title holder of the property listed in the application.
- Co-applicants must be a part of the Citizens “Economic Family”. If you have an “Unattached individual” living within the dwelling, please input their information in the “Household Occupants” section of the application. If you are unsure, please refer to the Glossary on Page 10.

APPLICANTS MUST MEET ALL ELIGIBILITY CRITERIA AS SET OUT IN THESE GUIDELINES INCLUDING:

- The home must be considered an Eligible Home.
- The Repairs must be considered Eligible Expenditures.
- The Applicants can only hire contractors who meet the Contractor Eligibility Criteria.

Priority may be given to Applicants who have immediate health and safety needs. MNBC reserves the right to use their discretion when reviewing and approving all applications.

1.3 Eligible Homes

- Homes on titled land, in the Applicant's name. (Crown Land may be accepted). Mobile or Modular homes on Pad rentals are also acceptable.
- MNBC reserves the right to deny applicants with substantial liens or other owed interests (E.g. Reverse Mortgage) on their principal residence.
- Must be Applicant's Principal Residence.



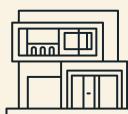
Single Family Homes



Apartments,
Condos and
Duplexes



Rowhomes,
Townhomes &
Co-ops



Multi-unit
or Multi-use
Homes



Mobile Homes
or Modular
Homes

1.4 Ineligible Homes

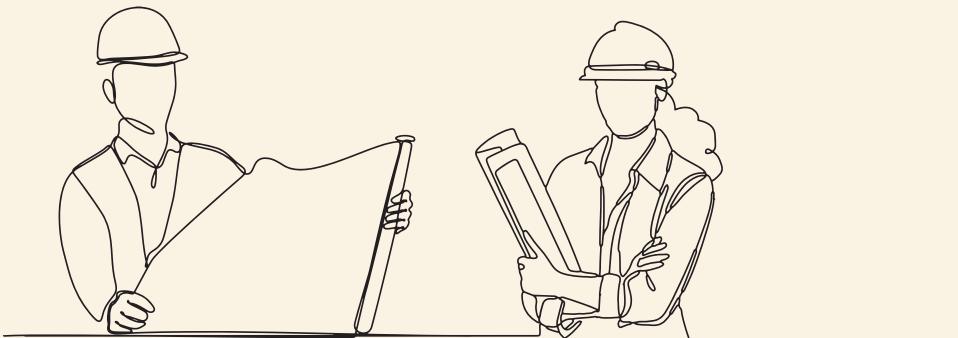
- Recreational and/or seasonal properties, cottages, and houseboats. This also includes Recreational Vehicles such as Travel Trailers, or Tiny homes.
- Homes registered with a significant lien or other interests against it.
- Commercial or industrial properties, including businesses.
- Homes that are not the principal residence of the Citizen or where the property tax is not in the Citizens' name.
- Homes that have been inspected and considered uninhabitable or unsalvageable.
- Homes outside the province of British Columbia.
- Homes that are on First Nations land, (some exceptions apply).

1.4 Contractor Eligibility

- Contractors must be licensed and registered in the municipality 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 numbers. If the contractor is exempt from collecting GST, they must provide a formal exemption certificate or letter.
- Contractors must discuss the work schedule with the homeowner as MNBC is not responsible for cost overruns or work items that do not fall under the eligible expenditures as mentioned in this handbook.
- Applicants cannot be considered as the contractor for their own renovations.

ALL CONTRACTOR QUOTES AND INVOICES MUST INCLUDE THE FOLLOWING:

- Tax amounts listed separately from the quoted amount.
- GST number or business license and a detailed description of the work. Name and address of homeowner.
- Name, address, and contact information for the business.



1.6 Eligible Expenditures

EXTERIOR & STRUCTURAL REPAIRS

Roofs, soffits, fascia, flashing, eavestroughs, cladding, stucco, or skirting that is damaged or missing.

Footing, foundation walls, trusses, joists, and other structural members that have failed or are creating a safety hazard within the home.

INTERIOR REPAIRS

Walls and flooring with significant mold or water damage that poses health & safety concerns.

Damaged sub-floor that requires replacement, asbestos abatement, or mold remediation.

PRIMARY & SECONDARY HEAT SOURCE

Furnace replacements, & central air conditioning.

The primary or secondary heating system has failed or is not functioning as intended.

Transition from gas, oil, or propane to electric heating solutions.

ENERGY EFFICIENCY REPAIRS

Heat pumps, thermostats, water heaters, & insulation.

Renewable energy sources such as solar panels.

Windows, doors, and skylights that need replacement.

WATER & SEWER INFRASTRUCTURE

Connections to municipal water or sewer systems, water wells or septic tanks that have failed or are no longer functioning as intended.

Plumbing that is leaking or creating damage to the home or in need of replacing due to age.

VENTILATION

Natural or mechanical ventilation has failed or is not functioning as intended.

Add to or replace existing ventilation systems.

ELECTRICAL SYSTEMS & FIRE PROTECTION

All electrical that is not up to the BC building code standards.

Ground-fault protection that is missing or has failed, where required.

Smoke, fire, carbon monoxide detectors or sprinklers repair or replacement.

MOBILITY & ACCESSIBILITY REPAIRS

Ramps, railings, wheelchair lifts, stairs and ramps to the fire exits of the home.

Accessible tubs, showers, & toilets, stairlifts, chairlifts, and any accessibility modifications for seniors.

Rebate funding is available to citizens through different provincial programs. MNBC staff will be able to direct citizens to the right program based on the intended scope of work.

1.7 Ineligible Expenditures

COSMETIC RENOVATIONS

Paint & trim or drywall repairs (please disregard if required to complete a job).
Flooring & carpet installation.
Cabinets, countertops, closet, storage, or pantry installations.

GARAGES & HOME EXTENSIONS

Basement developments, rental units.
Detached garages or attached garages.

APPLIANCES & FURNITURE

Small appliances such as microwaves, coffee machines, air fryers or convectional ovens.
Fridges, freezers, ovens, stove tops, dishwasher, & washer or drying units.
Couches, dining tables, chairs, beds or bedding.

EXTERIOR & LANDSCAPING

Landscaping services, or purchase of shrubbery.
Driveways or sidewalks (unless they create a significant mobility concern)
Fences & gates. Decks or porches for cosmetic reasons.

Note: Fridges may be available through the Energy Conservation Assistance Program run by Fortis B.C.



GENERAL INELIGIBLE REPAIR INFORMATION

Any repairs that were completed prior to the signed letter of agreement date.

Any repairs for which an insurance claim could be made by the homeowner under the homeowner's policy of insurance.

Any improvements or repairs quoted or completed by the homeowner, or a business they have ownership of.

PLEASE NOTE: Renovations are considered ineligible if the unit is severely damaged due to environmental factors or if it poses a serious threat to an occupant's health and safety. Please contact MNBC staff if you have any concerns about this.

Application Process

2 WEEK TIMELINE

Application has been received and reviewed

Program staff will reach out to the applicant directly to confirm eligibility, ask for additional information or request a quote if the citizen is deemed eligible.

3-5 DAY TIMELINE

Request for quote: applicant will submit quotes/ estimates to program staff for review & approval

An additional review will be done to confirm the scope of work & citizen eligibility.

1 WEEK TIMELINE

The scope of work has been approved & an approval letter is sent to the citizen

Payment schedule is implemented at this stage

Please note, payment schedules may vary.

Payment Schedule

1

First payment of 25% upon signed agreement with contractor

2

Second payment of 50% upon commencement

3

Final payment of 25% upon completion

4

Submit receipts, invoices, and before & after photos of your renovations

Please note, all payment schedules will default to the standard payment schedule unless otherwise advised by the contractor.

Two Payments of 50% are admissible only if required for the deposit to start the intended work and must be displayed on the quote or estimate.

Transfer of Funds

- This is a non-taxable grant, it will not affect GST/OAS/PWD payments.
- All payments are paid to the citizen by direct deposit. The citizen's void cheque must match their name and address in their Ma Nîki Home Renovations Program application.
- 25% of the approved amount will be provided to the citizen as a deposit with their contractor. Once executed, the applicant may proceed with hiring their chosen contractor(s).
- 50% of the approval amount will be paid out to the citizen upon the commencement of work date.
- MNBC will provide the final payment of 25% of the approved amount to the citizen directly within 30 days of receiving acceptable final invoices & photos of the completed renovations.

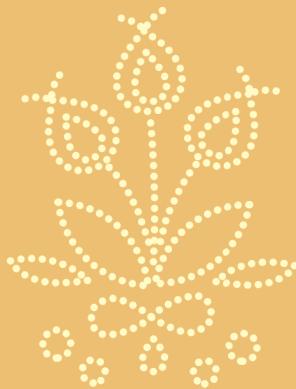
NOTE: Applicants are required to send before & after photos to ensure the work was completed satisfactorily. All work must be completed and invoiced within one (1) year of receiving your approval letter from management.



Program Glossary

- **APPLICANT:** Refers to the Métis citizen who applies for the Ma Nîki Seniors Home Renovation Program. The applicant must be on the land title and property tax notice for the primary residence.
- **MNBC CITIZEN:** Refers to the MNBC provincial card holders who have a valid Métis identification card number.
- **PRIMARY RESIDENCE:** Refers to the residence that is inhabited by the applicant(s). Primary Residence also meets the definition of "Principal Residence" as set out in the Income Tax Act of Canada.
- **ANNUAL HOUSEHOLD INCOME:** The sum of all annual earnings for all adult members 18 years or older who are residing in the home as family members.
- **ECONOMIC FAMILY:** Defined as a group of two or more people who live in the same dwelling and are related to each other by blood, marriage, common law, or adoption.
- **ATTACHED INDIVIDUAL:** A person living with others to whom they are related.
- **UNATTACHED INDIVIDUAL:** A person living with others to whom they are not related.
- **NOTE:** Attached individuals who are not paying rent may be omitted in calculating the Annual Household Income. However, the rental income from an unattached individual must be included in the Applicant's income calculation as rental income.





MA NÎKI

HOME RENOVATION
PROGRAM

Have questions that aren't
answered in the handbook?
Contact us here:

604-557-5851 ext 2077

Maniki@mnbca.ca

#380 - 13401 108 Avenue,
Surrey, B.C. V2T 5T3