

Manitoba Tipi Mitawa Program

Frequently Asked Questions

How is this program funded? What will it cost?

Manitoba Tipi Mitawa is funded in several ways. The Manitoba Housing and Renewal Corporation and The Government of Canada will provide \$400,000 to subsidize mortgage payments and down payment assistance in the first phase of this program.

The Manitoba Real Estate Association (MREA) applied for and received \$105,000 from the interest on the Manitoba Broker's Trust Accounts. This will be used to supply a 5 per cent down payment for the first 15 homes in this project. MREA has also received an additional \$26,000 from the trust account to cover research and administration costs for the homeownership program. MREA has also invested \$20,000 of its own funds to offset program development costs.

When will the first home be bought?

The target is to have the first home purchased within three months of the start of the project.

Who qualifies and who decides who qualifies?

Where do people apply?

The general criteria for buying a home will be the same criteria used for anyone wanting to buy a home. Manitoba Tipi Mitawa will look at applicants' income, work history and existing debt. An Advisory Group made up of representatives from the Manitoba Real Estate Association and the Assembly of Manitoba Chiefs will recommend applicants to the Board of Directors for final approval. AMC and MREA have equal representation on the committees.

Application information will be available from the Assembly of Manitoba Chiefs by calling 204.956.0610 or toll free 1-888-324-5483. Ask for Darcy Wood or Nancy Sanderson.

What barriers do First Nations people face when they want to buy a home?

In a lot of instances First Nation people do not have the support mechanisms (i.e. money, equity, credit history or parental support) for a down payment required to purchase a home. In addition property ownership is a foreign concept for most First Nation people where the cultural philosophy regarding land is based on communal ownership. Like all first time homebuyers First Nation citizens often lack the basic knowledge of buying a home. This program will offer training in how to take care of a first home and even a chance to train as real estate agent in the future.

Why is this necessary when there are other homeownership programs available?

Off-reserve housing is a growing problem in urban centers across Canada. The size of the First Nations component within Manitoba urban centers, and in particular Winnipeg, called for a unique, sustainable, one-stop program where people could get help with down payments, mortgage subsidies and basic information on how to buy a home. The plan strives to convert existing rental subsidies into mortgage subsidies to break the cycle of poverty and in turn frees up rental accommodations for others to move into.

It's clear why the AMC and the Province would support a housing program for First Nations, but why would REALTORS® want to initiate a program like this?

REALTORS® in Manitoba and across Canada have adopted a "Quality of Life" promise to look for ways to improve the communities they work and live in. In fact in Manitoba they have launched the MREA Shelter Foundation that supports shelter and homelessness initiatives. Their experience is that an entire community benefits and becomes more stable when everyone has the opportunity to buy a home and watch that home grow in value.

Why is it for First Nations only? When can other Aboriginal groups participate?

Off-reserve housing is a growing problem for the First Nations community and a growing problem in urban centers in Manitoba. Stats Canada 2006 Census results released in January 2008 shows that 175,000 people in Manitoba are Aboriginal. In the Winnipeg census metropolitan area (CMA) 68,380 people identified themselves as Aboriginal, a 22.3 per cent increase since the last census. This is a pilot project with the Assembly of Manitoba Chiefs. In time MREA and the AMC may want to expand the program.

(Source: Stats Canada, 2006 Census)