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*When you come from a background where your whole family are renters and no one knows the process of buying property, the unknown can be daunting. Having that extra support and encouragement through the buying process is invaluable.*  
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—SHASITY

The Manitoba Tipi Mitawa (MTM) program is the Manitoba Real Estate Association’s affordable home ownership program for First Nations families. The program is a partnership between the Manitoba Real Estate Association and the Assembly of Manitoba Chiefs. It is a made-in Manitoba solution to the housing problems First Nations families and individuals face.



Assembly of Manitoba Chiefs  
EMPOWERING OUR NATIONS



MANITOBA  
REAL ESTATE ASSOCIATION

Build. Empower. Uphold.

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*As a single mom of two young boys, my dream of owning a home was to give my kids a stable and safe place where they could grow and make lifelong memories.*

—CHRISTY



32

First Nations families have bought their first home and are experiencing the stability that comes along with living and thriving in one community

## Highlights

- This unique program has been recognized by the Financial Consumer Agency of Canada as a valuable project that links financial education to critical life events
- The incredible outcomes for low-to-moderate income Manitobans and Manitoba communities from this program demonstrate the power of partnership. The power of government, public and private sectors working together to provide Manitobans with opportunities and a pathway to stability through home ownership
- REALTORS® know what the benefits of home ownership are and the stability that comes along with it

*The MTM program has provided a foundation for my family and I to grow and build memories together.*

—KAYLA



SINCE 2009



50+

children and grandchildren are growing up with stability by attending the same school and creating strong social circles

*There are really no words to express how you feel exactly when you start to own a home because you need time to let it sink in. It is mine – and I can take pride and confidence in that.*

—SANDRA

## The MTM program provides:

- A 15 per cent down payment, and possible additional financial assistance
- Financial literacy education
- Home maintenance training
- Home buying orientation to build skills and confidence

All our MTM families continue to successfully manage their mortgage obligations.



*I am very happy with being a homeowner. I'm very thankful for what the program did for me and my family.*

—JEREMY

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*Homeownership has allowed me to have security, freedom, responsibility, resourcefulness and has enabled me to live a healthier and happier lifestyle.*

—JENNIFER

32 First Nations families are building stability and financial independence – up to \$80,000 home equity growth

Jennifer, our first MTM homeowner, who purchased her home in 2009, completed her 10-year program obligations in June, 2019. Jennifer purchased her home for \$135,000 in 2009 and its estimated 2018 value was \$206,000 – more than a 52 per cent increase. The ability for these families to move forward free from poverty under the MTM program is proven.

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*I never expected to feel so much freedom, independence and security before.*

—RENEE

*In my family, I am the first to purchase a house and this feels great.*

—JASON

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*Becoming a homeowner has been one of the greatest accomplishments I have ever made. It has given me the confidence and a new experience that I continue to learn on a daily basis.*

—SHELLEY



*Every morning when I wake up, I think to myself, “I own this.” It’s been a whirlwind of feelings, all very empowering.*

—TAMMY

Learn More  
Please contact us  
204.772.0405  
tipimitawa@mrea.mb.ca