



Serving co-ops in Durham, Toronto and York Region.

Memo to: CHFT members
From: Tom Clement
Date: March 25, 2020
Subject: COVID-19 – Payment of housing charges

April 1 is coming up fast and co-ops have been telling us they are concerned about two things. They are concerned about how to collect housing charges in a safe way that maintains physical distancing. They are also concerned about members who have lost their jobs as a result of the pandemic and are not able to pay their housing charges.

There are a few options for paying housing charges safely.

- Personal cheque – Members can put their cheque through the mail slot or drop box, if available. If not, they may be able to slide it under the office door.
- Pre-authorized payment (PAP) – many co-ops have already set up PAP payments through their financial institution. Once the member completes the PAP form, the housing charges are automatically deducted from the members' account on the first of the month. Contact your credit union or bank for more information.
- E-transfer – members send their payment by e-mail and it is deposited directly into the co-op's account. Contact your credit union or bank for more information.
- Debit machine – if no other option is available, allow one member into the co-op office at a time to make their payment. Make sure that you use a disinfectant wipe on the machine after each use and maintain as much distance as possible. If several members are waiting to make their payment, make sure members are spaced at least 2 meters apart while they are lined up.

Mayor John Tory put out a media release on March 24 asking private landlords to put policies in place to help people who are unemployed as a result of the pandemic. Here are some of the things he is suggesting.



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Some members will not have their income affected by COVID-19. However, others may experience a drop in income. Of course, co-ops have to continue to collect housing charges. And you will also need to make adjustments and accommodations for some members.

- For members who receive rent-geared-to-income assistance, recalculate their housing charges based on the change to their employment. Housing charges can be adjusted or deferred. If necessary, enter into a re-payment agreement for future payments.
- For members who pay market housing charges and who have had a reduction in income, offer some flexibility. This could include deferring housing charges. In that case, enter into a payment plan that would allow them to pay over time.
- It is important that you communicate with your members and let them know what you will be doing. Many members are feeling very anxious about what the future holds and may be worried about losing their housing.

All levels of government are continuing to look for ways they can assist households. As we become aware of programs, we will pass that information on to you.

Our office is currently closed but we are continuing to work on your behalf and are available to answer questions. Please visit our website at www.chft.coop and click on the contact tab to find our e-mail addresses.