

From: [Minto Apartments](#)
To: [Resident](#)
Subject: Rent Deferral Program
Date: Tuesday, March 31, 2020 4:03:51 PM



Dear Resident,

RE: MINTO APARTMENTS HELPS TENANTS DURING COVID-19 CRISIS

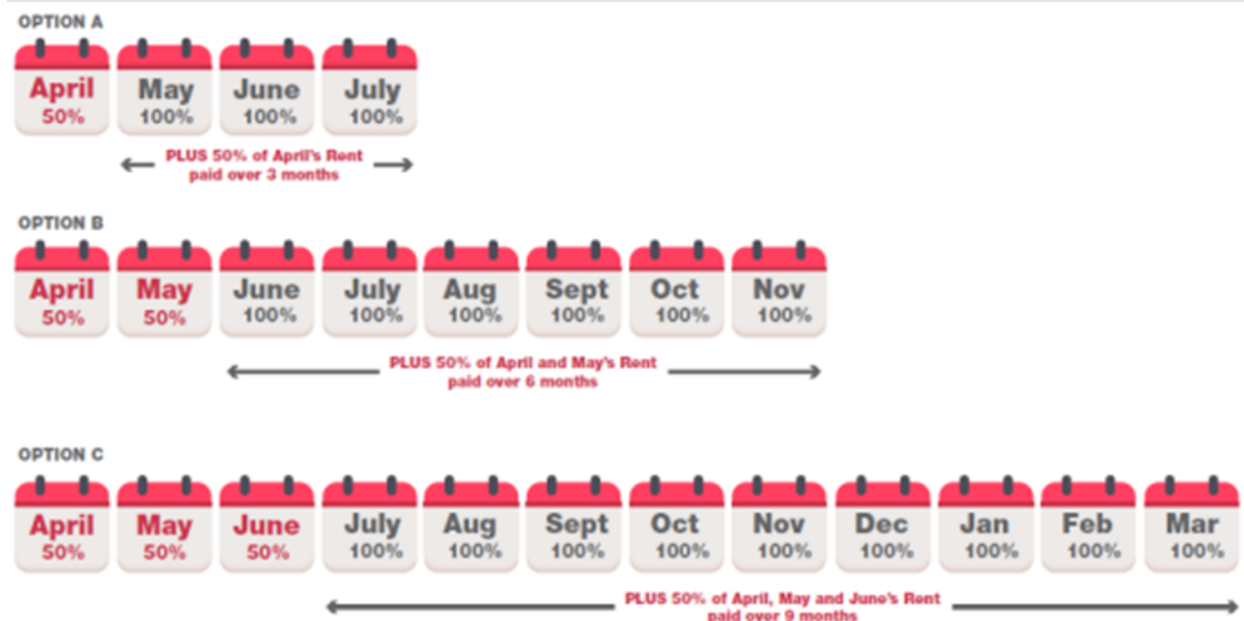
We know you're worried about your family, health and job. You should not have to worry about your home.

Did you lose your job? Did your hours go down at work?

Minto Apartments is introducing a rent deferral program for tenants who lost their job or had their regular work hours cut because of COVID-19.

We are offering tenants three (3) options to defer up to 50% of their monthly rent. This programs starts April 1st. We know government programs will not start fast enough to help by April 1st. Zero interest will be charged.

If you can't pay all (100%) of your rent, choose one (1) option:



How do I do this?

You have to do three things:

1. Choose Option A, B or C.
2. Provide proof that you need the help. Be ready to show Minto Apartments one (1) of these documents. If you are unable to provide one of these documents, please discuss with your Minto representative:
 - a. Letter from your job saying your hours went down or that you lost your job
 - b. Service Canada notice confirming you have applied for or are receiving government help
 - c. Record of Employment (official document from your work)
3. Book a call with a Minto Apartments representative to talk. Please give us three (3) different dates/times when you are available so we can call you. Email us to book your appointment.

Thank you. Stay well and stay safe.

Minto Apartments Rent Deferral Program FAQ

1. What is the Minto Apartments COVID-19 rent deferral program?

We know you're worried about your family, health and job. You should not have to worry about your home. Minto Apartments has a rent deferral program for tenants who can demonstrate they have suffered financial hardship because of COVID-19.

This program starts April 1st. If you cannot pay all (100%) of your rent, choose one of these three options:

- i. Pay half (50%) of your rent in April and pay the other 50% and your full rent over the next three (3) months.
- ii. Pay half (50%) of your rent in April and May and pay the other 50% and your full rent over the next six (6) months.
- iii. Pay half (50%) of your rent in April, May and June and pay the other 50% and your full rent over the next nine (9) months.

2. If I choose to defer my rent in April for three months, how much do I owe in May, June and July?

You would pay half (50%) of your rent in April, then over the next three (3) months, pay your normal rent and the deferred rent in equal installments.

For example: If your rent is \$1,600, you would pay:

- i. April – pay half of your rent - \$800
- ii. May – pay your full rent (\$1,600) + \$267 from April for a total of \$1,867
- iii. June – pay your full rent (\$1,600) + \$267 from April for a total of \$1,867
- iv. July – pay your full rent (\$1,600) + \$266 from April for a total of \$1,866

3. If I choose to defer my rent for April and May, how much do I owe in June, July, August, September, October and November?

You would pay half (50%) of your rent in April and in May. Then, in each of the next six (6) months, pay your full rent and the deferred rent in equal installments.

For example: If your rent is normally \$1,600, you would pay:

- i. April – pay half of your rent - \$800
- ii. May – pay half of your rent - \$800
- iii. June – pay your full rent (\$1,600) + \$267 from April and May for a total of \$1,867
- iv. July – pay your full rent (\$1,600) + \$267 from April and May for a total of \$1,867
- v. August – pay your full rent (\$1,600) + \$267 from April and May for a total of \$1,867
- vi. September – pay your full rent (\$1,600) + \$267 from April and May for a total of \$1,867
- vii. October – pay your full rent (\$1,600) + \$267 from April and May for a total of \$1,867
- viii. November - pay your full rent (\$1,600) + \$267 from April and May for a total of \$1,867

4. If I choose to defer my rent in April, May and June, how much do I owe in July, August, September, October, November, December, January, February and March?

You would pay half (50%) of your rent in April and in May and in June. Then, in each of the next nine months, pay your full rent and the deferred rent in equal installments.

For example: If your rent is normally \$1,600, you would pay:

- i. April – pay half of your rent - \$800
- ii. May – pay half of your rent - \$800
- iii. June – pay half of your rent - \$800
- iv. July – pay your full rent (\$1,600) + \$267 from April and May and June for a total of \$1,867
- v. August – pay your full rent (\$1,600) + \$267 from April and May and June for a total of \$1,867
- vi. September – pay your full rent (\$1,600) + \$267 from April and May and June for a total of \$1,867
- vii. October – pay your full rent (\$1,600) + \$267 from April and May and June for a total of \$1,867
- viii. November - pay your full rent (\$1,600) + \$267 from April and May and June for a total of \$1,867
- ix. December - pay your full rent (\$1,600) + \$267 from April and May and June for a total of \$1,867
- x. January - pay your full rent (\$1,600) + \$267 from April and May and June for a total of \$1,867
- xi. February - pay your full rent (\$1,600) + \$267 from April and May and June for a total of \$1,867
- xii. March - pay your full rent (\$1,600) + \$267 from April and May and June for a total of \$1,867

5. Are you going to charge interest if I choose to defer my rent?

No interest or fees will be charged on the deferred rent payments.

6. I can't pay 50% of my rent or any at all, so what do I do?

Normally, if you're unable to pay your rent it would lead to an eviction notice. However, we understand the extenuating circumstances due to COVID-19 so we will review cases individually. What's more, the government has said that no new evictions will happen during the COVID-19 pandemic so rest assured that we will try to find a solution that works through this period and will review on a case-by-case basis. The expectation remains that a portion of the rent is paid.

7. I can pay my rent in full for April but what happens if things change and I can't for May or June? Can I still sign up for this program later if I need to?

You can still sign up. Please contact your Minto Apartments representative to discuss.

8. My rent is deducted from my bank account automatically, how do we adjust the payments?

The amount of rent deducted from your account will be adjusted by Minto Apartments depending on the type of deferral you agree on when you meet with your representative.

9. How do I sign up for the program?

Follow these three easy steps:

1. Choose Option A, B or C.
2. Provide proof that you need the help. Be ready to show Minto Apartments one (1) of these documents. If you are unable to provide one of these documents, please discuss with your Minto representative:
 - a. Letter from your job saying your hours went down or that you lost your job
 - b. Service Canada notice confirming you have applied for or are receiving government help
 - c. Record of Employment (official document from your work)
3. Book a call with your representative to talk. Please give us three (3) different dates/times when you are available so we can call you. Email us to book your appointment.

10. How do I book an appointment to discuss my situation?

Please email us to book your phone appointment with your Minto Apartments representative. In your email, please give us three (3) different dates/times when you are available so we can call you, and we will do our best to accommodate these availabilities.

11. How do I prove that I'm the leaseholder?

Before your call, please send a photo of yourself holding your driver's license or other government-issued photo ID to your representative via email or regular mail.

12. What documents are needed to qualify for this deferral program?

Please be ready to show Minto Apartments one (1) of these documents:

- Letter from your job saying your hours went down or you lost your job
- Service Canada notice confirming you have applied for or are receiving government help
- Record of Employment (official document from your work)

13. What happens if I move out before I'm done paying back my deferred rent?

If you decide to move out before you have repaid all your deferred rent, the outstanding balance will need to be repaid in full on or before your departure.

14. What happens if I can't make my new, higher rent payments once the deferral period is over?

Although the government has agreed that it will not issue any new eviction orders until further notice, landlords may still choose to issue late payment notices during this time to preserve their options once the ban is lifted.

15. What happens if you've already started eviction proceedings against me (before March)?

The government has temporarily stopped the enforcement of pending eviction applications until further notice. We will continue to monitor this situation.

16. The Premier of Ontario said no one needs to pay rent. Is this true?

No, that is not true. If you are unable to pay part or all of your rent, please contact us to see whether you are eligible for rent deferral. To do that, follow these three (3) easy steps:

1. Choose from Option A, B or C
2. Gather your proof of hardship documents
3. Book a call with your representative to talk. Please give us three (3) different dates/times you are available so we can call you.
Email us to book your appointment.

17. Evictions aren't allowed right now so what will happen if I can't pay my rent?

The government will temporarily not issue any new eviction orders until further notice due to COVID-19. We are committed to work with you on a repayment plan during this time, however landlords still need to be responsible and may continue to issue the appropriate late payment notices to preserve our options for a later date.

18. Why are you still charging any rent at all?

This unprecedented crisis does not change the obligation Minto Apartments has to pay its own bills for which tenants' rents cover. This includes the power, water and pay for the employees in our buildings. We know you're worried about your family, health and job at the moment. That is why we have introduced a rent deferral program for tenants who lost their job or had their hours cut due to COVID-19. Please see questions 1 and 10 (above) for more information.

19. What if I can pay my full rent for April but not right on April 1st? How long do I have to pay?

We understand that many people are waiting for support to begin. As long as you pay during April, it's fine. Just let us know when you will be able to pay.

