

GARDEN RIVER FIRST NATION

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GARDEN RIVER FIRST NATION HOUSING MEMO

Attention: Garden River First Nation Band Members
From: Anne Headrick, Housing Department Manager
Date: April 1, 2020

Hello Everyone,

I am hoping everyone is staying safe and practicing social distancing. COVID-19 has presented our community and the world with very challenging circumstances. With what has happened to date and the unknowns of the future the Garden River Housing Department will assist our members in the safest and accommodating way possible.

EMERGENCY CALL OUTS

The Garden River Housing Department will continue to do emergency call outs. What are considered emergency call outs? No heat, no hot water, floods and electrical issues.

When the Garden River Housing Department receives a call for an emergency, the staff member will be screening both the home's family and contractor for any COVID-19 symptoms. If the home's family has any symptoms we recommend that the family seek appropriate help for further testing, however, we will not send in a contractor, we will instead do our best to troubleshoot over the phone what the problem is and attempt to fix this way. If a contractor has symptoms, again we will recommend that they seek the appropriate medial help, but we will contact another contractor to assist with the call out.

All call outs will still be charged back to the home, unless it is a Section 95 unit and even Section 95 units could be charged back if the emergency call is deemed a Tenant Responsibility.

RENTAL PAYMENTS

Rental payments are still required. We would like to work with you to make rental payments effortlessly and remain consistent with societies social distancing policies. Here are some options for social distancing payments:

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- **Pre-Authorized Payments:** If you are not registered for Pre-Authorized payments, please make arrangements by emailing aheadrick@gardenriver.org or Carrie Zeppa, Tenant Relations Officer at czeppa@gardenriver.org. All previous Pre-Authorized Payments will still be processed according to the dates you have agreed upon.
- **E-transfer payments:** E-transfer payments can be made through your financial institution. It can be set up online or by calling your financial institution directly. The email address to use is payments@gardenriver.org Please use the password: **GRFNHousing** . In the notes, please indicate your name and address for the house where the rental payment is for. We kindly ask that you send a separate email to Anne Headrick, Manager or Carrie Zeppa, Tenant Relations Officer at czeppa@gardenriver.org to indicate that you are paying your rent this way.

Although we will not be sending out collection notices for April, we want to remind our tenants that it is your responsibility to pay rent as outlined in your rental agreements. If you cannot make your rental payments, please email aheadrick@gardenriver.org or Carrie Zeppa, Tenant Relations Officer at czeppa@gardenriver.org and we will address with the tenants.

MORTGAGE PAYMENTS

Mortgage payments with Royal Bank of Canada (RBC) and Bank of Montreal (BMO) can be deferred for up to 6 months.

Deferred mortgage payments will be considered based on an individual's circumstances. To be considered for deferred payments, please contact:

Jacqueline Patterson – RBC 705-254-6093

Quentin Miller – BMO 705-949-3209

Other payments that can be deferred are credit card and other loan payments – please contact your financial institution for more information.

Note:What is a deferred payment? **A deferred payment is NOT a free payment** – it means that you are postponing the interest and principal on the payments and adding them to the end of your loan and/or mortgage, for example – if you had a \$1000 mortgage payment you wanted to be deferred for 6 months and the other terms of your mortgage is a 3% interest rate, 20-year amortization.

$$\$1000 \times 6 = \$6000$$

$$\$6000 \times 3\% \text{ annually} = \$180/\text{year}$$

$$\$180 \times 20\text{years} = \$3600$$

Your total repayment becomes \$9600 instead of \$6000.

Mortgages and loans are made with flexibility – so in times like this if you really need to defer your payments this is an option – just beware it is a costly option. However, your mortgage and

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or loan can also allow you to pay your mortgage and loans off quicker with increased monthly payments or a one-time lump sum payment thus reducing the interest you pay.

HOUSING CONTACT INFORMATION

Administration Office: 705-946-6300 (Please leave a message and the message will be forwarded to the Housing Manager)

Housing Emergency Line: 705-254-9492

Anne Headrick, Housing Manager: aheadrick@gardenriver.org

Carrie Zeppa, Tenant Relations Officer: czeppa@gardenriver.org

Greg Solomon, Construction Maintenance Supervisor: gsolomon@gardenriver.org

Stevie Nolan, Housing Officer: stevienolan@gardenriver.org

If you have any concerns or issues, please contact.

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Anne Headrick

Housing Department Manager

