



**MOHAWKS OF THE BAY OF QUINTE**  
**KENHTEKE KANYEN'KEHÀ:KA**  
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## **MBQ COVID-19 NOTICE**

### **Alternative Payment Arrangements FAQ**

March 20, 2020

**Q: Does this mean I will have to pay my rent back that was deferred under the alternative payment arrangements.**

A: Yes. Each participating tenant would be required to enter into a Debt Recovery Agreement (DRA)

**Q: Will participation in the alternative payment arrangements impact my eligibility for the December Incentive Programs?**

A: No. households participating in alternative payment arrangements will still be eligible for December's Incentives as long as they have entered into the required DRA and it is up to-date with no late payments.

**Q: Will MBQ make my monthly mortgage payment on my behalf?**

A: No. Your mortgage will be suspended and payments deferred. For example, if you owed \$185,000 at the time of the suspension than you will still owe \$185,000 after the alternative payment arrangements have ended.

**Q: Is there any eligibility requirements like household income or job loss needed to participate?**

A: No. All MBQ tenants and mortgage holders that feel they have been impacted financially and require supports are eligible

**Q: How do I apply?**

A: If you feel you have been impacted financially or experienced financial loss due to COVID-19 contact the Sr. Manager of Housing & MBQ Property in writing at [srhousingmanager@mbq-tmt.org](mailto:srhousingmanager@mbq-tmt.org)

**Q: What info do I need to provide? Do I need to provide any documentation to substantiate my loss?**

A: You do not need to provide any documentation to substantiate your loss. Please provide your full name that is listed on the mortgage or lease, your address, and how long you feel you will need access to the alternative payment arrangements.

**Q: What is the timeline to access these supports.**

A: The MBQ Administration will take every reasonable measure necessary to ensure that these supports are applied to your accounts by the following payment due date.

**Q: I have a BMO mortgage, am I eligible for these supports?**

A: Unfortunately, no, but BMO are offering supports to their clients. For more information on what is being offered by BMO please visit [www.bmo.com/main/personal/bmo-branches-coronavirus-update/](http://www.bmo.com/main/personal/bmo-branches-coronavirus-update/) or contact Gina Fortis at (613)967-4306 or [gina.fortis@bmo.com](mailto:gina.fortis@bmo.com)