# Wyndham Hill

**Co-operative Homes. Inc.**

# By-law No. 14

**A r r e a r s C o n t r o l**

Passed by the Board of Directors on

October 28, 2015

Confirmed by the members on

January 20, 2016

Amended by the members on May 22, 2019

# A r r e a r s C o n t r o l

1. **Purpose of This By-law**

This By-law sets out Co-op's rules for the administration of arrears of housing charges.

**2. Priority of this By-law**

This By-law takes the place of or amends all previous by-laws or decisions that deal with the administration of housing charges payments and arrears.

1. **Payment of Housing Charges**
	1. Housing charges shall be paid monthly in advance by *4:00* PM on the first day of each month in as set out in the Co-op's *Occupancy* By-law.
	2. Payments of housing charges must be delivered to the Co-op office or sent via E-transfer to whcetransfer@gmail.com. Cash payments will not be accepted.
	3. Members are encouraged to file post-dated cheques with the Co-op office to facilitate prompt processing.
2. **Arrears Payment Agreements**
	1. If a member is unable to pay the housing charges on the first day of the month for reasons of financial hardship, and advises the Co-op of this in writing *before* the first day of the month in which payment is due, the Board may approve an *Arrears Payment Agreement.*
	2. The Board may authorize the Co-op's manager to approve *Arrears Payment*

*Agreements.*

* 1. Post-dated cheque(s) may accompany *Arrears Payment Agreements* unless the payment of housing charges by debit, certified cheque, money order, or E-transfer to whcetransfer@gmail.com is required.
	2. A notice to consider eviction will be issued if the *Arrears Payment Agreement* is broken.
1. *By-law 14, Arrears Control Page 2 of 3***Returned Cheques**
	1. A $50 administration charge will be applied if a cheque for payment of housing charges is returned by the bank or credit union for any reason or if an E-transfer is cancelled. Failure to pay administration charges will be considered non-payment of housing charges.
	2. The returned cheque must be replaced by debit, certified cheque, money order, debit, or E-transfer to whcetransfer@gmail.com, within two (2) days of notification by the Co-op.
	3. A notice to consider eviction will be issued if a returned cheque is not replaced within two (2) days of notification by the Co-op.
	4. If two (2) cheques are returned within a twelve (12) month period, the member will be required to pay housing charges by certified cheque or money order, debit, or E-transfer to whcetransfer@gmail.com. Payment in any other form will not be accepted.
2. **Late Payments**
	1. A $50 administration charge will be applied if housing charges are not paid in full on the first day of each month unless an *Arrears Payment Agreement* has been approved and signed by the Co-op. Failure to pay late payment administration charges will be considered non-payment of housing charges.
	2. If housing charges are not paid in full by 4:00 PM on the first day of each month a *Notice to Appear Before the Board will* sent by the close of business that day unless an *Arrears Payment Agreement* has been approved and signed by the Co-op.
	3. If a payment specified in an *Arrears Payment Agreement* is not made, a $50 late payment administration charge will be applied.

## Passed by the Boa- d of Directors at a meeting properly held October 28, 2015 and confirmed by at least two thirds of the votes cast at a general meeting of the members of the Co-operative properly held January 20, 2016

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Secretary

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