

Government Alert: Government of Ontario



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Although we strive to provide accurate, relevant and timely information, there is no guarantee that the information will continue to be accurate in the future. Government programs, and other programs available to small businesses, can change daily. The information we provide you through this website is for educational and informational purposes only. For advice that pertains to your unique business situation, please get in touch with us at 1.800.265.1002 or email at fbc@fbc.ca

Read more on government programs, tools, calculators and advice on how to navigate your business through COVID-19 on FBC's resource centre www.fbc.ca/covid19-updates

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS "Re-opening Ontario after COVID-19"	<ul style="list-style-type: none">The Ontario government is allowing certain businesses and workplaces to reopen as long as they comply with strict public health measures and operate safely during the COVID-19 outbreak. Those permitted to start up include seasonal businesses and some essential construction projects.	<ul style="list-style-type: none">Visit Ontario's framework for re-opening the province for details on the staged approach to lifting restrictions.The Government has a portal to request a temporary rule or regulation change to help your business respond to COVID-19<ul style="list-style-type: none">Submit request onlineCitizens of Ontario are invited to provide input through a survey site (survey closes September 30, 2020)
BUSINESS Government Mandated Business Restrictions, Closures and Essential Workplaces	<ul style="list-style-type: none">See "Re-opening Ontario after COVID-19" for updatesThe Government of Ontario has enacted a declaration of emergency to help contain the spread of COVID-19 and protect the public. As a result, several business categories are required to close immediatelySome workplaces have been declared "essential" and are not required to close at this time	<ul style="list-style-type: none">Please refer to the Government orders relevant to your business categoryUpdated list of mandated business closuresUpdated list of essential workplaces that may remain open<ul style="list-style-type: none">By 11:59 p.m. Saturday, April 4, 2020, businesses that are not identified on this list must close their physical locations

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
Ontario's Main Street
Relief Grant:
PPE Support

- The Ontario Government is helping small businesses with the unexpected costs of Personal Protective Equipment (PPE) with a one-time grant of up to \$1,000.

- A one-time \$1,000 grant to cover the costs of PPE will be paid to eligible businesses.
- To be eligible, your business must have two to nine employees and be in one of the following sectors:
 - retail
 - accommodation and food services
 - repair and maintenance
 - personal and laundry services
- You will need to submit receipts or proof of costs for PPE purchased since March 17, 2020. This includes:
 - gloves, gowns, face shields, eye protection, masks, sanitizer, sanitizing wipes
 - thermometers, temperature monitors or cameras
 - physical changes, including the installation of hand sanitizer stations and plexiglass dividers
 - signs to guide or inform customers and employees
- Applications will be [accepted online](#)
- You can apply for PPE Funding, Property Tax and Energy Bill rebates at the same time (see next section)

BUSINESS
Ontario's Main Street
Relief Grant:
**Property Tax and
Energy Bill Rebates**

- Businesses that were required to shut down or significantly restrict services due to provincial public health measures (in areas with modified Stage 2 restrictions or categorized as control or lockdown) can apply for rebates, provided in the form of grants, to help with their fixed costs.

- Support is available for businesses that were required to close or significantly restrict services because of provincial modified Stage 2 public health measures announced on October 9, 2020.
- Types of business that are eligible for support include:
 - restaurants and bars
 - gyms, facilities for indoor sports and recreational fitness
 - [please see full list online](#)
- You will need to provide proof of costs pertaining to [modified Stage 2, Control or Lockdown Period](#)
 - Property tax bill or proof of costs
 - Electricity bill and natural gas/heating/propane bill
- Applications will be [accepted online](#)
 - You can apply for PPE Funding at the same time (see previous)

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Employer Health Tax Exemption	<ul style="list-style-type: none">A temporary increase to the Employer Health Tax (EHT) Exemption from \$490,000 to \$1 million for 2020.	<ul style="list-style-type: none">Ontario will retroactively raise the EHT exemption for 2020Eligible private-sector employers with annual payrolls up to \$5 million would be exempt from EHT on the first \$1 million of total Ontario remuneration in 2020The maximum EHT relief from the exemption would increase by \$9,945 to \$19,500 for 2020 for eligible employersThe exemption will return to its current level of \$490,000 on January 1, 2021.More on Ontario's Employer Health Tax
BUSINESS Extended Filing and Payment Deadlines	<ul style="list-style-type: none">The government is providing a five-month interest and penalty-free period for businesses to make payments for most provincially administered taxes<u>THE RELIEF PERIOD FOR PENALTIES AND INTEREST ON THESE TAXES WAS BEEN EXTENDED TO OCTOBER 1, 2020</u>	<ul style="list-style-type: none">Beginning April 1, 2020, and up until October 1, 2020 the Province will not apply any penalty or interest on any late-filed returns or incomplete or late tax payments under select provincially administered taxes:<ul style="list-style-type: none">Employer Health TaxTobacco TaxFuel TaxGas TaxBeer, Wine & Spirits TaxMining TaxInsurance Premium TaxInternational Fuel Tax AgreementRetail Sales Tax on Insurance Contracts and Benefit PlansRacetracks TaxOntario businesses are required to file any late returns or remittances by the end of the relief periodThe relief period does not include business accounts with outstanding taxes, interest or penalties owing to the government from previous filing periods. Existing debts from before the relief period will continue to accrue interest

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Workplace Safety and Insurance Board (WSIB) Payment Deferrals	<ul style="list-style-type: none">The Workplace Safety and Insurance Board (WSIB) will allow employers to defer payments for a period of six monthsUPDATE: PAYMENT DEFERRAL PERIOD HAS ENDED	<ul style="list-style-type: none">All employers covered by the WSIB's workplace insurance are automatically eligible for the financial relief package<ul style="list-style-type: none">Schedule 1 employers who report and pay monthly, quarterly, or annually based on their insurable earnings are automatically eligible to defer reporting and payments until August 31, 2020No interest will be accrued on outstanding premium payments and no penalties will be charged during this six-month deferral periodBenefit payments will continue for people with work related injuries or illness.Repayment of deferred WSIB premiums, claim payments and administrative fees between March to August 2020, will not be due before January 2021 for all Schedule 1 and 2 businesses.Any employer participating in the financial relief package will have to report deferred amounts by October 31, 2020.Regular monthly and quarterly reporting and payment schedules will resume in September 2020 for all businesses.For repayment information, visit WSIB Financial Relief Package
BUSINESS Regional Opportunities Investment Tax Credit	<ul style="list-style-type: none">The government is proposing to introduce a new 10 per cent refundable Corporate Income Tax credit for capital investments — the Regional Opportunities Investment Tax Credit.	<ul style="list-style-type: none">The Regional Opportunities Investment Tax Credit would be available to eligible businesses that are building, renovating or acquiring commercial or industrial buildings in designated regions in Ontario.Eligible businesses could save up to \$50,000 this year.A Canadian-controlled private corporation that makes qualifying investments that become available for use on or after March 25, 2020 in specified regions of Ontario would be eligible.The tax credit would be available for expenditures in excess of \$50,000 and up to a limit of \$500,000 for qualifying investments that become available for use by a Canadian-controlled private corporation in the taxation year.Qualifying investments would be eligible expenditures for capital property included in Class 1 and Class 6 for the purposes of calculating capital cost allowance.You can apply for this tax credit when you file your tax return.

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS INDIVIDUAL Education Property Tax Deferrals	<ul style="list-style-type: none">The government is working closely with municipalities as they introduce measures to provide property tax relief, for example, by allowing taxpayers to defer property tax payments.	<ul style="list-style-type: none">In addition to collecting municipal property taxes, municipalities collect and remit education property taxes to school boards on a quarterly basis.Deferring the June 30 quarterly remittance to school boards by 90 days will provide municipalities with the flexibility to, in turn, provide over \$1.8 billion in property tax deferrals to residents and businesses.To ensure this does not have a financial impact on school boards, the Province will adjust payments to school boards to offset the deferral
INDIVIDUAL Child Care Support	<ul style="list-style-type: none">Helping families pay for extra costs associated with school and daycare closures during the COVID-19 outbreakPROGRAM IS CLOSED	<ul style="list-style-type: none">The province will provide eligible parents with a one-time per child payment of:<ul style="list-style-type: none">\$200 for children aged 0 to 12\$250 for children or youth aged 0 to 21 with special needsThere is no income cap on this program.One application for each child in the household.Only one parent can apply for each child.The parent who applies should have custody of the child.If you are a parent who is already receiving Support for Parents payments through direct deposit, you will be automatically eligible for this financial support and do not need to submit a new application.Payments will be delivered via direct deposit.Application deadline is August 31, 2020Submit applications online



SUBJECT

SUMMARY

PROGRAM DETAILS

INDIVIDUAL
Emergency Financial
Assistance

- Learn how to get short term financial support if you are in a crisis or an emergency situation and don't have enough money for things like food and housing.

- If you are in an emergency situation and you live in Ontario, you might be eligible for emergency assistance.
 - If you are eligible for emergency assistance, the amount you get will depend on your specific situation. In most cases you will not get more than what you would get on Ontario Works. For example, you may get:
 - approximately \$733 for a month if you are a single person and need help paying for food and shelter
 - more if you have children
 - up to 48 days of support depending on your specific situation
 - If you think you will need assistance for a month or more, you can [apply for Ontario Works online](#) or by calling your [local office](#).

ELIGIBILITY

You may qualify if you live in Ontario (not a visitor or tourist), are in a crisis or emergency situation, and do not have enough money for things like food and housing. For example, a crisis or emergency includes situations where you:

- have been affected by COVID-19
- are being evicted from your home
- are in or are leaving an abusive relationship
- are worried about your safety

You are not eligible if you are:

- getting assistance from Ontario Works or the Ontario Disability Support Program

APPLY

- You can [apply online](#) or by calling your [local Ontario Works office](#).
- You should submit only one application for you and your immediate family.
- If you choose to apply online, your application will follow the steps outlined on this [Emergency Assistance Information page](#).
- It will take about 15 to 20 minutes to apply.

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SUBJECT	SUMMARY	PROGRAM DETAILS
INDIVIDUAL Guaranteed Annual Income System (GAINS)	<ul style="list-style-type: none">The Ontario Government announced a temporary top-up to payments made through the Ontario Guaranteed Annual Income System (GAINS)	<ul style="list-style-type: none">The Guaranteed Annual Income System (GAINS) maximum payment will be doubled for six months, starting in April 2020 and ends September 2020.<ul style="list-style-type: none">\$166 per month for individuals (from \$83)\$332 per month for couples (from \$166)If you are a GAINS recipient, you will receive this extra support automatically for six months, with the first payment on April 24, 2020.You may qualify for monthly Guaranteed Annual Income System payments (a non-taxable benefit to low income Ontario Seniors)<ul style="list-style-type: none">Eligibility Requirements for GAINS
INDIVIDUAL Student Loans	<ul style="list-style-type: none">Providing six months of Ontario Student Assistance Program (OSAP) loan and interest accrual relief	<ul style="list-style-type: none">From March 30, 2020 to September 30, 2020, students will not be required to make any OSAP loan payments.Interest will not accrue on your student loans.During this deferral:<ul style="list-style-type: none">payments will not be withdrawn from your account if you are on pre-authorized debitif you make payments through online banking or cheque, you are not required to send in payments due during this periodYou can still make one-time payments online if you want to repay your loan faster. Payments during this period will go entirely towards your loan principalThere is no application required