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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

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Read more on government programs, tools, insights and advice on how to navigate your business through COVID-19 on FBC's online COVID Resource Centre

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Ontario's Roadmap to Reopen	• The Roadmap to Reopen is the province's three-step plan to safely and gradually lift public health measures based on ongoing progress of provincewide vaccination rates and improvements of key public health and health care indicators.	 Ontario is now in Step 1 of the Roadmap to Reopen Refer to the <u>COVID-19 public health measures and advice page</u> online to determine what restrictions apply to the region in your business is operating.

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BUSINESS • The Ontario Small Business Support Grant helps small businesses that are required to close or significantly restrict services under the Provincewide Shutdown effective December 26, 2020 • Applications closed April 7, 2021	 This program closed on April 7, 2021. The following is for informational purposes only: A one-time grant starting at \$10,000 and up to a maximum of \$20,000 will be provided to businesses to help cover decreased revenue because of the Provincewide Shutdown To be eligible, your small business must: be required to close or restrict services subject to the Provincewide Shutdown effective 12:01 a.m. on December 26 have fewer than 100 employees at the enterprise level have experienced a minimum of 20 per cent revenue decline comparing April 2020 to April 2019 revenues. new businesses established since April 2019 are also eligible provided they meet the other eligibility criteria Businesses that are not eligible include those that were already required to close prior to the introduction of modified Stage 2 measures on October 10, 2020, and essential business permitted to operate with capacity restrictions Applications will be accepted online Refer to the <u>Ontario Small Business Support Grant Application Guide</u> (PDF) for additional information
BUSINESS Ontario's Main Street Relief Grant: Property Tax and Property Tax and Energy Bill Rebates	 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 provincial health restrictions 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 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. Applications closed March 31, 2021 	 This program closed on March 31, 2021. The following is for informational purposes only: 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 Employer Health Tax Exemption	 An increase to the Employer Health Tax (EHT) Exemption from \$490,000 to \$1 million for 2020. Update: exemption has now been made permanent. 	 Ontario will retroactively raise the EHT exemption for 2020 Eligible 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 2020 The maximum EHT relief from the exemption would increase by \$9,945 to \$19,500 for 2020 for eligible employers

- This exemption was originally planned to return to \$490,000 in January 2021 but it has now been made permanent.
- Along with doubling the exemption, the instalment threshold would also be doubled from \$600,000 to \$1.2 million starting with the 2021 tax year.



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• The EHT exemption is indexed to inflation every five years and the
next adjustment had been scheduled for 2024. Given the doubling
of the exemption threshold starting in 2020, the government moved
the next scheduled adjustment for inflation to January 1, 2029
More on Ontario's Employer Health Tax Exemption

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS COVID-19 Energy Assistance Program (CEAP-SB)	The CEAP-SB provides a one- time, on-bill credit to eligible small business and registered charity customers to help them catch up on their energy bills and resume regular payments	 Small business and registered charity customers may be eligible for up to \$1,500 in support towards their electricity and natural gas bills and can apply for on-bill credits for both electricity and natural gas separately. Eligibility requirements: have an active account with an electricity distributor, a USMP or a natural gas distributor. the account falls within the following class: for customers of an electricity distributor, the General Service less than 50 kW rate class for customers of a USMP, the relevant commercial class that uses less than 150,000 kWh of electricity annually

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- Application Forms (PDF):
 - o <u>Electricity</u>
 - o <u>Natural Gas</u>
- For more information, visit the <u>Ontario Energy Board website</u>

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Workplace Safety and Insurance Board (WSIB) Payment Deferrals	 The Workplace Safety and Insurance Board (WSIB) will allow employers to defer payments for a period of six months The payment deferral period has ended Businesses have until June 30, 2021 to repay deferred amounts, interest-free 	 All employers covered by the WSIB's workplace insurance were automatically eligible for the financial relief package <u>Schedule 1 employers</u> who report and pay monthly, quarterly, or annually based on their insurable earnings are automatically eligible to defer reporting and payments until August 31, 2020 No interest will be accrued on outstanding premium payments and no penalties will be charged during this sixmonth deferral period Repayment of deferred WSIB premiums, claim payments and administrative fees between March to August 2020, will not be due before June 30, 2021 for all Schedule 1 and 2 businesses. Deferred amount payments can be made in one or multiple installments between January and June 30, 2021 For full program details, repayment and reporting options please go to the WSIB Ontario COVID-19 update page online
BUSINESS Regional Opportunities Investment Tax Credit	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.	 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 <u>specified regions of Ontario</u> would be eligible.





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 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.

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

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

APPLY

- You can <u>apply online</u> or by calling your <u>Ontario Works office</u>.
- 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 <u>Emergency Assistance Information page</u>.
- It will take about 15 to 20 minutes to apply.