

COVID-19 Resource Package

www.LibertyVillageBIA.com



Overview

During the global health crisis, the Liberty Village BIA has continued to be active in serving our member businesses, their employees and the greater LV community. Through communications, engagement and active listening our team has been sharing information and resources across all our platforms to assist in chartering these unprecedented paths. As part of these ongoing efforts, we have put together the LVBIA Covid-19 Resource Package. It will be continually updated as officials at all levels of government and the Public Health offices provide further details and information on the virus, initiatives and establish guidelines. The LVBIA operational team, Board of Management and our extensive group of volunteers will be here throughout the crisis and in the recovery that will follow as we work together to emerge safe, healthy and stronger together.

Andrew Flint

Executive Director



Primary Government Sources

Now is not the time for panic or misinformation. Now is the time to stay informed through credible sources, and to follow the advice of our public health professionals. Together we can limit the spread of COVID-19.

Please visit the Toronto Public Health COVID-19 website for the up-to-date information and resources: toronto.ca/covid-19

Government COVID-19 Websites:

- [Federal Government Website – General Information on COVID-19 Response](#)
- [Provincial Government Website – General Information on COVID-19 Response](#)
- [Municipal Government Website – General Information on COVID-19 Response](#)

Telehealth Ontario

Call if you develop symptoms.
Telephone: 1-866-797-0000

Toronto Public Health Hotline

8:30 a.m. – 8 p.m.
Call if you have questions about COVID-19.
Telephone: 416-338-7600
TTY: 416-392-0658
Email: PublicHealth@toronto.ca

311 Toronto

Outside City limits: 416-392-2489
Call if you have questions about City services.
Telephone: 311
TTY: 416-338-0889

Canada Emergency Response Benefit (CERB)

The benefit will provide \$2000 / month for the next four months for workers who are not getting a paycheck because of COVID-19. This includes:

- Persons who have lost their job due to COVID-19
- Persons who are contract workers who can no longer work due to COVID-19
- Persons who are Self employed who can no longer work due to COVID-19
- Persons who are sick or in quarantine and not receiving a salary due to COVID-19
- Persons who are looking after someone who is ill due to COVID-19
- Persons who are looking after children or parents due to COVID-19
- Persons who are employed but are not receiving a an income due to COVID-19

For More Information & To Apply:

<https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>



Improving Access to the Canada Emergency Response Benefit:

- ✓ Support for **seasonal workers**
- ✓ Support for **part-time wage earners**
- ✓ Support for **Canadians coming off of EI and unable to find employment**

Learn more at Canada.ca/coronavirus ▶



The federal government has announced changes to CERB to include support for those earning less than \$1k a month, seasonal workers and students who earned \$5k last year and those who have recently exhausted EI and have been unable to find work.

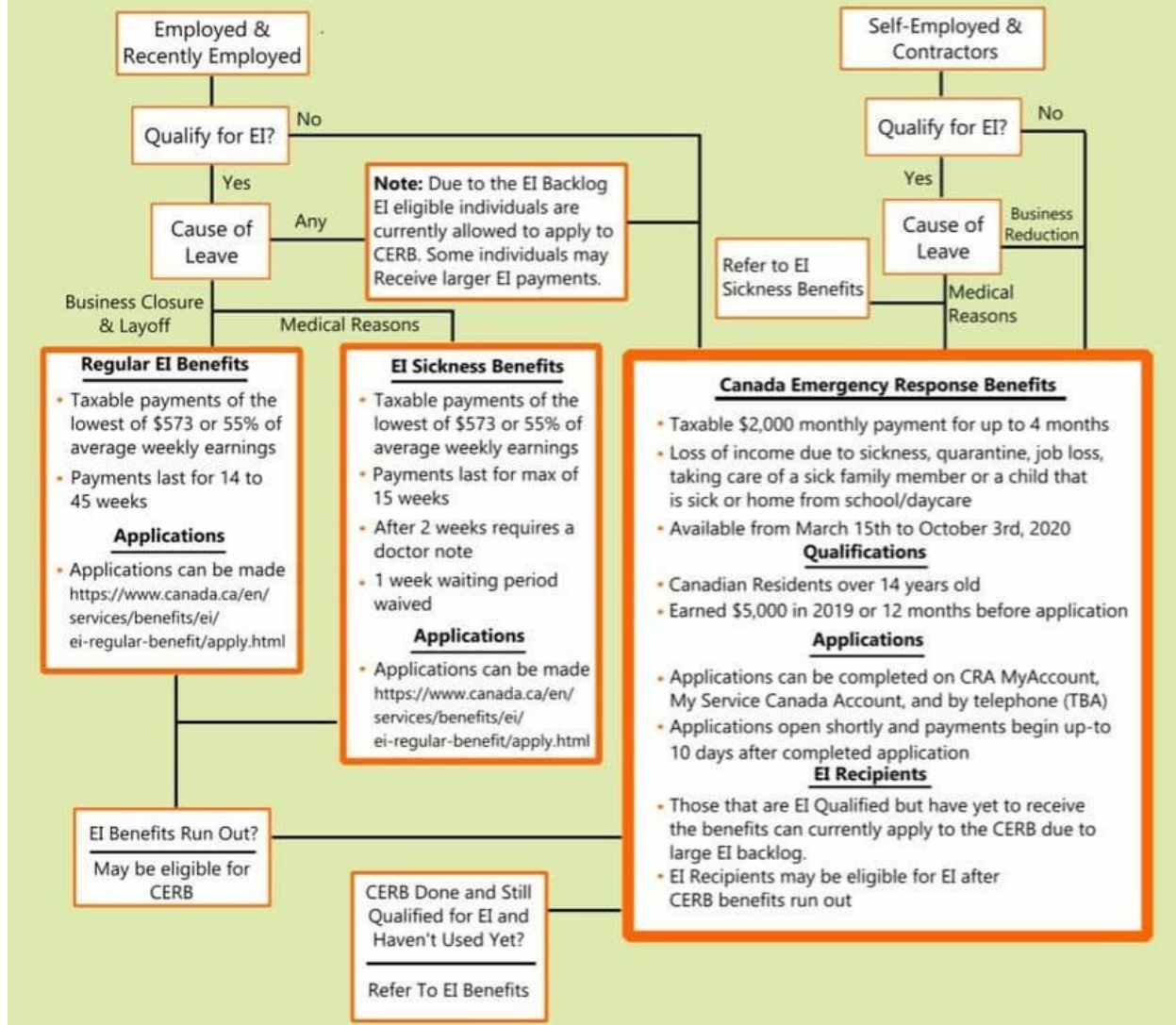
For more details please click [here](#).

Employment Insurance (EI) – Regular Benefits

Employees who lose their job through no fault of their own, and have been without work and pay for at least seven consecutive days, and have worked for the required number of insurable hours in the last 52 weeks since their last claim. Anyone currently on EI and has submitted an application before March 15th will automatically get enrolled for CERB.

<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

Navigating The Canada Emergency Response Benefit & Employment Insurance





Ontario-Canada Emergency Commercial Rent Assistance Program (OCECRA)

On April 24th, the Federal Government announced the Canadian Emergency Commercial Rent Assistance (CECRA) program, which will cover 75% of the cost of commercial rent for the months of April (retroactive), May (retroactive) and June for businesses whose rent is lower than \$50,000 per month and can demonstrate a 70% loss in revenue. This program is expected to be available for application in mid-May, and will be made available through the Canadian Mortgage and Housing Corporation (CMHC) in partnership with each of the provinces.

It has since been released that Ontario is contributing \$241 million to the program, for a total provincial-federal relief amount of \$900 million.

The program will provide forgivable loans to eligible commercial property owners experiencing potential rent shortfalls. To receive a loan, property owners will be required to reduce the rental costs of small business tenants for April to June by at least 75 per cent, and commit to a moratorium on evictions for three months. Small business tenants and landlords would each be asked to pay 25 per cent of the before profit costs and the provincial and federal government would cost share the remaining 50 per cent.

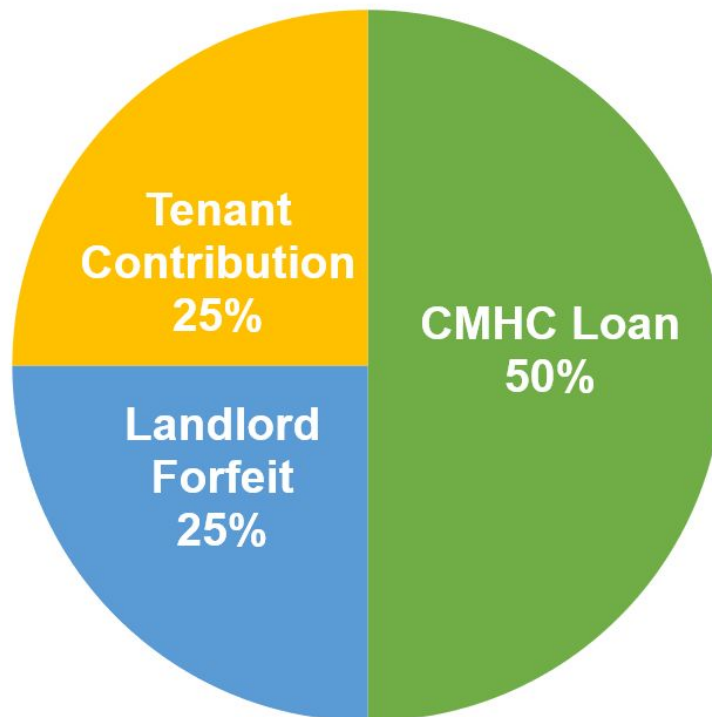
Partnering with the federal government on the **Ontario-Canada Emergency Commercial Rent Assistance Program (OCECRA)**. Builds on the provincial government's approach to supporting business during COVID-19. As part of *Ontario's Action Plan: Responding to COVID-19*, the government has implemented a series of cash flow supports amounting to \$10 billion to help support jobs and the economy, including:

- Doubling the Employer Health Tax exemption for 2020, cutting taxes by \$355 million, benefiting roughly 57,000 employers;
- Eliminating penalties and interest to businesses who miss filing or remittance deadlines for various provincially administered taxes for five months starting April 1, 2020, providing up to \$6 billion in cash flow for about 100,000 Ontario businesses;
- Postponing the planned property tax reassessment for 2021, providing stability for Ontario's property taxpayers;
Deferring the upcoming quarterly (June 30) remittance of education property

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tax to school boards by 90 days, providing municipalities with the flexibility to, in turn, provide property tax deferrals of over \$1.8 billion to local residents and businesses;

- Implementing the new Regional Opportunities Investment Tax Credit for businesses that make eligible capital investments in designated regions of the province where employment growth has significantly lagged behind below the provincial average.



Small Business Tax Deferral

The CRA will allow all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 19, 2020 and before September 2020.

https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html#Support_for_Businesses



Provided by: Federal Government via Canada Revenue Agency

Beneficial to: Businesses

Grace Period for Municipal Property Taxes

The City of Toronto will provide a grace period for property tax payments and payment penalties for businesses for 60 days, starting March 16, 2020:

- For businesses on the three-instalment payment plan: the April 1 tax due date is extended to June 1, 2020;
- For property owners on the 11-instalment pre-authorized payment plan, the 2020 due dates will be extended by 60 days;
- Late payment penalties are waived for 60 days (as of March 16, 2020).

<https://www.toronto.ca/home/covid-19/economic-support-recovery/economic-support-recovery-for-businesses/>

Provided by: Municipal Government

Beneficial to: Businesses, Property Owners

Grace Period for Municipal Utility Bills

(Water/Sewer Service and Solid Waste Management charges where applicable)

The City is extending the due date for all utility bills issued to businesses by an additional 60 days in addition to the current 21 days to give utility customers an additional 60 days to make payment to take advantage of the early payment discount.

<https://www.toronto.ca/home/covid-19/economic-support-recovery/economic-support-recovery-for-businesses/>

Provided by: Municipal Government

Beneficial to: Businesses, Property Owners

24-hour Retail Delivery Noise Exemption

All retail businesses are noise exempt from the City's Noise Bylaw to facilitate after-hour deliveries. Retailers can receive deliveries 24 / 7 to ensure goods remain in stock.

<https://www.toronto.ca/home/covid-19/economic-support-recovery/economic-support-recovery-for-businesses/>

Provided by: Provincial, Municipal Government

Beneficial to: Businesses

The Canadian Employment Wage Subsidy Program (CEWS)

As a Canadian employer whose business has been affected by COVID-19, you may be eligible for a subsidy of 75% of employee wages for up to 12 weeks, retroactive from March 15, 2020, to June 6, 2020. This wage subsidy will enable you to re-hire workers previously laid off as a result of COVID-19, help prevent further job losses, and better position you to resume normal operations following the crisis.

Here's some important information from the CRA website: "When you apply for the CEWS, you will be asked to enter amounts such as the number of eligible employees and gross payroll. To get ready, you can determine these amounts and preview your subsidy claim now, based on information you enter. The [calculator](#) is a tool to help you estimate the amount of your wage subsidy. Before you calculate your subsidy, make sure you are [eligible to apply](#)."

Support for Indigenous Businesses

The Government of Canada [announced](#) it will provide funding to help small and medium-sized Indigenous businesses, and to support Aboriginal Financial Institutions that offer financing to these businesses. Funding will allow for short-term, interest-free loans and non-repayable contributions. Program details will be provided when available.



Insurance Rebates

- The Ontario government is **enabling auto insurance companies to provide temporary insurance premium rebates** to drivers during the COVID-19 pandemic. The province has amended a regulation under the *Insurance Act* to help ease the financial pressure on working people and families during this public health crisis.

By amending this regulation insurance companies would be able to provide auto insurance premium rebates to consumers for up to 12 months after the declared emergency has ended. <https://www.fsrao.ca/consumers/auto-insurance>

Enhanced Canada Child Benefit

An increase to the Canada Child Benefit (CCB) for the 2019-20 benefit year, by \$300 per child.

NOTE: persons who expect to receive the Enhanced Canada Child Benefit are encouraged **not to delay** the filing of their taxes due to the *personal tax filing deferral* in order to ensure that their entitlements are properly determined for 2020-21.

<https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html>

Enhanced GST Credit for low & modest income families

A one-time special payment to families with low to modest incomes in early May through the Goods and Services Tax Credit (GSTC) providing families with close to \$400 for single individuals, and close to \$600 for couples.

NOTE: persons who expect to receive the Enhanced GST Credit are encouraged **not to delay** the filing of their taxes due to the *personal tax filing deferral* in order to ensure that their entitlements are properly determined for 2020-21.

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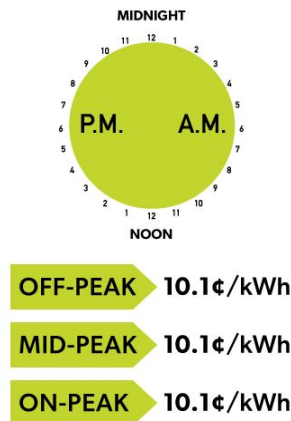
<https://www.canada.ca/en/departement-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html>

Provided by: Federal Government via the Canada Revenue Agency

Beneficial to: Workers

Ontario Providing Electricity Relief to Small Businesses

Off-peak price
of **10.1¢/kWh**
applies around
the clock



The provincial government has suspended time-of-use hydro rates for a period of 45-days, holding electricity prices to the off-peak rate of 10.1 cents-per-kilowatt-hour. This discount will be applied automatically for all customers.

Provided by: Provincial Government via the Ontario Energy Board

Beneficial to: Businesses, Workers, Property Owners

First Capital \$30 Million Small Business Support Program

Effective April 1, 2020, qualifying small businesses that operate within the Company's portfolio and that demonstrate a need for assistance, may qualify to defer a portion or all of their rent for a time period that is initially set at 2 months commencing with April rent.



Provided By: First Capital Realty

Beneficial To: Small Business Operating Under FCR Portfolio

<https://fcr.ca/wp-content/uploads/2020/03/March-23-First-Capital-REIT-Announces-30-Million-Small-Business-Support-Program.pdf>

Digital Main Street (DMS) Program

DMS is in Liberty Village (virtually) providing **FREE** 1:1 services over the phone or web conferencing to help you with your website, online store, social media, and more. They have assigned a Digital Service Squad team member to cover our BIA. Ours is **Bashar Sqar**. Bash can be reached directly at bashar@digitalmainstreet.ca or appointments can be booked directly through their calendar link found here:

<https://calendly.com/bashar-dms>.

Child Care for Essential Workers

In support of the healthcare workers, TTC drivers, grocery store clerks and other essential workers who are keeping us all going through the pandemic, the province is opening 50,000 free 24 hour childcare spots for essential service workers. Councillor Joe Cressy helped coordinate the essential daycare sites in Toronto and also announced that the city has acquired hotels and motels as part of an integrated homelessness response to COVID-19.

[MORE INFORMATION HERE](#)

Additional Resources for Small Businesses

Help For My Restaurant - [Website Link](#)

Facebook for Business - [Facebook Small Business Grants Program](#)



Google for Business - [Ad Credits for small- and medium-sized businesses](#)

Heritage Canada - [COVID-19 Main Street Resources](#)

SaveSmallBusiness.ca - [Petition for non-debt solutions for small businesses](#)

Retail Council of Canada - [Planning Checklist for Retailers: Coronavirus \(COVID-19\)](#)

Digital Main Street - [Resources for Small Business](#)

Toronto Region Board of Trade - [Support & Resources for Businesses](#)

Emergency Resources (LGBTQ, Sex Workers & Artists)

[Glad Day Emergency Survival Fund](#): Emergency fund for LGBTQ2S artists, performers and tip-based workers

[Maggie's Toronto Emergency Fund for Sex Workers](#): One-time emergency fund for current sex workers in the GTA

[Canadian Artist + Musician Relief Fund](#): Weekly financial support for low-income GTA artists and musicians whose livelihoods are affected by COVID

[Facebook-National Arts Centre Fund for Performing Artists](#): Provides \$100,000 in artist fees to support online performances between now and March 31, 2020

[Format Photographer Relief Fund](#): Assistance of up to \$500 per person to self-employed photographers facing financial hardship

[TO Artist COVID Relief Fund](#): Provides \$1000 grants for Toronto-based, self-employed artists/arts professionals. Applications accepted until April 30th

Mortgage & Loan Deferrals

The COVID-19, or coronavirus crisis has left many homeowners in Canada without a job or with reduced hours and wondering how to pay their mortgage or auto loans etc.,

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Homeowners facing financial stress may be eligible for a mortgage payment deferral up to 6 months to help ease the financial burden.

What is mortgage payment deferral?

The deferral is an agreement between you and your lender. Typically, the agreement indicates that you and your lender have agreed to pause or suspend your mortgage or other loan payments for a certain amount of time. It's also known as a loan payment deferral agreement or mortgage forbearance agreement and it's a temporary measure.

After the agreement ends, your loan payments return to normal and the missed payments — including principal and accumulated interest - repaid.

Customer Service Centres

| | | | |
|---------------------|----------------|------------|----------------|
| B2B | 1-800-263-8349 | Manulife | 1-877-765-2265 |
| Bridgewater | 1-866-243-4301 | MCAP | 1-800-265-2624 |
| CMLS | 1-888-995-2657 | Merix | 1-877-637-4911 |
| Optimum | 1-866-441-3775 | Lendwise | 1-866-675-7022 |
| Equitable | 1-888-334-3313 | Street/RFA | 1-877-416-7873 |
| First National | 1-888-488-0794 | RMG | 1-866-809-5800 |
| Haventree | 1-855-272-0051 | Scotia | 1-800-472-6842 |
| Home Trust | 1-855-270-3630 | TD | 1-866-222-3456 |
| ICICI | 1-888-424-2422 | WealthLine | 1-855-892-5400 |
| Industrial Alliance | 1-800-463-4396 | XMC | 1-877-775-2970 |

Mental Health Support

Are you or is someone you know in crisis or feeling suicidal? If the risk is immediate, call 9-1-1



Or call 1-833-456-4566 toll free, text 45645 or visit www.crisisservicescanada.ca 24/7

Other resources for those experiencing stress or crisis and requiring emotional support related to COVID-19:

[Distress Center of Greater Toronto](#)

Call 416-408-4357, 24 hours a day, 7 days a week

Text 45645 between 4 p.m. and midnight

Translation is available in many languages for crisis calls only

[Kids Help Phone](#)

Call 1-800-668-6868 or text CONNECT to 686868, 24 hours a day, 7 days a week

Service is available in English and French

[Gerstein Crisis Center](#)

416- 929-5200, 24 hours a day, 7 days a week

Resources for Seniors

For seniors not living in long-term care facilities, the City continues to provide essential support services to seniors requiring assistance with personal care, medication reminders, and safety checks through our Supportive Housing program. Many community agencies offer support to seniors including Meals on Wheels, transportation to appointments, personal support, and adult day programs. Seniors and caregivers should check with the individual agencies to confirm continuity of service delivery. Call 211 (available 24/7 in 150+ languages) to obtain up-to-date information.

Other resources for seniors include:

Toronto Seniors Helpline:

416-217-2077 or 1-877-621-2077, for support and referral to Services



Local Health Integration Network (LHIN) Home Care:

310-2222 (no area code required) to find out about services in their area

Distress Centers of Toronto:

416-408-4357, 416-408-HELP Seniors Safety Line (Elder Abuse Ontario):

1-866-299-1011