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Update re: COVID-19

Black Lives Matter – MacDonald & Associates fully supports this peaceful civil rights movement, and we advocate for change.

Canada

Government Announces New, Targeted Support To Help Businesses Through Pandemic

The Government of Canada is taking immediate action to help Canadian businesses affected by the global COVID-19 pandemic, from helping keep employees on the job to increasing cash flow and providing support to help pay rent.

The government plans to introduce legislation to provide support that would help these businesses safely get through the second wave of the virus and the winter, cover costs so they can continue to serve their communities, and be positioned for a strong recovery, including:

- The new Canada Emergency Rent Subsidy, which would provide simple and easy-to-access rent and mortgage support until June 2021 for qualifying organizations affected by COVID-19. The rent subsidy would be provided directly to tenants, while also providing support to property owners. The new rent subsidy would support businesses, charities, and non-profits that have suffered a revenue drop, by subsidizing a percentage of their expenses, on a sliding scale, up to a maximum of 65 per cent of eligible expenses until December 19, 2020. Organizations would be able to make claims retroactively for the period that began September 27 and ends October 24, 2020.
- A top-up Canada Emergency Rent Subsidy of 25 per cent for organizations temporarily shut down by a mandatory public health order issued by a qualifying public health authority, in addition to the 65 per cent subsidy. This follows a commitment in the Speech from the Throne to provide direct financial support to businesses temporarily shut down as a result of a local public health decision.
- The extension of the Canada Emergency Wage Subsidy until June 2021, which would continue to protect jobs by helping businesses keep employees on the payroll and



encouraging employers to re-hire their workers. The subsidy would remain at the current subsidy rate of up to a maximum of 65 per cent of eligible wages until December 19, 2020. This measure is part of the government's commitment to create over 1 million jobs and restore employment to the level it was before the pandemic.

- An expanded Canada Emergency Business Account (CEBA), which would enable businesses, and not-for-profits eligible for CEBA loans—and that continue to be seriously impacted by the pandemic—to access an interest-free loan of up to \$20,000, in addition to the original CEBA loan of \$40,000. Half of this additional financing would be forgivable if repaid by December 31, 2022. Additionally, the application deadline for CEBA is being extended to December 31, 2020. Further details, including the launch date and application process will be announced in the coming days. An attestation of the impact of COVID-19 on the business will be required to access the additional financing.

Online Tool Kit Helps Workplaces Build Customized COVID-19 Health and Safety Plan

The Canadian Centre for Occupational Health and Safety (CCOHS) has launched a new customizable tool kit resource to help workplaces across Canada operate safely and prevent the spread of infection during the COVID-19 pandemic.

Anchored by the COVID-19: Workplace Health and Safety Guide, the online hub provides one-stop access to more than 40 free resources to reduce the spread and protect everyone in the workplace. The guide includes information on the responsibilities of employers and workers, and what workplaces should do to control risks. Topics covered include how the coronavirus spreads, employers' duties, handling work refusals, hazard and risk assessment identification for COVID-19, and how to control the risk and apply the hierarchy of controls in the workplace.

Workplaces can download the guide on its own or bundle other industry and workplace-specific tip sheets, infographics, and posters to create a customized and comprehensive COVID-19 tool kit tailored to their industry or specific workplace needs.

The COVID-19 tool kit of health and safety resources can be found on the CCOHS website: www.ccohs.ca/products/publications/covid19-tool-kit/.

Ontario

Ontario Continues to Support Restaurants During COVID-19 Pandemic

The Ontario government is encouraging everyone to support local restaurants and the food services industry during COVID-19. Last week, the province introduced additional targeted public health measures in Toronto, Ottawa and Peel Region in consultation with the Chief Medical Officer of Health and other health experts to help slow the spread of the virus. Over the next 28 days, indoor food and drink service at restaurants, bars and other food and drink establishments in these regions will be prohibited, but they may continue to offer takeout, delivery and outdoor dining.



To provide relief for local restaurants and other businesses impacted by the new public health measures, Ontario announced \$300 million to help offset fixed costs, including property taxes, hydro and natural gas bills.

The government is also supporting small business through its Main Street Recovery Plan by:

- Committing to permanently allow licensed restaurants and bars to include alcohol with food as part of a takeout or delivery order before the existing regulation expires;
- Permanently allowing 24/7 deliveries to restaurants;
- Supporting the distribution of local food and food products by increasing the range of products sold at the Ontario Food Terminal;
- Ending outdated and duplicative rules so businesses can focus on their work;
- Modernizing regulations to allow businesses to innovate and meet the challenges of today;
- Providing mental health supports to business owners and employees who are struggling;
- Providing \$57 million with federal partners through the Digital Main Street program and creating new Digital Main Street squads to help small businesses grow online; and
- Launching a new portal to assist small businesses to quickly find the supports and information they need.

Wishing that you, your family and friends, continue to remain safe and healthy during these challenging times.

Yours truly,

MACDONALD & ASSOCIATES

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