



COVID-19: RELIEF RESOURCE FOR COMMERCIAL TENANTS AND LANDLORDS ACROSS CANADA

This document is intended as a resource for commercial tenants seeking relief from the business disruptions caused by this global pandemic, as well as for commercial landlords who may wish to direct their tenants to any of the relief options available through the government or other private institutions. The chart is current as of April 21, 2020, unless otherwise noted.

Jurisdiction	Relief Available	Currency (Last Updated)
Federal	<p><u>Reduction of Interest Rates</u></p> <p>The Governor of the Bank of Canada reduced the interest rate to 0.25% on March 27, 2020, resulting in a cumulative reduction of 1.5% since October 2018.</p> <p><u>Programs and Subsidies</u></p> <p>As part of a coordinated effort by federal agencies, the Office of the Superintendent of Financial Institutions announced an additional \$300 billion lending capacity of major banks, which comprises the following:</p> <ul style="list-style-type: none"> • a Business Credit Availability Program (“BCAP”), to provide \$40 billion of additional support in financing to the private sector through the Business Development Bank of Canada (“BDC”) and Export Development Canada (“EDC”). BCAP provides, amongst other things, the following programs: <ul style="list-style-type: none"> • Purchase Order financing to increase cash flow to pay suppliers; • Loan Guarantee for Small and Medium Enterprises, which comprises of the following: <p>EDC Loan Guarantee for Small and Medium-Sized Enterprises: EDC will provide guarantees to financial institutions to allow operating credit and cash flow term loans of up to \$6.25 million to existing small and medium-sized businesses. These loans will be 80% guaranteed by EDC, to be repaid within 1 year.</p> <p>BDC Co-Lending Program for Small and Medium Enterprises: Implementation of a new co-lending program which provides interest free loans for the first 12 months, with a 10 year repayment period, designed to support different business sizes, by offering loans of up to:</p> <p>(a) \$312,500 to businesses with revenue less than \$1</p> 	April 27, 2020



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	<p>million; (b) \$3.125 million for businesses with revenue between \$1 million and \$50 million; and (c) \$6.25 million for businesses with revenue in excess of \$50 million.</p> <ul style="list-style-type: none"> • The Canada Emergency Business Account (“CEBA”), allowing eligible financial institutions to provide interest free loans in the form of lines of credit of up to \$40,000 to businesses with total payroll in 2019 between \$20,000 to \$1.5 million and operating as of March 1, 2020. If the loan is repaid by December 31, 2022 25% (up to \$10,000) will be forgiven. If not repaid by December 31, 2022 the remaining balance will convert into a 3 year term loan at 5% interest. • The Canada Emergency Commercial Rent Assistance (“CECRA”) program will lower rent by 75% for eligible small businesses affected by COVID-19. The program will provide forgivable loans to qualifying commercial property owners to cover 50% of monthly rent payments for the months of April, May and June, 2020. The loans will be forgiven if the property owner enters into a rent forgiveness agreement with the tenant, including a term prohibiting eviction for those three months. The small business tenant is expected to cover 25% of the rent. Eligible small business tenants are those paying less than \$50,000 per month in rent, <u>and</u> who have either temporarily ceased operating or have experienced at least a 70% drop in their revenues compared to pre-COVID-19. More details are expected to be available by mid-May once terms are finalized. Further details about the program are available through CMHC. • The Canada Revenue Agency (“CRA”) has extended certain tax filing and payment dates including; allowing businesses until September 1, 2020, to pay income tax amounts that become owing on or after March 18, 2020 and before September 1, 2020. The payment extension also applies to individuals (which captures the June 15, 2020, instalment payment). The CRA will also be extending the tax filing deadline for certain individuals and businesses until June 1, 2020. The CRA will generally not contact small or medium businesses to initiate any post assessment GST/HST or income tax audits until further notice. • Businesses, including self-employed individuals, may defer payments of GST/HST and customs duties owing on their imports until June 30, 2020. • The Canada Emergency Wage Subsidy (“CEWS”), providing up to 75% of the amount of remuneration paid, up to a maximum benefit of \$847 per week. This subsidy will be in place from March 15, 2020 to June 6, 2020. Generally, businesses that suffer a drop in gross revenues of at least: 	



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	<p>(a) 15% from March 15, 2020 to April 11, 2020; (b) 30% from April 12, 2020 to May 9, 2020; and (c) 30% from May 10, 2020 to June 6, 2020 may access the subsidy. Eligibility for each claim period is determined by comparing revenues for (a) in March 2019, (b) in April 2019 and (c) in May 2019, or alternatively, compared to the average revenues for January and February 2020. In addition, eligible employers may also apply for a 100% refund for certain employer-paid contributions to employment insurance, the Canada Pension Plan, the Quebec Pension Plan and the Quebec Parental Insurance Plan. The Federal Government has launched the Canada Emergency Wage Subsidy Calculator to support employers preparing to apply for the CEWS.</p> <ul style="list-style-type: none"> • Organisations that do not qualify for CEWS may continue to qualify for the previously announced Temporary Wage Subsidy of 10% of remuneration paid from March 18, 2020 to June 19, 2020, up to a maximum subsidy of \$1,375 per employee and \$25,000 total per employer. This subsidy will allow eligible employers to reduce the amount of payroll deductions to be remitted to the CRA. • Canada Emergency Response Benefit provides \$2,000 every 4 weeks for up to 16 weeks for eligible workers who lose their income as a result of the COVID-19 pandemic. The Government of Canada has determined certain eligibility requirements, which must be met. • Providing \$287 million to support rural businesses and communities by providing access to capital through the Community Futures Network. • Investing \$250 million to assist early-stage companies through the Industrial Research Assistance Program, who are unable to access other COVID-19 business support. • Temporary changes to the Canada Summer jobs program. • Increased duration of the Work-Sharing program, from 38 weeks to 76 weeks, for workers who agree to reduce their normal working hours because of developments beyond the control of their employers. • \$306.8 million in funding to assist small to medium sized Indigenous businesses and Aboriginal Financial Institutions that offer financing to such businesses. • Various other financial institutions such as the Royal Bank of Canada, the Bank of Montreal, the Canadian Imperial Bank of Commerce and the Bank of Nova Scotia are providing flexible payment or relief options for businesses. Such institutions should be 	



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	<p>contacted directly to determine the relief provided.</p> <ul style="list-style-type: none"> Other financial institutions are offering relief to business clients on a case-by-case basis. Although a financial institution may not be listed in this section, clients should reach out directly to their financial institution to request relief for financial relief due to the effects of COVID19. <p><u>Industry Specific Relief</u></p> <ul style="list-style-type: none"> Agriculture, agri-food, aquaculture and fisheries sectors: Increased credit available to farmers and the agri-food sector through Farm Credit Canada. Cultural, heritage and sports sectors: Establishing the \$500 million COVID-19 Emergency Support Fund that will help address the financial needs of affected organisations so they can continue to supports artists and athletes. Air transportation sector: Waiving the ground lease rents from March 2020 to December 2020 for 21 airport authorities that pay rent to the federal government. Tourism sector: Defer payments on commercial leases and licenses of occupation without interest until September 1, 2020. Energy sector: Providing \$1.72 billion to the Alberta, Saskatchewan, British Columbia governments and Alberta Orphan Well Association to clean-up orphan and inactive oil and gas wells. 	
<p>British Columbia</p>	<p>The BC government has declared a COVID-19 public health emergency, extended until April 28, 2020. The City of Vancouver declared a state of local emergency.</p> <p>BC has implemented a number of restrictions to prevent the spread of COVID-19. As of April 21, 2020, these restrictions include:</p> <ul style="list-style-type: none"> No gatherings of more than 50 people. This does not apply to essential services, such as grocery stores. Closure of the following establishments: <ul style="list-style-type: none"> All personal services such as salons, spas, massage parlours and tattoo parlours; and Nightclubs and tasting rooms if they only provide snacks or appetizers and not meal services. Retail liquor stores and establishments where food and/or drinks are 	<p>April 21, 2020</p>



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	<p>prepared and served may stay open subject to the following:</p> <ul style="list-style-type: none"> • They may only provide take out or delivery service; • Customers may be on their premises only for the time that it takes them to pay and collect their purchase; • They must ensure that when there are people on their premises there is sufficient space available to enable them to maintain a distance of 2 metres from one another; and • They must not have more than 50 people present at one time on their premises. <ul style="list-style-type: none"> • Construction sites may stay open, but with no more than 50 people in the same space. • Licensees of long term care facilities and private hospitals, contractors and sub-contractors who provide staffing for facilities must restrict the movement of staff between facilities by ensuring that staff work in only one facility. • Any business or service that has not been ordered to close, and is also not identified on the essential service list, may stay open if it can adapt its services and workplace to the orders and recommendations of the province. <p>Given the foregoing, a number measures have been introduced on a provincial and municipal government level to assist businesses and individuals in these conditions, which include:</p> <ul style="list-style-type: none"> • The BC Utilities Commission issued a letter to all of its regulated public utilities (e.g. BC Hydro, FortisBC and ICBC) to stop any disconnections, for reasons other than safety, for a minimum of 90 days. • For small businesses that have been forced to close, FortisBC will issue bill credits to offset any charges to their account while they have been unable to continue operating their business as usual. Businesses that are still open, but facing a slowdown in revenue, will not receive bill credits but can also receive bill deferral for the same 90-day period. • BC Hydro announced the following: <ul style="list-style-type: none"> • Customers experiencing job loss, illness or lost wages due to COVID-19 can access grants up to \$600 to pay their hydro bills through the Customer Crisis Fund. • Customers can defer bill payments or arrange for payment 	



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	<p>plans with no penalty through the COVID-19 Customer Assistance Program.</p> <ul style="list-style-type: none"> • BC Hydro rates have been reduced by 1%, effective April 1, 2020. • Large businesses have the option of a three month deferment of their bills. • Small businesses forced to close as a result of COVID-19 will have their April to June 2020 bills forgiven. • Major industry partners, including pulp mills and mines, will be able to defer 50% of their bill for three months. <ul style="list-style-type: none"> • BC passed amendments to the <i>Employment Standards Act</i> creating an unpaid, job-protected, COVID-19 emergency leave retroactive to January 27, 2020 as well as a permanent legislative change mandating 3 unpaid, job-protected sick days per calendar year. • The BC Emergency Benefit for workers will provide a one-time \$1,000 payment to people who lost income because of COVID-19. • WorkSafeBC is postponing the reporting and payment deadlines for Q1 2020 to June 30, 2020 for employers who report and pay on a quarterly basis. Employers who report and pay on an annual basis may defer until March 2021. • Distilleries in BC are temporarily authorized to manufacture alcohol-based hand sanitizer. • Licensed restaurants are now temporarily allowed to deliver liquor products alongside the purchase of a meal. <p>Provincial Tax Relief</p> <ul style="list-style-type: none"> • The filing and payment deadlines for the following taxes have been deferred until September 30, 2020: <ul style="list-style-type: none"> • Employer Health Tax; • Provincial Sales Tax (including municipal and regional districts tax); • Carbon Tax; • Motor Fuel Tax; and • Tobacco Tax. 	



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	<ul style="list-style-type: none"> • The following tax changes announced in Budget 2020 are postponed until further notice: <ul style="list-style-type: none"> • Eliminating the PST exemption for carbonated beverages that contain sugar, natural sweeteners or artificial sweeteners; and • Expanded registration requirements for Canadian sellers of goods, along with Canadian and foreign sellers of software and telecommunication services. • BC further reduced the school property tax rate for commercial properties to achieve an average 25% reduction in the total property tax bill for most businesses, providing up to \$700 million in relief. This enhances the 50% reduction to the provincial school property tax rate that was originally announced for classes 4, 5, and 6 as part of BC's COVID-19 Action Plan. • BC postponed the date that late payment penalties apply for commercial properties in classes 4,5,6,7 and 8 to Oct. 1, 2020, to give businesses and landlords more time to pay their reduced property tax, without penalty. • A one-time enhancement to the climate action tax credit will be paid in July 2020 for moderate to low-income families. <p><u>City of Vancouver</u></p> <ul style="list-style-type: none"> • The City of Vancouver issued a 60-day grace period for property taxes. • The City of Vancouver launched Temporary Emergency Childcare for Essential Workers. <p><i>Rent Relief and/or Effect on Enforcement of Evictions</i></p> <ul style="list-style-type: none"> • Residential Tenancies: the province is introducing a temporary rent supplement paid directly to landlords on tenants' behalf, as well as halting evictions and freezing rents. • Commercial Tenancies: On April 16, 2020, Justin Trudeau announced the Government of Canada's intention to introduce the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses. See Federal section of this memo for more detail. <p><i>Private Institutions</i></p> <p>A number of private institutions have also introduced measures, related to or independent of government related aids to assist during the public health</p>	



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	<p>crisis. Such measures include:</p> <ul style="list-style-type: none"> Vancouver City Savings Credit Union and Prospera Credit Union – Members having financial difficulty due to COVID-19 will have access to a variety of programs and solutions designed to ease difficulties with loan payments and short-term cash flow. 	
<p>Alberta</p>	<p>The Alberta government has declared a COVID-19 public health emergency, with the City of Calgary and the City of Edmonton each respectively declaring a State of Local Emergency.</p> <p>The province has implemented a number of restrictions to prevent the spread of COVID-19. These restrictions include:</p> <ul style="list-style-type: none"> No gatherings with more than 15 people are allowed. People gathering in groups of fewer than 15 people should maintain a distance of 2 metres from one another. Only businesses that have been deemed or fall within the criteria of essential services are authorised to operate. Workplaces that are not otherwise restricted or ordered to close can have more than 15 workers on a work site as long as they follow all public health guidelines, including physical distancing measures. Albertans are prohibited from attending all non-essential retail businesses and accessing close contact personal services including personal services facilities, cosmetic enhancement services, wellness studios and clinic, non-emergency and non-critical health services; Non-essential retail businesses are limited to online shopping and curbside pick-up. Restaurants, cafes and bars are limited to take-out, delivery and drive-through services. Restaurants in a food-court may stay open for take-out only. Licensed facilities are permitted to deliver liquor. Not-for-profit community kitchens, soup kitchens and religious kitchens are exempt at this time, but risk mitigation strategies must be followed. The Alberta Government has also made changes to assist in enforcing the implemented restrictions. <p>Given the foregoing, a number of measures have been introduced on a provincial and municipal government level to assist businesses in these conditions, which include:</p>	<p>April 21, 2020</p>



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	<ul style="list-style-type: none"> • Residential, farm and small commercial customers can defer electricity and natural gas bill repayment until June 19, 2020. This program is available to Albertans who are experiencing financial hardship as a direct result of COVID-19. • Hotels and other lodging providers can delay paying the tourism levy until August 31, 2020, that are due on or after March 27, 2020. Such deferrals will not be subject to penalties or interest. Providers are still expected to file returns, as required, and collect the tourism levy from guests. • Small, medium and large private sector employers can defer Workers Compensation Board (“WCB”) payments until 2021. For small and medium businesses, the government will cover 50% of the 2020 premium when due in 2021. Large employers will have their 2020 WCB deferred until 2021. Employers who have already paid WCB premiums in 2020 are eligible for a rebate or credit. • Alberta corporate income tax balances and instalment payments due between March 18, 2020 and August 31, 2020 are deferred until August 31, 2020. Due dates for the filing of corporate income tax returns due after March 18, 2020 and before June 1, 2020 have been extended to June 1, 2020. • Education property tax will not be increased, reversing the 3.4% population and inflation increase added in Budget 2020. Collection of non-residential education property tax for businesses will be deferred for 6 months. • Economic relief measures for Alberta’s energy industry, including; funding the Alberta Energy Regulator levy, extensions for oil and gas tenures and the Orphan Well Association loan. • Full and part-time employees are now able to take 14 days of job-protected leave if they are required to self-isolate or care for a child or dependant adult that is required to self-isolate. • On March 30, 2020, a Ministerial Order was issued suspending various limitation periods from March 17, 2020 to June 1, 2020 for certain enactments, including the <i>Landlord’s Right on Bankruptcy Act</i>, RSA 2000, c L-5. This suspension also applies to any period of time within which any step must be taken in any proceeding or intended proceeding from March 17, 2020 to June 1, 2020, subject to the discretion of the court, tribunal or other decision-maker. The limitation period resumes on June 1, 2020 and the temporary suspension period is not counted. Please contact a lawyer at Miller Thomson to determine the impact of same, as applicable to you. • On April 4, 2020, the Government of Alberta announced a deferral of six months for timber dues to help forest companies continue 	



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	<p>operating and retain staff during this pandemic.</p> <ul style="list-style-type: none"> On April 10, 2020, the Government of Alberta announced an investment of \$5 million to support food banks and community organizations in their food supply efforts. This investment is in addition to the \$100 million promised to improve access to food for vulnerable Albertans. On April 14, 2020, the Government of Alberta announced that \$3 million will be provided to Caregivers Alberta to support them during the COVID-19 pandemic. <p><u>City of Calgary</u></p> <ul style="list-style-type: none"> The City of Calgary has renewed the State of Local Emergency a number of times. For individuals, the City of Calgary is allowing deferred payments for utility bills for 3 months with no penalties or interest for city water, waste and recycling customers. The Property Tax deadline has been extended from June 30, 2020 to September 30, 2020, without late payment penalties. The Tax Instalment Payment Plan (TIPP) filing fee has been suspended for 2020. Commencing April 1, 2020, businesses that have not paid their Business Improvement Area (BIA) tax have until June 30, 2020 to pay same penalty free. A penalty of 7% will be applied to BIA taxes outstanding as of July 1, 2020. <p><u>City of Edmonton</u></p> <ul style="list-style-type: none"> The City of Edmonton renewed the State of Local Emergency on April 16, 2020. The City of Edmonton is recommending to the Alberta Utility Commissions and utility partners for a deferral period to defer payments up to 90 days, from March 18 to June 18. No interest, penalties or service cut-offs will occur during this period. Please note, deferrals are not automatic. Contact your utility directly for more information. The City of Edmonton is delaying penalties to property tax payments for Edmontonians experiencing major financial difficulties due to the health emergency. Tax notices will be mailed in May and no late fees will be charged to tax payments made by August 31, 2020. Edmontonians who are able to pay their property taxes on schedule are encouraged to do so to help keep the City of Edmonton running 	



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	<p>during these challenging times.</p> <p><u>Métis Nation</u></p> <ul style="list-style-type: none"> On April 6, 2020, the Métis Nation of Alberta announced a COVID-19 support plan, committing \$1.2 million to be divided between each of its six regions. An Emergency Child Wellness Benefit Program will provide Métis families a maximum of \$500 per eligible child, to a maximum total payment of \$2,500 per household, over three months. The program will run from April through to June. An Emergency Rent Supplement Program will offer rental relief of \$1,000 per month for a total of three months for renters directly impacted by the pandemic. <p><i>Rent Relief and/or Effect on Enforcement of Evictions</i></p> <ul style="list-style-type: none"> Residential Tenancies: Effective as of April 1, 2020, until Alberta's State of Public Health Emergency is lifted, residential landlords must work with tenants to establish a payment plan for rent. Landlords cannot issue a termination notice or make an application to recover possession of a property for non-payment of rent, unless they can demonstrate an agreed payment plan was in place and the tenant failed to comply with the agreement (or, if there is no agreement in place, landlords must demonstrate they made reasonable efforts to enter a "meaningful" payment plan.) Late fees cannot be applied to late rent payments for the next three months. Commercial Tenancies: On April 16, 2020, Justin Trudeau announced the Government of Canada's intention to introduce the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses. See Federal section of this memo for more detail. <p><i>Private Institutions</i></p> <p>A number of private institutions have also introduced measures, cognate or independent of government related aids to assist during the public health crisis. Such measures include:</p> <ul style="list-style-type: none"> ATB - Personal banking customers can apply for a deferral on their ATB loans, lines of credit and mortgages for up to 6 months. Small business customers can apply for deferral on loans, lines of credit and access to additional working capital. Alberta Credit Unions – Credit union members will have access to a variety of programs and solutions designed to ease difficulties with loan payments and short-term cash flow 	



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Saskatchewan	<p>On March 18, 2020 the Government of Saskatchewan declared a provincial state of emergency. As of March 26, 2020, current public health orders in Saskatchewan include:</p> <ul style="list-style-type: none"> • Limiting the size of public and private gatherings to a maximum of 10 people in one room (exceptions are provided where two-metre distancing between people can be maintained). • All persons who have travelled internationally shall go into mandatory self-isolation for 14 days from the date of arrive back into Canada. • All persons who have been identified by a Medical Health Officer as a close contact of a person or persons with COVID-19 shall go into a mandatory self-isolation for 14 days from the date of last having been exposed to COVID-19. • A list of critical services and allowable business services has been created to inform the business community of which businesses can continue to operate in accordance with social distancing practices. All non “critical services” businesses have been ordered to stop providing face-to-face services to the public. <p>As a response to COVID-19, the following supports have been implemented in Saskatchewan:</p> <ul style="list-style-type: none"> • Amendments to The Saskatchewan Employment Act ensure employees can access unpaid public health emergency leave; removal of the requirement of 13 consecutive weeks of employment with an employer prior to accessing sick leave; and removal of the provision requiring a doctor’s note or certificate. • The Public Health Emergency Leave has been implemented for employees required to isolate themselves or care for someone during a public health emergency. Employees will be entitled to leave for the length of time they are ordered by their employer, government, their doctor or the chief medical health officer to remain away from work. The Public Health Emergency Leave is an unpaid leave, however, employees are entitled to be paid their regular wages if their employer authorizes them to work from home during the period of time as set out by the order of the chief medical health officer or government. Under the Public Health Emergency Act, employees do not have to have worked for an employer for any set time in order to take Public Health Emergency Leave. • Employers can issue layoffs as part of their response to a public emergency during an order of the chief medical health officer or an emergency declaration by the Government of Saskatchewan. • The Self-Isolation Support Program is targeted at Saskatchewan workers forced to isolate in order to curb the spread of COVID-19, 	April 21, 2020



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	<p>and who are not covered by recent federally announced employment insurance programs or other supports. Administered by the Minister of Finance, the program will provide \$450 per week, for a maximum of two weeks of \$900.</p> <ul style="list-style-type: none"> • A six-month student loan repayment moratorium has been put in place, mirroring a similar federal provision. • A worker may be entitled to compensation through the Saskatchewan Workers' Compensation Board should they contract COVID-19 as a direct result of their employment. • Businesses who are unable to remit their PST due to cash flow concerns will have a three-month relief from penalty and interest charges, and businesses that are unable to file their provincial tax return(s) by the due date may submit a request for relief from penalty and interest charges on the return(s) affected. Audit program and compliance activities have also been suspended to allow businesses time to focus on the health and safety of their customers and staff, reduce impacts to their business operations, and minimize the spread of the virus through reduced audit travel. • All Crown utilities will implement bill-deferral programs allowing zero-interest bill deferral for up to six months for Saskatchewan customers whose ability to make bill payments may be impacted by the COVID-19 restrictions. • The Saskatchewan Small Business Emergency Payment (the "SSBEP") is a \$50 million program to provide financial support to small and medium-sized businesses that have had to temporarily close or significantly curtail operations as a result of the COVID-19 pandemic. The SSBEP is a one-time grant based on 15 per cent of a business' monthly sales revenue, to a maximum of \$5,000. In order to qualify for this one time grant, a business must: <ul style="list-style-type: none"> ○ have been fully operational on February 29, 2020; ○ have ceased or curtailed operations as a result of the COVID-19 public health order; ○ have less than 500 employees; and ○ commit to reopen business operations following the cancellation of the COVID-19 public health order. • Emergency financial aid of up to \$1.5 million will be made available to help at-risk post-secondary students, both domestic and international, who are impacted by the COVID-19 pandemic. The amount of emergency funding will depend on each student's circumstances. Emergency bursaries will be available from April 1, 	



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	<p>2010 to September 30, 2020. Eligibility requirements and application details will be available to students through their post-secondary educational institution once details are finalized.</p> <ul style="list-style-type: none"> As of April 14, 2020, the Government of Saskatchewan implemented a series of relief measures for the provincial oil and gas sector. These include extending a series of filing and other deadlines, extending mineral rights scheduled to expire in 2020 by one year, and reducing the Oil and Gas Administration Levy by 50% this fiscal year and delaying the invoicing of the remaining balance until October 1, 2020. The Government of Saskatchewan also reached a draft agreement with the Government of Canada on the regulation of methane reductions in the upstream oil and gas industry, and has taken additional steps to reduce red tape and duplicated regulations for Saskatchewan service rigs operators by signing a Memorandum of Agreement (MOA) with the Canadian Association of Oilwell Drilling Contractors. The Government of Saskatchewan and Saskatchewan Association of Rural Municipalities (SARM) have introduced road ban exemptions for certain priority goods to allow agricultural products to be transported on some roads which would traditionally have spring road bans. The road ban exemptions are dependent upon weather and are updated and every Tuesday and Friday by 12:30 p.m. (CST) during the ban period. The order showing roads which this exemption currently applies to can be found here. <p><u>Cities of Regina and Saskatoon</u></p> <ul style="list-style-type: none"> The City of Regina has implemented the Utility Payment Deferral Program, which will enable residents and businesses to defer payments toward their water utility account for up to six months with no late payment charged or interest charges applied. The City of Regina is also suspending all payment collection activity on overdue utility accounts, and no water service will be shut off for residents with outstanding account balances or who are unable to pay. The City of Saskatoon has suspended both (i) utility disconnections due to arrears; and (ii) late payments charges on all utility accounts until September 30, 2020. Both the City of Regina and the City of Saskatoon will issue their tax notices in May 2020, however property owners will have until September 30, 2020 to pay their 2020 Property Tax before penalties are applied. <p><i>Rent Relief and/or Effect on Enforcement of Evictions</i></p> <ul style="list-style-type: none"> Residential Tenancies: As of March 26, 2020, the Office of Residential Tenancies will only be conducting eviction hearings for urgent situations where there is a potential risk to health or safety resulting from violence or damage to property. Hearings may also 	



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	<p>take place for situations where a tenant has been locked out by their landlord or where a landlord has been accused of not providing essential services such as power and water. Tenants who are unable to pay their rent during the state of emergency will be expected to pay their rent in full once the state of emergency is over.</p> <ul style="list-style-type: none"> Commercial Tenancies: On April 16, 2020, Justin Trudeau announced the Government of Canada's intention to introduce the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses. See Federal section of this memo for more detail. <p>Private Institutions</p> <p>A number of private institutions have also introduced measures, cognate or independent of government related aids to assist during the public health crisis. Such measures include:</p> <ul style="list-style-type: none"> Conexus Credit Unions, Affinity Credit Unions and Concentra Credit Unions – Credit union members will have access to a variety of programs and solutions designed to ease difficulties with loan payments and short-term cash flow. Such institutions should be contacted directly to determine the relief provided as such relief will be provided on a case-by-case basis. Various other financial institutions such as the Royal Bank of Canada, the Bank of Montreal, the Canadian Imperial Bank of Commerce and the Bank of Nova Scotia are providing flexible payment or relief options for businesses. Such institutions should be contacted directly to determine the relief provided. Farm Credit Canada is providing relief options including, but not limited to the following: <ul style="list-style-type: none"> deferral of principal and interest payments up to six months for existing loans; or deferral of principal payments up to 12 months; and access to an additional credit line up to \$500,000, secured by general security agreements or universal movable hypothec. 	
<p>Ontario</p>	<p>The Ontario government has enacted a Declaration of Emergency. As a result of this declaration, the following establishments are legally required to remain closed:</p> <ul style="list-style-type: none"> All facilities providing indoor recreational programs; All public libraries; 	<p>April 26, 2020</p>



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	<ul style="list-style-type: none"> • All licensed child care centres; • All private schools as defined in the <i>Education Act</i>; • All bars and restaurants, except to provide takeout food or delivery; • All theatres, both with respect to those that offer live performances as well as cinemas; and • Concert venues. <p>The emergency declaration has been extended to May 12, 2020.</p> <p>Additionally, a new emergency order was issued in Ontario as of March 28, 2020 prohibiting organized public events and social gatherings of more than five people.</p> <p>Furthermore, the Ontario Government ordered the mandatory closure of all non-essential workplaces. An updated list was released, mandating closures effective as of 11:59pm on April 4, 2020. The list of essential workplaces may be found here.</p> <p>On 23 March 2020, Mayor John Tory declared a state of Emergency in the City of Toronto.</p> <p>As a result of the foregoing, measures have been introduced to assist and provide economic support to businesses, including:</p> <ul style="list-style-type: none"> • Beginning on March 24, 2020, residential, farm and small business hydro customers will pay the off-peak hydro rate, regardless of what time of day the electricity is consumed. The Ontario government has indicated that this will remain in place for at least 45 days. • The Ontario government is deferring premium reporting and payments for all employers covered by WSIB's workplace insurance until August 31, 2020. The WSIB will also cease interest accrual on all outstanding premium payments, and will not charge penalties during the six-month period. All employers are automatically eligible for this financial relief. • The Ontario government has temporarily raised the Employer Health Tax (EHT) exemption from \$490,000 to \$1 million for 2020. • The Ontario government is also providing deferrals on certain provincially administered tax programs, including the Employer Health Tax, Tobacco Tax, Fuel Tax, Gas Tax and more. Beginning 1 April 2020, penalties and interest will not apply to Ontario businesses that miss any filing or remittance deadlines under these select taxes for five months, up until August 31, 2020. • The provincial government is proposing a Regional Opportunities 	



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	<p>Investment Tax Credit (a 10% refundable corporate income tax credit) that would be available to eligible businesses that construct, renovate or acquire eligible commercial and industrial buildings or other assets in eligible regions of the province.</p> <ul style="list-style-type: none"> Liquor sales licensees are permitted to sell beer, wine and spirits as part of a takeout or food delivery order until December 31, 2020, as long as certain requirements are met. The Ontario Legislature has passed the <i>Employment Standards Amendment Act (Infectious Disease Emergencies), 2020</i>, which provides job-protected leave to employees in isolation or quarantine due to COVID-19, or those who need to take time away from work to care for children or relatives. The Ontario Together Fund is geared towards helping businesses provide innovative solutions or retool their operations to manufacture essential medical supplies. The government of Ontario is deferring \$15 million in property taxes for people and businesses in Northern Ontario located outside of municipal boundaries. Taxpayers in unincorporated areas will have 90 extra days to pay each of the four 2020 Provincial Land Tax installments without incurring interest or penalty. <p><u>Cities of Toronto, Vaughan and Waterloo</u></p> <ul style="list-style-type: none"> The City of Toronto will be suspending all pending automated withdrawals for pre-authorized property tax and utility payments within the next 60 day period. The City is also providing a grace period for payments and penalties for 60 days beginning on March 16, 2020. The City of Vaughan has waived late penalty charges on interim property tax bills. The City of Waterloo is also waiving late payment charges on property taxes, water and wastewater utility bills, and other payments to the City for permits, licenses, rents and other amounts due in the months of April and May. Vaughan noise by-laws and weight restrictions have also been suspended. The City of Toronto has announced the expansion of the Digital Main Street program to help local businesses develop or expand their online services. The City of Toronto has launched the BusinessTO Support Centre to provide virtual, individualized support to Toronto businesses. It will also help businesses apply to various government support programs. 	



Jurisdiction	Relief Available	Currency (Last Updated)
	<p>Assessments</p> <ul style="list-style-type: none"> The Ontario government is postponing planned property tax reassessments for 2021. The Request for Reconsideration (RfR) deadline for the 2020 tax year for those property owners who disagree with the assessment of their property will be 16 days after the lifting of the Ontario Government's Declaration of Emergency. The Assessment Review Board has advised that all appeals are to be filed by the March 31, 2020 deadline. Since most appeals are filed electronically the Board does not anticipate that the system will be significantly impacted; however, in the event that a party is unable to meet that deadline, the Board will permit filing of an appeal within 15 calendar days after the Ontario government's emergency Order suspending limitation periods has been lifted. Any hearings scheduled by way of telephone conference or by written format before the Assessment Review Board will proceed. The June 30 remittance of education property tax is being deferred by 90 days in order to provide municipalities with the flexibility to provide property tax deferrals to businesses and residents. <p>City Planning and Building Inspections</p> <ul style="list-style-type: none"> There is currently limited review of planning applications received on or before March 16, 2020 in Toronto. The City of Toronto is applying discretion as to prioritizing certain applications and applicants should not necessarily expect prompt review of their recently submitted applications. The City of Vaughan has enacted temporary procedures for building permit submissions by either email or mail, courier or delivery, but has advised that there may be longer than normal processing times. The City of Waterloo has made permit applications for new homes available online, and permit applications for all other buildings may be emailed. Applications which were already submitted will be reviewed by examiners who are working from home, but the City has advised that mandated timelines for plan reviews will not apply at this time. Committee of Adjustment meetings have been cancelled in both the City of Toronto and City of Vaughan until at least the end of April. In Toronto, no new applications to the Committee of Adjustments are being received, while in Vaughan, Consent & Minor Variance Applications may still be submitted during the closure of the office. Appeals of Committee of Adjustment decisions in Toronto will be accepted electronically, although deadlines for submitting appeals 	



Jurisdiction	Relief Available	Currency (Last Updated)
	<p>are suspended, retroactive to March 16.</p> <ul style="list-style-type: none"> No new Building, Sign Permit and Zoning intake, review or issuance will take place in the City of Toronto. For occupied homes, inspection reports may be conducted by a qualified professional in lieu of an inspection by a City inspector. The City of Waterloo has advised that the planning division is closed for in-person visits, but information requests may be made via email to the staff contact listed on each zone change application. <p>Rent Relief and/or Effect on Enforcement of Evictions</p> <ul style="list-style-type: none"> Residential Tenancies: The Landlord and Tenant Board has suspended all hearings related to eviction applications, as well as the issuance of eviction orders, unless the matter is urgent. No hearings related to eviction applications are being scheduled at this time. Commercial Tenancies: The province is partnering with the federal government to provide \$241 million of relief through the Ontario-Canada Emergency Commercial Rent Assistance Program (OCECRA). Based on the information known to date, in order to receive the loan, property owners must reduce rental costs of small business tenants by 75% for April, May and June 2020, and must enter into a rent forgiveness agreement with their tenants. This program requires that the landlord forgo profit for the applicable three month period. More details are expected to be released in mid-May. <p>Private Institutions</p> <ul style="list-style-type: none"> Institutions including FirstOntario Credit Union, Libro Credit Union, and others are encouraging members to contact their branches to learn more about options which may be available to reduce financial difficulty during this time. Such institutions should be contacted directly to determine the relief provided as such relief will be provided on a case-by-case basis. 	
Quebec	<p>The Government of Québec has declared a public health emergency. The Province has since implemented a number of emergency measures, including restrictions on gatherings and the ordered shutdown of non-priority services and businesses.</p> <p>In order to mitigate the effects of certain of these measures on individuals and businesses, the Province has also adopted a number of relief measures, including:</p> <ul style="list-style-type: none"> The Fonds local d'investissement shall implement measures for flexibility for outstanding loans and guarantees by enacting a six-month moratorium for loans already guaranteed. Interest shall 	April 27, 2020



Jurisdiction	Relief Available	Currency (Last Updated)
	<p>continue to accrue over the course of the moratorium.</p> <ul style="list-style-type: none"> • Investissement Québec has created the Programme d'action concertée temporaire pour les entreprises (PACTE), a \$2.5 billion program for businesses with liquidity issues, as either a loan guarantee or a loan for a minimum of \$50,000. • The Fonds de solidarité of the Federation des travailleurs du Québec is offering a six-month deferral for the businesses in its portfolio on payment of both capital and interest. • The Financière agricole du Québec has adopted a number of relief measures including an up to six month deferral on loan payments and the date of assessment notices is being pushed back to July 1, 2020. • The Commission des normes, de l'équité, de la santé et de la sécurité du travail has pushed back the date for payment of fees to August 31, 2020 and until June 1, 2020 for the 2019 salaries declaration. • The Province has pushed back dates for certain fiscal obligations, namely: <ul style="list-style-type: none"> • Date for filing of personal income tax returns has been pushed to June 1, 2020. • Date for filing of income tax returns for trusts with a December 31, 2019 year end is May 1, 2020. • Payment of balance owing on the tax return for the 2019 taxation year is delayed to September 1, 2020. • Date for filing of income tax returns for partnerships is May 1, 2020. • Payment of instalment payment due June 15, 2020 is delayed to September 1, 2020. • Payment of contribution to the Québec Pension Plan, Québec Parental Insurance Plan, and the Régie d'assurance maladie du Québec is deferred to September 1, 2020. • Audits and collection activities are suspended. • Time limits for filing appeals before the Court of Quebec are suspended until the health emergency is lifted. • Measures were also taken regarding sales tax. GST/HST remittance relief for businesses was announced two weeks ago and similar measures were announced for QST. Monthly, quarterly, and annual filers can defer GST/HST 	



Jurisdiction	Relief Available	Currency (Last Updated)
	<p>and QST payments, including installment payments, that were otherwise due in March, April, or May to 30 June 2020. However, businesses are still required to file GST/HST and QST returns on time.</p> <ul style="list-style-type: none"> • Québec has announced a \$150,000,000 emergency assistance program for small and medium enterprises whose activities have been affected by the crisis. Eligible businesses will be able to benefit from a loan or loan guarantee of up to \$50,000. • Québec has further announced a Programme d'actions concertées pour le maintien en emploi, a program offering support for businesses experiencing slowdown caused by the pandemic, namely through salary subsidies and expense reimbursement for eligible applicants. <p>Judiciary</p> <ul style="list-style-type: none"> • The Chief Justice of Québec and the Minister of Justice, by way of a joint order, have suspended extinctive prescription of claims and terms for forfeiture in civil matters for the duration of the public health emergency • The joint order also suspends procedural periods in civil matters for the duration of the public health emergency, except in cases deemed urgent by the courts <p>Residential Tenants and Evictions</p> <p>Quebec has suspended the effect of any judgment authorising the repossession, eviction or expulsion of a residential tenant</p> <p>The Régie du logement – Québec’s rental board – has suspended all of its hearing, except for matters relating to the security and health of an individual</p> <p>Administrative entities</p> <p>Quebec has suspended delay actions relating to matters heard by most of its administrative tribunals, including the Administrative Labour Tribunal and the Administrative Tribunal of Québec. Note that the suspension does not apply to select labour law matters.</p> <p>Quebec has suspended delays to file applications to renew licenses, to pay costs or fees, to submit observations and to file applications for review of decisions of some administrative bodies, including the <i>Commission municipale du Québec</i> – Québec’s municipal commission - and the <i>Régie des alcools, des courses et des jeux</i> – Québec’s liquor board.</p> <p>Assessments and property tax</p> <ul style="list-style-type: none"> • The Province has not announced the postponement of the deadline to file applications for review of property tax assessments: <u>the deadline remains April 30, 2020</u> 	



Jurisdiction	Relief Available	Currency (Last Updated)
	<ul style="list-style-type: none"> Several cities have deferred payment of property tax, as detailed here. <p><u>City of Montreal</u></p> <ul style="list-style-type: none"> The City of Montreal has declared a state of emergency, and adopted a series of relief measures, including: <ul style="list-style-type: none"> Deferrals for the payment of property tax instalments. Suspensions of the activities of its municipal court and postponed hearings, except for some urgent procedures. Announcement of various financial relief measures to eligible small and medium sized businesses including \$40,000,000 fund to enhance the provincial emergency assistance program for small and medium enterprises for Montreal eligible businesses. <p><u>City of Quebec</u></p> <ul style="list-style-type: none"> The City of Québec has adopted a series of relief measures, including: <ul style="list-style-type: none"> Deferrals for the payment of property tax instalments. Suspensions of the activities of its municipal court and postponed hearings, except for urgent procedures. Announcement of various financial relief measures to eligible small and medium sized businesses including \$15,000,000 in loans and \$2,000,000 in subsidies. Specific measure have also been put in place regarding various workers, suppliers and restauration businesses. <p>Private Institutions</p> <p>A number of private institutions have also introduced measures, cognate or independent of government related aids to assist during the public health crisis. Such measures include:</p> <ul style="list-style-type: none"> Various other financial institutions such as the Royal Bank of Canada, Caisse populaire Desjardins and the Bank of Montreal are providing flexible payment or relief options for businesses. Such institutions should be contacted directly to determine the relief provided. Hydro-Québec is suspending fees for non-payment and will abstain from cutting power due to nonpayment of hydro bills. 	
Nova Scotia	The government of Nova Scotia declared a state of emergency as of March	April 21, 2020



Jurisdiction	Relief Available	Currency (Last Updated)
	<p>22, 2020. The state of emergency was extended until noon of May 3, 2020. As a result of this declaration:</p> <ul style="list-style-type: none"> • All entry points to Nova Scotia are being closely managed. • Provincial parks, beaches and tourist attractions are closed. • Any workplace or business that is not deemed essential (or not already required to be closed) can remain open as long as a two-metre (6 foot) distance can be maintained. • Restaurants are restricted to take-out and delivery orders only. Hotel restaurants can still provide room service and take-out, but their dining areas must close. • All drinking establishments, winery and distillery tasting rooms, and craft taprooms must close; private liquor stores can operate, and craft breweries, wineries, and distilleries can still sell their products from their storefronts. • All fitness establishments, like gyms, must close. • Personal services, like hair salons, barber shops, spas, nail salons, and body art establishments must close. • Fines for both individuals and businesses may be imposed for failing to practice social distancing and self-isolation. • Social gatherings of more than five people are prohibited. <p>As a result of the foregoing, measures have been introduced to assist and provide economic support to businesses, including:</p> <ul style="list-style-type: none"> • Payments for all government loans, including those under the Farm Loan Board and Housing Nova Scotia will be deferred until June 30th. • The Worker Emergency Bridge Fund is available to help those who are self-employed or have been laid off, but do not qualify for Employment Insurance. This program will provide a one time, \$1,000 payment to bridge the loss of employment and access to the federal Canada Emergency Response Benefit. • Payment for small business renewal fees will be deferred until June 30. • Small businesses that do business with the government will be paid within five days instead of the standard 30 days. • The Small Business Loan Guarantee Program, administered 	



Jurisdiction	Relief Available	Currency (Last Updated)
	<p>through 16 provincial credit unions, will defer principal and interest payments until June 30, 2020. The Small Business Loan Guarantee Program continues to provide access to credit for eligible businesses up to \$500,000.</p> <ul style="list-style-type: none"> As of March 30th, restaurants may include alcohol with take-out and delivery orders, with certain restrictions. Through the Small Business Impact Grant, eligible small businesses will receive a grant of 15% of their sales revenue (from either April 2019 or February 2020), up to a maximum of \$5,000 which may be used for necessary purposes. Changes have been made to the Small Business Loan Guarantee Program, which is administered through credit unions, including deferral of principal and interest payments until June 30, 2020. <p><i>Rent Relief and/or Effect on Enforcement of Evictions</i></p> <ul style="list-style-type: none"> Residential Tenancies: The government of Nova Scotia announced that no residential tenant may be evicted for the next three months due to the fact that their income has been impacted by COVID-19. Commercial Tenancies: Commercial landlords are encouraged to defer rent payments for 3 months, spreading the deferred rent amount over the rest of the lease term. The government of Nova Scotia has initiated the COVID-19 Small Business Rental Deferral Support Program which will indemnify eligible landlords for losses suffered as a result of granting a rent deferral to certain businesses impacted by Health Protection Act Orders. In order to be eligible, the rent deferral agreement must have been in place by April 1st, and landlords must have registered by April 3, 2020. Landlords may not change locks or seize property of businesses which cannot pay rent, if the business closure was directly due to COVID-19 public health orders. 	
<p>New Brunswick</p>	<p>The provincial government of New Brunswick has declared a state of emergency in the province as of March 19, 2020. As a result of this declaration:</p> <ul style="list-style-type: none"> All businesses in retail sales will stop admitting patrons, except for grocery stores, pharmacies, repair garages, post offices, financial and lending institutions, retailers of fuel, hardware, automotive parts and office supplies, convenience stores, animal and fish feed providers, and corporate and agency stores of NB Liquor and Cannabis NB. All businesses required to stop admitting patrons are permitted to sell online or over the phone and to arrange delivery or pick-up of purchases. All restaurants are reduced to take-out and delivery service only. 	<p>April 21, 2020</p>



Jurisdiction	Relief Available	Currency (Last Updated)
	<p>Bars and lounges are closed.</p> <ul style="list-style-type: none"> • Owners and operators of all other premises at which people may gather in large numbers will take all reasonable steps to prevent gatherings of more than 10 people. <p>As a result of the foregoing, measures have been introduced to assist and provide economic support to businesses, including:</p> <ul style="list-style-type: none"> • Small business owners impacted by the COVID-19 pandemic can apply for working capital loans up to \$100,000 through the NB Small Business Emergency Working Capital Program. • As an immediate measure, and on a case-by-case basis – the Government of New Brunswick will defer loan and interest repayments for up to six months on existing provincial loans. • Though business property taxes must be paid by May 31, late penalties will be reviewed on a case-by-case basis to see if the penalty can be waived due to undue financial challenges, such as having to close a business due to COVID-19. • WorkSafeNB has announced assessment premiums related to employer payrolls for March, April and May will be deferred for three months without interest charges. • Amendments have been made to the <i>Employment Standards Act</i> (New Brunswick) to protect workers from being fired for staying home if they're self-isolating or if they have to care for a sick family member during the state of emergency. <p><i>Rent Relief and/or Effect on Enforcement of Evictions</i></p> <ul style="list-style-type: none"> • Residential Tenancies: The right of landlords under provincial residential tenancies legislation to require tenants to vacate for non-payment of rent has been suspended until May 31, 2020. • Commercial Tenancies: The New Brunswick Emergency Declaration provides that no commercial landlord shall give any commercial tenant any notice to quit, re-enter or re-possess demised premises, or exercise any right of distress, until May 31, 2020 for non-payment of rent which became due after March 19th. 	

