



COVID-19 – Relief Measures

Summary of Government Support for Retirement Homes

Practical information to get the latest updates



This document is a summary of **potential government support options available to retirement homes operating in Ontario**, announced by the federal and provincial government in response to the COVID-19 crisis.

We have excluded options which are not applicable to retirement homes¹. Each program may have further eligibility criteria than what is listed in this document.

The purpose of this document is to **provide practical information for businesses** about how to access different government programs and measures. The latest updates can be accessed through our [webpage](#). The content in this document was updated as of Monday, April 20, 0800 EST.



Deloitte's COVID Concierge can help you navigate Canadian Federal and Provincial Government support programs and inform your decisions about managing your business' liquidity. **The COVID Concierge can assist you with²:**

- **Identifying support programs** (Government or otherwise) that likely match your business' circumstances
- **Modelling the potential impact** of those programs on your business' liquidity and cash flow
- **Supporting you to decide which programs to apply for** and assist you with the application process (where able)
- **Provide suggestions** for you to consider on other tactics that might help your business shift from response to recovery



Contact the COVID Concierge by email covidconcierge@deloitte.ca; please identify yourself as a RHRA licensed retirement home

¹ Programs excluded as not applicable to retirement homes are listed in Appendix A.

² Subject to necessary risk & independence protocols and restrictions.



Federal Government Announcements

Business Credit Availability Program (BCAP)

Additional Federal Measures



Business Credit Availability Program (BCAP)

Measure	Availability	Summary	Who is eligible	How to apply	Website
<p>New BCAP guarantee program (new operating credit and cash flow term loans)</p>	<p>Announced: March 13, 2020, and new details on March 27, 2020</p> <p>Available now: Yes (delays in implementation to be considered)</p>	<p>Through the EDC Business Credit Availability Program (BCAP) Guarantee, EDC will provide a guarantee (a form of backstop) for 80% your loan with your financial institution, giving your financial institution the assurance to give you access to credit. By guaranteeing your loan, EDC is effectively making your application less risky for banks.</p> <p>This guarantee is a streamlined version of EDC's existing guarantee program. Note that eligible companies could obtain up to 12.5 million by applying to both the EDC BCAP Guarantee and the BDC co-lending programs.</p> <p>The terms below (and additional terms) can be explained by your financial institution:</p> <ul style="list-style-type: none"> You deal only with your financial institution Fixed guarantee fee of 1.8% on the loan amount, in addition to the applicable interest rate Six-month fee payment deferral The terms of this guarantee allow you to finance cash expenses such as payroll 	<p>All Canadian businesses requesting additional liquidity as a result of the COVID-19 pandemic.</p> <p>To qualify for a BCAP guarantee, you must:</p> <ul style="list-style-type: none"> Apply for an operating line of credit or one-year term loan equal to or less than \$6.25 million CAD with your financial institution. Qualify through your financial institution's normal due diligence and underwriting process. 	<p>Existing and new EDC clients:</p> <ul style="list-style-type: none"> Contact your financial institution to discuss your options. Going through your financial institution can save you time on paperwork and help you assess your options better and faster. Complete a short online intake application form prior to credit submission, to provide EDC with high-level company information. Your financial institution will then conduct its underwriting and due diligence processes, which include verifying the transaction meets the parameters of the BCAP Guarantee program. If you qualify, your financial institution will provide you access to the credit amount for which you have been approved. 	<p>https://www.canada.ca/en/departement-finance/program-s/financial-sector-policy/business-credit-availability-program.html</p>
<p>New BCAP interest-free small loans</p>	<p>Announced: March 27, 2020</p> <p>Available now: Yes</p>	<p>To ensure that small businesses have access to the capital they need to see them through the current challenges, the Government of Canada is announcing the launch of the new Canada Emergency Business Account (CEBA), which will be implemented by eligible financial institutions in cooperation with Export Development Canada (EDC).</p> <p>This \$25 billion program will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs such as payroll, rent, insurance, and utilities during a period where their revenues have been temporarily reduced, due to the economic impacts of the COVID-19 virus.</p>	<p>Small businesses and not-for-profits organization. To qualify, these organizations will need to demonstrate they paid between \$20,000 to \$1.5 million in total payroll in 2019. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25% (up to \$10,000). If the amount is not repaid by December 31, 2020 the remaining balance is converted into a 3 year loan at 5%.</p>	<ul style="list-style-type: none"> This program is now available at various financial institutions and credit unions. 	<p>https://www.canada.ca/en/departement-finance/program-s/financial-sector-policy/business-credit-availability-program.html</p>

Measure	Availability	Summary	Who is eligible	How to apply	Website
<p>Fee and payment deferrals</p>	<p>Announced: March 13, 2020</p> <p>Available now: Yes</p>	<p>If you are an existing client of EDC’s Export Guarantee Program or EDC’s Trade Expansion Loan Program, you are eligible for a six-month fee and payment deferral.</p> <p>If you are not an existing EDC customer, but qualify under the Business Credit Availability Program (BCAP) Guarantee, you are also eligible for a six-month payment and fees deferral once you access the financing through BCAP.</p>	<p>All Canadian businesses.</p>	<p>New clients: Contact your financial institution to find out how the BCAP Guarantee can help you. Going through your financial institution can save you time on paperwork and help you assess your options better and faster. For new clients, EDC will update existing guarantee documentation to incorporate the deferral of fees and payments conditions.</p> <p>Existing EDC clients: If you are currently supported by an EDC guarantee, the deferral of fees and payments will be automatically applied. If you have been charged EDC guarantee fees after March 23, 2020, please connect with your financial institution account manager.</p>	<p>N/A</p>

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New BCAP Co-Lending program (new cash flow term loans)	<p>Announced: March 27, 2020</p> <p>Available now: Yes (delays in implementation to be considered)</p>	Through a new Co-Lending Program, BDC, together with financial institutions, will co-lend term loans to small and medium-sized businesses for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts up to \$6.25 million, 80% of which would be provided by BDC and the remaining 20% by a financial institution.	<p>All Canadian businesses.</p> <p>The program is designed in three segments to target support to different business sizes.</p> <ol style="list-style-type: none"> Loans of up to \$312,500 to businesses with revenues of less than \$1 million. Up to \$3.125 million for businesses with revenues between \$1 million and \$50 million. Up to \$6.25 million for businesses with revenues in excess of \$50 million. <p>Loans would be interest-only for the first 12 months, with a 10-year repayment period.</p>	Details will be made available by the federal government in the days to come. Until then, businesses should contact their primary financial institution for more information.	https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html
Updated BCAP working capital financing	<p>Announced: March 18, 2020</p> <p>Available now: Yes</p>	<p>BDC announced measures as part of the Business Credit Availability Program to provide relief for Canadian entrepreneurs. BDC will:</p> <ul style="list-style-type: none"> Provide working capital loans of up to \$2 million with flexible terms and payment postponements for up to six months for qualifying businesses. Offer reduced rates on new eligible loans. 	All Canadian businesses.	<p>New clients: Businesses seeking support through BCAP should first contact their primary financial institutions for an assessment of their situation. Financial institutions will refer to BDC or EDC their existing clients whose needs extend beyond what is available through the private sector alone.</p> <p>Existing BDC clients: Existing BDC clients should reach out to their account manager for additional information.</p>	https://www.bdc.ca/en/about/mediaroom/news_releases/pages/bdc-announces-additional-measures-provide-relief-canadian-entrepreneurs.aspx
Fee and payment deferrals	<p>Announced: March 18, 2020</p> <p>Available now: Yes</p>	<p>If you are an existing client of BDC with a total loan commitment of \$1 million or less, BDC will provide postponement of payments for up to six months, free of charge.</p> <p>If you are not an existing BDC customer, but qualify under the Business Credit Availability Program (BCAP), BDC will provide working capital loans of up to \$2 million with flexible terms and payment postponements for up to six months.</p>	All Canadian businesses.	<p>New clients: Contact your financial institution to find out how BDC can help you. Going through your financial institution can save you time on paperwork and help you assess your options better and faster.</p> <p>Existing BDC clients: Existing BDC clients should reach out to their account manager for additional information.</p>	https://www.bdc.ca/en/about/mediaroom/news_releases/pages/bdc-announces-additional-measures-provide-relief-canadian-entrepreneurs.aspx



Additional Federal Measures

Federal Measures



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<p style="text-align: center;">Canada Emergency Wage Subsidy (CEWS)</p>	<p>Announced: March 27, 2020</p> <p>Available now: No (application through CRA online portal expected to open mid-April)</p>	<p>Summary: The federal government is introducing a new wage subsidy to help employers keep Canadians in their jobs.</p> <p>Details: The Canada Emergency Wage Subsidy for employers is a three-month measure designed to prevent further job losses and encourage employers to re-hire workers previously laid off employees as a result of COVID-19. Administration will be by the Canada Revenue Agency (CRA).</p> <p>The subsidy is available to employers that see a drop of at least 30% (15% for March 2020) of their revenue. The subsidy amount for a given employee is based on eligible remuneration paid between March 15, 2020 and June 6, 2020, and will be on the lesser of:</p> <ul style="list-style-type: none"> the first \$58,700 earned, up to \$847 per week, Or, 75% of pre-crisis remuneration. <p>Employers are expected to make their best effort to maintain employee wages at pre-crisis levels.</p> <p>Refund for certain payroll contributions to employees on leave with pay In addition to the CEWS a new 100% refund for certain employer-paid contributions to Employment Insurance and the Canada Pension Plan. This refund covers 100% of employer-paid contributions for eligible employees for each week throughout which those employees are on leave with pay and for which the employer is eligible to claim for the CEWS for those employees. Employers are to apply for the refund when applying for CEWS.</p>	<p>Eligible employers include:</p> <ul style="list-style-type: none"> Individuals, taxable corporations and partnerships consisting of eligible employees as well as non-profit organizations and registered charities. There are no limitations related to the size of the employer. Public institutions are not eligible. Employers who can attest to at least a 30% drop in gross revenue (15% for March 2020) specific to the eligible periods. This would generally be determined by a change in monthly revenues for March, April or May when compared with the same month in 2019 or to the average revenues of January and February 2020. An eligible employer satisfying the revenue reduction criterion for its first month will be deemed to satisfy the test for the subsequent claiming period as indicated in Figure 1 on the right. <p>Eligible Employees:</p> <ul style="list-style-type: none"> Employed in Canada. Eligibility for the CEWS of an employee's remuneration is available to employees other than those who have been without remuneration for 14 or more consecutive days in the eligibility period, i.e., from March 15 to April 11, from April 12 to May 9, or from May 10 to June 6. <p>If the 10% temporary wage subsidy (TWS) is received, any benefit from the TWS reduces the amount available to be claimed under the CEWS for the same period. If Employees are receiving EI benefits under the Work-Sharing Program (WSP), amounts received through WSP reduce the benefit that the employer receives under CEWS.</p> <p>TWS is introduced in the next slide</p>	<p>Eligible employers will be able to apply for the CEWS and refund of certain payroll contributions through the Canada Revenue Agency's My Business Account portal. More details about the application process will be made available by the federal government shortly.</p>	<p>https://www.canada.ca/en/department-finance/economic-response-plan/wage-subsidy.html</p>															
	<table border="1"> <thead> <tr> <th>Figure 1</th> <th>Claiming Period</th> <th>Required reduction in revenue</th> <th>Reference period for eligibility</th> </tr> </thead> <tbody> <tr> <td>Period 1</td> <td>March 15 – April 11</td> <td>15%</td> <td>March 2020 over: <ul style="list-style-type: none"> March 2019 or Average of January and February 2020 </td> </tr> <tr> <td>Period 2</td> <td>April 12 – May 9</td> <td>30%</td> <td>April 2020 over: <ul style="list-style-type: none"> April 2019 or Average of January and February 2020 </td> </tr> <tr> <td>Period 3</td> <td>May 10 – June 6</td> <td>30%</td> <td>May 2020 over: <ul style="list-style-type: none"> May 2019 or Average of January and February 2020 </td> </tr> </tbody> </table>					Figure 1	Claiming Period	Required reduction in revenue	Reference period for eligibility	Period 1	March 15 – April 11	15%	March 2020 over: <ul style="list-style-type: none"> March 2019 or Average of January and February 2020 	Period 2	April 12 – May 9	30%	April 2020 over: <ul style="list-style-type: none"> April 2019 or Average of January and February 2020 	Period 3	May 10 – June 6	30%
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Federal Measures



Measure	Availability	Summary	Who is eligible	How to apply	Website
<p>Temporary 10% Wage Subsidy (TWS)</p>	<p>Announced: March 18, 2020</p> <p>Available now: Yes</p>	<p>The 10% Temporary Wage Subsidy for Employers is a three-month measure that will allow eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency (CRA).</p> <p>The subsidy is equal to 10% of the remuneration you pay from March 18, 2020 to June 19, 2020, up to \$1,375 for each eligible employee to a maximum of \$25,000 total per employer.</p> <p>Note: Associated CCPCs will not be required to share the maximum subsidy of \$25,000 per employer.</p> <p>If you are an eligible employer, but choose not to reduce your payroll remittances during the year, you can still calculate the 10% Temporary Wage Subsidy for Employers on remuneration paid from March 18, 2020 to June 19, 2020. At the end of the year, the CRA will pay the amount to you or transfer it to your next year's remittance.</p>	<p>You are an eligible employer if you:</p> <ul style="list-style-type: none"> • are a(n): <ul style="list-style-type: none"> • individual (excluding trusts), • partnership, • non-profit organization, • registered charity, or • Canadian-controlled private corporation (including a cooperative corporation); • have an existing business number and payroll program account with the CRA on March 18, 2020; and • pay salary, wages, bonuses, or other remuneration to an eligible employee. <p>An eligible employee is an individual who is employed in Canada.</p> <p>Partnerships are only eligible for the subsidy if their members consist exclusively of individuals (excluding trusts), registered charities, other partnerships eligible for the subsidy, or eligible Canadian-controlled private corporations (CCPCs).</p> <p>CCPCs are only eligible for the subsidy if they have a business limit for their last taxation year that ended before March 18, 2020, greater than nil (determined without reference to the passive income business limit reduction). For more information on whether your CCPC would have a business limit, see Small Business Deduction in the T2 Corporation Income Tax Guide.</p>	<p>You do not need to apply for the subsidy.</p> <p>You will continue deducting income tax, Canada Pension Plan (CPP) contributions, and Employment Insurance (EI) premiums from salary, wages, bonuses, or other remuneration paid to your employees, as you currently do.</p> <p>The subsidy is calculated when you remit these amounts to the CRA.</p> <p>Once you have calculated your subsidy, you can reduce your current payroll remittance of federal, provincial, or territorial income tax that you send to the CRA by the amount of the subsidy.</p> <p>You cannot reduce your remittance of CPP contributions or EI premiums. You must continue remitting the CPP contributions and EI premiums that you deducted from your employees, as well as your share of CPP contributions and EI premiums, to the CRA.</p> <p>If the income taxes you deduct are not sufficient to offset the value of the subsidy in a specific period, you can reduce future payroll remittances to benefit from the subsidy. This includes reducing remittances that may fall outside of the application period for the wage subsidy (after June 19, 2020).</p>	<p>https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html</p>

Federal Measures



Measure	Availability	Summary
<p>Federal regional development agencies to defer payments</p>	<p>Announced: March 18, 2020</p> <p>Available now: Yes</p>	<p>Summary: Federal regional development agencies will apply a deferral of three months on all incentive-related repayments due to the government, as of April 1, 2020.</p> <p>Details: The Government of Canada has announced that all regional development agencies will apply a deferral of three months on all payments due to the government, as of April 1, 2020. This moratorium will defer payments and related interest charges.</p> <p>Program account managers will work with current funding recipients to formalize these deferrals into an amended repayment.</p>
<p>CRA extends income tax payments for Canadian businesses</p>	<p>Announced: March 18, 2020</p> <p>Available now: Yes</p>	<p>Summary: The Canada Revenue Agency (CRA) confirmed that businesses may defer, until September 1, 2020, the payment of any income tax amounts that become owing on March 18th and before September 1, 2020.</p> <p>Details: All businesses may defer, until September 1, 2020, the payment of any income tax amounts that become owing on or after March 18, 2020 and before September 1, 2020. This relief would apply to tax balances due as well as instalments under Part I of the Income Tax Act, with no interest or penalties accumulating on these amounts during this period.</p> <p>Deferral of Sales Tax Remittance and Customs Duty Payments until June</p> <ul style="list-style-type: none"> • Businesses, including self-employed individuals, are allowed to defer until June 30, 2020 the remittance of payments of the GST/HST, as well as customs duty owing on their imports. • Any GST/HST payment that becomes payable from March 27 until the end of May can be deferred until June 30, 2020. For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May. • These amounts were normally due to be submitted to the Canada Revenue Agency and the Canada Border Services Agency as early as the end of March 2020. • There is no need to apply for the deferral, and there will be no penalty or interest for payments made prior to June 30, 2020.

Federal Measures



Measure	Availability	Summary	Who is eligible	How to apply	Website
Work-Sharing Program	<p>Announced: Existing program. Some special measures were announced after March 11, 2020</p> <p>Available now: Yes (delays in implementation to be considered)</p>	<p>The Work-Sharing program helps avoid employee layoffs when there is a temporary reduction in the normal level of business activity that is beyond the control of the employer. The measure provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week. The program is consent-based. Employees on a Work-Sharing agreement must agree to a reduced schedule of work and to share the available work over a specified period of time.</p> <p>The government introduced temporary special measures below:</p> <ul style="list-style-type: none"> New temporary special measures were announced to the existing Work-Sharing Program as to extend the agreements by an additional 38 weeks (for a total of 76 weeks), Waiving the mandatory waiting period between agreements and to ease requirements for the program. Reduction of the previous requirements for a Recovery Plan to a single line of text in the application form Reduction of the requirement and expansion for the eligibility to employers affected by accepting business who have been in business for only 1 year rather than 2 years, and eliminate the burden of having to provide sales/production figures at the same time, and Expansion for the eligibility for staff who are essential to recovery, Government Business Enterprises (GBEs) and non-for-profit organization employers. 	<p>Applicant employers are eligible if they are experiencing a downturn in business activity¹ related to the global outbreak of COVID-19. Among other criteria, employers must :</p> <ul style="list-style-type: none"> be a year-round business in Canada for at least one year; be a private business, a publicly held company or a not-for-profit organization; have at least two employees in the Work-Sharing unit; <p>As part of the special temporary measures, government business enterprises (public corporations) experiencing a shortage of work due to a reduction of business activity and/or a reduction in revenue levels due to COVID-19 are eligible.</p> <p>Employees are eligible to be covered by Work-Sharing agreements if:</p> <ul style="list-style-type: none"> they are year-round, permanent, full-time or part-time employees needed to carry out the day-to-day functions of the business ("core employees"); they are eligible to receive EI benefits; and they agree to reduce their normal working hours by the same percentage (on a unit-per-unit basis) and to share the available work. <p>As part of the special temporary measures, employees considered essential to the recovery and viability of the business are now eligible to participate in the Work-Sharing Program.</p> <p>¹ This program defines business activity by production - i.e. if there is a reduction in the amount of work to be done, which could be products or services</p>	<p>For new agreements, employers should file registration documents by email with Service Canada.</p> <p>For Ontario businesses, the Service Canada email address is Ontario Email: ESDC.ON.WS-TP.ON.EDSC@servicecanada.gc.ca</p> <p>The following documents must be submitted:</p> <ul style="list-style-type: none"> Applications for a Work-Sharing Agreement form (EMP5100) Attachment A: Work-Sharing Unit form (EMP5101) <p>Applicants should submit their application <u>now at least 10 calendar days</u> before the requested start date of the agreement.</p> <p>Service Canada has also created an enquiry unit for clients affected by COVID-19 that are seeking information related to the Work-Sharing Program. Enquiries can be sent to EDSC.DGOP.TP.REP-RES.WS.POB.ESDC@servicecanada.gc.ca for specific Work-Sharing information or to request general information about the Program.</p>	<p>https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#Employers</p> <p>https://www.canada.ca/en/employment-social-development/services/work-sharing/guide-applicant.html</p>

Federal Measures



Announcement	Availability	Summary	Who is eligible	How to apply	Website
<p>Canada Emergency Commercial Rent Assistance (CECRA)</p>	<p>Announced: April 16, 2020</p> <p>Available now: Not yet available</p>	<ul style="list-style-type: none"> This program will seek to provide loans and/or forgivable loans to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June. Implementation of the program will require a partnership with provincial and territorial governments who are responsible for property owner-tenant relationships. 	<p>Details have not yet been provided by the federal government.</p>	<p>Details have not yet been provided by the federal government.</p>	<p>https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses</p>



Ontario



Announcement	Details	Eligibility	How to apply	Website	Additional comments
<p>Long Term Care</p>	<p>The Province is increasing quality and access at long-term care homes with initiatives including:</p> <ul style="list-style-type: none"> • \$243 million for surge capacity in the long-term care sector, as well as funding for 24/7 screening, more staffing to support infection control, and supplies and equipment to help tackle the COVID-19 outbreak; • Approximately \$80 million to improve and maintain the quality of care and overall resident experience in long-term care homes, as well as continued funding to increase long-term care capacity and access for residents; and • Approximately \$23 million for a minor capital program that will support the ongoing repair of homes and allow operators to maintain safe and modern facilities for their residents. • The government is also working with province-wide organizations including Ontario Community Support Association (OCSA) and Older Adults Centres' Association of Ontario (OACAO) to identify and mobilize potential volunteer supports and expand the use of innovative technologies in the community to address social isolation and support daily living assistance. 	<p>Full details have not yet been provided by the provincial government.</p> <p>Specific eligibility require are outlined in the COVID-19 Retirement Homes Support Program (RHSP) which is described on the next page.</p>	<p>Full details have not yet been provided by the provincial government.</p> <p>Specific instructions on application for the COVID-19 Retirement Homes Support Program (RHSP) is described on the next page.</p>	<p>https://news.ontario.ca/opo/en/2020/03/ontario-protecting-seniors-during-the-covid-19-outbreak.html</p> <p>https://news.ontario.ca/mltc/en/2020/03/ontario-taking-further-action-through-emergency-measures-to-support-long-term-care-homes-during-covi.html</p>	<p>This \$10 million delivery coordination program for seniors living at home is in addition to the \$20 million over two years the province has invested to protect seniors in retirement homes through increased infection control and active screening procedures and \$243 million for long-term care homes to support 24/7 screening, additional staffing, enhanced cleaning and sanitation, and additional surge capacity.</p>



Measure	Availability	Summary	Who is eligible	How to apply	Website
<p align="center">COVID-19 Retirement Homes Support Program (RHSP)</p>	<p>Announced: March 30, 2020</p> <p>Available now: Yes</p>	<p>Summary: The Ontario Retirement Communities Association (ORCA) has established a payment delivery system to provide equal access to the COVID-19 Retirement Homes Support Program (RHSP) for all licensed retirement homes in Ontario -- both ORCA members and non-members.</p> <p>The RHSP consists of \$10 million in 2019-20 and an additional \$10 million for the 2020-21 fiscal year in immediate funding to the retirement homes sector to help them protect residents and staff from the spread of COVID-19.</p> <p>Details: The emergency funds will be allocated to all licensed homes as follows:</p> <ul style="list-style-type: none"> • 25 percent of the total funding to be distributed equally to all retirement homes to cover fixed costs that will be incurred, regardless of the size of the home, to protect residents in through increased infection control and active screening procedures; and, • 75 percent of the total funding to be distributed to retirement homes based on the number of suites to cover variable costs such as staffing and PPE. 	<p>This funding will provide all licensed retirement homes with immediate relief from extraordinary operational costs related to the rapid response to prevent and contain the spread of COVID-19.</p> <p>Eligible expenses include costs related to:</p> <ul style="list-style-type: none"> • Active screening, including staffing expenses to provide 24/7 screening to ensure staff and visitors are not ill when entering the building, and screening of residents on an ongoing basis to support early containment of any new infections. • Cleaning for infection control, including additional cleaning staff and supplies beyond typical levels. • Personal Protective Equipment (PPE), including face masks, gowns and gloves. • Additional staffing as required for prevention and containment activities, and to replace front-line workers who are sick or self-isolating. • Other expenses that support infection control and prevention and active screening measures that are based on clinical evidence, advice by a physician or other regulated health practitioners with expertise in infection control. <p>Reporting requirements ORCA is required to report to the Ministry for Seniors and Accessibility (MSAA) on the use of the RHSP funding. In order to facilitate the collection of reporting data, ORCA has created a reporting template required to be completed by recipient retirement homes:</p> <ul style="list-style-type: none"> • Installment #1 reporting deadline – August 31, 2020 • Installment #2 reporting deadline – December 31, 2020 	<p>All licensed retirement homes can now access their allocation of the emergency funding directly through ORCA.</p> <p>Prior to the distribution of any allocated emergency funding, ORCA requires that all recipients provide a signed attestation form - which affirms your home’s commitment to providing accurate reporting data according to the schedule established by the Ministry for Seniors and Accessibility (MSAA).</p> <p>Completed and signed attestation form should be sent to funding@orcaretirement.com.</p> <p>Once ORCA has received your signed attestation form, ORCA will distribute the allocated emergency funds to each home, or corporate office. The emergency funding will be delivered in two installments, with the initial installment to flow through ORCA to all licensed homes in the coming weeks. The second installment will be distributed in late April/early May. For homes that belong to a larger chain or corporation, emergency funds will be delivered centrally to the corporate office.</p> <p>Questions related to the RHSP, please contact ORCA: funding@orcaretirement.com.</p>	<p>https://mailhi.mp/orcaretirement/covid-19-rhsp-orca</p>



Measure	Availability	Summary	Who is eligible	How to apply	Website
<p>Temporary increase in Employer Health Tax (EHT) exemption</p>	<p>Announced: March 25, 2020</p> <p>Available now: Yes</p>	<p>Summary: This relief measure involves increasing the EHT exemption from \$490,000 to \$1 million for 2020. This represents a tax savings totaling approximately \$355 million for approximately 57,000 employers.</p> <p>Details: Employer Health Tax (EHT) is a payroll tax on remuneration paid to employees and former employees. The Ontario government has temporarily increased the EHT exemption for 2020 from \$490,000 to \$1 million due to the COVID-19 crisis, i.e. the EHT is exempted from the first \$1 million remuneration paid to employees and former employees. The exemption will return to the previous amount, \$490,000, on January 1, 2021. The government has also announced a five-month relief period for Ontario businesses that are unable to file or remit their provincial taxes on time due to the special circumstances caused by the COVID-19 crisis.</p>	<p>To be able to claim the tax exemption, employers must be eligible employers as defined under the EHT Act.</p> <p>Eligible employers generally include:</p> <ul style="list-style-type: none"> • Private-sector employers • Organizations that receive financial assistance from any level of government but are not under the control of government <p>Employers may be corporations, individuals, partnerships, or trusts.</p> <p>Employers, including associated groups of employers, with total Ontario remuneration over \$5 million are not eligible for the increase exemption, just as they are not eligible for the exemption currently.</p>	<p>The annual return form is not changing. Only the amount for the exemption claimed will change.</p> <ul style="list-style-type: none"> • If you have already filed a final or special return for 2020, the Ministry of Finance will be reviewing all 2020 EHT returns that have already been filed and correcting the returns for the new exemption level. • If you have not paid any EHT yet for 2020 and you will not owe any EHT for the year because of the new exemption amount (and you are not an associated employer), you do not need to file an EHT return for 2020. • If your business no longer needs to file an EHT return as a result of the increased exemption amount, you do not need to contact or notify the Ministry of Finance. • If your business is still required to file an EHT return for 2020, you can also benefit from the five-month relief period. 	<p>https://www.fin.gov.on.ca/en/bulletin/s/eh/eh-exemption-2020.html</p>
<p>Deferral of Workplace Safety and Insurance Board (WSIB) payments</p>	<p>Announced: March 25, 2020</p> <p>Available now: Yes</p>	<p>Summary: Employers can defer payments to WSIB for up to six months.</p> <p>Details: All employers covered by the WSIB's workplace insurance are automatically eligible for the financial relief package. Schedule 1 employers with premiums owed to the WSIB will be allowed to defer reporting and payments until August 31, 2020. The deferral will also apply to Schedule 2 businesses that pay WSIB for the cost related to their workplace injury and illness claims.</p> <p>In addition, no interest will be accrued on outstanding premium payments and no penalties will be charged during this six-month deferral period.</p>	<p>Businesses that report and pay monthly, quarterly, or annually based on their insurable earnings are eligible for this deferral.</p>	<p>All employers covered by the WSIB's workplace insurance are automatically eligible. Employers do not need to apply to receive the financial relief.</p>	<p>https://www.wsib.ca/en/financialrelief</p>



Measure	Availability	Summary	Who is eligible	How to apply	Website
Electricity rate reduction	<p>Announced: March 24, 2020</p> <p>Available now: Yes</p>	<p>Summary: All Ontario electricity rates will be moving to off-peak pricing rates immediately for the next 45 days (i.e. from March 24, 2020 to May 8, 2020), saving customers 50% compared to on-peak rates. This measure represents an expenditure by the provincial government of approximately \$162 million, and on average will result in savings of \$150 for small businesses.</p> <p>Details: For the 45-day period, the Government of Ontario is suspending time-of-use electricity rates, holding electricity prices to the off-peak rate of 10.1 cents/kWh. This rate is available all day, seven days a week, to all time-of-use customers. By switching to a fixed off-peak rate, time-of-use customers will see rate reductions of over 50% compared to on-peak rates.</p> <p>The Ontario Energy Board is also extending the winter ban on electricity disconnections for residential and low-volume small business customers from April 30, 2020, to July 31, 2020.</p>	The rate reduction is applicable to homes, small businesses, and farming operations.	The reduced rate will apply automatically.	https://www.oeb.ca/rates-and-your-bill/electricity-rates
Deferral of provincially administered taxes	<p>Announced: March 25, 2020</p> <p>Available now: Yes</p>	<p>Summary: A five-month interest- and penalty-free period has been introduced with respect to payments for the majority of provincially administered taxes for Ontario businesses unable to file or remit select provincial taxes on time due to COVID-19-related circumstances. This relief measure is estimated to be worth \$6 billion for Ontario businesses.</p> <p>Details: Tax-filing and remittance deadlines will remain the same. However, beginning April 1, 2020, penalties and interest will not apply to Ontario businesses that miss any filing or remittance deadlines under select provincial taxes. This will continue for a period of five months.</p> <p>Provincial taxes included in the relief period include:</p> <ul style="list-style-type: none"> - Employer Health Tax - Fuel Tax - Beer, Wine & Spirits Tax - Insurance Premium Tax - Race Tracks Tax - Retail Sales Tax on Insurance Contracts and Benefits Plans - Tobacco Tax - Gas Tax - Mining Tax - International Fuel Tax Agreement <p>The relief period does not include business accounts with outstanding taxes, or interest or penalties owing from previous periods. Existing debt from before the relief period will continue to accrue interest.</p> <p>The government is also temporarily suspending audit interactions with most businesses for the month of April 2020.</p>	Ontario businesses that currently remit the above provincial taxes.	Relief is automatic. If a business is unable to file its return or remittance during the relief period, it does not need to contact or notify the Ministry of Finance. Penalties and interest will be waived automatically for all late returns or remittances by Ontario businesses during the relief period.	https://www.ontario.ca/page/covid-19-support-businesses



Measure	Availability	Summary	Who is eligible	How to apply	Website
<p align="center">New regional opportunities investment tax credit</p>	<p>Announced: March 25, 2020</p> <p>Available now: Yes</p>	<p>Summary: A 10% refundable corporate income tax credit will be available to eligible businesses that construct, renovate, or acquire qualifying commercial and industrial buildings in designated regions of the province.</p> <p>Details: Qualifying investments would be eligible expenditures for capital property included in Class 1 and Class 6 for the purposes of calculating capital cost allowance under CRA rules. Qualifying investments would include expenditures for constructing, renovating, or acquiring eligible commercial and industrial buildings and other assets.</p> <p>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.</p>	<p>A Canadian-controlled private corporation that makes qualifying investments that become available for use on or after March 25, 2020, in specified regions of Ontario would be eligible for the tax credit.</p> <p>Areas of the province where investments would be eligible are:</p> <ul style="list-style-type: none"> • City of Kawartha Lakes • County of Bruce • County of Elgin together with the City of St. Thomas • County of Essex together with the City of Windsor and Township of Pelee • County of Frontenac together with the City of Kingston • County of Grey • County of Haliburton • County of Hastings together with the City of Belleville and City of Quinte West • County of Huron • County of Lambton • County of Lanark together with the Town of Smiths Falls • County of Lennox and Addington • County of Middlesex together with the City of London • County of Northumberland • County of Oxford • County of Perth together with the City of Stratford and the Town of St. Marys • County of Peterborough together with the City of Peterborough • County of Prince Edward • County of Renfrew together with the City of Pembroke • District of Algoma • District of Cochrane • District of Kenora • District of Manitoulin • District of Muskoka • District of Nipissing • District of Parry Sound • District of Rainy River • District of Sudbury together with the City of Greater Sudbury • District of Thunder Bay • District of Timiskaming • Municipality of Chatham-Kent • United Counties of Leeds and Grenville together with the City of Brockville, the Town of Gananoque, and the Town of Prescott • United Counties of Prescott and Russell • United Counties of Stormont, Dundas and Glengarry together with the City of Cornwall 	<p>This investment tax credit will be available to Canadian-controlled private corporations when the corporate tax return is filed for the taxation year that the qualifying investment was made.</p>	<p>https://budget.ontario.ca/2020/marc-hupdate/announcement-3</p>

Appendix A - Programs Not Applicable to Retirement Homes

Announcements/Measures	Website
Federal Government of Canada	
Partnerships with Canadian Industry for Health Supplies	https://pm.gc.ca/en/news/backgrounders/2020/03/31/partnerships-canadian-industry-fight-covid-19-pandemic
Insured Mortgage Purchase Program (IMPP)	https://www.cmhc-schl.gc.ca/en/finance-and-investing/insured-mortgage-purchase-program
Lowering the Domestic Stability Buffer (OSFI)	N/A
Cutting the interest rate (Bank of Canada)	N/A
Farmers and Agri-Food Businesses (Farm Credit Canada)	N/A
Expansion of the Canada Summer Jobs Program	https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs/temporary-flexibility.html
Indigenous Community Support Fund	https://www.sac-isc.gc.ca/eng/1585189335380/1585189357198
Provincial Government of Ontario	
Enhanced Funding for Charities and Not-For-Profits	https://budget.ontario.ca/2020/marchupdate/action-plan.html
Education Property Tax Deferrals	https://budget.ontario.ca/2020/marchupdate/action-plan.html
Additional Funding to Emergency Management and Civil Protection Act	https://news.ontario.ca/opo/en/2020/03/ontario-protecting-seniors-during-the-covid-19-outbreak.html



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