

## Questions & Answers from March 17, 2020 calls with industry stakeholders

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<https://www.tiaontario.ca/cpages/subscribe>

You can also access all information or resources that we are posting in reference to COVID-19 on the homepage of our website.

You can connect with the TIAO team by calling our toll-free number at: **1-888-436-6441**

You can email us with your thoughts, ideas, examples of hardship at:  
[feedback@tiaontario.ca](mailto:feedback@tiaontario.ca)

The following is a digest of the questions asked in each of the conference calls hosted by TIAO on March 17 with industry stakeholders. We've done our best to find the answers you need, provided links where we can, and commit to taking your concerns forward in our discussions with government officials.  
Thank you for participating today. We look forward to speaking with you again soon.

### Employment Insurance

Is there any plan to help seasonal resorts with new hires who won't currently qualify for E.I. under the current regulations?

- **Please visit the Employment Insurance website for up-to-date information.**
- <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

Will EI be extended for employees that were laid off in the winter-time and are scheduled to return to work in the spring

- **Please visit the Employment Insurance website for up-to-date information.**
- <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

We don't work during the winter, we are strictly a sprint to fall fishing/hunting lodge. How do we make money? We have no way of getting EI

- **Please see the new measures announced as part of the Employment Insurance program.**
- <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

What if we are not eligible for E.I.?

- **Please see the new measures announced as part of the Employment Insurance program.**
- <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

What about self-employed people who don't take a paycheck per say and aren't eligible for EI?

- **Please see the new measures announced as part of the Employment Insurance program.**
- <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

Has the 2 week waiting period for EI been waived for worker lay offs?

- **Please see the new measures announced as part of the Employment Insurance program.**
- <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

A concern is that staff may need to be laid off, but have limited eligibility for EI because they have worked few hours this year. Any news on EI changes?

- **Please see the new measures announced as part of the Employment Insurance program.**
- <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

### **Sick Pay**

Sick pay for business owners?

- **Please see the new measures announced as part of the Employment Insurance program.**
- <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

### **Border Crossings**

Is there any sign of setting up testing stations at the border? Nothing else matters if we die trying to keep our business open.

- **Not at this time.**

There is a 14-day isolation for Americans entering Canada?

- **All people entering Canada are now being asked to self-isolate for 14 days.**

Is there any information on if the border will remain open for tourists and providers coming from the U.S?

- **On March 18, 2020 the Prime Minister announced that all non-essential travel, including travel for recreation and tourism, would be halted between the US and Canada.**
- **For more information, please check here:**  
<https://travel.gc.ca/travelling/advisories>

### **Income Replacement**

Income replacement for receptive tour operators. 100% of our income comes from tour groups from abroad.

- **New programs are being announced. Please check the federal government websites for up-to-date information.**
- <https://www.bdc.ca/en/articles-tools/entrepreneur-toolkit/templates-business-guides/pages/business-continuity-guide-templates-entrepreneurs.aspx>
- <https://www.bdc.ca/en/pages/special-support.aspx>

Has any consideration being given to their loss of income for tour guides as many of them act as independent contractors. They are asking questions?

- **Many changes are being made to the Employment Insurance program. Please check this website for the most up-to-date information.**
- <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

How do self-proprietors deal with loss of income?

- **Many changes are being made to the Employment Insurance program. Please check this website for the most up-to-date information.**
- <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

This is peak tourism time for the maple industry - any news on compensation of the maple industry specifically?

- **At this time, that is unknown**

What is the income replacement for owner operator for Hotel?

- **At this time, that is unknown**

What kind of monetary assistance will the outfitters receive?

- **At this time, that is unknown**

On membership fees to non-profit organizations who rely on membership fees to provide information to the Government and members? Members unable to pay? Is there any sense of support for Sector Organizations that serve the industry being impacted?

- **We have included this in our discussions with the government.**
- **The Canadian Society of Association Executives is lobbying on this at the federal level.**

### **Mass Gatherings**

If the ban of 50+ people continues into the summer, are there any details if it is limited to indoor gatherings? Outdoor gatherings? (ie: company picnics?)

- **Check with your local public health authority**

Where can we find information, adherence to safety regulations, etc., on hosting outdoor events during the current circumstance?

- **Check with your local public health authority**

### **Financial Assistance**

I understand that there will be a fiscal statement announced on March 25 in lieu of a full budget. Do we know when the full budget will be released?

- **At this time, that is unknown**

Might there actually be financial assistance for last years earnings etc, if we miss a high percentage of our season in 2020?

- **At this time we do not know**

Will BDC and Royal Bank be lowering interest on existing loans; even if we have a locked in rate for 5-7 years ?

- **For information on your bank's interest rates and actions in relation to this crisis, please visit your bank's website.**
- **[www.tdcanadatrust.com](http://www.tdcanadatrust.com)**

Any govt rules making it mandatory to return cabin deposits for seasonal fishing camp due to COVID-19 (ie cancelling for virus fear or closing border)?

- **Not that we know of**

Can you advocate to have hydro payments put on hold?

- **Yes, we can**

When is FedDev funding support going to be ready? The website says "We are taking action" but when I called yesterday there are no new programs launched

- **FedDev suggests that you connect with your project coordinator or call them directly.**
- **<http://www.feddevontario.gc.ca/eic/site/723.nsf/eng/home>**
- **<https://www.ic.gc.ca/eic/site/icgc.nsf/eng/07677.html>**

How are the gov't funding bodies (grants etc.) dealing with events that were planned but now cancelled and who have already committed to certain expenses.

- **We suggest that individual businesses who have received grants for upcoming events or events that were cancelled reach out to their granting program coordinator directly.**

What kind the financial help the travel industry will be receiving?

- **It is unknown at this time.**

### **Insurance**

What is TIAO doing regarding the insurance agencies ? This is not considered part of business interruption.

Insurance companies do not cover business interruption due to COVID-19. What can gov't do in this regard?

- **We have included this in our discussions with government.**

### **Access to Data**

Will the results of last week's survey, and next week's, be accessible?

- **Yes – you will be able to find a link to the results on the TIAO website – [www.tiaoontario.ca](http://www.tiaoontario.ca)**

Will we be talking about conducting another universal survey?

- **Yes, the next survey is being released on March 18 and will be open until 8am on March 23**

How do we access the survey that will be coming out?

- **It will be available on TIAO's website, in our newsletter, on our social media channels, and through our industry partners' platforms.**

### **Tax Relief**

Will there be consideration for property taxes?

lower interest rates on existing rates?

- **We have recommended tax relief in our communications to government.**
- **The federal Ministry of Finance has announced an extension to individual tax filing to June 1, and will allow taxpayers to defer payment of any income tax amounts that become owing on or after March 18, 2020 and before September 2020.**

### **Seasonal Hiring**

We are a seasonal business, and hired some new employees for the upcoming season. Can we get support for those new employees if we are unable to provide work for them?

- **Not sure, but we will look into this.**

Is any consideration being given to migrant workers being allowed into Canada.

- **Not that we know of.**

Any concern w/ obtaining temporary resident work visa at time we cross from US into Canada May 1st to run our NW Ontario tourism resort & motel?

- **At this time, border crossing decisions are being made every day. Keep an eye on the media for new announcements. As we get more clarity on this, we will post answers.**

Will seasonal businesses be taken into consideration? Our season does not start until mid-May. The effect will not be known for this next survey.

- **It will depend on the impact that COVID-19 has had on your business.**

### **State of Emergency Information**

We are seasonal and will fall into the over 50 people gathering situation, there is a restaurant and retail component, how does that factor?

- **In the current State of Emergency in the province, all restaurants are being asked to close unless they provide take away or delivery service.**

What is the recommendation for golf courses, as far as opening the course?

- **None at this time.**

Is the provincial government recommending tourism operators close?

- **Tour operators have not been specifically mentioned.**

If such a recommendation is issued, how will it be communicated to tourism operators?

- **Likely a statement from the government through the appropriate Minister. TIAO will also share that information as soon as we know it.**

I would like to know who we should look to for direction regarding a decision to temporarily suspend overnight rental program.

- **Look to your local public health officials.**

Can the government review jurisdictions with low covid-19 case counts and remove orders accordingly? We have three cases and no new cases today! Niagara Falls.

- **Government is taking direction based on recommendations from the public health authorities.**

What signal should Seasonal Operators such as Cruises look for to suggest we can open? Is it a plateauing on new infections, lifting the state of emergency?

- **There has been a delay in the start of the cruise season to July 1<sup>st</sup> for vessels with more than 500 people (including crew).**

What is the forecast of this crisis, by mid May, June 1<sup>st</sup>, June 30<sup>th</sup>. etc..

- **Unknown at this time.**

With the closures to restaurants how does this affect accommodations that have restaurants?

- **Accommodations were not included in the closure recommendations.**
- **Restaurants in accommodation facilities will need to follow the State of Emergency protocol.**

Do you have a sense of whether businesses will be compensated now that there's a state of emergency. What about businesses forced to close before today?

- **We wait to hear about compensation or financial assistance programs.**

### **Event Cancellations/Reservation Refunds**

Guests are concerned about cancellations and wanting refunds.

- **As a business owner, you will need to determine how to manage this.**

With Rendez Vous 2020 being cancelled will we be getting a refund?

- **RVC has announced that they will work through the process of refunds for those registered and will follow up with next steps and details next week.**

- **As sellers and buyers are in the process of making meeting requests on MyRVC, they will look as to how we can help facilitate communication between buyers and sellers, and offer virtual appointments.**
- **For more information, please visit:**  
<https://www.rendezvouscanada.ca/event-info/event-updates/>

We are organizing a conference during the third week of April and face a \$90,000 penalty from the hotel if we cancel.

- **We will communicate this concern to the hotel associations.**

Please advise the industry what the gov't & TIAO may be doing re sport show owners (including Toronto) concerning fact that they will not refund operators fees.

- **We will look into this.**

What about loss of investment for those of us that annually attend Trade/Marketing Shows that have been paid for but have now been cancelled. No refunds!

Will the programs be revised in the fall as most of us will have a better understanding of actual damages?

- **Government officials have indicated that the situation and reaction to it will be fluid and may change over the course of time, depending on developments.**

### **Debt Relief/Mortgage Relief**

What happens to our mortgage payments in short term and long term in given situation?

- **The federal Ministry of Finance has announced that they are providing increased flexibility to lenders to defer mortgage payments on homeowner government-insured mortgage loans to borrowers who may be experiencing financial difficulties related to the outbreak. Insurers will permit lenders to allow payment deferral beginning immediately.**

### **Communications**

Do you have to be a member of TIAO to sign up for the newsletter?

- **No – the newsletter is available to everyone in the industry.**

Communication is king in these interesting times. It would be great if we all reached out to our stakeholders recommending that they sign up for the TIAO news.

- **That's a great idea!**

What additional information/support/webinars twill TIAO be providing to help the industry/businesses navigate the crisis?

- **We will continue to host weekly conference calls with the industry. For those of you who were on the calls this week, we will be using new technology next week to ensure easier participation and less background noise.**

Will you provide links which we can add to industry site and to help our industry receive more information?

- **Please feel free to direct your members to the home page of the TIAO website. All information related to COVID-19 will be linked here and will be free to access for all (no membership needed).**

### **Marketing Post Crisis**

And direction from Destination Canada & Destination Ontario related to strategic marketing post Covid-19?

- **This has not been announced yet.**

Who should tourism operators such as overnight accommodations look to for direction like shutdowns ect?

- **Please follow the directions of your local public health authority.**

Is there planning underway to strategically emerge from this in the critical summer months with aggressive tourism investment/support for operators?

- **We will share more information on this as it becomes available.**

### **TIAO Recommendations**

Would we be able to see the recommendations sent to TIAC about stimulus?

- **Our point form notes are available on our website and social media channels.**

Any feedback from TIAC or federal government yet?

- **The federal government made some announcements on March 18, 2020. You can find a link to these announcements here:**  
**<https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19.html>**

Is there any sense from the ministry when the next stimulus package geared to business may be announced ?

- **Some information came out on March 18, 2020.**
- **TIAO will keep you updated on new information as it becomes available.**