



SUMMARY FROM APRIL 1st BARRHAVEN BUSINESS VIDEO CONFERENCE

Dear BBIA Members,

Thank you to all businesses who joined us for our first weekly call on Wednesday. I have compiled the following summary in response to the questions and concerns raised during our discussion. We hope you will all join us next week. Please use the following link to participate:

Topic: BBIA Open Call for businesses- Week 2
Time: Apr 8, 2020 at 10:00 AM
Join Zoom Meeting- <https://zoom.us/j/230700290>
Meeting ID: 230 700 290

SUMMARY OF RESOURCES AND INFORMATION FROM WEEK 1 DISCUSSION

1. **Webinar: Your COVID-19 Employment questions answered**

With the spread of COVID-19 and the partial, temporary and full closures of many businesses, we know that small business owners have questions about how to deal with their employees. Join Stephen Wolpert and Marc Kitay, partners at award-winning employment law boutique Whitten & Lublin for a session to answer questions like:

- Am I allowed to lay my staff off during this emergency?
- What are the consequences of doing so?
- What if I can't afford to rehire them when the emergency ends?
- Are my employees eligible for employment insurance or wage subsidies?
- If I am the owner but I am on payroll, am I eligible?
- What steps can I take to protect myself from claims by my employees?

April 6th, 2020: 2:00pm - 3:30pm.

Register here: <https://bit.ly/2QZApIX>

2. **Temporary Wage Subsidy (75%) Program**

Details are being finalized. Once done, a dedicated webpage will give all program details and also provide a FAQ. We will circulate it as soon as it becomes available.

The Canada Emergency Wage Subsidy would apply at a rate of 75 per cent of the first \$58,700 normally earned by employees – representing a benefit of up to \$847 per week. The program would be in place for a 12-week period, from March 15 to June 6, 2020.

- Eligible employers who suffer a drop in gross revenues of at least 30 per cent in March, April or May, when compared to the same month in 2019, would be able to access the subsidy.
- Eligible employers would include employers of all sizes and across all sectors of the economy, with the exception of public sector entities.
 - An eligible employer's entitlement to this wage subsidy will be based entirely on the salary or wages actually paid to employees. All employers would be expected to at least make best efforts to top up salaries to 100% of the maximum wages covered.

3. **Canada Emergency Response Benefit**

We invite you to please visit www.Canada.ca/coronavirus-cerb which has a very good FAQ.



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The Canada Emergency Response Benefit is available to those who stop working for reasons related to COVID-19 or are eligible for Employment Insurance regular or sickness benefits.

Examples of stopping to work could include but are not limited to:

- You have been let go from your job or your hours have been reduced to zero;
- You are in quarantine or sick due to COVID-19;
- You are away from work to take care of others because they are in quarantine, sick due to COVID-19; and/or
- You are away from work to take care of children or other dependents whose care facility is closed due to COVID-19.

Employees cannot quit their job voluntarily.

Employers who are self-employed also qualify. You will need to provide your personal contact information, your Social Insurance Number and confirm that you meet the eligibility requirements. You may be asked to provide additional documentation to verify your eligibility at a future date.

4. Canada Emergency Business Account: (\$40,000 interest-free loans)

The program provides interest-free \$40,000 loans to small businesses and not-for-profits. Repaying the loan before December 2022 will result in loan forgiveness of 25% (up to \$10,000). The security/guarantee for this loan will be provided by the Government of Canada. To obtain this loan and answer any questions on this, please visit YOUR bank where you have your business account.

5. City of Ottawa COVID-19 Property Tax Relief

The City is offering a [Property Tax Hardship Deferral Program](#) for City of Ottawa residential property owners and small business property owners (assessed property value of up to \$7.5 M) that have been financially affected as a result of the COVID-19 pandemic. The program will extend the interim property tax and final property tax deadlines of March 19, 2020 and June 18, 2020 to Friday, October 30, 2020.

The City has no legal authority to enforce that commercial landlords pass the deferral measures to tenants. However, property owners with tenants who do not pass on the deferral will be deemed ineligible and all taxes, penalties and interest will be payable immediately.

6. Commercial and Business Insurance

To help navigate this challenging time, Gowling WLG has compiled a webinar designed to give clarity on a range of complex contracting issues arising as a result of the COVID-19 crisis. Here, they offer some professional advice:

<https://gowlingwlg.com/en/insights-resources/on-demand-webinars/2020/contracts-and-force-majeure-covid19/>

Topics include:

- Force Majeure clauses and the state of Canadian law
- Basic Force Majeure principles and concepts as they apply to COVID-19
- Action to take
- What to do if your contract does not address the current circumstances

Remember, you are not alone and we can all work together to get through this. Please contact us at any time, with any question, concern or idea. If you would like to be put in touch with your business neighbours during this time of social distancing, we can connect you. Please, reach out.



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Sincerely,
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