

City of Orillia
Economic Recovery Task Force
Consultation Overview and Preliminary Action Plan
May 6, 2020

Prepared on Behalf of the Economic Recovery Task Force:

Core Team:

- Councillor Ted Emond, Chair
- Ron Shulman, Mayor's appointee
- Ted Markle, Mayor's appointee
- Laura Thompson, City of Orillia Business Development and Communications
- Dan Landry, City of Orillia Business Development and Communications

Full Task Force (inclusive of Core Team):

- Michael Ladouceur, City of Orillia Business Development and Communications
- Wendy Timpano, Orillia Area CDC
- Allan Lafontaine, Orillia District Chamber of Commerce
- Nathan Brown, Orillia District Chamber of Commerce
- Lisa Thomson-Roop, Downtown Orillia Management Board
- Kris Puhvel, Orillia and Lake Country Tourism
- Councillor David Campbell

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Executive Summary

The Core Team of the Economic Recovery Task Force (ERTF) was formed on March 30, 2020, as appointed by the Emergency Management Committee with Councillor Ted Emond as Chair. The ERTF membership evolved as of April 8, 2020 to include representatives of Orillia and Area business organizations.

The mandate of ERTF is to support Orillia and Area during and post the COVID-19 economic recession by increasing business and non-profit organizations' capacity to survive the short-term economic impact, recover as restriction are phased out and return to prosperity after the crisis has ended.

The ERTF leveraged the knowledge and expertise of McGill University economist, and Associate Professor of the Max Bell School of Public Policy, Christopher T. S. Ragan. Professor Ragan contends that this recession is not a typical recession since it is caused not by a weakness in the economy, but by the negative intervention in the economy caused by COVID-19. His hypothesis is since the recession was not caused by a need for a correction in the economy and once the COVID-19 cause is removed the economy should recover to its prerecession prosperity in a relatively short period of time. The longer the recession the longer the recovery period will be and the more organization casualties will result.

This thinking led the ERTF to adopt a three-phase approach:

1. Confirm Scope/Terms of Reference
2. Ongoing Consultation Process
3. Action/Deployment Plans

The ERTF's initial focus was to support local business and not-for-profit organizations to stay in business during the recession so they would be available to provide products and services to Orillians after the recovery. The ERTF are proposing to focus mid to long term efforts on connecting businesses with the appropriate Personal Protective Equipment required to open and operate safely, keeping businesses up to date on reopening policies, procedures and protocols, and helping our residents and visitors feel safe and confident as we return to more normal consumer behaviours.

Upon completing the Terms of Reference and developing a Communications Plan (which was in turn endorsed by the Emergency Management Committee) the ERTF immediately set about organizing and hosting of discussions amongst representatives of over 14 different sectors of our business and not-for-profit organizations. More than 115 business leaders and sector representatives participated in this exercise. These representatives expressed appreciation for these forums as participants were able to connect, share best practices and develop grass roots solutions. From these discussions the Task Force obtained a good understanding of the impact the recession has had in our local economy, the efforts organizations have taken on their own to mitigate this impact and what form of assistance they need to survive the crisis. In addition members of the Task Force have participated in nation-wide discussion groups addressing the COVID-19 crisis, and in doing so, have learned from the experience of other how other jurisdictions are approaching common challenges and how other government entities are responding (through supports and initiatives).

The following table provides a summary of the ERTF’s observations and conclusions based on this extensive information gathering effort (these are expanded upon in the ERTF Observations and Conclusions section of this report):

Observations	Conclusions
<p>Over the past 6 weeks business and not-for-profit organizations across the community have worked together to quickly mobilize to address COVID-19 social distancing requirements, share best practices and support each other.</p>	<p>This speaks volumes to the strength and collaborative nature of Orillia’s business community and their commitment to Orillia and Area.</p>
<p>All organizations are facing the same COVID-19 related challenge – the shrinking of revenues while fixed costs continue.</p> <p>The specific impact of the COVID-19 pandemic varies by sector of the local economy and by individual organizations within sectors</p>	<p>It is important that the City of Orillia support during the economic recovery be tailored to address these specific and sometimes unique sector and organization needs, especially where organizations fall between the cracks of senior levels of government support</p>
<p>Many organizations express a high degree of frustration regarding the uncertainty of both the short term and long term impacts of COVID-19 on their businesses.</p>	<p>The City of Orillia should continue to lobby senior levels of government for greater clarity on future plans and assist local organizations to obtain advice and counsel on how best to adapt their operations to the new reality post COVID-19.</p>
<p>Participants in discussion groups expressed a positive reaction to the invitation to participate in the discussions and a genuine willingness to share individual experiences and learn from their peers and colleagues.</p>	<p>Orillia and Area business and not-for-profit organizations appreciate the City’s efforts to reach out and offer to assist them during this time of unprecedented challenge to their operations and survival.</p>
<p>Senior levels of government have announced a number of community and business assistance measures, which are meeting the needs of many businesses. Despite this, some businesses may not survive the impacts of COVID-19.</p>	<p>It is important for the municipality and local and regional business support organizations to make every effort to support these businesses by examining their challenges on an individual basis and advocating and developing programming to address these. The ERTF does not feel it’s prudent at this time to offer broad-</p>

	based direct financial assistance to all individual organizations nor universal tax relief to all taxpayers.
The organizations expressed the concern that the community in general and consumers in particular will be hesitant to return to consumer activities and practices after the pandemic that existed prior to the pandemic	The City of Orillia should mobilize a concentrated effort with its business and not-for-profit partners to mount a campaign to assure the public that it is safe for them to once again participate in our community activities and patronize our businesses and support our not-for-profit organizations.
There is trepidation among many businesses that during the recession their revenue sources will gravitate to online buying and that when the restrictions are eased their customers will continue to direct a significant these businesses revenue streams to online providers. Not-for-profit organizations are concerned that philanthropy will decline after the crisis and that there will be a crush of fundraising events immediately after the restrictions are lifted.	The City of Orillia, surrounding jurisdictions and partner associations will need to remind Orillians of their moral obligation to support Orillia organizations as they struggle to remain in business so that they will be there to provide products and services in the future. It will be equally important to highlight the unique value that small and independent businesses and not-for-profits in Orillia provide to the community's economy, health and wellbeing.

As part of the immediate mobilization measures, and in response to the observations and conclusions the Task Force has launched four Initiatives for assisting Orillia and Area business and not-for-profit organizations. These include:

1. **Advocacy on behalf of Orillia area businesses** - The Task Force continues to work with the EMC to advocate to senior levels of government on behalf of Orillia area businesses. The ERTF is also working to seek clarity by senior levels of government on the interpretation and application of government regulations, legislation and assistance measures.
2. **Shop Local Campaign** – The ERTF is building upon existing local and regional shop local messaging to create an enhanced campaign to outline the importance of supporting local businesses in strengthening Orillia's economy.

3. **Orillia Online** – The ERTF has developed a collaborative initiative to help businesses learn to adapt their businesses for online sales, and to guide consumers who are new to online shopping in navigating this new retail environment.

The consultation undertaken by the ERTF has been successful both in helping the ERTF understand the concerns of various sector stakeholders, and also in bringing together business leaders to share solutions and best practices. The ERTF Recovery Efforts are unlike a typical strategic planning process in that information and the environmental context is changing on a daily basis, and therefore recovery efforts must be just as adaptable.

As the ERTF turns their attention to the action plan for the Phase 2 (the reopening), the ERTF anticipates that a greater focus will be placed on using municipal resources to support long term economic recovery programs and initiatives which will impact the collective business and non-profit community. Stakeholders who took part in the consultations added that the ERTF has played a valuable role in bringing businesses together to share their collective experience and knowledge, and the ERTF should continue playing a role in connecting businesses to each other and to the resources they need. Moving forward, these efforts should be focused on supporting the reopening of the Orillia area economy and assisting with building consumer confidence to once again return to some semblance of normal consumer behavior over the next year or so.

The ERTF will continue to report to the EMC on a weekly basis and updates will be posted on the ERTF webpage at www.orillia.ca/businesssupport. The ERTF wishes to extend sincere thanks and appreciation to those who contributed by sharing their valuable time, expertise and insight to ensure that the ERTF is truly a community led solution to the COVID-19 Pandemic.

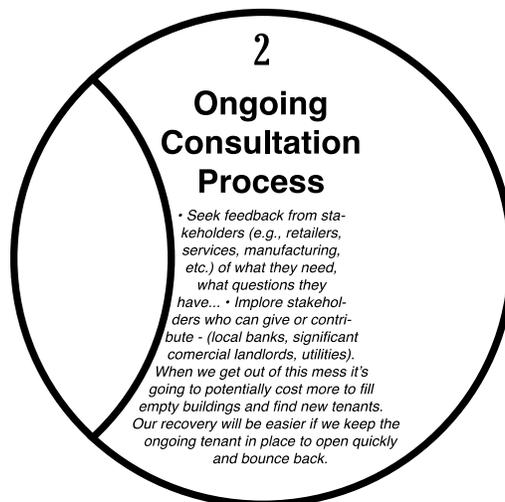
Introduction

The Core Team of the Economic Recovery Task Force (ERTF) was formed on March 30, 2020, as appointed by the Emergency Management Committee. The full ERTF evolved as of April 8 2020, to include members of the Orillia District Chamber of Commerce, Orillia's Lake Country, the Downtown Orillia Management Board, the Orillia Area CDC, and recently, Councillor David Campbell. As per the ERTF Terms of Reference, the mandate of this team is to support the Orillia and Area COVID-19 economic recession by increasing business and non-profit organizations' capacity to survive the short-term economic impact, recover as restriction are phased out and return to prosperity.

Methodology

The ERTF leveraged the knowledge and expertise of McGill University economist, and Associate Professor of the Max Bell School of Public Policy, Christopher T. S. Ragan. Ragan contends that this recession is not a typical recession since it is caused not by a weakness in the economy, but by the negative intervention in the economy caused by COVID-19 and therefore will require different and unique strategies and tactics for ensuring rapid recovery. The ERTF therefore proposed to the EMC a three-phase approach to the Economic Recovery efforts.

stakeholders,
facilitators, web page design,
communications



As identified in the preceding figure, this three-phase approach began with establishment of a Terms of Reference, followed by a comprehensive consultation process, followed by an action/deployment phase.

The ERTF initial focus was to support local business and not-for-profit organizations to stay in business throughout the recession so they would be available to provide products and services to Orillians after the recovery. The ERTF longer-term focus will be helping to build our residents and visitors that it is safe for them to return to more normal consumer behaviours once the threat of COVID-19 has diminished.

Summary of Consultations

The ERTF took into consideration feedback received through surveys conducted by the County of Simcoe (811 regional responses, 101 responses from the Orillia area, and the Orillia Area CDC (73 responses from the Orillia area).

To summarize the findings of these two surveys:

- 90% of Orillia area businesses have confirmed the impacts of COVID-19 are taking a negative toll on their business
- 29% of Simcoe County survey participants were unsure if they have business insurance that covers the things such as this pandemic, and 68% indicated they did not have business insurance that covers the things such as this pandemic.
- On average, Simcoe County survey respondents indicated that they have lost 70% of revenue compared to this time last year (as of March 27, 2020)
- 78% of Simcoe County survey respondents in the agriculture industry indicated that COVID-19 will not impact their production in 2020.
- 58% of Simcoe County survey respondents indicated they would need to close their businesses in 1-3 months if this situation continues.
- 67% of Simcoe County survey respondents indicated they are not well equipped to work from home.
- 53% of Simcoe County survey respondents indicated they have laid off staff since March 1, 2020.
- 76% of Simcoe County survey respondents indicated they have had to reduce staff hours since March 1, 2020.
- Top concerns of Simcoe County survey respondents are health, lack of work/sales, inability to pay bills, inability to recover, inability to pay employees.

Between April 4 and May 5, 2020, the ERTF undertook online consultations with the following sectors:

- Commercial Landlords
- Residential Landlords
- Sole proprietors
- Hotels and Accommodations
- Festivals and Events
- Non-profit organizations
- Restaurants and bars
- Marinas

- Non-essential health care and wellness
- Culture
- Financial sector
- Construction and Building Retail
- Grocery/Specialty Food
- Manufacturing

Further one-on-one consultations and surveys were conducted within certain sectors (Grocery and Construction Building Retail) as there were too few replies to these sessions to hold a full workshop.

More than 80 representatives provided their feedback and insight through a mixture of online presentations, emails and one-on-one discussions with ERTF members.

This consultation has been consolidated and attached as Appendix “A” to this report.

Key concerns identified through the ERTF consultation process are as follows:

- All sectors expressed concern regarding the health of their customers and staff.
- Most sectors are concerned about cash flow due to reduced revenue, yet persistent payment obligations of fixed costs.
- Tenants concerned about ability to pay rent, landlords concerned about ability to pay mortgages, taxes and other utilities if tenants are unable to pay rent.
- Taxes and utility fees were mentioned frequently in consultations with different sectors along with the desire to see these waived and not deferred.
- Uncertainty surrounding the pandemic is making it difficult for businesses, as it pertains to addressing staffing concerns, layoffs, business plans, payments of bills, reopening plans, etc.
- Sole proprietors, small businesses and entrepreneurs are expressing concern about “falling through the cracks” as it pertains to Provincial and Federal business support programs.
- Businesses are concerned in the short term about their survival through the immediate crisis, but are also experiencing anxiety about economic recovery in the medium to long term if social distancing measures persist.
 - Current social distancing measures are creating more work for businesses (online orders, deliveries etc.) yet no corresponding increase in revenue.
 - If social distancing measures continue as the economy reopens, this will reduce revenue due to the reduced capacity of stores, restaurants, wellness classes, etc.
- Many respondents expressed concern with understanding and interpreting Provincial and Federal programs and restrictions.
- As tourism plays a large role in the economy of the Orillia Area, several associated sectors voiced a need for certainty and/or early cancellations of festivals and events so that alternative plans can be made where possible.
- Most respondents voiced a concern that they do not have the ability to take on more debt, especially due to uncertainty surrounding the COVID-19 pandemic.
- Many sectors identified the need for PPE to continue operating safely.

- Many respondents anticipate that they will require clear guidelines (unique to their sector) when the economy reopens.

ERTF Observations and Conclusions

Over the past 6 weeks businesses across the community have worked together to quickly mobilize to address social distancing requirements, share best practices and support each other. This speaks volumes to the strength and collaborative nature of Orillia's business community.

Despite these efforts the ERTF has *observed* that many businesses continue to express a high degree of frustration regarding the uncertainty of both the short term and long term impacts of COVID-19 on their businesses. This anxiety extends to concerns regarding the health of their employees and customers, the stress of trying to understand and interpret new policies and legislation, and the uncertainty of when the restrictions will begin to be relaxed, how they'll need to continue to adapt their businesses to address future social distancing requirements and how they will recuperate lost revenue as a result of existing and future restrictions.

The Task Force *concluded* that it has a role in helping the City or Orillia lobby senior levels of government for greater clarity on future plans and assist local organizations to obtain advice and counsel on how to adapt their operations to the new reality post COVID-19.

The ERTF *observed* a positive reaction to the invitation to participate in the discussions and a genuine willingness to share individual experiences and learn from their peers and colleagues. Most participants expressed a desire to repeat the discussion as the crisis progressed and especially as when the economy began to "open for business" once again.

The Task Force *concluded* that the Orillia business and not-for-profit appreciated the City's efforts to reach out and offer to assist these organizations during this time of real challenge.

The ERTF *observed*, that as senior levels of government have announced more and more assistant measures for individuals and organizations it is becoming clear that the key concerns being expressed by the Orillia area are being echoed by businesses across the Province. These concerns are being addressed through new Provincial and Federal programs and initiatives. While initially there was significant concern by those on the ERTF that the Municipal Government would be required as a primary resource of support for the business and non-profit community, this is not proving to be the case.

The ERTF further *observed* that notwithstanding the above, some businesses will not have the capacity to withstand the impacts of the COVID-19 pandemic regardless of the breadth of government assistance measures being offered. In some cases this is due to the stage in which the business is operating, the pre-COVID financial situation of the business, and/or the businesses' inability to adapt their business model.

The ERTF *concluded* that while the task force agrees that it is important for the municipality and local and regional business support organizations to make every effort to support these businesses by examining challenges on a sector by sector basis and advocating and developing programming to address these, the ERTF does not feel it's

prudent at this time to offer broad-based direct financial assistance to individual organizations nor universal tax relief to all taxpayers. This *conclusion* takes into account the restrictions which municipalities face as a result of the *Municipal Act* bonussing provisions which prevents the municipality from providing grants to individuals businesses. This *conclusion* also takes into account the legislative framework which would require a municipality to offer any reduction in taxes across all tax classes, thereby diluting the potential impact which a tax reduction could have on any given business.

The ERTF *observed* that organizations fear that the community in general and consumers in particular will be hesitant to return to activities and practices after the pandemic that existed prior to the pandemic.

The ERTF *concluded* there is need now and in the future for the City of Orillia to mobilize concentrated efforts to assure the public that its safe for them to once again participate in our community activities and patronize our businesses and support our not-for-profit organizations.

The ERTF *observed* the trepidation of many small businesses that during the recession their revenue sources will gravitate to online buying and that when the restrictions are eased their customers will continue to direct significant business to online providers.

The ERTF *concluded* that as the restrictions are removed and over the next year or so it is important to remind Orillians of their moral obligation to support Orillia business as they struggle to remain in business so that they will be there to provide products and services in the future.

The ERTF further *concluded* that in addition to these immediate measures, consumers will need to be reminded in the medium-to-long term of the unique attentiveness of our historic downtown integrated with our beautiful Couchiching waterfront and its array of products, services and experiences.

For this reason as the ERTF turns their attention to the action plan for the Phase 2 (the reopening), the ERTF anticipates that a greater focus will be placed on using municipal resources to support long term economic recovery programs and initiatives which will impact the collective business and non-profit community. Stakeholders who took part in the consultations added that the ERTF has played a valuable role in bringing businesses together to share their collective experience and knowledge, and the ERTF should continue playing a role in connecting businesses to each other and to the resources they need. Moving forward, these efforts should be focused on supporting the reopening of the Orillia area economy and assisting with building consumer confidence to once again return to some semblance of normal consumer behavior over the next year or so.

Action Plan Framework

The International Economic Development Council recently outlined their Three Phase Recovery Plan, which outlined 10 ways that Economic Development professionals can support the economic recovery of their communities.



Using these three phases as a framework, the ERTF is exploring the following actions.

Phase 1: Mobilization

Much of the early mobilization surrounding the COVID-19 Pandemic was led by the City of Orillia Emergency Management Committee. This mobilization included the declaration of a State of Emergency by Mayor Steve Clarke, the declaration of restrictions across the community, including restrictions which aligned with Provincial and Federal directives.

The EMC identified a Sign Task Force, which quickly mobilized to implement signage throughout the community to advise of social distancing measures, and to promote the City's COVID-19 webpage.

Additionally, the EMC approved various community assistance provisions which included the waiving of tax and water penalties, establishing a \$100,000 fund for assistance to social service organizations, cancelling transit and parking fees, and extending the deadline for the second intake of the Downtown Tomorrow Community Improvement Plan to June 30, 2020.

In response to early feedback obtained from the Festivals and Events sector on the need for absolute clarity with respect to upcoming events, the EMC made early declarations to cancel all festivals and events in the City of Orillia until at least July 5, 2020 (as of publication of this report).

Orillia area business development organizations supported this work through the development and promotion of Digital Main Street programming and “how-to” guides, the delivery of numerous webinars and training opportunities aimed at helping businesses understand current legislation and learn to take their businesses online, advocacy on behalf of members, and the creation of a website dedicated to sharing restaurants which were offering delivery, takeout and curbside pickup.

As part of the immediate mobilization measures, and in response to the observations and conclusions the Task Force has launched four Initiatives for assisting Orillia and Area business and not-for-profit organizations. These include:

1. **Advocacy on behalf of Orillia area businesses** - The Task Force continues to work with the EMC to advocate to senior levels of government on behalf of Orillia area businesses. The ERTF is also working to seek clarity by senior levels of government on the interpretation and application of government regulations, legislation and assistance measures.
2. **Shop Local Campaign** – The ERTF is building upon existing local and regional shop local messaging to create an enhanced campaign to outline the importance of supporting local businesses in strengthening Orillia’s economy. This campaign would take a two phase approach based on driving home the “moral obligation” which residents have to support local businesses, along with a phase dedicated to assuring consumers of the safety of returning to the marketplace.
3. **Orillia Online** – The ERTF has developed a collaborative initiative to help businesses learn to adapt their businesses for online sales, and to guide consumers who are new to online shopping in navigating this new retail environment. This project includes 6 components to help as many businesses as possible sell their products and services online to ensure an ongoing revenue stream during the COVID-19 business restrictions.

The immediate mobilization has also included the following efforts:

- Implementation of the ERTF Communications Plan to ensure that the work of the ERTF and its’ members is being communicated effectively.
- Exploring City financial resources to lessen the City’s impact from COVID-19 on businesses, not-for-profit organizations and residents.
- Exploring opportunities to connect Orillia area businesses with the appropriate PPE for safe operation.
- Exploring opportunities to assist businesses in implementing a more time/cost efficient delivery model.

Phase 2: Reopening

Moving forward, the ERTF will be exploring opportunities to support businesses as the economic restrictions are lifted. The ERTF will work closely with our MP, MPP, and EMC to understand what the economic reopening may look like, advocate for clarity and resources for businesses, and identify gaps whereby the ERTF may be able to provide additional support.

The ERTF anticipates that the Phase 2 action plan will include support to connect businesses and organizations with the Personal Protective Equipment they require to open safely, support regarding the development or understanding of processes and protocol to facilitate a safe return to business, as well as the promotion of the Orillia area as a safe destination for visitors and residents alike. This may include promotional campaign both within and outside of the Orillia area, and may include exploring additional programs aimed at incentivizing residents to shop local such as free parking downtown and shop local events.

Phase 3: Recovery

The ERTF will also begin exploring opportunities to support a long-term economic recovery. This may include leveraging the lessons learned through the economic restrictions (migration to online business) to help Orillia area businesses strengthen, enhance and diversify their business models.

Conclusion

The consultation undertaken by the ERTF has been successful both in helping the ERTF understand the concerns of various sector stakeholders, and also in bringing together business leaders to share solutions and best practices. The ERTF Recovery Efforts are unlike a typical strategic planning process in that information and the environmental context is changing on a daily basis, and therefore recovery efforts must be just as adaptable.

The ERTF will continue to report to the EMC on a weekly basis and updates will be posted on the ERTF webpage at www.orillia.ca/businesssupport.

This report includes a “Preliminary Action Plan”. As further initiatives are developed, including those initiatives which will support Phase 2: the Reopening, detailed proposals will be forwarded to the EMC for consideration and, if supported for implementation, will be communicated to the community through the ERTF webpage.

The ERTF wishes to extend sincere thanks and appreciate to those who contributed by sharing their valuable time, expertise and insight to ensure that the ERTF is truly a community led solution to the COVID-19 Pandemic.

APPENDIX "A"
ERTF Consultation Summary

Sector Consultation: Commercial Landlords

Date: Thursday, April 4, 2020

Facilitator: Ted Markle

Task Force attendees: Ted Emond, Dan Landry, Ron Shulman, Laura Thompson?

Questions:

- What are the biggest challenges facing your business/industry?
- How are you addressing these? (encourage participants to share ideas with each other)
- Are you looking for assistance from the task force, and if so, in what regard? Advocacy? Etc...

Invitees (Actual attendees highlighted):

- **Karen Woolcox** –
- **Tom Jarvis** – **Bill Cooke** –
- **Mariano Tulipano** –
- **Paul Valle** –
- **Will McGarvey** – **Chris Montgomery** –
- **Bob Robinson** –

Top 5 Key Concerns raised:

1. **Ability of tenants to pay rent** –
 - a. Ability of landlords to waive all or portions of rent.
 - b. Tenants who have fees deferred may walk away in the end if they cannot survive.
 - c. Average of 30 per cent of tenants are in arrears.
 - d. Newer landlords in more precarious position as they are more leveraged.
 - e. Tenants are also very highly vested. Don't know what will happen in May.
 - f. Expect payments for May to be less than in April. Don't know how solvent tenants will be coming out to this.
2. **Municipal taxes** - including educational taxes. Deferrals are not the answer.
3. **Uncertainty** – how long will this last? Longer it drags on, worse it will be.
4. **Dealing with banks** – Flexibility on mortgages will be key to long term survival. Deferrals will not be helpful enough.
5. **Cash flow and fixed costs** - Taxes and banks are two biggest hands in my pockets ...

Key actions recommended:

- Looking to work with tenants to keep them as long as possible.
- Waiving or deferral of some or all of commercial taxes, with ability to pay back over time.
- Relief program by feds, province, municipal to help landlords pay it forward to tenants.
- Municipalities have to cut back and pass savings on to commercial taxpayers, if not all taxpayers. Are there projects on the books that can be shelved to reduce spending to pass break on to taxes?
- Commercial rates higher than residential ... idea that taxes will be deferred and not forgive is an issue.
- Regroup later to reassess.

- Case by case assessment for grant, aid package to sustain operations and meet obligations to banks and taxes.
- MPAC may need to rollback assessed values so that tax rates fall.
- Aare there projects on the books to reduce spending to pass break on to taxes

Other notes:

- Landlords have ability to waive part or all of rents for up to three months.
- Many tenants will not survive beyond two months if remain shut down. Some may not make it through one month.
- Banks, namely credit markets are in a very bad state ... will get worse in 2 to 3 months ... If rent payments are deferred, tenants won't be able to catch up, putting landlords in peril. Result may be cheap properties available because anyone who is not well-capitalized will be gone.
- Economic repercussions will be big ... very close now to 2008 levels. Banks will hurt in long run ... all rolls downhill ... value of money could be gone.
- Most are likely OK to eat a few months' rent. Don't know what June will bring. If no relief, many won't be here in 18 months.
- Landlords expect residential tenants to pay 100 per cent, as they are getting government assistance ... Not necessarily happening.
- Few national tenants have indicated they will not be paying rent if not open.
- Food tenants ... revenue has been reduced to 25 to 30 per cent of revenue.
- Commercial rates higher than residential ... idea that taxes will be deferred and not forgive is an issue.
- Provincial legislation does not permit to defer to one tax category over another. Have to overcome that.

Sector Consultation: Culture

Date: Thursday, April 30, 2020

Facilitator: Jacqueline Soczka, Lynn Fisher

Task Force attendees: Lisa Thomson-Roop

Questions:

- What are the biggest challenges facing your business/industry?
- How are you addressing these? (encourage participants to share ideas with each other)
- Are you looking for assistance from the task force, and if so, in what regard? Advocacy? Etc...

Invitees (Actual attendees highlighted):

Name	Organization
Amy Mangan	Orillia Farmer's Market
Anitta Hamming	Creative Nomad Studio
Anna Proctor	OPAF & St. Paul's Centre
Ben Cousineau	Chippewas of Rama
Deb Yandt	Simcoe County Arts & Crafts
Dennis Rizzo	Mariposa Exposed, Hobo Jam
Kate Hilliard	Orillia Centre for Arts & Culture
Heather Kerslake	Ontario Artspace
Heather Witko	Washago Arts Club
John Swartz	Sun Online
Kathy Nicholson	Friends of Washago Watertower
Leslie Fournier	Streets Alive
Linda Tiffin	Starry Night
Lisa Thomson Roop	DOMB
Matt Thomson	Orillia Tool Library
Fran Gelder	Mariposa Arts Theatre
Molly Farquharson	Peter St. Arts District
Ninette Gyorody	Orillia Museum of Art and History
Raune-lea Marshall	Orillia Fine Arts Association
Sue Charters	Story Telling Orillia
Suzanne Campbell	Orillia Public Library
Allan Lafontaine	Orillia Chamber of Commerce
Mike Bailey	Images Studio Tour
Mary Jo Pollack	Orillia & District Arts Council

Top 6 Key Concerns raised:

1. Rent – galleries and businesses still need to pay rent despite limited means of earning income.
2. Lost Revenue – Current revenue streams have dried up. With businesses closed, many artists do not have any means to sell their product or perform to an audience. Some have taken to social media but the revenue and exposure are limited. Even when businesses do open, honorariums and sponsorship will be limited to artists as establishments focus on their own recovery first.

3. Fear of the unknown - When will the City reopen and what will that mean for businesses and artists? What will be the new norm? Will social distancing be required? Will events need to be smaller, gated?
4. Fear of social gathering – There was a mixed reaction to attracting tourists. On the one hand, there was the fear they may bring a second wave of Covid to Orillia. On the other hand, participants were concerned that tourism would be discouraged into the foreseeable future. In the end, the issue of physical distancing is hurting the industry.
5. Digital literacy – Artists are finding it difficult to get online and to know how to get found online. Also, they are struggling with knowing what and how to monetize their online experiences.
6. Calendar overcrowding – As people postponed their events into the fall and 2021, there is greater risk of events competing for a limited audience. The tourist will not be as readily available.

Key actions recommended:

1. Promote digital literacy. This could include workshops and supporting e-commerce. There was lots of talk about bringing galleries, music and art online.
2. Open the streets to pedestrians only to allow for physical distancing. This could be done on weekends in the summer so restaurants and galleries can expand their operations outside and people could avoid overcrowding on the sidewalks.
3. Support art in open spaces. From busking to theatre to plein air in parks, along trails and in the downtown, this brings art safely to the people. Research has shown that people will be frequenting outside spaces before any other public space.
4. Develop guidelines/toolkits for businesses. ie a Pandemic Preparedness Kit; Health and Safety Guidelines with standard SOP for entry, cleaning, sanitizing, PPE, etc.
5. Facilitate opportunities for collaboration. This could include expanding the PRC Department's annual calendar workshop, the addition of seasonal Zoom meetings, completion of an artist directory (already in progress) and better promotion of the city's event calendar.
6. Fund artists directly. With businesses struggling to reopen, artists will be the last to come online. It is paramount to the industry that public art and performances be supported, either through the reallocation of existing budgets or through the creation of new funding initiatives.
7. Rent relief. It seems unrealistic that businesses will be able to pay back what is owed to landlords since shuttering their doors. Finding ways to provide rent relief in ways that does not allow for double dipping with other levels of government funding, would help relieve these financial strains.
8. Open for Business. There was definitely an appetite to get back to business, even if not "business as usual". People are anxious to know about further closures or the relaxing of restrictions so they can plan.

Other notes:

It was noted by participants that culture did not appear to be represented on the task force.

Sector Consultation: Festival and Event Organizers

Date: Thursday, April 9, 2020

Facilitator: Michael Ladouceur

Task Force attendees: Michael Ladouceur, Allan Lafontaine

Questions:

- What are the biggest challenges facing your business/industry?
- How are you addressing these? (encourage participants to share ideas with each other)
- Are you looking for assistance from the task force, and if so, in what regard? Advocacy? Etc...

Invitees (Actual attendees bolded):

Downtown Orillia Management Board	Lisa	Thomson-Roop
Downtown Orillia Management Board	Samantha	Yandt
Orillia Chamber of Commerce	Doug	Bunker
Orillia and Lake Country Tourism	Kris	Puhvel
Mariposa Folk Festival	Pam	Carter
Mariposa Folk Festival	Chris	Hazel
Mariposa Folk Festival	Ian	Brown
Hockey and Slo-Pitch	Mike	Borelli
Baseball Tournaments	Eric	Cathcart
Royal Canadian Legion – Scottish Festival	Rick	Purcell
Roots North	Sarah	Duffy
Streets Alive! A program of ODAC	Leslie	Fournier
ODAC	Christine	Hager
Jazz Festival	Curtis	Metcalf
Images Studio Tour	Mike	Bailey
Canada Day	Kevin	Douse
Canada Day	Tracey	
Starry Night	Linda	Tiffin
Rotary Lions Funfest	Tom	Bristow
Rotary Lions Funfest	Denise	Naughton

Top 5 Key Concerns raised:

1. Closures:
 - The City to take the lead on closures.
 - If event cancels on their own – contracts often dictate that fees need to be paid in full or in part
 - If the City or Public Health cancels, it may allow groups to enact the Force Majeure clause which will help reduce overall costs and financial burdens
2. Announcements:
 - When will the next closure be announced? These decisions need to be made well in advance, at minimum 3 months out, for event industry.

- Events plan months to a year in advance
 - They have gigs, rentals, artists and ticket holders/participants traveling from long distances
- 3. Decision Authority:
 - Who should they be listening to – public health authority or City? Sometimes they differ and events are looking at Toronto, Ottawa as examples of what is happening, but Orillia is different
- 4. Develop consistent messaging for the industry. Ie stay home, stay safe, visit later
 - Needs to balance hope while managing realistic expectations
- 5. Grant Money:
 - What is the status of the Partnership Program for Festivals and Events?
 - Groups are asking to keep 2020 funding from the City
 - This is in line with to other levels of government ie Celebrate Ontario
 - Groups are already losing sponsorship and have paid deposits. Sponsorships are lost and revenue is down as refunds need to be issued.

Key actions recommended:

1. EMC to make proactive decisions earlier rather than later to help the festivals and events plan and schedule their resources for the summer tourism season. This will allow events to activate insurance clauses, and avoid spending marketing dollars that will be wasted.
2. City to not withdraw, already awarded grants, as those funds have already been allocated, spent or will be needed to transition into 2021
3. Festival and Event organizers to meet again to determine how they can pool resources to create a new event once society and climate permits to help springboard the economy.
 - Discussion surrounding a potential fall event featuring aspects of all summer events
 - i.e. Scottish parade during a downtown block party, with roots north concert at night and Canada day fireworks in evening
 - Resources would be needed to put this in place
4. Events need to work together, so the fall calendar isn't over crowded

Other notes:

Sector Consultation: Grocery Store

Date: Throughout April

Facilitator: Allan Lafontaine

Task Force attendees:

Questions:

- What are the biggest challenges facing your business/industry?
- How are you addressing these? (encourage participants to share ideas with each other)
- Are you looking for assistance from the task force, and if so, in what regard? Advocacy? Etc...

Invitees (Actual attendees highlighted):

Top 5 Key Concerns raised:

Key actions recommended:

Other notes:

1. Majority of this sector were not able to comment and/or be a part of online meetings due to time constraints. Verbal feedback was that management were busy on the front line due to staff shortages and/or their internal corporate policy would not allow engagement or public comment. While their revenues could be higher, they were busy managing their customers with social distancing and did not have enough staff to properly facilitate a curbside pickup system. Delivery was also not an option due to the same staff shortages. Off the record observation was that some supply chain items were compromised and if infection rates continued there could be food supply chain problems not yet identified and there were daily food producers that were removed from the supply chain without notice.
2. One local vendor changed their model to online production of their product list, with phone orders efficiently filled the same day, with curbside pickup offered. Instructions to customers were clear to pull into their parking lot, call the store upon arrival, customer opening their trunk and staff placing product in vehicles and the customer driving away with no human to human contact.
3. One local vendor was open to the public with customers entering the store. They are working diligently to install their own online order system. Their main area of concern was accessing a pool of delivery staff or outside 3rd Party delivery.

CONCLUSION:

With observations and visits to both small and large grocery stores, delivery systems and help with order process for maximum income was a key priority. Hiring staff and keeping current staff safe and happy was also a main focus. Changing business models to a new normal were their key focus.

Sector Consultation: Hotels and Accommodators

Date: Wednesday, April 15, 2020

Facilitator: Michael Ladouceur

Task Force attendees: Michael Ladouceur, Kris Puhvel, Ted Emond, Dan Landry, Ted Markle

Questions:

- What are the biggest challenges facing your business/industry?
- How are you addressing these? (encourage participants to share ideas with each other)
- Are you looking for assistance from the task force, and if so, in what regard? Advocacy? Etc...

Invitees (Actual attendees highlighted):

The Champlain Waterfront Hotel, an Ascend Hotel Collection	Ruth Horwarth
Stone Gate Inn	Laurie Roberts
Quality Inn & Conference Centre	Kelly Callan
Econo Lodge	Mebs Ladha
Best Western Plus Mariposa Inn & Conference Centre	Ruth Howarth
Comfort Inn Orillia	Shelley Cryderman
Best Western Plus Orillia	Simon Lee
Fairfield Inn & Suites Orillia	Michelle Weber
Holiday Motel	Dilip
Kings Inn	
Maples Motel	Bob
Knights Inn Orillia	
Eagle Inn Suites	
Bayview Inn	

Top 5 Key Concerns raised:

1. Financial Challenges
 - a. With minimum occupancy levels most staff had to be laid off
 - b. All food and beverages services closed
 - c. Closed for leisure travel, only open to corporate clients such as construction
 - d. Many cancellations into May and June
 - e. Looking at government assistance programs such as wage subsidy
2. Uncertainty of what will become of travel industry
 - a. No concrete timelines for lifting restrictions (i.e. events) makes it difficult to plan for cash flow
 - b. Is it worth it to stay open? For now, no immediate closures anticipated, but this could change as time goes on.
 - c. New Fairfield property in West Ridge in no rush to open
3. Safety of Staff and Guest top priority

- a. Taking all efforts to ensure all best practices of social distancing and hygiene.

Key actions recommended:

- Have City officials assist in informing companies requiring accommodations for their essential worker employees of what is available and to contact the accommodators directly for more information about rates etc. At this point, workers such as those in construction are essentially the only clients of the hotels.
- Moving forward focus on increased collaboration amongst accommodators and tourism partners to develop a post—Covid 19 recovery strategy, including marketing.

Other notes:

- Hope to provide opportunities for all staff laid off to return to work when possible.
- Hotels getting inquiries about summer, but very difficult to provide consumers answers on what will be open and what events will proceed.
- Moving forward keep up good communications between the Task Force and Hotel Sector

Sector Consultation: Manufacturers

Date: Tuesday, May 5, 2020

Facilitator: Dan Landry

Task Force attendees: Michael Ladouceur

Questions:

- What are the biggest challenges facing your business/industry?
- How are you addressing these? (encourage participants to share ideas with each other)
- Are you looking for assistance from the task force, and if so, in what regard? Advocacy? Etc...

Invitees (Actual attendees highlighted):

- **Paul Heide - Paradigm Precision**
- **Matthew Webb – Kubota**
- **Darren Smith - JessEm Tool**
- **Derrick Rynard – Polyethics**
- **Martin Stannus - Orillia Woodworking**
- Donna Hewitt – Oro-Medonte/Orillia Manufacturers' Association (OMA)
- All members of the OMA were invited to take part in this call.

Top 5 Key Concerns raised:

1. Cash Flow
 - a. Tax Holiday – 3 month period minimum would help for smaller shops
 - b. Expect payables to be a challenge in near term ... 90 to 120 day
 - c. Orders are reduced for many. Expect this to continue
 - d. Loan programs are not the answer ... only defers the pain
2. Access to labour is still an issue
 - a. Shortage pre-covid will only get worse
 - b. Afraid to lose staff on hand, retaining workers is key
 - c. Voluntary layoffs used and will continue
 - d. Paying people to go home because of work shortage
 - e. Staff are under utilized
 - f. Job sharing to keep staff along with EI
 - g. No interest in sharing workers with other plants
3. Uncertainty – Recovery time expected to be 2 to 3 years
4. Keeping virus out of plants and costs associated with doing so
 - a. Extensive measures being taken, including security and temperature taking.
 - b. Very strict inside plants
 - c. PPE supply good in short term ... how long will we need?
 - d. Not enthusiastic about sharing PPE suppliers with other businesses

Key actions recommended:

- Hunker down and ride it out

- Work share, voluntary layoffs, send workers home with pay to keep as many employees as possible ... in combo with EI
- Re-examine Federal programs to encourage people to work
- Tax holiday for at least three months, if not longer

Other notes:

- Happy to have government wage support
- Generally very skeptical of government help at all levels ... “give, then take away in some other manner”
- Concern over supply of masks and government regulations ... what will they be?
- Federal Program are aimed at employees not employers
 - 29% vs 30% can affect cash flow
- PPE is not a huge issue at moment
- Time to open economy but add resources to health care facilities
- Some did shut down for a while, but most are open now, but in reduced capacity due to shortage of work, reduced orders, safety of employees
- Most were in growth mode ... including some with physical expansions ... worried about getting back to point where expansion can continue

Sector Consultation: Marine Industry

Date: Thursday, April 9, 2020

Facilitator: Michael Ladouceur

Task Force attendees: Michael Ladouceur, Allan Lafontaine, Ted Emond

Questions:

- What are the biggest challenges facing your business/industry?
- How are you addressing these? (encourage participants to share ideas with each other)
- Are you looking for assistance from the task force, and if so, in what regard? Advocacy? Etc...

Invitees (Actual attendees highlighted):

Chad Buckner, Parks Canada

Patrick Lynch, Bridgeport Marina

John Jarvis, Mariposa Landing

Diana Cotton, Baer Harbour

Jan Holland, Marina Del Rey

Steve Sanderson, Ojibway Marina

Jason Crate, Crate's Lake Country Boats

Marcia Russell, City of Orillia

Rick Layzell, Boating Ontario

On Your Way Marine

Top 5 Key Concerns raised:

1. Boats need to be in the water soon
 - a. 4-5 week process to do so
 - b. Marinas can't just flip the switch and be ready once restrictions are lifted. They need lead-time to do so
 - c. Port of Orillia revenue is solely reliant on boats in the water – impacts downtown economy
2. Retail and service is at a critical junction
 - a. Deliveries cannot be made
 - b. Approaching a critical time where businesses may lose revenue from cancelled orders or cancelled slips
3. Cash flow is not a major issue at this specific moment for seasonal marinas as they accumulated their cash flow over the winter as slip fees are due; however there will be a tipping point in next 6-8 weeks, where Marina industry will lose entire season and businesses will have to refund and then be forced to cashflow for 12 months, which will not be possible.
4. Provincial guidelines need clarity on what is essential vs non-essential. – why can't they be closed to public but work internally to prepare and work while under physical distancing measures
 - a. 30,000 employees in recreational boating industry in Ontario – if season is missed, a huge impact on unemployment
5. Supply Chain Management is a huge issue
 - a. Boats not being delivered

- b. PPE needed and required to operate

Key actions recommended:

- Lobbying with the Province to relax the narrow interpretation of a non-essential business as applied to marinas would go a long way to seeing the season open sooner than later with the current narrow interpretation.
- Protocol for handling products and services that are social distance and touchless. These are items that the Hospital and Universities and Colleges can help with procedures and guidelines to help them return to the economy. When a company can demonstrate that they will not impact the spread then we must get them back into the water (excuse the pun). In fact from the Marina Industry perspective, if they are allowed to place the boats in the water, but remove congregation tools such as swimming pools, play sets, even washrooms (boats have them aboard) and they can allow boaters to fill their own water and perform their own pump outs. A measure for the employees is the employers will have to acquire PPE's to protect staff and that supply chain is strengthening and they have the capability to produce their own
- Businesses should have letters directing by-law, police, staff and visitors on best practice, excerpts from how they are able to operate and the safety protocols for employees.

Other notes:

- The marina industry is a seasonal business, which is facing a significant challenge that the longer the delay in opening the boating season the greater the risk of losing the season. If that were to happen not only would it see a number of local marinas become insolvent but risk the job of over 30,000 workers employed in the boating industry in our part of the Province. This is besides the significant loss of retail business suffered by our small business sector.
- Key date in start of the boating season May long weekend. Delay past Canada Day weekend would see significant an ever increasing threat to marinas survival.
- Marina operators state that on-site preparation to launch work can be completed starting now using social distancing practices, which will keep their employee safe. They understand and accept that launching of the boats is not possible until the restrictions are lifted. However, if their were allowed to prepare now, while keeping their operations closed to the public, they would be able to move more quickly to put the boats in the water once given permission.
- Tent Severn Waterway has not announced a delay to their typical May 15th opening, but the expectation is that will be pushed back. Parks Canada is preparing the bring their seasonal staff when they see a light at the end of tunnel. They also require about a month to prepare the system for traffic. At the moment they are focused on water flow management and pleasure boating and navigation aids are on hold.

Sector Consultation: Non-Profit Organizations

Date: Wednesday, April 28, 2020

Facilitator: Ted Markle

Task Force attendees: Michael Ladouceur, Ted Emond

Questions:

- What are the biggest challenges facing your business/industry?
- How are you addressing these? (encourage participants to share ideas with each other)
- Are you looking for assistance from the task force, and if so, in what regard? Advocacy? Etc...

Invitees (Actual attendees highlighted):

- Habitat for Humanity Gateway North – Kim Woodcock
- **Hospice Orillia – Amanda**
- **Couchiching Conservancy – Mark Bisset**
- **Liz Westcott – Green Haven**
- Big Brothers Big Sisters – Lori Roberts
- **Couchiching Jubilee House – Bre Plu**
- Orillia Youth Centre – Kevin Gangloff
- **Orillia Legion Minor Baseball – Wes Winkle**
- **Orillia Minor Hockey – Cathy O'Connor**
- Orillia Girls Hockey – Darrin Dunn
- Orillia Minor Lacrosse – Nicole Gardy
- Orillia Slo-Pitch – Mike Borelli
- Royal Canadian Legion – Rick Purcell
- **Orillia Museum of Art and History – Ninette Gyorordy**
- **Orillia Special Olympics – Cathy O'Connor**
- **Orillia Jr. C Terriers – Andrew Macdonald**

Top 5 Key Concerns raised:

1. Fundraising/donations is a huge issue now and moving forward
 - a. 12 months' worth of fundraisers may be held over 3 months which makes it even more challenging
2. User fees is largest operating cost to many sport organizations
3. Ability to operate fundraisers will be an issue
 - a. Event and permit cancellations
4. Several organizations all competing for same pool of money
 - a. Once pandemic lifts, all postponed fundraisers will be targeting same markets
 - b. lack of clarity on the value/benefit of the announced federal programme for cultural/sports organizations (through Heritage Canada, I believe) affected by COVID-19. No one seems to be anticipating much help from this.

Key actions recommended:

- User fees subsidy from City?
- Changing user fee payment schedule (net 30 to be net 90)
- Small granting would be useful to organizations
- Use City platforms to share non-profit community messaging
- Community Foundation respond fund creation

Other notes:

- Non-profits are unique in how they are applying for government subsidy
- Sport groups are taking direction from provincial umbrella organizations on how to prepare for upcoming seasons
- Many social service organizations are struggling to move online due to the fact interaction and personal relationships are the key to their programs
- Staff have all been sent home or working from home, and assist clients on appointment basis only
- Social Services is difficult to move fully online as not all clients have access to technology to do so
- Many non-profits are dipping into “rainy day” fund to survive
- Sport groups will struggle with revenue, while carrying some fixed costs
- PPE can become an issue in the future, as they don’t have current suppliers
- Can previously awarded grants be redirected?

Sector Consultation: Residential Landlords

Date: Thursday, April 23, 2020

Facilitator: Dan Landry

Task Force attendees: Dan Landry, Michael Ladouceur, Ted Emond

Questions:

- What are the biggest challenges facing your business/industry?
- How are you addressing these? (encourage participants to share ideas with each other)
- Are you looking for assistance from the task force, and if so, in what regard? Advocacy? Etc...

Invitees (Actual attendees highlighted):

- **Fior Tucci**
- **Rick Fraracci**
- **Tom Jarvis**
- **Chris Russell**
- **Theresa Coulson**
- **Glen Fernandes**
- **Jules McKenzie**
- 4RentOrillia
- Eric Gonneau

Top 5 Key Concerns raised:

- 1- Eviction Freeze
 - a. Provincial laws stacked against landlords.
 - b. No evictions allowed, and Premier mentioned publically if choice is buy groceries or pay rent – buy groceries
 - c. Eviction tribunal office is closed, so once it opens, there will be a backlog of notices submitted
- 2- CERB payments to tenants
 - a. Where is money going – are tenants using it to cover basic costs?
- 3- Student housing
 - a. 30% may no longer rent to students due to safety concerns in 2020
 - b. What does fall look like, do landlords pivot to single family dwelling instead as demand may not be there with online courses?
- 4- Water bill relief
 - a. Can the city waive water fees for 2020?
 - b. Can City charge residential rates instead of commercial?
- 5- Waste Disposal
 - a. Duplex/Triplex only get one free tag even though they have 2/3 units
 - b. Waste Diversion site is closed which impacts property turnover/real estate business

Key actions recommended:

- Defer property tax payments until Jan 1, 2021
- Speak with Georgian and Lakehead about school plans for fall
- Eliminate water bill to help alleviate money concerns
 - o Helps landlord and tenant
 - o Could residential rate be applied instead of commercial rate?
- Lobby for housing bank to be available
 - o County model is tenant applies and once approved, money flows to landlord not to tenant

- Open up public spaces, as stress levels are growing in the community
- Lobby for possibility of online rent tribunal hearings

Other notes:

- Tenant Board
 - No new evictions will be ordered
 - Tenants must pay rent while eviction order is not being enforced
 - Landlords to establish fair guidelines to defer payment with tenants
 - All hearings suspended with exception of illegal activity or serious safety concerns
- Common House and Country Program
 - Has been great resource
 - Funnel of Provincial funding
 - County administers it and spreads it out to agencies within County
- Single Property Owners have been vocal about impact on their ability to make income. They have less knowledge of the legality of residential landlord business
- Overall April rent was collected in full, most anticipate May to be collected due to CERB
- Anyone who hasn't paid April rent, more than likely never will, and no one will ever be able to catch up
- N5 and N4s are still being issued for non-payment, just so that the legal procedures are being followed for when the tribunal re-opens

Sector Consultation: Restaurants

Date: Thursday, April 16, 2020

Facilitator: Ted Markle

Task Force attendees: Dan Landry, Ted Emond, Ron Shulman

Questions:

- What are the biggest challenges facing your business/industry?
- How are you addressing these? (encourage participants to share ideas with each other)
- Are you looking for assistance from the task force, and if so, in what regard? Advocacy? Etc...

Invitees (Actual attendees highlighted):

- **Kensingtons - Andre Legault**
- **Era 67 – Brian and Pam Patterson**
- **Brewery Bay – Darren Gallagher**
- **Rustica – Jenna Clarke**
- **Freshii - Jigar Patel**
- **St. Louis Bar and Grill – Brian Watters**
- **Common Stove - Simon MacRae & Darcy MacDonell**
- **Wimpys – Dino Pantelidis**
- **Twisted Indian Wraps – Kamal Saidoun**
- **Sunset Grill - Jahangir Khan**
- Montanas, Kelseys, East Side Marios, Lot 88 – April McCarthy
- Sunset Grill - Jahangir Khan – input provided later
- Sanafir – Sam – input provided later
- Theos - John Czelikis – input provided later
- Studabakers – Joe Winacott – input provided later
- Ultimate Food Truck, Monarch Drive – Brittney Naczynski – input provided later (not open yet)
- Gina - Tre Sorelle – input provided later
- Eclectic Café – Melanie Robinson
- Cheesy Pickup
- Lake Country Grill
- Bob Willsey - Mariposa Market

Top 5 Key Concerns raised:

1. Re-opening
 - a. How do you plan? - When will we be able to re-open?
 - b. What happens when we are allowed to re-open.
2. Concerns related to the new normal –
 - a. What will additional costs be related to measures ... renovations, additional sanitizing, staffing, capacity.
 - b. Concerns over limited patron capacities coming out of crisis ...
 - c. Limited seating will be a big issue related to making operation viable. 65% occupancy won't cut it. What about late night crowd restrictions? For many bars and restaurants, this is the make or break point.
 - d. Managing customer expectations will also be an issue. There will be a wide gap between what customers are going to want and what restaurants are going to be expected to do to keep safe environments.
3. Financial challenges, short term and longer –
 - a. Fixed costs and overhead are main concerns ... namely rent, taxes.
 - b. Less so utilities and other fees.

- c. Loans and deferrals will not help us. Industry runs on skinny margins already. For many, it's not worth staying open for takeout. Not covering costs. Will it be worth staying open when the dust settles?
4. Staffing –
 - a. We are concerned for staff health, staff are concerned about their health. As a result, many are having trouble maintaining/finding staff to stay open for takeout.

Key actions recommended:

- Mainly rent, tax, loans relief.
- Follow up and regular sector engagement.
- Promotion of establishments that remain open for takeout.
- Promotion that it's safe to order takeout now, and safe to visit restaurants when regulations are relaxed.

Other notes:

- Those establishments designed for, and that already count on takeout as part of their business, are doing quite well.
- Clients have remained loyal.
- Participants were surprised by, and appreciated, fact they were being consulted.
- Great to share issues and best practices with others in the industry.

Sector Consultation: Sole Proprietors

Date: Friday, April 24, 2022

Facilitator: Wendy Timpano

Task Force attendees: Laura Thompson, Ted Markle, Dan Landry, Michael Ladouceur, Lisa Thomson-Roop

Questions:

- What are the biggest challenges facing your business/industry?
- How are you addressing these? (encourage participants to share ideas with each other)
- Are you looking for assistance from the task force, and if so, in what regard? Advocacy?

Invitees (Actual attendees bolded):

- **Allison Abbott, Dragonfly Room Salon and Spa (In business 10 years)**
- **Paulo Guilherme, Lahays Hobbies and Crafts (owners for 3 years)**
- **Paul Belanger, The Bike Stop (30 years)**
- **Matt Spencer, Crossfit Orillia (12 years, owner for 6 months)**
- **Michael Fredson, Manticore Books (21 years, owner for 7 years)**
- **Kate Marrs, Valley Croft Event Centre (4 years)**
- **Mike Rothwell, Alleycats (8 years)**
- Dianne Cipolla, CC Fashions (feedback provided by email)
- Simon MacRae, The Common Stove (provided input through restaurant sector consult)
- Wendy Thorne, Furz a Flyn grooming studio for dogs
- Steve Orr, Dapper Depot
- Dan Burke, TMS
- Melanie Robinson, Eclectic Café
- Paul Bosse, Poly-B Plumbing

Top 5 Key Concerns raised:

1. Many sole proprietors do not qualify for existing financial assistance measure, either because of the criteria required, or for new owners, because they don't have the records to support an application.
2. Many sole proprietors don't have the capacity to take on more debt, due to small profit margins, and uncertainty about the future.
3. Essential businesses who are open are struggling to deal with the added pressures of social distancing (calls, social media requests, pick up and deliveries). Not enough work to substantiate hiring, but too much work for the existing staff (more work, but not more revenue).

Key actions recommended:

1. Delivery compared to curbside pickup is very time consuming. If there is an opportunity to consolidate this, that would be very valuable. The task force should explore either a consolidated delivery service OR advocate to allow non-essential businesses to do curbside pick-up as long as they can do so safely. Curbside pick-up would "change the game" for non-essential businesses. Clear guidelines would be beneficial.
2. Sole proprietors require more clarification on what financial programs they can access.
3. Help landlords understand that market rents should reflect the current situation/new reality.
4. If there was more certainty around wage subsidies (summer student program, wage subsidy), sole proprietors would be more likely to hire.
5. Explore property tax relief for home based businesses, and reducing BIA tax levies.
6. Recommend that there be a local contact to help understand regulations and policies. Guides/resources in layman terms. Develop a "certified" course (perhaps in collaboration with the

health unit) that a business is certified in understanding social distance and COVID safe customer service measures.

7. Access to legal advice at a discounted rate. Focus on marketing opportunities which include free legal advice.
8. Centralize access to PPE for local businesses.
9. Consolidate e-commerce for all businesses in Orillia.
10. Encourage residents to shop local by considering offering free parking downtown, sponsoring a shop local event (allows businesses to clear old inventory), providing incentives like downtown dollars.

Other notes:

- Salons have been closed longer than other businesses due to the nature of their business
- Event facilities that were once fully booked, all May and June bookings have been cancelled.
- Gyms closed since mid-march
- Some entrepreneurs who have recently purchased businesses are finding this especially challenging
- Essential businesses who are open are busy, but struggling with employees who don't feel comfortable working.
- Essential businesses who are open, but also trying to open/expand ecommerce are finding it challenging to find the time to do so.
- New businesses struggling to come up with the required paperwork for various grants, and therefore don't qualify.
- Sole proprietors are working to reach out to MP, MPP's etc, to advise that there is a gap in financial support measures.
- Challenging for sole proprietors to handle everything on their own, especially navigating new infrastructure like marketing, social media, etc.
- One proprietor estimated that they would see a 30-40% drop in sales over the next two years.
 - This is based on anticipated government restrictions (number of people in store, social distancing measures, etc) and the loss of tourism/visitors.
- Sole proprietors who's "product" are not things, but rather event space, or one-on-one personal training, etc, have little to no revenue at the moment.
- Recent commercial rent relief measures do not help home based businesses.
- Several attendees anticipate that difficulties will last not only this year, but next year as well.
- Businesses are looking to diversify to make up for lost revenue.
 - Gyms for example are down in both existing clients, and new clients.
- Sole proprietors are hesitant to use loans. Profit margins are small, the thought of repaying these loans is scary. Adds stress to an already stressful situation.
- Salons, gyms, etc are concerned about the safety of their staff and customers, are now turning their minds to how to open safely.
- These businesses can potentially survive two to four months under current situation.
- Inventories are becoming scarce because suppliers are also working on a skeleton staff.
- Sole proprietors who have closed struggle with starting sales online as this may impact their ability to collect CERB, and revenue from online sales is uncertain.
- Delivery versus curbside pickup is very time consuming.
- Some sole proprietors believe that the "Shop Local" messages aren't necessarily the most effective. Those who want to shop local, already are.
- Businesses who are closing should be able to access one-on-one support with business support professional (Wendy noted that the CDC does offer these services).
- Frustrating when some businesses follow the rules, and others don't.
- Health and wellness should be subsidized, promote health on a broader level.

Sector Consultation: Health and Wellness

Date: Wednesday, April 22, 2020

Facilitator: Ted Markle

Task Force attendees: Michael Ladouceur, Ted Markle, Dan Landry, Lisa Thompson-Roop, Ted Emond

Questions:

- What are the biggest challenges facing your business/industry?
- How are you addressing these? (encourage participants to share ideas with each other)
- Are you looking for assistance from the task force, and if so, in what regard? Advocacy? Etc...

Invitees (Actual attendees highlighted):

Holding Space	Rebecca Holden
Kind Living	Sue Sinclair/Robb Macdonald
Sunrise Yoga	Rosanna
Eight Limbs	Lisa Haylock/Murray Martin
Grace Chiropractic	Dr. Tim Silvester
Centre of Balance	Alicia Tadier
Orillia Synergy Health Care	Jeremy Clark
Road to Relief	Jadelyn Hipwell
Bell Chiropractic	Dr. Spencer Bell
Discover Wellness	
Orillia Sport Medicine	Dr. Michelle Laframboise
Bliss Message Therapy	Roxanne Collins
Bliss Message Therapy	Gillian MacDonald-Rigden
Road to Relief	Kristy
Lake Country Physiotherapy	Rob Gordon

Top 5 Key Concerns raised:

- 1- Reduced capacity once economy resumes.
 - a. Normal operations will see a reduced overall capacity to service patients as they will need additional distancing measures
- 2- Online Marketplace
 - a. Within this industry it is one that is not competitive for businesses to enter currently, as online health and wellness services is a global marketplace with many free services.
 - b. Moving online helps keep loyalty, however it is not a replacement of income similar to how a retail store may be able to recoup revenue by selling online.
- 3- PPE Availability
 - a. Will be a critical need for industry once they re-open.
 - b. How will supply chain affect their ability to access PPE
- 4- Rent relief is a great concern to many of these clinics and studios.

- a. Income has been reduced by at least 75% however rent is still a fixed expense. Most have stated they have been able to survive March and April; however May is the tipping point. Large concern about inability to take on more debt, as it just defers cash flow, doesn't help alleviate it.
- 5- Lobbying efforts are needed to have industry be deemed essential.
- a. The patients view them as essential.
 - b. Servicing clients now can help alleviate the front line workers, and perhaps redirect patients away from hospital care for chronic pain treatment.

Key actions recommended:

- Provision of Services to Front Line Health Care Workers
 - Lobby to Province to establish industry as essential – at the very least include on first phase of economy re-opening
- Commercial Rent Subsidies
 - Lobby and inquire how rent relief can be provided to clinic/practice owners
- Professional Fees and Insurance Premiums
 - Lobby Provincial and Federal support for their Colleges and Associations to forego Professional License fees and insurance fees for the period during which they are allowed to offer service.
- Back to work procedures
 - Lobby to have colleges establish best practices on their behalf

Other notes:

- Multiple request for care from front line workers for service but have to decline
- Lots of industry patients are now seeking out hospitals for care, so added strain to front line workers
- Follow up meeting would be good with clearer picture of what is going on at the college levels, municipal, provincial and federal levels.
- any recommendations from task force would be appreciated based on the research being done that might impact us

Sector Consultation: Financial Sector

Date: Over past three weeks

Facilitator: Dan Landry

Task Force attendees: N/A

Questions:

- What are the biggest challenges facing your business/industry?
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Invitees (Actual attendees highlighted):

Spoke individually to two local bank representatives and one alternative lender (still looking to reach out to others). None are interested in talking on record.

Top 5 Key Concerns raised:

1. Loss of client revenue
 - a. Most clients are not deemed essential, are not open, are not making revenue.
2. Uncertainty
 - a. The biggest issue with the banks and lenders right now is the uncertainty around how long this might last.
 - b. As a result no plan is being communicated from corporate to the local level related to recovery. Everything is speculative right now. Uncertainty is also complicating things on a local level. Any recovery related to individual clients will need a plan.
 - c. Step 1 in the plan is to plot known variables ... however there are so many unknown variables at this point.
3. Business Failure
 - a. defaulted loans and mortgages
 - b. Examples of forecasts:
 - i. Borrowers in the \$3 to \$4M range, are expected be in a better position to weather the storm ... anticipating a loss of 10 to 15% of clients.
 - ii. Smaller business clients ... under \$1.5M in overall financing, are expected to see a much higher percentage of failure.
 - iii. Many smaller businesses have lots of fixed costs in inventory, staff etc. that could cripple them
 - c. Duration –
 - i. General thinking right now is that we are looking at a minimum of an 18 to 24 month recovery.
 - ii. It will be a long, slow ride to regain consumer confidence to get things running on all cylinders.
 - iii. There is very little strategic information trickling down to the local level, outside of that corporate is working closely and as creatively as possible with the Province and the Feds.

Key actions recommended:

- Most of the requests from clients have been loan deferral related and have been granted either six month interest deferral or loan offer in an effort to provide short term cash flow relief. Right now, most lenders are encouraging landlords to take advantage of mortgage deferrals on interest and principal and pass those “savings” on to tenants.
- Position for now is to stand pat on deferrals of interest, and principal, on a case by case basis ... until at least the end of May.
- Prepare for business failure - Banks are expecting and budgeting for a number of companies that will not survive the crisis. This is inevitable. Expectation is that young companies or those that are not very mature will not be able to weather the storm. Banks and lenders are expecting lots of liquidation and a major influx of businesses and properties that will be for sale. All tempered by how long the situation persists.
- Banks are also advising business owners to be practical if the situation drags out ... i.e. no matter how good natured they might be, they may not be able to save everyone ... eventually they will need to take care of their best interests or risk losing what they have.
- If this goes beyond May ... What banks are hearing from clients and are suggesting themselves is for governments at all levels to look hard at cutting back substantially on their costs and to pass those savings on to business in the form of tax reductions and forgiveness.

Other notes:

- Three institutions represent the bulk of commercial lending locally - RBC, TD and Meridian.
- In an average month, banks would hear from/communicate with 11 to 13% of clients regarding commercial lending files.
- Of those, less than 5% would be in distress.
- In March, one team heard from 84% of their clients ... ALL were reporting distress situations.
- The overall solution may be very fluid. Lots of ‘what if’ conversations happening behind the scenes.
- Very unlikely banks will ever waive elements of lending .. interest or principal.
- Whatever the banks may do moving forward will be determined in concert with the Federal government and the Bank of Canada.
- While the banks have a vested interest and are motivated to work with the B of C to keep business alive, they realize there are likely to be a large number of casualties.
- “If Joe the plumber closes down, there may be a small number of people affected. If ever one of the major banks was ever to fail, there would be major ramifications as a result.”