

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 they 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?
- 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):

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.”