

## Questions & Answers

### April 14, 2020 Industry Calls

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Share any community efforts, positive stories or messages of hope on social media **#ontariospirit**

Continue to encourage consumers through your social media channels to postpone, not cancel  
**#dontcancelpostpone**

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The following is a digest of the questions asked in the conference calls hosted by TIAO. We've done our best to find the answers you need, provided links where we can, and commit to taking your concerns forward in our discussions with government officials.

#### Key Messages/Updates:

- TIAO released our **industry response for economic recovery paper** on Monday, April 13<sup>th</sup>. A compilation of surveys, industry calls and conversations with stakeholders. Using this to generate some media attention on the plight of the tourism industry. We are adding our voice to other business organizations such as CFIB, Ontario Chamber of Commerce, as well as national voices to improve some of the programs announced and ensure they are accessible to all business (seasonal and year round). Click [here](#) for details.
- TIAO has reached out to the insurance industry to gain more insight. Gaining a better understanding will assist us when approaching government about working with the insurance industry to qualify COVID-19 as a reason to pay out for business interruption insurance.
- In partnership with Ontario BIA Association (OBIAA) and Economic Developers Council of Ontario (EDCO) we've released a letter to five (5) senior provincial & three (3) federal ministers. Read the full letter [here](#).
- Resource section of our website will be updated with all the tools/programs are all in one place
- Non-COVID related, this past weekend flooding has been another topic of concern. TIAO has contacted the Ministry of Natural Resources & Forestry (identified as the lead) and the other 6 ministries who hold responsibility under Ontario's flooding strategy. Asked for a joint call to learn more about mitigation strategy and recovery plans. As well bring to their attention that operators that put in claims last year under the Disaster Relief fund, still have not received these funds.
- **TIAO Survey 3.0 Results Report [released](#).**
- State of Emergency [extended](#) until May 12<sup>th</sup>
- TIAO is collecting a list of new protocols that will need to be developed – housekeeping and cleaning expectations, attraction's attendance (timed ticketing), meetings/conventions if social distancing must be maintained for a while, social

distancing seating patterns in restaurants going forward, new sick leave policies, etc. Then what does it look like by each sub sector of our industry and what training is required? As well look at what technology we can use going forward.

- Minister McLeod announced last week that she will have 14 advisory committees in place which will explore how we recover, rebuild, relaunch and reimagine.

## **Northern Ontario Tourism**

**Number of participants:** 53

### **Questions and comments:**

- 1) Can you expand on the insurance situation? What should we be doing to advocate for business interruption payout? And to whom?

To start, reach out to your individual brokers and submit a claim. With more claims, we can then put more pressure on the Federal government.

Reach out to your MP that business interruption claims should be paid out due to COVID-19.

- 2) Since we will not know how this will impact our seasonal fishing camp business until May and June, how will we know when and how to file with insurance or other government help. Deadlines?

We don't know at this time but we are in talks with the insurance industry. We hope to have an insurance expert on our calls next week.

You can apply for the Emergency Relief Benefit now.

Other loan programs coming out soon – <https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19>

- 3) The current loan is just if you have staff. What about those of us that don't have staff but still have expenses and loss of revenue?

We are trying to get that \$50K payroll limit on the \$40K loan removed. Waiting on details of 2<sup>nd</sup> loan program and if there will be any limitations to that one as well.

Updates/Announcement (April 16<sup>th</sup>) - <https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html>

- 4) Will we have access to cleaning product free or discounted?

PPE are at an all-time high demand but we will be in discussions with Public Health.

- 5) Question around tags:

**Comment:**

With regard to tag allocations for spring bear hunt, operators already have the ability to move unused tags to the fall season.

- 6) My lodge is boat access only. If the boat landings are closed till July 1<sup>st</sup>, how do we even open and get are Lodge ready for guests July first?

We will get some clarity from Minister of Transportation and Ministry of Natural Resources.

- 7) With regards to being ready once we are able to, have we or could we look at including experts or advisors from outside of our industry to get a potential different perspective or ideas?

Yes, absolutely!

- 8) What about training? If social distancing is the new normal, how do you train someone?

Otec is starting to look at job training using technology.

- 9) If we do open there may be a huge liability issue. Should someone get sick we would need insurance policies and or some sort of backing to ensure or minimize our liability. Without that backing opening could be a large gamble.

We will address this question on next week's calls when we have an insurance expert.

**Comment:**

As mentioned, a protocol would need to be in place if someone becomes ill during their stay.

Each business should have these standard protocols/Health & Safety policies in place. You should revisit /refresh these and TIAO is willing to facilitate a group effort to look at industry best practices.

- 10) Also, as each destination will work in getting ready, what is the 'focus' that our industry is thinking in marketing, our target markets, it might defer now for a while.

Destination Ontario is taking the lead and looking at it from the perspective of a near market campaign (3 phased approach).

- 11) Our concern is that a large percentage of our summer guests are American. They are having a tough time getting the pandemic under control compared to the Canadian experience. This will pose a great risk to us all.

Yes, this will impact when borders open. We will have to wait for advice from Public health authorities.

- 12) We can't control covid19 but what about working with financial institutions to stop/put mortgages on hold till the income starts to flow again? Deferred payments add up in heart beat but putting them on hold would be a help.

A part of our Ask. In the meantime speak to your bank and check their website for what aid they can offer.

TIAO is encouraging extending the date on deferred payments, forgiveness on property taxes and delivery charges on utilities.

**Comment:**

If you contact your bank they will be able to assist. All major banks are allowing deferrals at this time up to 6 months.

13) Is the BDC Loan government guaranteed?

That is our understanding. The final details on these loans are still pending.

14) Regarding fishing season opening, are there any actual restrictions on people driving from S. Ontario to their cottages, or are they just being discouraged?

People are being discouraged to travel away from their primary residences.

15) Who is tracking the number of business that will not survive?

TIAO has data from our surveys on businesses that might not survive.

**Comments, News & Best Practices:**

- Destination Northern Ontario will be launching a series of webinars/video conferences on a variety of topics in the next two weeks around business finances, guest management and social media, mental health, a panel of business of operators to ask questions.
- What I am worried about is if everything goes back to "normal", and all of the breaks we are getting now or will be getting are stopped once that happens. If we can only open for a short season, next winter will be harder to make it through that time. With no time to bring in enough revenue will be harder than it is currently to get by.
- This article may be helpful - <https://isure.ca/covid-19-tip-sheet-for-businesses/> - The article is about getting your business ready and the risks you need to consider from an insurance perspective.
- Industry folks are expressing more and more concern over US guests who are demanding refunds on deposits. This is something our Government needs to be aware of.

**RTOs**

**Number of participants:** 15

No questions put forward at this time.

**Comments & News:**

- Destination Northern Ontario will be launching a series of webinars/video conferences on a variety of topics in the next two weeks around business finances, guest management and social media, mental health, a panel of business of operators to ask questions.

- Explorers' Edge/ RTO12 - Offered webinars on how to retain your audience on Facebook as well as consultants speaking to their small businesses.
- Suggestion to have employees take customer service courses during this period (those receiving government wage subsidy). Emerit thru OTEC have courses now available online. Good way to keep people engaged.

## **Sector Association**

**Number of participants:** 43

### **Questions and comments:**

- 1) When does the Minister intend to connect with Advisory Committee Members?

The RTOs (13 regions) will be one committee. We don't have the official list of all the committees yet.

If you would like to participate, email the ADM and let them know you are interested.

- 2) Wondering if there are any further updates about when gatherings can begin?

State of Emergency extended until May 12<sup>th</sup>.

- 3) Curious if the Ministry of Tourism (either federally or provincially) is going to be creating an emergency relief program for businesses that don't qualify for CERB or the interest-free loans from banks?

This is one of our Asks as well our counterparts provincially and federally, CFIB, and Canadian Chamber of Commerce. Minister McLeod is aware and is raising it with the Economic Ministers.

- 4) In regards to the Canada Summer Student Program, would the Tourism and Hospitality could be eligible. My insight is that it is available only to businesses that provide vital services at this time. This could be a huge benefit to the resort and entire tourism industry.

Updates to the program - <https://pm.gc.ca/en/news/news-releases/2020/04/08/changes-canada-summer-jobs-program-help-businesses-and-young?fbclid=IwAR3uZiWSYv63EuMuRMqIFwjf1--cF83xbuVPkNG0Ayv6poSW9c5q0PdpPyl>

TIAO will ask more details about eligibility.

- 5) Is there a wage subsidy program we can apply for?

Everyone can apply for the 10% wage subsidy; there are parameters around the 75% wage subsidy.

- 6) Do you have any sense when Minister will publically announce the increase in the Tourism Development Funds?

Minister McLeod has increased it but they haven't released the application parameters to access those funds. Coming soon.

7) How do we apply for Wage Subsidy? Is that through CRA?

Yes, through CRA. If you use a payroll system, they can assist you with that. If you don't, apply for it the way you would submit any of your payroll expenses.

8) Is there any info on when the border might open?

Not at this time.

9) Has there been any progress on the Provincial Government considering rent support for business?

We've increased the number of conversations we've had around this to include the Minister of Economic Development, Minister of Small Business and Minister of Municipal Affairs & Housing. No announcements yet.

**Update:**

The Federal government announced its intent to introduce the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses, the program will seek to provide loans, including forgivable loans, to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June. Implementation of the program will require a partnership between the federal government and provincial and territorial governments, which are responsible for property owner-tenant relationships.

We are working with the provinces and territories to increase rent support for businesses that are most impacted by the pandemic and we will have more details to share soon.

10) I think you said that there is a state of emergency until mid-May. Does that mean that the border is closed until at least that time?

State of Emergency is a provincial sanction and borders are federal. Therefore we don't know at this time.

11) I recognize that the RTO's are funded by Gov't so having them advisory ministry is understandable, however, as sector organizations that have been around longer than the RTO's with equally meaningful relationships with the industry, when will we get a fair seat at the table? And funding to support us??

Please put your name forward to the Ministry and let them know you want to participate.

12) Beth - that Task Force you mentioned - what stage is it at?

Announced last week and they are just being formed. Act now!

13) We have been asked to increase the awareness of the seasonality of our tourism businesses. NOTO will be taking steps to do this this week. Any advice on people we can take this to in addition to the obvious?

We are making everyone aware in our media messaging.

14) Is the direction for the RTOs to work with the sector associations, or is there going to be money being thrown around to for-profit agencies to do recovery type marketing? We could use some help too.

We don't know at this time. We do know that the terms of reference have been drafted for the RTOs advisory committee table. We expect to see them this week.

Minster McLeod that big bailouts will come from the feds. Any bailout money from the province won't come until the next Economic Statement.

## **Tourism Operators and Educators**

**Number of participants:** 146

**Guest speaker:** Lisa LaVecchia, President and CEO, Destination Ontario

- **Destination Ontario's guiding principles:**
  - A tone of clarity over cleverness
  - Humanity over humour
- **Destination Ontario has a three (3) point plan:**
  - **Immediate** – Source content that brings our industry to life - Emphasize virtual partner experiences through social channels and collect stories showing Ontario's Spirit #ontariospirit; Ontario Live, a virtual marketplace (online portal to experience virtual tours, live music, and more), First launch will go live on Friday, April 11<sup>th</sup> - <https://musictogether.ca/>
  - **Planning and recovery**- When there is a signal to normalcy, DO will focus on a domestic campaign (local travel); strategic plans will be ready to get the message out regarding active sports and Group of 7 campaign.
  - **Rebuilding** – Every destination will have a strong message and DO wants to be one of the first out the gate with a powerful brand ad. Be bold, aim high! Initially DO will focus on an Ontario campaign, then possibly across Canada and eventually a push for the USA. We just need to figure out how and when.

## **Questions and comments:**

1) If and when the U.S. border is open, will the Customs/Immigrations be responsible for screening public prior to crossing to ensure we do not have the virus coming in to our businesses?

We are not sure who will have that responsibility yet.

2) Will any of these task forces include small tour business people?

We hope so and have communicated that to the ministry.

- 3) Along with asking Hydro 1, can you also ask for ESSO to reduce rates and eliminate delivery charge for tourism operators?

We will add gas and propane to our list.

- 4) Has anyone been able to secure \$40,000 line of credit WITHOUT \$50,000 payroll plus? if so what banks are offering it, or is it still coming

Updates/Announcement (April 16<sup>th</sup>) - <https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html>

- 5) Any sense if the province will serve notice soon about large public gatherings in July? Even having a date by which the government will make a decision would be very helpful to festivals.

This is a decision made by Public Health. At this time we know that the state of emergency has been extended until May 12<sup>th</sup>.

- 6) For seasonal workers, especially students who cannot find a summer job, will there be financial support for them e.g. EI that they can count on?

There was an announcement this week about seasonal workers being able to access the CERB: <https://www.canada.ca/en/department-finance/economic-response-plan.html#individuals>

- 7) Any word on if non-resident business owners will be allowed to cross the border in order to check on our properties, even while work permits are not being issued.

Please contact the border control office. Ask what documents are required to cross the border and will you be expected to self-quarantine.

- 8) Has there been any discussions for the businesses that have season passes or other types of advance purchasing? As with season passes if the summer is shut down to business then there will be massive refund issues. Further to that, the public will not want to purchase advance passes for facilities or events for fear of not being able to realize on their purchase. Is there some kind of insurance vehicle?

It is shared with industry to provide a best practice.

**Comments:**

I am part of an organization that has season's passes. We had to cancel 2/5s of our season. We are offering our customers a 2/5s discount on next season.

In reviewing the document the revised Travel Industry Act, it only refers to travel agents and travel wholesalers, which would likely not apply to our industry.

- 9) a) Seasonal employees have a 5 month window to have enough earnings to carry them through the winter. So right now they are good until May, however, it will be difficult if their window of work is limited to have enough hours to carry them through the winter...as the season closes as of September. It would be nice if we had an answer to this and be able to tell them by May 1st, 2020.
- b) Insurance - all the questions that others were asking - pro-rating and understanding of coverage based on not being open versus being open.
- c) Would appreciate some direction - industry standards - on guidelines for reopening and/or if it is business as usual??
- d) Seasonal window is very small so should we keep going -even if the season is over in September?
- e) No to debt relief - more interested in debt deferral, or top up solutions
- f) Housekeeping standards - what is expected?
- g) Once again guidelines from the industry around how we can operate. An example is we have a weekly fish fry - will there be rules around social distancing, how many people can attend? Can we do it?

We just want to have guidelines so that we can do the best job that we are able to do and not put anyone at risk, whether our customers, our employees or ourselves.

- a) Understood, but we don't have an answer yet.
- b) We will have an insurance broker on next week's calls to provide additional clarity and to answer your insurance related questions.
- c) TIAO is beginning to work on this. If you have best practices that you would like to share please forward them to us by email to [feedback@tiaontario.ca](mailto:feedback@tiaontario.ca)
- d) We are working on this with the hotel sector. (same for e and f)
- g) There is no clarity on this yet.

- 10) Are you aware "if "seasonal employees that we had tentatively hired to start in May will be able to apply for the new CERB - when their current EI benefits usually stop in March/April?

There was an announcement this week about seasonal workers being able to access the CERB: <https://www.canada.ca/en/department-finance/economic-response-plan.html#individuals>

- 11) Is the feeling that when the emergencies act begins lifting that some of the activities that lend themselves to social distancing will be encouraged to open with social distancing protocol being followed by businesses such as mountain bike treetop parks golf etc.?

We hope so.

- 12) Have you asked your Insurance connections what the Liability impacts could be to private businesses if a guest and or staff contacted the virus while at your place of business from other travelling guests? Will we hold any liability if we have practiced due diligence?

We will address this question on next week's calls when we have an insurance expert.

**Comments:**

I asked our insurer today and they are looking into the logistics of different scenarios.

I spoke to my insurance broker and was able to make a small payment to hold the policy, as our facility is closed and we pay a hefty premium when we are open, but need to still be insured.

- 13) A) We would love to be able to take advantage of the \$40,000 loan from gov't (75% of which is repayable by Dec 31, 2022) but we do not have a minimum of \$50,000 in payroll. Any chance of getting them to reduce or remove that from the needed criteria. This loan would help us tremendously.  
B) Any way to adjust criteria for qualifying for loan support? We are new business less than 1 year in operation with technically no employees on a payroll at the moment

It is one of our Asks to the Minister. We are trying to get that \$50K payroll limit on the \$40K loan removed. Waiting on details of 2<sup>nd</sup> loan program and if there will be any limitations to that one as well.

Updates/Announcement (April 16<sup>th</sup>) - <https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html>

- 14) In regards to restaurants, I am wondering if there's been any direction for how to operate different dining experiences. Buffets, sit down dining. Are there restrictions on how many people can be in a dining room at a time, or how close tables can be together? Are sharing plates (appetizers and such) still going to be allowed?

TIAO will be working with stakeholders on best practices and new protocols going forward.

- 15) Any word on commercial rent relief?

We've increased the number of conversations we've had around this to include the Minister of Economic Development, Minister of Small Business and Minister of Municipal Affairs & Housing.

**Update:**

The Federal government announced its intent to introduce the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses, the program will seek to provide loans, including forgivable loans, to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June. Implementation of the program will require a partnership between the federal government and provincial and territorial governments, which are responsible for property owner-tenant relationships.

We are working with the provinces and territories to increase rent support for businesses that are most impacted by the pandemic and we will have more details to share soon.

- 16) What is the vibe you have in talking with Ministry- partial season, no season for us fishing camp owners? We will need some info to plan reservations.

## **Response from Ministry of Natural Resources and Forestry:**

At this time, fishing and hunting remain open in Ontario. All rules and regulations are in effect. Conservation Officers continue to patrol and protect our natural resources during the COVID-19 outbreak.

As the outbreak evolves, we must all follow the advice of the Chief Medical Officer of Health and act responsibly.

Before stepping outside, all Ontario residents are reminded to:

- Check for local restrictions on outdoor areas
- Practice physical distancing - stay 2 metres from other people
- Do not gather in groups while hiking, fishing, or hunting

During this very challenging time, we owe it to our frontline essential workers, families, friends and neighbours to restrict our travel and act responsibly, particularly when we are outdoors. Our actions today will minimize the risk to others and help stop the spread of COVID-19.

The Fish and Wildlife Licensing Service continues to be operational with the ability to sell Outdoors Cards and fishing and hunting licenses for printing at home or emailing to a mobile device. In addition, hunting draw applications can be submitted [online](#) or by automated telephone (1-800-288-1155).

- Antlerless deer draw application period is now open
- Moose draw application period opened April 15, 2020
- Elk draw application period opened April 15, 2020

It is important to note that some private license issuers and participating ServiceOntario centres may be closed and not selling licenses/offering products such as big game draw applications – but licenses are still available online and over the automated phone line.

## **Questions for Destination Ontario:**

17) Can you repeat the email address? [do.partnerships@ontario.ca](mailto:do.partnerships@ontario.ca)

18) Lisa, you have mentioned the RTOs, DMOs and other agencies. Have you considered reaching out to the small tour businesses in the province to be involved with future marketing? Not all of us have an association with our RTO or DMO.

Please reach out to DO if you would like to be included.

## **Comment:**

In your recovery planning PLEASE remember that the majority of us in the Resource Based Tourism Industry here in the north rely 95% on the U.S. market.

## DMOs

**Number of participants:** 115

**Guest speaker:** Lisa LaVecchia, President and CEO, Destination Ontario  
(see key messages under Tourism Operators and Educators section)

### **Questions and comments:**

- 1) Do you know if Canada Summer Jobs will be allowing more applications? Or the changes may only apply to those that did submit their applications during the appropriate period?

The Canada Summer Jobs call for applications for the 2020 season closed on February 28, 2020. In response to the economic impacts created by the COVID-19 situation, they will work with Members of Parliament to identify organizations that provide essential services in the community and could provide youth jobs but did not apply for the Canada Summer Jobs program in 2020.

Updates: <https://pm.gc.ca/en/news/news-releases/2020/04/08/changes-canada-summer-jobs-program-help-businesses-and-young?fbclid=IwAR3uZiWSYv63EuMuRMqIFwjf1--cF83xbuVPkNG0Ayv6poSW9c5a0PdpPyl>

- 2) What traction are you receiving in requests for rent abatement for tenants?

Several municipalities have offered a rent deferrals on municipally owned buildings but we have not had a lot of traction on the landlord issue.

#### **Update:**

The federal government announced its intent to introduce the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses, the program will seek to provide loans, including forgivable loans, to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June. Implementation of the program will require a partnership between the federal government and provincial and territorial governments, which are responsible for property owner-tenant relationships.

We are working with the provinces and territories to increase rent support for businesses that are most impacted by the pandemic and we will have more details to share soon.

- 3) Any clarification on whether STAs are deemed essential or non-essential? The language is very vague on the essential business listings.

They are not deemed essential unless they are providing accommodations to those that need to self-isolate.

Air B n B has posted a statement to their ownership group stating that:  
<https://www.airbnb.ca/d/host-message>

- 4) When will recovery funding be available from Destination Ontario and how will it be distributed? What regions will be your focus for recovery in Ontario (Big Cities or Rural?)

Funding has not been determined yet. It will be a partnership model that they are working on. Please reach out to DO.

DO will be committed to all areas of the province. It will depend on target audience and which markets. Getting the right message to the right group.

- 5) The minimum payroll to be able to apply for the CEBA loan is set at \$ 50,000.00 which leave many of our tourism operators out of this business relief. Can we lobby to have this lowered? For our operators.

Absolutely. A part of our Ask.

- 6) Destination Ontario, do you accept information directly from the tour business or does it have to come through the RTO or DMO?

Ideally thru the RTOs and/or DMOs but you can reach out directly.

- 7) There are a lot of people asking about the Tourism Recovery Fund. Has there been any details released about this?

The details have not been released yet. They are working on the application process.

- 8) Can you provide the email on who to contact again if we are interested in partnering with Destination Ontario Team for partnership & working together during the recovery stage?

[do.partnerships@ontario.ca](mailto:do.partnerships@ontario.ca)

- 9) Will Destination Ontario be sharing your intel as to when we are getting close to people starting to travel again, e.g. Traveler sentiment, etc.

Weekly reports being sent thru the RTOs but you can reach out to DO directly if not receiving them. They have a number of resources: Research studies they take part in as well some commissioned on their own, Google (trend reports), and Global Tourism Watch.

- 10) In her tele-town hall meeting last week, Minister MacLeod indicated that support packages for different sectors (tourism, hospitality etc.) could be announced shortly by the federal government. Have you heard any more about a possible announcement for this type of thing?

We know it's coming but don't have a firm date as yet.

- 11) We heard that more investment was going to be through Celebrate Ontario. Do we know if the criteria will be more flexible for first time events or those who do not identify as non-profit? Any indication when Celebrate funding will be announced.

On her 3<sup>rd</sup> Tele-Town Hall, Minister Lisa MacLeod announced several new measures her ministry plans to take in response to COVID-19 including \$100 million in funding for Celebrate Ontario, Ontario Music Fund & Ontario Trillium Fund. We'll provide more details about announcements as they become available.

- 12) The Minister also announced that funding for Celebrate and Trillium would continue even if events had been cancelled. What about support for attractions?

We don't have an answer yet. The Minister has established 14 advisory committees so there is an opportunity to address it through those channels.

- 13) Currently events that are planned past June have not yet received any indication from the government as to whether or not they will be able to happen. Deposits that have been paid can only be refunded if the government gives some indication. Any idea when a solid decision will be made so that planning can begin for 2021 as 2020 will clearly be a write-off?

These decisions are not being made without consultation with Public Health authorities. We don't know anything beyond that. State of Emergency now until May 12<sup>th</sup>.

- 14) TIAO was surveying municipalities about their MAT and if they were making any changes. Can/will these results be shared? Thank you!

Yes, we will share the results once we hear back from all the municipalities.

- 15) Any word on who is on the advisory committees and where do we find the advisory committee listing?

It's a decision of the Minister. Contact the Deputy Minister or the Minister directly.

We do know there are 14 committees and some are sector specific (RTO, Film & Television, Sports) but we don't have all the details at this time.

#### **Comments:**

- Don't forget the Ontario CFDC program when researching financing for your business. To find an office near you in rural setting [www.cfontario.ca](http://www.cfontario.ca)

**Thank you for participating. We look forward to speaking with you again soon.**

#### **Additional Resources:**

- Stop the Spread Business Information Line - 1-888-444-3659 or <https://www.ontario.ca/page/stopping-spread-covid-19>
- Updates to Essential Workplaces: <https://www.ontario.ca/page/list-essential-workplaces>

- Canada's COVID-19 Economic Response: <https://www.canada.ca/en/department-finance/economic-response-plan.html>
- Canada's COVID-19 Economic Response Plan: Support for Canadians and Businesses: [https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html#Support\\_for\\_Businesses](https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html#Support_for_Businesses)
- Canadian Federation of Small Businesses (CFIB) - <https://www.cfib-fcei.ca/en/advocacy/federal-government-banks-small-business-relief-measures-covid-19>
- Destination Ontario Contact – [do.partnerships@ontario.ca](mailto:do.partnerships@ontario.ca)
- Ontario Restaurant, Hotel and Motel Association - <http://www.ohma.com/>
- Ottawa/Gatineau Hotel Association (OGHA) – <https://ogha.ca/contact/>
- Greater Toronto Hotel Association (GTHA) - <http://www.gtha.com/>
- Travel Industry Act - [www.ontario.ca/laws/regulation/r20101?search=101%2f20](http://www.ontario.ca/laws/regulation/r20101?search=101%2f20)
- World Travel & Tourism Council (WTTC) - <https://www.wttc.org/members-hub/>