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The Council of the
Regional Municipality of Peel
Special Meeting Agenda

Date: Thursday, March 26, 2020

Time: Immediately following Special
Regional Council Meeting

Place: Council Chamber, 5th Floor
Regional Administrative Headquarters
10 Peel Centre Drive, Suite A
Brampton, Ontario

Due to the efforts to contain the spread of COVID 19 there will be limited access to seating in the Council Chamber. The meeting will be live streamed on <http://www.peelregion.ca/>

Purpose: The Region's Response to COVID-19.

For inquiries about this agenda or to make arrangements for accessibility accommodations including alternate formats, please contact:

Christine Thomson at (905) 791-7800, ext. 4582 or at
christine.thomson@peelregion.ca.

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**The Council of the
Regional Municipality of Peel**

Date: Thursday, March 26, 2020

Time: Immediately following the Special Regional Council Meeting

Place: Council Chamber, 5th Floor
Regional Administrative Headquarters
10 Peel Centre Drive, Suite A
Brampton, Ontario

*** Denotes Additional Items**

Due to the efforts to contain the spread of COVID 19 there will be limited access to seating in the Council Chamber. The meeting will be live streamed on <http://www.peelregion.ca/>

Purpose: The Region of Peel's Response to COVID-19.

1. CALL TO ORDER

2. DECLARATIONS OF CONFLICTS OF INTEREST

3. APPROVAL OF MINUTES

4. APPROVAL OF AGENDA

5. DELEGATIONS

6. STAFF PRESENTATIONS

6.1 Overview of the March 26, 2020 Special Regional Council Meeting

(Oral)

Presentation by Nancy Polsinelli, Interim Chief Administrative Officer

6.2 Update on COVID-19

(Oral)

Presentation by Dr. Lawrence Loh, Acting Medical Officer of Health

*6.3 Region of Peel Measures to Provide Financial Relief for Taxpayers and Ratepayers and to Support Local Municipal Measures (COVID-19 Pandemic)

Presentation by Stephen VanOfwegen, Commissioner of Finance and Chief Financial Officer (Related to 8.1, 11.1, 11.2) **(Items now available)**

7. REPORTS

7.1 Supporting the Region of Peel's Community Agencies During the COVID-19 Pandemic

7.2 Waste Management Response to COVID-19

8. COMMUNICATIONS

8.1 David Wojcik, President and CEO, Mississauga Board of Trade

Letter dated March 20, 2020 Regarding Region of Peel Utility Bills (Receipt recommended)
(Related to 6.3)

*8.2 Peter Fay, City Clerk, City of Brampton

Email dated March 25, 2020, Providing a Copy of the City of Brampton Resolution and Report Regarding Property Tax Assistance – City Response to COVID-19 (Receipt recommended) **(Additional Item Distributed at the Meeting)**

- *8.3 Amanda Fusco, Manager, Legislative Services/Acting Town Clerk
Letter dated March 25, 2020, Providing a Copy of the Town of Caledon Report 2020-0114: COVID-19 Pandemic – Property Tax Assistance **(Additional Item Distributed at the Meeting)**
- *8.4 Krystal Christopher, Legislative Coordinator, City of Mississauga
Email dated March 26, 2020, Providing a Copy of the City of Mississauga Report Regarding COVID-19 Pandemic-Property Tax Assistance (Receipt recommended) **(Additional Item Distributed at the Meeting)**
- *8.5 Krystal Christopher, Legislative Coordinator, City of Mississauga
Email dated March 26, 2020, Providing a Copy of the City of Mississauga Resolution Regarding COVID-19 Pandemic-Property Tax Assistance (Receipt recommended) **(Additional Item Distributed at the Meeting)**
- *8.6 Resolution 54-2020 from the City of Mississauga received March 26, 2020
Regarding Deferral of Stormwater Payments (Receipt recommended) **(Additional Items Distributed at the Meeting)**

9. OTHER BUSINESS/COUNCILLOR ENQUIRIES

10. NOTICE OF MOTION/MOTION

- 10.1 Curbside Waste Collection During the COVID-19 Pandemic (As requested by Councillor McFadden)

11. BY-LAWS

Three Readings

- 11.1 By-law 25-2020
A by-law to amend the 2020 Regional Interim Levy By-law 75-2019. (Related to 6.3)
- *11.2 By-law 26-2020
A By-law to amend the Fees By-law 67-2019. (Related to 6.3, 8.1) **(Item now available)**
- *11.3 By-law 27-2020
A by-law to amend By-law 14-2007 titled the “Water Consumption Fees and Charges By-law” as amended by the annual Water Consumption Fees and Charges By-law 71-2019 **(Additional Item Distributed at the Meeting)**
- *11.4 By-law 28-2020
A by-law to amend By-law 15-2007 titled the “Wastewater System Fees and Charges (Sewer Charge Rates) By-law” as amended by the annual Wastewater System Fees and Charges (Sewer Charge Rates) By-law 70-2019 **(Additional Item Distributed at the Meeting)**

12. IN CAMERA MATTERS
13. BY-LAWS RELATING TO IN CAMERA MATTERS
14. BY-LAW TO CONFIRM THE PROCEEDINGS OF COUNCIL
15. ADJOURNMENT

COVID-19 Pandemic Impacts Update

March 26, 2020

Nancy Polsinelli
Interim Chief Administrative Officer



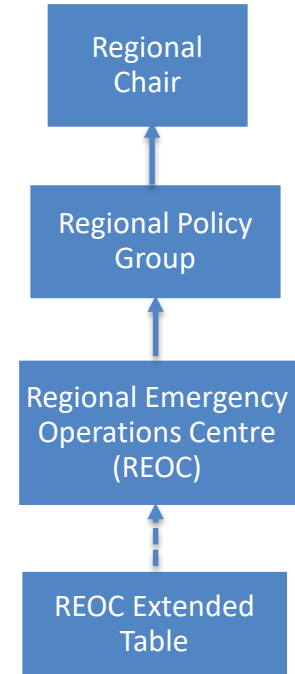
COVID-19 Pandemic Impacts - Update

- Regional Emergency Response
 - REOC Activated
- Impacts on Regional Programs/Initiatives
 - Human Resources/Employee Update
 - Program Impacts and Updates
- Federal and Provincial Response



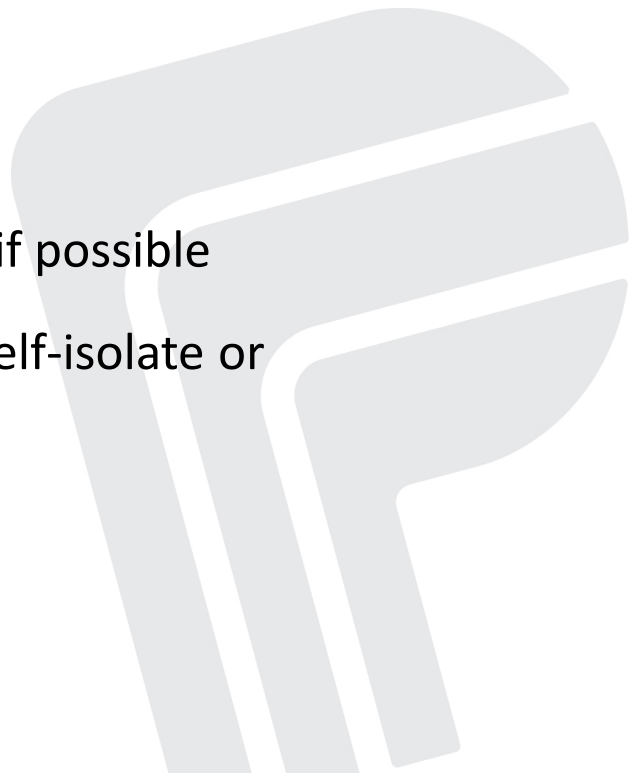
REOC Activated – March 12

- Activated in accordance with Region's Emergency Management Program
- Meets twice daily, seven days/week
- Coordinates emergency response
- REOC focus:
 - *Staff Safety*
 - *Stakeholder Communications*
 - *Business Continuity*
- Will remain operational, as needed
- Councillor enquiries: regional.clerk@peelregion.ca



Human Resources/Employee Update

- Daily updates to regional staff
 - Prevention measures, employee resources
- Focus on employee wellness
- All employees encouraged to work from home, if possible
- Paid leave of absence of 14 days if required to self-isolate or quarantined
 - Retroactive to March 14
- Accessing employee impacts of school closures



Program Impacts & Updates

- Constantly evolving, hour by hour
- Maintaining essential services and programs, while responding to emergency
- Some initiatives on hold, e.g., Police allocation
- Continue to monitor, adapting to change
- Regular updates to Council will continue to be provided

Federal & Provincial Response

- Federal Aid Package - \$82 billion in financial aid and tax deferrals
- Provincial Fiscal Update – announced March 25
- Staff will monitor and take action, as more details are available

Thank You



REPORT TITLE: **Region of Peel Measures to Provide Financial Relief for Taxpayers and Ratepayers and to Support Local Municipal Measures (Covid-19 Pandemic)**

FROM: Stephen Van Ofwegen, Commissioner of Finance and Chief Financial Officer
Andrew Farr, Acting Commissioner of Public Works

RECOMMENDATION

That changes to the collection of Regional interim and final levies from the local municipalities presented in the report of the Commissioner of Finance and Chief Financial Officer, and the Commissioner of Public Works, titled “Regional Measures to Provide Financial Relief for Taxpayers and Ratepayers and to Support Local Municipal Measures (Covid-19 Pandemic)” be authorized;

And further, that there be:

- i) a deferral for a period of 91 days of the imposition of the late payment fee applicable to late payments of utility bills for those payments due on and after April 1, 2020 to and including June 30, 2020, and relief from the imposition of the late payment fee altogether where late payment is made in full on or before the conclusion of the 91 day deferral period;
- ii) a deferral on the water and wastewater rate increase, scheduled for April 1, 2020, with the increase as deferred to take effective July 1, 2020;
- iii) a revision of the fees applicable to Transhelp services to nil with retroactive effect to March 21, 2020 until such time as MiWay (Mississauga Transit) and Brampton Transit, or one of them, resumes charging fares for their services;
- iv) a variation of the Regional Corporation’s accounts receivable terms so as not to charge a monthly penalty on outstanding accounts receivable for the period from and including April 1, 2020 to and including June 30, 2020;

And further, that the by-laws necessary to give effect to Regional Council’s directions be presented for enactment at the first Council meeting at which such by-laws can be presented for enactment.

REPORT HIGHLIGHTS

- As COVID-19 has evolved into a pandemic many residents and businesses are facing financial hardship.
- All orders of government including the Region and our local municipal partners are committed to providing financial relief to taxpayers and ratepayers.

Region of Peel Measures to Provide Financial Relief for Taxpayers and Ratepayers and to Support Local Municipal Measures (Covid-19 Pandemic)

- Council's oversight of Peel's financial sustainability is providing the financial flexibility to respond appropriately and quickly with financial relief measures for Peel residents and businesses.
- Similarly, the Cities of Brampton and Mississauga and the Town of Caledon are approaching their financial relief packages with solutions based on their local need.
- Regional staff propose recommendations to accommodate each local municipal property tax collection solution.
- With Council approval, Regional staff will amend the interim tax levy by-law and adjust the final levy by-law to provide for no interest to be charged to the local municipalities (and/or the waiving of penalties) based on original levy dates and to adjust to new installment dates as provided.
- The cost for 2020, to address the local tax collection changes, is estimated to be in the range of \$2.8M- \$3.4M.
- Staff recommend that utility bill customers be allowed to pay bills without penalty 91 days after the original due date at an estimated cost of \$650K.
- It is proposed that the annual water rate increase scheduled for April 1, 2020 be deferred to take effect July 1, 2020 with an estimated impact of \$4.6M.
- Transhelp is proposing to provide services at no fare cost retroactive to March 21, 2020.
- The Region's proposed measures support the economic health and wellbeing of Peel's community, consistent with Peel's Corporate Social Responsibility Strategy.

DISCUSSION

1. Background

As Covid-19 has evolved into a pandemic, many businesses and residents are facing significant financial hardship. In response to the financial hardship, the Federal and Provincial governments have announced a series of measures to provide financial relief such as: expedited access to employment insurance and increases in GST tax credits to lowering of peak electricity rates in Ontario. Municipalities, including Peel and the Cities of Brampton and Mississauga and Town of Caledon, have a social responsibility to support the economic health of our communities. Many businesses have also announced measures to assist their employees e.g. grocery chains with increased pay rates; and their customers e.g. internet providers with enhanced data limits as well as the big six banks with mortgage deferrals. The community is rallying to enable a Community for Life during these difficult times. In this report the Region is proposing measures to provide financial relief to businesses and residents. These recommendations reflect the Region's strategic objective to support the economic health of the community.

A. Measures Pertaining to Regional Levies

Property Tax Collection

Tax bills are prepared and collected by the local municipality which in so doing also bills and collects for the Regional government and education portions of the overall property taxes payable. All three of Peel's local municipalities set due dates for their collection of

Region of Peel Measures to Provide Financial Relief for Taxpayers and Ratepayers and to Support Local Municipal Measures (Covid-19 Pandemic)

installment payments from taxpayers. These dates tend to be consistent from year to year. Due dates are set for both an interim billing and a final billing in order to even out revenue receipts for the promotion of business continuity and in order to avoid the need for short term municipal borrowing. The Region works with the local municipalities when enacting its interim and final levy by-laws. These are designed to require payment from the local municipalities of the Region's portion of the tax bill within days of the due dates for payment by taxpayers to each local municipality. The local municipalities have the authority to charge interest to taxpayers for payments received from them after the due date in addition to a monthly percentage charge on the entire billed amount. The Region in turn imposes in its interim and final levy by-laws an interest rate payable by the local municipality should it fail to make a payment to the Region on the due dates set out in those by-laws. This rarely happens.

Property Tax Relief Considerations:

On March 16, 2020, the City of Toronto announced that it would extend to its business taxpayers an interest free period on late payments of property tax, for a period of 30 days. Later in the week Toronto extended this interest free period to all property taxpayers for a period of 60 days. Municipalities across the Province are considering property tax relief options.

On March 17, 2020, the Region contacted the three local municipalities to discuss what potential measures of taxpayer relief were being considered by each of them. The respective measures to be recommended to each of the local municipal councils evolved over time. In determining a local response each municipality needed to review its own systems, policies and administration required with each change as well as to understand the cost of the solution. Cash flow needs may require various funding mechanisms to keep operations moving in an environment with less or delayed cash inflows from various revenue sources, of which property tax is the main funding source. Each local municipal approach is summarized below:

City of Mississauga:

The City of Mississauga brought a report entitled "COVID-19 Pandemic - Property Tax Assistance" to a special Council meeting on March 19, 2020 which included recommendations that were approved unanimously by City Council. The City of Mississauga will be revising their property tax due dates starting with their next due date to taxpayers of April 2, 2020 with each installment due date to be deferred by ninety days for the remainder of 2020. The City has several due dates for the remainder of the year that will see revisions as shown in Appendix I.

City of Brampton:

On March 25, 2020 at its Council meeting, the City of Brampton approved the recommendations within the report titled "Property Tax Assistance – City Response to Covid-19". It was proposed that Brampton would waive interest and late fees on tax payments during a 5 month- period from March 18 to August 19, 2020. Additionally, the final due dates for the first installment for its residential final tax billing would be changed to align with its non-residential tax payment due date. This allows for one month between the interest relief ending on August 19, 2020 and a new tax bill payable for the final levy. Brampton has paid the Region the full amount due for their March 18, 2020

Region of Peel Measures to Provide Financial Relief for Taxpayers and Ratepayers and to Support Local Municipal Measures (Covid-19 Pandemic)

Regional levy due date. The change to the installment payment due dates to the Region are shown in Appendix I.

Town of Caledon:

On March 24, 2020 Town of Caledon approved the recommendations within a report titled "COVID-19 Pandemic – Property Tax Assistance" which provided tax relief including an extension of interest grace period for its May 7, 2020 property tax due date effective until July 2, 2020 (two months). In addition, the report provided for the two final levy installment payments to be deferred by two months. The change to installment payment due dates to the Region reflect two month extensions for their remaining payments shown in Appendix I.

The respective motions from the local municipalities should be provided for Council's consideration. Regional staff have reviewed the motions and the respective requests for Regional alignment to each solution.

B: Financial Implications to the Region from Changes to the Local Municipal Tax Programs

a) Forecast Impact on Cash Position and Financing Costs

Regional staff have reviewed the three local municipal property tax relief solutions based on our understanding of the directions being taken by the respective local councils.

Based on the most recent information, a cash flow impact is expected due to the delayed receipt of revenues. The Region can draw on internal funds or short term borrowing to fund any revenue shortfalls. Assuming tax revenues are collected by year end, the Region proposes using internal funds to address the impact of temporary revenue shortfalls. While short-term borrowing is available, the cost impact is expected to be higher.

Regional staff estimate an average impact to cash flow in the range of \$70M per month during the relief period reaching a maximum of \$150M in August. This results in a financing cost for 2020 in the range of \$2.8M- \$3.4M. Despite these changes, the Region expects to remain within its policy limits set out in the Investment Goals and Policies. The tax rate stabilization reserve is sufficient to fund additional financing requirements during the period of flexibility for tax relief measures. Staff will monitor the use of reserves to fund the cost of financing should the Province provide financial relief or assistance.

b) Regional Response to Tax Levy Collections:

Regional staff have reviewed the different solutions being recommended and approved in the three local municipalities and suggest the best way to accommodate and match to local relief on tax payments has two components.

Region of Peel Measures to Provide Financial Relief for Taxpayers and Ratepayers and to Support Local Municipal Measures (Covid-19 Pandemic)

i) Interim Levy By-law

First, the Region needs to amend its' interim levy by-law 75-2019 to change the Regional interim levy payment due dates and interest charges on unpaid Regional interim levies as required. Staff are recommending a response specific to each local municipality tailored to the requirements of their different local tax collection solutions.

For the City of Mississauga, the Region would amend the Regional Interim Levy By-law 75-2019 to change the payment due dates to correspond with those provided by City staff as a result to changes being made to the City's tax collection due dates.

For Brampton and Caledon the Region would amend the Regional Interim Levy By-law 75-2019 to provide for a zero interest rate on Regional Interim Levy amounts unpaid from the payment due date for the duration of the interest and charge waiver periods on the collection of taxes which each of Brampton and Caledon are implementing in their respective local municipalities.

A by-law to amend the Regional Interim Levy By-law 75-2019 has been prepared and is proposed for enactment at the Special meeting of Regional Council on March 26, 2020 with this timing having specific regard for the desirability of acting prior to the imminent Regional Interim Levy installment due date of April 3, 2020 to amend that date to July 3, 2020 as requested by the City of Mississauga.

i) Final Levy By-Law

The second component to this is dealing with payments under the final levy by-law. The Final Levy By-Law is coming to Council on April 9, 2020 and includes final notional tax adjustments along with the final payment schedules. It is recommended that the Region can deal with the local changes through this by-law by changing the original requested due dates to the new requested due dates for each municipality prior to its enactment. Hence, it is proposed that the by-law presented on April 9, 2020 will reflect new schedules for payment of final Regional levies to the Region in alignment with the new dates provided by the local municipalities. The Region expects to still receive full payments for each installment; however, receipt by the Region will be adjusted to the new timelines with all taxes to be paid in 2020.

These amendments respond to municipal requests and support the local municipalities in providing a direct relief to taxpayers. The Region's commitment to the Corporate Social Responsibility objective of supporting the economic health of the community informs this approach.

Provincial Education Tax

On March 25, 2020 the Provincial Government announced the deferral of the June and September 2020 education property tax installment by 90 days. The Region applauds the Province for recognizing the financial hardship being experienced by Peel residents and businesses.

Region of Peel Measures to Provide Financial Relief for Taxpayers and Ratepayers and to Support Local Municipal Measures (Covid-19 Pandemic)

Utility payments (Water/Wastewater & Stormwater):

There are two actions on Utility bills that can be taken to assist residents to manage the financial hardship from COVID-19:

1. Defer the implementation of the 7.2% utility rate increase approved in the 2020 budget from April 1st, 2020 to take effect July 1st, 2020. This would result in a \$4.6M revenue shortfall in 2020, to be funded by drawing from utility rate stabilization reserves.
2. Defer the applicability of late payment charges by 91 days for invoices due from April 1, 2020 to June 30th, 2020.

Under the current billing practice, most utility customers are billed on a quarterly basis, with the exception of large residential condominiums and industrial units which are invoiced monthly. The billed amount is due within 21 days from the invoice date, and if the bill is not paid in a timely manner, a one-time 2% late payment charge is added to the customer's outstanding amount.

In order to offer customers additional financial flexibility to deal broadly with economic hardship related to the COVID-19 pandemic, staff propose an amendment to the Fees By-law to defer Late Payment Charges for an additional 91 days after the due date. This would provide customers 112 days from the invoice date to make payment without additional charge.

The additional 91 days would apply to invoices that fall due between April 1st and June 30th. The selection of a range of invoices over a 91-day period establishes equity for all customers on a quarterly billing cycle as they all receive the same benefit from deferred late payment charges for one invoice. Customers billed monthly would benefit from having the additional 91 days for the 3 monthly invoices falling due over this period. If the balance is paid within the additional 91 day period, the customer will not be billed the late payment charge. The cost of providing this one-time relief is estimated at \$650K.

The Region has 38,755 customers on pre-authorized payment representing 13.35% of customers. These customers would be given the opportunity to have themselves removed for their given due date.

Stormwater charges are also collected on the utility bill, as such Regional staff are discussing a process for remittance to the City of Mississauga due to this change in billing administration. It is anticipated that the Region would pay what we have received based on the original due dates and request to pay the remaining balance to the City 91 days later. It should be noted that the Region does not shut off water connections due to non-payment.

TransHelp:

There is a legal requirement that TransHelp not charge more for its service than the highest fare charged by a public sector conventional transit provider in Peel. This arises under section 66 of the Integrated Service Standards Regulation (O.Reg 191/11) under the Accessibility for Ontarians with Disabilities Act, 2005. MiWay (Mississauga Transit) and Brampton Transit have announced free service starting March 21, 2020.

Region of Peel Measures to Provide Financial Relief for Taxpayers and Ratepayers and to Support Local Municipal Measures (Covid-19 Pandemic)

In recognition that the relationship of the provision of Transhelp services to the provision of conventional transit services in Peel is predominantly referable to the provision of Mississauga Transit and Brampton Transit services, it is proposed to amend the Fees By-law to reduce TransHelp fares to zero until such time as MiWay and Brampton Transit, or one of them, resumes charging fares for their services. Given that demand for TransHelp service has fallen by 66% since March 18, providing TransHelp services at no fare cost at these levels, will result in a revenue shortfall of approximately \$75,000 per month.

Regional Invoicing and Collection:

Aside from utility billing, the Regional Corporation invoices for various fees involving a wide range of business activities and collects on these throughout the year. During the continuation of the declared Regional Emergency invoicing will continue; however, staff propose to discontinue active collection processes on overdue invoices for 90 days and we will suspend the addition of a monthly interest charge for the same period starting April 1, 2020. The costs of forgoing this interest amount is minimal at under \$10,000.

RISK & ANALYSIS

Taxes, utility rates and development charge payments are the key funding sources that enable the Region to pay its bills and all three are expected to experience delayed payments and potential reductions over the next several months. The Region has a strong financial position given Council's work with staff on the Long-Term Financial Planning Strategy. Peel has maintained a triple A credit rating and reserve balances that can assist in addressing the needs required to adapt to the current changes. While a short-term impact on cash levels is expected, the Region can maintain its current operations at this time while providing flexibility to the local municipalities on payment of taxes and utilities.

The Region's liquidity combined with reduced income from investments and other losses is expected to temporarily weaken the current cash position which has been very strong. The investment portfolio continues to hold high quality, liquid investments and a short-term borrowing facility is in place as an alternative option to fund operations. Despite the temporary draw on liquidity, the Region is expected to maintain its financial strength and flexibility during this response time assuming all revenues are received by year end 2020. As a result, the Region does not expect any significant, long-term impacts to liquidity or credit ratings. Staff will continue to monitor liquidity levels, debt obligations and requirements, credit rating metrics and investments and will report any significant changes to Council.

CONCLUSION

Covid-19 is having a devastating impact, not only on the health of the community but also on the economic health of Canada, Ontario and the Region of Peel. As anchor institutions Peel and its local municipalities have a responsibility to support the economic health of the community. The proposed financial relief measures as outlined in this report will support residents and businesses who are struggling during these challenging times. Staff will continue to monitor the situation and report back should further relief options be needed and provide updates on any associated risks in the context of a longer-term economic recovery.

Region of Peel Measures to Provide Financial Relief for Taxpayers and Ratepayers and to Support Local Municipal Measures (Covid-19 Pandemic)

APPENDICES

Appendix I – 2020 Regional Interim and Final Requisition Payment Proposal

For further information regarding this report, please contact Stephanie Nagel, Ext. 7105, stephanie.nagel@peelregion.ca.

Authored By: Stephanie Nagel, Treasurer & Director of Corporate Finance

Reviewed and/or approved in workflow by:

Department Commissioners, Division Directors and Legal Services.

Final approval is by the Chief Administrative Officer.

A handwritten signature in black ink, reading "Nancy Polsinelli". The signature is written in a cursive, flowing style.

N. Polsinelli, Interim Chief Administrative Officer

Region of Peel

2020 Interim & Final Requisition Payment Proposal

Payment Proposal	Mississauga		Brampton		Caledon	
	Original Due	Amended Due	Original Due	Amended Due¹	Original Due	Amended Due²
<u>Interim Levy</u>						
April 3	42,805,844					
April 15	16,414,271					
April 23			65,148,754	65,148,754		
May 8	43,127,693				12,702,208	12,702,208
May 15	16,414,271					
June 15	16,414,271					
July 3		42,805,844				
July 15		16,414,271				
August 7		43,127,693				
August 17		16,414,271				
September 15		16,414,271				
Total Interim Levy Payments	135,176,350	135,176,350	65,148,754	65,148,754	12,702,208	12,702,208

¹ no change to due dates; interest relief is requested from April 23rd to August 20th

² no change to due dates; interest relief is requested from May 8th to July 3rd

Payment Proposal	Mississauga		Brampton		Caledon	
	Original Due	Amended Due	Original Due	Amended Due	Original Due	Amended Due
<u>Final Levy</u>						
July 3	46,537,595				13,885,004	
July 15	8,397,761					
July 23			55,590,329			
August 7	149,760,079					
August 17	19,594,777					
August 20			71,550,076			
September 4	47,237,407				13,885,004	13,885,004
September 15	19,594,777					
September 24			71,550,076	71,550,076		
October 2		46,537,595				
October 15	19,594,777	27,992,538				
October 22			15,959,748	71,550,076		
November 6		149,760,079				13,885,004
November 16	19,594,777	39,189,554				
November 19				71,550,077		
December 4		47,237,407				
December 15	19,594,777	39,189,554				
Total Final Levy Payments	349,906,727	349,906,727	214,650,229	214,650,229	27,770,008	27,770,008
Grand Total Interim & Final	485,083,077	485,083,077	279,798,983	279,798,983	40,472,216	40,472,216

Regional Measures to Provide Financial Relief for Taxpayers and Ratepayers

Regional Council Meeting
March 26, 2020

Stephen VanOfwegen, CPA, CMA
Commissioner of Finance & Chief Financial Officer
Region of Peel

Provincial Economic & Fiscal Update

Property Tax & Assessment System

- Postponement of the Planned Property Tax Reassessment for 2021
 - Assessments for the 2021 taxation year will be based on the same valuation date in effect for the 2020 taxation year
- 90-day Deferral of Education Property Tax Remittance to School Boards
 - June and September property tax installments deferred for 90 days each

Peel has a Social Responsibility to Support the Economic Health of the Community

- Many residents and businesses are financially impacted by the COVID-19 pandemic.
- The Region supports the economic health of the community.

- Peel remains financially flexible:

- ☐ Triple-A credit rating
- ☐ Rate stabilization reserves are healthy
- ☐ Adequate cash to support temporary financial relief measures



- The Region supports local municipal partners in providing financial relief to taxpayers and ratepayers.

What Your 2020 Property Tax Bill Funds



- Tax collection is a local responsibility.

Local Property Tax Relief Programs

Local Municipal Property Tax Collection Relief Programs - Varying Solutions Based on Local Needs

- Brampton: 5 month deferral of interest rates and late fees; changed first installment on final residential billing (allowing for one month gap between grace period ending and new tax bill)
- Caledon: 2 month installment deferral
- Mississauga: 90 day installment deferral

Financial Implications of Local Tax Relief Programs

- The local municipalities have requested that the Region make changes to the collection of Regional levies.
- Financial impact of local municipal relief programs: \$2.8M – \$3.4M
- Adequate stabilization reserves to finance relief measures.
- Recommended solutions developed to accommodate individual local solutions.

Proposed Utility Rate Relief

Deferral Options

1. Deferral of 7.2% rate increase



2. Deferral of late payment charges for an additional 91 days after the due date.
(112 days from invoice date)



Financial Impacts

\$4.6M revenue shortfall in 2020



Cost of providing one-time relief
up to \$650,000.

Other Relief Measures



MiWay and Brampton
Transit offered
free service as of March 21.



TransHelp
reduced fares to zero.



66% decrease in demand
for TransHelp services
since March 18.

Revenue shortfall of
\$75k/month.

- Suspend applications of late penalties on corporate invoices from April 1st for 90 days.
- Cost of \$10K.

Financial Measures to Support Peel Residents & Businesses



- Proposed measures support the economic health of our community.



- Peel's financial flexibility can accommodate proposed recommendations.



- A fiscal update to Council on April 9th.

REPORT TITLE: **Supporting the Region of Peel's Community Agencies During the COVID-19 Pandemic**

FROM: Janice Sheehy, Commissioner of Human Services
 Cathy Granger, Acting Commissioner of Health Services

RECOMMENDATION

That the Commissioner of Human Services, Commissioner of Health Services, Director of Community Partnerships and/or Director of Seniors Services Development be granted authority to award emergency funding to Community Agencies, from the Community Investment Program, as outlined in the report from the Commissioner of Human Services and Acting Commissioner of Health Services, titled "Supporting the Region of Peel's Community Agencies During the COVID-19 Pandemic";

And further, that the Community Investment Program be increased by \$1,000,000 from existing working fund reserves to support emergency grant payments.

REPORT HIGHLIGHTS

- As of January 2020, the first case of COVID-19 appeared in Ontario and the numbers in the Region of Peel and the Province have continued to rise.
 - In order to address the shortfall of services that will result from the COVID-19 pandemic, community agencies require emergency funding and supports to provide essential services to vulnerable residents during this time.
 - A 2020 COVID-19 Regional Community Response Table has been established to identify and support vulnerable and at-risk populations in Peel Region during this pandemic.
 - Peel's not-for-profit and community sector have been convened to support coordination, information sharing, problem solving communiques, and collaboration to respond to the emerging needs of residents during COVID-19.
 - The \$1,000,000 of emergency funding will provide one-time grants to Peel Community Agencies for immediate needs to assist those who support the most vulnerable during the COVID-19 pandemic.
 - Decision making criteria similar to what is normally used for the Community Investment Program is being created to assess emergency funding requests.
 - Staff are recommending that Regional Council grant the Commissioner of Human Services, Commissioner of Health Services, Director of Community Partnerships and/or Director of Seniors Services Development the authority to provide one-time grants from \$1,000,000 in emergency funding.
-

Supporting the Region of Peel's Community Agencies During the COVID-19 Pandemic

DISCUSSION

1. Background

Community Organization's Response to COVID-19

On March 17, 2020, the Province of Ontario declared a state of emergency to respond to the COVID-19 pandemic. In support of the Province's efforts to contain the virus, the Region of Peel declared a state of emergency on March 18, 2020. As a result, demand for social services has surged putting a strain on the not-for-profit sector in Peel Region.

Community agencies are working hard to address the shortfall of services that will occur during this pandemic; however, they are facing significant, negative economic consequences. The resulting challenges include financial, staffing and client delivery disruptions, which could result in closures of programs and services.

A 2020 COVID-19 Regional Community Response Table has been established to identify and support vulnerable and at-risk populations in Peel Region.

Emergency Funding Through the Community Investment Program

The Community Investment Program provides funding to the not-for-profit sector to strengthen their organizational capacity and Peel's overall human services system to address social challenges such as the one we are currently facing.

The Community Investment Program has a 2020 base budget of \$6,800,000. The additional \$1,000,000 would be used to provide one-time grants to Peel Community Agencies for immediate needs. A one-time grant will be available for any not-for-profit or community agency that serves vulnerable residents by providing essential services in the Region of Peel. The funding will be used towards expenses directly related to providing administration, programs and services. Decision making criteria similar to what is normally used for the Community Investment Program is being created to assess emergency funding requests.

In recognition of the strain on the non-for-profit sector, the Provincial government has announced financial assistance. A news release was issued from the Ontario government on March 23, 2020 committing \$200M to:

“support municipalities and organizations that administer social services with funding to support them in their response to COVID-19. The funding will help municipalities and social service providers such as shelters, food banks, emergency services, charities and non-profits continue to deliver their critical services, hire additional staff, and find ways to promote social distancing and self-isolation to keep clients safe and healthy. Ontario's municipal service managers will determine local needs and distribute the funding, ensuring clients are receiving the support they need.”

At the time of writing this report, program details are not yet available.

Due to the urgent nature of the situation and the increased need for support from community agencies, staff are recommending that an accelerated approval process be established through this report to grant the Commissioner of Human Services, Commissioner of Health Services, Director of Community Partnerships and/or Director of Seniors Services Development the authority to provide community agencies in the Region of Peel with

Supporting the Region of Peel's Community Agencies During the COVID-19 Pandemic

emergency funding based on similar Community Investment Program decision making criteria.

Staff will return to Regional Council with a report that provides an outline of the process that was used to determine eligibility, a listing of community agencies that have received funding, and the purpose for which the funds were used.

This situation is unprecedented, and at the time of writing this report, requests from the community were being reviewed and analyzed. If the budget allocation of \$1,000,000 proves insufficient, staff will return with a future report seeking additional funding.

RISK CONSIDERATIONS

Peel's not-for-profit sector is an integral part of the human services system and supports the needs of residents. If the emergency funding of \$1,000,000 is not provided to community agencies, they will not be able to provide the essential services that vulnerable residents in Peel rely on. These services fall into the priority areas of food security, early years and child development, healthcare, housing and homelessness, youth, seniors and emergency financial supports. Without emergency funding, community agencies will not be able to maintain operations causing programs to be discontinued and staff to be laid off.

FINANCIAL IMPLICATIONS

The Community Investment Program will be increased by \$1,000,000 from existing working fund reserves to support emergency grant payments to Peel Community agencies. If the \$1,000,000 funding allocation proves insufficient, staff will return to Council with additional recommendations.

Should these expenses qualify for Federal or Provincial government COVID-19 funding, such expenses would be submitted for potential reimbursement. Community agencies will be encouraged to seek Federal and/or Provincial funding if it becomes available but in the interim, the process outlined in this report will be used.

CONCLUSION

This is an unprecedented time in our history therefore, it is critical that Peel Region financially assists our community agencies in order to further support our vulnerable residents. Council's approval to grant the Commissioner of Human Services, Commissioner of Health Services, Director of Community Partnerships and/or Director of Seniors Services Development the authority to give community agencies emergency funding is an important step toward addressing the shortfall of services that vulnerable residents of Peel are experiencing as a result of the COVID-19 pandemic.

For further information regarding this report, please contact Sonia Pace, Director, Community Partnerships, 416-844-4411, sonia.pace@peelregion.ca or Donna Kern, Director, Seniors Services Development, 416-278-2870, donna.kern@peelregion.ca

Authored By: Harpreet Rai, Project Manager, Strategic Initiatives

Supporting the Region of Peel's Community Agencies During the COVID-19 Pandemic

Reviewed and/or approved in workflow by:

Department Commissioners and Division Directors.

Final approval is by the Chief Administrative Officer.

A handwritten signature in black ink, reading "Nancy Polsinelli". The signature is written in a cursive style with a large initial "N" and a stylized "P".

N. Polsinelli, Interim Chief Administrative Officer

REPORT TITLE: Waste Management Response to COVID-19

FROM: Andrew Farr, Acting Commissioner of Public Works

RECOMMENDATION

That the Commissioner of Public Works be authorized to adjust waste management services as required in response to COVID-19 to ensure the safe and efficient delivery of waste management services, support physical distancing and protect the health and safety of workers and residents;

And further, that the Commissioner of Public Works be authorized to amend existing contracts related to waste management services, and enter into new contracts related to waste management services, on a directly negotiated basis as may be required, as deemed necessary by the Commissioner in response to COVID-19 to ensure the safe and efficient delivery of waste management services on business terms acceptable to the Commissioner of Public Works and on legal terms acceptable to the Regional Solicitor.

REPORT HIGHLIGHTS

- In order to reduce the risk of COVID-19 transmission and to help ensure the availability of Peel's waste management services throughout the COVID-19 emergency, the Region is proactively implementing several changes to its waste collection program and at its Community Recycling Centres.
- The overriding objective for the Region is to maintain the integrity of its waste collection system for as long as possible (including curbside and multi-residential collection and Community Recycling Centre drop-off) while maintaining physical distancing
- To buffer against the risk of an employee shortage with the Region's collection contracts, staff have developed a phased plan to reduce non-essential services, in order to ensure the essential portions of waste collection can continue.
- Beginning March 30, 2020, the Region will suspend collections of bulky items, single-use batteries and cart exchanges and may also suspend the collection of yard waste and recycling if necessary, to maintain collection of garbage and green bin material.
- The Region has implemented service level changes at its Community Recycling Centres and may also suspend the collection of additional types of waste or reduce hours/close some centres if necessary.
- Recognizing our residents' desire for bag tag exemptions, staff are prepared to review service levels and resource availability as the crisis subsides and introduce additional exemption periods when prudent.
- The Region will communicate service changes to Regional Council and residents as they are implemented.

Waste Management Response to COVID-19

DISCUSSION

1. Background

Waste management is included on the province's list of essential services. Public Health officials agree that waste management is an essential service that needs to be maintained to prevent non-COVID-19 related public health implications.

The greatest risks to the Region's ability to provide waste management are the availability of Region and vendor staff to perform the work and the maintenance of a safe working environment. However, with more residents working from home and with children home from school and daycare, more waste may be generated at home than usual. Some residents are also using this time at home to do some spring cleaning, which is resulting in more garbage being set out.

The overriding objective for the Region is to maintain the integrity of its waste collection system for as long as possible (including curbside and multi-residential collection and Community Recycling Centre drop-off) while maintaining physical distancing.

While aiming to provide residents with the services they need during this evolving crisis, Peel needs to be very careful that efforts to meet this need do not put the main objectives at risk.

It is with these objectives in mind that the Region has implemented several service changes and will implement further service changes as deemed necessary.

Public Health supports stopping non-essential services at Community Recycling Centres, modifying services to ensure that physical distancing is maintained, evaluating services to protect the health and safety of workers and the public and ensuring that staff are engaged in safe work practices such as hand washing hygiene.

Engineering and administrative controls, safe work practices, and personal protective equipment, such as puncture-resistant gloves and face and eye protection are used to prevent worker exposure to the waste streams (or types of wastes), including any contaminants in the materials, they manage. Such measures can help protect workers from sharps and other items that can cause injuries or exposures to infectious materials.

2. Waste Collection

To date, waste collection has been conducted per usual. There have been no service changes or interruptions. Peel's waste collection contractors have indicated that they are working with reduced staff levels but are currently able to provide collection services meeting the Region's desired service levels. However, they have expressed a concern this may not be the case should employees not be able to work due to self isolation or illness.

To buffer against the risk of an employee shortage with the Region's collection contracts, staff have developed a phased plan to reduce non-essential services, in order to ensure the essential portions of waste collection can continue.

As a first step, the Region will implement the following waste collection service changes effective Monday, March 30, 2020:

Waste Management Response to COVID-19

- Suspend collection of bulky items
- Suspend collection of single-use batteries (scheduled for April 13 to 24, 2020)
- Suspend cart exchanges

The Region is encouraging residents to only set out what is necessary (e.g. do not set out waste from spring cleaning). The Region is also asking residents to practice physical distancing and stay two metres away from collections workers.

Some residents have asked that the Region waive the requirement for bag tags. As is seen in the Region's current garbage exemption days, waiving bag tags will result in even more waste being set out at the curb for collection. This may lead to delays and could put collection crews at risk of becoming over-taxed which could lead to service delays or interruptions.

While staff is making some minor changes to collection services (noted above), nothing further is planned at this time. However, staff would not recommend any changes that would increase service levels. Recognizing our residents' desire for bag tag exemptions, staff are prepared to review service levels and resource availability as the crisis subsides and introduce additional exemption periods when prudent.

Depending on the ability of the Region's collection contractors to meet service demands, either through staff shortages or under direction from the Province and/or Peel Public Health, the Region may suspend the collection of other material streams. In no order, other service level changes could include:

- Suspending yard waste collection
- Suspending recycling collection
- Directing residents to put green bin organics in the garbage
- Suspending all collection services; residents would be instructed to bring their waste to public drop off locations

3. Community Recycling Centres

In order to reduce the risk of COVID-19 transmission, support a safe working environment for Peel staff, support physical distancing for residents, and help ensure the availability of Peel's community recycling centres throughout the COVID-19 emergency the Region is implementing several changes at its community recycling centres.

The Region has already implemented the following changes:

- Eliminated cash transactions
- Suspended collection of reusable goods, white goods, tires and electronic waste
- Closed re-use stores
- Suspended the sale of compost, backyard composters, rain barrels, kitchen containers and garbage bag tags (tags available online only)
- Set up tables outside of the household hazardous waste depots for residents to drop their household hazardous waste; staff then collect household hazardous waste after the resident leaves

Waste Management Response to COVID-19

Through direction from the Province and/or Peel Public Health, or in response to operational needs, the Region may implement further CRC service changes, which may include:

- Suspend the collection of non-essential material streams (e.g. scrap metal, wood waste)
- Reduce operating hours
- Limit the number of vehicles permitted within the Community Recycling Centres (CRC)
- Close some or all Community Recycling Centres. A preliminary order is included below but the order could change depending on the circumstances.
 - Caledon CRC
 - Battleford CRC
 - Brampton CRC
 - Bolton CRC
 - Fewster and Heart Lake CRCs (concurrently)

4. Contract Changes

Depending on how the COVID-19 crisis evolves it may become necessary to quickly amend current collection and processing contracts or to enter into new contracts in order to maintain waste management services. Changes could include modifying the routes collected by the Region's collection contractors based on staff availability or allowing contractors to sub-contract to ensure service delivery is maintained. It could also include amending or supplementing current waste processing, haulage and disposal contracts should staff shortages or other issues limit the ability of the Region's current service providers.

It is recommended that the Commissioner of Public Works be authorized to approve and implement such changes and procure such additional services as may be necessary, on business terms acceptable to the Commissioner of Public Works and on legal terms acceptable to the Regional Solicitor.

5. Communications to Regional Council and Residents

The Region will continue to inform Regional Council through the Regional Emergency Operations Centre updates and residents through normal communications methods of waste management service changes as they are implemented.

RISK CONSIDERATIONS

To maintain business continuity for waste management while minimizing the risk of transmission, maintaining a safe working environment, and supporting physical distancing, staff will implement necessary waste management service changes in a timely fashion.

FINANCIAL IMPLICATIONS

The incremental costs of implementing waste service changes in response to COVID-19 will be tracked through cost centre WA00019 to facilitate possible recovery from the Province.

Waste Management Response to COVID-19

For further information regarding this report, please contact Norman Lee, Director, Waste Management, Ext. 4703, norman.lee@peelregion.ca.

Reviewed and/or approved in workflow by:

Department Commissioner, Division Director and Financial Support Unit.

Final approval is by the Chief Administrative Officer.

A handwritten signature in black ink, reading "Nancy Polsinelli". The signature is written in a cursive style with a large initial "N" and "P".

N. Polsinelli, Interim Chief Administrative Officer



March 20, 2020

Mr. Nando Iannicca, Chair
Regional Municipality of Peel
10 Peel Centre Drive
Brampton, Ontario
L6T 4B9

RECEIVED
March 20, 2020
REGION OF PEEL
OFFICE OF THE REGIONAL CLERK

Via Email – nando.iannicca@peelregion.ca

Dear Chair Iannicca:

Re: Region of Peel Utility Bills

In this unprecedented time of the COVID19 pandemic, businesses are extremely worried about their ability to pay their bills and continue business operations.

Many businesses will receive bills directly from the Region of Peel for water, wastewater and storm water charges.

As an interim step at this time, the Mississauga Board of Trade is calling on the Region of Peel to allow for a sixty (60) day deferral of payment of said bills from their due date without interest or penalty being applied.

This will allow businesses a bit of “breathing room” at this time.

We sincerely hope the Region of Peel will permit this and that you will communicate this with the public as soon as possible.

Yours truly,

A handwritten signature in black ink, appearing to be 'D. Wojcik', is written over a large, loopy, oval-shaped line.

David Wojcik
President & CEO
ceo@mbot.com
905-273-3527

REFERRAL TO _____
RECOMMENDED _____
DIRECTION REQUIRED _____
RECEIPT RECOMMENDED ☒ _____

cc. Her Worship Mayor Bonnie Crombie

RECEIVED

March 25, 2020

REGION OF PEEL
OFFICE OF THE REGIONAL CLERK

From: Fay, Peter <Peter.Fay@brampton.ca>

Sent: Wednesday, March 25, 2020 3:16:03 PM

To: Macintyre, Ava <ava.macintyre@peelregion.ca>

Cc: Barrick, David <David.Barrick@brampton.ca>; Sutton, David <David.Sutton@brampton.ca>;

Polsinelli, Nancy <nancy.polsinelli@peelregion.ca>; Gravlev, Charlotte

<Charlotte.Gravlev@brampton.ca>; Brenton, Terri <Terri.Brenton@brampton.ca>

Subject: City of Brampton Council Resolution - Property Tax Assistance

CAUTION: EXTERNAL MAIL. DO NOT CLICK ON LINKS OR OPEN ATTACHMENTS YOU DO NOT TRUST.

Hi Ava:

Hope you are doing well.

Today, Brampton City Council met during a Special Meeting and unanimously passed the following Resolution regarding Property Tax Assistance – City Response to COVID-19. A copy of the [referenced staff report can be found here](#). Of particular note, is Clause #6 of the Resolution which requests the Region of Peel to amend its interim by-law to receive only partial payment amounts collected by the City of Brampton at this time.

Sincerely,

Peter

Peter Fay

City Clerk

City Clerk's Office

Legislative Services Department

peter.fay@brampton.ca

The Corporation of the City of Brampton
2 Wellington St. West, Brampton ON L6Y 4R2
T:905.874.2172 www.brampton.ca

3.3. Staff Report re: **Property Tax Assistance – City Response to COVID-19.**

Moved by: City Councillor Singh
Seconded by: Regional Councillor Vicente

1. THAT the report titled: **Property Tax Assistance – City Response to COVID-19** to the Special Council Meeting of March 25, 2020 (R93/2020), be received; and,

REFERRAL TO _____

RECOMMENDED _____

DIRECTION REQUIRED _____

RECEIPT RECOMMENDED ☒ _____

2. THAT the City of Brampton suspend charging penalty and interest on any tax arrears effective March 18, 2020 until August 19, 2020 (the 'waiver period') through an amendment to Interim Tax Levy By-law 276-2019; and
3. THAT the City of Brampton allow residents the ability to choose to defer outstanding interim property tax payments until August 19, 2020.
4. THAT the City of Brampton waive the fee (\$15) for residents that request the City to suspend the processing of their post-dated cheque ("pull requests") for the April 22nd interim tax due date.
5. THAT the City of Brampton waive the fee (\$35 plus HST) for non-sufficient funds (NSF) on Pre-Authorized Tax Payment cancellation requests that could not be processed prior to the scheduled withdrawal during the waiver period.
6. THAT the Region of Peel be requested to amend their interim by-law to receive only the payment amounts collected by the City of Brampton instead of the full instalment which is due on April 23, with the remaining amount to be paid in full, with no interest charges, on August 20, 2020 unless further COVID-19 measures are implemented.
7. THAT the Province of Ontario amend legislation to allow municipalities to remit only payments collected to each of the school boards and not the full amount of June and September instalments. The remaining amount due would be paid in full on the December instalment.

Please review the City of Brampton e-mail disclaimer statement at:

<http://www.brampton.ca/EN/Online-Services/Pages/Privacy-Statement.aspx>

March 25, 2020

Ms. Kathryn Lockyer, Regional Clerk
Region of Peel
10 Peel Center Drive
Brampton, ON L6T 4B9

RECEIVED
March 25, 2020
REGION OF PEEL
OFFICE OF THE REGIONAL CLERK

Ms. Lockyer,

RE: STAFF REPORT 2020-0114: COVID-19 PANDEMIC – PROPERTY TAX ASSISTANCE

I am writing to advise that at the Emergency Town Council meeting held on March 24, 2020 Council adopted a resolution regarding the proposed Staff Report 2020-0114: COVID-19 Pandemic – Property Tax Assistance.

The resolution reads as follows:

That the following tax deferral program be implemented to provide time extensions without penalty to taxpayers financially impacted by COVID-19:

- 1) An approximately two-month grace period be provided for the May 7, 2020 interim property tax installment due date whereby all interest and penalties are set to zero percent (0%) effective immediately until July 2, 2020;
- 2) The July 2, 2020 property tax installment date be deferred approximately two months to September 3, 2020; and
- 3) The September 3, 2020 property tax installment date be deferred approximately two months to November 5, 2020;

That the Treasurer be authorized to waive any Town fees arising from the proposed tax deferral program;

That the Treasurer be authorized to waive any late payment fees as a result of a 2020 Pre-Authorized Payment Plan being cancelled or payments otherwise not proceeding;

That the Region of Peel be requested participate in the Town's tax deferral program by aligning the Town's required remittances of the Regional portion of property taxes collected to the following revised schedule:

- 1) Remittance to Region on July 3, 2020 (for the May 7 due date);
- 2) Remittance on September 4, 2020 (for the new September 3 due date); and
- 3) Remittance on November 6, 2020 (for the new November 5 due date);

That the Province of Ontario be requested to allow the Town of Caledon to defer the June school board payment requirement, by approximately two months, to August 30, 2020; and

That a By-law be enacted to amend Penalty and Interest By-law 2011-58, as amended and 2020 Fees and Charges By-law 2019-78, as amended to implement the COVID-19 Tax Deferral Program as outlined in Schedule A to Staff Report 2020-0114.

A copy of Staff Report 2020-0114: COVID-19 Pandemic – Property Tax Assistance has been enclosed for your reference.

For more information regarding this matter, please contact Heather Haire, Treasurer, Finance and Infrastructure Services at 905-584-2272, ext. 4185.

Thank you for your attention to this matter.

Sincerely,



Amanda Fusco
Manager, Legislative Services / Acting Town Clerk

: enclosures

Staff Report 2020-0114

Meeting Date: March 24, 2020

Subject: COVID-19 Pandemic - Property Tax Assistance

Submitted By: Heather Haire, Treasurer, Finance and Fuwing Wong, Chief Financial Officer, Finance

RECOMMENDATION

That the following tax deferral program be implemented to provide time extensions without penalty to taxpayers financially impacted by COVID-19:

- 1) An approximately two-month grace period be provided for the May 7, 2020 interim property tax installment due date whereby all interest and penalties are set to zero percent (0%) effective immediately until July 2, 2020;
- 2) The July 2, 2020 property tax installment date be deferred approximately two months to September 3, 2020; and
- 3) The September 3, 2020 property tax installment date be deferred approximately two months to November 5, 2020;

That the Treasurer be authorized to waive any Town fees arising from the proposed tax deferral program;

That the Treasurer be authorized to waive any late payment fees as a result of a 2020 Pre-Authorized Payment Plan being cancelled or payments otherwise not proceeding;

That the Region of Peel be requested participate in the Town's tax deferral program by aligning the Town's required remittances of the Regional portion of property taxes collected to the following revised schedule:

- 1) Remittance to Region on July 3, 2020 (for the May 7 due date);
- 2) Remittance on September 4, 2020 (for the new September 3 due date); and
- 3) Remittance on November 6, 2020 (for the new November 5 due date);

That the Province of Ontario be requested to allow the Town of Caledon to defer the June school board payment requirement, by approximately two months, to August 30, 2020; and

That a By-law be enacted to amend Penalty and Interest By-law 2011-58, as amended and 2020 Fees and Charges By-law 2019-78, as amended to implement the COVID-19 Tax Deferral Program as outlined in Schedule A to Staff Report 2020-0114.

REPORT HIGHLIGHTS

- For all Caledon taxpayers experiencing financial hardship and cash flow issues due to the COVID-19 pandemic, staff propose a property tax deferral program that defers all property tax due dates for the balance of 2020 by approximately 2 months;

- Further taxpayers on pre-authorized payment (PAP) or who have already provided the Town post-dated cheques (for May) that need financial assistance will be provided the option for deferring their payments.
- Given the importance of tabling a property tax deferral program as soon as possible to assist Caledon taxpayers, the options provided may (unintentionally) result in additional fees for some taxpayers, per the Town's Fees By-law. Accordingly, it is recommended that the Town's Treasurer be provided authorization to waive any Town fees, such as non-sufficient fund fees, arising from the proposed tax deferral program;
- To minimize the financial/cash flow impact to the Town of Caledon/taxpayers of the Town of Caledon, staff further recommend that the Region of Peel and Province also participate in the property tax deferral program by agreeing to the Town delaying remittances for the Regional and Education portions of property taxes collected in the balance of 2020.

DISCUSSION

The impact of the COVID-19 pandemic is being felt across the country with widespread closure of businesses, a state of emergency declared by the Province of Ontario, and an emergency declaration issued by the Town of Caledon.

The Federal Government has already provided information on economic and financial support for Canadians and Businesses including:

- The extension of the income tax filing due date for individuals and deferral of payments of qualifying income tax amounts owing;
- A temporary wage subsidy program over the next three months for qualifying small businesses faced with revenue losses and to prevent laying off employees;
- Enhancements to the Goods and Services Tax credit and the Canada Child Benefit; and
- An Emergency Care Benefit for employees that not to qualify for Employment Insurance benefits

(more details and information on Federal assistance programs available at:
<https://www.canada.ca/en/departement-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html>)

The Provincial Government has announced legislation to protect workers forced to stay home due to the COVID-19 pandemic and, as at the time of writing this report, is expected to announce financial assistance programs in the near future.

The purpose of this report is to provide a staff proposal on a property tax deferral program for Caledon taxpayers financially impacted by COVID-19.

Property taxes must be billed within the calendar year. The Town bills property taxes twice a year:

- 1) Interim Tax Bills – sent to taxpayers February 2020; and
- 2) Final Tax Bills – normally sent to taxpayers in June

Interim taxes generally equal 50% of prior year taxes while Final taxes are billed in June and represent the balance of taxes owing for the current year. The 2020 property tax due dates are currently as follows:

- 1) Thursday, March 5, 2020
- 2) Thursday, May 7, 2020
- 3) Thursday, July 2, 2020
- 4) Thursday, September 3, 2020

The Town has 25,650 property tax accounts; 24,663 residential and 987 non-residential (commercial, industrial and multi-residential). Approximately 18% of accounts are on a pre-authorized payment (PAP) plan, where funds are withdrawn from the taxpayers financial institution from January to October.

The overall interim property tax billing will be approximately \$85 million which includes the Town, Region and School Boards. From this interim levy, the Town will pay the Region's share of approximately \$25 million and the School Boards share of approximately \$25 million.

The Town remits the Regional portion of property taxes collected to the Region of Peel on the day following the Town's due date. Based on the current due dates, the Town's schedule of remittances to the Region of Peel is March 6, May 8, July 3 and September 4, 2020. Due dates for remittances to the School Boards will be March 31, June 30, September 30 and December 15, 2020. The Region of Peel due dates are set under a Regional by-law while the dates to the School Boards are established under Section 257.11 of the *Education Act*.

The amounts due to the Region and School Boards must be paid according to the pre-determined schedule, regardless of when the actual property taxes are collected by the Town. Accordingly, the Town up-fronts payments to the Region and School Boards when taxpayers do not remit taxes by the due dates. To mitigate the impact to the Town and to taxpayers that pay by the due date, late payment fees (e.g. penalty and interest) apply to all late tax payments.

Taxpayers have several ways to remit payment including by mail; cash or cheque at Town Hall; at financial institutions, both in person and electronically; by credit card online, by drop box and through mortgage companies. Additionally, for properties enrolled in a Pre-Authorized Payment (PAP) plan, monies are withdrawn from the taxpayer's bank account. The distribution of how monies are received is as follows:

Payment Method	% of Taxes
Counter (cash, debit, cheque)	6%
Cheque/mortgage/financial institution	67%
PAP/Post-dated cheques	27%




With the exception of making payments at Town facilities, all payment avenues continue to be available to residents and businesses.

To date, the Town has collected \$44 million of interim taxes billed which represents the March installment and January to March PAP installments. The remaining amount due from May 7 is \$41 million which consists of the May due date and the April, May and June PAP installments for residential and non-residential properties and any outstanding payments from January to March.


Proposed COVID-19 Property Tax Deferral Program


There are three property tax installment due dates remaining for 2020 (one related to the 2020 interim tax billing and two related to the final tax billing). The proposed COVID-19 Property Deferral Program effectively provides an extension of approximately two (2) months for each of the remaining property tax installment due dates. The proposal is summarized in the table below with more details following the table:

Table 1 – Impact to Caledon Taxpayers

2020 PROPERTY TAX INSTALLMENT MONTHS			
	CURRENT		PROPOSED CHANGE IN TAX DUE DATE
May 7	x		
June			
July 2	x		x ¹
August			
September 3	x		x
October			
November 5			x
December			

¹ - Grace Period of approximately 2 months

 - Interim Tax Bills sent to taxpayers February 2020

 - Final Tax Bills (originally planned for June 2020 distribution)

May 7, 2020 Due Date - Grace Period Until July 2, 2020:

Since the interim tax bills have already been sent to Caledon taxpayers earlier this year (in February 2020), it is recommended that the due date remain unchanged and a grace period be provided, where penalty and interest is set to 0% effective immediately until July 2, 2020.

The COVID-19 Tax Deferral Program will require an update the Town's Penalty and Interest By-law, permitting the Town not to charge late payment fees (i.e. penalty and interest charges) by establishing a rate of 0 percent on all property tax arrears for the period starting March 24, 2020 to July 2, 2020. Effectively, this provides for an approximately two-month deferral of payment for the May 7, 2020 installment date (now due July 2, 2020) and benefits taxpayers currently in tax arrears. The financial impact to the Town is estimated at \$0.6 million in lower/lost interest/investment revenue and property tax interest and penalty income.

To a typical family home assessed at \$620,000 would provide a deferral of \$1,266. For a non-residential tax payer this amount would vary greatly based on the type of business however the amount would be much greater than a residential taxpayer. The COVID-19 Tax Deferral Program is proposed to be available to all taxpayers and there will be no requirement to submit any evidence to access the Program.

July 2, 2020 Due Date to Change to September 3, 2020 and Change September 3, 2020 to November 5, 2020:

Final taxes normally have installment dates of the first Thursday of July and September. As shown in Table 1, by providing a grace period for the interim installment to July, the final installment dates would also need to be adjusted as to not overlap. Accordingly, staff recommend the July and September final tax due dates also be deferred approximately two months, to September and November 2020. Effectively, this also provides for a two-month deferral of the last two property tax installment payments for 2020.

The financial impact to the Town is estimated at \$0.1 million in lower/lost interest/investment revenue.

Pre-Authorized Payments and Post-Dated Cheques:

Currently there are taxpayers signed up for Pre-Authorized Payment (PAP) Plans that allow for payment of property taxes from January to October.

Further, some taxpayers have already sent in post-dated cheques related to the interim tax bill (e.g. post-dated cheques for the May 2020 installment date) that the Town would normally deposit at the bank before or on the due date, May 7, 2020.

With approximately 4,600 tax accounts signed up for PAP and approximately 1,500 post-dated cheques on hand, it would not be feasible to contact each taxpayer before the next processing date of April 1, 2020 (10-month PAP plan) and May 7, 2020, respectively. Accordingly, it is recommended that:

- The Town process post-dated cheques as normal (e.g. based on the date of the cheque) unless the taxpayer contacts the Town to provide the Town alternate direction;
- The Town process PAP payments as normal unless the taxpayer contacts the Town and request a withdrawal from the PAP program however the April PAP payments will be processed;
- The Treasurer be authorized to waive any Town NSF charges related to PAP and post-dated cheque payments that cannot be processed due to insufficient funds.


- The Treasurer be authorized to waive any penalty or interest as a result of a taxpayer cancelling their PAP arrangement.
- The Treasurer be authorized to waive any Town user fee relating to property taxes in 2020 as outlined in the Town's 2020 fees by-law


Request of the Region of Peel – Regional Portion of Property Taxes

As noted previously, the Town of Caledon also collects property taxes on behalf of the Region of Peel and the School Boards. In order to mitigate the financial/cash flow impact of the proposed property tax deferral program to the Corporation of the Town of Caledon, it is recommended that the Region also participate by allowing the Town to defer each of the (original) May, July, and September remittances to July, September, and November respectively:

Table 2 – Potential Impact to the Region of Peel

	CURRENT		PROPOSED
May	x		
June			
July	x		x
August			
September	x		x
October			
November			x
December			

 - Interim Tax Bills sent to taxpayers February 2020

 - Final Tax Bills (originally planned for June 2020 distribution)


Request of the Province – Education Portion of Property Taxes


For the education portion of the property taxes to be collected for the balance of the year by the Town of Caledon, the Town must remit to School Boards by June 30, September 30 and December 15, 2020.

To mitigate the financial/cash flow impact of the proposed property tax deferral program to the Corporation of the Town of Caledon, it is recommended that the Province also participate by allowing the Town to defer the June 30, 2020 remittance, by approximately two (2) months, to August 30, 2020:

Table 3 – Potential Impact to the Province/School Boards

Town's Proposed Remittance to School Boards (Education)			
	CURRENT		PROPOSED
May			
June	x		
July			
August			x
September	x		x (no change)
October			
November			
December	x		x (no change)

 - Interim Tax Bills sent to taxpayers February 2020

 - Final Tax Bills (originally planned for June 2020 distribution)

FINANCIAL IMPLICATIONS

The Town of Caledon is in a strong financial position and has the financial liquidity to provide the proposed 2020 tax deferral program to those Caledon taxpayers experiencing financial hardship due to the COVID-19 pandemic. This assumes that there will still be taxpayers in Caledon that make interim and final tax bill payments on the deferred due dates outlined in this report. Should the financial impact of the COVID-19 pandemic be longer than expected or more severe than anticipated and a large percentage of Caledon taxpayers do not pay, despite the tax deferral program, the Town will not have the financial capacity to upfront all of the Regional and Educational payments for the balance of 2020.

Further, the COVID-19 pandemic has resulted in much uncertainty and disruption to the financial markets and economy that will likely result in a 2020 operating budget deficit for the Town, overall. Accordingly, to mitigate the financial impact to the Town, the Region of Peel and Province (School Boards) are being requested to participate in proposed COVID-19 tax deferral program.

Providing a grace period for the May 7 installment and deferring the final tax due dates to September and November would result in \$0.2 million lost investment revenue and approximately \$0.5 million of penalty and interest revenue on property taxes.

As noted above, the COVID-19 pandemic has had a significant impact to the economy which will likely result in a 2020 operating budget deficit for the Town, overall. The Town has reserve funds, including an operating contingency reserve fund, that may be used in the short-term to fund the deficit. Reserves, however, are not a source of long-term/on-going funding so on-going/extended financial assistance programs are not sustainable through reserve funding. In summary, the Town's 2020 operating budget may be negatively impacted by the following:

- Closure of Town facilities and cancellation of programs impacting recreation/program revenues;
- Low interest rates impacting the Town's planned investment revenue;
- Lower development application and building permit revenues;
- Incremental costs related to the safety of the community and Town staff, that continue to work. This includes additional cleaning of facilities, purchase of additional supplies, services, technology and equipment to ensure that the Town may continue some services to the public

Incremental costs related to COVID-19 are being tracked by Town staff in the event that Federal or Provincial financial assistance is made available to municipalities in the future. Staff will continue to track costs and provide Council more financial information related to the COVID-19 pandemic and the Town's 2020 operating budget at a later date.

COUNCIL WORK PLAN

Subject matter is not relevant to the Council Workplan.

ATTACHMENTS

Schedule A: Proposed Amendments to Penalty and Interest By-law 2011-58 and 2020 Fees and Charges By-law 2019-78.

**Schedule A: Proposed Amendments to Penalty and Interest
By-law 2011-58 and 2020 Fees and Charges By-law 2019-78**

THE CORPORATION OF THE TOWN OF CALEDON

BY-LAW NO. 2020-016

A By-law to amend By-law 2011-058 and By-law 2019-78 being a By-law to provide for the imposition of the COVID-19 tax deferral program pursuant to the *Municipal Act, 2001*, S.O. 2001, c. 25, as amended

WHEREAS section 345 of the *Municipal Act, 2001*, S.O. 2001, c. 25, as amended, authorizes a municipality to pass by-laws to impose late payment charges for the non-payment of taxes or any instalment by the due date;

AND WHEREAS the Council of The Corporation of the Town of Caledon enacted By-law 2011-058 being a by-law to provide for the imposition of late payment charges for non-payment of taxes for the Town;

AND WHEREAS section 391 of the *Municipal Act, 2001*, as amended, authorizes a municipality and a local board to pass by-laws imposing fees or charges for services or activities provided or done by or on behalf of it and for various types of licences, permits and approvals;

AND WHEREAS the Council of The Corporation of the Town of Caledon enacted By-law 2019-78 being a by-law to establish 2020 fees and charges for services and planning applications for the Town;

AND WHEREAS the Head of Council, pursuant to the powers under section 4(1) of the *Emergency Management and Civil Protection Act*, R.S.O. 1990, c. E.9 and section 30 of the *Emergency Management By-law 2014-076*, declared that an emergency exists in the whole of the Town of Caledon on March 18, 2020, in response to the COVID-19 pandemic;

AND WHEREAS the Council of The Corporation of the Town of Caledon, in response to the declaration of an emergency, considers it necessary to implement a tax deferral program to provide time extensions without penalty or fees to taxpayers financially impacted by COVID-19;

NOW THEREFORE the Council of The Corporation of the Town of Caledon ENACTS AS FOLLOWS:

Short Title

This by-law shall be known as the COVID-19 Tax Deferral Program By-law.

1. The Penalty and Interest By-law 2011-058 shall be and hereby is amended by:
 - (1) adding the new heading "**COVID-19 TAX DEFERRAL PROGRAM**" immediately following existing Section 3;
 - (2) adding a new Section 4 as follows:
 4. As of the date of the declaration of emergency on March 18, 2020 in response to the COVID-19 pandemic and notwithstanding any other section to the contrary herein, the Treasurer shall:
 1. establish an interest rate of zero percent (0%) on all property tax arrears for the period starting March 24, 2020 to July 2, 2020;
 2. establish a penalty of zero percent (0%) on all property tax arrears for the period starting March 24, 2020 to July 2, 2020;
 3. establish a penalty of zero percent (0%) on any pre-authorized payment plan or post-dated cheque cancellation upon written request for the period starting March 24, 2020 to July 2, 2020; and,
 4. establish a penalty of zero percent (0%) on all payments returned for insufficient funds for the period starting March 24, 2020 to July 2, 2020.

2. The Fees and Charges By-law 2019-78 shall be and hereby is amended by:

(1) adding a new Section 9.1 immediately following existing Section 9 as follows:

9.1 As of the date of the declaration of emergency on March 18, 2020 in response to the COVID-19 pandemic and notwithstanding any other section to the contrary herein, the Treasurer shall waive any Town fee that relates to a property tax account that the Treasurer considers advisable to implement the COVID-19 Tax Deferral Program.

Enactment

This By-law shall come into full force and effect on the day of its passing.

Enacted by the Town of Caledon Council this 24th day of March, 2020.

Allan Thompson, Mayor

Amanda Fusco, Acting Town Clerk

From: Krystal Christopher <Krystal.Christopher@mississauga.ca>

Sent: March 26, 2020 8:52 AM

To: Kavelaar West, Helena <helena.west@peelregion.ca>

Subject: RE: Property Tax Assistance – City Response to COVID-19

CAUTION: EXTERNAL MAIL. DO NOT CLICK ON LINKS OR OPEN ATTACHMENTS YOU DO NOT TRUST.

Please see attached.

Krystal Christopher

Legislative Coordinator

Corporate Services Department | Legislative Services Division

300 City Centre Drive, 2nd Floor | T 905-615-3200 ext.5411

krystal.christopher@mississauga.ca



[City of Mississauga](http://www.mississauga.ca)

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Please consider the environment before printing.

RECEIVED

March 26, 2020

REGION OF PEEL

OFFICE OF THE REGIONAL CLERK

REFERRAL TO _____
RECOMMENDED _____
DIRECTION REQUIRED _____
RECEIPT RECOMMENDED ☒ _____

City of Mississauga Corporate Report



Date: 2020/03/18

To: Mayor and Members of Council

From: Gary Kent, CPA, CGA, ICD.D,
Commissioner of Corporate Services and Chief
Financial Officer

Originator's files:

Meeting date:
2020/03/19

Subject

COVID-19 Pandemic - Property Tax Assistance

Recommendation

1. That the 2020 interim tax levy instalments for the months of April, May and June for properties enrolled in the City's pre-authorized payment plan be deferred to their chosen withdrawal date in the months of July, August and September, 2020, respectively.
2. That the 2020 interim tax levy instalment dates of April 2 and May 7 be deferred to July 2 and August 6, 2020, respectively.
3. That the Region of Peel be requested to defer their payments requirement by 90 days to align with the change in instalment dates.
4. That the Province of Ontario be requested to defer the June and September school board payment requirements by 90 days.
5. And that the necessary by-laws be enacted.

Report Highlights

- The COVID-19 pandemic has financially affected businesses and residents.
- Staff recommends deferring the 2020 Interim Tax Bill future due instalments of April, May and June by 90 days for residents and businesses to assist with cash flow pressures for taxpayers.
- The 2020 interim tax bills were issued prior to the COVID-19 outbreak with regular instalment dates in March, April and May and monthly instalment dates from January to June.

- Interim taxes of approximately \$849.5 million have been billed of which \$453.6 million has been collected from January to March.
- All taxes for a year must be billed within the calendar year which will result in the doubling up of three PTP payments at final billing
- Approximately \$2.4 M in interest revenue would be lost and penalty revenue of approximately \$350,000 would be deferred by 90 days.
- Payments to the Region and school boards should be deferred in order to align with the delay in receiving the balance of the interim taxes.
- If residents and businesses wish to continue to pay taxes, they may do so through their financial institution and electronic banking.
- Landlords are being asked to pass the tax deferral on to their tenants.
- FAQs are being developed and will be communicated to taxpayers.
- Customer inquiries can be made to 3-1-1.

Background

As a result of the widespread closure of businesses and declaration of a state of emergency by the Province of Ontario due to the COVID-19 pandemic, many Mississauga businesses are closed and residents are being financially impacted.

Interim property tax bills were issued in January. Some businesses and residents may find it difficult to pay the taxes as originally billed. Options for providing assistance have been considered and are outlined in this report.

Comments

Taxes are billed twice a year, Interim and Final taxes. Interim taxes are billed in January and equal 50% of prior year taxes. Final taxes are billed in July and represent the balance of taxes owing for the current year.

The City has approximately 218,000 tax accounts; 208,000 residential and 10,000 non-residential (commercial, industrial and multi-residential). Approximately 30% of accounts are on a monthly pre-authorized payment plan (PTP).

In total the City bills about \$1.7 billion in taxes each year. The City has billed approximately \$849.5 million in taxes so far this year, due as follows:

	Jan	Feb	Mar	Apr	May	June
Residential	\$20.6 M	\$20.5 M	\$133.4 M	\$135.0 M	\$135.5 M	\$20.5 M
Non-Residential	\$22.6 M	\$22.8 M	\$269.9 M	\$22.9 M	\$22.9 M	\$22.9 M
Total	\$43.2 M	\$43.3 M	\$403.3 M	\$157.9 M	\$158.4 M	\$43.4 M

In addition to the City's levy, taxes are billed and collected for the Region and school boards. These monies are passed on to them on the following schedule:

	Jan	Feb	Mar	Apr	May	June
Region	\$16.4 M	\$16.1 M	\$154.2 M	\$59.2 M	\$59.5 M	\$16.4 M
School Boards			\$140.5 M			\$140.5 M

The Region's payment schedule is established by the Region to be the day after the instalment dates for regular instalments and the 15th of each month for the PTP payment dates. The school board payment dates and amounts are prescribed by the Province in the *Education Act*. Interest is applicable if the City is late in making these payments.

How is Money Received

Taxpayers have a number of ways to remit payment including by mail; cash or cheque at the Civic Centre Cashiers; at financial institutions, both in person and electronically; and through mortgage companies. Additionally for properties enrolled in a PTP plan, monies are withdrawn from the taxpayer's bank account. The distribution of how monies are received is as follows:

Payment Method	% of Taxes
Financial Institutions – in person and electronic banking	36.1%
PTP payment withdrawal from bank accounts	35.6%
By cheque mailed in	14.4%
Mortgage companies	11.9%
At Civic Centre Cashiers	1.9%

To date, we have collected \$453.6 M of interim taxes billed; \$159.3 M residential and \$294.3 M non-residential. This represents the March instalment and January to March PTP instalments.

The remaining amount due from April to June is \$395.9 M which consists of the April and May residential instalments and the April, May and June PTP instalments for residential and non-residential properties and any outstanding payments from January to March.

With the exception of making payment at Cashiers due to the Civic Centre closure, all payment avenues continue to be available to residents and businesses.

Options for Assistance

Defer Payment Due Dates by 90 Days

The remaining instalment dates for the interim billing can be deferred by 90 days. This would mean that the April 2 and May 7 instalments would be deferred to July 2 and August 6 and the remaining PTP instalment dates would move from the taxpayers chosen day of the months of April, May and June to July, August and September. Revenue would be deferred as follows:

	April	May	June	July	Aug	Sept
Original	\$157.9 M	\$158.4 M	\$43.4 M			
Revised				\$157.9 M	\$158.4 M	\$43.4 M

In total \$359.7 M of revenue would be deferred by 90 days. Approximately \$2.4 M in interest revenue would be lost. Penalty revenue of approximately \$350,000 would be deferred by 90 days.

A 90-day deferral for the average single family dwelling assessed at \$645,000 would be:

- Paying by instalments would defer two instalments and be approximately \$1,840
- Paying by PTP would defer three instalments and be approximately \$1,380

A 90-day deferral for non-residential properties would benefit the 2,900 taxpayers on a PTP plan. Example of the benefit from a 90-day deferral for some typical commercial properties:

- Strip Mall Unit – Assessment Value \$365,000, deferring three PTP instalments = \$1,677
- Gas Station - Assessment Value \$1,507,000, deferring three PTP instalments = \$6,675
- Shopping Centre - Assessment Value \$56,117,000, deferring three PTP monthly PTP instalments = \$258,216

Final taxes normally have instalment dates in July, August and September with six monthly PTP instalments for residential properties from July to December and five monthly instalments for non-residential properties from August to December.

All taxes must be billed within the calendar year. By deferring the interim instalment dates to July and August, the final instalment dates would also need to be adjusted as to not overlap with the interim dates. For three months of the PTP plan, instalments would have to be doubled in order to accommodate the three months of deferred payments. This will be addressed in the Final Tax Levy report.

Waive Penalty And Interest Charges

Legislation requires that penalty and interest be applied in the same manner and at the same time for all properties. If penalty and interest were to be waived, it would have to be waived on all tax arrears.

There is currently about \$72 M owing from prior years. Waiving interest would provide an unintended benefit to taxpayers that were in arrears prior to the COVID-19 outbreak. Lost penalty and interest revenue for 90 days would be approximately \$3.3 M.

Staff recommends deferring the April, May and June interim tax instalment dates by 90 days. Deferring instalment dates would provide direct assistance for taxes during the COVID-19 outbreak. Landlords are being asked to pass this tax deferral on to their tenants.

With the exception of making payment at the Civic Centre Cashiers, taxpayers may still continue to pay their taxes.

Financial Impact

Deferring the remaining 2020 interim due dates by 90 days would result in \$359.7 M of revenue being deferred. Approximately \$2.4 M in interest revenue would be lost. Additionally, penalty revenue of approximately \$350,000 would be deferred by 90 days. Investment income related to the lost revenue would be impacted. The City has adequate cash flow to accommodate the deferral.

Conclusion

The COVID-19 pandemic has caused financial hardship for many residents and businesses. The 2020 Interim Tax Bills were issued prior to the COVID-19 outbreak. Staff has looked at various options for providing cash flow assistance to property taxpayers. Staff recommends deferring the April, May and June instalment dates to July, August and September. This would

provide a deferral of 90 days of these instalments. \$359.7 M of taxes would be deferred resulting in approximately \$2.4 M in lost interest revenue and an additional \$350,000 in penalty revenue being deferred by 90 days.



Gary Kent, CPA, CGA, ICD.D, Commissioner of Corporate Services and Chief Financial Officer

Prepared by: Connie Mesih, Director, Revenue and Materiel Management



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March 26, 2020

REGION OF PEEL

OFFICE OF THE REGIONAL CLERK

RESOLUTION 0045-2020
adopted by the Council of
The Corporation of the City of Mississauga
at its meeting on March 19, 2020

0045-2020

Moved by: R. Starr

Seconded by: M. Mahoney

1. That the 2020 interim tax levy instalments for the months of April, May and June for properties enrolled in the City's pre-authorized payment plan be deferred to their chosen withdrawal date in the months of July, August and September, 2020, respectively.
2. That the 2020 interim tax levy instalment dates of April 2 and May 7 be deferred to July 2 and August 6, 2020, respectively.
3. That the Region of Peel be requested to defer their payments requirement by 90 days to align with the change in instalment dates.
4. That the Province of Ontario be requested to defer the June and September school board payment requirements by 90 days.
5. And that the necessary by-laws be enacted.

Recorded Vote	YES	NO	ABSENT	ABSTAIN
Mayor B. Crombie	X			
Councillor S. Dasko	X			
Councillor K. Ras	X			
Councillor C. Fonseca	x			
Councillor J. Kovac	X			
Councillor C. Parrish	X			
Councillor R. Starr	X			
Councillor D. Damerla	X			
Councillor M. Mahoney	X			
Councillor P. Saito	X			
Councillor S. McFadden	x			
Councillor G. Carlson	X			

Carried (12, 0, 0 – Absent)

REFERRAL TO _____
RECOMMENDED _____
DIRECTION REQUIRED _____
RECEIPT RECOMMENDED ☒ _____



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March 26, 2020

REGION OF PEEL
OFFICE OF THE REGIONAL CLERK

RESOLUTION NO.: 0054-2020 Page 1 of 1

Date: March 25, 2020

Moved by: Pat Saito

Seconded by: _____

Whereas Council recognizes that in these uncertain times residents and businesses may be challenged with paying for some municipal services;

And Whereas Council has provided a ninety day deferral on the payment of interim tax installments;

And Whereas a deferral of storm water revenues is another municipal service where the City can provide relief;

And Whereas the Region of Peel bills this service on behalf of the City of Mississauga;

Now therefore be it resolved:

That the City of Mississauga accept a deferral of storm water payments from residents and businesses for up to ninety days and that no interest be charged during this deferral period;

And that the Region of Peel Council establish the method as to how this deferral will be provided for on the Peel Water bill;

And that the Region's remittances to the City be deferred for an equivalent amount of time, at the Region's discretion.

Recorded Vote	YES	NO	ABSENT	ABSTAIN
Mayor B. Crombie	✓			
Councillor S. Dasko	✓			
Councillor K. Ras	✓			
Councillor C. Fonseca	✓			
Councillor J. Kovac	✓			
Councillor C. Parrish	✓			
Councillor R. Starr	✓			
Councillor D. Damerla	✓			
Councillor M. Mahoney	✓			
Councillor P. Saito	✓			
Councillor S. McFadden	✓			
Councillor G. Carlson	✓			

REFERRAL TO _____
RECOMMENDED _____
DIRECTION REQUIRED _____
RECEIPT RECOMMENDED ☒

Carried
Bonnie Crombie
Mayor



Notice of Motion

Moved By: Councillor McFadden	Date: March 26, 2020
Seconded By: Councillor	Item Number 10.1

WHEREAS Public Health officials in Peel, Ontario and Canada have strongly recommended that Canadians work from home as much as they are able in an effort to slow the spread of COVID-19;

AND WHEREAS schools across the province and country have closed and post-secondary students have returned home;

AND WHEREAS residential properties are producing more waste because of residents working and studying at home;

AND WHEREAS there has been a proliferation of household waste dumped in and around city waste receptacles in the past days;

NOW THEREFORE BE IT RESOLVED that the Region of Peel waive the one cart limit for garbage waste left at the curb until further notice;

AND FURTHER that residents be made aware that any excess waste that does not fit in the cart must be contained in bags for ease of collection;

AND FURTHER that the Region take the necessary measures to communicate this temporary measure to residents in the most efficient and cost-effective means possible.

CARRIED		LOST		REFERRED	
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Chair

THE REGIONAL MUNICIPALITY OF PEEL

BY-LAW NUMBER 25-2020

**A by-law to amend the 2020 Regional Interim
Levy By-law 75-2019.**

WHEREAS the Council of the Regional Corporation enacted the 2020 Regional Interim Levy By-law 75-2019 on December 19th, 2019, to requisition from the lower-tier municipalities a sum not exceeding 50 per cent of the amount that in the 2019 Regional Final Levy By-law 28-2019 was to be raised in each lower-tier municipality for the year 2019, before the adoption of the final Regional estimates for the year 2020;

AND WHEREAS the Council of the Regional Corporation has by resolution passed on the 26th day of March, 2020 authorized the enactment of this by-law to amend By-law 75-2019;

NOW THEREFORE, be it resolved, that the Council of the Regional Corporation enacts as follows:

1. That clause 2 of By-law 75-2019 is amended to change the payment due dates in the column titled "2020 Due Dates" for payments by Mississauga to the Regional Corporation in the column titled "Mississauga" as follows:

The payment due date April 3, 2020 for payment of \$42,805,844 is amended to July 3, 2020;

The payment due date April 15, 2020 for payment of \$16,414,271 is amended to July 15, 2020;

The payment due date May 8, 2020 for payment of \$43,127,693 is amended to August 7, 2020;

The payment due date May 15, 2020 for payment of \$16,414,271 is amended to August 17, 2020; and

The payment due date June 15, 2020 for payment of \$16,414,271 is amended to September 15, 2020;

So that the chart at clause 2 of By-law 75-2019 as amended is as follows:

By-law Number 25-2020

2020 Due Dates	Mississauga	Brampton	Caledon
January 15	\$ 16,414,271		
February 18	\$ 16,092,424		
February 20		\$ 65,148,755	
March 6	\$137,751,138		\$ 12,702,209
March 16	\$ 16,414,271		
March 19		\$ 65,148,755	
April 23		\$ 65,148,754	
May 8			\$ 12,702,208
July 3	\$ 42,805,844		
July 15	\$ 16,414,271		
August 7	\$ 43,127,693		
August 17	\$ 16,414,271		
September 15	\$ 16,414,271		

2. That clause 4 of By-law 75-2019 is repealed and the following substituted therefor:

“That any amounts not received by the Region’s bank via electronic funds transfer by the due date, or by the Regional Corporation before the close of business on the due date, that being by 4:30 p.m. to allow the Region to receive value for the funds on that day, shall bear interest from and including the due date to and including the date on which payment is received, at a rate per annum equivalent to the prime rate of the Region’s bank on the due date plus 2 percent per annum to a maximum rate of 15 per cent per annum.”

3. That new clauses 4.1 and 4.2 of By-law 75-2019 are enacted immediately following clause 4 as follows:

“4.1 That despite clause 4, any amounts not received from the City of Brampton at the Region’s bank via electronic funds transfer by the due date April 23, 2020, or by the Regional Corporation before the close of business on that due date, that being by 4:30 p.m., to allow the Region to receive value for the funds on that day, shall bear interest during the period from and including April 23, 2020 to and including August 20, 2020 at a rate of zero percent per annum and not at the rate provided for in clause 4.”

“4.2 That despite clause 4 any amounts not received from the Town of Caledon at the Region’s bank via electronic funds transfer by the due date May 8, 2020 or by the Regional Corporation before the close of business on that due date, that being by 4:30 p.m., to allow the Region to receive value for the funds on that day, shall bear interest during the period from and including May 8, 2020 to and including July 3, 2020 at a rate of

By-law Number 25-2020

zero percent per annum and not at the rate provided for in clause 4.”

4. That this By-law takes effect on the 26th day of March, 2020.

READ THREE TIMES AND PASSED IN OPEN COUNCIL this 26th day of March 2020.

Regional Clerk

Regional Chair

THE REGIONAL MUNICIPALITY OF PEEL

BY-LAW NUMBER 26-2020

A by-law to amend By-law 43-2002 titled the “Fees By-law” as amended by the annual Fees By-law 67-2019.

WHEREAS, the Council of the Regional Municipality of Peel (“Regional Corporation”) on July 11, 2002 passed By-law 43-2002 to impose fees and charges for services or activities provided by the Regional Municipality of Peel, or for the use of its property, referred to as the “Fees By-law”;

AND WHEREAS, the Council of the Regional Corporation on October 10, 2002 passed By-law 53-2002, on December 12, 2002 passed By-law 66-2002 and on March 29, 2007 passed By-law 21-2007, all to amend By-law 43-2002;

AND WHEREAS, the Council of the Regional Corporation on December 19, 2019 passed the annual Fees By-law 67-2019 to further amend By-law 43-2002;

AND WHEREAS, the Council of the Regional Corporation has by resolution adopted on March 26, 2020, authorized the enactment of the by-law herein to further amend By-law 43-2002;

NOW THEREFORE, the Council of the Regional Corporation enacts as follows:

1. Section 4 of By-law 43-2002 shall be amended by adding the following subsection:
 4. (5) Notwithstanding subsection 4.(1), no monthly interest charges shall be applied to outstanding accounts for the period from and including April 1, 2020 to and including June 30, 2020.
2. Part 4 Public Works Water Supply Billings Fees set out in Schedule A to By-law 43-2002 as amended by the annual Fees By-law 67-2019, shall be amended as follows:
 - a) There shall be a deferral for a period of 91 days on the imposition of any Late Payment Penalty of 2% of the billed amount applicable on payments that become due on or after April 1, 2020 to and including June 30, 2020, and relief from the imposition of a late payment penalty altogether where late payment is made in full on or before the conclusion of the 91 day deferral period.

3. Part 4 Public Works Transhelp Fees set out in Schedule A to By-law 43-2002 as amended by the annual Fees By-law 67-2019, shall be amended as follows:
 - a) The Transhelp Adult Fare shall be temporarily reduced to zero with retroactive effect to March 21, 2020; and
 - b) The sale of Transhelp Monthly Passes shall be temporarily suspended;until such time as MiWay (Mississauga Transit) and Brampton Transit, or one of them, resumes charging fares for their services.
4. This by-law comes into effect on March 26, 2020.

READ THREE TIMES AND PASSED IN OPEN COUNCIL this 26th day of March, 2020.

Regional Clerk

Regional Chair

THE REGIONAL MUNICIPALITY OF PEEL

BY-LAW NUMBER 27-2020

A by-law to amend By-law 15-2007 titled the “Wastewater System Fees and Charges (Sewer Charge Rates) By-law” as amended by the annual Wastewater System Fees and Charges (Sewer Charge Rates) By-law 70-2019.

WHEREAS, the Council of the Regional Municipality of Peel (“Regional Corporation”), on February 15, 2007 enacted By-law 15-2007 to establish the wastewater system fees and charges (sewer charge rates) in accordance with Schedule A attached thereto;

AND WHEREAS, the Council of the Regional Corporation on December 19, 2019 enacted By-law 70-2019 to amend By-law 15-2007;

AND WHEREAS the Council of the Regional Corporation has by resolution adopted on March 26, 2020, authorized the enactment of the by-law herein to further amend By-law 15-2007 as amended by 70-2019;

NOW THEREFORE, the Council of the Regional Corporation enacts as follows:

1. Section 4 of By-law 70-2019 and the Schedule A attached to By-law 70-2019 shall be amended by deleting the effective date of April 1, 2020 and replacing it with the effective date of July 1, 2020.
2. By-law 15-2007 shall be amended by adding the following section 5.1:

5.1 Notwithstanding section 5 of this by-law, there shall be a deferral for a period of 91 days on the imposition of any late payment penalties applicable on payments that become due on or after April 1, 2020 to and including June 30, 2020, and relief from the imposition of a late payment penalty altogether where late payment is made in full on or before the conclusion of the 91 day deferral period.
3. This by-law comes into effect on March 26, 2020.

READ THREE TIMES AND PASSED IN OPEN COUNCIL this 26th day of March, 2020.

Regional Clerk

Regional Chair

THE REGIONAL MUNICIPALITY OF PEEL

BY-LAW NUMBER 28-2020

A by-law to amend By-law 14-2007 titled the “Water Consumption Fees and Charges By-law” as amended by the annual Water Consumption Fees and Charges By-law 71-2019.

WHEREAS, the Council of the Regional Municipality of Peel (“Regional Corporation”), on February 15, 2007 enacted By-law 14-2007 to establish the water rates and charges in accordance with Schedule A attached thereto;

AND WHEREAS, the Council of the Regional Corporation on December 19, 2019 enacted the annual Water Consumption Fees and Charges By-law 71-2019 to amend By-law 14-2007;

AND WHEREAS the Council of the Regional Corporation has by resolution adopted on March 26, 2020, authorized the enactment of the by-law herein to further amend By-law 14-2007 as amended by 71-2019;

NOW THEREFORE, the Council of the Regional Corporation enacts as follows:

1. Section 4 of By-law 71-2019 and the Schedule A attached to By-law 71-2019 shall be amended by deleting the effective date of April 1, 2020 and replacing it with the effective date of July 1, 2020.
2. By-law 14-2007 shall be amended by adding the following section 4.1:

4.1 Notwithstanding section 4 of this by-law, there shall be a deferral for a period of 91 days on the imposition of any late payment penalties applicable on payments that become due on or after April 1, 2020 to and including June 30, 2020, and relief from the imposition of a late payment penalty altogether where late payment is made in full on or before the conclusion of the 91 day deferral period.
3. This by-law comes into effect on March 26, 2020.

READ THREE TIMES AND PASSED IN OPEN COUNCIL this 26th day of March, 2020.

Regional Clerk

Regional Chair