
**MTE'S COVID-19
SURVEY OVERVIEW AND SUMMARY**

Prepared For:
SURVEY RESPONDENTS

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BACKGROUND AND INTRODUCTION

In light of the ongoing public health crisis related to the spread of Novel Coronavirus (COVID-19), the Province of Ontario declared a state of emergency on March 17th, 2020. MTE has endeavoured to collect general information of what Ontario municipalities are doing and/or planning on doing with respect to property tax matters in response to this crisis.

On May 25th an email was sent to a wide number of municipal contacts inviting municipalities to participate in the survey at no cost and included information on the main components to be included in the summary report.

A follow up was sent on July 13th to the respondents who were unable to complete the survey due to the slightly longer tax policy timelines. In addition, the submission deadline was extended to July 19th in order to allow more time for respondents to complete the survey.

The survey was designed to summarize general information regarding what Ontario's municipalities are doing/planning to do with respect to property tax matters in response to the ongoing COVID-19 public health crisis. The questionnaire as made available online and posed a host of questions in yes/no and multiple-choice format with some questions set up to solicit more qualitative or descriptive answers. A copy of the survey is contained in Appendix A of this report.

RESULTS SUMMARY REPORT

This report has been prepared to summarize and provide commentary on the feedback and input garnered during this engagement process. In preparing this document, a mix of quantitative tables have been included to summarize the results by geographic region. A listing of the general yes/no responses by municipality is included in Appendix B for all those respondents that agreed to this disclosure.

The more detailed comments and observations that were submitted are also referenced throughout the report in general terms without attributing any details directly to any specific municipality or group.

Respondents

The survey was intended for single and lower tier municipalities and was not specifically aimed at upper tiers¹ (Counties and Regions) that do not have direct authority over the core issues the survey covers.

In all, 77 of the Province's 414 single and lower tier municipalities completed the survey. We feel that this is a very respectable response rate and it speaks to the fact that many respondents are interested in seeing property tax trends specific to the current economic climate. This interest is not surprising given the effects and severity of this public health crisis.

¹ Two responses were received from upper tiers and their input was integrated into the commentary regarding upper tier participation. These responses are not included in our respondent counts or any summary tables.

The demographics of the respondent group are summarized in Table 1. Almost 20 percent of Ontario’s local municipalities participated in the survey initiative, creating a strong regional mix of responses.

**Table 1
Respondent Demographics**

Region	Single Tiers			Lower Tiers			All Locals		
	All	Count	Rate	All	Count	Rate	All	Count	Rate
Central	3	1	33%	42	13	31%	45	14	31%
Central GTA	1	0	0%	24	7	29%	25	7	28%
East	13	1	15%	90	9	10%	103	10	10%
South West	12	5	42%	85	13	15%	97	18	19%
North East	110	17	16%	0	N/A	N/A	110	17	15%
North West	34	11	32%	0	N/A	N/A	34	11	32%
Total	173	35	20%	241	42	17%	414	77	19%

Interim Billing Payment Relief

Interim billing is typically sent out in February with installment deadlines taking place throughout March, April and May. This timespan also marked the height of the health outbreak in Ontario as well as the strictest lockdown restrictions Province-wide. The second section of the survey sought input on the immediate types of relief provided around interim billing. In particular, the questions were centred around the implementation of two main forms of taxpayer aid: due date adjustments and penalty/interest relief.

Approximately 91 percent of respondents opted to extend relief in respect of 2020 interim property tax billing. Table 2 summarizes the types and proportion of interim relief provided by region.

**Table 2
Extending Relief in Respect of 2020 Interim Billing**

Region	No Measures		Interim Relief Offered			All	
			Due Dates Only	P & I	Due Dates + P & I		
Central	0	0%	1	11	2	14	100%
Central GTA	0	0%	1	4	2	7	100%
East	1	10%	2	4	3	9	90%
South West	1	6%	1	13	3	17	94%
North East	1	6%	1	13	2	16	94%
North West	4	36%	0	6	1	7	64%
Total	7	8%	6	51	13	70	91%

As deadlines for interim property tax billing fell during the beginning/height of the Province’s declared state of emergency it is unsurprising that the majority of respondents provided some form of interim relief to their taxpayers.

Of the respondents who adjusted due dates, the majority chose to extend their interim billing deadlines by 1 or 2 months with a small minority providing up to a 3 month extension.

Interim Payment Due Date Adjustments

Although most respondents noted providing some form of interim billing relief, only 19 adjusted interim due dates compared to the 58 respondents who opted to maintain their original due dates. Approximately 41 percent of those who maintained original interim billing due dates represent Northern Ontario municipalities. These findings are summarized in Table 3.

**Table 3
Due Date Extensions for 2020 Interim Billing**

Region	No Change to Interim Due Dates		Extended Interim Due Dates			All	
			Regular Dates Only	PAP Schedule	Regular + PAP Due Dates		
Central	11	79%	2	0	1	3	21%
Central GTA	4	57%	0	1	2	3	43%
East	5	50%	4	0	1	5	50%
South West	14	78%	1	1	2	4	22%
North East	14	82%	1	0	2	3	18%
North West	10	91%	0	0	1	1	9%
Total	58	75%	8	2	9	19	25%

Most of the respondents who moved regular payment due dates did so for all taxpayers. In contrast, moving payment due dates for pre-authorized payments (PAP) were more closely split between all and select taxpayers. Where due dates for select taxpayers were altered, respondents indicated that this was done on a case by case basis upon receipt of a direct request from the taxpayer. There was no evidence that any due date adjustment programs were put in place for specific taxpayer groups (e.g. businesses).

Penalty and/or Interest Relief for Interim Due Dates

Approximately 83 percent of respondents opted to waive penalty and/or interest on late interim payments. Of the 64 municipalities who responded "Yes" to this question, 59 waived both penalty and interest. Of the respondents who provided detail on how long penalty and interest would be waived, 46 of the 64 respondents indicated that the relief was for 3 months or more while 17 respondents provided less than 3 months relief. These findings are summarized in Table 4.

Table 4
Penalty and/or Interest Relief for Interim Billing

Region	No Change to Interim Due Dates		Waived Penalty & Interest		Imposed Penalty, Waived Interest		Reduced Interest Rates	All	
			< 3 months	3 + months	< 3 months	3 + months			
Central	1	7%	2	11	0	0	0	13	93%
Central GTA	1	14%	3	3	0	0	0	6	86%
East	3	30%	1	5	0	1	0	7	70%
South West	2	11%	5	9	1	1	0	16	89%
North East	2	12%	4	10	0	1	0	15	88%
North West	4	36%	1	5	0	0	1	7	64%
Total	13	17%	16	43	1	3	1	64	83%

Respondents who answered "Other" as the relief type typically described programs that involved waiving penalty and interest for certain installments within a fixed time frame. Less popular were responses indicating that a partial reduction of penalty and interest were imposed.

Although the large majority of respondents applied this relief type to all taxpayers, for those who indicated only select taxpayers would receive this benefit did so on a special application basis, or only to accounts of good standing.

Relief Imposed for Prior Years and Other Relief (pre-2020 final bills)

Among those who responded "Yes" to this question, 25 indicated that interest and penalty relief was also being imposed for prior years. Further, within this group the large majority of municipalities indicated that retroactive relief was only in effect for a fixed period of time and that full penalty and interest charges would resume after a set date. Only 1 respondent indicated that additional relief for prior years could be received on a needs-test basis.

In addition to moving payment due dates and waiving penalty and/or interest, many respondents stated that other charges such as non-sufficient funds (NSF) fees were waived. Less common interim relief included revised upper tier payment plans, changes to planned tax rate increases, and waiving the penalty for taxpayers withdrawing from PAP programs.

Final Billing Payment Relief

Final billing is typically sent out in June with installment deadlines taking place throughout July, August and September. With the possibility of a second wave looming, the future health and economic climate for municipalities across the Province is still uncertain. Beginning in June, the Province has started easing restrictions allowing businesses to regain some sense of normalcy in operations. The third section of the survey sought input on how the planning/implementation of the same forms of tax relief discussed in the previous section may have changed as municipalities transition back to normal.

Approximately half of respondents currently have plans to extend relief in respect of final property tax billing. Of the respondents who are unsure of the action being taken for final billing indicated that Council is still assessing the public health situation. Table 5 summarizes the types and proportion of final relief provided by region.

Compared to the interim billing due dates, there was a varied mix of deadline extensions for final billing ranging from 1 to 3 months.

**Table 5
Extending Relief in Respect of 2020 Final Billing**

Region	No Measures		Unknown at Time of Survey		Final Relief Offered			All	
					Due Dates Only	P & I	Due Dates + P & I		
Central	3	21%	2	14%	4	5	0	9	64%
Central GTA	0	0%	0	0%	4	1	2	7	100%
East	4	40%	0	0%	1	3	2	6	60%
South West	9	50%	4	22%	2	2	1	5	28%
North East	7	41%	5	29%	1	3	1	5	29%
North West	5	45%	0	0%	2	3	1	6	55%
Total	28	36%	11	14%	14	17	7	38	49%

Mounting financial pressures combined with the fact that more areas are moving into the latter stages of reopening, it is not surprising that less than half of the respondents have opted to provide final billing relief compared to interim billing.

Final Payment Due Date Adjustments

As shown in Table 6, approximately 27 percent of respondents are planning to adjust their final billing due dates. However, several more respondents left this question blank compared to the same question for the interim billing period. This may be due to the fact that a number of municipalities are still unsure of the direction Council will take in terms of providing final billing relief.

**Table 6
Due Date Extensions for 2020 Final Billing**

Region	No Change / Unknown		Extended Final Due Dates		All	
			Regular Dates Only	Regular + PAP Due Dates		
Central	10	71%	3	1	4	29%
Central GTA	1	14%	2	4	6	86%
East	7	70%	1	2	3	30%
South West	15	83%	1	2	3	17%
North East	15	88%	1	1	2	12%
North West	8	73%	1	2	3	27%
Total	56	73%	9	12	21	27%

Only 2 respondents indicated that select beneficiaries would receive final billing relief on an application basis. Comments explaining why only some taxpayers received relief varied more for final billing compared to interim. Such comments included only providing extensions to taxpayers who also required it during interim billing or only providing relief to certain property class types (i.e. uncapped properties).

Penalty and/or Interest Relief for Final Due Dates

Compared to the 83 percent of respondents who opted to provide penalty and/or interest relief for interim due dates, only 31 percent are planning to provide the same relief for final billing. Of the 24 respondents who provided detail regarding timing for final billing, 9 indicated that the relief would be for three months or more. This is in direct contrast to the 46 respondents who opted to provide relief of three month or more for interim billing.

The remaining respondent municipalities indicated a relief period of 2 months or less. Among those providing penalty and interest relief for final billing, 1 respondent indicated that only some taxpayers would receive relief; particularly those who applied on a needs test basis. These findings are summarized in Table 7.

**Table 7
Penalty and/or Interest Relief for Final Billing**

Region	No Change / Unknown		Waived Penalty & Interest		Imposed Penalty, Waived Interest		Reduced Interest Rates	All	
			< 3 months	3 + months	< 3 months	3 + months			
Central	9	64%	5	0	0	0	0	5	36%
Central GTA	4	57%	0	1	0	1	1	3	43%
East	5	50%	3	2	0	0	0	5	50%
South West	15	83%	2	1	0	0	0	3	17%
North East	13	76%	1	3	0	0	0	4	24%
North West	7	64%	1	1	1	0	1	4	36%
Total	53	69%	12	8	1	1	2	24	31%

Some of the “Other” options that included penalty reductions and delaying when penalty and/or interest would be imposed. The sentiment throughout the comments of this section expressed that final billing relief programs were still being contemplated by Council and that the state of public health was being closely monitored in order to assess the community’s need for relief.

Relief Imposed for Prior Years and Other Relief (pre-2020 final bills)

Among those who responded “Yes” to this question, only 3 indicated that interest and penalty relief was also being provided for prior years. Only 1 of those respondents indicated that retroactive relief had a fixed duration and after a certain date, charges would be applied to arrears as normal.

In response to whether or not discounts or other incentives would be offered for early payment of installments, all respondents indicated “No”.

Protocols for Post-Dated Cheques

As municipalities often receive postdated cheques from taxpayers that are deposited on regular due dates, a section of the survey was dedicated to collecting information on how this process may have changed.

Almost all respondents indicated that cheques were processed as normal unless the taxpayer requested otherwise. A small minority of respondents indicated that postdated cheques were being held for a set time period (e.g. 1 month) or until the adjusted billing due dates.

Tax Reduction and Rebates

Although relief options and levy adjustment opportunities are extremely limited under the *Municipal Act, 2001*, some taxpayers have called on their municipalities to provide reductions, rebates and/or long-term deferrals.

**Table 8
Alternate Taxpayer Relief Programs Announced/Considered**

Region	Announced / Implemented Plan*	Programs Under Consideration			All	
		For Non- Business	For Business	For Both		
Central	0	0	0	1	1	7%
Central GTA	0	0	0	2	2	29%
East	0	1	0	0	1	10%
South West	0	0	1	3	4	22%
North East	0	1	0	5	6	35%
North West	1	0	0	1	2	18%
Total	1	2	1	12	16	21%

*as of survey submission

Although a few respondents indicated having announced/implemented a tax program unique to the ones already mentioned, it was evident from the detail provided that these programs were general taxation/finance changes and not targeted toward taxpayer relief as the question was seeking. There was therefore only 1 respondent that had announced/planned a taxpayer relief program as shown in Table 8. In line with the sentiment of responses in the previous section, comments in this section are reflective of the fact that Councils are still monitoring the situation before deciding a long-term course of action.

The single respondent indicated that the announced/launched relief program was specifically targeting businesses.

An additional 15 respondents indicated that while a program had not yet been announced/launched, such programs were being considered. Of the respondents considering an alternative taxpayer relief program, 80 percent were planning to target both business and non-business groups. Some of the programs being contemplated included business grants as well as tax and interest deferrals; however, most indicated that details of the relief program to be offered were still unknown at the time of submission.

Other Points of Interest

Two-Tier Arrangements

Of the respondents, 36 provided information on what arrangements were implemented between upper and lower tier municipalities regarding participation in relief programs. Within this group, a small sub-set of respondents indicated that no new arrangements had been set or that only discussions had taken place so far. Where no upper tier participation was currently in place, there was a shared sentiment that a concerted effort from all levels would help taxpayers in terms of the efficiency of programming and size of relief given.

The majority of respondents did indicate some level of upper tier participation in relief programming. Most common was an arrangement in which lower tier municipalities could remit partial payments equivalent to the proportional share of the levy to the upper tier. These adjusted amounts typically reflected what local municipalities estimated to collect for that installment, and the remainder was to be paid at a later regular remittance date. Many upper tier municipalities also waived penalties and interests on these payments for an average of 3 months. Other upper tier municipalities adjusted the remittance due dates by a 1 to 3 month period, or to match the existing local due date extensions. Less common were municipalities who provided prorated payment options and who reduced quarterly remittance amounts based on existing local relief programs.

Biggest Risks

Financial Loss

The biggest concern for municipalities is the risk of financial loss. In particular, the loss of revenue from:

- penalty and interest relief programs (especially for properties who benefit from retroactive relief for arrears unrelated to the pandemic);
- the cost of funding such relief programs;
- user fee losses;
- possible reduction in assessment growth; and
- the inability to implement tax increases to augment revenue in some municipalities.

Additionally, cash flow issues are a major concern as due date adjustments allow people who may be able to pay to withhold their payments without fear of being penalized. Altogether, these factors raise concern for future deficits.

Public Life

As a result of financial losses, municipalities are concerned that their ability to provide satisfactory essential and non-essential services has been undermined. Future costs of healthcare are also issues being considered as the affordability may become a problem if these services become increasingly overwhelmed. Sudden large costs associated with these services are difficult to absorb under the property tax regime. The future and financial sustainability of local businesses is another major concern as many may not be able to handle the financial pressure of the crisis thereby forcing closures.

Internal Issues

Respondents indicated that the increased administrative burden of managing collection changes, relief programs, and responding to taxpayers' questions/concerns coupled with non-standard

work arrangements has been a challenge. These administrative issues may be compounded if staffing shortages occur as a result of multiple illnesses. Some respondents indicated that working from home has created a loss of productivity in some areas and overcoming this may be difficult if a second wave takes place.

Program Scrutiny

Respondents shared a recurring sentiment that post-crisis scrutiny of the municipal response may create political ramifications. In particular, respondents were concerned that taxpayers would be unhappy with elements of the relief program:

- was adequate relief was given;
- was eligibility for relief was considered to be fair and consistent; and
- especially for businesses, was the relief given was actually considered beneficial.

Many respondents were also concerned with the optics of the perception of relief offered between groups. These concerns included questions of whether municipal relief will appear adequate compared to the federal and provincial governments who have more flexibility in terms of deficits; how municipalities will look compared to one another when the level and type of relief offered may differ; and the perception of municipalities when collection processes slowly resume back to normal when taxpayers may still be facing residual financial hardships.

APPENDIX A – ANNOTATED SURVEY QUESTIONNAIRE SUMMARY

Section 1: Municipal and Survey Taker Information

Municipality, survey taker contact information and acceptance

Question Type

Comment

Section 2: Interim Billing Payment Relief

Is the municipality extending relief in respect of your 2020 Interim Property Tax Billing?

Y/N

Adjusted interim due dates

Y/N

For: All Taxpayers or Select Group

M/C

Moved 1 or More Regular (Non-PAP) Due Dates

M/C t

For: All Taxpayers or Select Group

M/C

Moved 1 or More Pre-Authorized Payment (PAP) Due Dates

M/C

For: All Taxpayers or Select Group

M/C

If due dates were only adjusted for some taxpayers, please provide a brief explanation.

Comment

Penalty and/or interest relief for interim due dates

Y/N

For: All Taxpayers or Select Group

M/C

Penalty and Interest Relief Type(s)

M/C

Penalty and Interest Duration Period

M/C

For: All Taxpayers or Select Group

M/C

If you selected "Other" [type of relief], please provide a brief explanation.

Comment

If penalty or interest were only adjusted for some taxpayers, please provide a brief explanation.

Comment

Was any interest waived, or not imposed for taxes that were outstanding for prior years?

Comment

Was any other relief provided prior to final 2020 bills being issued?

Comment

Section 3: Final Billing Payment Relief

Is the municipality extending relief in respect of your 2020 Final Property Tax Billing?

Y/N/D

Adjusted final due dates

Y/N

For: All Taxpayers or Select Group

M/C

Moved 1 or More Regular (Non-PAP) Due Dates

M/C

For: All Taxpayers or Select Group

M/C

Moved 1 or More Pre-Authorized Payment (PAP) Due Dates

M/C

For: All Taxpayers or Select Group

M/C

If due dates were only adjusted for some taxpayers, please provide a brief explanation.

Comment

Penalty and/or interest relief for final due dates

Y/N

For: All Taxpayers or Select Group

M/C

Penalty and Interest Relief Type(s)

M/C

Penalty and Interest Duration Period

M/C

For: All Taxpayers or Select Group

M/C

If you selected "Other" [type of relief], please provide a brief explanation.

Comment

If penalty or interest were only adjusted for some taxpayers, please provide a brief explanation.

Comment

Will any interest be waived, or not imposed for taxes that were outstanding for prior years?

Comment

Is the municipality offering discounts or incentives for early payments of installments?

Y/N

Section 4: Protocols for Post-Dated Cheques

Municipalities often have postdated cheques from taxpayers that they deposit on regular due dates, alternate payment due dates or in accordance with a structured payment/repayment schedule. If your municipality had/has any such cheques, how were these processed:

Cheques for regular/default due dates?	Comment
Cheques for alternate payment due dates (e.g. monthly)?	Comment
Cheques for remedial payment plans and agreements?	Comment

Section 5: Tax Reductions and Rebates

Has your municipality announced or implemented a tax rebate or reduction program beyond those related to due date or interest and penalty relief?	Y/N
For: Business or Non-Business or Both	M/C
If yes, please provide a brief description of the program(s)	Comment
Was a set budget or estimated cost established?	Y/N
If yes, please provide a brief description of the basis (not amount) of the budget or estimate.	Comment
Is your municipality considering or exploring tax rebate or reduction programs beyond those related to due date or interest and penalty relief?	Y/N
For: Business or Non-Business or Both	M/C
If yes, please provide a brief description of what is being contemplated.	Comment

Section 6: Other Points of Interest

<i>Two-Tier Arrangements</i>	
If you are part of a County or Region, please describe what arrangements, if any, have been discussed or implemented with regards to upper-tier participation and relief programs.	Comment
<i>Biggest Risks</i>	
What do you see as the biggest risks to municipalities in general (e.g. financial loss, post crisis scrutiny, relief program failure, etc.)?	Comment
<i>Other Comments</i>	
Please describe any comments or observations that did not fit into any other element of the survey, including any comments about the survey itself.	Comment

Annotation Legend

Comment	Form field where survey taker can expand/provide detail on response or provide unique information
Y/N	"Yes/No" options only
Y/N/D	"Yes/No/Don't know yet"
M/C	Multiple choice: fixed options list only
"Indent"	Question relates, or is a follow-up to the previous question

APPENDIX B – HIGH LEVEL SUMMARY OF “YES/NO” RESPONSES

Readers & Survey Participants Should Note the Following When Referencing this Table

- 1) “Unknown” means that the respondent indicated that final decisions had not been made at the time that they completed the survey.
- 2) A “Yes” under Due Dates could indicate a change to one or more of a municipalities regular, alternate, PAP due dates.
- 3) A “Yes” under Penalty/Interest could indicate any change in penalty or interest including a reduction in the rate.
- 4) Readers should refer to official municipal information sources if further details regarding municipal specific programs are required.

Region	Municipality	Interim Billing			Final Billing		
		Relief Measures	Due Dates	Penalty /Interest	Relief Measures	Due Dates	Penalty /Interest
Central	Fort Erie T	Yes	No	Yes	Yes	Yes	No
Central	Grand Valley T	Yes	No	Yes	Yes	No	Yes
Central	Hamilton C	Yes	No	Yes	Yes	No	Yes
Central	Huntsville T	Yes	No	Yes	Don't know yet	-	-
Central	Lincoln T	Yes	No	Yes	No	No	No
Central	Midland T	Yes	Yes	No	Don't know yet	-	-
Central	Niagara Falls C	Yes	No	Yes	Yes	Yes	No
Central	Orangeville T	Yes	No	Yes	Yes	No	Yes
Central	Penetanguishene T	Yes	No	Yes	Yes	No	Yes
Central	Shelburne T	Yes	Yes	Yes	Yes	Yes	No
Central	Springwater Tp	Yes	No	Yes	No	No	No
Central	St. Catharines C	Yes	Yes	Yes	Yes	Yes	No
Central	Tay Tp	Yes	No	Yes	Yes	No	Yes
Central	West Lincoln Tp	Yes	No	Yes	No	No	No
Central GTA	Burlington C	Yes	Yes	Yes	Yes	Yes	Yes
Central GTA	Caledon T	Yes	No	Yes	Yes	Yes	No
Central GTA	Halton Hills T	Yes	No	Yes	Yes	Yes	Yes
Central GTA	Mississauga C	Yes	Yes	No	Yes	Yes	No
Central GTA	Oshawa C	Yes	No	Yes	Yes	Yes	No
Central GTA	Richmond Hill T	Yes	Yes	Yes	Yes	No	Yes
Central GTA	Whitby T	Yes	No	Yes	Yes	Yes	No
East	Front of Yonge Tp	Yes	Yes	No	Yes	No	Yes
East	Laurentian Valley Tp	Yes	No	Yes	No	No	No
East	Madoc Tp	Yes	Yes	Yes	No	No	No

Region	Municipality	Interim Billing			Final Billing		
		Relief Measures	Due Dates	Penalty /Interest	Relief Measures	Due Dates	Penalty /Interest
East	McNab-Braeside Tp	Yes	No	Yes	No	No	No
East	Pembroke C	Yes	Yes	No	Yes	Yes	No
East	Port Hope M	Yes	No	Yes	Yes	No	Yes
East	Rideau Lakes Tp	No	No	No	No	No	No
East	South Frontenac Tp	Yes	Yes	Yes	Yes	Yes	Yes
East	Tay Valley Tp	Yes	No	Yes	Yes	No	Yes
East	Trent Hills M	Yes	Yes	Yes	Yes	Yes	Yes
South West	Amherstburg T	Yes	No	Yes	No	No	No
South West	Blandford - Blenheim Tp	Yes	Yes	No	No	No	No
South West	Bluewater M	Yes	No	Yes	Don't know yet	-	-
South West	Brant County	Yes	No	Yes	Yes	No	Yes
South West	Brantford C	Yes	No	Yes	Yes	No	Yes
South West	Erin T	Yes	Yes	Yes	Yes	Yes	Yes
South West	Malahide Tp	Yes	No	Yes	No	No	No
South West	Minto T	Yes	No	Yes	No	No	No
South West	Owen Sound C	Yes	No	Yes	Yes	Yes	No
South West	Perth South Tp	No	No	No	Don't know yet	-	-
South West	Southgate Tp	Yes	No	Yes	No	No	No
South West	South-West Oxford Tp	Yes	No	Yes	No	No	No
South West	St. Marys ST	Yes	Yes	Yes	Don't know yet	-	-
South West	St. Thomas C	Yes	No	Yes	No	No	No
South West	Stratford C	Yes	No	Yes	No	No	No
South West	Wellesley Tp	Yes	No	Yes	Don't know yet	-	-
South West	West Grey M	Yes	No	Yes	No	No	No
South West	Woolwich Tp	Yes	Yes	Yes	Yes	Yes	No
North East	Black River - Matheson Tp	Yes	No	Yes	No	No	No
North East	Blind River T	Yes	Yes	No	No	No	No
North East	Calvin Tp	Yes	Yes	Yes	Don't know yet	-	-
North East	Dubreuilville Tp	Yes	No	Yes	No	No	No
North East	Espanola T	Yes	No	Yes	Yes	No	Yes
North East	Greater Sudbury C	Yes	No	Yes	Yes	Yes	No
North East	Hearst T	Yes	No	Yes	No	No	No
North East	Hilton Tp	Yes	No	Yes	Don't know yet	-	-
North East	Huron Shores M	Yes	No	Yes	Don't know yet	-	-

Region	Municipality	Interim Billing			Final Billing		
		Relief Measures	Due Dates	Penalty /Interest	Relief Measures	Due Dates	Penalty /Interest
North East	Killarney M	Yes	No	Yes	Don't know yet	-	-
North East	Laird Tp	No	No	No	No	No	No
North East	North Bay C	Yes	No	Yes	Yes	No	Yes
North East	Parry Sound T	Yes	No	Yes	No	No	No
North East	Sables-Spanish Rivers Tp	Yes	No	Yes	Don't know yet	-	-
North East	South Algonquin Tp	Yes	No	Yes	No	No	No
North East	Timmins C	Yes	No	Yes	Yes	No	Yes
North East	West Nipissing M	Yes	Yes	Yes	Yes	Yes	Yes
North West	Atikokan Tp	No	No	No	No	No	No
North West	Chapple Tp	No	No	No	Yes	No	Yes
North West	Fort Frances T	No	No	No	Yes	Yes	No
North West	Greenstone M	Yes	No	Yes	No	No	No
North West	Kenora C	Yes	No	Yes	Yes	Yes	No
North West	Manitouwadge Tp	No	No	No	No	No	No
North West	Marathon T	Yes	No	Yes	No	No	No
North West	Neebing M	Yes	No	Yes	Yes	No	Yes
North West	Red Rock Tp	Yes	No	Yes	Yes	No	Yes
North West	Sioux Lookout M	Yes	No	Yes	No	No	No
North West	Thunder Bay C	Yes	Yes	Yes	Yes	Yes	Yes