

COVID-19: Canada Emergency Response Benefit (CERB)

(UPDATED: April 22, 2020)

To help you understand the new federal CERB, we have prepared the following chart solely for informational purposes. We will seek to update our resources regularly, but urge you to consult with us if you have any specific legal questions about a client's situation.

Canada Emergency Response Benefit (CERB)

If you are already receiving Employment Insurance (EI) regular benefits or EI sickness benefits, you will continue to receive these benefits until the end of your benefit period.

If you were eligible for EI benefits before March 15, 2020, your claim will be processed under the EI rules.

If your EI benefits end before October 3, 2020, you may apply for the CERB if you meet the eligibility requirements.

If you became eligible for EI benefits on March 15, 2020 onward, your claim will be processed through the CERB.

For those receiving parental or maternity benefits, it is expected that you will return to work when your maternity/parental or other special benefits under the EI program end. If work is not available as a result of COVID-19 when your maternity/parental leave ends, you may be eligible for the CERB.

For those on Ontario Works or ODSP, see page 3 for details on how the CERB affects these support payments.

ELIGIBILITY FOR CERB (updated as of April 22, 2020):

- You did not apply for, nor receive, CERB or EI from Service Canada for the same eligibility period (see below) **AND**
- You reside in Canada **AND**
- You are at least 15 years of age or older **AND**
- You have a valid Social Insurance Number **AND**
- You **did not** quit your job voluntarily **AND**
- You have stopped working due to reasons related to COVID-19 (*see note 1 below*), or are eligible for EI regular benefits or EI sickness benefits, **or have exhausted your EI regular benefits between December 29, 2019 and October 3, 2020** **AND**
- In 2019, or in the last 12 months, you had a total income of at least \$5,000 from employment, self-employment, or EI maternity or parental leave benefits (*see note 2 below*) **AND**
- **If you are applying for the first time**, you cannot have earned more than \$1,000 (before taxes) in employment and/or self-employment income for 14 or more days in a row during the 4-week benefit period **AND**
- **When re-applying for another period**, you cannot have earned more than \$1000 (before taxes) in employment and/or self-employment income during the entire 4-week benefit period (*see note 3 below*).

Although you do not need a medical certificate or a Record of Employment (ROE) to apply for the CERB, you may be asked to provide additional information to verify your eligibility at a later date.

The CERB is paid in a single payment for a 4-week period, in the amount of \$2,000. If your situation continues, you can re-apply up to a maximum of 16 weeks (up to 4 payment periods). The CERB is taxable, but will not be deducted on your payment(s). However, you must report the benefit as income on your income tax return for the 2020 tax year.

If you applied for EI or for the CERB through Service Canada, you cannot apply for the CERB with the CRA.

As of April 6, 2020, you can apply for the CERB in one of two ways (see below "How to Apply for CERB):

- By accessing your Canada Revenue Agency (CRA) **MyAccount** secure portal; or
- By calling an automated phone service: **1-800-959-2019**.

Payments will begin within 3 business days from the day you submitted your application if you signed up for direct deposit through CRA My Account, or within 10 business days if you are receiving payment by cheque.

Note 1: Reasons include: Lost your job, or you are sick or in quarantine, or you are caring for others who are sick or in quarantine, or you are caring for children or other dependents because their care facility has closed.

Note 2: Pensions, student loans and bursaries are NOT considered income. Tips you declared, nominal hours for emergency volunteers, royalties for artists, and non-eligible dividends ARE considered income. If you are not eligible for EI, you may include maternity and parental benefits you received from EI and/or similar benefits paid in Quebec. Income does not need to be earned inside Canada.

Note 3: While the gov't has SAID that you are eligible if you have not stopped working (and just have decreased earnings), the law technically still says you need to have stopped working. If the legislation does not change, theoretically a person could be required to repay the money.

**FURTHER INFORMATION ON APPLYING FOR CERB AVAILABLE AT:
<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>**

HOW TO APPLY FOR Canada Emergency Response Benefit (CERB) (April 16, 2020)

ONLINE	<p>If you are applying online, you must do so through your CRA My Account or My Service Canada Account</p> <p>Register for a CRA My Account via one of two options at https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <ol style="list-style-type: none"> 1. Option 1 allows you to register using your current online banking information 2. Option 2 (CRA Register) directly signs you up for a new account: <ul style="list-style-type: none"> ○ Step 1: Provide your personal information: <ol style="list-style-type: none"> i) SIN number; ii) Date of birth; iii) Current postal/ZIP code iv) Amount entered on one of your income tax and benefit returns ○ After you complete step 1, you will be issued a CRA security code. You may also request to receive your CRA security code by mail. ○ Step 2: Enter the CRA security code to log into your CRA Account <p>If you already have a CRA My Account, make sure your direct deposit and mailing information is up to date with the CRA by signing in to your My CRA Account and verifying the information.</p> <p>If you have a My Service Canada Account, you do not have to register for a CRA My Account</p> <ol style="list-style-type: none"> 1. Convert your My Service Canada Account to a CRA My Account <ul style="list-style-type: none"> ○ Look for the link to “Switch to Canada Revenue Agency” and then “I agree” on the Registration and authentication page. This transfers you to my CRA My Account 2. Update your address and direct deposit with the CRA <p>TO APPLY FOR THE CERB (applications open April 6, 2020):</p> <ol style="list-style-type: none"> 1. Log in to your CRA My Account 2. Go to COVID-19 Canada Emergency Response Benefit in the alert banner at the top of the page 3. Select the period you want to apply for <ul style="list-style-type: none"> ○ The CERB covers a 4-week period, beginning March 15, 2020 ○ When you apply, it is for a single payment of \$2,000 for the 4-week period ○ You can apply for an addition 4-week period if your situation continues, up to a maximum of 16 weeks (4 periods in total) 4. Declare that you qualify for the benefit 5. Confirm that the CRA has the right payment information
VIA TELEPHONE	<p>Before applying, ensure that you have:</p> <ul style="list-style-type: none"> ○ Your Social Insurance Number (SIN) ○ Your postal code <p>TO APPLY FOR THE CERB:</p> <ol style="list-style-type: none"> 1. Call 1-800-959-2019 2. Select your language preference: English or French 3. Follow the prompts to enter your information, including: <ul style="list-style-type: none"> ○ Your SIN ○ Confirmation of your postal code ○ The period you are applying for 4. Declare that you qualify for the benefit <p>CRA will issue payments based on the payment method they have on file for you (either direct deposit or cheque)</p>
UNABLE TO APPLY DUE TO LANGUAGE?	<p>If you cannot complete the application on your own due to a language barrier, we encourage you to contact the Catholic Centre for Immigrants (613) 232-9634 or OCISO (613) 725-0202</p>

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Canada Emergency Response Benefit (CERB) AND ONTARIO WORKS/ODSP

(April 22, 2020)

OW AND ODSP	<ol style="list-style-type: none"> For existing Ontario Works (granted prior to March 1, 2020) and all ODSP applicants/recipients, CERB payments will qualify for a partial exemption: the first \$200 and 50% of each additional dollar received in a month will be exempt. For new and recent Ontario Works applicants – those granted on or after March 1, 2020 – CERB payments will be deducted dollar-for-dollar when determining eligibility for social assistance <p><i>Note; Ontario Works and ODSP recipients who qualify for the CERB partial exemption but become financially ineligible will not lose access to health benefits. These recipients will remain on social assistance, at a nominal amount, to ensure access to benefits and case management supports. For more information call your local office</i></p>
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Canada Emergency Response Benefit (CERB) LISTING OF 4 WEEK ELIGIBILITY PERIODS

(April 16, 2020)

4-WEEK ELIGIBILITY PERIODS FOR CERB	<p>The 4 week eligibility periods for CERB are as follows. Remember, you must REAPPLY for each 4-week period up to a maximum of 16 weeks (4 periods)</p> <ol style="list-style-type: none"> March 15, 2020 – April 11, 2020 April 12, 2020 – May 9, 2020 May 10, 2020 – June 6, 2020 June 7, 2020 – July 4, 2020 July 5, 2020 – August 1, 2020 August 2, 2020 – August 29, 2020 August 30, 2020 – September 26, 2020
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HOW TO REPAY YOUR Canada Emergency Response Benefit (CERB) IF YOU RETURN TO WORK EARLY

(April 16, 2020)

IF YOU STILL HAVE THE ORIGINAL CERB CHEQUE	<p>If you were paid by cheque and you return to work early, return the original cheque by mail to:</p> <p>Revenue Processing – Repayment of CERB Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury, ON P3A 0C1</p>
IF YOU DON'T HAVE THE CHEQUE OR WERE PAID BY DIRECT DEPOSIT	<p>If you no longer have the cheque or were paid by direct deposit, you can mail your repayment to CRA. Be sure to</p> <ol style="list-style-type: none"> Make payment out to "Receiver General for Canada" Indicate it is for "Repayment of CERB" Include your Social Insurance Number (SIN) or your Temporary Tax Number (TTN) <p>Mail your payment to:</p> <p>Revenue Processing – Repayment of CERB Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury, ON P3A 0C1</p>
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