CHEAT SHEET: CANADA EMERGENCY RESPONSE BENEFIT

WHAT IS IT?
The Canada Emergency Response Benefit (CERB) is a federal government program which provides temporary income support to those who have stopped working because of COVID-19. The benefit is paid in blocks of four weeks in the amount of $2,000.


WHO IS ELIGIBLE?
The benefit is available to workers:

• Residing in Canada, who are at least 15 years old;
• Who have stopped working because of reasons related to COVID-19 or are eligible for Employment Insurance regular or sickness benefits or have exhausted their Employment Insurance regular benefits between December 29, 2019 and October 3, 2020 and are unable to return to work due to COVID-19;
• Who had employment and/or self-employment income of at least $5,000 in 2019 or in the 12 months prior to the date of their application; and,
• Who have not quit their job voluntarily.

WHAT ARE REASONS FOR STOPPING WORK BECAUSE OF COVID-19?

• You have been let go from your job or your hours have been reduced to zero;
• You are still employed but not receiving any income due to Covid-19;
• You are sick, quarantined, in self-isolation or taking care of someone who is sick with COVID-19;
• You are working parents who must stay home without pay to care for children due to illness or school/daycare closures.

CAN YOU EARN INCOME WHEN COLLECTING THE CERB?

CERB recipients can earn up to $1,000 per month while collecting the benefit.

HOW DO YOU APPLY?

• A single portal is available to assist applicants with the process. The online application is found here: https://www.canada.ca/en/services/benefits/ei/cerb-application.html
• Applicants will be asked to answer a few simple questions which will help direct them to complete the application that is best suited to their situation.
• Applicants who stopped work because of COVID-19 on March 15th, 2020 or later, will have their claims automatically processed through the CERB, while those who stopped work prior to that date will have their claims processed under the pre-existing EI program.

WHEN CAN YOU APPLY?

• Applications for the CERB opened on April 6th, 2020.
• Applicants are being asked to apply according to their birthdates – Mondays for those born in January, February or March; Tuesdays for those born in April, May or June; Wednesdays for those born in July, August, or September; and Thursdays for those born in October, November, or December.
• Applicants can also apply on Fridays, Saturdays, or Sundays, regardless of what month they were born.

WHAT DOCUMENTS ARE NEEDED TO APPLY?

• Applicants will need to provide their personal contact information, direct deposit information, their social insurance number and confirm that they meet the eligibility requirements. No medical certificate is required.
• CERB recipients will be required to re-attest once a month to reconfirm their eligibility.

HOW LONG DOES IT TAKE TO GET A CERB PAYMENT?

Payments via direct deposit will take 3-5 days and 10 days for mail once an applicant’s claim has been processed.

HOW CAN A CLIENT APPLY THAT REQUIRES SUPPORT?

For clients who require the support of an advocate or service provider in order to apply for federal benefits, the advocate or client can complete a service request form at Canada.ca/service-canada-e-service.

Once the service request is submitted, a Service Canada representative will contact the individual within 2 business days at the phone number they indicate. Advocates or service providers applying on behalf of an individual will need to note this in the comment box at the bottom of the online form. They must state the reason they are applying on behalf of an individual with their permission to do so.

IS THE CERB TAXABLE INCOME?

Yes, the CERB is taxable and you will be expected to report it as income when you file your income tax for the 2020 tax year. The amount you owe will depend on your total annual income.

WHAT HAPPENS IF SOMEONE APPLIES FOR THE CERB WHO IS NOT ELIGIBLE?

Clients will have to repay the CERB benefits for which they are not entitled and will receive a letter from the CRA providing them with further information about the repayment process.

Clients can return the Canada Emergency Response Benefit payment to the Canada Revenue Agency using the following procedure:

• If they still have the original Canada Emergency Response Benefit cheque, they can return the cheque by mail to the address below.
• If they received the payment by direct deposit, or deposited the cheque, they can mail the repayment to the CRA. Be sure to:
  1. Make payment out to “Receiver General for Canada”
  2. Indicate it is for “Repayment of CERB”
  3. Include Social Insurance Number (SIN) or Temporary Tax Number (TTN)
• Clients must not send cash through the mail. Payment can be mailed to:
  Revenue Processing – Repayment of CERB
  Sudbury Tax Centre
  1050 Notre Dame Avenue
  Sudbury ON  P3A 0C1
WHERE CAN I FIND MORE INFORMATION?

For more information, please visit the Federal Government’s Questions and Answers on the Canada Emergency Response Benefit here: https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html