

[Canadian Emergency Response Benefit \(CERB\) Information Sheet:](#)

As new measures are updated frequently please visit the following website for the most up to date information:

<https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html>

Information in this sheet is current as of April 6, 2020.

What is CERB?

If you have stopped working because of COVID-19, the Canada Emergency Response Benefit (CERB) may provide you with temporary income support. The CERB provides \$500 a week for up to 16 weeks.

Who is eligible to apply?

The benefit will be available to workers:

- -Residing in Canada, who are at least 15 years old;
- -Who have stopped working because of COVID-19 and have not voluntarily quit their job or are eligible for EI regular or sickness benefits;
- -Who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and
- -Who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment or self-employment income.

CERB is only available to individuals who stopped work as a result of reasons related to COVID-19. If you are looking for a job but haven't stopped working because of COVID-19, you are not eligible for this Benefit. For example, if you are a student who had a job last year and were planning on working this summer you do not qualify for the benefit. If an individual quits their employment voluntarily, without reasons related to COVID-19 they are not eligible for these benefits.

CERB covers individuals who:

- lost their job;
- are sick;
- quarantined;
- taking care of someone who is sick with COVID-19;
- are working parents who must stay home without pay to care for children who are sick or at home because of school and daycare closures; and
- wage-earners, salary-earners, as well as contract workers and self-employed individuals who would not otherwise be eligible for Employment Insurance (EI) who lost their income because of COVID-19.

How to apply:

CERB is being jointly delivered by Service Canada and the Canada Revenue Agency. The online portal for applications is now open. The link below will take you to the page to begin the process. You will be asked a few simple questions. The answers you provide will help direct you to the service option that best fits your situation.

<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

Once your application is processed and approved, people can expect to receive the benefit within 10 days of applying. Payments will be made through direct deposit or by cheque. You will be paid more quickly if you choose direct deposit (3 – 5 days). Those who are eligible will have this funding up to a maximum of 16 weeks, between March 15th (retroactive) and October 3rd 2020.

Return of erroneous payment or overpayment

If it is determined that a person has received an income support payment to which the person is not entitled, or an amount in excess of the amount of such a payment to which the person is entitled, the person must repay the amount of the payment or the excess amount, as the case may be, as soon as is feasible.

Frequently Asked Questions:

How do I know whether to apply for EI benefits or the Canada Emergency Response Benefit?

If you have stopped working because of COVID-19, you should apply for the Canada Emergency Response Benefit, whether or not you are eligible for Employment Insurance. The Benefit is available for the period from March 15, 2020 to October 3, 2020.

Starting April 6, 2020, there will be a single portal to assist you with the application process. From this portal, you will then be guided through your responses to a few simple questions to complete the application best suited to you (i.e. eligibility for Employment Insurance benefits or not).

What steps do I need to take to register for CERB?

You will need to register on a new website that will be set up the week of April 6 by the federal government.

Do I need a medical certificate to receive CERB if I am in quarantine or sick from COVID-19?

No. You only need to complete an online application.

Do I need to be laid off to access the Canada Emergency Response Benefit?

No. Workers who remain attached to their company can receive the Benefit, provided you have stopped working as a result of COVID-19, and expect to be without employment or self-employment income for at least 14 consecutive days within the initial four-week period.

For subsequent periods, you expect to have no employment income. They must also meet the other eligibility requirements. You can also apply for the Canada Emergency Response Benefit if you are eligible for Employment Insurance regular or sickness benefits.

I have applied for Employment Insurance regular or sickness benefits, but my claim hasn't been processed yet, do I need to reapply for the Canada Emergency Response Benefit?

No. If you became eligible for Employment Insurance prior to March 15th, your claim will be processed under the pre-existing Employment Insurance rules.

If you became eligible for EI regular or sickness benefits March 15th or onward, your claim will be automatically processed through the Canada Emergency Response Benefit.

What if I stopped working before March 15 but only applied for Employment Insurance after March 15 – which benefit will I receive?

If you became eligible for EI regular or sickness benefits prior to March 15th, your claim will be processed under the pre-existing Employment Insurance rules.

If I am already receiving Employment Insurance regular benefits, should I reapply for the Canada Emergency Response Benefit?

No. If you are already receiving Employment Insurance regular benefits, you will continue to receive these benefits until the end of your benefit period.

You cannot be paid Employment Insurance benefits and the Canada Emergency Response Benefit for the same period.

If I am on special benefits such as maternity/parental am I eligible to apply for the Canada Emergency Response Benefit?

It is expected that you will return to work when you are finished collecting maternity/parental or other special benefits under the Employment Insurance Program.

If work is not available as a result of reasons related to COVID-19 upon conclusion of your maternity/parental leave, you may be eligible to apply for the Canada Emergency Response Benefit, provided you meet the eligibility requirements.

If my spouse still has his or her salary, does that affect my claim?

No. You're still entitled to the \$2,000 a month.

Is there a limit to the number of cheques per household?

No. For example, if five people who live in the same household meet the criteria, they can all receive the \$2,000 per month.

Will I be entitled to \$2,000 a month even if I earned less than \$2000 before I lost my income?

Yes, you will receive \$2,000 per month if you earned at least \$5,000 in the previous 12 months. So your monthly income may increase temporarily, but keep in mind that the program is for a maximum of 4 months.

Those who are eligible will have this funding up to a maximum of 16 weeks, between March 15th (retroactive) and October 3rd 2020.

If I am in receipt of dividends am I eligible for CERB?

Yes, as long as the dividends are non-eligible dividends (generally those paid out of corporate income taxed at the small business rate). An individual could count this income towards the \$5,000 income requirement to be eligible for CERB.

Can you receive the CERB if you are not a citizen or permanent resident?

Yes. To be eligible for the Canada Emergency Response Benefit, you must reside in Canada and have a valid Social Insurance Number. Workers who are not Canadian citizens or permanent residents – including temporary foreign workers and international students – may be eligible to receive the Benefit if you meet the other eligibility requirements.

Is CERB taxable?

Yes. You will be expected to report the Benefit as income when you file your income tax for the 2020 tax year.

For reference, the March 25th news release for CERB: <https://www.canada.ca/en/department-finance/news/2020/03/introduces-canada-emergency-response-benefit-to-help-workers-and-businesses.html>

Any further details on CERB can be found within the text of the Bill - *An Act respecting certain measures in response to COVID-19*:

<https://www.parl.ca/LegisInfo/BillDetails.aspx?Language=E&billId=10710867&View=>