

What is the Canada Emergency Response Benefit (CERB)?

The CERB is a temporary income support program that is available to Canadian residents that provides \$500/week for a maximum of 16 weeks.

There are two streams of the CERB. One for those that qualify for Employment Insurance (EI) and one for those that do not.

What is the eligibility criteria for the CERB?

To be eligible for the CERB, you must be at least 15 years old, have stopped working because of reasons related to COVID-19 (you could be on EI right now and scheduled to go back but will not be due to COVID-19), you had employment and/or self-employment income of at least \$5,000 in 2019 or in the last 12 months before applying and you did not quit your job voluntarily.

Some reasons why you may have stopped working because of reasons related to COVID-19 can include:

- Losing your job
- In quarantine or sick due to COVID-19
- Taking care of others because they are in quarantine or sick due to COVID-19
- Taking care of children or other dependents because their care facility is closed due to COVID-19.

How do I apply for the CERB?

Visit this website and follow the instructions on the screen:

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

What is the difference between EI and the CERB?

The CERB has two streams and it is available for individuals who qualify for EI and those that do not. This might be confusing because when the program was released, individuals who qualified for EI were instructed to apply directly through the EI system, and those who did not, told to apply through the CERB application. This has changed, and now there is one application, but it will take you to the appropriate stream and system you belong to.

Everyone who applies, regardless if through the EI stream or the other stream will receive \$500 weekly – even if you are not eligible for \$500/week through traditional EI.

When should I apply for the CERB for the first time?

The first time you should apply for the CERB is when you have reached 14 consecutive days in which you have not earned more than \$1,000 from employment and/or self-income income within the four-week benefit period of your claim.

The four week benefit periods are as follows:

- March 15, 2020 to April 11, 2020
- April 12, 2020 to May 9, 2020

- May 10, 2020 to June 6, 2020
- June 7, 2020 to July 4, 2020
- July 5, 2020 to August 1, 2020
- August 2, 2020 to August 29, 2020
- August 30, 2020 to September 26, 2020

WHILE YOU ARE IN THE WAGE PROTECTION PERIOD, DO NOT APPLY FOR CERB (unless you have lost employment at another employer and you make less than \$1,000 with the City of Burnaby). While you are in the wage protection period, you are not considered as having lost your job. You are still being paid, and are expected to be available and willing to work should you receive a call that you are required to report to your job (with reasonably notice).

What if I normally earn \$1,000 or less from all of my sources of income and have not lost any hours? Can I still apply for the CERB?

If you regularly work minimal hours and did not experience any loss of employment for reasons related to COVID-19, you do not qualify for the CERB.

Can I earn any money while on the CERB?

Yes. You can earn up to \$1,000 gross income per benefit period after your first benefit period while on the CERB. For the first benefit period you apply, you cannot have earned more than \$1,000 within 14 consecutive days. It is okay if you earned more than \$1,000 in the days before the 14 days consecutive days that you are establishing CERB eligibility.

If I applied through the non-EI stream of CERB, when should I apply for additional benefit periods?

To be safe, you should apply at the end of the established CERB benefit period when you are confident that you did not earn more than \$1,000 for the benefit period in which you are applying for. You can earn more than \$1,000 in your first benefit period (but must have 14 consecutive days in which you did not earn more than \$1,000), but in future benefit periods, cannot go over \$1,000.

I am being laid off and will receive an ROE from the City - which stream of the CERB should I go through?

If you have worked at least 700 hours or worked full time for at least four months (30/hrs+/wk) within the last 12 months then you should be going through the EI stream. If you do not have the hours required, then go through the other stream. If you follow the questions on the CERB application, you will be automatically directed accordingly.

If you should have applied through the EI stream, and ended up in the other stream, immediately call Service Canada for direction on how to proceed. Typically individuals only have one month to apply for EI after being laid off or they risk becoming ineligible for EI. If you qualify for EI, you need to make sure that you apply through the correct stream because the CERB is only available for a total of 16 weeks. If you do not return to work at 16 weeks, you will be left without any income support. If you made this mistake, do not go and apply again through the EI stream without first contacting Service Canada.

Do I need an ROE before applying for the CERB?

An ROE is not required to initiate your application for the CERB.

Will my benefits run out in 16 weeks even if I applied through the EI stream?

If you exhaust the CERB money available to you, and you have applied through the EI stream, your application will be converted to a regular EI application. The amount you receive will be based on the traditional EI amount available based on your income.

Do I need to re-apply for the CERB to keep receiving benefits?

If you applied through the EI stream of CERB, file your weekly EI reports through your myServiceCanada account to receive benefits. If you applied through the other stream, login to your myCRA account and file a claim for the next benefit period you are eligible for.

How do I get a myServiceCanada account or myCRA account?

To get a myServiceCanada account:

1. Visit <https://www.canada.ca/en/employment-social-development/services/my-account.html>
2. Register as a new user
3. You will be sent a code in the mail after initiating registration to complete

To get a myCRA account:

1. Have your most recent tax return handy
2. Visit <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>
3. Use one of the login options to register – Using a sign-in partner registration is the easiest if you do online banking.
 - The CRA system will not obtain your banking information. It is simply used as an identity verification tool
4. Enter information as requested from your tax return to verify your identity
5. You will likely be prompted for a security code – call 1-800-959-8281 to get one
 - The CRA is open 9am-9pm Mon-Fri and 9am-5pm Sat

When will I receive my CERB payments?

You will receive your first payment within 10 days of applying. If you register for direct deposit you will receive it sooner.

If you are unsure of your direct deposit registration status, visit your myCRA account or myServiceCanada account. Do this before applying to ensure you will receive your first payment through direct deposit.

If you do not have a myCRA or myServiceCanada account, visit your financial institution's website and see if there is a link to register for direct deposit for the CERB. This may be available on the public facing website or you may need to login to your online banking to locate this. Not all, but many financial institutions have established a system that you can use to share your account number with the CRA.

I am still receiving benefits from the City while laid off. Am I still eligible for the CERB?

Yes. The employee benefits you receive from the City do not negatively impact your eligibility for the CERB.

I have two jobs but I got laid off at one. Can I still apply for the CERB?

If you make less than \$1,000 month gross income per month between all of your jobs, you can apply for the CERB.

Can I switch to the EI stream of the CERB if I qualify for it after applying through the non-EI eligible stream?

Yes. If you became eligible for EI after going through the non-EI stream of the CERB, make sure to apply through the EI stream for your next benefit period.

Is the CERB taxable?

Yes the CERB is taxable but tax is not removed when you receive it. Make sure to prepare to pay taxes for your CERB payments when you file your taxes for 2020.

Can my application for the CERB be backdated?

Yes. You can apply for retroactive CERB payments to the point when you first became eligible.

How do I contact Service Canada

Call 1-833-699-0299 or submit a request through the following website: <https://sr-ds.powerappsportals.com/caseintakeen/>

The website is the easiest way to reach Service Canada. It might take a day for them to get back to you, but they will. You will not have to stay on hold on the telephone and it is a reliable method of being contacted.

I need to apply for maternity/paternity leave or Sickness benefits. Does the CERB apply to me?

You will need to apply through the regular EI application. Please contact Service Canada for more information and guidance about your personal situation.

I have more questions about the CERB. Where can I find out more information?

Please visit the CERB's frequently asked questions here:

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

Note: information in this document is up to date as of April 26th. The CERB program is continuously changing so please contact with the Government of Canada's website for the most up to date information and accurate information.

This is not meant to be personal or legal advice as to how you should proceed in your unique situation. Please contact the CRA or Service Canada for further information and advice of how to address your personal circumstance.