

# Canada Emergency Response Benefit (CERB)

## *Frequently Asked Questions - Archive*

*\* PLEASE NOTE: The CERB program has now closed.*

### 1. What is the Canada Emergency Response Benefit (CERB)?

**Updated 2020-09-30**

From March 15, 2020 to September 26, 2020 if you had lost income because of COVID-19, the CERB will provide you with temporary income support, whether you are EI-eligible or not. This benefit is available until you have received it for 28 weeks or until October 3rd, whichever comes first. For non-EI eligible applicants who have applied through the CRA, the last CERB period ended September 26, 2020, and applications for this period only are currently being accepted retroactively. All other claim periods are temporarily closed for applications.

Retroactive applications for earlier periods will reopen soon and be done via the CERB line at 1-800-959-8281, with a Deadline of December 2, 2020.

Effective September 27:

- EI-eligible workers will be transitioned into the EI program.
- Pending legislation, non-EI-eligible workers will be transitioned into:
  - Canada Recovery Benefit
  - Canada Recovery Sickness Benefit

### 2. How much money will I get through the Canada Emergency Response Benefit (CERB)?

If you are not eligible for EI, CRA CERB will provide you with a flat rate of \$2,000/4 weeks for up to 16 weeks.

If you are eligible for EI, Service Canada EI-CERB will provide you the below options:

- Option 1. \$1000/2 weeks for up to 16 weeks; or
- Option 2. \$2000/4 weeks for up to 16 weeks

### 3. Is the Canada Emergency Response Benefit (CERB) taxable?

Yes, the benefit is taxable, but you will receive the \$2000 upfront. When the time comes for you to prepare your income tax return for the year 2020 you will need to claim it as income.

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#### 4. Am I eligible for the Canada Emergency Response Benefit (CERB)?

- You must reside in Canada and have a valid social insurance number
- You are 15 years of age or older at the time of application
- You are earning employment income of \$1,000 a month or less for reasons related to covid-19, or because you are unable to work due to illness, or because you lost your employment for other reasons beyond your control
- You have not quit your job voluntarily
- You are not receiving nor have you applied for the CERB from the Canada Revenue Agency nor are you receiving Employment Insurance benefits for the same benefit period
- You have earned a minimum of \$5,000 in income within the last 12 months or in the 2019 calendar year from one or more from the following sources:
  - Employment income
  - Self-employment income
  - Dividend, [under certain conditions](#).

#### 5. When can I start applying for the Canada Emergency Response Benefit (CERB)?

Application portals and phone lines are open now. CERB will be available until October 3, 2020.

- EI-eligible applicants should apply through the [E-Service Canada portal](#).
- Non-EI-eligible applicants should apply through the [CRA My Account](#).

To avoid overloading the CRA portal, CRA has recommended that the day to apply will depend on your month of birth. If you were born in:

- January, February and March, you can apply starting April 6
- April, May and June, you can apply starting April 7
- July, August and September, you can apply starting April 8
- October, November and December, you can apply starting April 9

In order to receive your benefit faster, make sure that you have signed-up for direct deposit with CRA and that the information you provided is up to date.

More details [here](#).

#### 6. How do I apply for the Canada Emergency Response Benefit (CERB)?

There are three ways to apply:

- Online with [E-Service Canada portal](#) (recommended for those eligible for EI)
- Online with [CRA My Account](#) (recommended for those non-eligible for EI)
- Over the phone with an automated phone service:
  - If you have Portal Account issues:

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- 1-833-966-2099
- If you have filed tax returns prior to 2018:
  - 1-800-959-2019
  - 1-800-959-2041
- If you have never filed a tax return before:
  - 1-800-959-8281

Note: Ensure that you have your SIN, your postal code, and that you know the period that you are applying for when you call.

## 7. I'm locked out of my portal! What should I do?

The fastest way to apply to CERB would be to call 1-833-966-2099. You will have to re-apply for each claiming period.

More details [here](#).

Service Canada and the Canada Revenue Agency (CRA) deliver this benefit jointly so if you have already applied for Employment Insurance, you do not need to re-apply.

## 8. What are the periods for receiving the Canada Emergency Response Benefit (CERB)?

The CERB is available in 4-week periods:

Period	Dates
1	March 15, 2020 - April 11, 2020
2	April 12, 2020 - May 9, 2020
3	May 10, 2020 - June 6, 2020
4	June 7, 2020 - July 4, 2020
5	July 5, 2020 - August 1, 2020
6	August 2, 2020 - August 29, 2020
7	August 30, 2020 - September 26, 2020

## 9. When will I get my Canada Emergency Response Benefit (CERB) payments?

Applicants will begin to receive their CERB payments within 10 days of their application.

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**10. Can I be employed and receive the Canada Emergency Response Benefit (CERB)?**

The Federal Government has announced that if you are earning less than \$1000 per month, you can work and claim CERB. Anyone earning more than \$1000 per month will not be eligible for CERB.

**11. What do I do if I earn more than \$1000 in a month while collecting the Canada Emergency Response Benefit (CERB)?**

First 4-week eligibility period: if you earn more than \$1000 (gross) in the form of employment and/or self-employment income over two consecutive weeks during the 4-week period which made you eligible for the CERB, you will have to repay the \$2000 you received from CERB.

Second 4-week eligibility period: if you earn more than \$1000 (gross) in the form of employment and/or self-employment during the 4-week period, you will have to repay the \$2000 you received from CERB.

**12. I'm a seasonal employee – do I still qualify for the Canada Emergency Response Benefit (CERB)?**

Yes, if you have seasonal employment and can't find a job due to COVID-19 you are eligible for CERB provided you meet all the eligibility criteria.

**13. My EI ran out, do I qualify for the Canada Emergency Response Benefit (CERB)?**

The federal government announced that anyone whose EI claim ran out after January 1, 2020, will be eligible for CERB.

**14. I received my Canada Emergency Response Benefit (CERB) payment but got called into work and now I don't qualify – what should I do?**

You have the option to return or repay your CERB payment if you return to work sooner than anticipated, or if you applied but later realized you're not eligible.

If you received CERB by cheque and have not yet cashed/deposited it, you can return it to the address below.

If you no longer have the cheque, or you received direct deposit, you can mail the repayment to the CRA:

- Make the payment out to Receiver General for Canada”
- Indicate it is for Repayment of CERB”
- Include your Social Insurance Number (SIN)
- Mail the payment to:
  - Revenue Processing – Repayment of CERB
  - Sudbury Tax Centre
  - 1050 Notre Dame Avenue
  - Sudbury, ON, P3A 0C1

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**15. Are employers still required to file ROEs for their employees to receive the Canada Emergency Response Benefit (CERB)?**

As an employer, you are required to file an ROE whenever an employee experiences or anticipates an interruption of earnings. This is generally 7 consecutive days of no earnings or if the employee has fallen below 60% of their regular weekly earnings for reasons like illness, pregnancy or caring for an ill family member. All to say, an employer still needs to submit an ROE for their employee to Service Canada (the fastest way to do this is through ROE web, not Paper ROEs).

Employees applying for CERB do not need their ROE to apply to CERB.

Employees applying for EI, can use their previous 12 month pay stubs to create an interim ROE. This will allow them to start and process their ROE while waiting for employers to submit their ROE.

Please note that all EI applications received after March 15th are automatically being treated as CERB applications.

**16. How do we deal with employees asking to be laid off for the Canada Emergency Response Benefit (CERB)?**

If an employee quits their job/takes a leave of absence voluntarily, they will not be eligible for the CERB. This program is designed for employees who are no longer able to work due to COVID-19. People will have to self-attest multiple times during the CERB payment period, and post-mortem audits may occur.

In Quebec, to compensate for the wage gap between people who receive CERB and essential workers on low incomes, the government introduced the Incentive Program for the Retention of Essential Workers (PIRTE).

**17. Are independent contractors eligible for the Canada Emergency Response Benefit (CERB)?**

Yes, if they meet the eligibility criteria above.

**18. How is the government going to track employment income for the Canada Emergency Response Benefit (CERB)?**

This will be done purely by attestations. Government will reserve the right to ask to see bank statements, check CRA T4s and T4Sums, and post-mortem audits may occur.

**19. Can I receive benefits from my province and the Canada Emergency Response Benefit (CERB) at the same time?**

Yes. For example, in Quebec you can receive the [temporary aid for workers from the Quebec government](#) and the CERB from the federal government.

**20. Can I get EI or the Canada Emergency Response Benefit (CERB) if I am working under a temporary work permit?**

You are eligible for EI if you meet the regular eligibility criteria. You are eligible for the CERB if you have a valid social insurance number and meet all the criteria.

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**21. Can I get EI and the Canada Emergency Response Benefit (CERB) at the same time?**

No, applicants cannot receive EI regular or sickness benefits and the CERB at the same time but:

- Those who are already receiving EI regular benefits will continue to receive the same benefits until the end of their benefit period. If these benefits end before October 3, 2020, they may then apply for the CERB if they meet the eligibility requirements.
- EI claims of those who became eligible for EI regular or sickness benefits March 15th onward will be automatically processed through the CERB. After 4 months of receiving the CERB, they will still be able to apply for their regular EI benefits if they are still unemployed. Receiving the CERB first will not affect their eligibility to receive EI benefits after.

**22. Can I get CPP and the Canada Emergency Response Benefit (CERB) at the same time?**

Yes, you are eligible for CPP and CERB at the same time. However, you must meet all the other eligibility criteria for CERB.

**23. What if I still have questions about the Canada Emergency Response Benefit (CERB) or CRA My Account?**

Agents are available to speak to about CERB or CRA My Account at 1-800-959-8281. You can also check out the [CERB website](#).

**24. What if I know my employee is abusing the Canada Emergency Response Benefit (CERB)?**

[Report a lead on suspected tax or benefit cheating in Canada](#) by providing key identifiers and factual details to the [CRA by phone, mail, fax or submitting a lead online](#).