CANADA EMERGENCY RESPONSE BENEFIT (CERB)

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| **Type of Benefits** | **Benefit Amount** | **Eligibility[[1]](#footnote-1) -** 15 years is the minimum age. One must reside in Canada (physically) and have $5000[[2]](#footnote-2) in income earned in the 12 months prior to your application date. No doctor’s note is required. | **Information Needed** |
| **Employment Insurance (EI) -** redirected to CERB[[3]](#footnote-3) [[4]](#footnote-4)when the program comes online; announced for April 6, 2020. | * Up to $573/week * Up to maximum of 45 weeks | * Job loss due to sickness/injury or shortage of work * Worked 420-700 of hours * The intent is not for someone who doesn’t want to go to work to opt to stay home and collect the CERB. Technically, the individual you’ve mentioned does not qualify. | * My CRA Account[[5]](#footnote-5) |
| **EI- Sick Benefit** | * Up to $573/week * Up to maximum of 15 weeks * One week waiting period waive * No medical cert required if tested positive and beyond quarantine period | * Quarantine or sick due to COVID-19 * Loss 40% of the pay * Worked min of 600 hours | * My CRA Account |
| Canada Emergency Response Benefit (Emergency Care Benefit & Emergency Support Benefit) | * $2000 per month * Up to max of 4 months | * Sick, quarantined, care for someone that is sick or care for children because of school/daycare closures, no paid leave or other income support, or not being paid by employer, self-employed or contact workers who is not eligible for EI | * Application opens in April through web portal or toll-free number |
| Canada Child Benefit | * Extra $300 per child | * Families with children | * Payment schedule with CCB in May |
| GST Credit | * Up to $400 per individual and $600 for a couple | * Low-modest income families * 2018 tax filed | * Special payment in May |
| BC Emergency Benefit | * One-time payment of $1,000 | * EI or Canada Emergency Response Benefit qualifiers | * Payment in May * Application process to be announced |
| BC Climate Action Tax Credit | * Up to $218.00 per adult and $64 per child | * Low-modest income families | * Payment in July |
| BC Hydro | * Up to $600 grant * Bill payment deferral | * Financial hardship due to job loss or illness | * Effective now |
| BC Temporary Rental Supplement Program (BC-TRS) | * Up to $500/month towards rent & paid directly to landlord | * Low-moderate income families * Financial hardship due to COVID-19 | * Early April on BC Housing website |
| Mortgage & Car Loan | * 6 months payment deferral | * Case by case basis with the associate lenders | * Effective now |
| Student Loan | * Payment not required for 6 months * No interest accrued for 6 months | * Student loan borrowers | * Effective March 30,2020 |
| Personal Income Tax | * Filing deadline – June 1st, 2020 * Tax payment Aug 31st, 2020 | * Tax payers |  |

1. CERB – will provide financial support only for those with no income; i.e. not reduced income. It is important to note that CRA will be able to go back and audit files up to 7 years in the future to catch fraud. [↑](#footnote-ref-1)
2. The “last year” will be the 12 months prior to the date of application. There will be no deductions taken from the $2000 off of the top. Though it is income and will be taxed in future. [↑](#footnote-ref-2)
3. The application period opens April 6th, so, potentially, April 16, 2020. [↑](#footnote-ref-3)
4. Anyone who has submitted an EI application dated on or after Mar. 15, will have that application automatically moved over to CERB if it is still unprocessed by the time CERB is running. While it should be automatic, we’d still recommend the individual create a MyAccount with CRA. [↑](#footnote-ref-4)
5. My Service Canada account is not handling the distribution - Redirect to CRA MyAccount [↑](#footnote-ref-5)