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New Federal government benefits for people who have lost income because of Covid 19. April 5, 2020

Prepared for Bloor Street United Church, Refugee Outreach Program

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CERB – Canadian Emergency Response Benefits.

The CERB program is for people who have been working and, because of Covid 19, have no income now from employment, self employment, or EI benefits. “No income now” means you did not receive any income for at least the last 14 days, and you do not expect any income for the next 28 days.

To qualify for this program, you must be 15 years or older, and have earned at least \$5,000 from work (employment or self employment or contract work) or EI parental benefits in 2019.

You must be legally entitled to work in Canada to claim this benefit.

Before you apply for CERB, check with your employer to see if they will keep you on the payroll through the Federal wage subsidy program. This means your employer would continue to pay you, and they would receive a subsidy for your wages. In many situations, having your employer continue to pay you is better than switching to the Federal CERB program.

You should apply for the CERB benefit if:

- you have been laid off or your employer has stopped paying you
- you cannot go to work because you are caring for your children who cannot go to school or daycare, and your employer does not have a family leave program that keeps paying you;
- you cannot go to work because you are ill or need to self isolate, and your employer does not have a sick leave program that keeps paying you.
- you are a contract worker/independent contractor and you do not have any income now.

If you have already applied for EI, your application will be automatically assessed for the CERB

If you have support from Ontario Works or ODSP, you do not qualify for this benefit.

If you are a student that planned to have a summer job, you do not qualify for this benefit.

What will CERB provide?

The Benefit is \$2000 for every 4 weeks you are eligible. The maximum is 16 weeks of benefits between March 15 and October 2020. This is a taxable benefit, but no taxes will be taken from the payments. You will need to declare this as income when you file your 2020 taxes.

If your EI benefit would be higher than \$500 per week, you will still get only \$500 per week through the CERB. But at the end of the 16 weeks of CERB benefits you will be moved to EI benefits and they will continue. The 16 weeks of CERB benefits do not count against your EI entitlement.

How to apply:

Apply on the day that matches your birth month.

- Mondays, starting April 6 – January to March
- Tuesdays, starting April 7 – April to June
- Wednesdays, starting April 8 – July to September
- Thursdays, starting April 9 – October to December
- Fridays, Saturdays, and Sundays – Birthdays in any month

Be prepared with this information before you start your on-line application.

1. Full legal name
2. Address
3. Telephone numbers
4. Email address
5. Date of birth
6. SIN
7. Status in Canada: Citizen / Permanent Resident / Refugee Applicant / temporary work permit, student with permission to work etc.
8. Sources of income in 2019: employment / self employed / independent contractor / or other. Do not include rental income, capital gains/losses
9. Gross income in 2019 from all sources in 8. Above
10. CRA registration number and your banking information. This will allow Canada to make a direct deposit to your bank account.
11. If you do not have a CRA number, apply as soon as possible. Register on line at:
<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

Canada Child Benefit:

The Child Tax Benefit will be automatically increased in May. If you are already getting the child tax benefit, you do not need to do anything.