

FAQ REGARDING THE CANADIAN EMERGENCY RESPONSE BENEFIT (CERB) PROGRAM

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Note from the Author: *The goal of the federal government is to help citizens in need. The question and answers compiled below are actual questions fielded by the columnist and are to help citizens determine if they should apply for the benefit.*

1) Where can I register for the Canadian Emergency Response Benefit (CERB)?

Answer: Starting April 6 in the "My Account" section at the Canada Revenue Agency. Make sure you already have this set-up before April 6, this will facilitate your request.

UPDATE: An automated phone service will also be in effect on April 6. Visit the CRA website for details.

2) If I have already applied for Employment Insurance (currently in process), should I also register for the CERB?

Answer: If you have no news as of April 6, it is advisable that you to also register for the Canadian Emergency Benefit (CERB). The acceptance process through employment insurance could be long. It is not yet known how the government will synchronize the two payments.

3) I am a part-time Uber driver, I declared more than \$5,000 in 2019: Am I entitled to the Canadian Emergency Response Benefit (CERB)?

Answer: Yes, if you have stopped working, even voluntarily due to the lack of clients or for any other reason related to the illness, you may be entitled to it since you are not covered by employment insurance.

4) I earn \$ 200,000 a year and I still have my job. I have 3 children aged 16, 18 and 20, all students who all earned more than \$ 5,000 last year. My spouse lost her consulting contracts because of COVID-19. Can we receive a check?

Answer: According to the current criteria, for 4 months, your three children and your spouse could IN CERTAIN CIRCUMSTANCES receive \$ 2000 each. So you could receive up to \$ 32,000 in emergency aid in your home for just 4 months.

5) I am self-employed and I can continue to work from home for my clients or continue to do operational tasks for my business. My income however will drop drastically because of COVID-19. If I stop billing the few clients I have left for the next 4 months, because I would feel more comfortable receiving the Canadian Emergency Response Benefit (CERB), Do I have the right to do so? How do I verify that I can?

Answer: Technically, anyone who has an income for the next 4 months is not entitled to the Canadian Emergency Response Benefit (CERB). However, if you have no income during this period, the current criteria seem to make you eligible for CERB. Details from the federal government will have to be seen by April 6.

6) I am "retired", but I do not yet receive QPP (or CPP) income, old age security or the Guaranteed Income Supplement. I work part-time in a store. If I have lost my 10 hours a week of income and have \$ 500,000 in my RRSP, can I still receive the CERB?

Answer: Technically, if you do not have any declared income and you earned at least \$ 5,000 in 2019, you may be eligible for CERB.

7) I am a 19 year old student. I normally have a summer job that I look for in March and April. Currently, I cannot find a job and I am afraid, and want to stay at home. Do I qualify for the Canadian Emergency Response Benefit (CERB)? I am not entitled to employment insurance, because I have 9 university credits and more per session and I need a job.

Answer: Technically yes, you meet the criteria. We can assume that if the crisis continues, we will collectively finance \$8,000 to all students who earned an income of more than \$ 5,000 in 2019.

8) I am a seasonal worker. Normally, I start working in a snack bar in March. COVID-19 delays the opening of business. Do I qualify for the Canadian Emergency Response Benefit (CERB)?

Answer: If you are already on employment insurance, you can continue to receive your benefits. If, at the end of your benefits, you still do not have a job, you will be entitled to apply to the Canada Revenue Agency to receive the Canadian Emergency Response Benefit (CERB) on "My Account" if it is within the scheduled period.

9) I am currently on parental leave paid through the Quebec Parental Insurance Plan (QPIP). Do I qualify for the Canadian Emergency Response Benefit (CERB)?

Answer: No. You are already receiving income. Even if it is under \$ 2,000 a month, you are not eligible for emergency assistance. However, when you have finished receiving your benefits, you may be eligible.

10) I have a business that has no income. I have to assume the fixed costs and continue to operate it. But personally, I don't pay myself any more. Do I qualify for the Canadian Emergency Response Benefit (CERB)?

Answer: If you earned at least \$ 5,000 last year, you seem to be eligible since you are not covered by employment insurance.

11) I am self-employed, I earn between \$ 100 and \$ 500 per week. It is insufficient. Do I qualify for the Canadian Emergency Response Benefit (CERB)?

Answer: With the information currently available, you are not eligible for CERB because technically you have an income. There is a possibility that the Federal government will be flexible to allow a minimum of income during the period covered. Stay tuned for details by April 6, 2020.

12) I am an incorporated self-employed worker (an inc). My company has lower incomes, but I don't pay myself any salary. Do I qualify for the Canadian Emergency Response Benefit (CERB)

Answer: If your business has enough cash to pay you, you should do so. But yes, you could test the system by saying that you no longer have any personal income and claim the Canadian Emergency Response Benefit (CERB). This however is an interpretation of the current information available.

13) Technically, I have \$ 2 million in my investments from my management company (inc.) I no longer have any employment income because of COVID-19 where I have to stay home and take care of my children. I am not retired and declared more than \$ 5,000 last year. Do I qualify for the Canadian Emergency Response Benefit (CERB)?

Answer: Yes, you may be eligible.

14) My employer would like to stop giving me hours so that I am eligible for the Canadian Emergency Response Benefit (CERB) to reduce costs while maintaining the employment relationship (without laying me off). Do I qualify for the Canadian Emergency Response Benefit (CERB)?

Answer: Yes, if you have a total reduction in your hours, you should be eligible for the Canadian Emergency Response Benefit (CERB).

15) I still work 10 hours a week remotely to help my employer. Am I eligible for the Canadian Emergency Response Benefit (CERB)?

Answer: Technically no. You must have zero income in order to be eligible for the Canada Emergency Response Benefit (CERB).

16) I find that this measure leaves room for abuse. Has the government put in place controls?

Answer: The Federal Government has acted quickly in order to provide relief and assistance to as many Canadians who lack resources due to the pandemic as possible. Measures to contract abuse will be applied in due time. At this time, the Federal Government is relying in the honesty of the population, given the urgency of the situation.

17) I work in a supermarket. My total compensation is \$ 1,800 a month. I'm looking at your measures, can I resign to receive the Canadian Emergency Response Benefit (CERB)?

Answer: No, technically, a resignation is a voluntary departure. Because your workplace will remain open (as an essential service), you will not have lost your job because of COVID-19. To resign would be a mistake. However, if you have children and you have to stay at home, take care of a sick loved one, or have COVID-19 yourself, you are entitled to the benefit.

18) I have two children aged 9 and 17. Can I use the fact that I have to take care of my children at home as a reason to apply for the Canadian Emergency Response Benefit (CERB)?

Answer: Ideally, your 17 year old child would care of the youngest, but if you judge that they are not able to do so, you would technically be entitled to the Canadian Emergency Response Benefit (CERB) .

19) I am in business development for a new start-up company. I have not worked or received employment insurance for 6 months. Am I eligible?

Answer: Technically, if you declared an income of \$ 5,000 or more last year (2019), you meet the criteria for receiving the Canadian Emergency Response Benefit (CERB). Now, the government's interpretation of your situation may differ.

20.1) I was on employment insurance for a reason unrelated to COVID-19. I have been looking for work for 2 months, am I eligible for the Canadian Emergency Response Benefit (CERB), because no job is available in my field?

Answer: If you made more than \$ 5,000 last year, technically you would be eligible. The government may require you to remain on Employment Insurance until that time period expires before applying for CERB.

20.2) I intended to look for a job. I earned \$5,000 in 2019 and I am currently on social assistance. Do I qualify for the Canadian Emergency Response Benefit (CERB)?

Answer: No, because you are already collecting social assistance, you may not be eligible, because you are already covered by a government program, which therefore excludes you from the CERB.

21) I normally earn \$ 1,500 a month, will the government still give me \$2,000 a month because I lost my job due to COVID-19?

Answer: Yes, according to the criteria currently available, you would be part of the small portion of the population who will have improved their financial situation for 4 months.

22) Can I receive the Government of Quebec's \$ 573 (PATT) and the Canadian Emergency Response Benefits (CERB) at the same time?

Answer: Technically no, because Quebec says that its measure is for people who must put themselves in isolation who do not have federal assistance. If you receive the Canada Emergency Response Benefit (CERB), you are getting aid from the federal government. If you had PATT before CERB, you may have to reimburse it.

23) I am an entrepreneur, according to what you are saying, I can finance my current employees for 4 months for \$8,000 each by ceasing to pay them while maintaining their employment in the company?

Answer: If the employees continue to work and you decide to pay them in 4 months for the hours worked during the receipt of the Canadian Emergency Response Benefit (CERB), you will be committing fraud.

24) If I receive the Canada Emergency Response Benefit (CERB) starting April 6, will I be entitled to my employment insurance benefits afterwards?

Answer: Technically yes, the Canada Emergency Response Benefit (CERB) may be emergency assistance while waiting to receive Employment Insurance benefits. The government has yet to confirm precisely what the link will be between the two programs.

25) I have a microenterprise (inc.) of services, and I pay dividends and not a salary. I have no employees and I was already working from home before COVID-19. For the moment, I am finishing some small projects to be invoiced at the end of March, however after that I do not know, because my customers are also at a standstill. Since my invoices are typically paid in 45, 60 days, the backlash from COVID-19 will be delayed. What should I do, am I entitled to something?

Answer: If you declare that you do not have cash that is currently entering the company, you may be eligible for the Canadian Emergency Response Benefit (CERB) if the government is flexible in its interpretation.

26) If I started my work in September and I did not reach the \$5,000 in income in 2019, but for the period of September to March 2020 I exceeded it, is this admissible since it is in the last 6 months?

Answer: According to the current criteria, no. However, the mandate of the Federal Government is to not leave any Canadian in poverty. Check to see if you can apply for the Quebec PATT, which is designed for those not able to benefit from Federal programs.

27) My employer lowers my pay by 25%, am I eligible for the Canadian Emergency Response Benefit (CERB)?

Answer: No, you still have income.

28) If I offer a job to my employees, but they prefer to have the \$2,000 linked to COVID-19, do I have the right to refuse?

Answer: If you offer them a job, they would generally not be eligible for the Canadian Emergency Response Benefit (CERB). But, if they have a situation with children at home or a sick person to care for, they could take advantage of it.

29) While I am receiving the Canadian Emergency Response Benefit (CERB), can I help my employer and do declared work if it is infrequent and a one-off?

Answer: At this time, there is no measure provided in CERB that allows for a maximum number of hours worked. Technically, you cannot be receiving any income to get the CERB. It is recognized that this avenue for fraud exists, and the government will be reviewing practices in the coming days.

30) I am an artist, I am in a play in which I play a role. The play was supposed to take place in April, but we have to cancel. Do I qualify for the Canadian Emergency Response Benefit (CERB)?

Answer: Technically yes, as COVID-19 caused you to lose your income. Whether the tickets were sold or not, you intended to do the project and the arrangements were made for the rental of the room and the presentation, you may be eligible if you meet the other criteria.

Same thing if you were an actor, editor, cameraman or host of a television program and you no longer have any income because of COVID-19. For example, a speaker might apply for the Canadian Emergency Response Benefit (CERB), since all of their lectures are canceled.

31) I lost my job because of COVID-19. If my spouse earns \$800,000 a year, do I qualify for the Canadian Emergency Response Benefit (CERB)?

Answer: Technically yes, but do you really need it?

The federal government has put in place CERB as an EMERGENCY action to help people without resources. It is noted that Canadians and Quebecers could benefit from this measure, even if they are NOT in a precarious situation. As the government refines the criteria and oversight, citizens are encouraged to reflect on the necessity of the program in personal situations.

It is also to be noted that as of the Federal Government's last communication, the CERB will be taxable.

Government website: <https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html>

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AIDE AUX TRAVAILLEURS – FÉDÉRAL	
PRESTATION CANADIENNE D'URGENCE (PCU)	
PERSONNES ADMISSIBLES	<p>LES PERSONNES QUI SONT ÂGÉES DE 15 ANS ET PLUS, QUI ONT GAGNÉ EN 2019 OU DANS LES DOUZE MOIS PRÉCÉDANT LA DEMANDE UN REVENU QUI S'ÉLÈVE À AU MOINS 5 000 \$ ET QUI PROVIENT, SOIT :</p> <ul style="list-style-type: none"> • D'UN EMPLOI • D'UN TRAVAIL QU'ELLES EXÉCUTENT À LEUR COMPTE (TRAVAILLEUR AUTONOME) • DE LA PRESTATION POUR UN CONGÉ PARENTAL <p>IMPORTANT : LES ACTIONNAIRES QUI OCCUPENT UN EMPLOI NE SONT PAS EXCLUS, PEU IMPORTE LE POURCENTAGE D'CTIONS QU'ILS DÉTIENNENT.</p>
CONDITIONS	<p>LA PERSONNE :</p> <ul style="list-style-type: none"> • DOIT AVOIR CESSÉ DE TRAVAILLER OU D'EXÉCUTER UN TRAVAIL POUR SON COMPTE EN RAISON DU COVID-19 ET CELA PENDANT AU MOINS 14 JOURS CONSÉCUTIFS DANS LA PÉRIODE DE 4 SEMAINES POUR LESQUELS ELLE DEMANDE LA PRESTATION. • NE DOIT PAS RECEVOIR DE REVENU PROVENANT, SOIT : <ul style="list-style-type: none"> • D'UN EMPLOI • D'UN TRAVAIL QU'ELLE EXÉCUTE POUR SON COMPTE • DE LA PRESTATION POUR CONGÉ PARENTAL • D'AUTRES SOURCES DE REVENUS, À ÊTRE PRÉCISÉES <p>IMPORTANT : UN TRAVAILLEUR QUI QUITTE VOLONTAIREMENT SON EMPLOI, N'EST PAS CONSIDÉRÉ AVOIR CESSER DE TRAVAILLER.</p>
MONTANT ET MODALITÉS	<p>POUR LA PÉRIODE ALLANT DU 15 MARS AU 3 OCTOBRE 2020, LE MONTANT DE LA PRESTATION SERA DE 2 000 \$ POUR 4 SEMAINES, POUR UNE PÉRIODE MAXIMALE DE 16 SEMAINES (CE MONTANT POURRAIT FAIRE L'OBJET D'UN AJUSTEMENT).</p> <p>LE MONTANT DE LA PRESTATION EST IMPOSABLE.</p>
DEMANDE	<p>LA PRESTATION CANADIENNE D'URGENCE SERA ACCESSIBLE PAR L'INTERMÉDIAIRE D'UN PORTAIL WEB SÉCURISÉ DÈS LE DÉBUT DU MOIS D'AVRIL. POUR FAIRE UNE DEMANDE, UNE LIGNE TÉLÉPHONIQUE AUTOMATISÉE ET UN NUMÉRO SANS FRAIS SERONT ÉGALEMENT MIS À LA DISPOSITION DES DEMANDEURS.</p>
RECOUVREMENT	<p>TOUTE FAUSSE DÉCLARATION POURRAIT FAIRE L'OBJET D'UN RECOUVREMENT DE LA PART DU GOUVERNEMENT.</p>

Federal criteria: (Table extracted from a document prepared by Hardy Normand et Associés s.e.n.c.r.l.)

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