



## Of Independent Accounting Firms Limited

*Updated April 17<sup>th</sup>: On March 25<sup>th</sup> Canada enacted Bill C-13 An Act respecting certain measures in response to COVID-19. This Bill confirmed many measures previously announced by the Government in the March 18<sup>th</sup> COVID-19 Economic Response Plan. Below is summary of the key items, their eligibility, and application process.*

### **Canada Emergency Response Benefit (CERB)**

The Canada Emergency Response Benefit legislation combines the previously announced “**Emergency Care Benefit**” and the “**Emergency Support Benefits**” as previously described in the COVID-19 Economic Response Plan (ERP). While continuing to focus on those not eligible for traditional employment insurance (EI) the actual legislation now provides coverage to a broader group of people than originally announced.

### ***Eligibility***

Previously the ERP described that the payments would support those **who are infected, in isolation, are caring for a family member who is sick, or are required to care for children due to school closures** but are not eligible for EI sickness benefits, a March 25, 2020 Department of Finance update notes that it is **also now available for**: workers who still have their employment but are **not being paid** because there is currently **not sufficient work** and their **employer has asked them not to come to work**; and wage earners and self-employed individuals, including contract workers, who are not eligible for conventional EI benefits. On April 15<sup>th</sup> the Government expanded the benefit to include those **making up to \$1,000 a month**, those who have **run out of EI benefits since January 1, 2020**, and **those who are seasonal and are not receiving a call back**.

The legislation requires the applicant to be an “**eligible worker**”, which means that they must be:

- at least **15 years** of age and a **resident in Canada**; and
- for 2019 or in the 12-month period preceding the day on which they make an application had a **total income** of at least **\$5,000** from
  - employment;
  - self-employment;
  - certain EI benefits (maternity and parental benefits);
  - allowances, money or other benefits paid to the person under a provincial plan because of pregnancy or in respect of the care by the person of one or more of their new-born children or one or more children placed with them for the purpose of adoption; and
  - non-eligible dividends (generally those paid out of corporate income taxed at the small business rate).

The worker, whether employed or self-employed, must **have reduced their work to under \$1,000 a month at least 14 consecutive days** within the four-week period in respect of which they apply for the payment. For the period of cessation of work, the applicant **cannot receive income** from the **sources listed above**, and cannot receive **any other EI benefits**. Further, **workers that quit** voluntarily are **not eligible**.

### ***Benefits***

Applicants will receive \$500 a week for a maximum of 16 weeks. This is paid every 4 weeks. These payments are **not subject** to law relating to **bankruptcy** or **insolvency** and are not **garnishable**.

### ***Application process***

A worker may apply for an income support payment for any four-week period falling within the period beginning on **March 15, 2020 and ending on October 3, 2020** (payments are made every four weeks). Canadians would begin to receive their payments **within 3-5 days of application, if registered for direct deposit**. Applicants can begin applying through their CRA My Account. The specific application date depends on the applicant's birth month, please see below:

<b>If you were born in the month of</b>	<b>Apply for CERB on</b>
January, February, or March	Mondays
April, May, or June	Tuesdays
July, August, or September	Wednesdays
October, November, or December	Thursdays
Any month	Fridays, Saturdays, and Sundays

If you have already applied for EI benefits **after March 15<sup>th</sup>** there is no need to reapply for this benefit, your application for EI will automatically transfer to this benefit. If you applied for EI benefits before March 15<sup>th</sup> you will continue to receive your EI benefits. If those end prior to October 3<sup>rd</sup> you will then be able to apply for the Emergency Benefit, as long as your reason for continued unemployment is COVID-19.

### **Province of Nova Scotia: Worker Emergency Bridge Fund (NS-WEBF)**

Nova Scotians who have applied for (or plan to apply for the Canada Emergency Response Benefit (CERB) and who were employed and laid off, or self-employed and lost all revenue because of COVID-19 on or after March 16, 2020 may be eligible for a one-time payment of \$1,000.

Applicants must have an ROE indicating certain criteria regarding hours less than 630 hours (for Kings County), and earnings between \$5,000 and \$34,000.

For more information see:

<https://novascotia.ca/coronavirus/worker-emergency-bridge-fund/>