

## COVID-19 Temporary Recovery Benefit Measures

October 7, 2020

The Government of Canada has launched the following three new temporary recovery benefits for individuals:

- **Canada Recovery Benefit (CRB)**
- **Canada Recovery Sickness Benefit (CRSB)**
- **Canada Recovery Caregiving Benefit (CRCB)**

	<b>CRB</b>	<b>CRSB</b>	<b>CRCB</b>
<b>Benefit amount</b>	\$500/ week	\$500 for each 1-week period	\$500 for each 1-week period
<b>Benefit duration</b>	26 weeks	2 weeks	26 weeks [per household]
<b>Benefit period</b>	September 27, 2020 to September 25, 2021.	September 27, 2020 to September 25, 2021.	September 27, 2020 to September 25, 2021.
<b>Eligibility</b>	At least 15 years of age on first day of 2-week period	At least 15 years of age on the first day of the week	At least 15 years of age on the first day of the week
	Valid SIN	Valid SIN	Valid SIN
	Not in receipt of CRSB, CRCB, short-term disability benefits, workers' compensation benefits;	Not in receipt of CRB, CRCB, short-term disability benefits, workers' compensation benefits;	Not in receipt of CRB, CRSB, short-term disability benefits, workers' compensation benefits;
	Had employment and/or self-employment income of at least \$5,000 in 2019 or in 2020, or in the 12-month period prior to their first application for the CRB;	Earned at least \$5,000 in 2019 or 2020, or in the 12 months preceding the day of their application;  Employed or self-employed at the time of the application and not in receipt of paid leave during the period claimed	Earned at least \$5,000 in 2019 or 2020, or in the 12 months preceding the day of their application;  Employed or self-employed at the time of the application and not in receipt of paid leave during the period claimed

	<p>Have stopped working due to the COVID-19 pandemic and are not eligible for EI, or are working and have had a reduction of at least 50% in employment/self-employment income for reasons related to COVID-19;</p> <p>Are available and looking for work, and who must accept work where it is reasonable to do so;</p> <p>Have not quit their job voluntarily, unless it was reasonable to do so; and</p> <p>Have not rejected a reasonable job offer, rejected a request to resume work or failed to resume work if self-employed where reasonable to do so.</p>	<p>Are unable to work for at least 50% of the time that they would have otherwise worked or devoted to their work in the week for which they claim the benefit, because:</p> <p>They are sick with or may have contracted COVID-19; or</p> <p>They have isolated themselves on the advice of their employer, a medical practitioner, a nurse practitioner, a person in authority, a government or a public health authority for reasons related to COVID-19; or</p> <p>They have underlying conditions, are undergoing treatments or have contracted other sicknesses that, in the opinion of a medical practitioner, nurse practitioner, person in authority, government or public health authority, would make them more susceptible to COVID-19.</p>	<p>Are unable to work for at least 50% of the time that they would have otherwise worked or devoted to their work in the week for which they claim the benefit, because they had to care for a child under the age of 12 or another family member who requires supervised care because:</p> <p>Their school, daycare, day program, or facility that they normally attend is unavailable, closed or open only certain times or for certain individuals; or</p> <p>The care services or the person that usually cares for the child or family member is not available due to COVID-19; or</p> <p>They are sick and/or have been directed to quarantine for reasons related to COVID-19; or</p> <p>They are at high risk of serious health complications if they contracted COVID-19.</p>
<b>Claw-back</b>	Yes, see below for details	No	No
<b>How to apply?</b>	CRA My Account or by phone 1-800-959-2019	CRA My Account or by phone 1-800-959-2019	CRA My Account or by phone 1-800-959-2019
<b>Application opening date</b>	October 12, 2020	October 5, 2020	October 5, 2020

<b>Withholding tax applicable</b>	Yes, at 10%. Expect to receive \$900 cash payment every two weeks	Yes, at 10% Expect to receive \$450 cash payment every week	Yes, at 10% Expect to receive \$450 cash payment every week
<b>Taxable</b>	Yes, a T4A will be issued	Yes, a T4A will be issued	Yes, a T4A will be issued
<b>Other conditions</b>		<p>The benefit is only provided for a maximum of 2 weeks between September 27, 2020 and September 25, 2021. The 2 weeks do not have to be taken consecutively. Your eligibility cannot be extended, even if:</p> <p>You are sick or self-isolating due to COVID-19 for more than 2 periods; or</p> <p>You become sick or are self-isolating due to COVID-19 again in addition to the two weeks already claimed between September 27, 2020 and September 25, 2021.</p> <p>You are expected to apply for each one-week period. You must apply within 60 days after a specific period has ended.</p>	<p>Only one eligible individual in the same household (living as a family at the same address) can apply for the benefit per week. If you're eligible, your payment amount will be the same for each period you've applied for, even if:</p> <p>You are caring for more than one family member who needs supervised care; or</p> <p>You worked for less than 50% of the work week.</p> <p>You are expected to apply for each one-week period. You must apply within 60 days after a specific period has ended.</p>

### CRB claw back or repayment threshold:

If the annual net income, excluding the CRB payment, is over \$38,000, a portion or the full amount of the benefit received may be required to be repaid. In other words, claimants will need to repay \$0.50 of the benefit for each dollar of their annual net income above \$38,000 in the calendar year up to a maximum of the amount of benefit they received. Note, the adjustments for net income include the Canada Emergency Response Benefit (CERB), CRB and CRSB payments and only excludes the CRB.

Example:

# McGovern Hurley

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A person received 10 weeks of the Canada Recovery Benefit (CRB) in 2020 for a total of \$5,000. Their net income is \$48,000 excluding the CRB amounts received. Accordingly, the claw back is calculated as follows:  $(\$48,000 - \$38,000) \times 50\% = \$5,000$ . In this example, the full amount of the \$5,000 received under the CRB will be required to be paid back.