



SUDBURY ON P3A 5C1

Date

Dec 03, 2020

Subject: Your eligibility for the Canada Emergency Response Benefit (CERB)

Dear Sir/Madam:

According to our records, you received payment(s) for the Canada Emergency Response Benefit (CERB).

When the CERB was introduced, the Canada Revenue Agency (CRA) worked to create a fast and simple application process for eligible recipients to get their payments within days of applying. Canadians applied for this benefit because of the difficult circumstances the pandemic has imposed on their lives. We recognize that some people who applied may have later realized they were not eligible.

The CERB is a taxable benefit created to provide financial support to employed and/or self-employed Canadians directly affected by COVID-19. Eligible individuals were entitled to receive \$2,000 for specific 4-week periods. Individuals had to apply for each period, and in doing so, attest that they met the eligibility criteria.

As we do with all tax and benefit information we receive, we are reviewing applications for the CERB to make sure that people who received this benefit were eligible for it.

To be eligible for CERB, you must have earned employment or self-employment income of at least \$5,000 in 2019 or in the 12 months before the date of your application.

Based on the records we have at this time, **we cannot confirm that you meet this requirement.**

Please review the income types below to see if you meet the eligibility criteria. If you do not meet the eligibility criteria, you will need to repay any CERB payments you received.

Employment income and self-employment income include the following:

- gross employment income, such as employment income reported on your T4 information slip;
- commission income;
- other employment income, such as tips you have declared as income, royalties paid to artists, honoraria (for example, small amounts paid to emergency service volunteers);
- non-eligible dividends earned instead of payment for work;
- net self-employment income; and
- Provincial or Federal maternity and parental benefits.

The following income types are **not** employment or self-employment income:

- pension income, such as payments from your Registered Retirement Savings Plan (RRSP), the Canada Pension Plan (CPP), or Old Age Security (OAS);
- disability benefits;
- student loans and bursaries;
- family support payments;

- social assistance payments;
- workers' compensation benefits;
- Federal supplements;
- Employment Insurance (EI) earnings;
- benefit payments such as the Canada Child Benefit (CCB) or Working Income Tax Benefit (WITB);
- and
- investment income, such as capital gains, eligible dividends, and rental income.

To determine if you meet the CERB income requirement, we look at your 2019 tax return as well as other sources of information. If you have not yet filed your 2019 tax return, **do this as soon as possible**. This will make sure we have accurate information about your 2019 income.

If you do not meet the income requirements explained above, this means you are not eligible for the CERB and need to repay the payments you received.

We understand that you may have made an honest mistake by applying for the CERB, and we want to assure you that we will not charge any penalties or interest for your CERB payments.

However, we encourage you to repay the CERB amounts before December 31, 2020, so that we don't send you a tax slip for the amount you received. This will help to make sure your 2020 income tax return is not affected by ineligible payments. It will also help us correctly calculate any benefits and credits you are entitled to. If you are unable to immediately repay the amount, we can make an arrangement to give you more time and flexibility based on your ability to pay.

You can return or repay your CERB payments using the following options:

#### **Through online banking with your financial institution**

1. Sign in to your financial institution's online banking service.
2. Under "Add a payee" look for an option such as: CRA (revenue) -- Canada emergency benefit repayment.
3. Enter your 9 digit social insurance number (SIN) as the CRA account number.

#### **Using My Account**

1. On the Overview page of My Account, go to the "COVID-19 Support Application Details" section, located at the top of the page.
2. Select "Proceed to pay" just below the heading, "Need to repay a COVID-19 emergency support payment to the CRA?".
3. Enter the amount you wish to repay.
4. Select your payment method of choice.

#### **By mail**

1. If you still have the original CERB cheque, mail it to the address listed below.
2. If you received the payment by direct deposit or you deposited the cheque:
  - Make your payment out to "Receiver General for Canada".
  - Indicate it is for "Repayment of CERB".
  - Include your social insurance number (SIN).
  - Mail your repayment to:

Revenue Processing -- Repayment of CERB  
 Sudbury Tax Centre  
 1050 Notre Dame Avenue  
 Sudbury ON P3A 0C3

For more information, go to [canada.ca/cerb-repayment](https://canada.ca/cerb-repayment) or call the CRA at 1-833-966-2099.

If you determine that you meet the income eligibility requirements for the CERB, or if you have already repaid the CERB, you can disregard this letter.

Sincerely,

Collections and Verification Branch  
Canada Revenue Agency

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