

Income Benefits during COVID-19: Updates and review of provincial and federal benefits and how they interact

Recorded on February 4, 2021

Clarifications provided by Liz Majic, presenter.

Question asked at 31:12

Will income earned outside of Canada, in another country, be considered for the CRB (Canada Recovery Benefit)?

Income did not have to be earned in Canada for the purpose of meeting the \$5,000 net income threshold in order to qualify for the Canada Emergency Response Benefit (CERB). However, you needed to reside in Canada in order to be eligible for the CERB. To be eligible for the Canada Recovery Benefit (CRB), you must meet all the conditions, including that you reside in Canada and were present in Canada during the two-week period you apply for.

You must also have earned at least \$5,000 net in 2019, 2020, or in the 12 months before the date you apply from any of the following sources: employment income (total or gross pay), net self-employment income (after deducting expenses), or maternity and parental benefits from EI or similar QPIP benefits. For the purpose of the CRB this includes all income earned from any source for which you would pay income tax.

Question asked at 32:02

What is the difference between CEAP (COVID-19 Emergency Assistance Plan) and LEAP (Low-Income Energy Assistance Plan)?

[Help for low-income consumers | Ontario Energy Board \(oeb.ca\)?](#)

Question asked at 1:12:43

If a person files their 2020 taxes and they have a refund and at the same time they have CERB overpayment does the CRA take the refund as part of the CERB overpayment?

According to a CRA (Canada Revenue Agency) spokesperson, in cases where the CRA can't come to such an arrangement [an individual repayment plan] with a taxpayer, it would turn to collections measures. **Those measures remain on hold during the pandemic**, but they could include taking away future tax credits and refunds or garnishing wages.

See: [CRA warns 213,000 Canadians that they might have to pay back CERB overpayments | CBC News.](#)

Question asked at 1:26:21

Toronto Community Housing requires you to report your income to access your next year's rent cost. How will this affect someone with a rent subsidy and risk of eviction and future homelessness?

In keeping with Notification 20-05, Service Managers should use their discretion under the *Housing Services Act* (HSA) s. 51 to forgive any CERB-related rent increases, as it would be unfair to require households to pay rent increases in respect of CERB payments that must be repaid. However, clients may need to apply to the Service Manager under HSA s. 51 to request forgiveness of CERB-related increases, with some supporting evidence such as proof of repayment to the Canada Revenue Agency or Service Canada or a Repayment Declaration.