



On-Reserve Income Assistance (IA) and the Canada Emergency Response Benefit (CERB)

ATTENTION ON-RESERVE INCOME ASSISTANCE ADMINISTRATORS

The purpose of this notice is to provide information and guidance regarding situations where IA clients are receiving the Canada Emergency Response Benefit (CERB).

CERB provides temporary income support to those who have **stopped working** because of COVID-19. If IA clients have questions regarding CERB eligibility, information can be found at:

<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

As per the Social Programs Policy Manual (SPPM), chapter 2, section 2.3.4 a): “Every applicant/client is expected to **immediately report any changes in income or circumstances which would affect IA eligibility and entitlement**” and 2.3.4 b) ii) “Changes to be reported include: **Increase or decrease in financial resources of any adult member of the family unit or a single person for any reason**”. Any income received from CERB is expected to be reported to the IA Administrator as a change in circumstance.

Resources received from CERB are considered **unearned income** similar to sources of income listed in chapter 6, section 6.4 of the SPPM. There is no exemption for unearned income, therefore the amount **deducted from IA entitlement is dollar-for-dollar**. As per chapter 6, section 6.1.3 b) i) “Income Assessment After Application: all sources of non-exempt income received by the applicant and the applicant’s spouse, if any, is **considered income in the month following the date it was received**”. For example; non-exempt income received on March 15 will affect IA entitlement for April.

For **NFR Grant First Nations**; ISC is aware your First Nation delivers the IA program according to the terms of the NFR which means you may be administering IA in accordance with your own approved policies.

If an IA client has received CERB and was not eligible as determined by the Canada Revenue Agency (CRA) at a later date, it is **highly likely he/she will have to repay it** directly or through other Government of Canada benefits he/she is entitled to, such as Income Tax Refund, GST, OAS, GIS, etc.

Any questions regarding the implementation of the On-Reserve IA Program policy can be directed to the ISC Regional Office Social Development Unit using your already established contact person.



An excerpt from the Government of Canada website:

Who is eligible (for CERB) :

If you have **stopped working because of COVID-19**, Canada Emergency Response Benefit (CERB) may provide you with temporary income support. The CERB provides \$500 a week for up to 16 weeks.

The Benefit is available to **workers**:

1. Residing in Canada, who are at least 15 years old;
2. Who have stopped **working** because of reasons related to COVID-19 or are eligible for Employment Insurance regular or sickness benefits or have exhausted their Employment Insurance regular benefits between December 29, 2019 and October 3, 2020;
3. Who had **employment and/or self-employment income of at least \$5,000 in 2019** or in the 12 months prior to the date of their application; and,
4. Who have not quit their job voluntarily.