

For further Information about this booklet or on Income Assistance Policy and Procedures, please contact the First Nations Social Development Society Resource Centre

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The First Nations Social Development Society

The Gitksan Government Commission

Your Guide



to



Social

Assistance

ON



Reserve



Applicable to Gitanyow, Gitanmaax, Glen Vowell & Kispiox as of 2006.

Note! Income Assistance Policies and Procedures are subject to change at any time.

This booklet was created for Band Social Development Workers and their clients, as well as for individuals looking for information on Income Assistance on Reserve. The booklet is provided free of charge and may be available, in limited quantity, by contacting the Gitksan Government Commission.



The Gitksan Government Commission

The GGC is a non-profit organization that represents the 4 Member Bands including: Gitanyow, Gitanmaax, Glen Vowel and Kispiox. The GGC originally came to exist through the devolution of services from AANDC (Aboriginal And Northern Department of Canada) district of 1986, our first priority was to assume responsibility for the District capital budget. Our mandate has grown to include providing support and services in the finance, social development, education, technical services, lands, membership and housing programs through the transfer of advisory positions from AANDC. The Gitksan People supported the development of GGC in order that the established Tribal Council could concentrate on the land claims title action and to ensure support and services continued to our member Bands.

We are represented by the 4 elected Chief Councillors of each of the following bands: Glen Vowell, Gitanmaax, Gitanyow, and Kispiox, who sit as our Board of Directors.

GGC provides and offers the following services:

Technical Services: Capital Projects, Infrastructure (subdivision, water, sewer, etc), Operation and Maintenance, Housing (CMHC, Social Housing, Individuation Subsidies, Mold Remediation and Inspections)

After the Appeal Hearing

At the end of the hearing, the Appeal Committee members must decide by a majority vote if they want to accept or reject the decision made by your worker.



- The Appeal Committee can also make recommendations respecting policy and procedures of the program with respect to the matter being appealed.
- When the Appeal Committee makes its decision, it sends a report to AANDC.
- If the regional Intergovernmental Affairs advisor for Social Development at INAC agrees with the Appeal Committee's decision, he or she will request the BSDW to carry out the decision. If the regional Intergovernmental Affairs advisor disagrees with the Appeal Committee's decision, he or she will meet with the chairperson of the committee to find a solution.

What if I don't like the Appeal Committee's decision?

If you aren't satisfied with the result of the appeal, you may ask for a Judicial Review by the Federal Court of Canada. If you decide to do this, you will have to contact an advocate or lawyer.

What can I do if the appeal procedure is not followed?

If you feel that these procedures aren't being followed, you may contact Aboriginal Affairs and Northern Development Canada at (604) 666-5171 and ask to speak to the Social Development contact for your area. You may also contact the FNSDS Resource Centre or talk to a local advocate about what to do.

- Next, the person you've chosen and the person chosen by the band or tribal group pick a third person. This person chairs the Appeal Committee.
- If a third person can't be agreed on, the Band Chief and a representative of INAC choose the chairperson.



Appeal Committee members are reimbursed for travel, accommodation, and meal expenses.

The chairperson must make sure the appeal hearing starts within 10 business days of his or her appointment and must notify you, the chief and council, and INAC of the date, place, and time of the hearing.

The Appeal Hearing

- You must go to the appeal hearing or send a representative (or advocate) on your behalf. You can also attend with an advocate.
- If you send a representative in your place, you must advise the chairperson of this in writing, (SA 144) form.
- At the hearing, you have the right to explain all your reasons for appealing your worker's decision. You may need to show documents related to the decision and to bring witnesses.
- You also have the right to see any documents considered by the Appeal.
- Committee members have the right to question any of their witnesses at the hearing.
- Your BSDW will have to explain his or her decision and answer the members questions about it.
- If the hearing can't be finished in one day, the chairperson can adjourn it for up to 20 business days and finish it later.

Social Assistance: Provides advise and support (Basic Social Assistance, Guardian Financial Assistance, Special Needs /Burial, Non-Insured Health Benefits, Disability Benefits, Work Opportunity Program, Family Violence, Community Based Services, National Child Benefits, Income Security Reform Funding, TESI, Appeals

Membership / Lands: Indian Registry Program (Band Registry / Events / Stats, Certificate of Indian Status Cards, Liaison for AANDC-Lands & Trust, Band Governance & Estates), Liaison to HRDC-Income Security Programs, CPP, OAS, CTB, SIN, Liaison to BC Vital Statistics, Reserve Land Transactions.

Education: Provides advise and support with Nominal Role, Post Secondary and Post Secondary Appeals.

Finance: Provides accounting and reporting procedures internally as well as providing advisory services and hands on assistance to our four member Bands and two Education Societies.

GGC is the final flow through and provides accounting services to the following affiliated organizations: Gitksan Wet'suwet'en Education Society (GWES) and Gitxsan Youth Healing Lodge.



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- deny your request,
- confirm your worker's decision,
- change your worker's decision, or
- refer your appeal to an Appeal Committee.

The administrative review decision will be written on the "Administrative Review Decision and Request for Appeals Committee Hearing" form (SA 142).

What if I don't like the results of the Administrative Review?

Appeal Committee

If you aren't satisfied with the results of the Administrative Review, you can write this on an Administrative Review Decision and Request for Appeals Committee Hearing" form (SA 142), section 3 "Request for Appeals Committee Hearing"

- You must fill out Section 3 and return it to your BSDW within 7 business days of receiving the results of the Administrative Review.
- Within 14 calendar days of getting the Request for Appeals Committee Hearing form back from you, your worker must make sure that an Appeal Committee is formed to hear your appeal.
- You can choose a person to sit on the Appeal Committee, but that person cannot be a direct relative.
- The band or tribal group can also choose someone to sit on the Appeal Committee, but that person cannot be a band or tribal group employee, or a government employee.

Continued on next page

The Appeal Process

Filling out the Request for a Administrative Review Form (SA 140)

First, tell your worker that you want to appeal his or her decision.



- Ask for a “Request for an Administrative Review Form” (SA 140).
- Next, complete Section 2 of the form and mail or give it to your worker within 20 business days of the decision you’re appealing.
- If you’re appealing a decision that reduces, cancels or suspends a IA benefit you’re already getting, your BSDW **must reinstate** your benefit until your appeal is completed.
- If you are appealing a denial of IA for a new application, the BSDW **is not required** to start payments while the appeal is being processed.

The Administrative Review



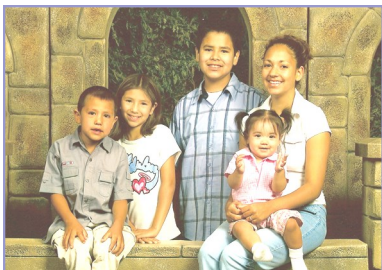
Your worker must make sure that a representative of INAC that was not party to the original decision, review your appeal form. They must then tell you their decision within **20 business days**.

This process is called an “Administrative Review.”

At the review, several things can happen. For example, the reviewers may:

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Income Assistance On-Reserve



Introduction

What does this booklet provide?

This booklet provides information on what you may do if you need financial help and you live on reserve. It provides information on the most common requests regarding Income Assistance on reserve. It explains:

- how Income Assistance on-reserve works
- how Income Assistance on-reserve is different from Income Assistance off-reserve
- what Income Assistance benefits you can get on-reserve
- who can get Income Assistance on-reserve
- how to apply for Income Assistance on-reserve
- what to do if you're turned down for Income Assistance benefits

This booklet is for you if you live on an Indian reserve in British Columbia, whether or not you are an Aboriginal person. This booklet does *not* describe Income Assistance for you if you live off-reserve, even if you are an Aboriginal person. If you live off-reserve, you can apply for Income Assistance at the nearest office of the BC Ministry of Social Development (MSD).

Transition to Employment Programs

Funds are available to bands to assist IA recipients make a transition to work.

Three programs are available:



- the Work Opportunity Program (WOP)
- the Training and Employment Support Initiative (TESI)
- the Aboriginal IA Recipient Employment Training (ASARET)

Funds may be available for training, education, and temporary employment for current IA recipients. Each of these initiatives have specific eligibility criteria.

Contact your BSDW for information the eligibility criteria and availability of these programs

What if I am turned down for a IA ?

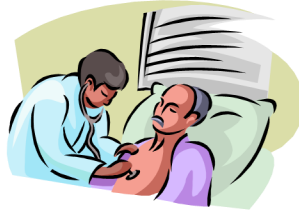
There may be a time where you feel that you have a just cause to contest a particular decision made by the BSDW. You have the right to appeal your worker's decision if he or she refuses, reduces, suspends, or cancels your IA benefit.



Continued on next page

Adult Institutional Care

An “institutional” adult care allowance is money for people 19 years of age or older who can’t look after themselves and must live in a continuing care residential facility.



- The level of care for each client is determined by an assessment done by a designated assessor, based on criteria established by the provincial Ministry of Health for each care level.
- The cost of the institution (according to limits set by AANDC)
- And the authorized levels of care - Personal Care, Intermediate Care levels 1, 2 and 3.

Contact your BSDW for further details.



Transient Benefits

A *transient* is defined as single persons or childless couples who are traveling through an area and have no intention of establishing permanent residency on-reserve.

Note! Temporary residence in a hotel, motel, in the home of a relative or acquaintance, or camping does not necessarily constitute establishment of residency on-reserve.

- Traveling individuals or childless couples are only eligible to three days support allowance.
- Individuals or Childless couples seeking work and desiring to stay on-reserve may qualify for basic support allowance up to one month provided that all other eligibility criteria are met.

Definitions

Here are definitions of a few terms used throughout this booklet. You may find it helpful to read these definitions before you read the rest of the booklet.

What are Administering Authorities and Band Social Development Workers?

An administering authority is the legal body responsible for giving out Income Assistance benefits on-reserve. It's usually the Band for the reserve you live on, but it may be a Tribal Council or organization in your area. Band Social Development Workers (BSDWs) are employed by the Administering Authority to make decisions regarding IA benefits. When they make decisions, they must follow policies set by Aboriginal Affairs and Northern Development Canada.

What are assets?

Assets are things you own, such as money, trust property, a house or land, cattle, and other possessions. Some assets are called “excluded assets.” Examples include;

- Your family home, necessary household equipment and work clothes, a commercial fishing boat (if you fish), farming equipment (if you farm), breeding stock, Canada Child Tax Benefits, BC Family Bonuses, and GST credits.

These kinds of assets are not normally considered when deciding if you qualify for IA. Other assets, including your bank accounts and non-essential items (ie: recreational vehicle or boat) that may be sold, are used to determine your asset level. Your family will not qualify for Income Assistance if the total value of these assets and other assets exceed the allowable amounts.

What is a family unit?

A family unit means a single person or couple with or without dependent children under 19 years of age who live at home. If you live with another adult, both of you may be considered as members of the same family if;

- you share the same accommodation and household responsibilities,
- you share income or one of you supports the other, or
- you spend your time together as though married.

What is income?



Income is money your family receives like cash or pay cheques from a job, pension benefits, child support, and fishing or trapping income.

- *Earned Income* includes money you get directly from a job, a tax or pension contribution refund, room rental, or a Chief/Councillor honorarium.
- *Unearned Income* includes money from sources such as Workers' Compensation Board (WCB), Employment Insurance (EI), pensions, inheritances, lottery winnings, training allowances, per capita distributions from Band revenues, specific claims settlements and retroactive Child Benefits. Other income that is not earned.
- *Not considered income* GST Credits, Federal Sales Tax Credits, National Child Tax Benefits, BC Family Bonuses, BC Earned Income Benefits, and post-adoption assistance payments.

For more information on what is considered earned and unearned income, please contact your BSDW

Adult-In-Home Care

An "in-home" adult care allowance is money for elderly people or people with disabilities who need help with day-to-



day tasks, like preparing meals, housecleaning, and laundry, and who don't have a family member nearby who can perform these tasks. The purpose of the "in-home" allowance is to maintain the person's independence and avoid institutionalization.

How do I qualify?

To qualify for an adult care allowance;

- your income must be below the limits established for the program but you don't have to be on IA
- if your income is too high, you may have to pay some or all of the adult care costs; and
- you must need help with day-to-day tasks. (A nurse, community health representative, or person from the BC Ministry of Health assesses these needs).

How much will I receive?

The allowance you may get depends on;

- your physical needs
- the size of your family, and
- If funds are paid directly to your service provider.

Contact your BSDW for further details

If the deceased died on-reserve and is to be buried off-reserve, the BSDW may be able to cover partial payment (60%) and MSD (Indigent Burials) the balance (40%)

How much would I or my family qualify for a death and burial on-reserve?

- The allowance will cover the cost of an “Imperial 2, cloth-covered” casket or the equivalent.
- It’ll also cover some, or all, of the cost of transporting your deceased relative, plus funeral expenses up to \$1285.
- Additional services when Requested by the family may be authorized up to \$815.
- If the deceased lived on a reserve some distance from the place of death, the expense of transporting the body to the reserve may also be covered.
- However, the administering authority is unable to pay for transporting a body from outside BC.



Note: To have burial/cremation expenses paid for, you need to have pre-approval from the administering authority and the band’s AANDC Funding Services Officer before you arrange for the burial/cremation.

This is very important because the contribution by the administering authority depends on;

- the status,
- place of residence,
- and financial circumstances of the deceased and his or her family’s ability to contribute to the cost.

Deductions and Exemptions on Income

The IA policy states that all income and unearned income is subject to deduction from your IA entitlement. Some earned income may be “exempt,” and your BSDW would not subtract it from the amount of regular benefits you’re entitled to.

Your worker will subtract non-exempt income from the amount of regular income assistance you’re entitled to receive.

The rules on what is considered “exempt” income can be different for certain categories of people. The following are some examples of “exempt income” rules and amounts possible after a person has been on IA for **three months**:

- If you’ve been receiving Persons With Disabilities (PWD) benefits for more than three months, you may have up to \$800 / month of your earned income exempted from deductions off your IA entitlement. Family units with two PWD recipients have an earned income exemption up to \$800 / month.
- If you are on the Persons with Persistent Multiple Barriers (PPMB), benefits you may have up to \$500 / month of earned income per family unit exempted off your IA entitlement if you are single or one adult in the family unit is designated PPMB
- If you are a single parent with a child that has a disability, you may have up to \$300 / month exempted from deductions off your IA entitlement
- *However, Unearned Income is not exemptible*
- **Contact your Band Social Development Worker for details**

Note! If you feel that you have had income incorrectly deducted from your IA entitlement, you may request a review of your entitlement calculations from your BSDW.

If the situation is not rectified and you still feel you wish to address the matter, you may ask to have the matter appealed. See page 36 on how to initi-



What is Income Assistance?

Income Assistance is money and other benefits for people who need financial help, that have no other reasonable way of getting money.

Where does Income Assistance money come from?

For people living on-reserve, Income Assistance money comes from the Government of Canada through Aboriginal Affairs and Northern Development Canada (AANDC). For people living off reserve, Income Assistance money comes from the BC Provincial government through the Ministry of Social Development.

Who decides if I qualify for Income Assistance on-reserve?

Band Social Development Workers (BSDWs) are employed by the Band to decide who qualifies for Income Assistance. The BSDW must follow policy when they make a decision about Income Assistance. Aboriginal Affairs and Northern Development Canada (AANDC) sets out the Income Assistance policy in the AANDC policy manual (the *Social Development Policy and Procedures Manual*). It's important to remember that Band Social Development Workers don't create the Income Assistance policy; but they must abide by it.

How is Income Assistance on-reserve different from Income Assistance off-reserve?

Income Assistance Benefits are for people living *off-reserve* in British Columbia. These benefits are governed by detailed Provincial statutes and regulations. *Income Assistance on-reserve*, on the other hand, is governed by Federal policy. AANDC policy follows current provincial Income Assistance legislation as closely as possible, but it may be several months before changes to policies occur. Also, AANDC and MSD policies may sometimes vary.



Family Bonus Top-up Allowance

If you are on IA, have children and are in receipt of Federal and Provincial Child Benefits, you may be eligible for a small Family Bonus Top-up to your IA entitlement. This amount is based on your number of children and is influenced by whether or not you have made any income in the previous year and whether you have applied for and are receiving Child Tax Benefits.

Please contact your BSDW for further details

Funeral / cremation allowance

A funeral /cremation allowance is available for a deceased person on-reserve that is without funds for burial. This is a limited benefit for ;

- a simple funeral or memorial service, and
- cremation or burial of a family member.



How does someone qualify?

The administering authority will contribute to the costs only if the deceased was living on-reserve at the time of death or if the funeral or burial takes place on a reserve in BC. The administering authority pays the money directly to the funeral home.

If the deceased wasn't living on a reserve at the time of death but burial will take place on-reserve, you must first contact the Ministry of Social Development (Indigent Burials) , which is responsible for partial payment (60%). The administering authority may be able to cover the balance of the cost (40%)not covered by MSD.

Additional benefits, allowances, and services

The following pages include various benefits, allowances and services that you may qualify for, should the need arise and should you or your family meet the eligibility criteria.

Non– Status Health Benefits (NSHB)

*NOTE! Status individuals have their NIHB and medical coverage provided by the Medical Services Branch of Health Canada and hence **do not** need to receive these benefits from the BSDW.*

HB services are available for non-status individuals who meet the HB eligibility criteria. If you or a dependant and are non-status, you may be eligible for basic or enhanced MSP coverage. With a written recommendation from a doctor or dentist, you may be eligible for such HB. This includes specific criteria for PPMB and PWD individuals as well as single parents and their dependents.

HB for non-status include:

- dental
- basic eyeglasses
- basic non-cosmetic dental and orthodontic services
- medical supplies, appliances, and equipment
- hearing aids
- limited physiotherapy, occupational therapy, and chiropractic treatment
- medical transportation for essential services



Please contact your BSDW for further details

When and where do I apply?

- You may apply for income assistance when you or your family is short of money.
- You don't need to wait until you have no money left, until you've sold your possessions or until you are out of house and home.
- You must apply for Income Assistance at the Social Development Office on the reserve you live on.
- You can reach the worker by calling the band office on your reserve.
- Your worker will have to consider any income earned or received in the month previous to your application



It's a good idea to make an appointment with your worker ahead of time to discuss your application.

What should I bring to my appointment?

The worker will need some information before making the decision to give you Income Assistance. Here are some of the documents the worker will want to see:

- picture identification / status card
- Social Insurance Card
- CareCard
- identification for every member of your family
- an up-to-date bank book or bank statement
- recent rent, fuel, and utilities receipts
- statements showing recent income (pay stubs)
- documents about Workers' Compensation
- Employment Insurance documents or pay slips
- documents about your assets (car, house, boat)



Continued on the next page

It's important to take these and any other documents that refer to any income source or asset you may have. You may be eligible for IA only after the information you give your worker has been verified.

Regular Income Assistance

How do I qualify?

To get regular Income Assistance, you must be living on reserve at the time you apply. You must also be:

- a Canadian citizen,
- a landed immigrant,
- a Convention refugee, or
- a sponsored immigrant whose sponsor is unable to support you.



Your Social Development Worker will also have to consider your assets and income.

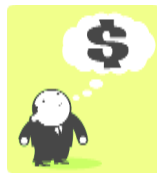
- If your assets are or your monthly income is too high, you won't qualify for regular Income Assistance.
- In addition, you may not qualify if you dispose your assets to try to make yourself eligible for Income Assistance.

Your worker may be able to provide a cheque on the day of application and only when a file has been opened and all pertinent documents are signed.

How much will I be entitled to?

The amount of regular Income Assistance you're entitled to depends on —

- the size of your family unit,
- the age of your family members and composition of your family, including whether or not an adult member of your family has a disability and is getting disability benefits,



end as the child would then have a legal parent, negating the need for GFA.

What are the COPH rates?

The maximum amount of COPH is shown below. These amounts may change over time. Consult your BSDW for the most current rates.

Note: You may also apply for the Canada Child Tax

Age of Child	Monthly rate
Birth to 5 years	\$257.46 minus financial contributions by the parents
6-9 years	\$271.59 minus financial contributions by the parents
10-11 years	\$314.31 minus financial contributions by the parents
12-13 years	\$357.82 minus financial contributions by the parents
14-17 years	\$402.70 minus financial contributions by the parents
18 years	\$454.32 minus financial contributions by the parents

Benefit for the child in your care. This benefit won't affect the COPH rates. In addition, the Child Tax Benefit are not deducted from regular IA.

- There is no maximum length of time for a COPH placement, however if the circumstances change or the health, care and safety interest of the child are not being met, the COPH agreement may be reviewed, changes may be made or the benefit terminated.
- The BSDW is expected to review COPH files at least every 12 months.



Child Out of the Parental Home (COPH)

If you have a child that is living with you on-reserve (who isn't your own son or daughter) that is at risk because the parents are temporarily unable or incapable of taking care of him/her, you may apply for COPH if it is in the best interest of the child.



To qualify for COPH :

- there should be a genuine need for the service and it must be in the best interest of the child
- the child cannot be your own,
- you and the child must live on-reserve, in the same house,
- the child's parents must be unable to pay all the costs of looking after the child, and
- the child's parents must agree (in writing) that the child can live with you.
- You and your household tenants will have to undergo a Criminal Record Check by the Ministry of Children & Family Development which the household must pass.

During the application for COPH, the BSDW will need to check the income of the child's parents. If the parents have a monthly income higher than the IA rates for their unit size, the parents will be asked to contribute to the COPH payment.

As a caregiver, if you have legal (court ordered) custody of the child, you may continue to be eligible for COPH without the written consent of the child's parents, if all other sources of maintenance have been explored and you meet the criteria. If COPH is denied and you are receiving IA, you may include the child as a dependant.

If the child is adopted by the caregiver, the COPH contract will

- other income your family may be getting, and
- the value of your family's assets.

If you qualify for IA you'll get two types of payments: a support allowance and/or a shelter allowance

What is a Support Allowance?

A Support Allowance is money for food and other necessary living expenses. A shelter allowance is money to pay for housing, including rent, phone, and utilities for your apartment or house. The Income Assistance Policy determines the maximum amount you can receive for these allowances.

What is a Shelter allowance?

Your Shelter Allowance covers the actual housing costs you're paying right now, up to a maximum allowable amount. Your costs may include:

- rent,
- mortgage or house loan payments,
- heating and utility costs,
- basic phone services, and if you are eligible, some forms of house and contents insurance.



What if I am turned down for regular Income Assistance?

The social development worker may turn you down for, or discontinue, your regular IA if you:

- don't have identification,
- quit a job or lost it because of something you did or caused
- aren't looking for work,

- turned down a job you are capable of taking and doing,
- are on strike or lock-out from your job,
- haven't attempted to access other sources of money, or
- are waiting for other benefits such as Employment Insurance or Workers' Compensation.

If you are turned down for IA, are on IA and are denied further benefits, or your benefits appear to have been unjustly reduced, you may request to have the matter appealed. You may ask for a **Request for Administrative Review** from your BSDW and have the Appeal Process explained to you. (Details on page 36)

Hardship Assistance

What is Hardship Assistance?

Hardship assistance is a category of assistance for individuals who do not qualify for regular Income Assistance and who can't get money or help from any other source. This assistance only covers basic expenses, like food and housing, and is meant to help you for only a limited period of time. Like regular Income Assistance, hardship assistance includes a support allowance and a shelter allowance based on the unit size of your family.



How do I qualify for Hardship Assistance?

To qualify for hardship assistance you must be living on-reserve when you apply. You must also be;

- a Canadian citizen,
- a landed immigrant,
- a Convention refugee, or
- a sponsored immigrant whose sponsor is unable to provide support.

reserve to the reserve, unless they're repatriating in the best interest of themselves and their dependent children. Nor is it available for a move from the reserve to a home off-reserve if other suitable on-reserve housing is available. People evicted due to their own actions aren't eligible for moving costs.

Special transportation

If the administering authority has enough money in its special needs budget, you may be eligible for assistance with your transportation costs, including necessary meals and shelter en route within BC, to attend;



- a rehabilitation centre,
- a family court hearing as a witness for a family member,
- a training program at a non-profit achievement centre for people with disabilities or
- visit a parent or spouse in an institution when it is requested by a physician or other institutional authority.

It may also be available to someone taken to court who doesn't have the funds to return home.

Note! Status persons who need medical transportation are referred to MSP branch of Health Canada as they are responsible for status individuals.

Guide dog allowance

If you or a dependent member of your family use a registered guide dog, you may be eligible to receive \$62 a month to help with the costs of maintaining the dog.



Workforce Entry Benefit

If you're returning to work, you may be eligible for up to \$200 for necessary clothing and one month's local transportation costs, provided the administering authority has enough money in its special needs budget. You'll have to provide your worker with written proof of your start of employment.



You may receive both a workforce entry benefit and a work clothes/work transportation benefit. The Workforce Entry Benefit is available once every 12 months.

Moving costs

You may be eligible for up to \$500 to assist with moving costs if —

- you're unemployed and need to move to accept a confirmed job offer,
- you're moving to repatriate your family to your home reserve, or
- you're forced into a local move because your home is destroyed, unfit for habitation, about to be demolished, or occupied by the owner.



You must provide your worker with written proof of the reason for your move and two estimates of the moving costs from licensed movers or truck rental agencies, before receiving a moving allowance.

This benefit isn't available for people moving from off-

You'll need to show that you:

- can't afford to pay for your or your family's basic needs (like food, clothing, and housing),
- don't qualify for regular assistance,
- have tried unsuccessfully to get other sources of funding.

How much will I get on Hardship?

- Hardship assistance is only for basic needs such as shelter and food.
- You have to prove your eligibility each month.
- All available income and assets, including the Basic Child Tax Benefit and BC Earned Income Benefit, are deducted from hardship assistance.
- Like regular income assistance, hardship assistance consists of a shelter allowance and support allowance.
- The maximum you may receive is shown in the rates tables to be found later in this booklet.

What other benefits and allowances may be available?

If you meet the specific eligibility criteria, you may be eligible for other benefits. These may include:

- Person with Persistent Multiple Barriers and Persons With Disabilities benefits,
- Child Out of the Parental Home, CPH
- Incentive Allowances,
- Special Needs Allowances,
- Burial/cremation allowances,
- Adult Care Services,
- Family Support Services,
- Health Benefits for Non-status residents on-reserve, and
- Transient Benefits.



What happens if I am injured or sick and I am temporarily unable to work or look for work?

Persons with Multiple Barriers (PPMB)

PPMB benefits may provide additional Income Assistance money and benefits if you are unable to achieve financial independence because you have specific medical problems that prevent you from working or looking for work.



How do I qualify for PPMB benefits?

- You qualify if you have received regular assistance, disability assistance or hardship assistance from the INAC BC Region Social Development Program or the BC Employment and Assistance Program for at least 12 of the past 15 months.
- You must also:
 1. Have a medical condition (excluding addictions), confirmed by a physician.
 2. The condition must have continued for at least 1 year and is likely to continue for at least 2 more years, or occurred frequently in the past year and is likely to continue for at least two more years.
 3. And the medical condition seriously restricts the client's ability to search for, accept or continue employment.

children of long-time IA recipients have priority.

December Supplementary Allowance

If your family is on regular income assistance, (excluding COPH) you may be eligible for some additional money in December to help with Christmas and holiday expenses.

The following amounts are available:



- Single person, no dependents \$35
- Couple with no children \$70
- Family with children \$70, plus \$10 per dependent child

School Start-up Allowance

If you have in your home dependent non-status children up to 18 years old who are attending kindergarten or grade school full-time, you may be eligible for additional money to help with back-to-school costs. (Children with Indian status are eligible for funding through their band's education program). Contact your BSDW for further details.

Work Clothes / Work Transportation Benefit

If you're returning to work, you may be eligible for up to \$200 for necessary clothing and local transportation costs, provided the administering authority has enough money in its special needs budget. You'll have to



provide your worker with written proof of your start of employment and two estimates of your expenses. This benefit isn't available to transients or people getting hardship assistance.

Continued on the next page

Diet Allowance

If you or your dependants have a medical condition that requires a special and expensive diet, you may be entitled to receive a dietary allowance. You'll have to show the worker written proof, such as a doctor's letter for your dietary needs. If you're receiving a natal allowance but your medically necessary special diet isn't pregnancy-related, you can receive both benefits. You aren't eligible for a diet allowance if you're receiving hardship assistance.



Monthly Nutritional Supplement (MNS)

This for IA clients who are PWD and who have a **severe** medical condition causing a chronic, progressive deterioration of health with symptoms of wasting. This supplement is intended to prevent imminent danger to the person's life by providing essential, specified items to supplement regular nutritional needs. Applicants must go through an approval process like PWD. Allowance could be up to \$165/month for Nutritional Items and \$40/month for vitamins

Tube Feed Supplement

The tube feed supplement is intended to provide liquid nutritional product, equipment & supplies to IA clients who are unable to take food orally or process it through their stomach system. See your BSDW for details

Camp Fee Allowance

If the administering authority has funds available in its special needs budget, adults with PWD designation and children of families on IA may get funds to attend a recognized camp once a year. Children with disabilities and



What happens if I have a long-term disability and I am unable to work ?

Persons With Disabilities (PWD)

PWD may provide additional money and benefits if you are unable to work or look for work due to a long-term disability.



How do I qualify for PWD?

- You qualify for PWD Benefits if you are a person with severe physical and/or mental impairment, that:
 1. is at least 18 years old
 2. has a disability that will last at least 2 years or more
 3. has a severe physical and/or mental impairment
 4. has a severe impairment that directly and significantly restricts your daily living activities
 5. need help with daily living activities

Who do I contact to see if I want to apply for PWD benefits?

- If all the 1-5 criteria above applies to you, you may be designated PWD
- To find out if you qualify, you must contact the Band Social Development worker on your reserve.
- Your BSDW will then send for a PWD application from the FNSDS

What are my responsibilities while on IA?

Requirement to look for work

While you receive IA, you and your adult dependants must be available for and actively seek work at all times to remain eligible for assistance, unless ;

- you collect PWD or PPMB benefits
- or are “temporarily excused” because of a medical condition or personal circumstance.



If you're considered employable, you must provide your worker with proof that you're looking for work. Failure to do so may result in your IA being discontinued.

Further Requirements

You may be required to participate in an employability program for training, education, or employment preparation.



If you're referred to such a program, you must attend or you may risk losing your eligibility for IA.

- If you're a single parent with a child under three (this age may change) or a

parent with a child who has a physical or mental condition that prevents you from leaving home, *you are not required look for work.*



- If you become ill, suffer an injury, have a mental illness, or have a drug or alcohol problem that prevents you from looking for work, inform your IA worker right away.
- Be prepared to provide your worker with medical documentation. Don't consider yourself excused until your reason has been confirmed and accepted. Otherwise, you may risk being found ineligible for IA.

Natal Allowance

If you're pregnant or have a child less than seven months old, you may be entitled to receive \$45 per month to help with additional costs related to pregnancy or new babies. The allowance may increase to \$90 per month in the case of twins or multiple births.



You can get the natal allowance if you're receiving Guardian Financial Assistance, but not if you're receiving hardship assistance.

To receive a natal allowance, you'll need to show your worker written confirmation of your pregnancy from a doctor or a midwife.

Infant Formula Allowance

Infant Formula Allowance is available for a baby's first 12 months when breastfeeding is impossible or ill-advised (for example, when the mother has HIV or breast cancer, or is receiving methadone treatment). A doctor's confirmation of the medical condition that prevents breastfeeding is required for the approval of a formula allowance. Babies with special dietary needs (for example, as a result of food allergies or the failure to thrive), can receive specialized formula for an unspecified time period.



Continued the next page

Special & Supplementary Allowances

The following allowances may be available to you based on meeting the specific eligibility criteria for each allowance. For the eligibility criteria details you will need to contact your BSDW.

Incentive Allowance



You may qualify for an incentive allowance if you're getting regular Income Assistance and are "temporarily excused", on PPMB or PWD benefits, are a single parent with a child under 3 or with a physical or mental condition which precludes you from being employed or a CPH child that is 15

years or older and you do volunteer work for a non-profit organization, private agency, government office, or private sector business. This money covers clothing, transportation, babysitting, and other costs incidental to volunteer work. The purpose of the allowance is to encourage you to do work that may lead to paid employment.

Special Needs Allowance

Special Needs Allowances are for people who qualify for regular income assistance and face a one-time financial emergency that can't be covered by regular Income Assistance.

Payment of this allowance depends on the priorities of the administering authority and the money it has available.



- You may also be excused from looking for work if you have recently separated from an abusive spouse and your condition prevents you from working.

Annual and monthly declarations

When you first apply for assistance, you need to sign a form that says you agree that all information you've given is correct to the best of your knowledge. Each month you'll



sign a similar declaration form. These declarations are legal documents, and making a false declaration may result in a fraud charge. Remember to declare all of your income and assets, and any change in your financial circumstances.

Applicants who are under 19

If you're under 19, you can only qualify for IA in exceptional circumstances, and only after every effort has been made to get your parents to assume financial responsibility for you. The BSDW will often have to involve a Children and Family Agency in your case. This step is mandatory if child-protection concerns arise or if you live in a marriage-like relationship.

Children-in-care as parents

If you are a child-in-care (of the Ministry or a First Nations Child and Family Services Agency) with a baby, you may qualify for assistance to pay for your baby's needs.

How much would I receive on Regular IA, under Hardship, as a Person with Persistent Multiple Barriers or as a Person With Disabilities ?

See IA Rate Tables Next Page

Income Assistance Rate Tables as of Feb 2010

Regular Income Assistance and PPMB Rates (Chapter 4 of the IA Manual)

- A** Rates for employable singles, couples, and two-parent families where all adults are under 65 years of age.
- B** Rates for employable singles, couples, and two-parent families where all adults are eligible for Persons with Persistent Multiple Barriers (PPMB).
- C** Rates for employable one-parent families under 65 years of age.
- D** Rates for singles couples and two-parent families where one adult is aged 65 years or older.
- E** Rates for couples, and two-parent families where both adults are aged 65 years or older.
- F** Rates for one-parent families where the parent is aged 65 years or older.
- G** Rates for one-parent families where the parent is eligible for Persons with Persistent Multiple Barriers (PPMB).
- H** Rates for couples, and two-parent families where one adult meets the Persons with Persistent Multiple Barriers (PPMB) and all are under 65 years of age.

Support Allowance									Shelter Maximum*
Unit size	A	B	C	D	E	F	G	H	
1	\$235.00	\$282.92	N/A	\$531.42	N/A	N/A	N/A	N/A	\$375.00
2	\$307.22	\$452.06	\$375.58	\$700.56	\$949.06	\$672.08	\$423.58	\$396.22	\$570.00
3	\$401.06	\$546.06	\$375.58	\$794.56	\$1043.06	\$672.08	\$423.58	\$490.06	\$660.00
4	\$401.06	\$546.06	\$375.58	\$794.56	\$1043.06	\$672.08	\$423.58	\$490.06	\$700.00
5	\$401.06	\$546.06	\$375.58	\$794.56	\$1043.06	\$672.08	\$423.58	\$490.06	\$750.00
6	\$401.06	\$546.06	\$375.58	\$794.56	\$1043.06	\$672.08	\$423.58	\$490.06	\$785.00
7	\$401.06	\$546.06	\$375.58	\$794.56	\$1043.06	\$672.08	\$423.58	\$490.06	\$820.00

* Add up to an additional \$35 per month shelter maximum for each family member in excess of a unit size of seven.

Hardship Rates (Chapter 7 of the IA Manual)

- A** Rates for singles, couples, and two-parent families where all adults are under 65 years of age.
- B** Rates for singles, couples, and two-parent families one adult is under 65 years of age and eligible for Persons with Persistent Multiple Barriers (PPMB).
- C** Rates for singles, couples, and two-parent families where one adult is aged 65 years or older.
- D** Rates for couples, and two-parent families where both adults are aged 65 years or older.
- E** Rates for couples and two-parent families where both adults are under 65 years of age and both eligible for Persons with Persistent Multiple Barriers (PPMB).
- F** Rates for one-parent families where the parent is under 65 years of age.
- G** Rates for one-parent families where the parent is age 65 years or older.
- H** Rates for one-parent families where the parent is under 65 years of age and eligible for Persons with Persistent Multiple Barriers (PPMB).

Hardship Support Allowance									Shelter Maximum*
Unit size	A	B	C	D	E	F	G	H	
1	\$235.00	\$282.92	\$531.42	N/A	N/A	N/A	N/A	N/A	\$375.00
2	\$307.22	\$396.22	\$700.56	\$949.06	\$452.06	\$375.58	\$672.08	\$423.58	\$570.00
3	\$401.06	\$490.06	\$794.56	\$1043.06	\$546.06	\$375.58	\$672.08	\$423.58	\$660.00
4	\$401.06	\$490.06	\$794.56	\$1043.06	\$546.06	\$375.58	\$672.08	\$423.58	\$700.00
5	\$401.06	\$490.06	\$794.56	\$1043.06	\$546.06	\$375.58	\$672.08	\$423.58	\$750.00
6	\$401.06	\$490.06	\$794.56	\$1043.06	\$546.06	\$375.58	\$672.08	\$423.58	\$785.00
7	\$401.06	\$490.06	\$794.56	\$1043.06	\$546.06	\$375.58	\$672.08	\$423.58	\$820.00

Add up to an additional \$35 per month shelter maximum for each family member in excess of a unit size of seven.

Hardship Rates for Persons with Disabilities (Chapter 7 of the IA Manual)

- A** Rates for singles, and one-parent family where the adult is eligible for Persons with Disabilities (PWD)
- B** Rates for couples, and two-parent families where one adult is eligible for Persons with Disabilities and one adult is under 65 years of age.
- C** Rates for couples, and two-parent families where both adults are eligible for Persons with Disabilities.
- D** Rates for couples, and two-parent families where one adult is eligible for Persons with Disabilities and one adult is age 65 years or older.

Hardship Support Allowance for Persons with Disabilities					Shelter Maximum*
Unit Size	A	B	C	D	
1	\$531.42	N/A	N/A	N/A	\$375.00
2	\$672.08	\$700.56	\$949.06	\$949.06	\$570.00
3	\$672.08	\$794.56	\$1043.06	\$1043.06	\$660.00
4	\$672.08	\$794.56	\$1043.06	\$1043.06	\$700.00
5	\$672.08	\$794.56	\$1043.06	\$1043.06	\$750.00
6	\$672.08	\$794.56	\$1043.06	\$1043.06	\$785.00
7	\$672.08	\$794.56	\$1043.06	\$1043.06	\$820.00

* Add up to an additional \$35 per month shelter maximum for each family member in excess of a unit size of seven.

Persons with Disabilities (PWD) Rates (Chapter 8 of the IA Manual)

- A** Rates for singles, couples, and two-parent families where one family member is eligible for Persons with Disabilities (PWD) and all are under 65 years of age.
- B** Rates for couples and two-parent families where both adults are eligible for Persons with Disabilities (PWD).
- C** Rates for one-parent families where the parent is eligible for Persons with Disabilities (PWD).
- D** Rates for couples and two-parent families where one adult member is eligible for Persons with Disabilities (PWD) and the other adult is 65 years or older.

Support Allowance					Shelter Maximum*
Unit size	A	B	C	D	
1	\$531.42	N/A	N/A	N/A	\$375.00
2	\$700.56	\$949.06	\$672.08	\$949.06	\$570.00
3	\$794.56	\$1043.06	\$672.08	\$1043.06	\$660.00
4	\$794.56	\$1043.06	\$672.08	\$1043.06	\$700.00
5	\$794.56	\$1043.06	\$672.08	\$1043.06	\$750.00
6	\$794.56	\$1043.06	\$672.08	\$1043.06	\$785.00
7	\$794.56	\$1043.06	\$672.08	\$1043.06	\$820.00

Add up to an additional \$35 per month shelter maximum for each family member in excess of a unit size of seven.

Rate Tables

Chapter 4, 7 & 8 of the Income Assistance Manual

The Income Assistance Rates reflected on these pages and the eligibility amount that would be issued to you are dependent on you qualifying for basic Income Assistance by having provided all the needed information, documents and identification as well as having provided information on any Earned or Unearned income.