



SOURCES

COMMUNITY RESOURCE CENTRES

Income Assistance



QUICK REFERENCE GUIDE



“social
wellness
for our community”

AskAnAdvocate.ca

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Disclaimer

The *Income Assistance Quick Reference Guide* is produced by the Ask An Advocate Program under Sources Community Resources Society. It should be used as a general guide as it is not intended to provide legal advice. While we attempt to ensure accuracy of the information presented, we are not responsible or liable for any errors or omissions. As each individual's case is different, anyone using this guide should also check the original cited sources, the applicable legislation and policy. You may also want to consult an advocate or lawyer in situations involving time sensitive requirements, loss of benefits and appeals.

The following legislation is cited throughout this guide:

[Employment and Assistance Act](#)

[EMPLOYMENT AND ASSISTANCE REGULATION](#)

[Employment and Assistance for Persons with Disabilities Act](#)

[EMPLOYMENT AND ASSISTANCE FOR PERSONS WITH DISABILITIES REGULATION](#)

Additional information can also be found on the Ministry website under:

[BC Employment & Assistance Policy & Procedure Manual](#)

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To request additional copies or to contact us with further questions, visit

<https://askanadvocate.ca> or email askanadvocate@sourcesbc.ca.

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About Us

Sources Community Resources Society

Sources Community Resources Society is a community-based non-profit organization. We have been providing help, encouragement and hope for individuals and families in White Rock, Surrey, Delta, Langley, Prince George and beyond for 40 years.

Every year, we touch the lives of close to 40,000 individuals and families. To serve them, our team of dedicated staff and volunteers offer a variety of social wellness programs and services through 60+ programs at 20 locations.

Our goal is to create more vibrant and resilient communities by offering support to children, youth, families, persons with disabilities, seniors and others who are coping with isolation, addiction, poverty, disability and conflict. We also support our communities through leadership, education and volunteerism.

Ask an Advocate Program

Ask an Advocate is one of the Sources Community Resources Society's programs. It provides advocacy support online to organizations serving Metro Vancouver's homeless and at risk of homelessness population.

The Ask an Advocate website focuses on assisting individuals who have barriers to accessing basic needs such as income, disability benefits, medical benefits, pensions, tenancy and housing. The program aims to provide useful information as well as to empower individuals to self-advocate. Through videos, answers to commonly asked questions, Quick Reference Guides, training resources and links to other services, we strive to ensure clear information is readily available in an array of simple to understand formats.

To learn more, visit www.sourcesbc.ca and <https://askanadvocate.ca>.

Introduction

The *Income Assistance Quick Reference Guide* provides a brief overview of the Employment and Assistance Legislation. It is not all inclusive but covers a variety of topics that are frequently brought to the attention of our advocates. It is designed for applicants, recipients, service providers, advocates and anyone interested in learning more. To gain a better understanding of the rules that are applied in each situation, it is recommended that the legislation be reviewed.

The guide will outline basic information about the Income Assistance Program, its benefits, and how to access them. It will also include references to different related resources, other benefits that may be offered provincially, as well as applicable legislation and websites that should help with accessing these benefits.

Basic Information on Income Assistance

Income assistance is the welfare program in BC delivered by the Ministry of Social Development and Poverty Reduction. It provides financial support for low income and no income individuals. Whether you qualify is based on your income and assets as well as your family status. Any money received from other sources may affect eligibility and how much you can receive from the program.

Note: *The Ministry of Social Development and Poverty Reduction is simply referred to as the "Ministry" in this booklet.*

You may be eligible if you find yourself in any of these situations:

- You are out of work or not earning enough to meet your basic needs;
- You are waiting for other sources of money to arrive;
- You can't work at all;
- You urgently need food, shelter or medical attention

The Ministry can only give available resources to people who meet eligibility criteria. They expect you to look for and use all other sources of income and assets before you apply.

According to the Ministry of Social Development and Poverty Reduction, you have the following rights when applying or receiving BC Employment and Assistance benefits. Conversely, you have the following responsibilities to ensure you meet the Ministry's expectations for receiving assistance.

Your Rights

- To apply for assistance when you believe you are in need.
- To have the information and assistance you need to apply.
- To be aware of what personal information is collected about you and to correct this information if it is wrong.
- To have your personal information protected, in accordance to the Freedom of Information and Protection of Privacy Act.
- To make a complaint if you believe your personal information is not collected, used, or disclosed appropriately.
- To have your eligibility be determined on the basis of verified evidence.
- To receive all assistance and services to which you are entitled, depending on availability.
- To access programs that will help you to find work as quickly as possible.
- To be informed of your responsibilities to apply for and receive other sources of assistance.
- To be informed about the processes and decisions affecting you.
- To appeal a decision that results in a refusal, reduction or discontinuation of your assistance (in most cases).
- To be treated without discrimination based on race, gender, religion, political affiliation, sexual orientation, or other protected grounds.
- To receive courteous, respectful, efficient, and fair service.
- To have service quality complaints addressed in an appropriate and timely manner.

Your Responsibilities

- To conduct a work search before your eligibility interview dates, unless you are exempt from doing a work search (e.g. health restricts ability to work).
- To demonstrate at least one member of your family unit has been financially independent for two full years, unless you are exempt from this criteria.
- To pursue any other income to which you may be entitled to (e.g. employment insurance, workers' compensation, union or lodge benefits, pensions, veterans' benefits).
- To actively seek work if you are employable and, if required by the Ministry, take part in employment and/or training programs. You must be available for any job you are able to do.
- To have, or if not promptly apply for, a Social Insurance Number and to provide proper identification for yourself and all family members.
- To ensure all information provided is true and complete. The Ministry will verify your information on application forms and monthly cheque stubs. A deliberately false statement on either forms can lead to disentitlement or prosecution.
- To inform the Ministry of any change in your circumstances that may alter the amount or type of assistance to which you are eligible for.
- To take personal responsibility for becoming self-supporting as quickly as possible.

Source: www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/apply-for-assistance/rights-responsibilities

Note: To protect yourself, you may want to

- Date all letters from the Ministry the day you receive them.
- Always ask for a name of the worker you are speaking to.
- Always get a copy “date-stamped” of what you have submitted to the Ministry.

Eligibility

When applying for income assistance, do not wait until you are down to your last few dollars! It can take up to **4 weeks** to get an income assistance cheque, and in some cases even longer. Many people wait because they think they cannot have any money when they begin the application process.

However, a single person is allowed to have assets up to \$2,000 plus the amount of their income assistance amount in cash, while single parents and couples with or without children can have up to \$4,000 plus their income assistance amount in cash before it effects their first cheque.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/income-treatment-and-exemptions

Proof of Identity

The Ministry requires each applicant and dependent to provide specific identification. This may include, but is not limited to, a Social Insurance Number (SIN) for each applicant as well as picture identification in the form of a BC ID, Driver's License, passport, original citizenship papers, immigration documents, or offender ID. The Ministry also requires secondary ID in the form of a birth certificate, credit card, certificate of Indigenous Status, or other ID that will provide supporting proof of identity.

Identification Supplement

If you do not have one of the required pieces of ID or is missing more than one, the Ministry may retrieve copies of ID from a previously opened income assistance file. If that option is not available, the Ministry may assist you with the cost of obtaining one new ID. While you are waiting for ID, you may be placed on hardship assistance.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/application-and-intake/identification-requirements

Verification

Verification begins as soon as you begin supplying information. This is where all your information is confirmed. The Ministry may, but is not limited to, want to confirm your living situation, marital status, call your landlord to confirm your residence and amount of rent you pay. They will review your bank statements and notice of assessment. It is important to know that the Ministry no longer does home visits and consequently you do not have to allow a Ministry worker into your home for any reason.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/information-and-verification

Citizenship Requirements

To be eligible for income assistance, at least one applicant or recipient in the family unit must be:

- A Canadian citizen or a permanent resident;
- A protected person (Convention refugee or person in need of protection);
- In Canada on a Temporary Resident Permit;
- A refugee claimant;
- Under a removal order that has been stayed or cannot be executed;
- A dependent child.

Assistance for each member of the family unit depends on the above status unless it is a dependent child. If the member does not have one of the above statuses, the assistance for that member may not be included on the cheque issued monthly until a status has been established.

Note: *The ineligible family member's income and assets will still be included and considered within the entire family unit's income and assets when determining whether the family unit is eligible for assistance.*

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/application-and-intake/citizenship-requirements

Work Search

You may be required to complete a work search unless you can demonstrate having been searching for employment to such a degree that satisfies the Ministry.

The duration of the work search is dependent on whether the applicant has previously been in receipt of income assistance or disability assistance. First time applicants and those who have only ever received hardship will need to complete a **5-weeks work search**, while former recipients (previously received either income or disability assistance) who are reapplying for assistance are required to complete a **3-weeks work search**.

If you have not done a sufficient job search, the Ministry may ask you to do more upon verifying your information. If you are prevented from working due to a medical condition, you must have medical confirmation from your doctor.

You will not be required to complete the work search requirement if you are:

- Older than 65;
- A single parent with a child under the age of 3;
- Applying for Child in Home of Relative;
- Not legally entitled to work in Canada;
- Fleeing an abusive relationship such as a spouse or relative

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/application-and-intake/work-search

Living Arrangements

When you apply for assistance, the Ministry will look into who you live with and determine if you are roommates or in a dependency relationship.

Dependency Relationship

People on income assistance often live in “shared accommodations” because of the low shelter rates from income assistance. This can pose a problem when dealing with the Ministry, more so (but not exclusively) if the two people sharing accommodations are of opposite gender.

Note: *The Ministry is always on the lookout for fraud, and dependency relationships are often a primary focus.*

According to the Ministry, a dependency relationship exists when two people live together for the more than 3 consecutive months or 9 out of the last 12 months **and**:

1. A marital or “marriage-like” relationship demonstrates having interdependent financial dealings as well as social and familial interdependence, **or**
2. Where one person claims a parental responsibility for the other person’s dependent child.

Example 1: A man and a woman share a suite for the past 6 months. Each has their own room and pays their own bills. Recently, they have bought a car together and are jointly paying the loan. Because of this, they have a shared bank account and credit cards. In this example, they reside together and have interdependent financial responsibilities. However, the Ministry would still need to demonstrate social (interact socially with one another) and familial interdependence (family type interaction).

Example 2: A man and a woman share a house. She lives upstairs with her children while he lives downstairs in the basement. The house does not have a separate suite and he must cook upstairs. The woman’s children are often downstairs. He is named on the children’s school records as the father and as an emergency contact if the children need to be picked up. In this instance, the Ministry may contend that they reside in the same house (resides together) and he has claimed a parental responsibility for the children.

Dependency relationship is a serious allegation and can be quite complex. It is advisable to seek help if the Ministry alleges dependency relationship. If you do not agree that you are in a dependency relationship, do not sign anything until you have had an opportunity to speak to a lawyer or an advocate.

Source: <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/support-and-shelter/family-composition>

Application for Income Assistance

The first step to apply for Income Assistance is to complete the online My Self-Serve application through myselfserve.gov.bc.ca.

Once you have submitted your application for assistance you will receive either a phone call or an email through the My Self Serve (depending on which option you checked off on your application) from the Ministry Employment and Assistance Worker (EAW). They should contact you in 5 to 10 business days after you have submitted your application. If you are in immediate need or fleeing abuse, you should be contacted within 1 to 3 business days.

After you have been contacted by the Ministry, they will let you know what documents are required to assess your eligibility for assistance. You have approximately 5 business days to submit those documents and if needed, you can ask for an extension. It is important to supply all the information the Ministry requests, as eligibility will not be determined until everything has been supplied. Once the Ministry worker has all the documents requested, they can make the assessment for eligibility.

Once you have been deemed eligible for assistance, you may need to sign an employment plan and pick up your cheque from the local Ministry office or arrange to have your cheque direct deposited into your bank account. From there, you are responsible for completing a Monthly Report (also known as “Stub”) either by paper or electronically through your My Self Serve account by the 5th of every month. Monthly Reports are required to determine further need for income assistance and to assess income and assets for continued assistance.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/monthly-reporting-requirements

Employment Obligations

The Ministry implemented legislation that focuses on moving people towards financial independence through employment. Now everyone on income assistance is expected to be actively looking for employment and/or participating in job programs or training.

However, there are some exemptions for employment obligations including:

- People with temporary medical conditions that interfere with the ability to search for work or participate in employment programs;
- People or families with the Persons with Disabilities status;
- Singles and couples with Persons with the Persistent Multiple Barriers status;
- Single parents with a child under the age of 3;
- People over the age of 65;
- Dependent children and children receiving Child-in-Home of a Relative

Employment Plans

In order to move people towards employment, the Ministry has instituted rules that requires every person on regular income assistance (Regular IA) to have a contractual agreement to work towards independence. This document is called an employment plan (EP) and its purpose is to outline the expectations of the Ministry and the obligations of the recipient in order to continue to be eligible for income assistance.

In determining what program an individual should be referred to, a number of things are considered including education, adaptable skills, and work experience. The Ministry also considers barriers to employment including medical conditions, English as a second language, and mental health conditions. It is very important when discussing the employment plan with the worker that all barriers and limitations are explained so the worker can consider these issues when determining a placement in a program.

There are different types of employment plans and different expectations in some plans when medical conditions prevent participation in these programs or looking for work.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eppe/employment-plan

Non-Compliance of the Employment Plan

The Ministry can impose sanctions (consequences) if you do not comply with what they are requesting, also known as "non-compliance". For example, people that are classified "employable" by the Ministry are required to sign an employment plan before being eligible for assistance. Failing to sign an employment plan due to a missed appointment could result in either the person's cheque being held until the employment plan is signed or the discontinuation of assistance. The discontinuation of benefits is usually the result of more than one missed appointment or a history of non-compliance. Not attending the job program you have been referred to or not communicating a change in your circumstance to the job program and Ministry worker are examples of non-compliance.

Example 1: A recipient has missed two appointments to sign the employment plan. The worker signals the cheque held until employment plan is signed.

Example 2: A couple has failed to attend the job club program for two weeks. A Ministry worker tries to contact the recipients and has left several messages. The employment program finally hears from the recipients and they indicate they have been sick and unable to attend. When asked to supply medical verification, they are unable to. The Ministry worker determines they have been non-compliant with the terms of their employment plan and discontinues benefits.

Sources: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eppe

Case Administration

The Ministry has moved to a Call Centre model, which means that whenever you call the Ministry, your call goes into the call centre and not to a specific office. Moreover, the Ministry does not assign a worker to you, rather, services are provided on a first come - first available worker system. The Ministry maintains however that if this is particularly problematic for you due to mental health issues or other reasons, you can request to have a “designated” worker. However, if that particular worker becomes unavailable, this could cause an interruption of services.

No Wrong Door

When you are on income assistance, you are assigned to a specific office based on your postal code. However, the Ministry asserts that they have a “no wrong door” policy. This means that if you need to access services or drop off information to the Ministry, you can go to any income assistance office.

Note: *If the Ministry requires you to come into the office for an annual financial review or meeting, you will be required to go to your specific office.*

Only in British Columbia

The PWD program is delivered through the British Columbia (BC) government. Unlike Canada Pension Plan Disability (CPPD) benefits which can be issued anywhere you live in Canada, PWD status and benefits are not transferable to another province or territory. If you move outside of BC to another province or territory, you will have to apply for the income assistance disability program offered in the other province and prove that you meet that program’s definition of disability.

Out of Province for more than 30-days

Your PWD benefits will not continue if you are outside of BC for more than 30 consecutive days but can be reinstated upon your return by completing the online income assistance application. If you have pre-approval from the Ministry, you may be authorized to be out of the province for more than 30 days if it is in relation to a specific medical treatment not available in BC or if you are attending a formal education program in another province.

Source: <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/residency>

Reporting and Record Keeping

The Ministry requires you to report any change of circumstance and any money you receive. We suggest making a habit of record keeping by using a notebook (or file folder) to keep a record of whenever you communicate with an income assistance worker, attend a meeting with the Ministry, or supply any documentation. When supplying documents to the Ministry, get the document photocopied, date-stamped and secure it in the notebook. This ensures that you can prove to the Ministry that you submitted all required information.

Classification of Recipients

The Ministry places people into different classifications. The categories are as follows:

Employable

Everyone classified as employable has an obligation to enter into an Employment Plan. Even those who have temporary medical problems are expected to have an employment plan and be moving towards employment. Failing to adhere to the employment plan may result in the discontinuation of benefits for “non-compliance”. If you are under 19 years of age, you are also required to have an Employment Plan, which focuses first on high school completion.

No Employment Related Obligations

There are categories identified by the Ministry that have “no employment related obligations”. This includes but is not limited to:

- Persons with Persistent Multiple Barriers (PPMB);
- Persons with Disabilities (PWD);
- Parents with dependent child(ren) under three years old;
- Parents of dependent child(ren) with physical and/or mental condition;
- Individuals in special care facilities or in the hospital;
- Individuals in treatment facilities or rehabilitation programs;
- Individuals who are caretakers of their disabled spouse and are unable to leave their home;
- Individuals who has left an abusive relationship within the past six month;
- Individuals who are 65 years or older

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/epps/no-employment-obligations

Temporary Medical Conditions

Sometimes people end up on income assistance due to a temporary medical condition. The Ministry still has an expectation for you to pursue an activity that will move you to employment. After medical verification of a temporary medical condition, a modified employment plan will be made that will accommodate your medical concerns.

Persons with Persistent Multiple Barriers (PPMB)

The PPMB status is given to those who have long-term barriers to employment. These barriers are not expected to be overcome in the short term with all reasonable steps by the recipient.

To apply for PPMB, you must have already been receiving income assistance for 12 out of the past 15 months. Once that eligibility criteria has been met, you must then meet with a Ministry worker. In that meeting, you will be asked a number of questions. These questions identify “barriers to employment” and each question is assigned a “score”.

If the score is 15 or more, you will then be required to show the Ministry that you have a condition (addiction cannot be a primary condition) that **impedes** you from searching and accepting, or continuing in employment. The condition must have existed for at least one year and is confirmed by the physician that it will continue to exist for two more years.

If the score is 14 and below, and you have a condition (addiction cannot be a primary condition) that has existed for at least one year and is expected to last for another two years. Then you must prove to the Ministry that you are **precluded** from searching for, accepting, or continuing employment as a result of your condition alone.

This status results in no work search obligations and brings with it extended medical including glasses, dental (see extended health benefits) and \$700 earnings exemption.

Note: *A person with PPMB will be reassessed by the Ministry at least once every two years.*

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/epepe/persons-with-persistent-multiple-barriers

Persons with Disabilities (PWD)

PWD status are for those who have long term disabilities that affect daily living activities. The application is 28 pages and Section 2 & 3 must be completed by a doctor, a nurse practitioner or a prescribed professional. It is advised to hold a discussion with them prior to completing the disability application.

To be eligible for PWD, you must meet the following criteria:

- Have a severe mental and/or physical impairment(s),
- Be 18 years old (you can start the application process when you are 17 ½)
- Have a doctor who can confirm the impairments will likely continue for at least two years,
- Demonstrate you are directly and significantly restricted in your ability to perform daily living activities either continuously or periodically for an extended periods of time (e.g. personal care, taking medication, budgeting banking, housekeeping, grocery shopping, transportation),
- Demonstrate you require significant help or supervision from another person, assistive device, or assistive animal in managing your daily living activities

Once PWD status is established, the support amount increases, and there are no longer employment obligations. However, the program is designed to recognize that people with disabilities may still have some capacity to work. As a result, this status includes \$12,000 per year in earnings exemption (for a single person). It also includes extended medical benefits and dental coverage of \$1,000 every two years. If both adults in a family unit successfully apply for PWD, the earnings exemption would increase to \$24,000 per year.

Note: *PWD assistance is effective the first month following the decision for approval. If you are approved before your 18th birthday, your eligibility for PWD will begin from your 18th birthday.*

First time PWD recipients have a one month waiting period before being eligible for the Annual Earnings Exemption. However, if you have been receiving income assistance or if you have previously received disability assistance, this will not apply.

Also, if you become ineligible for assistance because you are earning more than your allowable earnings exemption or because of a federal pension, you may continue to receive **Medical Services Only (MSO)** benefits, for as long as you remain a low income resident of BC. MSO will include prescription coverage and **Medical Services Plan (MSP)** coverage.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/pwd-designation-and-application/designation-application

Income and Assets

The Ministry looks at any and all income you receive while on assistance and categorizes it as either “earned” or “unearned” income.

Earned income includes money/value received in exchange for work or the provision of a service, refunded Pension Plan Contributions, and money/value received for providing room and board or renting out your place of residence.

Unearned income includes, but is not limited to, pensions, ICBC settlements, winnings from games of chance, GST, Child Tax Credit, BC Family Bonus, etc.

Some (but not all) types of unearned income are exempt from being taken off of the income assistance cheque such as the GST and Child Tax Credit. A complete list can be found in Section 1 Schedule B of the Employment and Assistance Regulation.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/income-treatment-and-exemptions

Applying for Income from Another Source

When you are an income assistance recipient, the Ministry will require you to apply for income from any other available source. For instance, if you could be eligible for Employment Insurance (EI), the Ministry will require you to verify having pursued that source of income. If you become eligible to apply for early retirement, then you would be required to pursue that as well. Failing to seek other potential sources of income would result in the discontinuation of income assistance.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/pursuing-income

Limits on Income

If you are a single individual on regular IA, you are allowed to earn up to \$400 a month before the Ministry starts deducting dollar for dollar off your cheque. If you are on PPMB, then your earnings exemption would be up \$700 per month. And as a single person with the PWD status, your allowable earnings per year would be \$12,000 before your assistance is reduced.

Note: *Limits on income is determined based off your family composition and classification of your income assistance status.*

Source: www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/on-assistance

Assets

Assets can include cash, savings, stocks, bonds, RRSPs and more. When applying or on income assistance, you are allowed to have certain “assets” that do not affect your assistance, as long as these assets are within your allowable asset limits. If the value of these assets exceed your allowable limits, then income assistance applicants are required to use their assets for personal independence.

Assets Limits

The Ministry places a maximum value amount of assets you can have when applying or while on income assistance. A single employable person or person with PPMB status, is allowed to have up to \$2,000 in assets. If the dollar amount exceeds \$2,000, the person may not be eligible for assistance.

However, the asset amount differs if you have or are applying for PWD status. A single person with PWD status, is allowed \$100,000 in assets; whereas a couple both with PWD with or without children are allowed \$200,000 in assets.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/assets-and-exemptions

Other Assets Exemptions & Limitations

Here are a few examples of assets that are exempt for determining eligibility for assistance:

Personal Possessions

As an income assistance applicant/recipient, you are allowed general household items. These items are exempt, meaning they are not recognized to have any value or be counted against your entitlement for assistance.

Home Owned by Recipient

Your place of residence (which you own) is exempt **BUT** only if you live in the home.

Vehicle

You are allowed a primary vehicle but its “equitable value” must be under \$10,000. This will be based on your vehicle’s wholesale value, which the Ministry will assess using the Vehicle Market Research Canada Site and the National Automobile Dealers Association Guides. If the assessed value is more than what the vehicle could reasonably be sold for, you can dispute the Ministry’s assessment.

Note: *If you are applying for/already have PWD status, no limit will be placed on the value of the vehicle used for day-to-day purposes.*

Other exempt assets include Child Tax Benefit, GST, BC Tax Credit, prepaid funeral costs and much more.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/assets-and-exemptions

Assets Limit and Exemption Table

Classification: Employable	Earnings Exemption (monthly)	Asset Limit
Single person	\$400	\$2,000
Single parent with child(ren)	\$600	\$4,000
Couple with child(ren)	\$400	\$4,000
Couple without child(ren)	\$600	\$4,000

Classification: Persons with Persistent Multiple Barriers	Earnings Exemption (monthly)	Asset Limit
Single person	\$700	\$2,000
Single parent with child(ren)	\$700	\$4,000
Couple with child(ren)	\$700	\$4,000
Couple without child(ren)	\$700	\$4,000

Classification: Persons with Disabilities	Earnings Exemption (annually)	Asset Limit
Single person with or without child(ren)	\$12,000	\$100,000
Couple - one with PWD with/out child(ren)	\$14,400	\$100,000
Couple - both with PWD with/out child(ren)	\$24,000	\$200,000

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/assets-rate-table

Circumstances Limiting Eligibility

The Ministry identifies numerous situations where there are restrictions to receiving regular benefits. They include:

Two Year Financial Independence Test

To be eligible for income assistance, you are required by the Ministry to have 2 years of financial independence through employment.

This means you must demonstrate having earned at least \$7,000 in gross income or have worked at least 840 hours in two consecutive years before you can be deemed eligible. Tax records are the most common way to verify this. The two years must be consecutive; however, it can be two years from any point of your history of employment and does not need to be immediately before applying for benefits.

Some exemptions to this requirement include:

- If you have been supported financially by a spouse for two consecutive years;
- If you have worked for the majority of the two year period and collected EI benefits for the remainder of the time;
- If you are not yet 19 years of age;
- If you are pregnant;
- If you are fleeing or have fled from an abusive relationship within the past 6 months;
- If you have been in jail for 6 months in the past 2 years;
- If you have a medical condition that will prevent you from working over the next 30 days or has prevented you from working for at least 6 months in the past 2 years;
- If you are providing full-time care for a non-dependent child under an agreement with the Ministry of Children and Family Development
- If you have a 2-year diploma
- If you have persistent multiple barriers;
- If you must care for a spouse with physical and/or mental conditions that precludes you from leaving the home;
- If you, due to circumstances beyond your control, have been prevented from searching for, accepting or continuing employment, and the family unit will otherwise experience undue hardship

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/application-and-intake/two-year-financial-independence

Being Out of the Province for More Than 30 Consecutive Days

If you are outside of BC for more than 30 consecutive days, there is no eligibility for assistance **unless** you have received special authorization from the Ministry (e.g. to obtain medical therapy prescribed by a medical practitioner).

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/residency

Being a Full-Time Student

If you are a full-time student there is no eligibility for assistance, including hardship assistance unless you are a part of the Single Parent Employment Initiative Program or have prior approval from the Minister. If you are a part-time student, you may remain eligible for Income Assistance provided that you meet other eligibility criteria and meet your employment obligations. You should also let the Ministry know if you intend on returning to school.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/education-and-training

Strike or Lockout

If you are on strike or are locked out of your place of employment, you will not be eligible for regular IA. You may, however, be eligible for hardship assistance if you have dependent children; which would be repayable.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/hardship-assistance/strike-or-lockout

Income Assistance Rates

Once you and your family unit are considered eligible for income assistance, the amount you receive is predetermined by legislation. Your cheque is divided into two parts: a support portion and a shelter portion.

Support Portion

The support portion is based on your family status. People with PPMB and PWD status receive additional support rates. In fact, the PWD program has its own legislation because of the different rules that apply to people with PWD status.

Shelter Portion

The shelter portion is the other amount that can be included in an income assistance cheque. Unlike the support portion, only the amount needed, up to the maximum amount is issued. The shelter portion is intended for rent or mortgage payment amount, hydro, gas, residential single-line telephone, a house insurance premium, utility and property tax, etc.

Shelter Amounts

The shelter amount is dependent on the number of members you have in your family unit. It also depends on the amount you need to pay for rent, hydro, etc. If what is required is more than the maximum amount, you will receive the full shelter amount for your family size. However, if you are paying less than the maximum amount, then you may only receive up to the amount of your actual shelter costs.

Pre-natal Shelter Supplement

The pre-natal shelter supplement can be issued for a single pregnant person with no spouse and no dependent child. This supplement will provide an additional \$195 per month while you are pregnant to assist in finding or securing housing that will accommodate the new addition to your family prior to the child's birth.

Room and Board

In a room and board situation, you may receive the lesser of the following:

- The maximum IA rate set in legislation depending on your family unit size
- Your actual room and board cost, as well as,
 - \$60 per adult
 - \$40 per child

Note: *If you are living in a room and board situation with a parent or child of a person in the family unit, you may not be eligible for the shelter portion. This means you will receive only the support portion applicable to your family unit.*

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/support-and-shelter/support-shelter-and-special-care-facilities

Support and Shelter Amounts

Classification: Employable	Shelter	Support	Total
Single Person: Aged 19-64	\$375	\$385	\$760
Single Person: with Confirmed Pregnancy	\$375 + \$195	\$385	\$955
Single Person: Over 65	\$375	\$681.42	\$1056.42
Couple: Under 65	\$570	\$507.22	\$1077.22
Couple: One Under 65, One Over 65	\$570	\$900.56	\$1470.56
Couple: with 1 Child	\$660*	\$601.06	\$1261.06
Single Parent: with 1 Child	\$570*	\$525.58	\$1095.58

Classification: PPMB	Shelter	Support	Total
Single Person	\$375	\$432.92	\$807.92
Couple: One with PPMB	\$570	\$596.22	\$1166.22
Couple: Both with PPMB	\$570	\$652.06	\$1222.06
Couple: Both with PPMB with 1 Child	\$660*	\$746.06	\$1406.06
Single Parent: with 1 Child	\$570*	\$573.58	\$1143.58

Classification: PWD	Shelter	Support	Total
Single Person: Aged 18-64	\$375	\$808.42	\$1183.42
Couple: One with PWD	\$570	\$1027.56	\$1597.56
Couple: One with PWD with 1 Child	\$660*	\$1121.56	\$1781.56
Couple: Both with PWD	\$570	\$1503.06	\$2073.06
Couple: Both with PWD with 1 Child	\$660*	\$1597.06	\$2257.06
Single parent: with 1 Child	\$570*	\$949.08	\$1519.08

* Amount increases with the number of dependents

Shelter Amounts for Additional Members

Shelter Rates for Employable, PPMB and PWD	Number of members in your family					
	1	2	3	4	5	6
	\$375	\$570	\$660	\$700	\$750	\$785

Supplements

If you meet specific criteria, the following additional supplements may be provided. However, most will require pre-approval from the Ministry.

Crisis Supplement

Different types of crisis supplements have different guidelines. The Ministry can issue up to the maximum amount of crisis supplement in accordance to what is set in legislation if you are an income assistance or hardship recipient and you meet the eligibility criteria.

Regardless of the type of crisis supplement, the eligibility requirements are the same: It is an unexpected expense or the item is needed unexpectedly, the absence of this would result in danger to physical health or risk of child apprehension, and there is no other available resource to meet the need.

Crisis Supplement for Food

The Ministry may only issue up to a maximum of \$40 per person in the family unit per month.

Crisis Supplement for Shelter

The Ministry may only issue a crisis supplement for shelter up to the maximum amount of the regular shelter entitlement. For instance, a 2-person family unit has a maximum shelter entitlement of \$570 per month so the Ministry may only issue under a crisis supplement for shelter a maximum of \$570.

To verify the situation is a crisis, you may be required to produce an eviction notice before the Ministry would consider it a “crisis”. This means, the Ministry may not consider it a crisis if a person realizes they may not be able to pay their rent by the end of the month.

If the crisis supplement were insufficient to resolve the crisis, you would have to show the Ministry how you can come up with the remainder of the money to resolve the outstanding amount owing before issuing the crisis supplement. For example: the eviction notice cites the amount owing as \$600; the couple’s entitlement is \$570 so they would have to show how they would come up with the additional \$30.

Crisis Supplement for Clothing

The Ministry has the legislative authority to issue a crisis supplement for clothing up to a maximum of \$100 per person, and up to a maximum of \$400 annually. This means for a family unit with more than 4 people, \$400 is the maximum amount of clothing crisis supplement that can be issued, regardless of whether there are 5, or 6, or 7, etc. members in the family unit.

For example, a family of 5 people loses all their clothing in a fire in August. The maximum amount the Ministry can issue is \$400. The Ministry would not be able to issue another clothing crisis supplement until next August.

Special Notes:

- There is no annual maximum on the total amount of crisis supplements.
- Crisis supplements cannot be provided for items covered in Schedule C of the Employment and Assistance Regulations and Employment and Assistance for Persons with Disabilities Regulation – Health Benefits.
- Crisis supplements are issued as per the Ministry's discretion and the maximum amount is not guaranteed to be given (e.g. a worker may only issue a \$10 crisis supplement when up to \$40 could have been issued for food in a calendar month).
- Crisis supplements can only be provided for the month in which they are requested. This means you cannot use it to pay for something from last month or before.
- You may appeal the denial of not being eligible for a crisis supplement but cannot appeal for more than the maximum amount eligible.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/crisis-supplement

Security (Damage) Deposits

The legislation allows for a maximum of two security deposits to be given out to secure a residence. A third may be issued if you are fleeing an abusive relationship, are looking to alleviate homelessness, or have been evicted due to your accommodation being sold, demolished or condemned.

Security deposits cannot be given out after you have already moved into the residence. As well, a "Shelter Information" form must be completed by the landlord in order for a security deposit to be issued.

Note: *An shelter information form is a document completed by the landlord to verify the address and cost of the unit including the amount requested for a damage deposit.*

Security deposits are repayable to the Ministry. After receiving a security deposit, the Ministry will usually deduct \$20 from your assistance cheque the month following, which will continue until the security deposit is paid off. If there is a second security deposit, that amount will be added on top of the previous amount owing but the amount deducted should still remain at \$20.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/security-deposits

Single Parent Employment Initiative

If you are a single parent and have been on assistance for at least 3 months, you may apply for the single parent employment initiative program. This program allows for single parents to be trained for up to 12 months and supported in securing employment.

Source: <https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/on-assistance/employment-planning/spei>

Co-op Share Purchase Supplement

The Ministry can assist with the purchase of Co-op shares up to \$850 or 50% of the amount whichever one is smaller. This amount is also repayable at \$20 per month.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/co-op-share-purchase-supplement

Christmas Supplement

On your assistance cheque for December (issued in November), you should receive an additional amount to use for Christmas. The amount will differ for different categories of assistance or family units.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/christmas-supplement

Transportation and Living Costs

The Ministry may assist with the costs of transportation and living for an individual that must attend a hearing in relation to a child protection issue. They may also assist with transportation, child-care costs, living costs, and fees associated with attending a hearing in relation to the assignment of maintenance rights.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/transportation-supplement

Essential Utilities Supplement

The essential utilities supplement may be provided if there are no resources for enabling connection or preventing disconnection of electricity or natural gas services. The Ministry will look for the minimum amount required by the utility provider. The recipient must agree to repay the amount paid.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/crisis-supplement

Camp Fees Supplement

This supplement is available from the Ministry as a potential resource to assist your child to go to a recognized camp. However, it is limited each year by the fiscal budget; therefore, it is encouraged to submit all necessary information to the Ministry as early as possible. The amount given will be limited to the camp fee cost or a maximum of \$200 per child, whichever is the lesser amount.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/camp-fees-supplement

Moving Supplement

The Ministry may only assist with moving cost under certain situations:

- If you are moving to a place with substantially less rent (combination of having less rent plus other shelter costs can be included in that consideration);
- If your place has been sold, is being demolished or is condemned;
- If you are facing an imminent threat to your physical safety or anyone in the family unit;
- If you have confirmed employment in another province;
- If you can confirm that the move will improve your living circumstance

The Ministry must preauthorize moving costs and it is not a “repayable” benefit. The Ministry also does not reimburse moving expenses. To get preauthorization, you must submit 2 quotes for moving. The Ministry will consider truck rental costs but will not pay for the cost of hiring a friend to help with the move. The least expensive cost to supplement the move will be what is considered in these situations.

Note: *The moving supplement is not an eligible benefit for transients or for people on hardship assistance. Also, the Ministry does not assist when a person has been evicted for non-payment of rent or for cause.*

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/moving-transportation-and-living-costs

BC Bus Pass Program

You can receive an annual bus pass for \$45 per year if you meet one of the criteria:

- You are 60-64 years of age on Income Assistance (IA);
- You are 60-64 years of age, live on a First Nations reserve and receive IA from the band office;
- You are 18-64 years of age, live on a First Nations reserve and receiving disability assistance from the band office
- You are receiving Federal Allowance, Guaranteed Income Supplement (GIS) or Allowance for the Survivor;
- You are 65+ years of age and meet all the requirements of the Federal Guaranteed Income Supplement except the 10-year residency requirement

Source: <https://myselfserve.gov.bc.ca/BusPass>

BC Bus Pass for PWD Designation

The annual bus pass is also available if you are have the PWD designation. For PWD, there is flexibility to the supplement, and you can choose to apply for the bus pass at any time during the year or cancel it to receive the supplement of \$52 for other transportation costs.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/bc-bus-pass-program

Guide Dog & Service Dog Supplement

The Ministry may issue an additional \$95 per month for the care of a guide dog if the animal is certified under the Guide Animal Act.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/guide-dog-and-service-dog-supplement

Funeral Costs

The Ministry may provide the necessary costs of the transportation and the burial or cremation of a deceased person's body if the deceased person's family or estate has no resources available to meet those costs.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/funeral-costs

Health Benefits

The Ministry determines eligibility for health supplements depending on the status of the individual requesting the supplement. Some people may only be eligible for basic coverage while others may qualify for extended medical supplements.

Basic Coverage

Everyone on income assistance regardless of your income assistance status (Employable, PPMB, PWD) has the following basic health coverage:

MSP Coverage

Medical Services Plan (MSP) coverage is available to eligible Ministry recipients under Plan C, which is identical to the general public coverage. This includes being able to see a doctor, get lab tests done, X-rays, and hospital care.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/health-supplements-and-programs/medical-services-plan-and-medical-coverage

Prescription Coverage

Pharmacare provides assistance with the cost of prescription drugs and some medical supplies under Plan C. However, name brand medications may not be covered by Pharmacare. If you have been prescribed medication that is not covered by Pharmacare, you may want to talk to your doctor about the Special Authority Request.

Source: www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/about-pharmacare

Prescription Coverage

Pharmacare provides assistance with the cost of prescription drugs and some medical supplies under Plan C. However, name brand medications may not be covered by Pharmacare. If you have been prescribed medication that is not covered by Pharmacare, you may want to talk to your doctor about the Special Authority Request.

Source: www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/about-pharmacare

Plan G

Plan G ensures psychiatric medication at no charge for individuals of any age that are registered with a mental health service centre who demonstrate clinical and financial need. To access Plan G, contact your local Mental Health Service Centre or talk to your doctor.

Source: www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover

Eye Exam

You are able to receive an eye examination once in any 24 calendar month period. If the service is provided by an optometrist or ophthalmologist, the Ministry may supplement the cost. The maximum amount is \$44.83.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/health-supplements-and-programs/optical-services

Extended Health Coverage

Extended health coverage is only available to:

- Individuals and couples that have PPMB status;
- People with PWD status and their families;
- Dependent children and;
- People in special care facilities

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/health-supplements-and-programs/extended-medical-therapies

Life-Threatening Need

The Ministry can also provide extended medical coverage if you are facing a life-threatening health need and you have no other resources to meet the need.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/health-supplements-and-programs/life-threatening-health-needs-new

Dental & Orthodontic Coverage

Dental and Orthodontic coverage is available to those on income assistance including:

- **Basic Dental Services** - \$1,000 for every two calendar years
- **Basic Dental Services for children** - \$2,000 every two calendar years.
The coverage begins on January 1st of every odd numbered year.
- **Specific Orthodontic Services:** This is available only to children of income assistance recipients
- **Emergency Dental Services:** for pain relief

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/health-supplements-and-programs/dental-and-orthodontic-services

Natal Supplement

Once a pregnancy is confirmed by a medical practitioner, a nurse practitioner or a midwife, a \$45 per month natal allowance may be provided by the Ministry to assist with prenatal/postnatal expenses. If you are pregnant with more than one child, \$90 per month may be provided. This is assist to pregnant recipients or family units with children under the age of seven months.

Formula for Infants

If there is a medical reason that an infant is unable to nurse (i.e.: mother has infectious disease, infant unable to feed due to cleft pallet) the Ministry may provide regular infant formula for a child during the first 12 months. Medical confirmation is required to confirm the infant's inability to feed.

Diet Supplements

Diet supplements are there to assist you to meet the costs associated with unusually expensive diets as a result of a medical condition or need. The Ministry approval of a diet supplement is for the period the condition is expected to last up to a maximum of 12 months for acute (short-term) conditions and 24 months for chronic (ongoing, recurring, long-term) conditions. A person having separate conditions, only the higher diet allowance amount is usually paid.

Short-Term Nutritional Supplement

The Ministry can also supply nutritional supplementation (such as Ensure or Boost) for up to 3 months when a medical professional verifies an acute short-term need for additional caloric supplementation in addition to regular dietary intake. It also must be verified that the nutritional supplementation is to prevent critical weight loss while recovering from surgery, severe injury, serious disease or the side effects of a treatment.

Source: <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/health-supplements-and-programs/diet-supplements>

Diet Supplements Rate Table

Condition	Maximum Amount
Restricted Sodium Diet	\$10 per month
Kidney Dialysis	\$30 per month
Diabetes	\$35 per month
Gluten-Free Diet or Dysphagia	\$40 per month
*High Protein Diet	\$40 per month
Cystic Fibrosis	\$50 per month

*A high protein diet supplement may only be issued for the following conditions: cancer with ongoing therapy that requires nutritional support, chronic inflammatory bowel disease, Crohn's disease, ulcerative colitis, HIV positive diagnosis, AIDS; chronic bacterial infection, tuberculosis, hyperthyroidism, osteoporosis, hepatitis B and C

Note: People requiring a high protein diet or who have dysphagia are also eligible to receive an additional \$30 towards the purchase of a blender.

To Obtain a Diet Supplement

You must provide written confirmation of the need for the diet supplement from a medical practitioner, nurse practitioner or from a dietitian (registered with the College of Dietitians of BC); type of diet required (as specified in the list) and the allowance for up to 12 months. This can be done by letter or written out on a prescription pad.

Medical Equipment, Supplies and Services

Various medical equipment and supplies are available through the Ministry.

For as long as you qualify for extended medical benefits, the Ministry is able to provide specific items and services set out in Schedule C of the Employment and Assistance Regulation and Employment and Assistance for Persons with Disabilities Regulation.

As well, there are specific requirements for each item or service, and some have limits to how much is covered. The Ministry must pre-authorize each purchase and it must be shown that there are no other resources to meet the need.

Some examples of available medical equipment, supplies and services include:

- Wheelchairs, walkers, canes and crutches
- Orthotics and bracing
- Hearing aids
- Positioning and breathing devices
- Disposable medical or surgical supplies
- Chiropractic, physiotherapy, massage therapy and podiatrist services
- Medical transportation

For a full list of other medical equipment & devices please visit:

www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/health-supplements-and-programs/medical-equipment-and-devices

Hardship Assistance

If you are not eligible for regular assistance, there may be eligibility for hardship assistance. However, only under special circumstances can hardship be provided for one month. If further assistance is required, eligibility may be re-established each month.

Note: *If you are on hardship assistance under the “Identity not Established” or “SIN required” category, you may be eligible for assistance for up to six months at a time.*

Awaiting for Income from Another Source

If you have applied for income from another source (e.g. Employment Insurance, Workers Compensation Board, Veterans Affairs or Old Age Security), the Ministry may provide **repayable** hardship assistance until that source of income is secured.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/hardship-assistance/awaiting-other-income

Assets in Excess for Hardship Assistance

If your assets are in excess but you are of a family unit where:

- There is a dependent child;
- All adults are over 65;
- All adults have Persons with Persistent Multiple Barriers (PPMB) status,

The Ministry can provide **repayable** hardship up until the asset is disposed of or until the family comes under the asset limit.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/hardship-assistance/assets-in-excess

Identity Not Established or SIN Required

If you do not have your SIN card or birth certificate and it cannot be located on a previously open Ministry file, the Ministry may issue hardship. The Ministry will consider how undue hardship may otherwise occur, as well as if you are making every effort to supply your SIN or proof of identity.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/hardship-assistance/identity-not-established

Income in Excess

If your family unit have had an excess of income, but the income cannot reasonably meet your family’s basic needs, you may be eligible for **repayable** hardship assistance. However, only if there are dependent children on the file.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/hardship-assistance/income-in-excess

Sponsorship Undertaking Default

If you have been sponsored into Canada, there is an obligation by your sponsor to take care of your necessities of life. Unfortunately, sponsors will occasionally default on their agreement. If the Ministry is satisfied that you are doing everything possible to provide information about your sponsor and the sponsor has failed to provide the necessities of life, the Ministry may provide hardship assistance.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/hardship-assistance/sponsorship-undertaking-default

Immediate Need: Work Search Required

If you are in immediate need for food, shelter or medical attention and have not satisfied the 3- or 5-week work search requirement, you may be eligible for hardship.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/hardship-assistance/immediate-needs-work-search-required

Strike or Lockout

If you experience a strike or lockout, and the union is unable to meet your family's basic needs, you may be eligible for **repayable** hardship assistance.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/hardship-assistance/strike-or-lockout

Discontinued or Reduction of Assistance

There are a number of things the Ministry considers when determining continued eligibility for assistance, including:

Failing to Enter or Adhere to the Conditions of an Employment Plan

If you miss a meeting to sign an employment plan or fail to meet the requirements of your employment plan, the Ministry may discontinue assistance. The Ministry may set the requirements of the employment plan and can alter it, but as a recipient, you cannot appeal the terms of the employment plan. As such, before signing this legal document, see if you can meet the stated requirements. If you are concerned about your ability to meet the requirements laid out in the employment plan, express these concerns to the Ministry worker and/or the supervisor of your Ministry office.

Failing to Meet Employment Related Obligations

If you fail to accept employment, voluntarily left employment without “**just cause**”, or was dismissed from employment, you (as a single person or as a couple without children,) fail to meet the employment obligations. This may result in the discontinuation of assistance for two calendar months. If there are children in your family unit, then you may receive a reduction of assistance of \$100 for two calendar months.

“**Just cause**” includes:

- Having a physical and/or mental condition which precludes maintaining employment;
- Sexual or other harassment;
- Discrimination;
- Dangerous working conditions;
- Following a spouse to new employment;
- Leaving an abusive or violent domestic situation;
- Reasonable assurance of another job;
- Having to care for a child or other immediate family member who has a mental and/or physical condition

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/epe/employment-plan

Requirement to Provide Information or Change in Circumstance

When required to do so, the applicant or recipient of income assistance is required to provide information specified by the Ministry within the given time frame. Failing to provide the requested information could result in the denial or discontinuation of assistance until the information is supplied.

At the initial application, in order to be eligible for income assistance, you are required to sign a release of information for the Ministry so that they may contact outside agencies to confirm the information provided. Should false or misleading information be given, the Ministry may deny assistance.

As an income assistance recipient, you also have a legal obligation to report any changes in your family status to the Ministry in the month in which the change occurs prior to receiving the following month's entitlement. Failure to report a change in family status could result in an overpayment and is considered fraud.

For example, if your child moves out of the home when they turn 19 years old, you, as the parent on income assistance must report the change in your family status prior to receiving assistance for the following month. The change in your family status will be reflected in the shelter/support portion you receive (it should reduce since your family unit has reduced in the amount of dependent children on your file).

Monthly Reporting (also known as "Monthly Stub")

You are required to submit a monthly report, by the 5th day of the following month after the cheque is issued. This monthly report includes declaring any received income, maintenance, GST credit, Income Tax refunds, pensions or any other money received, and if there has been a change in living circumstance or family status.

Note: *The Ministry can cut assistance off or hold a cheque for failing to supply them with information they've requested.*

Failing to Pursue or Accept Income or Assets

Legislation exists that requires an income assistance recipient to pursue and accept any other income or assets. This requirement results in people applying for early retirement, pensions, insurances, etc. Failing to accept or pursue income or assets could result in the denial or discontinuation of assistance until income or assets are satisfactorily pursued or accepted

Inadequate Disposal of Income or Assets

If you receive a large amount of money, for instance an inheritance or ICBC settlement, 2 years prior to applying for assistance or while receiving income assistance, the Ministry can review how the money was spent.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/assets-and-exemptions

Overpayments

An overpayment occurs when you receive money from the Ministry that you are not entitled to. Sometimes the error may be office generated or as a result of a mistake or misunderstanding. In any event, any money you receive from the Ministry to which you were not entitled to, is considered an overpayment and must be repaid.

If the error is caught by the worker, the Ministry would require the person who has received an overpayment to sign a repayment agreement and a monthly amount of repayment would be agreed upon and deducted off of subsequent income assistance cheques until the amount is paid back.

Note: *All earnings must be reported to the Ministry on your monthly report.*

An example of an overpayment would be, if you are a single person on regular income assistance and earn \$1,000 from employment in one month and did not declare it on your monthly report, \$600 of the earnings would be considered an overpayment (since the income is over your \$400 earnings exemption and you did not report this income to the Ministry). What you could have done in this situation to avoid an overpayment was after receiving \$1,000 from employment, you could have reported it on your monthly stub. Then, instead of receiving \$710 on your next cheque, you would have received \$110 because your earnings exemption allows you to keep \$400 of your earned income.

Sanctions for Inaccurate or Incomplete Reporting

In case of an overpayment, the Ministry may now apply a sanction to your cheque of \$25 per month. For your first offense when an overpayment occurs for not claiming money appropriately, \$25 may be taken from your monthly cheque for three months. This amount is in addition to the repayment amount. The second infraction would be a penalty of \$25 for six months and the third time would be \$25 for twelve months.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/sanctions

Repaying an Overpayment

Repaying an overpayment could be done by signing a repayment agreement and by the Ministry making small deductions to your cheque each month. The minimum amount of repayment could be \$10 but the amount is determined by agreement between you and the worker. If you have agreed to higher amount that is now resulting in hardship the amount can be reviewed at by the Ministry and altered.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/monthly-repayment-amounts-rate-table

Other Methods for Recovery of Assistance

If there is an overpayment, apart from the repayment agreement, the Ministry may use any of the following processes or documents to recover the amounts:

- Consent to deduct your future funds from another agency
- "A promise to repay" – repayable at a future date
- Overpayment notification – deduction from ongoing assistance
- Collection action – action taken by the government and non-government agencies to recover amounts owed if you are no longer in receipt of assistance
- Litigation or prosecution
- Deduction for offence overpayment

Past Overpayments

If the overpayment is from the past, the Ministry worker may transfer the file to the Prevention Loss Management Services Branch (PLMS). The PLMS also investigates past fraud allegations, which can come from a variety of sources and for a variety of reasons.

By the time you are contacted for an interview with a PLMS investigator, your file has been reviewed and the allegation investigated. The investigator will contact you to seek out additional information to either support or disprove the allegation. It is in your best interest to contact an advocate for support because meeting with an investigator can be very intimidating.

If you do your appointment on your own, you are not obligated to sign anything on that day if you in any way disagree with the investigator's information. You can ask for time to think about the situation or gather information supporting your position.

Note: *Once an acknowledgement is signed, it is a legal document with legal consequences with little or no means of recourse.*

Conviction Under the BCEA Legislation or Civil Judgment

If you have received income assistance to which you were not entitled to in the past (perhaps due to failing to declare income or assets, or failing to report a change in your living circumstance), and you agree that you have not declared the money or change in circumstances, the Ministry will usually require you to sign an acknowledgment.

Note: *Signing an acknowledgement may result in the discontinuation or reduction of income assistance. If you refuse to sign an acknowledgement, the Ministry may pursue the matter in civil court.*

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/compliance-and-debt-management/recoveries

Criminal Conviction

It is considered fraud if you intentionally mislead or provide false information to the Ministry in order to receive income assistance. This action could result in criminal charges as well as discontinuation or reduction of income assistance.

When signing your income assistance application or your annual review documents, you are providing consent to the Ministry to inquire and verify your personal financial information. The Ministry considers any misleading information as "fraud".

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/compliance-and-debt-management/recoveries

Appeals

The Ministry, as a government body, recognizes a power imbalance with the people accessing and using the income assistance program. To address this, an appeal process is available to recipients who disagree with a decision the Ministry has made.

Denial, Discontinuation, Reduction of Assistance or Supplement

Almost any time your assistance or supplement is denied, reduced or discontinued, it is open to appeal.

Circumstances that are Not Open to Appeal

Some circumstances are not appealable, including:

- Appeal supplements,
- Supplements related to Employment Plan in an employment-related program,
- Obligations to sign an Employment Plan or the conditions outlined in the plan,
- Confirmed job supplement,
- Repayable warrant supplement due to hardship,
- Repayable warrant transportation supplement.

Applicants and recipients should still be offered the opportunity to request a reconsideration and be provided with a **Request for Reconsideration Form**. Although Reconsideration and Appeals Section staff will determine eligibility for reconsideration.

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/decisions-reconsideration-and-appeal/appeal

Notification of Denial

Generally, the Ministry will notify you by letter about their decision. Another way for you to be advised of the discontinuation of your request is by phone or through your My Self-Serve. Sometimes, however, you may not become aware of the discontinuation of assistance until you do not receive a cheque.

Note: *It is strongly recommended that whenever you speak to a Ministry worker to record the date of the communication, the name of the worker, and the nature of the call. This may be helpful when there are discrepancies in the dates of when a person became aware of the denial, discontinuation, or reduction of assistance.*

Reconsideration

The first level of appeal is a “Reconsideration”. The assistance worker or the supervisor usually makes the first decision to deny, reduce, or discontinue assistance. When you appeal their decision, it goes up to the regional level to a “Reconsideration Adjudicator”.

Note: *You have to ask the ministry for a “Request for Reconsideration” or “Appeal Package” for you to cite the reasons why you disagree with the decision.*

The appeal package includes a document with multiple sections outlining the reconsideration process. One of the sections identifies the reason for denial and the legislation used to support the Ministry's decision to deny your request. There also is a section for you to complete, to identify why you believe the Ministry has made the wrong decision or why the decision was "not reasonable". It may be helpful to list all of your attachments on this page to ensure it is recorded as evidence.

Adding New Information

At the Reconsideration level, you may attach additional information or documentations that you believe will support your case, including new information the Ministry may not have previously had when making their decision. If you can obtain additional letters of support from professionals who understand your situation, including doctors or specialists who can speak to your condition, or medical reports (depending on the issue), you may want to attach it to your appeal package.

Time Limit to Appeal

If you decide you would like to appeal the denial, discontinuation or reduction of a benefit, you have 20 business days (not counting weekends or holidays) from the day after you received the denial decision.

Once you have completed the Request for Reconsideration and attached all the information or additional evidence, return the package to the Ministry office.

Note: *Photocopy the Reconsideration Package submitted and get it date-stamped, as this will verify you have met your timeline.*

Extension to the Appeal Time Limit

You are allowed to ask for a 10-day extension to the 20-day time limit. However, you must ask for this extension within the 20-day time limit. For instance, if your doctor is away and you will not see him or her before the last day to appeal, it may be wise to wait until the last day of the time limit to ask for an extension.

To request an extension, write the extension request in Section 3 of the appeal package and submit it to the Ministry. From that point, you will have an additional 10 business days to gather your evidence and information. Again, upon submitting the package to the Ministry, ask for a copy date-stamped to prove you have met the deadline.

The Ministry has 10 business days to review your appeal and render a decision. You should receive this written decision in the mail shortly afterwards.

Appeal Supplement

When income assistance is discontinued or reduced, during the appeal process there is an appeal supplement that may be available until the matter is resolved. In other words, if you make an appeal for being cut off from income assistance, you may receive an appeal supplement until the final appeal decision is made (tribunal decision).

The amount of appeal supplement is based on the previous month's entitlement. If you become successful with your appeal, the appeal supplement provided is then assumed as the regular entitlement you would have received if the denial, discontinuation, or reduction had not happened. However, if you lose your appeal, then the appeal supplements are repayable to the Ministry, as it is deemed that the Ministry was correct in not issuing benefits.

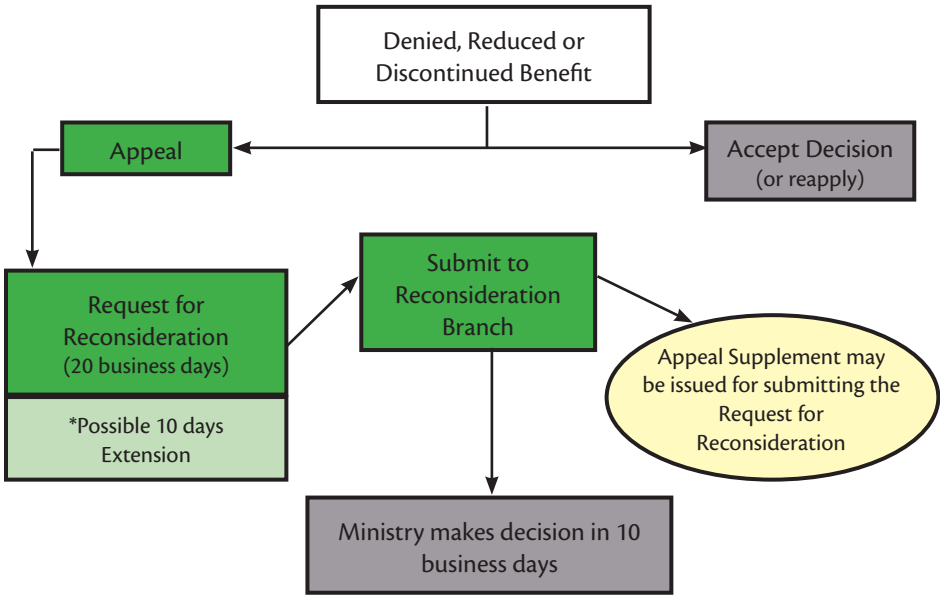
Condition with No Appeal Supplement

There are some conditions where the appeal supplement will not be made available:

- If you are applying for income assistance and have not yet been deemed to be eligible for benefits
- If you are appealing the denial of a status (e.g. PWD status), a medical supplement or hardship assistance

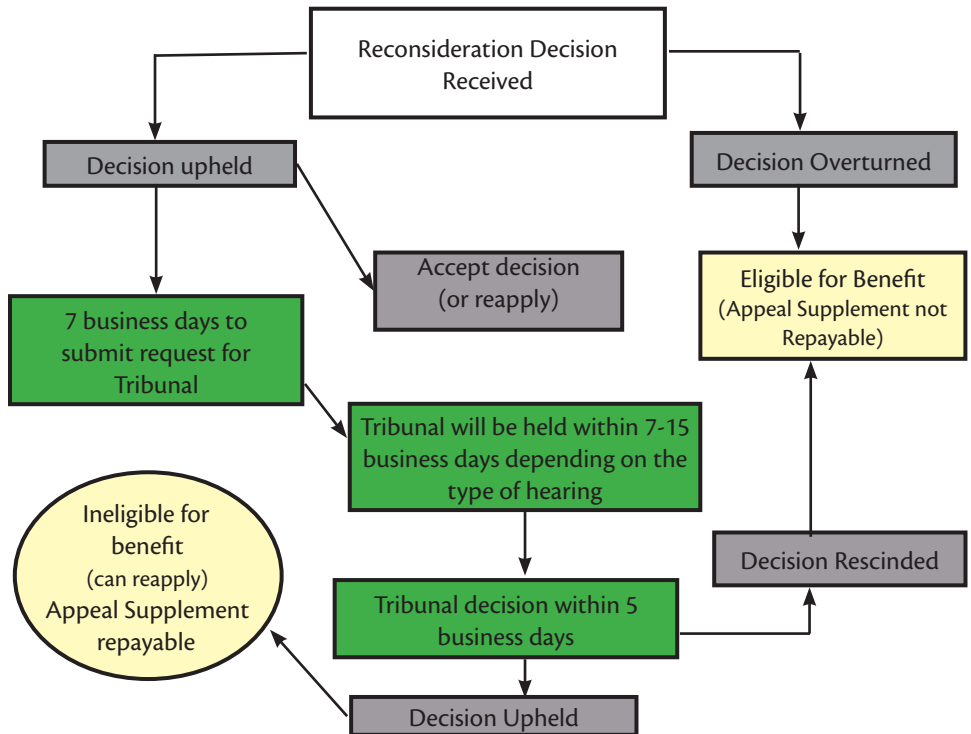
Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/decisions-reconsideration-and-appeal/reconsideration

Stage 1 Reconsideration



* If you're needing extra time to collect evidence for your reconsideration, it may be of benefit to you to ask for a 10-day extension. This must be done on or close to your last day of your reconsideration deadline.

Stage 2 Tribunal



Tribunal

If the original decision is upheld at the reconsideration level, you may choose to continue to the next level of appeal which is the tribunal stage.

Note: *A tribunal can only uphold the Ministry's decision or rescind the Ministry's decision; they cannot make a new decision or grant an award. If the matter is regarding a financial amount, it is referred back to the Ministry to determine the financial amount.*

7-Day Time Limit for Tribunal

If the Ministry upholds their decision, counting from the following day after receiving the written decision, you have 7 business days (not including weekends or holidays) to submit a request to proceed to a tribunal.

The request form should be attached to the written decision. If it is not attached to the decision, go to your Ministry office and request one or print the form online. To access this form you can visit: www.eaat.ca/appeal-parties/appeal-forms

Requesting a Tribunal

The request to proceed to a tribunal can be mailed in; however, it is better to first fax the request into the Employment and Assistance Appeal Tribunal (EAAT) and send the original copy to them afterwards. You can also take the request into the Ministry office who can fax and mail it for you. Remember, if you choose this option, get a photocopy of your tribunal request and get it date-stamped. This will help verify you have submitted it within the given time limit.

When completing your tribunal request form, you will be asked whether you would like an “in-person hearing”, “phone hearing” or “written hearing”.

An in-person tribunal is an informal hearing. It usually takes place in a boardroom of a government office and only you, the panel members, and the Ministry (unless you have a representative or person of support with you) will be in the boardroom. The panel will be comprised of up to three people who are not Ministry employees and are independent of any influences from the Ministry. Instead, they are employed by the EAAT, which was set up specifically to hear disputes between the Ministry of Social Development and Poverty Reduction and the people using the program.

Written appeals have a different timeline and the outcome usually take a bit longer. Once you have submitted your request for a written hearing, you will receive a letter from the EAAT. This letter will give you the timeline to put forth your submission. Once you do so, it will then go to the Ministry and they will have time to submit their response. Finally, the tribunal hears the case.

Note: *In-person hearings are usually best because it allows you to better explain your situation than over the phone. Written hearings are better when the case is very technical in relation to the legislation.*

Preparing for a Tribunal

For an in-person or phone hearing, the tribunal will set a date to hear the appeal. It must be within 15 days of the board receiving the request and they are obligated to provide you at least 2 business days' notice of the tribunal date and time.

Going to a tribunal can be intimidating. Be sure you are on time because the tribunal will usually wait only 30 minutes after the set time to begin the hearing. If you fail to show within that time limit, the tribunal will proceed without you, and if this occurs, the decision will likely go against you.

You can prepare a written statement and give copies to the tribunal panel as to why you believe the Ministry was wrong in the decision they made about your case. This is beneficial, as the tribunal can refer to your arguments or what you had deem as important information for the tribunal to know after everyone has left and the tribunal is discussing the evidence and making a decision. You have 7 business days for your written submission, if you need an extension you must request it in writing in advance of your due date.

You are also allowed to bring a support person with you to the tribunal. However, this person is not allowed to provide evidence or answer questions. If you choose to also have a representative (lawyer or advocate) attend the tribunal with you, this person will be able to address the tribunal, present your case, argue the legislation and can also answer questions about the case.

During the Tribunal

Once a tribunal starts, everyone is asked to identify themselves and the tribunal members will give an introduction as to their roles and responsibilities. They will also say they have arranged the hearing for up to two hours, setting aside half the time for the appellant (you) and half the time for the Ministry.

After the introduction, you will be asked to tell the tribunal why you believe the Ministry was not reasonable in making their decision. The Ministry will then be asked to present why they made the decision that they did. Expect the tribunal members to ask questions during your tribunal. After that, both parties will be asked if they have anything else to add. You may want to take this opportunity to summarize your strongest evidence or argument. Once no one has anything further to add, the tribunal will adjourn to deliberate.

Witnesses

You (along with the Ministry) may bring in witnesses to testify on the matter before the tribunal. However, witnesses are only to be brought in to give their testimony and will be required to leave the hearing afterwards.

Principles of Natural Justice

There are some general principles that must be observed by the Ministry and the tribunal panel. For instance, one principle of natural justice is that you have the right to prepare a proper defense. The Ministry should have provided you with all the evidence they used in making their decision at the reconsideration stage. If they cite evidence in your appeal package that you didn't receive, you have the right to ask for that documentation so that you may defend yourself.

During a tribunal, for evidence that you haven't previously seen, you can ask the tribunal for a recess, to review this evidence. Another option is to ask for an "adjournment" if you feel the information requires more time or you have information to dispute the evidence. Advise the tribunal of the situation and if your request is denied ask that your request be noted in the appeal record (summary of facts), as it could be grounds for a judicial review.

Right to a Fair Hearing

You have the right to a fair hearing. If you believe one of the panel members may be biased for some reason, you can ask for an adjournment to address that issue of bias. For instance, one of the panel members knows you from a personal interaction and you believe this could taint their decision in your case, you could ask for the panel member to be replaced. This is an aspect of procedural fairness to the tribunal.

The Decision

The tribunal panel will have 5 business days to submit the decision. It could take up two to three weeks before you receive it.

If you are successful, the tribunal should have checked off the "rescind" box and provide an explanation on the last page of the tribunal decision. If the matter pertains to money, it will be returned to the Ministry for an amount to be decided.

For instance, if you had requested for a scooter and the decision was denied but the tribunal decides in your favor to rescind the Ministry's decision. The tribunal cannot tell the Ministry how much to pay for the scooter, just that the individual was in fact eligible for the scooter. The decision goes back to the Ministry regarding the financial amount that will be paid out for the scooter.

If you are not successful, the last page will note the tribunal upheld the Ministry's decision and will give you an explanation as in why it did not succeed.

Judicial Review

If you are not satisfied with the decision rendered by the tribunal, you do have the option to go to a judicial review. This level of appeal is through the courts and can be complicated. However, there are now a few avenues of help in this area, and you can refer to povnet.org to look for some of these resources (like an advocate).

Source: www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/decisions-reconsideration-and-appeal/appeal

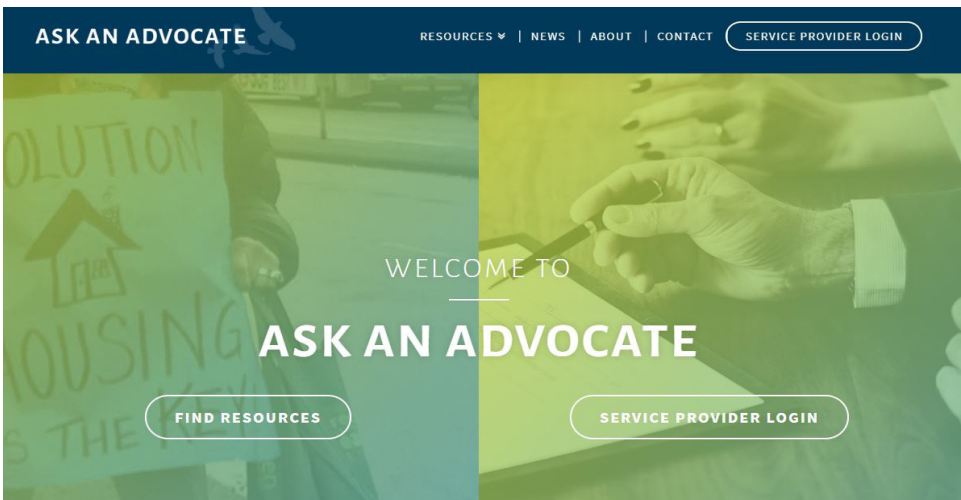
Conclusion

We hope this *Income Assistance Quick Reference Guide* is helpful in assisting you to better understand any questions you may have about Income Assistance. Be sure to check out our other quick reference guides on our website at <https://askanadvocate.ca>

The Ask An Advocate website is a useful website with short how to videos, answers to commonly asked questions, easy-to-read fact sheets, and other resources. On our contact page, there is also an option to email an advocate with a question if the answer cannot be found on the site. Our website focuses on the topics:

- Income Assistance
- Disability
- Tenancy
- Other Income Supports (such as CPP, OAS and more)

If you have any questions, you may also contact us at askanadvocate@sourcesbc.ca.



Additional Resources

Advocacy

- Sources Community Resource Centres: (604) 596-2311
- Disability Alliance BC: (604) 872-1278
- PovNet: povnet.org

Help Lines

- Fraser Health Crisis Line: (604) 951-8855 | 1-877-820-7444
- Seniors Abuse and Information Line: (604) 437-1940 | 1-866-437-1940
- VictimLink BC: 1-800-563-0808
- Problem Gambling Help Line: 1-888-795-6111

Family Resources

- After Hours Child & Family Services: 1-800-663-9122
- Youth Against Violence Line: 1-800-680-4264

Women's Resources

- Atira Women's Resource Society: (604) 428-9202
- Battered Women's Support Services: (604) 687-1867 | 1-855-687-1868
- Elizabeth Fry Society: (604) 520-1166 | 1-888-879-9593

Health

- Alcohol & Drug Info & Referral: (604) 660-9382 | 1-800-663-1441
- HealthLink BC: 8-1-1

Legal Resources

- Access Pro Bono: 604-878-7400 | 1-877-762-6664
- Legal Aid BC: (604) 408-2172 | 1-866-577-2525
- Aboriginal Legal Aid: (604) 408-2172 | 1-866-577-2525
- John Howard Society: (604) 872-5471 ext. 222
- Justice Access Centre: (604) 660-2084 | 1-800-663-7867

Immigration Resources

- Immigrant Services Society of BC: (604) 684-2561
- MOSAIC: (604) 254-9626
- DIVERSEcity Community Resources Society: (604) 597-0205

Shelters

- BC 211: 2-1-1 | shelters.bc211.ca/bc211shelters

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