

What are Administering Authorities and Band Social Development Workers?

- An Administering Authority is the legal body responsible for giving out Income Assistance (I.A.) 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 I.A. benefits. When they make decisions, they must follow policies set by Indigenous and Northern Affairs Canada (INAC). The amount of I.A. benefits is dependent on family unit size, assets, income need, etc.

What is Income Assistance?

- Income Assistance is money and other benefits for people who need "temporary" financial help, who may have no other reasonable way of getting money. The key word here is "temporary" assistance, Income Assistance is not meant to be long term support.

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. AANDC sets out the Income Assistance policy in the AANDC policy manual (the *Social Development Policy and Procedures Manual*).

NOTE: *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.

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

NOTE: *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 / certified status card from Ottawa
- Social Insurance Card
- CareCard with photo
- identification for every member of your family
- an up-to-date bank book or bank statement
- Notice of Tax Assessments
- recent rent, fuel, and utilities receipts
- statements showing recent income (pay stubs)
- documents about Workers' Compensation

Your Guide to Income Assistance on Reserve

- Employment Insurance documents or pay slips/stubs
- documents about your assets (car, house, boat)

NOTE: Your BSDW may have a Client File Checklist for a full list of items you may need, to complete your IA application process. Remember, if forms or information is missing from the application process it may delay IA processing time.

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,

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.

NOTE: It is up to the applicant to prove with legal documentation that you are not living in a marriage like situation.

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.

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.

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 (Basic Needs) 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 (Private or Shared Shelter), mortgage (CMHC) or house loan payments,
- heating and utility costs (BC Hydro),
- Basic phone services (Home Phone cost), and if you are eligible, some forms of house and contents insurance.

What are my responsibilities while on IA?

Requirement to look for work

Your Guide to Income Assistance on Reserve

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
- ❑ are “temporarily excused” because of a documented medical condition or personal circumstance.
- ❑ 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.
- ❑ 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.

NOTE: 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.

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. Many BSDWs have Work Search forms for you to complete.

Further Requirements: You may be required to participate in an employability program for training, education, or employment preparation; such as a Band Career Development Worker or Life Coach. ***If you’re referred to such a program, you must attend or you may risk losing your eligibility for IA.***

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 table attached)

For example, I.A. rate for a Single applicant is;

Basic Support: \$235.00 per 30 day month (That works out to be \$7.83 per day dependent on how many days in a month).

Basic Shelter: \$375.00 per 30 day month (That works out to be \$12.50 per day dependent on how many days in a month).

Again, remember that majority of IA payments are “temporary” assistance, and is dependent on your situation and qualifications for Income Assistances. IA is income tested and applicants must prove need. BSDW must adhere to AANDC Policies in order to pass AANDC Compliance Reviews. Contact your BSDW for further information should you have questions or concerns.