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Pregnancy and Birth

Income assistance clients are eligible for a \$45/month Natal Supplement from the date that a pregnancy is confirmed until the child is 6 months old. The client is responsible for bringing a note from a medical practitioner, nurse practitioner or midwife that confirms the pregnancy, as well as the expected due date. *Please see Chapter 11.9 – Natal Supplement for more information.*

Once a child is born, the parent is responsible for providing identification to the BSDW. For the first 3 months after birth, a copy of the registration of live birth, an application for a birth certificate or ankle bracelet from the hospital will suffice (*Chapter 3.3, page 4*). During this timeframe, the parent should register the child, order a birth certificate and apply for a Social Insurance Number online at the provincial Vital Statistics website:

<https://ebr.vs.gov.bc.ca/>

A copy of the birth certificate should be provided to the BSDW once it has been received to ensure the file for the family unit is complete.

The parents should contact the First Nations Health Authority (FNHA) to add the child for health benefits, and (where applicable) should register the child for status with INAC. First Nation Children are covered via their parent for health care through FNHA for their first year (if mother is status) but as the status card application process is lengthy, FNHA will aid in registering the child for the provincial Medical Services Plan as well to avoid any possible gaps in coverage.

Parents should also file their income taxes with the Canadian Revenue Agency (CRA) in order to receive the Canada Child Tax Benefit for each dependent. This is exempt income and may be received retroactively by the CRA as well.

<http://www.servicecanada.gc.ca/eng/goc/cctb.shtml>

Turning 19

When an individual turns 19, they are no longer considered a dependent of their parent(s) or guardian(s). At this point, the individual must apply for income assistance (*as per Chapter 3.1 of the handbook*) and establish eligibility as a separate family unit.

If eligibility is established and the client chooses to remain living with their parent(s) or guardian(s), shared shelter calculations should be applied.





Marriage (or Marriage-Like Relationship)

For the purpose of Income Assistance, marriage (or a marriage-like relationship) has a broad definition. As per Chapter 4.4 – *Family Unit* in the handbook, the nature of the relationship will be assessed for a marriage-like relationship using each of the following factors:

- 1) the length of time the parties have resided together is greater than 3 consecutive months (or 9 out of 12);
- 2) financial inter-dependence is consistent with that of a marital or “marriage-like” relationship;
- 3) social/familial aspects are consistent with that of a marital or “marriage-like” relationship (page 2).

Divorce or Separation

When a couple has separated, the client file must be changed by the BSDW to reflect two new family units instead of one. If there are dependents involved, only one may claim the dependents for the purpose of Income Assistance; a custody agreement is not necessary to have on file. The BSDW should determine the legitimacy of the separation in completing the changes to the file. The file should contain up-to-date notes on the situation. If the BSDW has knowledge that the couple is still together and claiming separation for a higher rate, the BSDW may request proof (a copy of the separation agreement or a tax return showing divorce) and use their discretion.

Turning 65

The month after turning 65, a change to how the BSDW will calculate the family unit’s entitlement will occur. Ideally, Service Canada will send an individual a letter no more than one month after their 64 birthday to confirm that they will be automatically enrolled for Old Age Security (OAS). If the client has not received this letter, they should apply for OAS at the following link:

<http://www.esdc.gc.ca/en/cpp/oas/apply.page>

The client should also apply for the Guaranteed Income Supplement (GIS) at this time:

<http://www.esdc.gc.ca/en/cpp/oas/gis/apply.page>

Once a person’s OAS and GIS rates have been established through the federal government and the client turns 65, the provincial government will automatically pay the Senior’s Supplement based on the established OAS/GIS rates or the previous year’s tax return.

To calculate the amount the family unit may be entitled to, use the Budget and Decision form (901-25) and select the maximum shelter and basic rates for the unit from the appropriate rate table and then subtract the family unit’s income. If the total of the resources (OAS/GIS/SS and any earned or other unearned income) is less than the combined basic and shelter allowance, the family unit is eligible for the supplementary assistance.





Death

If an Income Assistance client passes away, the family unit's shelter allowance may be temporarily maintained at the full rate for up to 3 months (*Chapter 4.4 – Family Unit*). The determination to maintain the shelter rate is made by the BSDW on a month-to-month basis.

Please also see the Funeral section below for more information on how to assist families with the funeral expenses.

Funeral

Unlike most other provisions in the Income Assistance Handbook, it is not necessary for the deceased to have been an Income Assistance client prior to death to be eligible for this supplement.

To determine eligibility, however, the executor of the estate must show there are no resources (from either the deceased or their family) to pay the funeral costs without hardship. This is done by reviewing the financial situation of the deceased and advising the legal representative and the funeral services provider. The full process can be found in *11.7 - Determining Eligibility for Funeral Costs*.

To process the payment for the funeral costs, refer to *Chapter 11.7 - Funeral Costs*. This includes completing the Funeral Services Billing Form and the Budget and Decision form (901-25). The Budget and Decision form is used to document the expenses of the approved Funeral Costs for the Basic Needs expenditure (see 11.7 Budget and Decision Form). The family/legal representative may have to contact the funeral services provider to get a full breakdown of each expense. There are maximum rates for the funeral services (see 11.7, page 10 for the Funeral Services Rate Table). Additional expenses such as upgrading a casket would need to be paid for by the family and not the band.

In the case where the death has occurred off-reserve in British Columbia and the family wishes for the family member to be buried on-reserve, the family should first contact the Ministry of Social Development at 1-866-866-0880 and ask to speak with a Funeral Worker. If there are fees outstanding after this has been done, the BSDW may pay for the remaining balances as long as the expenses are eligible and the costs do not exceed the maximum rates listed in *Chapter 11.7 – Funeral Expenses*.

Band Distributions

Some bands choose to distribute revenues to their members on a one-time, monthly, semi-annual or annual basis. Under INAC policy, band distributions are considered unearned income, as per *Chapter 4.8, page 2* in the handbook. Unearned income is deducted dollar for dollar from the IA benefits to which the client is eligible (unlike earned income where there is exemption room).

For example, the band has given \$500 to each band member due to the band's oil royalties. A single employable client may be eligible monthly for \$235 in basic support, plus a maximum of \$375 in shelter (for a total of \$610). If this client received a \$500 distribution, the next month the client would only be eligible to receive \$110 in benefits.





Obtaining the Persons with Disabilities (PWD) Designation

The Persons with Disabilities designation is evaluated and given by the British Columbia Aboriginal Network on Disability Society (BCANDS). BSDWs must first complete a request for the application. BCANDS will send you the application package to be completed by yourself, the client, and medical professionals. Upon completion and submission to BCANDS, the agency will determine if the client is eligible for PWD designation. For more information on client eligibility, refer to *Chapter 8 – Persons with Disabilities*. While awaiting designation from BCANDS, a client may receive the non-PWD Income Assistance rates, although they may be tested at the PWD asset levels.

If an individual is under the age of 18, they may begin the application up to 6 months before their 18th birthday so they may begin receiving benefits once they reach 18, as per *Chapter 8.1 – page. 1*.

Persons with Disabilities are able to receive higher support rates and the monthly Transportation Support Allowance or bus pass. BCANDS is an additional resource to which BSDWs may wish to refer their PWD clients, as they can help inform PWD clients of other resources or programs they may be eligible for with this designation. Here is a link to the BCANDS website:

<http://www.bcands.bc.ca/bcands-pwd-mns-contact-information/>

Moving On-Reserve

When a prospective client moves on-reserve and applies for Income Assistance, the BSDW should check with other bands or the province to ensure that the client would not be receiving assistance from another source. If required, a prospective client may be put on repayable hardship until this information can be collected from the previous band's BSDW or the province. Once eligibility can be established, the repayment agreement can be terminated. This is at the discretion of the BSDW.

Individuals who are moving on-reserve and who have received the PWD designation from the province may request that their PWD designation information be released to BC Aboriginal Network on Disability Society (BCANDS) for the purpose of a file review to confirm their eligibility for the designation. To do so, the BSDW should have the client fill out the SA 320 form and then fax or mail it to the Ministry of Social Development and Social Innovation (MSDSI) Health Assistance Branch at:

PO Box 9971 Stn. Prov Gov't, Victoria, BC, V8W 9R5

Fax: 1-855-771-8785

At the discretion of the BSDW, a client may be paid the PWD rate *before* BCANDS sends a letter confirming PWD status if the client is in a situation of hardship and if the BSDW has a strong reason to support this (i.e., bank statement showing provincial deposit at PWD rate, obvious physical disability or previous knowledge of the client's medical history). *Please note this in only the case for PWD off-reserve transfers, NOT new PWD applications.*





Moving Off-Reserve

When moving off-reserve, the client should apply for assistance with the province as soon as an address or place of residence has been established (prior to the move, if possible) to minimize disruptions in assistance. This can be done in person at the local Ministry of Social Development and Social Innovation office.

Entering a Treatment Facility or Hospital

When an Income Assistance client enters a hospital or treatment facility (a special care facility, private hospital, extended care unit of a hospital or an alcohol and drug treatment facility) they may become eligible for a \$95 Comforts Allowance as per *Chapter 11.4 – Comforts Allowance*. Please note that the client may not receive basic support and the Comforts Allowance in the same month.

For example, if a client who is part of a family unit of 4 (2 adults, 2 dependents) goes to a 90 day treatment facility, as per *Chapter 4.4 - Temporarily Reduced Family Unit* (page 3) the support allowance should be reduced to a unit of three (for the partner and two dependents). As the client is in an alcohol/drug treatment facility, the shelter may be maintained at the maximum shelter allowance for up to three months. The determination to maintain the shelter rate is made by the BSDW on a month-to-month basis. The client is eligible to receive the \$95/month while he is in the treatment centre.

Attending Post-Secondary School

If a client is attending post-secondary education, they could still potentially be able to collect Income Assistance as per *Chapter 4.11 – Student Eligibility* if the client is a part-time student (identified as having less than a 60% course load or 3 classes per term) and are able to meet the employment obligations for clients (as set out by the band).

As per the table in *Chapter 4.9 – Earned Income* (page 20), most educational supports such as scholarships are exempt up to the documented cost of the educational expense. For example, if a student receives a scholarship of \$2,000 but only has receipts for \$1,500 in tuition and \$300 in books, the remaining \$200 would be counted against (and subtracted from) their next assistance cheque. Please note that living allowances are *not* considered an educational expense and should therefore be deducted dollar for dollar.

For students who do not fall into the above category, please seek more information from the band's education department, as there could potentially be other supports available for students.

If the client moves off-reserve to attend school, assistance should be sought through the province as technically the student would no longer fall under the definition of 'ordinarily a resident on reserve' as set out in the Definitions section of the handbook.

Christmas





Family units who collect income assistance for the month of December are also eligible for the Christmas supplement to assist with extra expenses at Christmas.

- \$35 for a single person with no dependent children
- \$70 for a childless couple
- \$70 for either single or two-parent family plus \$10 for each dependent child in the family unit

For example, a family unit that is a two parent family with three dependent children would receive \$100.

In addition to this, food hampers through the National Child Benefit Reinvestment program (which is outside the umbrella of the Income Assistance program) are also a way to support low income families around this time of year.

Questions or Comments?

Please contact the BSDW Support Line at 1-888-440-4080 or AANDC.BSDWSupportBC-TSDBsoutienCB.AADNC@aandc-aadnc.gc.ca

