CHAPTER TWENTY-ONE: WELFARE (INCOME ASSISTANCE) LAW

Edited by Tora Oliphant With the Assistance of Alison Ward, Community Legal Assistance Society Current as of August 1, 2023

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CHAPTER TWENTY-ONE: WELFARE (INCOME ASSISTANCE) LAW

This Manual is intended for informational purposes only and does not constitute legal advice or an opinion on any issue. Nothing herein creates a solicitor-client relationship. All information in this Manual is of a general and summary nature that is subject to exceptions, different interpretations of the law by courts, and changes to the law from time to time. LSLAP and all persons involved in writing and editing this Manual provide no representations or warranties whatsoever as to the accuracy of, and disclaim all liability and responsibility for, the contents of this Manual. Persons reading this Manual should always seek independent legal advice particular to their circumstances.

I. INTRODUCTION

This chapter gives a general overview of a very complex area of law governed by lengthy and detailed legislation. Users should not read it on its own. Users of this chapter should be sure to refer to the applicable welfare legislation in each case.

This chapter only deals with BC welfare law. If one is applying to the Canada Pension Plan (CPP) for disability (or other) benefits, they should refer to the following link: <u>https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit/eligibility.html</u>.

Please be advised that the Law Student Legal Advice Program is not able to help with CPP disability benefits issues. If one requires assistance with CPP disability, they should reach out to <u>Disability Alliance B.C.</u>

A. What is Welfare?

Welfare is a basic form of income support provided by the state to those in need. In BC, the provincial government administers welfare via the Ministry of Social Development and Poverty Reduction (the Ministry). Welfare is a "payer of last resort," which means that in order to receive welfare, a person must demonstrate they have exhausted almost all other forms of support. This chapter will use the term "welfare" to describe all forms of income support provided by the BC government under the province's welfare legislation.

B. Welfare Policy

While the government's policy on welfare is not law, it is an important lens for understanding welfare law in BC. Ministry policy sets out the practical details of how the ministry administers welfare. The Ministry's welfare policies are contained in the "BC Employment and Assistance Policy and Procedure Manual," which is available at:

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

The Policy and Procedure Manual incorporates MSDPR policy with the rules set out in the welfare legislation. It is an extremely useful tool for researching welfare law and policy.

C. Types of Welfare Benefits

Under the current welfare legislation in BC, the following types of welfare benefits are available to those who qualify:

1. Income Assistance

This basic monthly support and shelter allowance is provided under the *Employment and Assistance Act* [*EAA*]. This is the benefit most people get when they receive welfare.

On income assistance, a single person under age 65 currently can receive up to **\$1060per month**, consisting of **\$560 per month for support**, **plus a minimum of \$75 and up to a maximum of \$500 for shelter costs.** This total amount is to cover housing, utilities, food, transportation, clothing, and all other basic necessities. The amounts available to one receiving income assistance will depend on one's family size. Income assistance rates based on family size can be found here:

https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policyand-procedure-manual/bc-employment-and-assistance-rate-tables/income-assistance-ratetable

Recipients of income assistance also receive PharmaCare prescription coverage with no deductible through what is called Plan C.

2. Disability Assistance (For Persons with Disability Designation – PWD)

This is a slightly higher, but still modest, monthly support and shelter allowance provided under the *Employment and Assistance for Persons with Disabilities Act* [*EAPWDA*] to those who meet the definition of "person with disabilities" in <u>s 2</u> of that Act. To determine if one is eligible for PWD designation, please refer to **Section III. M. Persons with Disabilities** (**PWD**) **Designation**.

On disability assistance, a single person under age 65 can receive up to \$1483.50 per month, consisting of \$983.50 per month for support, plus a minimum of \$75 and up to a maximum of \$500 for shelter costs. This total amount is to cover housing, utilities, food, clothing, and all other basic necessities.

The amounts available to one receiving disability assistance will depend on one's family size. Disability assistance rates based on family size can be found here: https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/disability-assistance-rate-tables/disability-assistance-rate-table

A person with the PWD designation who receives disability assistance can obtain a bus pass or \$52 per month more if the person chooses not to have a bus pass. (https://www2.gov.bc.ca/gov/content/transportation/passenger-travel/buses-taxis-limos/bus-pass/people-with-disabilities)

An outline of other possible benefits available to those with the PWD can be found in **Section X. Health Supplements**, or one can refer to: <u>https://disabilityalliancebc.org/hs3./.</u>

3. Persons with Persistent Multiple Barriers (PPMB) Assistance

This is a slightly higher income assistance rate for people with "persistent multiple barriers" to employment for those who meet the PPMB definition set out in <u>s 2</u> of the *Employment* and Assistance Regulation [EAR]. It is for people with a medical condition that makes it difficult or impossible to look for work or keep a job. Technically, it falls within the definition of "income assistance," but this chapter will refer to it as a distinct form of welfare benefits.

On PPMB assistance, a single person under age 65 currently can receive up to \$1110 per month, consisting of \$610 per month for support, plus a minimum of \$75 and up to a maximum of \$500 for shelter costs. This total amount is to cover housing, utilities, food, transportation, clothing, and all other basic necessities.

The amounts available to one receiving PPMB assistance will depend on one's family size. PPMB assistance rates based on family size can be found at the link below, in column B of the table:

https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policyand-procedure-manual/bc-employment-and-assistance-rate-tables/income-assistance-ratetable

4. Hardship Assistance

This is a support and shelter allowance provided under <u>s 5 of the *EAA*</u> and <u>s 6 of the *EAPWDA*</u> to persons who are not otherwise eligible for income assistance, PPMB, or disability assistance (see also <u>part 4 of the *EAR*</u> and <u>part 4 of the *EAPWDR*). Some (but not all) categories of hardship assistance are repayable, i.e., a person receiving hardship assistance may accrue a debt owing to the government. It is usually temporary assistance. People with the PPMB or PWD designation may also receive hardship assistance if they are not otherwise eligible for PPMB or PWD benefits. Therefore, there are different rates of hardship assistance.</u>

On regular (income assistance) hardship assistance, a single person under age 65 currently receives a maximum of **\$1060 per month** to cover housing, utilities, food, transportation, clothing, and all other basic necessities.

On PPMB hardship assistance, a single person under age 65 currently receives **\$1110 per month** to cover housing, utilities, food, transportation, clothing, and all other basic necessities.

On disability hardship assistance, a single person under age 65 currently receives **\$1483.50 per month** to cover housing, utilities, food, clothing, and all other basic necessities (plus a bus pass, or \$52 per month more if the person chooses not to have a bus pass – see Section VIII.B below).

5. Health Supplements

Recipients of income assistance, PPMB, and disability assistance may qualify for various health supplements from the Ministry. See <u>Part 5</u>, <u>Division 5 of the EAR</u>, and <u>Part 5</u>, <u>Division 4 of the EAPWDR</u>.

6. Supplements

The ministry may provide these other forms of assistance on a case-by-case basis for specific purposes set out under the <u>EAA</u> and <u>EAPWDA</u> and their associated regulations. See especially, <u>Part 5 of the EAPWDR</u> and the Ministry website (<u>http://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/on-assistance/supplements</u>).

II. GOVERNING LEGISLATION AND RESOURCES

A. Governing Legislation

The following statutes and regulations govern welfare law in BC and are available at <u>www.bclaws.ca</u>:

Employment and Assistance Act, SBC 2002, c 40 [*EAA*];

Employment and Assistance Regulation, BC Reg 263/2002 [EAR];

Employment and Assistance for Persons with Disabilities Act, SBC 2002, c 41 [EAPWDA]; and

Employment and Assistance for Persons with Disabilities Regulation, BC Reg 265/2002 [*EAPWDR*].

See also the *Child in the Home of a Relative Transition Regulation*, BC Reg 48/2010.

B. Tips for Navigating Welfare Law Issues

Please remember the following important points when dealing with a welfare law issue.

- **Be current.** The statutes and especially the regulations governing welfare in BC can change often. Therefore, it is especially important to check the BC Laws website and confirm that one is dealing with the most current legislation.
- **Be comprehensive.** Be sure to read the relevant section of the appropriate act or regulation in its entirety and to scan the legislation for other relevant sections. The legislation is complex and often, several provisions work together to govern a particular program or benefit.
- Be alert to mandatory versus discretionary wording. Welfare legislation contains a mix of mandatory provisions (requiring the government to do or provide something) and discretionary provisions (which permit, but do not require, the government to act in a particular way). Consider whether the legislative provisions relevant to the client's case are mandatory or discretionary.

C. Referrals to Other Organizations

Community Legal Assistance Society (CLAS): May advise on general welfare matters and help clients with judicial reviews.

300 – 1140 West Pender Street Vancouver, BC V6E 4G1 <u>www.clasbc.net</u> **Telephone:** (604) 685-3425 **Fax:** (604) 685-7611

Disability Alliance of BC: Offers one-on-one assistance to individuals applying for benefits or appealing the denial of benefits. Particularly experienced in appeals about eligibility for the Persons with Disabilities ("PWD") designation from MSDPR needed to qualify for welfare disability assistance. Disability Alliance of BC also hosts a disability law clinic that may assist with general welfare issues and judicial reviews.

1450-605 Robson Street Vancouver, BC V6B 5J3 <u>http://disabilityalliancebc.org/</u> Advocacy Access Program: (604) 872-1278 TTY: (604) 875-8835 Fax: (604) 875-9227

Disability Alliance of BC has also created a library of useful help sheets about disability assistance from the Ministry, and guides to applications and appeals: http://disabilityalliancebc.org/category/publications/help-sheets/

First United Church: Serves the Downtown Eastside, providing advocacy and assistance for welfare, housing, and other poverty law issues. Have shifted primarily to remote intake, with limited in-person intake for urgent issues (eviction or loss of income).

542 East Hastings Street Vancouver, BC V6A 1P8 <u>https://firstunited.ca/how-we-help/legal-advocacy</u> <u>advocacy@firstunited.ca</u> Telephone: (604) 251 3323 Fax: (604) 251 2488

Kettle Friendship Society Advocacy Centre: Advocacy focused on welfare, debt, housing, and child protection problems for clients with mental health issues. It also has a weekly Pro Bono Legal Clinic (please call ahead if you wish to refer a client).

1725 Venables Street Vancouver, BC V5L 2H3 <u>https://www.thekettle.ca/advocacy</u> advocacy@thekettle.ca Telephone: (604) 253-0669 Housing Division Telephone: (604) 251-5664 Fax: (604) 251-6354

Downtown Eastside Women's Centre: Focuses on providing legal and non-legal support and advocacy for women with mental health issues.

Drop-In Centre:

302 Columbia Street Vancouver, BC V6A 4J1 <u>www.dewc.ca</u> Telephone: (604) 681-8480 Fax: (604) 681-8470

Emergency Shelter:

412 Cordova Street, Vancouver, BC Telephone: (604) 423-4807

ATIRA Women's Resource Society: Focuses on providing support for abused women and women on the downtown eastside. Their legal advocate program can provide advice, advocacy, and support with appealing welfare issues, and other poverty law issues.

101 East Cordova Street, Vancouver, BC V6A 1K7 <u>https://atira.bc.ca/what-we-do/program/legal-advocacy/</u> Telephone: (604) 331-1407 ext 114 Email: legaladvocate@atira.bc.ca

AIDS Vancouver: Can provide case management services and possible short-term financial assistance to persons living with HIV/AIDS.

1101 Seymour Street Suite 401, 4th floor Vancouver, BC V6B 0R1 <u>https://www.aidsvancouver.org/</u> Telephone: (604) 893-2201 Email: contact@aidsvancouver.org

Povnet: Find an Advocate: A service for finding other advocates and organizations that can help with welfare issues in all parts of BC (<u>http://www.povnet.org/find-an-advocate</u>)

D. Useful Publications and Outside Agencies

In addition to this LSLAP manual chapter, other useful publications include:

BC Disability Benefits Help Sheets. Disability Alliance BC publishes 20 guides available at <u>http://disabilityalliancebc.org/category/publications/help-sheets/</u> which cover many areas relating to applying for benefits and appealing decisions.

How to Apply for Welfare, Welfare Benefits and When You're on Welfare: plain language guides published by Legal Aid BC for welfare applicants are available at the following links.

How to Apply for Welfare:

https://legalaid.bc.ca/publications/pub/your-welfare-rights-how-apply-welfare

Applying for Welfare Online:

https://legalaid.bc.ca/publications/pub/your-welfare-rights-applying-welfare-online

Welfare Benefits:

https://legalaid.bc.ca/publications/pub/your-welfare-rights-welfare-benefits

When You're on Welfare:

https://lss.bc.ca/publications/pub/your-welfare-rights-when-youre-welfare

E. Notable Changes to BC Welfare Law

1. Benefit rate and supplement rate changes

Effective August 1, 2023, there is an increase of \$125 per month in the maximum shelter rate for all family units who receive welfare benefits. This change was made by Order in Council 402/2023. For more information see Section VIII.D. Calculating the Shelter Allowance.

Also effective August 1, 2023, the monthly amount of several supplements increased, including:

- Crisis supplements for food rose from a maximum of \$40 per month to \$50 per month for each person in a family unit;
- The monthly rates for all special diet supplements rose (e.g. high protein diet, diabetic diet, gluten free diet etc)
- The natal supplement for people who are pregnant increased, and is now available until a newborn is one year old (up from 6 months)
- The school start up and winter supplement (formerly called the Christmas supplement) increased

The Ministry has a useful chart showing the new supplement rates payable as of August 1, 2023, and how they have changed: <u>https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/policies-for-government/bc-employment-assistance-policy-procedure-manual/additional-resources/summary of changes ppm.pdf</u>

For more detail on diet and nutritional supplements see Section X: Health Supplements below. For more detail on eligibility criteria for crisis supplements, see Section IX. B: Crisis Supplements below.

2. Forthcoming increase in earnings exemptions

Effective January 1, 2024, the earnings exemption for people receiving income assistance, PPMB and PWD benefits will increase. This change was made by Order in Council <u>402/2023</u>. See Section III. D. 3: Earnings Exemptions on earnings exemptions below for more detail.

3. Expanded welfare eligibility for people fleeing armed conflict

Effective July 1st, 2023, immigration status requirements for welfare have been amended to allow persons in Canada under a temporary resident visa issued through an emergency authorization process for humanitarian reasons related to armed conflict to qualify for all forms of welfare. This category was created when Canada was receiving many people fleeing the war in Ukraine.

Prior to this change, people with this immigration status were only eligible for a limited duration of hardship assistance. As a result of their expanded eligibility for welfare, previous sections in the legislation dealing with hardship assistance for people fleeing armed conflict have been repealed. This change was made through Order in Council 343/2023. See Section III. E: Immigration Status Requirements for more information.

4. New legislation exempting Indigenous Financial Settlements

As of 2023 'Indigenous Financial Settlements' are exempt as both income and assets when determining eligibility for welfare. Section 1(1) of the *EAR* and the *EAPDR* define "Indigenous financial settlement' and associated terms very precisely. Before 2023, only specific settlements named in the legislation were exempt. Order in Council 218/2023 amends both the *EAR* and the *EAPDR* to exempt money paid under or from Indigenous financial settlements more generally. See **Section III. C. 1: Exempt Assets** for more details.

5. New Federal Benefit Exemptions

Effective December 19th, 2022, new sections were added to the *EAR* and *EAPWDR* which exempt the new federal <u>Rental Housing Benefit</u> and <u>Dental Benefit</u> as either income or assets for all forms of welfare. Receiving benefits under these new programs should not affect a person's welfare eligibility or the amount of assistance they are entitled to receive. This change was made through Order in Council <u>681/2022</u>.

6. Housing Stability Supplement formally added to the legislation

The Housing Stability Supplement formally codifies a supplement that was previously only available under BCEA policy. It was introduced through Order in Council 56/2023. The Housing Stability Supplement may be provided to an eligible family unit in certain scenarios if there is a temporary absence of member of the family unit from the usual place

of residence or there is a death of a member of the family unit. See **Section XI. A: Housing Stability Supplement** for more information.

7. Changes to Disability and Income Assistance Shelter Payments

Before May 2022, one could only receive shelter payments if they could show that they were paying for rent, a mortgage, or various other related expenses. This meant there was a minimum of \$0 for a single person. Now, no matter what your shelter costs are, a single person is guaranteed a minimum \$75 shelter allowance each month. Larger family units (e.g., couples, or single parents and couples with kids) have a higher minimum shelter rate. This change means that people who are unhoused or living in vehicles, for example, will have some access to shelter benefits. For maximum shelter rates see Section I. C. 1: Benefit rate and supplement rate changes and Section VIII. D. Calculating the Shelter Allowance.

8. Security, Pet, and Utility Deposits

Previously, a person on welfare usually could not have more than two repayable security deposits outstanding with the ministry, and the ministry was not able to pay pet damage deposits that a landlord can require under the Residential Tenancy Act. The government has since removed the limit on the number of housing security deposits people on assistance can access and has introduced a repayable supplement for pet damage deposits.

The monthly repayment rate for deposit debt, including for repayable security deposits, pet damage deposits and utility deposits is \$20 unless a greater amount is consented to.

For more information on repayable pet deposit supplements, visit the Ministry policy at: <u>https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/pet-damage-deposits</u>

III. ELIGIBILITY

This section deals with eligibility for income assistance, PPMB assistance, and disability assistance, but not for hardship. Please see **Section V: Hardship** for information on eligibility for hardship assistance.

To be eligible for income assistance, PPMB assistance, or disability assistance, applicants must show that they meet the following:

- Asset limits;
- Income limits;
- Immigration status requirements; and
- Age requirements.

To be eligible, applicants must also:

- Pursue other forms of support;
- Complete a three-week work search (with some exceptions as discussed below); and
- Comply with employment-related obligations and an employment plan (with some exceptions, discussed below).

Those wishing to receive disability assistance or PPMB assistance must first show they qualify for PPMB or PWD status under the relevant sections of the legislation (<u>s 2 of the *EAR*</u> for PPMB status) (<u>s 2 of the *EAPWDA*</u> for Persons with Disability (PWD) status).

The above eligibility criteria are described in greater detail below. Certain applicants who do not meet the eligibility criteria for income assistance, PPMB assistance, or disability assistance may still be eligible for hardship assistance. See <u>Part 4 of the *EAR*</u> and <u>Part 4 of *EAPWDR*</u> for details.

A. Application Process

Applicants for income assistance, PPMB assistance, and disability assistance must comply with the application process set out in <u>s 4 of the *EAR*</u> and <u>s 4 of the *EAPWDR*</u> and are subject to the numerous eligibility requirements set out below.

Applicants may file applications online, by telephone, or in person. For more detail, see the Legal Aid BC publication How to Apply for Welfare (<u>https://legalaid.bc.ca/publications/pub/your-welfare-rights-how-apply-welfare</u>).

Applicants who have an urgent need for food, shelter, or urgent medical attention should ask the Ministry for an Immediate Needs Assessment when they first apply for welfare. This is discussed in greater detail in Section III.J: Immediate Needs Assessment. Doing so can expedite your application. Without an immediate need assessment, receiving financial aid can take over four weeks. One can find the Ministries policy on immediate needs assessments at: https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-andprocedure-manual/application-and-intake/immediate-

needs?keyword=immediate&keyword=needs&keyword=assessment

Applicants who are fleeing an abusive relationship with a spouse or other relative should inform the Ministry of this when they apply for welfare. They will be exempt from the work search requirement and should have their application expedited on a critical basis. See the relevant Ministry policy at:

https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/case-administration/persons-fleeing-abuse?keyword=fleeing&keyword=abuse

1. Online Application

Applicants can apply at <u>myselfserv.gov.bc.ca</u>. Applicants must create a *My Self Serve* account, which requires an email address, Social Insurance Number (SIN), and information about the applicant's spouse (including common law partners) if they live together.

2. Phone Application

To make a phone application, applicants may call toll-free at **1-866-866-0800.** After the initial call, a ministry worker will call back within three business days to fill out the application form with the applicant. Five business days after the phone application, the applicant must go to the ministry office or Service BC Center to sign the application form. If it is difficult to get to either place, the ministry can fax the documents to another "trusted third party," such as another government worker, or a doctor, nurse, or a registered social worker, and the applicant can sign the documents with that person.

3. In Person Application

An applicant can go to their local ministry office to start the application process in person. You can find the locations for these offices at: <u>https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/access-services#office</u>

If the applicant has access to a phone, a ministry worker will call within three business days to fill out the application form with the applicant. Five business days after the phone application, the applicant will need to go to the ministry office or Service BC Center in person to sign the form. If it is difficult to get to either place, the ministry can fax the documents to another "trusted third party," such as another government worker, or a doctor, nurse, or a registered social worker, and the applicant can sign the documents with that person.

If the applicant does not have access to a phone, the applicant may make an appointment to meet with a ministry worker in person. At the appointment the ministry worker will fill out the application form with the applicant.

B. Obligation to Provide Information to the Ministry

<u>Section 10 of the *EAA* and <u>Section 10 of the *EAPWDA*</u> empower Ministry staff to require welfare applicants and recipients to demonstrate eligibility by providing relevant information. Ministry employees also have the power to independently verify that information.</u>

At the same time, welfare recipients must respond to enquiries by the Ministry, submit reports to the Ministry as requested, and alert the Ministry to any changes in their circumstances that may affect their eligibility (<u>s 11 of EAA</u> and <u>s 11 of EAPWDA</u>). Section 33(1) of the EAR provides that by the fifth day of each calendar month, a recipient of income assistance or PPMB assistance must submit a report (in a prescribed form) giving relevant information about eligibility. Meanwhile, <u>s</u> 29 of the EAPWDR requires that those on disability assistance submit the form only when there is a change in their circumstances that may affect their eligibility for benefits (e.g. change in their assets, income, or family situation).

If an applicant fails to comply with the Ministry's requirements to provide accurate information on factors affecting eligibility, this may result in the suspension or reduction of benefits.

Note that a "trusted third party" must witness many of the Ministry forms. This can be a welfare worker (EAW) or other Ministry staff. If an applicant cannot get to a Ministry office in person, the

Ministry may accept a signature from another government worker or a prescribed professional (doctor, nurse, nurse practitioner, social worker, psychologist, chiropractor, or physical/occupational therapist).

C. Asset Limits

In order to be eligible for income assistance, PPMB assistance, or disability assistance, applicants must exhaust their assets below certain asset limits. As noted above, welfare is a "payer of last resort". The <u>EAR (s 11-13)</u> and the <u>EAPWDR (ss 10-12)</u> set out limits on which assets a person can possess and remain eligible for income assistance, PPMB assistance, or disability assistance. Asset limits vary depending on the size of the family unit receiving welfare and the type of welfare the family unit is applying for or receiving.

Read the <u>EAR</u> (s 1 and <u>11-13</u>) and the <u>EAPWDR</u> (ss 1 and <u>10-12</u>) carefully to identify the asset criteria. Note the definitions of "asset," which are set out in <u>s 1 of the EAR</u> and <u>EAPWDR</u>.

The following table summarizes the asset limits for different family sizes applying for or receiving other forms of welfare. A more detailed table is available at:

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

Applicant (or recipient) Household	Assistance Type	Maximum Allowable Assets
	Income Assistance	\$5,000
Single person	PPMB	\$5,000
Courle, or one or two percent femilies	Income Assistance	\$10,000
Couple, or one or two parent families	PPMB	\$10,000
Family unit with one person applying for the PWD designation, or receiving disability assistance	Disability	\$100,000
Family unit with two adults applying for the PWD designation, or receiving disability assistance	Disability	\$200,000

1. Exempt Assets

<u>Sections 11(1) of *EAR* and <u>s 10(1) of *EAPWDR*</u> should be reviewed in detail to see if any of a person's assets are exempt, i.e. do not count toward their asset limit. <u>The BCEA Policy & Procedure Manual section on Asset Treatment & Exemptions is a useful resource.</u></u>

Some key exempt assets are:

- One-time payment for loss of GIS benefits
- Clothing and necessary household equipment
- One vehicle per household and only if used for day-to-day transportation needs
- A family unit's place of residence
- A child tax benefit or GST credit under the Income Tax Act (Canada)
- A BC early childhood tax benefit
- A Canada rental housing benefit
- A Canada dental benefit
- A sales tax credit under the Income Tax Act (British Columbia)
- A registered disability savings plan or "RDSP" (see <u>http://www.rdsp.com/</u> for more information)
- An uncashed life insurance policy with a cash surrender value of \$1 500 or less

- Business tools
- Indigenous financial settlements, as defined in section 1(1) of the EAR and EAPDR
- Tenant compensation

Disability Trusts are exempt assets

Under <u>s 13 of the *EAR* and <u>s 12 of the *EAPWDR*</u>, assets of up to \$200 000 can be held in a non-discretionary trust for a person with PWD status (or an applicant for PWD status, or for another individual with disabilities in certain circumstances) without disqualifying the person from income assistance or disability assistance. In certain circumstances, the Ministry can authorize a non-discretionary trust to hold more than \$200 000. There is no limit on the amount held in a discretionary trust.</u>

<u>Money received from the federal Memorial Program for First Responders is exempt</u> as both income and as an asset

This exemption relates to family members of police officers, fire fighters and paramedics (including volunteers and auxiliaries) who died in the line of duty on April 1, 2018, or after. Certain next-of-kin of first responders who die as a result of their duties are eligible to receive a one-time lump-sum direct payment of \$300,000 from the federal Memorial Grant Program.

All such payments are exempt as both income and assets for all forms of welfare benefits. Source: *EAR*, s 11(1)(eee); Schedule B, s 1(a)(lvi); and Schedule D, s 6(ddd). See also *EAPWDR*, section 10(1)(eee); Schedule B, section 1(a)(lx); and Schedule D, section 6(hhh)

Indigenous Financial Settlements are exempt as both income and as assets

Before 2023 only specific settlements named in the legislation were exempt. Order in Council 218/2023 amends both the *EAR* and the *EAPDR* to exempt money paid under or from Indigenous financial settlements more generally.

Indigenous Financial Settlements are defined as payments resulting from an order of a court, an award or order of a tribunal or arbitrator or a settlement agreement that meet the following conditions:

- 1. The payments relate to one or more of the following:
 - Indigenous identity;
 - Indigenous rights and/or land claims; or
 - Obligations or breach of obligations to Indigenous Peoples;

and

2. The terms of the order, award or settlement agreement require the federal/provincial/territorial government or crown corporation to make the payment to an Indigenous governing body (an entity that is authorized to act on behalf of Indigenous Peoples) or to an individual who is a member of a class of persons on whose behalf the order, award or agreement is made.

Examples of these payments include but are not limited to:

- Indian Day School Settlements;
- Indian Residential School Settlements;
- Sixties Scoop Settlement Agreement;
- Treaty No.8 Agricultural Benefits Settlement; and

• Williams Treaties Settlement Agreement.

Interest accrued on settlements held by an Indigenous governing body prior to distribution is also exempt.

All such payments are exempt as both income and assets for all forms of welfare benefits.

Source: *EAR*, s 11(1)(000) and s 11(5); Schedule B, s 1(a)(lxv) and s 1(b.1); and Schedule D, s 6(mmm) and 6.1. See also *EAPWDR*, s 10(1)(nnn) and s 10(4); Schedule B, s 1(a)(lxviv) and s 1(b.1); and Schedule D, s 6(qqq) and s 6.1.

LGBT Purge Class Action Final Settlement Agreement is exempt as both income and as an asset

This exemption relates to money that is paid or payable to a person through the LGBT Purge Class Action Final Settlement Agreement made June 22, 2018.

All such payments are exempt as both income and assets for all forms of welfare benefits.

Source: *EAR* s 11(1)(00.1); Schedule B, s.1(a)(xxxvii.1); and Schedule D, s 6(k.1). See also *EAPWDR*, s. 10(1)(00.1); Schedule B, s 1(a)(xii.1); and Schedule D, s 6(k.1)

Certain pandemic benefits exempted as assets for some recipients

For people who were recipients of income assistance or disability assistance, or who had the PWD designation, on April 2, 2020, the following forms of pandemic benefits are exempt as assets (and also exempt as income):

- Canada Emergency Response Benefits;
- Canada Recovery Benefits;
- Canada Worker Lockdown Benefits;
- Indigenous Emergency Assistance;
- Federal one-time payment for seniors;
- Federal one-time payment for persons who have disabilities; and
- BC Recovery Benefit

See sections 2.1 to 2.7 of the *Employment and Assistance Regulation*, and ss 2.01 to 2.07 of the *Employment and Assistance for Person with Disabilities Regulation*.

D. Income Limits

In order to be eligible for income assistance, PPMB assistance, or disability assistance, applicants must exhaust all other sources of income to support themselves and their dependents, except for income specifically exempted by legislation or policy.

The net income limits for welfare recipients are set out in <u>s 10 of the *EAR*</u> and <u>s 9 of the *EAPWDR*</u>. Schedule B in both regulations sets out the way a person's net income is calculated for the purpose of welfare eligibility.

1. Types of Income Relevant to Income Limits

The Ministry distinguishes between earned and unearned income for the purpose of the net income calculation.

a) Earned Income

EAR, s 1 and EAPWDR, s 1 define "earned income" as:

- Any money or value received in exchange for work or the provision of a service
- Pension plan contributions refunded because of insufficient contribution to create a pension
- Money or value received from providing room and board at a person's place of residence
- Money or value received from renting rooms that are common to and part of a person's place of residence

b) Unearned Income

<u>EAR, s 1</u> and <u>EAPWDR, s 1</u> define "unearned income" as any income that is not earned income. They give a non-exhaustive list of examples including:

- Any type of CPP benefits
- WCB benefits and other disability payments and pensions
- Inheritances
- Rental income from land or property
- Education or training allowances, grants, loans, bursaries, and scholarships
- Winnings from lotteries and other forms of gambling
- Criminal injury compensation or crime victim compensation
- "Any other financial awards or compensation"
- Money received as funds received from a sponsor under a sponsorship agreement pursuant to the *Immigration and Refugee Protection Act*

2. Deductions and Exemptions from Income

The Ministry deducts earned and unearned income dollar-for-dollar from a recipient's monthly cheque, subject to a list of deductions and exemptions set out in <u>ss 1-9 of Schedule</u> <u>B</u> of *EAR* and in <u>ss 1-9 of Schedule B of *EAPWDR*</u>. Clinicians should carefully review these sections to determine if the applicant's income is exempt from or subject to deductions.

Money withdrawn from a disability trust for certain purposes is also exempt as income. See <u>s 13 of the *EAR*</u>, and <u>s 12 of the *EAPWDR*</u>. Also see <u>s 7(1)(d) of Schedule B</u> to the *EAR* and the *EAPWDR*.

Money from structured settlement annuity payments used for certain purposes is also exempt as income. See Schedule B, <u>s 7 of the *EAR*</u> and of the *EAPWDR* for details. The following are **some** examples of income exempted by <u>Schedule B of the *EAR*</u> and <u>*EAPWDR*</u>. This list is far from exhaustive.

Important Note: An applicant or recipient of welfare benefits **must** report their receipt of all income to the Ministry, even if it is exempt.

- Income tax refunds;
- Universal child care benefits;
- Canada child benefits;
- Withdrawals from a Registered Disability Savings Plan;

- Child support payments CPP orphan's benefits and CPP disabled contributor's child's benefit
- Gifts (including recurring gifts) and inheritances are exempt as income for recipients of **disability assistance** only. For people receiving income assistance and PPMB benefits, inheritances and recurring gifts are NOT exempt as income and a one-time gift is exempt only if it does not make the recipient exceed their asset exemption level
- A refund from Fair Pharmacare;
- EI maternity and parental benefits, and EI benefits for caring for a critically ill child
- Amount paid or payable to a person who is or was a tenant, lessee, licensee or occupant, or a person who has or had a similar right or permission to use the premises for residential purposes

For a complete list of income exemptions refer to ss 1-9 of <u>Schedule B of the *EAR*</u> and ss 1-9 of <u>Schedule B of *EAPWDR*</u>.

3. Earnings Exemptions

Recipients of income assistance, PPMB assistance, and disability assistance all have an earnings exemption.

The Ministry calculates exemptions for income assistance and PPMB assistance monthly. As of January 1, 2015, the Ministry calculates exemptions for recipients of disability assistance yearly (i.e., annual earnings exemption).

The exemptions apply to all "earned income," including wages from employment, money received from providing room and board at a person's place of residence, or money received from renting rooms that are common to the person's place of residence.

For recipients of disability assistance, "earned income" also includes WCB Temporary Wage Loss Replacement Payments issued under s 191 and 192 of the *Workers Compensation Act.*

For recipients of income assistance and PPMB assistance, there is a one month waiting period to claim any earnings exemption. This means that a family unit cannot claim an earnings exemption for the first month in which they become eligible for income assistance or PPMB assistance but can claim an earnings exemption for any subsequent months.

For recipients of disability assistance, there is a one-month waiting period to claim an earnings exemption unless:

- A member of the family unit has received disability benefits at any point in the past OR
- A member of the family unit received income assistance or PPMB assistance in the month before the family unit became eligible for disability assistance.

There will increases in the earnings exemptions for income assistance, PPMB assistance and disability assistance effective January 1, 2024, pursuant to Order in Council 402/2023. Current earnings exemptions, and earnings exemptions as of January 1, 2024, are as follows:

- Family units, without children, receiving income assistance: \$500/month, increasing to \$600/ month on January 1, 2024;
- Family units receiving income assistance who have a dependent child or are caring for a supported child: \$750/month, increasing to \$900/month on January 1, 2024.

- **Exception**: a single parent of a dependent child or supported child who has a disability that prevents the parent from working more than 30 hours per week has an earnings exemption of \$900/month while receiving income assistance (this will increase to \$1080/month on January 1, 2024).
- Family unit receiving PPMB assistance: \$900/month, increasing to \$1080/month on January 1, 2024.
- Family unit receiving disability assistance:
 - \$15,000 per calendar year for a single adult (or single parent) with the PWD designation; this will increase to \$16, 200 per year on January 1, 2024.
 - \$18,000 per calendar year for a family unit with two adults where one adult has the PWD designation, and the other adult does not. This will increase to \$19, 400 per year on January 1, 2024.
 - \$30,000 per calendar year for couples (and couples with children) where both adults have the PWD designation. This will increase to \$32, 400 on January 1, 2024.

If a child is under 19 and in school full-time, a family unit can keep the entirety of that child's income without it affecting their benefits (although the child's income must still be reported to the Ministry). If a child is under 19 and not in school full time, then any income the child earns counts toward the family unit's earnings exemption. For more information on earnings exemptions, see <u>EAPWDR</u> schedule B, s 3, and <u>EAR</u>, schedule B, s 3. <u>Applicants must report all income to the Ministry, including earned income even if it is below a person's earnings exemption.</u>

E. Immigration Status Requirements

Under <u>s 7 of the *EAR*</u> and <u>s 6 of the *EAPWDR*</u>, at least one person in a family unit that is applying for or receiving income assistance, PPMB assistance, or disability assistance must be a:

- Canadian citizen;
- Permanent Resident;
- Convention refugee;
- Person on a Temporary Resident Permit;
- Refugee claimant;
- Person in Canada under a temporary resident visa that was issued through an emergency authorization process for humanitarian reasons related to armed conflict (this category was introduced on July 1, 2023 when Canada was welcoming many people fleeing armed conflict in the Ukraine); or
- Person under a removal order that cannot be executed.

The only exception to these immigration status requirements is that some single parents without immigration status who have left an abusive relationship may be eligible for temporary assistance (see below).

Where an applicant for, or recipient of, income assistance, PPMB assistance, or disability assistance meets the immigration status requirements, but an adult dependant of the applicant does not, assistance and supplements may be issued for the other members of the person's family unit, but not for the adult dependant who does not meet the citizenship requirements. However, the Ministry will include the assets and income of the person not meeting the citizenship requirements when determining the household's income and assets.

1. Abused Single Parents Without Status

A single parent who does not meet the requirements for citizenship, permanent residency, refugee status, or temporary residence might be eligible for welfare on a temporary basis if they have:

- A dependent child who is a Canadian citizen; AND
- Left an abusive spouse; AND
- Applied for status as a permanent resident; AND
- Cannot leave BC because of ONE of the following:
 - Another person who lives in BC has parenting (also called custody and access) or contact (visitation) rights with at least one of the person's dependent children through a court order, agreement, or other arrangement, AND leaving BC with their children would go against the court order; OR
 - Another person who lives in BC is claiming parenting or contact rights regarding the child or children; OR
 - The parent or child is receiving treatment for a medical condition and leaving BC would be dangerous to that person's physical health.

For more information, see <u>s 7.1 of the *EAR*</u>, and <u>s 6.1 of the *EAPWDR*</u>.

NOTE: The Ministry should also excuse the parent from the work search requirement.

F. Age Requirements

Generally, a person must be 19 years of age in order to apply independently for welfare, but there are some circumstances where those under 19 may apply for welfare. See <u>s 5 of *EAR*</u> and <u>s 5 of *EAPWDR*</u>. Minors under 19 who do not live with their parents or guardians have the right to apply for income assistance from the Ministry. To qualify, the Ministry must be convinced that their parents will not support them.

1. Income Assistance for Children and Youth

Minors under 19 who do not live with their parents or guardians have the right to apply for income assistance from the Ministry. Before granting assistance to such a minor, the Ministry must make reasonable efforts to have the minor's parents or guardians assume financial responsibility for the minor's support. If the parents or guardians are unwilling to support the minor, the Ministry may grant the minor income assistance.

The Ministry will refer minors under 17 who apply for income assistance to a social worker with the Ministry of Child and Family Development before providing assistance. The Ministry will refer minors between 17 and 19 to a social worker only if it considers there to be child protection issues.

Note that as of 1 April 2010, the Ministry will no longer pay Child in the Home of a Relative benefits to new applicants.

2. Disability Assistance for Youth 18 and Over

Disabled youths may be eligible for the PWD designation and disability assistance at the age of 18, even if they live with their parents. To qualify, a youth must have a severe mental or physical impairment that, in the opinion of a medical practitioner, is likely to continue for at least two years. Additionally, this impairment must directly and significantly restrict the person's ability to perform daily living activities either continuously or periodically for extended periods, in the opinion of a health professional. Finally, as a result of those

restrictions, the person must require help to perform those activities (see <u>s 2(2) of the</u> <u>*EAPWDA*</u>). An application for the PWD designation can start 6 months before the youth's 18^{th} birthday.

3. Welfare for Teenaged Parents Living at Home

If a child is under 19, has a dependent child, and lives with their own parent who is also on income assistance, PPMB assistance, or disability assistance, the Ministry may consider the two sets of parents as separate family units. This means that both the parent and grandparent may receive a shelter allowance of their own in addition to a support allowance. The Ministry's decision will depend on the child's age. For more information, see $\underline{s \ 5 \ of the}$ <u>EAR</u>.

4. MCFD Youth Agreements for 16- to 18-year-old Youths

Youths aged 16 to 18 years who have left home and do not have a parent or other persons willing to take responsibility for them, or who cannot return home for reasons of safety, may be eligible for a Youth Agreement with the Ministry of Child and Family Development ("MCFD"). A Youth Agreement assists at-risk youth to live independently, return to school, and gain work experience or life skills. For more information on whether a person qualifies, contact the nearest MCFD office. Also see:

https://www2.gov.bc.ca/gov/content/safety/public-safety/protecting-children/

5. MCFD Extended Family Program

If a young person under 19 lives with extended family members or close friends, the caregiver may be eligible for benefits to care for the young person under MCFD's Extended Family Program. The child's parent(s) must live elsewhere, must request these benefits from MCFD, and must agree with the placement. Extended Family Program benefits are usually temporary. A caregiver who is also the child's legal guardian is not eligible for Extended Family Program benefits. For more information. see: https://www2.gov.bc.ca/gov/content/family-social-supports/fostering/out-of-care-kinshipcare-options-for-children-and-youth-in-bc/temporary-out-of-carearrangements#:~:text=Extended%20Family%20Program%20(EFP),unable%20to%20care <u>%20for%20them.</u>

6. MCFD Benefits for Those Ages 19-26

There are some supports in place until age 26 for those that were in foster case. Youth that were in care that are now over the age of 19 and up to 26 years old, may be eligible for further benefits from MCFD. Please see Section IV. B: Adults Aged 19-26 Who Were in Foster Care for further information.

G. Obligation to Pursue Other Support and Not Dispose of Property

Applicants are eligible for all forms of welfare only after they take full advantage of most sources of income, assets, or other means of support that are or might become available to them or to their dependants.

Applicants may become ineligible for assistance if they "dispose of property" for consideration that the Ministry thinks is inadequate. This means that a person cannot, for example, give away a valuable asset in order to become eligible for welfare. For details, see <u>EAA, ss 13-14</u>; EAR, ss <u>29</u> and <u>31</u>; <u>EAPWDA, ss 12-13</u>; and EAPWDR, ss <u>25</u> and <u>27</u>.

If an applicant or their dependants fail to take advantage of other resources that they might use to support themselves, or if they dispose of assets for inadequate consideration, the Ministry may reduce the amount of assistance granted to the family unit or declare the family unit ineligible for a period set by the regulations (see *EAR*, ss <u>29</u> and <u>31</u>; *EAPWDR*, ss <u>25</u> and <u>27</u>). The Ministry may consider some ineligible persons for hardship benefits if they agree to repay the amount they receive.

1. No Obligation to Assign Child or Spousal Support Rights

Until May 1, 2015, the Ministry required applicants for and recipients of welfare to assign to the Ministry any rights they had to pursue or respond to legal proceedings involving maintenance for their dependent children (i.e., child support) and for themselves (i.e., spousal support). That requirement no longer stands. Currently, a person applying for or receiving welfare has the choice whether to assign their right to pursue child or spousal support to the Ministry. See section 20 of the *EAR* and section 17 of the *EAPWDR*.

a) Child Support Not Considered Income

As of September 1, 2015, the Ministry no longer considers child support payments received to be unearned income and will not deduct child support from welfare cheques.

If a client wants the Ministry to provide them with legal help in pursuing an order or agreement for child support (or possibly varying an old Court order or agreement), the client can contact the Ministry and ask to voluntarily assign their child support rights to the Ministry. The guidelines the ministry will apply in deciding whether to accept a voluntary assignment of child support rights are linked at http://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/family-maintenance-services

If a client already has a child support order or agreement enrolled for enforcement with the Family Maintenance Enforcement Program (FMEP) as of May 1, 2015, the client can now choose to either:

- a) continue to have the order enforced, or;
- b) withdraw the order from FMEP.

If a client decides to withdraw an order or agreement from registration with FMEP, the client can still try to enforce the order themselves through the court (i.e., collect on child support payments or arrears) procedures set out in the *Family Maintenance Enforcement Act*, RSBC 1996, c 127.

b) Spousal Support Still Considered Income

While the Ministry no longer requires an applicant for or recipient of to assign their right to pursue spousal support to the Ministry, any spousal support received is still considered unearned income and will be deducted dollar-for-dollar from all welfare benefits. If the Ministry considers that a person has a right to spousal support, but the person does not pursue it (either independently or by assigning their spousal support right to the Ministry), the Ministry may reduce the amount of assistance granted to the person's family unit or declare the family unit ineligible for a period set by the regulations (see *EAR*, ss 29 and 31; *EAPWDR*, ss 25 and 27).

If an applicant for or recipient of welfare is interested in assigning their spousal support rights to the Ministry so they can get legal help obtaining a court order

or agreement for spousal support, the client can contact the Ministry and ask to voluntarily assign their right to spousal support. Where that person's expartner is abusive toward them, it is important for the person to disclose this to the Ministry. Ministry policy provides discretion not to pursue spousal support under an assignment where doing so could put the applicant or recipient at risk. For more information, see the Ministry's risk assessment policy at: http://www2.gov.bc.ca/gov/content/governments/policies-forgovernment/bcea-policy-and-procedure-manual/general-supplements-andprograms/family-maintenance-services

H. Two Years' Past Financial Independence Requirement

As of January 1, 2020, regulation change <u>OIC #705</u> (B.C. Reg. 270/2019) removed the two-year financial independence eligibility requirement.

Applicants are no longer required to demonstrate that they have been financially independent for at least two consecutive years prior to applying for assistance.

I. Three-Week Work Search

All new applicants, including persons with disabilities, must go through the two-stage application process set out in <u>ss 4, 4.1 and 4.2 of the *EAR*</u> and ss <u>4, 4.1 and 4.2 of the *EAPWDR*. (See the Legal Aid's "How to Apply for Welfare" information booklet for more information: https://legalaid.bc.ca/publications/pub/your-welfare-rights-how-apply-welfare).</u>

All applicants for welfare must (unless they are exempt as set out below) wait three weeks to apply for benefits after completing stage 1 of the welfare application. During this three-week period they must complete a job search.

An applicant required to do a job search must keep clear records to prove to the Ministry what they have done to look for work. The Ministry assesses the reasonableness of a job search on a case-by-case basis. Generally, a reasonable work search usually includes things like writing up a resume; looking for jobs on the internet, by phone, and through personal contacts; submitting applications or resumés; going to job search workshops; going to employment agencies; asking for "job shadowing opportunities"; and going to job interviews.

Certain groups are exempt from work search requirement. See ss 4.1(4),(5), and (6) and s 4.2(5) of each Regulation (*EAR* and *EAPWDR*). An applicant does not have to do a work search if they:

- Face prohibition from working in Canada;
- Are age 65 or over;
- Have a physical or mental condition that precludes the person from completing a search for employment as directed by the minister;
- Are fleeing an abusive spouse or relative; OR
- Are the single parent of a child under three (this includes foster children and some children placed in their care by MCFD).

J. Immediate Needs Assessment

If someone who is applying for welfare has an immediate need for food, shelter, or urgent medical attention, their application can be expedited. A person in this situation should request an "**immediate needs assessment**" from the Ministry. If they are not exempt from the 3-week work search, they may qualify for (non-repayable) hardship assistance from the Ministry while they do their work search. If they are exempt from the work search, they are to proceed directly to their stage 2 eligibility interview. The Ministry's service standard is that a person requesting immediate needs

assessment should have their situation assessed by the Ministry through a stage 2 eligibility interview, **within one business day.** If the Ministry is not able to do that, the service standard provides the Ministry should meet the person's immediate need (e.g., by vouchers for food, bus tickets, shelter referral etc.) until the eligibility interview is conducted. See the Ministry's policy on immediate needs assessments at <u>http://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/application-and-intake/immediate-needs</u>

K. Ongoing Employment Obligations: Employment-Related Obligations and Employment Plans

If the Ministry considers a recipient of welfare benefits to be employable, the person will have "employment-related obligations" under <u>s 13 of the *EAA*</u> and <u>s 29 of the *EAR*</u>. This means that they must actively look for work and accept any job offer that the Ministry considers "suitable" (appropriate). They must also not refuse suitable employment. For more information, see "Failure to meet employment-related obligations" under section III below.

The Ministry exempts certain persons from having employment-related obligations; see <u>EAR s 29(4)</u> for details. For example, people with PPMB status or the PWD designation, single parents of children under 3, and people 65 and over do not have employment-related obligations. Recipients of assistance who have employment-related obligations must also have an Employment Plan (EP) under <u>s 9 of the EAA</u>. The Ministry may require even recipients with certain barriers to employment, such as drug and alcohol problems or other medical conditions, to follow an EP. However, the Ministry must tailor the EP to the abilities and skills of the recipient. EPs for recipients under the age of 19 focus on completing high school.

An EP outlines the conditions (activities and expectations) that the Ministry thinks a person must complete to become employed or more employable and includes a timeframe. The EP may include independent work search, referral to job placement programs, specific training for employment, or other services. Recipients must complete an activity report monthly while they are looking for work, and every second month once they obtain work, until they become independent of income assistance.

The Ministry does not require people with the PPMB or PWD designation to have an employment plan. The Ministry may encourage them to sign a "voluntary participation plan", however this is not mandatory. The Ministry may, however, require a voluntary participation plan to access certain training programs.

The Ministry has established various programs for employment, self-employment, and volunteering by people on income assistance, PPMB assistance, and disability assistance. These programs are optional if the person does not have employment related obligations.

L. Single Parent Employment Initiative

Effective September 1, 2015, the Ministry introduced a "single parent employment initiative." Under this initiative, if a single parent on income assistance, PPMB or disability assistance is assessed as needing training in order to gain employment in certain fields, they may be eligible for the Ministry to pay tuition for their training, and to continue receiving income assistance, PPMB benefits or disability assistance for up to 12 months while participating in an approved training program. Single parents may be eligible for additional childcare and transportation supports while participating in the training program or paid work experience program. Single parents that are eligible for the childcare subsidy may also have access to additional childcare supports during their training period and their first year of their employment.

For more details on this program, see <u>https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/on-assistance/employment-planning/spei</u>

M. Persons with Disabilities (PWD) Designation

To obtain disability assistance, a person must first show that they qualify under <u>s 2(2) of the</u> <u>*EAPWDA*</u> definition of "person with disabilities" ("PWD"). This section defines a "person with disabilities" as a person over 18 with a severe mental or physical impairment that:

- a) In the opinion of a medical practitioner or nurse practitioner is likely to continue for at least two years; and
- b) In the opinion of a prescribed professional (a doctor, psychologist, physical or occupational therapist, social worker, nurse, nurse practitioner, or chiropractor):
 - 1. Directly and significantly restricts the person's ability to perform daily living activities either
 - A. continuously; or
 - B. periodically for extended periods; and
 - 2. As a result of those restrictions, the person requires help to perform those activities.

People who wish to receive disability assistance must complete an extensive application form with the assistance of a doctor and another health professional and satisfy the Ministry that they meet the above definition.

"Requiring help" includes:

- Help from an assistive device (like a wheelchair);
- Significant help from another person; OR
- Help from an assistance animal (such as a guide dog).
- **NOTE:** In *Hudson v. Employment and Assistance Appeal Tribunal*, 2009 BCSC 1461, the BC Supreme Court made several important findings about the eligibility criteria for persons with disabilities designation under the <u>EAPWDA</u>. For a helpful summary of the findings in Hudson, the Community Legal Assistance Society has published a summary online at: <u>http://d3n8a8pro7vhmx.cloudfront.net/clastest/pages/79/attachments/original/1401252006/PWD</u> <u>Eligibility_Summary_HUDSON.pdf?1401252006</u>

1. Simplified PWD Application for Certain Applicants

As of September 1, 2016, certain applicants need only complete a simplified two-page form to qualify for designation as a Person with Disabilities for the purposes of <u>s 2(2) of the *EAPWDA*</u>. Under the *EAPWDR* s 2.1, an applicant must be one of the following to qualify for the simplified form:

- 1. A person considered disabled under s 42 (2) of the *Canadian Pension Plan* (Canada) (that is, the person is receiving CPP disability benefits);
- 2. A person enrolled in Plan P (Palliative Care) under the *Drug Plans Regulation*, BC Reg. 73/2015;
- 3. A person who has at any time been determined to be eligible for payments from the Ministry of Children and Family Development's "At Home Program";
- 4. A person who has at any time been determined by Community Living British Columbia (CLBC) to be eligible to receive community living support under the *Community Living Authority Act*;
- 5. A person whose family has at any time been determined by Community Living British Columbia (CLBC) to be eligible to receive community living support under the *Community Living Authority Act*.

N. Persistent Multiple Barriers (PPMB) Designation

To obtain PPMB (Persons with Persistent Multiple Barriers to employment) assistance, a person must first qualify for the PPMB designation under <u>s 2 of the *EAR*</u>. The criteria for the PPMB designation changed significantly on July 1, 2019. Many people who could not qualify for the PPMB designation under the old definition, may be able to meet the new July 2019 criteria if they re-apply for the PPMB designation.

To qualify for the PPMB designation a person must:

- Be receiving income assistance or hardship assistance;
 - Have a health condition that a health professional has confirmed
 - Has continued for at least one year and is likely to continue for at least 2 more years, or
 - Has occurred frequently in the past year and is likely to continue for at least 2 more years;
- Have the ministry agree that their health condition is a barrier that seriously impedes the person's ability to search for, accept or continue in employment, and
- Face a circumstance that the ministry agrees is a circumstance that seriously impedes the particular individual's ability to search for, accept, or continue in employment. Such circumstances may include, but are not limited to:
 - o Being homeless or having been homeless in the past 12 months;
 - Experiencing domestic violence now or in the past 6 months;
 - Needing English language skills training;
 - Not having basic skills for employment;
 - Having a criminal record;
 - Having an education below grade 12;
 - Having accessed emergency health, mental health or addiction services multiple times in the past 12 months;
 - Having been found to be a Convention refugee or having been such a refugee in the past 24 months, or being in the process of having a claim for refugee protection, or application for protection, decided under Canadian immigration law; or
 - Being a person who was a "child in care" under the *Child, Family and Community Services Act,* RSBC 1996, c-46 or received similar care under an enactment of another Canadian jurisdiction;

IV. SPECIAL SITUATIONS

A. People Living on a First Nations Reserve

People (whether aboriginal or non-aboriginal) living on a First Nations reserve must seek welfare benefits through the Band Social Development Program, administered by Indigenous and Northern Affairs Canada.

For First Nations persons living off a reserve, the usual policies and procedures for qualifying for welfare through the Ministry apply. For more information, see the following Legal Aid Publications:

Aboriginal Legal aid in BC website:

Income assistance on reserve section at: <u>https://aboriginal.legalaid.bc.ca/benefits/socialAssistance.php</u>

B. Adults Aged 19-26 Who Were in Foster Care

Youth that were in care when they turned 19, and that are now aged 19 to 26 years old, may be eligible for further benefits from the MCFD. One can apply for these if one was in any of the following arrangements:

- The custody of a director or permanent custody of the Superintendent;
- The guardianship of a director of adoption;
- The guardianship of a director under the Family Relations Act; or
- A Youth Agreement.

If one meets the two requirements above, then they may be eligible for \$1,250 a month in supports from the MCFD. For further information please see the following link: <u>https://www2.gov.bc.ca/gov/content/family-social-supports/youth-and-family-services/teens-in-foster-care/agreements-with-young-adults</u>

V. FACTORS THAT MAY AFFECT ELIGIBILITY

A. Family Units, Dependency, and Spousal Relationships

Under welfare legislation, the Ministry pays assistance not to individuals, but rather to "family units". The legislation deems family units to include a welfare applicant or recipient, their "dependent children" and their "spouse." Currently, the legislation considers couples living in a marriage like relationship with several aspects of dependence or interdependency to be spouses after they have lived together for **twelve months**.

NOTE: Previously, the legislated time requirement for two unmarried people living together in a marriagelike relationship was only 3 months. Currently, the Ministry cannot deem two people who live together, but are not married, "spouses" until they have lived together for one year.

If two or more people are part of the same family unit, their **combined** assets and monthly income will be used to determine their ongoing eligibility for assistance and their monthly benefit amount will be calculated as a lump sum for a family unit of that size.

See the definitions of "applicant", "dependent", "dependent child" "family unit", and "recipient" in <u>s 1 of the *EAA*</u> and the definition of "spouse" in s 1.1. The same definitions exist in the corresponding sections of the *EAPWDA*.

A "family unit" includes a person who is applying for or getting welfare as well as that person's dependants. A "dependant" can be a spouse or a dependent child.

NOTE: The Ministry does not consider other relatives, such as parents or adult children as dependants, even if they live with and rely upon the applicant.

To be a "dependent child", a child must:

- Be under 19 years old (unless the child is 18 and getting PWD benefits);
- Rely on the applicant for food, shelter, and clothing; AND
- Live with the applicant for more than half of each month.

Where separated parents have shared 50% custody of a child, if only one of the parents receives welfare, the child is deemed to be that parent's dependent child. Where both parents receive welfare, the child is the dependent child of the parent that is agreed to in writing (*EAR* ss 1(2) and 1(2.1); *EAPWDR* ss 1(2) and 1(2.1)).

Married couples who have separated but continue to live separate and apart under the same roof may qualify for welfare as individuals (not spouses) under section 1(5) of the *EAR*, and section 1(4) of the *EAPWDR*. Also see the Ministry's policy about "separated married spouses" at <a href="https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/support-and-shelter/family-composition?keyword=family&keyword=composition

If roommates do not want the Ministry to consider them a family unit, they must be able to show that they do not fit the definition of "spouse" in <u>s 1.1 of the *EAA*</u> and *EAPWDA*. In determining whether two people who live together fit the definition in s 1.1, the Ministry may look at common-sense indicia of a spousal relationship such as:

- Whether the parties have separate bedrooms;
- Whether they have separate bank accounts, divide bills, etc.
- Whether have they acknowledged a common law or sexual relationship as existing between them, either socially or for any other purpose;

- Whether they share household responsibilities on a consistent basis, i.e., childcare, meal preparation, laundry, shopping, house cleaning, etc.; and
- Whether either party has an ongoing sexual relationship with another person.

Cases where a disabled person lives with a roommate who helps with their disability caregiving needs can be tricky. Consider referring such cases to an organization such as Disability Alliance BC. Ministry policy provides that when it is assessing whether a disabled person is in a spousal relationship with a roommate, the Ministry must consider whether any interdependency in their relationship is attributable to the person's disability caregiving needs (not a marriage like relationship) (see Ministry Procedures under "completing an assessment to determine if applicants or recipients are spouses" at https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/support-and-shelter/family-composition?keyword=family&keyword=composition)

B. Failure to Meet Employment-Related Obligations

Under <u>EAA s 13</u>, <u>EAPWDA, s 12</u>, <u>EAR s 29</u> and <u>EAPWDR s 25</u>, the Ministry may reduce assistance (for households that include dependent children) or declare a household ineligible for a period set by regulation (for households with no dependent children) if a recipient or adult dependant who has employment-related obligations:

- Fails to accept suitable employment;
- Voluntarily leaves employment without just cause;
- Is dismissed from employment for just cause; or
- Fails to demonstrate reasonable efforts to search for suitable employment.

"Suitable employment" is not defined in the income assistance legislation, but a past Ministry operational directive defined suitable employment as "available employment which the person is able to perform, that pays at least the minimum wage, and which will maximize the person's independence from assistance".

"Just cause" for leaving employment is not defined in the legislation, but the Ministry Policy and Procedure Manual at <u>http://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/sanctions</u> states, in the "reasons for sanctions" policy section, that just cause for leaving employment includes:

- A physical 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;
- Having to care for a child or other immediate family member who has a mental or physical condition which requires the person to care for them; or
- Reasonable assurance of another job.

If the Ministry decides that the person's boss fired them for just cause or they quit a job without just cause, penalties may apply, including:

- If the person does not have dependent children, the Ministry may not allow the person to apply for income assistance or hardship assistance for two calendar months.
- If the person does have dependent children, the Ministry can allow them to apply for income assistance or hardship assistance, but will reduce benefits by \$100 for two months.

The details of the sanctions that the Ministry may apply under <u>EAA s 13</u>, <u>EAPWDA s 12</u>, <u>EAR s 29</u>, and <u>EAPWDR s 25</u> are summarized in the Ministry's Policy and Procedures Manual in a table under "reasons for sanctions" at <u>http://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/sanctions</u>

NOTE: The above employment-related sanctions do not apply to recipients listed in <u>EAR s 29(4)</u>.

C. Failing to Accept or Pursue Income or Assets or Disposing of Property

<u>Section 14 of the EAA (s 13 of the EAPWDA)</u> and <u>s 31 of the EAR (s 27 of the EAPWDR</u>) outline the sanctions that the Ministry may apply to applicants who fail to pursue income or assets or who dispose of property for inadequate consideration.

The details of the sanctions that the Ministry may apply under <u>EAA s 14</u> (<u>s 13 of the EAPWDA</u>) and <u>EAR s 31</u> (<u>s 27 of the EAPWDR</u>) are summarized in in the Ministry's Policy and Procedures Manual in the table as above, indexed under "Reasons for Sanctions" at: <u>http://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/sanctions</u>.

D. Conviction or Civil Judgement for Welfare Fraud

As of Sept 1, 2015, a person is no longer ineligible for income assistance, PPMB assistance or disability assistance ONLY because of either:

- A conviction under the Criminal Code in relation to obtaining welfare benefits by fraud or false or misleading representation (i.e., the former "lifetime ban" has been repealed);
- A conviction of a statutory offence under the <u>EAA</u> or <u>EAPWDA</u> (or prior welfare legislation); OR
- A declaration of ineligibility by the Ministry following the Ministry obtaining a civil judgment against them for a welfare overpayment.

People convicted of such offences either before or after September 1, 2015, or with declarations of ineligibility related to a civil judgment, can now qualify for regular income assistance, PPMB or disability assistance, if they meet all other eligibility requirements.

These family units are liable to repay the government, under section 27 of the *EAA* (s 18 of the *EAPWDA*), the amount or value of the overpayment that was the subject of the Criminal Code conviction and/or conviction under the *EAA/EAPWDA* and/or civil judgment. This amount is known as an "offence overpayment."

Section 89, 89.1, and 89.2 of the *EAR* (74, 74.1, and 74.2 of the *EAPWDR*) detail a minimum monthly welfare benefit deduction and repayment structure that applies to an "offence overpayment," as well as the exemptions from those deductions. The basic rule is a reduction of \$100 per month reduction in welfare benefits for each person in a family unit who has an "offence overpayment." Where a person was convicted under the Criminal Code, that deduction continues until the amount of the overpayment is repaid in full. Where a person was convicted of a statutory offence under the *EAA* or *EAPWDA* that deduction continues for:

- 12 months for a first conviction (unless the overpayment is repaid in less than 12 months)
- 24 months for a second conviction, (unless the overpayment is repaid in less than 24 months); and
- For a third or subsequent conviction, until the amount of the third or subsequent overpayment is repaid.

There is some degree of ministerial discretion to waive the minimum \$100 repayment requirements in a given benefit month. The minister may waive the repayment for the following reasons:

- The minister is satisfied that the family unit is homeless or at risk of becoming homeless;
- The minister is satisfied that a deduction would result in danger to the health of a person in the family unit; OR
- A recipient in the family unit is liable for an offence overpayment but the person convicted of the criminal code offence or Act offence that resulted in the offence overpayment is not a member of the family unit for the benefit month.

Clinicians should consult the above-reference sections of the EA and EAPD legislation to see what specific repayment structure matches the client's current family unit and welfare benefit status, and what exemptions the legislation might entitle them to.

E. Providing Inaccurate or Incomplete Information to the Ministry

If a family unit provides inaccurate or incomplete information regarding eligibility (under <u>s 10</u> or <u>11 of the *EAA*</u> or *EAPWDA*), and as a result receives assistance for which it was not eligible, the Ministry may apply sanctions under <u>s 15.1 of the *EAA*</u> (s 14.1 of the *EAPWDA*) and <u>s 32-34 of the *EAR* (s 28-30 of the *EAPWDR*).</u>

The details of the sanctions that the Ministry may apply under <u>s 15.1 of the *EAA* (s 14.1 of the *EAPWDA*) and <u>ss 32-34 of the *EAR* (ss 28-30 of the *EAPWDR*) are summarized in the Ministry's Policy and Procedures Manual at: <u>http://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/sanctions</u></u></u>

F. Outstanding Warrants

Since 1 June 2010, the legislation (*EAA*, s. 15.2 and *EAPWDA*, s 14.2) has provided that where there is an outstanding warrant for a person under the Immigration and Refugee Protection Act or any other enactment of Canada in relation to an indictable offence, that person will be ineligible to receive income assistance, disability assistance, or hardship assistance. Exceptions to these rules include people under 18, pregnant people, and people in the end stage of a terminal illness (see the *EAR*, s 38.1 and *EAPWDR*, s 34.1 for details).

If a person is ineligible to collect assistance due to an outstanding warrant, or a family unit's benefits are reduced because a person within the family unit has an outstanding warrant issued against them, they may be able to collect two other forms of financial help:

- 1. The Ministry may pay a repayable monthly supplement if a family unit can show that without financial help, they will experience undue hardship. Normally, the Ministry may only pay this form of assistance for three consecutive months, unless the Ministry authorizes payment for up to three additional months. The amount of the repayable warrant supplement provided is up to the amount of assistance the family unit would normally receive if none of the adults in the family unit were warrant holders; OR
- 2. A repayable transportation supplement may be available to those whose warrants were issued in a jurisdiction other than the one in which they live and who are not able to cover the expense of traveling to that jurisdiction to deal with the warrant. The Ministry limits the amount of this supplement to the cost of the least expensive mode of travel.

If the Ministry denies a person's application for these two supplements, an applicant may file a request for reconsideration, but if that fails, they cannot appeal to the EAAT.

If a person has a warrant that makes them ineligible for welfare, other people in their family unit can still get welfare at a reduced amount. Visit the below link to view a table of reduced welfare

amounts for family units where an individual holds a warrant. These rates can be compared to the amount of assistance the family unit would normally receive if none of the adults in the family unit were warrant holders to ascertain the amount of repayable warrant supplement you may be eligible for: <u>https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/income-assistance-warrant-holder-rate-table</u>

For more information about how an outstanding warrant may affect a person's eligibility for income assistance, the Community Legal Assistance Society has a detailed fact sheet at http://clasbc.net/wp-content/uploads/2019/06/Outstanding warrants fact sheet FINAL.pdf Also see the Ministry's policy at: http://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/warrants

G. Labour Disputes

Applicants are not eligible for income assistance, PPMB assistance, or disability assistance if they or their adult dependant are on strike or locked out (*EAR*, s 14 and *EAPWDR*, s 13). An applicant in this situation may, however, qualify for hardship assistance under s 45 of the *EAR* or s 40 of the *EAPWDR*. If a person is not on strike themselves but cannot go to work because their union is honouring another union's picket line, they can apply for income assistance.

H. Being in Prison or "Other Lawful Place of Confinement"

A person in a "lawful place of confinement" or on temporary leave from such a place is not eligible for assistance: <u>s 15 of *EAR*</u> and <u>s 14 of *EAPWDR*</u>. However, pre-release prisoners are eligible to apply for welfare on an expedited basis, based on an immediate needs assessment (see the Ministry's policy at <u>http://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/application-and-intake/immediate-needs). This is to ensure they receive welfare immediately upon release. The John Howard Society (<u>www.johnhowardbc.ca</u>) provides pre-release planning assistance for prisoners, including help with welfare applications.</u>

I. Being a Full-Time Student

Recipients of disability assistance and their dependants may study either full-time or part-time. The rules for recipients of income assistance and PPMB assistance are more complicated. Generally, unless they meet very specific criteria (see below), full time students who are eligible for student loan funding are not eligible for income assistance or PPMB assistance during the school term (*EAR* s 16). This limitation does not affect the dependent children of income assistance and PPMB recipients.

Part-time students remain eligible for income assistance provided they meet other eligibility requirements, including employment obligations. One should still notify the ministry that they are attending part-time studies. Section 16 of the *EAR* sets out the period during which a full-time student is, in most cases, ineligible for income assistance or PPMB benefits. Ful-time students who are no longer eligible for student loan funding because they have used up their allowable loans, bursaries or grants may be eligible for income assistance or PPMB benefits during summer break if they cannot find work.

Students who are enrolled in unfunded programs (where student loans are not available) – such as high school completion, and adult basic education or English as a second language, may remain eligible for income assistance or PPMB benefits if they have received prior approval from the ministry.

When can a full-time student in a funded program of studies receive income or PPMB assistance?

As of July 12, 2021, <u>if someone is already receiving income or PPMB assistance</u>, they may be eligible to ask the Ministry for pre-approval to attend full-time studies for which student loans may be available, for up to <u>two years</u>. To be eligible, the person's employment plan must have a condition requiring them to attend this program, and they must have been on assistance for the last 3 months (though that criteria can be waived in exceptional circumstances). For more information, see <u>https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/education-and-training?keyword=students</u>

J. Student Funding and Income Exemptions

If someone receiving welfare benefits is authorized to attend full or part time studies, and they receive funds related to being a student, some of those funds can be exempted to account for their school-related expenses. The rules here are quite complicated and depend on whether the studies are funded or unfunded, and also depend on the kind of welfare benefits the student receives.

For students who receive **disability assistance**, the following things are all exempted as income: education and training allowances, scholarships, grants, bursaries and money from an RESP. However, student loans advanced to recipients of disability assistance are only exempt as income up to the amount of the person's "education costs" and "daycare costs." Section 8 of Schedule B to the *EAPDWR* defines both terms.

For students on **income assistance or PPMB** assistance who are authorized to **attend full-time funded studies** (see above), if the student receives funds such as money from an RESP, a training allowance, or grants, bursaries, or scholarships (other than grants, bursaries or scholarships under the Canada Student Financial Assistance Act), the Ministry can exempt those funds up to the total of their "day care costs," "education costs," and "education-related living costs" (see *EAR*, Schedule B, s 8 for definitions).

Other students who receive **income assistance or PPMB benefits** can have funds from training allowances, student loans, grants, bursaries, scholarships, or RESPs exempted by the Ministry as their income up to the amount of their "education costs" and "childcare costs." Section 8 of <u>Schedule B to the *EAR*</u> defines those terms. This applies if:

- The student is the dependent child (under 19) of a recipient of income assistance or PPMB benefits (note: dependent children may also have education and childcare costs exempted from any federal or provincial student loans they receive);
- The person is a part-time student in a program that is not eligible for student loan funding;
- The person has received prior permission from the Ministry to enroll as a full-time student in a program that is not eligible for student loan funding;
- The Ministry excuses the student from having employment-related obligations under <u>s 29(4) of</u> <u>the EAR</u>, and the student enrolls part-time in a program that is eligible for student loan funding (note: people in this category (which includes people with the PPMB designation) may also have education and childcare costs exempted from any federal or provincial student loans they receive); or
- The student is on income assistance and is a part time student in a program that is eligible for student loans (note that students in this situation cannot have any money received from Canada or provincial student loans exempted as income).

K. Leaving the Province for More than 30 Days

Welfare recipients who leave British Columbia for more than a total of 30 days in a calendar year usually cease to be eligible for benefits (*EAR*, s 17 and *EAPWDR*, s 15).

If a recipient wishes to leave the province for more than 30 days in a calendar year and still get welfare, they must try to obtain prior authorization for continued assistance. The minister has

discretion to authorize absences required to avoid undue hardship, to allow participation in a formal education program, or to obtain medical therapy prescribed by a medical practitioner.

L. If the Ministry Refuses Income Assistance, PPMD Benefits, or Disability Assistance

If the Ministry finds someone ineligible for income assistance, PPMB benefits, or disability assistance, ensure that they receive this in writing, as they may want to challenge this decision as discussed in **Section XI: Appeals**. They may also still be eligible for hardship assistance.

VI. HARDSHIP ASSISTANCE

Applicants who do not qualify for regular monthly income assistance, PPMB benefits or disability assistance under the <u>EAA</u> or <u>EAPWDA</u> might still qualify for hardship assistance. See <u>s 5 of the EAA</u> and <u>Part 4 of the EAR</u>, and <u>s 6 of the EAPWDA</u> and <u>Part 4 of the EAPWDR</u>.

The Ministry provides hardship assistance only for the month the applicant requests it. Applicants who are still in need the following month must apply again. Hardship rates are different for people with and without PWD or PPMB status. <u>Schedule D of the *EAR*</u> and of the *EAPWDR* lists the maximum rates of hardship assistance. Section 1 of Schedule D in each Regulation states that the Ministry does not entitle applicants in this category to a specific amount of hardship assistance and the actual amount is at the discretion of the Ministry, based on the financial need of the applicant. However, in practice, the Ministry usually grants eligible applicants the maximum hardship rate. A table showing the maximum hardship rates is available online at this link: http://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables.

The minister may require that applicants for hardship assistance enter an agreement to repay any assistance received under <u>s 5 of the *EAA*</u> and <u>s 6 of the *EAPWDA*</u>. Only some categories of hardship assistance are repayable, as set out in Part 4 of the *EAR* and *EAPWDR*.

In order to qualify for hardship assistance, one must:

- 1. Be at least 19;
- 2. Live in BC;
- 3. Meet the citizenship requirements for income assistance; AND
- 4. Fall into at least ONE of the following categories:
 - a. The person has an immediate need for food, shelter or urgent medical attention and cannot complete the three-week work search without hardship assistance ("immediate needs assessment").
 - b. They are waiting for a Social Insurance Number or other identification documents.
 - c. They have applied for money from another source (e.g., Employment Insurance or Old Age Security), but they have not received it yet (They will need to pay this hardship assistance back).
 - d. They are on strike or locked out and they do not have money to support themselves (They will need to pay this hardship assistance back).
 - e. They have more income or assets than the Ministry allows people applying for welfare to have, but they have a dependent child or children and cannot use the income or assets to support themselves or their family (this hardship assistance will have to be paid back).
 - f. Their immigration sponsor cannot or will not support them and they are waiting for the Ministry to decide about the application made for income assistance.
- **NOTE:** If the Ministry declares that someone does not qualify for hardship assistance, this decision can be reconsidered and appealed.

A. Hardship Assistance and Supplements

Previously, hardship assistance recipients were not eligible for supplements for addiction treatment and special care. As of January 1, 2020, supplements for addiction treatment and special care were expanded to recipients of hardship assistance. Recipients of hardship assistance now have the same access to supplements for alcohol or drug addiction treatment and counselling or related services as recipients of income assistance. In addition, hardship assistance recipients are also now eligible for the following supplements: Prenatal shelter supplement, winter supplement, clothing supplement for people in special care, transportation to drug and alcohol treatment and reconsideration or appeal supplement.

Effective January 1, 2020, the following health supplements have also been extended to people receiving hardship assistance: Denture supplement, diet supplement, short term nutritional supplement, tube feed nutritional supplement, and natal supplement.

VII. WELFARE OVERPAYMENTS AND FRAUD

A. What is a Welfare Overpayment?

If a person is not entitled to any form of welfare benefit or supplement they receive, those benefits are an overpayment. Overpayments can range from a few dollars to tens of thousands of dollars. Many overpayments arise not out of fraud by the welfare recipient but rather out of an honest error on the part of either the recipient or the Ministry.

When a person has received an overpayment from the Ministry for any form of benefit under the welfare legislation, the overpayment is a debt owed to the Crown. According to <u>EAA, ss 27-28</u> and <u>EAPWDA, ss 18-19</u>, the government may recover the debt by deducting funds from subsequent payments of income assistance or pursuing a court action.

Where a person has received an overpayment of benefits due to Ministry error, Ministry policy has since February 1, 2019 recognized that the person may have an estoppel defence to the overpayment under section 89 of the *Financial Administration Act* RSBC 1996, c-138. Estoppel can arise where the person received benefits they were not entitled due to error by the Ministry, and the person can show detrimental reliance on the Ministry's decision. The Ministry policy on estoppel defences is in the Ministry's Policy and Procedures manual under the section called "Reasons not to Recover an Overpayment": https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/compliance-and-debt-management/recoveries.

NOTE: If a client faces a civil lawsuit for a welfare overpayment resulting from failure to provide complete or accurate information, refer them to a lawyer at the Community Legal Assistance Society.

B. Repayment Agreements and Notification of Other Overpayments

The Ministry may ask people suspected of having received some welfare overpayments to sign a repayment agreement acknowledging the alleged debt. Before signing a repayment agreement, clients should ask to review the Ministry's evidence and its reasons for the determination that there is an overpayment and, if possible, get legal advice or help from an advocate. The Ministry can often make errors in its overpayment determinations. See the Ministry's policy on recoveries and overpayments at http://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/compliance-and-debt-management/recoveries

In many situations, it is advisable to not sign an acknowledgment. However, if the client does choose to sign an acknowledgment and repay the overpayment, the monthly repayment rate for overpayments is \$10. The Ministry is not presently charging interest on repayments.

C. Categories of Debt Repayment

Effective January 1, 2020, the Ministry has formulated three different monthly rates of debt repayment. \$10 monthly payments will be made for overpayments, \$20 monthly payments will be made for deposit debts including repayable security deposits, pet damage deposits and utility security deposits, and \$100 monthly payments will be made for offence overpayments. Only one type of monthly payment can be collected at a time and the Ministry cannot heighten the repayment amount unless they obtain your consent (*EAR*, ss 89-89.2 and *EAPDR* ss 74-74.2).

Further, the Ministry now also has the discretion not to deduct debts from ongoing welfare benefits where the family unit is homeless or at risk of being homeless or where a deduction in welfare benefits would put the health of someone in the family unit in danger. In addition, no deductions will be made from someone in a special care facility for extended care, or for alcohol or drug treatment (*EAR*, s 89.1 and *EAPDR* s 74.1)

D. Appealing an Overpayment Decision

A welfare recipient can apply for reconsideration and appeal of a decision by the Ministry that they owe an overpayment. However, the Ministry's decision about the amount of a person's overpayment is **not open to appeal** (*EAA*, s 27(2) and *EAPWDA*, s 18(2)), although a person can apply for a reconsideration of the amount of an overpayment (for more on reconsiderations and appeals, see Section IX below).

As stated above in section A, where a person is notified that they have received an overpayment of benefits, and the overpayment was due to Ministry error, the person may have an estoppel defence to the alleged overpayment. That can be done at all stages of the process: i.e., when the Ministry is first investigating an overpayment allegation, on reconsideration, and on appeal. The Ministry policy on estoppel defences is in the Ministry's Policy and Procedures manual under the section called "Reasons recover Overpayment", found not to an at https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-andprocedure-manual/compliance-and-debt-management/recoveries.

E. Welfare Fraud

Some overpayments result not out of an honest error, but rather out of a recipient's knowing failure to provide the Ministry with accurate information about their eligibility.

Section 31 of the *EAA* and <u>s 22 of the *EAPWDA*</u> set out when a person commits the statutory offence of welfare fraud. Welfare recipients can also receive charges of fraud under the Criminal Code.

Where the Ministry receives information regarding potential fraud or non-disclosure, it will investigate and may take one or more of the following steps:

- Refer to the Crown for charge approval under the Criminal Code, the <u>EAA</u> or the <u>EAPWDA</u>;
- Take civil action to recover the overpayment;
- Enter into a repayment agreement with the recipient;
- Overpayment notification and deduction of established overpayment(s) from future benefits; or
- Deduction for offence overpayments, where the person is convicted of a charge under the Criminal Code, <u>EAA</u> or <u>EAPWDA</u>

If a client has criminal welfare fraud charges (whether under the Criminal Code or for a statutory offence under the welfare legislation) this creates a potential "loss of livelihood" issue, so **refer them to Legal Aid BC** to see if they are eligible for a legal aid criminal lawyer. If the client is not eligible for Legal Aid, LSLAP may be able to assist them.

VIII. WELFARE RATES AND PAYMENT ISSUES

A. Income Assistance, PPMB Assistance, and Disability Assistance Rates

People who are eligible for income assistance, PPMB assistance, or disability assistance are entitled to the assistance amounts determined in <u>Schedule A of the *EAR*</u> or <u>*EAPWDR*</u>, minus any non-exempt income.

All rates are monthly and set out in <u>Schedule A of the *EAR* and *EAPWDR*</u>. The Ministry divides the rates into a portion for shelter, and a separate portion for support (which the Ministry intends to cover all living expenses other than shelter, including food, clothing, etc.). The shelter portion listed is a maximum. The Ministry will only pay the lesser of a person's actual shelter costs or the maximum listed shelter allowance. Below are examples of monthly rates for different family configurations:

- For a single person under age 65 on income assistance: \$560.00 for support plus up to \$500.00 for shelter, for a total of **\$1060.00 per month.**
- For a single person under 65 on PPMB assistance: \$610.00 for support plus up to \$500.00 for shelter, for a total of **\$1100.00 per month.**
- For a four-person family (two parents, both under age 65, and two children) on income assistance: \$1055.00 for support plus \$840.00 for shelter, for a total of \$1895.00 per month.
- For a single person under 65 on disability assistance \$983.50 for support and \$500 for shelter, for a total of **\$1458.50 per month.**

Helpful rate tables are online at <u>http://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables</u>. These show the shelter support and shelter rates for all forms of assistance under the <u>EAA</u> and <u>EAPWDA</u>.

B. Persons with Disabilities Transportation Supplement

People with the PWD designation who receive disability assistance are also eligible for a transportation supplement of \$52 per month. This and can be used for an annual bus pass or for other transportation needs. It can be received as cash or as an in-kind bus pass, and individuals can apply for or cancel their bus pass at any time during the year. See section 54.2 of the *EAPDWR*.

People who stop receiving disability assistance benefits for certain reasons may be able to keep this transportation supplement for a period of time. See the Ministry's policy about the "transitional transportation support" at: <u>https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/transportation-supplement?keyword=transporation&keyword=supplement.</u>

C. Canada Child Benefit

In addition to the support allowance, families may also receive the Canada Child Benefit for children under 18, which includes the old Universal Child Care Benefit for children under 6, the former Canada Child Tax Benefit, and what the government called (until 2016) the national child benefit supplement. If a family's Canada Child Benefit for a given month is less than what sections 1 of the *EAR* and *EAPDR* define as the "BC child adjustment amount" (see table below) for each child aged two months to 18 years, (e.g. because a child is ineligible, or a check is delayed), then the Ministry may issue a top up to that amount, as per the chart below. See also *EAR* Schedule A, section 2(2).

Note that the amount of the maximum BC child adjustment amount is adjusted every year on July 1, by the percentage increase, if any, of the consumer price index for the 12-month period ending September 30 of the previous year. The amounts shown below are for July 1, 2023, to June 30,

2024. See <u>https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/general-supplements-and-programs-rate-table.</u>

Number of Children	Maximum BC child adjustment amount
One	\$213.25 per month
Two	\$401.92 per month
Each additional child beyond two	An additional \$179.42 per additional child, per month

D. Calculating the Shelter Allowance

Recipients of income assistance, PPMB assistance, and disability assistance are eligible for a monthly shelter allowance equivalent to their actual shelter costs, **up to the maximum set out in the Regulations** for their household size:

Family Unit Size	Minimum Shelter Allowance	Maximum Shelter Allowance
1 person	\$75.00	\$500
2 persons	\$150.00	\$695
3 persons	\$200.00	\$790
4 persons	\$225.00	\$840
5 persons	\$250.00	\$890
6 persons	\$275.00	\$940
7 persons	\$300.00	\$990
8 persons	\$325.00	\$1040

Recipients are eligible for the full monthly shelter amount only if they are paying at least that much in shelter costs. <u>Schedule A, s 5 of the *EAR* and *EAPWDR* set out what expenses and items can be included when calculating shelter costs. They are: rent, mortgage payments, house insurance premiums, property taxes for the recipient's own home, utility costs, and the actual cost of maintenance and repairs for the recipient's own home **if** these costs have been approved.</u>

Note that the definition of "utility costs" in <u>Schedule A, s 5(1) of the *EAR* and *EAPWDR* is quite broad. The ministry's policy on determining someone's "actual shelter costs" was broadened as of May 1, 2022. The policy formally recognizes that a "place of residence" for which MSDPR can pay "actual shelter costs" can include, for example, living in a tent, boat, car or recreational vehicle. Examples of actual shelter costs listed in the policy include camp site or dock fees; hook up fees such as water or septic; wood and/or fuel (gas, disel, propane) for cooking and heating.</u>

Where someone does not have any shelter expenses that are recognized as such in the welfare legislation, they are still entitled to receive the minimum amount for shelter allowance set out in the table above.

Where two or more family units share the same place of residence, the Ministry calculates family units' shelter costs according to s 5(4) of <u>Schedule A of the *EAR*</u> and <u>*EAPWDR*</u>.

E. Rates for People Receiving Room and Board

<u>Schedule A, s 6 of the *EAR* and *EAPWDR* set out the method for calculating the income assistance and disability assistance rates for a family unit receiving room and board.</u>

Until July 1, 2019, recipients who received room and board from a parent or adult child, were only entitled to a support allowance for a family unit of their size. As of July 1, 2019, they are entitled to payments up to the maximum support and shelter allowances for a family unit of their size, calculated in the same manner as anyone else in a room and board situation.

People with the PWD designation who receive room and board are also eligible for the Persons with Disabilities Transportation Supplement described in section B above.

F. Rates for People Living in Emergency Shelters and Transition Houses

<u>Schedule A, s 9 of *EAR* and *EAPWDR* provide for the level of assistance for a family unit that is receiving accommodation and care in an emergency shelter or transition house.</u>

G. Rates for People in a Special Care Facility

Section 1 of each regulation defines "Special care facility" as "*a facility that is a licensed community care facility under the Community Care and Assisted Living Act or a specialized adult residential care setting approved by the minister under subsection (3).*" <u>Schedule A, s 8 of EAR</u> and the <u>EAPWDR</u> sets out what the Ministry will cover for shelter and support for a person residing at such a facility.

H. Children in the Home of a Relative (CIHR) – Repealed

Until 31 March 2010 the *EAA* provided that if a child was supported in the home of a relative other than the child's parent and no parent of the child was able to pay the total cost of the child's care, the Ministry would pay income assistance according to the child's age:

Age Group	Monthly Rate	
Birth – 5 years	\$257.46	
6 – 9 years	\$271.59	
10 – 11 years	\$314.31	
12 – 13 years	\$357.82	
14 – 17 years	\$402.70	
18 years	\$454.32	
	(less any financial contribution by parents)	

The BC government repealed the CIHR provisions on 1 April 2010 (BC Reg 48/2010). **However, these provisions still apply to families that include children who were approved under the old provision prior to 31 March 2010, or who filed their applications prior to 31 March 2010 and were subsequently approved under the old provision (see the Child in the Home of a Relative Transition Regulation)**. The following repealed sections contained key provisions dealing with Children in the Home of a Relative: <u>*EAR* s 6; s 11(1)(b)(iv); s 27; s 29; s 33; s 34; s 34.1; 49; 50; 60; 61; 67; 67.1; 68; 71; 73; 74.01; 75; and Schedule A, s 11.</u>

I. Method of Payment of Assistance

The Ministry's standard method of payment is by direct deposit by Electronic Funds Transfer (EFT) into the recipient's bank account. Applicants can generally get an exemption where EFT payment is not appropriate for them. Such recipients typically receive their benefit cheque by picking it up from the Ministry office, or by mail. The Ministry also commonly pays recipients' shelter allowances directly to their landlords. This is optional.

J. Lost or Stolen Cheques

<u>Section 92 of the *EAR*</u> and s 77 of the *EAPWDR* authorize the issuance of a replacement of an unendorsed assistance cheque if:

- 1. In the case of theft, the victim reported the matter to police; and
- 2. In the case of loss or theft, the recipient
 - a. Makes a declaration of the facts; and
 - b. Undertakes to promptly deliver the lost or stolen cheque to the Ministry if recovered.

IX. ADDITIONAL ALLOWANCES AND BENEFITS

The Ministry may provide a number of additional supplements in certain specific circumstances. This section will outline some of these supplements. However, <u>Part 5, Divisions 1-4 and 6 of the *EAR* and <u>Part 5, Divisions 1-3 and 5 of the *EAPWDR* will need to be reviewed for complete details.</u></u>

A. Housing Stability Supplement

Ordinarily a family unit's benefit entitlement is reduced when a member is absent or passes away. This sudden shift can be disruptive to the family's finances. The Housing Stability Supplement (HSS) may be provided to an eligible family unit in certain scenarios if there is a temporary absence or death of a member of the family unit. The amount that may be provided is up to the maximum combined shelter and support allowance (or equivalent) at the rate prior to the temporary absence or death.

The HSS may be provided if a child within the family unit is being cared for under the *Child, Family, and Community Service Act.* There are no time limitations for this scenario; the HSS may be provided so long as an MCFD social worker confirms that the parent is actively working toward the child's return, and the child remains in temporary care under the legislation (so, for example, the HSS would end if a continuing custody order was made).

The HSS may be provided for up to three months in the following scenarios:

- A member of the family unit is in a special care facility, (e.g., temporary residential care, alcohol and drug treatment facility);
- A member of the family unit is in a private hospital (e.g., nursing home or convalescent home) or is hospitalized receiving extended care;
- A member of the family unit has been temporarily incarcerated; or
- A member of the family unit passes away.

The HSS may be provided for up to an additional 3 months in extenuating circumstances, which may include, but are not limited to:

- A client in a special care facility (e.g., temporary residential care, or an alcohol and drug treatment facility) is scheduled to be discharged during the fourth month.
- A client with a deceased spouse has found a new accommodation but it will not become available for four months.

For more information consult the <u>Housing Stability Supplement</u> section of the BCEA Policy & Procedure Manual.

B. Crisis Supplements

A crisis supplement is a one-time grant for a welfare recipient who requires an "unexpected item of need" and is unable to obtain it due to lack of money or assets or inability to obtain credit. The Ministry provides crisis supplements pursuant to <u>s 59 of the *EAR*</u> and <u>s 57 of the *EAPWDR*</u> and do not have to be repaid.

Before issuing a crisis supplement, the Ministry must decide that failure to obtain that item will result in:

- Imminent danger to the physical health of any person in the family unit or
- Removal of a child under the Child, Family and Community Service Act.

A person might be eligible for a crisis supplement to buy necessities like winter coats, baby cribs, or a new appliance. If a recipient loses possessions in a fire, runs out of food or fuel, receives a Hydro cut-off threat, or must make an essential house repair, they may ask the Ministry for a crisis supplement.

The legislation sets out maximum amounts for crisis supplements. As of August 1, 2023 those rates are;

- For food, \$50 per person per month;
- For clothes, \$110 per person per year;;
- For shelter, the family unit's monthly benefit rate (i.e., shelter portion plus support portion).

If a recipient needs a crisis supplement to pay for fuel for heating or cooking meals, hydro, or water, the amount of the crisis supplement can exceed the limit that applies to crisis supplements for shelter. See <u>*EAR*</u> section 59(7) and <u>*EAPWDR* section 57(7)</u>. Also see the note below about BC Hydro's Customer Emergency Fund.

If a crisis supplement is for clothing or furniture, the Ministry may ask the applicant to look for second-hand goods. They may ask the applicant to get three estimates for the cost of the service of goods required.

There is no yearly limit to how much a family unit can receive in crisis supplements.

The amount of a crisis supplement is not subject to appeal, but an applicant can appeal the denial of a crisis supplement.

1. BC Hydro Customer Crisis Fund

BC Hydro has a "Customer Crisis Fund" ("CCF"), which helps pay off hydro arrears for residential customers who are experiencing a "temporary financial crisis" due to a "life event" within the past 12 months (e.g., a death in the family, unanticipated medical expenses, loss of income... etc.). The CCF assists customers who are overdue on their payments and facing disconnection of their services. Maximum annual grants are \$500 for customers with non-electrical heat in their homes, or \$600 for those heating their homes with electricity. Customers do not need to be on welfare to apply for this grant. More information on eligibility and applications for the Customer Crisis Fund can be found on the BC Hydro Website: <u>https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html</u>

C. Other Supplements

Apart from crisis supplements, other supplements that may be available under the legislation include:

- A pre-natal shelter supplement;
- A Christmas supplement;
- School start-up supplements;
- Clothing and transportation supplements for people confined to special care facilities;
- Supplements where a person needs to obtain new proof of identity;
- Supplements associated with an employment plan or a confirmed job;
- Moving and transportation supplements;
- Supplements for security deposits, including pet deposit supplements;
- Advances for lost, stolen, delayed, or suspended family bonus cheques;
- Supplements for guide animals;
- Seniors' supplements;

- Funeral, burial, or cremation supplements; and
- Transportation supplements

This is a non-exhaustive list. Some of these supplements are repayable and others are not. See <u>Part</u> 5 of the <u>EAR</u> and <u>EAPWDR</u> for details.

X. HEALTH SUPPLEMENTS

A. Introduction

<u>Schedule C of the *EAR* and *EAPWDR* set out the availability of supplements for health and dental services, including optical and orthodontic services. See also <u>Part 5</u>, <u>Division 5 of the *EAR*</u> and <u>Part 5</u>, <u>Division 4 of the *EAPWDR*</u>.</u>

B. General Health Supplements

Section 67 of the *EAR* and <u>s 62 of the *EAPWDR*</u> set out the eligibility criteria for general health supplements. Applicants should review these criteria carefully in relation to any issue relating to a health supplement.

C. "Medical Services Only"

<u>Section 66.3 of the *EAR* and <u>s 61.1 of the *EAPWDR*</u> provide that persons may be eligible for "medical services only" in certain circumstances when they cease to be eligible for income assistance, PPMB, or disability assistance for specific reasons.</u>

D. Optical Care

If the person is between 19 and 64 and gets income assistance, hardship assistance, PPMB, or PWD benefits OR has Medical Services Only Status, they can receive an eye exam every 24 months. Further, children may receive one pair of glasses per year and adults may receive one pair of glasses every three years.

Sections 67.1 and 67.2 of the *EAR* and ss 62.1 and 62.2 of the *EAPWDR* set out eligibility criteria for certain optical benefits. See also ss 2.1 and 2.2 of Schedule C of the *EAR* and ss 2.1 and 2.2 of Schedule C of the *EAPWDR*.

E. Dental Care

Sections <u>68</u>, <u>68.1</u>, <u>69</u>, <u>70</u>, and <u>71</u> of the *EAR* and ss <u>63</u>, <u>63.1</u>, <u>63.2</u>, <u>64</u>, and <u>65</u> of the *EAPWDR* set out eligibility criteria for supplements for dental work, crown and bridgework, dentures, emergency dental and denture work, and limited orthodontic work. See also ss 4, 4.1, 5, 6, and 7 of <u>Schedule</u> <u>C of the *EAR*</u> and ss 4, 4.1, and 5 of <u>Schedule C of the *EAPWDR*</u>.

F. "Healthy Kids" Supplements

Sections <u>72</u>, <u>72.1</u>, and <u>77.03</u> of the *EAR* provides for certain optical, dental, hearing instrument, and alternative hearing assistance supplements for dependent children of welfare recipients. See also <u>Schedule C</u>.

G. Alternative Hearing Supplement

Sections 77.02 of the *EAR*, section 70.02 of the *EAPWDR*, and section 11 of Schedule C to both the *EAR* and *EAPWDR*, allow a \$100 supplement for applicants with profound hearing loss. The Ministry provides this supplement may only where the applicant has profound hearing loss in both ears and would not benefit from a hearing instrument.

H. Diet and Nutrition

Sections <u>73</u>, <u>74</u>, <u>74.01</u>, <u>74.1</u>, and <u>75</u> of the *EAR* and ss <u>66</u>, <u>67</u>, <u>67.01</u>, <u>67.1</u>, and <u>68</u> of the *EAPWDR* set out eligibility criteria for supplements for diet supplements, nutritional supplements, supplements for those who require tube feeding, infant health supplements, and natal supplements for pregnant people. See also ss 8, 9, and 10 of <u>Schedule C of the *EAR*</u> and ss 6-9 of <u>Schedule C of the *EAPWDR*.</u>

The Ministry has a useful chart showing all special diet supplement rates as of August 1, 2023 here: https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/policies-for-government/bc-employment-assistance-policy-procedure-manual/additional-resources/summary_of_changes_ppm.pdf

NOTE: A "monthly nutritional supplement" of up to \$225 per month may be available to some people with the PWD designation who receive disability assistance. To qualify, there must be medical confirmation that the person requires the supplement for a "chronic, progressive deterioration of health on account of a severe medical condition". It can be very hard to meet the requirements for this supplement. See <u>s 67(1.1) of the *EAPDWR*</u> for more information. Disability Alliance BC has useful help sheet regarding the monthly nutritional supplement, а at http://disabilityalliancebc.org/category/publications/help-sheets/.

As of July 1, 2019, registered dieticians are added as health professionals who can confirm someone's need for diet supplements, short term nutritional supplements, infant formula supplement, and the monthly nutritional supplement. Prior to this change, eligibility for most diet and nutrition related supplements could only be confirmed by medical practitioners or nurse practitioners. In order to be considered a "registered dietician," a dietician must be a "registrant of the College of Dieticians of BC established under the Health Professio

ns Act." Effective August 1, 2023, a midwife registered with the British Columbia College of Nurses and Midwives can also confirm a child's eligibility for infant formula supplement.

Sources: *EAR*, ss 1(1), 73(2)(b), 74(b), 74.01(3)(a), Schedule C ss 8(2) and 10(a). See also *EAPWDR*, ss 1(1), 66(2)(b), 67(1.1), 67(2), 67.001(b), 67.01(3)(a), Schedule C ss 6(2) and 9(a).

I. Medical Equipment and Devices

Where a person meets eligibility criteria (see <u>s 67 of the *EAR*</u> and <u>s 62 of the *EAPWDR*</u>), the Ministry may provide funding for certain medical equipment and devices. Sections 3 through 3.12 of <u>Schedule C</u> of each regulation list the devices and eligibility criteria. The devices may include:

- Canes, crutches, and walkers;
- Wheelchairs;
- Scooters;
- Bathing and toileting aids;
- Hospital bed;
- Pressure relief mattresses;
- Floor or ceiling lift devices;
- Positive airway pressure devices;
- Apnea monitors;
- Nebulizers;
- Positioning items on a bed, positioning chairs, and standing frames;
- Ventilator supplies;
- Orthoses; and
- Hearing aids.

NOTE: In order to qualify for these supplements, a qualified medical practitioner must supply a prescription and the cost must be pre-approved by the Ministry. The Ministry provides very detailed eligibility criteria in <u>Schedule C</u> of both Regulations.

J. Medical and Surgical Supplies

Certain "disposable or reusable" medical supplies may be provided if they are necessary to prevent the recipient from becoming very ill (to avoid what the Ministry calls "an imminent and substantial danger") and if a doctor prescribes them. See s 2(1)(a) of Schedule C of each Regulation.

The supplies are only available if an applicant needs them for one of these following purposes: wound care; ongoing bowel care required due to loss of muscle function; catheterization; incontinence; skin parasite care; or limb circulation care.

The supplies must be the least expensive ones appropriate for the purpose. Exclusions to this list include nutritional supplements, food, vitamins and minerals, and prescription medications.

K. "Direct and Imminent Life-Threatening Health Need"

<u>Section 76 of the *EAR* and <u>s 69 of the *EAPWDR*</u> provide that the Ministry may provide certain health supplements to a person who is otherwise ineligible for the supplements (or indeed, for welfare benefits), if the person can show that the person faces an **imminent and life-threatening need** that cannot be addressed except by the supplement. See the Regulations for details.</u>

L. Alternative and Complementary Therapies

Up to 12 visits per calendar year are payable by the minister for any combination of physiotherapy services, chiropractic services, massage therapy services, non-surgical podiatry services, naturopathy services, and acupuncture services for which a medical practitioner or nurse practitioner has confirmed an acute need. See Schedule C, s 2 of each Regulation, especially s 2(c).

M. Transportation to Medical Appointments

Under Schedule C, s 2(f) of each Regulation, the Ministry may cover the cost for the least expensive mode of transportation to and from the office of a local medical practitioner, nurse practitioner, specialist, general hospital, rehabilitation hospital, provided that:

- The transportation is to enable the person to receive a benefit under the Medicare Protection Act or a general hospital service under the Hospital Insurance Act; AND
- There are no resources available to the person's family unit to cover the cost.

XI. APPEALS

A. What Applicants Can Appeal

It is possible to appeal most Ministry decisions that deny, reduce, or discontinue welfare benefits of any kind, including supplements. Refusals of the PPMB of PWD designation can also be appealed. See <u>s 17 of the *EAA*</u> and <u>s 16 of the *EAPWDA*</u>.

The legislation list certain supplements for which applicants cannot appeal decisions to the Employment and Assistance Appeal Tribunal: see <u>EAR</u>, <u>s</u> <u>81</u>, and EAPWDR, <u>s</u> 73. Note however that a person may still apply for reconsideration of decisions related to those supplements. In addition, one cannot appeal decisions regarding the terms of employment plans to the Tribunal, but the Ministry can reconsider them (see <u>s</u> <u>9</u> and <u>17(1)(e)</u> of the EAA).

NOTE: If a client would like a review of a decision that is not open to reconsideration and/or appeal, they may still request an internal administrative review by registering a complaint with the supervisor at a local Ministry office. This may be particularly useful for service quality issues. This is entirely separate from the appeal process.

B. Two-Level Appeal Process

There is a two-level appeal process for reviewing decisions by the Ministry. The levels are:

- Reconsideration (which is an administrative review done within the Ministry) and
- Appeal to the Employment and Assistance Appeal Tribunal or "EAAT" (an independent tribunal).

To seek reconsideration, a person must obtain and complete a "Request for Reconsideration" form and return it to the Ministry **within 20 business days of notification of a decision**, along with relevant documents, to request a reconsideration of a Ministry decision. Applicants can pick up "Request for Reconsideration" forms at Ministry offices.

To appeal a reconsideration decision to the EAAT, a person must submit a Notice of Appeal form within **seven business days** of notification of the reconsideration decision.

C. Reconsideration and Appeal Supplements (Benefits While an Appeal is Pending)

If a recipient is seeking reconsideration or appeal of a decision to discontinue or reduce a benefit or supplement, they may continue to receive the benefit or supplement while awaiting the outcome of the reconsideration or appeal. This is a "reconsideration supplement" or "appeal supplement".

Before paying a reconsideration or appeal supplement, the Ministry requires people to sign an agreement saying they will repay the benefit if the appeal fails. See <u>s 54 of *EAR*</u> and <u>s 52 of *EAPWDR*</u>.

D. Commonly Appealed Decisions

Some decisions for which people commonly seek reconsideration and appeal are:

- A decision denying someone PWD status under <u>s 2 of the *EAPWDA*</u>;
- A decision denying someone a special supplement for which they have applied;
- A decision that a person is in a "dependent" relationship with someone they live with (e.g., a spousal relationship), and the Ministry must treat them as being in the same family unit; and
- A decision that a person has received a welfare overpayment that they must repay.

There are many other types of decisions that applicants can appeal.

NOTE: Whenever a client asks about appealing a decision, begin by checking <u>s 17 of the *EAA*</u>, <u>s 16 of the</u> <u>*EAPWDA*, <u>s 81 of the *EAR*</u>, and <u>s 73 of the *EAPWDR*</u> to ensure the decision is appealable. Then, review the legislation to understand the law affecting the decision.</u>

E. Appeal Level 1: Reconsideration

Reconsideration is a "paper review" by the Ministry with no hearing. To request reconsideration, the client needs to fill in Request for Reconsideration form. They may need to ask for this form, although often it will come with the Ministry decision.

The client **must** submit the completed request for reconsideration to the Ministry **within 20 business** days from the day the client was informed of the decision.

A client should submit the following with a request for reconsideration:

- 1. **Evidence**: clients should submit any relevant documentary evidence with the request for reconsideration. It is essential to provide complete evidence at this stage, and cover all possible evidentiary issues, as the Ministry allows only limited evidence at the next appeal stage; AND
- 2. **Argument:** it is also good to provide a written summary outlining why the client is eligible for the benefit.

If a client is not able to submit all relevant evidence and argument to the Ministry within the 20business day deadline, they can request (in writing) an extension to do so of up to 10 business days. They must still submit the completed Request for Reconsideration form to the Ministry within the initial 20 business day deadline but can indicate on that form that they require an extension of time to provide supporting evidence and argument.

Once a client submits a complete Request for Reconsideration form to the Ministry, the Ministry must provide a written response to the reconsideration request within 10 business days. Section 80(b) of the *EAR*, and s 72(b) of the *EAPWDR* provide that, with the agreement of both parties, the Ministry may have up to an additional 10 business days to make its decision. These are the sections that are relied upon when requesting an extension of time to provide additional evidence and argument in support of a client's completed Request for Reconsideration form.

NOTE: While going through this process, it is also well worth contacting the Supervisor at the client's Ministry office to try and negotiate a solution, particularly if the decision appears to be obviously unfair and out of line with the legislation.

F. Appeal Level 2: Appeal to the EEAT

The EAAT is an independent tribunal. See its website at <u>www.gov.bc.ca/eaat</u>. Its website has many useful materials including a set of <u>practices and procedures</u>, <u>guidelines</u>, forms, and a member code of conduct.

The EAAT holds oral and written hearings. Oral hearings may be in person or by teleconference. An oral hearing should always be available if the client requests one. Oral in-person hearings may be important in circumstances where there are issues as to credibility (e.g., the seriousness of a disability).

To request an appeal, file a Notice of Appeal with the EAAT or deliver it to a local Ministry office. The EAAT or the Ministry must receive the notice of appeal within **7 business days** from the day

the client gets the reconsideration decision. One does not need to file evidence or argument at the same time as filing the Notice of Appeal, although one could do so.

The EAAT will hold the hearing within 15 business days of the notice of appeal, unless it is adjourned.

If an applicant needs more time once they have filed the notice of appeal, the Tribunal has an adjournment request form online. Ideally the applicant should get the Ministry to consent to the adjournment and send the form in at least 24 hours before the hearing. Applicants can also ask for an adjournment on the day if there is good reason. See section 85 or the *EAR*.

The following are some notes about the EAAT process:

- Appeal panels typically have 3 members, but sometimes have 2 or even 1 member;
- The EAAT applies the income assistance legislation and common law;
- It cannot apply the Charter or Human Rights Code (see the Administrative Tribunals Act);
- While an EAAT hearing is formal, it is less formal than court. Rules of evidence do not strictly apply;
- The Ministry sends a representative to advocate for its point of view at most EAAT hearings;
- An advocate or legal counsel may represent appellants before the EAAT. LSLAP students may act in this capacity for clients.

Parties can give evidence at an EAAT hearing in the following forms:

- **Documentary evidence**, which parties should send to EAAT at least three business days before the hearing, if possible. AND
- **Oral evidence** from client or other witnesses.

Previously, the EAAT was not supposed to admit completely new evidence, but only evidence "supporting" what parties put forward at reconsideration. As of January 1, 2020, the EAAT can consider such "evidence that is not part of the record as the panel considers is reasonably required for a full and fair disclosure of all matters related to the decision under appeal". See section 22(4) of the *EAA*. Generally speaking, new evidence will be admissible if it is related to the issue on appeal. The EAAT has a guideline on this issue, at http://eaat.ca/guidelines-for-members/

Further, this broadening of what evidence can be considered at the EAAT is supported by <u>section</u> <u>19.1(d.1) of the EAA</u> which makes <u>section 40 of the Administrative Tribunals Act</u> applicable to the EAAT. <u>s.40(1) of the Administrative Tribunals Act</u> states that "the tribunal may receive and accept information that it considers relevant, necessary and appropriate, whether or not the information would be admissible in a court of law".

It may be acceptable to submit written evidence on the day of a hearing if there are enough copies for the three panel members and the Ministry representative, and it is not too voluminous. If evidence is submitted at the last minute, the EAAT may consider an adjournment to allow time for the Ministry to review the evidence before proceeding. There is a guideline on this issue at http://www.eaat.ca/members/guidelines-for-members

The EAAT must decide whether the Ministry's reconsideration decision:

- Is reasonably supported by evidence; OR
- Is a reasonable application of the legislation to the circumstances of the person appealing the decision (<u>s 24 of the *EAA*</u>).

If so, the panel must uphold the Ministry's decision, and if not, the panel must rescind the Ministry's decision. If the Ministry cannot implement a decision of the tribunal without some further determination, then the tribunal must refer the further determination back to the Ministry.

The EAAT panel must render its decision within five business days of the conclusion of the hearing. The EAAT chair then has five business days to mail a copy of it to all parties.

What applicants can appeal to the EAAT:

- A denial of PPMB or PWD status;
- A denial of a monthly benefit or supplement;
- A reduction of the amount of money received for monthly benefits or for a supplement;
- The existence of an alleged overpayment; OR
- A cancellation of a monthly benefit or supplement.

What applicants cannot appeal to the EAAT:

- Whether someone must sign an employment plan or have certain conditions in the employment plan;
- Refusing to change or cancel an employment plan once signed;
- How much of an overpayment a client owes to the Ministry;
- Refusing to take part in a program set up under the welfare laws;
- Refusing certain benefits while the case is under reconsideration or appeal; OR
- Not giving a person a supplement related to their employment plan or to a confirmed job.

G. Judicial Review (If the Appeal to the EAAT is Unsuccessful)

If the EAAT decision is unfavourable, the appellant has two options:

OPTION 1 – RE-APPLICATION: Where the Ministry denies an application, and where it is important for them to get the benefit right away, they may be able to re-apply. If there is new evidence on which to base a new application, applicants must submit that. If a re-application is made without any new evidence, the appeal rights on the new application will be limited if they cannot show that there has been a change in the client's circumstances relevant to the appeal since they last appealed to the EAAT (see section 17 of the *EAPWDA* and section 18 of the *EAA*).

OPTION 2 – JUDICIAL REVIEW: Where the decision is very seriously problematic (see below) and there is some benefit to having a court overturn the original decision, students can advise the client to seek judicial review in the BC Supreme Court.

A judicial review may be possible where the Tribunal decision has very serious problems with it, such as:

- Issues of procedural fairness;
- Errors of law; or
- Glaring errors of fact that a judge would be able to see just by reading the decision and looking at the documentary evidence.

Note there is a **60 day time limit** for bringing judicial reviews. LSLAP should refer clients interested in applying for judicial review of an EAAT decision to the Community Legal Assistance Society's Community Law Program to have their case assessed for merit. LSLAP is not able to assist clients with judicial review.

H. Tips for the LSLAP Student Representative

- Representatives should read <u>Part 6 of the EAR</u> carefully to offer advice on the appeal process.
- The representative should determine what the issues are and read all the relevant sections of the <u>EAA</u> or the <u>EAPWDA</u> and the associated Regulations.

- A representative should have the client fill out a "Consent to Disclosure of Information- Service Authorization" (HR3189A) form authorizing the representative to examine the client's Ministry file and to make service requests on behalf of the client (i.e., requests for reconsideration or appeal). The "Consent to Disclosure" (H3189) form authorizes <u>only</u> the release of information and does not authorize representatives to make service requests on the client's behalf, so LSLAP students will generally want to use the former. These forms can be found here: <u>https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-andprocedure-manual/master-lists/forms-and-letters-master-list</u>.
- Also, if the case is at the EAAT level, applicants should complete a "Release of Information" form from the EAAT website. These forms are necessary for communicating with the Ministry and the EAAT about the client's case.
- If a client has received a decision from the Ministry but has not yet taken any appeal steps, the representative should advise him or her to obtain a "Request for Reconsideration" form from the Ministry and complete and return it to the Ministry. This must be done within 20 business days of getting the decision and can be done online or in person. It is very helpful if you can help the client to fill in the Request for Reconsideration. Remember you can request an extension of time to submit further evidence and argument in support of a reconsideration (see **Section XI. E: Appeal Level 1: Reconsideration**)
- If an applicant has already received a reconsideration decision, and the matter is appealable (see above) advise them to complete a Notice of Appeal form and to submit it to the EAAT within seven business days of getting the reconsideration decision.
- With the law as set out by the Act and regulation in mind, the representative should get copies of all relevant documents and review the details of the client's case. It is vital to have a clear, comprehensive account of the facts as your client understands them.
- If the applicant submits additional documentation as evidence, such as medical reports, statutory declarations, or receipts, make enough copies for the Ministry's representatives and the tribunal members. Because there is no registry for administrative support for the tribunal system, advocates must assume responsibility for seeing that all documentation is well-organized.
- At all levels of appeal, it is best to have a written statement of one's presentation of the facts in case there is a judicial review. The EAAT does not otherwise record hearings.
- See above for specific tips on each level of appeal.