



# Income Assistance Frequently Asked Questions for Clients/Applicants

## Policy

**Q: Who creates the income assistance policy? Is my Band Social Development Worker (BSDW) just making up policy?**

A: The Income Assistance policy is developed and issued by **Indigenous Services Canada (ISC)**, and is meant to align with the IA program offered by the province of BC. BSDWs administer ISC's IA program on-reserve.

Your Band Social Development Worker does not make up policy. ***The BSDW's job is just to follow the policy that is issued by ISC, and they are unable to make any changes.***

**Q: What happens if the worker or band does not follow policy?**

A: Indigenous Services Canada (ISC) reviews client files on a regular basis to make sure eligibility requirements are met. If the Band Social Development Worker does not follow policy, ISC may recover the money that was incorrectly paid.

**Q: What is an example where there would be a recovery of funds/the band would need to pay back money?**

A: An example is if the Band Social Development Worker (BSDW) gave a client the maximum amount of shelter, but there is no documentation (e.g. bills, rental agreement) to verify the cost.

## Shelter

**Q: Why don't I get my full shelter amount?**

A: Shelter allowance is based on **actual costs**. This means that you are not entitled to get the full amount each month, unless your documented shelter expenses are equal or higher than the maximum for your family unit. For example, if your only shelter expense every month is \$60 hydro, you will only receive \$60 shelter to pay hydro, even if your shelter maximum is \$375. In some cases, the band may pay your shelter costs directly, so you only receive your basic needs support.

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**Q: What are considered eligible shelter expenses (shelter expenses that can be covered)?**

A: Possible ones are rent (sometimes), hydro, utilities, maintenance/repairs (if you own your own home), cord wood, propane, and a landline phone. There are some cases where not everything can be covered, for example rent cannot be covered if you are living in the same space as your landlord. You need to talk to your Band Social Development Worker to determine which of your shelter expenses are eligible. You also need to bring in your bills and documents showing actual costs each month.

**Q: Why do I need to bring in my shelter bills each month?**

A: Shelter is based on **actual costs**. In order to cover your shelter expenses, there has to be proof of these costs, which is why you need to bring in your bills.

**Q: Who pays for home repairs or maintenance?**

A: Major home repairs or maintenance can only be covered by income assistance if you own your own home, verified through a Certificate of Possession, Cardex holdings, or custom holdings recognized in writing by Council). If you are renting a home from someone, then it is the homeowner's responsibility to cover repairs and maintenance. If you live in a band-owned home, then the band is responsible for repairs and maintenance.

## Hardship Assistance

**Q: Why do I need to repay hardship if I'm awaiting other benefits?**

A: Income assistance is a program of last resort. This means that if you have other sources of income, or are waiting for other sources of income, you may not be eligible for regular income assistance. If you are awaiting other benefits, you will need to repay the hardship assistance once you get that income.

**Q: In what circumstances is hardship repayable?**

A: There must be a repayment agreement for hardship in the following cases:

- If you are awaiting benefits (e.g. going to be getting EI/ CPP/WCB/etc.);
- If you are awaiting income from any other source (e.g. getting a settlement soon);
- Where anyone in the family unit has made too much money to be eligible for regular IA (and there are very special circumstances)
- Where anyone in the family unit has assets (cash/savings) too high to be eligible for regular IA





**Q: In what circumstances is hardship NOT repayable?**

A: Hardship assistance does not need to be repaid in the following cases:

- Hardship issued when the BSDW has determined the applicant has been a victim of family violence and the client is at risk if they pursue assets or income
- Hardship given for a sponsorship breakdown (i.e. for new immigrants if the person sponsoring them for permanent resident status/ or the spouse or common-law partner cannot or will no longer support them)
- Hardship given for a person or family with insufficient identification - You must show you have applied for the new ID, are just waiting to get it, and that you are eligible for IA in every other way.

**Earnings**

**Q: Why do I need to submit my paystubs if I am working?**

A: You need to demonstrate that you are in need of income assistance each month. This is done by showing any income you have had in the past month. This allows your Band Social Development Worker to see if you are still eligible for income assistance.

**Q: What happens if I don't submit my paystubs?**

A: If you are working and you choose not to submit your paystubs, you may be cut off income assistance. Your responsibility as an Income Assistance client/applicant is that you let the worker know of any changes in your circumstances that might affect your eligibility for IA.

**Q: Can I work and still be eligible for income assistance?**

A: Yes – while on income assistance, you can work and continue to build job skills. Depending on your family units, you can earn some money without it affecting your income assistance. Please talk to your Band Social Development Worker to determine your earnings exemptions.





## Fraud

### **Q: What happens if I don't tell the truth about my income and family situation?**

A: If you **knowingly** give false information (commit fraud) so you can get income assistance, there may be consequences, including being cut off IA or being criminally charged. This may happen if:

- You don't tell your worker about income you have
- You collect income assistance from two places (e.g. on and off-reserve)
- You pretend to be a single when in fact you have a partner/spouse
- You collect unemployment insurance and social assistance and don't tell your Band Social Development Worker

### **Q: What happens to someone if fraud is suspected?**

A: Fraud is a serious offence, and you may be liable to prosecution under the *Criminal Code of Canada*. If fraud is suspected, the BSDW will first contact you to get more information. You may be required to provide documents or proof that your actions are not fraudulent. If the BSDW believes that fraud has occurred, you can be cut off income assistance.

### **Q: What rights do I have if I am cut off from Income Assistance, or I don't receive benefits I believe I am entitled to?**

A: You have the right to appeal. If you ask your worker for the appeals form (SA 140), they are required to give it to you. You will fill out a portion of it explaining why you are appealing the decision to be cut off, then the worker will fill out a portion of the form too. You can both attach any supporting documents you have (e.g. bills, emails, etc.), then it must be sent to Indigenous Services Canada (ISC) where your Funding/Field Services Officer will review all the information provided.

There are some things that cannot be appealed, including:

- Eligibility requirements, including having to complete an application, and being required to tell your worker of any changes in your circumstances (e.g. declaring your income and showing it)
- The amount of assistance rates as stated by policy
- Rate changes

