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CPP-D AS A PWD REQUIREMENT: THE “CPP RECOVERY PROGRAM”

By Zoë Macmillan

Persons with Disabilities (PWD) is the provincial disability benefit administered by the Ministry of Social Development and Social Innovation (MSDSI). Recently TAPS has been overwhelmed by individuals on PWD who have received letters from MSDSI advising them that they must send information to the “CPP Recovery Program”. The letter may contain instructions, a deadline, and even threats of their cheque being withheld. Individuals are seeking assistance from TAPS because they are

unsure what to do, are feeling overwhelmed, and are terrified about having their benefits suspended. This article aims to provide some clarification about the “CPP Recovery Program”, as well as information about what steps to take should you receive such a letter.

What is the difference between PWD and CPP-D?

PWD benefits are available to British Columbians if they are in financial need of assistance, and are significantly restricted in their ability to perform daily living activities due to a severe

mental or physical condition. PWD is not related to whether or not a person is prevented from working. In fact, if you do qualify for PWD you can earn \$9,600 per year and still retain your assistance. Like other forms of income assistance, eligibility for PWD benefits is tied to an individual’s income and asset levels. Therefore, even if a person is severely disabled, they will not qualify for assistance unless they are in financial need. Once a person qualifies for PWD, they are entitled to an amount of assistance based on

(See “CPP-D Recovery”, page 4)

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NO HELP AT THIS RATE

SEEKING RELIEF FOR LOW INCOME RATEPAYERS AS BC HYDRO REDESIGNS ITS RATES

*By Erin Pritchard, BC
Public Interest Advocacy
Centre (BCPIAC)*

In late September 2015, BC Hydro filed a "Rate Design Application" with the BC Utilities Commission. In this process, the BCUC, BC Hydro and stakeholders will review rate structures and terms and conditions of service for residential, business and industrial customers.

Why is BC Hydro's rate design application important?

BC Hydro residential electricity rates have increased by 47% in the last 10 years, and will likely increase by another 10.5% in the next three years. Rates are projected to continue to rise significantly in future years as the government continues to order BC Hydro to build multi-billion dollar projects like the Site C dam without a full public review of those projects by the Commission.

Unfortunately, increases in BC Hydro's electricity rates have far outpaced increases in provincial income and disability assistance rates and



the BC general minimum wage over the same time period. People living in poverty have a hard time paying for essential services such as electricity when their incomes are stagnant. Since electricity is essential to survival, energy bills can only be paid at the expense of competing household necessities, such as food and medicine.

BC Hydro currently offers no rates or terms and conditions that specifically apply to low income customers. The only programs available to these customers are a few energy saving products, and in more limited cases, energy efficiency home upgrades.

In the rate design application, BCPIAC will ask the Commission to

(See BC Hydro Rates, page 6)

LEGISLATED INEQUALITY PERPETUATES HOUSING CRISIS

By Yuka Kurokawa

Landlords just got a raise! The annual allowable rent increase for 2016, as set by the Residential Tenancy Branch, is 2.9%, effectively shaving off most of the gains made by low income workers, who received a pitiful 20 cent raise in the minimum wage in the same month. The impact of the rent increase will be even worse for Victoria's urban poor who depend on income assistance rates that have remained frozen since 2007. This, in a city and province that are desperately wrestling with housing affordability.

A renter in a one-bedroom apartment in Victoria that rents for \$833 can, come January, face an increase to \$857, or \$24 above what they are currently paying. With the raise in minimum wage, a minimum wage worker who was employed full time saw their income rise by \$28, before taxes and other payroll deductions.

After giving an extra \$24 to the landlord they are

(See Rent Increase, page 3)

TOGETHER AGAINST POVERTY SOCIETY

ANNUAL GENERAL MEETING



November 16
5:00 pm
Christ Church Cathedral
930 Burdett Avenue

Open to the public.

Come hear tales from the front lines of legal advocacy!
To vote at our AGM, you must be a member in good standing at least 30 days before the event.

(Cont'd from Rent Increase, Page 2)

left with a pittance of a pittance. If we are going to do something to address poverty and the consequent housing affordability crisis, we need real rent protection, including a freeze on rental increases to allow for the necessary corrections to take place.

Landlords are not struggling to make ends meet, the working poor and those dependent on government supports are, and the gap between these groups grows each year with every new annual rental increase announcement.

At TAPS we urge decision makers to immediately increase the minimum wage to \$15, increase the welfare shelter rate to at least market rent levels while freezing the

annual rental increase. Anything short would be the continuation of legislated inequality. ■

KELLY'S BACK!

We are all thrilled to have our wonderful executive director Kelly Newhook back at TAPS after her year leave. Welcome back, Kelly! A huge "Thank You" to Stephen Portman for his great work steering the TAPS ship this past year. Stephen Portman is continuing his work in the Employment Standards Legal Advocacy Project, as well as picking up two days a week as an Income Assistance Advocate.



TAPS ADVOCATES

John Cooke Tenant Advocate (on leave)

Jen King Employment Standards Legal Advocate

Yuka Kurokawa Tenant Advocate

Zoë Macmillan Federal Disability Advocacy Project Coordinator

Jen Matthews Income Assistance Advocate

Thea McDonagh Income Assistance Advocate and Coordinator of the Volunteer Disability Advocacy Project

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(Cont'd from "CPP-D Recovery", page 1)

their family composition. The maximum for a single PWD recipient is \$906.42

Canada Pension Plan Disability benefits ("CPP-D") are a form of federal disability benefits. To qualify, an applicant must have a severe and prolonged disability which prohibits them from any substantially gainful employment. In addition, even if a person is disabled, they will not qualify for CPP-D unless they have made sufficient earnings contributions to the Canada Pension Plan. Unlike PWD, CPP-D is not income tested. If an applicant meets the definition of disability and has made sufficient contributions before becoming disabled, they will qualify for CPP-D. The amount of CPP-D a person receives is based on their contributions to the Canada Pension Plan, plus a minimum amount. In 2015 the average CPP-D payment was \$929.01, up to a maximum payment of \$1,264.59.

Why is MSDSI telling me to apply for CPP-D?

If you are receiving income assistance, it is a condition of your eligibility that you seek all other available income and means of support. This includes federal Canada Pension Plan benefits.

FEDERAL DISABILITY ADVOCACY PROJECT

TAPS' Federal Disability Advocacy Project can provide information on CPP-Disability, the Disability Tax Credit and the Registered Disability Savings Plan. If you would like to speak with an advocate about any of these benefits, or would like help applying, contact Zoë Macmillan at TAPS at 250-361-3521.

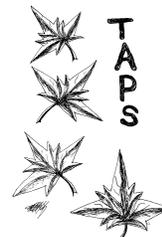
Payments from the Canada Pension Plan are considered non-exempt, unearned income by the Ministry. Consequently, federal payments are deducted dollar-for-dollar from a person's monthly assistance cheque.

What do I have to do?

The first step you must take is to provide the Ministry with a copy of your "Statement of Contribution". This information, available from Service Canada, shows contributions you have made to the Canada Pension Plan throughout your employment history. Based on this information, MSDSI will be able to see if you have made sufficient contributions to meet the initial eligibility qualifications for CPP-D. If

TAPS' SILENT WITNESS PROGRAM

Many of our clients find that appointments with the Ministry of Social Development and Social Innovation (MSDSI) can be stressful. Some find that having another person at their appointment lessens their stress and helps the appointment proceed smoothly. At TAPS, we have volunteer silent witnesses who can accompany individuals to ministry appointments. If you would like a silent witness to accompany you to an appointment with the ministry, call TAPS at 250-361-3521.



your statement shows very little or no contributions, you should not have to complete a CPP-D application.

However, getting your Statement of Contributions for MSDSI is not as easy as one would assume. Calling Service Canada to request a copy is nearly impossible. Due to high call volumes, you may

(See "CPP-D Recovery", page 5)

(Cont'd from "CPP-D Recovery", page 4)

be prevented from even waiting on hold to speak with a Service Canada representative. You can submit a request in writing by completing an "Application for Statement of Contributions" from the Service Canada website. Alternatively, you can request an Access Code online or in person at the Service Canada office (1401 Douglas Street) to set up a "My Service Canada" Account.

If MSDSI determines you have made sufficient contributions to CPP, the next step will be to complete the CPP-D application package itself. The "application" that you will receive from MSDSI consists of an Application Form, Questionnaire, Medical Report, and Consents to Release Information for your

VOLUNTEER AT TAPS!

Come and volunteer on our busy front desk—a great way to participate in the fight against poverty!

Call Heidi at 250-361-3521

This Federal Election—Fight Poverty!

The federal election is coming up on Monday, October 19th, and as you head to the polls, we would like you to think about the pressing need to eradicate poverty in Canada. Check out the Chew On This campaign at www.chewonthis.ca, where you will be able to read Dignity for All's "A National Anti-Poverty Plan for Canada," or drop by and read a copy at TAPS .

If you do not have proof of residence necessary for voting, you can get a Letter of

Confirmation of Residence form filled out by an administrator at, among other places, a shelter, soup kitchen, or First Nation's band or reserve. These forms are available at http://elections.ca/id/EC50053_e.pdf. They are also available through Our Place. This letter can be used as your proof of address, but you will need one more piece of ID.

If you are living in poverty, if you want to fight poverty, make your voice heard! Vote!

physician and Service Canada. The instructions are to complete the forms and return them to the "CPP Recovery Program" by a certain date.

The CPP-D Application Package also includes a "Consent to Deduction and Payment" form which you must sign. By signing this form you consent to Service Canada directing your retroactive CPP-D payments to MSDSI for the period in which you were eligible for CPP-D, but had been receiving PWD instead. MSDSI is only reimbursed for the amount of PWD

assistance you received during your period of eligibility for CPP-D. As well, after MSDSI has been repaid there should not be any further deductions from your CPP-D cheque.

Will I lose my PWD benefits if I am eligible for CPP-D?

Most individuals who are eligible for CPP-D continue to be eligible for PWD because the amount they receive in federal benefits is less than their provincial assistance entitlement. For example, if an individual receives \$500 in CPP-D, the province will

(See "CPP-D Recovery", page 6)

(Cont'd from "CPP-D Recovery", page 5)

provide a reduced amount of PWD benefits to ensure that the individual continues to receive assistance equal to the MSDSI rates.

Individuals who receive CPP-D in an amount higher than the provincial assistance rates would cease being eligible for PWD benefits. While disentitled to provincial assistance due to their CPP-D income, they continue to be eligible for some limited health benefits from the province under the "Medical Services Only" ("MSO") category. This includes such benefits as

WRITE FOR TAPROOT

Have you had a difficult time getting a benefit you needed from MSDSI? Had a nightmare with a landlord from hell? An exploitative boss? Or some other experience you want to let others know about? Then write it up for the Taproot. Please make your article 600 words or less. Drop off or mail articles with your name and contact information to Heidi at TAPS at #302 - 895 Fort Street, Victoria, BC V8W 1H7, or send by e-mail to volunteers@tapsbc.ca, or by fax to 250-361-3541.

premium-free MSP coverage, extended medical therapies, and deductible-free PharmaCare coverage. However, individuals falling under the "MSO" category cease being eligible for such vital benefits as diet supplements, monthly nutritional supplements and orthodontics. You also cease being eligible for the BC Bus Pass Program and other general supplements provided by MSDSI, such as crisis grants and moving supplements.

What if I apply and am not eligible for CPP-D?

If you are found ineligible for CPP-D, either because of insufficient contributions or because your disability is not severe enough, your ongoing provincial assistance should not be affected. You should continue receiving provincial assistance with no negative consequences.

HELP! I can't do this alone!!!!

If you have been asked to apply for CPP-D by MSDSI and are having difficulty, contact the TAPS Federal Disability Advocacy Project (FDAP) at 250-361-3521 for assistance. We can help guide you through the process with the Ministry and can even assist with completing CPP-D application forms. ■

(Cont'd from BC Hydro Rates, Page 2)

implement rate relief, emergency bill assistance, and terms and conditions for low income BC Hydro ratepayers.

What is BCPIAC's role in this proceeding?

The BC Public Interest Advocacy Centre (BCPIAC) is a small non-profit law firm in Vancouver. Since 1982, we have represented the interests of low and fixed income residential energy customers in proceedings at the Commission. Rather than representing individuals, BCPIAC represents organizations across BC whose members are low and fixed income customers, like seniors' organizations and anti-poverty groups (including TAPS). BCPIAC intervenes in proceedings where BC Hydro and other utilities want Commission approval to construct new projects or to increase the amount they are allowed to charge customers for service.

What is our goal in this proceeding?

In this proceeding, BCPIAC will ask the Commission to order that BC Hydro:

- Implement a "lifeline rate" for low income BC Hydro residential customers, so that these

(See BC Hydro Rates, page 7)

(Cont'd from BC Hydro Rates, Page 6)

customers can get basic electricity at a reduced price;

- introduce a low income emergency bill assistance program of up to \$500/year for low income households (this would be like a crisis grant, not intended to address ongoing bill affordability issues); and
- adopt terms and conditions for service that would apply to low income ratepayers, including policies that would allow:
 - ◇ waiver of security deposits and the ability to build up a security balance over time (6 months),
 - ◇ flexible payment arrangements, including modifications to the equal payment plan program,
 - ◇ elimination of late payment fees,
 - ◇ suspension of electricity service disconnections during cold weather periods and for customers using lifesaving medical equipment, and
 - ◇ waiver reconnection fees.

Ontario, Quebec and Manitoba offer bill assistance

programs to low income electricity customers who are having difficulty paying their bills, and both Ontario and Manitoba are expanding these programs.

We will argue that the Commission has the ability to implement programs to assist low income BC Hydro ratepayers, and that in the face of significant rate hikes, doing so is in the public interest.

How you can help!

As part of the rate design proceeding, we will be putting forward evidence from residential ratepayers about difficulties that low income people are having paying their electricity bills as a result of BC Hydro's rate increases. If you have been disconnected by BC Hydro because you were unable to pay your bill, and were not eligible for a crisis supplement through the Ministry of Social Development and Social Innovation to pay your bill, please contact your TAPS advocate, or contact BCPIAC at 604-687-3063 or support@bcpiac.com. ■



TAX CLINIC

At TAPS

Every Thursday

9 to 11

and

1 to 4

No appointments

First come, first

served



PERSONS WITH DISABILITIES

TAPS has advocates who can help you apply for Person With Disabilities status (PWD) through the Ministry of Social Development and Social Innovation. TAPS can also help you with an appeal if you have applied and been denied. Call TAPS at 250-361-3521 for more information. If you are at the appeal stage, be sure to get in touch with us as soon as possible after receiving your letter of denial, and tell the receptionist you are calling about a disability appeal.

ABOUT TAPS

TAPS was established and registered as a society in 1989 and serves the Greater Victoria area. We provide legal information and representation on issues relating to income assistance, provincial disability benefits, residential tenancy, and employment standards. We also provide public education in these areas and on broader poverty issues.

You can reach us between 9:30 am and 4:30 pm, Monday to Friday, by phone at 250-361-3521 or in person at #302 - 895 Fort Street. The office is closed daily for lunch between noon and 1:00 pm and is closed to walk-in clients on Monday and Friday mornings.

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Taproot is mailed/e-mailed to members.

Donations are appreciated. Charitable tax receipts provided.

Together Against Poverty Society Membership Registration 2015

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