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## Navigating the Income Assistance Application Labyrinth

By Caitlin Wright and  
Alicia Corsiglia

We know applying for income assistance through the Ministry of Social Development and Social Innovation (MSDSI) can be an overwhelming and lengthy ordeal, so we have put together this guide to help you navigate the process, outlining the procedures for applying for income assistance, as well as your rights and responsibilities.

### Here are the documents you will need:

- Social Insurance Number (SIN)
- Current photo ID plus one

- additional piece of ID
  - Proof of citizenship/permanent residency status
  - 60-day bank statements for all accounts
  - Proof of shelter costs if applicable
  - Tax return
- Contact an advocate if you're unable to get any of the above documents.

### Step 1: Completing the online application

The first step in the income assistance application process is to complete the online application. The application has



90 questions covering such areas as your income, assets, living circumstances, and citizenship, and your answers help the ministry determine your eligibility. You can find the online application at: <https://www.iaselfserve.gov.bc.ca/HomePage.aspx>

(See **Labyrinth**, page 4)

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## SUPER INTENT CITY SUCCEEDED IN SHOWING THE WAY FORWARD

*By Stephen Portman  
and Kelly Newhook*

Although Chief Justice Christopher Hinkson has ruled that Super InTent City must be dismantled, there can be no doubt that its existence led to a historic victory in the struggle to provide homes to the homeless across our region — a victory fought for and won by the homeless themselves, with help from

compassionate supporters.

A conservative estimate for the total investment in housing solutions, directly and indirectly attributable to the existence of the tent city, is \$86 million, with 714 units of housing for homeless people. This level of investment would not have happened if the homeless had not taken



## 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 to be connected with a silent witness, call TAPS at 250-361-3521.

up residence on the courthouse property and made the problem impossible to ignore.

Many of these units are not permanent, some are yet to be constructed, and the homeless themselves are yet to be included in a meaningful way in the construction, design and proposed governance of these facilities. Nevertheless, there is hope that the landscape of homelessness

## 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.

**Check us out at  
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across the region will be transformed.

Tent cities in British Columbia are the visible manifestation of failed public policy, decades of disinvestment in social housing, an abysmal social safety net with welfare rates frozen for more than nine

*(See InTent City, page 3)*

(Cont'd from InTent City, Page 2)

years, and the lowest minimum wage and the highest child poverty rates in Canada. We live in a province where our government has virtually abdicated any role in improving the safety, security and future of an entire class of people.

The homeless themselves have demonstrated what it takes to solve the problems inflicted upon them by an underfunded, unresponsive and uncaring system.

The answer? Exist in the state that these forces have reduced you to in a way that they cannot ignore, and social change begins to flow.

The tent city grew out of necessity. The homeless are forced to pick up and move along each and every day with nowhere to place their belongings, let alone a place to belong themselves. Living with persistent sleep deprivation, hunger and illness, these individuals created a solution where no other could be found.

The residents of the tent city created what many of us take for granted: the right to autonomy, safety and security. A home in community and a place to build a future. The "truth to power" message has been made clear: End displacement, stop

(See InTent City, page 7)

## BILL DOHERTY

We were sad to learn of the passing of longtime friend of TAPS Bill Doherty. Bill was a staunch supporter of social justice and anti-poverty work in Victoria. Many times over the years, Bill and his late wife Gudrun very generously opened their home to TAPS, allowing us to hold our annual holiday dinner there, and we would squeeze upward of 40 staff and volunteers into their living room, kitchen and dining room. We all have very fond reminiscences of those holiday meals. Our condolences to Bill's family.

*All of us at TAPS*

## TAX CLINIC

**Closed for August.  
Re-opens on  
September 8 and  
continues every  
Thursday after that.**



Taproot is published bi-monthly. Newsletter artists: Mitch Lindsay Joan Stiebel

## TAPS STAFF

**Kelly Newhook** Executive Director

**Heidi Boudreau** Income Assistance Legal Advocate

**David Huxtable** Employment Standards Legal Advocate

**Zoë Macmillan** Federal Disability Advocacy Project Coordinator

**Jen Matthews** Income Assistance Legal Advocate

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

**Stephen Portman** Employment Standards Legal Advocate and Advocacy Lead

**Emily Rogers** Tenant Legal Advocate

**John Cooke** Tenant Legal Advocate (on leave)

**Yuka Kurokawa** Tenant Legal Advocate (on leave)

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(Cont'd from **Labyrinth**, Page 1)

### **No Computer Access?**

A public library will have computer access. REES Network (Research, Education, Evaluation & Support) at 465 Swift Street, 250-595-8619, also has computers you can use, but please call first. If you need help to complete the online application, you can contact Action Committee of People with Disabilities at 948 View Street, 250-383-4105.

**Applying in Person at a MSDSI Office.** If you have barriers to the online application, the government has a “duty to accommodate” under the BC Human Rights Act. If you have requested assistance with the online application and the Ministry has refused to provide accommodation, contact us at TAPS.

### **Step 2: Stage 1 Intake Interview**

The next stage in the application process is the **Stage 1 Intake Interview**. Within 5 business days of your completing the online application, a Ministry intake worker will try to contact you. The intake worker will try to reach you twice, and if they're unable to reach you, or leave a message, they will close your file. If your file is closed, you will need to start

## **WRITE FOR TAPROOT**

We welcome articles from readers. Please make your article 600 words or less. Drop off or mail articles to Heidi at TAPS at #302 - 895 Fort Street, Victoria, BC V8W 1H7, or send by e-mail to [volunteers@tapsbc.ca](mailto:volunteers@tapsbc.ca), or by fax to 250-361-3541. Please include your name and contact information.

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the process again by completing a new application. So, if you haven't heard from the Ministry within a few days of applying, it's a good idea to contact the Ministry at 1-866-866-0800, or go to your local Ministry office to check on the progress of your file.

**No phone?** If you don't have continual access to a phone, go to a Ministry office the day after you submit your online application. The Ministry worker will give you a time to go to the local Ministry office to wait for a call from a worker.

(See **Labyrinth**, page 5)

## **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.

## **A FAREWELL**

We say good-bye to Alicia Corsiglia, who has been a practicum student in our disability advocacy project this summer. Alicia has been a wonderful addition to our disability project and has helped many of our clients negotiate the difficult disability application process. Alicia has been a joy to have in the office and we will miss her. We wish her the best as she continues her studies.



(Cont'd from *Labyrinth*, Page 4)

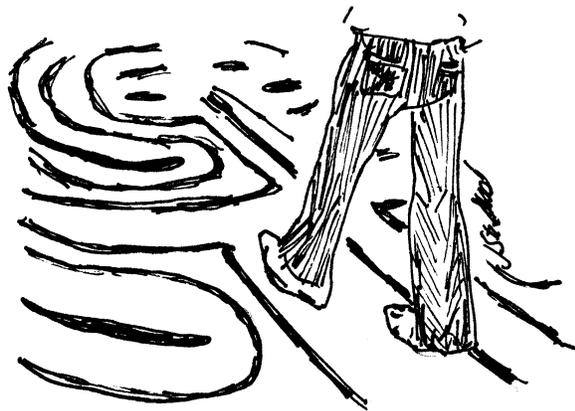
**Immediate Need?** If you have an immediate need for shelter, food, or medical attention at any point during the application process, let the Ministry know and they should assess your eligibility more quickly.

**Next you need to provide documents.** During the first intake phone appointment, the intake worker should provide you with their direct phone number. The intake worker will also give you a list of the documents you will need to provide so that the Ministry can determine your eligibility for income assistance. The documents you will need are listed at the beginning of this article. **You will have 5 business days to provide these documents.** If you are unable to do so within this timeframe, contact the intake worker and request an extension. Otherwise, your file will be closed.

**Work Search Requirement** People applying for income assistance are required to search for work before they can be found eligible. If you are applying for income assistance for the first time,

you are required to complete a 5-week work search, and if you are re-applying, you will need to complete a 3-week search. Work search activities done in the month prior to applying may also be counted, but be sure to document these activities carefully.

**Can't Work?** If you are fleeing abuse, cannot work because of a medical condition, are a sole applicant with a dependent child, or have a person in your family



unit with person with disabilities designation (PWD), you will be exempt from the work search requirement. There are several other work search exemptions. For the full list, go to: [www2.gov.bc.ca](http://www2.gov.bc.ca), BCEA Policy and Procedure Manual, Application and Intake, Work Search.

**Fleeing Abuse.** If you are fleeing abuse you will also be exempt from the two-year

financial independence requirement and employment obligations for up to six months. Your application will be expedited to the second stage of the intake process. There is no need for abuse to be verified, only disclosed, and the Ministry considers psychological and emotional abuse, in addition to physical violence.

**Immediate Need Exemption** If you are applying and have an immediate need for food, shelter, or medical attention, you will be temporarily exempted from work search requirements and can receive temporary assistance. If you have questions about this exemption, contact an advocate.

### **Step 3: Stage 2 Intake Interview**

After you have submitted the documents, you move onto the **Stage 2 Intake Interview**. Your intake worker will contact you by phone to review the documentation and determine your eligibility. To be eligible, you must meet the Ministry's requirements for income and assets, and citizenship; you must be residing in BC; and you must have been financially independent for two consecutive years. There are many exemptions from the

(See *Labyrinth*, page 6)

Income Assistance	Earning Exemptions	Asset Level	SHELTER	SUPPORT	TOTAL	Vehicle Asset Level
Single < 65	\$200	\$2000	\$375	\$235	\$610	\$10,000
Single with confirmed pregnancy (prenatal shelter supplement)	\$200	\$2000	\$375 +\$195	\$235	\$805	
Single > 65	\$200	\$2000	\$375	\$531.42	\$906.42	
Couple under 65	\$200	\$4000	\$570	\$307.22	\$877.22	
Couple: one > 65	\$200	\$4000	\$570	\$700.56	\$1270.56	
Couple + 1 child	\$200	\$4000	\$660	\$401.06	\$1061.06	
Single parent + 1 child	\$200	\$4000	\$570	\$375.58	\$945.58	

(Cont'd from *Labyrinth*, Page 5)

two-year financially independent rule, including, but not limited to applicants who are under age 19, who are pregnant, or who have dependent children; applicants who were incarcerated for at least six months during the two years immediately prior to applying; and applicants with a two-year diploma or certificate, or a bachelor's degree or higher from a post-secondary institution. For a complete list go to: [www2.gov.bc.ca](http://www2.gov.bc.ca), BCEA Policy and Procedure Manual, Application and Intake.

If you are found eligible for income assistance, the intake worker should provide you with information about your rights and responsibilities in relation to your income assistance benefits. You will also be asked to go to a Ministry office to sign several

documents. *You will not be officially eligible for income assistance until you've signed the required documentation.* Unfortunately, the Ministry does not backdate assistance. You will receive a prorated amount for the remainder of the month you applied in.

If the Ministry determines that you are ineligible for income assistance, you have the right to appeal the decision through the Ministry's reconsideration process. Let the Ministry worker know that you would like to have the decision reconsidered, and contact an advocate as soon as possible.

**Earnings Exemption/Asset Levels and Shelter/Support Rates.** Some taxable income sources, such as employment income, are considered "non-exempt" and will affect your eligibility for income assistance. These income sources must be less than the monthly shelter and support rates for you to receive income assistance. Other non-taxable sources of income are "exempt" and will not affect your income assistance eligibility.

If you are unsure about your financial eligibility, the table below presents a brief list of common sources of income and their treatment. ■

Exempt Income:	Non-Exempt Unearned Income:
Child Disability Benefit	Employment Insurance
Child Tax Benefit	Canada Pension Plan (CPP)
Monthly Family Bonus	Retroactive monthly Family Bonus lump-sum payments
Child Maintenance/Support	Spousal Support payments



Check TAPS out on  
facebook

## 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**

*(Cont'd from InTent City, Page 3)*

criminalization of the poor, and recognize housing as a basic human right.

No doubt our community has been challenged since the first tent went up on the courthouse lawn. It has been ugly, complicated and has pitted people and neighbourhoods against one another. The neighbourhood, Christ Church Cathedral, and indeed the residents of the tent city

themselves have all faced real challenges over the past eight months. There should never have been a need for an economic refugee camp in a region as prosperous as ours. The question now is where to go from here.

We continue to wait for a definitive answer from the federal government on whether it will add to the \$60 million already committed by the Capital Regional District Housing First Initiative and provincial government. Further, the province's most recent housing announcement regarding the Central Care Home and the Super 8 hotel is welcome and important.

Unfortunately, these new and long overdue efforts will not solve the problem in Victoria, where the depth of homelessness is far-reaching, affecting more than 1,400 people and their families. This is why we cannot rest until we have homes for all.

Let us return now to the sad reality. We are a city that has endorsed the criminalization of the poor through bylaws that punish people for sleeping outdoors where no other reasonable option exists. We are a region that has endorsed the development of housing that is far outside the reach of not only the homeless and working poor, but

increasingly of middle-income families who want to build a future here. We are a province that has legislated starvation through stagnant welfare rates and lack of meaningful rent controls.

Finally, as a community, we have seen hate and misunderstanding grow in relation to class divisions and play out through public dialogue that unjustly and illogically stigmatizes and blames the poor. At Together Against Poverty Society, we believe we can all do better.

While we work through these challenges together, let us remember that the villain is not our community or the people in it, not the municipality or region, and perhaps, to be generous, not the provincial and federal governments. The villain is collective neglect of basic concepts of human dignity, rights and equality. Let us remember to honour those principles even if it makes us uncomfortable.

The victory of Super InTent City will be a lasting legacy for this community. Regardless of the court decision, we owe our gratitude to the homeless for showing us the way forward. ■



## 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 and federal disability benefits, residential tenancy, and employment standards. We also provide public legal 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.

## TAPS IS FUNDED BY



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## BECOME A MEMBER OF TAPS

\$5 unwaged (we can waive this)    \$20 waged    \$80 organization

Taproot is mailed/e-mailed to members.

Donations are appreciated. Charitable tax receipts provided.

## Together Against Poverty Society Membership Registration 2016 - 2017

#302 - 895 Fort Street, Victoria, BC, V8W 1H7

**Annual Membership Fees** (Please circle one)

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Waged: \$20

Organization: \$80

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