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# ALBERTA REGION

## Social Development

### Income Assistance Policy Manual

Issued under the authority of the Regional Director General Alberta Region  
Indigenous Services Canada (DISC)  
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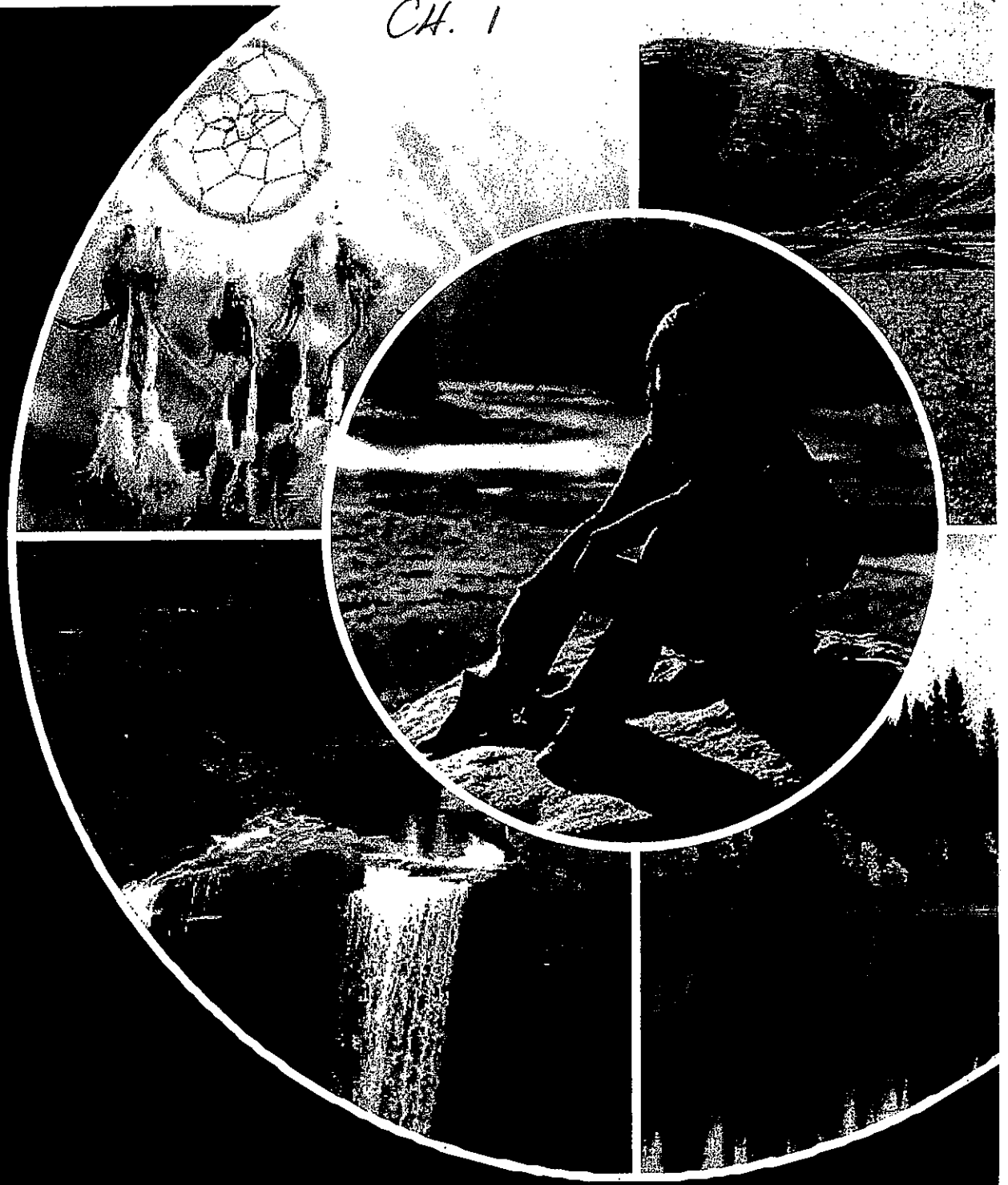
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## Chapter 1 | Income Assistance Program Administration

## 1.1 Authority, Objectives and Principles

As a program of last resort, the purpose of the Income Assistance program is to:

- Support the basic and special needs of indigent residents of First Nations reserves and their dependents; and
- Support access to services to help clients transition to and remain in the workforce.

The desired outcome of the Income Assistance Program is an improved quality of life through the alleviation of poverty and hardship on reserve, so that Income Assistance clients are employable and able to secure and/or maintain attachment to the workforce.

### 1.1.1 Authority

Section 88 of the Indian Act states: "Subject to the terms of any Treaty and any other Act of Parliament, all laws of general application from time to time in force in any province are applicable to and in respect of Indians in the province, except to the extent that those laws are inconsistent with this Act or the First Nations Fiscal and Statistical Management Act, or with any order, rule, regulation or law of a Band made under those Acts, and except to the extent that those provincial laws make provision for any matter for which provision is made by or under those Acts."

Income Assistance falls under the jurisdiction of the Provinces based on Section 92 of the Constitution Act, 1867. Accordingly under section 88 of the Indian Act, First Nations persons on-reserve fall under the Income Assistance legislation of the reference province or territory as these are laws of general application. It is, therefore, a matter of policy rather than as a Statutory or Treaty obligation that the Government of Canada provides Income Assistance to First Nations and other residents living on reserve.

Federal Government spending authorities are specified by the Federal Government Treasury Board Terms and Conditions. The Terms and Conditions in the current Treasury Board Income Support spending authority state in part:

Grant and contribution funding for Income Assistance, is targeted to clients/beneficiaries who are ordinarily resident on reserve or who, for the purposes of these programs, are deemed to be ordinarily resident on reserve.

Grants and contributions to eligible recipients under the Income Assistance program are intended to provide financial assistance to low-income on reserve residents to support their basic and special needs and to help them become more self-reliant, in alignment with the rate schedule and eligibility criteria of the reference province/territory.

Performance indicators that apply to Income Assistance can be found in the Social Development Programs Performance Measurement Strategy. These programs contribute to one or more of the following expected outcomes:

1. Eligible men, women and children's basic and special needs are met.
2. Men, women and children are safe.
3. Men and women are employable and able to become and/or remain attached to the workforce.

These outcomes are directly aligned with the program activity and sub activities in the Department of Indian Affairs and Northern Development's (DIAND's) Program Activity Architecture. These programs fall under the "People" strategic outcome, the long-term objective of which is contributing to the "Individual, family and community well-being for First Nations and Inuit".

### 1.1.2 Objectives

The Income Assistance program provides funding to assist eligible individuals and families who are ordinarily resident on reserve with: basic needs, special needs, and employment and pre-employment measures designed to increase self-reliance, to improve life skills and to promote greater attachment to the work force. The expected outcome of the Income Assistance program is an improved quality of life through the reduction of poverty and hardship on reserve and improved participation in and attachment to the work- force.

### 1.1.3 Principles

The key principles of the DISC Alberta Region Income Assistance Program are:

Supports ensure improved outcomes for clients. Benefits and services focus on assisting clients and their families participate successfully in the workforce, and to have sustainable employment, to the greatest extent possible given the individual's situation.

- Supports are based on what people need. Income Assistance benefits provided to clients and their families are based on an assessment of that person's individual and family situation, and are responsive to the client's unique needs.
- Supports encourage personal responsibility. Clients are supported to become independent through a cohesive system of employment and training initiatives, income supplementation.
- Supports assist in building Alberta's workforce. The Income Assistance Program provides the financial supports and services that assist clients and their families to obtain successful and sustainable employment, thus ensuring that employers are able to fill their jobs with qualified people.
- Supports will protect people with long term needs. Clients with circumstances preventing or severely limiting their capacity to support themselves continue to receive Income Assistance benefits.
- Supports will be fiscally responsible and sustainable. The Issuing Authority will always attempt to find the best value alternative to ensure the Income Assistance Program's long term sustainability.
- Recognition of client rights. Recognition that clients are honest, trustworthy, and accountable. Every individual or family, when need has been established, has a right to assistance in accordance with policy. Clients are deserving of the right to autonomy, dignity and personal choice. Clients have the right and responsibility to manage their own affairs to the highest extent possible in their individual circumstances.

## 1.2 Responsibilities

Income Assistance Program delivery responsibilities are divided between the Government of Alberta and the Government of Canada. When a First Nation or Tribal Council has been authorized by Funding Arrangement to administer the Income Assistance Program, they also assume various responsibilities associated with the program. In addition, clients have a responsibility when applying for or receiving Income Assistance benefits.

### 1.2.1 Alberta Ministry of Community and Social Services Income Support Responsibilities

The purpose of the Alberta Income and Employment Supports Act is to provide programs for persons in need of requirements for food, shelter, personal items and medical and other benefits as are essential to their health and well-being and, in particular, to provide training and other measures to facilitate their movement toward independence and self-sufficiency.

Note: As of April 1, 2016, the budget and responsibility for training and Learners has moved to the Ministries of Advanced Education and Labour. Community and Social Services is still responsible for Career Services and ETW/BFE. Learners still fall under the Alberta Income and Employment Supports Act.

### Department (Community and Social Services) Responsibilities to Clients

The Department must provide equitable treatment to clients throughout the province of Alberta by:

- Recognizing the person's inherent worth and that all people have strengths and abilities
- Delivering services in a manner that treats a person with dignity and respect
- Respecting a person's autonomy, dignity and right to personal choice
- Responding to the nature and urgency of the need and providing benefits accordingly
- Issuing Income Assistance (IA) and services on time and in the correct amount
- Informing clients of IA rules, conditions, expectations, and services

- Advising a person of their right to appeal a department decision whenever a decision is made affecting their benefits or eligibility and how the process works
- Safeguarding and protecting a person's information and ensuring it is collected, used, disclosed and managed in accordance with the Income and Employment Supports Act (IESA) and the Freedom of Information and Protection of Privacy (FOIP) Act

The Department (Community and Social Services) states that people living on a reserve are the responsibility of the Federal Government. First Nations people living off-reserve may receive assistance from the Community and Social Services Income Support program. Some Bands have agreements with Alberta to provide Income Support to their off-reserve members.

### **1.2.2 DISC Income Assistance Responsibilities**

DISC Alberta Region accepts administrative and funding responsibility for individuals and families who are ordinarily resident on reserve. This includes:

- Persons residing in the communities of Fort Chipewyan, Fort McKay, Garden River, Little Buffalo, Peerless Lake and Trout Lake;
- Persons who are off reserve for the primary purpose of obtaining required medical care or social service support because there is no reasonably comparable service available on reserve, and lived on reserve immediately prior to receiving the medical care or social service support;
- Persons living on reserve and do not maintain a primary residence off reserve or is for the purpose of the program deemed to be ordinarily resident on reserve; and
- Non-Member First Nations, Inuit, Metis or Non-status persons residing on reserve if they are eligible under policy.

Federal responsibilities for the Income Assistance Program are divided between DISC National Headquarters and DISC Alberta Region. DISC is responsible to:

- Provide funding to eligible funding recipients as authorized by approved policy and program authorities;
- Lead the development of policy and provide policy clarification to eligible funding recipients;
- Provide oversight to ensure programs operate according to authorities and Canada's financial management requirements by ensuring reporting and accountability requirements are met; and
- Further articulate regional processes and procedures necessary to implement the national manual.

#### **i) Regional Office**

DISC Alberta Regional office staff are responsible to:

- Establish regional Income Assistance program policies and procedures that are aligned or reasonably comparable to Provincial Income Assistance policies;
- Update the Alberta Region Social Development Income Assistance Policy Manual when changes are made at the Provincial or Federal level;
- Inform First Nations and Tribal Councils of new developments in non-departmental programs and their applicability to the Income Assistance program;
- Continually assess the adequacy of the regional program to meet the needs of reserve residents and recommend enriched services to fill gaps in current programs;
- Engaging with First Nations and Tribal Councils by providing policy interpretation and where possible, address concerns related to service delivery;
- Work with an Alternate Service Provider to administer the Income Assistance program on-reserve communities where First Nations have not assumed this responsibility;
- Monitor and evaluate Income Assistance programs administered by First Nations, Tribal Councils and Alternate Service Provider(s) as per the Program Recipient Compliance Review Handbook; and
- Assist in the training of First Nations/Tribal Council social development staff.

### **1.2.3 First Nations Administrative Responsibilities**

A First Nations or Tribal Councils may be authorized by Funding Arrangement to administer the Income Assistance program. Under such an arrangement, the First Nations or Tribal Council undertakes to ensure the following:

- The program is administered in accordance with Treasury Board Social Development Terms and Conditions, the National Social Programs Manual and the ISC Alberta Region Social Development Income Assistance Policy Manual;
- Internal controls are in place to manage funding;
- Reporting requirements are met and reports are submitted in an accurate and timely manner;
- Work with ISC staff during compliance reviews;
- Income Assistance benefits are provided to all persons on the reserve who meet eligibility requirements for Income Assistance, regardless of their membership status in the First Nation;
- All records required by the ISC Alberta Region Social Development Income Assistance Policy Manual are maintained and are available to ISC for program reviews and financial audits;
- ISC is provided with statistical and other documentation as required;
- Competent staff is employed to administer the Income Assistance program in accordance with industry best practices and Human Resource policies;
- Income Assistance program staff are encouraged to participate in available training programs that are designed to enhance administrative and service delivery skills;
- Income Assistance staff are provided with a private interview space that meets Occupational Health and Safety requirements including first egress and waiting room facilities which are pleasant, free from distractions, and conveniently located to clients;
- Disciplinary action is taken in situations where an employee of the First Nations Income Assistance Program contravenes policy regarding confidentiality; and
- Other conditions as agreed upon are observed.

Where a First Nation or Tribal Council has established an Income Assistance Committee, its terms of reference and powers should be defined clearly by leadership and may include responsibilities such as program review, development, and service functions. An Income Assistance Committee has no power to change DISC Alberta Region Social Development Income Assistance Policy Manual and cannot relieve the Issuing Authority of any duties or responsibilities under this policy. Members of an Income Assistance Committee serve on a voluntary basis and receive no financial compensation from the Income Assistance program.

The person designated by the First Nation or Tribal Council to administer the program is referred to as the Issuing Authority. The Issuing Authority should receive written authority from the First Nation or Tribal Council to disburse funds and outline any limits to that authority. This written authority should be sent to the DISC Regional office to identify the appropriate Social Director or Manager or staff, who has the authority to sign off Budget and Decision Forms and Special Needs Forms along with the quarterly invoice submissions to the Department.

Issuing Authorities do not have the authority to contravene the policy in DISC Alberta Region Social Development Income Assistance Policy Manual.

### **1.2.4 Issuing Authorities Responsibilities to Clients**

The Issuing Authority must provide equitable treatment to clients by:

- Recognizing each person's inherent worth and that all people have strengths and abilities;
- Delivering services in a manner that treats a person with dignity and respect;
- Respecting each person's autonomy, dignity and right to personal choice;
- Responding to the nature and urgency of the need and providing benefits accordingly;
- Issuing Income Assistance and services on time and in the correct amount;
- Informing clients and dependents (spouse(s)) of Income Assistance rules, conditions, expectations, and services;

- Advising a client and dependent (spouse) of their right to appeal decisions made by the Issuing Authority whenever it affects their Income Assistance benefits or eligibility and explaining the appeal process;
- Safeguarding and protecting a person's information and ensuring it is collected, used, disclosed and managed in accordance with Income Assistance Policy;
- Ensure clients and dependents (spouse) are appropriately assessed and categorized;
- Apply all policy requirements to determine needs and services.

In conjunction with the client, the Issuing Authority is responsible to:

- Explore all options of financial support, including family and friends as an alternative to Income Assistance benefits;
- Establish eligibility for Income Assistance benefits as specified in policy; (See ANNEX B or the Program Recipient Compliance Review Handbook) and;
- Formulate a Case Plan with goals and objectives to improve the economic and social well-being of clients and their families.

### **1.2.5 Client Responsibilities**

Any person who is a non-resident First Nation, Inuit, Metis, Canadian Citizen or landed immigrant who is residing on a First Nations Reserve, shall apply for Income Assistance at the office of the Issuing Authority. Clients and dependents (spouse) are required to give written permission to the Issuing Authority to obtain and release information relevant to determining eligibility for Income Assistance benefits.

To be eligible for Income Assistance benefits, all clients and dependents (adult) must:

- Participate, if required, in activities to maintain or re-establish maximum self-reliance and independence;
- Access all resources available outside of the program;
- Declare all income and assets;
- Substantiate their circumstances, needs and resources, including present and potential income and assets;
- Inform the Issuing Authority of any changes that may affect eligibility for Income Assistance benefit, and
- Comply with Child Support Services requirements. Alberta Community and Social Services (ACSS) Child Support Services may assist in establishing the financial responsibility of a non-custodial parent in respect to expenses relating to pregnancy, birth, and maintenance of children. The Alberta Solicitor General Maintenance Enforcement Program undertakes to collect and disburse funds paid by the non-custodial parent and to take such legal action as necessary in the enforcement of the terms of payment.

#### **ACSS Child Support Services**

Edmonton: 780-415-6400

Calgary: 403-297-6060

Toll Free: 310-0000 and ask for the Child Support Services Office nearest you

Website: [www.humanservices.alberta.ca/financial-support/2072.html](http://www.humanservices.alberta.ca/financial-support/2072.html)

#### **Maintenance Enforcement Program**

Edmonton: 780-422-5555

Toll Free: 310-0000 and enter 422-5555

Website: [www.justice.alberta.ca/programs\\_services/mep/Pages/default.aspx?WT.svl=programs](http://www.justice.alberta.ca/programs_services/mep/Pages/default.aspx?WT.svl=programs)

Obtain authorization from Chief and Council to pursue or comply with Child Maintenance Orders. Clients forfeit the benefit of any income exemptions when they:

- Intentionally mislead the Issuing Authority concerning their income, or
- Provide false information about household income.



### **1.3 Confidentiality**

Clients have the right to confidential service. The Privacy Act requires that DISC and the Issuing Authorities are responsible to protect the personal information they manage.

#### **1.3.1 Protection of Personal Information**

All information concerning clients and their dependents (spouse and children) is considered protected information and must be stored in locked filing cabinets. Electronic information must be password protected.

#### **1.3.2 Collection of Personal Information**

The Issuing Authority must collect personal information directly related to, and necessary for the programs and services they are responsible for. This includes all information collected on paper or electronically.

Personal information unrelated to program administration and services should not be collected and must be returned to the client. Issuing Authorities must be able to explain to the client:

- The reason(s) the personal information is needed;
- The uses(s) that the Issuing Authority will make of the personal information; and,
- Client options regarding the provision of the personal information and the consequences that may result from not providing it, which could include denial of benefits.

#### **1.3.3 Use of Personal Information**

Use of personal information means employing it to accomplish the program purposes for which it was collected. For example, to collect documents which demonstrate the financial need of the clients and dependents (spouse) in order to verify eligibility for Income Assistance.

Access to information should be based on a "need to know", related to program administration.

#### **1.3.4 Disclosure of Personal Information**

Information may be released with the written consent of the client or applicant. The consent must be retained on file by the Issuing Authority.

Personal information may be released without the client's consent in the following circumstances:

- Members of Parliament. Personal information may be released to a Member of Parliament if a client has requested assistance from that Member of Parliament. The information provided must be related to the issue the Member of Parliament was asked to help resolve.
- Medical and Law Enforcement Authorities. Personal information may be released to medical and law enforcement authorities if there is sufficient reason to believe a client will harm himself or herself, or another person.
- Justice System. Personal information may be released to the justice system in cases of suspected fraud in relation to the enforcement of the Income Assistance policy. This includes: releasing information to a solicitor acting on behalf of a government authority; or to an agency responsible for the initiation of a trial, hearing, or proceedings.
- Other Income Assistance Agencies. Personal information may be released to any person employed in the administration of an Income Assistance Program within Canada.
- Medical Information. Personal information may be released to the Medical Services Branch of Health Canada or in order to assist in establishing client eligibility for health services.
- Appeal Committee. Personal information may be released to an Appeal Committee in order to conduct an appeal hearing.
- Child Protection Authorities. The Issuing Authority is obligated to report to Child and Youth Services when there are any potential child protection concerns.

### **1.3.5 Violations of Confidentiality**

The Issuing Authority must be committed to the appropriate management of personal information. Inappropriate collection or use of personal information may result in disciplinary action, which could include termination of employment.

## **1.4 Policy Governing All Benefit**

The intent of this section is to provide general rules and considerations applying to all Income Assistance benefits.

### **1.4.1 Alternative Resources**

Benefits are not issued if they are available from another person, agency, or government program.

### **1.4.2 Arrears and Recovery**

Benefits are not issued to pay off debts, loans, or arrears, except when authorized by policy.

Exception: Utility arrears under Section 7.2.6 and emergency rental arrears under Section 7.2.9. If a client has received their Shelter allowance to pay for Utility bills and does not use the funds for the intended purpose then the Issuing Authority can pay off these bills in order to prevent disconnection. The repayment plan must be documented in the case notes and the Budget and Decision Form. The amount to be recovered should follow the schedule listed under Section 8.4.2 Default Recovery Rates.

A recovery does not occur for a benefit when the client was eligible for the benefit on the first of the month, except when authorized by policy.

### **1.4.3 Awaiting Appeal**

Benefits that have been refused are not issued pending appeal. In extreme circumstances, the Issuing Authority may:

- Provide food and shelter benefits until the appeal has concluded, and
- Provide transportation benefits for the client to attend an appeal hearing.

Special Need Benefits which have been refused are not issued pending appeal.

### **1.4.4 Eligibility for Supplementary and Special Needs Benefits**

Unless otherwise stated, Supplementary Benefits and Special Needs Benefits may only be issued to clients and households eligible to receive Core Benefits.

### **1.4.5 Value for Money**

Unless otherwise stated, the Issuing Authority issues benefits by the most reasonable and economical means. I.e. direct deposit, electronic banking.

### **1.4.6 Legal Services**

Legal costs are not covered by the Income Assistance program. Clients can apply for Legal Aid.

### **1.4.7 Lost or Stolen Benefits**

Lost or stolen benefits will not be replaced if the cheque has been cashed.

Benefits may only be reissued if a cheque or voucher (not cash) was lost, stolen, or never received, and was not cashed by the client. The original cheque or voucher must be stopped before a replacement is issued. Subject to Social Director discretion, a police report may be required prior to re-issuing a cheque.

#### **1.4.8 Methods of Payment**

In all usual circumstances, Income Assistance Benefits are to be issued by cheque or direct deposit.

Purchase orders or vouchers may be issued in emergency situations where there is not adequate time to prepare a cheque or complete a direct deposit.

Clients who have demonstrated an inability to use Income Assistance benefits for the purposes intended may be issued purchase orders or vouchers in lieu of a cheque or direct deposit.

Benefits may be issued to a third party in situations where clients are unable to or fail to use Income Assistance benefits for the purposes intended. Third party payments are to be used as a last resort. Third party payments should be used for a limited period of time, to be assessed on an individual case basis. Receipts must be provided for the file to document the payment on the client's behalf.

#### **1.4.9 Mismanaged Benefits**

Benefits are not reissued if used for purposes other than those for which they were intended. Mismanaged Special Needs Benefits may be recovered.

#### **1.4.10 Retroactivity**

Underpayments for Core Shelter benefits can be issued retroactively for the period in which the underpayment occurred up to a maximum of 12 months. (Subject to the rules governing the fiscal year)

Underpayments for all other benefits can be issued retroactively for the period in which the underpayment occurred up to a maximum of 6 months. (Subject to the rules governing the fiscal year)

Retroactive payments cannot predate the date the client initially applied for Income Assistance benefits.

**Note:** DISC provides funding to First Nations and Tribal Councils based on the fiscal year. The fiscal year ends March 31 and all transactions for that fiscal year must be finalized by May 31. If a First Nation or Tribal Council is looking to provide a retroactive payment then the rules governing retroactivity can only apply to the appropriate fiscal year.

Example: A client did not receive their full Core Shelter rates for the period of January 1 to October 31. The First Nations or Tribal Council would be able to provide a retroactive payment to the client for the period of April 1 to October 31 since it is within the same fiscal year. The First Nations or Tribal Council would not be able to provide a retroactive payment for the period of January 1 to March 31 since all transactions for the previous fiscal year had been finalized as of May 31.

#### **1.4.11 Rounding Benefits**

Benefits are rounded to the nearest dollar.

#### **1.4.12 Limited Eligibility**

Limited eligibility occurs when:

- Another program/service is expected to provide assistance
- Another person is expected to provide assistance
- Income Assistance benefits are limited by policy
- Applicants or recipients who are expected to work have placed themselves in a position of not being able to support themselves through employment

Limited eligibility is not to exceed 90 days or the regular application length for an alternative resource, whichever is shorter.

#### **1.4.13 Medical Opinion**

Benefits recommended by a doctor are not automatically issued. The Issuing Authority has discretion to deny the benefit, to request clarification, or request a second opinion.

## Chapter 2 | Client Eligibility



## **2.1 General Eligibility Rules**

The intent of this section is to describe the minimum requirements used to determine client and household eligibility for Income Assistance benefits.

### **2.1.1 Citizenship**

Canadian citizenship or permanent resident status is required to qualify for Income Assistance benefits

### **2.1.2 Residency**

All members of the household must ordinarily be residents on reserve in Alberta. The Issuing Authority must indicate on the Application that the client is living on reserve. In addition, the Issuing Authority should work with the Housing Department to verify residency on reserve.

### **2.1.3 Minimum Age Requirement**

One member of the household must be 18 years of age or older.

### **2.1.4 Identification**

Clients are responsible to establish and substantiate their identity. This section also applies to One Time Issue Clients.

#### **Clients**

The head of household, partner, and financial administrator are required to substantiate their identity by providing one document or a combination of documents which contain their:

- Name,
- Picture,
- Signature, and
- Date of birth.

#### **Dependents**

Identification is required for all dependent children. The identity of a dependent child is substantiated by providing a document which contains the child's full name and date of birth.

#### **Acceptable Identification Document**

The following are examples of acceptable personal identification documents. This is not a complete list. Documents similar to those listed may also be acceptable subject to Social Director discretion:

- Driver's License,
- Passport,
- Birth, Marriage, or Baptismal Certificates,
- Personal Health Card,
- Social Insurance Number Card,
- Employee or Student Identification Cards,
- Bank or Credit Card,
- Certificate of Indian Status Card,
- Firearms Acquisition Certificate,
- School, Health, or Hospital Records,

- Parole Card,
- Vehicle Registration or Insurance, or
- Non-Driver Identification Card.

### **Clients without Photo Identification**

The head of household, partner, or financial administrator is responsible to obtain and produce photo identification. In rare situations, Income Assistance benefits may be issued without photo identification to an otherwise eligible client who:

- Does not have and is unable to produce, for good reason, photo identification, and
- Is destitute and cannot access other resources while photo identification is being obtained.

In these rare situations, a photograph signed by the client and Issuing Authority must be included in the client's file until the client obtains and produces the required photo identification documents. Personal identification documents, other than a photograph, must be produced within a reasonable period of time, not exceeding 90 days.

### **2.1.5 Clear Demonstration of Financial Need**

The Income Assistance Program provides financial assistance to eligible persons who are unable to meet their basic needs for food, shelter, and other personal needs essential to their health and well-being.

Clients must provide any information or documentation requested by the Issuing Authority to assist in determining financial need.

Household assets and income are considered when determining client eligibility. Clients are expected to access all non-exempt income and assets.

Clients are required to report any changes in circumstances which may affect their eligibility for Income Assistance benefits.

There must be a clear demonstration of financial need on file for the applicant and spouse. At least one of the following items must be included in order to demonstrate financial need:

1. Bank Statements
  - Most current at time of application
  - At least the last month of each quarter thereafter
  - Social Departments may exercise discretion and request more information if necessary
2. Most recent Notice of Assessment (NOA) - (Revenue Canada)
  - All relevant pages
  - Specifically, Line 150 must be clearly visible
  - Previous Notice of Assessment is valid until July of current year (i.e. 2015 NOA is valid until July 2016) or,
3. Confirmation from Employment and Social Development Canada that the client is not eligible for Employment Insurance Benefits. Employment Insurance verification information can be sent to W-T-PPSB-STP-EI-AE-SERVICES-PRESTATIONS-DE-SERVICE-GD@servicecanada.gc.ca

If a client does not have a Bank Account or Notice of Assessment, document this in detail on the client's file. Please have the clients fill out the following forms if the clients do not have a Bank Account or Notice of Assessment.

\*This option is strictly as an interim measure while awaiting the above documents. (Not meant to exceed 90 days)

### No Bank Account Form

I, \_\_\_\_\_ (print name), do not hold a bank account and therefore cannot provide bank statements to the Income Assistance Program.

\_\_\_\_\_  
(signature)

\_\_\_\_\_  
(date)

\_\_\_\_\_  
(witnessed)

\_\_\_\_\_  
(date)

### No Notice of Assessment Form

I, \_\_\_\_\_ (print name), have not filed my income tax for (Year) \_\_\_\_\_.

I understand that there may be financial benefits to me if I file my income tax each year and that by not filing my income tax, I am not eligible for these financial benefits (i.e. GST, Canada Child Benefit, Alberta Child Benefit, Alberta Family Employment Tax Credit, etc.).

\_\_\_\_\_  
(signature)

\_\_\_\_\_  
(date)

\_\_\_\_\_  
(witnessed)

\_\_\_\_\_  
(date)

Other ways to demonstrate Financial Need:

- Denial of CPP disability or AISH benefits (if client has a disability)
- Denial of CPP benefits (if client is 60+ years of age)
- Confirmation of Denial of CPP and OAS benefits (if client is 65+ years of age)
- Confirmation of denial of Widower's Pension benefits (if client is widowed)
- Confirmation of ineligibility for 3rd party payments (if client was injured in a Motor Vehicle Accident)

Documentation demonstrating clear financial need should be collected on an annual basis (for on-going clients) OR if a client returns to the Income Assistance caseload.



## 2.2 Ineligible and Limited Eligibility Groups

Some Applicants, clients or members of the household may be ineligible or have limited eligibility for Income Assistance benefits. This may happen when another person, program, service, or agency is required, expected, or able to provide for their basic needs.

Limited eligibility occurs when:

- Another program or service is expected to provide assistance,
- Another person is expected to provide assistance,
- Income Assistance benefits are limited by policy, or
- An Expected to Work applicant or client has placed themselves in a position of not being able to support themselves through employment

### 2.2.1 Child and Family Services, Family Support for Children with Disabilities, and Alberta Aids to Daily Living

The intent of this subsection is to ensure Income Assistance benefits are not duplicated while a child is in the care or responsibility of Children and Youth Services, under an agreement with Family Supports for Children with Disabilities or receiving services provided by Alberta Aids to Daily Living.

#### a) Children Living Outside the Home

When Child and Family Services determines a client's child should live outside the home or a child who is provided services through an Family Supports for Children with Disabilities agreement, leaves the parents' home to access specialized treatment, education, training, or residential services, the following policy applies:

##### Core Essential Benefit

The Core Essential benefit is reduced while the child is out of the home:

- Core Essential benefits are not recovered when a child is removed after benefits were issued if the client was eligible for the benefit at the beginning of that benefit period,
- If the child is returned on a part time basis, a prorated Core Essential benefit may be issued for the days the child is in the home, and
- When the child is returned on a full time basis after the first day of the benefit period, the Core Essential benefit is pro-rated based on the number of remaining days in that benefit period.

##### Core Shelter Benefit

If a child is:

- Absent for three months or less. The Core Shelter benefit maximum is not reduced.
- Absent for more than three months. The Core Shelter benefit maximum is reduced proportionately.
- Removed from the home by Child and Family Services. The Core Shelter benefit maximum is reduced proportionately.
- Returning home after being outside the home for more than three months. The Issuing Authority may include the child when calculating the Core Shelter benefit maximum up to three months prior to the child's return.

#### b) Children Living Inside the Home

Income Assistance benefits are not issued when another person, program, agency or service is responsible. The following are circumstances where dependent children are not eligible for Income Assistance benefits and are not included as dependants on a client's file:

- Foster Children. Child and Family Services meet the financial needs of foster children. Therefore, foster children are not eligible for Income Assistance benefits as a dependent child.
- Supports for Permanency Program. Children adopted through either the adoption or private guardianship process and receiving a daily maintenance rate through the Supports for Permanency Program are not eligible to receive Income Assistance benefits as a dependent child.
- Child and Youth Support Program. Children receiving benefits from the Child and Youth Support Program through a Child and Family Services Authority are not eligible to receive Income Assistance benefits as a dependent child.

### **2.2.2 Fine Option Program**

Income Assistance benefits may be issued if Fine Option Program participation does not interfere with the client's obligation to seek, accept, and maintain employment. Clients must meet all other eligibility criteria for Income Assistance benefits.

Income Assistance benefits are not issued to cover the costs associated with babysitting, travel, or any other expenses incurred while working off the fine.

The Income Assistance Program does not pay court ordered fines for persons who do not participate in the Fine Option Program.

### **2.2.3 Hospitals**

Hospitalized clients, applicants, and dependants have a limited eligibility for Income Assistance benefits. However, applicants, clients, or dependants who are admitted on a temporary basis to an acute care or active treatment hospital, long term care facility, or provincial mental health hospital or care centre should not need to worry about finances and their ability to maintain their residence in the community while hospitalized.

The types of benefits provided are determined by the type of admission, as determined by the doctor and Alberta Health staff. Admission may be temporary or permanent.

A person can be admitted to a health facility as a permanent patient or their status may change from a temporary to permanent admission after their initial admission.

The Issuing Authority determines eligibility for specific benefits based on whether it is a temporary or permanent admission, not by the length of stay in the health facility.

### **Acute Care and Active Treatment Hospitals**

Income Assistance applicants, clients, or dependants who are admitted on a temporary basis to an acute care or active treatment hospital have a limited eligibility for Income Assistance benefits.

- Less than 1 month. Full benefits may be issued when an applicant, client, or dependant is admitted on a temporary basis to an acute care or active treatment hospital for less than one month if he or she intends to return to his or her residence.
- More than 1 month. If the client remains in the acute care or active treatment hospital for more than 1 month and intends to return to their residence, only Core Shelter benefits and the Comforts Allowance may be issued for the duration of their hospitalization.
- Permanent Admittance. Clients permanently admitted to long term care facilities are not eligible for Income Assistance benefits. Clients who were temporarily admitted to an acute care or active treatment hospital and are later moved to a long term care facility are no longer eligible for Income Assistance benefits. However, these Clients are eligible for Comforts Allowance.
- One Adult in a Facility. In circumstances where one adult member of the household is permanently admitted to a facility and their partner or spouse remains in the community, the adult residing in a facility is removed from the household, except for the month admitted and the month released.

## Long Term Care Facility

Income Assistance applicants, clients, or dependants who are admitted on a temporary basis to a long term care facility have a limited eligibility for Income Assistance benefits.

- Less than 1 month. Full benefits may be issued when an applicant, client, or dependant is admitted on a temporary basis to a long term care facility for less than one month if he or she intends to return to his or her residence.
- More than 1 month. If the client remains in a long term care facility for more than 1 month and intends to return to their residence, only the Core Shelter benefit and the Comforts Allowance may be issued for the duration of their hospitalization.
- Permanent Admittance. Applicants, clients, or dependants permanently admitted to a long term care facility are not eligible for Income Assistance benefits. Clients who were temporarily admitted to an acute care or active treatment hospital and are later moved to a long term care facility are no longer eligible for Income Assistance benefits.
- One Adult in a Facility. In circumstances where one adult member of the household is permanently admitted to a facility and their partner or spouse remains in the community, the adult residing in a facility is removed from the household, except for the month admitted and the month released.

## Provincial Mental Health Hospitals

Income Assistance applicants, clients, or dependants who are admitted on a temporary basis to a provincial mental health hospital have a limited eligibility for Income Assistance benefits.

- Less than 1 month. Full benefits may be issued when an applicant, client, or dependent is admitted on a temporary basis to a provincial mental health hospital for less than one month if he or she intends to return to his or her residence.
- More than 1 month. If the client remains in the provincial mental health hospital for more than 1 month, and intends to return to their residence only the Core Shelter benefit may be issued.
- Long Term Care. Clients in long term care facilities are not eligible for Income Assistance benefits. Clients who were temporarily admitted to a provincial mental health hospital and are later moved to a long term care facility are no longer eligible for Income Assistance benefits.
- One Adult in a Facility. In circumstances where one adult member of the household is admitted to a facility and their partner or spouse remains in the community, the adult residing in a facility is removed from the household, except for the month admitted and the month released.

The Comforts Allowance is not issued to clients admitted to Alberta Hospitals Edmonton and Ponoka, or the Claresholm Care Centre, as these facilities are responsible for providing a Comforts Allowance to their patients.

### 2.2.4 Persons off Reserve

Income Assistance benefits are intended for eligible applicants and clients who live on reserve in Alberta.

Clients who have left the reserve may continue to be eligible for Income Assistance benefits in the following circumstances:

- The client may receive one month of Core Shelter benefits while the client is off reserve for a job search approved in advance by the Issuing Authority,
- Core Shelter benefits and the Comforts Allowance may be issued when a client is admitted on a temporary basis to an acute care or active treatment hospital.
- Core Shelter benefits may be issued while a client is admitted on a temporary basis to a provincial mental health hospital or
- Any other circumstances outlined in the Administrative Reform Agreement.

### 2.2.5 Self-Employed Persons and Farmers

Farmers and self-employed clients are assigned to the Expected to Work B (ETW-B) or Barriers to Full Employment C (BFE-C) client subcategory.

Self-employment is defined as:

- A client or applicant who claims to be self-employed is considered to be self-employed,
- A self-employed person cannot declare they are no longer self-employed unless there has been an actual change in employment,
- A client substantiates a change in employment by providing documents such as a job confirmation, letter from their new employer, new business license, a copy of a new contract, or new pay stubs,
- Family day home and child care providers are considered to be self-employed, and
- Casual employment such as day labour is not considered self-employment unless the client or applicant claims it is.

Self-employed clients are expected to:

- Keep an accurate record of income received,
- Maximize earning potential,
- Demonstrate progression towards business viability, and
- Attend appointments with the Issuing Authority as required.

#### Farmers

Farmers are permitted 12 months to demonstrate their business is viable. Farmers' business assets are exempt for 12 months. This asset exemption is intended to allow the client's business time to become profitable. If the business is not proven viable after 12 months, the client must be reassigned to the most appropriate client category.

For specific questions relating to Farmers, please contact your Social Development Officer.

#### Expected to Work B (ETW-B)

Self-employed clients assigned to the Expected to Work B (ETW-B) client category are allowed three months to demonstrate their business is viable. Their business assets are exempt during this time.

Self-employed clients operating a seasonal business or farming operation are expected to manage their business and finances to remain independent of the Income Assistance Program all year round. If a seasonal business or farming operation cannot sustain the family throughout the year, it may not be viable.

#### Barriers to Full Employment C (BFE-C)

There is no time limit for self-employed clients assigned to the Barriers to Full Employment C (BFE-C) client category to demonstrate their business is viable. Their business assets are exempt.

Clients assigned to the Barriers to Full Employment C (BFE-C) client category who operate a home based business will continue to have their business assets exempt while assigned to this client category.

### 2.2.6 Strikes

Clients and applicants involved in labour conflicts have a limited eligibility for Income Assistance benefits.

## **Persons on Strike**

Persons on strike are not eligible for Income Assistance benefits with the following exceptions:

- Clients assigned to the Expected to Work B (ETW-B) and Barriers to Full Employment C (BFE-C) client categories who are receiving Income Assistance benefits to supplement their earnings may continue to receive the original supplemental amount of Income Assistance benefits. This is only available to clients assigned to the Expected to Work B (ETW-B) or Barriers to Full Employment C (BFE-C) client subcategories who were receiving and eligible to receive Income Assistance benefits prior to the strike, or
- Clients and applicants who are unable to provide for their dependent children may be eligible for the "Food Only" portion of the Core Essential benefit. This is issued on a week by week basis only. The "Food Only" portion of the Core Essential benefit may only be issued to striking applicants and clients in circumstances where there is a risk of Child and Family Services involvement. Clients substantiate their need by making a verbal statement to the Issuing Authority. Verification of strike pay must also be provided.

## **Persons Locked Out**

Persons locked out by their employer are treated the same as persons on strike.

## **Persons Refusing to Cross Another Group's Picket Lines**

Persons refusing to cross another group's picket lines are treated the same as persons on strike.

## **Persons Unemployed as a Result of a Strike Action by another Group**

Persons affected by the strike action of another group may be eligible for Income Assistance benefits. The requirement to seek and accept employment applies. Clients substantiate they are willing to seek and accept employment by signing the Application Form.

### **2.2.7 Persons Involved with the Justice System**

There are a variety of ways in which an offender can be released from either a federal or provincial correctional facility. Eligibility for Income Assistance benefits is based, in part, upon the conditions of release.

Persons who are the responsibility of the justice system are not eligible for Income Assistance benefits. Ineligible persons include:

- Offenders in a provincial or federal correctional centre,
- Persons who because of the condition of their sentence or release are unable to work,
- Individuals on house arrest who are unable to seek and accept employment,
- Persons required by Correctional Service Canada to reside in a half-way house or Community Residential Centre,
- Persons on day parole from a federal correctional centre or Community Residential Centre,
- Persons required by a Temporary Absence (issued by the Alberta Solicitor General and Ministry of Public Security) to reside in a half-way house or Community Residential Centre, and
- Individuals unlawfully at large.

Provided all other conditions of eligibility are met, the following persons may be eligible to receive Income Assistance benefits.

- Persons residing in a half-way house or Community Residential Centre who are not required by the conditions of their release to do so, or
- Persons released to live in the community at large without a specific residency requirement.

Clients and applicants involved with the justice system are required to verbally declare the conditions of their release. They are required to provide official documents to substantiate their status and eligibility for Income Assistance benefits. Acceptable documents include:

- Parole Order,
- Release Certificate, or
- Probation Order.

### **2.2.8 Post-Secondary Education Students**

Persons who plan to enter, or are in between training programs of a full-time education or training program and apply for ETW/BFE Income Assistance prior to their training start date, are assessed and must meet eligibility requirements as any other ETW/BFE IA applicant. ETW/BFE Income Assistance is not the ongoing funding source for individuals attending full-time education.

In the process of eligibility determination and case plan development, the following additional considerations should be addressed:

- Applicants are actively engaged in job search activities and available to accept and maintain any reasonable employment;
- Applicants have registered with the provider for their next training period and are in the process of applying for funding for their next training period to ensure funding is in place prior to the first day of training.

### **2.2.9 High School Students**

Persons attending a regular K-12 school as defined by the School Act are not eligible for Income Assistance benefits as clients as- signed to the Expected to Work (ETW) or Barriers to Full Employment (BFE) client category.

In exceptional circumstances, persons attending a regular K-12 school may be eligible for Income Assistance benefits if assigned to the Learner client category. To be eligible for Income Assistance benefits, persons attending a regular K-12 school must meet the eligibility criteria of the Learner client category.

### **2.2.10 Spouse or Partner in a Facility or Hospital**

A spouse or partner is not considered a member of the household for the purpose of determining eligibility for Income Assistance benefits when:

- The spouse or partner is confined to a prison or detention home,
- The spouse or partner is admitted to a nursing home, or
- The spouse or partner is permanently admitted to a long term health care facility.

The spouse or partner is considered a member of the household in the month admitted to and the month released from a facility.

Benefits issued in the first month the spouse or partner was admitted to the facility are not recovered if the household was eligible to receive the benefits on the first day of the benefit period.

Benefits issued for the month the spouse or partner returns to the household are prorated based on the number of days remaining in the benefit period.

### **2.2.11 Income Assistance Clients from Other Provinces, Territories, or Issuing Authorities**

Applicants who are clients of another Income Assistance Program (Province, Territory or First Nation) have limited eligibility for Income Assistance benefits.

In most usual circumstances, benefits are not duplicated. If an Applicant has received Income Assistance benefits from another source, they are not eligible to receive duplicate benefits.

Circumstances where duplicate benefits may be appropriate include:

- Applicants who have left an abusive situation,
- Applicants who have moved to accept employment,
- Seriously ill applicants who have moved to receive family and community support or medical treatment, or
- Stranded applicants who require emergency benefits for return transportation to their place of origin.

Director Approval is needed if the Applicant's circumstances do not fit the above descriptions. The Issuing Authority determines if a repayment agreement is appropriate.

Clients and applicants are required to inform the Issuing Authority of all income sources. Clients and applicants who intentionally mislead the Issuing Authority regarding Income Assistance benefits received from other sources may be required to repay the duplicate benefits or be pursued for fraud.

Clients who fail to inform the Issuing Authority of Income Assistance benefits received from another source, but meet the duplicate benefit criteria listed above, will not be pursued for fraud and will not be required to repay the duplicate benefits.

## 2.3 Special Groups

The intent of this section is to ensure that Income Assistance benefits are administered fairly and equitably to all clients while considering unique circumstances which may impact the administration of or eligibility for Income Assistance benefits.

### 2.3.1 Partners Other Than Spouses

The Government of Canada defines a marriage as two adults of the opposite sex or the same sex. The Adult Interdependent Relationships Act (AIRA) defines personal relationships outside of a traditional marriage. The Income Assistance Program expects persons involved in these relationships to support each other.

Persons living in a relationship defined by the AIRA must declare the relationship. The resources of both partners are considered when assessing eligibility for Income Assistance benefits.

#### Two Main Types of Household Relationships

- Spouses: Two adults of the opposite sex or the same sex in a legal marriage,
- Common-Law: Two adults in a conjugal or marriage-like relationship, regardless of the length of time of the relationship.

#### Adult Interdependent Partner as defined in the Adult Interdependent Relationships Act (AIRA)

Relationship of Interdependence means a relationship outside marriage in which 2 persons:

- Share one another's lives,
- Are emotionally committed to one another, and
- Function as an economic and domestic unit.

A person is the adult interdependent partner of another person if:

- The person has lived with the other person in a relationship of interdependence for a continuous period of not less than 3 years, or

- Of some permanence, if there is a child of the relationship by birth or adoption. Or
- The person has entered into an adult interdependent partner agreement with the other person.

Persons who are related to each other by blood or adoption may only become adult interdependent partners of each other by entering into an adult interdependent partner agreement.

### **Suspected or Alleged Relationships**

If the Issuing Authority believes a client meets the conditions outlined in the AIRA and appears to be in a common-law union or a relationship of interdependence but the client denies the relationship, the Issuing Authority must give the client the opportunity to provide proof that the relationship does not exist.

In circumstances where the Issuing Authority has received notification that a client has a household relationship then the client must be given the opportunity to formally deny the relationship. The client can be requested to sign a statutory declaration formally denying the relationship. The Issuing Authority can also undertake a Home Visit and the results of the visit should be documented in the Case Notes. If the client refuses to sign a statutory declaration formally denying the relationship then the file may be closed.

**Two adults living together who have a child in common are considered to be partners for the purposes of determining eligibility for Income Assistance benefits, even if they deny the relationship.** This includes couples who are temporarily separated because one adult is working away from home.

### **No Substantive Evidence a Relationship Exists**

If a complaint is received indicating that a client has a partner but no substantive evidence exists, the worker: Ensures the client signs a **1949301 Denial of Spouse/Partner (Declaration)**.

Closes the file for non-compliance and advises them of their right to appeal, if they refuse to sign.

The Issuing Authority shall submit a detailed report to the RCMP in cases where there is alleged fraud. Please see Section 8.4 Clients for the procedure in dealing with fraud.

### **2.3.2 Income Assistance Clients as Guardians**

The intent of this subsection is to ensure the basic needs of children are met in households where Income Assistance clients may be caring for children who are unable to remain with their birth or adoptive parents.

Requests for an investigation by Alberta Child and Family Services or Delegated First Nations Agencies are only completed if there is a concern about the suitability of the placement.

### **Eligibility**

A child can be added to an active Income Assistance file when the child's parents are unable or unwilling to properly care for the child. The Income Assistance client caring for the child is expected to access all resources available to assist in the support of the child, including child maintenance payments and the Canada Child Benefit (CCB).

The Income Assistance client caring for the child chooses whether the child is added to their Income Assistance file and counted as their dependent, or to receive benefits on behalf of the child through the Child Out of Parental Home (COPH) Program.

If either or both of the child's birth or adoptive parents are willing to care for or provide full financial support for their child, the child is not added to the client's Income Assistance file.

**School aged children must be in full-time attendance in school.**

If the child has been placed in the custody of Children and Family Services or the Delegated First Nations Agencies, benefits for that child are not issued.



An Income Assistance client is not required to obtain legal guardianship of the child in their care in order to be eligible to receive Income Assistance benefits for that child.

### **Parental Consent Letter**

Income Assistance clients and applicants may add a child in their care to their Income Assistance file. Before a child is added to an Income Assistance file as a dependent child, the birth or adoptive parents of the child must provide written consent in the form of a letter.

Parental Consent Letter must be updated annually or as circumstances change.

The Parental Consent Letter must contain:

- Signature from parent or parents,
- Date the letter was written,
- The parent's full name,
- The parent's telephone number and address,
- Reason the child is not living with their parent,
- Anticipated duration of the placement,
- Parent's ability and willingness to provide financial support for the child,
- Consent from the parent authorizing the Income Assistance client to care for the child,
- Permission from the birth or adoptive parents to act for the parents in authorizing services essential to the health and well-being of the child, and
- List all resources available to the child.

Parental Consent Letters are required from:

- Two Parents - Living Together. One letter signed by both parents is required.
- Two Parents - Separated. Two letters are required. Parents must submit separate letters.
- Single Parent - Sole Custody. One letter signed by the parent with sole custody.

Parental Consent Letters are not required if:

- Legal Guardianship. A letter is not required if the Income Assistance client or applicant is the legal guardian of the child.
- Parents are Deceased. A letter is not required if both parents are deceased and the Issuing Authority is satisfied that the placement is stable.
- Unable to Contact Parents. A letter is not required from a parent if their whereabouts are unknown.

If the Income Assistance client or applicant is unable to obtain the parental consent letter or letters, they must formally apply for legal or private guardianship. Written consent from the parents in the form of the Parental Consent Letter or a Legal Guardianship Order is necessary to ensure that the Income Assistance client or applicant is able to authorize services essential to the health and well-being of the child.

### **Child Identification**

The client is responsible to substantiate the child's identity. The identity of the child is substantiated by providing a document which contains the child's full name and date of birth.

### **2.3.3 Financial Administrators, Trustees, and Third Party Payments**

If an Income Assistance client or applicant is unable to manage his or her financial affairs, an appointment of a financial administrator or third party payments may be necessary to ensure Income Assistance benefits are used to meet the basic needs of the client.

The Issuing Authority may consider the appointment of a financial administrator or third party payments when the client:

- Lacks the mental capacity to use Income Assistance benefits to meet their basic needs, or
- Has a pattern of misusing Income Assistance benefits.

The Issuing Authority decides when the appointment of a financial administrator or third party payment is appropriate on a case by case basis.

### **Consent**

The Issuing Authority should obtain the client's consent prior to appointing a financial administrator or making third party payments. If the client refuses or is unable to give consent, the issue must proceed through the Appeal process.

### **Third Party Payments**

Payments to a third party should be made for a purpose relevant to the third party, such as rent directly to a landlord. Third party payments can be made on a singular or ongoing basis.

Benefits not issued for a specific purpose, such as the Personal Needs Supplement, can also be direct to a third party if the client's circumstances require it.

### **Private Financial Administrator**

If the client does not have a court appointed trustee, the Issuing Authority may appoint a financial administrator. Private financial administrators are required to report the client's circumstances on a monthly basis.

If there is a suspicion, allegation, or evidence that a private financial administrator is not using Income Assistance benefits for the purpose for which they were intended, the Issuing Authority may pursue the financial administrator for fraud or other crimes of deceit.

### **Public Trustee (Alberta Justice)**

The Issuing Authority cannot revoke a court appointed trustee.

If the Alberta Justice Public Trustee is already the trustee for the client, then he or she is automatically the financial administrator for the client.

Alberta Justice Public Trustee only becomes involved as a last resort if the client does not already have a public trustee and no other individual is able to assist the client as a private financial administrator.

An annual report is required for all clients whose finances are managed by the Public Trustee.

### **2.3.4 Deceased Clients**

The intent of this section is to allow the surviving family or next of kin time to get the affairs of the deceased in order following the death of an Income Assistance client.

Surviving members of the household, next of kin, and estate administrators are allowed one month of Income Assistance benefits before they notify the Issuing Authority of the death. This is intended to help cover costs associated with the death of the client.

When an Income Assistance client passes away, the following procedure is followed:

- Deceased as Head of Household. If the deceased was the Head of Household, the file is closed at the end of the

month in which the death occurred. The surviving spouse or partner must reapply for Income Assistance benefits as the Head of Household. The Core Shelter monthly maximum is calculated to include the deceased for up to one month following the death.

- Deceased was not the Head of Household. The Core Shelter monthly maximum is calculated by including the deceased for up to one month following the death. Benefits for the deceased must be terminated following the month in which the death occurred and Income Assistance benefits are adjusted accordingly.
- Income and Assets. The household's income and assets must be reassessed to determine the household's continued eligibility for Income Assistance benefits.
- No Surviving Members of the Household. The next of kin or estate administrator may use a maximum of one month of the client's Income Assistance benefits to help cover costs associated with the death of the client.

### **2.3.5 Employees of the First Nations' Income Assistance Program**

The intent of this section is to protect the privacy of employees of the Income Assistance Program, the immediate family members of employees, and persons receiving Income Assistance benefits who are living with an employee. Persons in any of these situations should have their Income Assistance file administered by an Issuing Authority other than the family member or person they reside with.

In cases where an alternative Issuing Authority is not available, benefits are approved and issued by the supervisor or Director of the Income Assistance Program. In a single person office, the immediate supervisor of the Issuing Authority approves and issues benefits.

In exceptional circumstances where an employee of the Income Assistance Program requires Income Assistance benefits, the file must be administered by the supervisor or Director of the Income Assistance Program. In a single person office, the file must be administered by the immediate supervisor of the Issuing Authority, such as the Band Manager.

### **2.3.6 Other Persons Residing in a Client's Residence**

The intent of this section is to ensure that Core Shelter costs are shared when multiple families occupy a single residence.

Income Assistance applicants and clients are required to report the presence of all individuals living in their residence. This includes individuals who are not the client's partner or children. These individuals should be listed on the Application Form as household residents.

An adult person who is present in the home for a cumulative seven days or more per month belongs to one of the following relationship categories:

- In a relationship as defined by the Adult Interdependent Relationships Act (AIRA),
- Legal spouse,
- Sharing accommodation,
- Boarder, or
- Landlord.

Clients are responsible to report changes in household residents to the Issuing Authority.

### **2.3.7 16 and 17 Year Olds not on Parents' File**

Under limited circumstances, 16 and 17 year olds may be eligible for Income Assistance benefits. The intent of this section is to describe the limited circumstances where 16 and 17 year olds may be eligible for Income Assistance benefits.

#### **Eligibility as a Spouse or Cohabiting Partner**

In limited circumstances, a 16 and 17 year old may be eligible for Income Assistance benefits as a spouse or cohabitating partner. The 16 or 17 year old may be eligible for Income Assistance benefits as a spouse or cohabitating partner if:

The Head of Household is at least 18 years old,

- The 16 or 17 year old is in a legal marriage or living in a cohabitating relationship approved by their parents,
- The parents of the 16 or 17 year old are unable or unwilling to support them, and
- The household is eligible for Income Assistance benefits.

If the 16 or 17 year old spouse or partner is attending the regular school system as defined by the School Act (K-12) fulltime, or plans to return to school after a scheduled school break, the household must apply for Learners benefits.

### **Benefit**

16 or 17 year olds who are the spouse or cohabitating partner of someone 18 years of age or older, are considered to be an adult when determining household eligibility for Income Assistance benefits. The Core Benefits are issued based on the eligibility of the entire household. 16 and 17 year old spouses or cohabitating partners are eligible to receive supplementary benefits if they meet the eligibility requirements for those benefits.

16 and 17 year old spouses and partners are not eligible for the NCBS Replacement Benefit, the NCBS Temporary Replacement Benefit, or the High School Incentive Benefit.

### **Income and Assets**

16 and 17 year old spouses and partners are considered adults when determining income and assets exemptions.

### **Learners**

The preferred situation for 16 and 17 year old spouses and partners is for them to be in school. If the 16 or 17 year old spouse is attending regular K-12 school, the household must apply for Learners benefits

Under exceptional circumstances, 16 or 17 year olds who are not the spouse or partners of someone over 18, may be eligible for Income Assistance benefits as a Learner on their own file. To be eligible for Learner's benefits, the 16 or 17 year old must meet the eligibility criteria for the Learner client category.

### **2.3.8 18 and 19 Year Old Dependents**

18 and 19 year olds attending the regular school system as defined by the Schools Act (K-12) have the option to remain a dependant on their parent's Income Assistance file. They may remain as a dependant on their parent's Income Assistance file until they graduate or turn 20, whichever comes first.

This option is available to 18 and 19 year old dependents of Income Assistance clients and applicants who:

- Attend a regular school K-12 school as defined by the Schools Act or plan to attend after a scheduled school break, and
- Attend school full-time or part-time as long as they are progressing towards completion of the high school program.

### **Income and Assets**

Income and assets of dependants attending school, including 18 and 19 year old dependents, are 100% exempt.

### **Benefit**

Benefits for 18 and 19 year old dependants in attendance at regular school:

- The Household's Core Essential benefit is calculated by including the 18 or 19 year old as a "12-19 year old dependant," and
- Supplementary benefits where eligible.

### **Substantiation**

Clients and applicants verbally confirm their 18-19 year old dependent is attending the regular high school system. Attendance records and report cards are required.

### High School Incentive Benefit

The High School Incentive Benefit is available to Income Assistance clients with a 16-19 year old dependant who is also a single parent while the 16-19 year old is attending high school.

### Learners

Under exceptional circumstances, 18 and 19 year old high school students may be eligible for Income Assistance benefits as a Learner if they meet the eligibility criteria for that client category.

## 2.4 Procedure for Determining Eligibility

This section outlines the procedures followed by the Issuing Authority to determine client eligibility for Income Assistance benefits.

### 2.4.1 Application for Income Assistance

Applications for Income Assistance must be completed with the client present. If the client has a spouse or partner, they must also be present.

The Application Form identifies which adult is the Head of Household. This term refers to the adult member of the household who has the primary financial responsibility for the maintenance of the family.

If the Head of Household is temporarily away from the community, or physically or mentally incapacitated, the Application Form may be accepted from the spouse or partner. If the spouse or partner is temporarily away from the community, or physically or mentally incapacitated, the Application Form may be accepted from the Head of Household. The Issuing Authority should document this situation in the Case Notes for these circumstances.

Income Assistance benefits are only issued for the period in which eligibility has been established. Applications cannot be backdated to a previous month.

### Application Form

The Application Form is considered a legal document. It is used by the Issuing Authority and Income Assistance applicants to enter into a contractual agreement in which each party has rights and responsibilities. In circumstances where the applicant has a spouse or partner, both must sign the Application Form. If there are any changes made to the Application Form then these changes must be initialed by the applicant and spouse (where applicable) and the Issuing Authority.

The Application Form must be updated:

- If a break in assistance has occurred,
- When there is a change in family circumstances, or
- Annually,
- As clients progress, case plans and needs change

Application Forms more than 1 year old, Applications that do not reflect current family circumstances, and Applications from a previous period of assistance (i.e. break in assistance) are not acceptable.

- Full names and birthdates of client and spouse,
- Address,
- Place of residence, - Indicate Reserve Residency
- Mailing address,
- Social Insurance Number for client and spouse,
- Certificate of Indian Status number (where applicable),
- Alberta Personal Health Card Number,
- Client and spouse's employment and education histories,
- Client and spouse's previous addresses,
- List of household assets including vehicles (where applicable),
- Full names and birthdates of all dependants,
- List of other persons living in the home,
- Client and spouse's previous month's income - Indicate whether client and spouse are receiving Canada Child Tax Benefit, Alberta Child Benefit, GST, or other income,
- Core Shelter responsibilities - Indicate amounts for rent and Core Shelter (where applicable). If a client is responsible for Core Shelter then there must be an amount on the Application or use As Billed,
- Dates and signatures from client, spouse, and Issuing Authority, and
- In the comments section, provide any other relevant information for the client and the spouse. If the client and spouse are living with parents or grandparents then indicate it in the comments section. It is pertinent information for clients accessing Living with Family.

Every section of the Application Form must be answered. "NIL" should be used when a question is not applicable.

## Review of Application

The completed application must be reviewed jointly by the Issuing Authority and the applicant. If the applicant has a spouse or partner, they must also be present for the review.

The review should include:

- Identification of any required substantiating documents or supplementary information that must be provided by the applicant and spouse,
- An explanation of any additional conditions which must be met by the applicant and spouse as a term of eligibility, and
- An explanation of the meaning of the statements which the applicant and spouse must sign.

### 2.4.2 Assessment of Resources (Income and Assets)

Eligibility for Income Assistance benefits is determined, in part, through an assessment of household resources. To be eligible for Income Assistance benefits, a deficit must exist between household needs and resources. To determine client resources, the Issuing Authority must assess household income and assets.

#### Income

For the first full or partial month of receiving Income Assistance benefits, an earnings exemption is not calculated. Only income earned during the months when a client receives Income Assistance benefits is eligible for the earnings exemption.

To determine client and applicant eligibility for Income Assistance benefits, the Issuing Authority must assess all the client or applicant's income. If the client or applicant has a spouse or partner, their income is also used to determine household eligibility for Income Assistance benefits.

Relevant income information used to determine client or applicant eligibility for Income Assistance benefits may include:

- Date and amount of last paycheque,

- Whether the applicant is expecting vacation pay,
- Details about Employment Insurance (EI) applications,
- When next paycheque is expected,
- Amount of next expected paycheque,
- Frequency of any non-exempt and partially exempt income,
- Alternative sources of income the applicant has explored, or
- Any child or adult support orders or agreements in place.

Information regarding income is required from the client or applicant and spouse or partner.

## Assets

Household assets are used to determine client or applicant eligibility for Income Assistance benefits. To be eligible for Income Assistance benefits, applicants and clients must be within the non-exempt asset limits of their household category and household makeup.

The Issuing Authority may ask for asset information relevant to:

- Liquid assets,
- RRSPs,
- Life insurance,
- Vehicles,
- Savings, or
- Other investments.

The client or applicant's verbal or written statement and signature on the Application Form are the standard requirement to substantiate assets. However, the Issuing Authority may request further documentation to substantiate assets.

Additional documentation may include:

- Bank statement(s),
- Statement from a financial institution confirming the value and maturity date of any and all bonds, stocks, securities, or shares, or
- Statement from a financial institution confirming the value of a GIC or term deposit.

### 2.4.3 Employment Readiness Assessment (ERA)

The Employment Readiness Assessment (ERA) is completed by the Issuing Authority, client and spouse (where applicable) through an interview. The interview may also include an officer from ASETS, Health, Education or other relevant First Nations' departments. The ERA is used to determine client category and subcategory assignment; Expected to Work (ETW), Barriers to Full Employment (BFE), or Learner.

Employability factors may include:

- Physical and mental health,
- Education,
- Life management skills,
- Family circumstances,
- Work history,
- Age,
- History of unsuccessful intervention, and
- Other social factors.

The Issuing Authority should document all of the relevant Employability factors on the ERA. If a client is being deemed Barriers to Full Employment then the ERA should outline the applicable barriers and supporting documentation should be placed on the file.

All clients and spouses or partners must have an up to date ERA on file. ERAs must be updated:

- If a break in assistance has occurred,
- When there is a change in client circumstance, or
- Annually.

ERAs more than 1 year old, ERAs that do not reflect current client circumstances, and ERAs from a previous period of assistance (when there is a break in assistance) are not acceptable.

The ERA category must match the category identified on the Budget and Decision Form. The ERA must be signed and dated by the Issuing Authority.

#### **2.4.4 Case Plan**

The Case Plan is developed jointly by the client, spouse (where applicable) and the Issuing Authority. The Case Plan is based, in part, on the Employment Readiness Assessment (ERA). The Case Plan details the commitments being made by the client, spouse (where applicable) and the Issuing Authority. It should include timelines where applicable and the Issuing Authority should follow up with the client and spouse (where applicable) to ensure that the commitments are being adhered to.

The Case Plan must include:

- The client's goals,
- The programs and services required by the client and spouse (where applicable),
- Agreed upon steps necessary for the achievement of the client's goals, and
- Date and signatures from client, spouse (where applicable) and Issuing Authority.

**Each client and /or spouses or partners must have their own up to date Case Plan on file.**

The Case Plan must be updated:

- If a break in assistance has occurred,
- When there is a change in client circumstance, or
- Annually.
- As clients progress, case plans and needs change

Case Plans more than 1 year old, Case Plans that do not reflect current client circumstances, and Case Plans from a previous period of assistance (from a break in assistance) are not acceptable.

#### **2.4.5 Budget and Decision Form**

The Budget and Decision (B&D) Form is used to determine whether a deficit exists between the needs and resources of a client or household. Benefits are only issued if a deficit is found to exist.

The Budget and Decision (B&D) Form must include:

- Names and birthdates of all members of the household,
- Social Insurance Number for the client and spouse (where applicable),
- First Nation or identify Reserve residency,
- Certificate of Indian status number (where applicable),
- Mailing Address,
- Family Composition should identify the number and age of the dependents (where applicable),
- The Household Category must coincide with the current ERA for the client and spouse (where applicable),
- Previous month's resources (income and assets),



- All deductions indicated,
- Overpayments recorded and recovered,
- Breakdown of benefits issued including Basic Needs, Shelter (where applicable) and Special Needs (where applicable),
- Start and end date of the benefit period,
- Notes or comments, and
- Date and signatures from the client, spouse or partner, and Issuing Authority.

### Continuing Allowances

In all usual circumstances, Budget and Decision (B&D) Forms are completed on a monthly basis. However, continuing allowances may be appropriate for some clients assigned to the Expected to Work (ETW-C), Barriers to Full Employment (BFE) client category and IST clients. Clients on continuing allowance are not required to sign monthly B&D's.

Instead, they only need to sign one B&D for each period of time they are on continued allowance.

Continuing allowances should not exceed 12 months, subject to Issuing Authority discretion.

Core Shelter benefits are issued based on actual costs up to the Core Shelter monthly maximum. The client or household's Core Shelter requirements may fluctuate from month to month and are not included on a Continuing Budget and Decision (B&D) form.

### Additional Information

Additional information or notes may be required on the Budget and Decision (B&D) form to explain any unusual circumstances. Additional information may include:

- Reason an application was accepted or rejected,
- Client responsibilities as outlined in their Case Plan,
- Nature of a Special Diet,
- Referrals to other agencies, and
- Any relevant information to explain unusual circumstances.

B&Ds which provide payment for Core Shelter require copies of the bills on the file.

B&Ds issued for Learners require Funding Assessment Decision letter or other appropriate documentation on the file.

B&Ds issued for Income Support Transfers (IST) require completed and signed IST forms on the file.

B&Ds issued for Special Needs require a completed and authorized Special Needs form on the file.

### 2.4.6 Contact Notes

The Issuing Authority must keep a record of all contact with the client. Contact Notes must be included on the client file with any other correspondence or reports directly related to the administration of the Income Assistance Program.

### 2.4.7 File Creation and Structure

The Issuing Authority is required to have and maintain a file for each household receiving Income Assistance benefits. Files may be kept physically or digitally.

Income Assistance files must include:

- A current and up to date Application Form,
- Photocopies of identification for all members of the household,

- Employment Readiness Assessments (ERA) for client and spouse or partner,
- Case Plans for client and spouse or partner,
- Budget and Decision (B&D) forms,
- Fuel and Utility bills (if applicable),
- Medical documentation (if applicable),
- Pay and employment records (if applicable),
- Funding Assessment Decision letters (if applicable),
- Completed and signed Income Support Transfer forms (if applicable),
- Completed and duly authorized Special Needs Form (if applicable),
- Contact Notes, and
- Any additional information and documentation relevant to the household.

Out of date documentation should be moved to the back of the file and remain in chronological order. All Income Assistance records are the property of the First Nations Income Assistance Program.

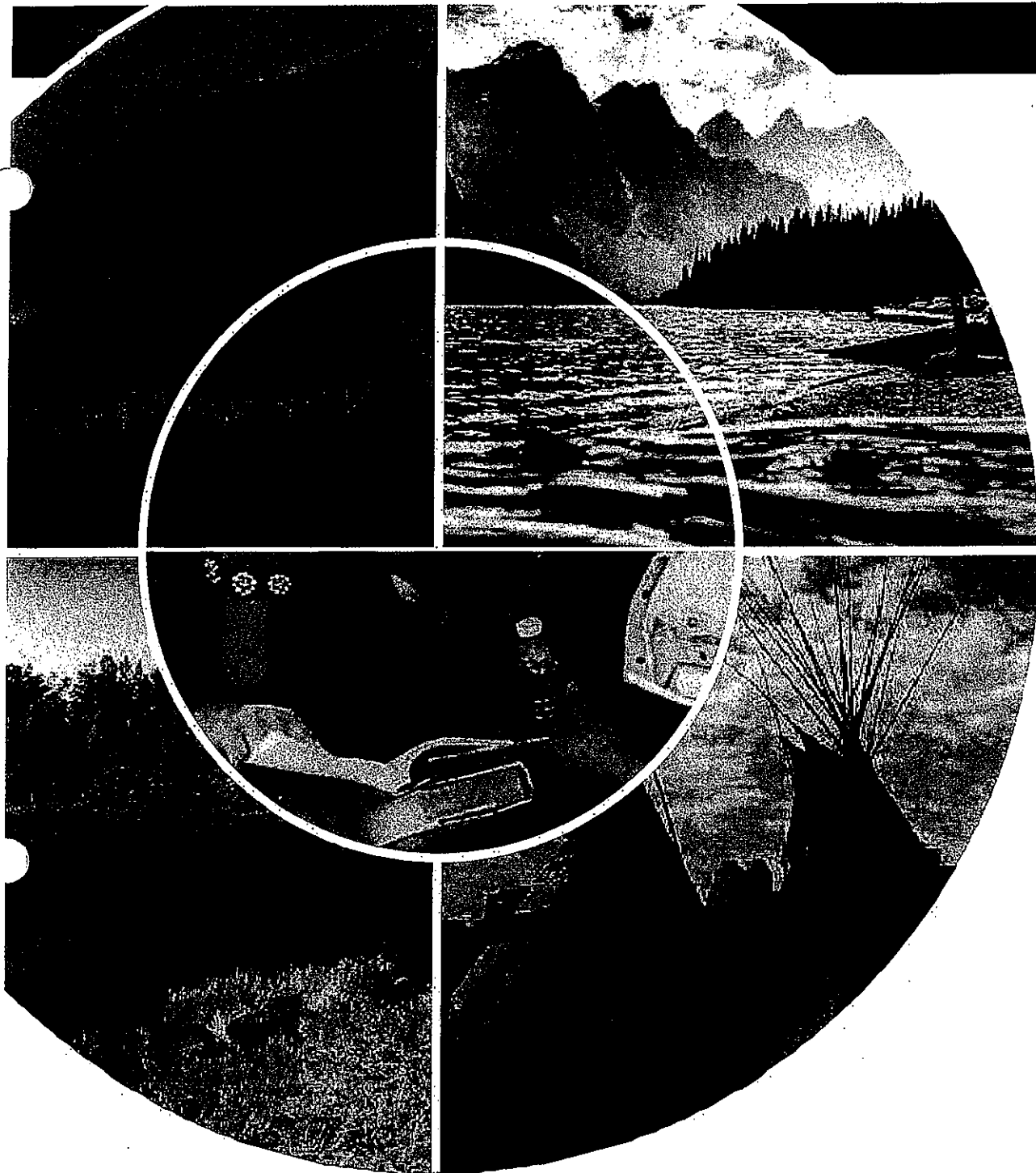
When a First Nation accepts responsibility for administering the Income Assistance Program, it also accepts the responsibility of custodian of the Income Assistance records.

Income Assistance records must be made available to DISC as requested.

#### **2.4.8 File Closure**

Income Assistance benefits are only issued during the period in which eligibility has been established. Income Assistance files must be closed when the client and household cease to be eligible for Income Assistance benefits. The file closure date is the last day of the last benefit period.

Income Assistance records must be retained at the office of the Issuing Authority for two years after file closure. After two years, the records may be placed in readily accessible storage for at least five more years. Specific storage and destruction policies are determined by the First Nation.



## Chapter 3 | Income

All clients are expected to access all sources of income that will reduce their reliance on the Income Assistance Program. This may include employment income, maintenance support, or other benefits. This chapter outlines the policies and procedures regarding the impact of income on household eligibility for Income Assistance benefits.

### **3.1 Income General Policy**

All financial resources available to applicant, client, spouse, or partner are considered income received by all members of the household unless otherwise stated. Non-exempt income may affect household eligibility for Income Assistance benefits.

#### ***3.1.1 Client Responsibility to Report Income***

The Issuing Authority is responsible to inform all clients and applicants of their responsibility to report all income received. Clients must take advantage of any and all income which may reduce their reliance on the Income Assistance Program.

Clients must declare all income received during the benefit period. Income information must be recorded on the Budget and Decision (B&D) form. By signing the Budget and Decision (B&D) form, the client(s) declares the income information they provided is true and complete.

Clients must declare all income from the previous month on the Income Assistance Application Form. Clients are responsible to provide all collaborative documents the Issuing Authority requires in order to substantiate income. The Issuing Authority may reduce, deny, or terminate benefits if the client fails to provide the requested documents.

Spouses and partners have the same responsibility to report income as clients.

#### ***3.1.2 Effect of Unreported Income***

If a client intentionally misleads the Issuing Authority about his or her income, they do not receive an income exemption for that benefit period. Upon discovery, all undeclared non-exempt income is deducted dollar for dollar from Core Benefits.

There must be intent on the client's part to mislead the Issuing Authority before the income exemption is denied.

In situations where a client receives late income, but they report that income the following month, the income exemption is still applied.

#### ***3.1.3 Income Reporting Procedures and Substantiation***

Applicants and clients must declare the type and amount of income received each benefit period.

Income information must be recorded on the Budget and Decision (B&D) form. By signing the Budget and Decision (B&D) form the client declares the income information they provided is true and complete.

##### **i) Supporting Documents Matrix - Income**

The Supporting Documents Matrix provides examples of acceptable documentation to substantiate income. This is not a complete list. It is the Issuing Authority's responsibility to determine what acceptable substantiation for income is. The Issuing Authority will review the documentation and assess it on a case by case basis. The Issuing Authority can utilize client knowledge and history.

## Supporting Documents Matrix - Income

Income	Substantiation
Employment Income	<ul style="list-style-type: none"> <li>• Letter from employer, paystub, or bank statement showing pay cheque or direct deposit from employer which contains:               <ul style="list-style-type: none"> <li>• Name of employer,</li> <li>• Pay period,</li> <li>• Gross pay,</li> <li>• Description and amount of deductions, and</li> <li>• Net pay.</li> </ul> </li> </ul>
Tips and Casual Employment	If there are no paystub or records, clients must declare their earnings verbally or in writing.
Self-Employment and Farm Income	<ul style="list-style-type: none"> <li>• Latest income tax statement,</li> <li>• Audited financial statement,</li> <li>• Accounting books,</li> <li>• Receipts for income and expenses,</li> <li>• Written statement from customer, or</li> <li>• Business contract.</li> </ul>
Employment Insurance (EI)	<ul style="list-style-type: none"> <li>• Direct deposit statement,</li> <li>• EI stubs, or</li> <li>• Statement from Service Canada on EI eligibility.</li> </ul>
Government Pensions	<ul style="list-style-type: none"> <li>• Latest income tax assessment,</li> <li>• Cheque stub, or</li> <li>• Bank statement showing Direct deposit information on Government Pensions,</li> <li>• Cheque stub for Government Pensions.</li> </ul>
Private Pensions, Insurance, and Retirement Savings	<ul style="list-style-type: none"> <li>• Statement from source,</li> <li>• Cheque stub,</li> <li>• Latest income tax assessment,</li> <li>• Policies or Agreements,</li> <li>• Direct deposit statement, or</li> <li>• Bank statement.</li> </ul>
Worker's Compensation	<ul style="list-style-type: none"> <li>• Direct deposit statement,</li> <li>• Cheque stub,</li> <li>• Bank statement showing Direct deposit information on W.C.B. payments, or</li> <li>• Written statement from the W.C.B.</li> </ul>
Training Allowance	<ul style="list-style-type: none"> <li>• Bank statement showing Direct deposit</li> <li>• Cheque stub, or</li> <li>• Written statement from source.</li> </ul>
Scholarships, Bursaries, and Grants	<ul style="list-style-type: none"> <li>• Bank Statement showing Direct deposit statement,</li> <li>• Written statement from source, or</li> <li>• Bank statement.</li> </ul>
Court/Voluntary Maintenance and Alimony	<ul style="list-style-type: none"> <li>• Separation agreement,</li> <li>• Court order,</li> <li>• Written statement from source, or</li> <li>• Confirmation from Maintenance Enforcement Program</li> </ul>

Income	Substantiation
Windfall Gains	<ul style="list-style-type: none"> <li>• Written statement from source, or</li> <li>• Written declaration from client.</li> </ul>
Rental Units or Room and Board	<ul style="list-style-type: none"> <li>• Latest income tax assessment,</li> <li>• Rent book,</li> <li>• Rent receipts,</li> <li>• Lease or rental agreement, or</li> <li>• Written statement from tenant or boarder.</li> </ul>
Dividends, Interest, Royalties, Land Lease Payments and Investments	<ul style="list-style-type: none"> <li>• Written statement from source, broker or bank,</li> <li>• Direct deposit statement,</li> <li>• Deeds, agreements, warrants, certificates or vouchers,</li> <li>• Bank statement or</li> <li>• Latest income tax assessment.</li> </ul>
Canada Child Tax Benefit	<ul style="list-style-type: none"> <li>• Current Canada Child Tax Benefit (CCTB) Notice</li> </ul>
All other income or earnings	<ul style="list-style-type: none"> <li>• Written statement from source containing amount received and client's name, or</li> <li>• Bank statement.</li> </ul>

#### **3.1.4 Saved Income**

Income that client and/or spouse saved from one month to the next, including Income Assistance benefits is considered a liquid asset. It may impact continued eligibility if it is large enough. It will have to be reviewed on a case by case basis.

For new clients, the Issuing Authority will review the amount of Saved Income in order to determine financial eligibility for Income Assistance.

#### **3.1.5 Excess Income**

Applicants and clients are not eligible for Income Assistance benefits when their non-exempt income equals or exceeds their needs, unless otherwise stated.

Generally, individuals who are receiving moneys from the Assured Income for the Severely Handicapped (AISH) program, Canada Pension Plan, Survivor's Pension or other similar programs exceed the income levels for Income Assistance.

However, in rare circumstances, individuals who receive Canada Pension Plan may be eligible for Income Assistance. The Issuing Authority would treat any moneys received as income and assess whether the client would be eligible for Income Assistance. In these circumstances, the Issuing Authority would document its assessment on the Budget and Decision Form along with the Case Notes and require that the individual provide a bank statement which shows the totality of moneys received by the individual.

It must be noted that an individual who is receiving moneys from the AISH Program are not eligible for Income Assistance.

#### **3.1.6 Income at Intake**

An earnings exemption is not applied when determining eligibility at intake.

Any excess income at intake or income expected before the first benefit period is considered an asset and is subject to asset exemption limits.

Applicants declaring rental income or room and board income receive an earnings exemption on that income.

## 3.2 Income Policy and Definition

Clients are responsible to report all non-exempt income. The intent of this section is to define income concepts and procedures.

### 3.2.1 Earned or Employment Income

Employment income includes all compensation for employment. Clients are responsible to report all income earned during all benefit periods. Clients report income to the Issuing Authority.

Types of employment income include:

- Wages,
- Salaries,
- Honorariums,
- Tips,
- Commissions,
- Non-Monetary Benefits, and
- Fees paid by the government for the care of a foster child or disabled person.

The method of payment is irrelevant. Earned and employment income is defined by its source and reason received, not by the method of payment.

### Gross Income

Gross income is the total income before deductions or expenses have been subtracted.

### Employment Deductions

Clients may be required to pay certain taxes and may have other mandatory deductions required by their employer as a condition of employment.

Employment deductions include:

- Income tax,
- Employment Insurance (EI) contributions,
- Canada Pension Plan (CPP) contributions, and
- Deductions required by an employer as a condition of employment.

If the deduction is a mandatory deduction required by the client's employer as a condition of employment, the client must submit a letter or other form of documentation from their employer describing these mandatory deductions.

Deductions that are not mandatory are included in the client's net employment income.

### Net Employment Income

Net employment income is the gross employment income minus the mandatory deductions. Net employment income is used to determine eligibility for Income Assistance benefits.

#### i) Earnings in Kind

Goods and services received as payment for employment are considered employment income

## **ii) Garnishees on Employment Income**

Garnishees occur when part of a debtor's income is withheld at source and paid to the creditor. Amounts that creditors garnish directly from a client's pay are considered employment income.

The first payment on each garnishee is considered exempt income. This allows the client to access legal services to fight, reduce, or vary the garnishee order. After this grace period, the garnishee is considered part of the client's net employment income.

## **iii) Income Deducted at Source to Repay Other Programs**

Clients may have automatic deductions from their income other than garnishees. This includes repayments to Employment Insurance (EI), Canada Pension Plan (CPP), or other government programs. Income deducted at source to repay other programs is different from taxes.

Income deducted at source to repay other programs is considered employment income.

The first payment on each deduction is considered exempt income. This allows the client time to negotiate payment terms with the creditor. After this grace period, the deduction is considered part of the client's net employment income.

## **iv) Personal Care Services - Employment**

Payments received by the client for providing personal care services to a disabled person are considered employment income. Any excess income after income exemptions have been applied is deducted dollar for dollar from Core Benefits.

## **v) Skill Fees**

Skill fees are payments made to foster parents for special parenting skills, and to host families for caring for disabled adults. Skill fees do not include maintenance costs.

Skill fees include:

- Money paid to foster parents under the Child, Youth, and Family Enhancement Act, and
- Money paid to host families for caring for disabled adults.

Skill fees are considered employment income. Any excess income remaining after income exemptions have been applied is deducted dollar for dollar from Core Benefits.

Skill fees do not include money received through the Post Adoption Program or the Child Out of Parental Home (COPH) Program.

## **vi) Vacation Pay**

Vacation pay is considered employment income regardless of how or when it is paid. Any excess income remaining after the income exemptions have been applied is deducted dollar for dollar from Core Benefits.

## **3.2.2 Self-Employment Income**

Self-employment income means all income earned by a business or farm owned by a client, including all income from home-based businesses.

Any excess income after income exemptions have been applied is deducted dollar for dollar from Core Benefits.



## Net Self-Employment Income

Net self-employment income means the client's gross business earnings minus business expenses.

## Self-Employment Expenses

All self-employed clients are allowed to deduct specific expenses from their gross self-employment income. Income remaining after deductions is considered the client's net employment income. Net employment income is used to determine eligibility for Income Assistance benefits.

Allowable self-employment expenses include:

- All deductions required by law including business taxes and business license fees,
- Interest (not principal) payments on a loan made for the purpose of the business,
- Advertising costs,
- Accounting fees,
- Legal fees,
- Veterinary services related to the business or farm operation,
- Bank service charges,
- Insurance, license, rental, repair, and operating expenses of motor vehicles and equipment essential to the business or farm operation,
- Cost of materials and supplies essential to the business, and
- Business related facility costs (insurance, lease, mortgage interest, tax, telephone, utilities, and maintenance),

The client is responsible to substantiate that an expense is essential to the operation of their business or farm. If a client cannot demonstrate that an expense is essential, it is not an allowable expense.

Any excess income after income exemptions have been applied is deducted dollar for dollar from Core Benefits.

### i) Child Care Providers

Self-employment income earned by clients providing child care in their homes is considered self-employment income. Child care providers may claim additional expenses essential to their business.

Allowable expenses for child care providers include:

- Food for the children in their care if this is part of the child care package (client cannot claim food for their own children),
- Safety gates, and
- Fire extinguishers.

Other expenses may be considered. The client is responsible to substantiate that an expense is essential to the operation of their business. If a client cannot demonstrate that an expense is essential, it is not an allowable expense.

Any income remaining after expenses and income exemptions is deducted dollar for dollar from Core Benefits.

### ii) Earnings in Kind - Self-Employment

Goods and services received as payment are considered income. This includes payments made to self-employed clients or the self-employed client's business

### **iii) Home Based Businesses**

Income earned by clients operating a home based business is considered self-employment income. Clients operating home based businesses may only claim items essential to the operation of their business.

Clients operating a home based business cannot claim:

- Facility costs,
- Shelter costs (rent, mortgage, utilities, etc.)
- Separate telephone line, or
- Any other costs they would be responsible for if they were not operating a business out of their home.

In exceptional circumstances, one or more of the items listed above may be essential to the operation of a home business. The client is responsible to substantiate that an expense is essential to the operation of their home based business. If a client cannot demonstrate that an expense is essential, it is not an allowable expense.

Any excess self-employment income after income exemptions have been applied is deducted dollar for dollar from Core Benefits.

### **iv) Warranty Work**

Self-employed clients performing warranty work may claim the cost of materials and supplies. Labour costs associated with the warranty work are not an allowable expense.

The cost of materials and supplies must relate to the warranty work done by the client as part of an agreement related to the client's business.

### **3.2.3 Non-Exempt Unearned Income**

Clients may receive income from sources other than employment or self-employment. This money is considered income. The client is responsible to inform the Issuing Authority of unearned income.

Non-exempt unearned income is a factor in determining household eligibility for Income Assistance benefits. Non-exempt unearned income is deducted dollar for dollar from Core Benefits, unless otherwise stated.

### **i) Child and Adult Support Payments**

Clients are required to comply with the program requirements of Child Support Services (CSS). If the client or applicant is uncooperative with the CSS, the Issuing Authority may deny, vary, or terminate Income Assistance benefits.

Clients are required to inform the Issuing Authority of all child and adult support payments. Applicants report this income at intake. Clients must report this income each benefit period.

The Income Assistance Program defines child and adult support by the source of the payment and the reason it is received, not by the method of payment.

Sources of child and adult support include payments from:

- The non-custodial parent,
- An estate,
- The Maintenance Enforcement Program (MEP), or
- Other source of child or adult support.

Child and adult support payments are not exempt. Child and adult support payments are deducted dollar for dollar from Core Benefits.

## ii) Employment Insurance (EI) Benefit

Employment Insurance (EI) benefits are considered unearned income.

Employment Insurance (EI) benefits are not exempt. Employment Insurance (EI) benefits are deducted dollar for dollar from Core Benefits.

## iii) Loans

Money loaned to a client or applicant by a source other than a financial institution is considered a resource and is treated as income when received. It is not exempt. In this situation, the loan amount is deducted dollar for dollar from the household's Core Benefits,

Money loaned to a client or applicant by a financial institution under a written repayment agreement is not considered income. However, it is considered an asset if saved.

## Student Aid

Loans arranged through Student Aid are exempt. These loans are meant to provide for the student's basic needs as well as tuition, books, and other school supplies. Full-time Post-Secondary students are not eligible for Income Assistance benefits due to the fact that their status is as a full-time student.

## Third Party Loan Payments

Loan payments made on a client's behalf are not considered income, unless otherwise stated.

If the loan payment significantly reduces the client's debt, the client must report an increase in assets.

Loan payments made in lieu of child or adult support payments are considered income. It is not exempt. In this situation, the third party loan payment is deducted dollar for dollar from Core Benefits.

## iv) Lump Sum Payments

Lump sum payments are considered unearned income. This includes insurance settlements intended as cash replacement for material assets lost through fire, theft, etc., and not used for the replacement of the lost item. Lump sum payments are not exempt. Lump sum payments are deducted dollar for dollar from Core Benefits unless used to replace the lost asset.

## v) Pensions and other Benefits

Pensions, death benefits, disability benefits, and survivor's benefits are considered unearned income. These benefits may come from:

- Canada Pension Plan (CPP),
- Old Age Security Allowance,
- Assured Income for the Severely Handicapped (AISH),
- Crimes Compensation,
- Workers Compensation Board (WCB),
- Blind and Disabled Person's Allowance,
- Private and company pension plans or benefits for retirement, or
- Other disability and survivor's benefits.

In all cases, the above benefits are considered unearned income. They are not exempt. They are deducted dollar for dollar from Core Benefits.

#### **vi) Real Estate Revenue**

Revenue from real estate or personal property, including proceeds of sale, transfer and investment assets are considered unearned income. They are not exempt. They are deducted dollar for dollar from Core Benefits.

#### **vii) Settlements and Accident Claims**

Income from settlements, agreements, and accident claims is considered unearned income. It is not exempt. Income from settlements, agreements, and accident claims is deducted dollar for dollar from Core Benefits.

#### **viii) Support Arrears on Court Orders or Legal Agreements - Owing to the Crown**

This policy applies to arrears on enforceable court orders or legal agreements. Support payments on arrears owing to the Crown for the months the client received Income Assistance benefits are not exempt. Support arrears on court orders owing to the Crown are deducted dollar for dollar from Core Benefits once received by the client.

#### **ix) Training Allowances**

Training allowances are considered unearned income. They are not exempt. Training allowances are deducted dollar for dollar from Core Benefits.

#### **x) Winnings from Games of Chance**

Winnings from games of chance, or non-professional sporting competitions are considered unearned income. They are not exempt. They are deducted dollar for dollar from Core Benefits.

#### **xi) Land Lease Payments**

Land lease income is considered unearned income, and is not exempt. It will be deducted dollar for dollar from Core Benefits.

### **3.2.4 Child Care as an Employment Expense**

Expected to Work B (ETW-B) and Barriers to Full Employment C (BFE-C) clients may be eligible to claim child care costs as an employment expense. Eligible clients are able to deduct child care costs from their monthly gross employment or self-employment income.

The least costly child care option should be chosen while taking into account the well-being and safety requirements of the child or children.

Applicable deduction rates include:

- The actual cost of a private babysitter up to a maximum hourly amount,
- The actual cost of daycare, less the amount of any daycare subsidies the household receives,
- \$150 per month per child to grandparents providing child care. Grandparents who have custody of the child and grandparents who live with the child are not eligible,
- The actual cost of Lunch Programs instead of babysitting for children under 12 years of age, and
- The actual cost for an Out of School Program instead of babysitting for children less than 12 years of age.

Child care cannot be deducted as an employment expense if the caregiver resides with the child.

Child care cannot be deducted as an employment expense if the caregiver is the child's parent or stepparent, even if they are not part of the household and do not live with the child.

Clients are responsible to notify the Issuing Authority of any changes in their child care needs.

### **Private Babysitting Rates**

All child care costs are paid based on the actual cost of the service up to a maximum amount. Unlicensed or unapproved family day homes are provided the private babysitting rates.

Supervised school lunch programs may be paid in lieu of babysitting at the private babysitting rates. Private Babysitting Rates (Maximum):

- Maximum of \$4.00 per hour for the first child,
- \$1.50 per hour for each additional child, and
- Total maximum of \$8.25 per hour.

Exceptions to the private babysitting maximum rates may be made if there are special circumstances. Special circumstances include:

- Client works shift-work, or
- Multi-needs child requiring additional care due to special needs such as autism, behavioural issues, deaf, blind, or other special needs. This may include children over 12 years of age.

### **Grandparent Rates**

The child care rate for grandparents not residing in the child's home is \$150 per month per child. Grandparents who have custody of the child and grandparents who live with the child are not eligible.

### **Rates for Licensed and Approved Child Care Programs**

If appropriate, the client must provide verification that they have applied for a subsidy under the Child Care Subsidy Program before they are eligible to claim child care as an employment expense.

The actual cost of child care for licensed and approved child care programs is provided. If the client is receiving a child care subsidy, the parent portion or remaining cost of the child care service can be claimed as an employment expense.

### **Substantiation**

The type of substantiation required is based on the type of child care service used.

If the child's grandparent is providing the child care service, the only substantiation required is the client's verbal or written statement. The Issuing Authority must keep a copy of the client's written statement or make note of the client's verbal statement.

If the child is in daycare, private babysitting, a registered day home, lunch program, or out of school program, a receipt or written statement from the child care provider is required. The receipt or written statement must contain:

- The provider's signature, and
- Monthly cost of child care services.

## **Deposit and Registration Fee**

The actual cost of a refundable deposit or registration fee for a daycare or licensed day home may be provided. Deposit and registration fees are issued up to a maximum of one month's child care fees.

A written statement from the daycare or licensed day home stating the amount of the deposit or registration fee is required before a deposit or registration fee is provided.

The Issuing Authority may issue the amount of the deposit or registration fee. Alternatively, the amount of the deposit or registration fee can be claimed as an employment expense.

## **Refunded Deposits**

The Issuing Authority recovers the value of the deposit in the event the client forfeits the refundable deposit. Refunded deposits are treated as income and are deducted dollar for dollar from the next month's Core Benefits.

## **3.3 Exempt and Partially Exempt Income**

The provisions in this policy apply to all client categories and subcategories unless specifically noted. All income exemptions are specified. No other income exemptions are applied under any circumstances.

Income policy applies to all adults in the household.

Certain types of income are fully or partially exempt to allow:

- Clients to have incentives to earn money from employment,
- Applicants and clients to receive the benefit of a specific federal or provincial financial support available to other Canadians,
- Clients have some resources to purchase items not available through the Income Assistance Program, and
- Dependent children to save for the future.

### **3.3.1 Canada Child Benefit (CCB)**

The Canada Child Benefit (CCB) under the Income Tax Act is 100% exempt. This includes retroactive payments.

The CCTB may include the Child Disability Benefit (CDB). The CDB is 100% exempt. This includes retroactive payments.

### **3.3.2 Alberta Child Benefit**

The Alberta Child Benefit issued by the Government of Alberta is 100% exempt.

### **3.3.3 Alberta Family Employment Tax Credit**

The Alberta Family Employment Tax Credit issued by the Government of Alberta is 100% exempt.

### **3.3.4 Alberta Housing Act Payments**

Money received from a management body under the Alberta Housing Act for the payment of utilities other than

electricity is 100% exempt.

### ***3.3.5 Academic or Community Achievement Awards and Prizes***

Awards and prizes received in recognition of outstanding academic or community achievement up to \$3,500 per academic year are 100% exempt. Any excess award or prize money after the \$3,500 exemption is deducted dollar for dollar from Core Benefits.

### ***3.3.6 Business Grants and Loans***

A grant or loan to start a business provided by a government department or agency, or from a non-profit organization is 100% exempt. This excludes any amount received as a living allowance. Living allowances are not exempt.

### ***3.3.7 Support Arrears on Court Orders or Legal Agreements - Not Owing to the Crown***

Clients may receive payments on arrears owed to them for the months when they were not receiving Income Assistance benefits. These arrears have been identified by the Maintenance Enforcement Program (MEP). The Maintenance Enforcement Program has confirmed these payments are not owing to the Crown and has forwarded them to the client.

This income is 100% exempt. It is not considered an asset if saved.

### ***3.3.8 Child Support for a Child who is Not a Dependent of the Household***

Payments made for the support of a child who is not part of the household unit are 100% exempt.

This policy includes clients receiving child support payments for an adult child (over 18 years of age) who is no longer a dependent. In this situation, the support payments are 100% exempt.

In the event that a young client is receiving child support payments directly from their parents, the child support payments they are receiving are not exempt. In this situation, the child support payments are deducted dollar for dollar from the client's Core Benefits.

### ***3.3.9 Compensation for Loss or Damage to Property***

Money received as compensation for loss or damage to property is 100% exempt provided that the money is used within a reasonable amount of time and is used to repair or replace the lost or damaged property.

The Issuing Authority defines "reasonable amount of time."

If the money is not used to replace the lost or damaged property within a reasonable amount of time it is not exempt. In this situation, compensation for lost or damaged property is deducted dollar for dollar from Core Benefits.

### ***3.3.10 Disability Related Employment Supports***

Payments made by the Government of Canada or the Government of Alberta for disability related employment supports and services are 100% exempt. These benefits are intended to assist individuals with disabilities access employment, or training programs.

### **3.3.11 Personal Care Services - Disabled Client**

Money received from the Government of Canada or Government of Alberta to assist persons with a disability in purchasing services that will enable them to remain in the community is 100% exempt.

### **3.3.12 Employment and Self-Employment Income Exemptions**

All excess net employment income is deducted dollar for dollar from Core Benefits.

Employment and Self Employment income exemptions apply in the following circumstances: Expected to Work (ETW) and Barriers to Full Employment (BFE) Households:

- Single Adult Household. The first \$230 of employment income earned by a single adult household is exempt. 25% of income after \$230 is exempt.
- Two Adult Household. The first \$115 of employment income earned by each adult in a two adult household is exempt. 25% after \$115 is exempt. Exemptions are tracked and applied separately to each employed adult.
- Dependent Child Not Attending School. The first \$350 of employment income earned by a dependent child not attending schools is exempt. 25% of income after \$350 is exempt.
- Dependent Child Attending School. Employment income earned by a dependent child attending school is 100% exempt.

Only households providing child care services out of their home are eligible for a self-employment income exemption.

Learner Households:

- Learner's Income. All income earned by the Learner is 100% exempt.
- Spouse's Income. The first \$230 of employment income earned by a spouse assigned to the Expected to Work or Barriers to Full Employment client category is exempt. 25% of income after \$230 is exempt. If the spouse is also a Learner, their income is 100% exempt.
- Dependent Child Not Attending School. The first \$350 of employment income earned by a dependent child not attending schools is exempt. 25% of income after \$350 is exempt.
- Dependent Child Attending School. Employment income earned by a dependent child attending school is 100% exempt.

Employment and Self-Employment income exemptions for clients assigned to the Expected to Work, Barriers to Full Employment, and Learner client categories do not apply to new applicants at intake. These exemptions are available to existing clients only.

Excess and non-exempt income after exemptions is deducted dollar for dollar from Core Benefits.

### **3.3.13 First Nation Child and Family Services Maintenance Payments**

A payment made under a First Nation Child and Family Services program for the maintenance costs of a child to whom the client is providing for is 100% exempt. Maintenance Payments cover all of the child's day to day costs including food, clothing, personal care items, general household costs and spending allowance. As a result, the child(ren), in these circumstances, would not be added to the client's family composition.

This exemption does not apply to the client or applicant's dependent children. To be eligible for this exemption, the child must not be included in the client's household, such as in the case of foster children.

### **3.3.14 Gifts in Kind**



Goods and services received by the applicant or client are not considered income if they are a gift. If the gift is substantial, clients are required to report an increase in assets.

Gifts of food or other consumable goods are not considered income and do not need to be reported.

Goods and services received as payment for goods or services provided by the client, or received in lieu of child or adult support, are considered income and must be reported.

### **3.3.15 Goods and Services Tax (GST) Credit**

The Goods and Services Tax (GST) credit issued by the Government of Canada is 100% exempt.

### **3.3.16 Government Credits or Refunds to Protect Consumers from High Energy Costs**

Payments, refunds, or credits issued directly or indirectly by the Government of Canada, or the Government of Alberta that are designed to protect consumers from high energy costs are 100% exempt.

The Carbon Rebate announced by the Government of Alberta is 100% exempt.

### **3.3.17 Government Grants and Loans for Part-Time Training Costs**

Specific payments made by the Government of Canada or the Government of Alberta for part-time training costs may be 100% exempt.

The following loans and grants are 100% exempt:

- Part-time Canada Student Loan,
- Canada Student Grant for Part-Time Studies,
- Canada Student Grant for Persons with Permanent Disabilities,
- Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities, and
- Alberta Works Skills Investment Bursary.

### **3.3.18 Government Programs for Home Repairs and Renovations**

Money received through a Government of Canada or Government of Alberta program for home repairs or renovations is 100% exempt.

### **3.3.19 Hepatitis C Settlement Agreements**

Payments received under Schedule A or B of the 1986-1990 Hepatitis C Settlement Agreement are exempt.

This exemption does not include payments under section 4.02 for loss of income or section 6.01 for loss of support resulting from the death of the infected person. Money received under section 4.02 and 6.01 of the 1986-1990 Hepatitis C Settlement Agreement is not exempt.

Money received through Hepatitis C settlements other than the 1986-1990 Hepatitis C Settlement Agreement are 100% exempt.

### **3.3.20 HIV Compensation Payments**

Payments received from the Government of Canada, or a provincial or territorial government as compensation for having been infected with HIV through the blood supply is 100% exempt.

### **3.3.21 Income Tax Refunds**

Income tax refunds are not considered income. Income tax refunds are considered liquid assets.

### **3.3.22 Loans**

Money loaned to an applicant or client by a source other than a financial institution is considered a resource and is treated as income. In this situation, the loan is not exempt.

Money loaned to an applicant or client by a financial institution under a written repayment agreement is not considered income. It is 100% exempt. However, money saved from the loan into the next benefit period is considered an asset.

### **Student Aid Loans**

Loans arranged through Student Aid are exempt. These loans are meant to provide for the student's basic needs as well as tuition, books, and other school supplies. Full-time Post-Secondary students are not eligible for Income Assistance benefits due to the fact that their status is as a full-time student.

### **Third Party Loan Payments**

Loan payments made on a client's behalf are not considered income. They are 100% exempt.

If a loan payment made by a third party significantly reduces the client's debt, the client must report an increase in assets.

Loan payments made in lieu of child support payments are considered income and are deducted dollar for dollar from Core Benefits.

### **3.3.23 Moving Allowance from Landlord**

A moving allowance provided by a landlord on termination of a tenancy agreement is 100% exempt.

### **3.3.24 Payments Made on a Client's Behalf**

A direct payment made to a third party on the behalf of a client or applicant is not considered income, unless otherwise stated. Some common examples of payments that may be made on a client's behalf include:

- Rent paid directly to the landlord,
- Mortgage payments made directly to a financial institution, and
- Utilities paid directly to the service provider.

If there are amounts outstanding on the account, Core Shelter benefits may be issued.

Any money from a third party paid directly to the client or applicant for the purpose of bill or rent payment is considered income and must be reported. It is not exempt.

Any money or payments provided to a client or applicant's agent or lawyer is considered income and must be reported. Paying money to someone's agent is the same as paying that person directly. Money received by the client through their agent is not exempt.

Payments made on a client's behalf in lieu of payments for goods and services, or child or adult support payments are considered income. They are not exempt.

## Rent-to-Own Agreement (Homes)

If the client owns a house, but does not live in it, and is selling it through a rent-to-own agreement and the client receives payment directly, the money is considered income. It is not exempt. The house is considered an asset.

If the client owns a house, but does not live in it, and is selling it through a rent-to-own agreement and the renter pays the mortgage directly, the money is not considered income. However, the house is considered an asset.

## Loan Payments

Loan payments made on client's behalf are not considered income unless otherwise stated. If the loan payment significantly reduces the client's debt, the client must report an increase in assets.

### 3.3.25 Per Capita Distributions (PCD) and Cash Gifts

For the below payment types, any asset or liquid asset purchased or obtained with money from the above payments will be considered exempt.

- Payments such as Per Capita Distribution (PCD's) that are non-recurring in nature which are received from a First Nation. These payments must have been paid equally to each member on the First Nation's band list;
- A payment made to a First Nation under an agreement with the Government of Canada for a specific land claim, as to the extent permitted by the Minister;
- A payment received from the Government of Canada or a Province of Canada to compensate for harm done and received as a member of a class, to the extent exempted by the Minister; or
- Any other payment received from the Government of Canada or a Province of Canada, to the extent exempted by the Minister.

Cash gifts to a maximum of \$900 per calendar year are 100% exempt.

**Note:** Income Assistance exemptions for Specific Claims PCDs are generally negotiated during the claim settlement process, or a request for exemption is made by the First Nation in writing to the Provincial Minister of Human Services. Exemptions are considered for land settlements and in circumstances where a settlement is issued as redress for wrongdoing on the part of the government.

### 3.3.26 Specific Payments under an Agreement between a First Nation and the Crown

Specific payments made under an Agreement between a First Nation and Her Majesty in Right of Canada may be exempted. If there is a payment being made to First Nations members including Income Assistance clients then the First Nation is required to make arrangements with the Province in order to secure exemption for these payments. Payments from Agreements that have not been approved by the Province are not exempt.

Specific payments made under an Agreement between a First Nation and Her Majesty in Right of the Province of Alberta may be exempted. If there is a payment being made to First Nations members including Income Assistance clients then the First Nation is required to make arrangements with the Province in order to secure exemption for these payments. Payments from Agreements that have not been approved by the Province are not exempt.

For any payment types, any asset or liquid asset purchased or obtained with money from the following list is considered exempt:

- A payment made to a First Nation under an agreement with the Government of Canada for a specific land claim, as to the extent permitted by the Minister;
- A payment received from the Government of Canada or a Province of Canada to compensate for harm done and received as a member of a class, to the extent exempted by the Minister; or
- Any other payment received from the Government of Canada or a Province of Canada, to the extent exempted by the Minister.

Any interest income generated from investing these funds is not exempt, and is therefore treated as income.

### **3.3.27 Refunded Damage Deposits**

Refunded damage deposits under a tenancy agreement or refunded deposits for utilities or telephone services are 100% exempt unless otherwise stated.

### **3.3.28 Registered Disability Savings Plan (RDSP) Payments**

Registered Disability Savings Plan (RDSP) payments are 100% exempt as an asset and as income.

### **3.3.29 Rental and Room and Board Income**

Rental income may be partially exempt. Whether or not rental income is eligible for an income exemption is based on the nature and type of rental arrangement.

Clients and applicants are responsible for informing the Issuing Authority of any rental income.

In situations where a client collects rent from roommates to pay the landlord and does not financially gain from the arrangement, the money collected is not considered income. In this situation, the money collected by the client is not a factor in determining eligibility for Income Assistance benefits.

Any excess rental income after exemptions have been applied is deducted dollar for dollar from Core Benefits.

#### **Room and Board**

Gross rental income received from a room and board arrangement in the client's primary residence is 75% exempt. The excess rental income is deducted dollar for dollar from Core Benefits.

If the tenant is a relative and is also an Income Assistance client, the client providing the room and board service does not receive a rental income exemption.

#### **Primary Residence**

Gross rental income from the client's primary residence is 50% exempt. The excess rental income is deducted dollar for dollar from Core Benefits.

#### **Income Property**

Gross rental income from a property that is not the client's primary residence is not exempt. Rental income from an income property is deducted dollar for dollar from Core Benefits. Rental properties are considered an asset.

### **3.3.30 Residential Schools Settlement Agreement - Common Experience Payments**

Common Experience Payments made under the Indian Residential Schools Settlement Agreement are 100% exempt, except payments intended to replace lost income, support payments, or medical care that were provided by the Income Assistance Program.

Alternative Dispute Resolution Payments and Independent Assessment Process Payments are 100% exempt, except payments intended to replace lost income, support payments, or medical care that were provided by the Income Assistance Program.

### **3.3.31 Victims of Crime Act Benefits**

Benefits received under the Victims of Crime Act are 100% exempt, except for amounts received for lost income. Amounts received for lost income are deducted dollar for dollar from Core Benefits.

### 3.4 Income Procedure

To determine household eligibility for Income Assistance benefits, the Issuing Authority must determine the household's basic needs and compare these needs to the household's monthly net income. Clients and households who are experiencing a deficit between their needs and resources may be eligible for Income Assistance benefits.

To determine the household's basic needs, the Issuing Authority assesses household eligibility for Core Benefits. Core Benefits include:

- Core Essential,
- Core Shelter Monthly Maximum,
- NCBS Replacement,
- High School Incentive Benefit,
- Handicap Benefit,
- Personal Needs Supplement,
- Earnings Replacement Benefit, and
- Special Diet (not applicable to Learner households).

The household must be eligible for all benefits included in the Core Benefit amount.

#### 3.4.1 Income and Eligibility for New Applicants

Applicants, other than One Time Issue clients, are not eligible for Income Assistance benefits when their monthly non-exempt income is greater than their estimated monthly Core Benefits.

New applicants and their spouses or partners are not eligible for earnings exemptions on employment or self-employment income at intake.

To determine if the applicant and household have a deficit between their basic needs and resources, the Issuing Authority estimates the household's Core Benefits. If the household's estimated Core Benefit requirement is greater than the household's total monthly non-exempt income, the household may be eligible for Income Assistance benefits.

If the applicant and household are not eligible for ongoing benefits, they may be assisted as a One Time Issue if they meet the eligibility criteria for that client category.

Income spent before an Application is taken is not a factor in determining eligibility Income Assistance benefits. Any funds remaining or income expected before the first benefit period is considered a liquid asset and is subject to asset limitations.

#### 3.4.2 Income and Eligibility for Existing Clients

Clients are required to inform the Issuing Authority of any changes in their employment and income.

Clients and household remain eligible for Income Assistance benefits if their Core Benefit requirement remains greater than their total non-exempt monthly income.

When a client or household's total non-exempt monthly income exceeds their Core Benefit requirement, the client and household are no longer eligible for Income Assistance benefits. The file must be closed.

### 3.4.3 Income Eligibility

The following charts are intended to assist the Issuing Authority in comparing a client or household's needs and resources. These charts can be used for all household categories, new and existing clients, income types, and income exemptions.

New clients are not eligible for an earnings exemption.

The following two charts are intended to be used together.

#### i) Determining Total Monthly Income

This chart is intended to assist the Issuing Authority in determining the household's total monthly income after income exemptions have been applied.

Income	Total	Exemptions	Total
Net Self-Employment Income	\$	Employment Exemptions	(\$ )
Net Employment Earnings	\$	Child Care Exemptions	(\$ )
Other Non-exempt and Partially Exempt Income	\$	Other Exemptions	(\$ )
Total Income	\$	Total Exemptions	(\$ )
Total Income after Exemptions (Total Income subtract Total Exemptions)	\$		

The "Total Monthly Income after Exemptions" is used to determine if a deficit exists between a client or household's needs and resources.

Example: Expected to Work B (ETW-B) single parent with one child under 12 years old.

Income	Total	Exemptions	Total
Net Self-Employment Income	\$0	Employment Exemptions (\$230 +25% of remaining income)	(\$385)
Net Employment Earnings	\$1000	Child Care Exemptions (Babysitting by Grandparent)	(\$510)
Other Non-exempt and Partially Exempt Income	\$	Other Exemptions	(\$0)
Total Income	\$1000	Total Exemptions	(\$535)
Total Income after Exemptions (Total Income subtract Total Exemptions)	\$465		

#### ii) Determining Total Monthly Income Assistance Benefit

This chart is intended to be used with the "Determining Total Monthly Income Chart." It is intended to assist the Issuing Authority in determining the household's Core Benefit requirement.

Eligibility for Benefit	Total
Core Benefits	\$
Total Income after Exemptions	(\$ )
Core Benefits Subtract Income After Exemptions (Core Benefits client is eligible to receive)	\$

After determining "Total Income after Exemptions" the Issuing Authority must determine client and household eligibility for Core Benefits.

"Total Core Benefits" subtract "Income after Exemptions" is the amount the household is eligible to receive. If the household's "Total Income after exemptions" exceeds the "Total Core Benefits," the household is not eligible for Income Assistance benefits and the file must be closed.

Example: (Continued) Expected to Work B (ETW-B) single parent with one child under 11 years old.

Eligibility for Benefit	Total
Core Benefits (including maximum Shelter)	\$933
Total Income after Exemptions	-\$465
Core Benefits Subtract Income After Exemptions (Core Benefits client is eligible to receive)	\$468

### 3.5 Assets

The Income Assistance Program provides financial assistance to clients and applicants who are able to demonstrate they have a financial need for Income Assistance benefits. Assets are considered a resource which household can draw on to meet its basic needs. As such, non-exempt assets may affect eligibility for Income Assistance benefits.

#### 3.5.1 Assets General Policy

In order to determine client and household eligibility for Income Assistance benefits, the Issuing Authority must look closely at all resources available to the client and household. Non-exempt assets belonging to the client or to members of the household may affect eligibility for Income Assistance benefits.

Rules regarding assets apply to clients and their partners or spouses.

#### 3.5.2 Reporting Assets

The Issuing Authority is responsible to advise clients and applicants of their responsibility to disclose all household assets. This includes assets not specifically asked about.

The Issuing Authority may request any additional substantiation or documentation necessary to demonstrate financial need.

The Issuing Authority is responsible for keeping an accurate record of household assets. This information must be included in the client file.

Clients who intentionally mislead the Issuing Authority may be denied benefits or be pursued for fraud.

#### New Applicants

New Applicants must declare all household assets on their application form. By signing the Application Form, the Applicant is declaring all the information he or she has provided on the Application Form is true and complete.

#### Clients

Clients must inform the Issuing Authority of all changes in and sales of household assets.

Clients are given an opportunity to declare all assets and changes in assets each benefit period. By signing the Budget and Decision (B&D) Form, clients declare all the information they provided regarding their resources is true and

complete.

Spouses and partners have the same asset reporting requirements as clients.

### **3.5.3 Liquid Assets**

Liquid asset means cash on hand, in a financial institution, or held by a third party who must return the money to the Applicant, client, spouse or partner. All assets that are readily convertible into cash such as stocks, term deposits, bonds and other securities are considered to be liquid assets.

Readily convertible means the asset can be converted into cash within the next two business days.

Some assets cannot be quickly converted into cash. The Issuing Authority may consider granting a temporary exemption to these assets to allow time for the asset to be converted into cash.

The Issuing Authority may request documentation to substantiate reported assets. The Issuing Authority may also ask for documentation or substantiation if they suspect an Applicant or client has assets which they have not reported.

Additional documentation includes:

- Current bank statement or passbook,
- A statement from a financial institution confirming the number, value, and maturity date of bonds, stocks, securities, or shares, and
- A statement or letter from the client's financial institution to confirm existence or value of a GIC or term deposit

### **Excess Liquid Assets**

Applicants or clients who report excess liquid assets are not eligible for ongoing Income Assistance benefits. Applicants in this situation may be eligible as a One Time Issue client if they meet the eligibility criteria for that client category.

### **3.5.4 Savings**

Money saved from one month to the next becomes part of the household's liquid assets unless otherwise stated. Savings may affect eligibility for Income Assistance benefits.

Income Assistance benefits saved from one month to the next become part of the household's liquid assets unless otherwise stated. Savings may affect eligibility for Income Assistance benefits.

The savings of dependent children are not considered part of the household's liquid assets. The savings of dependent children do not affect household eligibility for Income Assistance benefits.

### **Income Tax Refunds for Income Assistance Applicants**

Saved Income Tax refunds are considered part of the household's liquid assets at intake. Saved Income Tax refunds are not exempt and may affect household eligibility for Income Assistance benefits at intake.

### **Income Tax Refunds for Clients**

Income Tax refunds are considered exempt in the month received. Income Tax refunds saved to the following month are considered part of the household's liquid assets and may affect household eligibility for Income Assistance benefits.

### **3.5.5 Sale of Assets**

Clients must inform the Issuing Authority of the sale of an asset. Proceeds from the sale are considered liquid assets



unless they are converted into another form of asset.

Clients have one month after the sale of an asset to convert the proceeds of the sale into another asset. After one month, the unconverted proceeds of the sale are considered part of the household's liquid assets. Liquid assets may affect household eligibility for Income Assistance benefits.

Applicants cannot dispose of an asset for less than the fair market value for the sole purpose of qualifying for Income Assistance benefits.

### 3.5.6 Excess Assets

Clients and households with excess non-exempt assets are no longer eligible for Income Assistance benefits. The file must be closed.

Applicants with excess non-exempt assets are not eligible for ongoing Income Assistance benefits. Applicants in this situation may be eligible as a One Time Issue client if they meet all other eligibility criteria for that client category.

## 3.6 Exempt and Partially Exempt Assets

Certain assets are exempt or partially exempt to ensure:

- Clients and Applicants who are eligible for ongoing benefits are not placed in total poverty by being deprived of everything valuable they own,
- Clients and Applicants have some resources they can use to purchase items that are not available through the Income Assistance Program, and
- To encourage clients and applicants to save for their future and the future of their family.

The procedures described in this section apply to all client categories and subcategories unless otherwise stated.

### 3.6.1 Assets Bought with or Saved from Exempt Income

Assets bought with or saved from specific exempt income are 100% exempt. Assets bought with or saved from the following types of income are exempt:

- Extraordinary Assistance Plan payments,
- Provincial payments to persons (or their families) who contracted HIV through the blood supply,
- Payments received under Schedule A or B of the 1986-1990 Hepatitis C Settlement Agreement other than payments received under section 4.02 of that Agreement (for loss of income) or section 6.01 of that Agreement (for loss of support resulting from the death of an infected person),
- All payments received from Hepatitis C Settlements other than the 1986-1990 Hepatitis C Settlement,
- Financial benefits paid pursuant to section 13, 15, 19(3) of the Alberta Victims of Crime Act,
- Common Experience Payments (CEPs) and Independent Assessment Process Payments (IAPs) under the Indian Residential Schools Settlement Agreement, and
- Government payments as designated by Alberta Human Services.

The client's verbal or written statement is acceptable substantiation for assets bought with or saved from the above exempt income. The client's verbal or written statement must be kept on the client's file and must include:

- A description of the asset,
- The value of the asset, and
- The source of the exempt income with which the asset was purchased.

### 3.6.2 Assets Held by a Trustee in Bankruptcy

Any asset held by a trustee in bankruptcy for any member of the household under the Bankruptcy and Insolvency Act is

100% exempt.

Written documentation from an official source such as a trustee, lawyer, or bankruptcy document is required.

### **3.6.3 Business Assets**

Assets belonging to self-employed clients assigned to the Expected to Work B (ETW-B) client subcategory may be exempted for up to three months if the asset is essential to the client's business operation.

Self-employed clients assigned to the Expected to Work B (ETW-B) subcategory who have not been able to demonstrate business viability in three months are reassigned to the most appropriate client subcategory and are expected to liquidate their business assets. Excess assets may affect household eligibility for Income Assistance benefits.

After the client is reassigned to the most appropriate client subcategory, the Director of the First Nation Income Assistance Program may grant a Short-Term Asset Exemption if appropriate and if in accordance with policy to allow the client additional time to sell a business asset.

Clients assigned to the Barriers to Full Employment C (BFE-C) subcategory are not expected to demonstrate business viability. Business assets essential to the operation of the client's business operation are exempt for the duration of the client's assignment to the Barriers to Full Employment C (BFE-C) subcategory.

### **3.6.4 Business Tools and Equipment**

Business tools essential to employment are exempt.

### **3.6.5 Children's Assets**

Money saved by dependent children is exempt. Assets accumulated by dependent children are exempt.

The assets must be solely in the child's name. It provides an incentive for children to accumulate savings and/or assets such as RESP's for furthering education.

Money saved by an adult member of the household for a dependent which is accessible by the adult is not exempt. This includes joint bank accounts. Clients reporting these non-exempt funds to be the savings or assets of a dependent child are given an opportunity to turn these non-exempt assets into an exempt asset.

### **3.6.6 Clothing, Jewelry, Children's Toys, and Common Household Goods**

Clothing, personal jewelry, children's toys, and common household goods, furnishings, and appliances are 100% exempt.

### **3.6.7 Farm Assets**

Self-employed farmers may have their farm machinery and other assets essential to their farming operation exempt for up to six months. If the farmer is unable to demonstrate business viability in six months, the client is reassigned to the most appropriate client subcategory and is expected to liquidate their farm assets.

After reassigning the client to the most appropriate client subcategory, the Issuing Authority may grant an additional six month farm asset exemption for the client's farm assets to allow the client time to sell larger assets. The client must stop farming prior to receiving the additional six month farm asset exemption.

### **3.6.8 Home**

A home of any value which is the client's primary residence, including the home quarter section of a farm, is exempt.

### **3.6.9 Life Insurance Policies**

A life insurance policy with a cash surrender value of \$1,500 or less per household is exempt.

If appropriate, the Issuing Authority may request written documentation from an official source such as the client's life insurance company stating the cash surrender value of all life insurance policies for each adult in the household.

### **3.6.10 Locked-in Assets**

Unless otherwise stated, locked-in assets are exempt.

Written documentation from an official source may be required to determine if an asset is locked-in.

### **3.6.11 Marketable Commodities**

Marketable commodities produced or purchased in mass quantity and intended for sale or resale are exempt for up to one year.

The client is expected to sell their marketable commodities at current market prices. Profit from the sale must be declared as income. Sale of a commodity may result in a lower profit than that which the client might have received if sold later. However, resources must be used if they will reduce reliance on Income Assistance benefits. The Issuing Authority cannot exempt marketable commodities because of price fluctuations.

The Issuing Authority may request substantiation to determine the value of a client's marketable commodities or the profit from the sale of a client's marketable commodities.

### **3.6.12 Money in Trust for a Child**

Money received on a child's behalf and placed in a DISC accessible trust for the child is exempt. This includes any interest or income earned by the money in trust.

Child support or maintenance payments are considered income when received and an asset if saved. This money is not exempt even if placed in a DISC accessible trust.

Money in trust for a child is exempt:

- Applicants. If placed in trust before applying, or within 60 days of applying for Income Assistance benefits, or
- Clients. If placed in trust within 60 days of being received, and
- Applicants and clients. If the money cannot be withdrawn for the child's benefit.

If the parent, guardian, or child can withdraw money from the trust account, the money in that trust account is not exempt.

### **CPP Orphans Benefit**

The CPP Orphans Benefit is considered income and is not exempt. Saved CPP Orphans Benefits are considered an asset and are not exempt. CPP Orphans Benefits are not exempt even if they are placed in a DISC accessible trust for the child.

### **Money Left in a Will**

Money left to a child in a will is considered income and is not exempt. However, depending on the terms of the will, it

may be exempt as an asset.

### **Substantiation for Money in Trust for a Child**

Documents from an official source such as a lawyer, public trustee, financial institution, or a copy of a will is required to substantiate money in trust for a child is DISC accessible.

The documentation must state:

- The money is not accessible,
- The source of the money to determine whether it was intended for the education or maintenance of the child,
- The date the money was placed in trust, and
- The date the child can access the money.

If the client cannot demonstrate that the money in trust is eligible for this asset exemption, it is not exempt.

### **3.6.13 Other Assets**

Upon the discretion of the Director of the First Nations Income Assistance Program, any other asset essential to the needs of the client may be exempt.

Other exempt assets might include:

- Boats for personal fishing,
- Traditional crafts,
- Materials for the creation of traditional crafts, or
- Ceremonial Regalia.

In most usual circumstances, the client's verbal or written statement regarding their request for an exempt asset under this policy is sufficient substantiation. However, the Director may request additional substantiation to verify any aspect of the client's request.

### **3.6.14 Prepaid Funeral Costs**

All prepaid funeral costs for any member of the household are exempt.

### **3.6.15 Real Estate**

Real estate which is not the applicant or client's primary residence may be exempt temporarily.

#### **Solely Owned Real Estate**

Solely owned real estate owned by an applicant or client may be exempt for up to three months. After three months, the solely owned real estate is no longer exempt and may affect household eligibility for Income Assistance benefits. Extensions beyond three months must be approved by the First Nations Income Assistance Director.

A loan is considered a resource. If a loan against the real estate is possible, the real estate is not exempt.

#### **Jointly Owned Real Estate**

Real estate must be co-owned by the applicant or client and a person who is not part of the household in order to be considered jointly owned real estate. Jointly owned real estate that is not the client or applicant's primary residence is exempt for up to six months. After six months, the jointly owned real estate is no longer exempt and may affect household eligibility for Income Assistance benefits. Extensions beyond six months must be approved by the Director of the First Nations Income Assistance Program.

A loan is considered a resource. If a loan against the real estate is possible, the real estate is not exempt.

## **Substantiation**

If the client or applicant owns real estate which is not their primary residence, additional documentation is required to determine eligibility for Income Assistance benefits.

### **Real Estate Substantiation:**

- Documents indicating the real estate's current market value. This may include a written appraisal, current property tax assessment, or mortgage documents,
- Written documentation from a financial institution indicating a loan cannot be obtained against the real estate,
- Real estate listing indicating the real estate is for sale at a reasonable price,
- If jointly owned, a copy of the mortgage and land title to identify co-owners,
- If jointly owned, a written letter from the other co-owners saying that they are unwilling to sell, and
- If rented out, a copy of the lease agreement, official receipts, or income tax assessment to determine income.

### **3.6.16 Registered Disability Savings Plan (RDSP)**

All Registered Disability Savings Plans (RDSPs) are 100% exempt.

### **3.6.17 Registered Education Savings Plan (RESP)**

All Registered Education Savings Plans (RESPs) are 100% exempt.

### **3.6.18 Registered Retirement Savings Plan (RRSP)**

RRSPs valuing \$5,000 or less per adult member of the household are exempt.

Documentation from an official source such as a financial institution stating the value of all RRSPs for each adult of the household is required.

### **3.6.19 Short-Term Exemption**

The Director of the First Nations Income Assistance Program may grant a one month asset exemption in situations not specifically addressed by policy. This is to provide the applicant or client time to sell the asset.

The short-term exemption is only applied if failure to do so would result in the client or applicant being ineligible for Income Assistance benefits and cause hardship.

Extensions are only permitted if the client demonstrates a continued effort to sell the asset. Short-term exemptions do not apply to liquid assets.

The Director must record their approval for the short-term exemption on the client's file.

### **3.6.20 Vehicles**

Any number of vehicles in which the total equity is \$10,000 or less is exempt.

The Issuing Authority may exempt vehicle assets exceeding \$10,000 in exceptional circumstances.

The Issuing Authority may require the client to provide a Vehicle Registration Certificate, an appraisal from a reliable source, or a loan document to determine the equity of the vehicle. The type of substantiation required is determined by

[REDACTED]

the Issuing Authority.

### **Learner Household**

Vehicles belonging to Learner households are 100% exempt regardless of the total equity of the vehicle or vehicles.

## **3.7 Assets Procedures**

Clients and applicants are expected to access all available resources. Non-exempt assets are considered a resource and may affect household eligibility for Income Assistance benefits.

To determine the household's basic needs, the Issuing Authority assesses household eligibility for Core Benefits. Core Benefits include:

- Core Essential,
- Core Shelter Monthly Maximum,
- High School Incentive Benefit,
- Handicap Benefit
- Personal Needs Supplement,
- Earnings Replacement Benefit
- Special Diet (not applicable to Learner households).

The household must be eligible for all benefits included in the Core Benefit amount.

The Issuing Authority uses the household category along with the household's estimated Core Benefits to determine if a deficit exists between the household's needs and resources.

### **3.7.1 Expected to Work (ETW) Assets**

To be eligible for Income Assistance benefits, the total value of an Expected to Work (ETW) household's non-exempt assets cannot exceed one month's Core Benefits.

Expected to Work (ETW) households with non-exempt assets exceeding one month's Core Benefits are not eligible for ongoing Income Assistance benefits.

#### **Asset Maximum**

The value of one month's Core Benefits.

### **3.7.2 Barriers to Full Employment (BFE) Assets**

To be eligible for Income Assistance benefits, the total value of a Barriers to Full Employment (BFE) household's non-exempt assets cannot exceed two months' Core Benefits.

Barriers to Full Employment (BFE) households with non-exempt assets exceeding two months' Core Benefits are not eligible for ongoing Income Assistance benefits.

#### **Asset Maximum**

The value of two months' Core Benefits.

### **3.7.3 Learner Assets**

To be eligible for Income Assistance benefits, the total value of a Learner household's non-exempt assets cannot exceed two months' Core Benefits plus \$9,999.

Learner households with non-exempt assets exceeding two months' Core Benefits plus \$10,000 are not eligible for ongoing Income Assistance benefits.

### Asset Maximum

The value of two months' Core Benefits plus \$9,999.

### 3.7.4 One Time Issue Assets

Applicants with excess non-exempt assets are not eligible for ongoing Income Assistance benefits. One Time Issue clients receive the same Core Benefit rates as Expected to Work (ETW) households.

To be eligible for One Time Issue Income Assistance benefits, the household's assets cannot exceed one month's Core Benefits.

One Time Issue clients with non-exempt assets exceeding one month's Core Benefits are not eligible for Income Assistance benefits, unless otherwise stated.

In an emergency situation, a One Time Issue client's non-exempt assets may exceed their estimated Core Benefits. If the One Time Issue client's non-exempt assets are not an adequate resource to meet the household's emergency need, the Issuing Authority may issue the difference between the estimated cost of the emergency need and the value of the household's non-exempt assets.

### Calculating Non-Exempt Assets for One Time Issue Clients

To determine if a deficit exists between the applicant's emergency need and their non-exempt assets, the Issuing Authority determines the household's Core Benefits as if they were an Expected to Work (ETW) household.

Steps to determine One Time Issue eligibility:

1. Estimate Core Benefits and emergency need:

Core Essential + -Core Shelter Monthly Maximum,

2. Determine the value of the household's non-exempt assets.
3. Calculate the difference between the emergency need and the value of the household's non-exempt assets.
4. If a deficit exists, the applicant may be eligible as a One Time Issue client if they meet the other eligibility criteria for the One Time Issue client category.

### i) One Time Issue Assets Matrix

This chart is used to determine One Time Issue client eligibility for One Time Issue Income Assistance benefits. If the "One Time Issue Benefit" exceeds \$1.00, the household is eligible for the value of "One Time Issue Benefit." If the "One Time Issue Benefit" is less than \$1.00, the household is not eligible for One Time Issue Income Assistance benefits.

### One Time Issue Assets Matrix

One Time Issue	Totals
Emergency Need	\$
Non-Exempt Assets	-\$
One Time Issue Benefit	\$

Example: Two adults with no children. ETW Core Benefit total of \$965. Use the matrix below as the couple's non-exempt assets do not exceed the monthly ETW Core Benefit.

One Time	Totals
Emergency Need	\$ 1,000
Non-Exempt Assets	- \$500
One Time Issue Benefit	\$500

### 3.7.5 Assets Matrix

This chart is used to estimate a household's total Core Benefits for one month and the household's non-exempt asset maximum.

#### Core Benefits and Asset Maximums

Core Benefit	ETW Household	BFE Household	Learner Household
Core Essential	\$	\$	\$
Core Shelter (maximum)	\$	\$	\$
NCBS (maximum)	\$	\$	\$
High School Incentive Benefit	\$	\$	Xx
Handicap Benefit	\$	\$	\$
Personal Needs Supplement	\$	xx	Xx
Earnings Replacement Benefit	\$	\$	xx/\$
Special Diet	\$	\$	\$
Estimated Core Benefits Monthly Total	\$	\$	\$
Non-Exempt Asset Maximum	One Month Total Core Benefits	Two Months Total Core Benefits	Two Months Total Core Benefits

### 3.7.6 Procedure for Excess Assets

When determining eligibility or continued eligibility for Income Assistance benefits based on assets, the Issuing Authority must:

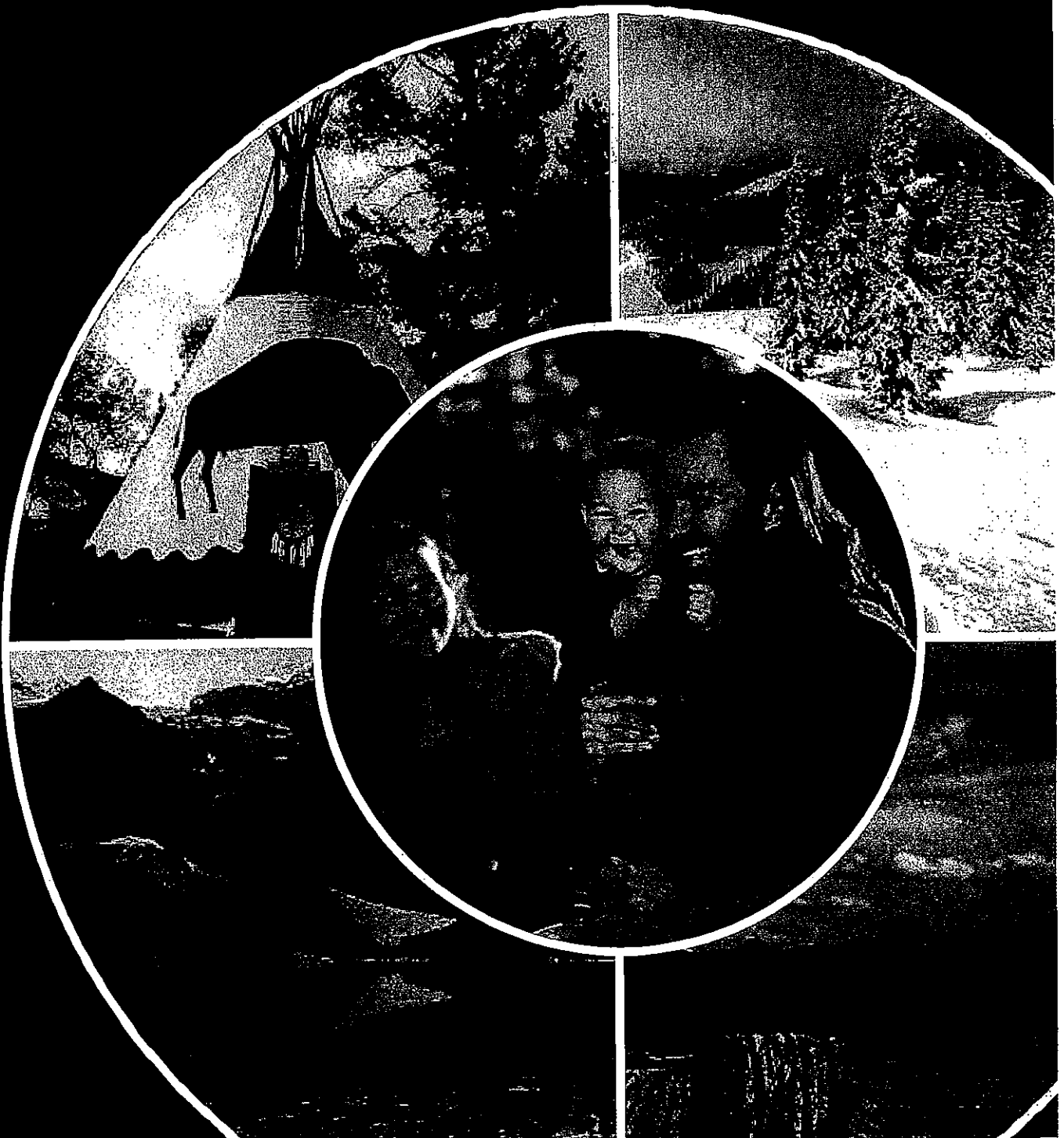
- Contact the client or applicant to confirm their assets,
- If the client's assets exceed the maximum non-exempt assets allowed by the client's household category, inform the client that they are not eligible for or no longer eligible for Income Assistance benefits and that their file will be closed,
- Advise ineligible clients and applicants of their right to appeal,



- If the client or applicant's assets or increase in assets does not affect eligible for Income Assistance benefits, continue to provide Income Assistance benefits, and
- Review the file for potential debt and pursue for fraud where appropriate.

Applicants with excess non-exempt assets are not eligible for ongoing Income Assistance benefits. Applicants who have been denied benefits must be informed of their right to appeal.

## Chapter 4 | Client Categories



## 4.1 Client Categories General Policy

This section outlines the goals and principles of the client category system.

The intent of the client category and subcategory system is to:

- Allow each client to have specific expectations for their individual situation,
- Determine Core Benefit rates and eligibility for specific supplementary benefits,
- Create a standardized system of benefit administration which treats clients equitably, and
- Assist in determining appropriate intervention services in conjunction with other agencies.

### 4.1.1 Determining Client Category

Clients are assigned to the Expected to Work (ETW), Barriers to Full Employment (BFE), or Learner client category. The Issuing Authority determines which category or subcategory a client is assigned to through the completion of an Employment Readiness Assessment (ERA).

The characteristics of each client category and subcategory influence the goals, expectations, and commitments outlined in the client's Case Plan.

Client categories and subcategories include:

- One Time Issue. Not requiring ongoing benefits.
  - » **Transient** - Does not permanently reside on the reserve.
  - » **Resident** - Permanently resides on the reserve.
- Expected to Work (ETW)
  - » **Expected to Work A (ETW-A)** - Available for work or training.
  - » **Expected to Work B (ETW-B)** - Working / Underemployed.
  - » **Expected to Work C (ETW-C)** - Unable to work due to short term illness or family responsibility.
  - » **Expected to Work D (ETW-D)** - Participating in a training program other than a Learner program.
- Barriers to Full Employment (BFE)
  - » **Barriers to Full Employment A (BFE-A)** - Medical issue or disability is a barrier to employment.
  - » **Barriers to Full Employment B (BFE-B)** - Multiple barriers to employment.
  - » **Barriers to Full Employment C (BFE-C)** - Working / Underemployed.
- Learner - Attending an approved training program by Alberta Advanced Education and Labour.

### 4.1.2 Household Category

The household category is determined by the client category assignments of the adults of the household. In a single adult household, the household category is the same as the adult's client category. In two adult households, the client categories of both adults are considered when determining household category and eligibility for specific supplementary benefits.

### i) Household Category Matrix for Two Adult Households

The Household Category Matrix is used to determine the household category of two adult households.

#### Household Category Matrix

Client Categories	Adult 2							
	ETW-A	ETW-B	ETW-C	ETW-D	BFE-A	BFE-B	BFE-C	Learner
ETW-A	ETW-A	ETW-B	ETW-A	ETW-D	BFE-A	ETW-A	ETW-A	Learner
ETW-B	ETW-B	ETW-B	ETW-B	ETW-B	BFE-A	ETW-B	ETW-B	Learner
ETW-C	ETW-A	ETW-B	ETW-C	ETW-D	BFE-A	ETW-C	ETW-C	Learner
ETW-D	ETW-D	ETW-B	ETW-D	ETW-D	BFE-A	ETW-D	ETW-D	Learner
BFE-A	BFE-A	BFE-A	BFE-A	BFE-A	BFE-A	BFE-A	BFE-C	Learner
BFE-B	ETW-A	ETW-B	ETW-C	ETW-D	BFE-A	BFE-B	BFE-C	Learner
BFE-C	ETW-A	ETW-B	ETW-C	ETW-D	BFE-C	BFE-C	BFE-C	Learner
Learner	Learner	Learner	Learner	Learner	Learner	Learner	Learner	Learner

Adult 1 is along a row, adult two is down a column. The household category results are found where the row and column meet.

### ii) Household Category and Supplementary Benefit

Household eligibility for specific supplementary benefits is based, in part, on the household category.

#### Single Adult Household

The following household types are eligible for:

- ETW-C Household. Earnings Replacement Benefit (x1).
- BFE-A Household. Personal Needs Supplement (x1).
- BFE-B Household. Personal Needs Supplement (x1).
- BFE-C Household. Personal Needs Supplement (x1).

#### Two Adult Household

Two adult Households may be eligible for supplementary benefits. Eligibility for the Personal Needs Supplement is determined by the client category. Eligibility for the Earnings Replacement Benefit is determined by the household category.

- Expected to Work A (ETW-A) Households:
  - » ETW-A + BFE-B = Personal Needs Supplement (x1)
  - » ETW-A + BFE-C = Personal Needs Supplement (x1)
- Expected to Work B (ETW-B) Households:
  - » ETW-B + BFE-B = Personal Needs Supplement (x1)
  - » ETW-B + BFE-C = Personal Needs Supplement (x1)
- Expected to Work C (ETW-C) Households:
  - » ETW-C + ETW-C = Earnings Replacement Benefit (x1)
  - » ETW-C + BFE-B = Earnings Replacement Benefit (x1) and Personal Needs Supplement (x1)
  - » ETW-C + BFE-C = Earnings Replacement Benefit (x1) and Personal Needs Supplement (x1)

- Expected to Work D (ETW-D) Households:
  - » ETW-D + BFE-B = Personal Needs Supplement (x1)
  - » ETW-D + BFE-C = Personal Needs Supplement (x1)
- Barriers to Full Employment A (BFE-A) Households:
  - » ETW-A + BFE-A = Personal Needs Supplement (x1)
  - » ETW-B + BFE-A = Personal Needs Supplement (x1)
  - » ETW-C + BFE-A = Personal Needs Supplement (x1)
  - » ETW-D + BFE-A = Personal Needs Supplement (x1)
  - » BFE-A + BFE-A = Personal Needs Supplement (x2)
  - » BFE-A + BFE-B = Personal Needs Supplement (x2)
  - » BFE-A + BFE-C = Personal Needs Supplement (x2)
- Barriers to Full Employment B (BFE-B) Households:
  - » BFE-B + BFE B = Personal Needs Supplement (x2)
- Barriers to Full Employment C (BFE-C) Households:
  - » BFE-B + BFE-C = Personal Needs Supplement (x2)
  - » BFE-C + BFE-C = Personal Needs Supplement (x2)

Note: This chart provides clarity for eligibility for Personal Needs Supplement ([Chapter 6.2](#)) and Earnings Replace Benefit ([Chapter 6.3](#)) only. Please refer to Chapters 5-7 for eligibility for all other benefits.

- Learner Households are only eligible for the Personal Needs Supplement if:
  - » There are no children in the household. If there are children, the Learner household is not eligible to receive the Personal Needs Supplement,
  - » The Learner was assigned to a Barriers to Full Employment (BFE) subcategory prior to being assigned to the Learner client category, and
  - » The Learner's spouse or partner must meet the eligibility criteria of the Barriers to Full Employment (BFE) client category.
  - » Learner (BFE) + BFE = Personal Needs Supplement (x2).
  - » Learner (BFE) + Learner (BFE) = Personal Needs Supplement (x2).

### 4.1.3 Re-categorization

Clients must be re-categorized as their circumstances change. It is the Issuing Authority's responsibility to ensure the client is assigned to the most appropriate client category.

The Employment Readiness Assessment (ERA) must be updated when the client is re-categorized.

## 4.2 One Time Issue

After a full service needs assessment of their employment, training, family, health and financial circumstances, clients are assigned to the One-Time Issue client category if:

- They are currently in receipt of on-going income that is sufficient to meet their basic needs but they do not have access to resources to meet their existing emergent need.
- Their need is emergent in nature and it is unlikely that the client will require assistance in subsequent months.
- Their needs will likely be addressed through the issuance of Supplementary Non-Continuous Benefits (as Core Benefits and/or Supplementary Continuous Benefits are not normally issued to a One-Time Issue client).

This assessment at the onset will better ensure that clients receive the appropriate type and level of services. The key distinctions between One-Time Issue and Expected to Work (ETW)/ Barriers to Full Employment (BFE) client categories is that recipients in the One-Time Issue client category are currently in receipt of sufficient on-going income to meet their basic needs while recipients in the ETW/BFE client categories are not.

Applicants who at the time of application have access to sufficient ongoing income may be eligible to receive benefits as a One Time Issue client if the follow criteria are met:

- A severe emergency exists, and
- No other resources are available to meet the emergency need, and
- The Issuing Authority has applied the program goals and principles and the applicant meets all rules and conditions of eligibility.

One Time Issue clients are allowed the same liquid asset and other asset exemption as an Expected to Work (ETW) client or household. Assets beyond the allowable level may be allowed at the Director's discretion if disposal of the asset(s) would create a hardship.

One Time Issue benefits are only issued in circumstances where the applicant's need exceeds their available resources.

One Time Issue benefits are intended to be a single issue benefit. One Time Issue clients and applicants requiring Income Assistance benefits beyond one month must be reassessed as a new Applicant and assigned to the most appropriate client category.

One Time Issue clients and Applicants have the right to appeal. It is the Issuing Authority's responsibility to notify the client or Applicant of this right and explain how the appeal process works.

One Time Issue clients do not require an Employment Readiness Assessment or Case Plan.

Assured Income for the Severely Handicap (AISH) clients are not eligible for One Time Issue benefits from the First Nations Income Assistance Program. AISH clients should be referred to the AISH program.

### **4.2.1 One Time Issue - Transient**

A transient person is defined as a person who:

- Does not have a fixed address on the reserve, and
- Does not intend to establish a permanent residence on reserve, and
- May or may not have sufficient on-going income to meet their basic needs, but
- Does not have access to resources to meet their existing emergent need(s).

Income Assistance benefits for Transient One Time Issue clients are limited to:

- Non-Emergency Travel (includes transportation, food, and accommodation), and
- An Emergency Allowance for food, accommodation, replacement clothing, child care, and transportation.

The Issuing Authority is responsible to issue benefits by the most reasonable and economical means. Benefits are issued based on actual costs.

### **4.2.2 One Time Issue - Resident**

One Time Issue - Residents are defined as individuals who have a permanent residence on the reserve and do not have an active Income Assistance file. In addition, One Time Issue Residents will not require benefits in the following month.

Applicants who are deceased and require an indigent burial are assisted as a resident One Time Issue.

Residents may be eligible for Income Assistance benefits as a One Time Issue client if they do not have sufficient ongoing income to meet an emergent need and they meet all other eligibility criteria for the One Time Issue client category.

Applicants who are starting a job, and who do not at the time of application have sufficient ongoing income to meet their needs are not assisted as a One Time Issue client. Instead, Applicants in this situation should apply for ongoing Income Assistance benefits and be assigned to the most appropriate client category.

Income Assistance benefits for Resident One Time Issue clients are limited to:

- Core Essential,
- Core Shelter,
- Non-Emergency Travel (includes transportation, food, child care and accommodation),
- Escaping Abuse Benefit (Household Start-up)
- Damage Deposit,
- Employment and Training Transition Supports and
- Emergency Allowances (Refer to Section 7.2)

The Issuing Authority is responsible to issue benefits by the most reasonable and economical means. Benefits are issued based on actual need.

### 4.3 Expected to Work (ETW)

Clients assigned to the Expected to Work (ETW) client category are expected to be capable of sustaining full time employment in the competitive labour market.

Clients are assigned to the Expected to Work (ETW) client category when they are:

- Employed or employable and are expected to be able to sustain full time employment in the competitive labour market,
- Able to participate in a short term education or training program designed to guide the client towards employment in the competitive labour market,
- Able to be employed but are temporarily unable to work or train because of a health problem with an expected duration of less than six months, or are caring for a child under 1 year of age,
- Receiving residential addictions treatment for alcohol, drug, or gambling addictions, or
- Able to be employed but have family care responsibilities temporary in nature.

Clients are assigned to the Expected to Work (ETW) client category through the completion of an Employment Readiness Assessment (ERA). An Employment Readiness Assessment (ERA) must be completed prior to issuing Income Assistance benefits to clients assigned to the Expected to Work (ETW) client category.

The Issuing Authority and the client must develop a Case Plan together prior to the issuance of Income Assistance benefits. All clients are expected to follow through with commitments made in their Case Plan. Clients who fail to do so may have their Income Assistance benefits denied or terminated.

Spouses or partners who are assigned to the Expected to Work (ETW) client category are treated the same as clients who are as-signed to the Expected to Work (ETW) client category.

Clients assigned to the Expected to Work (ETW) client category must also be assigned to the most appropriate client subcategory.

#### 4.3.1 Expected to Work A (ETW-A) Available for Work or Training

Clients assigned to the Expected to Work A (ETW-A) client subcategory are unemployed and not attending training, but are available for work or training.

Clients are assigned to the Expected to Work A (ETW-A) client subcategory through the completion of an Employment Readiness Assessment (ERA).

Clients are assigned to the Expected to Work A (ETW-A) subcategory if they are:

- Unemployed,
- Not attending a training program, and
- Available for full-time employment or training.

Clients assigned to the Expected to Work A (ETW-A) client subcategory are expected to:

- Actively seek employment,
- Participate in job training (as required),
- Attend rehabilitative services (as required),
- Complete an Employment Insurance (EI) application (if applicable),
- Maintain and provide, upon request, an accurate record of job search activities,
- Maintain regular contact with the Issuing Authority,
- Inform the Issuing Authority of changes in circumstances,
- Accept any reasonable offer of employment, and
- Follow through with commitments outlined in their Case Plan.

The Issuing Authority is responsible to inform the client of these expectations.

The Issuing Authority and the client must develop a Case Plan together prior to the issuance of Income Assistance benefits. All clients are expected to follow through with commitments made in their Case Plans. Clients who fail to do so may have their Income Assistance benefits denied or terminated. Case Plans should reflect expectations and responsibilities. Clients must be given a copy of their Case Plan.

Spouses or partners who are assigned to the Expected to Work A (ETW-A) client subcategory are treated the same as clients who are assigned to the Expected to Work (ETW-A) client subcategory.

#### 4.3.2 Expected to Work B (ETW-B) Working / Underemployed

Clients assigned to the Expected to Work B (ETW-B) client subcategory are working full-time or part-time but are unable to meet the basic needs of their household.

Clients are assigned to the Expected to Work B (ETW-B) client subcategory through the completion of an Employment Readiness Assessment (ERA).

Clients are assigned to the Expected to Work B (ETW-B) subcategory if they are:

- Self-employed,
- Farmers,
- Employed full-time, or
- Employed part-time.



Clients assigned to the Expected to Work B (ETW-B) client subcategory are expected to:

- Maintain and maximize current employment,
- Actively seek employment opportunities that will result in increased self-sufficiency,
- Attend employment training (as required),
- Attend rehabilitative services (as required),
- Complete an Employment Insurance (EI) application (if applicable),
- Maintain and provide, upon request, an accurate record of job search activities,
- Maintain regular contact with the Issuing Authority,
- Inform the Issuing Authority of changes in circumstances,
- Provide the Issuing Authority with proof of earnings,
- Accept any reasonable offer of employment that will result in increased self-sufficiency, and
- Follow through with commitments outlined in their Case Plan.

The Issuing Authority is responsible to inform the client of these expectations.

The Issuing Authority and the client must develop a Case Plan together prior to the issuance of Income Assistance benefits. All clients are expected to follow through with commitments made in their Case Plans. Clients who fail to do so may have their Income Assistance benefits denied or terminated. Case Plans should reflect expectations and responsibilities. Clients must be given a copy of their Case Plan.

Spouses or partners who are assigned to the Expected to Work B (ETW-B) client subcategory are treated the same as clients who are assigned to the Expected to Work B (ETW-B) client subcategory.

### **Self-Employed and Farmers**

Self-employed persons and farmers have a limited eligibility for Income Assistance benefits. Self-employed persons and farmers have additional responsibilities and expectations.

Additional expectations include:

- Demonstrate progression towards business viability,
- Keep accurate records of business expenses and income received, and
- Maximize earning potential by increasing hours and seeking additional contracts.

### **4.3.3 Expected to Work C (ETW-C) Temporarily Unavailable for Work or Training**

Clients assigned to the Expected to Work C (ETW-C) client subcategory are temporarily unavailable for work or training due to short term illness (less than six months), short term family responsibility (less than six months), or are the primary caregiver of a child less than one year old (up to 12 months).

Clients are assigned to the Expected to Work C (ETW-C) client subcategory through the completion of an Employment Readiness Assessment (ERA). The Employment Readiness Assessment (ERA) must clearly state the issues surrounding the client's temporary inability to seek and accept employment or attend training.

Clients must submit all required collaborative and supporting documents prior to being assigned to the Expected to Work C (ETW-C) client subcategory.

Clients must not be assigned to the Expected to Work C (ETW-C) client subcategory if alcohol or drug addiction is their only medical concern.

Clients should not be assigned to the Expected to Work C (ETW-C) client subcategory for longer than six months, unless the client is caring for a child less than one year old. Clients caring for a child less than one year old may be assigned to the Expected to Work C (ETW-C) client subcategory until the child's first birthday.

Clients are assigned to the Expected to Work C (ETW-C) subcategory if they are unavailable for work or training due to:

- Medical problems expected to last less than six months,
- Exceptional family responsibilities for up to six months,
- Recently left an abusive relationship,
- Caring for a disabled family member who is included as a member of the household such as a spouse, partner, or dependent child,
- Complying with a Children and Youth Services' Case Plan which does not allow them to work or train full-time, or
- Being the primary caregiver of a child less than one year old.

Clients assigned to the Expected to Work C (ETW-C) client subcategory are expected to:

- Follow medical treatment (if applicable),
- Attend training (as required),
- Attend rehabilitative services (as required),
- Complete an Employment Insurance (EI) application (if applicable),
- Maintain regular contact with the Issuing Authority,
- Inform the Issuing Authority of changes in circumstances,
- Provide a note or letter from a physician or nurse practitioner describing their medical condition and its expected duration (if applicable),
- Provide medical documentation describing the medical condition of the disabled family member (if applicable),
- Provide the Issuing Authority with a copy of the Case Plan from Children and Youth Services (if applicable),
- Provide a verbal statement confirming that they have left an abusive situation (if applicable), and
- Follow through with commitments outlined in their Case Plan.

The Issuing Authority is responsible to inform the client of these expectations.

The Issuing Authority and the client must develop a Case Plan together prior to the issuance of Income Assistance benefits. All clients are expected to follow through with commitments made in their Case Plans. Clients who fail to do so may have their Income Assistance benefits denied or terminated. Case Plans should reflect expectations and responsibilities. Clients must be given a copy of their Case Plan.

Case Plans for clients assigned to the Expected to Work C (ETW-C) client subcategory should be updated one month prior to the expected end date of their temporary assignment to this client subcategory.

Spouses or partners who are assigned to the Expected to Work C (ETW-C) client subcategory are treated the same as clients who are assigned to the Expected to Work C (ETW-C) client subcategory.

### **Earnings Replacement Benefit**

Expected to Work C (ETW-C) households are eligible to receive the Earnings Replacement Benefit (ERB).

#### **4.3.4 Expected to Work D (ETW-D) Attending a Program**

Clients assigned to the Expected to Work D (ETW-D) client subcategory are attending full time pre-employment or rehabilitation programs, in person or online, as identified in their Case Plans.

Clients are assigned to the Expected to Work D (ETW-D) client subcategory through the completion of an Employment

Readiness Assessment (ERA) and must be considered expected to work. The Employment Readiness Assessment (ERA) must be updated upon program completion.

Clients must submit all required collaborative and supporting documents prior to being assigned to the Expected to Work D (ETW-D) client subcategory.

Individuals enrolled in a regular high school program as defined by the School Act are not assigned to the Expected to Work D (ETW-D) client category.

Clients are assigned to the Expected to Work D (ETW-D) subcategory if they are attending a:

- Life management program,
- Anger management program,
- Residential addictions treatment,
- Work experience program, or
- Job training program.

The above programs are not considered Learner training programs. Clients attending Learner's programs are not assigned to the Expected to Work D (ETW-D) client subcategory. Training benefits such as tuition and supplies are not provided by the Income Assistance Program.

Clients assigned to the Expected to Work D (ETW-D) client subcategory are expected to:

- Provide proof of enrolment or acceptance,
- Actively participate in their program,
- Attend the program regularly,
- Maintain the same level of commitment and behaviour in their program as an employer would expect in the workplace,
- Inform program officials of the reason for any absence,
- Comply with all program policies and practices for student conduct,
- Provide the Issuing Authority with proof of attendance, completion certificates, and evaluations,
- Complete an Employment Insurance (EI) application (if applicable),
- Maintain and provide, upon request, an accurate record of job search activities,
- Maintain regular contact with the Issuing Authority,
- Inform the Issuing Authority of changes in circumstances,
- Accept any reasonable offer of employment (if possible during training), and
- Follow through with commitments outlined in their Case Plan.

The Issuing Authority is responsible to inform the client of these expectations.

The Issuing Authority and the client must develop a Case Plan together prior to the issuance of Income Assistance benefits. All clients are expected to follow through with commitments made in their Case Plans. Clients who fail to do so may have their Income Assistance Benefits denied or terminated. Case Plans should reflect expectations and responsibilities. Clients must be given a copy of their Case Plan.

Spouses or partners who are assigned to the Expected to Work D (ETW-D) client subcategory are treated the same as clients who are assigned to the Expected to Work D (ETW-D) client subcategory.

## 4.4 Barriers to Full Employment (BFE)

Clients assigned to the Barriers to Full Employment (BFE) client category show evidence that they are unlikely to be able to sustain full-time employment in the competitive labour market.

Clients are assigned to the Barriers to Full Employment (BFE) client category if they:

- Have a persistent mental or physical health problem that limits their ability to obtain and sustain competitive employment, or
- Have multiple barriers as defined by policy that limit their ability to obtain and sustain competitive employment.

Clients are assigned to the Barriers to Full Employment (BFE) client category through the completion of an Employment Readiness Assessment (ERA). An Employment Readiness Assessment (ERA) must be completed prior to issuing Income Assistance benefits to clients assigned to the Barriers to Full Employment (BFE) client category.

The Issuing Authority and the client must develop a Case Plan together prior to the issuance of Income Assistance benefits. All clients are expected to follow through with commitments made in their Case Plans. Clients who fail to do so may have their Income Assistance benefits denied or terminated.

Clients must provide all substantiating documents required by policy prior to being assigned the Barriers to Full Employment (BFE) client category.

Clients must not be assigned to the Barriers to Full Employment (BFE) client category if their barrier or condition is within their control such as in the case of alcohol or drug addiction. If alcohol or drug addiction is not the primary barrier to employment and resolution of this problem is unlikely to change the client's other employability factors, a client with an addiction may be assigned to the Barriers to Full Employment (BFE) client category.

Spouses or partners who are assigned to the Barriers to Full Employment (BFE) client category are treated the same as clients who are assigned to the Barriers to Full Employment (BFE) client category.

Clients assigned to the Barriers to Full Employment (BFE) client category must also be assigned to the most appropriate client subcategory.

### 4.4.1 Barriers to Full Employment A (BFE-A) Disability, Medical, or Mental Health

Clients assigned to the Barriers to Full Employment A (BFE-A) client subcategory are unlikely to be able to sustain employment in the competitive labour market due to a disability, or a persistent medical or mental health issue.

Clients are assigned to the Barriers to Full Employment A (BFE-A) client subcategory through the completion of an Employment Readiness Assessment (ERA).

Clients must submit all required collaborative and supporting documents prior to being assigned to the Barriers to Full Employment A (BFE-A) client subcategory. Acceptable medical documentation includes:

- An approved AISH application,
- A completed Medical Release and Report, or
- A note or letter from the client's physician or nurse practitioner. This note or letter must meet the same standards as the Medical Release and Report.

If the medical documentation does not clearly indicate a client's medical condition is an impairment that is applicable to the Barriers to Full Employment A (BFE-A) client subcategory, the Issuing Authority should

consult with the physician or nurse practitioner to gather additional information.

Medical documentation for clients in this subcategory must be updated annually or upon expiration.

The Income Assistance Program may cover the costs associated with completing an AISH medical examination form or other medical examination fees in accordance with Alberta Health's Schedule of Medical Benefits (SOMB).

Clients must not be assigned to the Barriers to Full Employment A (BFE-A) client subcategory if their primary medical barrier or condition is within their control such as in the case of alcohol dependency or drug addiction. If alcohol or drug addiction is not the primary barrier to employment and resolution of this problem is unlikely to change the other employability factors, a client with an addiction may be assigned to the Barriers to Full Employment A (BFE-A) client subcategory.

Clients assigned to the Barriers to Full Employment A (BFE-A) client subcategory are not expected to enter into employment training or seek employment unless their circumstances change.

Clients are assigned to the Barriers to Full Employment A (BFE-A) subcategory if they:

- Have a medical or mental health issue preventing employment that is expected to last longer than six months, or
- Have a "severe handicap" as defined by AISH Regulations.

Clients assigned to the Barriers to Full Employment A (BFE-A) client subcategory are expected to:

- Follow recommended medical treatment,
- Maintain regular contact with the Issuing Authority,
- Attend appointments with the Issuing Authority (as required),
- Access and attend programs (as required),
- Inform the Issuing Authority of changes in circumstances, and
- Follow through with commitments made in their Case Plan.

The Issuing Authority is responsible to inform the client of these expectations.

The Issuing Authority and the client must develop a Case Plan together prior to the issuance of Income Assistance benefits. All clients are expected to follow through with commitments made in their Case Plans. Clients who fail to do so may have their Income Assistance benefits denied or terminated. Case Plans should reflect expectations and responsibilities. Clients must be given a copy of their Case Plan.

Spouses or partners who are assigned to the Barriers to Full Employment A (BFE-A) client subcategory are treated the same as clients who are assigned to the Barriers to Full Employment A (BFE-A) client subcategory.

### **Personal Needs Supplement**

Clients assigned to the Barriers to Full Employment A (BFE-A) client subcategory are eligible for the Personal Needs Supplement (PNS).

### **Handicap Benefit**

Clients with medical documentation demonstrating a 'severe handicap' as defined by AISH Regulation may be eligible for the Handicap Benefit.

### **4.4.2 Barriers to Full Employment B (BFE-B) Multiple Barriers**

Clients assigned to the Barriers to Full Employment B (BFE-B) client subcategory are unlikely to be able to sustain employment in the competitive labour market due to multiple barriers. Clients must have two or more barriers to be assigned to the Barriers to Full Employment B (BFE-B) client subcategory.

Clients are assigned to the Barriers to Full Employment B (BFE-B) client subcategory through the completion of an Employment Readiness Assessment (ERA).

While any one of the barrier factors listed below may not in itself create a barrier to employment, a combination of these factors may result in a client's inability to obtain and sustain employment in the competitive labour market. A client with barriers identified in the Employment Readiness Assessment (ERA) from two or more of the barrier categories are assigned to the Barriers to Full Employment B (BFE-B) sub-category.

Barrier factors include:

- Lack of Formal Education - Grade 8 or less. Low literacy skills and learning disabilities may also be considered.
- Social Skills - Low functioning social skills which result in behaviour inappropriate for a work environment.
- Work History - Lack of work history or poor references.
- Over 60 Years Old - Clients 60 years of age and over. Clients younger than 60 may also face an age barrier, particularly in communities with high unemployment rates.
- History of Unsuccessful Intervention - Several interventions have been tried, but the client has not progressed towards independence. No programs currently available appear to offer strategies that have not already been tried.
- Other Social Factors - Any other relevant social factors such as an exceptional family situation or an extensive criminal record.

Clients must submit all required collaborative and supporting documents prior to being assigned to the Barriers to Full Employment B (BFE-B) client subcategory.

Clients must not be assigned to the Barriers to Full Employment B (BFE-B) client subcategory if their primary barrier is within their control such as in the case of alcohol dependency or drug addiction. If alcohol or drug addiction is not the primary barrier to employment and resolution of this problem is unlikely to change the other employability factors, a client with an addiction may be assigned to the Barriers to Full Employment B (BFE-B) client subcategory.

Clients assigned to the Barriers to Full Employment B (BFE-B) client subcategory are not expected to enter into employment training or seek employment unless their circumstances change.

Clients assigned to the Barriers to Full Employment B (BFE-B) client subcategory are expected to:

- Follow recommended treatment (as required),
- Maintain regular contact with the Issuing Authority,
- Attend appointments with the Issuing Authority (as required),
- Inform the Issuing Authority of changes in circumstances,
- Provide substantiating documents (as required), and
- Follow through with commitments made in their Case Plan.

The Issuing Authority is responsible to inform the client of these expectations.

The Issuing Authority and the client must develop a Case Plan together prior to the issuance of Income Assistance benefits. All clients are expected to follow through with commitments made in their Case Plans. Clients who fail to do so may have their Income Assistance benefits denied or terminated. Case Plans should reflect expectations and responsibilities. Clients must be given a copy of their Case Plan.

Spouses or partners who are assigned to the Barriers to Full Employment B (BFE-B) client subcategory are treated the same as clients who are assigned to the Barriers to Full Employment B (BFE-B) client subcategory.

## Personal Needs Supplement

Clients assigned to the Barriers to Full Employment B (BFE-B) client subcategory are eligible for the Personal Needs Supplement (PNS).

### 4.4.3 Barriers to Full Employment C (BFE-C) Working / Underemployed

Clients assigned to or eligible to be assigned to the Barriers to Full Employment A (BFE-A) or Barriers to Full Employment B (BFE-B) client subcategories are reassigned to the Barriers to Full Employment C (BFE-C) client subcategory while they are employed part-time, full time, or are self-employed.

Clients assigned to the Barriers to Full Employment C (BFE-C) client subcategory must meet all the eligibility criteria for either the Barriers to Full Employment A (BFE-A) or the Barriers to Full Employment B (BFE-B) client subcategories. Unlike clients assigned to the Expected to Work B (ETW-B) subcategory, clients assigned to the Barriers to Full Employment C (BFE-C) subcategory are not expected to be capable of sustaining full-time employment.

Clients assigned to the Barriers to Full Employment C (BFE-C) subcategory have the same expectations as the Barriers to Full Employment A (BFE-A) or Barriers to Full Employment B (BFE-B) subcategory to which they belong, plus the expectations specific to the Barriers to Full Employment C (BFE-C) subcategory.

Clients are assigned to the Barriers to Full Employment C (BFE-C) client subcategory through the completion of an Employment Readiness Assessment (ERA).

Clients assigned to the Barriers to Full Employment C (BFE-C) client subcategory are expected to:

- Maintain employment (if possible),
- Maximize employment opportunities (if possible),
- Attend employment workshops (if possible and as required),
- Meet the expectations of the Barriers to Full Employment A (BFE-A) client subcategory (if previously assigned to the BFE-A subcategory),
- Meet the expectations of the Barriers to Full Employment B (BFE-B) client subcategory (if previously assigned to the BFE-B subcategory),
- Provide proof of earnings, and
- Keep an accurate record of income and expenses (if self-employed).

The Issuing Authority is responsible to inform the client of these expectations.

Self-employed clients assigned to the Barriers to Full Employment C (BFE-C) subcategory are not expected to demonstrate business viability.

If the client has sustained full time employment in the competitive labour market for six months or more, the Issuing Authority must reassess the client's relationship to the competitive labour market by completing a new Employment Readiness Assessment (ERA) to determine if the client should be reassigned to the Expected to Work B (ETW-B) client subcategory.

## Personal Needs Supplement

Clients assigned to the Barriers to Full Employment C (BFE-C) client subcategory are eligible for the Personal Needs Supplement (PNS).

## Handicap Benefit

Clients with medical documentation demonstrating a 'severe handicap' as defined by AISH Regulation may be eligible for the Handicap Benefit.

## Client Category Matrix

Category	Description
ETW-A expected to work	Client is unemployed and not attending training, but is available for work or training
ETW-B working	Working full or part-time but are unable to meet the needs of their household.
ETW-C unable to work or train	Temporarily unavailable to work or train due to temporary illness (less than 6 months-doctors note required), short term family responsibility (less than 6 months), or are the primary caregiver of a child under 1 year old. ETW-C <b>households</b> are eligible for the Earnings Replacement Benefit (ERB).
ETW-D attending a program	Client is attending a full-time pre-employment or rehabilitation program. These programs include: life management, anger management, residential addictions treatment, work experience programs, or job training programs.
BFE-A medical	Client is unlikely to be able to sustain employment in the competitive labour market due to a disability, or a persistent medical or mental health issue. An annual medical is required on file. Clients assigned this category are eligible for the Personal Needs Supplement (PNS). They also may be eligible for the Handicap Benefit if they have applied and are awaiting a decision from AISH.
BFE-B multiple barriers	Client is unlikely to be able to sustain employment in the competitive labour market due to multiple barriers. There must be two or more types barriers, as identified in the ERA. The barrier factors include: Education, Social Skills, Work History, Age, History of Unsuccessful Intervention and other Social Factors. BFE-B <b>households</b> are eligible for the Personal Needs Supplement (PNS).
BFE-C- underemployed	BFE-A or BFE-B clients are reassigned to this category if they become employed part-time, full time or are self-employed. BFE-C <b>households</b> are eligible for the Personal Needs Supplement (PNS). They also may be eligible for the Handicap Benefit if they have applied and are awaiting a decision from AISH.
Learner	Client is accepted into an Alberta Advanced Education or Labour approved training program on a full time basis. The client must have a Funding Assessment Decision (FAD) letter on file.

## 4.5 Learner - Full-Time

- Client's eligibility is based on an assessment of an individual's need for training, their employment status, and skill level, whether they are labour market destined and whether they are ready, willing and able to participate in training.
- The Issuing Authority will utilize the Employment Readiness Assessment and the Case Plan to document the mutual agreement between the Issuing Authority and the clients about the specific steps that the individual will take to attain their identified employment goal.



- Clients must be accepted into an Alberta Advanced Education or Labour approved training program on a full-time basis. Approved training programs can be either tuition based or contract based. Approved training programs are offered by a recognized institution, private training provider or contracted training provider and leads to recognized credentials. Clients must also complete the Learner Income Support Application for Full-time student to determine eligibility.
- The client is not attending a program that is funded by the Post-Secondary Student Support Program (PSSSP) such as University/College Entrance Preparation (UCEP). These individuals are not eligible for income Assistance as a Learner under the DISC Regional Income Assistance Program.
- Clients participating in Aboriginal Skills and Employment Training Strategy (ASETS) approved training programs remain in the appropriate ETW or BFE client category. ASETS holders issue living allowances at the rate established by their program.

DISC recognizes that clients may be temporarily absent from their reserve to attend a provincial training program. In these circumstances, these clients retain permanent residency on-reserve and may be eligible for continuing benefits. Such an arrangement should not result in an increase to learner benefits i.e. shelter.

#### **4.5.1 Eligibility Criteria**

A full-time learner is a person who is enrolled in:

- the minimum weekly hours of training for the program as follows:
- Basic Skills and English as a Second Language programs - not less than 20 hours per week,
- Academic Upgrading programs at the Grade 10 to 12 level - not less than 18 hours per week,
- Integrated Training programs - not less than 25 hours per week,
- tuition-based Occupational Training programs - meet the requirements established by the training provider and accepted by Alberta Advanced Education or Labour,
- Contract-based Occupational Training programs - not less than 25 hours per week.

#### **4.5.2 Approved Training Program**

An individual must be enrolled in an approved training program. Approved training programs can be either tuition based or contract based. Approved training programs are offered by a recognized institution, private training provider or contracted training provider and leads to recognized credentials.

For First Nations wanting to introduce a training program at their Nation through a recognized institution, it is important that the First Nations follows these steps:

1. Work with Alberta Advanced Education or Labour to determine the eligibility of the proposed program;
2. Determine the necessary steps in order for the participants to receive a Funding Assessment Decision letter for the program and are entered into the Province's MOBIUS system; and
3. Ensure that the program will assist the client to obtain and maintain sustainable employment after the program ends.

#### **4.5.3 Maximum Length of Learners Benefits**

The maximum number of months for which training benefits can be provided is 20 months, with some exceptions. See [alis.alberta.ca](http://alis.alberta.ca) or [humanservices.alberta.ca/financial-support.html](http://humanservices.alberta.ca/financial-support.html) for more information about types of education and training.

#### **4.5.4 Age and Out of School**

To be eligible as a Learner, a client must be 18 years of age and must be out of the regular K-12 school system for 12 consecutive months.

Note: There are some exceptions for youth who require exceptional considerations.

#### **4.5.5 Substantiation**

A Funding Decision letter from Alberta Advanced Education or Alberta Labour indicating that the student is being funded for tuition and books only as they are resident on-reserve, and identifying a start date for the training program, is placed on the client file. In addition, the Issuing Authority has to ensure that the clients are entered into the Province's MOBIUS system.

Note: Clients should be aware that it can take 4-6 weeks to process a Learner application. Therefore, the clients should submit their application at least six to eight weeks prior to the training start date.

The client must apply for financial assistance for training by completing the Learner Income Support Application. The link for this application to the Learners Program is: [www.humanservices.alberta.ca/AWonline/ETS/3849.html](http://www.humanservices.alberta.ca/AWonline/ETS/3849.html).

The link for the Provincial Learner Income Support can be found at:  
[www.humanservices.alberta.ca/AWonline/IS/5035.html](http://www.humanservices.alberta.ca/AWonline/IS/5035.html).

#### **4.5.6 Aboriginal or First Nations Training to Employment**

Clients who are participating in an Aboriginal Training to Employment Program (ATEP) or a First Nation Training to Employment Program (FNTEP) do not require a Funding Decision Letter. However, they must provide the Issuing Authority with documentation in the form of a letter from the Training Provider, or Alberta Human Services (AHS) (Contract Service Coordinator), associated with the program/project contract. This letter should identify the organization that has contracted with the province to deliver the ATEP project, and indicate the individual is participating in the project on a full-time basis. The Issuing Authority will place this letter on the client file.

Note: For those Learner clients attending a school on reserve or an Outreach school, a Funding Decision Letter will not be provided by Alberta Human Services. In those circumstances, the client will need a letter from the school in order to substantiate Learners rates.

For further clarification, please contact your Social Development Officer.

#### **4.5.7 Benefits**

Unless otherwise specified, Learners are eligible for the same benefits as other Income Assistance clients as detailed in Chapter 5 – Core Benefits, Chapter 6 – Supplement to Core Benefits and Chapter 7 – Special Need Allowances.

#### **4.5.8 Procedure**

Income Assistance recipients are transferred to the Learner Client Category on the first day of training. Income

Assistance benefits are issued at the Learner rate.

Issuing Authorities track Learners in approved training by noting the policy reference in the "Comments" section of the Budget and Decision sheet, and reporting this information to DISC in the "Comments" sections of the Band Accounting Sheet. A copy of the Funding Decision Letter is attached to the Budget and Decision sheet for the first month the Learners benefit is issued.

#### **4.5.9 Duration of Benefits**

The issuance of Core Essential and Core Shelter benefits at the Learner rate depends on the start date of training.

If the Learner's program start date is on or before the 10th calendar day of the month, the full amount of the Core Essential and Core Shelter benefits is provided.

If the Learner's program start date is after the 10th calendar day of the month, the amount of the Core Essential and Core Shelter benefits is prorated to the Learner's program start date.

Core benefits are provided for the entire last month of training, regardless of the training end date.

#### **4.5.10 Documentation**

Please be advised that effective immediately, DISC will require submission of the following Learner documentation:

- course load for students in K-12 (full time is three 5 credit courses)
- All high school progress reports - mid year and final (must be passing their courses)
- Monthly attendance records - attendance must be in good standing
- Copies of Completion Certificates and/or High School Diplomas (including GED if applicable) be submitted at the completion of a Learner's program. This includes both Learners normally resident on-reserve attending on and off-Reserve educational programs.

#### **4.5.11 Expectations**

The Issuing Authority is expected to:

- Have a completed Case Plan that was developed with the client and outlines the training required.

Clients are expected to:

- Have collaborated with the Issuing Authority to establish the Case Plan
- Maintain regular contact with Issuing Authority
- Inform the Issuing Authority of changes in circumstances
- Maintain the same level of commitment and behaviour in their training program as an employer would expect in a work situation
- Attend the program regularly
- Maintain satisfactory progress as outlined by the training provider and AHS
- Provide certification of program completion at the end of training
- Inform program officials of the reason for any absences
- Comply with all program policies and practices for student conduct

In addition, clients must:

- have a clear, definable and realistic employment goal, and
- understand that employment is the primary outcome of their training, and
- be committed to seeking employment at the conclusion of their training.

#### **4.5.12 Attendance**

Learners are expected to attend training regularly. Training Providers are expected to have an attendance policy that meets Alberta Advanced Education and Labour policy requirements.

The policy must include the following:

- The type(s) of absences that will be considered excused (e.g. medical appointments) and considered unexcused (e.g. missed training to work).
- The type(s) of absences where the Learner is required to provide substantiating documentation.
- What constitutes acceptable substantiating documentation.
- The maximum number of unexcused absences a Learner can accumulate during a training period before they are

withdrawn from training.

- That no Learner may be absent, with excused and/or unexcused absences, for more than 3 consecutive weeks during a training period, unless approved by the Issuing Authority.

Training providers must advise Learners of their attendance policy before accepting them into training.

Training providers must make available a copy of their attendance and recording and reporting processes to the Issuing Authority when requested for monitoring and/or audit purposes.

## Procedure

A training provider's method of documenting absences must clearly indicate if a Learner continues to remain eligible for Income Assistance and training benefits. Recording systems must ensure security of this information.

In cases of declining Learner attendance, the training provider must notify the Learner that there is a risk of funding termination.

A Learner cannot be absent from training for more than 3 consecutive weeks. In extenuating circumstances, Learners who are absent from a training period for more than three consecutive weeks can only continue in their Service Plan if approved by the Issuing Authority.

When a Learner no longer meets the training provider's attendance policy, the Learner must be withdrawn from Training according to the process outlined in the Never Attended and Withdrawals Policy. This policy can be found at: [www.humanservices.alberta.ca/AWonline/ETS/4361.html](http://www.humanservices.alberta.ca/AWonline/ETS/4361.html).

Training providers must notify the Learner Income Support Office and the Issuing Authority of withdrawals, no shows, cancellations and early completions.

## Never Attended and Withdrawals

To be eligible for income Assistance and/or training benefits an individual must be accepted and regularly attending an approved training program.

The Issuing Authority must be notified immediately when an individual is no longer regularly attending training.

## Policy

Individuals who never attend, withdraw, or are withdrawn from a training session are no longer eligible for Income Assistance and/or training benefits.

Individuals are considered to have withdrawn from training when they:

- Notify the training provider they will no longer be attending, are withdrawing, or have withdrawn or
- Expelled by the training provider, or
- Have not met acceptable attendance requirements
- Complete the training program earlier than the scheduled completion date.

The actual withdrawal date is considered to be:

- The last of attendance, or
- The last day of the excused absence

If more than one event impacts the individual, the earliest date will be used.

It is an individual's responsibility as well as the training provider's to notify the Learner Income Support Office and the Issuing Authority immediately when an individual does not attend, withdraws from or drops a course for which income

support and/or training benefits have been provided.

Income Assistance and/or training benefits will be terminated effective the day following the individual's last day of attendance or excused absence.

Training providers must email the Learner Income Support Office and the Issuing Authority when an individual does not attend training or withdraws from a training session.

An individual may submit a letter to the Issuing Authority of their cancellation or withdrawal from training.

#### **4.5.13 Performance Measures and Standards**

The expected outcomes of training programs are:

- increased employability,
- post-program employment that allows individuals to have earnings as their primary source of income,
- progression to post-program integrated or occupational skills training, or
- progression to post-secondary education.

#### **4.5.14 Payments during the Summer Months**

Learner benefits are not issued during the summer months unless the Learner is attending an approved education/training program. Learners are expected to seek employment during the summer months, and may be eligible for benefits as ETW/BFE during the summer months if all eligibility criteria are met.

### **4.6 Learners - Part-time**

Clients who are attending training on a part-time basis are not eligible for Learner benefit rates. These clients should be assessed for eligibility for ETW/BFE rates.

Clients attending an approved training program on a part-time basis are in need of training to obtain and maintain sustainable employment as identified in their Employment Readiness Assessment and Case Plan. Clients may be assessed as unable to participate in full-time training, but able to benefit from part-time training:

- Accepted into an approved training program on a part-time basis,
- Have a Funding Decision Letter indicating they are eligible for the Skills Investment Bursary.
- Are not re-locating off-reserve to attend the approved training program,
- Are not attending a program that is funded by the Post-Secondary Student Support Program (PSSSP) such as University/ College Entrance Preparation (UCEP)

#### **4.6.1 Eligibility Criteria**

To be eligible for part-time training benefits (ETW/BFE rate) for the Skills Investment Bursary, the clients must be 18 years or older.

#### **4.6.2 Out of School for 12 Consecutive Months**

Clients must be out of the regular K-12 school system for 12 consecutive months prior to the training start date.

#### **4.6.3 Benefits**

ETW or BFE Clients attending approved training on a part-time basis are eligible for the same benefits as other ETW or BFE Income Assistance clients as detailed in Chapter 5--Core Benefits, Chapter 6--Supplement to Core Benefits and Chapter 7--Special Need Allowances.

Clients who are attending training on a part-time basis are not eligible for benefits that are specifically identified as a Learner benefit. Individuals who are receiving provincial funding to attend part-time training, but do not meet the eligibility criteria for Income Assistance as ETW or BFE, may be eligible for an income Assistance supplement to cover child-care and travel costs (\$0.12 per km).

### 4.7 Learners - Exceptional Considerations

Effective immediately, there will be no more Youth Learners Policy. Please review the attached charts which set out the Exceptions to Eligibility Criteria. The charts provide an outline of the various youth situations and the impact on eligibility.

Training programs are intended and designed for adults returning to school. Adults are defined as those who are 18 years of age and older who have been out of the regular Kindergarten – Grade 12 (K-12) school system for a minimum of 12 consecutive months.

The 12 consecutive months “out of school criterion” is intended to ensure youth aged 16-19 years old do not drop out of the regular K-12 school system; as Alberta Advanced Education or Labour training programs are not a usual source of funding for youth in the regular school system.

The age and out of school criteria may be waived for youth aged 16-19 attending the regular K-12 school system in extenuating circumstances. This allows for individual circumstances to be taken into account.

#### 4.7.1 Learners Attending an Educational Program Under the School Act (K-12)

##### Waiving the Age and Out of School requirement for 16 and 17 year olds

There are four situations in which 16 and 17 year old youths, attending a full-time education program defined under the School Act, may be eligible for Income Assistance as a Learner:

1. The youth cannot reside with his or her parent(s) and requires “special consideration”. This refers to a situation in which First Nations Child and Family Services or Child and Family Services has assessed the family situation, has deemed that the youth is not “in need of intervention”, but due to an irreconcilable family breakdown, needs to live independently. First Nations Child and Family Services or Child and Family Services assesses the student as having sufficient ability to live independently and continue to attend school if provided with Income Assistance as a Learner. In this situation, the youth is assessed as a learner on their own application. In the case of a couple requesting supports, both require special consideration to be taken into account under this exception.
2. The youth is the co-habiting partner of an adult. This refers to a situation in which a 16 or 17 year old is living with a spouse/ partner who is 18 years of age or older. The household unit is assessed for eligibility for Income Assistance.
3. The youth is the cohabitating partner of another 16 or 17 year old, have children and are residing with one of their parent(s). In the case of both youth attending schooling, the two attending policy applies. The household unit is assessed for eligibility for Income Assistance.
4. The youth is a single parent and resides with his or her parent(s). A 16 or 17 year old single parent (with their child(ren)) is encouraged to reside within the family unit in order to continue to receive emotional and social support. The youth must be the legal guardian of their child(ren).

There is no income/asset assessment done on the family unit unless the family is in receipt of Income Assistance as an Expected to Work (ETW)/Barriers to Full Employment (BFE) or Learner. If the 16 or 17 year old single parent is a member of a household in receipt of Income Assistance as an ETW/BFE or as a Learner, they as well as the child(ren) of the youth will be considered as dependants of the household unit and the household unit will receive a Supplementary Benefit called the “High School Incentive”.

##### Waiving the Out of School requirement for 18 and 19 year olds

There are three situations in which 18 and 19 year old youth, attending a full-time education program defined under the School Act, may be eligible for Income Assistance as a Learner:

1. The youth cannot reside with his or her parent(s), and therefore requires "special consideration". The youth must be living independently and will be assessed as a Learner on their own application. In the situation of a couple, only the individual applying for Learner's benefits requires "Special Consideration".
2. Single parents. The youth is a parent and resides with his or her child(ren) but does not reside with that child's other parent. If the 18 and 19 year old single parent is a member of a household in receipt of Income Assistance as an ETW/BFE or as a learner, the youth, as well as the child(ren) of the youth may be considered as dependants of the household unit. The household unit may receive a Supplementary Benefit called the "High School Incentive" benefit. Alternatively, the learner may choose to establish a file as an independent.
3. Youth funded previously as a 17 year old and turns 18. A youth continuing in an education program on a full-time basis in the regular K-12 school system may be eligible for Income Assistance as a Learner.

Under this policy, youth may be supported until they reach the age of 20, or obtain their Grade 12 diploma, whichever comes first. If a 19 year old turns 20 years of age during the academic year, funding will continue until the end of the funded academic year.

The number of funded months used to attend the regular K-12 school system counts towards the maximum allowed under the Learners policy.

#### 4.7.2 Eligibility Matrix 16-17 year olds attending K-12

Living with Parent(s)	Parent(s) on Income Support	Youth is single	Youth included as dependant on household file.
		Youth is single parent	Youth and child(ren) included as dependent on household file. Family eligible for High School Incentive. See Section 6.15. (*)
	Parent(s) not on Income Support	Youth is single	Not eligible for income support
		Youth is single parent	1 year out of school criterion is waived
		Couple, no dependent(s)	Not eligible for income support
		Couple with dependent(s)	1 year out of school criterion is waived
Not Living with Parent(s)	Approved for special consideration	Youth is single	1 year out of school criterion is waived.
		Youth is single parent	1 year out of school criterion is waived.
		Couple, no dependents	1 year out of school criterion is waived.
		Couple with dependent(s)	1 year out of school criterion is waived.
	Not approved for special consideration	Youth is single	Not eligible for Income Support
		Youth is single parent	Not eligible for income Support
		Couple, no dependent(s)	Not eligible for Income Support
		Couple with dependent(s)	Not eligible for Income Support

\*Note – High School Incentive (6.15) is issued during the summer months if the single parent youth is planning to attend regular K-12 in the fall.

\*\* Youth who is 16 or 17 years old living with a spouse/partner who is 18 years old or older is not required to meet the 1 year out of school criteria to attend K-12.

#### 4.7.3 Eligibility Matrix for 18-19 year olds attending K-12

Living with Parent(s)	Parent(s) on Income Support	Youth is single	Youth included as dependant on household file. No High School Incentive as not single parent youth.
		Youth is single parent	Youth and Child(ren) are either included as dependents on household file and eligible for High School Incentive or youth and child(ren) on independent Learner file.
	Parent(s) not on Income Support	Youth is single	1 year criterion applies. If not met, not Eligible for Income Support.
		Youth is single parent	1 year out of school criterion is waived.
		Couple, no dependent(s)	1 year criterion applies. If not met, not Eligible for Income Support.
		Couple with dependent(s)	1 year criterion applies. If not met, not Eligible for Income Support.
Not Living at home	Approved for special consideration	Youth is single	1 year out of school criterion is waived.
		Youth is single parent	1 year out of school criterion is waived.
		Couple, no dependents	1 year out of school criterion is waived.
		Couple with dependent(s)	1 year out of school criterion is waived.
	Not approved for special consideration	Youth is single	1 year criterion applies. If not met, not Eligible for Income Support.
		Youth is single parent	1 year out of school criterion is waived.
		Couple, no dependent(s)	1 year criterion applies. If not met, not Eligible for Income Support.
		Couple with dependent(s)	1 year criterion applies. If not met, not Eligible for Income Support.

\*Note: High School Incentive (6.15) is issued during the summer months if the single parent youth is planning to attend regular K-12 in the fall.

\*Note: The 1 year out of school criterion is waived for youth previously funded as a 17 year olds who turn 18 and continue to attend K-12

\*Note: The chart for 18-19 year olds apply when the client is attending public school. If the client is attending an alternative school that is recognized by the province then the client will be eligible for Learner's rates.

#### 4.7.4 Learners Attending Educational Programs Not Under the School Act

Waiving the Out of School Requirements for 18 year olds with extenuating circumstances. The five circumstances are as follows:

1. People with a developmental delay disability who are attending a Transitional Vocational Program (TVP), or
2. Individuals in the Expected to Work (ETW) / Barriers To Full Employment (BFE) category, or
3. Learners previously funded by Human Services while attending the regular (K-12) school system and who are



- starting a Training for Work program at the next start date, or
4. Single parents who lack parental support and are starting a Training for Work program at the next start date, or
  5. Persons with a documented permanent disability (which restricts their ability to perform the daily activities necessary to participate in the labour force) who are starting a Training for Work program at the next start date.

The Regional Learner Benefits Specialist may determine other extenuating circumstances under which the out of school requirement is waived.

#### **4.7.5 Documentation for Special Consideration**

“Special Consideration” will be given to youth who are no longer able to live with their parent(s) due to irreconcilable family break- down. For those youth requiring “special consideration”, documentation to substantiate their situation is required as indicated below.

For 16 and 17 year olds requiring “special consideration”, the youth’s situation must be assessed by either First Nations Child Intervention staff or Child Intervention Staff who will provide Alberta Works or the Issuing Authority with a letter outlining the assessment that was provided to indicate that staff intervention is not required and the youth may meet the criteria for Alberta Works funding or funding from the Issuing Authority.

For 18 and 19 year olds requiring “special consideration”, the following letters outlining their situation and providing rationale substantiating their need to live independently of their parents are required:

- The youth, and
- From a professional. (social worker, medical doctor, nurse practitioner, psychologist), and
- From a parent or a school guidance counsellor.

Documentation should normally be added to the file within 30 calendar days.

The family breakdown must be beyond normal disagreement between parent(s) and children.

Care must be taken to avoid facilitating family break-up. Family practices based on culture and/or religion usually are not sufficient reasons to assess a youth as requiring special consideration.

## **4.8 Learner - Transitional Vocational Program**

### **4.8.1 Intent**

The Transitional Vocational Program (TVP) is a specialized program element under Training for Work. The objective of Transitional Vocational Program is to provide eligible individuals with training and guidance that will contribute directly to their ability to obtain employment and establish and maintain independence. Independent living in and of itself is not the desired outcome for Transitional Vocational Program.

Transitional Vocational Program is based upon the following premises:

- Persons who are assessed with a mild developmental disability have the capacity to contribute to their own economic and personal sustainability through employment.
- Success in the workplace can be attainable through training that combines living skills, employability skills, occupational skills and work experience.

#### 4.8.2 Eligible Individuals Specific to Transitional Vocational Program

To be eligible for Transitional Vocational Program, individuals must be identified as having a developmental disability. This requirement is unique to the Transitional Vocational Program.

A person with a developmental disability is defined as an individual who is:

- experiencing significant limitation in intellectual capacity which significantly affects the ability to learn and perform daily living skills.
  - » An applicant's intellectual capacity is determined through a formal IQ test that has been administered by a registered psychologist.
  - » Limitations in intellectual capacity are defined as a full-scale IQ score of two or more standard deviations below the average IQ of 100. A standard deviation is 15 points, so two or more standard deviations is an IQ score of 70 or less, and
- experiencing limitation in adaptive skills.
  - » Defined by the need for help to perform two or more of the following adaptive skills areas: communication; home living; community use; health and safety; leisure; self-care; social skills; self-direction; functional academics; work.

Individuals must have the ability to participate in training within a work setting without the assistance of a full-time job coach. Individuals must be at least 18 years of age at the program start date.

Individuals can enter the Transitional Vocational Program directly upon completion of high school. They are not required to be out of high school for one year (12 months) to be eligible.

To be eligible for the Transitional Vocational Program, an individual must meet all other requirements listed under Eligible Individuals – General. Please see the Transitional Vocational Program policy at: [www.humanservices.alberta.ca/AWonline/ETS/4366.html](http://www.humanservices.alberta.ca/AWonline/ETS/4366.html).

#### 4.8.3 Documentation for Transitional Vocational Program

Those attending a Transitional Vocational Program require an acceptance letter by the school.

Those with permanent disability require documentation to determine the nature (i.e. permanency and restrictions) of the disability. This documentation includes, but is not limited to:

- A doctor's letter,
- A letter from a nurse practitioner
- A psychological assessment
- A functional assessment (Occupational Therapist, Physical Therapist or Vocational Rehabilitation consultant),
- Audiologist's report,
- Ophthalmologist's report, or
- CNIB card.

#### 4.8.4 Methods of Delivery

Transitional Vocational Programs (TVP) may be delivered to Learners by classroom or synchronous e-learning delivery.

#### 4.8.5 Program Components

Transitional Vocational Program is designed to integrate theoretical and practical learning and has two components:

- Classroom or synchronous e-learning which may include training in employability skills, transferable

occupational skills (such as keyboarding/computer skills, use of tools and equipment, safety, etc.), job search and retention skills and independent living/life skills, and

- Work experience which is designed to give the Transitional Vocational Program individual employment experience that is consistent with his/her interests and abilities and his/her long-range career goals. Work experience in a competitive worksite is desired rather than in a sheltered work or school environment.

#### **4.8.6 Work Experience for Transitional Vocational Programs**

Usually, Learners do not receive pay for work they do in a work experience placement. However, in rare circumstances, Learners in the Transitional Vocational Program may receive reimbursement from their work-experience employers.

For a work experience placement that is part of a Learner's Transitional Vocational Program:

- employers may pay an hourly wage and/or training allowance to the learner
- employers do not receive any compensation for providing work experience opportunities for learners.

#### **4.8.7 Outcomes**

The expected outcome for the Transitional Vocational Program is employment.

#### **4.8.8 Duration/Enrollment**

Transitional Vocational Program must be provided on a full-time basis up to a maximum of 52-weeks (one academic year). Full-time is defined as not less than 25 hours of instruction/work experience per week.

Programs are limited to an academic year of a maximum of twelve months.

#### **4.8.9 Procurement Method**

The Transitional Vocational Program is provided through tuition-based training.

#### **4.8.10 Procedure**

Financial assistance in the form of Income Assistance and training benefits may be available to eligible individuals attending full-time approved training programs.

Individuals receiving Assured Income for the Severely Handicapped (AISH) benefits will continue to receive these benefits while they are attending the Transitional Vocational Program. Individuals who receive AISH benefits as income Assistance while attending the Transitional Vocational Program must be entered in the Human Services tracking system (Mobius). If a Learner in the Transitional Vocational Program is approved for AISH benefits during training, the Service Manager must notify the Learner Income Support Office immediately to minimize the amount of overpayment. The individual then needs to choose whether to continue to receive Income Assistance as a Learner or to receive Income Assistance from AISH.