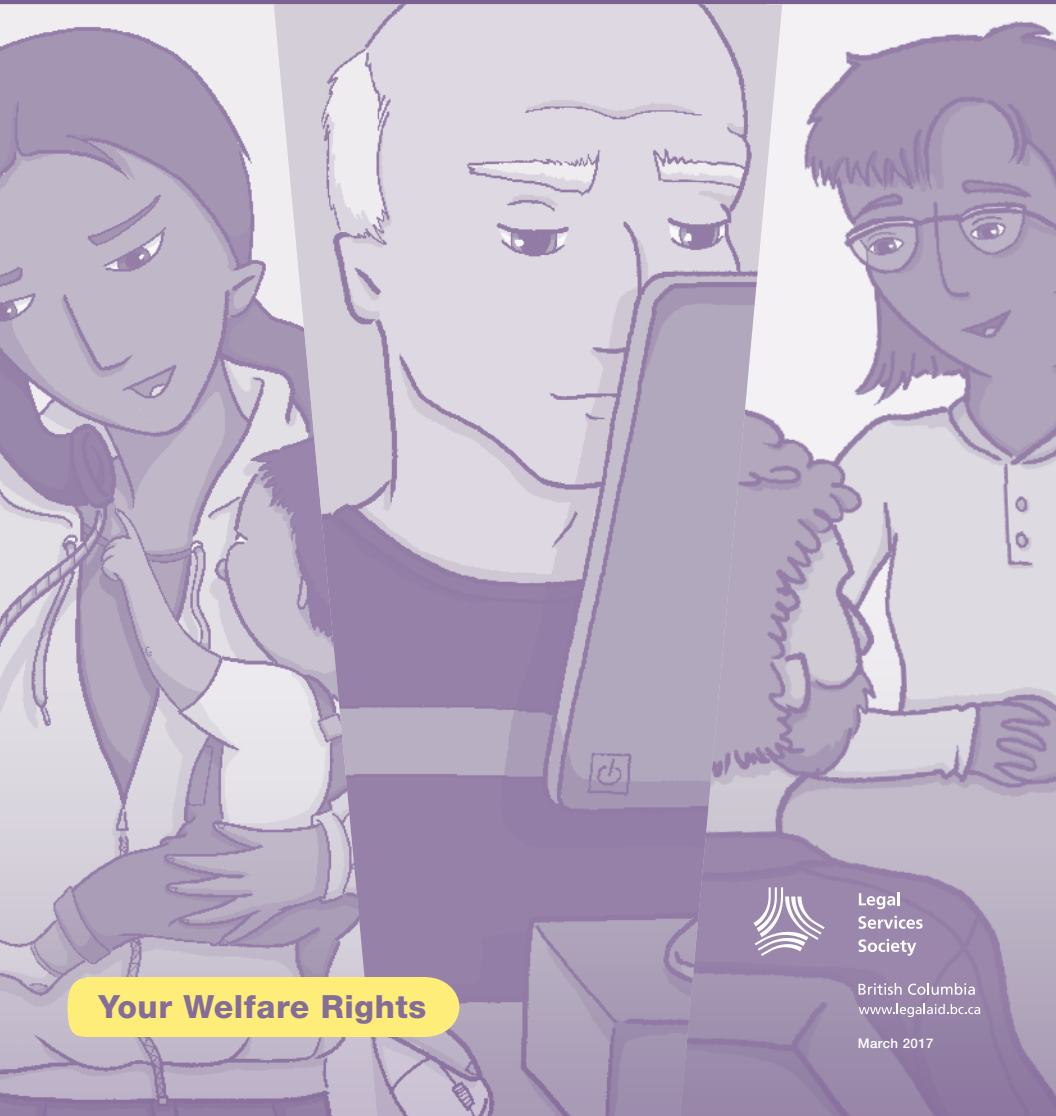


How to Apply for Welfare



Your Welfare Rights



Legal
Services
Society

British Columbia
www.legalaid.bc.ca

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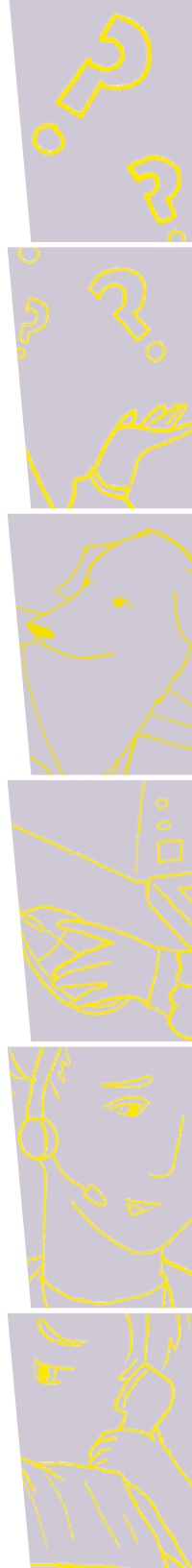
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The information in this booklet is up to date as of March 2017.

See the back cover for how to get free LSS (Legal Aid BC) publications.



You Have the Right to Get Some Help Right Away

When you apply for welfare, tell the ministry right away if you:

- are leaving abuse, or
- need food, shelter, or medical help (like paying for a prescription).

The ministry finds out what you need by doing an **immediate needs assessment**. You may qualify for **hardship assistance**. Ministry workers are supposed to:

- do the assessment no matter how you apply,
- give you help on the same business day, and
- give you an eligibility interview as soon as possible.

You don't have to do a work search before your interview. But you still have to follow all the other rules in this booklet to continue to get welfare.

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for more information.

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Introduction

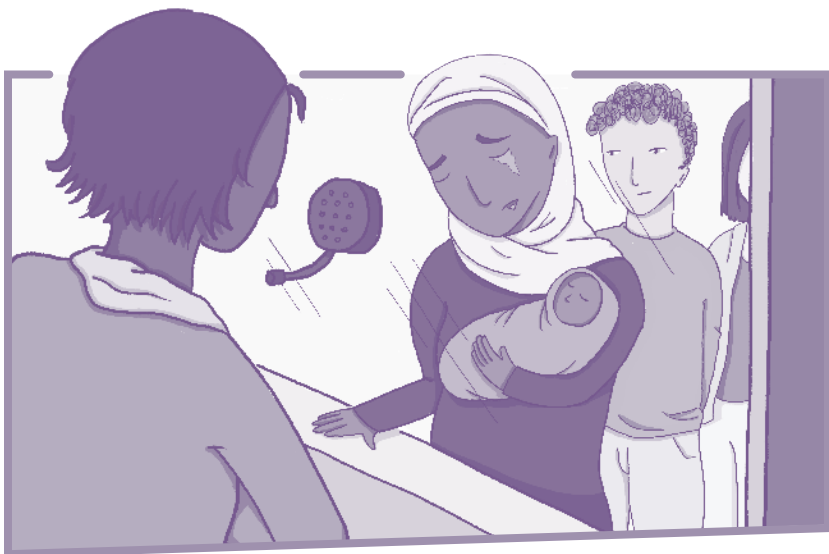
Poverty isn't your fault. Lack of available jobs, illness, disability, low wages, or a family break up are reasons that may cause anyone to need financial help.

This booklet is for you if you need financial help from the BC government. It tells you what welfare benefits are available to you and how you can apply for them. It talks about some problems you might run into and who can help.

We use the word welfare in this booklet when we talk about:

- Income assistance (for shelter and support)
- Disability assistance
- Hardship assistance
- Person with Persistent Multiple Barriers (PPMB) benefits

The Ministry of Social Development and Social Innovation (the ministry) is responsible for welfare in BC.



Dealing with the ministry

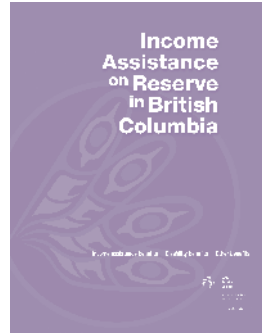
Sometimes dealing with the ministry can be hard. The most important thing to remember is that you have the right to get help. Be persistent.

- If you need help to understand something, find an **advocate** or a friend to talk to. An advocate is a community worker who's trained to help people. Sometimes it helps to have someone else speak to the ministry for you. To find an advocate experienced in helping with welfare problems, see Who Can Help on page 48.
- Call the ministry if you don't hear back from them when you're supposed to. We tell you the deadlines in this booklet.
- Always write down what you did and the date you did it on. Also ask for the name of the ministry worker you talk to and write it down.

Ministry workers must follow the welfare laws (called the Employment and Assistance Act and Regulation, and Employment and Assistance for Persons with Disabilities Act and Regulation). Ministry workers must also follow their policy and procedures manual. You can find the legislation and the manual online: search for *BC Employment and Assistance Policy and Procedures Manual*. If you need help to understand what the law and policy mean, contact an advocate. See Who Can Help on page 48.

If you live on reserve

If you live on reserve in BC, the information in this booklet won't help you. Apply for benefits from your band's social development worker. For help, see the free Legal Aid BC booklet *Income Assistance on Reserve in British Columbia* at **aboriginal.legalaid.bc.ca/pubs**.



If you're leaving abuse

If you're leaving an abusive situation, it's very important to tell the ministry right away when you apply for welfare.

Abuse can be from a spouse, partner, or relative; for example, a grandparent, aunt, uncle, brother, or sister. Abuse can be emotional, financial, psychological, physical, or sexual.

The ministry doesn't need to contact the police or anyone else to check about the abuse. They can take your word for it.

If you're leaving abuse, and you apply for welfare:

- You don't have to do a work search.
- The ministry must schedule your eligibility interview within one business day.
- You can get help with food, shelter, or medical attention right away (before your eligibility interview).

If you're a sponsored immigrant and don't have permanent resident status, talk to an advocate before you apply for welfare. An advocate can tell you if it's a good idea for you to apply. Getting welfare may affect your immigration status. See Who Can Help on page 48.

If you need help right away

You have the right to get some help right away if you need it. The ministry finds out what you need by doing an **immediate needs assessment**. Ministry workers are supposed to do that assessment when you first contact the ministry and apply for welfare.

If you need food, shelter, or medical help (like paying for a prescription) right away, tell the ministry worker you talk to on the phone or in person. If you apply online, say what your immediate need is.

The ministry is supposed to give you:

- help on the same business day to meet your immediate need, and
- an eligibility interview as soon as possible, *within five business days or less*. You don't have to do a work search before your interview. See page 33 about work searches.

You still have to meet all the other rules in this booklet to continue to get welfare.

Get help from an advocate if you have problems with the immediate needs assessment. You can also contact the Ombudsperson. They take complaints from people who have trouble getting immediate needs assessments. See Who Can Help on page 48.

Your Rights

You have the right to:

- Apply for and get the welfare benefits you're **eligible** (qualify) for.
- Apply for welfare in person at a ministry office, even though the ministry wants people to apply online or by phone. It's your right to go to a ministry office in person for help if you need it. For example, it may be hard for you to use the phone or a computer.
- Fair, efficient, and respectful service.
- Get extra help from ministry workers if you need it for health reasons or other good reasons. For example, if you have a mental health condition or brain injury, it may be hard for you to get the documents you need for your application. Ministry workers should help you get those documents.
- Have your private information protected by the ministry when you give them information.
- Have someone with you (an advocate, friend, or family member) when you talk with ministry workers.
- Ask for an interpreter if English isn't your first language. The ministry can pay for interpreters whether you apply in person or by phone.
- Privacy at home. Ministry staff can only visit your home without warning if they want to check your address. This is called a **residency check**. They can't come into your home without your permission.
- Appeal or challenge a ministry decision that goes against you. See page 47 about **reconsideration** (ask to appeal a ministry decision).

What can happen and what to do

When you apply for welfare, be persistent. Long waits on the phone can be frustrating. You might want to use the call-back option if you can.

Filling out the online application takes time. Ministry workers aren't social workers. Their job is to process your application for welfare and decide if you can get benefits. They can't always help you fill out the application.

If you want to make a complaint about your experience applying for welfare, you can contact a ministry supervisor, your MLA, or the Ombudsperson. See Who Can Help on page 48.



How to Qualify for Welfare

To qualify for welfare, you must:

- be 19 or over, unless you meet the rules to get welfare under 19 (see page 9);
- have a low-enough income; for example, a single person must usually earn less than \$610 a month to qualify for income assistance (see page 16);
- meet ministry rules about **assets** (things you own) (see page 20);
- meet the **two-year independence** rule (see page 38);
- live in BC, *and*
- meet immigration rules. This means that at least one adult in your family unit must be:
 - » a Canadian citizen,
 - » a permanent resident (with landed status),
 - » a Convention refugee or a Person in Need of Protection under Canada's Immigration and Refugee Protection Act,
 - » in Canada under a temporary residence permit (or a minister's permit under the old Immigration Act),
 - » waiting for a final decision on a claim for refugee (or Person in Need of Protection) status, or
 - » under a deportation or removal order that can't be carried out. The federal government keeps a list of countries where they don't deport people. This list changes from time to time. If you come from a country not on the list, you may still qualify to apply for welfare if the federal government can't say for sure another country will accept you.

One exception to immigrant rules

You may be able to get welfare if:

- you're a single parent separated from an abusive spouse,
- your child is a Canadian citizen,
- you applied for permanent resident status, *and*
- you can't leave BC with your child because of family law issues, or because you or your child needs to stay in BC for medical treatment.

If this is your situation, see an advocate for help.

Family unit/family

The ministry decides how much money you qualify for based on the size of your family unit. A family unit includes you and your dependants.

Dependant

A dependant is your child or spouse (married or common-law) who lives with you.

Your child must:

- be under 19;
- depend on you for food, shelter, and clothing; *and*
- live with you for more than half of each month. You may still get some money for rent if your child lives with you for at least 40 percent of each month.

Your older relatives or adult children aren't dependants, even though they may live with you and depend on you for care. They can apply for welfare as their own family unit. That way, you all get more money to live on each month.

If you're under 19

You can apply for welfare if you're under 19 and:

- you don't live with your parents, and
- your parents won't support you.

But you might find it difficult to get welfare. The ministry wants to know that you tried all other ways to get support, including from your parents and/or family. The Ministry of Children and Family Development (MCFD) may get involved if they think you need protection.

The ministry may say you and your child are a family unit separate from your parents if:

- you're under 19,
- you have your own dependent child, and
- you live with your own parent who gets welfare.

This means you may each get a **shelter allowance** (money for housing expenses, which includes property taxes, utilities, and a phone line) and a **support allowance** (money for food, clothing, transportation, laundry — everything except shelter).

If you have a disability and you're under 19, you:

- may qualify for disability assistance when you're 18, and
- can apply for the Person with Disabilities (PWD) designation when you're 17½. That gives the ministry six months to process your application before you turn 18. See Disability assistance on page 11.

Ask an advocate for help before you apply for welfare if you're under 19. See Who Can Help on page 48.

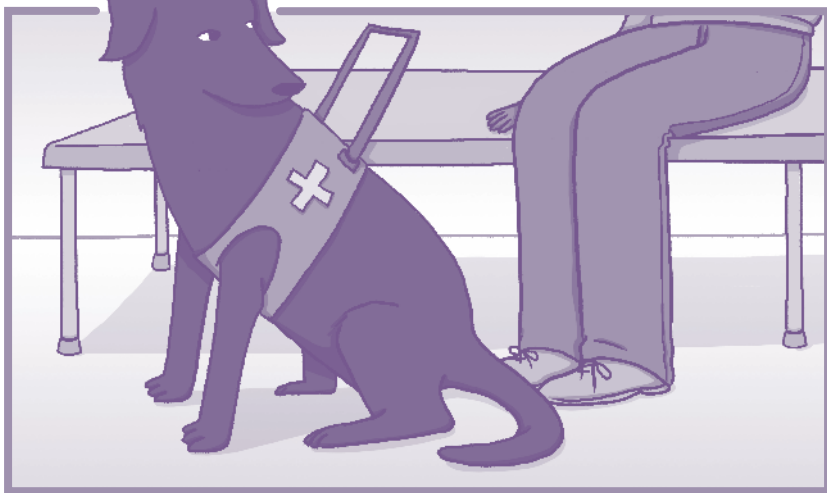
If you qualify for other benefits

If the ministry thinks you qualify for other benefits, they may ask you to apply for them before you apply for welfare. Other benefits include:

- Employment Insurance (EI) benefits,
- WorkSafeBC benefits,
- Canada Pension Plan benefits,
- Veterans Affairs Canada benefits, and
- Old Age Security.

If it takes time to process your application for other benefits, you may qualify for welfare while you wait.

Contact an advocate if the ministry asks you to apply for benefits you think you don't qualify for. See Who Can Help on page 48.



Disability assistance

If you qualify for disability assistance, you get:

- more income each month than someone on income assistance,
- more medical benefits, such as coverage for health equipment, and
- a higher asset limit (\$100,000 for a single person) and more income exemptions.

See page 15 for sample disability assistance rates.

See page 18 about exempt income.

To qualify for disability assistance:

- you must be financially eligible,
- you must apply for the person with disabilities (PWD) designation, and
- the ministry must give you the PWD designation.

To get the PWD designation, the ministry must agree:

- you're at least 18,
- your disability is severe and expected to last at least two years,
- your disability restricts your daily living activities, and
- you need help from another person, an assistive device, or an assistance animal.

See How to Apply for Disability Assistance on page 44.

Person with Persistent Multiple Barriers (PPMB) benefits

If you qualify for person with persistent multiple barriers to employment (PPMB) benefits, you get:

- more benefits each month than someone on income assistance,
- fewer benefits each month than someone on disability assistance, and
- some medical benefits.

To qualify for PPMB benefits:

- you must have been on some type of welfare for at least 12 months of the last 15 months,
- you must apply for the PPMB designation, and
- the ministry must give you the PPMB designation.

To get the PPMB designation, the ministry must agree:

- you have a medical condition that makes it difficult or impossible to look for work or keep a job,
- your medical condition has lasted or occurred often for one year and is likely to continue for at least two more years, and
- you've done everything you can to overcome your condition.

See How to Apply for Person with Persistent Multiple Barriers (PPMB) Benefits on page 46.

Hardship assistance

You may qualify for hardship assistance if:

- you don't qualify for income assistance,
- you don't qualify for disability assistance or PPMB (even if you have the PWD or PPMB designation), and
- the ministry believes you'll suffer "undue hardship" without some support.

To qualify, you must be in one of the following situations:

- You're waiting for a Social Insurance Number (SIN) or other identification documents.
- You're doing a work search but have an immediate need before you can finish it.
- You were sponsored to come to Canada and you think your sponsor can't or won't support you (sponsorship breakdown). But ministry staff haven't yet contacted your sponsor to see if they can or will support you.
- You're on strike or locked out from your job, and you need money.
- You applied for other income, for example, EI, but you don't know yet if you'll get it, and you need money.
- You have more income or assets than you're allowed to have to get welfare, but:
 - » you have a dependent child or children, and
 - » you can't use the extra income or assets right away to support your family.

If you think you qualify for hardship assistance, ask a ministry worker if you can get it.

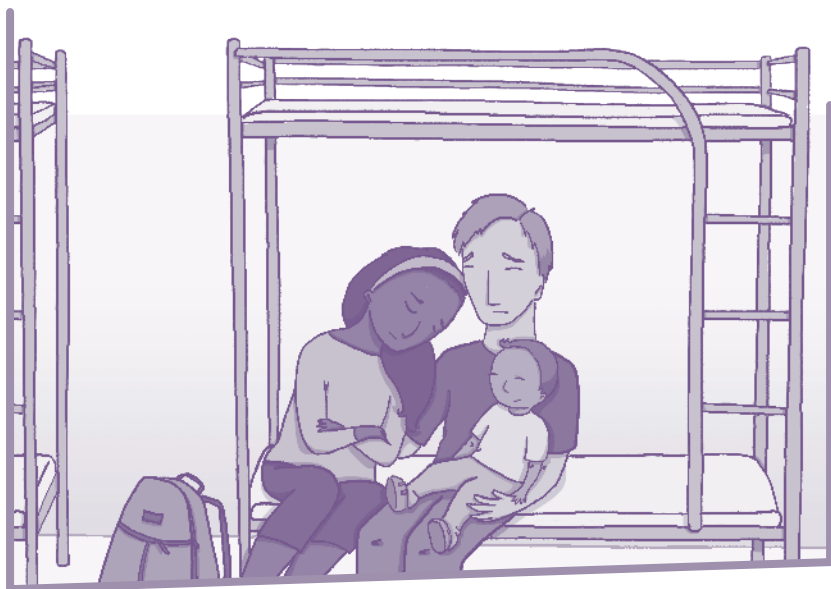
Sometimes you have to pay back hardship assistance. If you get it for any of the last three reasons in the above list, it's like a loan. You have to pay it back to the ministry.

Three-month limit

In most cases:

- You get hardship assistance for one month at a time.
- To apply for the next month, tell the ministry you still need the assistance. If you get a monthly report form from the ministry, say that on the report and send it back to the ministry.
- Hardship assistance stops after you get it for three months in a row. This shouldn't happen if you're still waiting for EI benefits, or you're on strike or locked out, or the ministry is still trying to contact your sponsor.
- If you get hardship assistance for three months in a row, you have to wait three months before you can get it again.

If the ministry says you can't get hardship assistance, or stops it, you have the right to appeal that decision. See [Reconsideration and Appeal](#) on page 47.



Maximum Monthly Welfare Rates

As of April 1, 2017	Income assistance	PPMB designation	Disability assistance (PWD designation)
Single person under 65	\$610.00	\$657.92	\$1033.42
Couple under 65, no children	\$877.22	One adult: \$966.22 Both adults: \$1022.06	One adult: \$1397.56 Both adults: \$1773.06
Single parent under 65, one child	\$945.58	\$993.58	\$1369.08
Couple under 65, one child	\$1061.06	One adult: \$1150.06 Both adults: \$1206.06	One adult: \$1581.56 Both adults: \$1957.06

- Income assistance and disability assistance rates are divided into shelter and support parts.
- Disability assistance has a transportation allowance built in.
- If you're paying little or no money for shelter (for example, your rent or mortgage), then your income limit may be lower than the figures in the table above. See page 16 about income limits.

Check with the ministry for current rates. Or search online for *BC employment and assistance rate tables*.

Financial Eligibility

There are rules about how much income and assets you can have and still get welfare.

Income and asset rules for income assistance are different from income and asset rules for disability assistance.

At your eligibility interview, you have to show the ministry you meet the income and asset rules that apply to you.

If you meet those rules, you're **financially eligible** for the type of welfare you apply for.

Income rules

You can get money from other places and still qualify for welfare. When you apply, the ministry decides if that money is **exempt income** or **non-exempt income**.

To be financially eligible for welfare, your non-exempt income must be less than the welfare rate your family unit could get. This is called your **income limit**.

See the sample welfare rates on page 15 to get a rough idea of what your income limit is.

Exempt income

Exempt income is money the ministry doesn't count toward your income limit. Examples of exempt income are:

- Tax benefits, such as the Canada Child Benefit, BC family bonus; Canada child disability benefit, and BC earned income benefit
- Child support, CPP orphan's benefits, and most other money paid for children, including Extended Family Program payments and foster care payments
- EI benefits for maternity and parental leave
- Tax credits and rebates, such as GST, income tax refunds, and fuel tax rebates
- Rent subsidies
- Any money your dependent child earns if they go to school full-time
- Criminal injury compensation awards and other awards, up to your asset limit (see page 22)
- One-time gifts, up to your asset limit
- Some settlement payments, including:
 - » Residential school settlement funds, except money for income replacement
 - » Payments from government to people infected with HIV by blood products

Student loans, education or training allowances, grants, bursaries, or scholarships aren't *usually* exempt income if you get income assistance or PPMB benefits.

Exempt income and disability assistance

If you qualify for disability assistance, the following are also exempt income:

- Payments from a trust you use for disability-related costs
- Inheritances
- Gifts of any amount, including gifts you get regularly
- Education or training allowances, grants, loans, bursaries, or scholarships (the part of student loans used to pay for day care and education costs may also be exempt)

These are examples of exempt income, not a full list. For a full list, ask the ministry. Or go online and see *Schedule B to the Employment and Assistance Regulation*, and *Schedule D to the Employment and Assistance for Persons with Disabilities Regulation*.

Non-exempt income

Non-exempt income is money the ministry counts toward your income limit. To qualify for welfare, you can't have more non-exempt income than the welfare rate your family unit would get.

Examples of non-exempt income are:

- Money you or your spouse who lives with you earns from employment or self-employment
- Canada Pension Plan benefits (retirement and disability)
- Spousal support
- Private pension benefits

- Most insurance benefits, including long-term disability benefits
- WorkSafeBC permanent disability benefits
- Some EI benefits (regular, sick, compassionate care)
- Old Age Security benefits and the Guaranteed Income Supplement

Effect of non-exempt income

If you have non-exempt income that's *less than* the welfare rate your family unit would get, the ministry pays you only enough welfare to make up the difference.

For example

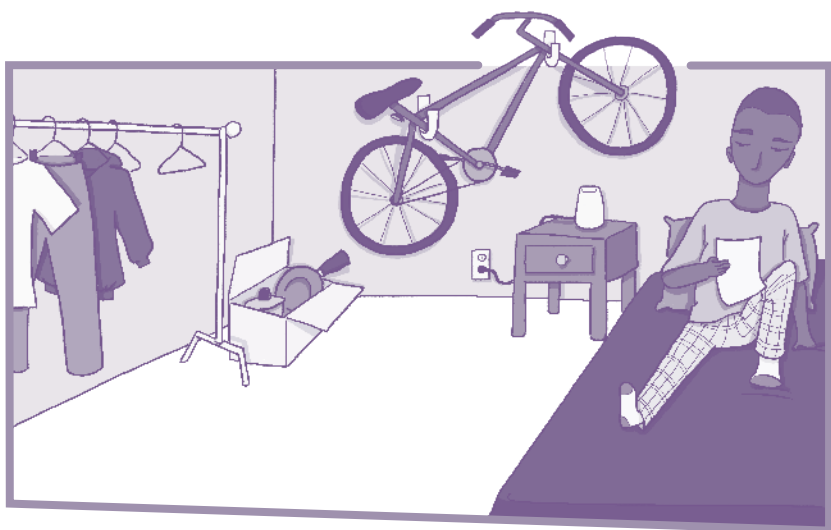
- You're single, employable, and earn \$400 a month.
- You qualify for income assistance, so your income limit is \$610.
- The ministry pays you \$210 a month to start with. After the first month, you have an earnings exemption.

Earnings exemption

If you qualify and get welfare for one month or more, then you can earn some money each month and the ministry won't **deduct** (take) it from your welfare. The amount you can earn and keep is called your **earnings exemption**.

The amount of your earnings exemption depends on what type of welfare you get, and the size of your family unit. For example, the lowest earnings exemption for a single person is:

- \$200 a month on income assistance
- \$9600 a calendar year on disability assistance



Asset rules

You can have some **assets** (things you own) and still qualify for welfare. When you apply, the ministry decides if your assets (including savings) are **exempt assets** or **non-exempt assets**.

To qualify for welfare, your **non-exempt assets** must be less than the total the welfare laws say you can have. This total is called your **asset limit**.

There are different asset limits for income assistance (including PPMB benefits) and disability assistance. See the chart on page 22.

Exempt assets

The ministry doesn't count certain types of assets when they decide if you qualify for welfare. These are called **exempt assets**. Examples of exempt assets are:

- The home you live in
- Clothing and basic household goods
- A vehicle used for daily transportation, with a value up to \$10,000 (unless you use that vehicle to transport a child with a disability, or it's been adapted for the disability of someone in your family unit)
- Money from the sale of a previous home if you use it to make payments on your current home or pay rent
- Business tools
- Money in an RESP or RDSP
- A life insurance policy that would be worth \$1500 or less if you cashed it in
- Prepaid funeral costs

Exempt assets and disability assistance

If you qualify for disability assistance, you have other asset exemptions:

- No limit on the value of a vehicle you use for daily transportation
- Up to \$200,000 in a non-discretionary trust, and any amount in a discretionary trust

These are examples of exempt assets, not a full list. For a full list, ask the ministry. Or go online and see sections 11 and 13 of the *Employment and Assistance Regulation* and sections 10 to 12.1 of the *Employment and Assistance for Persons with Disabilities Regulation*.

Non-exempt assets

In addition to the exempt assets listed on page 21, you can still qualify for welfare if the total value of *other* things you own (including savings) is below your asset limit.

Asset limits for income assistance and the PPMB designation are different from the asset limits for disability assistance.

Asset Limits		
	Income assistance and PPMB designation	Disability assistance (PWD designation) (also for someone on income assistance while they apply for PWD designation)
Single person under 65	\$2000	\$100,000
Family unit of two or more	\$4000	One adult: \$100,000 Two adults: \$200,000

Application for Assistance

Applying for welfare has four steps.

» Step 1

Apply online or contact the ministry by phone or in person to start your application for assistance.

If you apply online, you can use an eligibility estimate tool to get a rough guess of how much you may qualify for. Go to **myselfserve.gov.bc.ca** for details. See pages 24 – 32 about Step 1.

» Step 2

Have an orientation, if you have to do one. See page 33 about Step 2.

» Step 3

Do a three-week or five-week work search, if you have to do one. See pages 33 – 35 about Step 3.

» Step 4

Have an eligibility interview. If you completed everything online, you may not have to do an eligibility interview. See pages 36 – 43 about Step 4.

Remember, if you're leaving an abusive relationship or have an immediate need for food, shelter, or medical attention, tell the ministry worker. They should be able to help you the same day. You can give the ministry worker this information by phone, in person, or in your online application.

Step 1: Contact the ministry to apply

Apply by phone



1-866-866-0800 (no charge)

You can contact the ministry by phone to apply for welfare. Sometimes you may have to wait on hold for as long as an hour.

You can use a public pay phone at:

- Community centres
- Public libraries
- Some offices where advocates work (see Who Can Help on page 48)

Public pay phones in libraries and community centres often have a time limit on them. This makes it difficult if you're put on hold. You might want to use the call-back option if you can.

When you apply by phone:

- A ministry worker asks you questions right away to find out if you have immediate needs or if you're leaving abuse.
- *Within three business days*, a ministry worker phones you back, usually between 9:30 a.m. and 10:30 a.m. They fill out the application for assistance with you. The ministry worker gives you a number called an **application service request number**. Write it down, along with the name of the ministry worker you talk to.
- Have your documents ready so you can answer the ministry worker's questions, including about your spouse who lives with you.
- *Within five business days* after your phone application, you have to go to a ministry office (or Service BC Centre) in person to sign your application form to complete it. Ask for a copy of your signed application form for your records.

Or

- The ministry can fax your completed application to a "trusted third party" like another government worker, or a doctor, nurse, or registered social worker. You then sign it *within five business days* in front of that person. Ask for a copy of your signed application form for your records.

If you find you have to wait a long time on the phone, you can contact the Ombudsperson to make a complaint. See Who Can Help on page 48.

Apply in person

You have the right to go to a ministry office in person for help if you need it. For example, you may have trouble using a computer, have no phone, or need help for another reason.

You can find your local ministry office online at:

myselfserve.gov.bc.ca

(see *Where can I find an office near me*), or

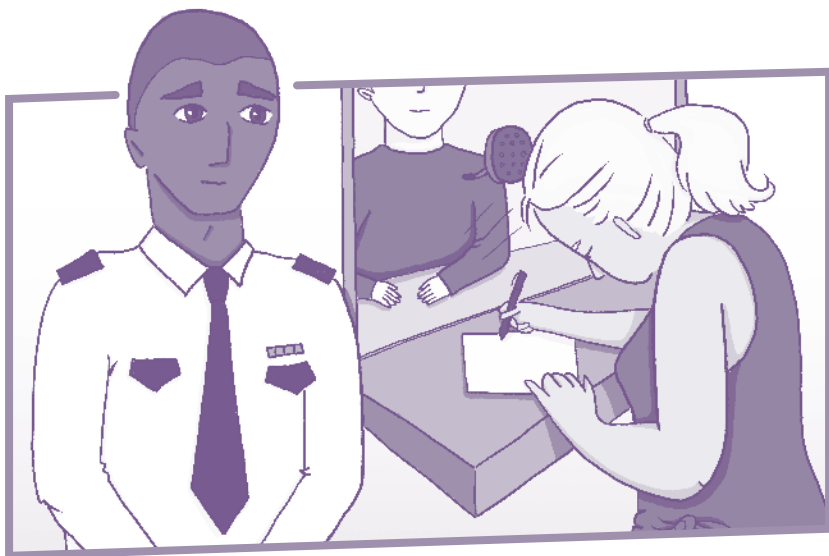
**[www2.gov.bc.ca/gov/content/family-social-supports/
income-assistance/access-services](http://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/access-services)**

Or call Service BC:

604-660-2421 (Greater Vancouver)

250-387-6121 (Victoria)

1-800-663-7867 (no charge elsewhere in BC)



When you apply in person:

- A ministry worker asks you questions right away to find out if you have immediate needs and if you're leaving abuse.

What happens next depends on if you have access to a phone (including phones in some ministry offices).

If you have access to a phone:

- *Within three business days*, a ministry worker phones you back, usually between 9:30 a.m. and 10:30 a.m. They fill out the application for assistance with you. The ministry worker gives you a number called an **application service request number**. Write it down, along with the name of the ministry worker you talk to.
- Have your documents ready so you can answer the ministry worker's questions, including about your spouse who lives with you.
- *Within five business days* after your phone application, you have to go to a ministry office (or Service BC Centre) in person to sign your application form to complete it. Ask for a copy of your signed application form for your records.

Or

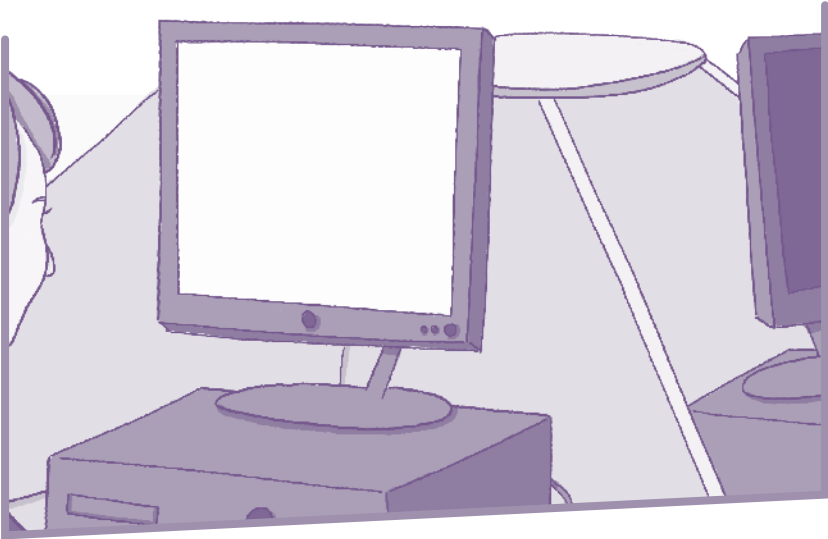
- The ministry can fax your completed application to a "trusted third party" like another government worker, or a doctor, nurse, or registered social worker. You then sign it *within five business days* in front of that person. Ask for a copy of your signed application form for your records.

If you don't have access to a phone:

- You get an appointment time to meet with a ministry worker in person.
- At your appointment, the ministry worker fills out the application for assistance with you.

Apply online

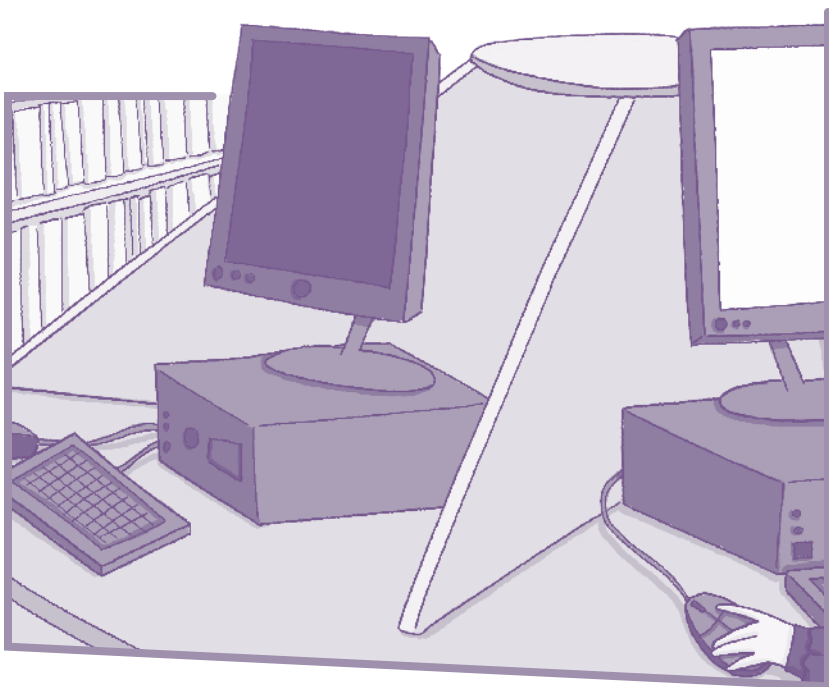
myselfserve.gov.bc.ca



You can apply online for welfare. Go to My Self Serve (**myselfserve.gov.bc.ca**) and follow the instructions.

If you want to apply online, but you don't have your own computer, some places have computers you may be able to use for free. Depending on where you live, you might find free computers at:

- Some offices where advocates work (see Who Can Help on page 48)
- Community centres
- Public libraries
- Ministry offices
- Service BC Government Agents



Before you can do the online application:

- You have to create a My Self Serve account, if you don't have one. Go to **myselfserve.gov.bc.ca** or search online for *My Self Serve account*. You're directed to the government website to create your My Self Serve account. To sign up, you need:
 - » an email address,
 - » your Social Insurance Number (SIN), and
 - » information about your spouse (married or common law) who lives with you.
- You also have to create a Basic BCeID, if you don't have one. Search online for Basic BCeID. You're directed to the government website to create your Basic BCeID.
- If you live with your spouse, they also have to create a My Self Serve account and a Basic BCeID.

When you apply online:

- If you're leaving abuse or have immediate needs, say that on your online application.
- You answer questions about you, your family unit, and your finances, including assets, income, and expenses.
- You can **upload** (send) your documents and **save in-progress** (keep your answers) at any time while you work through the application.
- You get a document checklist summary that shows what you uploaded and what documents you still have to upload.
- You use a four-digit **PIN** (Personal Identification Number) to sign and submit your application. You get this PIN when you create your My Self Serve account.
- Email a copy of your completed online application to yourself so you have a copy for your records.

It's important that you give correct and complete information. There are a lot of questions.

If you're not sure how to answer a question, look at your documents. If you need to, make your best guess. You can change it later.

You can't go to the next page in the online application until you fill out all the **mandatory** (required) questions on each page. *More Information* links tell you more about what's asked and why it's important.

You can upload your identification and documents as you complete the online application. Or you can send the ministry your required documents by fax or mail, or drop them off at a ministry office.

Information you give when you apply

Whether you contact the ministry by phone or in person to apply for welfare, or you apply online, you have to give information about your current situation, income, and assets. Be ready to give details such as:

- Personal identification (ID) for you and other members of your family (see page 38).
- Your Social Insurance Number (SIN).
- A phone number so the ministry can contact you. This can be your number or someone else's number.
- If you apply online, you can ask the ministry to contact you through My Self Serve instead of by phone. See page 29 about how to set up your My Self Serve account.
- If you don't have a phone number where the ministry can reach you, and you don't ask them to contact you online through My Self Serve, it's very important that you contact the ministry. *Within five business days of starting your application, you must contact the ministry to follow up.* You can phone the ministry or go to a ministry office. If you don't contact the ministry, they may close your file.
- Documents that show:
 - » How much you pay for rent and utilities
 - » How much money you have in the bank
 - » How much you owe on a vehicle if you have one
 - » If you have any employment income
 - » If you're getting or waiting for other income, such as EI, WorkSafeBC, Canada Pension Plan, or other benefits
 - » If someone sponsored you to come to Canada, and if your sponsor is still legally responsible to support you

What you do after you start your application

1. Whether you contact the ministry to apply by phone or in person, or apply online, and even if you ask the ministry to contact you by phone, it's very important for you to regularly contact the ministry about your application. Phone the ministry office *two weeks after you first apply* if they haven't contacted you. Call **1-866-866-0800** (no charge).
2. If you apply online, you can choose to have the ministry contact you through My Self Serve. Check your account often. The ministry sends important messages there.
3. Set a date for your eligibility interview if you don't have one. Ask for the earliest date. If you have to do a three-week work search, your interview is usually *three weeks after you apply*.
4. Between the time you first apply and your eligibility interview, do a work search if you have to.

No matter how you apply for welfare, give the ministry any other documents they ask you for.

Step 2: Orientation

When you apply for welfare, you do an orientation.

The orientation:

- explains what income and assets you can have and still get welfare,
- tells you what documents you need to apply for welfare, and
- gives you tips on how to find a job.

If you start your application by phone or in person, the ministry worker tells you the things you need to know for your orientation.

If you start your application online, the orientation is included as part of the online application process.

You don't have to do an orientation if you:

- are 65 or over, or
- have a mental or physical condition that keeps you from doing an orientation.

Step 3: Work search

Once you start your application for welfare, you may have to do a reasonable work search before you can have your eligibility interview. You have to actively look for work for:

- Five weeks if you never had income assistance before, or had only hardship assistance before
- Three weeks if you had income assistance before

Some people don't have to do a work search (see page 35).

If the ministry decides you have an immediate need, you still have to do a work search, unless you're in a category listed on page 35. But you get hardship assistance while you do your work search.

A reasonable work search



The ministry says a reasonable work search includes such things as:

- looking for jobs on the Internet, by phone, in the newspaper, and asking friends, relatives, neighbours, and former employers about possible jobs;
- writing a résumé and going to résumé-writing classes;
- applying for jobs;
- going to federal and community employment services, and private employment agencies;
- going to job search workshops or job fairs; and
- going to job interviews.

Your local WorkBC Employment Services Centre can help with your work search. See Who Can Help on page 48.

You have to keep a record of your job search on the Work Search Activities form and give it to the ministry once you've completed your three-week or five-week job search.

Get the form online. Search for *Work search activities record* and download and print the form. Or get the form from the ministry office. Or ask the ministry to mail it to you.

If the ministry decides you haven't done enough to search for work during the three weeks or five weeks, they might ask you to do another work search. Or the ministry might refuse to pay you welfare. If that happens, contact an advocate for help.

Who doesn't do a work search

You don't have to do a work search if:

- you're leaving an abusive spouse or relative;
- you prove to the ministry that you actively looked for work for 30 days before you applied for welfare;
- you're the only person caring for a child under three;
- you can't legally work in Canada;
- you have a physical or mental condition that the ministry believes stops you from doing a work search; for example, you're pregnant, in the hospital, or have a serious illness;
- you're entering drug or alcohol treatment and must get welfare to go there;
- you or anyone in your family unit is a person with disabilities; or
- you're 65 or over.

If you think you don't have to do a work search when you first apply for welfare, tell the ministry. Give them your documents to show why you think you don't have to do a work search.

If you don't have to do a work search, the ministry should schedule your eligibility interview *within five business days* of when you start your application.

Step 4: Eligibility interview

An eligibility interview is the last step in your application for welfare. At the eligibility interview, the ministry looks at your situation and decides if you qualify for welfare.

If you gave the ministry all your documents online through My Self Serve, you may not need to have an eligibility interview.

When you get your interview

- If you're leaving abuse, the ministry is supposed to do your eligibility interview *within one business day* after you apply for welfare.
- If you have an immediate need, or you don't have to do a work search for another reason, the ministry is supposed to do your eligibility interview *within five business days* after you apply for welfare.
- If you have to do a three-week or five-week work search, your eligibility interview is scheduled for a date *after* your work search ends.
- If you complete your work search but you don't find a job, contact the ministry by phone, in person, or online through My Self Serve. Ask them to schedule your eligibility interview. It's a good idea to contact them one week before your work search ends. The ministry is supposed to schedule your eligibility interview *within five business days* from when you contact them.

If you don't get your interview date *within five business days*, contact an advocate for help. You can also contact the Ombudsperson to report your situation. They're keeping track of this issue. See Who Can Help on page 48.

How to get ready for your interview

Before your interview:

- gather all the documents you need (see page 38)
- arrange for someone to be with you during the interview for support if you need it, and
- ask the ministry to arrange for an interpreter if you need one.



What you need at your interview

If you have the interview in person, take your documents with you. Ask the ministry worker to make a copy of your documents so you can keep the originals.

If you have the interview by phone, have your documents with you.

Personal identification (ID)

- Photo ID, such as your driver's licence, BC identity card, passport, permanent resident card, secure Certificate of Indian Status, or original immigration documents with a photo
- A second piece of ID that doesn't have to be photo ID, such as your birth certificate, credit card or bank card, or immigration documents
- Your SIN
- Your BC CareCard or BC Services Card, if you have one
- Your income tax return or other document from the Government of Canada that has your SIN and name

ID for other members of your family unit

(for example, your children and your spouse who live with you)

- One piece of ID that doesn't have to be photo ID for each dependent child, such as a birth certificate or BC CareCard
- SIN and personal ID for a spouse who lives with you

Proof of your previous financial independence

To get welfare, you usually have to show that you or your spouse (if you live with them) had some work for at least two years in a row. This is called the **two-year independence** rule. You or your spouse must have:

- worked for at least 840 hours a year for two years in a row, anywhere in the world;
- earned at least \$7,000 a year for two years in a row; or
- worked for part of two years in a row, and had EI or another income replacement (not welfare or a training allowance) for the rest of those two years.

The two-year independence rule doesn't apply in many situations. For example, if you:

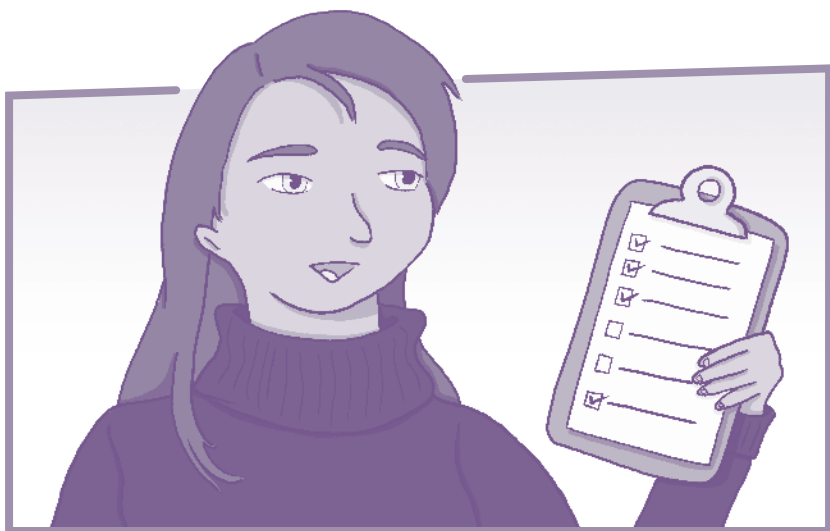
- have or apply for the PWD designation;
- are under 19;
- were a child in government care when you turned 19;
- have dependent children;
- were supported by your employed spouse for at least two years in the past,
- are pregnant;
- are homeless;
- left an abusive spouse within the past six months;
- have a two-year diploma or degree, or higher degree; or
- have a medical condition that prevents you working.

These are examples only. There are other situations where the two-year independence rule doesn't apply.

To prove you meet this rule, or that you don't have to meet it, you can show the ministry:

- your T4 slips or other records of your employment;
- medical notes; or
- other papers connected with your previous jobs or studies, including letters from employers or post-secondary schools if these are the only records you have.

If the ministry says you can't get welfare because you don't meet this rule, contact an advocate for help. See Who Can Help on page 48.



Information about your income and assets

- Records showing benefits or wages you earn now.
These could include:
 - » Your most recent pay information, including holiday pay or pension pay
 - » Government benefits records
 - » Notice of Assessment from the Canada Revenue Agency
- Copies of the last two months of bank statements for all bank accounts
- Lines of credit you have by yourself or with someone else
- Financial records for RESPs, RRSPs, trust funds, etc.
- Life insurance policies
- Self-employment financial records
- Family law documents, including court orders or agreements for child and spousal support
- Canada child benefit and family bonus statements
- Vehicle registration

What to expect at your interview

Your eligibility interview with a ministry worker is mostly the same by phone or in person. Make sure you get the ministry worker's name and write it down.

- Tell the ministry worker right away if you have concerns about family violence; for example, if you were sponsored to come to Canada and don't want the ministry to contact your sponsor because you're afraid.
- The ministry worker types your information into their computer system:
 - » Basic information about you and your personal ID
 - » Proof of your previous work history
 - » Proof of your work search, if you had to do one before your interview
 - » Information about your finances for two years in a row
- You have to sign a form when the interview is finished.
 - » Make sure all your information in the form is correct.
 - » If anything in the form is wrong, ask the ministry worker to change it. If they refuse, ask to speak to a supervisor. *Don't sign a form that has wrong information in it.*
- You also have to sign a consent form to get welfare. The consent form says the ministry can check the information you gave in your application. They can exchange information with other government agencies and social service programs in other provinces and territories.
- The ministry worker may also tell you the information you give might have to be checked, and you might have to talk to an investigative officer.

As soon as the ministry opens a file for your application, and if the ministry thinks you're "employable," you usually have to sign an **employment plan**. This is an agreement you make with the ministry after you apply for welfare.

It says what you agree to do to find a job, or how to get hired. It can include that you agree to attend ministry job placement or training programs. It doesn't have to include a job search. In some cases, you may only have to improve your work skills or work on your résumé.

If you have your eligibility interview by phone:

- You have to go to a ministry office (or a government Service BC Centre) to sign the forms. You have to show your ID. Or the ministry can fax your forms to another government worker, a doctor, nurse, or registered social worker. You then sign the form in front of that person after you show your ID.
- Ask for a copy of your signed forms to keep for yourself.

If you have your eligibility interview in person:

- Sign the forms in front of the ministry worker.
- Ask for a copy of your signed forms to keep for yourself, unless you already uploaded them online through My Self Serve.

What you can do

If the ministry worker says your information isn't complete

- Ask the ministry worker to tell you exactly what information you need to give them. Write down what they say.
- Ask what date they need the information by. Write down the date.
- If you have trouble getting all the information, talk to an advocate as soon as you can.

If you don't give the ministry the information they need by the deadline they say, they might close your file. Then you may have to apply again. So if you need more time to get the information the ministry needs, it's very important for you to contact them before the deadline and ask them to give you more time.

If you have to talk to an investigative officer

The investigative officer might want to interview you for more information.

- Talk to an advocate to help you in this situation.

If the ministry worker says you don't qualify for welfare

- Ask for the reason in writing.
- Ask if you can get hardship assistance.
- Talk to an advocate about a Request for Reconsideration to challenge the ministry's decision (see page 47).

How to Apply for Disability Assistance

To get disability assistance, the ministry must first give you the Person with Disabilities (PWD) designation. To get that designation, you must complete a PWD designation application form.

Step 1: Apply for welfare

To get the PWD designation application form, you must first apply for welfare. When you apply, tell the ministry worker you want to apply for the PWD designation. You don't have to do a work search or meet the two-year independence rule.

After your eligibility interview, the ministry gives you a PWD form if:

- you meet the asset rules for disability assistance (see page 21; the income assistance asset rules don't apply to you),
- your non-exempt income is less than the disability assistance rate your family unit would qualify for if you got the PWD designation (see page 15 for sample disability assistance rates); and
- you meet the other rules to qualify for welfare.

If your income is below the income assistance rate for your family unit, you can get income assistance benefits while you apply for the PWD designation. If the ministry gives you the PWD designation, your family unit receives disability assistance.

Step 2: Apply for the PWD designation

Get a Person with Disabilities (PWD) Designation Application form from the ministry.

- Ask for the form by phone. Call **1-866-866-0800**. Or pick it up at your local ministry office.
- Make sure a ministry worker signs the form before you take it.
- You, your doctor, and other health professionals can fill out the form. The ministry expects you to return the form *within 60 days*, in person or by mail. If you need more time, tell the ministry.
- You can fill out a shorter Designation Application form, if you're in one of these categories:
 - » You get Canada Pension Plan disability benefits.
 - » You're enrolled in BC PharmaCare Plan P (palliative care benefits).
 - » You qualify for MCFD's At Home Program (helps a family with the cost of caring for a severely disabled child).
 - » You qualify for supports and services from Community Living British Columbia (Developmental Disability or Personal Supports Initiative).

It's important for you to put in a strong application for the PWD designation from the start. Get an advocate to help you. Read the Disability Alliance BC fact sheet *The Persons with Disabilities Benefit Application*. See Who Can Help on page 48.

How to Apply for Person with Persistent Multiple Barriers (PPMB) Benefits

It can be difficult to get PPMB benefits. You can get PPMB benefits only if you had some type of welfare for at least 12 of the last 15 months.

Steps to apply

- Make an appointment to see a ministry worker. If you can't go into the ministry office, talk to them by phone.
- Say you want to apply for the PPMB designation.
- You have to answer a set of questions about your work history, education, and background. This is known as an "employability screen." It measures something the ministry calls your "barriers to employment." These are things that make it very hard for you to work. You might also have to tell the ministry worker what you've done to get past these barriers, such as taking a training program.
- The ministry worker then gives you a medical report form for your doctor to fill out.
- Take the medical report form to your doctor. Your doctor has to fill out the form and show how you qualify for these benefits.
- Give the completed doctor's report to the ministry, either in person or by mail.

Talk to an advocate before you apply for PPMB benefits.
See Who Can Help on page 48.

Reconsideration and Appeal

The ministry may decide to refuse, reduce, or stop your monthly welfare benefits or a supplement. Or they may decide to refuse the PWD or PPMB designation. You have the right to challenge their decision. A challenge of a ministry decision has two steps:

1. A **reconsideration** is an internal review by the ministry.
2. An **appeal** is made to the Employment and Assistance Appeal Tribunal.

As soon as you find out the ministry made a decision you don't agree with:

- Ask the ministry to give you their decision and the reasons for their decision in writing. Also ask for copies of everything they used to make the decision. You have a right to this information.
- Find an advocate. An advocate can tell you if your reconsideration might succeed. They can also help you do the Request for Reconsideration paperwork.
- The deadline for you to file a Request for Reconsideration is *20 business days* from the day the ministry gives you their decision. *You must meet this deadline.*
- Attach all your information to the Request for Reconsideration form. *It's important to give as much information and evidence as you can.*
- If you need more time to give the ministry other documents, such as records or letters that support your request, you can ask the ministry for 10 to 20 extra business days. Write on the request form that you need more time when you give it to the ministry.
- You can also fill out a Request for Reconsideration online through My Self Serve.

Who Can Help

When you apply for welfare

Advocates

Advocates are community workers trained to help people. These organizations help you find an advocate experienced in welfare problems.



Disability Alliance BC (DABC)

disabilityalliancebc.org

604-872-1278 (Greater Vancouver)

1-800-663-1278 (no charge outside
Greater Vancouver)

DABC offers support, information, and one-to-one assistance for people with all disabilities. DABC helps you get disability assistance and the PWD and PPMB designations if you qualify.

PovNet

povnet.org

PovNet is a website with information about poverty issues that includes a *Find an Advocate* map of advocacy groups throughout BC. Search the map to find an advocate near you to help with welfare problems.

BC211

bc211.ca

Phone **211** (Greater Vancouver, Fraser Valley, Squamish-Lilloet; 24 hours a day, seven days a week)

Text **211** (text your city's name to start a chat session)

TTY **604-875-0885** (if you're hard of hearing)

BC211 is an information and referral service. When you phone 211, the person you speak to tells you about services in your community that can help you. Your call is kept private and confidential.

WorkBC Employment Service Centres

www2.gov.bc.ca/gov/content/family-social-supports

1-877-952-6914 (no charge)

WorkBC Employment Service Centres offer a wide range of services like job-search help, personal employment planning skills assessment, and more. You can find your local centre online, or call the above number.

To make a complaint

Ministry supervisor

A supervisor is in charge of each ministry office. Ministry workers report to this person. The supervisor handles complaints about their office.

MLA (Members of the Legislative Assembly)

leg.bc.ca (under Members,
click Current Members)
1-800-661-8683 (no charge)

To find your local representative, see the website, or call Elections BC at the above number.

Ombudsperson

bcombudsperson.ca
250-387-5855 (Victoria)
1-800-567-3247 (no charge outside Victoria)
Office address: 947 Fort Street, Victoria, BC
Office hours: 8:30 a.m. to 4:30 p.m.
Monday to Friday
Mailing address: PO Box 9039, Stn Prov Govt,
Victoria, BC V8W 9A5

Contact the Ombudsperson if you have questions or complaints about government services or agencies. They're neutral and don't work for any agency you might complain about. The information you give is confidential. Their website has a complaint form you can fill out and send to them.

Legal help

The following organizations give free legal help.

Access Pro Bono Society of British Columbia

accessprobono.ca

604-878-7400 (Greater Vancouver)

1-877-762-6664 (no charge outside
Greater Vancouver)

Access Pro Bono gives free legal advice to people who can't afford a lawyer. You can meet with a lawyer for free for half an hour at legal clinics around BC.

BC Public Interest Advocacy Centre (BC PIAC)

bcpiac.com

604-687-3063

BC PIAC is a non-profit organization with staff lawyers who work on consumer and social justice issues. They work on issues that affect people's access to welfare, including helping people make a complaint to the Ombudsperson.

Community Legal Assistance Society (CLAS)

clasbc.net

604-685-3425 (Greater Vancouver)

1-888-685-6222 (no charge outside
Greater Vancouver)

CLAS offers free legal advice, help, and representation to people with low incomes and the groups who represent them. For welfare issues, CLAS may be able to help if you have lost an appeal to the Employment and Assistance Appeal Tribunal.

The Law Centre, Victoria

thelawcentre.ca

250-385-1221

University of Victoria law students at The Law Centre give free legal advice at clinics in Victoria.

Legal Services Society (Legal Aid BC)

legalaid.bc.ca

604-408-2172 (Greater Vancouver)

1-866-577-2525 (no charge outside
Greater Vancouver)

Legal Aid BC gives legal help to people with low incomes who are dealing with certain criminal, family, and immigration problems. It doesn't provide **legal representation** (a lawyer) to help people with welfare problems. But it does give free legal information and publications at many legal aid offices and online.

TRU Community Legal Clinic, Kamloops

tru.ca/law/students/outreach/Legal_Clinic.html

778-471-8490

Law students at Thompson Rivers University give legal assistance and advice in a range of areas, including about welfare. This is the first student-staffed free legal clinic in the BC Interior.

UBC Law Students' Legal Advice Program

lslap.bc.ca

604-822-5791

Law students at the University of BC run free legal advice clinics throughout Greater Vancouver.

Free Legal Information

Clicklaw

clicklaw.bc.ca

This website has links to legal information, education, and help for British Columbians. You can find out about your rights and options to solve legal problems, and find toll-free numbers for legal help.

Disability Alliance BC (DABC)

disabilityalliancebc.org

604-872-1278 (Greater Vancouver)

1-800-663-1278 (no charge outside
Greater Vancouver)

DABC publishes a free series of self-help guides that help people learn about and access BC's disability benefits and programs. Guides include help sheets about the PWD and PPMB application; denial of the PWD and PPMB designations; and employment, education, and training for people with disabilities. Contact them to get free copies or download the help sheets from their website.

Family Law in BC

familylaw.lss.bc.ca

This website has self-help guides, free publications, and a live-chat feature to get immediate free legal information.

MyLawBC

mylawbc.com

This website can help with family issues, family violence, missed mortgage payments, wills, and personal planning. It also includes the Dialogue Tool, an online negotiation platform for making separation agreements.

Checklist to Keep Records

Do you have all your information and documents together before you apply?

☐ Yes ☐ No

Did you hear back from the ministry within five business days of applying about an Immediate Needs Assessment?

☐ Yes ☐ No

Did you follow up with the ministry within five business days of applying if you don't have a phone?

☐ Yes ☐ No

Did you write down the names of ministry workers you talked to, and dates when you talked to them?

☐ Yes ☐ No

Name _____ Date _____

Name _____ Date _____

Name _____ Date _____

Did you ask the ministry for copies of anything you signed?

☐ Yes ☐ No Copies of _____

Did you contact the ministry within two weeks of applying to get the date for your eligibility interview?

☐ Yes ☐ No

If you apply by phone

Did you write down the application service request number the ministry worker gave you?

☐ Yes ☐ No Number _____

Did you sign your application within five business days of applying?

☐ Yes ☐ No Deadline to sign _____

Where to go to sign _____

If you apply online

Did you email a copy of your completed online application to yourself?

☐ Yes ☐ No

What contact number did you give the ministry?

Phone number _____

If you have to do a work search

Did you complete the Work Search Activities form?

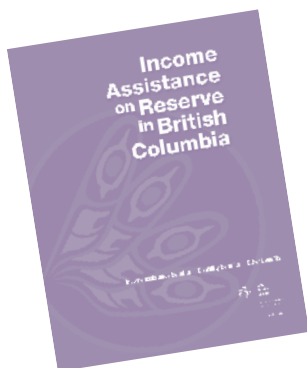
☐ Yes ☐ No

Date you gave the form to the ministry _____

Notes

[illegible]

Other free Legal Aid BC publications with information about welfare



*Income Assistance
on Reserve in
British Columbia*

Sponsorship Breakdown

Available in simplified
and traditional Chinese,
Punjabi, and Spanish



How to Apply for Welfare is the first publication in the series *Your Welfare Rights*, which replaces the booklet *Your Welfare Rights: A Guide to BC Employment and Assistance*. Others will follow, including about welfare benefits and supplements.

How to get free Legal Aid BC publications

Read: mylawbc.com/pubs

Order: crownpub.bc.ca

(under Quick Links, click BC Public
Legal Education & Information)

Questions about ordering?

604-601-6000
distribution@lss.bc.ca

Feedback on this publication?

publications@lss.bc.ca



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