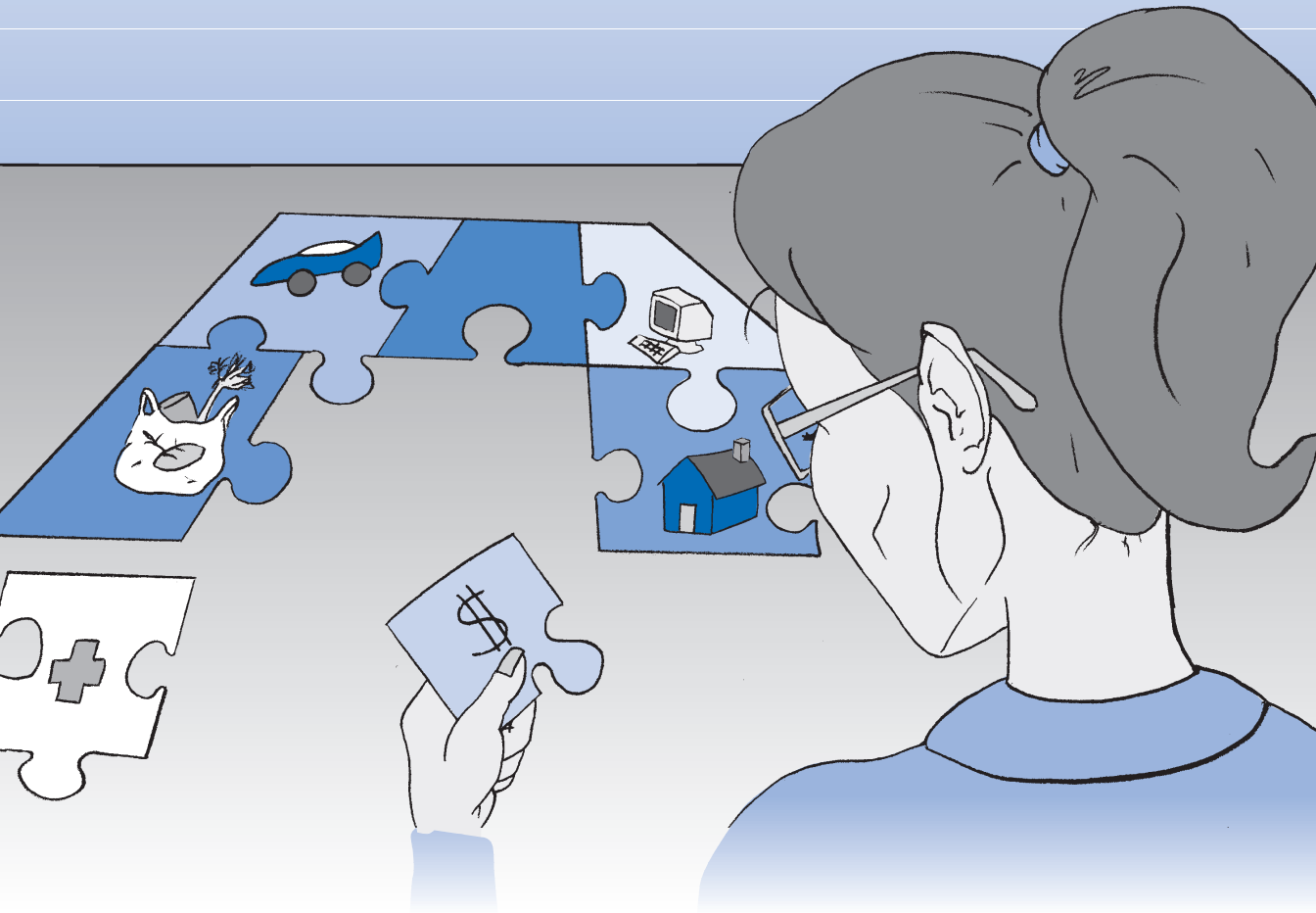


SOLVING THE PUZZLE



A Guide to Income Assistance

The Urban Core Support Network, Saint John Chapter, is a partnership of individuals who live in poverty, community agencies, government departments and the business community. Our goal is to work together to remove barriers that keep people living in poverty. Our work is supported by Status of Women Canada and the Sisters of Charity.

The decision to make this book was a result of many people in our community who expressed an interest in knowing more about the income assistance system. A committee was formed that includes individuals who receive income assistance, as well as representatives from the Human Development Council, the Urban Core Support Network, Coverdale Centre, Association for Community Living and Family & Community Services.

In order to know what information would be helpful to people who might use this book, we invited 20 people to a focus group to tell us what they would like to know about the income assistance system. We also received information from many people who answered our questionnaire.

We thank them for setting us in the right direction and helping make this book a reality.

Through the writing of Solving the Puzzle - A Guide to Income Assistance, members of the committee learned a lot about the "income assistance system". Some members of the committee believe that there are areas where policies could be changed to better support people on income assistance.

This book does not contain all of the information about New Brunswick's Income Support Program. The book is meant to be a guide to help some of the more frequently asked questions. We encourage you to talk with your case manager if you need more information. Remember, information and programs change. We believe this information to be up to date as of November 2002.

Thanks to the Saint John Learning Exchange for helping us to make the book "user friendly". Thank you to the members of the Coverdale CASP (Community Academic Services Program) for "testing" our first draft.

Special thanks to the members of the committee that developed the book:

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This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

Throughout this book we will refer to Family & Community Services as the Department.

Government's Responsibility:

- The New Brunswick government has a responsibility to provide assistance to people who are in need.

Your Rights:

- You have a right to apply for income assistance.
- You have the right to be treated with respect, to be given clear information, to have your situation dealt with as quickly as possible and to be told of any decisions that will affect you or people in your household.
- You have a right to appeal if for some reason your income assistance has been cancelled, suspended or reduced. (See Appeals on Page 35)
- You have a right to expect that the information you provide to staff at the Department will be protected (it will remain confidential).

Your Responsibilities:

Income assistance is a last resort. It is financial support to help you while you are in need. When you receive income assistance, the government expects you, if you are able, to continue to look for work, education or training opportunities so that you will no longer need income assistance. In order for you to continue to receive financial help from the Department you must let them know within 15 days if:

- your financial situation has changed. This means if you (or anyone in your household including children) have received money from any sources such as: a job, an inheritance, selling your house or property. For more information, see Assets and Income on Page 13;
- you have moved or you have changed your living arrangements. For example, a person (or persons) has moved in with you. You must provide the Department with the name(s) of the person(s) who have moved in with you. You also must tell the Department if your rent has changed.

It is also your responsibility to provide the Department any other information they might ask for that will help them to decide if you can continue to receive income assistance. It is your responsibility to fill out, sign and make sure the Department gets any forms they have asked you to fill in.

Keep a record of who you talk with at the Department and keep copies of all information you give to them.



Screener:

A screener is the first person you will talk with who will get some basic information from you. He or she will decide if you can go to the next step to see a needs assessment specialist.

When I make the first call, who do I talk with?

A *screener* is the first person you will talk with. Some of the people you will speak to include: *screeners*, *needs assessment specialists*, and *case managers*.

Needs Assessment Specialist:

The needs assessment specialist will get more detailed information and is the person who will decide if you can get income assistance.

What happens next?

The *screener* will gather some information and decide if your situation meets what the Department requires in order for you to get a monthly cheque. For example, they will want your name, address, your employment history, etc. Then the screener will either:

- a. set a time/date for a meeting with a *needs assessment specialist*, or
- b. send your application to a needs assessment specialist who will call you to set a time for a home visit.

(The screener will tell you what you need to bring to the interview or have ready for a home visit.)

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

What information is needed?

The kind of information and how much you will need to give depends on your situation. For example, a single mother whose Employment Insurance has just run out will need to give different information than a couple who is applying for a health card to cover the cost of medical supplies. Two pieces of ID (identification) will be required: a medicare card and a social insurance card. A medicare card is free and if you don't have one, you can apply for one at any Service New Brunswick centre (See Community Resources for the address and phone number). There is a ten dollar fee that you will have to pay for a social insurance card.

Remember to ask the screener "Is this all the information you need or do I need to get other information for you?"

If you are a single parent with dependent children (under the age of 18) living with you, you will be expected to provide the worker with the name of the other parent. If this is a problem for you, talk with your case manager.

What will make me *eligible* to receive income assistance?

The amount of income and assets you or the people you live with have will determine if you can get income assistance. (See Assets and Income on Page 13)

How can I get a cheque to help set up an apartment?

Usually, a person needs an address in order to receive a monthly cheque. In some cases, a *needs assessment specialist* can decide to give you a cheque on a temporary basis until you find a place to live.

Keep asking questions. You are the 'driver' of your own situation. If you need more information, ask your case manager. You have a right to have your questions answered.

Eligible:

Being eligible for income assistance means you will receive a monthly cheque.

*Remember that your case manager is there to help **YOU**. Ask your case manager to explain what help is available for you.*

You can have someone (a friend, family member, counsellor) go with you to any appointments with the Department.

Your case manager does not make up the rules. It's okay to be angry but don't take your anger out on your case manager.

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

What are the monthly rates?

A rate is the amount of money you can get each month.

Rates can change from time to time. Check with your case manager to find out the rate you are able to receive.

Single employable: To receive this rate, you are considered to be able to work. This year (2002), the monthly rate is \$264.

Single medical long-term needs: (See People with Disabilities and Long-Term Needs on Page 25). This year (2002), the monthly rate is \$485.

Certified Disabled: (See People with Disabilities and Long-Term Needs on Page 25). This year (2002), the monthly rate is \$558.

Single parent, two parents: The number of people (including children) living in the home will determine the monthly rate.

Can I apply for income assistance while I am waiting for my Employment Insurance (EI)?

Yes, the Department may help you while you wait for Employment Insurance. However, if you get financial help, the Department will ask you to sign a form allowing them to take back from the EI cheque the amount they gave you.

Can my cheque be directly deposited into my bank account?

A pilot project for direct deposit is taking place right now. Ask your case manager for details.

Lost or Stolen Health Cards, Cheques or Cash

The Department will replace lost or stolen health cards at no cost.

It is possible to get a replacement cheque depending on your situation. Check with your case manager.

The Department will not replace lost or stolen cash.

What if a mistake was made and I got more than I should have in my cheque? Am I responsible to pay it back?

Yes. You can talk to your case manager about how much you will pay back each month.

What is a case plan?

Case planning is a process where you and your case manager decide on goals and develop a plan to meet these goals. For example, you may be interested in finding work but need upgrading or a course at the Community College. Or you may want to learn more about being a parent and would like to take a course or talk with someone about parenting. Or you might be interested in an anger management program. This is YOUR personal plan. It could take you a month or a few years to get to your goal. Your case manager is there to help you meet your goal.

Can I work and receive assistance?

Yes. As long as the income you receive from your job is less than your monthly cheque. If you receive the rate for a single employable person, you can earn up to \$200/month without losing any money from your cheque.

A single parent can earn up to \$200/month.

A single person with long-term needs and a person with a disability can earn \$150/month.

You may also do volunteer work and still receive assistance.

What are the different types of benefits that I can apply for?

- Regular Monthly Cheque
- Health Card
- Funeral Expenses
- Prenatal Benefit
- Day Care
- Alternative Child Care
- Emergency Benefit

Example for Wage Exemption

A single parent with one child receives \$746 from Income Assistance. If that single parent goes to work at a part-time job and earns \$640 during the reporting period, the Department will top up the income earned from the job. In this case the top up would be \$306.

\$ 746	Income Assistance
- 640	
106	
+ 200	Wage Exemption
\$ 306	

Reporting period:

Income earned between the 22nd and the 21st of every month.

Case Manager:

The case manager will work with you. He or she will answer any questions you have about your monthly cheque. Your case manager can also help you make decisions about education, training or going back to work. In many places in this book we talk about your case manager because this is the person who has all of the information about the income assistance program.

Be committed, even if you're angry or upset, to understanding what is being said to you.

What can I do if I am not approved?

Talk with the person who made the decision. This could be a *screener*, *needs assessment specialist* or a *case manager*. Find out why you are not eligible and what you could do to become eligible.

If you are not happy with the decision or the explanation, you can ask to speak to a supervisor. If you are still not happy, you may be able to appeal the decision. (See Appeals on Page 35).

Can I re-apply for assistance?

Yes. You can re-apply any time you feel that your situation has changed and you might be eligible for a monthly cheque.

Where can I get more information on being eligible for income assistance and on appeals?

A *needs assessment specialist* or your *case manager* can give you this information. If you have access to a computer with internet, you can get more information from the department's website: <http://www.gnb.ca/Fcs-sfc/POL-E/INDEX.HTM> (See Page 39 for information on community computer access centres).

Can I meet with my case manager?

Usually yes. A case manager will appreciate the opportunity to meet with you. It is best to make an appointment.

You will not be notified if your case manager has been changed.

What if I feel that my case manager is not being helpful or supportive?

Express your concerns to your case manager and give them a chance to respond. If you are not happy with the response, ask to speak to the supervisor.

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

Can I ask for a home visit instead of going to the office?

Yes. However, your case manager may or may not be able to go to your home. It is your responsibility to make sure you attend all scheduled appointments.

What are my rights about having or not having someone from the Department in my home?

You have the right to refuse entry to anyone but if you do, your monthly cheque or benefits **may** be affected.

You can and, for your safety, you should ask for identification.

There are many reasons for a home visit including: deciding if you meet all of the conditions to receive a monthly cheque or benefits; to review your situation; to fill out application forms, etc.

If my situation changes, do I have to tell my case manager?

Yes. You are required to tell your case manager about any change in your situation that might affect your monthly cheque or benefits.

What are my rights if I am being investigated?

If you refuse to provide information that you are asked for during an investigation, your monthly cheque or benefits may be affected.

What type of information does my case manager need to stop my cheque?

The following are some of the reasons why a monthly cheque might be stopped:

- you have asked to have your cheque cancelled;
- there has been a change in your household and you didn't report it;
- you have found employment through a government program;
- you have more income or assets than what you are allowed to have;
- you have found a job or have started a training program;
- you are in jail for more than 30 days;
- you have moved to another community in New Brunswick or you have left the province;
- you have not followed the rules of the Department. For example, you have not reported a change in your living situation;
- the department is unable to find you.

My neighbour seems to be able to access more services or support than I can. Our situations are the same (or seem to be), so why can't I have the same service or support?

Every situation is different. Even though some situations seem to be the same, there may be one reason that can make a difference in what service or support is available. Talk with your case manager about YOUR situation.



Can I share an apartment with a friend? If I do, will my cheque change?

Yes, you can board or live with whoever you choose.

However, your monthly cheque may be changed if you are considered to be part of an *economic household*.

Will it make a difference if my friend is the opposite or same sex?

You don't have to be married, related or in an intimate relationship (boyfriend, girlfriend, common-law) to be considered an economic household.

Your cheque will probably change if you share an apartment. However, there are situations where you may share an apartment and not have money taken from your monthly cheque. **Check with your case manager.**

Economic Household:

When two or more people live together and share living expenses such as food, cable, phone, etc.

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

Can I board with a family member or friend?

Yes, in some cases. Your case manager will decide if you can board without your cheque being changed. You will have to meet most of the following situations:

- the person you want to board with is not on income assistance;
- the person you are boarding with owns the residence;
- the person you board with has had boarders in the past;
- the income the person you board with has received from boarders has been reported on his/her income tax form or he/she has verified this income before with the department;
- your room is a separate room;
- the place where you are boarding is recognized as a boarding house in the community;
- you are NOT sharing bank accounts, hydro bills, phone bills, etc., with the person you are boarding with;
- you are not able to board in some subsidized housing apartments. For example, Family & Community Services - Housing (NB Housing).

If you think you fit this situation or if you're not sure, talk with your case manager.

Can I live with family temporarily, to help me get set up?

Whether or not you can stay with your family for a short time and not have your cheque changed can depend on a number of things:

- your age;
- how long you will be living with your family;
- whether you are disabled;
- whether you are a student.

To find out if your situation fits, ask your case manager.

Is there extra money for start-up costs if I have just been released from jail?

No, there is no extra money to set up your household or for moving expenses or damage deposits.

Often, if you have been in jail, you are able to set up an appointment to apply for assistance the day you are released. At this appointment, you will go through the same process as anyone applying for assistance except that you will not need to have an address right away. (See Applying for Income Assistance on Page 3). If you do not have an appointment, it may take some time to get one.

Is there extra money for start-up costs if I have left an abusive relationship?

Yes, if you have left an abusive relationship and are staying at a shelter (for example, Hestia House), a case manager will meet with you and discuss the possibility of setting up an apartment.

If you have left an abusive relationship but are not staying at a shelter, contact your case manager. Depending on your situation, you may be able to get help to set up an apartment.

How long can a visitor stay with me before they are considered to be living with me?

The Department does not set limits on how many days you can have someone visit with you before it might affect your cheque. If there is any question about a visitor in your home, the visitor should be able to show proof that they have their own apartment or home.

What does “one cheque per household” mean?

If you are sharing an apartment with someone on income assistance and are considered an economic household, only one cheque will be sent to your home. The cheque is made out to the person who is listed as the owner/renter of the apartment or house.

Will my cheque be changed if I pay low rent?

If your rent is less than one quarter (25%) of the rate of income assistance for your household, your cheque will be affected. For example:

Your rent is: \$85

Your monthly income is: \$485

One quarter (25%) of your income is: \$121.25

The difference between one quarter (25%) and the actual cost of your rent is: \$36.25 which will be taken from your monthly cheque.

If you are not sure how your monthly income and rent was calculated, ask your case manager to explain. Ask your case manager to write down all the figures on paper and go over each detail with you. If you are still not sure, bring a friend with you to meet with your case manager.

Will my cheque be changed if I own my home and don't pay a mortgage?

No.

Example for Low Rent Situation

\$ 485	Monthly Income
x 0.25%	
<u>121.25</u>	
- 85.00	Rent
<u>\$ 36.25</u>	

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

Am I eligible for a heating supplement?

Yes, if your heating costs are NOT included in your rent. **Extra** money for heating is added on to the monthly cheque (for some people) from November to April. Every fall, you must give your case manager:

- a rent receipt or a bank statement of your mortgage that shows the amount you are paying for your apartment or house;
- proof that your place is unheated. For example, a copy of your heating bill or a letter from your landlord.

Not everybody will get the heating supplement. You will not get it if:

- you receive the *Income Supplement* benefit;
- your heating costs are included in your rent payment;
- you live with your parents;
- you are in a rooming or boarding situation;
- you have rental costs less than \$100 per month;
- you have mortgage costs less than \$100 per month;
- you are living in “maintenance only” accommodations. For example, you own your home and do not owe a mortgage and your costs are property taxes, water and sewerage;
- you are in subsidized housing or a rent supplement program, where heating costs are factored into the rent, mortgage or loan payment;
- you live in Public Housing where you do not pay your own heating;
- you rent from a Non-Profit Housing group;
- you are in a *Rent Supplement program* and you receive a heat supplement.

If you are not sure whether you can qualify for a heating supplement, be sure to ask your case manager.



You cannot get extra money for heat if you get a heating supplement somewhere else. For example, co-op housing or non-profit housing.

Income Supplement:

This extra money is available to families with at least one dependent under 19 who pay more than 30% of their income toward rent. You may also be considered for this supplement if you have children under 19 living with you and you are living in a room and board situation. Check with your case manager.

Rent Supplement Program:

This program is offered by Family & Community Services (Housing Division). It is set up to help families get affordable and adequate housing by subsidizing rents.



What is an asset and what assets can I own and still receive Income Assistance?

The Income Assistance rules talk about two different types of assets, liquid or fixed:

LIQUID ASSETS: These are assets such as money, bank accounts, the cash value of insurance policies, property that can be sold or other investments (for example, Canada Savings Bonds, Registered Retirement Savings Plan (RRSP), Trust Accounts). The general rule is that all “liquid assets” must be used by a person to support him or herself before he or she can receive income assistance. However, the Department does allow people to keep certain types of liquid assets and still receive benefits. These include:

- up to \$1000 for a single person or up to \$2000 where there is more than one person in a “household”, or up to \$3000 for a person who is certified disabled. (See People with Disabilities and Long-Term Needs on Page 25);
- the cash value of an insurance policy up to \$2000;
- a child’s registered education savings plan;
- investments which are locked in and which cannot be sold such as pension plans.

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- **Compensation payments** - Some examples of this type of payment are: money paid as compensation up to \$50,000 to people who were victims of abuse at the Kingsclear Youth Training School, the Dr. William F. Roberts Hospital or the Boys Industrial Home. **For more information, check with your case manager.**

- people who are considered to be disabled, deaf or blind may also be able to own other types of liquid assets. For more information, see People with Disabilities and Long-Term Needs on Page 25.

FIXED ASSETS: These are assets that are needed by a person to have a basic level of living or to use for work. Having fixed assets will not change your eligibility to receive benefits. Fixed assets include:

- a vehicle used for routine transportation, work, medical reasons, shopping, etc;
- a person's home and the property on which the home is located;
- property which is necessary for a person to earn a living (for example, a woodlot or equipment, fishing or farming equipment, and tools). Generally, this property must be used to earn a living. If it is not used, a person may be asked to sell the items at a fair market value;
- other kinds of property (for example, a rental property) is considered to be a liquid asset.

If I have income from rental property, how will this affect my cheque?

Rental income from a property which is not where you live is taken from your monthly cheque. You are allowed to deduct one quarter (25%) of a rental income as a business expense. For example, if you receive \$200 per month, you can deduct \$50 for expenses. The remaining \$150 will be taken from your cheque (dollar for dollar). Income from a rental property is not considered employment or earned income. **The wage exemption does not apply if you have income from a rental property.**

Income will be deducted from your cheque if you have boarders in your home. A boarder is someone who lives in your home and receives food, as well as a place to live. One quarter (25%) of the income from boarders can be deducted. The wage exemption would then apply on the remaining balance. For example, if you receive \$200 per month, you can deduct \$50. The remaining \$150 would be considered earned income. (See Applying for Income Assistance on Page 3 for information on wage exemption.)



A person who applies for income assistance will be expected to cash in and use assets such as RRSP's. This rule applies even if a person will be penalized for cashing in assets. For example, cashing in an RRSP will mean that there will be a large amount of income tax deducted.

Can I own my own home and still receive income assistance?

Yes. A home that you use as your own residence is considered a fixed asset. However, you are responsible to let the Department know before you sell or if you give your home to a relative or friend. Any money you receive from the sale of a home may be used to buy another home as long as it is bought within a 12 month period and you sign an agreement with the Department about how you are going to use the money. If you do not buy another home, the money from the sale of a home will be considered a liquid asset.

What will happen to my cheque if I inherit or receive a lump sum of money, or inherit property while I am on Income Assistance?

If you inherit a home, you may use the home as your own residence and still receive income assistance.

If you inherit money, it is considered to be a "lump sum" payment. Lump sum payments could also come from lottery winnings, an insurance settlement, a separation or divorce settlement, or by cashing in investments such as RRSP's, stocks and bonds. These will all be considered liquid assets. Check with your case manager to see how this will affect your cheque.

Money received from a lump sum payment (or a portion of it), may be set aside to buy a home as long as the home is bought within 12 months of receiving the lump sum payment. You also have to sign an agreement with the Department about how you intend to use the money. In some situations lump sum payments may be used to buy some basic items, furniture, house repairs, or for the payment of a debt related to basic needs (for example, an overdue power/hydro bill). You will need approval from the Department.

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Will my cheque be affected if my child receives an inheritance or an insurance settlement? What if he or she has a bank account, or Canada Savings Bonds?

The same rules about liquid and fixed assets discussed above will apply if your child lives with you. As a household, you would be entitled to have liquid assets of up to \$2000.

What if my child receives a survivor's benefit from Canada Pension Plan? Will this affect my cheque?

Yes. Any Orphan's Benefit or Survivor's Benefit from Canada Pension Plan that your child receives will be taken off your cheque (dollar for dollar) if your child is living in your home.

Do I have to report money I may win through bingo or lotteries?

Yes. You must report any change in your financial situation to the Department within 15 days. However, if you win a lump sum of \$300 from a bingo game or a lottery, your cheque would not be affected so long as the amount of "liquid assets" that you own does not go above \$1000 (as a single person) or \$2000 (as a household of 2 or more people) or \$3000 (as a person with a disability).

Do I have to show receipts for all assets or income?

You may have to give information or documents to the Department about your income or assets. This may include your bank records, cheque stubs, or any legal papers about the assets you have or receive. If you do not give the information or documents to the Department, they may refuse to provide you with a cheque.

If I am eligible for child support, how will it affect my income assistance?

In most cases, child support is paid directly to Family Court (the government) and you will continue to receive the same full monthly cheque. You will not receive any extra money.

Please be aware that ANY change in your financial situation must be reported to your case manager.



What does a health card cover? Who is covered under my health card? What does the term supplementary on the health card mean?

The Department offers a Health card. You may qualify for health benefits. For adults, prescriptions and ambulance service are available immediately when you get the health card. Other benefits such as dental, eye tests, and eye glasses are available after three months. There may be some exceptions if you are pregnant or disabled.

All health benefits (prescriptions, ambulance service, dental, eye tests and eye glasses) are available immediately for children.

Everyone who is listed on your health card can get the health benefits.

Ask your case manager what supplementary means on YOUR health card. (Remember your situation may be different from others)

Supplementary:

When this word is on your health card, it will mean something different for each person depending on your needs.

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

Can I get a health card even though I don't get a cheque every month?

Yes, in special situations. You will need to apply. The application will ask about household income, monthly expenses and health care costs. Your answers to these questions will decide if you can receive a health card.

Can I keep my health card if I enroll in a training program or go to work?

Yes, in some situations. For example, if you are on assistance and you start a training program or paid work where there is no health insurance coverage, you may be able to keep your health card for up to one year.

Be sure to check with your case manager.

Are ambulances covered? How often? Are there limits?

Yes, the health card covers an ambulance to and from a hospital within New Brunswick, when medically necessary. There are no limits to this service.

Does my health card cover dental costs?

Most dental benefits are covered for children who are under 18. For adults, dental coverage is limited. For example, the cost of fillings and a yearly cleaning are not covered for adults. Having a tooth pulled would be covered for adults.

Does my health card cover the cost of eyeglasses?

Yes, most of the cost for an eye test and glasses will be covered every two years. If you lose or break your glasses, talk to your case manager.

What if I need a special medical device?

For example, asthma masks, special shoes, insoles for shoes, braces, devices for house, ramps, grab bars, hearing aids, etc?

The Department may be able to purchase a special medical device. **Your case manager knows what special items or benefits are covered under the health card. Ask your case manager if the special item you need is covered.**

When my doctor prescribes something for me, how do I know if it is covered under the health card?

Not all prescriptions are covered by the health card. To find out if your prescription is covered, you can ask your doctor or pharmacist. Some medications will need special permission in order to be covered by the health card. This means that your doctor has to fill out a form before your request for coverage will be considered. **This process takes time!** The department can cover the cost of the medication for up to one month while you wait for a decision. However, you will need a doctor's note for this temporary benefit too.

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

If I have to stay in the hospital, how long can I stay before my cheque is affected? Is child care covered? Is transportation to the hospital covered?

In most cases, a stay in hospital will not affect your cheque. It is important to tell your case manager and he/she will let you know if your cheque will be affected.

Child care while you are in the hospital may be covered. Your case manager will make this decision based on **YOUR** situation.

Transportation for medical purposes may be covered. Some examples of what may be covered include: transportation to speech therapy, cancer treatments or an emergency situation.

Is there coverage for relief care for parents of a child with a disability or with special needs?

No, not through Family & Community Services - HRD division. However, you might get help from Family & Community Services - Social Services Division, 658-2734. (See Page 39 for additional information.)

Is there additional assistance available for newborns? (For example, a crib?)

Yes, it is possible to get extra assistance to buy a crib. Check with your case manager.



What is an emergency?

An emergency is a situation where a person would:

- be left without a way to provide food, shelter or warmth; **AND**
- not be able to get medical services or supplies which you may need within two days.

An emergency is also a situation happening now, that you:

- did not know was going to happen; **AND**
- could not avoid; **AND**
- need help with right away.

Every situation is different. It is important to talk with your case manager about **YOUR** situation.

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

What is an emergency benefit?

An emergency benefit (also known as *special benefits*) is help that is extra to your monthly cheque and health card.

The different types of emergency benefits include:

- emergency food;
- extermination services (for people who have pests such as bedbugs, fleas and rodents in their home);
- telephone connection charges;
- rent or mortgage payments;
- emergency housing repairs;
- emergency fuel or heating supplements;
- new or used appliances including refrigerators, stoves and washers;
- water and sewage charges;
- transportation for medical reasons.

Who can receive emergency benefits?

The following priority groups may be able to receive emergency benefits:

- people who are deaf, blind or disabled (See People with Disabilities and Long-Term Needs on Page 25);
- people who are victims of disasters;
- families with children under the age of 19 and who have high rental costs;
- women who are six or more months pregnant and up to six months after birth;
- women leaving abusive situations;
- youth (16-18 years old) who are not living with parents and who are going to school;

- people re-entering the community after being in an institution for a long period of time (particularly people leaving the Resitigouche Hospital in Campbellton or Centracare in Saint John).

Case managers in the Department can approve emergency benefits for people who are not in a priority group. This can happen when a case manager believes that refusing benefits would place a person in an emergency situation.

Can I get help to move if I am forced to leave my apartment or home?

Yes. If you have had to leave due to:

- a fire or if your building has been condemned;
AND
- you do not have insurance or other resources;
AND
- your situation has not been declared a disaster by government.

Limited financial help may be available to help set up a new apartment or home. Items that may be covered are: bedding, towels, dishes, pots/pans, cutlery, refrigerator, stove, washer, kitchen table and chairs, beds and cribs. **Check with your case manager.**

What if I have to move out of my home because I am being abused? Is this an emergency?

Yes. You may be able to get help to set up a household (See Housing/Shared Living on Page 9). **Check with your case manager.**

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

If I have to move because of an emergency, is there financial help to pay for damage deposits, and phone and electrical hook ups?

Assistance for telephone connection charges may be provided in situations where there are valid medical reasons or in situations of potential violence.

Is there financial help if I run out of food?

If you are in a priority group you may be able to get help to buy food. Normally, people will be referred to local food banks or soup kitchens if they are in need of food (See section on community resources).

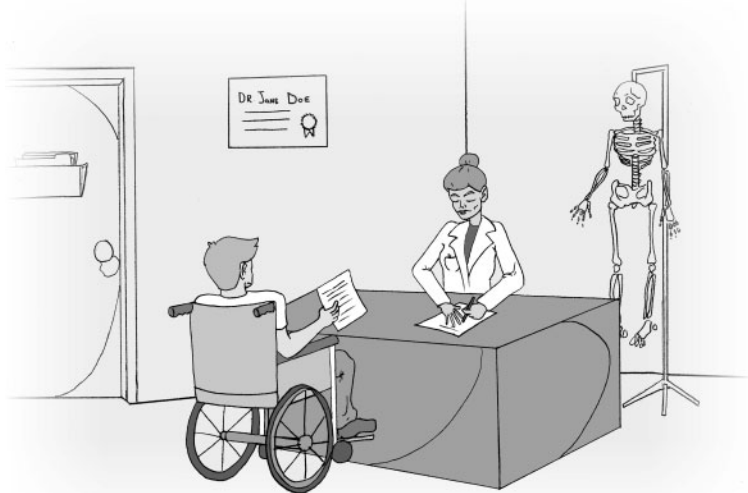
Can I get help if one of my appliances (for example, refrigerator, stove or washer) break down?

Yes, if you are a member of a priority group. Help may be available under the following rules:

- if at all possible, appliances should first be repaired and the department may cover this cost;
- if the cost to repair the appliance is more than half the cost to buy a second hand appliance, the department may pay for you to buy the second hand appliance;
- in certain situations, help may be provided to buy a new appliance. **Check with your case manager.**

What do I do if I have an after hours emergency (weekdays after 5 pm, on the weekend or holidays)?

Contact your local Family & Community Services office. The number for Saint John is 658-2450.



What is a disability under Income Assistance?

The definition of a disability used by the Department includes:

- medical conditions, physical disabilities, intellectual or mental disabilities or mental illnesses and;
- the disability has to be “major” and will continue without a lot of improvement (in other words, a disability is permanent) and;
- the disability causes a person to be very limited in day-to-day activities (such as eating, dressing, preparing meals, working, etc.).

The eligibility criteria or conditions are different for blindness and/or deafness. **Check with your case manager.**

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

What if I have a short-term disability?

The Department does not use the term short-term disability. The term they use is 'regular medical'. Your monthly cheque may be increased if you have a medical report which says: you cannot work for six months or more for medical reasons or if you are seven or more months pregnant. A doctor will have to give information on your medical condition and a case manager will decide how your condition affects your ability to work. If it is decided that you are not able to work for six months or more, your monthly cheque will be increased. **Check with your case manager.**

What is a social assessment?

A social assessment takes place when a case manager comes to your home to gather information about your normal day to day activities. This is your chance to tell your story and to tell the Department why you think you should be considered for the disability rate. The information they are looking for includes:

- you can prepare and cook meals for yourself;
- you can do housework;
- you can bathe yourself, shampoo your hair, etc.;
- you can use public transportation;
- you can do your own banking;
- you have problems with your memory;
- you can keep safe.

What is a long-term need under income assistance? How do I apply?

Long-term needs exist when a person has a condition that causes long-term unemployment. Under long-term needs, the person has a condition that is **not** permanent or serious enough to keep a person from doing normal day-to-day activities.

To be determined to have long-term needs, you must be at least 19 years old and meet one of the following conditions:

- you are a long-term client of Mental Health Services;
- you are receiving a Canada Pension Plan Disability benefit or other disability benefits under the Pension act; and
- a medical advisory board decides that you meet the long-term need criteria.

To have a Medical Advisory Board consider you to have long-term needs, you must have a doctor's report which says that you have had your condition for at least 2 years.

Once it is decided that you have long-term needs, this decision will be permanent and will mean that you will not need to send in regular medical reports.

Who decides whether I have a disability or a long-term need?

A Medical Advisory Board will decide if a person is considered to be disabled, blind or deaf. A medical advisory board is appointed by the government and is made up of doctors or other medical professionals.

What do I need in order to apply for the disability benefits?

To be *certified* deaf, blind or disabled, a medical report must be filled out by a doctor. If you are applying to be considered as deaf or blind, examination reports must be completed by the appropriate professionals (for example, a hearing specialist or an eye specialist). You must also sign a form that allows the department to gather information about you. If you are applying to be considered as disabled, an interview will take place and a social assessment will be done by a case manager.

Who pays for the doctor to fill out the form?

If you are applying to be certified a disabled person or certified blind or deaf, the department may pay the cost of medical reports up to \$50. However, the department will not pay for the cost of a medical report if you are applying to be considered a person with long-term needs.

How does the Medical Advisory Board work?

All information about you is sent to the Medical Advisory Board who looks over the information and decides whether or not you should be certified disabled, deaf or blind.

Certified:

This means a professional (usually a doctor) will sign a paper that says the disability, blindness or deafness is genuine or real.

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

Can I meet with the Medical Advisory Board?

No. You have no right to meet with the Medical Advisory Board.

If the Medical Advisory Board decides that I am not disabled, blind, deaf or have long-term needs, can I appeal the decision?

No. Decisions of a Medical Advisory Board cannot be appealed.

Can someone from the Department help me go through applying for disability benefits?

Yes. Any of the case managers would be willing to help you go through the application process.

What are the rates for people who are disabled, blind and deaf?

This year (2002), the monthly rate is \$558. You may also be able to receive a **once a year** disability supplement (more money). In 2003, the supplement will be \$1000 for the year. Check with your case manager.

What are the rates for people with long-term needs?

This year (2002), the monthly rate is \$485. People who receive the long-term needs rate are not able to receive the yearly disability supplement.

Can I live with other people without having my monthly cheque affected?

Usually yes. However, there are some situations where your cheque may be affected. For example, if the person you live with is not disabled, blind or deaf and gets a monthly cheque, the Department will send only one cheque to your home.

If you live with your parents, your cheque may be reduced depending on how much your parents earn. The most that it would be reduced is one quarter (25%) of your monthly cheque.

The rules for sharing accommodations are different for people who are disabled, blind or deaf



Your MLA (Member of the Legislative Assembly) is elected to the New Brunswick government to represent you and your concerns. One of the responsibilities of MLAs is to make the laws or rules that we have talked about in this book. If you want to see changes in any of these laws or rules, it is important that you tell your MLA what changes you would like to see made. If you don't know who the MLA is in your community, contact INFO-LINE at: 633- 4636

Can I work and still receive my monthly benefits?

Anyone who gets a monthly cheque, whether or not he/she has a disability, can work and earn money up to a certain amount before money would be taken from his/her cheque. (See Applying for Income Assistance on Page 3).

What can I do if I need a medical report form completed and I don't have a doctor?

There is no easy answer to this question. Talk with your case manager to see if there are other possible solutions.

Can my family help me financially if I have been certified disabled, blind or deaf?

Yes. If the Department considers you to be disabled, blind or deaf, you can have a trust fund of up to \$75,000. These trust funds need to be used to help you to live in your home or community. Having a trust fund up to \$75,000 will not affect your monthly cheque or your health card benefits.

The trust fund rule does not apply to people who are considered to have long-term needs.

Can I have money in my bank account if I have been certified disabled, blind or deaf?

Yes. If the Department considers you to be disabled, blind or deaf, you can have up to \$3,000 without losing any money from your monthly cheque. Under the rules, this money is called "liquid assets". (See Assets and Income on Page 13)

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

If I am certified disabled, blind or deaf, does my health card cover more?

Yes. In addition to basic health coverage, extra supplies and services can be covered but must first be approved by the Department. Some of the supplies that will be covered include:

- Ostomy, incontinence supplies;
- convalescent and rehabilitation supplies;
- prosthetic and orthopaedic supplies; and
- oxygen and hearing aids.

There may be other supplies and services that are covered. Check with your case manager.

What if I am eligible to apply for Canada Pension Plan Disability Benefits?

If you can receive Canada Pension Plan Benefits and you do not apply for them, then the Department can cancel your monthly cheque.

What if I cannot manage my money?

If you are not able to manage your own money, the Department can get someone called a trustee who will receive your monthly cheque on your behalf. This should only happen when it is clear you are not able to manage your money on your own. If a trustee is appointed, he or she can only use the money for your benefit. Usually, you, the Department and the trustee must all agree to this arrangement.

Ostomy Supplies:

For example, an ostomy bag for someone with a bowel problem.

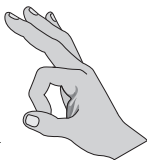
Incontinence Supplies:

For example, special skin cleansers, diapers or bed pans.



Case Plan

A process where you and your case manager decide on goals and develop a plan to meet these goals. (for more information refer to Page 6 - *What is a case plan?*)



What services does the Department pay for in the community?

The Department buys, offers and may cover the cost of many family development courses. You are encouraged to attend. Transportation and child care costs may be provided depending on your situation.

Will the Department cover the costs for a recreational program? For example, programs at the YM/YWCA?

No.

Can I get money from the department to cover child care costs for leisure activities?

No. Child care and transportation costs are generally paid by the Department when you are participating in a training or educational program.

How many times can I ask for the same service or repeat a program?

Every situation is different. It is important to talk with your case manager about your situation.

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.



If you are ready to go to work, to upgrade your level of education or go to a training program, talk with your case manager.

Case Manager

The Case Manager makes sure you are still eligible to get assistance and helps you with your case plan. He or she also helps you plan your training or to get a job if you are able to work.

You will not need to change your case manager if you go to work, school or training.

Can I get extra money to help me if I go to school or work?

Sometimes you can get help with babysitting, transportation, and special clothing. Check with your *case manager*.

Will I still get my cheque if I go back to school or to work?

Every situation is different. It is important to talk with your case manager about your situation.

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

How much can I make from my job before money is taken off my cheque?

If you make more than the amounts listed here, every dollar you earn over the amount, will be taken off your cheque.

Single person, employable - \$200/month

Single person with a disability or medically unable to work - \$150/month

Single parents and two parent units - \$200/month

Two adults, employable - \$250/month

Can I get help to job search or write a resume if I'm not on assistance?

Yes. There is a resource centre at the Family & Community Services office where staff are available to help you.

What if I'm not getting assistance? Is there any financial help for me to go back to school or to work?

No, not through the Income Assistance program. However, you may be eligible for other government programs that are offered. Check with the Department of Training & Employment Development (See Community Resources on Page 39)



The Department makes hundreds of decisions every day. If you do not agree with a decision made about your situation, you can appeal.

How do I appeal a decision? What are the time limits for making an appeal?

There are two steps to follow if you want to appeal a decision:

You can ask any staff person within the Department for a **Request for Review** form. You have 30 working days to fill out the form and send it back to the Department. A staff person with the Department called the *area reviewer* will look over your case. Within 15 working days of receiving the Request for Review form, the area reviewer will make a decision on your case and will send you a letter letting you know the decision. The area reviewer may decide in your favour and overturn the Department's decision, or he or she may agree with the original decision and turn down your request.

Area Reviewer:

a staff person who knows about the Family Income and Security Act and the Regulations.

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

If you are unhappy with the area reviewer's decision, you can have the **Regional Family Income Security Appeal Board** in your area hold a hearing to review your case. This Board is separate from the Department. The Board members are people from the community who do not work for the Department. Their job is to provide the person who appeals with an independent review of the Department's decision. You will receive a **Request for Appeal** form if the area reviewer turns down your request. You have 20 working days to fill out this form and send it to the address on the form. The Board will send you a Notice of Hearing letter that will tell you the time and place of your appeal.

Can I appeal every decision?

Generally yes. However, any decision that is made by the Medical Advisory Board about disability, blindness, or deafness cannot be appealed.

Who can help me with an appeal?

You can get help from a friend, a family member, a lawyer, a support person, a minister or a staff person at a community agency. Case managers may be able to help you fill out the appeal form but cannot attend the appeal with you.

Can I bring someone to the appeal with me?

Yes. You can bring another person to the appeal to speak on your behalf. You can bring a friend or family member for support, or you may bring a lawyer for advice.

Where will the hearing be held?

The hearing will be in the same city or town as the Department's regional office. The Notice of Hearing letter will tell you the address where your appeal will be heard.

Who will be at the hearing?

You and the area reviewer will both be at the appeal hearing. There will also be the Chairperson of the Appeal Board in your region and two other Board members. To protect your privacy, the appeal is not open to the public.

Do I have to bring anything to the hearing?

You may bring any other information not included in your case file that is important to your appeal. The area reviewer will bring documents about your case to the review but the Board members will not have seen them beforehand.

What if I cannot afford to get to the appeal?

If it will cause you financial hardship to attend the hearing, you may ask the Board for assistance to help pay some of your travel costs.

What will happen at the appeal?

You and the area reviewer will both wait outside the appeal room until your case is called. The Chairperson will introduce you to the other members of the Board and explain what you can expect during the hearing. The Board members will first ask the area reviewer for information about your case and then they will ask you questions about your monthly expenses and anything else that is important to your case. When the Board members have all the information they need, you and the area reviewer will leave and the Board will make a decision on your appeal.

When will I find out the result of my appeal hearing?

Within 15 working days of your hearing, the Board will send a letter to both you and the area reviewer saying what they have decided and why. The Board may decide that the Department did not make the right decision and will rule in your favour, or they may agree with the Department and the original decision will stand.

Is there anything I can do, if my appeal is turned down?

Generally no, not without a change in your situation.

What if my situation changes after the appeal?

If anything changes in your situation, then you can go back to the Department to re-apply and start the process over.

This book is a guide that provides general information. Your situation may be different from others. It is important to check with your case manager.

*There are many agencies and services in our area to help you.
This list has the names of a just a few of the services you may need.
Be sure to call to find out the hours of operation.*

If you cannot find the help you need in this list, call INFO-line, 633-4636. INFO-line is a community information and referral service to point you in the right direction.

After Hours Medical Clinic

635-2273 - Saint John

849-2273 - Kennebecasis Valley Area

Building and Technical Services

City of Saint John - 658-2911

Tenants of an apartment or rooming house can call for information on building standards or to have their unit inspected.

Community Access Centres

There are many Community Access Centers which help you learn how to use a computer. Some will help with making a résumé. To find out where a Community Access Centre is in your area call INFO-line (633-4636).

Community Health Centre

632-5537 - 116 Coburg Street

(Next to St. Joseph's Hospital)

Provides free, confidential health information, educational programs, and counselling by telephone or appointment with a nurse, counsellor or dietician.

Wheelchair accessibility.

Family and Community Social Services Division

658-2734, 55 Union Street

After Hours: 1-800-442-9799

Website: <http://www.gnb.ca//fcs-sfc/pol-e/index.htm>

Financial Services

Also know as Income Assistance

658-2450 - 1 Agar Place (off Waterloo Street)

Housing Services

658-4640 - 25 Beaverbrook Avenue

Food Banks

Be sure to call the food bank to find out the hours of operation. Also, most food banks need you to get a voucher from a church before going to the food bank. Usually the churches near the food bank give out vouchers, but you will have to call the church office first.

Community Food Basket of Saint John, Inc.

652-2707 - 215 Charlotte St.

Serves the Inner City and South Saint John.

Tuesday & Friday, 1 pm - 3 pm. Requires voucher from churches.

Hampton Food Basket

832-7526 - Church St.

(St. Alphonsus Church.)

Operates the third Thursday of each month, 8:30 am - 11 am. Registration with the food bank is necessary. (Medicare cards for all family members required.)

Kennebecasis Valley Food Basket Inc.

847-5854 - 346 Old Hampton Highway, Old Town Hall

Tuesday, 9:30 am - 12 noon. Registration with Food Bank is necessary.

Lakewood Headstart Association Inc.

696-6164 - 234 St. Martins Rd.

Thursdays 10 am - 2 pm.

North End Food Assistance Group

634-7403 - 234 Main St.

Operates Tuesday & Friday, 11 am - 12:45 pm. Serves the North End. Vouchers from sponsoring church required.

River Valley Food Bank

738-2088 - 3224 Westfield Rd.,
Martinon Community Centre
Operates Tuesday & Friday, 12 noon - 2 pm

Saint John East Food Bank

633-8298 - 129 Bayside Dr.
Bilingual. Tuesday & Friday, 2 pm - 4 pm.
Vouchers from sponsoring church required.
Wheelchair accessibility.

West Side Food Bank

635-1060 - 1216 Sand Cove Rd., Maritime
Opportunity Centre.
Operates Tuesday & Friday, 1 pm - 3 pm.
Serves West Saint John (from Harbour Bridge
to Lepreau and Westfield). Vouchers from a
west side church required. Transportation can
be provided through St. George's Anglican
Church, call 635-8620.

Romero House - Soup Kitchen

642-7447 - 647-649 Brunswick Dr.
The soup kitchen is open 365 days a year,
Monday to Friday, 8 am - 4 pm, Saturday &
Sunday, 9 am - 1 am. Meals are served from
10 am to 1 pm. (For all of July, Monday to
Friday, 8 am to 1 pm) No charge.

**Emergency Food Orders /
Family Projects:**

Receives requests when food banks are not
open or when client has used food bank and
cannot receive more help. Assists with
medically prescribed diets and special food
needs.

**Salvation Army Family and Community
Services**

634-1633 - 27A Prince Edward St.
Provides vouchers for food banks and limited
EMERGENCY food supply.

Senior Citizens Services Saint John Inc.

693-8587 - 2nd floor of City Market
Full course meals (\$5 tax included), served
from 12 noon - 12:30 pm. Open Monday to
Friday

St. Vincent De Paul Society

634-3097 - 146 Waterloo St.

**Fundy Regional Council Association For
Community Living**

Offers public education and information on
issues effecting individuals with disabilities
and their families - 634-7022

INFO-line

633-4636
This is a telephone information line on
community services.

Lawyer Referral Services

658-2542.

Legal Aid Clinic Inc., NB Anti-Poverty

632-0096

Legal Aid New Brunswick

633-6030

Saint John Legal Centre

672-7552

MLA - Member of the Legislative Assembly

Call INFO-line 633-4636 for the number of
your elected representative.

Reaching Out

Reaching Out is a free book that list agencies
that assist individuals and families looking
for services and programs in Saint John at
low or no cost. To receive a copy call INFO-
line, 633-4636.

Urban Core Support Network

642-9033

Solving the Puzzle - *A Guide to Income Assistance*

For more information, or to acquire additional copies please contact:

The Urban Core Support Network 642-9033

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