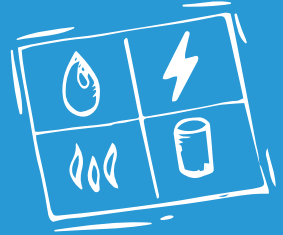


August 2019



Government of  
Northwest Territories



# Income Assistance Handbook

A GUIDE TO THE INCOME  
ASSISTANCE PROGRAM IN  
THE NORTHWEST TERRITORIES



## Education, Culture and Employment Service Centres

### Beaufort Delta – Inuvik

GNWT Multi-Use Building  
106 Veterans Way

**Phone:** 867-777-7365

**Toll free:** 1-855-283-9311

**Fax:** 1-867-777-7218

### Dehcho – Fort Simpson

Chief Baptiste  
Cazon building  
9802 98th Avenue

**Phone:** 867-695-7338

**Fax:** 1-867-695-7351

### North Slave – Yellowknife

Nova Plaza  
5019 52nd Street

**Phone:** 867-767-9356

**Toll Free:** 1-866-768-8145

**Fax:** 1-867-873-0423

### Sahtu – Norman Wells

Edward G. Hodgson Building  
#106 1A Raven Road

**Phone:** 867-587-7159

**Toll Free:** 1-866-814-9840

**Fax:** 1-867-587-2612

### South Slave – Fort Smith

McDougal Square  
195 McDougal Road

**Phone:** 867-872-7425

**Fax:** 1-867-872-4507

### South Slave – Hay River

Courthouse Building  
8 Capital Drive

**Phone:** 867-874-5050

**Fax:** 1-867-874-5062

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## About this Handbook

This handbook is for people who may want to apply for Income Assistance. It can help you understand:

- The program
- Who is eligible
- How to apply or appeal

This handbook gives basic information. The details of your application depend on your situation and where you live. Each application is different and unique.

## Defining Income Assistance

The Income Assistance program can help you when you don't have enough money to pay for your basic needs of food, shelter and utilities. It may also provide money for other needs such as clothing, childcare, furniture and education.

The amount of money you receive depends on your:

- Financial need
- Community
- Family size

## Who Can Apply

To apply for Income Assistance, you must be:

- 19 years or older
- NWT resident

Client Services Officers help you apply and understand the program.

## Our Promise to You

Our service standards are how we ensure quality services. As our commitment to you, we will:

- 
- See you within ten minutes of your appointment time.
- 
- Return phone messages and emails within two business days.
- 
- Welcome a friend, family member or advocate that comes to an appointment with you.
- 
- Tell you what documents you need to complete your application.
- 
- Assess your application fairly, according to the laws and rules of the Income Assistance program.
- 
- Let you know if your application is approved within two business days after we receive all documents.
- 
- Send your first payment within two business days of approval.
- 



## Client Rights and Responsibilities

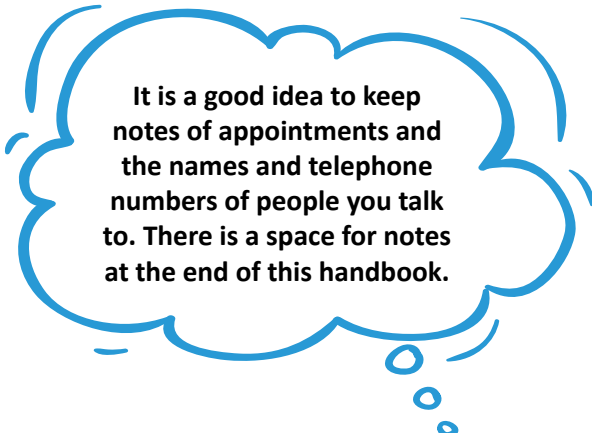
A client is any person who applies for Income Assistance.

### You have the right to

- Apply for Income Assistance.
- Receive quality service.
- Be treated with respect.
- Expect service without delays.
- Have your application reviewed according to the laws and rules of the Income Assistance program.
- Expect to receive money and services if your application is approved.
- Ask for someone to help—a friend, family member, or other advocate.
- Appeal a decision if you disagree.
- Ask to see your file.
- Expect government laws to protect the information in your file.

### You are responsible to

- Always provide complete and true information.
- Report changes to your finances or living situation.
- Actively look for work.
- Participate in Productive Choices.
- Explore other ways that you or your family can get money; for example, Employment Insurance and Canada Pension Plan.
- File your Income Tax Return each year, on time.
- Repay any money that you were not supposed to receive.



**It is a good idea to keep notes of appointments and the names and telephone numbers of people you talk to. There is a space for notes at the end of this handbook.**

## Understanding Income Assistance

Income Assistance is based on your financial need. You have a financial need when your basic needs are more than your income. This section will explain types of income and needs and how these are used to assess your application.

**Basic Needs – Income = Financial Need**

### Income

Income is money you receive. The program looks at two kinds of income: earned and unearned.

**Earned Income** is money you get from working:

- Wages or salary
- Hunting, trapping, fishing
- Selling arts, crafts, music
- An honorarium or scholarship
- Self-employment
- Babysitting

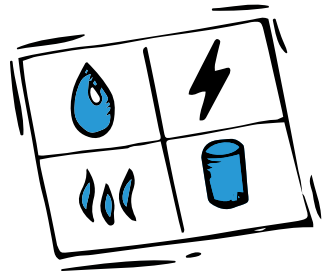
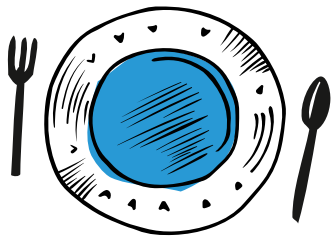
**Unearned Income** is money you get from other places:

- GST and Income Tax refunds
- Canada Pension Plan and Old Age Security
- Employment Insurance and Worker's Compensation
- Gifts or gambling winnings
- Investments

**Excluded Income** is money you receive that is not counted in your application:

- Canada Child Benefit
- Canada Pension Plan Child Disability Benefit
- Canada Pension Plan Children's Survivor or Orphan Benefit
- Foster Parent payments
- Child support (Maintenance Enforcement)
- Registered Disability Savings Plan

**Reminder**  
**All income needs to be reported.**



### Basic Needs

Basic needs are food, shelter, and utilities (power, heat, fuel, water). These needs are assessed based on where you live (community, type of housing) and the size of your family.

*In order to get rent paid, you must apply for Low Cost Housing.*



### Other Needs

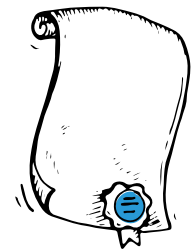
Depending on your situation, you may have other needs included in your application:

- Clothes
- Education and training
- Emergencies
- Incidentals
- Furniture
- Security deposits for rent or utilities
- Child care
- Fees to suspend criminal records
- Allowances for seniors or persons with disabilities



These expenses are not included when assessing your need:

- Credit card debt
- Cable, internet, phone
- Vehicle payments
- Other debts a person has before they apply



## Earned Income Exemption

The Earned Income Exemption allows you to keep additional income over your monthly Income Assistance payment when you work.

By working, you have an opportunity to build job skills and experience and take advantage of part-time or temporary work.

- If you are single and have no dependents, up to \$200 is exempt per month plus 15% of the amount over \$200.
- If you have one or more dependents, up to \$400 is exempt per month, plus 15% of the amount over \$400.

### Example

**Bobby who has two children and worked in January, earned \$600.**

Bobby's earned income:	<b>\$600</b>
Exempt amount:	<b>-\$400</b>
Amount left over:	<b>\$200</b>
Bobby's extra exemption:	<b>15% X \$200 = \$30</b>
Bobby's total exemption:	<b>\$400 + \$30 = \$430</b>

**\$430** of Bobby's earned income will not be counted in his assessment.

## Unearned Income Exemption

If you receive unearned income, you may receive less Income Assistance the next month. For a description of unearned income, see page 9. Some of this money is not counted in your assessment:

- Up to \$1,200 of unearned income per year is exempt and does not reduce your Income Assistance.
- You can choose the amount to exempt each month, up to \$1,200 per year.

### Example

**Mary's Aunt gave her \$500 as a gift.**

**Mary can choose to exempt the whole \$500 or part of it. She chooses to exempt \$500 so that she has exemption left over for future income like tax returns and GST.**

Available amount to be exempted	<b>\$1,200</b>
Mary's gift amount	<b>-\$500</b>
Exemption available for future use	<b>\$700</b>

Mary chose to exempt the entire \$500 that she received from her Aunt and can exempt up to \$700 in the future.

## Impact Benefit Agreement, Treaty or Land Claim Payments

If you receive money from an Impact Benefit Agreement, Treaty or Land Claim agreement, \$500 per year of this money is exempt. This is on top of the unearned income exemption of \$1,200.

Payments received for children are not counted in your assessment.

### Example

In January, Jane got \$800 through an Impact Benefit Agreement.

Jane can exempt \$500 per year of Impact Benefit Agreement payments.

Jane's Impact Benefit Agreement payment:	<b>\$800</b>
Exempt amount:	<b>-\$500</b>
Amount included in her assessment:	<b>\$300</b>

**\$500** of the \$800 Impact Benefit Agreement payment that she received will not be counted in her assessment.



## Persons with Disabilities and Seniors

If you are a person with a disability or 60 years or older, you may receive extra money to pay for things related to your disability or age.

If you have a disability, a medical practitioner needs to fill out a 'Disability Assessment' form for you. The Client Services Officer may also ask you to apply for disability benefits from the federal government through the Canada Pension Plan.



When you turn 60, you will automatically qualify for the Aged Allowance.

**Remember to ask questions. Client Services Officers are here to help**



# APPLYING FOR INCOME ASSISTANCE



## Applying for Income Assistance

To apply for Income Assistance, fill out an application and make an appointment to meet with a Client Services Officer.

Find the application form:

- Online by visiting [www.ece.gov.nt.ca](http://www.ece.gov.nt.ca)
- At an ECE Service Centre (see inside cover for contact information)

Fill out the application on your own or when you first meet with a Client Services Officer.

## Documents with the Application

With the application form, you provide documents about yourself, your spouse or partner and your children. The documents are part of your application.

Bring these documents when you meet with the Client Services Officer. They need the documents to assess your application.

A checklist is provided on the following pages.



## Documents Checklist

Document	Examples	This applies to	✓
ID – two pieces for each family member; one piece for each child	<ul style="list-style-type: none"> <li>▪ Social Insurance Number</li> <li>▪ Birth Certificate</li> <li>▪ Passport</li> <li>▪ Status Card</li> <li>▪ Statutory Declaration</li> <li>▪ General Identification Card</li> </ul>	Each family member 19 years or older (including yourself)	<input type="checkbox"/>
		Each child under 19 years old	<input type="checkbox"/>
Proof you are a Canadian Citizen or Permanent Resident	<ul style="list-style-type: none"> <li>▪ Citizenship card or papers</li> <li>▪ Immigration form IMM 1000</li> <li>▪ Permanent Resident card</li> <li>▪ Claim for refugee status</li> <li>▪ Sponsorship papers</li> </ul>	Each person born outside Canada	<input type="checkbox"/>
Bank statements for last 31 days, for each account	<ul style="list-style-type: none"> <li>▪ A statement from your bank or printed at an ECE Service Centre</li> <li>▪ A statement from your WE financial account</li> </ul>	Each person with a bank account	<input type="checkbox"/>
Pay stubs for last 31 days	<ul style="list-style-type: none"> <li>▪ All pay stubs from any job</li> </ul>	Each person that has a job or had a job in the past 60 days	<input type="checkbox"/>
Business financial records	<ul style="list-style-type: none"> <li>▪ Self-run business</li> <li>▪ Income from hunting, trapping, babysitting, art and crafts, etc.</li> </ul>	Each self-employed person	<input type="checkbox"/>

## Documents Checklist


Document	Examples	This applies to	✓
Record of Employment	<ul style="list-style-type: none"> <li>▪ Form from your employer</li> <li>▪ Confirmation that you applied for Employment Insurance benefits</li> </ul>	Each person who recently stopped working	<input type="checkbox"/>
Insurance benefits	<ul style="list-style-type: none"> <li>▪ Copies of Employment Insurance payments</li> <li>▪ Copies of Worker's Compensation payments</li> </ul>	Each person who receives benefits from Employment Insurance or Workers Compensation	<input type="checkbox"/>
Disability assessment form	<ul style="list-style-type: none"> <li>▪ Form D – Disability Assessment filled out and faxed by a medical practitioner</li> </ul>	Each person who is not working because they have a medical disability	<input type="checkbox"/>
Details of any money you receive	<ul style="list-style-type: none"> <li>▪ Babysitting</li> <li>▪ Income Tax refund</li> <li>▪ GST refund</li> <li>▪ Gifts</li> </ul>	Each person who received other income in the last 30 days	<input type="checkbox"/>
Rent report	<ul style="list-style-type: none"> <li>▪ Form G - Rent Report</li> <li>▪ Proof of home ownership</li> </ul>	Each person who pays rent	<input type="checkbox"/>
Utility bills	<ul style="list-style-type: none"> <li>▪ Copies of all utility bills (water, sewer, power and fuel)</li> </ul>	Each person who pays utilities	<input type="checkbox"/>

## Meeting with a Client Services Officer

To start, the Client Services Officer goes over your application and helps you complete it. They make sure you have all the documents you need, explain how the program works and answer your questions. You may need to meet with them more than once.

The Client Services Officer explains the Statement and Authorization which is part of your application. It is a legal document that you and your spouse need to sign. When you sign, you agree to:

- Follow the program rules.
- Allow the verification of your information.



**It is important to understand the 'Statement and Authorization' before you sign.**

**Please ask questions.**

## Assessing Your Application

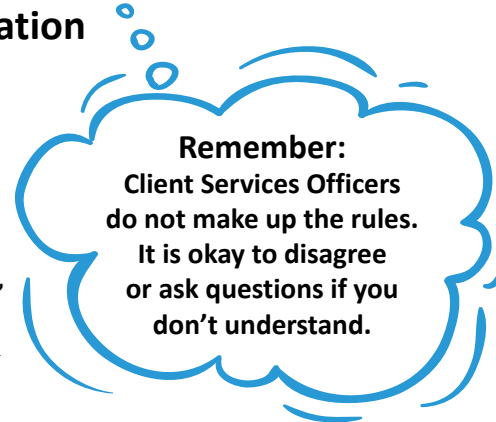
The Client Services Officer checks your information and all the documents you provide. This is used to help assess your application.

If your application is approved, you will be contacted within two business days and you will start to receive payments.

Payments can be a cheque, direct deposit to your bank account or direct payment to a landlord or utility.

If your application is denied, you get a letter telling you why. You can ask for a copy of the regulation or policy used to make the decision. You can also appeal the decision.

People who apply for a disability allowance may receive regular Income Assistance payments while they wait for the Disability Assessment form and other documents to be assessed.



## Receiving Income Assistance

When you receive Income Assistance, you provide information about your needs and income every month. The Client Services Officer lets you know what documents you need and when to submit them.

If your situation changes, the amount of Income Assistance you receive may change. Some examples include:

- Your relationship status changes.
- You have more or fewer children in your care.
- Your employment or income changes.

To stay eligible, you need to fill out:

- a reporting form each month.
- a new application form each year or any time your relationship status changes.

If you have questions, talk to a Client Services Officer.

### Productive Choices – a Choice for You!

Each adult in your household needs to take part in a Productive Choice within two months of receiving Income Assistance.

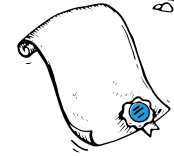
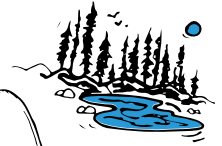
Seniors and persons with disabilities do not have to participate in Productive Choices but may choose to do so.

A person who can't find childcare during holidays or school breaks is also excused, for that time.

Productive Choices could include:

- Wage employment
- Career planning
- Education and training
- Volunteer community work
- Traditional activities
- Parenting
- Caring for an adult family member
- Wellness activities

The Client Services Officer can help you find the best Productive Choice. They know about programs that support training, self-employment, persons with disabilities and older workers.



Being self-reliant means different things for different people. Some may want to work on education or training, others on job skills. It may mean doing volunteer or part-time work.

Self-reliance is about finding what is right for you at this time. It is based on your family, future career or employment goals and the resources available in your community.

## Stopped Payments

You may stop receiving Income Assistance if you:

- Do not take part in or complete a Productive Choice.
- Do not look for work.
- Refuse to work or do not use resources that help you get work.
- Hold back information about your income or relationship status.
- Have enough income to meet your financial needs.
- Make false or misleading statements.
- Leave a job without cause.
- Get fired.

If this happens, you may need to wait up to 90 days to re-apply. Contact a Client Services Officer to discuss your options.

## Overpayments, Security Deposits and Repayment

An overpayment is when you receive more Income Assistance than you're supposed to. If this happens, you have to pay the money back. If you receive a rent or utility security deposit, you also have to pay this back. At least \$25 will automatically be subtracted from your Income Assistance each month, until it is paid. If you stop receiving Income Assistance, you will still need to make arrangements to pay this back.

If you are overpaid or receive a security deposit, talk to the Client Services Officer about how to repay the money you owe.

Note: If you receive a rent or utility security deposit back after it's been paid in full, it is yours to keep and use on your next unit.

### Important Reminders

Report all changes in your finances or living situation right away.

Explore all income sources available to you and your family (for example: Employment Insurance or Canada Pension Plan).

File your Income Tax Return each year. This may provide more income including a GST refund or Canada Child Benefit.

## Making an Appeal

If you disagree with a decision, you can appeal it. A Client Services Officer can help you with the appeal process.

Once you file an appeal, the Registrar of Appeals responds within two business days. They also schedule a hearing.

Your appeal hearing takes place within 30 days of when you file. The Appeal Committee makes a decision within ten business days of the hearing.

If you do not agree with the Appeal Committee's decision, you may choose a second appeal. The Appeal Board hears your appeal within 45 days of when you file. The Board makes a decision within 10 business days of the hearing.

The Committee or Board sends you their decision in writing.



## Finding Other Resources

Many places can help a person in need. The Client Services Officer can guide you to services in your community.

- Federal and territorial government agencies
- Community groups
- Health organizations
- Indigenous Governments and other Indigenous Agencies (band councils, land corporations)

### People under 19 years old

To qualify for Income Assistance, a person must be at least 19.

Youth from 16 to 18 may qualify for benefits through the Department of Health and Social Services if:

- Your home is not safe for you to live in.
- You and your parents or guardians have conflicts that keep you away from home.
- You have no parents or guardians.

**NWT Help Line 24/7**  
1-800-661-0844

**Kids Help Phone**  
1-800-668-6868

## Other Income Security Programs

Other Income Security programs can help you meet your needs:

### Seniors Home Heating Subsidy

This program helps seniors with the cost of home heating. To apply, a person needs to provide documents that show age, net household income, and homeownership, a lease or rental agreement.

### Senior Citizen Supplementary Benefit

This program offers monthly payments to help seniors pay for living costs. Seniors automatically qualify if they get Old Age Security and the Guaranteed Income Supplement from the federal government.

### NWT Child Benefit

This program gives low-income families money to help cover the costs of raising children. It is automatically added to the federal Canada Child Benefit for those who qualify.

### Student Financial Assistance

This program helps NWT residents pay for post-secondary education. If a person receives Income Assistance and does not qualify for SFA, the Income Assistance program can help.

To learn more, talk to a Client Services Officer or call the Student Financial Assistance Office at 1-800-661-0793 to speak with a Student Case Officer.

## Prescription Medication and Dental Benefits

Income Assistance does not pay for prescriptions or dental needs. People in need have other options through the federal government and the Department of Health and Social Services.

**For more information, call 1-800-661-0830.**

## Mental Health

Mental health issues can affect anyone, regardless of where they live, their age or their occupation.

If you need help:

- Talk to a trusted friend or family member.
- Call the local Community Counselling Program. They provide counselling and guide people to other helpful supports. Find the phone number for your community on their website.  
**[www.hss.gov.nt.ca/en/contact/community-counsellor](http://www.hss.gov.nt.ca/en/contact/community-counsellor)**
- Call the Help Line.

**NWT Help Line 24/7**  
1-800-661-0844

**Kids Help Phone**  
1-800-668-6868

## Renter Rights

If you rent or lease a home, you should know your rights and responsibilities. If you have questions, contact the Rental Officer.

- **Email:** [rentaloffice@gov.nt.ca](mailto:rentaloffice@gov.nt.ca)
- **Toll free phone:** 1-800-661-0760
- **Website:** [www.justice.gov.nt.ca/en/boards-agencies/rental-office/](http://www.justice.gov.nt.ca/en/boards-agencies/rental-office/)

## Federal Disability Supports

### Registered Disability Savings Plan

The federal government's Registered Disability Savings Plans are designed to help people with disabilities plan and save for a secure future.

Adults and children with disabilities that open a plan may receive up to \$1,000 per year.

The Government of Canada will also match up to \$3 for every \$1 deposited into a plan.

- **Toll free phone:** 1-800-622-6232
- **Website:** [www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-disability-savings-plan-rdsp.html](http://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-disability-savings-plan-rdsp.html)

## Disability Tax Credit

The Disability Tax Credit is a non-refundable tax credit that helps persons with disabilities or their supporting persons reduce the amount of income tax they may have to pay. This amount includes a supplement for persons who are under 18 years at the end of the year.

- **Toll free phone:** 1-800-387-1193
- **Website:** [www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html](http://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html)

## Canada Pension Plan Disability Benefit

The Canada Pension Plan (CPP) disability pension and the post-retirement disability benefit are taxable monthly payments that are available to people who have made valid contributions to the CPP, and are regularly not able to work because of a disability.

- **Toll free phone:** 1-800-277-9914
- **Website:** [www.canada.ca/en/employment-social-development/programs/pension-plan-disability-benefits/reports/toolkit.html#h8.0](http://www.canada.ca/en/employment-social-development/programs/pension-plan-disability-benefits/reports/toolkit.html#h8.0)



## Federal Seniors Supports

### Old Age Security and Guaranteed Income Supplement

The Old Age Security program pension is a monthly payment available to seniors 65 and older who meet the Canadian legal status and residence requirements. If you have low income, the Guaranteed Income Supplement can be added to your Old Age Security pension.

- **Toll free phone:** 1-800-277-9914
- **Website:** [www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html](http://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html)

### Canada Pension Plan

The Canada Pension Plan provides contributors and their families with some earnings in the case of retirement, disability or death. Almost all individuals who work in Canada outside Quebec contribute to the plan.

- **Toll free phone:** 1-800-277-9914
- **Website:** [www.canada.ca/en/services/benefits/publicpensions/cpp.html](http://www.canada.ca/en/services/benefits/publicpensions/cpp.html)

## Federal Family Supports

### Canada Child Benefit

The federal government's Canada child benefit is a tax-free monthly payment made to eligible families to help them with the cost of raising children under 18.

To get the Canada child benefit, you and your spouse have to file your tax return every year.

- **Toll free phone:** 1-800-387-1193
- **Website:** [www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html](http://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html)

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# Income Assistance Handbook