Income Assistance Policy Manual

Updated October 2023
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SECTION 1: INTRODUCTION

Section 1.01: Purpose

This manual explains the Northwest Territories (NWT) Income Assistance Regulations and policies. Where there is a discrepancy between policies and legislation, the legislation takes precedence.

What Is the Income Assistance Program?
The Income Assistance Program is one of five Income Security Programs delivered by the Department of Education, Culture and Employment. Income Security Programs provide financial resources in combination with other Government Programs and services to help people become independent and self-reliant.

The Income Assistance Program helps people when they do not have enough money each month to pay for basic needs like food, shelter and utilities. The Income Assistance Program also provides enhanced benefits for longer-term supports, such as clothing or disability allowance. The amount of support available to individuals is based on overall needs, where person lives, the size of the family, and the person’s ability to provide their own financial resources. The program encourages people to make productive choices, allowing them to achieve self-reliance.

What are the Income Assistance Regulations?
The Income Assistance Regulations, R.R.N.W.T. 1990, c.S-16 (the Regulations), are part of the Social Assistance Act. The Regulations outline how the Income Assistance Program operates and how assistance is delivered to applicants.

What About Other Legislation?
Other legislation that can influence the Income Assistance Program is the Access to Information and Protection of Privacy Act (ATIPP) and the Interpretation Act. This list is not inclusive.

Who is Responsible?
The head of the Income Assistance Program is the Director, Income Security Programs. They work out of the Department of Education, Culture and Employment’s headquarters office in Yellowknife. When a Client Navigator finds themselves in a situation that is not covered by the Act, the Regulations, or this Policy Manual, the Client Navigator, through their supervisor, should contact the Director, who makes a decision on how to handle the applicant’s situation.
Must Applicants Use the Assistance for Which it Was Intended?
Applicants are expected to use the assistance for the purpose it was provided. Client Navigators are not expected to monitor spending except in unusual circumstances that require the Client Navigator’s discretion.

What Happens When an Applicant is No Longer in Need?
When an applicant is no longer considered to be in need, they are no longer eligible to receive Income Assistance. If an applicant is later considered to be in need again, they can be considered for Income Assistance.

Can Applicants Receive Benefits While They are Disqualified?
Applicants cannot receive Income Assistance or request a financial review at any time during their disqualification period. A Client Navigator may change their decision to disqualify an applicant if they have new information that shows the applicant is eligible for Income Assistance.

When there is an appeal pending, Income Assistance shall not be granted until the decision of the Social Assistance Appeal Committee or the Social Assistance Appeal Board is made.

Asking for Types of Assistance
If an applicant does not ask for a certain type of benefit, the Client Navigator must make the applicant aware of what is available and offer the benefit to the applicant.
Section 1.02: Service Level Commitments

Income Security Programs guarantee we will:

- Provide courteous, quality service and answer all of your questions;
- Treat you with dignity and respect;
- Protect your personal information and correct your personal information if there has been an error or omission;
- Only use your personal information for the purpose of determining program eligibility;
- Welcome a friend, family member, or advocate to come to meetings with you;
- Work with you towards reaching self-reliance;

We will achieve this by:

- Providing a response (verbal or written) to your application within 2 business days of verifying all of your required documents;
  - If approved, we will issue payment within the same timeframe;
- Returning your telephone and e-mail messages within 2 business days;
- Assisting you with filing an appeal if you do not agree with a decision; and
- Conducting periodic customer satisfaction surveys to ensure optimum service.
Section 1.03: How to Use This Manual

This manual follows the same order as the Regulations. The manual groups the Regulations according to themes before providing a brief explanation of those Regulations.

Each section includes the following headings:

- **The Law** – a copy of the Regulation(s)
- **What it Means** – provides details of the Regulation(s)

Each section may also include:

- **Current Practice** – describes what approved practices are in place
- **Example** – describes “real life” examples of how the Regulation(s) should be used
- **Note(s)** – outlines any issues or circumstances that a Client Navigator should be aware of

Amendments

The Income Assistance Policy Manual is a living document that is updated on a regular basis. The date that policies are changed by the Director are identified with each amendment in this manual.
SECTION 2: INCOME ASSISTANCE REGULATIONS

Section 2.01: Interpretations – The Definition of Words

The Law

1. In these regulations,
   "Act" means the Social Assistance Act;
   "adult" means a person who has attained 19 years of age;
   "applicant" means a person who applies or on whose behalf an application is made for assistance, and includes a recipient; (demandeur)
   "application" means an application for assistance under these regulations
   "basic benefits" means the benefits set out in Schedule A;
   "budget deficit" means the amount by which the total cost of those basic benefits that are necessary to an applicant exceeds the financial resources of the applicant;
   "budget surplus" means the amount by which the financial resources of an applicant exceed the total cost of the basic benefits;
   "child" means a person under 18 years of age;
   "dependant" means a member of the family of the applicant who resides with them and who is wholly or in part dependant on the income of the applicant, but does not include an adult living in the home of the applicant who is maintained by the Director;
   "earned income" means the items set out in subsection 20(3);
   "enhanced benefits" means the benefits set out in Schedule B;
   "financial resources" means the financial resources of an applicant as determined in accordance with section 20;
   "foster child" means a child who is maintained in a private home by the Director of Child and Family Services;
   "head of a family" means a person who has charge of a household and who has one or more dependants in the household;
   "mature child" means a person who is 18 years of age; (enfant mature)
   "Officer" means a Social Welfare Officer appointed under section 4 of the Act;
   "recipient" means a person to whom assistance has been granted;
   "spouse" means a person who
     (a) is married to another person,
     (b) has together with another person, in good faith, entered into a marriage that is voidable or void, or
     (c) is cohabiting with another person in a conjugal relationship outside marriage;
   "unearned income" means the items set out in subsection 20(4);

What it Means
Section 1. of the Regulations provides the exact meaning of significant words that are used throughout the Regulations.

Words in This Manual
The following are definitions of words and terms used in this manual:

Applicant
A person who applies for assistance. This includes the spouse of the person applying and a recipient.
Application Period
An Application for Income Assistance, which includes the Statement and Authorization, must be completed annually, or when an applicant has a change in relationship status. Applicants who are not payrolled must complete Form A Reporting Form and submit all supporting documentation each time the Client Navigator assesses their application.

Asset
Any item of economic value owned by an individual, which may include cash, investments, vehicles, real estate or other property.

Bachelor Apartment
Is a small self-contained unit which combines a living room, bedroom and kitchenette into a single room and has a separate bathroom that is not shared.

Bankruptcy
When determining the need of a person, it should be noted that bankruptcy is always on an individual basis - couples cannot claim bankruptcy.

Business Day
Monday through to Friday, excluding statutory and civic holidays and Mandatory Leave days.

Client
The applicant and/or co-applicant on an application.

Compensation
Money paid or payable as compensation for harm done to an individual.

Director’s Discretion
The Director has the legislative authority to make a decision in an applicant’s case.

Disabled Person
A person with either physical or mental impairments that significantly restrict their ability to perform daily living activities, either permanently or periodically for extended periods, and medical treatment would not remove or heal their disability and because of these restrictions, requires assistance with daily living activities.

Earned Income
The items set out in subsection 20(3) of the Regulations (any income that comes from participation in a community activity, employment or an activity that includes honoraria).
**Excluded Income**  
Items that are excluded from the calculation of financial resources.

**Family**  
This refers to immediate family and is defined as a Client Navigator’s or applicant’s father; mother, brother, sister, spouse, child, father-in-law, mother-in-law, son-in-law, daughter-in-law, grandparent, and all relatives permanently residing with the employee.

**Financial Review**  
A monthly review of an applicant’s income is required before that applicant can receive assistance.

**Friend**  
A close and favoured companion.

**Full-time Day Care**  
Day care provided for a period of more than five consecutive hours per day.

**Headquarters**  
The head office of ECE where the Income Security Programs Division is located, the Director is based, and support is provided for the administration of Income Security Programs.

**Health Care Professional**  
The following personnel have been approved by the Director as Health Care Professionals: A Doctor of Medicine, a doctor who is specialized in an area of medicine, a physiotherapist or occupational therapist, a psychologist, a nurse practitioner or a registered mid-wife.

**Landlord**  
The legal owner or owners of a property and/or building.

**Mature Child**  
A person who is 18 years of age.

**Month or Monthly**  
The period of time that represents a calendar month, such as the month of February.  
*[Interpretations Act]*

**Neglect**  
An applicant’s failure to carry out, perform, or meet program requirements.
**Notice of Assessment (NOA) - New July 2023**
Is a summary of your tax return, issued by the Canada Revenue Agency or the T1 received through the client verification process.

**Parenting**
The raising of children by a parent or legal guardian.

**Part-Time Child Care**
Child care provided for a period not exceeding five consecutive hours per day.

**Prorate**
To divide expenses based on days in the month. Income Assistance is based on monthly payments, but if an applicant requests assistance in the middle of the month, the amount the applicant is entitled to receive is based on the number of days left in the month and not the whole month.

*For example, a food allowance for two parent household in Aklavik is $818. If this family made an application for a food allowance on July 14, they are entitled to $449. The amount is calculated using this formula: $818 ÷ 31 days x 17 days = $449.*

**Productive Choice**
The activity or program an applicant must take part in to continue receiving Income Assistance, unless they are exempt.

**Recipient**
An applicant to whom assistance has been granted.

**Remote/Inaccessible Area**
A remote or inaccessible area is any place that is not easily accessible and is more than 50 kilometres from the nearest road.

**Reside**
The place where an applicant resides either permanently or on a long-term basis.

**Resident**
A person lawfully entitled to be, or to remain in Canada, who makes their home and is ordinarily present in the Territories, but does not include a tourist, transient or visitor to the NWT.

**Retroactive**
Intended to apply or take effect at a date in the past.
Secondary Suite
A secondary suite is a private, self-contained unit within an existing home. It has its own bathroom, kitchen, living area and sleeping area.

Senior
An applicant 60 years of age or older.

Separated
When couples no longer live together but are not divorced. The Director must be consulted if other circumstances exist.

- Indicators of Separation: A partner of legal or common law marriage, who claims to be separated when applying for Income Assistance, must sign a statutory declaration in support of this separation.
- Evidence of Family Violence: Physical evidence or information provided by police, medical personnel or social worker, accompanied by a change in residence for the applicant or partner.
- Geographic Separation: Occurs when an applicant is residing outside of their home community and maintaining a separate residence from their spouse due to educational or medical reasons. This does NOT apply to applicants who are residing separately from their spouse for employment reasons.

Spouse/Co-applicant
A person, 19 years of age and older, who is either legally married to another person or living together in a common-law relationship.

A person under the age of 19 can only be added to the Income Assistance assessment as a spouse/co-applicant if they are legally married to the applicant.

Suitable Housing
Suitable housing means the unit has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. NOS requirements define suitable housing as a unit that has one bedroom for:

- each cohabiting adult couple;
- each lone parent;
- unattached household member 18 years of age and over;
- same-sex pair of children under age 18;
- and additional child of each sex in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom.

Transient
A person who is in need of short-term assistance.
**Transient Living Accommodation**
A room or suite of rooms which is occupied not as a primary residence. This includes emergency shelters, hospitals, short term care facilities, hotels, hostels or other similar tourist establishments.

**Traditional Activities**
A traditional activity is any one of the following: hunting, fishing, trapping, crafting (baskets, dreamcatchers, etc.), carving or being out-on-the-land in a remote or inaccessible area.

**Unearned Income**
The items set out in subsection 20(4) of the Regulations. Income received as a result of activities other than participation in community activities, employment, or training.

**Year**
A 12-month period, beginning on the first day of the following month. 
*E.g., February 1*st*, 2021, through January 31, 2022, is a year.*

**Notes**
1. The words “must”, “shall” and “will” in the Act and Regulations, or in this manual, refer to something that has to be done, there is no choice.

2. The word “may” in the Act, Regulations, or in the manual will be used to express possibility, opportunity or permission and it is not a requirement.
Section 2.02: Person in Need – Who is Eligible

The Law

1.1. (1) Repealed.

(1.1) Subject to subsection (2), an applicant is a person in need if, by reason of inability to obtain employment, loss of the principal family provider, illness, disability, age or other cause of any kind that makes the applicant unable to provide adequately for themselves and their dependants or any of them,
(a) a budget deficit exists; or
(b) a budget surplus exists that is inadequate, as determined in accordance with the direction of the Director, to provide for an unexpected situation.

(2) An applicant described in subsection (1.1) is not a person in need if the applicant
(a) is employable but is unwilling to accept employment of any type that has been offered in the Territories that would enable the applicant to provide adequately for themselves and their dependants;
(b) is unemployed but is employable as determined under section 5 and an Officer is not satisfied that the applicant is searching for and is willing to undertake wage employment or self-employment;
(c) is a child or a mature child;
(d) is incarcerated;
(e) has the means available to maintain themselves and their dependants adequately; or
(g) refuses or neglects to utilize all of the financial resources that they may access including but not limited to employment, unemployment or disability benefits or, subject to subsection (3), pension benefits.

(3) An applicant is not required to access pension benefits before they attain the age of 65 years.

1.11. An applicant is only eligible to receive assistance if they
(a) are a Canadian citizen;
(b) are a permanent resident as defined in subsection 2(1) of the Immigration and Refugee Protection Act (Canada);
(c) is a protected person within the meaning of subsection 95(2) of the Immigration and Refugee Protection Act (Canada) and they
(i) have applied for permanent resident status, and
(ii) have been issued a social insurance number; or
(d) are a person who has made a claim for refugee protection inside Canada under subsection 99(1) of the Immigration and Refugee Protection Act (Canada), whose claim
(i) have, under section 100 of that Act, been referred to the Refugee Protection Division of the Immigration and Refugee Board, or is deemed to be referred, and
(ii) have not been rejected, suspended, abandoned or withdrawn.

1.12. (1) If the Director is satisfied that an applicant has made a false or misleading statement for the purpose of obtaining assistance for themselves or any other person, the applicant is not eligible to receive assistance until 60 days after the day on which the Director makes that determination.

(2) If an applicant voluntarily left employment without just cause as set out in paragraph 29(c) of the Employment Insurance Act (Canada) they are not eligible to receive assistance until 60 days after the day on which they left the employment.

(3) If an applicant's employment was terminated by their employer for just cause the applicant is not eligible to receive assistance until 60 days after the day on which their employment was terminated.
1.13. (1) If a recipient’s assistance is terminated under paragraph 16(1) (b), (c), (d.1), (d.2) or (d.3), they are not eligible to receive assistance until 60 days after the day on which their assistance is terminated.

(2) Subject to subsection (3), if a recipient’s assistance is terminated under paragraph 16(1) (b), (c), (d.1), (d.2) or (d.3) and it was previously terminated under the same paragraph, they are not eligible to receive assistance until 90 days after the day on which their assistance is terminated.

(3) If a recipient whose assistance is terminated under paragraph referred to in subsection (2) does not have their assistance terminated again under that paragraph for a period of 36 months, the next termination under that paragraph results in the period of ineligibility referred to in subsection (1).

What it Means
Section 1.1(1) to 1.13(3) of the Regulations explains how to determine if a person is in need and is eligible to receive Income Assistance. It also explains what a Client Navigator must do when an applicant’s assistance is increased, reduced or refused.

A person in need is a person who does not have enough money to pay for their or their dependants’ basic needs (food, shelter and utilities). The amount of Income Assistance needed is calculated by subtracting the applicant’s income from the cost of their basic needs. If a person does not have money left over, they may be eligible for Income Assistance.

If a person has money left over, they are not a person in need unless the Director believes the money left over is not enough to provide for an unexpected circumstance.

Person in Need
The following are examples of situations where applicants and/or their dependants would be considered a person in need:

- The applicant cannot find work
- An income earner no longer supports the applicant and/or dependants
- The applicant is ill or homeless and unable to support themself or their dependants
- The applicant is disabled and living:
  - Alone or with someone
  - In a group home
  - In a long-term care facility/hospital, a nursing home or an extended care facility/hospital
- A senior who does not have enough income to meet their needs, including seniors who are currently eligible for Senior Home Heating Subsidy
- An applicant is unable to provide adequately for themself and/or their dependants, according to the Director
- An applicant who is under house arrest
• An applicant who is in a hospital in the NWT for a medical, surgical, or psychiatric procedure
• A client is temporarily staying in a safe shelter or emergency shelter

**Applicants who are Temporarily Hospitalized, or Staying in a Safe or Emergency Shelter**

An applicant who is temporarily hospitalized or staying at a safe or emergency shelter is considered a person in need and may be eligible to receive all benefits under Schedule A and Schedule B.

**Senior Home Heating Subsidy (SHHS) Recipients**

An applicant who is a recipient of SHHS is a person in need if they do not have enough income to meet their needs that is not included in the subsidy. Applicants can apply for IA to receive assistance with food, clothing, utilities, aged and incidentals. They may be eligible to receive assistance with fuel, only if they have not received fuel through SHHS that month. The Client Navigator must ensure that there is no duplication of benefits. Therefore, if an IA applicant has received the SHHS subsidy in the same month that they have applied for IA, the applicant is not eligible to receive the fuel allowance but may be assisted with other needs.

**Person Not in Need – New October 2023**

The following are examples of situations where applicants and their dependants are not considered persons in need:

• An applicant will not take work offered to them
• An applicant can work but the Client Navigator is not satisfied that the person is actively looking for work
• An applicant is under the age of 19 and considered a child
  o In cases where a parent is receiving IA benefits for a child who turns 19 during the assessment month, benefits will not be prorated. If the child is unable to sustain themselves financially in subsequent months, they are required to apply for IA benefits on their own behalf
  o In cases where an applicant is receiving IA benefits and is married to a person under the age of 19, the person is ineligible for benefits, their income is not counted in the calculation of IA benefits and they must not be added as a co-applicant. The spouse must be added to the application as a household member.
• An applicant is in prison

If an applicant becomes incarcerated after receiving IA, those benefits are not to be recovered. The applicant can re-apply once they are released. If a payrolled applicant does not inform a CSO of their incarceration and continues to collect IA while incarcerated, those benefits would be subject to recovery
• A person who, while receiving Income Assistance:
Now has the resources (money, goods or services) to support themself and/or their dependants

- Will not, or does not, use all the financial resources they can access (other than Income Assistance) and is thus not eligible for assistance for 60 days
- Will not participate, or stops participating, in a productive choice and is thus not eligible for assistance for 60 or 90 days (unless exempt from a productive choice)
- Will not, or does not, provide any personal or financial information required for the Client Navigator to carry out a financial review
- Is now working and the earnings are enough to support the applicant and their dependants according to the Client Navigator. (Income Assistance can continue until an applicant’s first paycheque. If assistance overlaps, no recovery is required)
- Has made a false or misleading statement, as determined by the Director, in order to receive assistance for themself, or for another applicant
- Quits a job without just cause. See section 29(c) of the Employment Insurance Act
- Is fired with just cause
- Leaves the NWT, unless the applicant leaves in order to receive medical treatment or participate in a Productive Choice that is unavailable in the NWT.

Penalties of 60 or 90 days

- **False or Misleading Statement:** If the Director is satisfied that an applicant has made a false or misleading statement for the purpose of obtaining assistance for themself or any other person, the applicant is not eligible to receive assistance until **60 days** after the day on which the Director makes that determination.

- **Left a Job:** Where an applicant, who has not been a recipient of Income Assistance in the last 31 days, has voluntarily left employment without just cause, as set out in paragraph 29(c) of the Employment Insurance Act, they are not eligible to receive assistance until **60 days** after the day on which they left the employment. For more information, visit: [http://laws-lois.justice.gc.ca/eng/acts/E-5.6/page-10.html#docCont](http://laws-lois.justice.gc.ca/eng/acts/E-5.6/page-10.html#docCont)

- **Job is Terminated with Just Cause:** Where an applicant’s employment was terminated by their employer for just cause, the applicant is not eligible to receive assistance until **60 days** after the day on which their employment was terminated.

- **Assistance is Terminated:** Where an applicant’s assistance is terminated based on this section of the Regulations, they are not eligible to receive assistance until **60 days** after the day on which their assistance is terminated.

- **Two Strikes Rule:** If an applicant’s assistance is terminated a second or subsequent time, for the same reason as the first, they are not eligible to receive assistance until 90 days after the day on which their assistance is terminated.
the 90-day termination was issued more than 36 months ago, the termination period resets to 60 days.

For example: John Doe received a 90-day refusal of assistance in June 2016 for failing to declare income. If he is not issued a refusal for the same reason between September 2016 and May 2019, the refusal period is reset to 60 days.

Who is Eligible
Canadian citizens, permanent residents, refugee claimants and protected persons with a social insurance number living in the NWT are eligible for assistance.

If refugee claimants or protected persons and their dependants have not been issued temporary or permanent social insurance numbers, they are not eligible to receive assistance. Client Navigators must contact a Supervisor/Director who can verify the applicants’ and their dependants’ Canadian citizenship status.

Applicants Temporarily Leave the NWT
When applicants temporarily leave the NWT to receive medical treatment that is not available in the NWT the Director may grant assistance for all eligible benefits under Schedule A and Schedule B. Applicants should apply prior to leaving the NWT, however if they are unable to do so they may still apply to the Income Assistance office in their home community via fax or email. Applicants are required to submit all relevant documentation including proof of residency.

When applicants temporarily leave the NWT to participate in a Productive Choice that is not available in the NWT, the Director may grant assistance for all eligible benefits under Schedule A and Schedule B up to a maximum of three months.

Notes
1. An applicant cannot receive assistance for a need that is outside of the Regulations. A debt of any type (credit card, maintenance, personal taxes, car payments, phone bills etc.) is not considered a need. Rent, utilities, or fuel arrears incurred when an applicant was not receiving Income Assistance are not considered needs.
2. The NWT Housing Corporation delivers the Homelessness Assistance Fund, which can assist an applicant and their dependants to return to their home community within Canada or those who are at risk of becoming homeless.
3. A person in need can include someone who is self-employed.
4. When an applicant is issued a Notice of Refusal, regardless of the reason, the applicant and their dependants will no longer be eligible for assistance.
5. A person aged 16 to 18 years is not eligible to apply for assistance but can be directed to the Department of Health and Social Services, which may provide benefits under a social services program through a Support Services Agreement (SSA).
Section 2.03: Kinds of Assistance – Money, Goods or Services

The Law

1.2. (1) The kinds of aid that constitute assistance for the purpose of the Act are money, goods and services.

(2) Basic benefits and enhanced benefits or a portion of them may be provided in goods or services of an equivalent amount.

What it Means

Section 1.2(1) to 1.2(2) of the Regulations explains how Income Assistance can be provided to applicants and their dependants.

Aid for basic and/or enhanced benefits can be provided to the applicant and their dependants in the form of:

- Money (cheque or direct deposit) and/or
- Goods and services (e.g., food, fuel, etc.)

For more information on basic and enhanced benefits, refer to Sections 3 and 4 of this manual.
Section 2.04: Delegation – Transfer of Responsibilities

The Law

1.3. The Minister may delegate to a local authority designated under section 5.1 of the Act the implementation of any direction of the Director referred to in these regulations in a community in respect of which the local authority has been designated.

What it Means

Section 1.3 of the Regulations explains how local First Nations, Aboriginal governments and other community groups can be given responsibilities regarding Income Assistance.

The Minister can delegate duties, not the authority of the Director, to community groups. However, at this time, the Minister has not delegated any authority.

Regardless of the employer, all Client Navigators are subject to the same Regulations, policies and procedures. On matters regarding policies and procedures, Client Navigators should report to the Regional Supervisor of Income Security Programs.
Section 2.05: Application for Assistance – How to Apply

The Law

2. Every person applying for assistance shall
   (a) make application for assistance to the Officer for the area in which the applicant is residing; and
   (b) sign a statement and authorization in the presence of the Officer taking the application.

3. Application for assistance on behalf of a family shall be made by the head of a family on behalf of themself and their dependants, but if an Officer is satisfied that the head of the family is unable, for a valid reason, to make the application, the Officer may permit the application to be made by another adult member of the family, or by a responsible person outside of the family.

3.1. Subject to sections 3.2 and 3.3, the Director shall determine the content of the forms to be used by an Officer for an application, statement and authorization referred to in section 2, and for an assessment and verification of whether an applicant is a person in need and for any other purpose that the Director considers necessary.

3.2. (1) In this section, "income in kind" means goods or services received by an applicant free of charge.
(2) The following must be provided in respect of an applicant and each of their dependants before assistance is granted:
   (a) name, sex, address, phone number, birthdate, marital status and ethnicity;
   (b) education and occupation;
   (c) subject to subsection (3), proof satisfactory to an Officer, of social insurance number;
   (d) description of any maintenance order entitling the applicant to maintenance;
   (e) reason for the application for assistance;
   (f) employment history;

municipal government department or agency, including the Canada Revenue Agency;
   (g) the monthly amount and sources of all income including gross earned income, net earned income, unearned income and income in kind;
   (h) the value and description of all assets;
   (i) information concerning finances from, if relevant, thier employer, bank or other financial institution, mercantile organization, educational institution and federal, provincial, territorial and municipal government departments and agencies, including the Canada Revenue Agency and Employment and Social Development Canada;
   (j) Repealed.

3.3. The statement and authorization of the applicant referred to in paragraph 2(b) must include statements that the applicant
   (a) meets one of the eligibility criteria set out in paragraphs 1.11(a) to (d);
   (b) has attained the age of 19 years;
   (c) will inform the Officer immediately of any change in their circumstances that would affect their application or the amount of assistance granted, including change in dependants, income, assets or residence;
   (d) authorizes the Officer to verify the information provided by the applicant;
   (e) authorizes the release to an Officer of any information, including personal information, relating to the applicant by the applicant's employer, bank or other financial institution, mercantile organization or educational institution or by a federal, provincial, territorial or municipal government department or agency, including the Canada Revenue Agency;
   (f) declares the information they provide to the Officer is true;
Agency and Employment and Social Development Canada for the purpose of determining the applicant’s financial resources and their eligibility for assistance and for the effective and efficient general administration and enforcement of the Act and the regulations made under it;

(f) authorizes the release to an Officer of any information, including personal information relating to any claim by the applicant for benefits including but not limited to employment, unemployment, pension or disability benefits under any Act of Canada, the Northwest Territories, another territory or a province;

(f.1) authorizes the release by an Officer of any information relating to the applicant including personal information, to the applicant’s employer, bank or other financial institution, mercantile organization or educational institution or to a federal, provincial, territorial or municipal government department or agency, including the Canada Revenue Agency and Employment and Social Development Canada for the purpose of determining the applicant’s financial resources and their eligibility for assistance and for the effective and efficient general administration of the Act and the regulations made under it;

(g) declares that they understand the circumstances under which the procedure by which they may appeal a decision respecting assistance and the circumstances under which the Officer may assist the applicant in making the appeal;

(i) declares that they understand that making a false or misleading statement for the purpose of obtaining assistance for themself or any other person is an offence punishable on summary conviction;

(j) Repealed;

(k) will repay assistance for which the applicant is not eligible or in excess of the amount of assistance to which the applicant is eligible and understands that such assistance may be deducted from future assistance payments.

5. If an applicant is unemployed but is employable, as determined in accordance with the direction of the Director, the Officer shall satisfy themself that the applicant is searching for and is willing to undertake wage employment or self-employment.

6. (1) An Officer may require an applicant to disclose fully such information as the Officer considers necessary to establish the eligibility of the applicant and the Officer may refuse assistance until sufficient information is provided.

(2) The applicant shall be informed in writing of a refusal under subsection (1) together with the reasons for the refusal within two business days of the refusal.

(3) If an applicant has previously applied for assistance in accordance with section 2 within one year of the date of the current application, an Officer may accept the previous application and statement and authorization as a new application for assistance, and may request additional information to make the application complete and up to date.

7. An Officer shall refuse assistance to any applicant whom the Officer determines is not a person in need, and the applicant shall be informed in writing of the refusal and the reason for the refusal within two business days of the refusal.
What it Means
Sections 2. to 7. of the Regulations set out the rules applicants must follow when applying for Income Assistance and the rules a Client Navigator must follow when refusing an applicant.

Place of Residence
Applicants must apply for Income Assistance in their home community. Before applicants can receive Income Assistance from another community, they must provide proof of residence (such as address change, rental agreement, utility bill, etc.) to the Client Navigator that they have moved to the new community. To assess eligibility for assistance in the new community, the Client Navigator must determine the amount of assistance received prior to the applicant’s move to the new community.

Applicants who are temporarily outside of their home community and within the NWT
An applicant may be considered temporarily outside of their home community if they are travelling for personal reasons (e.g., visiting relatives or participating in traditional activities) and will not be immediately returning to their home community. Applicants who intend on applying for Income Assistance while away from their home community should notify their Client Navigator immediately.

Applicants must submit an application and required documents via fax or email to the Income Assistance office in their home community. An applicant’s amount of assistance will be determined based on their home community benefit rates.

Note:
If an applicant is travelling within the NWT and is away from their home community for more than 3 months the Client Navigator must confirm the applicants’ primary place of residence and consult with the Regional Manager to determine if benefit rates should be adjusted.

Applicants who are temporarily outside of the NWT
NWT residents who are temporarily outside of the NWT may apply for Income Assistance under Section 16 (2) (a) and (b) of the Regulations. Applicants must submit an application and required documents via fax or email to the Income Assistance office in their home community. Applicants must provide proof of residence in the Territories and provide documentation confirming the reason for temporary travel is to receive medical treatment that is not otherwise available in the NWT.

Applicants Changing Place of Residence
A new application and a Statement and Authorization are not required. The applicant’s file is not to be transferred to the new community. Specific documents (such as income tax notice of assessment, old application, Statement and Authorization, etc.) will be
available through CMAS Document Storage (DSM). A paper file can be created from these documents.

**Application and Forms**
The Director must approve all forms. Client Navigators **shall** use only the approved forms.

Applicants must complete and sign all necessary forms to apply for assistance. Applicants who are unable to complete the forms may request assistance from another adult member of the family, another responsible adult person, or the Client Navigator.

**Applicant and Dependant Information**
Applicants must provide all the following information (for themselves and for any dependants). The Client Navigator must collect all this information before the need for Income Assistance is determined:

- Full name (first, last, middle, as well as nicknames, maiden names, aliases, etc.)
- Sex
- Address (street and mailing)
- Phone number(s)
- Birth date
- Marital status
- Ethnicity
- Education and occupation
- Proof of Social insurance number (copy)
- Description of any maintenance order (copy)
- Explanation of why they are applying for Income Assistance
- Employment history
- Monthly income (gross earned, net earned, unearned and income-in-kind)
- Description and estimated value of all assets
- Information about the money kept in or received from employers, financial institutions, agencies or governments, and,
- Most recent copy of the Canada Child Benefit Notice

First time applicants who are unable to provide proof of social insurance number must provide proof within two months that they have applied for their social insurance number. Applicants who do not provide this information within two months must be issued a Request for Missing Information form and are ineligible to receive Income Assistance benefits until such time as the information is provided.

Verification must be done before a Client Navigator can determine if an applicant and their dependants are eligible to receive Income Assistance.
Statement and Authorization
When submitting an application, the applicant and co-applicant must sign the Statement and Authorization (SAA). The SAA has conditions that the applicant and co-applicant must declare, agree and understand. Applicants and co-applicants agree to tell the truth on their application.

The SAA allows the Client Navigator to collect information about an applicant and their dependants, as well as use any information that the applicant has provided in determining eligibility for program benefits.

The SAA also permits an official from Income Security Programs to obtain information from Canada Revenue Agency or that an applicant will provide a copy that may be redacted as per Section 2.12.

Looking for Employment
The Client Navigator must verify that an applicant who is employable is actively searching for employment and is willing to work for a wage, salary or to become self-employed. If the Client Navigator does not believe an applicant is searching for employment and/or is not willing to work, their supervisor must be contacted, and they must agree with the Client Navigator’s decision not to provide Income Assistance.

The applicant must show the Client Navigator that they made a reasonable effort to look for work. The applicant may also be requested to complete a job application, submit a resume and obtain a dated signature from potential employers.

Request for Additional Information
Applicants may be asked to provide additional information if the Client Navigator believes it is essential to complete the application.

Refusing Assistance
A Client Navigator may refuse assistance to any applicant and their dependants. The applicant must be notified in writing of the decision within two business days. If that is not possible, the written decision will be mailed to the applicant. The date the decision was mailed should be recorded in the file and in CMAS.

Guardians
Anyone who has guardianship for a child(ren) must provide documentation that they are or have day to day care of the child

Documentation that the applicant has day-to-day care of the named child(ren) can be one or more of the following:

- A letter from Health and Social Services (does not include foster children)
• A signed Statutory Declaration from the parent outlining that guardianship has been given over.
• Guardianship Order
This would not apply in a custom adoption situation as the child(ren) will be considered legally adopted.

**Other Sources of Income for Children**
In the event of a separation, the parent who has day-to-day control of the child(ren) should be encouraged to apply for child support.

Parents and Guardians, who are not in receipt of the Canada Child Benefit (CCB) are encouraged to apply for the CCB. This is a financial support to provide for the cost of raising a child or children.

Biological/legal parent are encouraged to apply for child maintenance as this is an additional financial resource.
Section 2.06: Granting of Assistance – How Assistance is Given

The Law

9. If, after thoroughly reviewing and verifying the information provided by the applicant, an Officer is satisfied that an applicant is a person in need, the Officer shall
   (a) determine the amount of assistance based on the applicant's need for assistance;
   (b) determine, in accordance with the direction of the Director, whether the assistance is to be provided as money, goods or services, or any combination of them;
   (c) grant assistance in accordance with Schedule A as is applicable to the circumstances of the applicant; and
   (d) subject to section 13.1 of the Act, grant assistance in accordance with Schedule B as is applicable to the circumstances of the applicant.

10. If assistance has been granted under section 9, the Officer shall inform the applicant immediately
    (a) of the kind and the amount of assistance, the manner in which the amount of assistance was determined and the method of providing the assistance; and
    (b) of the responsibility of the applicant to report immediately any change in circumstances that would affect the amount of the assistance that has been granted.

What it Means

Sections 9 and 10 of the Regulations set out the process Client Navigators must follow to provide Income Assistance.

Current Practice

Although the Director should be in agreement with how the applicant receives assistance, the practice has been to allow the Client Navigator and applicant to decide how the assistance will be provided, without consultation with the Director.

Client Navigator Responsibilities

All the applicant’s documents must be date stamped upon receipt.

After a Client Navigator has reviewed and examined the applicant’s application information and determined that the applicant and their dependants are in need, the Client Navigator must:

- Calculate the amount of eligible assistance (full month or prorated)
- Tell the applicant they are eligible to receive assistance and what they can receive
- Decide how the assistance will be provided – cheques, direct deposit, goods, services or a combination
  - The Client Navigator determines how the assistance will be provided in consultation with the applicant
The Director has the authority to overturn the Client Navigator’s decision.

- Provide assistance under Schedule A – Basic Benefits and/or Schedule B – Enhanced Benefits, depending on the circumstances
- Tell the applicant they must report all changes to their personal information (where they live, how many people are in the family, etc.) and financial information (income and assets)
- Explain the Income Assistance Program to the applicant, making sure that they understand what they are eligible to receive, how much they are receiving, what their rights and obligations are and what the government’s rights and obligations are
- Ensure all needs are authorised as soon as an applicant’s eligibility is determined.

**Providing Assistance to Family Members and Friends**

A Client Navigator who works alone in a community can help a family member, friend or co-worker who is applying for assistance, but cannot issue Income Assistance without approval from a Client Navigator in another community or Supervisor.
Section 2.07: Commencement of Assistance – When Assistance Starts

The Law

11. (1) Assistance must commence on the later of (a) the day the application for assistance is made; and (b) the day on which the need for assistance is established.

(1.1) Notwithstanding subsection (1), if the need exists, assistance for rent, fuel and utilities may be granted commencing from the beginning of the month in which the application was made.

(2) If the eligibility of an applicant for assistance cannot be determined immediately for reasons beyond the control of the applicant or the Officer and the need is apparently urgent, a grant of minimal assistance may be made in accordance with Schedule A to meet the need until the eligibility of the applicant can be determined.

(2.1) The Director may exercise their discretion to grant assistance for a maximum of one year prior to the day on which the need for assistance is established, but may not grant assistance for any period prior to the day on which the application for assistance was made.

(2.2) Notwithstanding anything in this section, if it is determined as a result of an appeal commenced in accordance with the Act that the applicant was incorrectly denied benefits through no fault of the applicant, the applicant is entitled to be awarded assistance for the entire period of entitlement.

(3) Notwithstanding subsections (1) and (2), assistance shall not be granted in respect of a period of time during which an applicant is not eligible to receive assistance under sections 1.11, 1.12 or 1.13.

What it Means

Section 11. (1) to 11. (3) of the Regulations explains when to begin an applicant’s Income Assistance.

An Application for Income Assistance, which includes the Statement and Authorization, must be completed annually, or when an applicant has a change in relationship status. Applicants who are not payrolled must complete Form A Reporting Form and submit all supporting documentation each time the Client Navigator assesses their application.

An applicant’s Income Assistance begins on the day they submit an Application for Income Assistance or a Reporting Form. However, an applicant’s assistance for rent, utilities, or fuel can be retroactive to the first day of the month, or at any time during the month, if the Client Navigator determines the need exists.

Start of Assistance

Once the application process is complete, assistance is retroactive to the date the application process started, or the day the applicant told a Client Navigator of their intent to make an application, unless the applicant misses their appointment to start the application process.
If the Client Navigator is not in the community, the assistance starts when the applicant makes contact with the Client Navigator by phone, fax or email, unless the applicant misses the appointment date to start the application process.

**Missing Information**

If the applicant does not submit the required supporting documentation with the Application for Income Assistance or Form A- Reporting Form, the Client Navigator must issue Form B - Request for Missing Information. The applicant has until the last day of the calendar month to submit the supporting documentation. If the applicant does not submit the supporting documentation by the last day of the calendar month, the Client Navigator must issue a refusal under Section 16 (1) (c.1).

**Retroactive Payments**

Client Navigators have the authority to issue eligible assistance to a maximum of six months prior to the current assessment period. Client Navigator must have Supervisor approval to issue payments for any other months within a 12-month period. Applicants will not be eligible to receive retroactive payments for benefits outside of the 12-month period.

*For example, if an applicant qualified for Income Assistance in January 2017 and did not submit a utility bill, the bill can be paid up to December 2017.*

**Urgent Assistance Requirements**

In circumstances where eligibility for assistance cannot be immediately determined and the Client Navigator believes the need is urgent, the Client Navigator may issue ¼ or ½ of an applicant’s food allowance under Schedule A – Basic Benefits.

Once eligibility is established, the amount of urgent assistance must be deducted from the applicant’s total assistance available.

*For example, a single applicant in Yellowknife is eligible for $343 month in food allowance from Schedule A – Basic Benefits. If the Client Navigator believes the need of the applicant is urgent, the Client Navigator can issue a quarter or a half of the $343, with Supervisor approval.*

If it is determined that the applicant was not eligible, the amount of assistance that was advanced to the applicant must be recovered from the applicant through the appropriate overpayment process.

Other extraordinary circumstances may be reviewed on a case-by-case basis in consultation with the Director.
Verification Delays
Applicants must provide all the required documents the Client Navigator needs to determine eligibility for assistance. In addition to the required information, Client Navigators must complete additional verification checks. Awaiting responses from ClientCheck for this additional information shall not prevent a Client Navigator from determining eligibility.

In situations where applicant verification checks are delayed beyond two business days, the Client Navigator shall assess the application.

If the applicant has provided all of the documentation required to complete the assessment and they are eligible for assistance, benefits are to be issued, regardless if ClientCheck verifications are outstanding. Once ClientCheck verifications are received and it is determined that the applicant was not eligible, the assessment must be amended to reflect the new information.

E.g., 1:
An applicant who receives income from CPP and has not provided documentation regarding the amount would not be assessed until verification is received from ClientCheck.

E.g., 2:
If an applicant has indicated that they have zero sources of income and bank verifications from ClientCheck take longer than three days, you would assess the application based on the information provided by the applicant and make any necessary adjustments once verifications have been received.
Section 2.08: Method of Providing Assistance – Money Now or Later

The Law

12. (1) Assistance shall be provided in advance either monthly or on a pro rata monthly calculation at intervals during the month, as considered appropriate by the Officer having regard to the circumstances of the recipient.

(2) Assistance may be provided in advance for up to two months if the recipient is able to demonstrate to an Officer that the recipient and their family will be residing in a remote or inaccessible location for an extended period of time.

(3) Assistance in the form of money may be paid
   (a) by cheque or direct deposit to the recipient or as otherwise directed by the recipient; or
   (b) Repealed, R-096-2001, s.10 (1).
   (c) by cheque to a trustee.

(3.1) Assistance in the form of goods or services may be provided to the recipient by the Officer or by a person authorized by the officer to provide the goods or services.

(4) If, under subsection (3), payment is made to a trustee the trustee shall, in a manner approved by the Director and at intervals of no longer than 12 months, provide an accounting of expenditures to the Officer granting the assistance.

What it Means

Section 12. (1) to 12. (4) sets out the rules for providing Income Assistance to applicants by the month, in advance, or to another person or agency.

With the applicant’s circumstances in mind, the Client Navigator can provide assistance to the applicant and their dependants as follows:

- At the beginning of the month
- At prorated intervals during the month, or
- If the applicant and their family are residing in a remote, inaccessible area, assistance can be provided for up to two months in advance

When and How to Prorate

If an applicant applies and qualifies for IA on the 1st to the 7th day of a month, do not prorate the applicant’s assistance for that month. If an applicant applies and qualifies for IA on or after the 8th day of a month, prorating will take place and begin on the day they applied.

Only shelter and food benefits are to be prorated. Shelter benefits are prorated in cases where rent has been prorated by the landlord.

In cases where Client Navigators are unable to travel to the community within the first 7 days of the month, benefits will not be prorated.

When an applicant applies during the first 7 days of a month, the Client Navigator shall review the full month prior to determine the applicant’s income.
Previous Month
For example, if an applicant applied February 7th, the Client Navigator would use the income from the entire month of January to determine benefits for February.

Count 31 Days Back
For example, an applicant applies on February 8th, the Client Navigator would start counting 31 days back beginning on February 7th and ending on January 8th, using the income received during the period January 8th to February 7th, prorating food and assisting with other needs as necessary.

If that same applicant returned in March, count the income received from February 8th to February 28th, do not prorate. If the same applicant returned in April, count all of the income earned in March to determine benefits.

Advances Assistance
To advance IA benefits for up to two months, the applicant must demonstrate to the Client Navigator that they will be residing in a remote or inaccessible location for an extended period of time. The Client Navigator should obtain the following information to determine if advancing IA benefits is appropriate:

- Completed and signed Productive Choice (PC) Agreement for a Traditional PC for applicants required to participate in a PC
  - Estimated dates when the applicant is leaving and returning must be included on the form
  - Should the applicant return sooner than the date on the form, outside of an emergency, the PC is considered incomplete
- Estimated dates when the applicant is leaving and returning
- Household members who will be residing in the remote or inaccessible location
- Location where the applicant will be
- Reason for the applicant being in the remote or inaccessible location

If the Client Navigator determines that the information provided by the applicant is not sufficient, the Client Navigator must consult with their supervisor if they feel that the applicant has not provided sufficient detail and obtain approval to request additional information from a third party including, but not limited to an Aboriginal organization, Hunters and Trappers Associations, the Department of Environment and Natural Resources (ENR), the Department of Industry Tourism and Investment (ITI).

All requested information must be documented in CMAS Attachment Notes prior to the advancement of IA.
**Assistance Paid to a Public Trustee**

If assistance is paid to a public trustee, the trustee must provide the list of expenses paid on behalf of the applicant to the Client Navigator at least every 12 months, unless the Director approves another time-period. The Director has not approved a standard format for this information; therefore, the Client Navigator must contact the Director in all cases involving a public trustee.

When assistance is paid to the public trustee, the public trustee must arrange to take care of the applicant’s affairs by completing all the necessary paperwork and signing, or arranging for signatures for, all necessary documents.
Section 2.09: Continuing Eligibility – Payrolling

The Law

13. A recipient who, in the opinion of the Officer is likely to be in monthly receipt of assistance in substantially similar amounts for a period of three months or more and whose financial circumstances, in the opinion of an Officer, are unlikely to change, may be issued assistance monthly without financial review for a period up to 12 months.

What it Means

Section 13. of the Regulations explains that if an applicant and their dependants’ circumstances are unlikely to change during a period of three to twelve continuous months, the Client Navigator may provide monthly assistance to the applicant without a monthly financial review. This practice is known as payrolling.

Continuous Payments

The Client Navigator must be completely satisfied that the circumstances of the applicant and their dependants will not change during the approved continuous period. Generally, applicants who are exempt from participating in a Productive Choice may be good candidates for payrolling.

E.g., a 25-year-old applicant is disabled and unable to work. That applicant has no other source of money and is not able to receive money from any other source. A Client Navigator can issue all basic and enhanced benefits on a monthly basis without meeting with the applicant or looking at the applicant’s income and expenses. Under these circumstances, the applicant (or a designate) is still responsible for providing the Client Navigator with all bills that are to be paid by Income Assistance.

Applicants Reporting Changes – August 2021

A Client Navigator will remind the applicant, or the person taking care of the applicant’s expenses, that any changes to the applicant’s information must be reported to the Client Navigator prior to their next reporting period. Payrolled applicants will not be refused benefits for not providing financial statements during their payrolled period. There should be some discretion as to whether the applicant knowingly made false statements, which would then be submitted for Director’s Approval.

Headquarters’ Monthly Downloads

Every month, ECE downloads the Senior Citizen’s Supplementary Benefit from the federal government and loads it into CMAS. This usually occurs between the 10th and 15th of the month. Staff should never manually enter either of these benefits without first verifying the information with their supervisor. Amounts should never be overwritten, as the actual amount paid to the applicant is what is loaded into CMAS. If you are in doubt about a particular payment, contact the CMAS Helpdesk.
Section 2.10: Participation in a Program or Activity – Productive Choice

The Law

13.1. (1) An Officer shall meet with an applicant and
(a) discuss the activities and programs referred to in subsection (6) that are available in the community in which the applicant resides or to the residents of that community;
(b) determine the activities and programs that the applicant is capable of participating in; and
(c) recommend to the applicant one or more activities or programs in which the applicant must participate that are available in the community in which the applicant resides or to the residents of that community.

(2) An Officer, in consultation with the recipient, shall determine the time within which an applicant must commence participation in any activity or program recommended by the Officer and the duration of the applicant's participation in the activity or program.

(3) An Officer shall monitor an applicant's participation in any activity or program recommended by the Officer and the applicant shall report to the Officer on their participation in the activity or program as required by the Officer.

(4) An Officer may change their recommendation respecting an activity or program in accordance with subsection (1) and shall review their recommendation on the request of an applicant.

(5) An applicant shall participate in the activities and programs recommended by an Officer unless
(a) a person in a health care profession approved by the Director, an occupational therapist or a medical practitioner certifies that the applicant is not capable of participating in the activity or program for a specified period of time; or
(b) the applicant attained the age of 60 years.

(6) The activities or programs that an Officer may recommend to an applicant are the following, if the activities or programs conform to criteria approved by the Director:
(a) wage employment;
(b) traditional activities;
(c) education and training;
(d) career counselling;
(e) wellness programs and activities, including but not limited to medical treatment, counselling and treatment programs;
(f) parenting or care of adult family members;
(g) unpaid community work;
(h) other activities or programs designated by the Director as activities or programs that an Officer may recommend to applicants.

(7) If an applicant is participating in an activity or program recommended by an Officer or is exempted under subsection (5), in addition to the assistance granted under Schedule A, an Officer shall grant assistance under Schedule B.

(8) In granting assistance under subsection (7), the Officer shall
(a) determine the amount of assistance based on the applicant's need for assistance;
(b) determine, in accordance with the direction of the Director, whether the assistance is to be provided as money, goods or services, or any combination of them; and
(c) grant assistance in accordance with Schedule B as is applicable to the circumstances of the applicant.
What it Means
Section 13.1(1) to 13.1(8) of the Regulations outlines the programs and activities most applicants must take part in to continue to receive Income Assistance and to be eligible for enhanced benefits. These programs and activities are called productive choices.

Who Participates in a Productive Choice
Productive choices are mandatory for all applicants, unless exempt under section 13.1(5) of the Regulations.

Deciding on a Productive Choice
An applicant must participate in a productive choice, unless exempted under the Regulations. The Client Navigator must meet with the applicant and together they must:
- Discuss the productive choices that are available in the community
- Determine which productive choice(s) the applicant is able to complete
- Recommend to the applicant productive choice(s) that are available
- Decide when participation in the productive choice(s) will begin
- Decide how much time during the month the applicant must participate in a productive choice
- Decide how long the applicant will participate in the productive choice

Beginning a Productive Choice
Applicants may begin productive choices right away or any time within a two-month transitional period. The two-month period gives the applicant and the Client Navigator time to identify a plan of action.

If an applicant is in a transitional period, they are not eligible for enhanced benefits.

A Client Navigator will determine with the applicant the appropriate time for the applicant to begin a productive choice.

Verifying a Productive Choice
The Client Navigator must monitor the applicant’s participation in their productive choice. The applicant must submit documentation that confirms they have met the terms in the productive choice agreement.

For example, post-secondary school attendance records, pay stubs, or letters from volunteer agencies would be considered documentations that confirm the completion of a productive choice.
Changing a Productive Choice
At any time, a Client Navigator may review an applicant’s circumstances and change the applicant’s productive choice in consultation with the applicant. The change can take place at the applicant’s request, or if the Client Navigator deems, in agreement with the applicant, that changing the productive choice would benefit the applicant.

A change can be made either to the type of productive choice or to the length of time an applicant participates in the productive choice.

The applicant must receive approval from the Client Navigator before altering dates, the length of time, or changing/ quitting their productive choice(s).

The Client Navigator should review each situation on a case-by-case basis.

Quitting a Productive Choice
The Client Navigator should review with an applicant the reason they quit a productive choice. There may be valid reasons that could lead the Client Navigator to recommend another productive choice.

Productive Choice Options
- Employment that generates wages or a salary
- Traditional activities
- Education
- Career Planning
- Wellness Programs
- Parenting
- Caring for Disabled Adult dependant(s), a dependant requiring homecare services or medical escort
- Unpaid Community Work (Volunteering)

The Client Navigator must speak to their supervisor and get approval from the Director for all productive choices not listed above.

Exempt from a Productive Choice
Applicants who are disabled, aged, or have short-term medical certificates are not required to participate in a productive choice but may complete one if they wish.

Providing Enhanced Benefits
An applicant participating in a productive choice(s) is eligible for enhanced benefits. The Client Navigator and the applicant must:
- Determine the type of benefit to be provided based on the applicant’s need
- Decide how the assistance will be provided – cheques, direct deposit, goods or services, or a combination
Exempt from a Productive Choice and Enhanced Benefits

An applicant who is exempt from participating in a productive choice is eligible for enhanced benefits from the day they apply for Income Assistance, or from the day they become exempt from participating in a productive choice.

Note:
As each applicant’s situation is different, the Client Navigator should consult with their supervisor to determine the best productive choice option for the applicant.
**Section 2.11: Changes in Amount of Assistance – Changing or Stopping Assistance**

**The Law**

14. (1) If a recipient provides information satisfactory to an Officer that the recipient’s need for assistance has increased due to a change in circumstances, the Officer shall, subject to subsection (3), grant an increase in the amount of assistance granted under paragraph 9(c).

(2) An increase to assistance granted under subsection (1) must commence on the later of

(a) the day the Officer is advised that the recipient’s need for assistance has increased; and

(b) the day on which the need for increased assistance is established.

(2.1) The Director may exercise their discretion to grant assistance for a maximum of one year prior to the day on which the need for increased assistance is established, but may not grant assistance for any period prior to the day on which the application for assistance was made.

(2.2) Notwithstanding anything in this section, if it is determine as a result of an appeal commenced in accordance with the Act that the applicant was incorrectly denied benefits through no fault of the applicant, the applicant is entitled to be awarded assistance for the entire period of entitlement.

(3) An increase in assistance may be denied if, in the opinion of the Director, the recipient has, in an unreasonable manner, caused or contributed to the change in their circumstances.

15. If the need of a recipient for assistance is reduced, the Officer shall take immediate action to reduce the amount of the assistance.

16. (1) Subject to subsection (1.01), every Officer shall terminate assistance to a recipient and in the case of a family of recipients for which one application was filled under section 3, the Officer shall terminate assistance to all other recipients in that family, if

(a) the recipient has the means available to maintain themself and their dependants adequately;

(a.1) the recipient refuses or neglects to utilize all the financial resources that they may access including but not limited to employment, unemployment or disability benefits or, subject to subsection (1.1), pension benefits;

(b) the recipient refuses or ceases to participate in an activity or program recommended by an Officer under section 13.1 unless exempted under subsection 13.1(5);

(c) the recipient fails to inform the Officer in a timely manner of any changes in circumstances that may affect the amount of assistance provided to the recipient, including but not limited to a change in dependents, income, assets or residence;

(c.1) the recipient fails to submit to the Officer the forms and information required to complete a financial review and assess continued eligibility for income assistance benefits by the last day of the month specified by the Officer;

(d) the recipient obtains employment resulting in earnings adequate to meet the needs of themself and their family, but assistance may be continued until receipt of their first pay cheque;

(d.1) the Director is satisfied that the recipient has made a false or misleading statement for the purpose of obtaining assistance for themself or any other person;

(d.2) the recipient voluntarily leaves employment without just cause as set out in paragraph 29(c) of the Employment Insurance Act (Canada);

(d.3) the recipient’s employment is terminated by their employer for just cause; or
(e) subject to subsection (2), the recipient leaves the Northwest Territories.

(1.01) An Officer who believes that it is appropriate in the circumstances may issue to a recipient referred to in paragraph (1)(b) or (c) a formal warning instead of terminating the recipient’s assistance under that paragraph.

(1.02) No more than one warning may be issued under subsection (1.01) in respect of a failure to provide the information referred to in paragraph (1)(c) or to participate in an activity or program as described in paragraph (1)(b).

(1.1) A recipient is not required to access pension benefits before they attain the age of 65 years.

(2) Assistance may be continued for a temporary period, as determined by the Director, if a recipient leaves their home community in the Northwest Territories or leaves the Territories;

(a) to receive treatment or medical care; or

(b) to participate in an activity or program, if the recipient maintains their ordinary residence in the Territories or in their home community and the activity or program is, in the opinion of the Director,

(i) similar to an activity or program referred to in section 13.1; and

(ii) not available, and not ordinarily available, in the Territories.

(3) The temporary period for which assistance is provided under paragraph (2) (b) must not exceed three months.

17. (1) Before changing, suspending, reinstating or terminating assistance, an Officer shall, if possible, review the circumstances of the recipient, or in lieu of this review and with the knowledge of the recipient, make such inquiry and obtain such information as they consider necessary.

(1.1) An officer shall inform the recipient of the results of an inquiry conducted and the information obtained under subsection (1).

(2) If assistance is changed, suspended, reinstated or terminated, the Officer shall endeavor to inform the recipient within two business days of such change, suspension, reinstatement or termination and the reasons for it.

What it Means
Sections 14(1) to 17(2) of the Regulations provide information on when and how to increase, decrease, or end an applicant’s Income Assistance.

Increased Need
An applicant must provide proof if their eligible need increases. The Client Navigator, after confirming the increased need, must increase the eligible Income Assistance starting from the day the applicant reported the increased need.

For example, if an applicant’s rent is increased, they must provide a report or a bill to prove it.

If the Director feels that an applicant has purposely caused or contributed to their poor circumstances, the Director may refuse assistance.

For example, a cause or contribution to a poor circumstance would be: damaging a rental property and being evicted, refusing employment for no just cause, or using all resources to travel outside of a home community to vacation/visit.

Decreased Need
When the need of an applicant decreases the Client Navigator must reduce the Income Assistance immediately.

*For example, if the applicant takes on a roommate, the need for rent and utilities assistance will decrease.*

If the decrease takes place before the applicant reports it to the Client Navigator, the applicant has received too much assistance. In this case, a recovery is required, and the Client Navigator will need to set up an overpayment.

**When to Stop Assistance**

A Client Navigator **shall** stop assistance immediately when an applicant:

- Has the resources (money, goods or services) to support themself and their dependants
- Will not or does not use all the financial resources (such as paid employment or Employment Insurance (EI) benefits) that they can access and is thus not eligible for assistance for 60 days. Applicants who have been terminated within a 90-day probationary period are ineligible to apply for EI benefits and must be assessed for eligibility.
- Will not participate, or stops participating in productive choices (including quitting or being fired with just cause) and is thus not eligible for assistance for 60 to 90 days (unless they are exempt from productive choices)
- Is now employed and the earnings are adequate to meet their needs according to the Client Navigator. Income assistance can continue until the applicant receives their first paycheque. If assistance overlaps, no recovery is required
- Has been dishonest in order to receive assistance, or so that other applicants can receive assistance.
  - The Client Navigator must be sure, beyond a reasonable doubt, that there was intent to be dishonest and submit a request to the Director.
  - A refusal for this reason can only be issued with authorization from the Director.
- Leaves their home community in the NWT or leaves the NWT.
  - This does not include leaving to receive medical treatment or to participate in an activity/program related to a productive choice that is not available in the NWT, such as specialized counselling or employment training, etc.
  - An applicant can continue to receive assistance for a time-period of up to three months to maintain their home and care for their dependants if the home and dependants are in the NWT. All basic needs from Schedule A are issued when the Director approves this leave.
  - The enhanced needs from Schedule B are issued at the Director’s discretion. (The Director must be contacted for approval of the type
One-time Formal Warning
In cases when an applicant will not or does not provide the personal or financial information required by the Client Navigator to carry out a monthly assessment, the Client Navigator shall consult with their Supervisor to determine whether to issue a refusal or a one-time formal warning.

If there is a valid reason that the applicant did not declare the income or was unable to provide confirmation that they met the requirements of their Productive Choice Agreement, the Client Navigator shall issue a one-time formal warning. The Client Navigator must ensure that the applicant understands that failure to declare income in the future or failure to meet the requirements of their Productive Choice Agreement will result in termination of assistance.

Changing the Assistance
Changes to an applicant’s Income Assistance may include, but are not limited to:
- Providing more or less assistance
- Delaying assistance
- Restoring assistance
- Stopping assistance

Before a Client Navigator can make changes to an applicant’s Income Assistance, the Client Navigator, wherever possible, must let the applicant know they are investigating the possibilities of a change. The Client Navigator must explain the change and the reasons for the change to the applicant. The Client Navigator must let the applicant know within two business days that their assistance will change.

False or Misleading Statements
Where the Director is satisfied that an applicant has made a false or misleading statement for the purpose of obtaining assistance for themself or any other person, the applicant is not eligible to receive assistance until 60 days after the date of discovery in which they made the false or misleading statement.

Fired/Voluntarily Leaving Employment
Where an applicant voluntarily left employment without causes as set out in paragraph 29(c) of the Employment Insurance Act (Canada), they are not eligible to receive assistance until 60 days after the day on which they left the employment. For more information, visit: http://laws-lois.justice.gc.ca/PDF/E-5.6.pdf
Where an applicant was fired for just cause, the applicant is not eligible to receive assistance until 60 days after the day on which their employment was terminated.

**Note:**
An applicant who was terminated within a probationary period of 90 days must be exempt from refusal. The applicant must provide written verification from the employer or through a Record of Employment confirming their termination.

**Termination Period**
Where an applicant’s assistance is terminated based on sections 16(1)(b), (c), (d.1), (d.2) or (d.3) of the Regulations, they are not eligible to receive assistance until 60 days after the day on which their assistance was terminated or the date of discovery.

Where an applicant’s assistance is terminated based on sections 16(1)(b), (c), (d.1), (d.2) or (d.3) of the Regulations, and it was previously terminated under the same section, they are not eligible to receive assistance until 90 days after the day on which their assistance is terminated unless the termination was 36 months prior. In this case, the termination period is reset to 60 days.

**Note:**
If an applicant’s assistance is terminated, their co-applicant and dependants are also disqualified from receiving assistance.
Section 2.12: Financial Resources – What Income is Counted?

The Law

20. (1) In calculating the financial resources of an applicant and their spouse, an Officer shall, in accordance with these regulations, ascertain the net monthly income of the applicant and spouse and shall complete an application and make such inquiries as are necessary for the purpose.

(2) In this section, "net monthly income" means the total, for a calendar month, of all

(a) earned income referred to in subsection (3), and
(b) unearned income referred to in subsection (4), any allowable income referred to in subsection (7).

(3) Subject to subsection (5), the following shall be considered as earned income for the purposes of subsection (2):

(a) salary and wages including voluntary deductions but excluding mandatory deductions;
(b) net income, determined in accordance with the direction of the Director, from hunting, trapping and fishing;
(c) net income, determined in accordance with the direction of the Director, from business operations;
(d) fellowships, bursaries, and scholarships;
(e) honoraria received from benevolent organizations or other agencies.

(4) Subject to subsections (5) and (6), the following shall be considered as unearned income for the purposes of subsection (2):

(a) net income, determined in accordance with the direction of the Director, from roomers, other than roomers referred to in paragraph (b.1);
(b) net income, determined in accordance with the direction of the Director, from boarders, other than boarders referred to in paragraph (b.1);
(b.1) gross income received from roomers or boarders who receive assistance under the Act;
(c) net income, determined in accordance with the direction of the Director, received from rented self-contained living quarters or property the applicant is allowed to retain;
(d) the regular or periodic payments received under any annuity, pension plan, superannuation scheme or insurance benefit, except if the insurance payment is received as a result of fire, theft, or property damage and is used to replace or repair loss;
(e) benefits from benevolent organizations or other agencies;
(f) any payments received under a mortgage, agreement for sale or loan agreement;
(g) any pension or payment received under the legislation of any other country;
(h) Repealed;
(i) Repealed;
(j) the goods and services tax credit under the Income Tax Act (Canada), paid by the Government of Canada;
(k) the reasonable value of goods and services received by an applicant as estimated by the Officer;
(l) a gift or gratuity of cash, or of a financial instrument that can be converted into cash, with a loss not exceeding 25% of reasonable market value;
(m) Repealed, R-055-2007, s.4 (3).
(n) tax refunds, including payments for tax credits;
(o) Repealed;
(o.1) Repealed;
(o.2) income, benefits or money, not otherwise dealt with in this subsection, received from or paid by a government agency;
(p) payments, including grants and loans, that are received for training and education and that are considered in accordance with the direction of the...
Director to be provided for monthly living expenses;
(q) winnings, including but not limited to bingo or lottery winnings;
(r) Repealed;
(s) Repealed;
(t) Repealed;
(u) payments made by the Workers’ Safety and Compensation Commission that are considered, in accordance with the direction of the Director, to be paid or payable as compensation for loss of income;
(v) subject to subsection (6), financial instruments or other assets that can be realized within 90 days or that can be converted into cash at a loss not exceeding 25% of reasonable market value, including
(i) real property and equity in real property,
(ii) personal property, including money in a bank or other financial institution,
(iii) a right to receive or recover a debt on demand,
(iv) the immediate realizable value of stocks, bonds or other securities,
(v) mortgages,
(vi) agreements for sale,
(vii) entitlements under life insurance or other insurance policies, and
(viii) entitlements under wills, trusts or other settlements.

**What it Means**
Sections 20. (1) to 20. (4) of the Regulations describe what a Client Navigator should consider as earned and unearned income.

In order to determine an applicant’s net monthly income, a Client Navigator must consider all of the resources an applicant and their spouse receive during the month (money, net income, assets, gifts of money, gifts other than money, etc.). In order to complete an applicant’s application for assistance, the Client Navigator may also investigate the family’s personal and financial information.

*For example, the Client Navigator may make bank enquiries, ask for the applicant to provide copies of documents, or request to see a record of employment.*

**When Income is Counted**
Income is counted when the applicant receives the money in hand.

*For example, if an applicant receives a cheque on March 28th and does not cash/deposit it until April 10th, the income would be received on April 10th and counted in the May assessment.*
**Lump Sum**
Lump sum payments must be considered income in the month that it is received, and any payments held in a financial institution may also be considered as income unless they are items listed in sections 20(6) or 20(7) of the Regulations.

**Income from an Incarcerated Spouse**
If an applicant and their dependants receive income from their spouse who is incarcerated, that income is included in the assessment.

**Net and Gross Income**
Net income is the amount of money after mandatory deductions. Gross income is the amount of money before mandatory deductions.

**Net Monthly Income**
An applicant’s net monthly income is determined by reviewing the earned income, unearned income and income-in-kind.

**Earned Income**
Applicants with earned income are able to exempt $200 if they are single and $400 if they have dependants. An additional 15% exemption for any earned income above $200 / $400 exemption is also applied. These deductions are an incentive to be and stay employed.

For example, a couple with dependants earns $1,000 for salary and wages. They are allowed to exempt the first $400, plus 15% of the remaining $600. The total amount exempted will be $490 ($400 + 15% of $600).

Income from hunting, fishing, trapping or business operations approved by the Director is considered self-employment. If an applicant does not have official financial statements showing net income, they must prepare a statement showing their total income using the following formula:

\[
(Gross \ Income \ Earned) \ minus \ (Business \ Operating \ Expenses)
\]

The Client Navigator also has discretion, on a case-by-case basis, to consider all, some or none of the net income from hunting, fishing, trapping or business operations. The Client Navigator should speak with their Supervisor and Director in these situations.

**Mandatory Deductions**
An applicant's income is subject to the following deductions:

- Federal/Provincial/Territorial Income Tax
- Canada Pension Plan (CPP)
- Employment Insurance (EI)
• NWT Payroll Tax, and
• Union dues

An applicant can opt out of all other deductions with the exception of some superannuation and pension deductions. Employers should be contacted to verify whether the applicant could opt out of these deductions.

**Unearned Income**

Unearned income for the applicant’s household is exempt, up to a maximum amount of $1,200 in a 12-month period. The exemption can be taken as a lump sum amount or be split into smaller amounts that do not exceed $1,200 for the 12-month period.

The 12-month exemption period will not be the same for all applicants. Applicants who accessed Income Assistance in September 2007 will always have an exemption period that runs from September 1 to August 31. Applicants who access the program for the first time after September 2007 will begin their 12-month period in the month they began receiving assistance. Breaks in assistance will not impact the 12-month period.

*For example, a new applicant who receives assistance for the first time in November will always have their 12-month exemption period run from November 1 to October 31. On the other hand, a new applicant that receives assistance for the first time in September 2008 will always have their exemption period run from September 1 to August 31.*

Client Navigators shall discuss with the applicant how the unearned exemption will be used. The use of the unearned exemption will be different for each applicant depending on the applicant’s circumstances and it may require some longer-term planning by the Client Navigator and applicant.

*For example, see Scenario 1 and 2:*

**Scenario 1:**
*A couple with children, where one parent is receiving a monthly training allowance of $300.00 and who receive no other unearned income may be better off exempting $100 per month.*

**Scenario 2:**
*A single applicant expects that they will receive a GST cheque every 3 months and also expects to receive an Impact Benefit Agreement (IBA) payment of more than $500, as well as many small gifts totalling $50 each. For this applicant, it would be in their best interest to plan ahead and ensure that their GST, and IBA payments in excess of $500, can be exempted before considering any small gifts.*
**Patronage Refunds**
Income received as a result of patronage refunds will be included in the calculation of benefits as an unearned income as per S.20 (4)(d).

**Loans - Revised April 2023**
Any payments received as a result of a loan agreement, either written or verbal, must be considered income in the month that it is received. The Client Navigator may, on a case-by-case basis request confirmation of the purpose of the loan in order to submit a request to the Director to exempt the unearned income under s.20.(5)(e).

For example, a person receives a loan of $3,000 from a family member to pay arrears to the Housing Authority. A paid invoice from the Local Housing Authority confirms the reported intent of the loan. The Client Navigator can request the Director to exempt this income based on the unusual circumstance.

Types of loan agreements include:
- Payday loans
- Bank loans
- Canada post loans
- Loans received through family/friends
- Non-NWT student loans, etc.

**Income from Indigenous Governments - New April 2023**
Income received from the Indigenous Governments for employment, wages or honorariums will be counted as earned income.

Income received from Indigenous Governments for training allowances (e.g. Indigenous Skills and Employment Training Program), scholarships or bursaries will be counted as unearned income.

**Income Tax Notice of Assessment – Revised August 2022**
All applicants are required to file their income tax each year and submit the following documents to the Client Navigator:
- Proof that they filed their tax by the applicable Canada Revenue Agency (CRA) deadline (April 30th for individuals);
  - If an applicant applies for the first time or returns from a break in service after the CRA deadline, they must provide proof that they filed their tax within 60 days of applying for IA
- Proof of the date the refund was received, if applicable, and;
- Copy of the CRA Notice of Assessment within 60 days of the CRA deadline. If the applicant does not receive their NOA within this time frame a request should be sent to ClientCheck.
First time applicants or those who have had a break in service as per above, must provide the NOA within 60 days of submitting their application.

Clients may redact the information that is not necessary for the IA program which include:
- Line 44800
- Line 45000
- RRSP reduction limit

If applicants do not submit the above documentation by the required dates, their file will be considered to have missing information and the assessment cannot be completed until the information is received.

**Student Financial Assistance (SFA)/ Labour Market Development (LMD) Benefits**

Similar to IA benefits, the purpose of Remissible Loan/Supplementary Grant/LMDA living allowance benefits are to assist with an applicant’s current month expenses. These benefits are included as income in the month they are intended for. For example, a student who receives a Supplementary Grant payment for the month of September would declare the income in the September IA assessment.

SFA and LMD are intended to assist with tuition, book, training, travel and living allowance expenses.

Applicants may receive IA benefits while waiting for their SFA application to be processed. In these cases, the applicant must sign the Recovery of Duplicate Payment form.

**Inheritance or Gift from a Beneficiary of the Grollier Hall MOU, CEP or IRS Agreement**

In the event that an applicant receives an inheritance or a gift from monies received under sections 20. (5) (f) through (h) of the Income Assistance Regulations, those monies are included in the calculation of benefits as unearned income as per section 20. (4)(l) respectively.

**Note**

A Client Navigator should speak to their supervisor if they are unsure if the financial resource should be considered income or if the deduction is considered mandatory.
Section 2.13: Financial Resources – What Income is Not Counted?

The Law

20. (5) In calculating net monthly income under subsection (2) the following items shall not be included:

(a) the Canada Child Benefit paid by the Government of Canada and the NWT Child Benefit paid by the Government of Northwest Territories;
(a.1) survivor’s benefits payable to a child under the Canada Pension Plan;
(b) the Child Disability Benefit, paid by the Government of Canada;
(c) contributions, other than for ordinary maintenance, that are determined in accordance with the direction of the Director to be paid or payable to the applicant or members of the family of the applicant who require special care;
(c.1) the value of any benefits received under the Government of the Northwest Territories Medical Travel Policy 49.06, including any meals provided by a medical institution health facility;
(d) payments determined in accordance with the direction of the Director to be paid or payable for the maintenance of a dependant adult;
(d.1) funds accumulated in or received from a registered disability savings plan as defined in subsection 146.4(1) of the Income Tax Act (Canada), and as referred to in paragraph 2(2) (b) of the Canada Disability Savings Act;
(e) money paid or payable that, in the opinion of the Director, having regard to the social and economic circumstances of the applicant, it would be unreasonable to include in the calculation of monthly income;
(e.1) payments made by the Director of Child and Family Services on behalf of a foster child;
(e.1) payments granted by the Government of Canada under Jordan’s Principle or the Inuit Child First Initiative;
(f) money paid or payable or the value of goods received under the terms of any treaty, self-government agreement or land claims agreement within the meaning of section 35 of the Constitution Act, 1982;
(g) money paid or payable under the terms of an impact benefits agreement;
(h) compensation paid in respect of attendance at or abuse sustained while attending an Indian residential or day school, including
(i) money paid or payable under the Memorandum of Understanding dated April 30, 2002, between the 28 Claimants of Grollier Hall Residential School as identified in Appendix "A" and the Government of the Northwest Territories, the Government of Canada and the Roman Catholic Episcopal Corporation of Mackenzie-Fort Smith, except money paid or payable as compensation for loss of income,
(ii) money paid or payable as an advance payment on the Common Experience Payment as defined in the Agreement in Principle, dated November 20, 2005 between Canada, the Plaintiffs, the Assembly of First Nations, and the General Synod of the Anglican Church of Canada, the Presbyterian Church in Canada, the United Church of Canada and Roman Catholic Entities, and
(iii) money paid or payable under the Indian Residential Schools Settlement Agreement, dated May 8, 2006 between Canada, the Plaintiffs, the Assembly of First Nations and Inuit Representatives and the
General Synod of the Anglican Church of Canada, the Presbyterian Church of Canada, the United Church of Canada and Roman Catholic Entities;
(i) money paid or payable under the 1986-1990 Hepatitis C Settlement Agreement made June 15, 1999, except money paid or payable under article 4.02 or 6.01 of Schedule A or under article 4.02 or 6.01 of Schedule B of that agreement;
(h.1) compensation paid that is related to a claim for the loss of culture and identity with respect to the practice of removing Aboriginal children from their families and placing them for adoption in non-Aboriginal homes, commonly known as the Sixties Scoop;
(i) money paid or payable under the 1986-1990 Hepatitis C Settlement Agreement made June 15, 1999, except money paid or payable under article 4.02 or 6.01 of Schedule A or under article 4.02 or 6.01 of Schedule B of that agreement;
(j) individual redress payments granted by the government of Canada to a person of
(k) money paid or payable under the Merchant Navy Veteran Special Benefit;
(l) money paid or payable by the Workers’ Safety and Compensation Commission, other than payments referred to in paragraph (4)(u);
(l.1) payments granted by the Government of Canada or an Indigenous government in relation to agricultural benefits programs for Indigenous governments and individuals;
(l.2) other money paid by an Indigenous Government which should, in the opinion of the Director, not be included in net monthly income under subsection (2);
(m) any other money that is considered, in accordance with the direction of the Director, to be paid or payable as compensation for pain and suffering

(6) The following shall not be included as unearned income referred to in paragraph 20(4)(v):

(a) the value of real property used as a residence of the applicant unless the property is, in the opinion of the Director, in excess of the reasonable needs of the applicant;
(b) the value of real property and equipment necessary for the operation of a viable business of the applicant as determined by an economic development agency or the Director;
(c) in respect of a person who has attained the age of 60 years, the value of assets up to a maximum of $50,000;
(d) in respect of a person who is disabled, the value of assets up to a maximum of $50,000;
(e) the value of materials or vehicles that are, in the opinion of the Director, reasonably required by the applicant for the purposes of hunting, trapping or fishing;
(f) the value of household furnishings, appliances and clothing of the applicant that are, in the opinion of the Director, reasonably required by the applicant;
(g) the value of a motor vehicle that is specially adapted to accommodate a physical disability of the applicant or their dependant;
(h) the value of a motor vehicle as determined in accordance with the direction of the Director, other than a motor vehicle to which paragraph (e) or (g) applies;
(i) money held in a bank or other financial institution by the applicant, up to a maximum of

(i) $300, if the applicant has no dependants, or
(ii) $300 plus a further $100 for each dependant adult and a
further $80 for each dependant child, if the applicant has dependants;

(k) money that is held in a bank or other financial institution and that is traceable to an item not to be included under subsection (5) in the calculation of net monthly income;

(l) money held in trust for a child;

(m) money held in a Registered Education Savings Plan as defined in s.146.1 of the Income Tax Act (Canada);

(n) money that is held in a bank or other institution in a savings plan of a type approved by the Director;

(o) the value of an asset that, in the opinion of the Director, having regard to the social and economic circumstances of the applicant, it would be unreasonable to expect the applicant to convert into cash.

(7) For the purposes of subsection (2), allowable income is the total of

(a) $200 of earned income for a calendar month in the case of an applicant who has no dependants, or $400 of earned income for a calendar month in the case of an applicant who has one or more dependants;

(b) 15% of any earned income in excess of the applicable amount under paragraph (a); and

(c) unearned income of the applicant and their dependants for a calendar month, provided that the total amount of all monthly unearned income considered as allowable income under this subsection over a 12-month period does not exceed $1,200.

What it Means
Section 20. (5) to 20. (7) of the Regulations describes types of income that are not included in the calculation of Income Assistance benefits (money, income, assets and gifts).

The Regulations list all income and assets that are not to be included. Refer to the Regulations.

Investigation
When determining the family’s net monthly income, a Client Navigator must consider all of the applicant’s resources (money, net income, assets, gifts of money or gifts other than money) to determine what to include.

The Client Navigator may also investigate a family’s personal or financial information to complete the applicant’s application for assistance.

For example, the Client Navigator can ask the applicant to provide copies of any documents or make a bank inquiry.

Registered Disability Savings Plans (RDSP)
A RDSP is a savings plan to help parents and others save for the long-term financial security of a person who is eligible for the disability tax credit.
The funds accumulated in or received from a registered disability savings plan will not be considered earned or unearned income when calculating the needs assessment for Income Assistance. The RDSP is considered excluded income. These funds are reportable but not assessable.

To assist applicants with more information about RDSPs refer to Canada Revenue Agency’s website http://www.cra-arc.gc.ca/tx/rgstrd/rdsp/menu-eng.html

**Food Bank**
The Director has excluded the value of goods received from food banks and hampers under Section 20. (5)(e) of the Regulations.

**Household Income: 18 years Old & Under**
When a dependant is under the age of 19, any income earned from employment and unearned income from an Income Tax return or GST rebate will be exempt.

**Per Diem Allowances**
The Director has excluded per diem allowances under Section 20. (5)(e) of the Regulations. The per diem allowance for accommodations and food allowance will not be considered earned or unearned income.

**Victims of Crime Emergency Fund**
The Director has excluded all financial assistance received through the Victims of Crime Emergency Fund delivered by the GNWT Department of Justice under Section 20. (5)(e) of the Regulations.

**Fostering Dollars**
The income obtained for fostering children will not be included as unearned income. The foster child(ren) will not be included in the assessment.

If a foster parent applies for Income Assistance the Client Navigator must contact Health and Social Services.

**Maintenance Orders/Child Support**
Applicants are encouraged to apply for maintenance/child support. For reference, the child support table is located at: http://www.justice.gc.ca/eng/fl-df/child-enfant/look-rech.asp.

**Medical Travel**
The value of airline tickets and any assistance related to Medical Travel benefits, as well as food received while hospitalized, issued by Government of the Northwest Territories Medical Travel is exempted under Section 20. (5) (c.1) of the Regulations.
**Senior Home Heating Subsidy**
The Director has excluded the value of goods, or monies received through the Senior Home Heating Subsidy under Section 20(5)(e).

The CSO must ensure that there is no duplication of benefits. Therefore, if an IA applicant has received the SHHS in the same month that they have applied for IA, the applicant is not eligible to receive the fuel allowance but may be assisted with other needs.

**Homelessness Assistance Fund (HAF)**
The Director has excluded the value of any assistance issued by Government of the Northwest Territories Housing Corporation that is directly related to the HAF under Section 20. (5)(e) of the Regulations.

**Tuition, books, travel and fees issued under SFA and LMA**
The Director has excluded the value of any benefit issued for tuition, books, travel and fees received from the SFA program or LMA under Section 20. (5)(e) of the Regulations as long as the CSO has obtained a confirmation by way of an email from the Student Case Officer or Career Development Officer.

**Note:**
Living allowance benefits issued from SFA or LMA must be counted in a client’s assessment.

**SFA COVID-19 Grants**
The Director has excluded the value of any benefit issued for the COVID-19 Technology Grant and the COVID-19 Support Grant under Section 20. (5)(e) of the Regulations.

**Northwest Territories Cost of Living Offset (COLO)**
The Director has excluded the NWT COLO under Section 20. (5)(e) of the Regulations.

**Exemption of Unearned Indigenous Income – New April 2023**
The full amount of Impact Benefit Agreement, Treaty, Land Claim, Agricultural Benefits and Per Capita Distribution payments received are excluded from the calculation of benefits.

In addition, income received as a result of settlement for Residential Schools, Day School and Sixties Scoop will be excluded from the calculation of benefits.

The Client Navigator may seek approval from the Director to exclude other unearned income received from an Indigenous Government, with the exception of training allowances (e.g., Indigenous Skills and Employment Training Program) and scholarships or bursaries.
**Airline Tickets – New February 2023**
The Director has excluded the cost of airline tickets under Section 20. (5) (e) of the Regulations.

**Evacuee Income Disruption Support Program - New July 2023**
The Director has excluded the value of any income received under the Evacuee Income Disruption program under Section 20. (5)(e) of the Regulations.
Section 2.14: Medical Certificates – Income Assistance Medical Forms

The Law

21. An Officer may, at any time the Officer considers it necessary, require a medical certificate setting out the condition of health of an applicant as an aid in determining the applicant’s employability or ability to participate in an activity or program referred to subsection 13.1(6).

What it Means

Section 21. of the Regulations states that a Client Navigator can ask a health care professional to determine whether an applicant is employable or can participate in a productive choice.

Medical Certificates

Form D - Disability Assessment must state the health conditions of the applicant so that the Client Navigator can decide whether the applicant is able to participate in a productive choice. Depending on the medical condition, the applicant may be considered to have a short-term condition or a permanent disability of 12 months or more.

For example, a Disability Assessment for an applicant who has a broken leg would state that they are unable to participate in employment due to a short-term condition. The applicant could then be exempt from all or certain types of productive choices for that period of time.

Canada Disability Pension or Benefit

If an applicant is receiving a Canada Pension or Benefit for a disability, the Client Navigator does not need to ask for a disability assessment to be completed because the federal government has completed a thorough review of the applicant’s disability. Proof that the monthly benefit is being received provides enough evidence of a disability.

Accepting Form D - Disability Assessment

Income Assistance Form D - Disability Assessment must be faxed directly from a health care professional’s office. Client Navigators should not accept medical forms handed in by applicants.

 Renewing an Income Assistance Medical Form

Form D - Disability Assessment must include an end date, or a date when the applicant can return to work for applicants with a short-term medical concern. If the form has reached its end date, the applicant must provide an updated form to be exempt from participating in a productive choice while receiving Income Assistance.
For example, the applicant has a broken leg and the doctor wrote a note stating that the applicant could not work from July 1 to October 31, 2007. If the applicant claims they cannot return to work because of pain, they must submit another Form D – Disability Assessment before being exempt from a Productive Choice and enhanced benefits are issued for November 1, 2007.

Applicants whose medical practitioners have indicated that the disability is permanent do not need to renew the forms or assessments.

**Disabled Allowance**

In order to qualify for the disabled allowance, applicants must have Form D - Disability Assessment completed. In order to qualify, applicants must meet the Income Assistance definition of a disabled person.

For example, an applicant who provides Form D - Disability Assessment every four months for a year is not eligible for the disabled allowance retroactively or at the 12-month period.

For example, an applicant waiting for an organ transplant or receiving cancer treatments could be considered disabled. The Client Navigator must review the assessment with their supervisor.
Section 2.15: Recovery of Assistance – Taking Money Back

The Law

22. The Director may recover from a recipient or the estate of a recipient the amount of assistance
(a) in excess of that authorized by the Act, these regulations or any other regulations made under the Act; or
(b) to which the recipient was not entitled, but which was granted because of their failure to disclose income or assets.

What it Means
Section 22. of the Regulations indicates that a Director may recover Income Assistance given to an applicant or their dependants if the assistance was more than they were eligible to receive, or if the assistance was given because the applicant made false statements or failed to provide correct information.

Director’s Discretion
The Regulations give the Director the right to choose whether to recover monies from applicants and their dependants on a case-by-case basis. The Director has issued a blanket policy that allows the Client Navigator to recover assistance on amounts under $2,500 without case-by-case Director’s approval. Any amount of $2,500 and over must be presented to the Director for approval.

What is a Debt?
A debt is money an applicant received above the amount themself and their dependants were entitled to receive.

Security deposits are considered debts therefore the applicant must immediately begin repayment of their security deposit. For more information, refer to Section 4.5 – Security Deposits – Rent or Utilities, of this manual.

Collection of the Debt
The minimum amount a Client Navigator can collect from an applicant who has an overpayment with the IA Program is $25 a month, regardless of the amount outstanding. If an applicant requests that more than $25 be deducted from their IA per month, they must provide a written and signed request, including the amount they wish to have deducted per month.

If an applicant has an outstanding overpayment and recoverable need, $25 per debt shall be deducted from their IA, totalling $50 minimum deduction per month.

Effective August 1, 2016, IA assessments with co-applicants will have the debt split 50/50 between each applicant.
If either the applicant or co-applicant wishes to incur 100% of the overpayment debt, that person must provide a written and signed request; including the amount they wish to have deducted per month.

Example: The applicant cannot assign 100% of the debt to the co-applicant. The co-applicant must agree and sign to that effect. If the two applicants do not agree, the default split is 50/50.

The Client Navigator must apply the Furnishings Allowance to any outstanding overpayment balance. The deduction follows the same percentage split for co-applicants established at the creation of the overpayment.

Inactive clients who are no longer receiving assistance after 5 consecutive months will receive a Notice of Overpayment letter from the Income Security Programs Division. Within the 6-month, inactive clients will be invoiced for the full outstanding debt by the Department of Education, Culture and Employment. Clients who remain inactive for 10 months and have not made payment arrangements will have their debt forwarded to Financial Reporting and Collections with the Department of Finance.

**Time Limited on Recovering a Government Debt**

If a debt was proven to be a result of fraud, there is no time limit for collection of the debt.

*E.g., In 2000 an applicant living common-law did not claim the spouse when applying for IA. This fraud was not discovered until 2005 - five years later. The debt is still recoverable.*

A debt invoiced to an applicant that has remained inactive for seven or more years with no effort at collection, is barred by legislation and is not collectable.

**Note**

Client Navigators must be careful not to collect money twice when considering recoveries.

*E.g., an applicant received Employment Insurance from the Federal Government that they should not have received and did not report. The Federal Government realized the error and began to recover the funds. The Client Navigator should not consider the unreported benefit as an overpayment. If a Client Navigator did, the applicant would be repaying the benefit twice – once to IA and once to the Federal Government.*
Section 2.16: Voluntary Repayment of Assistance

The Law

23. Any person who has received assistance may repay such assistance and the moneys so received shall be deposited in the Consolidated Revenue Fund.

What it Means

Section 23. of the Regulations explains how applicants, if they choose to, may repay assistance they received.

Repayment

This section refers to applicants who have been receiving assistance for a period-of-time and because that applicant’s circumstances have changed, they no longer need assistance. This Regulation allows applicants to pay back some, or all of the assistance they received. The Client Navigator can receive the payment but must forward it to the Supervisor.

It does not deal with applicants who have debts or security deposits.

For example, an applicant receives assistance from May to September and then finds employment in October. That applicant can pay back any portion of the assistance they have received during May to September.
Section 2.17: Alienation or Transfer of Assistance – Applicant Owes Money to a Third Party

The Law

24. Assistance granted under these regulations is not subject to alienation or transfer by the recipient, or to attachment or seizure in satisfaction of a claim.

What it Means

Section 24 of the Regulations explains that assistance given to an applicant and their dependants is for their use only and not something that can be transferred, sold, etc. to a third person. It also states that any assistance received cannot be seized or taken by a third party having a claim against the applicant.

Income Assistance is for the applicant's use for basic needs. If the applicant owes money to a third party, this money cannot be used to repay that debt.

For example, a bank cannot take an applicant's assistance to pay an overdraft or other debt. A collection agency cannot take an applicant’s assistance to pay an outstanding invoice.

Notes

1. When advising applicants about direct deposits as a payment option, a Client Navigator shall always speak with the applicant to ensure the applicant understands that if they have an outstanding debt with the bank, a maintenance enforcement attachment or a loan/debt that has been sent to a collection agency, the payment may be seized by the bank.

2. Although the Regulations state that Income Assistance cannot be seized, the bank will attempt to recover any deposit made to the account to satisfy the terms of the debt and it can be a lengthy process to get the money back.

3. If this type of situation occurs, the Supervisor shall contact the bank in the first instance and explain our Regulations. In the event that this does not result in the applicant receiving their Income Assistance back, the Director should be contacted.
SECTION 3: SCHEDULE A – BASIC BENEFITS

This section of the Regulations lists the types of basic benefits that applicants and their dependants may receive.

The following are some general instructions when administering basic benefits.

**Decline of Benefits**
If an applicant does not want a benefit that they are entitled to, the Client Navigator must receive written confirmation from the applicant.

*For example, the applicant chooses not to receive an allowance for food. The applicant must indicate in writing that they do not wish to receive it.*

**Reduction of Benefits**
If an applicant only wants a portion of the benefit that they are entitled to, the Client Navigator must receive the request in writing from the applicant.

**Sharing the Costs**
If an applicant and their dependants are sharing the premises with other individuals, the rent and utility (power, water, sewer) costs are prorated by the number of separate adults living within the residence.

*For example, a single applicant is sharing a house with a couple also on Income Assistance and another single person who is not receiving Income Assistance. The rent and utility (power, water, sewer) costs would be divided by four, and each adult receiving Income Assistance would be eligible to receive one-fourth of the assistance.*
Section 3.01: Food Allowance

The Law

1. (1) Assistance in the form of a food allowance may be provided to persons in need in accordance with the Maximum Monthly Food Allowance Table set out in this Schedule that shows maximum scales in force in various settlements of the Northwest Territories.

What it Means
Section 1. (1) of Schedule A sets the rates of the food allowance available to applicants depending on the number of adults, mature children and where the applicants lives. This allowance is for the purchase of food as well as cleaning and personal products.

Custody of Children
A food allowance is affected by an applicant’s arrangement to share custody of a mature child with another parent. The applicant should not receive a food allowance for that mature child when the mature child is not in their custody.

In cases of shared custody, the food allowance is prorated based on the number of days the applicant has the child(ren) in their custody.

For example, an applicant has custody of their mature child(ren) for 14 days every month. The applicant is eligible for prorated food allowance for 14 days for their mature child(ren).
Use the following food allowance table:

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</table>
Section 3.02 Community Cost Adjustment

The Law

8. In order to provide additional resources for family expenditures made in communities outside Yellowknife, Dettah and Ndilo, an amount may be provided to a person in need who has dependent children in accordance with the Community Cost Adjustment Amount Table set out in this Schedule.

What it Means

Section 1. (6) of Schedule A sets the rates of the Community Cost Adjustment allowance available to clients depending on the number of children and where the client’s lives. This allowance provides additional resources for family expenditures and is based on price differences between NWT communities and Yellowknife.

Custody of Children

The community cost adjustment is affected by an applicant’s arrangement to share custody of a child with another parent. The applicant should not receive a community cost adjustment for that child when the child is not in their custody.

In cases of shared custody, the community cost adjustment is pro-rated based on the number of days the applicant has the child(ren) in their custody.

For example, an applicant has custody of their children for 14 days every month. The applicant is eligible for prorated community cost adjustment for 14 days for their child(ren).
### Community Cost Adjustment Amount Table - FOR CHILDREN ONLY

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</table>
Section 3.03: Accommodation – Rent or Mortgage

The Law

5(1) A rental accommodation allowance to a maximum amount equal to the actual cost of rental accommodation may be provided in accordance with the direction of the Director.

(1.1) For greater certainty, no allowance is available under subsection (1) in respect of any transient living accommodation provided in a hotel, motel, hostel or other similar tourist establishment.

(2) If a recipient resides in accommodation for which a subsidy is normally available, the allowance must not exceed the minimum rental rate for the unit.

(3) If a person in need owns their own home, a monthly allowance may be paid which is sufficient to cover current taxes, home insurance and other assessments, but the total allowance must not exceed the rental allowance that would otherwise be provided.

(4) If a person in need is making mortgage payments on their own home, a monthly allowance may be paid which is sufficient to cover current taxes, interest on a mortgage, principal, fire insurance and other assessments, but the total allowance for these items must not exceed the rental allowance which would otherwise be provided.

What it Means

Section 5. (1) to 5. (4) of Schedule A explains what an applicant and their dependants can receive as assistance for accommodation. Accommodation includes rent (building and land), mortgage (building and land), taxes and insurance.

Note

Accommodation does not include transient living accommodations.

Accommodation Allowance

An applicant and their family who are renting must provide proof that their names are on the wait list for low-cost housing. If their names are on the list, an accommodation allowance can be issued.

The Canadian National Occupancy Standard (CNOS) assesses the bedroom requirements of any given household and provides criteria to determine a suitable housing standard. Accommodation allowance will be granted in accordance with the suitable housing standard as determined by CNOS.

For example:

- a couple with one dependant would require a maximum of a 2-bedroom unit.
- a single applicant would qualify for a room rental or bachelor apartment.

Rent Increases

The Residential Tenancy Act only allows for landlords to increase rent in respect of a rental premises after 12 months of the date in which the original lease became effective, or when the landlord has provided the tenant with 3 months written notice.
before the rent increase is to be effective. Applicants must provide a copy of the written notice to the Client Navigator before an increase in rent will be approved.

To assist applicants with more information on the Residential Tenancy Act refer to the Department of Justice website at https://www.justice.gov.nt.ca/en/rental-agreements/

**Unreasonable Accommodation Costs**

Unreasonable Accommodation Costs are defined as 20% more than the published Canada Mortgage Housing Corporation Rental Market Report. The Market Report is published annually and provides information on monthly average rents.

All cases of unreasonable costs must be approved by the Director.

**Low-Cost Housing Waitlist**

If an applicant’s name is not on the list for the following reasons, the Director, through the Supervisor, must be contacted to determine assistance on a case-by-case basis:

1. **Residency**
   Often Local Housing Organizations (LHO) have a residency requirement and applicants and their families who have just moved to the community are on a wait list to apply. These applicants are entitled to full market rent until they are eligible to apply for low-cost housing. The CSO must monitor the application process.

2. **Arrears to LHOs**
   Any outstanding debt or arrears an applicant has are not a need under the Income Assistance Program.

   In order to be considered for the low-cost housing wait list, applicants who have arrears with a LHO must sign and honour a repayment plan for a minimum of six months. In order to consider payment of rental allowance, the applicant must enter into a repayment agreement with the LHO and sign the Payment Authorization to a Third-Party form, allowing the Client Navigator to make payment from the applicant’s Income Assistance benefits, directly to the LHO for arrears.

3. **Utility Arrears**
   Any outstanding debt or arrears an applicant has are not a need under the Income Assistance Program.

   In order to be considered for the low-cost housing wait list, applicants cannot have arrears with a utility agency. In order to consider payment of rental allowance, applicants who have arrears with a utility agency must enter into a
repayment agreement with the utility agency until the arrears are paid in full. The applicant must also sign the Payment Authorization to a Third-Party form, allowing the Client Navigator to make payment from the applicant’s Income Assistance benefits, directly to the utility agency for arrears.

4. **Family Violence**
   In order to be considered for the low-cost housing wait list, applicants cannot own their own home. In order to consider payment of rental allowance, applicants who own their own home with the estranged partner but are not residing in that home due to family violence must be informed that they are required to notify their CSO should their assets be realized.

**Rent to Parents**
Rent can be paid to a parent on behalf of an adult child if the dwelling is a separate living quarters approved as a secondary suite in accordance with the local municipality. The parents must have a lease signed with the adult child and they must be on the wait list for low-cost housing. If an applicant is unable to provide confirmation of an approved secondary suite, the Director, through the Supervisor, must be contacted to determine assistance on a case-by-case basis.

Rent will not be paid to parents on behalf of an adult child when the parents and child are living within the same living quarters, owned by the parents. However, in these cases the adult child’s portion of the utilities can be paid on their behalf.

If the parent is in low-cost housing or a market rental accommodation the adult child must be added to the lease before utilities and their portion of the rent is paid.

**Rent to Children**
Rent can be paid to an adult child on behalf of a parent(s) if the dwelling is a separate living quarter approved as a secondary suite in accordance with the local municipality. The adult child must have a lease signed with the parent(s) and they must be on the wait list for low-cost housing. If an applicant is unable to provide confirmation of an approved secondary suite, the Director, through the Supervisor, must be contacted to determine assistance on a case-by-case basis.

Rent will not be paid to the adult child on behalf of a parent(s) when the parent(s) and child are living within the same living quarters, owned by the adult child. However, in these cases parent(s)’s portions of utilities can be paid on their behalf.

If the child is in low-cost housing or a market rental accommodation the parent(s) must be added to the lease before utilities and their portion of the rent is paid.
**Community Support Applicants**
Rent may be provided to a parent (the landlord) when they have an adult disabled child (the applicant) residing with them who requires assistance with daily living activities. The applicant must be on the wait list for low-cost housing.

Applicants may seek an exemption from the Director to the requirement of being on the wait list of low-cost housing. The applicant must provide written verification from a medical professional stating that they must reside with their parents due to medical reasons and that the only other suitable accommodations for the applicant would be a supported living environment, such as a special or long-term care facility.

**Market Rent for Families in a Plan of Care**
The accommodation allowance will not be immediately reduced when a child(ren) is apprehended if they are involved in a plan of care with the Department of Health and Social Services (H&SS) and that plan includes the child(ren) will be returned to the parent(s).

In cases where the child (ren) will not be returned to the parental home, one full calendar month notice will be given to the individual before a reduction in accommodation allowance is made. The parent may be eligible for an accommodation allowance in accordance with the CNOS.

When the individual resides in low-cost housing, the individual would be placed on a transfer list for an appropriate sized unit. While waiting for a transfer to the smaller sized unit, the individual would continue to be housed and accommodation paid in the larger unit.

When a Plan of Care is in place, the individual must be in the Productive Choice category ‘Wellness’ with CMAS notes to document the situation.

**Case-by-Case Basis**
The Director can decide on a case-by-case basis what assistance, if any, an applicant will receive for rent and for how long the assistance will be provided.

**Low-Cost Housing – August 2021**
The NWTHC considers all income in the household of household members 19 and over, including IA, when calculating rent. The NWTHC determines rent based on the applicant’s previous years gross income as per line 15000 on the current Canada Revenue Agency (CRA) Notice of Assessment (NOA).
Minimum monthly rent that each individual applicant pays is based on the following table:

<table>
<thead>
<tr>
<th>Monthly Income</th>
<th>Monthly Rent Zone A</th>
<th>Zone B</th>
<th>Zone C</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $1,667</td>
<td>$80</td>
<td>$75</td>
<td>$70</td>
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<tr>
<td>$1,667 - $2,499</td>
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<td>$140</td>
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<td>$555</td>
</tr>
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<td>$8,334 or More</td>
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<table>
<thead>
<tr>
<th>Zone</th>
<th>Communities</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Fort Simpson, Fort Smith, Hay River, K’atl’odeeche First Nation, Inuvik, Norman Wells and Yellowknife.</td>
</tr>
<tr>
<td>B</td>
<td>Behchokǝ̨̑, Dettah/ Ndilǝ̓, Enterprise, Fort Liard, Fort Providence, Fort Resolution, Gamètì, Jean Marie River, Kakisa, K’atl’odeeche, Nahanni Butte, Sambaa K’e, W ekweètì, Whatì, and Wrigley.</td>
</tr>
<tr>
<td>C</td>
<td>Aklavik, Colville Lake, Délı̨nę, Fort Good Hope, Fort McPherson, Lutselk’ı̨, Paulatuk, Sachs Harbour, Tsiigehtchic, Tuktoyaktuk, Tulita, and Ulukhaktok.</td>
</tr>
</tbody>
</table>

Applicants are required to bring their Rent Calculation Sheet to their Client Navigator. In the event that the applicant does not have the Rent Calculation, the Client Navigator will not hold back issuing IA for other benefits but will not add a rental need until the Rent Calculation Sheet is submitted.

**Low-Cost Housing: Shared Accommodation – Revised August 2022**

In cases where applicants share low-cost housing units with non-IA applicants, or other IA applicants, IA will pay the applicable rent in accordance with the IA applicants’ annual income as determined by the current CRA NOA.

To determine the IA applicant’s portion of the rent, the Client Navigator will use the following steps:

- Determine applicants’ net income using line 15000 of the NOA
- Divide line 15000 by 12 to determine monthly income
• Refer to the Public Housing Rent Scale to determine the amount of rent the applicant is eligible for based on their income and the zone in which they reside.

If the total monthly rent is assessed at the minimum rent for that zone, rent must be divided between the adults in the home.

For example:

• Two roommates reside together in Fort McPherson and rent is assessed at $70 per month.
  o Household member A is not on IA.
  o Household member B is on IA.
  o Household member A and B would pay $35.00 each per month.

• Two roommates reside together in Whati and rent is assessed at $345 per month.
  o Household member A is on IA and their annual income is $11,760. Their monthly income is $980.
  o Household member B is not on IA.
  o Household member A pays $75 per month.
  o Household member B is responsible for the remainder.

• Three roommates reside together in Yellowknife and rent is assessed at $610 per month.
  o Household member A is on IA and their monthly income is between $1,667-$2,499
  o Household member B is on IA and their monthly income is <$1,667
  o Household member C is not on IA.
  o Household member A would pay $160 per month.
  o Household member B would pay $80 each per month.
  o Household member C would be responsible for the remainder.

In situations where all household members are on IA, and the calculation of income based on line 15000 of the NOA does not cover the full amount of rent listed on the rent calculation, the remaining amount should be divided evenly based on the number of adults in the home.

For example:

• A couple and their adult son reside together in Behchoko and rent is assessed at $845 per month.
  o The couple is on IA and their combined monthly income is $3,100. The couple would be assessed at $345 for rent.
The adult son is on IA and monthly income is $2,700. Adult son would be assessed at $345 for rent.
The remaining $155 will be divided evenly among household members; Adult son would pay $396.67 and the couple would pay $448.33

**Low-Cost Housing - Voluntarily Vacating/Declining Units**
Applicants who voluntarily vacate or decline a low-cost housing unit anytime within the previous 6 months of the current assessment, are not eligible for rental assistance above the minimum monthly rent they would be charged if they resided in the unit. This is in accordance with Section 1.1.(2)(g) of the Income Assistance Regulations, which states that applicants must utilize all of the financial resources available to them. The subsidized rent available in low-cost housing units is considered a financial resource.

If there is a valid reason why an applicant vacated or declined a low-cost housing unit, the Director can decide on a case-by-case basis what assistance, if any, an applicant will receive for rent.

*For example:*
- A first-time applicant
- An applicant who has had a break in service for more than six months

**Reassessment of Public Housing Rent Calculation**
If an applicant’s income decreased from the previous year, the Client Navigator will refer the applicant back to the LHO to reassess their rent. This may require a reimbursement from the LHO to the Income Assistance Program.

**Low-Cost Housing – Applicant Removed from Wait List**
Once the applicants name is on the low-cost housing waiting list, it is their responsibility to ensure their name remains on the list. Applicants whose names are removed from the low-cost housing wait list will not qualify for market rent until their names are back on the low-cost housing wait list in accordance with Section 1.1.(2)(g) of the Income Assistance Regulations, which states that applicants must utilize all of the financial resources available to them. The subsidized rent available in low-cost housing units is considered a financial resource.

**If an Applicant is Residing in a NWTHC HELP Unit**
The Northwest Territories Housing Corporation (NWTHC) Homeownership Entry Level Program (HELP) involves tenants leasing units at affordable standardized rents and tenants are responsible for paying utilities. Within the first four years of leasing the tenant may purchase the unit or their rental lease may be extended however the rent amount will increase.
If an IA applicant is a HELP tenant, the rental assistance amount may only be paid if the applicant is on the low-cost housing wait list.

**Owns a Home**

If a person in need owns their home without a mortgage, a monthly allowance may be paid to cover current taxes, home insurance and other assessments.

Allowances may also be provided to assist with trailer lot rental fees for an applicant or Applicants who own a trailer.

Applicants who reside on Commissioners Land from the Department of Lands or the NWTHC may qualify for a monthly allowance to assist with the cost of the land lease. However, the total monthly allowance shall not exceed the rental allowance the applicant may be eligible to receive.

If a person in need owns their home and other adults living with them are paying rent, the rent collected would be considered an income.

**Proof – Home Ownership and Landlords**

Applicants must provide proof that they own their home. A Certificate of Title is the common document to show proof of ownership.

Applicants who rent a home or apartment must provide proof that their landlord is the owner or rental agency of the unit. This can be a copy of the rental or lease agreement the landlord provides to the applicant.

Applicants who are subletting, as defined in Section 22. (1) of the *Residential Tenancies Act*, must provide proof that they have entered into a subletting agreement with the leasee, along with a copy of the rental or lease agreement the landlord provides to the leasee. The total monthly rental allowance shall not exceed the cost of rent as stated in the rental or lease agreement between the landlord and the leasee.

**Mortgage**

A Client Navigator may issue mortgage assistance for up to three months in an applicant’s lifetime. This practice is linked to the Regulations, Section 20. (4)(v), where an applicant is required to realize all assets that can be turned into cash within 90 days. This means the applicant must sell their home (the asset) and use the cash received from this sale to meet any of their financial needs.

Where a person in need is making mortgage payments on their own home, a monthly allowance may be paid which is sufficient to cover current taxes, interest on a mortgage, principle, insurance and other assessments, but the total allowance for these items must not exceed the rental allowance which would otherwise be provided.
Before a person in need receives assistance to pay monthly mortgage payments, they must provide proof that they have negotiated with the bank to either reduce or suspend mortgage payments.

**Payment of Taxes, Insurance and Other Assessments**
As per Regulation 5. (3) and 5. (4), a **monthly** allowance may be paid for taxes, insurance and other assessments. Applicants cannot receive payment for these types of costs on a quarterly or yearly basis, regardless of the service provider’s payment schedule. Before a person in need receives assistance to pay current taxes, insurance and other assessments, they must negotiate a monthly payment plan with the service provider. Documentation outlining the payment plan from the service provider must be on file.

**Transient Living Accommodation**
Rent allowance is not provided to persons who reside in emergency shelters, hotels, motels, hostels or other tourist establishments.

**Custody of Child**
An accommodation allowance is not affected by an applicant’s arrangement to share custody of a child with another parent.
Section 3.04: Room and Board

The Law

4. (1) An allowance for room and board may be provided to or on behalf of persons in need at local rates in accordance with the direction of the Director.

What it Means
Section 4. (1) of Schedule A sets out the rules for an applicant and their dependants to receive assistance for Room and Board. Room and Board fees include food, accommodations, fuel, and utilities.

Single Applicant
An amount to cover the cost of Room and Board may be provided to, or on behalf of an applicant as outlined by the Canada Mortgage Housing Corporation (CMHC) Guidelines with consideration given to the cost of food and utilities in a given community. In order to qualify for Room and Board, applicants must be on the low-cost housing wait list.

Care Facilities
Applicants who reside in assisted living accommodations, such as special care homes or long-term care facilities are eligible for Room and Board. Applicants in these situations are not required to be on the wait list for low-cost housing.

The Department of Health and Social Services set annual rates in April of each year. Contact your supervisor to confirm amounts.

Respite Care Costs
Applicants who are temporarily accessing respite care services are eligible for Room and Board. The Department of Health and Social Services set these rates. Contact your supervisor to confirm amounts.

Case-by-Case Basis
The Director can decide on a case-by-case basis what assistance, if any, an applicant will receive for Room and Board and for how long the assistance will be provided.
Section 3.05: Fuel Allowance – Wood, Wood Pellets, Oil, Gas or Propane

The Law

6. An allowance may be provided to a person in need for the actual cost of fuel required for heating and cooking purposes.

What it Means
Section 6 of Schedule A explains how much an applicant and their dependants can receive to pay for heating or cooking fuel.

Issuing the Fuel Allowance
The Client Navigator pays for the actual cost of an applicant and their dependants’ fuel.

Method of Payment
The applicant provides their fuel invoice, or the fuel agency issues the invoice directly to the Client Navigator, and the Client Navigator issues the payment.

As the Regulations refer to paying for the actual cost of fuel, a payment other than for the actual cost of fuel can only be considered if the applicant agrees in writing. Actual cost of fuel does not include arrears and/or interest.

Prior to approving a wood benefit, the Client Navigator must confirm the wood supplier has a Commercial Cutting permit or license.

A timber load ticket must be submitted to the Client Navigator.

Note:
Documentation is not required for wood cut or sold with Tłı̨chǫ territory.

For more information, visit the Forest Management Regulations: https://www.justice.gov.nt.ca/en/files/legislation/forest-management/forest-management.r2.pdf?t1569860414956

Payment of Fuel/Wood for Shared Accommodations – August 2021
The Client Navigator is to authorize and pay the cost of one (1) full tank of fuel per household, per month regardless of the number of household members. If the applicant is receiving wood or wood pellets, the Client Navigator is to authorize and pay the cost of no more than two (2) cords or one (1) skid of pellets, per household, per month regardless of the number of household members.
Delivery fees should not be part of the cost of a cord of wood and will not be included. Should a delivery fee be charged it is up to the applicant to cover those costs.

Applicants who require more than one (1) tank of fuel, or two (2) cords of wood, or one (1) skid of pellets per month must submit a request for Director’s approval to issue additional fuel, wood or wood pellets.

In situations where there are two or more applicants in the same residence receiving IA, the Client Navigator is to consult with the Supervisor to determine how to allocate the fuel/wood need in CMAS. Fuel benefits may only be accessed through one Income Security Program per household in an assessment month.

*For example: An IA client residing with a homeowner is requesting a fuel allowance. The homeowner is accessing Senior Home Heating Subsidy (SHHS). The IA client is not eligible for fuel benefits until such time as the SHHS has been fully used.*

**Unreasonable Costs - August 2021**

If unreasonable costs occur periodically, the Client Navigator must investigate. Unreasonable is defined as 25% more than the monthly average in a community, over a period of three continuous months, or any five-month period within a year.

The Client Navigator may also provide less than the actual heating or cooking fuel costs if the actual cost is higher than the average of a community. Before a Client Navigator assists with less than the actual costs, the Client Navigator must request that an applicant have a fuel efficiency study done on the house to determine the cause of high fuel costs. Applicants can arrange through Arctic Energy Alliance for a fuel efficiency study to be conducted. The cost to the applicant is $150. For more information, visit: [http://www.oee.nrcan.gc.ca](http://www.oee.nrcan.gc.ca) or [http://aea.nt.ca/](http://aea.nt.ca/)

A Client Navigator must consult with their Supervisor and the Director before an applicant’s fuel allowance is reduced to an average for the community.
**Section 3.06: Utilities Allowance – Power, Water and Sewer**

**The Law**

7. An allowance may be provided to a person in need for the actual cost of light, water and sewage services required.

**What it Means**

Section 7. of Schedule A states that an applicant and their dependants can receive assistance to pay for power, water and sewage services.

**Issuing the Utilities Allowance**

The Client Navigator pays for the actual cost of an applicant and their dependants’ power, water, and sewage services. The need is based on the due date of the utility invoice.

For example, if the utility invoice has a payment due date of January 3, 2014, it is included as a need in the January 2014 assessment.

Once utility invoices have been received, payments must be issued within 2 business days.

**Method of Payment**

The applicant provides their utility invoice, or the utility agency issues the invoice directly, to the Client Navigator, and the Client Navigator issues the payment. Payment should be made in the month that the utility bill is due.

As the Regulations refer to paying for the actual cost of utilities (light, water and/or sewage), a payment other than for the actual cost of utilities (light, water and/or sewage) can only be considered if the applicant agrees in writing. The actual cost does not include arrears or interest on those arrears.

**Unreasonable Costs – August 2021**

If unreasonable costs occur, the Client Navigator must investigate. Unreasonable is defined as 25% more than the monthly average in a community, over a period of three continuous months, or any five-month period within a year. A Client Navigator must consult with their supervisor to determine the monthly average in the community.

If the Supervisor determines that unreasonable costs have occurred, the Director must be consulted for further direction.
Payment Plan
A payment other than for the actual costs, such as a payment plan, can only be considered if the applicant agrees in writing.

Name on Utility Invoice
The name on the utility invoice must be the applicant’s, co-applicant, registered landlord or homeowner in order for the Client Navigator to pay the utility costs.

If the applicant’s name is on the lease and they are sharing an accommodation with other leaseholders, as long as the power bill is in one of the leaseholders’ names, the applicant’s portion can be paid.

If the applicant is sharing the accommodation, and the name on the invoice is the registered landlord, the applicant’s portion can be paid.

For example, if there are two people living in the accommodations, the cost of utilities is divided by two, and the Client Navigator pays for the applicant’s share.
SECTION 4: SCHEDULE B – ENHANCED BENEFITS

This section of the Regulations lists the types of enhanced benefits that applicants, and in some cases their dependants, may receive. Enhanced benefits are clothing, incidentals and allowances for the disabled and elderly, primary, secondary and postsecondary educational expenses, furnishings, security and utility deposits, emergency expenses, child care, and record suspension application fees.

Who Qualifies?
Enhanced benefits are provided to the applicant, who is participating in a productive choice or to an applicant who is exempt from participating in a productive choice.

Enhanced benefits are provided to the family if the adults in the household are participating in a productive choice. If eligible, applicants can receive both basic and enhanced benefits.

Where is the Benefit paid to?
The benefit is payable to the applicant, or on behalf of the applicant, to the person, business, landlord, government or agency of the applicant’s choice. It is up to the applicant to decide to whom the benefit will be paid. A request to pay someone other than the applicant must be in writing from the applicant.

Bi-Monthly Payment of Benefits
The benefits for clothing, disabled, aged and education allowances can be paid on a bi-monthly basis at the applicant’s request.

The yearly benefit for furnishings can be prorated throughout the year at the applicant’s request.

Applicants Temporarily Leave the NWT for Medical Reasons
When applicants temporarily leave the NWT to receive medical treatment or participate in a Productive Choice that is not available in the NWT, the Director can grant up to three months of assistance for all eligible benefits under Schedule A and Schedule B.
Custody of a Child and Enhanced Benefits
Certain enhanced benefits are affected by an applicant’s arrangement to share custody of a child with another parent as follows (always round up when dividing):

- Clothing should only be issued in a month the applicant has custody of the mature child(ren)
- Educational expenses should be shared with the other parent depending on the custody arrangement
- The disabled, aged and emergency allowances are issued only to the applicant and are not affected by custody arrangements
- Furnishing’s allowance is not affected by custody arrangements
- Security deposits are not affected by custody arrangements
- Child Care Benefits should only be issued for the time the applicant has custody of the dependant(s)

Note
The Director can make a decision, on a case-by-case basis, on how much assistance or for how long an applicant and their dependants will receive an enhanced benefit.
Section 4.01: Clothing Allowance

The Law

1. Assistance in the form of a clothing allowance may be provided to a recipient in accordance with the Maximum Monthly Clothing Allowance Table set out in this Schedule that shows maximum scales in force in the communities of the Northwest Territories.

What it Means

Section 1. of Schedule B sets out the maximum amount an applicant can access for clothing depending on the number of adults, the number of mature children and the community the applicant lives in.

This allowance can be spent on clothing and footwear. The number of adults, mature children and the applicant’s community are taken into account to determine the allowance available, shown in the table on the next page.

Custody of Children

A clothing allowance is affected by an applicant’s arrangement to share custody of a mature child with another parent. The applicant should not receive a clothing allowance for that mature child when the mature child is not in their custody.

In cases of shared custody, the clothing allowance is prorated based on the number of days the applicant has the mature child(ren) in their custody.

For example, an applicant has custody of their mature child (ren) for 14 days every month. The applicant is eligible for prorated clothing allowance for 14 days for their mature child(ren).
The clothing allowance table is as follows:

<table>
<thead>
<tr>
<th>Community</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
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<tr>
<td>Délı̨nę</td>
<td>109</td>
<td>152</td>
<td>185</td>
<td>218</td>
<td>33</td>
</tr>
<tr>
<td>Dettah/Ndilǫ</td>
<td>79</td>
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<td>134</td>
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<tr>
<td>Enterprise</td>
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<tr>
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<td>Łutselk’è</td>
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<td>79</td>
<td>110</td>
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<td>158</td>
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</tr>
</tbody>
</table>
Section 4.02: Disabled, Aged and Incidental Allowances

The Law

2. (1) Assistance in the form of either a disabled allowance or an aged allowance may be provided to a recipient, to a maximum of $405, if,
   (a) in the case of the disabled allowance, an occupational therapist, medical practitioner or other person referred to in paragraph 13.1 (5)(a), certifies a period of incapacity of 12 months or longer; or
   (b) in the case of an aged allowance, the recipient has attained 60 years of age.

(2) A person who is granted assistance under sub item (1) may be provided with further assistance in the form of an incidental expense allowance in accordance with the Maximum Monthly Incidental Allowance Table set out in this Schedule that shows maximum scales in force in the communities of the Northwest Territories.

What it Means

Section 2. (1) to 2. (2) of Schedule B explains the allowances an applicant with a disability or an applicant 60 years of age or older can receive.

Disabled Allowance

For an applicant with a disability, the Client Navigator must:
1. Receive a completed Form D - Disability Assessment or through proof that an applicant is receiving a federal disability pension or benefit And
2. Confirm that the applicant(s) meet the Income Assistance definition of a disabled person

If there are two disabled applicants on the application, both are eligible for this benefit.

Short-Term Medical Concerns and the Disabled Allowance

An applicant who submitted a completed Form D - Disability Assessment and does not meet the Income Assistance definition of a disabled person is not eligible for the disability allowance.

For example, an applicant broke their leg and is unable to complete a Productive Choice. The applicant is exempt from completing the Productive Choice but is not eligible for the disability allowance.

Long-Term Concerns and the Disabled Allowance

An applicant who has a completed Form D - Disability Assessment and meets the Income Assistance definition of a disabled person may be eligible for the disabled allowance.
For example, an applicant who provides a Disability Assessment every four months for a year is not eligible for the disabled allowance retroactively or at the 12-month period. The Client Navigator should discuss the applicant’s circumstances with their supervisor.

**Alcohol and/or Drugs**
An applicant with an addiction to drugs and/or alcohol must provide a health care professional’s note that indicates their addiction to drugs or alcohol is considered chronic.

**Productive Choices and Disabilities**
An applicant with a disability, although exempt from participating in a productive choice, may participate if they choose and can continue to receive the disabled allowance and incidental allowance.

**Proof of Disability**
An applicant with a permanent disability does not need to provide a Disability Assessment every year if a qualified health care professional has certified their condition as permanent or if the applicant receives a federal pension or benefit.

**Aged Allowance**
The aged allowance assists the applicant with their daily living needs. If there are two applicants on the application who are 60 years of age, or older, both applicants are eligible to receive this allowance.

**Disabled and Aged Allowance**
An applicant can only receive either the disabled allowance or the aged allowance from the Income Assistance Program, not both.

**Incidental Allowance**
Any applicant who receives the disabled or aged allowance is also entitled to an incidental allowance in accordance with the Maximum Monthly Incidental Allowance Table. The allowance is provided to each person in the household that received the disabled or aged allowance.

The allowance is intended to assist with the costs of personal care products and household supplies. The table on the next page shows the maximum incidental allowance rates for each NWT community.
The incidental allowance table is as follows:

<table>
<thead>
<tr>
<th>Community</th>
<th>Number of Adults</th>
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<td>Colville Lake</td>
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<td>Délı̨ne</td>
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<td>Dettah/Ndilo</td>
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<tr>
<td>Enterprise</td>
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<td>Fort McPherson</td>
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<td>Fort Providence</td>
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<td>Fort Resolution</td>
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<td>Fort Simpson</td>
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<td>Fort Smith</td>
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<td>Gamètı</td>
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<td>Hay River</td>
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<td>Inuvik</td>
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<td>Wrigley</td>
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</tr>
<tr>
<td>Yellowknife</td>
<td>39</td>
</tr>
</tbody>
</table>
Section 4.03: Expenses for Primary, Secondary and Post-Secondary Education and Other Training

The Law

3. An allowance may be provided in accordance with the direction of the Director for the following expenses incidental to the primary or secondary education or other training of a child or a mature child who is a dependant of a recipient:
   (a) transportation;
   (b) text books and supplies;
   (c) annual school fees;
   (d) tuition.

Tuition and Book Allowances for Post-Secondary Education

4.1. (1) In this item, "approved institution" means an approved institution as defined in subsection 1(1) of the Student Financial Assistance Regulations.
"full-time student" means a full-time student as defined in subsection 1(1) of the Student Financial Assistance Regulations.
"program of studies" means a program of studies as defined in subsection 1(1) of the Student Financial Assistance Regulations.
"semester" means a semester as defined in subsection 1(1) of the Student Financial Assistance Regulations.

(2) Assistance in the form of a tuition allowance may be provided to a recipient for the payment of tuition for the recipient or their dependant to a maximum of $2,400 for a semester if
   (a) the recipient or their dependant is enrolled as a full-time student at an approved institution in a program of studies approved by the Director;
   (b) the person who is enrolled as a full-time student is not eligible for student financial assistance under the Student Financial Assistance Regulations and the ineligibility is not the result of the application of section 35.2 of those regulations; and
   (c) the person who is enrolled as a full-time student has been ordinarily resident in the Northwest Territories for a continuous period of 12 months immediately before the day on which the semester begins.

(3) Assistance in the form of a book allowance may be provided to a recipient for the purchase of books for the recipient or their dependant to a maximum of $550 for a semester if the recipient receives a tuition allowance for the recipient or their dependant under subsection (2).

What it Means

Sections 3 to 4. (3) of Schedule B explain what type of assistance an applicant and their dependants can receive for primary, secondary or training education or for post-secondary expenses.

Children’s Primary, Secondary and Training Education Expenses

This section explains what assistance an applicant can receive for their dependant in junior kindergarten to grade 12 or other training:

- Backpacks
- Transportation (bus passes only)
- Textbooks
- School supplies (pencils and pens, paper, binders, rulers, markers, erasers, geometry sets, etc.)
- Annual school fees (locker charges, etc.)
- Tuition (Client Navigator should speak with their supervisor)
- Running shoes, required musical instruments or special clothing
- Training (fees associated with special courses or if the dependant is in post-secondary training)

**Determination of Education Expenses**

The Director has approved the following procedure to determine the amount that will be supplied to applicants for their dependant(s) elementary and secondary school supplies.

A Client Navigator should contact the school(s) at the end of the academic year and obtain a school supply list for each grade. The Client Navigator will price the list at the least expensive store in the community. That list will be used to determine the amount of assistance provided to applicants for their dependant(s)’ school supplies. Applicants will be provided with a lump sum payment based on the list.

Applicants may receive the educational allowance in September or the initial month of enrolment.

*For example, an applicant that has applied for assistance in January would not be eligible to receive the education allowance benefit if their dependant(s) was enrolled in September.*

*If a family relocates to another community in January and the dependant is enrolled in school, they would be eligible for the education allowance.*

**Exempt from Expenses**

The Client Navigator does not pay for expenses already paid for by other organizations.

The Client Navigator should ensure that the applicant is not exempt from these expenses because of their ethnicity or because they are receiving, or will receive, the assistance from another source.

*For example, a First Nations group may provide money for the child(ren)’s bus passes.*

**Tuition and Book Allowances for Post-Secondary Education**

Under this section, a Client Navigator should refer to the Student Financial Assistance Regulations for definitions of the following: approved institution, full-time student, program of studies and semester.

An applicant and one of their dependants must meet the requirements of all of these definitions.
If the NWT Student Financial Assistance Program is not available to the applicant, the Client Navigator can provide an allowance of up to $2,400 for tuition and up to $550 for books if the applicant or their dependant is attending a post-secondary program as defined by the Student Financial Assistance Regulations and receiving a tuition allowance from Income Assistance.

The Director must approve the tuition and book allowances.

**Resident of the NWT**
An applicant who has not been a permanent resident of the NWT for 12 continuous months may be eligible for post-secondary assistance from another province or territory in Canada or from their home country. Client Navigators must ask the applicant to apply first to their province, territory or home country. If the applicant is denied, they must provide the denial letter to the Client Navigator before the Client Navigator can issue Income Assistance for this benefit. If the applicant is eligible for post-secondary assistance from another jurisdiction, that assistance should be taken into consideration when a financial review is completed.

**Other Financial Resources**
Applicants may be eligible for funding through Employment Insurance, non-government organizations or other sources. Aboriginal applicants may also be eligible to receive post-secondary assistance through the Indigenous Skills and Employment Training Strategy (ISETS).

Applicants must first apply to the other agencies responsible for funding and provide the amount of approved funding or a denial letter before Income Assistance can be issued for this benefit. The funding the applicant receives from the Agency must be taken into consideration, as well as the expense of the program, when a financial review is completed.

**How the Expense is Paid**
The Client Navigator must obtain an invoice from the school for the tuition and books and issue payment to either the applicant or the institution. A book allowance will be provided up to a maximum of $550 upon receipt of book expenses.

A book allowance up to $550 is only provided if the applicant is receiving a tuition allowance from Income Assistance.
*Section 4.04: Furnishings Allowance*

**The Law**

5. Assistance in the form of a furnishings allowance may be provided to a recipient in accordance with the Furnishings Allowance Table set out in this Schedule if the recipient has received assistance for at least six of the 12 months preceding their request for a furnishings allowance.

**What it Means**

Section 5. explains how much assistance an applicant and their dependants can receive for furnishings. A furnishings allowance is for the purchase of all household furnishings as required by the applicant.

**Eligibility**

An applicant and their dependants are eligible to receive an **annual** furnishings allowance. This amount is based on the Maximum Furnishings Allowance Table shown on the next page if the applicant has received Income Assistance for at least six of the last 12 months. The six months does not need to be continuous.

An applicant is eligible to receive this benefit in full or at a prorated amount requested by the applicant, at the end of a six-month waiting period.

*For example, a Yellowknife applicant, their spouse and two children received assistance from February to May and then again in July and August, all within the same 12-month period in 2006. The applicant has now applied for assistance again in September. The applicant would be eligible to receive the furnishings allowance on September 1, 2006.*

*The applicant in the example above would be eligible to receive the furnishing allowance again on September 1, 2007, as long as they have received assistance for six of the 12 prior months.*

Applicants residing in long term care facilities, special care homes and room and board are eligible for a furnishings allowance.

**Owes Income Assistance**

Applicants who have an overpayment balance with Income Assistance are eligible for the furnishings allowance; however, the full amount must be applied to their overpayment. If the amount of the furnishings allowance exceeds the overpayment amount, the excess can be paid to the applicant.
Furnishings must be provided to persons in need using the following furnishings allowance table:

<table>
<thead>
<tr>
<th>Community</th>
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</tr>
</thead>
<tbody>
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Section 4.05: Security Deposits – Rent or Utilities

The Law

6. (1) Assistance may be provided to a recipient for the payment of a security deposit if one is required for the provision of accommodations or utilities to the recipient.
   (1.1) The Director may recover from a recipient, in monthly installments in amounts determined by the Director, the amount of assistance provided to the recipient under sub item (1).
   (2) A recipient must repay the total amount of assistance that they receive for the payment of a security deposit
   a) when the landlord or utility provider refunds the security deposit or a part of the security deposit to the recipient;
   b) when the security deposit is forfeited under the terms of the agreement between the landlord or utility provider and the recipient under which the security deposit was paid; or
   c) when the recipient is no longer in receipt of assistance

What it Means
Section 6. (1) and 6. (2) of Schedule B explains when an applicant can receive assistance for a security deposit for accommodations or utilities and how a Client Navigator will recover the funds.

Payment of the Security Deposit
- Utilities: Security deposits must be provided to applicants as required by the utility provider. The name on the security deposit request must be the applicant/co-applicant in order for the Client Navigator to pay the deposit. 100% of the applicant’s portion of the security (utility) deposit will be paid in the month the account is opened.
- Accommodation: The Residential Tenancy Act allows the payment of a security deposit to take place over a three-month period as follows:
  o 50% of the deposit is due with the first month’s rent and the remaining 50% is due by the end of the first three months of the applicant’s tenancy
  o The Client Navigator will pay 25% in month 2 and 25% in month three

For example, if a $300 deposit is due on September 1st
1. 50%, $150, paid in September
2. 25%, $75, paid in October
3. 25%, $75, paid in November
The amounts will be reflected on the signed Security Deposit Refund Agreement Form.

Repayment of the Security Deposit
All applicants must begin repaying their security deposit (utilities and damage deposit) the month after the security deposit is paid to the supplier and/or landlord. The applicant must repay a minimum of $25 per month until the total amount of security deposit paid by the Income Assistance is repaid to the Government of Northwest Territories.
In the event an applicant has repaid the full amount of the security deposit the Client Navigator would not count a refund that is issued to the applicant for the previously collected upon security deposits.

**More than One Security Deposit**
A second or subsequent security deposit for rent or utilities can be issued as required with approval from the Supervisor.

Approval from the Director is required if a client is requiring a second or subsequent security deposit request within a year and there is no confirmation of:
- the client receiving their current security deposit back and/or
- the landlord kept the security deposit for tenant damage.

**Where to Send the Returned Security Deposit Cheques**
Client Navigators must forward all security deposit returns to the finance personnel within the regional office. The Client Navigator should include the applicant’s name, social insurance number and a description of the payment (repayment of Income Assistance security deposit).

*For example, a description could include the landlord’s name, utility type and provider, or fuel type and provider.*

Client Navigators must get a General Receipt (GR) number from regional finance staff, which is to be referenced when making the note in CMAS about the returned security deposit. The Client Navigator should also make sure that the applicant’s debt has been entered and reduced in CMAS.
Section 4.06: Emergency Allowance

The Law

7. Emergency assistance may be provided, in accordance with the direction of the Director, to a recipient if they are unable to sustain themself and their dependants.

What it Means

Section 7. of Schedule B states that an applicant and their dependants may receive an emergency allowance if the need exists.

This allowance is provided to applicants who are eligible for Income Assistance and participating in a productive choice.

The current rates of the allowance are:

- Single: Up to $500 or the amount of an applicant’s monthly food and clothing benefits as the need requires, whichever is higher.
- Family: Up to $1,000 or the amount of an applicant’s monthly food benefit and community cost adjustment benefit
- Case-by-case as approved by the Director.

Bridge Benefit

The bridge benefit is intended to assist parents of newborns only, with emergency allowance that is equivalent to the food allowance available depending on where the applicant lives. The bridge benefit will be approved for one month only, within two months from the newborns date of birth, if they have not received the Canada Child Benefit (CCB). In order to be eligible for the bridge benefit applicants must:

- Provide confirmation they have applied for CCB
- Provide proof of birth documentation.

Director Approval

The Director must be contacted to approve emergency assistance. The types of situations that emergency assistance can be provided for include:

- Loss of a home due to a disaster, E.g., flood, fire, windstorm, landslide, or earthquake
- Inability to pay one month rent due to illness or loss of a job for reasons other than just cause
- Parents of newborns who have not received CCB.
Section 4.07 Child Care Allowance

The Law

8. A child care benefit may be provided in accordance with the direction of the Director

What it Means – Revised August 2022

Section 8. of Schedule B is to provide financial support to Income Assistance applicants to assist them with their child care expenses.

Eligibility

In order to be eligible for the child care benefit, applicants must:

• Require assistance with childcare for children under the age of 13
• Provide monthly invoices from the child care provider
• Provide receipts showing child care has been paid, if the provider is not being paid directly, for continued eligibility

Non-Attendance

There will be no deduction from the child care payment for non-attendance by the child if the provider charges for the days missed. Similarly, there will be no deduction for non-attendance by parents. However, unsubstantiated absences by parents that are considered to be chronic attendance problems (4 or more days in a calendar month) may be cause for terminating the child care need. The Client Navigator must consult with their Supervisor prior to terminating any child care needs.

Payment of Child Care – Revised August 2022

• Applicants must provide an invoice and/or receipt for child care expenses
• Applicants must provide an invoice if a child care deposit is required
• Applicants are responsible for providing all supporting documentation, paying their child care provider (or opt for direct payments to applicant or provider) and providing monthly payment receipts
• Child care providers may be paid in advance, however, receipt of payment must be provided the following month before additional benefits will be issued

Daily Rates

• The daily rate must not exceed $50.00 per day, per child. The Director must be consulted for any daily rates above $50.00 per day.
• The afterschool care rate must not exceed $15.00 per day, per child. The Director must be consulted for any daily rates above $15.00 per day.

Note

There are no minimum hours of care required for child care eligibility.
In accordance with Employment Standards, child care providers may be under the age of 16 if the care is provided after school hours, evenings not between the hours of 11pm to 7am, weekends and school holidays. Child care providers under 16 cannot be paid at any other time.

The cost of camps during school breaks is an eligible expense for the child care benefit.

Preschool/Pre-Kindergarten programs with Extended Care are licensed child care based out of a school. The applicant’s invoice may be broken down into two parts:
- one fee for the hours during Junior Kindergarten -12 school, and
- an additional fee for extended care, outside school hours

The Client Navigator shall consider this full-time licensed child care.

In accordance with the Child Day Care Act, full-time and part-time child care will be defined as the following:

Full-time child care means day care provided for a period of more than five consecutive hours per day.

Part-time child care means day care provided for a period not exceeding five consecutive hours per day.
Section 4.08 Record Suspension Application Fees

The Law

9. (1) In this item, “application for a record suspension” means an application, by an individual convicted of an offence under an Act of Parliament, for a record suspension in respect of that offence, under the Criminal Records Act (Canada)

(2) Assistance may be provided for the payment of any fees required for an application for a record suspension.

What it Means

An IA applicant is eligible to receive assistance towards the payment of any fees for application for a Record Suspension. The Record Suspension Application Fees are enhanced benefits that are provided to an applicant, who is participating in a Productive Choice or to an applicant who is exempt from participating in a Productive Choice.

Persons with a criminal record may apply to the Parole Board of Canada to obtain a record of suspension (formally known as a Pardon). A record of suspension allows people with a criminal record to have it set aside. This helps them access employment and educational opportunities and to reintegrate into society.

Eligibility

In order to be eligible for a Record Suspension an applicant must have:

- Demonstrated that they are eligible for assistance and received payment for benefits prior to including the Record Suspension Fee in their assessment.
- Completed their sentence (including parole) and have paid any fine or financial penalty
- Completed any probation period
- Have served a required waiting period
- Demonstrated that they are a law-abiding citizen

Productive Choices and Record Suspension Fees

An applicant must be participating in a Productive Choice to be eligible for the Record Suspension Application fee benefit.

Payment of Record Suspension Fees

The Enhanced Benefit includes:

- $25.00 cost of obtaining a Certified Copy of a Criminal Record from the RCMP
- $644.88 Application Processing Fee charged by the Parole Board of Canada
- Applicants requesting reimbursement for additional fees related to their application for record suspension are responsible for providing supporting documentation and paid invoices and/or receipts.
Note

- The $50.00 fee charged by the RCMP is for fingerprinting purposes. There are currently no additional fees charged for further court or police checks in the NWT.
- As per the Income Assistance Regulations, assistance may be provided for the payment of any fees required for an application for a record suspension.
- Inquiries for applicant information on how to apply to the Canada Parole board should be referred to the website: https://www.canada.ca/en/parole-board/services/record-suspensions/official-pbc-application-guide-and-forms.html
SECTION 5: SOCIAL ASSISTANCE APPEALS REGULATIONS

Section 5.01 - Interpretation and Application

The Law

1. (1) In these Regulations, “appeal panel” means a panel of an appeal committee or of the Appeal Board, as the case may be, constituted under the Act to hear an appeal; “appellant” means the party that files an application to appeal with the Registrar under section 6; “Officer” means a Social Welfare Officer appointed under section 4 of the Act; “Registrar” means the person designated to act as a registrar under section 3; “respondent” means the responding party named in an application to appeal.

(2) In these regulations, the parties to an appeal are,

(a) in respect of an appeal to an appeal committee under subsection 6(2),
(i) the applicant for or recipient of assistance entitled to appeal the decision of an Officer or of the Director; and
(ii) the respondent; and
(b) in respect of an appeal to the Appeal Board under subsection 6(3),
(i) the applicant for or recipient of assistance or the Director, as the case may be, entitled to appeal the finding of an appeal committee, and
(ii) the respondent.

What it Means

Section 1. of the Regulations provides the exact meaning of some of the words that are used in the Regulations.

Definitions

For the purpose of this section, the meanings of some additional words are:

Appellant
The person applying for a reversal of a decision.

Days
Taken from the Interpretation Act, days are calendar days except those that are defined as holidays, which are New Year’s Day, Good Friday, Easter Monday, Victoria Day, National Aboriginal Day, Canada Day, the first Monday in August, Labour Day, Remembrance Day, Christmas Day, Boxing Day and any day appointed as a general holiday. Thanksgiving Day is a general holiday as per the Interpretation Act.
**Appeal Package**
Includes a cover letter prepared by the Registrar, an appeal summary, Form O - Application to Appeal, notice of refusal, all documents that apply to the appeal, the applicable legislation.

**Form H – Consent for the Release of Information**
Form H - Consent for the Release of Information must be signed by the appellant if they are involving a representative.

**Representative**
Any person that the appellant has chosen to assist and/or represent them during the appeal process.

**Respondent**
The responding party named in an appeal.

**Quorum**
Three members of an appeal panel constitute a quorum.

**Natural Justice**
Allowing an applicant, the right to a fair and unbiased hearing with reasonable opportunity to present their case.
Section 5.02 - The Players in an Appeal

The Law

2. These regulations apply to the proceedings of an appeal panel.

3. (1) The Minister shall designate a senior officer of the Department of Education, Culture and serve as Registrar for the appeal committees and the Appeal Board.
(2) The Registrar shall perform the duties as set out in these regulations.

What it Means

Registrar
The Minister assigns a senior officer within the Department to act as Registrar to the Social Assistance Appeal Committees and the Social Assistance Appeal Board. The Registrar assists the Committees and Boards in the setting up and operation of appeals and is responsible for a number of other duties as set out in the Regulations but should not attend the hearings and cannot vote.

Social Assistance Appeal Committees (SAAC)
The Minister is required to create regional SAACs to hear Income Assistance appeals.

A municipal council, local housing authority and/or other local body or organization can make recommendations as to who should be on the SAAC to the Minister. The Minister may consider these recommendations when making a decision regarding appointments to the SAACs. No official of the Department of Education, Culture and Employment is eligible for appointment to the SAACs.

A SAAC must be composed of not fewer than three and not more than eight members. When hearing an appeal, a quorum of three members must be present. If a quorum is not reached, the hearing is rescheduled.

The Chairperson of the SAAC only votes when a majority decision cannot be reached by the other members.

SAAC members are appointed for a term, or any length, that is decided upon by the Minister.

Social Assistance Appeal Board (SAAB)
The SAAB is established to hear appeals from decisions made by the SAACs.

A municipal council, local housing authority and/or other local body or organization can make recommendations as to who should be on the SAAB to the Minister. The Minister may consider the recommendations when making a decision to appoint a person to the
SAAB. No official of the Department of Education, Culture and Employment is eligible for appointment to the SAAB.

The SAAB must be composed of a chairperson, a vice-chairperson and not fewer than three other members appointed by the Minister. A SAAB member is appointed for two years.

When hearing an appeal, a quorum of three members must be present. If a quorum is not reached, the hearing is rescheduled.
**Section 5.03 - Commencing an Appeal**

**The Law**

4. (1) A person entitled under subsection 8(1) of the Act to appeal a decision of an Officer or the Director, must,
   - (a) be notified in writing of the entitlement to appeal; and
   - (b) on request, be provided with clear instructions respecting appeal procedures.

   (2) A person entitled to appeal a decision of an Officer or the Director may appeal the decision within seven days after receiving it to the appeal committee established or continued for the community in which the person resides.

   (3) A person entitled under subsection 8(3) of the Act to appeal the finding of an appeal committee may appeal the finding to the Appeal Board within seven days after receiving it.

   (4) A person is deemed to have received a decision of an Officer or the Director, or a finding of an appeal committee
      - (a) on the second day after the document is sent by fax or email; or
      - (b) on the sixth day after the document is mailed.

5. (1) A party to an appeal may be unrepresented or may be represented by legal counsel, an agent, a dependant or any other person.

   (2) The representative of a party may act on behalf of the party in exercising any rights and performing any duties provided for in these regulations

6. (1) An appeal shall be commenced by filing with the Registrar an application to appeal, in a form approved by the Director

   (2) An application to appeal may be filed by the appellant or the appellant's representative, in person, by mail, by courier, by fax, or by email.

   (2.1) An applicant to appeal is deemed to be filed
      - (a) on the day of personal delivery or delivery by courier;
      - (b) on the day the email or fax is sent; or
      - (c) on the day that a document sent by mail is postmarked by the Canada Post Corporation.

   (3) An application to appeal filed by a representative must be accompanied by a signed statement of the appellant attesting to the authority of the representative to act on the appellant’s behalf.

   (4) An application to appeal must include the following information:
      - (a) the name, address and phone number of the appellant;
      - (b) if the appellant has a representative, the name, address, and phone number of the representative;
      - (c) an address for service;
      - (d) the decision of the Officer or Director or the finding of an appeal committee, as the case may be, that is being appealed;
      - (e) the grounds for the appeal;
      - (f) all information necessary for the appeal panel hearing the appeal to understand the issues raised in the appeal.

   (5) If an appellant is unable to make the application to appeal in writing, an Officer shall assist the appellant or refer them to a person who may assist in the preparation of the application to appeal.

7. (1) The Registrar shall provide the respondent with the application to appeal, and shall indicate the deadline by which the respondent may provide a response to the application to appeal.

   (2) A response may be filed by the respondent or the respondent’s representative, in person, by mail, by courier, by fax, or by email.

   (2.1) A response is deemed to be filed
      - (a) on the day of personal delivery or delivery by courier;
      - (b) on the day the email or fax is sent; or
      - (c) on the day that a document sent by mail is postmarked by the Canada Post Corporation.

   (3) A response filed by a representative must

   (3) The appeal panel may, prior to the hearing of an appeal and through the auspices of the Registrar, request additional information from
be accompanied by a signed statement of the respondent attesting to the authority of the representative to act on the respondent’s behalf.

8. (1) For each appeal, the Registrar shall prepare an appeal package including an application to appeal and the response.  
(2) The Registrar shall ensure that the appeal package is provided to the parties and to the appeal panel as soon as is practicable.

9. An appellant may withdraw an appeal at any time before the hearing of an appeal by notifying the Registrar in writing.

What it Means
Applicants are entitled to a fair and reasonable assessment of their needs and appropriate assistance. If an applicant does not agree with a Client Navigator’s and/or Director’s decision, they can appeal the decision. It is the Client Navigator’s responsibility to notify the applicant, in writing, of their right to appeal.

The applicant must file their appeal with the appeal committee established for the community in which the person resides within 7 days of receiving the Client Navigator’s decision.

Note
You do not count the date the Notice of Refusal was issued
- You do not count statutory holidays
  - If the statutory holiday falls on a Saturday – you do not count that Saturday
  - If the statutory holiday falls on a Sunday – you do not count that Sunday

For example, counting days for an appeal:
If a Notice of Refusal is issued:
- By mail on December 14 - applicants have until December 29 to submit an appeal.
- By email or fax on December 14 – applicants have until December 23 to submit an appeal.

Deemed Receipt of Decision
A decision of a Client Navigator, the Director, or an appeal committee is deemed to have been received after:
- 6 calendar days if the decision was sent by mail
- Or 2 calendar days if sent by e-mail or fax

In practice, the applicant may submit the appeal to the local ECE Service Centre who will forward the application to the Registrar.

The applicant, someone on behalf of the applicant, the Client Navigator or someone the Client Navigator has referred the applicant to, may appeal on behalf of the applicant.
The Client Navigator will prepare an appeal package that will be forwarded to the Registrar. Once the SAAC and applicant have agreed on a date, a copy of the appeal package will be provided to all attending. This can be done by:

- Hand delivery: have the applicant sign the Appeal Update Form
- Courier: require signature upon delivery
- Email

If an applicant chooses to withdraw their appeal, they must do so in writing.
Section 5.04 - Location, Time and Manner of the Appeal

The Law

10. (1) Subject to subsection (3), within 30 days after the filing of an application to appeal a decision of an Officer or the Director, the appeal committee hearing the appeal shall hold an appeal hearing.
(2) Subject to subsection (3), within 45 days after the filing of an application to appeal a finding of an appeal committee, the Appeal Board shall hold an appeal hearing.
(3) The time for the hearing of an appeal may be extended by an appeal panel to the extent required to account for any extensions or adjournments granted under the authority of these regulations, provided that
   (a) the party to the appeal who is the applicant for or the recipient of assistance consents to the extension; and
   (b) the time for hearing the appeal and issuing a finding or decision does not exceed
      (i) in the case of an appeal to an appeal committee, 60 days after the day the application to appeal is filed, or
      (ii) in the case of the Appeal Board, 90 days after the day the application to appeal is filed.
(4) Written findings of an appeal panel with reasons must be issued within 10 days of the conclusion of the hearing.

11. An appeal conducted under these regulations must be conducted
   (a) to the extent possible, in an informal and non-adversarial manner; and
   (b) fairly and impartially and in accordance with the rules of natural justice.

12. (1) An appeal may proceed by oral hearing, or by written submission, if so requested by the applicant or recipient of assistance.
(2) An appeal or oral hearing may be conducted in person or by video, electronic or telephone conference.
(3) An appeal panel shall hear an appeal using the most practical, cost-effective and expeditious method available.

13. (1) Subject to subsection (2), the Registrar shall ensure that the parties are notified at least five days before the hearing as to
   (a) the method by which the appeal will be heard;
   (b) the time, date, and location of the hearing;
   (c) deadlines respecting the filing of submissions and evidence; and
   (d) any other preliminary information the appeal panel may direct the Registrar to provide.
(2) If the parties and the appeal panel hearing the appeal agree to expedite the hearing of an appeal, the time requirement set out in subsection (1) may be abridged.

What it Means

The SAAC must hold a hearing within 30 days after a notice of appeal is filed.

The SAAB must hold a hearing within 45 days after the filing of an application to appeal a finding of the SAAC.

This period may only be extended by an appeal panel if the following stipulations are met:
- The party who is the applicant for or recipient of assistance consents; and
- The time for hearing the appeal and issuing a decision does not exceed
  - 60 days in the case of an appeal to the SAAC
  - 90 days in the case of an appeal to the SAAB
Appeals may proceed by either an oral hearing, or by written submission if requested by the appellant. Oral hearings can be conducted in person or by video, electronic or telephone conference.

An appeal must take place by using the most practical, cost-effective method available. For example, if all parties to the appeal are not in the same location, a teleconference would be the most economical method.

The Registrar will ensure that all parties of an appeal are notified at least 5 days before a hearing as to:

- How the appeal will be heard (oral or written)
- The time, date and location of the hearing
- Any other information the SAAC or SAAB have directed the Registrar to provide
Section 5.05 - Procedural Matters

The Law

14. (1) Subject to subsection 11, an appeal panel may, in respect of a particular appeal, issue directions on procedure to the parties to supplement these regulations.
   (2) A party may, at any time, apply to the appeal panel for a direction on procedure.
   (3) When there is a conflict between these regulations and the direction on a procedure, the regulations prevail.

15. An appeal panel is not bound by the laws of evidence applicable to judicial proceedings and may, at the hearing of an appeal, receive evidence in such manner as it considers appropriate.

16. (1) Subject to section 10, during the course of an appeal, an appeal panel may, in its discretion, adjourn or reschedule the hearing of an appeal.
   (2) A party may, at any time, apply to the appeal panel for an adjournment.
   (3) Subsections (1) and (2) are not applicable to any hearing that has already been rescheduled or adjourned under this section.

17. An appeal panel may issue such interim orders preceding or during the appeal as may be necessary to resolve the appeal.

18. (1) Subject to this section, an oral hearing shall be conducted in private and only the parties and their representatives, if any, may be present.
   (2) Subject to the appeal panel's discretion, a party may bring such family members, friends and other persons they wish to a hearing, but these persons may not participate in the hearing.
   (3) A party shall identify to the appeal panel any persons accompanying the party before the hearing begins.
   (4) A person, including a party, who is disruptive during a hearing may be removed from the hearing room or disconnected from the video, electronic or telephone conference.
   (5) A person, including a party, who is abusive to the appeal panel or staff, may have their access to the members or staff restricted.

19. (1) Each party shall be given an opportunity to present their case at an oral hearing, including the opportunity to
   (a) make an opening statement at the beginning of the hearing;
   (b) present evidence and examine witnesses relevant to the appeal;
   (c) cross-examine witnesses of another party; and
   (d) make a closing statement summarizing their case.
   (2) An appeal panel member may ask questions during the hearing that they consider necessary to ensure that the facts, and the case of each party, are fully before the appeal panel.
   (3) The appeal panel may, during the hearing, require a party to provide any documents and other information relevant to the appeal.

20. (1) Subject to the appeal panel's discretion, a party is deemed to have waived the right to receive and respond to submissions or evidence presented during an oral hearing if the party receives notice of the hearing and fails to attend.
   (2) Subject to subsection (2.1), if a party is absent from a hearing, the appeal panel may
      (a) proceed without the party; or
      (b) reschedule the hearing.
   (2.1) If a party is absent from a hearing that was previously rescheduled under subsection (2), the appeal panel shall proceed without the party.
   (3) The appeal panel may take such steps or make such decisions as it considers just and reasonable if a party is absent from a hearing.
   (4) The appeal panel may request post-hearing submissions from a party who did not attend the hearing, if the appeal panel requires such submissions to resolve the appeal.
   (5) The appeal panel may request a response from any other party to post-hearing submissions referred to in subsection (4).

21. (1) If an appeal is proceeding by written submission, the appellant shall file submissions and evidence with the Registrar before the deadline provided by the Registrar.
   (2) The Registrar shall provide the respondent with copies of the appellants' submissions and evidence.
(3) The respondent shall file a response and evidence with the Registrar before the deadline provided by the Registrar.

(4) The Registrar shall provide the appellant with a copy of any filed response and evidence.

22. (1) Subject to the appeal panel's discretion, a party is deemed to have waived the right to participate in a hearing by written submission if the party received notice of the hearing and fails to file submissions and evidence with the Registrar within the deadline provided.

(2) Subject to subsection (2.1), if a party fails to meet the deadline for filing written submissions and evidence, the appeal panel may

(a) proceed without the party's submissions and evidence; or
(b) subject to section 10, allow the party an extension of the filing deadline.

(2.1) If a party fails to meet a deadline for filing written submissions and evidence that was previously extended under subsection (2), the appeal panel shall proceed without the party's submissions and evidence.

(3) The appeal panel may take such steps as it considers just and reasonable if a party receives notice of a hearing by written submission and notice of deadlines for the filing of submissions and evidence with the Registrar, and fails to file within the deadline provided.

23. The appeal panel may, during a hearing by written submission and through the auspices of the Registrar, require a party to provide any documents and other information relevant to the appeal.

24. (1) The appeal panel may request post-hearing submissions from a party who failed to file submissions under subsection 21(1), if the appeal panel requires such submissions to resolve the appeal.

(2) The appeal panel may request a response from any other party to the post-hearing submissions referred to in subsection (1).

25. (1) Subject to subsection (2), a majority of appeal panel members participating in the hearing of an appeal panel must agree before a finding or decision, as the case may be, is issued.

(2) The chairperson of an appeal panel is only entitled to a vote if majority agreement cannot be reached by the other panel members.

26. (1) The appeal panel shall, after considering the submissions and evidence submitted on an appeal, dismiss the appeal if the appeal panel is satisfied that the finding or decision that is subject of the appeal

(a) had been made in accordance with the Act; or
(b) does not pertain to eligibility for or the amount of assistance under the Act.

(2) The appeal panel shall, after considering the submissions and evidence submitted on an appeal, vary or reverse the decision that is the subject of the appeal if the appeal panel is not satisfied that the finding or decision had been made in accordance with the Act.

(3) The Registrar shall forward to the parties and the Director, if they are not a party, copies of a finding or decision, as the case may be, made by the appeal panel under subsection (1) or (2).

27. (1) Subject to subsection (2), if an appeal committee finds that assistance should be provided to the party who is the applicant for or the recipient of assistance, the Director shall ensure that assistance is provided in accordance with that finding within seven days after the finding, to continue until financial or other circumstances of the party materially change or, if an appeal to the Appeal Board is filed, until the Appeal Board varies the ruling.

(2) The appeal of a finding of an appeal committee to the Appeal Board operates as a stay of finding, and the stay remains in effect until a decision is issued by the Appeal Board.

28. If the Appeal Board decides that assistance should be provided to the party who is the applicant for or the recipient of assistance, the Director shall ensure that assistance is provided in accordance with the decision within seven days after the decision, to continue until the financial or other circumstances of the party materially change.

29. A municipal council, a housing authority or other local body may make recommendations to the Minister respecting appointments to an appeal committee.

30. Three members constitute a quorum of an appeal committee.

31. These regulations come into force July 1, 2012.
What it Means

Appeal Procedures
A party to the appeal may request direction from the appeal panel on procedures, however, if there is a conflict between the direction and the regulations, the regulations will prevail.

Presenting Evidence
The SAACs and SAAB are not bound by the complicated laws of evidence and can receive evidence in whatever way is considered to be fair and appropriate to the SAAC or SAAB.

Adjourning or Rescheduling
The SAACs and the SAAB have discretion to adjourn or reschedule an appeal hearing to a maximum of one time.

Oral Hearing
- It must be conducted in private with only the parties of the appeal and their representatives present
- A person who is disruptive may be removed from the hearing
- A person who is abusive may have their access to the members or staff restricted
- Each party will be given an opportunity to present their case
- SAAC or SAAB members may ask questions they feel necessary to the hearing
- The SAAC or SAAB may request documents relevant to the appeal
- If a party is absent from the oral hearing, the panel may proceed without the party and the absent party waives the right to receive and respond to evidence presented during the hearing. The SAAC or SAAB decision will be based on the evidence provided at the time of the hearing not on the fact that a party was absent from the hearing
- The appeal panel may request post-hearing submissions, including submissions from absent parties

Written Hearing
- Submission of evidence and responses shall be filed with the Registrar five days prior to the hearing. The Registrar will provide copies of the evidence and responses to the parties of an appeal
- A party who receives notice of the appeal and fails to file submissions with the Registrar is considered to have waived the right to participate in the hearing
- If a party fails to meet a deadline for filing submissions, the appeal panel may proceed without the submission or allow the party an extension to a maximum of 1 time.
- The appeal panel may request post-hearing submissions, including submissions from absent parties
Issuing a Decision
The SAAC or SAAB can dismiss an appeal if they are satisfied that the decision has been made in accordance with the Act or does not pertain to eligibility for or the amount of assistance under the Act.

After considering all evidence of an appeal, the SAAC or SAAB may vary or reverse the decision that is subject to the appeal.

The SAAC or SAAB must issue their decision, along with reasons, within 10 calendar days of the date of the hearing.

The Registrar must forward copies of the finding or decision to all parties and to the Director.

Issuing of Assistance
If the SAAC finds that assistance should be provided to the applicant, the Director shall ensure such assistance is provided within 7 days of the finding or, if an appeal to the SAAB is filed, until the SAAB varies the ruling.

If the SAAB finds that assistance should be provided to the applicant, the Director shall ensure such assistance is provided within 7 days of the finding.