

HARDSHIP ASSISTANCE (June 2009)

Applicants who have been denied assistance must meet the eligibility criteria for one or more specific hardship category before Hardship Assistance can be issued.

ALL RESOURCES EXHAUSTED

Applicants/recipients in the family unit must demonstrate that they have:

- applied for and accepted any other available income or assets, final pay cheques, holiday pay and holdbacks and used them to meet support and shelter needs
- sought available help from other organizations, family and friends
- exhausted all available income or assets (if available income or assets have been used for purposes other than meeting basic needs, there is no eligibility for *hardship assistance*)

These efforts must be documented on the electronic file.

INELIGIBLE FOR MORE THAN ONE REASON SPECIFIED BY LEGISLATION FOR HARDSHIP

If the applicant is ineligible for income assistance or disability assistance for more than one reason, hardship will only be provided if the regulation specifically authorizes hardship for **each** of the ineligibility reasons.

A person may be denied assistance for more than one reason and may meet the eligibility criteria for more than one hardship category and be eligible for Hardship Assistance.

If an applicant meets the eligibility criteria for more than one category of Hardship Assistance, the highest applicable category code according to the following hierarchy should be selected:

C, P, N, E, F, G, L, J, K, Q, B

INELIGIBLE FOR A REASON NOT SPECIFIED BY LEGISLATION FOR HARDSHIP

Applicant must fall into a specific category of hardship listed in the regulations in order to be eligible for hardship assistance.

TEMPORARY AND TIME LIMITED

Hardship Assistance is provided on a temporary basis and eligibility must be re-established every month.

Some categories of Hardship Assistance are provided on a time-limited basis. Where time limits apply, eligibility must still be established each month. Applicants must be advised upon application of the duration limits. Supervisors may approve hardship assistance beyond the time limits in exceptional situations only.

QUICK REFERENCE GUIDE



<p>APPEAL SUPPLEMENTS</p>	<p>Clients in receipt of Hardship Assistance are not eligible for Appeal Supplements.</p>
<p>REASON FOR HARDSHIP NO LONGER EXISTS</p>	<p>Once the hardship reason no longer exists, cases must be re-assessed to determine if the family unit meets the eligibility criteria for regular assistance.</p>
<p>AMOUNT OF HARDSHIP</p>	<p>Hardship assistance is intended to meet basic needs and should be issued to a maximum level <u>based on those basic needs</u>.</p> <p>Issuing the maximum hardship assistance rate may not be appropriate in all situations. Applicants for hardship assistance must demonstrate that all alternatives for meeting basic needs have been exhausted. If income or assets have been used for purposes other than meeting basic needs, there is no eligibility for hardship assistance.</p> <p>A family unit is not entitled to a specific amount of hardship. Hardship assistance is provided to meet the financial need up to the maximum amount set out under Schedule D. The maximum amount of Hardship Assistance is:</p> <ul style="list-style-type: none"> • the sum of support and shelter allowances applicable to the family unit • plus \$123.50 per <i>child</i> for family bonus top-up (minus the amount of family bonus received for that child) • minus the sum of the following: <ul style="list-style-type: none"> ○ the value of the assets of the family unit that are immediately available to meet basic needs ○ the net income of the applicant's family unit <p><i>The Basic Child Tax Benefit, the Universal Child Care Benefit and the BC Earned Income Benefit are not exempt and are fully deductible.</i></p>
<p>REPAYMENT</p>	<p>Some types of Hardship Assistance are repayable. Applicants must be advised and sign a repayment agreement. Supplements are not to be included in the repayment amount.</p> <p>Recaptures are not to be actioned while clients are in receipt of Hardship Assistance. The file can be electronically updated, but no automatic deductions will be made from hardship assistance.</p> <p>A repayment agreement must be signed by the applicant prior to issuing Hardship Assistance.</p>
<p>OLR → Hardship → Eligibility for Hardship Assistance → Overview</p> <p>Staff: https://qww.hsd.gov.bc.ca/intranet/meia/online_resource/hardship/elighard/current/index.html</p> <p>Public: http://www.gov.bc.ca/meia/online_resource/hardship/elighard/</p>	

HARDSHIP HEIRARCHY				
HARDSHIP CATEGORY	SITUATION	REQUIREMENTS	DURATION LIMIT	RE-PAYABLE
Code C Pending Employment Insurance (EI)	Persons who Service Canada has confirmed as having applied for EI, including those who have completed the two-week waiting period for EI	<ul style="list-style-type: none"> At least one <u>adult</u> in the family unit is an applicant for EI Not available during EI two-week waiting period Not available for PWD applicants, they are issued regular disability assistance Both Employable and PWD applicants must sign an Assignment of Benefits (AOB) (HSD2528) for periods of dual payment after the EI two-week waiting period (manual HSD2528 for PWD applicants) 	None	Yes
Code P Awaiting Other Income	Persons awaiting other income, including retroactive benefits from CPP, OAS, DVA, and WCB	<ul style="list-style-type: none"> Applies only to adults in the family unit Not available for PWD applicants, they are issued regular disability assistance 	Yes - 3 consecutive months	Yes
Code N Assets in Excess	For family units with assets valued at more than the allowable maximum limit	<ul style="list-style-type: none"> The family unit must include a dependent child OR All adults in the family unit must be over 65 years of age OR All adults in the family unit have PPMB status OR One adult in the family unit has PWD status 	Yes - 3 consecutive months	Yes
Code E Strikes or Lockouts	Persons involved in labour disputes	<ul style="list-style-type: none"> Available only if the union is not able to meet basic needs and verification is required Not available if applicant or adult dependent is unable to work because of a labour dispute or honouring a picket line, however, regular assistance may be considered 	None	Yes
Code F Fraud	Sanctions due to fraud-related offences or judgments or admissions occurring prior to <i>EA</i> and <i>EAPWD Acts</i> and Regulations (Sept. 30, 2002)	<ul style="list-style-type: none"> For families with dependent children, who are ineligible for assistance due to fraud or a related offence 	None	Yes
Code G Income in Excess	Family units who have received income in excess of income or disability assistance rates	<ul style="list-style-type: none"> Available to family units with dependent children Family units who could not have reasonably been expected to use the excess income to meet basic needs Family units should be encouraged to attempt negotiations with creditors All cheques will be automatically directed to the office to ensure a monthly eligibility review 	Yes - 3 consecutive months	Yes

HARDSHIP CATEGORY	SITUATION	REQUIREMENTS	DURATION LIMIT	RE-PAYABLE
Code L Sponsorship Undertaking Default	Persons awaiting verification of a sponsorship default	<ul style="list-style-type: none"> Available if the sponsor cannot be contacted due to substantiated safety concerns for the applicant Available if the sponsor confirms they not willing or not able to provide essential needs (the applicant may be eligible for regular assistance) Available until applicant obtains verification of a safety threat Safety concerns must be forwarded to the Supervisor to contact the Immigration Liaison who will arrange a panel to review the situation Not available for PWD applicants (may be eligible for disability assistance) Not repayable by the applicant Repayable by the sponsor Debt collection will occur without a repayment agreement as the debt rests with the sponsor 	None	No
Code J Identity Not Established	Persons awaiting identification documents	<ul style="list-style-type: none"> The applicant must make every effort to obtain the missing identification Hardship Assistance may be issued via direct deposit or mail for 6 months. After 6 months, assistance can only be issued via imprest cheque to be collected from the district office 	Yes – 6 consecutive months	No
Code K Social Insurance Number (SIN) Required	Applicants awaiting SIN	Hardship Assistance may be issued via direct deposit or mail for 6 months. After 6 months, assistance can only be issued via imprest cheque to be collected from the district office	Yes – 6 consecutive months	No
Code Q After Hours		For use by After Hours only	Yes - 3 consecutive months	No
Code B Fraud related sanctions and imminent danger to health	Life time ineligibility sanctions due to fraud and related offences	<p>When all members of the family unit are ineligible for assistance due to fraud or related offence but have an imminent danger to health.</p> <p>The PPIM has approval authority. May also be eligible for health supplements.</p>	Yes Up to 15 months as specified by the PPIM	No