

Chapter 2: Eligibility

(i) Application and Reporting Requirements

Application Process and Supporting Documentation

Intent:	This section outlines policy and procedures for an applicant of Income Support along with supporting documentation required.
Act: (if applicable)	N/A
Regulations:	<p>3. (1) An application for income support may be made in person or by</p> <ul style="list-style-type: none">(a) telephone application process;(b) mail; or(c) other means acceptable to the minister, including electronic means where available. <p>(2) An application for income support shall not be considered to be received by the minister and shall not be assessed unless it is in a form and made in a manner approved by the minister.</p> <p>(3) An application for income support shall be completed within 30 days and where an application has not been completed within that time period, a new application shall be made.</p> <p>4. (1) An applicant or recipient shall live in the province to be eligible for income support and to continue receiving income support.</p> <p>(2) Notwithstanding subsection (1), a recipient may be absent from the province</p> <ul style="list-style-type: none">(a) for a period of up to 60 days for a purpose approved by an officer; or(b) for a period of more than 60 days if the absence is due to medical reasons and is approved by an officer. <p>(3) Where a recipient leaves the province for any reason, including work, he or she shall be eligible for income support up to</p>

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and including the end of the period during which he or she last received income support.

5. (1) An applicant or recipient shall, where required for an assessment of his or her eligibility for income support, provide the following:

- (a) proof of his or her personal information which may be required by an officer;
- (b) information regarding his or her citizenship or residency status, including whether an applicant or recipient is a landed immigrant or a refugee claimant;
- (c) his or her consent for the release of, obtaining or verifying personal information about him or her;
- (d) proof of the identity of all adults and dependents residing in the home and their relationship to the applicant or recipient;
- (e) verification of whether he or she is renting, boarding or has responsibility for a mortgage and the length of time for which he or she has been boarding or renting; and
- (f) other information that may be required to assess eligibility as determined by an officer

and the information required under this section shall be used for the purpose for which it was obtained and for no other purpose.

(2) Notwithstanding subsection (1), an officer may require, in writing, that the recipient provide additional information to assess his or her eligibility and the recipient shall comply in a manner acceptable to the minister within 30 days of the request being made by the officer.

(3) An officer may, in his or her discretion, make exceptions to the time period referred to in subsection (2).

(4) Where information is required under this section, a photocopy is considered acceptable.

(5) Where a recipient fails to comply with a request under subsection (2) in the time period prescribed in that subsection, the

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	<p>officer may deny, vary, suspend or cancel that recipient's income support.</p>
Overview: (if applicable)	N/A
Policy:	<p>How to Apply for Income Support</p> <ul style="list-style-type: none">• Applicants for Income Support must be at least 18 years of age or older, and can include a person who is less than 18 years old where that person is married or is a cohabitating partner.• Applicants can call a toll free number for their area and complete the Application for Income Support over the phone. These phone numbers can be found on the website.• Once the application is completed, it is sent to the applicant (and spouse if applicable) to verify, sign and return the information to the Department, along with the required supporting documentation.• Applicants can also obtain a printed version of the application by contacting a local office by phone and requesting the application be mailed or printing one from the Departmental website.<ul style="list-style-type: none">o In the case of printed applications, applicants (and spouses if applicable) must submit the application and any supporting documentation to the Department for assessment.• The effective date of a telephone application is when it is completed over the phone. The effective date of a mailed application is when it is received by mail by the Department.• Where clients have not provided all required documentation within 30 days from the date of the initial application, a new application will be required, unless additional information has been requested by the Department.

(a) Verification of Birth

- All applicants for Income Support must produce official verification of birth dates. Acceptable documentation may be a birth or baptismal certificate, MCP Card (with date of birth on the card), driver's license, passport, or Citizenship, Immigration, Naturalization or Canadian Landed Resident papers for all family members such as spouse/partner and dependent children/students living in the family home (please see policy on [Determining Eligibility for Non-Canadians](#) for further information). Hospital cards are not acceptable for newborns.
- As children/dependent students residing in the home who receive benefits from the Department of Children, Seniors and Social Development (i.e. kinship allowances, foster care allowances) are not eligible for Income Support, verification of birth is not required.
- The applicant/recipient is responsible for the costs of obtaining certificates.
- Verification must be provided within sixty (60) days of the date of application and before a case is transferred to recurring pay. Note: for persons who are [victims of violence](#), verification must be provided within 90 days.
- Form 14-735 - Verification of Birth form, properly completed and in the physical file prior to 1996 04 01, is still acceptable for past verifications. For internal use of this Department, the form "Application for Verification of Birth" can be submitted to Vital Statistics and the verified information is acceptable if the form is fully completed and signed by the Registrar of Vital Statistics.

(b) Verification of Income

- Verification of income of the applicant and/or spouse is required for the 30 day period preceding the date of application, as well as any current or anticipated income to be received from any source. This may also include an ex-spouse who was part of the family unit for a portion of the previous 30 days. Note: persons who are [victims of](#)

violence are not required to provide confirmation of the income of their spouse/ex-spouse.

- Acceptable documents include a cheque stub or other official document from the employer(s) showing the applicant's name, Social Insurance Number, all deductions and the covering period of the payment; or a copy of the Record of Employment or official letter from the employer if employment has terminated.
- If an income source has terminated, (i.e. Employment Insurance benefits), a copy of the last cheque stub, or some other verification deemed acceptable, is needed. All verifications must be kept as part of the official record. A photocopy of such verification is acceptable.
- The applicant/recipient is responsible for obtaining the necessary verification.
- In exceptional circumstances, Income Support benefits can be provided for a period up to seven (7) days without verification. Beyond 7 days, approval of the Client Services Manager (CSM) is required.

(c) Verification of Assets

- If an applicant has a bank account, verification of the current balance is required with the Application for Income Support. If an applicant does not have an account, they should be advised to set one up to ensure that payments can be issued by direct deposit. Direct deposit is mandatory for all clients and landlords, and exceptions can only be made with the approval of a CSM. For further information on direct deposit, please review the policy on [Payment Methods: Overview](#).
- If the client is approved to receive a cheque instead of direct deposit and an incident of alleged cheque fraud occurs, the case must be immediately suspended and the Client Services Officer (CSO) must consult with the Finance Division to ensure that the fraud risk is lessened by requiring direct deposit set up or some other means of payment.

- Exceptions to the verification of assets policy must be approved by a CSM who will place the approval in a case note in CAPS.
- Acceptable verification may be in the form of an updated bank book, current account statements, written verification from a bank or financial institution or the Access to Account form 14-716 can also be used.
- Any cost incurred to obtain the required documentation is the responsibility of the applicant.
- Receipts from automated banking machines are not acceptable.
- The cash surrender value of life insurance, bonds, RRSP's, mutual funds, etc. is required. Any liquid asset which can be converted to cash is to be assessed. Clients who indicate that they have RRSP's which are "locked in" must be able to verify that there is no way to access these funds. In many cases, the money is available but a penalty would apply, or there is provision to access a percentage of the funds under a hardship clause.
- RRSP's that are below the liquid asset amount for the applicant are not required to be cashed, if the amount, plus any other liquid assets is below the applicants liquid asset limit. However, this must be clearly identified in CAPS as situations may arise whereby the client accumulates assets that would exceed the liquid asset amount, when adding in the RRSP.

Liquid Asset Considerations

- Persons who are victims of violence may have, at the discretion of the CSO, up to 90 days to verify their assets.
 - Consideration must always be given to the ability of the applicant to access these assets legally or safely.
 - In these situations, the CSO should discuss the circumstances with their CSM.

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- o A CSO can assist in this process through a 'Rights, Responsibilities and Client Consent Form' which can be sent to the appropriate financial institution(s).
- Only Registered Education Savings Plans (RESP's) held by applicants/clients and recognized by the Canada Revenue Agency are considered exempt liquid assets. Any other savings for educational purposes will not qualify for this exemption.
- Registered Retirement Savings Plans (RRSP's) up to the maximum permissible limit of \$20,000.00 are only exempt for the first 90 days after Income Support benefits begin.
 - o Note: One cannot use lump sum payments i.e. child support or any other income source to purchase RESP's/RRSP's while completing an application for or in receipt of Income Support, in an attempt to not have the lump sum payment assessed as income.
- Applicants who have their liquid assets in the possession/custody of another person must also have these liquid assets verified.
- For applicants with a joint bank account, the full amount must be considered as the liquid asset of the applicant unless the CSO receives verification/sworn statement from the person named on the account, indicating how much they have each contributed to this bank account.
 - o The approval of the CSM is required to exempt the portion of the funds allotted to the other person.

Fixed Asset Considerations

- Assets such as vehicles, land or residences are not considered as assets in relation to Income Support eligibility. Should these assets be sold however, money received by the applicant/recipient will be considered as income in the month received. Sometimes recipients indicate that they have transferred property without receiving compensation, have sold it at a nominal fee, or at an unrealistically low price. Any client who claims to have transferred or sold property in this manner should be assessed as receiving proceeds at a fair market value, and

Income Support benefits must be adjusted in relation to eligibility and liquid assets as above. The market value may be determined through a municipal council, real estate agent or other person who would have the knowledge and ability to make such an assessment. When fixed assets are replaced – i.e. client sells one vehicle but purchases another, or receives an insurance payment to replace a home or a vehicle, the payment will only be assessed if there is excess money received – that is, the client spends less money on the replacement than is received, so the portion above the actual cost is assessed.

- Verification is required to ensure property or other fixed assets have not been disposed of when reviews are completed.

(d) Social Insurance Number (SIN)

- The SIN card is the primary verification of the Social Insurance Number.
- Applicants (including spouses/partners) for Income Support must produce valid SIN cards.
- In the absence of the SIN card, the following is required:
 - o a federal document with the applicant's or spouse's name and SIN on it, or
 - o authentication of the applicant's or spouse's SIN in writing from an official issuing agency.
- For cases without a valid SIN, only non-recurring Income Support benefits can be provided. A verified SIN is mandatory before a case can be transferred to recurring pay.
- Cases without a valid SIN are excluded when conducting interfaces such as Employment Insurance and Canada Pension Plan.
- Continued inability to produce a valid SIN may result in discontinuation of Income Support benefits.

(e) Medical Care Plan (MCP) Card

- As the MCP number is the primary identifier for the Newfoundland and Labrador Prescription Drug Program, clients should provide these numbers for all members of the family who will be covered on the allowance. While there is provision to assist families without MCP numbers and to provide drug coverage, such cases cannot be transferred to recurring pay without the MCP numbers keyed into CAPS.
- Only the number itself, and not a copy of the card, is required upon application.

(f) Rights, Responsibilities and Client Consent Form

- Applicants/recipients, including the spouse/partner, are required to sign this document ([form XF0010](#)) as a condition of receiving Income Support benefits. One must be signed for all new and reopened applications.
- The [Schedule](#) in the Income and Employment Support Regulations identifies the federal and provincial government departments and agencies where information can be exchanged in order to determine eligibility for Income Support.
- The original of this form is to be maintained as part of the official record and a copy can be provided to the applicant/recipient, if requested.
- The form remains valid unless there is a break in assistance in which case another form must be completed.

Procedure:	Client Services Officers
	<ul style="list-style-type: none">• When an applicant is applying for Income Support benefits over the phone the CSO must:<ul style="list-style-type: none">○ Complete the required information in CAPS.○ Send the completed personalized Application for Income Support form along with the Rights, Responsibilities and Client Consent form and the Direct Deposit form to the applicant for signing and verification of the data completed on the electronic application

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- Print and include the personalized check list letter contained in CAPS identifying what documentation is required to be submitted
- Forward all information provided to the Document Processing Unit to be scanned into TRIM
- When requested by an applicant, mail out the Application for Income Support, the Rights Responsibilities and Client Consent form and the Direct Deposit form.
- Ensure the Application for Income Support and the Rights, Responsibilities and Client Consent form are retained as part of the official record.
- Ensure that the applicant/recipient understands the content of the Rights, Responsibilities and Client Consent form and provide them with a copy if requested.
- Prepare a brief covering letter outlining the specific details of the request and the return address of the DPU when forwarding a Rights, Responsibilities and Client Consent form to outside agencies.
- Verify that all dates of birth and Social Insurance Numbers entered into CAPS are correct.
- Contact the client when additional information is required, or verifications have not been received as part of the initial application process. In the case of information which is time sensitive (i.e. verification of birth within 60 days), complete a KIV. Where this documentation has still not been received within the applicable time periods, no further Income Support benefits should be issued. If there are extenuating circumstances, the approval of a Client Services Manager is required to extend Income Support benefits beyond the period as determined above.
- An applicant's/client's verification of birth may indicate a gender to which they no longer identify; at their request, male, female or gender marker X may be selected without further verification. The CSO must enter a CAPS note indicating that the gender selection is made based on the request of the client/applicant.
- The client should be advised that if they have an updated MCP card, they should provide the Department with the new number as soon as possible to avoid any data match issues with the drug card.
- In assessing an application, a CSO should determine if there may be eligibility for other sources of income based on the

client's situation – i.e. a widow/er should be encouraged to apply for CPP survivor benefits and possibly the Allowance for the Survivor from OAS, depending on age. Where such eligibility may exist, clients are to apply for this income, complete an Authorization to Communicate Information-OAS form, an OAS Consent to Deduct form and provide verification of any income received.

Authority Level: **Client Services Officer**

- Process all applications for Income Support benefits
- Verify/approve all documentation submitted

Client Services Manager

- Approve the extension of Income Support benefits where documentation has not been provided within the application time frames
- May approve exemption of the portion of the funds allotted to other people in situations where there is a joint bank account

May approve the provision of Income Support benefits beyond 7 days where there is no verification of income on record

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