

## Glossary of Terms

Please find below commonly used terms in the Income Support Program. Those also contained in the Income and Employment Support Act or Regulations are noted in brackets.

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### **Access Plan**

A Newfoundland and Labrador Prescription Drug Program plan, providing low income individuals and families access to eligible prescription medications. Individuals have to apply for coverage that is determined by net income and family status. This program is separate from the Foundation Plan that provides coverage to Income Support recipients.

### **Accounts Receivable**

A balance owed to the Department by a client for benefits received for which there was no entitlement.

### **Act**

The Income and Employment Support Act (Section 2(a) *Income and Employment Support Regulations*).

### **Action Memo**

A form used to add or revise accounts receivable balances on cases.

### **Activity**

A CAPS term used to indicate the type of activity on a case (e.g. Income Support, Support Application, Investigative Services, etc.).

### **Additional Assistance**

A benefit based on individual need that may be granted to active cases to cover the costs over and above the basic amounts for shelter.

### **Adjustment**

An amount of Income Support issued when an underpayment or overpayment of Income Support has been made.

**Adult**

A person 18 years or older and includes a person who is less than 18 years old where that person is married or is a cohabitating partner (Section 2(a) *Income and Employment Support Act*).

**(The) Allowance (for people aged 60-64)**

A benefit (formerly called Spouses Allowance) provided by the Government of Canada under the Old Age Security program to individuals aged 60-64 whose spouses or common-law partners are Guaranteed Income Supplement recipients. This benefit is considered as non-exempt income when determining eligibility for Income Support.

**Allowance for the Survivor**

A benefit provided by the Government of Canada available to low income individuals whose spouse or common-law partner is deceased. This benefit is considered non-exempt income when determining eligibility for Income Support.

**Ambulance /Dental Card**

A card mailed to Income Support clients, usually on the first of the month, which confirms their eligibility for ambulance and dental services through the Department of Health and Community Services. Clients who receive recurring cheques have the card attached to their stub. Clients who receive non-recurring cheques have their ambulance and dental card mailed separately.

**Apartment**

A housing unit that is self-contained within a larger building.

**Appeal Board**

The appeal board established under section 42 of the Act (Section 2(b) *Income and Employment Support Act*).

**Appellant**

An applicant or recipient who appeals the outcome of an internal review to the appeal board and includes a person who appeals an internal review performed under section 4.2 of the *Health and Community Services Act*; or who appeals the outcome of an internal review performed under section 40 of the *Pharmaceutical Services Act* (Section 2(c) *Income and Employment Support Act*).

**Applicant**

A person making an application for Income or Employment Support under the Act and, for the purpose of Income Support includes that person's spouse or cohabiting partner, does not include an employer applicant or third party in an employment support program (Section 2(d) *Income and Employment Support Act*).

**Approved Professional**

A member of a professional group approved by the minister for a particular purpose (Section 2(b) *Income and Employment Support Regulations*):

- for the purpose of employment support in reference to Regulation 43(1) includes: audiologist, occupational therapist, ophthalmologist, physician, psychologist, physiotherapist, social worker, speech language pathologist
- for the purpose of Income Support includes:
  - for shelter for single adults and single adults 18 to 21; a nurse, physician, psychologist, or social worker
  - for Diabetic Food Allowance; a nurse, physician, pharmacist or dietitian
  - for special diet, a nurse, physician or dietitian
  - for a Blind Person's Supplement; a physician or social worker with the CNIB
  - for declaration of trustee; a lawyer, physician, nurse practitioner or social worker
  - for a person requiring supportive services; a nurse, physician, or social worker
  - for support trusts; a nurse, physician, or social worker

### **Approved Refugee Status**

Individuals who have their claim for refugee status approved by the Immigration and Refugee Board of Canada. They are not eligible for Income Support for at least one year while federal assistance is available.

### **Assignment of Benefit**

A process whereby a client/applicant provides authorization to an external agency to redirect that agency's payments to the department rather than to the client/applicant. There are assignments of benefits for Canada Pension Plan, Workplace, Health and Safety Compensation benefits, Employment Insurance benefits, Veteran's Affairs allowances, and insurance settlements.

### **Assurance Plan**

A Newfoundland and Labrador Prescription Drug Program plan that assists individuals and families with high drug costs, whether be it from the cost of one extremely expensive drug or the combined cost of different drugs. Depending on income level, eligible individuals and families will have their annual out-of-pocket eligible drug costs capped at 5, 7.5 or 10 per cent of their net family income. This program is separate from the Foundation Plan that provides coverage to Income Support recipients.

### **Authorization for Service**

A form verifying that an Income Support applicant/recipient is eligible for the provision of a service (i.e. medical equipment, hearing aids etc.).

### **Basic Assistance**

The basic monthly living allowance (which includes funds for food, clothing and shelter) provided to individuals and/or families through the Income Support program.

**Bedsitter**

A rented room owned by a non-relative in which the occupant(s) has exclusive or shared use of kitchen and bathroom facilities. The occupant(s)/tenant(s) maintains themselves independently by purchasing food, preparing meals, doing their own laundry and maintaining their room.

**Blind Person's Supplement**

An Income Support benefit granted to adult clients and dependent children who are declared legally blind by a physician or the Canadian National Institute for the Blind (CNIB).

**Board and Lodging**

An arrangement where a person pays another party for food and shelter, and is not responsible for maintenance of the shelter arrangements.

**Board and Lodging for Adults Requiring Additional Support**

An Income Support benefit issued to an adult who, due to a persistent and permanent impairment as certified by an approved professional, requires additional support which cannot be met by the basic board and lodging rate with non-relatives.

**Canada Child Benefit (CCB)**

An income tested child benefit to low and middle income families. This benefit is based on the number and age of dependent children, under 18, and family net income in the previous year. It is administered by the Canada Revenue Agency.

**Canada Pension Plan (CPP)**

A pension provided by the Government of Canada that is financed through contributions by employees, employers and the self-employed. It provides benefits to members of the Canadian workforce when they retire (as early as age sixty) and to their survivors in the event of their death. It also provides disability benefits if contributors become severely disabled, and lump sum benefits for burial expenses.

**CAPS (Client Automated Payment System)**

A computer applications package used by the Department to record and maintain case/client information, produce cheques and reports.

**Case**

An individual or family who is receiving service(s) through the Income Support Program.

**Case Notes**

A CAPS reference of notes made on a client or case. Notes can be specific to the client, generic to the case, and can be documented as sensitive within CAPS.

**Case Number**

A CAPS identifier, also known as the file number, that includes all family members on a case.

**Cash Receipts**

A receipt issued by a departmental office when payments are received from clients/former clients and third party sources on a client's behalf.

**Challenges**

A term used in the CAPS to note barriers or challenges which may hinder a client from entering a training program or employment. Challenges may be self-identified by the client or assigned by a worker.

**Child**

The *Income and Employment Support Act* defines child as “a person under the age of 18 years but does not include a person who is less than 18 years old and who is married or is a cohabiting partner (Section 2(e) *Income and Employment Support Act*). Child protection/youth services defines child as “a person actually or apparently under the age of 16 years” under the *Children Youth and Families Act*.

**Child Benefit Adjustment**

An adjustment to Income Support as determined by an officer when applicants or recipients do not receive the maximum Canada Child Benefit or the Newfoundland and Labrador Child Benefit. (Section 2(c) *Income and Employment Support Regulations*).

**Child Custody Equally Split Rate Adjustment**

A benefit used to accommodate exceptional situations when a primary caregiver cannot be determined for a lone child. Providing this benefit allows both parents to be considered as family units and the addition of this adjustment ensures that both families are treated equitably from a financial perspective.

**Client**

An individual who has applied for, has been referred for, or is receiving one or more services from the Department.

**Client Services Officer (Income Support Program)**

A staff person who determines eligibility, provides financial benefits, and other services to eligible low income individuals and families to assist them in meeting daily living requirements.

**Client Specific Requirements**

CAPS terminology referencing requirements that have been approved and issued in relation to a specific client as opposed to the case (e.g. eye glasses).

**Cohabiting Partner**

Either of 2 persons who are cohabiting in a conjugal relationship outside of marriage (Section 2(f) Income and Employment Support Act).

**Comfort Allowance**

A benefit of Income Support up to \$175 per month for those eligible who are hospitalized or in an emergency shelter.

**Conjugal Relationship**

A relationship of two unmarried people who have economic interdependence, a parental connection, or a societal perception that they are a couple.

**Contacts**

Within CAPS, references to any individual who a worker may have contact with on behalf of a client. Contacts may include proxies, trustees, relatives and employers; with all communications in accordance with the *Access to Information and Protection of Privacy* legislation.

**Coast of Labrador Allowance (COLA)**

A basic allowance of up to \$150/month paid to recipients residing in coastal Labrador communities from Nain to L'Anse Aux Clair (excluding central and western Labrador communities of North West River, Sheshatshiu, Happy Valley-Goose Bay, Mud Lake, Churchill Falls, Wabush, and Labrador City). Eligible recipients are in receipt of family/individual benefits while maintaining their own home/rental unit, or are families with dependent children/students who are in board and lodging arrangements in these communities.

**Credit Balance**

An amount of Income Support that can be issued to a recipient due to an over-recovery of an overpayment as determined by the accounts receivable balance.

**Declaration**

A legal statement of facts recorded on departmental forms that must be signed by an applicant or recipient.

**Declaration by Proxy**

A form used when a proxy is necessary because an applicant/recipient is permanently or temporarily incapable of managing their financial affairs. The proxy assumes responsibility for the completion of forms, proper utilization of the benefits, and notifying the department of any changes in circumstances and eligibility for continued benefits.

**Deductible Income**

The portion of income which is deducted in full from the Income Support benefits.

**Dental Health Plan**

A plan provided through the Department of Health and Community Services that has

five components: a Children's Dental Program (birth to 12), an Income Support Program for Youth (13-17), a Low Income Access Program for Youth (13-17), an Adult Dental Program (18+), and a Surgical Dental Program.

**Department**

The department presided over the by minister (Section 2(g) *Income and Employment Support Act*) appointed by Executive Council to administer the *Income and Employment Support Act*.

**Dependent**

A dependent of an applicant or recipient who is a child under the age of 18 years or a dependent student (Section 2(c.1) *Income and Employment Support Regulations*).

**Dependent Student**

A person who is 18 years of age or older but under 21 years of age who lives with a relative and attends high school (Section 2(d) *Income and Employment Support Regulations*).

**Diabetic Food Allowance**

An Income Support benefit that offsets costs of nutritional requirements provided to a recipient, dependent child or dependent student, who has been certified by an approved professional as having diabetes.

**Direct Deposit**

Funds that are transferred directly into a bank account rather than being issued through a paper cheque. This is the Department's preferred method of payment.

**Disability Tax Credit**

A tax credit of the Canada Revenue Agency for persons with disabilities.

**Earned Income Supplement (EIS)**

A supplement to Income Support benefits for single parents with employment income. To be eligible, individuals work more than 30 hours/month (approximately).

**Eligibility Assurance**

A range of measures such as investigative services, intake verification, various eligibility review processes, and data matching; that are in place to ensure clients are receiving the benefits to which they are entitled.

**Emergency Assistance**

A basic assistance benefit approved when there is no eligibility for Income Support, for a specified item, or to meet an emergency situation.

**Employment Availability**

Within CAPS, a term to indicate whether a client is available for work, with or without challenges.

**Emergency Transportation**

Income Support issued for transportation of applicants/recipients in emergency situations when eligibility may or may not be predetermined based on needs testing.

**Employment Assessment**

An assessment to identify a person's education, training, employment history, skill and employment barriers in order to establish readiness for employment (Section 2(h) *Income and Employment Support Act*).

**Employment Insurance (EI) Program**

A program provided by the Government of Canada through Service Canada that provides a temporary source of income to individuals who are no longer employed or have reduced earnings. EI benefits are considered as non-exempt income when determining eligibility for Income Support; and may be in the form of regular, sick, maternity, fishing, parental, or compassionate care benefits.

**Employment Plan**

A written plan which identifies a person's experience, training or upgrading needs, employment barriers, career goals, employment options, appropriate employment supports and includes services offered by other agencies (Section 2(i) *Income and Employment Support Act*).

**Employment Status**

Within CAPS, it indicates if an individual is employed (full time, part time, self-employed), or unemployed.

**Employment Support**

Services, programs and financial benefits provided to assist recipients to prepare for, access and keep employment, including self-employment, and includes other specific supports for persons with disabilities (Section 2(j) *Income and Employment Support Act*).

**Entitlement**

The amount of Income Support issued to an applicant/recipient after an assessment has been completed. The assessment considers the applicant's/client's needs, and calculates an amount less income and expenses if applicable.

**Exceptional Circumstances**

An event outside of normal considerations.

**Excess Assets**

Liquid assets over the permissible limits as prescribed in legislation.



**Exempt Income**

Income received by an applicant or recipient which is not considered in determining eligibility for income support, as specified in Section 8 of the Regulations.

**Exempt Liquid Assets**

Types of liquid assets that are not considered when determining eligibility for Income Support (e.g. federal child benefits). Some forms of liquid assets (e.g. R.R.S.P.'s under \$10,000) are only exempt for a specific time period.

**Extended Drug Card**

A Newfoundland and Labrador Prescription Drug Program card provided to an individual/family for twelve months, once they are no longer eligible for Income Support benefits due to employment or increased employment.

**Family/Individual Benefit**

A benefit of basic assistance provided to an adult or a family who are living in their own accommodations (owned, rented or mortgaged), or boarding with relatives or non-relatives.

**Family Justice Services (FJS) Program**

A program of the Department of Justice and Public Safety that provides parental education, dispute resolution, and counselling services to eligible children and their families experiencing issues with custody, access and child and spousal support. FJS also provides assistance with child and spousal support to families who are not clients of the Department. The goal of FJS is to deal with family law issues in a timely and fair manner, outside the court setting.

**File Number**

A departmental seven digit number assigned to a case, the first digit being 0.

**Foundation Plan**

A Newfoundland and Labrador Prescription Drug Program plan that provides 100% coverage of eligible prescription drugs to: Income Support recipients, some individuals receiving services through the Regional Health Authorities, and children in care. No application is necessary. Once the plan is notified that an individual is in receipt of the noted services, a drug card is issued automatically.

**Fuel Supplement**

An Income Support benefit provided to an applicant/recipient who maintains a residence where heat is not included in the rent.

**Ground Rent**

A fee charged by owners of residential mobile home subdivisions, where the land is rented from the owner.

**Group Payee**

An agency or landlord that receives a recurring pay cheque on behalf of more than one applicant/recipient.

**Guarantee of Issue of a Duplicate Cheque**

A departmental form used when a cheque has to be replaced. It requires the client's declaration that the cheque has not been received, and will be subsequently returned if received.

**Guaranteed Income Supplement (GIS)**

A monthly non-taxable benefit to Old Age Security (OAS) provided by the Government of Canada to recipients who have a low income and are living in Canada. This income is considered non-exempt when determining eligibility for Income Support benefits.

**Seniors Supplement**

An Income Support benefit approved for applicants/recipients over the age of 65 who also receive the Guaranteed Income Supplement from the Old Age Security Program.

**Heat Subsidy Program**

A heating program provided by the Newfoundland and Labrador Housing Corporation to its subsidized rental unit tenants.

**Held Cheque**

A recurring pay cheque that will not be released by the Department to a payee until certain conditions are met.

**High School Incentives Allowance (HSIA)**

A benefit paid to families in receipt of Income Support to encourage children who turn 18 to remain in high school. It is intended to reduce the financial burden that occurs with the loss of child benefits.

**Hold Order**

A form used to have a recurring pay cheque held at the source and not released to the payee.

**Home Support Services**

Services delivered by the Regional Health Authorities to those who requires supportive services to aid in independent living.

**Housekeeping Services**

Those activities provided to a recipient which are necessary to maintain a household for a period of time determined by an officer and does not include supportive services (Section 2(e) *Income and Employment Support Regulations*).

**Income**

Revenue from any source classified as exempt income, partially exempt income or non-exempt income.

**Income Support**

Financial benefits to assist in meeting the daily living expenses of a recipient, and to assist in meeting the additional or emergency needs of a recipient, and may include other benefits prescribed in the regulations provided by the department or other government departments or benefits provided through programs of other government departments which have a monetary value for which an applicant may, based on his or her eligibility for benefits under subparagraphs (i) and (ii), be eligible; (Section 2(k) *Income and Employment Support Act*).

**Income Test**

An income based financial assessment used by the Department of Health and Community Services for individuals who apply for home support only and/or the Special Assistance Program. The income test is based solely on the income reported on line 236 of the Canada Revenue Agency Notice of Assessment from the previous income tax assessment year.

**Income Tax Refund**

A lump sum payment issued by the Canada Revenue Agency which, within the Income Support program, is considered as partially exempt income for taxation years 2009 and previous, and exempt income for taxation years 2010 and onward.

**Interface**

Computerized data matching with other federal/provincial departments and agencies to obtain financial information, or to verify continued eligibility for Income Support benefits. Interfaces are governed by various Memorandums of Understanding (MOUs) and with client authorization to obtain the data provided through the signing of the "Rights, Responsibilities, and Client Consent" form.

**Interim Cash Receipt**

A receipt issued by a Department office when payments are received from clients/former clients and third party sources on a client's behalf.

**Internal Review**

The first formal level of appeal for clients dissatisfied with a decision concerning an application or request for a benefit or service with the Department. The Internal Review is conducted by Departmental staff not involved with the original decision in question. Internal Reviews occur after a client speaks with manager in relation to their concerns. In instances when clients are not satisfied with the outcome of an Internal Review, they can proceed to the Income and Employment Support Appeal Board.

**Invoice**

A request for payment by a third party for goods/services provided to an applicant/recipient which were previously authorized by an officer of the Department.

**Job Start Benefit**

An Income Support benefit that can be provided once in a 12 month period to assist clients who are transitioning into employment.

**Joint Custody**

A parenting arrangement where parents make major decisions about their children together. It does not necessarily mean that the child lives with both parents for an equal amount of time. The child may live mostly with one parent, or they may spend equal amounts of time with both parents. The arrangement may be mutually agreed upon or formalized by a court process.

**Kinship Program**

A program that provides support and other financial services to relatives or significant others (kin) who are willing and capable of providing care to a child who requires an out of home living arrangement.

**Landlord/Landlady**

The owner of an apartment, bedsitting room or house that is rented to other persons.

**Liquid Assets**

- cash on hand or in the bank, and
- readily marketable securities and investments

but does not include:

- funds held in trust for a prepaid funeral by a funeral home at the time of an application for income support except where the person is requesting support with funeral expenses,
- a Registered Education Savings Plan,
- funds from a severance package for the period described in subsection 26.(2) of the regulations,
- A Registered Retired Savings Plan for the value and period described in Section 26(3) of the Regulations
- funds considered exempt income under paragraph 8(a) of the regulations, or
- funds held in a support trust which do not exceed a total of \$100,000

(Section 8(b) *Income and Employment Support Regulations*).

**Low Income Seniors Benefit**

A refundable tax credit for low income seniors (65+ years) provided by the Province of Newfoundland and Labrador (Department of Finance) that is paid in October on the same cheque as the GST/HST credit. This benefit is considered as exempt income under the Income Support Program.

**Lump Sum Payment**

A one time or irregular payment from an income source that may or may not be for a specific period of time.

**Mail-back**

A form used by recipients to request continued financial assistance once initial eligibility has been established. This form is used in cases when recurring pay benefits are not appropriate (e.g. the client is awaiting Employment Insurance benefits, has fluctuating earnings, or who is only expected to require short term benefits).

**Minister**

The minister appointed under the *Executive Council Act* to administer the *Income and Employment Support Act* (Section 2(l) *Income and Employment Support Act*).

**Mortgage**

A benefit of basic assistance paid to an applicant/recipient to cover the principal and interest for a payment related to the primary residence of the applicant/recipient.

**Municipal Taxes and Fees**

A benefit of non-basic assistance that covers, for certain Income Support recipients, the taxes and fees levied on homeowners or occupants by the municipality or Local Service District for the provision of basic municipal services.

**Needs Test**

A procedure to determine eligibility for Income Support that considers the requirements and resources of an applicant/recipient.

**Newfoundland and Labrador Child Benefit (NLCB)**

A child benefit provided to low income families with dependent children residing in NL. The benefit helps offset the cost of caring for their children. The NLCB is administered by the Canada Revenue Agency but is funded by the Government of Newfoundland and Labrador. Families apply for the benefit in the same manner as they apply for the Canada Child Benefit. It is included with the Canada Child Benefit as a joint federal/provincial child benefit.

**Newfoundland and Labrador Prescription Drug Program (NLPDP)**

A program of the Department of Health and Community Services that provides financial assistance to those who reside in the province to purchase eligible prescription medications. There are four main plans under the program: the Foundation Plan (covers Income Support clients, among others), the 65Plus Plan (seniors plan), the Access Plan (low income plan), and the Assurance Program (for those with high drug costs).

**Newfoundland and Labrador Prescription Drug Program (NLPDP) ID Card**

A card that provides authorization for an applicant/recipient to obtain drugs that are funded by the Newfoundland and Labrador Prescription Drug Program.

**Non EI (Employment Insurance) Eligible**

A person who is not receiving Employment Insurance benefits and has not received those benefits within the last 3 years, or has not received Employment Insurance maternity or parental benefits within the last 5 years (Section 2(f) Income and Employment Support Regulations).

**Non-Exempt Income**

Income received by an applicant or recipient for which no exemption applies and which is used in determining eligibility but does not include partially exempt income. Can be found in Section 8 of the Regulations.

**Non-Recurring Pay**

A payment method where Income and Employment Support benefits are processed and mailed to clients, trustees or third parties as one time issuances.

**Occupation**

The current business/employment/vocation of an applicant/recipient.

**Officer**

An officer of the department appointed by the Minister under section 5 of the Act. (Section 2(m) *Income and Employment Support Act*).

**Official Cash Receipt**

The form received from the Central Cashier's Office, Department of Finance as acknowledgement for interim cash receipts issued.

**Official File**

The official departmental record of documents/verifications pertaining to a case.

**Old Age Security (OAS)**

A pension provided by the Government of Canada that is based solely on age and residence in Canada. A person aged 65 years and over, who has met the necessary Canadian residence and legal residence status requirements, is eligible. OAS is considered as non-exempt income when determining eligibility for Income Support benefits.

**Other Special Needs**

A special needs benefit that can be approved for Income Support applicants/recipients for reasons of safety, health and well-being that is not addressed under other aspects of Income Support.

**Overpayment**

Income or Employment Support provided to or on behalf of a recipient or to a trustee where evidence indicates that there was no entitlement to all or part of those benefits, or which a recipient receives to meet an immediate need, and which recipient agrees, in

writing, to repay all or a portion of at a future date (Section 2(n) *Income and Employment Support Act*).

### **Partially Exempt Income**

Income to which an exemption under section 12 of the regulations applies and includes:

- salary and wages of the applicant or recipient, including income obtained from self-employment,
- winnings from games of chance or a lottery,
- board and lodging income assessed based on 20% of the receipts of board and lodging income from a boarder who is not a relative and that receipt shall not be less than an amount contemplated by subsection 14 (1), or paragraph 15 (2)(b) of the regulations,
- income tax refund for the year 2009 or earlier,
- scholarships or bursaries, and
- incentive allowances as approved by the minister

A complete listing can be found in Section 8 of the Regulations.

### **Payee**

The recipient, trustee, landlord/landlady or other third party who receives an Income or Employment Support payment.

### **Payment**

The amount of an Income or Employment Support cheque.

### **Person requiring supportive services**

A person who, as certified by an approved professional, requires supportive services to assist with daily living (Section 2(g) *Income and Employment Support Regulations*).

### **Personal Care**

Grooming and personal hygiene costs included in regular assistance and board and lodging benefits.

### **Personal Information**

Recorded information about an identifiable individual, including:

- the individual's name, address or telephone number,
- the individual's age, sex, marital status or family status
- an identifying number, symbol or other particular assigned to the individual
- information about the individual's health care status or history, including a physical, developmental or mental health disability and
- information about the individual's education, financial or employment status or history

(Section 2(o) *Income and Employment Support Act*)

### **Prenatal Early Childhood Nutrition Supplement**

An income tested benefit provided to low income pregnant women and families with children under the age of 1 year who are permanent residents of Newfoundland and

Labrador. The pre-natal component is delivered centrally through the Prenatal Early Childhood Nutrition Supplement Program and the post-natal component is delivered as part of the Newfoundland and Labrador Child Benefit.

### **Policy**

Directives as outlined in this manual for the delivery of Income and Employment Support.

### **Prepaid Funeral**

Funds held in trust by a funeral home to cover the cost of the funeral of the applicant/recipient and his/her family. These are considered an exempt liquid asset when receiving or applying for Income Support, but a resource when requesting burial expenses.

### **Primary Caregiver**

For the purpose of determining eligibility for Income Support, is the parent who provides the majority of care/supervision of the child where the parents do not live together, and who is normally is in receipt of the Canada Child Tax Benefit for that child.

### **Primary Living Arrangement**

A living arrangement where the child resides primarily with only one parent who is considered the primary care-giver.

### **Procedure**

The process outlined in this manual for the delivery of Income and Employment Support.

### **Provincial Home Repair Program**

A program of the Newfoundland and Labrador Housing Corporation which assists low income homeowners to make repairs to their homes including modifications for accessibility; and in the case of seniors or individuals with disabilities, to improve the utility of the dwelling.

### **Proxy**

An individual assigned to manage the financial affairs of an applicant or recipient, either on a permanent or temporary basis. The Income and Employment Support Regulations stipulate that proxies can only be established based on:

- the assessment of/recommendation by the applicant's or recipient's parents, guardians or others as the minister may determine,
- together with an opinion by an approved professional with supporting documentation;
- or a determination by the court.



**Real Property**

The home and other major property of the applicant/recipient and family if applicable; and includes primary residence, commercial business, farm, land, rental property and recreational property.

**Recipient**

A person who receives Income or Employment Support and, for the purpose Income Support, includes that person's spouse or cohabiting partner but does not include an employer, recipient or third party in an employment support program (Section 2(p) *Income and Employment Support Act*).

**Recovery**

An established deduction (5%) from Income Support or Employment Support benefits to reduce and/or repay an overpayment on a case.

**Recurring Pay**

A payment method for Income and Employment Support benefits. Semi-monthly payments are processed and mailed, or paid through direct deposit to clients, trustees or third parties from a central location.

**Refugee**

Refugees and persons in need of protection are people within or outside Canada who fear persecution and going back to their home country.

**Refugee Protection Claimants**

Individuals who, following their arrival in Canada, make a formal claim to an Immigration or Canadian Border Services Agency officer requesting protection based on fear of persecution if they return to their country of origin, and are waiting for a decision on their claim from the Immigration and Refugee Board of Canada.

**Refugee Protection Status**

Status given to persons determined to be Convention refugees or protected persons in Canada in accordance with the *Immigration and Refugee Protection Act*.

**Refundable Tax Credit**

A tax credit which is considered to be refundable which is not required to reduce an applicant's or recipient's tax liability and which is paid to the applicant or recipient but does not include an income tax refund (Section 2(h) *Income and Employment Support Regulations*).

**Registered Disability Savings Plan**

A trust arrangement between a holder and a Canadian trust company that provides for the long term needs of an individual with a prolonged and severe physical or mental impairment. Monetary payments can be placed in the plan by the beneficiary themselves, a family member or any other authorized individual. These funds are

considered exempt income under the Income Support Program for persons requiring supportive services.

### **Registered Retirement Savings Plan**

A retirement savings plan that, when established, is registered with the Government of Canada. Deductible RRSP contributions can be used to reduce an individual's taxes and income earned is usually exempt from tax as long as the fund remains in the plan. Generally, an individual has to pay tax when they receive payments from the plan. Income and Employment Support Regulations denote that :

A retirement savings plan that, when is less than \$10,000 and is owned by an applicant or recipient:

- is exempt from the other provisions of section 26 of the Regulations for the first 90 days in which an recipient receives Income Support; and
- after this period has expired, shall, where the Registered Retirement Savings Plan may be liquefied, be considered a liquid asset.

### **Regulations**

The *Income and Employment Support Regulations*.

### **Relative**

A child, parent or grandparent of an applicant or recipient (Section 2(q) of the *Income and Employment Support Act*).

### **Rent (Basic)**

A benefit of basic Income Support issued to a recipient living in a rented bedsitting room, apartment or house; where a tenant/landlord/landlady relationship exists.

### **Rental Supplement**

A supplement provided by the Newfoundland and Labrador Housing Corporation to qualifying clients renting from private landlords. NLHC appraises and inspects all units, and clients enter into a private lease with these landlords. Some rental supplements are administered in partnership with community groups such as the Canadian Mental Health Association and Stella Bury.

### **Rent to Own**

A formal agreement between a homeowner and a tenant wherein an agreed amount of rent is paid over a specific period of time and the tenant will own the home when the agreement conditions are fulfilled.

### **Re-opened Case**

An application for benefits for a case has not received Income Support benefits from the department in the past calendar month.

### **Replacement Cheque**

A non-recurring cheque issued as a substitute for another Income Support cheque that was lost, stolen or destroyed.

**Retention Period**

The approved duration of time (years) that certain departmental forms and correspondence must be retained.

**Retroactive Assistance**

Income Support issued for a past period of eligibility, beyond 30 days.

**Review Cycle**

A process where the Department periodically contacts an Income Support recipient to re-confirm eligibility for benefits and to ensure that all relevant financial and non-financial information on the case file is up to date.

**Rights, Responsibilities, and Client Consent Form**

A form that must be completed by all applicants/recipients and their spouse/partner when applying for Income Support and upon review of their benefits. The signed form outlines the client's responsibilities to the Department; and provides their consent for the release and exchange of personal information to a variety of institutions (e.g. banks), agencies (e.g. Workplace Health and Safety Compensation Commission), and government departments (e.g. Canada Revenue Agency, Department of Finance).

**Rounding**

The process where, in cases of non-recurring pay, regular assistance, board and lodging, recoveries, and deductible income is calculated to the nearest dollar value.

**Security Deposit**

A non-basic benefit provided to clients, as per the *Residential Tenancies Act*, at the commencement of their rental agreement as an assurance of proper upkeep of the rental unit. This contribution of up to three-quarters of month's rental amount can be approved to a maximum of \$522, as per the Regulations.

**Select Needs Plan**

A Newfoundland and Labrador Prescription Drug Program plan that provides 100 per cent coverage for disease specific medications and supplies for residents with Cystic Fibrosis and Growth Hormone Deficiency. These benefits are supplied through an exclusive arrangement with the Eastern Regional Health Authority. Applications are not required.

**Service Authorization**

A form provided to businesses/vendors (e.g. to optometrists when a client requires vision care/glasses) to confirm a client's eligibility for services or benefits.

**Severance Pay**

A lump sum payment of non-exempt income (net) that is prorated as future income for the period of the severance package. The lump sum payment is considered as an exempt liquid asset for the period covered by the severance package.

**Shared Custody Case**

Cases where both individuals may be considered primarily responsible for the child's care and upbringing when the child lives with them. Canada Revenue Agency determines shared custody of a child if the child lives with two different individuals in separate residences on a more or less equal basis. Each individual will get 50% of the Canada Child Tax Benefit payment he or she would have received if the child lived with him or her all of the time.

**Shared Living Arrangement**

An arrangement where the child(ren) lives with alternate parents for a corresponding time. Such arrangements may vary according to each case. For example, the child may live with one parent from Monday to Friday and the other parent for the weekend.

**Single Parent**

A single adult receiving Income Support in their own right, who has a dependent child(ren) or dependent adult (age 18-21) living in the home.

**Skills Development Benefits**

A program designed to provide training benefits to individuals who currently receive Employment Insurance (EI) benefits, or EI "Reach Back" clients (those whose E.I. expired in the past three years or who have received E.I. maternity or parental benefits in the last five years). These benefits are considered non-exempt income under the Income Support Program.

**Social Worker (Departmental)**

An employee, registered with the Newfoundland and Labrador College of Social Workers, who provides professional social work services to clients of the Department.

**Special Assistance Program**

A program of the Department of Health and Community Services that provides basic medical equipment and supplies to eligible clients residing in the community to assist with activities of daily living. Benefits include: medical supplies such as catheters, dressings and incontinent supplies; oxygen and related equipment and supplies; and equipment such as wheelchairs, commodes and walkers.

**Special Child Welfare Allowance**

A benefit provided through the Department of Health and Community Services intended to offset the cost of additional services/supports incurred by a family supporting a child with a disability. This is considered exempt income.

**Special Food/Special Diet**

A benefit of basic assistance approved to meet the increased dietary needs of a client and/or dependents with prescribed medical conditions.

**Special Needs**

Categories of Income Support which respond to the needs of recipients over and above basic assistance including benefits such as: Blind Person's Supplement, vision care, household furniture and appliances, private (unlicensed) day care, security deposits, burials, etc.

**Split Custody**

A custody arrangement where each parent has one or more child/ren residing with them in a primary living arrangement.

**Spouse**

Either of two persons who are married to each other (Section 2(r) *Income and Employment Support Act*).

**Statutory Declaration of Forgery**

A form that must be signed by a payee when an original cheque has been cashed, but the payee declares that s/he did not sign the cheque.

**Stop Payment**

A process where the Client Services Officer will request, through Client Payment Services, that a cheque not yet received by a payee, not be honoured by Government's bank or the Department of Finance.

**Stranded Person**

A person who is temporarily in a location with no established residence and who wishes to return to their community of normal residence, but has no or inadequate resources to fund transportation.

**Student Aid Program**

A Canada/Newfoundland and Labrador needs based program designed to assist with educational, shelter and living costs of students who lack adequate financial resources to pursue post-secondary education.

**Subrogation of a Spousal Support Order**

When a client's rights under the Support Order Enforcement Act are transferred to the Minister and payments from the paying former spouse/partner are directed to the Department.

**Subsidized Rental Programs (Public Housing)**

Low rental housing administered by Newfoundland and Labrador Housing Corporation or other agencies/levels of government (e.g. City of St. John's).

**Supplement**

An amount of Income Support issued to a client and/or dependents where that client has another source of income. It is also referred to as an Income Support Supplement.

**Supplementary Benefits**

A category of non-basic benefits including benefits such as transportation, vision care, furniture and appliances. It also refers to a request screen within CAPS used to issue replacement cheques, one time benefits, or adjustments to previous assistance.

**Support Enforcement Agency**

A provincial government agency that provides services related to the collection and distribution of court-ordered funds for support, maintenance or alimony. The authority for the establishment of the agency lies under the *Support Orders Enforcement Act, 2006*.

**Support Payment**

Non-exempt income paid to or on behalf of a client by a former partner/spouse as spousal support, or exempt income paid to a family by an absent parent as child support.

**Support Trust**

A trust fund established for the use and benefit of a person requiring supportive services as defined in paragraph 2 (g) of the Regulations (Section 2(i) *Income and Employment Support Regulations*).

**Suspension**

The termination of Income Support benefits.

**T5 Supplementary Slips (T5007)**

A slip recording all basic Income Support payments received by the recipients on a case for the previous taxation year. The Government of Canada requires the T5007 to determine eligibility for tax credits such as HST/GST rebates, the Newfoundland and Labrador Child Benefit, and the Canada Child Tax Benefit.

**Tenant**

A person who rents an apartment, bedsitting room or house from another person.

**Third Party Payee**

An individual or organization (e.g. a trustee or a landlord/lady), who is issued a cheque on behalf of a case to pay for a service provided.

**Tower Records Information Management (TRIM)**

An electronic information management system that stores documentation on the client's electronic file, and enables new documentation to be organized while awaiting the Client Services Officer's review and assessment.

**Trustee**

A person who has the control of Income Support for the benefit of a recipient (Section 2(s) *Income and Employment Support Act*).

**Underpayment**

Income Support which, due to Departmental error, was not paid to a recipient or former recipient who was eligible for it (Section 2(t) *Income and Employment Support Act*).

**Verification**

An official record or document provided by a client to a Client Services Officer to show proof of required information (e.g. birth certificate, income status).

**Victim of Violence**

An individual who is subjected to violence or abuse. Any individual, not just a person in receipt of Income Support, who identifies themselves as a victim of violence can receive emergency transportation to a safe place regardless of distance.

**Widow / Widower**

For the purpose of the Regulations, applies to spouses and cohabiting partners of a deceased person (Section 2(j) *Income and Employment Support Regulations*).

**Working Income Tax Benefit (WITB)**

A refundable tax credit for eligible working low-income individuals and families. The WITB includes an additional disability supplement for eligible recipients. This benefit is considered exempt income under the Income Support Program.