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IS IT WORTH IT? LET ME WORK IT

WORKING WHILE RECEIVING CPP-D BENEFITS

By Caitlin Wright

Federal Canada Pension Plan Disability (CPP-D) designation is determined by whether or not an individual's disability is severe and prolonged, and prevents them from maintaining regular, gainful employment. We here at TAPS have been getting a number of inquiries about whether or not a person can remain eligible for CPP-D benefits *and* maintain some level of employment. There are a number of variables to consider if you are a recipient of CPP-D benefits and want to continue or resume working.

Do I have to report my monthly income?

It is your responsibility to contact the CPP-D program if you begin any type of paid



employment. However, you do not have to report *monthly* income until you have reached a specific annual income level, which fluctuates year to year. In previous

years it was \$5400; for 2017 the annual income amount at which you have to start reporting is \$5500. Please note that the CPP-D program is administered by Employment and Social Development Canada (ESDC), and you can report to ESDC through any Service Canada office.

I've reported to Service Canada that I've made \$5500. What now?

Once you have reported earnings of \$5500, a consultation with the CPP-D program will begin. This does not mean that your CPP-D benefits will

(See CPP-D, page 2)

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(Cont'd from CPP-D, page 1)

automatically be cancelled. Instead, a CPP-D program representative will contact you for specific information about your work, including the type of work you are doing (for example, casual or part-time), the amount of work, how gainful it is (i.e., how much money you earn), how capable you are of performing job tasks, and whether it's *likely* that you will be continuing this work for the foreseeable future.

Check us out at
www.tapsbc.ca

FEDERAL DISABILITY ADVOCACY PROJECT

TAPS' Federal Disability Advocacy Project can provide information on CPP-Disability, the Disability Tax Credit and the Registered Disability Savings Plan. If you would like to speak with an advocate about any of these benefits, or would like help applying, contact Caitlin or Daniel at TAPS at 250-361-3521.

Does CPP-D offer any programs to help me return to work?

CPP-D offers the Vocational Rehabilitation Program. This program is voluntary, and provides vocational training, financial support for training, and job search services to people who are highly motivated to return to work. It offers opportunities for retraining, educational upgrading, and for learning new skills for self-employment. You may also complete a vocational assessment to evaluate your ability to return to paid employment, and be set up with a "return to work plan". You will continue to receive your regular CPP-D benefits while enrolled in this program.

Can I return to work on a trial basis?

When you return to paid employment, the first three months are considered a trial period. During this trial period, you will still receive your CPP-D benefits as normal. At the end of this period, there will be an assessment of whether or not you are capable of returning to regular, gainful employment. This determination is done on a case-by-case basis, and will take your specific situation into consideration. At this

TAPS

Annual General Meeting

All welcome

5pm

Wednesday

November 22, 2017

*Chapter Room
Christ Church Cathedral
930 Burdett Avenue*

Note: You must be a member in good standing one month before the AGM to be able to vote.

point, if it is determined that you are capable of regular, gainful employment, your CPP-D benefits will be terminated.

My benefits were terminated after I returned to work, but my disability has reoccurred. What can I do?

If your CPP-D benefits are terminated, and you then find that you are unable to continue working due to a reoccurrence of the same or a related disability, you can ask for what is called "automatic reinstatement". Automatic reinstatement is a streamlined process that allows you to get your

(See CPP-D, page 6)

ASSISTANCE RATES GO UP

An increase of \$100 per month across the board for people on income assistance (IA), Person with Persistent Multiple Barriers (PPMB), and disability assistance (PWD) came into effect on October 1, 2017. The new monthly rate is \$710 for a single person on IA, \$807 for a single person on PPMB, and \$1133 for a single person on PWD. The amounts for families in all of these categories have also gone up \$100 per month.

The earnings exemptions have gone up \$200 per month across the board for those on IA, PPMB and PWD, again, effective October 1, 2017. For people on income assistance the new monthly earnings exemptions are:

- \$400 for a single person
- \$600 for a family with children
- \$700 for a family with a child with a disability
- \$700 for a single person on PPMB
- \$700 for a family unit with a person who has PPMB designation

For people on disability assistance (PWD), the annual earnings exemption is now:

- \$12,000 for a single person
- \$14,400 for a couple where one is a person with a disability
- \$24,000 for a couple where both are persons with disabilities

For those on disability assistance, the new annual earnings exemption will apply to the current calendar year, retroactive to

January 1, 2017. If a person has already reached the current

maximum, they will be reassessed under the new exemption amount, and anyone who has already exceeded the previous exemption limit of \$9,600 (for a single person on PWD) will be entitled to the new, higher limit.

If you have any questions about the new benefit and earning exemption amounts, please call TAPS at 250-361-3521. ■



DOUG KING

We welcome Doug King as our new Executive Director. We will have a full introduction to Doug in the next issue of the Taproot.

TAPS STAFF

Doug King
Executive Director

Khalela Bell
Outreach Legal Advocate

Izzie Dehler-Hyde
Coordinator of the
Volunteer Disability
Advocacy Project

David Huxtable
Employment Standards
Legal Advocate

Daniel Jackson
Income Assistance Legal
Advocate and Federal
Disability Legal Advocate

Yuka Kurokawa
Tenant Legal Advocate

Jen Matthews
Income Assistance Legal
Advocate

Emily Rogers
Tenant Legal Advocate

Caitlin Wright
Federal Disability Legal
Advocate

On Leave:
John Cooke
Thea McDonagh
Stephen Portman

Taproot is published bi-monthly. Newsletter artists:
Mitch Lindsay Joan Stiebel

KELLY NEWHOOK

Kelly Newhook, our Executive Director for the past seven years, has accepted a position as Senior Ministerial Assistant in the Ministry of Tourism, Arts and Culture. We are so pleased for her and we are sure she will shine in her new job, just as she did at TAPS.

Kelly took TAPS from a small organization, running to catch up with the needs of our clients, to an organization that consistently provides a high level of legal advocacy to thousands of people in

Greater Victoria. Thanks in large part to Kelly's tenacity, TAPS has become a leader on poverty reduction in BC and is regularly called on by the media and government to address systemic causes of poverty. We have expanded our profile significantly over the past seven years and have earned a reputation as an organization that isn't afraid to speak out for what's right.

Under Kelly's stewardship, TAPS fought for the rights of View Towers tenants all the way to the Supreme Court. Since 2016, TAPS has been part of a coalition of organizations arguing for more affordable Hydro rates and better policies for low-income families. Through the past two years, we have worked closely with the residents of Super InTent City as they fought and continue to fight for their right to a safe and secure place to live. We have held effective rallies over the years, harnessing the power of collective action to draw attention to the bus pass cuts, the need for a moratorium on rental demolitions in the City of Victoria, and the necessity of a poverty reduction plan in BC.

PERSONS WITH DISABILITIES

TAPS has advocates who can help you apply for Person With Disabilities status (PWD) through the Ministry of Social Development and Poverty Reduction. TAPS can also help you with an appeal if you have been denied. Call us at 250-361-3521 for more information. If you are at the appeal stage, get in touch with us as soon as possible after receiving your letter of denial, and tell the receptionist you are calling about a disability appeal.

SILENT WITNESS PROGRAM

Appointments with the Ministry of Social Development and Poverty Reduction (MSDPR) can be stressful. Some find that having another person at their appointment lessens their stress and helps the appointment proceed smoothly. At TAPS, we have volunteer silent witnesses who can accompany individuals to ministry appointments. If you would like to be connected with a silent witness, call TAPS at 250-361-3521.

Follow us on twitter
@tapsbc

Kelly led TAPS as we expanded the services we offer to address some gaps in legal advocacy available in Victoria. In 2012, we started the Employment Standards Legal Advocacy Project, which is now staffed full time, and the Federal Disability Advocacy Project got off the ground in 2014. In recent months, the Tenant

(See Kelly Newhook, page 5)

(Cont'd from Kelly Newhook, Page 4)

Legal Advocacy Project has doubled its capacity by adding a second full-time advocate.

Kelly's influence can be found in every corner of the organization, as she professionalized the day-to-day operations of TAPS and created a strong foundation for our flourishing into the future. Her creative enthusiasm for fundraising is unrivaled, and inspired such fun events as the "Super Sweet Summer Dance Party" and classy occasions such as "Tapas for TAPS", now in its seventh year.

Kelly is an amazing



force and has steered TAPS with skill and grace through the past seven years. Her warmth, cheerfulness, and sense of fun have made TAPS a wonderful place to work. And of course, we can't forget Kelly's super mellow pup, Missy, who has promised to visit us as much as she can.

Although we will miss Kelly dearly, we are so excited for this new chapter in her life. We know that TAPS will continue to grow and strengthen, while staying

TAX CLINIC

At TAPS

Every Thursday

9 - 11 and 1 - 4

First come, first served.

true to our core values. The future is bright for TAPS and we are so grateful for the community's ongoing support of our feisty organization. See you in the struggle!

All of us at TAPS

BECOME A TAPS MEMBER!

Want to support TAPS? Why not become a member! We are happy to waive the fee, so it doesn't have to cost you anything. You will get the Taproot mailed or e-mailed to you. Plus, you can vote at our annual general meeting on November 22 if you are a member in good standing at least 30 days before that date.

Together Against Poverty Society Membership Registration 2017 - 2018

Together Against Poverty Society, #302 - 895 Fort Street, Victoria, BC, V8W 1H7

Annual Membership Fees (Please circle one)

Unwaged: \$5 (we are happy to waive this fee)

Waged: \$20

Organization: \$80

Date: _____

Name: _____

Address: _____ Postal Code: _____

Phone: _____ e-mail: _____

Please send me the newsletter by: postal mail e-mail

Please do not send me the newsletter

MINIMUM WAGE GOES UP

By David Huxtable

On September 15, 2017, the minimum wage in BC went up to \$11.35 per hour. For servers working in an establishment that serves liquor, the minimum wage went up to \$10.10. For live-in caregivers who are paid a day rate, the daily minimum rate goes up to \$113.50 per day. It's a small but important step towards a more livable wage for everyone, given that the living wage in Victoria is \$20.01 per hour.

This is a good time to remind folks who make an



hourly wage to keep track of your hours. Each hour you work after September 14 should be paid at the new rate. If your employer says they will start paying the new rate on the next paycheque, they are breaking the law. Do your own calculation, fill out an Employment Standards Self-help Kit (available online and from Service BC offices), and take it to your manager or Human Resources person. Politely explain the mistake and allow them to correct it. If they refuse, contact David at TAPS at 250-361-3521.

(Cont'd from CPP-D, page 2)

benefits back without having to complete a new CPP-D application. However, automatic reinstatement can only occur if:

- your benefits stopped less than two years ago due to a return to work;
- you cannot continue to work because the same or a related disability has reoccurred;
- you are under age 65; *and*
- you are not currently receiving CPP retirement pension benefits.

There is no limit to the number of times you can ask to have your benefits reinstated, but you must apply for reinstatement within one year of the month in which you stopped working due to a reoccurrence of your disability.

At the time you were deemed capable of regular, gainful employment, and your CPP-D benefits were terminated, you should have received the two forms you will need to apply for automatic re-instatement: one form which you fill out,

detailing why you cannot continue working due to the reoccurrence of your disability; the other form to be completed by a physician, confirming that your disability or a related disability has reoccurred. If you do not have these forms, simply ask for them through Service Canada.

Unfortunately, if your disability reoccurs after the two-year re-instatement window, you will need to re-apply for CPP-D benefits.

I receive both PWD and CPP-D benefits. Who do I report my income to?

Person With Disabilities (PWD) is the disability benefit available through the provincial Ministry of Social Development and Poverty Reduction (MSDPR). Some people receive both PWD and CPP-D benefits, with the amount they receive from CPP-D being subtracted from their PWD assistance. If you receive both PWD and CPP-D benefits, you must report your employment income to *both* MSDPR and ESDC. MSDPR requires that you report every month where you have income or a change in circumstance. ESDC requires that you notify them once you start paid work and again if you exceed or anticipate exceeding \$5500 in annual income.

(See CPP-D, page 7)

(Cont'd from CPP-D, page 6)

I receive both PWD and CPP-D benefits. Now my CPP-D benefits are being terminated because I have been deemed capable of regular, gainful employment. What happens now?

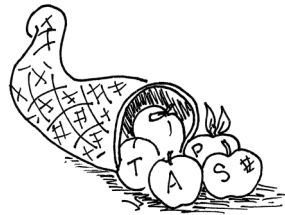
As a client of MSDPR, you are eligible for the \$12,000 annualized earnings exemption. However, you may run into trouble if you are working at a capacity that ESDC finds to be regular and gainful, as they could then discontinue your CPP-D benefits. If your CPP-D benefits are terminated because ESDC has determined that you are capable of regular, gainful employment, simply bring the documentation stating that your CPP-D benefits are being terminated to MSDPR. Your PWD should then be restored to the amount your family is eligible for.

What if I was approved for PWD as a member of a "prescribed class" and now my CPP-D is being terminated?

People who are already on CPP-D benefits can be approved for PWD benefits without having to fill out the full PWD application form. These people are approved for PWD as members of a "prescribed class". If you

were approved for PWD as a member of a "prescribed class", your PWD benefits are *not* jeopardized by the termination of your CPP-D benefits. Again, as in the previous section, if your CPP-D benefits are terminated, bring the relevant documentation to MSDPR and your PWD should then be restored to the amount your family is eligible for.

If you have any questions about CPP-D benefits and returning to work, please contact Caitlin or Daniel at TAPS at 250-361-3521. ■



VOLUNTEER AT TAPS!

**Come and volunteer
on our busy front
desk—
a great way to
participate in the fight
against poverty!**

**Call Heidi
at 250-361-3521**

BECOME A MONTHLY TAPS DONOR!

With your support, individuals and families living in poverty in our region will have access to critical legal advocacy and educational services. TAPS' services are unique in their design and delivery and offer knowledge, empowerment and, in many cases, a new sense of hope.

Select a monthly amount that's affordable to you, and TAPS will automatically deduct it from your checking account each month. You'll never have to write a check, buy a stamp or find an envelope again!

Monthly donors receive the following benefits:

- Updates on TAPS programs
- Annual tax receipt for all your donations during the year
- Taproot delivered to your e-mail.

See the monthly donor form on page 8 of this newsletter.

ABOUT TAPS

TAPS was established and registered as a society in 1989. We provide legal information and representation on issues relating to income assistance, provincial and federal disability benefits, residential tenancy, and employment standards to people in the Greater Victoria area. We also provide public legal education in these areas and on broader poverty issues.

You can reach us between 9:30 am and 4:30 pm, Monday to Friday, by phone at 250-361-3521 or in person at #302 - 895 Fort Street. The office is closed daily for lunch between noon and 1:00 pm and is closed to walk-in clients on Monday and Friday mornings.

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Thank You for Supporting TAPS' Legal Advocacy!

The best way to support TAPS is by becoming a monthly donor! Please submit this form and your voided cheque to: Together Against Poverty Society, #302 - 895 Fort Street, Victoria, BC, V8W 1H7

Date: _____

Please debit my bank account (attach VOID cheque):

\$10 \$25 \$35 \$50 \$100 Other amount \$_____ (please specify)

I would like this donation debit to be processed through my account on the 25th of each month.

Signature: _____

Donor Name: _____

Address: _____ Postal Code: _____

Phone: _____ e-mail: _____

This donation is made on behalf of: an individual a business

A tax receipt for your total monthly donations will be sent to you at the end of the calendar year.

I would like the newsletter sent to me by: e-mail postal mail Please do not send me the newsletter