























Legal Services Society

British Columbia



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Important — Please read

We have tried to make the information in this booklet as accurate as possible. However, it is only a summary. Policies and procedures are always changing. Use this booklet as a guide, but please double-check the information with the appropriate agency or government department.

Please note that this booklet explains benefits, services, and resources in general. It isn't intended to give you legal advice on your particular problem. Because each person's case is different, you may need to get legal help.

This booklet includes the most recent information on benefits available from the organizations who provide them. The information is up to date as of October 2007.

In this booklet, the term "Aboriginal" applies to any Canadian Indian or member of a First Nation, Métis, or Inuit living in BC. Canadian Indians or members of a First Nation include treaty, status, or registered Indians, as well as non-status and nonregistered Indians. The benefits, services, and resources described in this booklet may not be available to all Aboriginal people(s), nonresidents, or citizens of countries other than Canada. Check the relevant section of the booklet to find out whether you are eligible for the benefit it refers to.

Benefits, Services, and Resources for Aboriginal Peoples | -

What this booklet is about

This booklet explains the benefits, services, and resources that may be available to registered Indians who live on or off reserve, and provides information on how to apply for these benefits. However, it presents general information only and is not intended as legal advice.

The benefits, services, and resources discussed in this booklet that may be available to you as a registered Indian include the following:

- Medical care
- Dental care
- Counselling services for Indian Residential School survivors
- Housing
- Employment benefits
- Immigration to the US
- Education benefits
- Resources to help you get work
- Status registration
- Human rights





The province of British Columbia provides health care programs, including a Medical Services Plan (MSP) for people who live in BC.

Who is eligible for the Medical **Services Plan?**

To be eligible, you must live in BC, have lived there for at least three months, and be enrolled with MSP. Status Indian and Inuit residents can have their MSP premiums covered for basic medical benefits through Health Canada's First Nations and Inuit Health Branch (FNIHB).

How do I apply for the Medical **Services Plan?**

To get an application for MSP, contact the Non-Insured Health Benefits program (NIHB) of Health Canada's FNIHB. NIHB can answer any questions you may have about benefits or the application.

Forward your completed application to:

Health Canada

First Nations and Inuit Health Branch Non-Insured Health Benefits 540 - 757 W. Hastings Street Vancouver, BC V6C 3E6 Phone: 1-800-317-7878 (call no charge)

Fax: 1-888-299-9222

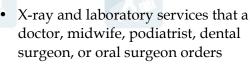
NIHB will verify your registry or status number and authorize the payment of premiums on your behalf. MSP will then send you a CareCard. Newborn children are automatically covered for their first three months, allowing time for the parents to receive their child's birth certificate. Parents have up to one year to register their child with Indian and Northern Affairs Canada.

If you or your dependants aren't registered Indians or registered Inuit, you must enroll with MSP and arrange to pay the premiums yourself. Several payment options are available through MSP, including premium assistance. If you're getting income assistance, your employment and assistance worker may arrange to have these benefits paid on your behalf. If you're working, your employer may pay them for you. Note that if you don't enroll, MSP may still bill you for premiums and services.

What are the benefits of the BC Medical Services Plan?

MSP provides the following benefits:

- The services of a doctor or a specialist (for example, a surgeon or a psychiatrist) who is referred by a doctor
- Maternity care by a doctor, midwife, or a specialist (for example, a gynecologist) who is referred by a doctor



- Some dental and oral surgery that needs to be performed in a hospital
- Orthodontic services related to facial abnormalities

MSP provides the following additional benefits:

- Routine eye examinations for people 18 years of age and younger and 65 and older
- Medically necessary eye examinations for all people
- Surgical podiatry

You may also be entitled to the services of a chiropractor, massage therapist, naturopath, physical therapist, and non-surgical podiatrist who is referred by a doctor (subject to a patient visit charge and limit of 10 visits per year, split among the five services any way you choose).

How do I get Medical Services Plan benefits?

Show your CareCard to your doctor or other medical service provider. The card is free when you enrol with MSP for the first time. You're entitled to one free replacement card every five years. There is a \$20 service fee for any additional replacement cards within the same five-year period. But if your CareCard is damaged through normal use, you may return the damaged card to MSP and get a replacement card for free.



For more information about MSP, see the website at www.healthservices.gov.bc.ca/msp.

Or call:

Health Insurance BC automated phone service

(604) 683-7151 (Lower Mainland) 1-800-663-7100 (call no charge, outside the

Lower Mainland)

Non-insured health benefits

The NIHB program for eligible First Nations and Inuit people is administered by either the First Nations and Inuit Health Branch (FNIHB) of Health Canada or your Aboriginal community. See www.hc-sc.gc.ca (click on "First Nations & Inuit Health") for more information about NIHB. If you have questions, contact FNIHB at 1-800-317-7878 (call no charge).

Who is eligible for non-insured health benefits?

All status Indians, recognized Inuit, and infants less than one year old who have at least one parent who is an eligible recipient are eligible for non-insured health benefits.

How do I apply for non-insured health benefits?

To get non-insured health benefits, you need both a CareCard and a status card.

If you moved to British Columbia within the last three months and haven't yet received your CareCard, you may provide proof of other provincial health care coverage instead.



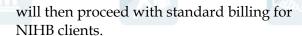
Non-insured health benefits include:

- prescription drugs from an approved list
- non-prescription over-the-counter drugs from an approved list
- medical supplies and equipment from an approved list
- eyeglasses and the services of an optometrist or ophthalmologist every two years (more often if the patient has a chronic illness or disease such as diabetes)
- dental care that is approved before the work is done
- short-term crisis intervention mental health counselling
- patient transportation for medically necessary care

How do I get prescription drugs?

To get prescription drugs through NIHB, follow these steps:

- 1. Take your doctor or dentist's prescription to a pharmacy with a qualified pharmacist on duty.
- 2. Identify yourself as someone eligible for non-insured health benefits and show your CareCard and status card. The pharmacist



3. If your prescription isn't on the list of authorized drugs, your pharmacist has to contact the Drug Exception Centre in Ottawa. If your pharmacist doesn't know how to do that, he or she will have to contact NIHB for assistance.

What non-prescription benefits can I get?

You can ask your doctor to give you a prescription for necessary non-prescription over-the-counter drugs, such as:

- **Antihistamines**
- Cough syrup
- Acetaminophen (like Tylenol)
- Non-steroidal anti-inflammatory drugs (like Ibuprofen)
- Antacids
- Laxatives
- Suntan/sunblock lotions
- Vitamins (but not multi-vitamins)

If you are not sure whether the non-prescription benefit you need is covered or not, ask your doctor to check for you. Health Canada provides a Drug Benefit List online at www.hc-sc.gc.ca/index_e.html (click on "First Nations & Inuit Health - Noninsured Health Benefits — Benefit Information — Drug Benefits"). This list is intended for licensed

health-care practitioners, and lists drugs by category (type of drug, such as antihistamines) or by name (there is also an online A - Z Index of Drug Products).

How do I get medical supplies and equipment?

If your doctor recommends treatment that requires supplies or equipment, you will need to get preauthorization from NIHB. Take your doctor's prescription to the supplier you intend to use. The supplier will fill out a request form and fax it to NIHB.

If you have a doctor's prescription, the following items may be covered:

- Hearing aids and hearing aid supplies requested by an audiologist
- Dressings
- · Bathing aids
- Prosthetics and orthotics
- Diabetic supplies
- IUDs (intrauterine devices) and condoms

The following items may be covered with special approval:

- Walkers
- Canes
- Wheelchairs

Note: For more information about preauthorization, talk to your pharmacist or the community health representative or nurse at your band, or call Health Canada at 1-800-665-2289 (call no charge).

How can I get eyeglasses and the services of an eye-care practitioner?

To get an eye examination through NIHB, you will need prior approval (the approved rate for an eye examination in BC is currently \$44.83). Once you get approval:

- 1. Visit a licensed eye-care practitioner (optometrist or ophthalmologist) for an eye examination.
- 2. If you need eyeglasses, take your prescription, CareCard, and status card to the product supplier.

The supplier will submit a request for approval to NIHB. It may take up to 10 working days to get approval, but then your supplier will be able to fill your prescription.

If you have an eye-care practitioner's prescription, the following items may be covered:

- Eyeglasses
- Eyeglass repairs
- Eye prosthesis (artificial eye)
- Other vision benefits, depending on your specific medical needs

Note: Eyeglasses are covered once every two years. In general, NIHB will cover a percentage of the cost of your entire prescription. Depending on the type of frames or lenses you choose, you may have to pay part of the cost. To get details on the limits to program coverage, ask your optometrist, product supplier, or NIHB.

How can I get dental care?

The NIHB program for eligible First Nations and Inuit people includes dental care. This dental program is designed so that you get dental services when you need them. It takes your personal dental history into account.

Your licensed dentist, denturist, or dental specialist can submit a claim for most dental services up to \$800 in the same 12-month period directly to NIHB.

When visiting your dentist, confirm with the dental assistant that the services you're about to receive are covered by NIHB. If the services aren't covered, ask the dental assistant to do a pre-determination (approval before treatment) request to NIHB.

Basic dental services include the following:

- Exams
- X-rays
- Fluoride treatment for children
- Preventative sealants for children
- Space maintenance for children



- Scaling and root planing
- **Fillings**
- Servicing of dentures
- Emergency treatment for pain relief

Major dental services that require "predetermination" (approval before treatment) include:

- Root canal treatment
- Crowns
- Bridges
- **Dentures**
- Gum treatment
- Removing teeth
- Straightening (orthodontics)
- Sedation

Basic dental treatment that exceeds \$800 in a 12month period requires NIHB approval. Your dentist may request this approval. Note, however, that the dental program doesn't cover some types of dental treatment.

NIHB currently pays 87 percent of covered dental services (based on the dental fee schedule for 2006). Most dentists accept this level of payment, but some may bill you for the difference that isn't covered. Find out what your dentist's policy is before you start treatment. If you choose a dentist who charges more than the amount covered by NIHB, you will be responsible for paying the difference.

Some dentists may ask you to pay directly for their services. If so, you must apply for reimbursement from NIHB. If the cost exceeds the approved amount, you will be reimbursed only for the NIHB amount.

You're entitled to ask your dentist questions about your choices for treatment, their cost, and the risks of both treatment and non-treatment. Getting answers to your questions means that you can make the decisions that are right for you.

In all cases, it's important for NIHB to review your planned treatment after your first checkup. After this review (usually within 10 working days), your dentist can tell you how much of the cost you'll have to cover yourself.

Note: Your dentist may recommend a treatment that is not covered. For example, a dentist may recommend a fixed partial denture (bridge), but NIHB may limit the amount it will provide for the bridge because a less expensive tooth replacement is an option. In this case, you're responsible for paying the difference in cost.

For any questions about the dental benefits available to you, call the Dental Predetermination Line at 1-888-321-5003 (call no charge). For orthodontic information, call 1-866-227-0943 or fax 1-866-227-0957 (no charge).



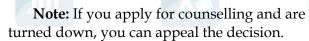
Short-term crisis intervention counselling when no other services are available is one of the benefits available to you under NIHB. You can get this counselling from Health Canada-approved therapists who are registered with either a clinical psychology or a clinical social work regulatory body or, in some cases, from other service providers. To find short-term crisis intervention counselling:

- 1. Contact your local FNIHB regional office to get the names of approved therapists in your area.
- 2. Contact a therapist to make an appointment.
- 3. At your first meeting, the therapist will provide a treatment plan that must be reviewed by NIHB to get approval for continued treatment.

The services covered under NIHB are:

- Initial assessment
- Development of a treatment plan
- Therapist's fees
- Associated travel costs for the professional mental health therapist if it's considered cost-effective to provide such services in your community

NIHB covers up to 20 sessions with the therapist.



Through MSP, you can see a psychiatrist for an unlimited amount of time as long as you were referred to this service by your doctor.

To get short-term crisis intervention counselling, call:

Mental Health Crisis Intervention

(604) 666-2358 (Lower Mainland)

OR

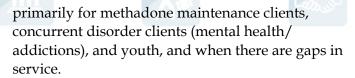
NIHB Medical Client Information

1-800-317-7878 (call no charge) and ask to speak to someone in the Mental Health Program

How can I get alcohol or drug treatment?

To get a referral to an in-patient residential treatment program, you need to have attended six sessions with a certified alcohol and drug counsellor or community social worker first. The worker will be familiar with the referral process for your area, and will do the necessary paperwork to get you the appropriate service.

Currently, clients can be referred to an approved list of treatment centres for BC. FNIHB clients are mainly referred to programs funded by the National Native Alcohol and Drug Abuse Program. Referrals to other programs are considered on a case-by-case basis and are



National Native Alcohol and Drug Abuse Program

Phone: (613) 946-1961

For a list of programs, see:

www.hc-sc.gc.ca/index_e.html (click on "First Nations & Inuit Health — Substance Use and Treatment of Addictions," then click on the link under "What Information Is Available?")

For a detailed list of Aboriginal counselling agencies and treatment centres, see *A Guide to Aboriginal Organizations and Services in British Columbia*, published by the Ministry of Aboriginal Relations and Reconciliation. You can read this guide online at **www.gov.bc.ca/arr** (click on the link called "Guide to Aboriginal Organizations").

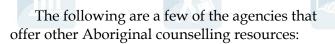
To get a copy, call Enquiry BC and ask for the Intergovernmental and Community Relations Branch:

Phone: (604) 660-2421 (Lower Mainland)

Phone: 1-800-663-7867 (call no charge, outside

the Lower Mainland)

Or call the branch directly at (250) 387-2199 (Victoria).



Hey-way'noqu' Healing Circle for **Addictions Society**

401 - 1638 E. Broadway Vancouver, BC V5N 1W1

Phone: (604) 874-1831 Fax: (604) 874-5235

Website: www.firstnationstreatment.org/

heywaynoqu.htm

Native Courtworker and Counselling Association of BC

50 Powell Street

Vancouver, BC V6A 1E9

Phone: (604) 687-0281

Phone: 1-877-771-9444 (Powell Street office,

call no charge)

Phone: 1-877-811-1190 (head office, call no

charge)

Fax: (604) 687-5119

E-mail: nccabc@nccabc.net Website: www.nccabc.ca

Note: The Native Courtworker and Counselling Association has offices throughout BC. To find the office closest to you, contact the head office.

Can I apply for transportation and other costs for medically necessary care?

Transportation and other required services may be covered to get medically necessary care at the nearest appropriate medical/dental professional. Transportation services are either provided by FNIHB regional offices or by First Nations and Inuit organizations who get funding under contribution agreements made with Health Canada. For information and travel approval:

- 1. If you live on reserve, contact your local health or band office or local First Nations and Inuit Health Authority.
 - If you live off reserve, contact your FNIHB regional office or the responsible First Nations and Inuit Health Authority.
- 2. Try to make all your appointments for the same day to avoid repeat trips.
- After the appointment, get a confirmation of attendance slip or certification stamp from the medical/dental service provider.
- 4. Follow all the guidelines given to you by the authority/office that approved the transportation or other service.

If approved, the following services may be covered:

- Land and water transportation
- Scheduled and chartered airlines
- · Road and air ambulance
- · Meals and lodging
- Escort and/or interpreter services
- Travel to the nearest health clinic/hospital to receive health services not available in your home community

Note: If you're turned down for one of these benefits, you can ask for a Benefit Exception Review. If the Benefit Exception Review is also turned down, you can appeal that decision.

The Inter Tribal Health Authority administers its own vision care, medical supplies and equipment, mental health, and patient travel benefits. For information about this organization's health benefits, contact:

Inter Tribal Health Authority

534 Centre Street

Nanaimo, BC V9R 4Z3

Phone: (250) 753-3990

Phone: 1-877-777-4842 (call no charge)

Fax: (250) 753-5224

Fax: 1-877-778-4842 (fax no charge) E-mail: itha@intertribalhealth.ca Website: www.intertribalhealth.ca

For additional information, contact Health Canada at 1-800-317-7878 (call no charge).



All registered Nisga'a people who live in Canada are entitled to non-insured health benefits administered by the Nisga'a Valley Health Authority. These benefits supplement the health services provided by BC's Medical Services Plan. These benefits currently include the following:

- Drugs
- Medical supplies and equipment
- Vision care
- Dental and orthodontic care
- Medical transportation
- Mental health services (on and off reserve)
- MSP premium payments (through the head office in New Aiyansh)

To get these benefits, Nisga'a people must hold a valid Nisga'a CareCard. Contact the Nisga'a Valley Health Authority office for your community:

Gitlaxt'aamiks (New Aiyansh)

PO Box 234

4920 Tait Avenue

New Aiyansh, BC V0J 1A0

Phone: (250) 633-5000

Phone: 1-888-233-2212 (call no charge)

Fax: (250) 633-2512











Gingolx (Kincolith)

Phone: (250) 326-4258

Phone: 1-800-991-5671 (call no charge)

Fax: (250) 326-4276

Laxgalts'ap (Greenville)

Phone: (250) 621-3274

Phone: 1-800-991-5667 (call no charge)

Fax: (250) 621-3263

Gitwinksihlkw (Canyon)

Phone: (250) 633-2611

Phone: 1-800-993-3513 (call no charge)

Fax: (250) 633-2641

How to appeal a decision on health benefits

You have the right to appeal a decision that denies you coverage for non-insured health benefits administered by Health Canada. Three levels of appeal are available to you.

To start an appeal, write a letter that includes:

- information from your doctor or other health care provider that gives the medical reason why you need the benefit,
- the consequences to you of not getting the proposed treatment, and
- the results of your relevant medical tests.

Where you send your appeal letter depends on the type of benefit you're applying for. For denied drug benefits, send your letter to:

Director

NIHB Drug Exception Centre First Nations and Inuit Health Branch Health Canada 55 Metcalfe Street, 5th Floor Address Locator 4005A Ottawa, ON K1A 0K9

For denied medical supplies and equipment, vision care, dental, mental health, and medical transportation benefits, send your letter to:

Regional Manager

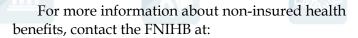
Non-Insured Health Benefits First Nations and Inuit Health Branch Health Canada 540 - 757 W. Hastings Street Vancouver, BC V6C 3E6

Phone: (604) 666-3331

Phone: 1-800-317-7878 (call no charge)

If you don't agree with the first appeal decision, you can go to the second appeal level by contacting the regional director, Pacific Region, Medical Services Branch. The regional director will refer your appeal to a committee for a recommendation. If you don't agree with that committee's decision, you can go to the final level by appealing to the director general, Non-Insured Health Benefits.

If your band or tribal council administers noninsured health benefits, contact your community health representative for appeal procedures.



First Nations and Inuit Health Branch

540 – 757 W. Hastings Street Vancouver, BC V6C 3E6

Phone: (604) 666-3331 (Lower Mainland)

Phone: 1-800-317-7878 (call no charge, outside

the Lower Mainland)

Fax: (604) 666-3200 (Lower Mainland) Website: www.hc-sc.gc.ca/fnih-spni/

index_e.html

To find information about health and how to access health services in First Nations communities, consult the *BC First Nations Health Handbook*, published by the BC Ministry of Health Planning. It's available online at **www.bchealthguide.org** (click on "Aboriginal Health" and look for a link to the guide near the bottom of that page).

Indian Residential Schools Settlement Agreement

The Canadian federal government was involved in the development and administration of Indian Residential Schools (IRS) starting as early as 1874. The two main reasons for this involvement were to meet its legal obligations under the Indian Act and to integrate Aboriginal peoples into the broader Canadian society. Unfortunately, Canada's IRS system, at the hands of church representatives under the guidance of the federal government, more closely resembled institutes of coercion and cultural assimilation.

Litigation (court cases) addressing the sexual and physical abuse suffered in Canada's IRS was neither enough to address the volume of cases nor sensitive enough to deal respectfully with the issues at hand. In 2003, the alternative dispute resolution (ADR) process offered an alternative to court cases. The ADR model, however, did not effectively deal with all aspects of the IRS legacy and advocacy groups stressed the need for a farther-reaching resolution to the IRS system. In May 2005, Frank Iacobucci was appointed to work with the lawyers of survivors and churches to create a settlement agreement that would be a fair and lasting resolution to the damage suffered by IRS survivors and First Nations communities.

The resulting Indian Residential Schools Settlement Agreement contains five parts, two that specifically address IRS survivors' issues the Common Experience Payment (CEP) and the Independent Assessment Process (IAP) - and three that address the First Nations family and community levels - Truth and Reconciliation, Commemoration, and Healing. The Indian Residential Schools Resolution Canada website (www.irsr-rqpi.gc.ca/english/index.html) provides complete information about the settlement agreement and a link to First Nations and Inuit health support services through Health Canada.

Eligible IRS survivors are entitled to apply for the CEP if they lived, even if only for one night, at a recognized IRS. For more information about the settlement agreement and its effects on survivors and families, contact:

Indian Residential School Survivors Society

911 - 100 Park Royal South

West Vancouver, BC V7T 1A2

Phone: (604) 925-4464

Phone: 1-800-721-0066 (call no charge, outside

the Lower Mainland)

Survivors' 24-hour National Crisis Line:

1-866-925-4419 (call no charge)

Fax: (604) 925-0020

E-mail: reception@irsss.ca Website: www.irsss.ca



Assembly of First Nations

Trebla Building 810 – 473 Albert Street Ottawa, ON K1R 5B4 Phone: (613) 241-6789

Phone: 1-866-869-6789 (call no charge)

Fax: (613) 241-5808

Website: www.afn.ca/residentialschools

National Residential School Survivors' Society

2 - 450 Frontenac Street

Rankin Reserve

Sault Ste. Marie, ON P6A 5K9

Phone: (705) 942-9422

Phone: 1-866-575-0006 (call no charge)

Fax: (705) 942-8713 E-mail: info@nrsss.ca Website: www.nrsss.ca

What is the Indian Residential Schools Mental Health Support Program?

If you attended an IRS, you may be eligible for mental health support services. Health Canada coordinates services for IRS survivors such as:

- · mental health counselling
- transportation to get to mental health counselling or traditional healer services
- cultural support provided by Elders
- emotional support services provided by resolution health support workers

For a general description of the IRS Mental Health Support Program and the available services, see www.hc-sc.gc.ca/index_e.html (click on "First Nations & Inuit Health — Health Care Services — Indian Residential Schools").

Who is eligible for mental health support services?

All former IRS students (no matter what their status or place of residence is) are eligible for mental health support services if they:

- are eligible to receive or currently receiving CEP,
- have an active claim through IAP, ADR, or court process, or
- are participating in Truth and Reconciliation or Commemoration events.

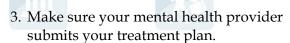
How do I get these services?

You must be a registered IRS claimant in the process of resolving your IRS claim. To get these services:

Contact your Health Canada regional coordinator:

BC Region 5th Floor, Sinclair Centre Federal Tower 540 – 757 W. Hastings Street Vancouver, BC V6C 3E6 Phone: 1-877-477-0775 (call no charge)

2. Have your IRS case number ready when you call.



4. Get approval for treatment and transportation benefits from Health Canada before treatment begins.

The Inter Tribal Health Authority First Nations House of Healing delivers healing sessions for IRS survivors. For information on this organization's services, contact:

First Nations House of Healing

534 Centre Street

Nanaimo, BC V9R 4Z3 Phone: (250) 753-0590

Phone: 1-877-777-4842 (call no charge)

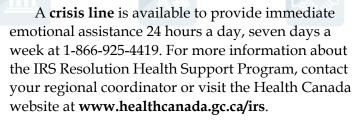
Fax: (250) 753-0570

Fax: 1-877-753-0573 (fax no charge) E-mail: fnhh@intertribalhealth.ca Website: www.intertribalhealth.ca/

healing.html

What can I do if my request for services is denied?

Call the National Resolution Framework Help Desk (CEP Appeals Line) at 1-800-816-7293 (no charge) and ask about its appeal process. There are three levels of appeal, and, at each level, the appeal must be started by the IRS claimant. You must provide documents to support your appeal, which they will review. They base their decision on your needs and Health Canada's policy.



The Indian Residential School Survivors Society (IRSSS) provides support for IRS survivors and advocates for justice and healing. For more information on what the IRSSS can do for you, contact them at:

Indian Residential School Survivors Society

911 - 100 Park Royal South West Vancouver, BC V7T 1A2

Phone: (604) 925-4464

Phone: 1-800-721-0066 (call no charge)

Fax: (604) 925-0020

Survivors' 24-hour National Crisis Line

Phone: 1-866-925-4419 (call no charge)

E-mail: reception@irsss.ca Website: www.irsss.ca



Who is eligible for housing benefits on reserve?

All registered Indians with band membership living on or off reserve are eligible, subject to availability, for housing built on reserve.

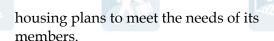
Whether or not such housing is available depends on whether:

- the band is eligible and has fulfilled all the requirements for getting funding for new and existing housing, and
- there are houses available on reserve.

What housing benefit programs am I eligible for?

You may be eligible for the following on-reserve housing programs. Indian and Northern Affairs Canada (INAC):

- grants ministerial loan guarantees (provides security to the lender) so people can get money from a financial institution to buy or renovate housing; and
- subsidizes building new houses and renovation or remediation of existing units. This funding is administered by a First Nation that puts together comprehensive, community-based



The Canada Mortgage and Housing Corporation (CMHC):

- provides operating subsidies for nonprofit rental housing;
- provides forgivable loans to bring existing homes up to minimum standards of health and safety, or to make an existing home more accessible for a person with disabilities;
- provides forgivable loans that help to build and renovate shelters for victims of family violence, and for minor improvements so seniors can continue to live in their homes independently; and
- provides financial support for an Aboriginal youth employment initiative related to housing activities.

For a complete list of programs and the roles and responsibilities of First Nations, CMHC, and INAC, see: www.aboriginalhousing.bc.ca (click on "Resources - Aboriginal On-Reserve Housing Programs: Roles and Responsibilities").

Note: Renovation subsidies aren't provided for strictly cosmetic improvements. Renovations must address health and safety problems, building code compliance, and/or structural or overcrowding issues. The renovations should also add to the life expectancy of the home.

In general, the INAC subsidy ranges from \$19,000 to \$40,000 and isn't intended to pay for all your construction costs. You must find additional funding, such as a bank mortgage, before you start to build or renovate. Talk to your band housing officer.

On-reserve lease properties don't qualify for subsidies or loan guarantees.

For more information about housing benefits on reserve, contact:

Canada Mortgage and Housing Corporation

Vancouver office

200 - 1111 W. Georgia Street

Vancouver, BC V6E 4S4

Phone: (604) 731-5733

Phone: 1-800-639-3938 (call no charge) TTY: 1-800-309-3388 (national office)

Fax: (604) 737-4139 Website: **www.cmhc.ca**

Canada Mortgage and Housing Corporation

Victoria office

150 – 1675 Douglas Street Victoria, BC V8W 2G5

Phone: (250) 363-8040 Fax: (250) 995-2640

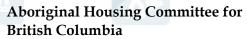
Indian and Northern Affairs Canada

600 – 1138 Melville Street Vancouver, BC V6E 4S3 Phone: (604) 775-5100

Phone: 1-800-665-9320 (call no charge)

Fax: (604) 775-7149

Website: www.inac.gc.ca



200 – 1111 W. Georgia Street Vancouver, BC V6E 4S4

Phone: 1-800-639-3938 (call no charge)

Fax: (604) 737-4125

E-mail: info@aboriginalhousing.bc.ca Website: www.aboriginalhousing.bc.ca

When can I apply for housing benefit programs?

Apply as soon as possible because most bands have long waiting lists for on-reserve housing.

Where do I apply for housing benefit programs?

Ask your band housing officer where to apply for housing benefit programs.

How do I apply for housing benefit programs?

It's best to apply in person at your band office, but you can also phone or write your band. Fill out an application form or make your request in writing. State what kind of housing you need and ask for a list of all housing programs the band offers. For information on how to appeal a band decision on your housing application, contact your band office and/or the band chief and council.

Note: Some bands may have their own housing policy.





Here are some of the housing benefits available to Aboriginal people living off reserve.

Low-income rental units

Aboriginal housing agencies throughout British Columbia offer low-income rental units to families and individuals. Contact the Aboriginal Housing Management Association (AHMA) for information on off-reserve Aboriginal housing in BC:

Aboriginal Housing Management Association

605 – 100 Park Royal South

West Vancouver, BC V7T 1A2

Phone: (604) 921-2462 Fax: (604) 921-2463

E-mail: reception@ahma-bc.org Website: www.ahma-bc.org

The following are member societies of the AHMA. Contact the agency in your area for more information about applying for housing:

Aqanttanam Housing Society

202 – 1113 Baker Street Cranbrook, BC V1C 1A7 Phone: (250) 417-3774

Fax: (250) 417-3778 E-mail: ahs@shaw.ca



99 South 3rd Avenue Williams Lake, BC V2G 1J1

Phone: (250) 398-6831 Fax: (250) 398-6115

E-mail: cariboo.fc@shawcable.com

Conayt Friendship Society

PO Box 1989

Merritt, BC V1K 1B8 Phone: (250) 378-5107 Fax: (250) 378-6676

E-mail: conayt@telus.net

Dawson Creek Native Housing Society

10421 10th Street

Dawson Creek, BC V1G 3T8

Phone: (250) 782-1598 Fax: (250) 782-1650

E-mail: dcnhs@pris.bc.ca

Fort St. John Native Housing

10233 100th Avenue

Fort St. John, BC V1J 1Y8

Phone: (250) 785-4900 Fax: (250) 785-4047

Kamloops Native Housing

101 – 1139 12th Street Kamloops, BC V2B 7Z2 Phone: (250) 376-6332 Fax: (250) 376-0684 E-mail: knhs@telus.net





2009 Fernwood Road Victoria, BC V8T 2Y8 Phone: (250) 384-1423 Fax: (250) 381-1438

Website: www.makola.bc.ca

Mission Native Housing Society

PO Box 3563 34110 Lougheed Highway Mission, BC V2V 4L1 Phone: (604) 820-3324

Fax: (604) 820-2175

Website: www.ahma-bc.org/mission.htm

Muks-Kum-Ol Housing Society

3120 Braun Street Terrace, BC V8G 5N9 Phone: (250) 638-8339

Fax: (250) 638-8228

E-mail: mukskumol@telus.net

Okanagan Métis & Aboriginal Housing Society

105 – 251 Lawrence Avenue Kelowna, BC V1Y 6L2 Phone: (250) 763-7747

Fax: (250) 763-0112 E-mail: omahs@shaw.ca

Prince George Métis Housing Society

1224 Houston Lane

Prince George, BC V2L 5G2

Phone: (250) 564-9794 Fax: (250) 564-9793



358 Vaughan Street Quesnel, BC V2J 2T2

Phone: (250) 992-3306 Fax: (250) 992-3316 E-mail: uahs@shaw.ca

Vancouver Native Housing Society

1726 E. Hastings Street Vancouver, BC V5L 1S9

Phone: (604) 320-3312 Fax: (604) 320-3317 E-mail: vahs@shaw.ca Website: www.vnhs.ca

Vernon Native Housing

108 - 3334 30th Avenue Vernon, BC V1T 2C8 Phone: (250) 542-2834

Fax: (250) 542-4544

E-mail: nativehousing@vernon.com

Note: A Guide to Aboriginal Organizations and Services in British Columbia lists other housing agencies. You can read this guide online at www.gov.bc.ca/arr (click on the link called "Guide to Aboriginal Organizations").



Who is eligible for Native housing programs?

The BC Native Housing Corporation (BCNHC) runs housing benefit programs for people of Aboriginal ancestry. Eligibility is based on income and need. Each application is considered individually. To find out if you qualify, contact the BCNHC (see page 40).

What Native housing programs am I eligible for?

You can apply for the following three programs.

Rural and Native Housing Program

If you live outside of a city, in a place with fewer than 2,500 people, you can apply for housing under the Rural and Native Housing Program. This program is designed to help eligible families with low incomes, Native and non-Native, in rural areas to get adequate, suitable, and affordable housing. Rent is based on 25 percent of gross household income, and for tenants on social assistance, the Maximum Shelter Allowance is used to calculate rent amounts.

The Vancouver office handles units in the Fraser Valley and the Sunshine Coast, while the Prince George office handles units in the Bulkley Valley, Queen Charlottes, Fort Nelson, and other rural areas.



You can get a loan to repair your house if it's at least five years old and needs repairs in one or more of the following categories:

- Structural
- Electrical
- Plumbing
- Heating
- Fire safety

Note: For this program, where you live doesn't matter (though the program doesn't cover all areas of the province), but you must prove you own your house.

Emergency Repair Program

This program offers grants to repair a house that, because it's so run down, threatens your health or safety. The program applies to rural areas only.

How do I apply for Native housing programs?

To apply for one of the three housing programs, contact the BCNHC office nearest you:

BC Native Housing Corporation

Vancouver head office 2nd Floor, 678 E. Hastings Street Vancouver, BC V6A 1R1

Phone: (604) 688-1821 Fax: (604) 688-1823

Website: www.unns.bc.ca/BCNHC/bcnhs.htm





BC Native Housing Corporation

Prince George office 318 – 1600 3rd Avenue Prince George, BC V2L 3G6

Phone: (250) 562-9106 Fax: (250) 562-0360



You may be eligible for several employment benefits, including Canada Pension Plan, Employment Insurance, and workers' compensation benefits.

Canada Pension Plan benefits

The Canada Pension Plan (CPP) pays a monthly retirement pension to those who are eligible. It also acts as an insurance plan, providing disability, death, and survivor benefits for those who qualify.

Who is eligible for CPP benefits?

Everyone who has worked and contributed to the plan is eligible for CPP retirement benefits. Eligibility requirements for CPP disability, death, and survivor's pension benefits are discussed on pages 44 and 45.

Contributions to CPP are based on your annual earnings between a minimum and maximum amount. You don't have to contribute to CPP at all if you earn less than the CPP minimum amount in a year, and you can't be asked to contribute more if you earn more than the maximum amount. These minimum and maximum amounts are set each year by the federal government, based on changes in average weekly wages. In 2007, the minimum level was \$3,500 and the maximum level was \$43,700.

The benefit rate you get from CPP depends on the amount of your CPP contributions, the type of benefit you're claiming, and your age.



Aboriginal people who are employed off reserve have had to make CPP contributions since CPP was introduced in 1966. In this situation, you automatically contribute to CPP through paycheque deductions based on a percentage of your annual income. Your employer contributes an equal amount.

Since 1988, registered status Indians who don't pay income tax have been able to choose to contribute to CPP. Until then, registered status Indians who didn't pay income tax (e.g., because they were working on reserve) couldn't make CPP contributions.

If you work on reserve and your employer doesn't participate in CPP or you're self-employed, you can choose to contribute to CPP by filing a CPT20 form (Election to Pay CPP Contributions) and a Schedule 8 (CPP Contributions on Self-Employment and Other Earnings) with your tax return. Call the Canada Revenue Agency at 1-800-959-2221 (no charge) to ask for these forms. When you participate independently in CPP, you must pay the full amount that would otherwise be shared between you and an employer.

Note: Filing a tax return doesn't mean that you need to pay income tax. Contributing to CPP does not affect your tax status. You may still be eligible for tax exemption under section 87 of the Indian Act.



The following benefits may be available to you.

Retirement pension

You're eligible for a retirement pension if you've contributed to CPP and are at least 65 years old.

You're eligible for an early retirement pension if you've contributed to CPP, are between 60 and 64, and have either stopped working or still work but earn less than a certain amount.

Note: If you get early retirement benefits from CPP, you will get less money each month than if you wait until age 65 to apply for CPP retirement benefits. The CPP retirement benefit rate is decreased by 6 percent for each year before your 65th birthday that you get early retirement benefits. For example, if you start to get early retirement benefits when you are 60, your CPP benefit rate will be 30 percent lower than if you had waited until your 65th birthday to apply for retirement benefits.

Disability benefit

You may be eligible to get a monthly disability benefit from CPP if you have a severe and prolonged disability that prevents you from working regularly, and you contributed to CPP in four out of the six years before the date you became disabled. If you qualify for this benefit, your dependent children can also get monthly benefits. A dependent child can continue to get these monthly benefits after the age of 18 if he or she remains a fulltime student (to a maximum of age 25).



If a person who has contributed to CPP dies, their survivor (legal spouse or common-law partner) and dependent children may be eligible for monthly benefits. A dependent child can continue to get these monthly benefits after the age of 18 if he or she remains a full-time student (to a maximum of age 25).

Death benefit

CPP will pay up to \$2,500 towards the funeral costs of a person who has contributed to CPP.

What are the CPP benefit rates?

The amount of these CPP benefits depends on your age, the kind of benefit you qualify for, and the amount and length of time you've contributed to CPP. Benefit rates differ for each person and each benefit.

Every year, you should get a Statement of Contributions, which will show you how much you've contributed to CPP. If you are at least 30 years old, your Statement of Contributions should show an estimate of what your CPP retirement pension would be at age 65, if your earnings remain stable until then. It should also contain an estimate of your CPP disability and survivors' benefit rates. You can also request a copy of your Statement of Contributions online at www1.servicecanada.gc.ca/en/isp/cpp/soc/ proceed.shtml, or call the Service Canada Centre at 1-800-277-9914 (no charge).



CPP benefits aren't provided automatically. You must apply for each CPP benefit separately.

To apply online for a CPP retirement, or early retirement, pension, go to www1.servicecanada.gc.ca/en/isp/common/rtrinfo.shtml. To apply for CPP survivor's pension (including children's benefits) or CPP disability benefits, you can find the application forms at www.servicecanada.gc.ca/en/home.shtml (click on "On-line Services and Forms — Forms Site," then choose one of the links on the "Service Canada Forms" page, and look for the appropriate form).

How do I get more information about CPP benefits?

For more information about CPP, including copies of application forms, you can:

- go in person to your local Service Canada Centre (call 1-800-277-9914, no charge, if you need to find out where that is);
- look online at www.servicecanada.gc.ca/en/ home.shtml (click on "Income Assistance");
 or



Service Canada Centre

PO Box 1177

Victoria, BC V8W 2V2

Phone: 1-800-277-9914 (call no charge) TTY/TTD (if you are hearing impaired):

1-800-255-4786

Website: www.servicecanada.gc.ca

Service Canada also has a fact sheet called "First Nations Workers and the Canada Pension Plan" at www1.servicecanada.gc.ca/en/isp/pub/ factsheets/firstnation.shtml.

Employment Insurance benefits

Employment Insurance (EI) provides temporary financial help to unemployed people while they look for work or upgrade their skills, while they're pregnant or caring for newborn or adopted children, or while they're sick or caring for seriously ill family members or friends.

As an employee working on or off reserve, you must contribute to EI based on your income. Your employer deducts premiums from your earnings and provides you with a record of employment when you leave.

If your income is tax exempt under section 87 of the Indian Act, your EI benefits may also be tax exempt. Ask for the tax exemption when you apply for these benefits.

You can apply for EI online at www.servicecanada.gc.ca/en/home.shtml (click on "Income Assistance — Employment Insurance Regular Benefits," then "Apply for Employment Insurance Benefits" [under "On-line Services and Forms"]), or at your nearest Service Canada Centre (listed online at www.servicecanada.gc.ca/en/home.shtml — click on "Find a Service Canada Centre Near You"). To find the office nearest you in the blue pages of your phone book, look under "Government – Federal — Employment — Service Canada Centres." For general inquiries about EI, call 1-800-206-7218 (no charge).

Workers' compensation benefits

As an employee working on or off reserve, you're eligible for workers' compensation benefits. You can apply for compensation from WorkSafeBC if you were injured while you were working. Workers' compensation benefits are tax exempt for everyone.

For workplace safety and health inquiries, contact:

WorkSafeBC

Phone: (604) 231-8888 (Lower Mainland)

Phone: 1-888-967-5377 (call no charge, outside

the Lower Mainland)

Website: www.worksafebc.com



There are several pension benefits available to Aboriginal seniors with low incomes that are not based on work history. If you live on reserve, you don't have to pay income tax on these benefits.

What is the Old Age Security Program?

The Old Age Security Program (OAS) provides benefits to eligible seniors with low incomes. The following benefits may be available to you:

Old Age Security pension

You may be eligible for an OAS pension if you meet the Canadian residence requirements and are 65 or older. Apply for this benefit six months before you want the pension to begin. It does not start automatically. You can complete this form on your computer, print it, and mail it. You can find the form online at www.servicecanada.gc.ca/ en/home.shtml (scroll down to "Seniors" and click on "Old Age Security (OAS) Pension" and look under "Forms") or you can call the Service Canada Centre at 1-800-277-9914 (no charge) for assistance.

Guaranteed Income Supplement

This supplement provides additional money on top of the OAS pension to seniors with low incomes in Canada. You must be receiving the OAS pension and meet some other requirements to receive this supplement. You must re-apply

for this benefit every year by filing your income tax return before April 30 or by requesting an application form in the mail from a Service Canada Centre.

Allowance

This program provides money to seniors with low incomes who are between 60 and 64 years of age, whose legal spouse or common-law partner receives the OAS pension and the Guaranteed Income Supplement, and who meet the residency requirements. To get an application kit for this program, contact a Service Canada Centre.

Allowance for the Survivor

This program provides money to seniors with low incomes whose legal spouse or common-law partner has died. To get an application kit for this program, contact a Service Canada Centre.

For more information about OAS or any other supplements listed above, please contact the Service Canada Centre at 1-800-277-9914 (no charge) for assistance. Or see the LSS booklets When I'm 64: A Guide to Benefits and Services for People Aged 60 and Over or Benefits and Services for Seniors. See page 86 to find out how to get these booklets.



Who is eligible for tax exemption?

You're eligible for tax exemption (not having to pay taxes) if you are a registered status Indian.

What is tax exempt?

For status Indians, tax exemption applies to:

- goods and services you buy on reserve;
- your employment income, under certain circumstances;
- your EI and pension benefits; and
- other employment-related income.

Tax exemption for goods and services

You may buy goods and services for personal use without paying the Provincial Sales Tax (PST) or the federal Goods and Services Tax (GST). For tax exemption to apply, the goods and services must be:

- bought from retail outlets located on reserve land or on designated reserve land, or
- delivered to you at an address on a reserve.

Designated reserve land means that the members of a band have voted to give up some of their rights to the reserve for a period of time.

Retail stores on reserve are often located on designated reserve land. A retailer on designated reserve land must have written authorization from the provincial Consumer Taxation Branch to process tax-exempt sales from that location.

The following are examples of goods and services on which a status Indian does not have to pay GST:

- Basic telephone service and equipment
- Long-distance and cellular phone service
- Equipment and vehicle leases
- Tobacco, if the amount bought is reasonable for personal use
- Motor fuel
- Motor vehicles
- Cable and pay television

How do I get tax exemption for goods and services?

To ensure that your purchases are tax exempt, either make your purchases on reserve lands or designated reserve lands, or have them delivered to you at a reserve address. Tell the retailer (seller) that you aren't required to pay GST or PST on your purchase. Your retailer must then ask to see your Indian Status Card and record your name and registration number. The retailer may also ask for your signature.

For large purchases, such as appliances or vehicles, your retailer must arrange for their delivery to the reserve.

For these purchases to be tax exempt, however, title to the purchases (official ownership) must not pass to you until the goods are on reserve. Therefore, the delivery must be FOB (freight on board) to a reserve address. When the goods are delivered to you on reserve, you take title to them on a tax-exempt basis.

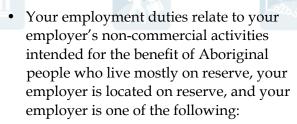
Tax exemption for employment income

In certain situations, status Indians aren't required to pay income tax on their employment income. Under the Indian Act, personal property on reserve is tax exempt.

The courts have decided that, for the purposes of the Indian Act, employment income is personal property. When the Canada Revenue Agency (CRA) decides whether employment income is tax exempt, it's mainly interested in the location of your work.

CRA will consider your employment income tax exempt if one of the following situations applies:

- You live on reserve and your employer is located on reserve.
- You perform at least 90 percent of your employment duties on reserve.
- You perform more than 50 percent of your employment duties on reserve and you live on reserve or your employer is located on reserve.



- a band that has a reserve,
- a tribal council that represents one or more bands that have a reserve, or
- an Aboriginal organization controlled by a band or tribal council and dedicated exclusively to the social, cultural, or economic development of Aboriginal people who live mostly on reserve.

CRA may still consider part of your employment income tax exempt if you perform less than 90 percent of your employment duties on reserve and your employment income isn't tax exempt under any of the situations described above.

CRA has applied the above guidelines to some employment situations since January 1, 1995. However, these guidelines don't cover all forms of income and some income may not be tax exempt. For more information, see "Indian Act Exemption for Employment Income Guidelines," online at www.cra-arc.gc.ca/menu-e.html (click on "Aboriginal Peoples — Indian Act Exemption for Employment Income Guidelines"). If you don't have access to the Internet, call the CRA general inquiries line at 1-800-959-8281 (no charge) and ask for a copy to be mailed to you.

To get benefits like the GST Credit, the British Columbia Sales Tax Credit, the Canada Child Tax Benefit, and the British Columbia Family Bonus, you have to apply for them and you have to file an income tax and benefit return, whether or not you are tax exempt.

CRA offers a Volunteer Income Tax Program where they provide training to volunteers who in turn can help you prepare your income tax return. The Vancouver Aboriginal Friendship Centre provides a place where people with low incomes who live in Vancouver can go to get help with their tax returns. Contact the Friendship Centre about this program at (604) 251-4844.

If you lived, on a permanent basis, in certain areas of the province (a prescribed northern or intermediate zone) for a *continuous* period of at least *six consecutive months*, you may qualify for the northern residents' deduction. For more information about this tax deduction, see **www.cra-arc.gc.ca/menu-e.html** (click on "Aboriginal Peoples — Northern residents" [under "Information for..."]) or call CRA at 1-800-959-8281 (no charge).

For a list of tax services offices, look in the blue pages of your phone book under "Government - Federal — Taxes."

Note: CRA guidelines and policies aren't the law and may be overturned by a court.



Benefits from EI and CPP, as well as other employment-related income, are usually tax exempt when they're based on tax-exempt income. For example, if the employment income on which you paid EI premiums was fully tax exempt, you don't have to pay income tax on your EI benefits. If you apply for EI, and you have earned tax-exempt or partially tax-exempt income, identify yourself on the EI application form as falling under one of these categories. For information about EI, call the Service Canada Centre at 1-800-206-7218 (no charge).

For more information on taxation benefits, contact CRA at the following phone numbers (call no charge):

General inquiries: 1-800-959-8281 Business inquiries: 1-800-959-5525

Website: www.cra-arc.gc.ca

Note: Tax exemptions may not apply to members of First Nations that have negotiated modern treaty agreements that eliminate those exemptions (usually after a certain period of time). If you are a member of a First Nation that has finalized a modern treaty agreement, see the taxation provisions in your treaty to find out if you are still tax exempt.

Immigration and residency in the USA

Who is eligible for US residency?

Under section 289 of the US Immigration and Nationality Act, you are eligible for US residency if you have at least 50 percent American Indian blood.

What am I eligible for?

You can apply for a Green Card (work visa) that allows you to live and work in the US. Green Cards have expiry periods, so remember to check when your card expires. You can also apply for a Social Security number, which you need if you work in the US.

When can I move or go to work in the US?

You can move to the US or work in the US when you have all the required information to give to a US Customs and Border Protection office.



You can go to any border crossing in Canada with a US Customs and Border Protection office to apply for residency. Bring the following documents with you:

- Your long-form birth certificate
- Your passport
- Two recent photos
- Your status card (if you don't have a status card, picture identification from a well-known Aboriginal organization may be accepted)
- A letter stating your Aboriginal ancestry, including your parents' percentage of Indian blood, your tribal group, your birth date, and your parents' birth dates (your band or a well-known organization such as the United Native Nations can write the letter)

When you apply for US residency, US Customs and Border Protection will fill out an i181 form for you. Bring this form to a US social services office at a port of entry and apply for a Social Security number. A Social Security number will give you access to US government services.

You aren't required to have a Green Card to work in the US. However, by applying for a Green Card when you apply for residency, you may avoid problems with employers. At the time that you

apply, you will be issued a temporary card until you get your Green Card.

If you're refused resident alien status by a US Customs and Border Protection officer, you have the right to a hearing before a US immigration judge. You must ask to speak to the judge.

For more information, contact:

Consulate General of the United States of America

1095 W. Pender Street Vancouver, BC V6E 2M6 Phone: (604) 685-4311

Fax: (604) 685-5285

You can also find information at www.usimmigrationsupport.org/index.html or contact the following office at the Blaine border crossing:

US Customs and Border Protection

9901 Pacific Highway Blaine, WA 98230 Phone: (360) 332-5771 Fax: (360) 332-4701

Post-secondary education benefits

Indian and Northern Affairs Canada (INAC) provides funding to help eligible students pursue a college or university education. INAC sets the limits for these education benefits every year, but your band or tribal council administers the benefits.

Who is eligible for education benefits?

To be eligible for education benefits from INAC, you must:

- be a registered status Indian or registered Inuit, living on or off reserve, and usually a resident of Canada;
- be accepted for enrollment at an eligible college or university, or in a college or university entrance preparation program; and
- maintain satisfactory academic standing (school marks).

What types of education assistance are available?

Full-time and part-time students may have their tuition, travel, and book costs covered. Full-time students may also have their living costs covered. Incentives may also be available for students to pursue studies that will contribute to achieving

First Nations self-government and economic self-reliance, or that recognize academic achievement.

Other options for education assistance are:

- The economic development branch of your band may reserve funds for its band members for post-secondary education.
- The Native Education Centre may be able to help you if your band can't fund you.
- The University and College Entrance Program may provide support to First Nation and Inuit students who need pre-requisite courses to reach the academic level required for entrance to a degree or diploma credit program.

Note: In addition to INAC's rules for education benefits, your band or tribal council may have its own post-secondary education policy. Ask your band's education coordinator for more information on their post-secondary education policy and programs.

When can I apply for education assistance?

Contact your band or tribal council office to find out about any deadlines that they may have set and what information is required to process your application. In general, the principle is first come, first served.



If you have band membership, apply at your band or tribal council office. Contact the Native Education Centre if you fall under the following categories:

- you are a Northwest Territory band member who does not meet residency criteria and you now live in BC,
- you are a BC registered member who does not have an affiliated band (you are on the General List), or
- you are a non-band member who is affiliated with a BC First Nation.

The centre's address and phone number are on page 69 of this booklet.

How do I apply for education assistance?

Here is a list of what you will need to apply for education assistance:

- Your status card or a copy of your reinstatement letter from your registrar
- A copy of your acceptance letter from your university or college
- A copy of your course outline and tuition fee form
- A price list of books and supplies
- A copy of your most recent school transcript (list of marks)

Contact your band or tribal council to confirm what you need to apply.

What can I do if I'm turned down for education assistance?

Contact your band or tribal council to discuss your concerns about getting education funds, and ask about its appeal process.

What other education assistance is available?

Many scholarships and bursaries are available to Aboriginal students. The University of British Columbia's First Nations House of Learning (www.longhouse.ubc.ca/awards.htm) provides a comprehensive list of scholarships and bursaries, as well as other education resources. INAC has a Scholarships, Bursaries and Awards Guide for Aboriginal Students on its website at pse-esd.ainc-inac.gc.ca/abs.

The Department of Justice offers a bursary program for non-status Indian and Métis people interested in pursing studies in law. For more information, see

www.canada.justice.gc.ca/en/ps/pb/index.html and click on "Funding Programs," then "Legal Studies for Aboriginal People (LSAP) Program." Also, the BC branch of the Canadian Bar Association has recently announced the availability of a partial scholarship for two Aboriginal people to study law at the University of British Columbia and the University of Victoria.





Employability programs for Aboriginal people help to develop work skills and create work opportunities. Participants in the Aboriginal Human Resources Development Contribution Agreement administer funds from Aboriginal Human Resources and Social Development Canada for the following programs:

- Wage subsidies that support employers who offer long-term employment, direct job experience, or training
- Self-employment training and services that support self-employment
- Job creation partnerships that support new long-term employment and opportunities that lead to long-term employment
- Labour market partnerships that link community partners who address local market and employee needs
- Youth programs that support initiatives for Aboriginal youth employment

To find out more about the Aboriginal Human Resources Development Strategy, see srv119.services.gc.ca/AHRDSInternet/general/public/HomePage1_e.asp (click on "The Strategy"). For more program information, contact the agreement holder nearest to you listed on the next four pages.



110 - 1607 E. Hastings Street

Vancouver, BC V5L 1S7 Phone: (604) 251-7955 Fax: (604) 251-7954

Website: www.buildingfuturestoday.com

390 Main Street

Vancouver, BC V6A 2T1 Phone: (604) 687-7480 Fax: (604) 687-7481

108 - 100 Park Royal

West Vancouver, BC V7T 1A2

Phone: (604) 913-7933 Fax: (604) 913-7938

E-mail: adminassist@buildingfuturestoday.com

Coast Salish Employment & Training Society

201 - 5462 Trans Canada Highway

Duncan, BC V9L 6W4 Phone: (250) 746-0183

Phone: 1-888-811-3919 (call no charge)

Fax: (250) 746-0189

E-mail: reception@csets.com

Website: www.coastsalishemployment.com

First Nations Employment Society

101A - 440 Cambie Street Vancouver, BC V4B 2N5 Phone: (604) 605-7194 Fax: (604) 605-7195 Website: www.fnes.ca



Métis Provincial Council of BC

905 - 1130 W. Pender Street Vancouver, BC V6E 4A4 Phone: (604) 801-5853

Website: www.mpcbc.bc.ca

North East Native Advancing Society

10328 101st Avenue

Fax: (604) 801-5097

Fort St. John, BC V1J 2B5 Phone: (250) 785-0887 Fax: (250) 785-0876

E-mail: nenas@nenas.org Website: www.nenas.org

Okanagan/Ktunaxa Aboriginal **Management Society**

101 - 1865 Dilworth Drive, Suite 339

Kelowna, BC V1Y 9T1

Phone: (250) 769-1977 or (250) 489-4563 Fax: (250) 769-1866 or (250) 489-4585

Sub Agreement - Okanagan Training and **Development Council**

101 - 1865 Dilworth Drive, Suite 339

Kelowna, BC V1Y 9T1

Phone: (250) 769-1977 or (250) 542-0045 Fax: (250) 769-1866 or (250) 549 7175

Website: www.otdc.org

Sub Agreement — Ktunaxa Kinbasket Aboriginal Training Council

7468 Mission Road

Cranbrook, BC V1C 7E5

Phone: (250) 489-4563

Phone: 1-888-489-4563 (call no charge)

Fax: (250) 489-4585

Website: www.ktunaxa.org

Prince George Nechako Aboriginal Employment & Training Association

1591 4th Avenue

Prince George, BC V2L 3K1

Phone: (250) 561-1199

Phone: 1-800-510-0515 (call no charge)

Fax (250) 561-1149

E-mail: pgnaeta@pgnaeta.bc.ca Website: www.pgnaeta.bc.ca

Shuswap Nations Tribal Council Society

304 – 355 Yellowhead Hwy Kamloops, BC V2H 1H1

Phone: (250) 828-9789 Fax: (250) 374-6331

Website: www.cipahrd.org

Skeena Native Development Society

PO Box 418

Terrace, BC V8G 4B1 Phone: (250) 635-1500

Phone: 1-800-721-1333 (call no charge)

Fax: (250) 635-1414

Website: www.snds.bc.ca



Bldg. #8A – 7201 Vedder Road

Chilliwack, BC V2R 4G5 Phone: (604) 858-3691

Phone: 1-888-845-4455 (call no charge)

Fax: (604) 858-3528

E-mail: snhrd@stolonation.bc.ca

Website: www.snhrd.ca

To access programs in Vancouver, visit one of the organizations listed below. Ask for an appointment with an employment counsellor.

Native Education Centre Urban Native Indian Education Society

285 E. 5th Avenue

Vancouver, BC V5T 1H2

Phone: (604) 873-3772 Fax: (604) 873-9152

Website: www.necvancouver.org

United Native Nations Society

2nd Floor - 678 E. Hastings Street

Vancouver, BC V6A 1R1

Phone: (604) 688-1821

Phone: 1-800-555-9756 (call no charge)

Fax: (604) 688-1823

Website: www.unns.bc.ca

Vancouver Aboriginal Friendship Centre Society

1607 E. Hastings Street Vancouver, BC V5L 1S7 Phone: (604) 251-4844 Fax: (604) 251-1986

Fax: (604) 251-1986

Website: www.vafcs.org

Indian status and band membership rights

Important changes were made to the Indian Act in 1985, when Parliament passed Bill C-31 and changed the rules for deciding who is eligible for registration.

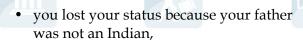
Registration (or status) under the Indian Act is different from membership in an Indian band.

The Indian Act sets out rules about who is eligible to be registered and receive benefits as a status Indian. Status or registration under the Indian Act is not the same as band membership. There are some status Indians who are not members of a band, and there are some band members who do not have status under the Indian Act. If you meet the Indian Act guidelines but do not meet a band's membership guidelines, you will be registered on the General List maintained by INAC, but you will not be considered a member of a particular band. For people who are registered on INAC's General List, all services and programs are administered directly by INAC.

Who is eligible for registration as an Indian under the Indian Act?

You're eligible for registration as an Indian if:

- you were eligible before the Indian Act was changed in 1985,
- you are a woman who lost her status by marrying a non-Indian,



- you lost your status because you or your parents applied to give up registration and First Nation membership (known as "enfranchisement"), or
- both of your parents are eligible for registration for any reason.

Note: You may also be eligible for registration if only one of your parents is eligible.

How do I apply for registration as an Indian under the Indian Act?

Registration procedures for you and your children depend on birth dates.

If you or your children were born on or after April 17, 1985, and both parents are registered Indians or one parent is registered under section 6(1) of the Indian Act:

 Get a long-form birth certificate from the Vital Statistics Agency of the BC government.

Vital Statistics Agency Vancouver office

250 - 605 Robson Street Phone: (604) 660-2937 Fax: (604) 660-2645

Victoria office

818 Fort Street

Phone: (250) 952-2681 Fax: (250) 952-2527





Prince George office 433 Queensway Street

Fax: (250) 565-7106

Fax: (250) 712-7598

- 2. Complete the Parental Consent form that you can get through the INAC Regional Office or your band office.
- Send the Parental Consent form and long-form birth certificate to the registration clerk at your nearest INAC Regional Office or band office.

If you or your children were born before April 17, 1985:

- Fill out either the Application for Registration of an Adult under the Indian Act or the Application for Registration of Children under the Indian Act.
- 2. Include as much information as you can about the applicant's Aboriginal background, along with the name or location of the First Nation to which the applicant's ancestors belonged, and the names and status numbers of relatives registered as Indians.
- 3. Send the completed form and birth certificate to this address:



Indian Registration and Band Lists Indian and Northern Affairs Canada Ottawa, ON K1A 0H4

If they need additional information, INAC staff will contact you.

Note: Send only photocopies of any additional documents you include with your application for registration.

Once you're registered, you may apply for a status card (also called a Certificate of Indian Status) by visiting an INAC Regional Office or band office with two pieces of valid ID and a passport-size photo. If you are a parent applying for a child, bring two pieces of ID for you, one piece of ID for the child, and a passport-size photo of the child.

In June 2007, the BC Supreme Court ruled in a case called *McIvor v. Canada* that the present Indian Act breached the equality provision in the Canadian Charter of Rights and Freedoms. This is a ground-breaking judgment that may affect the Indian status of many Aboriginal women and their descendants. The decision applies to those Aboriginal people who were born before April 1985 and denied status because their mother or grandmother had married a non-status man. The federal government has appealed this decision to the Court of Appeal, and the issue will probably not be settled until it is decided by the Supreme Court of Canada.

Aboriginal people who were born after April 1985 are not eligible for registration or status under the Indian Act if only one of their parents has status under 6(2) of the Indian Act. Aboriginal groups are currently challenging this decision, claiming that it is also discrimination under the Charter of Rights and Freedoms.

Who is eligible for band membership?

You will automatically receive band membership if you were registered or entitled to be registered as an Indian before April 17, 1985.

Between April 17, 1985, and June 28, 1987, bands had the option of assuming control of their membership. If the band in which you or your children want to be registered didn't assume control of its membership, then you will be enrolled as a band member by INAC once you've registered. If, on the other hand, your band did assume control of membership, you must meet the requirements of your band's membership code. Most codes provide automatic membership for children of band members. Contact your First Nation for a copy of its membership code.

Note: You can appeal decisions about registration and band membership (the appeal process should be in the band's membership code).



For more information about registration or band membership, contact your band membership administrator or the following federal agency:

Indian and Northern Affairs Canada

600 – 1138 Melville Street Vancouver, BC V6E 4S3

Phone: (604) 775-7114

Phone: 1-888-917-9977 (call no charge)

Fax: (604) 775-7149

Website: www.ainc-inac.gc.ca/index-eng.asp



What are human rights?

Human rights are basic rights that belong to everyone. There are two human rights laws to protect people against discrimination in this province: the BC Human Rights Code and the Canadian Human Rights Act.

The BC Human Rights Tribunal (BCHRT), created by the BC Human Rights Code, deals with complaints of discrimination by someone in the province, or a BC agency or employer. For more information, contact the BCHRT at:

BC Human Rights Tribunal

1170 – 605 Robson Street

Vancouver, BC V6B 5J3

Phone: (604) 775-2000

Phone: 1-888-440-8844 (call no charge)

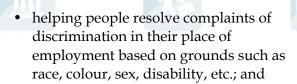
TTY (if you are hearing impaired):

(604) 775 2021

Fax: (604) 775-2020

Website: www.bchrt.bc.ca

The Canadian Human Rights Commission (CHRC), under the authority of the Canadian Human Rights Act, investigates and tries to resolve complaints of discrimination against employers who are regulated by the federal government (for example, the Canada Post Corporation), unions, and service providers. The mandate of the CHRC includes:



 developing and conducting information and discrimination-prevention programs.

For more information, contact the CHRC at:

Canadian Human Rights Commission

301 – 1095 W. Pender Street Vancouver, BC V6E 2M6

Phone: (604) 666-2251

Phone: 1-800-999-6899 (call no charge) TTY (if you are hearing impaired):

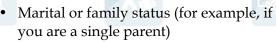
1-888-643-3304

Website: www.chrc-ccdp.ca

What is discrimination?

Discrimination takes place when someone treats you differently from others because of your:

- Race or colour
- National or ethnic origin
- Place of ancestry (BC Code only)
- Political belief (BC Code only)
- Religion
- Age
- Sex (including sexual harassment and discrimination because of pregnancy and childbirth)
- Sexual orientation

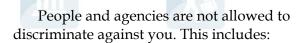


- Mental or physical disability (including discrimination because of AIDS or HIV, or drug or alcohol addiction)
- Criminal conviction for which a pardon has been granted (Canadian Human Rights Act only)
- Criminal conviction or summary conviction charge that is unrelated to employment (BC Code only)
- Source of income when looking for rental accommodation (BC Code only)

The law also protects you if someone publicly writes or sends hate messages, or uses a phone to repeatedly communicate hate messages about you for any of the reasons listed above, including being an Aboriginal person.

Discrimination can happen:

- when you are at work or at school,
- when you are looking for a job,
- when you are looking for a place to live (renting or buying a property), and
- when you are denied service (for example, at a hotel, bar, or store).



- employers, unions, and employee organizations;
- hotels, restaurants, and stores;
- airlines, buses, and taxis;
- banks, trust companies, and credit unions;
- governments, police, and hospitals;
- tribal councils, band councils, and friendship centres; and
- landlords or people selling property.

What can I do if I have been discriminated against?

If you feel that someone has discriminated against you, take the following action:

- 1. Remember what the person said and did.
- 2. Write down what happened to you, including the place, names, and dates, or have a friend write it out for you.
- 3. Tell a friend, fellow employee, or union representative about what happened.
- 4. Talk to a legal advocate about your complaint.
- 5. File a human rights complaint. See the "Who can help?" section, on the next page.

Note: The time limit for filing complaints is six months under the BC Human Rights Code, and one year under the Canadian Human Rights Act.



Contact one of the following agencies for help and more information. If you aren't sure which one to call, the staff at any of these agencies can tell you who to contact.

BC Human Rights Coalition (BCHRC)

1202 - 510 W. Hastings Street Vancouver, BC V6B 1L8

Phone: (604) 689-8474

Phone: 1-877-689-8474 (call no charge)

Fax: (604) 689-7511

Website: www.bchrcoalition.org

Community Legal Assistance Society (CLAS)

300 - 1140 W. Pender Street Vancouver, BC V6E 4G1 Phone: (604) 685-3425

Phone: 1-888-685-6222 (call no charge)

Fax: (604) 685-7611

Website: www2.povnet.org/clas

Note: The BCHRC, along with CLAS, runs a human rights clinic (held at the BCHRT office) that may be able to help you pursue a complaint under the BC Human Rights Code. For more information, call either of the above phone numbers.

What can I expect if I file a complaint?

You or your legal advocate must fill out a complaint form and file it with either the CHRC or the BCHRT.

If your complaint is accepted by the CHRC, the commission will get a response from the person or

agency you believe discriminated against you. The CHRC may set up a pre-complaint process to see if you and the other party can mediate the matter. If mediation fails or isn't appropriate, the CHRC will investigate the complaint. If this process is unsuccessful, the CHRC may recommend that a tribunal be appointed or dismiss the complaint. If your complaint is rejected by the CHRC, you can appeal the decision. For information on how to appeal a decision, contact the CHRC or the BCHRT.

If your complaint is accepted by the BCHRT, the tribunal will send it to the person you complained about, and may either arrange an early settlement meeting or seek a written response. The person you're complaining about may ask the tribunal to dismiss your complaint. If this is the case, you will be given a chance to respond before the tribunal makes a decision. The tribunal process also allows for alternate resolution options, such as mediation. If these options fail to resolve your complaint, the tribunal will arrange a formal hearing. All tribunal decisions are open to judicial review (that is, they may be appealed).



The Legal Services Society (LSS) provides many free legal aid services in British Columbia. Legal aid may include legal information, legal advice, and/or a lawyer to represent you.

What are legal information and advice services?

Legal aid provides legal advice services such as duty counsel lawyers or LawLINE (phone) advice, and legal information in the form of publications and websites. Some of these services are described below. For more details, see www.lss.bc.ca.

Duty counsel services

Legal aid provides lawyers (called duty counsel) at Provincial Courts, some Supreme Courts, and the Vancouver Citizenship and Immigration Canada enforcement office. They help any person who does not have a lawyer with criminal and family court appearances and immigration matters. Duty counsel gives brief legal advice about rights and options, as well as information about court procedures. They may also speak in court for you on some matters. To find out what services are available, call the LSS Call Centre (see page 87 for the phone numbers) or go to www.lss.bc.ca and click on "Legal aid - Legal advice."

Family advice lawyers

If you are a parent with a low income experiencing separation or divorce, you may be eligible for up



Project lawyers can provide advice about custody, access, guardianship, and child support; property (limited); tentative settlement agreements; and court procedures.

The Family Advice Lawyer Project is a joint project of LSS and the Ministry of Attorney General's Family Justice Services Division. This service is available in family justice counsellors' offices in Kamloops, Kelowna, Prince George, Surrey, Vancouver, and Victoria. You must be referred to the service by a family justice counsellor or a child support officer. For more information about this project, call LawLINE.

LawLINE

LawLINE is a free phone service that provides general legal information and referrals to other services. It also provides free legal advice (given by a lawyer or paralegal) to people with low incomes.

If you can't speak English, ask for an interpreter as soon as someone answers your call by saying the name of your language.

Phone: (604) 408-2172 (in the Lower Mainland) Phone: 1-866-577-2525 (call no charge, outside the Lower Mainland)

After dialling the phone number, press "7" to connect to LawLINE.

Hours: 9:00 a.m. to 4:00 p.m., Monday, Tuesday, Thursday, and Friday 9:00 a.m. to 2:30 p.m., Wednesday



Fieldworkers at the LSS Vancouver Regional Centre carry out community outreach and develop public legal education resources for BC. Because they work closely with a variety of Aboriginal communities, they are familiar with the issues that affect those communities. They work with agencies and organizations in many areas, including poverty, family, immigration/settlement, child protection, and Aboriginal law issues.

Legal information outreach workers

Legal information outreach workers (LIOWs) are staff members at offices in Kamloops, Kelowna, Nanaimo, Prince George, Surrey, Terrace, Vancouver, and Victoria. They help people find legal information and self-help materials on the Internet. LIOWs can also give you free printed material to answer your questions. And they can tell you where else to go for legal information, legal advice, and other help.

Family Law in British Columbia website www.familylaw.lss.bc.ca

The Family Law in BC website provides legal information and self-help materials to help you solve family law problems (divorce, custody, access, support) or deal with the Ministry of Children and Family Development if your child is (or may be) taken away from you. The website includes some information specifically for Aboriginal peoples. See www.familylaw.lss.bc.ca/legal_issues/aboriginal_issues.asp.













LSS website

www.lss.bc.ca

The LSS website contains information about legal aid in BC and about LSS, as well as publications and videos about the law, and links to other legal information sites.

LawLINK

www.lawlink.bc.ca

LawLINK is a website that helps people find legal information on the Internet written for the average person, not for experts. It provides links to information on legal topics, including Aboriginal law, consumer protection and debt, welfare, wills and trusts, and housing. You can see this website from your home computer, at a public library, or on the public access computers available in some legal aid offices and courthouses across the province.



In addition to websites, LSS also produces brochures, booklets, and other materials on many legal topics. Many of these publications are available online at **www.lss.bc.ca**. Aboriginal materials include:

- How to Make a Will and Settle an Estate:
 A Guide for First Nations People Living on Reserve
- Aboriginal People and the Law in British Columbia
- Social Assistance on Reserve in British Columbia
- *Aboriginal Restorative Justice* (CD/ROM)

To place an order or find out more about what is available, contact:

Legal Services Society

400 – 510 Burrard Street

Vancouver, BC V6C 3A8

Phone: (604) 601-6075 Fax: (604) 682-0965

E-mail: distribution@lss.bc.ca

Website: www.lss.bc.ca





People who have serious criminal or family law problems and can't afford to pay a lawyer may be able to get free representation from legal aid. Your income must be below a certain amount. To find out if you can get a lawyer to help you, phone the LSS Call Centre:

Phone: (604) 408-2172 (Lower Mainland) Phone: 1-866-577-2525 (call no charge, outside the Lower Mainland)

You can ask for an interpreter as soon as a person picks up the phone by saying the name of your language. You may have to wait for a few minutes for the interpreter to join the call.

If you are hearing impaired, call:

TTY: (604) 601-6236 (Lower Mainland)

TTY: 1-877-991-2299 (call no charge, outside

the Lower Mainland)

Comments please

We would like to hear from you if you have any comments about this booklet. Contact us at:

Phone: (604) 601-6000 (ask to speak to a fieldworker in Public Information and Community Liaison)

Fax: (604) 682-0965

E-mail: aboriginallaw@lss.bc.ca

See page 86 for how to order the publications shown below.



How to Make a Will and Settle an Estate: A Guide for First Nations People Living on Reserve

This booklet describes how a registered Indian living on reserve can make a will, and how to settle the estate of a registered Indian living on reserve.

Aboriginal People and the Law in British Columbia

This comprehensive guide for legal advocates and community workers updates the former *Aboriginal Poverty Law Manual* and identifies Aboriginal issues in 19 subject areas, including consumer, criminal, and family law, as well as residential schools, wills and estates, harvesting rights, and housing.



Social Assistance on Reserve in British Columbia



This booklet is for people who live on reserve in BC. It explains how social assistance on reserve works; what social assistance benefits people can get on reserve; how to get social assistance on reserve; what applicants can do if they are turned down; and how to get more information or help. ■