



# Veterans Emergency Fund

Effective Date: April 1, 2018

## Purpose

This policy provides a general description of the Veterans Emergency Fund (VEF) and the provision of funding under the VEF benefit.

## Authority

The *Order-in-Council #2017-1696* and the VEF [Terms and Conditions](#) set out the authority, eligibility and other requirements for the VEF.

## General

1. The objective of the VEF program is to provide prompt monetary assistance to eligible Veterans and their family members, who are facing a financial crisis/emergency, with the intent of resolving the immediate need. Where appropriate, applicants will also be referred to any alternate and/or additional resources for longer-term support.
2. The VEF will allow VAC to meet its mandated commitments of assisting Veterans with their care, treatment and re-establishment in civilian life, as well as repaying the nation's debt of gratitude toward those who have sacrificed for our country.
3. VEF funds are considered social assistance payments under section 56(1)(u) of the *Income Tax Act*. Pursuant to section 233(2) of the *Income Tax Regulations* the recipient is not required to report the funds on their income tax returns as the VEF is not designed to provide funds in the form of a series of payments.

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4. Applicants are required to fill out the VEF application form. However, the VAC staff member making the VEF decision has the discretion to determine what additional documentation they may need to make the decision. While it is not required, and taking into account the totality of the situation the applicant has presented with, a decision maker has the right to request confirmation which will allow them to validate the attestations made in the application. This could include outstanding bills, quotes, invoices, or bank records to verify financial resources, or documentation to confirm identity or relationship status to a Veteran.
5. Where it is possible and appropriate to do so, payments are to be made directly to 3rd parties on behalf of applicants.
6. The costs will be shared with the recipient and/or with other government programs and/or the private sector and/or non-profits in the community, where possible and appropriate.
7. An applicant will be expected to use the liquid assets at their disposal, in conjunction with funds from the VEF, towards addressing the emergency. There is no standard means test other than an attestation on the application that they do not have access to liquid assets to meet the emergency.
8. The maximum amount payable per Veteran per household per fiscal year (April 1 – March 31) will be \$2,500. In cases where both spouses are Veterans or where Veterans are otherwise sharing accommodations, each shall be eligible in their own right up to the maximum amount payable per fiscal year.
9. Eligible recipients may make application to the VEF more than once a year, but the total annual



amount will not exceed the maximum of \$2,500. Exceptions [1] may be considered on a case by case basis.

10. In order to receive funds under the VEF the applicant must reside in Canada, which means they are absent from Canada for no more than 183 total days between April 1 and March 31 of a given year.
11. Any issues that arise related to VEF decisions, such as re-considerations, will be dealt with informally and expeditiously at VAC Head Office by a Benefits Program Officer in the Benefits Adjudicating and Processing unit who was not involved in the original decision.
12. Staff administering the program should discuss with the applicant any other VAC programs for which they may be eligible.
13. Overpayments [2] will be addressed using VAC's existing policies and procedures on overpayments.

## Eligibility

14. Eligibility for this fund is intentionally broad to enable access for those who require immediate financial help and to assist as many people as possible. A Veteran or other applicant does not need to be in receipt of any other benefits from VAC in order to be eligible for the VEF. Eligible recipients for funding include:

- Veterans
- Current Spouses/Common-law partners of Veterans
- Survivors of Veterans or of deceased Canadian Armed Forces (CAF) members
- Orphans of Veterans or CAF members (or the legal guardian if the orphan is under the age of 18 years)

NOTE: A Dependent of a Veteran or a Dependent of a Current Spouse or Common-law partner of a Veteran is not eligible to apply in their own right to the VEF. However, the Veteran, Current Spouse or Common-law partner may apply for funding to assist with an emergency that is affecting a Dependent.

## Eligible Expenses

15. The categories listed below describe the types of financial emergencies that are eligible to be funded through the VEF to eligible recipients (or to eligible recipients on behalf of their dependents). The list is not exhaustive and each application should be considered on the merits of the individual's circumstances and demonstrated need:

- Food
- Clothing
- Shelter
- Medical care/expenses (not otherwise covered by other programs or insurance)
- Expenses required to maintain safety and shelter

16. Funding through the VEF will not be provided on the basis of the following categories:

- Funding requests of an ongoing nature (e.g. a series of payments such as rent, mortgage, vehicle payments, etc.)
- Funding requests of a commercial nature



- Funding requests to purchase non-essential goods, services or travel
- Any other expense that is otherwise covered by a Provincial, Federal or an eligible insurance program or benefit.

## Definitions

For the purpose of administering this policy the following definitions apply.

17. **Veteran:** A Veteran is a person with Regular or Reserve Force service (regardless of the amount of time served) in the Canadian Armed Forces or merchant navy, or in the navy, army, air forces or merchant navies of Her Majesty's allied forces.

NOTE: A CAF member who has left service and become a Veteran but who then subsequently rejoined the CAF, and is therefore a serving member at the time of application, shall remain eligible for funding under the VEF.

18. **Spouse:** A spouse refers to a person who is married to and residing with a Veteran. A spouse and Veteran who are involuntarily or temporarily separated will still be considered spouses for the purposes of the VEF.
19. **Common Law Partner:** For the purposes of the VEF, a common-law partner is someone who, at the time of application, is cohabitating with the Veteran in a conjugal relationship and has been doing so for at least the preceding twelve months. In the case of an involuntary or temporary separation at the time of application, they will still be considered a common law partner for the purposes of the VEF.
20. **Involuntary or Temporary Separation:** An involuntary or temporary separation includes, but is not limited to, situations such as when one spouse or common-law partner is away for work, school, or health reasons. Cases of temporary separation of Veterans and their common-law partners will be assessed on a case-by-case basis.
21. **Survivor:** A survivor, in relation to a deceased Veteran or CAF member, means the spouse or common-law partner who was, at the time of the Veteran's or CAF member's death, normally residing with the Veteran. A survivor who was involuntarily or temporarily separated from the Veteran or CAF member at the time of death will be considered to be normally residing with them for the purposes of the VEF.
22. **Orphan:** An orphan, in relation to a deceased member or a deceased Veteran, means their child, or a child of their survivor or a child of a former spouse/former common-law partner who was, at the time of the member's or Veteran's death, receiving financial support from the Veteran, and who is, at the time of application:
- under the age of 18 years;
  - under the age of 25 years and following a course of instruction<sup>[3]</sup>; or
  - over the age of 18 years and prevented by physical or mental incapacity from earning a livelihood, if the incapacity occurred
    - before the child attained the age of 18 years, or
    - after the age of 18 years and before the age of 25 years while the child was following a course of instruction <sup>[3]</sup>.
23. **Dependent:** A dependent is the Veteran's natural or adopted child or a child of his/her spouse or common-law partner, or a child of the former spouse/former common-law partner to whom the Veteran provides financial support. This includes a child who is:
- under the age of 18 years;



- under the age of 25 years and following a course of instruction<sup>[3]</sup>; or
- over the age of 18 years and prevented by physical or mental incapacity from earning a livelihood, if the incapacity occurred
  - before the child attained the age of 18 years, or
  - after the age of 18 years and before the age of 25 years while the child was following a course of instruction <sup>[3]</sup>.

24. **Household:** Refers to a person or a group of persons who occupy a collective dwelling and do not have a usual place of residence elsewhere in Canada, and for the purposes of this section includes an Orphan or Dependent, regardless of whether they physically reside with the Veteran.

25. **Financial Support:** Refers to money provided to assist and support a child or dependent with the necessities of life, which includes but is not limited to food, shelter, clothing, education, child-care expense or other expenses which are necessary because they are in the best interests of the child.

26. **Liquid Assets:** Are assets in the form of cash or easily convertible into cash (e.g. savings or chequing account). A credit card or line of credit is not considered a liquid asset.

## Footnotes

[1] An example of circumstances where the amount exceeds \$2,500 may be the unexpected costs associated with crucial inter-provincial travel to a children's hospital.

[2] Overpayments as outlined in the Overpayments – Recovery, Remission and Write Off Policy

[3] Course of Instruction as outlined in the Children Following a Course of Instruction Policy.

## References

[Children Following a Course of Instruction - Policy](#)

[Order-in-Council #2017-1696](#)

[Overpayments – Recovery, Remission and Write Off - Policy](#)

[Veterans Emergency Fund Terms and Conditions](#)