

Supports for People with Disabilities

Updated April 19, 2018



we are all
connected

Advocacy Access Program

- Help Sheets
- Advocacy Access Phone Line
- In-Person Support



Topics

- Persons with Disabilities (PWD) Benefits
- Disability Tax Credit
- Registered Disability Savings Plan





Persons with Disabilities Benefits

PWD Benefits – How to Qualify

- You are:
 - A resident of BC
 - A Canadian citizen, permanent resident, or fall within another eligible category
 - 18 years of age or older
- You have:
 - A serious physical or mental health disability which will last at least 2 years
 - Direct and significant restrictions in daily living, either continuously or periodically for extended periods
 - You require some help from another person, assistive device or assistance animal
- You meet the income and asset test that applies to you and your family

PWD Benefits – What you get

- Monthly income for support and shelter
 - Single person without dependents eligible for maximum support and shelter of \$1133
- Transportation Supplement
 - \$52/month cash or a bus pass for TransLink/BC Transit served communities
- Health Benefits
 - Includes basic dental coverage, optical coverage, MSP premium assistance, some Medical Equipment and Supplies
 - Monthly Nutritional Supplements or Diet Supplements if you require certain special diets
- Other Supplements
 - Including supplements for crisis situations, security deposits, guide animal costs,

Communication Channels With Social Development and Poverty Reduction

- Online – www.myselfserve.gov.bc.ca
- Telephone – 1-866-866-0800
- In-Person – BC Employment and Assistance Offices



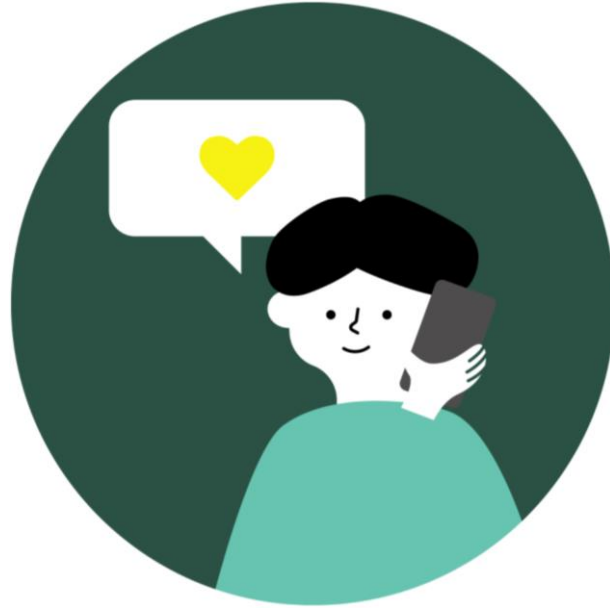
PWD Benefits – Employment and Other Money

- Annual Earnings Exemption: Single person can earn up to \$12,000 each year in earned income (e.g. employment income)
- Unearned Income: Deducted from PWD benefits dollar for dollar unless there is a specific exemption. There are exemptions for gifts, inheritances
 - Unearned income is any income that does not come from employment or another category of earned income
- Assets: If you have more than \$100,000 in assets (e.g. cash, investments, property) you may be ineligible for PWD benefits

PWD Benefits – Other issues

- Monthly Reporting
- Other Family Members
- Residency and Leaving the Province
- Requests for Information and Investigations





Disability Tax Credit

Disability Tax Credit – How to Qualify

- You have a severe and prolonged disability. This could mean you have:
 - At least one marked restriction (Vision, Hearing, Speaking, Walking, Eliminating, Feeding, Dressing, Mental functions necessary for everyday life); or
 - Cumulative Significant Restrictions; or
 - Life Sustaining Therapy

DTC Application: Form T2201

- Page 1 – Completed by applicant or their legal representative
- Page 2-5 – Completed by applicant's physician, nurse practitioner or other eligible health professional

Disability Tax Credit – What you get

- Non-refundable tax credit (worth about \$1200 in 2016)
- Registered Disability Savings Plan Eligibility
- Working Income Tax Benefit Disability Supplement
- Child Disability Benefits (for children who qualify)
- Eligibility to claim certain medical expenses



Registered Disability Savings Plan

Registered Disability Savings Plan - Overview

- Long-term savings plan (10-30 year maturation period)
- Matching grants and bonds
- Impact on other disability benefits
- Choosing where to open a RDSP

Registered Disability Savings Plan - Eligibility

- Valid SIN Number
- Resident of Canada
- Qualified for the Disability Tax Credit
- Before December 31 of your 59th birthday (49th birthday to qualify for grants and bonds)

Opening your RDSP

- Picking a financial institution
- Wat to expect when you go in
- Investing your money



Registered Disability Savings Plan – Grants and Bonds

- \$1,000 annual bond up to a total of \$20,000 for people with low or modest income
- \$3,500 annual matching grants up to a total of \$70,000 for people with moderate to high income
- Retroactive Grants and Bonds
- 10 Year Repayment Rule



Endowment 150

- One time grant available from the Vancouver Foundation for \$150
- When someone with low income in BC opens an RDSP with \$25, they can apply for a \$150 grant
- The \$150 goes directly to the applicant to be deposited to their RDSP
- <http://www.rdsp.com/endowment-150/>