## Financial Resources for People with DD

## FINANCIAL RESOURCES for PEOPLE WITH DEVELOPMENTAL DISABILITIES

Name of Resource	Services Provided	Contact Information
Passport Funding  Can offer funding to purchase/pay for supports and developmental sector services.  Ages: 18+ (if not in school) 21+ (if in school)	A program to offer secondary school students with a disability exposure to post-secondary options.  Can include volunteering, job shadowing, commnity activity, respite etc.  Coordinated through Developmental Services Ontario (DSO).	Developmental Services Ontario (there are 9 regional offices in Ontario) www.dsontario.ca  http://www.mcss.gov.on.ca/en/mcss/programs/developmental/serviceSupport/passport.aspx
Special Services at Home (SSAH)  Can be used to pay for respite services, support and activities.  Ages: 0-18	A resource (funded by the Ministry of Children and Youth) to help families care for a child (living at home) with disabilities.	http://www.children.gov.on.ca/ htdocs/English/topics/ specialneeds/specialservices/ index.aspx  (416) 325-0500
Respite Services Can assist with funding and coordination of respite services.  Ages: All ages - 18 and over must be eligible for services via DSO - Under 18 must have DD diagnosis or physical disability	Connects caregivers to funding and agencies that offer in-home, and out-of-home respite for caregivers via Respite Facilitation Program.  CHAP program connects families to independent respite workers using a database of providers.	www.respiteservices.com  Call well in advance of when you think you will need respite
Disability Tax Credit  Can reduce the amount of income tax that an adult with a disability must pay.  Ages: All ages	Unused amounts can be transferred to a family member, spouse etc.  A Disability Tax Credit Certificate must be completed (by health care professional) and returned to Revenue Canada.	Canada Revenue Agency forms: http://www.cra-arc.gc.ca/E/pbg/ tf/t2201/README.html  1-800-959-2221  Resource: http:// www.astepbeyond.ca/article/ disability-tax-credit-283.asp
Registered Disability Savings Plan (RDSP)  Can help people with a disability to grow protected, tax-free savings.  Ages: Under 60	One must first be eligible for the <b>Disability Tax Credit</b> (see above).  The government may match contributions, up to \$3,500 a year, plus contribute a bond worth up to \$1,000 a year.	There are a number of rules and conditions, and various programs that are involved (MCSS, CRA) so it is important to read carefully.  A good resource is <i>Plan RDSP</i> : www.rdsp.com



## Financial Resources for People with DD (cont'd)

Name of Resource	Services Provided	Contact Information
Ontario Disability Support Program (ODSP)	ODSP may also cover the costs of most medications, dental work and vision care.	http://www.mcss.gov.on.ca/en/ mcss/programs/social/odsp/
Can offer monthly income support for adults with disabilities who meet financial need criteria AND disability	Doctor to complete application (other health care professionals may complete certain sections).	(416) 314-5700 Obtain the paperwork online, in-person at local ODSP office, or over the phone
criteria (daily needs and housing costs).  Ages: 18+ (income support) 16+ (employment support)	It can take up to 3 months to process an application. If funds are needed immediately, contact <b>Ontario Works</b> .	Advocacy Information: www.cleo.on.ca/en/publications/disabben/ can-i-get-income-support-ontario-disability- support-program-odsp#full www.ocap.ca
ODSP – Special Diet  Can help people on ODSP receive additional funds each month to cover	Examples of conditions: Diabetes, Extreme Obesity, Prader-Willi, Hyperlipidemia, Hypertension, Celiac, food allergies, etc.	http://www.mcss.gov.on.ca/en/mcss/ programs/social/special_diet_apply.aspx (416) 314-5700
dietary needs related to particular medical conditions.  Ages: All ages. Must have eligible medical condition and be eligible for ODSP	A Doctor, Nurse Practitioner or Dietician can complete the application. Obtain the application forms from the local ODSP office.	List of medical conditions: http://www.mcss.gov.on.ca/en/ mcss/programs/social/ sda_medical_conditions.aspx
ODSP – Mandatory Special Necessities Allowance (MSN)	Additional funds to cover costs of certain medical supplies (e.g. diabetic, incontinence supplies), or travel to and	http://www.mcss.gov.on.ca/documents/ en/mcss/social/directives/odsp/ income_Support/9_12.pdf
Can help people on ODSP pay for additional medical costs.	from medical appointments (certain restrictions apply).	(416) 314-5700  Obtain the application forms from the
Ages: All ages. Must be eligible for ODSP.	A Doctor or Nurse Practitioner can complete the application.	local ODSP office.
Equipment Needs	Assistive Devices Program: Equipment must be prescribed by "an ADP authorized" OT or PT.	http://www.health.gov.on.ca/en/public/ programs/adp/
There are a number of programs that may help cover some of the costs of equipment (wheelchairs, Hoyer lifts, walkers, etc.)	March of Dimes (over 18)	416-327-8804 1-800-268-6021 (Toll free) http://www.marchofdimes.ca/EN/ programs/hvmp/Pages/ HomeandVehicle.aspx
Ages: All ages. Cannot be exclusively for sport use		1-877-369-4867 (press "2" to speak with an Intake Counselor)
Henson Trust	The trust is not affected by ODSP or other benefits as the person with the disability is not vested with the funds—a trustee is	http://www.reena.org/wp- content/uploads/2015/09/ hensontrust.pdf
A trust that can be used for the future financial planning of individuals with developmental disabilities.	appointed. Due to this, no benefits or financial assistance can be reduced or refused because of the value of the trust.	http://www.specialneedsplanning.ca/tools.html##h
Ages: All ages.	The best resource to set up a Henson trust is to use a lawyer at the same time a legal Will and Testament is drawn up.	Contact Estate Lawyers directly to see if they have experience with Henson Trusts.

## Updated June 2015



This information has been compiled to the best of our ability.

<sup>\*</sup>Rules and regulations may change. To ensure the accuracy of this information, please contact the program or service directly.