



# NAVIGATION FOR ADULTS WITH A DISABILITY

**Learn** about funding opportunities that could help you achieve your goals and live a good life. Building a solid financial foundation can be helpful when exploring social and educational opportunities as well as housing and employment options in your community. This booklet contains a brief checklist that identifies some of the main funding programs that individuals 18 or older may qualify for.



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# NAVIGATION

## DISABILITY TAX CREDIT

- The Disability Tax Credit (Form T2201) is available through the Canada Revenue Agency. This credit reduces the amount of tax owed by a person to the government.
- Individuals 18 or older can also apply for the GST/HST credit on your income tax return. You will receive the first payment a month after your 19th birthday.
- Unused credits can be transferred to parents and caregivers.

## REGISTERED DISABILITY SAVINGS PLAN

- The RDSP is a long-term savings plan made available by the federal government.
- With personal contributions combined with federal grants and bonds, an RDSP can grow in to a significant financial asset your child may use later in life.
- Receive up to \$70,000 in Grants and \$20,000 in Bonds.
- In order to qualify for an RDSP you must first qualify for the Disability Tax Credit.
- The great benefit of an RDSP is that it will not impact provincial benefits like the ODSP in anyway. You can receive funds through an RDSP with no reduction in provincial disability benefits.
- Partners for Planning offers Introductory RDSP Webinars monthly.

## HENSON TRUST

- A Henson trust, also known as a discretionary trust, is structured to protect the assets of a person living with a disability, as well as their right to collect government benefits and entitlements such as The Ontario Disability Support Program.
- It is very important for families to consider whether a Henson Trust should be a component of your estate plan and long-term financial plan.
- A Henson Trust is most often set up in a person's will. When setting up a Henson Trust you will want to consult with a lawyer who has experience setting up this type of trust. Visit the Partners for Planning [Professional Services Directory](#) for a list of lawyers.
- When setting up a Henson Trust it is important to consider the trustees you appoint. The Trustee is given the responsibility of handling the assets that have been left in the trust for your son or daughter.
- The Trustee(s) responsibilities can extend over a long period of time and end when the trust is terminated.

Learn more about the [Henson Trust](#) in the P4P Planning Network.

## EMPLOYMENT PROGRAMS

The Ontario government offers a number of job programs for adults:

- [Youth Job Connection](#)
- [Youth Job Connection Summer](#)
- [Youth Job Link](#)
- [ODSP Employment Supports](#)

## GOVERNMENT SERVICES

Some government adult services you might want to consider applying for are:

**Developmental Services Ontario (DSO)** is the first point of contact when looking for information on how to access services such as funding, housing and programs.

- Individuals can begin the application process at age 16, with parental consent, however must be 18 years of age to receive services.
- To apply, individuals must have proof that they live in Ontario, proof of date of birth and will need a copy of a psychological assessment. When filling out the application form, be sure to request Passport funding.

[www.dsontario.ca](http://www.dsontario.ca)

**Passport Funding** is a financial resource that is designed to provide opportunities for individuals to be actively involved in the life of their community as engaged citizens.

- Passport funding is considered individualized funding. While there are criteria in terms of how the funds are spent, the individual and their family have flexibility in determining how the funds are best spent.
- Individuals can use Passport dollars to cover tuition costs for post-secondary courses or community programs, or hire a person to help support them with activities that build skills or explore leisure opportunities in the community.

**Ontario Photo Card** is a government issued piece of identification similar to a driver's license.

- It makes travel or opening up a bank account easier.
- Individuals who do not have a driver's license, are a resident of Ontario and are 16 years or older can apply.



## Ontario Disability Support Program (ODSP)

is a provincial benefit that provides financial assistance for adults 18 years and older.

- This benefit is meant to assist with the cost of living expenses such as food and housing.
- Individuals may apply six months prior to their 18th birthday and may be eligible to receive health, drug, dental coverage and other benefits.

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## Ontario Works (OW)

provides income and employment assistance for individuals who are temporarily in need of financial help.

- To be eligible for this program, individuals need to be a resident of Ontario, have an immediate financial need and be willing to participate in employment activities.
- Individuals may also be eligible to receive health, drug, dental coverage and other benefits

## Appendix:

**Arch (Toronto)** - A community legal aid clinic that provides a broad range of services that promote social justice and full participation for individuals with a disability.

**Community Living Ontario** - A provincial organization that advocates for full inclusion of individuals with an intellectual disability in every part of community life. Local Community Living associations exist throughout the province and offer a variety of services related to housing, employment, education, and family, youth and civic engagement.

**Ontario Independent Facilitation Network** - OIFN is committed to facilitating change and customizing support in the lives of people with a developmental disability. This growing community of practice includes people with a developmental disability, family members, Independent Facilitators, and other allies interested in creating new ways for people to be supported, so that individuals with a developmental disability can direct their own lives as valued community members and full citizens.

**People First of Ontario** - Is the provincial body of self-advocates living with a developmental disability. PFO has local chapters throughout the province and its members focus on issues related to housing, employment, legal capacity and education.

**Public Libraries** - Most public libraries offer activities, programs and services for people of all ages. Click on the link to find a library close to you.

**YWCA Canada** - Offers shelter and supportive housing to women and their children, and teen girls across Canada. Most associations offer services in counseling, employment, literacy and life skills. Click on the link to find a YWCA in your area.

**Local Community Centres** - Just as libraries are a source unique activities, community centres also offer a wide range of activities and should not be overlooked. Some community centres also offer subsidies or inclusion supports for their activities.

**Autism Ontario** - Is the leading source of information and referral on autism and one of the largest collective voices representing the autism community. Members are connected through a volunteer network of chapters throughout Ontario.

**Centre for Addiction and Mental Health (CAMH)** - Is Canada's largest mental health and addiction teaching hospital, as well as one of the world's leading research centres in the area of addiction and mental health. CAMH combines clinical care, research, education, policy development and health promotion to help transform the lives of people affected by mental health and addiction issues.

The P4P Planning Network offers **FREE resources** designed to empower people with disabilities and their families to create meaningful lives and secure futures, firmly rooted in community.

Check out our **online webcasts with expert Q&A.**



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Partners for Planning is a family-formed and led nonprofit organization.



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