

What you NEED TO KNOW about...

Financial Tips for Parents of Children with Special Needs

Children and youth with special needs have medical, emotional, developmental, mental or behavioural problems that require ongoing help and support. Ontario has a number of provincial programs to help families and caregivers of children and youth with special needs. The federal government also offers tax deductions. This fact sheet will outline the main sources of financial help.

Provincial Programs (Ontario)

Assistance for Children with Severe Disabilities (ACSD)

The ACSD program helps parents with some of the extra costs of caring for a child with a disability. This funding aims to help children with disabilities live as normal a life as possible at home and in the community.

Who can get help?

A parent or legal guardian, whose child:

- Is under 18 years of age,
- Lives at home,
- And has a severe disability

May be eligible to receive help under this program depending on the family's income

What the program pays for

Parents can get between \$25 and \$440 a month to help with costs, such as:

- Travel to doctors and hospitals
- Special shoes and clothes
- Parental relief (Respite)
- Assistive devices, wheelchair repairs
- Basic dental care, hearing aids, hearing aid batteries, eye glasses, prescription drugs not covered under another plan

How much a family receives will depend on:

- The family's income
- The severity of the disability
- The kind of difficulties the child has when walking, communicating, feeding himself, bathing himself
- The extraordinary costs related to the disability

How do we apply?

- The Ministry of Child and Youth Services (MCYS) manages the ACSD program. Contact your local regional office and ask for an application form. 1540 McDougal Ave Windsor OR Phone: 519-254-6205.

- Complete the form and return it to the regional office along with any documentation from a health professional that states your child’s diagnosis
- In your application, you need to list the extra expenses you have due to your child’s disability
- Your application will be reviewed by a Special Agreements Officer, who may also contact you to gather more information

Special Services at Home (SSAH)

This program helps families who are caring for a child with a developmental or physical disability. It is funded and managed by the Ministry of Community and Social Services. The program helps families pay for special services in or outside the family home as long as the child is not receiving support from a residential program. For example, the family can hire someone to:

- Help the child learn new skills and abilities, such as improving their communication skills and becoming more independent
- Provide respite support to the family - families can get money to pay for services that will give them a break (or “respite”) from the day-to-day care of their child

The amount of money a family receives depends on:

- The type and amount of service the child needs
- What other help is available in the community
- What kind of support the family is already receiving

Who can get help?

Children with a development or physical disability (or their families) can apply for this money if they:

- Live in Ontario
- Need more support than most families can provide
- Are living at home with their family, or
- If they are not living at home with their family and are not being helped by other residential services

How to apply for your child

- Visit the website at: www.children.gov.on.ca/htdocs/English/topics/specialneeds/specialservices/index.aspx, or call your local MCYS office to ask for an application form. 519-254-6205
- The application form is quite detailed. If you are connected to a community agency for support with your child, (Family Respite Services), you may want to ask your case manager or worker to help you fill it out.
- You will need to include a medical statement or psychological assessment, outlining your child’s diagnosis.
- Your application will be reviewed by a Special Agreements officer, who may also contact you to gather more information.

Provincial Assistive Devices Program (ADP)

This program helps people with physical disabilities. It provides financial help for many kinds of equipment and supplies, like:

- Wheelchairs, walkers and strollers

- Hearing aids
- Artificial limbs
- Personal FM systems
- Communication Boards

For more information, contact the Ontario Ministry of Health and Long-Term Care, at the Assistive Devices Program, at 1-800-268-6021. Website: www.health.gov.on.ca/english/public/program/adp/adp_mn.html

Federal Income Tax (deductions, credits and benefits available to parents or guardians of people with disabilities)

Important Notice – The Disability Tax Credit Promoters Restrictions Act received Royal Assent on May 29, 2014. The Act limits fees that can be charged for helping to complete a disability tax credit request, and ensure that more money stays in the pockets of persons with disabilities and their caregivers who need it most.

Disability Tax Credit

The disability tax credit (DTC) is a non-refundable tax credit used to reduce income tax payable on the income tax and benefit return. A person with a severe and prolonged impairment in physical or mental functions may claim the disability amount once they are eligible for the DTC. The purpose of the DTC is to provide for greater tax equity by allowing some relief for disability costs, since these are unavoidable additional expenses that other taxpayers don't have to face. Being eligible for the DTC can open the door to other federal or provincial programs such as the registered disability savings plan, the working income tax benefit, and the child disability benefit.

Who can get this tax credit? Parents or legal guardians, whose child:

- Has on-going, marked limits in activities of daily living
- Has cognitive (intellectual), developmental, physical or mental limitations

Once approved, the credit is transferred from the child who qualifies (and who usually has no taxable income) to a parent or other supporting person. The tax credit is only useful to someone who pays taxes.

How do we apply for this tax credit?

Have your child's doctor fill out the T2201 Disability Tax Credit Certificate. For more information visit <http://www.cra-arc.gc.ca/tx/ndvdl/sgmnts/dsblts/dtc/menu-eng.html>

Caregiver Tax Credit

If you have a dependant (aged 18+) that lives with you at home, you may be able to claim this amount.

Who can get this tax credit?

- Dependent aged 18 or older, who is on the Ontario Disability Support Program (ODSP)
- Must be dependent on you as a result of a mental or physical infirmity.
- No one other than you claims an amount for an eligible dependant (line 305) for that dependant.

Medical Expenses

You can claim medical expenses for your child under age 18, yourself, your spouse or common law partner on line 330, for all other dependants, you can claim them on line 331 of your return or as a disability supports deduction on line 215. However, the total you claim cannot be more than the total amount you paid.

For a complete list of eligible medical expenses visit: www.cra-arc.gc.ca/E/pub/tg/rc4064/rc4064-e.html#eligible

Filing claims for past expenses (filing for tax credits retroactively)

If you are just learning about these tax credits now, and haven't claimed them yet, don't worry! You can still claim these credits up to 10 years retroactively.

To re-file your income tax returns for previous years, visit the Canada Revenue Agency website and download the T1 Adjustment Request form.

For more information

Ontario programs

Ministry of Child and Youth Services (MCYS) for information about ACSD and SSAH

Web: www.children.gov.on.ca/htdocs/English/topics/specialneeds/specialservices/index.aspx

Federal taxes and deductions

Canada Revenue Agency (CRA)

Web: <http://www.cra-arc.gc.ca>

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