

Special Needs Financial Resources

In the midst of dealing with all the emotionally and physically draining issues parents with special needs children have to cope with, these are also financial issues. The reality is that having a child who is mentally or physically disabled in any way can be outrageously expensive. From equipment to therapy, from taking time off work (or not working at all) to renovating your home, from medication to travel expenses, there are so many different places where money seems to go. Thankfully, there is financial support for families across Canada.

Unfortunately, most parents have neither the time nor the resources to find this financial aid. When parents need it the most, many service providers simply don't have the information that parents require to access the available funds.

Below is a list of some – and by all means not ALL – of the available sources of financial support for parents of a disabled child. Keep in mind that even if you don't think you qualify, whether your income is higher or the disability is not severe, it is worth it to pursue the support as many parents and children qualify.

Federal Financial Resources:

Disability Tax Credit (DTC) – This is available to parents who have children who are classified as disabled. Note that this can include physical and mental disabilities. There is a form which needs to be complete, signed by a doctor, and submitted for Federal Government approval. If approved, you qualify for a non-refundable tax credit – which can literally equal thousands of dollars. The website to access the form and more information is: www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/Ins300-350/316/menu-eng.html or call 1-800-959-8281.

Child Disability Benefit (CDB) – If you qualify for the DTC discussed above, you may also qualify for the CDB which is a supplement to your Canada Child Tax Benefit (CCTB) – aka “Baby Bonus”. Usually the Federal Government will automatically calculate this amount, and you will start receiving it monthly with your CCTB, but if you have questions or issues, you can contact the CCTB office at www.cra-arc.gc.ca/bnfts/dsblty-eng.html or call 1-800-387-1193.

Registered Disability Savings Plan (RDSP) – Fairly new to Canada is also the RDSP. Different from the RRSP in that the Federal Government matches funds invested up to a certain dollar amount as savings specifically for your disabled child to use when they are an adult and you are no longer able to financially support them. You should speak to your accountant or your financial advisor about RDSP or go to www.rdsp.com.

Residential Rehabilitation Assistance Program for Persons with Disabilities – This is a government program for renovating your home offered through the Canada Mortgage and Housing Corporation. This allows homeowners financial assistance to pay for renovations to make their homes accessible for disabled persons. For more information go to www.cmhc-schl.gc.ca/en/co/prfinas_003.cfm.

A final note on the Federal Government programs – many of them are retroactive. So if you haven't completed the forms, complete them now and your taxes, etc. will be reassessed – well worth the time to fill out the forms!

Provincial Financial Resources:

Each province has its own support system in place for helping families with special needs children. Below is each province's website so that you can contact them and find out what you need to do to apply for aid.

British Columbia - www.gov.bc.ca

Alberta - alberta.ca/home

Saskatchewan - www.gov.sk.ca

Manitoba - www.gov.mb.ca

Ontario - www.ontario.ca

Quebec - www.gouv.qc.ca/portail/quebec/pgs/commun/?lang=en

Newfoundland and Labrador - www.gov.nl.ca

Prince Edward Island - www.gov.pe.ca

Nova Scotia - www.gov.ns.ca

New Brunswick - www.gnb.ca

Northwest Territories - www.gov.nt.ca

Yukon - www.gov.yk.ca

Nunavut - www.gov.nu.ca/english

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Note: In addition to supplying specific funding for families with special needs children, many provinces also provide funding for low income families (for example, if you are unable to have two incomes due to staying home to care for a child). This information is also available on the provincial government websites listed above.

Remember to check if your province offers financial support to qualifying families who need to purchase specific equipment for their child(ren). Usually this is under the Health Ministry in each Province, and covers items like wheelchairs, walkers, etc. For example, in Ontario it is called the Assistant Devices Program.

Other Financial Resources:

In many cases you can qualify for a parking permit for your disabled child for use when you are driving your child. This permit doesn't save you money, but will make it much easier in situations where you need to be closer to the door.

Finally, there are the community based funding programs. These are run by non-government organizations across the country. Below is a small list of the key organizations, but remember to do research in your own area, as there are others available not listed here.

Easter Seals - They provide a wide range of funding for families in need across Canada. Items they provide funding for include large sums for renovations or acquiring a vehicle, and smaller grants for diapers for children over the age of three. They also do an Entertainment Card which allows the person going with a disabled child to the movies to go free of charge as their "attendant". Contact them at <http://www.easterseals.ca>

President's Choice Children's Charity (PCCC) – This is for qualifying families across Canada (there is an income level cut off). PCCC will provide funding for needed therapies or equipment that families may not be able to afford or that are not publicly funded. Contact them at <http://www.presidentschoice.ca/ChildrensCharity/DefaultCharity.aspx>

Jennifer Ashleigh Foundation – Like PCCC, this foundation provides for families that cannot afford various items or therapies for their child. Jennifer Ashleigh Foundation is only for families in Ontario. Contact them at <http://www.jenniferashleigh.org>

Kinsmen Telemiracle Foundation – This organization helps families to purchase special equipment or helps to cover the costs of travel to other provinces for medical treatment. The Kinsmen Telemiracle Foundation is for families living in Saskatchewan and can be contacted at <http://www.telemiracle.com/default.asp?id=25&mnu=25>

These are but a few of the areas of funding and financial aid available for families with disabled children across Canada. Note that many of these funding sources are very broad in their definition of 'disabled' and can include a wide range of special needs. It can be very daunting to conquer all of this information, but if the financial aid is available to you, tap into it as it will make a significant difference in your life to have some of this burden lifted.

We have done our best to verify all information and website addresses at the time of printing, however addresses and information change regularly. Note that any search for these topics on larger search engines will also provide links to this information, and much more. Be as specific as you need to be to find the funding you need – and you'd be surprised how much is really out there.

Documents and Articles:

Multiple Births Canada Fact Sheets on various topics related to multiple pregnancy, births and parenting, as well as feeding multiples <http://multiplebirthscanada.org/index.php/education/publications/fact-sheets>

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