



A Guide to Adult Services and Financial Resources



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Overview

Making a financial plan is an important part of building a secure future for your loved one. Understanding the resources and tools available to adults with a disability and their families is very helpful in making a strong plan. We hope that the information contained in this document will help you access essential resources and feel informed so you can make the best decisions for the future. We know how important access to these supports and resources is to the everyday lives of individuals with a disability.

You might know that the provincial and federal governments offer funding, investment tools and savings plans that can help. As you plan for the future with your loved one, we encourage you to become familiar with these tools and keep informed on any announcements and changes made about them. Organizations are continually advocating for better supports, services and funding models to improve the quality of life for people with a disability.

This document has been designed as an introduction to the financial resources and tools that families should know about. We have tried to

Overview

offer some tips and strategies for accessing these tools. For example, we suggest when you should apply and who you can contact. When we could, we also included suggestions of local professionals who we know are familiar with disability-specific services and tools.

This digital resource will be updated over time to provide the most current information we can. We hope that families will feel more confident and comfortable speaking with professionals with the background information we have provided here.

Whether you're planning for your loved one's future or preparing to transition to adult services, don't forget that speaking with your facilitator is also a great first step!

Sincerely,

The Facile Futures Team

Developmental Services Ontario (DSO)

DSO is the one-door access to developmental services, including supportive independent living, residential living, foundations programs, employment support, the Passport program and behaviour support.

When an individual is 17.5 years of age and has received their eligibility letter from the DSO, call the assessor to set up a date for assessment (this information is in the eligibility letter you will have received).

A DSO assessment will take place to determine the support needs of the individual. After the assessment is completed, the individual will be placed on registries (waitlists) for services. Everyone will receive Passport funding (often a few months after turning 18), see information below.

Facile has the application documents and can help apply for DSO. Email info@facilefutures.ca to learn more. Application can also be completed online at www.dsontario.ca/members/register

Requirements to Apply

- A psychological assessment that proves a developmental disability/intellectual disability (this doesn't need to be recent)
- Current health card to prove Ontario residency status

Special Notes

Individuals 16 years and over can apply

If no psychological assessment is present and the applicant is still in school, request a psychological assessment through the school. If no longer in school and benefits are available; get a psychological assessment done by a psychologist. You can request psychological assessment through DSO, this will be done by Regional Support Associates (this option does have a waitlist).

Developmental Services Ontario (DSO)

Once a DSO assessment has taken place, the DSO navigator will be the person to contact in case of any changes in circumstances, including leaving high school, caregiver concerns, divorce, death of family members and behaviour increases.

Because DSO is a priority based system, it is important to update DSO with any changes as this can change an individual's priority placement on the registry. DSO services are not universal, which means you might not receive all services.

Passport funding is the only service that everyone will receive.

Local Resources

Dr. Rosanne Field

has an office in Goderich and is experienced in providing psychological assessments for the DSO

drfield.ca

Natalia Gancarz

is the current DSO intake coordinator for the South West region (our region)

nataliagancarz@dsoswr.ca

London DSO

has an office located at 171 Queens Ave., Suite 750

1-855-437-6797 or
519-963-1891

Stratford DSO

has an office located at 59 Lorne Ave. E, Unit 1

519-272-0500

Passport Funding

Passport is a program that helps adults (18 years or older) with a developmental disability to participate in their communities and live as independently as possible. It also helps the caregivers of an adult with a developmental disability take a break from their caregiving responsibilities.

Passport is a reimbursement program where individuals and families submit invoices and receipts for admissible expenses. Passport will reimburse admissible expenses up to the amount of the annual funding allocation. In our region this is done by the Community Services Coordination Network (CSCN).

Requirements to Apply

This is a referral process rather than an application process. When an individual that is eligible for Developmental Services Ontario (DSO) turns 18, you must request to be referred to the Passport program. You can make this request by phone or email:

1-855-437-6797, ext. 200, or
inquiries@dsoswr.ca

Local Resources

The local Community Services Coordination Network (CSCN) office for Southwestern Ontario is located in London, at 171 Queens Ave., Suite 750

1-877-480-2726

Passport Funding

Passport provides funding for services and supports so adults with a developmental disability can:

- take part in community classes and recreational programs
- develop skill for work, volunteering and daily life
- hire a support worker
- hire an independent planner or facilitator to help create a meaningful life in community
- get temporary respite for their caregivers

More information can be found at:

www.ontario.ca/page/passport-program-adults-developmental-disability

Special Notes

Facile Futures provides independent planning and facilitator service in Perth and Huron Counties. This includes helping you or your loved one to set goals for employment, volunteering, circle building, housing, etc.

An important part of the planning process is thinking about how to use your funding most effectively to help you or your loved one achieve your goals. Connect with Facile's team to learn how a facilitator can help make each dollar count. Email info@facilefutures.ca to learn more.

facilefutures.ca

Ontario Disability Support Program (ODSP)

ODSP is income support and can be used for living expenses (rent, food, clothing, etc.) and provides health benefits. This program is for people 18 and over.

This program gives financial and employment assistance to people with disabilities. It is possible to work while on ODSP. When someone on ODSP is working, they can earn up to \$1,000 per month without negatively affecting the amount received from ODSP. They will also receive an additional \$100 benefit each month they are working.

If someone earns more than \$1,000 in a month, 75% of the money earned, over \$1,000, is deducted from their ODSP cheque (some exceptions apply).

Requirements to Apply

- Eligibility for Developmental Services Ontario (DSO) automatically makes someone eligible for ODSP (apply for DSO first and use the eligibility letter for the ODSP application)
- Current health card to prove residence status for Ontario
- Bank account (if parent/guardian wants to be trustee for ODSP a shared bank account is needed).

Ontario Disability Support Program (ODSP)

Individuals **17.5 years and over** can apply.

Applications can be completed online at:
www.ontario.ca/page/ontario-disability-support-program

Application online is preferred. If this is not an option, applications can be done over the phone by contacting the Social Assistance Contact Centre:

- Toll-free 1-888-999-1142
- Toll-free TTY 1-800-387-5559

Applications can also be done in-person by booking an appointment through your local ODSP office. A directory of local offices can be found here:

www.officelocator.mcass.gov.on.ca

Special Notes

The income of parents or caregivers does not count toward the individual's "family income."

When a 17.5 year old applies for ODSP and doesn't have a job, they will state that there is no income.

If the individual eligible for ODSP has a partner and/or kids, then the income of those family members should be included.

Disability Tax Credit (DTC)

The DTC is a non-refundable tax credit that helps people with disabilities, or their supporting family member, reduce the amount of income tax they may have to pay.

If you have a severe and prolonged impairment, you may apply for the credit. If you are approved, you may claim the credit at tax time.

By reducing the amount of income tax you may have to pay, the DTC aims to offset some of the extra costs related to the impairment.

More information and online application forms can be found here:

www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit/how-apply-dtc.html#h-2

Special Notes

Part A of the application is filled out by the individual, legal guardian or support person and Part B is completed by the medical practitioner.

Part B can be done online by the practitioner, separate from the individual applying. They will need the reference number that you will receive when Part A of the application is completed.

The DTC is needed to open a Registered Disability Savings Plan (RDSP). It is also needed to receive the Canadian Disability Benefit of \$200 a month (starting in 2025).

Canada Disability Benefit (CDB)

The Canada Disability Benefit (CDB) is an income support program meant to provide individuals with a disability with greater financial security and independence.

This new federal program gives direct financial support to people with disabilities in the form of monthly payments.

The amount received through the CDB is determined based on net income and is calculated using an individual's income tax return from the previous year. The maximum amount you could receive from the benefit is \$200 per month, or \$2,400 per year. The amount you receive will be determined based on the applicant's income from the previous year and their marital status.

You can use the online Benefit Estimator Tool to calculate the CDB payments you could receive here:

estimateurpcph-cdbestimator.service.canada.ca

Requirements to Apply

- Be between the ages of 18 and 64
- Approval for the Disability Tax Credit (DTC) program
- File a federal income tax return for the previous year

Special Notes

Applications opened on June 20, 2025.

Individuals who are already approved for the Disability Tax Credit (DTC) and meet the eligibility requirements will receive a letter with a unique code and instructions on how to apply for the CDB.

Canada Disability Benefit (CDB)

If you qualify for payments, you will begin receiving payments the month after your application is received and approved. If your application is approved and you were entitled to payments in earlier months, you can receive back payments. You could receive back payments for as many months as you qualified for the CDB, going back to the benefit's launch in July 2025. After the CDB has operated for more than two years, the maximum back payment will be for 24 months from your application date.

Applications can be completed in person at a Service Canada Centre, over the phone by calling 1-833-486-3007, or through the online application portal found here:

www.canada.ca/en/services/benefits/disability/canada-disability-benefit.html

More information about the CDB can also be found at the above link.

Special Notes

The Province of Ontario has confirmed that receiving the CDB will not affect the supports individuals receive from provincial social assistance programs. The CDB is recognized as exempt income.

It also won't affect the amount you receive from other federal income supports, like the Canada Child Benefit, Canada Workers Benefit, or the GST/HST Credit.

Registered Disability Savings Plan (RDSP)

The RDSP was developed by the Government of Canada in 2008 to help Canadians with a disability create financial security. With personal contributions, grants, bonds provided by the Canadian Government, and opportunities to grow the plan through various investment options, an RDSP can grow quickly.

How to open an RDSP:

Most Canadian financial institutions offer RDSP accounts and many financial advisors can also help you set up and manage your RDSP.

To open an RDSP, a “Plan Holder” must be selected. The person who sets up and manages an RDSP is considered the Plan Holder. A beneficiary may be a Plan Holder if they are over 18 years of age. A parent, spouse, common-law partner or guardian could also be the Plan Holder.

Requirements to Apply

- Be a resident of Canada
- Have a social insurance number
- Be under 59 years of age, or be under 49 years of age to receive the grants and bonds
- Qualify for the Disability Tax Credit (DTC)
- Income tax returns for previous years

Special Notes

Withdrawals made before all grants and bonds have been in your plan for at least 10 years are subject to clawbacks.

To maximize your benefits, wait 10 years after receiving your last bond or grant before withdrawing funds.

Registered Disability Savings Plan (RDSP)

Using RDSP Funds:

There are no restrictions to how RDSP funds may be spent. Funds may be withdrawn as regular payments or lump sum withdrawals.

In Ontario, a person can have an RDSP with unlimited amounts and can make withdrawals from their account without impacting their ODSP eligibility.

An online RDSP calculator is available to show you how an RDSP can grow over time. This calculator can be found here: www.rdsp.com/calculator

More information about RDSPs is available online here: www.rdsp.com/about/

Local Resources

Dan Matwey

is a Kitchener-based Certified Financial Planner who specializes in helping people who have a disability and setting up RDSPs

homeoftherdsp.ca

PooranLaw

offers specialized knowledge, experience and skill in assisting people and families to plan for a good and secure life for people with disabilities through its Whole Life Planning Centre. Services include estate planning, wills, trusts, RDSPs and financial advisory

pooranlaw.com

Henson Trusts

A Henson Trust, also known as a discretionary trust, is a trust that you can set up so that, upon death, a trustee will hold and manage a person's inheritance. This effectively moves the legal title of the assets from the person to the trust.

A Henson 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, because individuals can lose the ability to receive ODSP and other benefits if the assets in their name exceed a certain amount.

Setting Up a Henson Trust:

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.

More information about these trusts can be found here:

www.planningnetwork.ca/resources/henson-trust

Special Notes

When setting up a Henson Trust it is important to consider the trustees. The Trustee is given the responsibility of handling the assets that have been left in the trust for your family member with a disability. The Trustee(s)'s responsibilities can extend over a long period of time and end when the trust is terminated.

Local Resources

Matthew Orchard

is a Stratford-based lawyer with knowledge of Henson Trusts and expertise in wills, estates and setting up Power of Attorney

orchard@stratfordlawyers.com

Additional Resources

Plan Institute

Plan Institute offers webinars and resources that help people with disabilities and their families make informed decisions about future and financial planning. It also offers personalized one-on-one support through its free national helpline.

planinstitute.ca

The Planning Network

The planning network provides many webinars, toolkits, information on different topics like Henson Trust, RDSP, Transition planning, estate planning. This is a wonderful resource to look for information.

www.planningnetwork.ca

Whole Life Planning Centre

PooranLaw offers specialized knowledge, experience and skill in assisting people and families to plan for a good and secure life for people with disabilities. Services include estate planning, wills, trusts, RDSPs and financial advisory.

pooranlaw.com/wholelifeplanning

Additional Resources

Barrier-Free Benefits

Inclusion Canada's Barrier-Free Benefits program offers free, one-on-one help with navigating disability benefits, including the Disability Tax Credit (DTC), Registered Disability Savings Plan (RDSP), and Canada Disability Benefit (CDB). This program can help with applying for benefits and provide general information and advice on filing your taxes and connecting to other free services.

Central Region (Ontario) contact, Kabira Jamal:
navigator.central@inclusioncanada.ca

inclusioncanada.ca/page/barrier-free-benefits