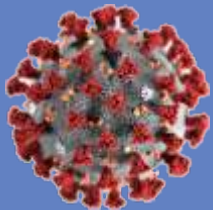




Welcome to the first issue of the CLS *Family Matters* newsletter. This newsletter will provide families and networks with relevant and timely information and will be circulated every two months. This issue focusses on the financial supports available from government.

Author: Bob Kashyap
Provincial Family Support Coordinator
Family Support Institute of BC



COVID-19

Financial Support

for individuals with disabilities

PROVINCIAL

\$300 SUPPLEMENT

Income & Disability Assistance - \$300 supplement on monthly disability assistance cheques - This will be paid for the months of April, May, June, July, August, September, October, November and December 2020.

Action is not required from Individuals (or their families) on disability assistance and they will automatically receive this payment if they are:

- a) Not receiving federal Employment Insurance (EI) or the CERB (Canada Emergency Response Benefit)
- b) Are on:
 - Income Assistance
 - Disability Assistance
 - Comforts Allowance
 - BC Senior's Supplement

Please note: Individuals receiving Income Assistance or Disability Assistance will not be eligible for this \$300 supplement if they are receiving federal EI or the CERB.

FEDERAL

\$600 ONE TIME PAYMENT

A one-time payment of \$600 will be automatically issued to eligible persons with disabilities. You do not have to apply to receive this payment.

Eligibility:

- individuals who have an existing valid [Disability Tax Credit \(DTC\)](#) certificate
- persons who are eligible for the DTC and who apply for it by September 25, 2020
- beneficiaries as at July 1, 2020 of either:
 - Canada Pension Plan Disability
 - Quebec Pension Plan Disability Pension, or
 - One of the [disability supports provided by Veterans Affairs Canada](#)

Notes:

1. Persons with disabilities who have a Disability Tax Credit certificate that expired in 2019 should not wait and must apply by September 25, 2020 to be considered for the one-time payment.
2. Seniors with disabilities, who were eligible for the one-time seniors payment announced on May 12, 2020, will also be eligible for the one-time payment to persons with disabilities.

If eligible for both payments, they will receive a total amount of \$600 broken into 2 payments:

- if you received the \$300 one-time seniors payment for the Old Age Security (OAS) pension, you will receive an additional \$300
- if you received the \$500 one-time seniors payment for both the OAS pension and the Guaranteed Income Supplement (GIS) or the Allowance, you will receive an additional \$100





Canada Emergency Response Benefit

Canada Emergency Response Benefit (CERB)

The CERB gives financial support to employed and self-employed Canadians who are directly affected by COVID-19. CERB and EI are temporarily exempt, meaning they will have no effect on regular Income Assistance or Disability Assistance.

If you are eligible, you can receive \$2,000 for a 4-week period (the same as \$500 a week). If your situation continues past 4 weeks, you will need to apply for the CERB again. You may re-apply for up to a total of 24 weeks.

Are you eligible for the CERB?

The CRA has listed certain age, income, and employment criteria, to ensure only the needy get the CERB.

- You are 15 years and above.
- If you earned, or expect to earn, less than \$1,000 for the month you are claiming CERB.
- If you have earned \$5,000 in working income in the last 12 months of the application date.
- You lost your job because you were quarantined, caring for sick, got fired, or took a pay cut because of the pandemic.
- You are actively looking for a job and are ready to accept the offer if your employer calls you back to work.

Are you Eligible?

If you voluntarily resigned or got fired before March 15 for reasons other than the pandemic, such as poor performance or contract violation, then you are not eligible for the CERB.

You can claim the CERB payments for a maximum of 28 weeks. These 28 weeks need not be consecutive.



For instance, Jane lost her job in April. But in June, her employer called her back to work. So, she can claim the CERB for April and May. But later in August, her employer made permanent job cuts, as the business suffered significant losses. Now she can claim the CERB for August and September. However, she has to prove to the CRA that she is actively searching for another job.

Once you receive CERB payments for 28 weeks, you are no longer eligible to receive any more payments, even if you meet all other criteria.

For instance, Jake is the only income earner in the family. In May, he was quarantined, because of which he couldn't work and was left with no income. Amid all the chaos, he didn't get a chance to apply for the CERB and instead used some of his savings to meet the expenses.

In July, things stabilized, and Jake returned to work. He can still apply for the \$2,000 CERB payment for the May and June period when he was out of work. The CRA will make a retroactive payment.



The CRA will pay you retroactive CERB payments if you are eligible

If you were eligible for the CERB anytime during the benefit period but did not claim your benefit, you can apply to the CRA before December 2 and get retroactive payments.

For more details, visit the Government of Canada website: [Canada Emergency Response Benefit \(CERB\)](#).

CANADA EMERGENCY STUDENT BENEFIT



Canada Emergency Student Benefit (CESB)

The CESB provides financial support to post-secondary students and recent post-secondary and high school graduates who are unable to find work due to COVID-19.

This benefit is for students who do not qualify for the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI).

CESB provides a payment to eligible students of \$1,250 for each 4-week period or \$2,000 for each 4-week period to students with dependents or a disability.

The CESB is available for four months from May 2020 to August 2020, but students will be able to **retroactively** apply for this benefit until September 30, 2020

Students and recent graduates will be able to apply for CESB through My Account or the automated phone line starting May 15, 2020.

For more details, visit the Government of Canada website: [Canada Emergency Student Benefit \(CESB\)](#).



Disability Tax Credit (DTC)

What is the Disability Tax Credit (DTC)

The disability tax credit (DTC) is a non-refundable tax credit that helps persons with disabilities, or their supporting persons reduce the amount of income tax they may have to pay. This provides greater tax equity by allowing some relief for disability costs that other taxpayers don't have to face. (If their taxable income is low, they may be able to transfer this credit their spouse or common-law partner or a family member, if they are dependant on them for all or some of the basic necessities of life (food, shelter, or clothing).

An individual may claim the disability amount once they are eligible for the DTC. CRA must approve the [Form T2201, Disability Tax Credit Certificate](#). This form needs to be filled out by a medical practitioner certifying that the individual has a severe and prolonged impairment and describing its effects.

Note: Being eligible for the DTC can open the door to other federal, provincial, or territorial programs ([registered disability savings plan \(RDSP\)](#); [working income tax benefit](#); [child disability benefit](#)).

Eligibility criteria for DTC

To be eligible for the disability tax credit (DTC), the person must meet **one** of the following criteria:

**Are you
Eligible?**

- be blind
- be markedly restricted in at least one of the basic activities of daily living
- be significantly restricted in two or more of the basic activities of daily living (can include a vision impairment)
- need life-sustaining therapy

In addition, the person's impairment must meet **all** of the following criteria:

- be prolonged, which means the impairment has lasted, or is expected to last for a continuous period of at least 12 months
- be present all or substantially all the time (at least 90% of the time)

For more about the requirements to be eligible for the DTC see [Eligibility criteria for the disability tax credit](#).

How to fill out Form T2201

Click here to follow the [step by step instructions](#) on how to fill out Form T2201 to apply for the DTC.

Recourse if CRA denies your application (Form T2201)

Follow the [step by step process](#) of what happens once you send Form T2201 and what you can do.

Claiming the disability amount once the DTC application is approved by CRA

Once the person with the disability is eligible for the DTC claim the disability amount on your tax return

- **for yourself** on line 31600
- **for your dependant** on line 31800
- **for your spouse or common-law partner** on line 32600

Claiming the disability amount for previous years, if eligible but not claimed

If a person was eligible for the DTC for previous years but did not claim the disability amount, they can request adjustments for up to 10 years under the CRA's [Taxpayer Relief Provision](#). To claim the disability amount for those prior years, you can ask for a reassessment.

The following chart lists the maximum yearly federal disability amounts and the maximum supplement for children with disabilities.

Maximum Disability Amounts for Prior Years		
Year	Max disability amount	Max supplement for persons under 18
2019	\$8,416	\$4,909
2018	\$8,235	\$4,804
2017	\$8,113	\$4,733
2016	\$8,001	\$4,667
2015	\$7,899	\$4,607
2014	\$7,766	\$4,530
2013	\$7,697	\$4,490
2012	\$7,546	\$4,402
2011	\$7,341	\$4,282
2010	\$7,239	\$4,223
2009	\$7,196	\$4,198

