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community living society

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Planning for the Future and Making a Difference

Sometimes the most important things do not feel urgent and keep getting set aside. At the same time, these things can make a huge difference in our lives when we give them the proper time and attention.

This newsletter focuses on tax credits/benefits and grants that may be useful for you financially.

Disability Tax Credit

The Disability Tax Credit (DTC) is a non-refundable tax credit that reduces the amount of income tax you pay. The disability amount for the 2021 tax year was \$8,662.

According to the Canada Revenue Agency (CRA), "You may be eligible for the DTC if a medical practitioner certifies that you have a severe and prolonged impairment in 1 of the categories, significant limitations in 2 or more categories, or receive therapy to support a vital function."

To be approved for the DTC, apply through the CRA. Complete Part A [Form T2201, Disability Tax Credit Certificate](#), and have a medical practitioner will complete Part B.

Unused portions of the tax credit may be transferred to a supporting family member. Here is the criteria of who qualifies as a [supporting family member](#).

Once approved, if you were eligible for the DTC in previous years but hadn't claimed it, you can ask the CRA to review your previous returns for up to 10 years.

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VOTE
OCTOBER 15 2022

BC Rebate for Accessible Home Adaptations (BC RAHA)

The [BC Rebate for Accessible Home Adaptations \(BC RAHA\)](#) is a rebate program that provides up to \$17,500 in rebates to complete home adaptations. The program's goal is for people to have more independence in their home.

To be eligible, you must be a resident of British Columbia, have limited assets and income, and have a permanent disability. The funding is for accessibility that supports you to be independent and safe. Both homeowners and tenants (with a joint application from the homeowner) can apply for this program.

Here are some possible adaptation requests: sidewalk widening, surface leveling, ramp or elevating device installation, handrails, lever handles on doors, shower grab bars, ramps, and bathtub grab bars or seats.

Here is the [list of eligible adaptations and exclusions](#).

The program will close on March 31, 2023 or sooner if the funds have been used depleted.

Education grants for post-secondary education

Are you thinking about going back to school? There are several grant programs that help students with disabilities to fund their education.

The Canada Grant for Students with Disabilities supports students with a disability that is recognized by the Canada Student Financial Assistance Program to fund their post-secondary education. For the 2022-2023 school year, the grant amount is up to \$4000 per year.

There are several other grant programs that you might be eligible for. Check out the different programs and their criteria: <https://studentaidbc.ca/explore/grants-scholarships>

Many post-secondary institutions have a financial aid office that will be able to give you tips on how to access different funding sources. Contact the financial aid office of where you want to go to school for more information as there may be program specific funding as well.

Canada Pension Plan Disability (CPPD) benefit converted to Old Age Security

Note: this article does not replace proper financial advice. It is always recommended to contact a financial advisor, particularly one who specializes in disability benefits, for advice.

If you collect CPP Disability Benefit, it will [automatically change to a CPP retirement pension](#) when you turn 65 years old. If you are receiving the post-retirement disability benefit, it will stop.

From the [Government of Canada site](#): Your retirement pension will be less than your disability benefit. However, you can also apply for [Old Age Security](#) and the [Guaranteed Income Supplement](#). Your spouse or common-law partner may also be eligible for the [Allowance](#) benefit if they are 60 to 64 (up to and including the month of their 65th birthday).

The disability benefit amounts are reviewed every January to reflect changes in the cost of living. This only will create an increase in amount, not a decrease even if the cost of living goes down.

The Importance of Voting

On October 15th, municipal elections will be held across BC. This election will be for the officials who will make decisions for the city where you live. Use your right to vote to speak up for yourself and the issues that matter to you.

Here are some possible questions that you could ask candidates:

- How will you represent the needs of the disabled community in our city?
- What does inclusion mean to you?
- How will you ensure access to secure and affordable housing for disabled people in our city?
- How will you make sure that city services are accessible?



[ElectionGuide2022-links.pdf \(inclusionbc.org\)](#)

How to Be an Effective Self-Advocate

When describing self-advocacy, even some of the expressions that we use can be ableist, such as “use your voice”, “stand up for yourself” or “speak up”. In a way, it shows just how much the system that we operate in is set up for able-bodied people.

Here are some tips on how to be an effective self-advocate:

- Know your rights. There is strength in using rights-based language.
- Be direct. Say what you are experiencing, including the impact that it is having on you and ask for what you need.
- If you do not get the outcome you were hoping for, ask about the appeals process and how to start it.
- Access supports. Organizations like [Inclusion BC](#) have advocates who will support you in your self-advocacy.

The CLS created a booklet and a short video on Rights and Responsibilities. We encourage you to access this resource.

<https://www.communitylivingsociety.ca/portfolio-items/my-rights-and-responsibilities/>

Self-Advocate and other Groups you may be interested in:

- [Home | BC People First](#)
- [Who We Are \(selfadvocatenet.com\)](#)
- [Self Advocates Leadership Network \(selfadvocatenet.com\)](#)
- [sex disability conversations - Real Talk \(real-talk.org\)](#)
- [Self Advocates Leading Connection - Community Living BC](#)

“95th Folks Visit the Fusion Festival and Mingle with Some Mounted Police and Local Politicians”

