

Meet the Access
RDSP Team

What You Need to
Know about the RDSP

How Advocates Can
Help with Your DTC

transition

The Magazine of Disability Alliance BC

Access RDSP

A New Community Partnership



SPRING 2017

Access RDSP
Change your tomorrow today



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The Access RDSP Partners want to thank the Vancouver Foundation for supporting this partnership.



Plan Institute wants to thank the Vancouver Foundation for funding and supporting this four-year initiative. Through their support, and our collaborative partnership, we aim to reach as many British Columbians as possible to promote RDSP uptake and to increase financial security.

The need for information and support for the DTC and RDSP has always outstripped **Disability Alliance BC's** resources. So, we are very grateful to the Vancouver Foundation for supporting the Access RDSP partnership and enabling us to help more people gain financial security with RDSPs. We look forward to working with the Foundation and our Access RDSP partners over the next coming four years.

BC Aboriginal Network on Disability Society would like to recognize and sincerely thank the Vancouver Foundation's Board of Directors and CEO Kevin McCort for their support of this project. We also thank our partners, Disability Alliance BC and Plan Institute, for their ongoing collaboration and work with the Society. We would also like to recognize all of the Access RDSP clients, families, communities and organizations who, through their involvement, have already made this project a success.



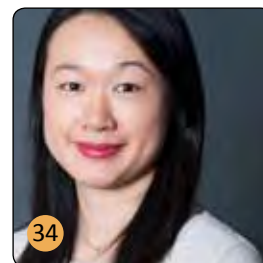
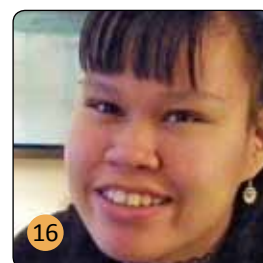
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editorial by Jane Dyson

Our goal for Access RDSP is simple—to increase the number of British Columbians who have an RDSP.

This special edition of *Transition* tells the story of the Registered Disability Savings Plan (RDSP). It promotes this financial tool to the community and celebrates Access RDSP, the special partnership between DABC, BC Aboriginal Network on Disability Society (BCANDS) and Plan Institute. This partnership has been made possible through the generous support of the Vancouver Foundation.

DABC, BCANDS and Plan Institute were strong supporters of the RDSP when it was first established by the federal government in 2007 and immediately saw the RDSP's potential for Canadians with disabilities.

Shortly after the RDSP's implementation, DABC applied for and received funding from the Law Foundation of BC to produce capacity-building materials for community advocates, including videos and manuals, workshops, and one-on-one support. It was clear from the beginning how the RDSP can benefit people with disabilities from all income levels.

And the community celebrated as the RDSP was improved to reflect

the front-line recommendations that resulted from its first few years of operation. These improvements include the replacement of the 10-year repayment rule for withdrawals with a proportional repayment rule, and changes to the rules governing maximum and minimum withdrawals.

Our province leads the country in the number of RDSPs that have been opened. This is thanks in part to the proactive approach taken by the provincial government in promoting the RDSP and supporting initiatives designed to increase the RDSP's uptake.

At the same time, as we note in this *Transition*, it is estimated that only about 20% of British Columbians who are eligible for an RDSP have opened one.

If the RDSP is such a good program for people with disabilities, why are so many failing to take advantage of it?

One reason is that, to be eligible, individuals need to be approved for the Disability Tax Credit (DTC). This causes significant challenges for some individuals, particularly

people living with mental health disabilities or health conditions that are episodic in nature. You will read about this issue in this *Transition*, and it is something that DABC and others have brought to the attention of the federal government.

Another reason is that many people need direct one-on-one help to apply for the DTC and the RDSP.

A third reason is that many individuals and their families, organizations, and financial institutions are still not familiar with the RDSP or do not believe it is something that can help them.

For example, people living on very low incomes understandably may find it hard to believe they are in a position to save money in an RDSP. However, they can open an RDSP with no money to invest and still enjoy the benefits of receiving government grants and bonds.

Our goal for Access RDSP is simple—to increase the number of British Columbians who have an RDSP. Our three organizations will do this by providing one-on-one service with the DTC and RDSP, administering the Endowment 150 (a \$150 grant), and engaging in a province-wide community awareness program di-

rected at individuals, organizations, and financial institutions.

There's a lot of information on the RDSP and the DTC in this *Transition*. Our intention is to give you different perspectives and experiences, so you'll know more about whether the RDSP is a good fit for you.

Please remember, we're here to help you understand the RDSP process and to apply, if that's your choice. Throughout this edition, you'll see how you can reach us, starting with the contact page on page 6.

Since September 2016, DABC, BCANDS and Plan Institute have been providing a "one-stop-shop" for all things RDSP, and all free-of-charge. So if you are an individual who wants help or information about opening a DTC or RDSP, please contact us! If you are a community organization, bank, credit union or financial advisor that wants to learn more about RDSPs, we want to hear from you too.

Access RDSP is here to help and we're looking forward to hearing from you.

JANE DYSON IS EXECUTIVE DIRECTOR OF DABC. 

You'll find a wide range of information on the RDSP and the DTC in this *Transition*, along with details on how each of our Access RDSP partners can help you.

ABOUT TRANSITION

Editorial Statement

The views and opinions expressed within the pages of *Transition* are not necessarily those held by the total membership or Board of Directors. The material presented is meant to be thought-provoking and to promote dialogue.

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Access RDSP

Change your tomorrow today



Disability Alliance BC, Plan Institute and BC Aboriginal Network on Disability Society in a new partnership.

Information and Support on the Registered Disability Savings Plan



CONTACT OUR PARTNERS



BC ABORIGINAL NETWORK ON DISABILITY SOCIETY

For Indigenous people with disabilities, contact BCANDS and we can help you with the RDSP process. We can assist with the DTC application, filing taxes, and opening the RDSP account. Phone: (250) 381-7303 ext. 204 | Toll Free: 1-888-815 -5511 (TTY Accessible) | rdsp1@bcands.bc.ca



DISABILITY ALLIANCE BC

To access DABC's RDSP and DTC services, or to request one of our workshops, please contact us at: Local: 604-872-1278 | Toll Free: 1-800-663-1278 | rdsp@disabilityalliancebc.org



PLAN INSTITUTE

We can provide you with information on the RDSP, future planning, and the Endowment 150 (free \$150 for BC residents).

- Call our disability planning hotline at 1-844-311-7526
- Take the RDSP tutorial or apply for Endowment 150 at www.rdsp.com
- RDSP info sessions and other future planning workshops at planinstitute.ca

Meet the Access RDSP Partners

British Columbia Aboriginal Network On Disability Society (BCANDS)

by Neil Belanger



The frequency of disabilities among Indigenous Canadians (First Nations, Métis, and Inuit) is conservatively estimated at twice that of the national rate or approximately 27.4%.

It is also known that the prevalence of disabilities and the likelihood of becoming disabled within impoverished populations, such as the conditions seen within many Indigenous communities and racialized urban centres, are significantly higher than in populations that are not.

Although positive changes have been seen within the disability sectors of British Columbia and Canada, too frequently we see people living with disabilities facing barriers that limit their ability to be full and active members of our communities.

People living with disabilities often face an uncertain tomorrow regarding their future health and disability-related needs and limited ability to ensure their financial security as they get older.

The province of British Columbia leads the nation in the number of RDSP's opened and, although this is impressive, it is estimated that only around 20% of those eligible to open an RDSP have done so.

Access RDSP sees the three partner organizations working as one. The partnership supports each agency's specific expertise in the delivery of RDSP support services to eligible individuals and families living with disabilities within British Columbia.

BCANDS is an award-winning, Indigenous disability and health organization providing a variety of disability and health-related services. We serve British Columbia's 200 First Nation communities, and Indigenous individuals and families living within communities that fall under provincial jurisdiction.

BCANDS is the only Indigenous organization of its type in Canada and maintains approximately 7,000 active client files throughout all of its disability and health programs

As part of the Access RDSP initiative, BCANDS provides a variety of services to assist eligible Indigenous individuals and families in opening an RDSP. These services are

BCANDS is an award-winning, Indigenous disability and health organization providing a variety of disability and health-related services. We serve British Columbia's 200 First Nation communities, and Indigenous individuals and families living within communities that fall under provincial jurisdiction.

delivered through our Indigenous RDSP Navigators who work closely with the PLAN Institute and DABC to ensure timely inter-agency referrals and access to specific RDSP expertise enjoyed within the partnership.

Specific RDSP areas the BCANDS Indigenous RDSP Navigators focus on include, but are not limited to:

- Contacting potentially eligible individuals and families directly,
- Providing the background and benefits of the RDSP to interested individuals and families,
- Promotion of the RDSP to Indigenous communities, organizations and leadership with support from PLAN Institute and the DABC, through video-conferencing sessions and other platforms,
- Assistance with Disability Tax Credit and Child Disability Benefit Applications,
- Assistance with income tax filing, and
- Assistance in obtaining Social Insurance Numbers.

Since the inception of the Access RDSP partnership in September 2016, BCANDS Indigenous RDSP Navigators are working with 220 active client files. This number is expected to grow to over 3,000 individuals and families in the months and years to come.

The benefits of the RDSP for eligible individuals and families living with disabilities cannot be overstated. The Access RDSP partnership looks forward to meeting each of you and assisting in your RDSP needs, and in doing so, helping to change your tomorrow today.

Learn more about BCANDS on page 22.

A MESSAGE FROM OUR ACCESS RDSP FUNDERS

RDSPs and the Endowment 150 Program

BY KEVIN MCCORT AND DEBORAH IRVINE

Sometimes, big funders have to get out of the way to make things happen.

That's a message coming from community these days—and it's one that Vancouver Foundation, among many funders, is listening closely to.

As our tag line says, “community inspired” involves taking our cue from community agencies that do the frontline work of social change. Equally, it means focusing on what we do best. In our case, that's convening partners, granting money to great projects and creating the conditions for social innovation to take hold.

There is probably no better example than the Endowment 150 program. Transitioning this program from Vancouver Foundation operations to strong partners whose mandates are focused on supporting people with disabilities makes sense. We also believe it will make things better for those being served.

Here's why.

Endowment 150 (E150) was first launched by Vancouver Foundation in 2009, with a \$4.5 million fund and a goal of expanding the number of Registered Disability Savings Plan (RDSP) account holders in BC. To

encourage uptake, a grant of \$150 would be provided to eligible participants who opened an RDSP.

At first look, this was an elegant response to an important cause. And initially, it was. Accompanied by marketing and outreach, E150 proved popular in the early days with strong uptake. But before long, the pace of applicants stalled, requiring more promotion to move beyond the early adopters.

Undaunted, new channels for reaching people with disabilities were sought. Good relationships were established with financial advisors and the office of the Public Guardian and Trustee. This brought in more applicants. Even so, it became obvious over time that the high volume of participants first envisioned would not materialize.

There had to be a better way. Obviously, awareness of the program and the benefits of an RDSP was key. So was the need—often viewed as a barrier—for the people to have a T2201, the Disability Tax Credit, in order to open an RDSP account.

What had become apparent was that an incentive grant was not enough.

In addition to program promotion, one-to-one support to help people navigate complex government, fi-

nancial and medical systems would be critical to RDSP growth. This was borne out by our own experience in operating the program and a recent report from the Canadian Senate.*

The implications?

As a broad-based funder, the disability sector is only one of many diverse communities that Vancouver Foundation works with. To have E150 realize its potential for social change, we knew we had to work with partners whose support for people with disabilities was mission central.

In other words, we had to get out of the way.

Fortunately, in discussions with the Ministry of Social Development and Social Innovation (MSDSI) and others in the sector, we found our partners: Plan Institute, Disability Alliance BC (DABC) and British Columbia Aboriginal Network on Disability Society (BCANDS).

The innovative strength of this partnership is how three different organizations can leverage their own expertise to enable E150 to realize its goal.

Over four years, Plan Institute will expand outreach and promotion across BC, while also administering the incentive grant. DABC will help people to access the Disability Tax Credit and open an RDSP. And

To have E150 realize its potential for social change, we knew we had to work with partners whose support for people with disabilities was mission central. In other words, we had to get out of the way.


BCANDS will support specific and additional promotion with Indigenous populations across BC, ensuring resources and guidance are in place to meet their unique needs.

As for our role? We will grant the funding, ensure accountability and support the partnership to do the best work possible.

Vancouver Foundation is proud of what it accomplished with E150 when operating the program. On our watch, about 5,000 people with disabilities opened an RDSP, strengthening their opportunity for financial security in the future.

We're equally proud, however, of the redesigned E150 and have great hopes for what it can do to grow RDSP holders across the province. By convening, granting and enabling the conditions for social change, we are playing to *our* strengths.

We're also getting out of the way and getting on with the work of social innovation.

KEVIN MCCORT IS CEO AND PRESIDENT OF VANCOUVER FOUNDATION. DEBORAH IRVINE IS VP, GRANTS AND COMMUNITY INITIATIVES. 

*<http://www.parl.gc.ca/Content/SEN/Committee/412/banc/rep/rep03mar14-e.pdf>

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KEVIN
MCCORT



DEBORAH
IRVINE

An Advocate and Father Talks About the RDSP

BY ANN VRLAK

"At the workshops, I tell people what a generous program the RDSP is," says Dan. "The program isn't without its problems, but if you think you might qualify, you should apply."

"As far as I'm concerned," says Dan McDonald, "RDSPs are a no-lose proposition. There's just no downside." Dan's hope is that everyone who might qualify for an RDSP, goes through the process to open one.

Dan is a lifetime member of Plan Institute which is one of the partners in the new Access RDSP program. His daughter, Michelle, has a network of support through Plan and Dan volunteers as an RDSP educator. He set up an RDSP for Michelle in 2008, when it was first available.

Dan is a workshop facilitator for Plan Institute's free workshops on the RDSP for organizations, financial planners, clients and families.

"At the workshops, I tell people what a generous program the RDSP is," says Dan. "The program isn't without its problems, but if you think you might qualify, you should apply."

"A lot of people have questions about the Disability Tax Credit (DTC) because it's a requirement for the RDSP and it can be hard to qualify for," says Dan. If you do qualify, however, you're not only eligible to open an RDSP—you will have new tax deductions for you and your family.

"As far as the RDSP goes," says Dan, "there's a potential for a huge financial gain. The best case scenario, for someone who opens an RDSP at a very young age, and receives grants and bonds for multiple years, is \$90,000 of free contributions from government. Some people would get much less, of course, but I like people to know what's possible with RDSPs."

So, Dan tells families about the benefits of opening an RDSP when their child with a disability is young. "In most cases, even if the person's family can't make any deposits to the RDSP," says Dan, "the government will deposit \$1,000 a year. So by the time the 18-year-old is 38, they will have \$20,000 in their RDSP."

Another plus of the RDSPs is how they are taxed. "If I put \$50,000 into my daughter's RDSP over time," Dan says, "when she withdraws the money, it isn't taxable. The only thing that's taxable is the interest that the money has accumulated. And the tax she pays will be based on her lower income, not on mine."

There are more benefits. "A big concern for a lot of people is how an RDSP might affect their federal or provincial disability benefits," Dan says. "But neither the money in the plan nor money you withdraw from the plan will affect your benefits at all."

You can also withdraw money from your RDSP any time you like. "But, any grants or bonds the government has put into your RDSP over the past 10 years will be clawed back."

"There are a couple of last things I'd like readers to know," says Dan. "The Endowment 150 program, that's now administered by Plan Institute, is available to anyone who has an RDSP. The program is a one-time \$150 deposit to an RDSP."

"It's important too that people know the RDSP involves knowing how to invest. When someone opens an RDSP, the bank will ask you how and where you want to invest your money, so it grows as much as possible over time. If it's

a good bank, they should give you a whole menu of choices for your investments. So you need to know something about making good investment decisions or have someone to help you.”

Once the RDSP is set up, it still needs to be managed. If families are opening an RDSP for a child, the most finance-savvy person in the family should manage the fund in the best interests of the child.

ANN VRLAK IS THE EDITOR OF
TRANSITION MAGAZINE. 

“A big concern for a lot of people is how an RDSP might affect their federal or provincial disability benefits,” Dan says. “But neither the money in the plan nor money you withdraw from the plan will affect your benefits at all.”

photo: belleancellphotography.com

DAN AND MICHELLE MCDONALD





What You Need to Know About the Registered Disability Savings Plan

What is it?

The Registered Disability Savings Plan (RDSP) is a savings plan introduced by the federal government. The RDSP is designed to help people with disabilities and their families save money for their long-term financial security.

What does the RDSP allow you to do?

With an RDSP you can:

- Make up to a maximum of \$200,000 in contributions. The tax on the money is deferred which means you do not pay tax on your savings while it is in the savings account. Contributions cannot be made to the RDSP after you turn 60-years-old.
- Qualify for the **Canada Disability Savings Grant (CDSG)** and get up to \$3,500 annually. The CDSG is an income-tested grant from the federal government. Here's how it works: if your family income is under \$89,401*, you may receive \$1,500 on the first \$500 of contributions and \$2,000 on the next \$1,000 contributions. You can receive a lifetime maximum of \$70,000 from this grant until you turn 50.
- Qualify for the income-tested federal **Canada Disability Savings Bond (CDSB)**. This is an annual amount of \$1,000, up to a lifetime maximum of \$20,000, that you may receive

if your family income is below \$26,021*. If your family income is between \$26,021-\$44,701* the grant may be pro-rated. Again, you cannot receive this after you are 50-years-old. No contribution is required to receive the CDSB.

*These amounts are for 2015 and are adjusted each year by the Canada Revenue Agency.

Your provincial benefits

Your provincial disability or income assistance benefits will not be stopped or reduced because of any RDSP savings or withdrawals. This is because the Ministry of Social Development and Social Innovation (MSDSI) has introduced regulations that exempt RDSP assets and income from being counted as unearned income.

Requirements and restrictions

To benefit from an RDSP you must:

- Be eligible for the Disability Tax Credit (DTC) and maintain this eligibility (see other articles in this *Transition* about the DTC)
- Have a Social Insurance Number (SIN)
- Be living in Canada when the RDSP is opened
- Be up-to-date with filing your income tax returns
- Be under 50, if you want to claim government grants and bonds

- Not make any withdrawals for at least 10 years, if you want to keep all of the federal grants and/or bonds that you have received. This is because of a special rule that says, if you withdraw any money from your savings plan, all or part of the grants and bonds from the preceding 10 years must be repaid to the government. Also, you may have to repay any grants or bonds you have received in the preceding 10 years, if you no longer qualify for the DTC.

How to set up an RDSP

If you have already qualified for the DTC, you should contact a financial institution that offers the RDSP. Each financial institution has its own forms that you will need to complete to access the RDSP. You can only have one RDSP at any given time. With your permission, other people can also contribute to your RDSP. Some banks will let you open an RDSP, if you have not already qualified for the DTC, but your RDSP will not be official until the DTC is approved.

The Endowment 150 Fund

The Endowment 150 Fund is available to British Columbians with disabilities who received income assistance any time since January 1, 2008 (for adults) or the maximum Child Disability Benefit (for children). One of the Access RDSP

partners, Plan Institute, now administers the E150.

Taking money out

Generally, there are two kinds of payments that can come out of an RDSP.

Lifetime Disability Assistance Payments (LDAPs) are annual payments that, once started, must continue until the RDSP is spent. LDAPs **can** begin before the beneficiary turns 60, but **must** start when the beneficiary is 60. The LDAP has a maximum annual amount which is set by a legislated formula, based on the value of the plan and life expectancy of the beneficiary.

Disability Assistance Payments (DAPs) are one-time payments from the RDSP that can be requested at any time. However, talk to your bank about their policies on DAP payments. Each bank is permitted to have their own rules or restrictions on these payments.

Repayment Rules

If any money is taken out of an RDSP, you have to repay the federal government all or part of the grants and bonds put into your RDSP in the previous 10 years.

RDSP Pros

- The RDSP provides generous grants and bonds from the federal government, and is an excellent savings opportunity for many people with disabilities.

LILLIAN WONG IS DABC'S LONGEST-SERVING RDSP/DTC ADVOCATE. YOU CAN SET UP AN APPOINTMENT WITH LILLIAN OR ONE OF OUR OTHER RDSP/DTC ADVOCATES AT 604-872-1278.



photo: belleanellphotography.com

- For people on income assistance, the provincial government has made RDSP assets and withdrawals exempt. You can save and use this money without having your monthly income assistance affected.
- For people who receive lump-sum payments, the RDSP is a practical alternative to a trust, to exempt the asset.
- The RDSP can provide long-term financial security.

RDSP Cons

- The older you are, the fewer financial incentives you will have to start an RDSP. For example, if you are over 49, you cannot qualify for the federal grants and bonds going forward.
- You must meet a relatively strict definition of disability to qualify for the DTC. If you do qualify, but lose your eligibility at a later time, you may have to close your RDSP. However, an RDSP may remain open, if you meet certain criteria.
- The Repayment Rules mean that you have to pay back all or part of the grants and bonds when you withdraw any amount of money from the RDSP.

From DABC's *Help Sheet 14: Registered Disability Savings Plan and the Disability Tax Credit*: <http://www.disability-alliancebc.org/docs/hs14.pdf>. **T**



Financial institutions offering the RDSP

Most financial institutions offer RDSPs, including the following:

- Bank of Montreal (BMO)
- Canadian Imperial Bank of Commerce (CIBC)
- Central 1 Credit Union
- Community Savings Credit Union
- Desjardins Trust Inc.
- Envision Investment Services Ltd.
- Investors Group Trust Co. Ltd.
- Mackenzie Financial Corporation
- Royal Bank of Canada (RBC)
- Scotia Bank
- TD Canada Trust
- Vancity Credit Union

Banks' RDSP policies vary. For example, they may have different restrictions on when you can make withdrawals from an RDSP.

Be sure to ask your bank about these policies before you set up an RDSP.



What You Should Know Before Applying for the DTC

| BY SAM TURCOTT

The Disability Tax Credit (DTC) has become an important source of support for many people with disabilities in recent years, particularly since the introduction of the Registered Disability Savings Plan (RDSP) in 2008.

People who qualify for the DTC may gain access to significant income tax relief for themselves and their families. People who are 49 and under also open the door to accessing up to \$90,000 in government grants and bonds over the term of the RDSP.

We strongly encourage people with disabilities who might qualify for RDSP grants and bonds to apply for the DTC. At the same time, both the DTC and RDSP have some pitfalls and challenges which should be considered by anyone who wants to access them.

What follows is an overview of some of the points you need to know about applying for the DTC and RDSP.

Disability Tax Credit Eligibility Criteria

Some people become discouraged about applying for the DTC because they believe they have to be "totally disabled" to qualify. Others apply and are denied even though, objectively, they have a significant disability.

One important point to remember in considering whether to apply for the DTC is there are ten different categories of disability. You only need to meet the requirements of one of those categories to be eligible. This usually means you need to have a marked restriction in one area such as vision, walking, feeding or mental functioning. You do not need to have a disability in every category.

If your disabilities cause a moderate impact in multiple areas, we recommend you talk with your doctor about applying under the "Cumulative Impacts of Significant

One important point to remember in considering whether to apply for the DTC is there are ten different categories of disability. You only need to meet the requirements of one of those categories to be eligible.

Restrictions” category. You may also qualify, if you require certain life-sustaining therapies.

Doctor Fees

Like many disability support programs, the DTC application requires information from a doctor or other qualified health practitioner about how your disabilities affect your life. However, unlike many disability assistance applications, doctors are not provided any extra compensation for filling out the DTC form. Some doctors choose to charge their patients a fee to fill out the form. This can be a barrier for people with disabilities living on a low income.

Some doctors are willing to offer reduced fees or to waive fees for people living on low-income. If you want to apply for the DTC, but cannot afford to pay your doctor’s fee, it’s worth asking him or her if they would consider waiving or reducing their regular fee. We encourage you to contact a disability advocate for advice about how to facilitate better communication with your doctor.

Not Enough Information

The Canada Revenue Agency may deny a DTC application or ask for follow-up information from your doctor, if they do not think there is enough information provided on your original application. You have a better chance to qualify if your doctor provides detailed information about your disability in the section of the DTC application called “Effects of impairment.” This key

In some ways, the DTC is a regressive tax benefit. It helps people with higher incomes more than it does those with low incomes.

section should focus on the extent to which your disabilities impede your daily functioning within one of the application’s established categories of disability. You may want to prepare some thorough notes for your doctor about the effects of your disability or ask if an advocate, family member or friend can help you to do this.

Losing Eligibility

The Canada Revenue Agency may approve your DTC for one year, multiple years or indefinitely, depending on how long they think your disability will continue. This means that you may need to reapply for the DTC many times. It is also possible to lose eligibility for the DTC.

Once you have an RDSP, it is extremely important to maintain ongoing eligibility for the DTC. Government policy requires that an RDSP be closed by December 31 of the year after the year you lose eligibility for the DTC, unless there are special circumstances. If your RDSP is closed, you risk losing the grants and bonds that you have accumulated. We recommend that you keep old copies of your DTC

application to make the process of reapplying easier—and that you make note of if and when you will need to reapply.

Not Enough Support for People with Low Income

In some ways, the DTC is a regressive tax benefit. It helps people with higher incomes more than it does those with low incomes. It can offset taxes that you owe, but provides limited relief for people who do not owe income tax. For many people living on low incomes, the benefits of the RDSP are still very worthwhile. You can read about these benefits throughout *Transition*.

SAM TURCOTT IS PROGRAM DIRECTOR OF ADVOCACY ACCESS AND MANAGER OF TAX AID DABC. 



MEAGAN MARTIN AND HER MOTHER

How RDSPs Help Families

BY EVELYN HUNTJENS

Q Can you tell us about your circumstances and why you were interested in an RDSP?

A My name is Meagan Martin. I am 22 years old and have Cerebral Palsy (CP). My sister Martina has CP too. We live with our Mom and she helps to care for us. All three of us receive the PWD benefit. I know Mom worries about our future when she can't take care of us any more.

It's hard because I don't have the independence other people my age do. Almost all of the money from my benefit goes to day-to-day expenses and I can't save money. I'd like to work part-time, but nothing has worked out. The idea of being able to have savings of my own got me interested in the RDSP.

Q How did you find out about the RDSP?

A I first heard about it from a worker in an Aboriginal employment and training program. I didn't have anyone to help me through the process, so I never pursued it. Then you contacted our Mom and told her you thought we'd qualify. We're working on our DTC applications now with our doctor. We

wouldn't have been able to do this without your help.

Q Was your doctor helpful with the application?

A Our specialist has known us since we were kids, so we're confident that he'll complete the application for us.

Q What was your experience with your bank? Were they helpful?


A I bank with CIBC and they know me by name. I'm sure when I qualify to open the RDSP, that they'll be very helpful.

Q Did you apply for the Grants and Bonds?

A I'll be applying for the bonds because I'm not able to save money right now. I want to get a part-time job to have my own money and have a sense of independence. That's why I want to open an RDSP.

Q Do you think there are challenges Indigenous people experience in qualifying for the DTC and opening an RDSP?

A Mom and I feel that there isn't enough support to help us access programs like DTC and RDSP. Hearing about these services and programs is great, but having help navigating through the process is essential for making it through.

EVELYN HUNTJENS IS AN INDIGENOUS RDSP NAVIGATOR WITH THE BC ABORIGINAL NETWORK ON DISABILITY SOCIETY. 



Did you know?

**At our WorkBC Centres
we help people with disabilities
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- provide specialized assessments
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- provide communication / hearing devices, interpreting / captioning, and other services as needed

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The Top 5 Things to Remember When Opening an RDSP

| BY TREVOR PHILIP

When it comes to starting a Registered Disability Savings Plan (RDSP), there is no shortage of things to keep in mind. Although the process can be longer for some people than others, the benefits are too good to ignore. BMO has composed our top 5 things to remember when starting an RDSP.

1. **Get the Disability Tax Credit (DTC) before opening an RDSP.**

No grants or bonds will be paid into your account, if the DTC is not approved by the Canada Revenue Agency.

2. **Invest for the long term.** An RDSP is a long-term plan, and grants and bonds could be subject to repayment if the money is withdrawn too soon.

This means that most people who open an RDSP should have at least a 10-year time-frame, and even potentially upward of 20-30 years. You should resist the urge to park your money in low-yielding cash/savings products that often pay less than current rates of inflation, meaning purchasing power will decline over time (think of the cost of a coffee today versus 20 years ago).


3. **Invest in a well-diversified portfolio.** A diversified portfolio helps you to be better positioned to ride out any market turbulence, while still taking advantage of long-term growth.

4. **Catch up on years of missed grants and bonds.** People who open an RDSP in 2017 can potentially catch up on \$10,000 in Canada Disability Savings Bonds and \$10,500 in Canada Disability Savings Grants.

5. **Get professional advice.** Seek advice from an investment professional who can guide you through this process to maximize your investment. They can also assist with ensuring that the RDSP fits within your greater financial and estate planning goals.

Setting up an RDSP can be one of the best financial decisions you make. With up to \$90,000 in government incentives available, the RDSP can be a powerful tool to helping you achieve financial security.

For more information, please contact the BMO Investment Centre at 1-800-665-7700.

TREVOR PHILIP, CIM, IS SENIOR MANAGER, REGISTERED PRODUCTS AND MANAGED SOLUTIONS, WITH THE BANK OF MONTREAL. 

Meet the Access RDSP Partners

Plan Institute by Tim Ames



Plan Institute is thrilled to partner with Disability Alliance BC (DABC) and the BC Aboriginal Network on Disability Society (BCANDS) to promote uptake of the Registered Disability Savings Plan (RDSP) in BC.

This key partnership, with support from the Vancouver Foundation, will help to promote RDSP uptake and long-term saving in BC, increasing the financial security of families and individuals affected by disability.

Plan Institute is a social enterprise that engages in social innovation through community-based projects and partnerships that help to improve the lives of those living with disabilities. We offer a suite of learning initiatives and we advocate for policy reform.

As part of this partnership, Plan Institute has taken over administration of the Endowment 150 granting program. This is a \$150 one-time grant aimed at helping individuals and families with low incomes save for the future by jump-starting their RDSP investment. We are thrilled to be expanding this granting program to reach more British Columbians than ever before, and are actively working to make the application as accessible as possible by streamlining the application process and removing barriers.

Plan Institute also offers educational initiatives designed for individuals, families and organizations, including workshops, courses, retreats, publications and resources. This includes a dedicated Disability Planning Hotline, staffed by expert advisors, where individuals can access future planning and RDSP information. The Access RDSP partnership allows seamless RDSP support by expanding the Helpline and connecting it directly to our partners, in order to reach even more individuals.

In collaboration with our partner organizations, Plan Institute is also organizing RDSP information sessions for families, financial professionals, organizations and other groups. Plan Institute held 101 information sessions and workshops and provided 887 individuals with one-to-one support in the last year alone, and we are looking forward to increasing RDSP knowledge and uptake by expanding information sessions to all audiences.

Plan Institute is a social enterprise that engages in social innovation through community-based projects and partnerships that help to improve the lives of those living with disabilities.

Finally, Plan Institute is working in close collaboration with BCANDS in the creation of an Indigenous-specific version of the guide “Safe and Secure – Seven Steps on the Path to a Good Life for People with Disabilities”. This inspirational book is a national best-seller and includes practical steps on available benefits, future and disability planning ideas, along with inspirational stories. We are excited to participate in the development of a resource that will reflect Indigenous experiences, resources, stories, and values and further benefit our communities.

For more on the Disability Planning Helpline, please see page 26.

For more on the Endowment 150 program, please see page 8.

Mental Illness and the RDSP

Q Please tell us a bit about yourself and why you opened an RDSP.

A My name is Sara, I'm 49 years old and I have Schizoaffective Disorder. I'd heard about how you can get government grants and bonds with RDSPs, on top of what you deposit yourself. I thought it would be a good savings plan.

Q How difficult was it for you to qualify for the Disability Tax Credit (DTC)?

A I didn't get it the first time I applied about six years ago. I've heard that people who have a mental illness find it hard to qualify. An advocate helped me both times I applied, but the second time we really focussed on giving my doctor lots of information about how my disability affected me. My doctor agreed to use the information I gave him to do his part of the application.

I don't think my doctor had much experience doing DTC forms and he didn't know me very well. So I appreciated that he was open to my experience.

Q Did your doctor charge you for filling out the form?

A No. If people are on low income, I don't think doctors should charge or maybe just a very low fee.

Q You're a DABC client, so can you please tell readers how DABC helped you through the process?

A The DABC Help Sheet (Help Sheet #14) on the RDSP and DTC was really helpful. There's a section on how to work with your bank. I read that banks have different rules about RDSPs, so I checked with two banks to get the plan I wanted.

And when I got my DTC acceptance form, I didn't know what to do next. The Help Sheet gave me the steps to follow for that part of the process too.

DABC helped me to set up an RDSP. The Help Sheet had steps on what to expect, how the bonds work, what I need to think about to invest, things like that.

I also got help from Helen (Eschbach) at Plan Institute. She helped me with the DTC. She went over the form with me, before I took it into the doctor. It was good to get someone to do this.

Q Which bank did you choose for your RDSP?

A I chose Royal Bank because they helped me set up my RDSP in person. It took two visits. The staff person went over everything, explained the process. When I went in the second day, he set it up for me.

I wanted to think about everything he told me after the first day.

He was very knowledgeable about the grants and bond. He told me my investment options and I decided how I wanted to invest. I also liked that RBC has flexible investments; I can change them any time I like.

I only have the DTC designation until 2021; I'll need to apply again. I called RBC and they said that's common. But once you keep your grants and bonds for 10 years, then they're all yours.

Q Once your RDSP was set up, what came next?

A I made a deposit to start it up. Once it's set up, the bank sends an application to the federal tax department, so the grants and bonds go directly to the bank.

The government found I actually qualified for the DTC a few years ago, so I'll get grants and bonds from those extra few years. Helene at Plan told me about the possibility of back grants and bonds. And the bank processed them for me.

Q Would you recommend opening an RDSP?

A Even at my age, I'm getting some bonds and I have a tool for saving. It can be a hard process to get the DTC, but I tried twice and got it in the end.

So, keep trying and get an advocate to help. It's great to talk to people who are on your side. They make the process a lot smoother. **T**

CRYSTAL WONG IS AN RDSP/DTC ADVOCATE WITH DABC. YOU CAN SET UP AN APPOINTMENT WITH CRYSTAL OR ONE OF OUR OTHER RDSP/DTC ADVOCATES AT 604-872-1278.



BC's Entrepreneurs with Disabilities Program helped Althea Mongerson spin a long yarn into a success story.



The Entrepreneurs with Disabilities Program (EDP) provides flexible business loans and assistance to business owners who are managing ongoing health or disability issues. Can EDP help you? Just ask Althea Mongerson, owner of Intwined Fibre Arts, a colourful and creative gathering and retail space for fibre artists in Salmon Arm, BC:



"EDP was a great experience and I highly recommend them to any entrepreneur with challenges who needs a helping hand."

Read the full story at: www.edploans.ca

To find out more, contact your local Community Futures
1.888.303.2232 | www.edploans.ca

The Entrepreneurs with Disability Program is supported by:



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Issues for Indigenous People with Disabilities

| BY EVELYN HUNTJENS AND KELSEY FINLAY

Poverty places individuals at a much greater risk of acquiring a disability due to the general lack of health care, nutrition, sanitation and safe working conditions. This is often a way of life on many reserves across BC.

It is estimated that over 50,000 Indigenous people in British Columbia live with a disability.

Despite this high number, there is a lack of participation in programs such as the Disability Tax Credit (DTC) and the Registered Disability Savings Plan (RDSP).

Statistics tell us that the Indigenous population lives with a higher rate of poverty than average and we acknowledge its direct link to colonization.

The focus, for many Indigenous people, is on surviving one day at a time, rather than planning for the future. Applying for the DTC and opening an RDSP may not be a high priority for individuals whose immediate financial need is great. Often, there is just no money left at the end of the day to save for tomorrow.

In addition, the increased health and medical costs associated with having a disability often place a huge financial burden on these individuals and their families. What is most problematic is there is no set amount the doctor can charge for filling out the DTC application. This cost alone is often a deterrent to apply.

British Columbia has the second highest Indigenous population in Canada and the highest number of First Nations communities in the country. Regardless of age, the Indigenous population of Canada experiences a disability rate twice that of the non-Indigenous population.

Indigenous people with disabilities represent a marginalized population within a marginalized population, so their needs are complex.

Struggles to reach social and economic inclusion have been well documented within the Indigenous population and these struggles are even greater for members with disabilities.



KELSEY FINLAY

EVELYN HUNTJENS

Challenges like accessibility barriers, remote locations and limited employment opportunities magnify the poverty felt by these individuals.

Poverty places individuals at a much greater risk of acquiring a disability due to the general lack of health care, nutrition, sanitation and safe working conditions. This is often a way of life on many reserves across BC.

Many rural communities lack sufficient health care and social services. These services are often hard to maintain because staff move away; rural communities experience high rates of staff turnover. Programs such as DTC and RDSP do not get the support they need.

Transportation is a barrier for many people with disabilities. For Indigenous people living with a disability on reserve, making a trip to the doctor to have their DTC form filled out can be extremely challenging.

Disabled Indigenous individuals living in rural areas are sometimes forced to move into urban areas so they can access much-needed services and support. Their sense of

Indigenous people with disabilities represent a marginalized population within a marginalized population, so their needs are complex.


community gets lost along the way and they can feel isolated.

One of the most under-acknowledged barriers is disability stigma. Society still sometimes views people with disabilities as burdensome, and even sees certain disabilities as a deficit in the person's character.

So, many people do not identify as a person with a disability or keep their disability hidden. When they do so, they may not apply for the DTC or open an RDSP because this would require them to "come out" about their disability. News can travel fast in smaller communities and, for the Indigenous population living in rural areas, they may fear being treated differently within their community.

For more information, please contact BCANDS at phone: (250) 381-7303 ext. 204, toll free: 1-888-815-5511 (TTY Accessible), rdsp1@bcands.bc.ca.

EVELYN HUNTJENS IS ONE OF THE INDIGENOUS RDSP NAVIGATORS FOR BC ABORIGINAL NETWORK FOR DISABILITY SOCIETY. SHE IS A MEMBER OF THE XENI GWET'INTSIHQOT-IN OF PEOPLE OF NEMIAH LOCATED IN THE CHILCOTIN AREA OF BC. EVELYN HAS OVER 10 YEARS EXPERIENCE WORKING IN THE FINANCIAL SERVICES INDUSTRY AND WORKED AS A FINANCIAL PLANNER BEFORE COMING TO WORK FOR BCANDS.

KELSEY FINLAY IS ALSO AN INDIGENOUS RDSP NAVIGATOR AT BCANDS. SHE IS A MEMBER OF THE QALIPU MI'KMAQ NATION LOCATED IN NEWFOUNDLAND. SHE GRADUATED FROM THE SOCIAL WORK PROGRAM AT THE UNIVERSITY OF VICTORIA PRIOR TO COMING TO WORK FOR BCANDS. 

IN MEMORIAM PAT KELLN

DABC's Board, staff and volunteers were very sad to learn of the recent passing of Pat Kelln. Ms Kelln was a pioneer for women with disabilities and worked for years to speak out about violence and women with disabilities. Through her work at Pacific DAWN: Disabled Women's Network, she helped ensure that women with disabilities had a voice.

Our sincere condolences to Pat's family and friends. She will be sorely missed by us all.

Community Leaders Review the Provincial Budget

DABC and other organizations released this statement about the 2017 BC Budget.

Community leaders welcome the 2017 BC Budget investments in social infrastructure as a positive step forward, while noting the need for further work, including comprehensive plans and more community/government collaboration, to improve the lives of vulnerable British Columbians.

Community Living BC

The 2017 budget increase for Community Living BC will help the provincial agency respond to expected growth in the number of adults with developmental disabilities requiring residential and community inclusion supports for the coming year.

However, remaining challenges include ongoing cost pressures, growing complexity of needs, accumulated waitlists and total caseloads that are projected to continue increasing in future years.

"We welcome the increase as a good step," said **Inclusion BC** Executive Director Faith Bodnar. "But it is not enough to address the accumulation of unmet needs, as more youth transition to adult services each year, and families and support agencies struggle with more complex needs."

The number of adults requiring CLBC supports has been growing by 5-6% annually in recent years and CLBC expects that trend to continue. The budget increase for 2017/18 reflects that trend. However, budget increases for the

following two years (2018/19 and 2019/20) amount to 0.5% and 1% respectively, far below expected growth in the number of people served by CLBC.

"The funding gap creates severe stresses for community agencies and families who support people with developmental disabilities, in some cases resulting in acute crises," Bodnar added.

Inclusion BC has urged a review of CLBC in light of challenges that include growing costs for aging adults and more complex needs such as mental health, homelessness and addiction. "When people with developmental disabilities are forced to live in poverty, their challenges reflect those common to all people struggling with poverty," Bodnar noted.

Persons With Disabilities Benefits

Disability advocates hoped for a more significant increase to the Persons with Disabilities (PWD) rates than the \$50 a month in the 2017 budget.

"Any increase to the rates is welcome, and we acknowledge that this is the second in the last 12 months," **Disability Alliance BC (DABC)** Executive Director Jane Dyson said. "At the same time, an annual increase of \$600 will provide little real improvement to the lives of people with disabilities who depend on provincial assistance and we welcome Finance Minister De Jong's comments that we should

continue to advocate for additional increases."

BC's Accessibility 2024 initiative includes both a commitment and a plan to make BC the most progressive province in Canada for people with disabilities by 2024. Advocates are urging that the Province build on this plan to resolve the constant lag between PWD rates and actual living costs.

"We need a plan to ensure that rates increase regularly, with indexing to inflation," Dyson said. "We are also asking government to establish a stakeholder/government committee that allows us to work together on how such a system could work."

DABC's comments were echoed by other advocates, including Neil Belanger, executive director of the **British Columbia Aboriginal Network on Disability Society**. "The recent PWD \$50 monthly increase announced by the government was welcomed, but unfortunately less than what we and our sister organizations had hoped. We need to continue to work with government to ensure an adequate level of assistance is achieved and the vision of Accessibility 2024 realized."

"Our concern is that without further adjustments, people with disabilities will continue to live in poverty and that CLBC will continue to serve as a crisis response system, instead of proactively building capacity to meaningfully fulfill its mandate to promote real community inclusion," Bodnar added.

Mental Health

Research shows that almost 70% of BC children and youth living with mental health problems do not receive the treatment they need, according to the [Canadian Mental Health Association \(BC Division\)](#).

“Five of the most common mental health problems among children and youth—anxiety disorders, attention-deficit/hyperactivity disorder, substance use/misuse, conduct disorder and depression—are also preventable,” said CMHA-BC Policy Director Jonny Morris.

With this budget, the province announced a package of measures to respond to this treatment gap, improving child and youth mental health in BC schools, homes and communities. This follows an earlier announcement in February that the BC Government has signed on to the federal Health Accord, securing \$655 million dollars for mental health and addictions care over the next ten years.

“Recent budgets have not emphasized mental health and addictions as much as Budget 2017,” said Morris. “It is encouraging to see a 20% increase in the Ministry of Children and Family Development’s line item for child and youth mental health services. This is an important incremental step to the boost in funding needed to close the 70% treatment gap for BC children living with mental health and addiction problems.”

Affordable Housing

“As BC’s population surges, it is critical that the province continue to partner in building new rental supply of all types, particularly social housing that addresses homeless-

ness,” said Kishone Roy, CEO of the [BC Non-Profit Housing Association](#), speaking on behalf of advocacy group Housing Central.

However, he noted, increasing that supply is difficult under current rent supplement programs and income assistance that only offers \$375 toward shelter for people in the deepest need.

“We believe that both building new supply, and providing more direct support to renters are necessary to tackle the affordable housing crisis,” Roy said.

Advocates are urging that the Province build on this plan to resolve the constant lag between PWD rates and actual living costs.

Community Supports

[ASPECT BC \(Association of Service Providers for Employability and Career Training\)](#) offered a similar message.

“Community-based organizations that provide employment services and training to British Columbians looking for work have long been challenged to help their clients with barriers to employment such as mental health, housing and transportation,” said ASPECT-BC CEO Janet Morris-Reade.

“We are pleased to see increased support for these issues in this year’s budget,” Morris-Reade said. “This gives community-based organizations the resources from which to draw that will ultimately help their clients along the pathway toward meaningful and sustainable employment.”

Indigenous People

The budget contained a number of positive steps for Indigenous children and adults living with disabilities, said Neil Belanger Executive Director of BCANDS. “However,” Belanger continued, “we need to see continued movement forward by the government to ensure that adequate resources, supports and services are made available for our most vulnerable citizens, and at levels not just to survive but to be able to thrive in our communities.”

Children and Families

“A lift in the Ministry serving BC’s most vulnerable children is always welcome,” says Rick FitzZaland, Executive Director of [The Federation of Community Social Services of BC](#).

“This budget includes investments in childcare, services to children with special needs and mental health challenges, and a commitment to do better for children in care,” he added. “I am hopeful that the investment in children in care services will allow for the continued implementation of the recommendations stemming from our 2012 joint report with MCFD on residential services.” 

Plan Institute's Helpline | BY ANN VRLAK

Helene Eschbach brings her teaching skills to her work with the Plan Institute. She works with Plan's Helpline, answering questions about the Registered Disability Savings Plan (RDSP) and the Disability Tax credit (DTC).

She's found that the RDSP is becoming better known and more people are calling the Helpline. "People are hearing about them from their bank, disability organizations, doctors—so that's wonderful," says Helene. "I talk to lawyers, financial planners, families, people with

disabilities, occupational therapists and doctors."

Helene also says, "A lot of callers are worried, if they open an RDSP, they'll lose their provincial Persons with Disabilities (PWD) benefit."

"But, they won't. RDSPs don't affect provincial or federal disability benefits."

Helene also helps people understand and apply for the DTC which is the first step and often a big obstacle in opening an RDSP. "I just talked to a woman whose son is on the autism spectrum," says

"I just talked to a woman whose son is on the autism spectrum," says Helene. "She wanted to apply for the DTC, but when she saw the application form, she was completely overwhelmed."

Helene. "She wanted to apply for the DTC, but when she saw the application form, she was completely overwhelmed. I was able to walk her through it, to demystify the process."

"One thing many people don't know is that, if you do qualify for the DTC, it's usually not permanent. You'll probably have to requalify in the future," Helene says.

"We're seeing now that, even if you receive a permanent designation, it doesn't necessarily mean you won't receive a letter to reapply in the future. And very few people get a permanent designation now."

People with a mental illness often have the most difficulty qualifying for and maintaining their DTC status.

Like other people helping on the DTC front lines, Helene says that the key to successful applications is usually a thorough description of the effects of a disability. "Just naming your disability isn't enough," says Helene. "You need to talk about how your day-to-day activities are limited or made harder because of your disability."

If an application is sent in with incomplete information on the effects of a disability, CRA will usually send a second letter to the person's doctor for more information.

"I urge people to stay in touch with their doctor and, if they receive this form, to ask the doctor for an appointment to discuss it," Helene says. "This second form needs to make a strong case for your application. It's a painful process for a lot



"We're seeing now that, even if you receive a permanent designation, it doesn't necessarily mean you won't receive a letter to reapply in the future. And very few people get a permanent designation now."

of people because you need to talk about the struggles you have on a daily basis. But I encourage people to go through it, make the application and then they can set the process aside."

Helene also helps people with DTC appeals, although she says appeals are very difficult. "I can count on one hand the number of times I've seen people turn around a DTC denial, without the help of an advocate," she says. "If people are denied, I usually refer them to Ability Tax (please see page 28). They will help with appeals, if they feel you should have qualified for the DTC." If an appeal is lost, the next step is tax court.

"I'd like *Transition* readers to know about another issue," Helene says. "RDSPs aren't debtor-proof." She talked to a young woman who could benefit from an RDSP, but she has student loan debt. Helene told her that the student loan program could access her RDSP funds because it's not debtor-proof.

Helene says, "The RDSP is a savings plan for a disadvantaged group. It shouldn't be impacted by any debt."

Helene would also like to see the requirement changed that, when DTC status is lost, the last 10 years of government grants and bonds to any RDSP need to be returned.


"One woman I spoke with, who's 42, has been building up an RDSP," says Helene. "She's working her

way back to health and beginning to work again. What if she loses her DTC? If she does, she has to repay 10 years of grants and bonds. Even though this was a period of time she couldn't work and save. The loss of your DTC shouldn't trigger this repayment."

People who have an RDSP can, however, use its exempt status when they receive a large lump sum, like an inheritance. "People who receive PWD, for example, can put an inheritance in an RDSP and it leaves their PWD income unaffected."

"I like to think about the people I've been able to help," Helene says. "A grandmother who opened RDSPs for her grandchildren. I helped someone open an RDSP for her son who now has \$9,000 he didn't have before. Another woman who had several strokes and was very limited in her daily life—she now has \$19,000 to spend. And, another woman who put a \$25,000 injury award into an RDSP was able to renovate some things in her home to have a safe accessible home."

**Call the Plan Helpline at
1-844-311-7526.**

ANN VRLAK IS
THE EDITOR OF
TRANSITION
MAGAZINE. 



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Disability Tax Credit Eligibility

What if You Do Not Agree with the CRA? | BY TOM O'DWYER

The Disability Tax Credit (DTC) is most likely the most important tax credit for people with a disability. The Canada Revenue Agency (CRA) is responsible for determining if you are eligible to claim the DTC, based on information provided by your medical practitioner.

But what if the CRA determines you are not eligible for the DTC? What are the options to dispute the decision? I'd like to discuss the more common reasons the CRA denies DTC applications and how these may be challenged.

Common reasons DTC eligibility is not allowed

To be fair, the CRA can have a difficult task in determining DTC eligibility for some people with a disability, particularly those that have a mental health disability. It must rely upon a form and clarification questionnaire completed by a medical practitioner that may not speak completely to the nature of your physical or mental restrictions. Some of the common reasons that the CRA will not allow a DTC application include:

- Incomplete information in the DTC certificate or medical questionnaire;
- A lack of response from the medical practitioner;
- The information from the medical practitioner does not support DTC eligibility; and
- An incomplete application submitted by the individual.
- A request for supporting additional medical information from a qualified medical practitioner.
- Filing within the 90-day time limit (or with an application for an extension to appeal).

Challenging eligibility

If you do not agree with the CRA DTC eligibility determination, you may (i) request a second review or (ii) file a notice of objection (i.e., an appeal). In either case, you will be required to provide supporting information that directly disputes the reasons the DTC was not allowed (these reasons can be found in the notice of determination letter).

The second review process is informal in nature. Filing a notice of objection (i.e., appeal) is a more formal process that has a filing deadline of 90 days from the date the notice of determination was issued.

A formal appeal is a written submission that is reviewed by a CRA appeals officer who is independent from the CRA employee who processed your initial application. This submission should be based on the following:

- An understanding of the reasons the CRA has denied the DTC application.
- A review of all available relevant information (including the DTC certificate and clarification letters).

The submission should be concise and include statements of facts and reasons, as well as the legislation you will rely upon. Upon reviewing the submission, the appeals officer will either confirm the notice of determination (i.e., agree with the initial DTC determination) or will accept the appeal and allow you to claim the DTC.


If you do not agree with the decision by the appeals officer, you can further appeal the decision to the Tax Court of Canada under the informal procedure. It is always advisable to seek professional representation if you plan to file an appeal.

TOM O'DWYER IS A TAX ADVISOR WITH ABILITY TAX AND TRUST. PLEASE CONTACT ABILITY TAX AT:

LOCAL 604-630-0333

TOLL-FREE 1-877-690-0330 EXT. 225

APPEAL@ABILITYTAX.CA

TAX AND TRUST ADVISORS IN PARTNERSHIP WITH VANCITY TO HELP INDIVIDUALS WITH A DISABILITY QUALIFY FOR AND OPEN AN RDSP. 

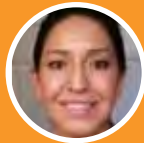
Meet the Access RDSP Team

Here are just some of the people on the Access RDSP team.
These staff members provide direct client services or work behind the scenes.

BC ABORIGINAL NETWORK FOR DISABILITY SOCIETY



Neil Belanger
Executive
Director



Evelyn Huntjens
RDSP Navigator



Kelsey Finlay
RDSP
Navigator

DISABILITY ALLIANCE BC



Jane Dyson
Executive Director



Salina Dewar
Tax Program
Advocate



Crystal Wong
RDSP/DTC
Advocate



Lillian Wong
Advocate



Justine Little
RDSP/DTC Outreach
Coordinator

PLAN INSTITUTE



Tim Ames
Executive
Director



Judit Takacs
Project
Coordinator



Bronwyn Kent
Manager of
Communications



Nicola Dunne
Project Manager



Stephanie Debisschop
Director of Plan Institute



We're very excited about a complete renovation of the Disability Alliance BC website.

With this new site, our goals are to:

- make our most asked-about resources very easy to find; for example, the BC Disability Benefits Help Sheets
- create a clear difference between our front-line services (like help with PWD applications), and our ongoing programs and community partnerships (like emergency preparedness and systemic advocacy)
- integrate our social media platforms more closely with the website
- create a more mobile-friendly site
- make the website more streamlined, simplified and, we think, beautiful!

Please watch for our brand new site in May 2017.

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THANK YOU!



It's in your interest! How Vancity Can Help with your RDSP and DTC

| BY RACHEL TUTTLE

In this *Transition*, you've read a lot about the Registered Disability Savings Plan (RDSP) and Disability Tax Credit (DTC). I'd like to let you know how Vancity credit union is here to help you.

As a values-based financial co-operative, Vancity credit union is focused on improving the financial well-being of all its members and building healthy communities.

As part of that commitment, we provide support for our members with disabilities through outreach, advocacy and education, financial literacy and business coaching, and financial advice, including access to the RDSP and DTC.

We know that completing the RDSP and DTC applications can be challenging. So we've partnered with Ability Tax and Trust Advisors (see page 28) who provide easy, efficient and free service for eligible individuals to learn about, qualify for and open an RDSP. Vancity is providing some financial support to Ability Tax and Trust Advisors specifically so they can help you with:


- An eligibility assessment for the RDSP,
- RDSP qualification filings,
- A tax credit and benefits review, or
- Support to open an RDSP account.



If you don't currently have your Disability Tax Credit, you can get started by answering questions on the online assessment (<https://tinyurl.com/zqmgtuw>). You can also contact Ability Tax and Trust Advisors at 1-855-773-7377 to learn more about how they can support you.

If you already have your Disability Tax Credit Certificate and want to

set up your RDSP, you can talk to one of Vancity's Investment Professionals (<http://tinyurl.com/hnta-zuo>).

RACHEL TUTTLE IS THE FINANCIAL LITERACY PROGRAM MANAGER AT VANCITY CREDIT UNION. 

Understanding and Challenging DTC Eligibility | BY LEMBI BUCHANAN

In my opinion, the Canada Revenue Agency (CRA) imposes an unreasonable threshold for individuals applying for the DTC.

Accessing the Disability Tax Credit (DTC) is becoming more and more difficult in recent years for eligible Canadians with disabilities. It should not be so.

The DTC is an important screening tool for a number of federal and provincial income security programs, including the Registered Disability Savings Program (RDSP), the Canada Child Disability Benefit and Medical Service Plan premiums in British Columbia. In my opinion, the Canada Revenue Agency (CRA) imposes an unreasonable threshold for individuals applying for the DTC.

LEMBI RECEIVING THE MERITORIOUS SERVICE MEDAL FROM HIS EXCELLENCY THE RIGHT HONOURABLE DAVID JOHNSTON, GOVERNOR GENERAL OF CANADA. PHOTO: SGT. RONALD DUCHESNE, RIDEAU HALL © OSGG, 2016.



For example, it is almost impossible for the majority of people living with severe psychiatric illnesses, brain injuries, multiple sclerosis or epilepsy to access the DTC without appealing to the Tax Court of Canada. The major barrier is meeting the 90% threshold that CRA has applied to most physical and all mental disabilities.

The DTC Certificate application now specifies that “all or substantially all of the time” must be interpreted as “at least 90% of the time” when referring to being markedly restricted in activities of daily living.

These guidelines are being used, even though there is no mathematical formula to measure the degree of marked restriction, with the exception of vision.

Lynne Gaucher, Manager of the DTC Program, concedes that CRA is not following its own directives. She stated “...‘substantially all’ cannot be rigidly interpreted as referring to a specific percentage in all cases... depending on the facts and circumstances, a level of something less than 90% could still meet the ‘substantially all’ requirement.”

Several judges of the Tax Court of Canada, ruling on DTC and GST cases, have noted there is no legal justification for the 90% guideline. Instead, they have proposed the

need for “elasticity” when considering the effect of the word “substantial” depending on the circumstances of each case.

Justice Bowman noted in *Radage vs. The Queen 1996*, that the Court “must construe the provisions (of the *Income Tax Act*) liberally, humanely and compassionately and not narrowly and technically.”

Former Chief Justice, the Honourable Donald G. H. Bowman, said in *Watts v. The Queen 1999* (<http://tinyurl.com/zedwpd4>)

“The 90% rule...has no statutory basis...The so-called ‘90% rule’ is a rule of thumb that is no doubt convenient to assessors and tax advisors... but it is difficult to apply in practice.”

After all, the purpose of the DTC is to provide greater tax equity by allowing some relief for additional expenses related to a disability.

Unfortunately, doctors are not aware that such a strict interpretation of the *Income Tax Act* has no basis in law. As a result, many people living with diseases with episodic manifestations of their symptoms are denied this important benefit when their doctors refuse to complete the DTC application, Form


T2201—even if they previously qualified for the DTC.

Murray Rankin, Member of Parliament, has addressed these concerns in a letter to the Minister of Finance, Bill Morneau: "Serious injustice occurs when otherwise qualified mental health patients cannot meet the arbitrary 90% criterion and medical practitioners refuse to complete Form T2201 for their patients..."

CRA often sends follow-up "clarification letters" to doctors requiring them to answer additional questions about their patients' disabilities. Judges have routinely rejected the validity of these letters when the questions do not conform to the legislative intent of the DTC.

Please visit www.fightingforfairness.ca for examples of case law supporting eligibility for the DTC for individuals experiencing episodic manifestations of their symptoms.

There is an urgent need to fix systemic problems in the administration of the DTC. Individuals and organizations can appeal to their Members of Parliament as well as the Minister of Finance, Bill Morneau, and Minister of National Revenue, Diane Lebovthillier, asking them to prevent further injustice toward Canadians with disabilities. Please visit the website for more information about reaching out to our elected officials.

LEMBI BUCHANAN MSM IS A PASSIONATE MENTAL HEALTH ADVOCATE WORKING ON BEHALF OF PEOPLE WITH SEVERE MENTAL ILLNESS. 

DTC Appeal Process | by Lembi Buchanan

If you are denied the Disability Tax Credit, you have the right to appeal.

Notice of Objection—The first level of appeal

A formal Objection must be filed with the Appeals Section of the regional tax office of Canada Revenue Agency (CRA) within 90 days of the date of the Notice of Assessment disallowing the tax credit. A letter is also acceptable.

Provide the reasons for your Objection, along with all of your personal information. Stress the disabling effects of your "prolonged and severe impairment" with as much detail as possible. Explain why you disagree with the reason for disallowing the Disability Tax Credit (DTC). Attach copies of any supporting medical documents. If the DTC was granted in previous years, include this information.

You will receive one of two letters:

- a Notice of Reassessment allowing the DTC; or
- a Notice of Confirmation that CRA has reviewed your Objection and is confirming the original Notice of Assessment disallowing the DTC.

Notice of Appeal—The second level of appeal

A formal Notice of Appeal must be filed with the Tax Court of Canada within 90 days of the date of the Notice of Confirmation from CRA. A letter is also acceptable.

Provide the reasons for your Appeal in detail along with all of all of your personal information and the date of the Letter of Confirmation. Explain why you disagree with the reason for disallowing the DTC.

If you have a relative, friend or lawyer acting on your behalf as an agent, provide his/her name and address in your letter. Request the Informal Procedure and submit the original letter and two copies to the Tax Court in your area.

Don't hesitate to contact the Tax Court (1-800-927-5499), if you have any questions.

For further information, please visit the Appeal Process under the DTC menu heading in <http://www.fightingforfairness.ca>.

See more page on 28 in *DTC Eligibility: What If You Don't Agree with the CRA?*

THE ACCESS RDSP TEAM

Qs and As with DABC's Crystal Wong

The main thing I'd like people to know is that our services are free of charge. There are many organizations that provide help with DTC applications, but they charge a percentage of money refunded to the individual.

Q What's your role at Disability Alliance BC?

A I began working here as an RDSP/DTC Advocate in October 2016.

Q Tell us something about the clients who come to see you.

A They're very diverse; they come from all walks of life. Many of them have heard myths and misinformation about the DTC, so they come looking for help to get their application right the first time. Some of the myths I hear include fears that you may not be eligible for the DTC if you are working and that it's impossible to be approved unless you are bedridden. Both are untrue!

Q What kind of help are you able to offer?

A I help clients understand what the DTC is, how to apply, how it's related to the RDSP, and why the RDSP is a good thing. For the DTC application, I work with clients to create personalized sample documents to bring to their doctor. This makes it easier for the doctor to understand how their patient's impairment affects them in their day-to-day life. The doctor can then fill in the DTC application with more accurate details. This understanding can mean the difference between an unsuccessful application and a successful one.

Q What do clients have the most difficulty with in applying for the RDSP/DTC?

A Some doctors consider their patient's income and waive or reduce

their fees. But others charge over \$200 to complete the DTC application. For someone with a fixed, low income, like the PWD benefit, that's a huge problem. Many clients just can't afford to have their doctors fill out the application for them. Another problem is that doctors can be unfamiliar with the eligibility criteria, so they assume their patients are ineligible when they're actually good candidates for the DTC.

Q What's the one thing you'd like to say about the services DABC provides for the RDSP/DTC?

A The main thing I'd like people to know is that our services are free of charge. There are many organizations that provide help with DTC applications, but they charge a percentage of money refunded to the individual. This can be a substantial amount to low-income clients where every dollar counts.

Q Are there things you can't do for clients, that you think they should know?

A The mandate of the new Access RDSP project is to increase the number of eligible British Columbians who open an RDSP. You need to open an RDSP before December 31st of the year you turn 59. So, our DTC

services are geared towards helping people who are 59 or younger. Also, we aren't able to help clients with DTC appeals, though we're happy to help people who have previously been denied with new applications.

Q If you refer clients to other organizations, what do you refer them for?

A DABC has partnered with Plan Institute and BC Aboriginal Network on Disability Society (BCANDS) to form Access RDSP. Once clients have been approved for the DTC, I refer them to either Plan Institute or BC Aboriginal Network on Disability Society (BCANDS). Plan Institute and BCANDS then assist clients with next steps in opening an RDSP, talking to financial institutions and managing their RDSPs.

Q What's the most satisfying part of the job for you?

A Having the opportunity to meet and provide practical help to each and every client. Everyone has their own stories and I'm humbled by their willingness to share their experiences with me.

CRYSTAL WONG IS AN RDSP/DTC ADVOCATE WITH DABC. **T**



For the DTC application, I work with clients to create personalized sample documents to bring to their doctor. This makes it easier for the doctor to understand how their patient's impairment affects them in their day-to-day life.

Recent DTC Changes

New Address for Applications

One significant change is BC residents must now send their applications to the Winnipeg Tax Centre, instead of the Surrey Tax Centre. The Winnipeg Tax Centre address is: Winnipeg Tax Centre, 66 Stapon Road, Winnipeg, MB R3C 3M2.

We have some concerns this change will create inconvenience or confusion for people applying. However, we also hope centralizing the review of DTC applications will result in better and more consistent administration of the DTC over time.

Shorter "Effects of Impairment" Section

The section "Effects of Impairment" on page 5 is much shorter. This is the only section of the form where substantive information about the impacts of your disability can be provided and is very important to establish DTC eligibility. We would like to remind you and your doctors you have the right to attach additional sheets of paper to the application, if there is insufficient space to explain the effects of your disabilities.

Other Changes

There have been a number of other changes to the application including new language in the section for applicants applying under the "Life-sustaining Therapy" category.

The DTC application form can be downloaded from the Canada Revenue Agency website at <http://www.cra-arc.gc.ca/E/pbg/tf/t2201/README.html> or requested through 1-800-959-8281.

The Healing Powers of Paradise

BY BARBARA M. BROWN

In 1985, my daughter AJ was in her first year at Gallaudet University in Washington, DC. At that time, it was the only University in the world for deaf students. During that first year, AJ developed scoliosis. We learned later that the scoliosis might have been linked to her cerebral palsy.

When AJ returned home in the spring of 1986, the scoliosis had worsened. The curve in her back was becoming a risk to her health. After some tests and examinations, the doctors recommended a spinal fusion and AJ had the surgery.

Things did not go well. AJ had many post-operative complications. She spent a week in the ICU on a respirator, many weeks in hospital and more than two months in rehab at GF Strong Rehab Centre. Returning to Gallaudet for her second year was out of the question.

I watched with growing concern as AJ slipped into a deep depression. I became afraid to leave her alone at home. I even worried that our 11th floor balcony would become a means to a deep, dark end.

In desperation, I visited the BCAA Travel Agency to book us a vacation in Hawaii. Only one hotel on Kauai had both a vacancy and an accessible room. I didn't really have the money for the trip because I was newly divorced and taking a leave of absence from graduate school to care for AJ. But I think I would have done anything to help AJ cope with her despair.

The two of us hung suspended in the sparkling, turquoise waters for almost half an hour, floating in the tides and current, and marveling at the radiant schools of fish.

After two flights and a long, tiring day, we arrived at our Kauai hotel. Our accessible room was on the ground floor and offered comforts for AJ that my own condo couldn't. All of the hotel areas were wheelchair accessible, including seven swimming pools, linked together through the tropical gardens surrounding the hotel. The landscaping was outstanding. We had dropped into paradise!

Our days quickly evolved into swimming, sunning and sleeping. AJ often explored the gardens and pools in her wheelchair, leaving me to sleep while she toured our Eden.

One evening during dinner, an elegant couple stopped by our table. The woman wore a beautiful dove grey suit, her husband wore a handsome business suit. Among those of us sporting Hawaiian garb, they stood out like royalty. Giving AJ a quick hug, they left the dining room.

"What was that all about?" I asked. It turned out that, during AJ's afternoon ride through the gardens, she came across the couple, along with a priest. They were being married, but they needed a witness. So, AJ sat in her wheelchair and played the part. She grinned, ear to ear, telling her story. My eyes filled with tears. AJ was blooming here in Hawaii and learning that happiness can

always find you whether you are in a wheelchair or on two legs.

During our last week in Kauai, we found "Captain Hani" who had a daughter who also used a wheelchair. The Captain was a big, burly fellow and didn't hesitate a minute when I asked if he would take AJ and me sightseeing on his adapted boat.

AJ and I gloried in the sun and scenery as we sped to the grotto. When we arrived at the spot, I donned flippers, mask and snorkel, and leapt overboard. I spotted schools of rainbow-coloured snappers and many other species I couldn't name.

I swam back to the boat and asked the Captain if he would lower AJ into the water so I could guide her to the grotto. Hani dressed AJ in a life jacket and snorkeling equipment, and gently plunked her into the water beside me.

The two of us hung suspended in the sparkling, turquoise waters for almost half an hour, floating in the tides and current, and marveling at the radiant schools of fish.

When we returned home, AJ asked me to book her flight to Washington, DC. She began planning her second-year studies at Gallaudet.

YOU CAN SEE SOME OF AJ'S ARTWORK AT HANDSANDPURRS.CA. 



SUPPORT DABC

BECOME A DABC MEMBER

Numbers matter. The more members we have, the stronger our voice in the community.

Please become a Disability Alliance BC (DABC) member today. You can be a voting member or a non-voting member, and we welcome both individuals and groups.

I accept your invitation to join the DABC and enclose my membership fee of \$15 (individuals) and \$25 (groups).

I am also including a tax-deductible donation of \$_____. (Donations over \$10 are tax deductible).

Please return your payment/donation with this form to:
DABC, 204-456 W. Broadway, Vancouver, BC V5Y 1R3.

You can also become a member or donate online at:
<http://www.disabilityalliancebc.org/supportadvertise.htm>.

THANK YOU FOR YOUR INVALUABLE SUPPORT

Please check the applicable boxes:

- ☐ New membership or ☐ Renewal
☐ Voting Member or ☐ Non-voting Member

Voting members are people with disabilities and self-help groups where at least 50% of members have a disability.

Name _____

Organization _____

Address _____

City/Prov _____ Postal Code _____

Phone _____ Email _____

ABOUT US

Our mission is to support people, with all disabilities, to live with dignity, independence and as equal and full participants in the community. We champion issues impacting the lives of people with disabilities through our direct services, community partnerships, advocacy, research and publications.

FRONT LINE SERVICES

Our Advocacy Access Program provides one-on-one assistance with provincial and federal (Canada Pension Plan Disability) income supports and other benefits. Our Tax AID DABC program helps PWD and PPMB recipients to file their income taxes year-round.

PROGRAMS AND PROJECTS

Our projects respond to community need and increase people's ability to participate and contribute.

MAKING NEW PARTNERSHIPS

We keep connected with a large network of community organizations across BC and regularly provide them with updates about issues of importance to the disability community.

FREE PUBLICATIONS

We publish a range of capacity-building self-help guides and advocate resources, in reader-friendly language. Resources are provided free of charge, either by mail or from our website.

Personal Emergency Preparedness

For People with Disabilities and Their Support Workers | by Karen Martin

Steps for personal emergency planning

We recommend that every person with a disability develop a personal team that will help you when an emergency or disaster happens.


Create your personal emergency plan with your family, friends, neighbours, co-workers, caregiver or personal care attendant. Have a local friend or relative as a contact. This should be someone family members and your team can call if you are separated from each other.

- Prepare an emergency Grab and Go kit. Have a bag or case that you can grab quickly and take with you, if there is a need to evacuate. Include medications, medical supplies, basic toiletries, special sanitary aids and emergency contacts. It is recommended to have at least a seven-day supply.

- Create your own emergency health information card. Keep copies in your wallet or purse and emergency kits.
- Make a list of your medications and any allergies you have. Make notes about your assistive equipment needs.
- Plan your escape from your house or building. Pick at least one exit or refuge area, and a location where you can reunite with your family or team. Learn the exits in your building and in places you go regularly in the community.
- Make sure someone in your personal team knows how to operate a fire extinguisher, and turn off water and gas.
- Practice giving quick information to emergency personnel on how to help you (fire services, police and healthcare workers).

Write this information down on a card, if you have a hard time communicating in stressful situations.

- Learn what to do in case of power outages and personal injury. If you use equipment that needs electrical power, look for another place in your community that has electrical power you can use.
- Learn your community's warning procedures, evacuation plans and emergency shelter locations.

See all of DABC's emergency planning resources at www.disability-alliancebc.org. You can also contact Karen Martin for information or to book an emergency preparedness workshop: 604-875-0188 or karen@disabilityalliancebc.org. Karen is Coordinator of DABC's Accessibility and Inclusion Training. 





We couldn't do it without you.

Thank you to these organizations, government departments and companies who support our work on behalf of people with disabilities.

BC Association for Individualized
Technology and Supports for People
with Disabilities

BC Government and Services Employees
Union

BC Housing, HAFI Program

BC Hydro Employees Community
Services Fund

BC Rehabilitation Foundation

BC Teachers' Federation

Canadian Union of Public Employees of
BC

Canadian Union of Public Employees of
BC Local 1936

Canadian Union of Public Employees of
BC Local 1004

City of Vancouver

Community Futures British Columbia

Council of Canadians with Disabilities

Davies Home Health Care

Department of Justice Canada, Victims
Fund

Emergency Management BC, Ministry of
Transportation and Infrastructure

Government of Canada's Social
Development Partnership Program-
Disability Component

Health Sciences Association of BC

Home Medical Equipment Dealers
Association of BC

Hospital Employees Union, People with
Disabilities Committee

Klein Lawyers LLP

The Law Foundation of British Columbia

Murphy Battista LLP

Notary Foundation of BC

Planned Lifetime Advocacy Network

Provincial Health Services Authority

Sodexo

TELUS Employees Charitable Giving
Program

Trial Lawyers Association of BC

United Way of the Lower Mainland

Vancity

Vancity Credit Union Fairview Community
Branch

Vancouver Coastal Health

Vancouver Foundation

Vancouver Taxi Association



We gratefully acknowledge
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we are all
connected

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Access RDSP

Change your tomorrow today



Access RDSP is a new partnership among Disability Alliance BC, Plan Institute and BC Aboriginal Network on Disability Society.

Information and Support on the Registered Disability Savings Plan



LEARN ALL ABOUT ACCESS RDSP IN THIS TRANSITION

ASSISTANCE
WITH OPENING
AN RDSP

HELP APPLYING
FOR THE
DISABILITY
TAX CREDIT

FREE RDSP
INFO SESSIONS

INDIGENOUS
RDSP
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Thank you to the Province of BC for their continuing support.

