

Title of Document:

Getting Started: Programs and Discounts for People with Disabilities

Overview:

This document outlines the main things that a person with a new disability should apply for in BC. Please note that eligibility will depend on your specific situation. Many programs require documentation from your doctor, so it may be a good idea to do all of these at once.

For information on income support programs or disability pensions, please contact InfoLine or see our database documents on PWD and Canada Pension Plan Disability under Funding, Provincial or Federal Programs. <http://sci-bc.ca/sci-info-database/>

Parking Placard:

SPARC BC provides the placards for most areas in BC. The application form is available at <http://www.sparc.bc.ca/parking-permit> Placards are valid for three years (except for temporary needs due to short term injury or illness) and cost \$31.

Disability Tax Credit:

This non-refundable federal tax credit can save you money on taxes but is also used for eligibility for the Registered Disability Savings Plan (see below) and some of the deductible expenses outlined here:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/disability-deductions-credits.html>

To qualify for the Disability Tax Credit you need to have a prolonged disability that significantly restricts the activities of daily living. See the application form for definitions and examples. <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>

Registered Disability Savings Plan:

The RDSP is designed to help people with disabilities save for the future. Once you have the Disability Tax Credit, you can open an RDSP at any participating bank. If you are low income and do not contribute any money, you will still receive a bond of \$1000 per year from the government. If you contribute money, the government will provide a contribution of \$3 for every \$1 you put in, up to a certain level, and depending on your income. Others can contribute on your behalf.

The money is not taxed until you withdraw it from the account. The government money is only available until the account holder is 49 and your contributions must remain in the account for 10 years.

For more information, see <http://www.rdsp.com/>

Gas Tax Rebate:

There are two gas tax rebate programs. The federal gas tax program does not require receipts to be sent in (though they must be saved in case of an audit). The potential rebate is much smaller than for the provincial program but if you are applying for one, it makes sense to do both. The application form is here <https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/xe8.html> and needs to be sent in with a doctor's note the first time certifying the relevant disability and mobility impairment.

The second program is provincial and requires an application form and a separate form once accepted onto the program, to send in the receipts for gas purchases. People can receive up to \$500 back per year.
<https://www2.gov.bc.ca/gov/content/taxes/sales-taxes/motor-fuel-carbon-tax/fuel-tax-refund> Save the program number you receive once accepted onto this program as you will need it each year when sending in the rebate form, and for the autoplan discount (below).

Autoplan Discount:

With the provincial gas tax number, you can save 25% on your ICBC Basic Autoplan payments. Just take the acceptance letter for the gas tax program to your local Autoplan office. There is more information here
<https://www.icbc.com/insurance/costs/Pages/Discounts-and-savings.aspx>

Homeowners Grant:

In addition to the regular homeowner grant discount, you can also receive an additional discount if you spend \$150 per month on attendant care or spent \$2000 or more on home improvements for accessibility in your home. While you have to reapply each year for the regular homeowner grant, you only need to send in the medical certification for the persons with disabilities grant once, using the form B certificate. You can find information on both programs here
<https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/home-owner-grant>

- Bus Pass:** A bus pass is available through PWD (via the Transportation Supplement) for \$52 per month (in smaller communities it is cheaper to buy it locally rather than through PWD) and at a reduced cost for low income seniors. People on other pension plans, such as CPP disability, are not eligible. You can find more information here <https://www2.gov.bc.ca/gov/content/transportation/passenger-travel/buses-taxis-limos/bus-pass>
- BC Ferries:** A discount is available for travelers with disabilities on BC Ferries. To qualify, you need to fill out an application form, including proof of disability. <https://www.bcferrries.com/accessibility?redir=301>
- Access 2 Entertainment:** This program allows the attendant of a person with a disability to accompany you into selected venues at no extra charge. See the website for a list of venues and the application form. <http://access2card.ca/get-your-card/>
- BC Fishing License:** People with disabilities can receive a fishing license for \$1.12 per year by filling in this form. You can use a form signed by your doctor for certain other programs as proof of disability for this discount. <https://www2.gov.bc.ca/gov/content/sports-culture/recreation/fishing-hunting/fishing/recreational-freshwater-fishing-licence>
- Useful References:** **Spinal Cord Injury Information Database**
<http://sci-bc.ca/sci-info-database/>