



General Information for Recipients of ODSP

This brochure is based on information provided by the Ministry of Community and Social Services (MCSS). We cannot confirm the accuracy of this information and advise that you review your situation with MCSS. Please also see our brochure *Providing for a Family Member Who is Disabled*.

Permitted Assets

If you are receiving Ontario Disability Support Plan (ODSP) payments, you (the ODSP recipient) are permitted to own:

- liquid or cashable assets to a limit of \$5,000 at any one time (money or assets that can be turned into money);
- a life insurance policy with a cash surrender value of up to \$100,000.

Excluded Assets

The following items are excluded from the MCSS's definition of "assets":

- principal residence;
- a second residence, if approved for health and well-being;
- a motor vehicle;
- a second motor vehicle up to \$15,000 in value, if needed for work;
- a prepaid funeral of any value.

A Protective (or Regulation) Trust

Funds which are not protected in a Henson Trust can be placed in a protective trust (may also be referred to as a regulation trust) within certain

prescribed limits and circumstances. The maximum amount of funds allowed in a protective trust is \$100,000. The trust funds must be created or derived from an inheritance (other than a Henson Trust) up to a cumulative total of \$100,000 for all such trust funds. Note that there is no limit for a Henson Trust.

Permitted Uses of Protective Trust Funds

The funds from a protective trust can be used:

- to assist with disability-related expenses (assisted devices, health items, support services, home accommodations, and education) with no limit on the amount;
- in addition to disability-related expenses, up to \$6,000 in any 12-month period toward any other expense or cost (help to maintain a home, utilities, rent, mortgage payments, taxes, etc.).

Disability-related items and services may include costs associated with:

- items and services specifically designed for people with disabilities;
- "add-on" or enhancements to items and services designed for general use in order to make them accessible, useable or available to people with disabilities; and
- items and services not specifically designed for people with disabilities but which nevertheless can compensate for or accommodate a functional limitation.

Disability-related items or services facilitate access, participation and/or enhanced functioning in one or more of the following:

- activities of daily living;
- social, recreation, community activities;
- education, training;
- housing;
- health maintenance, health care, safety;
- religious observances;
- transportation;
- communications; and
- employment.

Disability-related items and services may also include user fees, upgrades, enhancements or timely delivery of disability-related items and services available through government programs or services.

Approved Disability-related Items and Services

Under ODSP, approved disability-related items and services include any disability-related items and services that are needed because of the person's disability. Any expenses associated with the purchase of these items or services for a person with a disability may also be considered as approved disability-related items and services. Examples of associated costs include assessments, repairs, maintenance, installation and set-up, training and user support.

Assistive devices:

- environmental controls – e.g. turning on lights, opening doors;
- independent living devices – e.g., automatic light switches, adaptive telephones, air conditioners, transfer lifting devices, ramps, reaching devices, bath aids;
- hearing and visual aids;
- orthotics and prosthetics;
- communications aids – e.g., speech devices, TTY units;
- respiratory devices;
- computers and access technology;

- adapted information and communications systems – e.g., closed caption decoders;
- costs of approved devices (including upgrades, actual costs above approved limits, repairs and maintenance, insurance);
- mobility aids – e.g., scooters, wheelchairs;
- extraordinary costs related to the care of working dogs trained and certified to provide essential services on a daily basis to people with vision, hearing, or physical disabilities – e.g., boarding fees, veterinary charges, special diets;
- extra clothing, adaptive clothing;
- wheelchair lifts;
- motor vehicle for a disabled person, and
- vehicle modifications.

Support services:

- interpreter, intervenor and reader services;
- attendant services;
- nursing services including home care;
- housekeeping, cleaning services required because of disability;
- services provided by a psychologist licensed to provide therapy or rehabilitation;
- specialized transportation.

Health maintenance, health care and safety:

- prescription drugs not available under a drug plan;
- prosthetics – e.g., implants, wigs, prosthetic supplies;
- air conditioners and air purifiers for people with breathing problems;
- extraordinary food preparation expenses, e.g., supplies of pre-prepared foods;

- nutritional supplements, vitamins, herbal remedies, treatments not covered under the drug plan;
- life alert systems (purchase and on-going costs);
- visual fire alarm;
- incontinence supplies, diabetic supplies and surgical supplies; and
- travel expenses to obtain medical assessments, treatment.

Renovations:

- home renovations for accessibility and/or health and safety;
- outdoor modifications – e.g., ramps, safety rails; and
- driveway alterations for accessibility reasons.

Education and training:

- disability-related educational supports such as interpreters, attendants, readers, devices and technology, for people enrolled in continuing education (including correspondence courses, high school evening courses and adult upgrading programs);
- disability-related educational supports for post secondary students beyond what is made available through the special needs offices located in colleges and universities in Ontario;

- sign language, lip reading and other disability-related training; and
- fees for programs specifically adapted for disability.

Report Required to MCSS

The exemptions from income apply if the recipient files an annual report in a form approved by the Director, documenting all income and expense transactions related to the assets for the year to which the report is filed. The Director has the right to disallow expenses that, in his or her opinion, do not fit the criteria.

Where the relationship between the items or services that are submitted as disability-related expenses and the disability need is unclear, the onus is on the ODSP recipient (or their representative) to demonstrate how the items or services accommodate or compensate for a functional limitation due to disability.

A reasonable fee can be paid to a trustee as compensation as long as it is in accordance with MCSS standards.

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