



Guide to Financial Assistance for Caregivers

January 2021

Many caregivers experience financial stress associated with providing care for someone, whether it is a person with a disability, an older adult, or a family member or friend with an illness. In fact, lack of funding and the need for financial assistance are the issues Canadian caregivers most often identify as their biggest stressors. The following information aims to help caregivers think through and identify programs and resources that might provide financial relief. This guide was created for caregivers and care recipients who live in British Columbia.

The information in this guide is presented in a sequence we hope will direct you to programs and resources that might be applicable. However, as each situation is specific to the care recipient and the caregiver, it is impossible to outline a sequence that will work for everyone. In addition, this is an area that is constantly changing. Federal and provincial programs are evolving and the only way to make sure you have the most current and accurate information is to go to the source. Consequently, we have provided links to websites that contain the most up-to-date eligibility and financial information. We strongly urge you to check these sources.

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Your Care Recipient

A good place to start is by identifying if there are benefits your care recipient may be eligible for from government, employment, private insurance and non-profit organizations. The following are excellent resources:

Disease Based Organizations

Disease based organizations often have pages on their websites that contain information on financial and other forms of assistance available to care recipients specific to that disease.

[BC Cancer Agency](#)

Financial information brochure for cancer patients is in an interactive format at the link below.
<http://www.bccancer.bc.ca/health-info/coping-with-cancer/practical-support/financial-assistance>

[Muscular Dystrophy Canada](#)

Muscular Dystrophy Canada provides information on financial assistance available for equipment to help individuals with muscular dystrophy.

<http://muscle.ca>

Disability Benefits – Federal

Canada Disability Savings Bond is one way that the federal government will put money into your RDSP. If your net income is less than the government designated amount per year, the federal government will put money into your RDSP each year. See the website for details. *Note: You cannot get the bond after the calendar year in which you turn 49.*

<http://www.rdsp.com/tutorial/what-is-the-canada-disability-savings-bond/>

Canada Disability Savings Grant is another way for the federal government to contribute money to your RDSP. When you (or your family or friends) deposit money into the RDSP, the federal government will also put in some money. The amount of Disability Savings Grant you receive depends on your income tax returns for the previous two years. For a minor, the grant is calculated on their family's net-adjusted income. For an adult, the grant is based upon the beneficiary's personal net-adjusted income (even if they live with their parents). *Note: You cannot receive the grant after the calendar year in which you turn 49.*

<http://www.rdsp.com/tutorial/what-is-the-canada-disability-savings-grant/>



Disability Benefits – Provincial

Disability Alliance of BC provides information about assistance for people with disabilities. Their Help Sheets are designed to assist you in understanding if your care recipient qualifies as a person with disabilities and what benefits may accrue to them as a result. Help Sheets are guides explaining various benefits and how to apply for them e.g., grant programs, Disability Tax Credits and Homeowner's Grant.

<https://disabilityalliancebc.org/category/publications/help-sheets/>

Federal - Veteran's Caregiver Recognition Benefit

If your care recipient is a Veteran, Veteran's Affairs Canada will pay you a monthly tax free benefit to provide financial relief. There is no time limit to apply.

<http://www.veterans.gc.ca/> search: Caregiver Recognition Benefit

Employment

Your care recipient may be eligible for sick leave and short/long-term disability compensation during an illness. These possibilities need to be explored through their employer.

Private Insurance

Your care recipient may have insurance policies that will help with finances in the event they become ill. These need to be followed up with the insurance companies and often require medical certification of illness.

Charitable Organizations

If the person in your care requires special equipment or assistive devices such as a wheelchair, international and national charitable organizations below at each club or local branch may have different offerings and application processes:

Lions Club International at <https://www.lionsclubs.org/en>

Kiwanis International at <https://www.kiwanis.org/home>

Rotary International at <https://www.kiwanis.org/home>



Charitable Organizations continued.

Canadian Red Cross

The Canadian Red Cross offers several programs to help people coping with illness, injury or end-of-life at home.

- **Health Equipment Loan Program (HELP):** A short-term loan program, HELP provides basic equipment including wheelchairs, walkers, bath seats and benches, commodes and toilet seats, crutches and cane, bed handles and other durable medical equipment.
- **HELP Plus:** This program augments HELP by providing delivery and installation of advanced equipment such as beds and lifts.
- **Aids to Independent Living:** For seniors coping with long-term illness or injury, this program lends health equipment, free-of-charge, to Home Health clients living in the Fraser and Vancouver Coastal Health Regions.

<https://www.redcross.ca/how-we-help/community-health-services-in-canada/bc-health-equipment-loan-program>.



You – the Caregiver

While many caregivers ask if there is any form of monthly financial assistance available to them, Nova Scotia is currently the only province in Canada that has an actual caregiver allowance (known as [The Caregiver Benefit Program](#)). In the rest of Canada, financial assistance for caregivers is primarily in the form of employment leave programs and federal and provincial tax credits and relief. The following is an overview of financial support available to **caregivers in British Columbia**.

Federal Government General Resources

Canada Revenue Agency General Enquiries Line: 1-800-959-8281

Disability related information 2019. Tax measures for persons with disabilities.

<https://www.canada.ca/content/dam/cra-arc/formspubs/pub/rc4064/rc4064-19e.pdf>

Family, child-care and caregivers deductions and credits (January, 2020)

Information on deductions and credits that can be claimed for your children, spouse or common-law partner, other eligible dependents, and amounts related to being a caregiver.

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

Medical Expenses 2019

Information about medical expenses you can claim.

<https://www.canada.ca/content/dam/cra-arc/formspubs/pub/rc4065/rc4065-19e.pdf>

Provincial Government General Resources

BC Hardship-Reduced Rates for Public Long-Term Care

Residential Care (sometimes referred to as Long-term Care) costs up to 80% of an individual's annual after-tax income, subject to a minimum and a maximum rate. This can be financially difficult for dependent spouses who, because they stayed home to raise children and care for family, had limited access to CPP and private pension plans, and relied on the pension of their spouse. The 80% rate can severely limit household income for the spouse who continues to live independently in the community. In cases of financial hardship, speak with the social worker at the facility where your spouse is living about hardship-reduced rates.

<http://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/who-pays-for-care/temporary-reduction-of-your-client-rate>



Provincial Government General Resources continued.

BC Palliative Care Benefits Program

BC residents of any age who have reached the end stage of a life-threatening illness and want to receive medically-appropriate palliative care at home. BC Palliative Care Benefits cover certain drugs, medical supplies, and equipment that are used in palliative care. BC residents who want to receive palliative care at home can ask their physician or nurse practitioner to assess their eligibility for benefits. If they are eligible, their physician or nurse practitioner submits a registration form.

<http://www2.gov.bc.ca/gov/content/health/practitioner-professional-resources/pharmacare/prescribers/plan-p-bc-palliative-care-benefits-program>

Choice in Supports for Independent Living (CSIL)

BC provincial program to support eligible care recipients and their caregivers who (on behalf of the care recipient) essentially become an employer and assume responsibility for hiring required support staff, training and administering payroll. The CSIL program is administered by BC regional health authorities, and each authority determines the funds available to a consumer to pay for care. More information and eligibility requirements can be found at the link below.

<https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/choice-in-supports-for-independent-living>

Employment Leave Programs

If you are currently employed, your caregiving role may necessitate a withdrawal from the work force, either temporary or longer term. This will depend on the situation with your care recipient and your ability to juggle work and caregiving. There is much to be considered and it is a good idea to get some help to think it through. People you could consult include the health care providers involved in your care recipient's care, others involved in unpaid caregiving, your employer, your bank and financial advisors. The programs listed on the next page may factor into your decision-making process.



FEDERAL – EI Caregiving Benefits and Leave (includes Compassionate Care Benefit (CCB))	
Description	<ul style="list-style-type: none"> ▪ Through Employment Insurance, eligible caregivers can receive financial assistance as a % of their income up to a maximum amount in order to take time away from work to provide care or support to a critically ill or injured person or someone needing end-of-life care. There are 3 types: <ol style="list-style-type: none"> 1. Family caregiver benefit for children (a critically ill or injured person under 18) 2. Family caregiver benefit for adults (a critically ill or injured person over 18) 3. Compassionate care benefits (a person of any age who requires end of life care)
Details	<ul style="list-style-type: none"> ▪ The maximum number of weeks payable varies dependent on the care recipient’s age and circumstances. ▪ The caregiver does not have to be related to or live with the person they care for or support, but they must be considered like family. ▪ The benefits can be used all at once or in separate periods, and can also be shared by multiple eligible caregivers, either at the same time or one after another.
Required Forms	<ul style="list-style-type: none"> ▪ Authorization to release a medical certificate ▪ Medical certificate ▪ Record of Employment ▪ Attestation for non-family members
How to Claim	<ul style="list-style-type: none"> ▪ Online application should be filed as soon as possible, and no more than 4 weeks after the caregiver’s last day of work.
Website	https://www.canada.ca/en/services/benefits/ei/caregiving.html

PROVINCIAL - Compassionate Care Leave (UNPAID)	
Description	<ul style="list-style-type: none"> ▪ Employees are entitled to take up to 27 weeks of compassionate care leave within a 52-week period to care for a family member who is terminally ill.
Details	<ul style="list-style-type: none"> ▪ The caregiver does not have to be related to or live with the person they care for or support, but they must be considered like family. ▪ After the employee has had 27 weeks off within the period of 52 weeks – the employer does not have to give more leave during that 52-week period.



	<ul style="list-style-type: none"> ▪ If the family member does not die within the 52-week period, an employee may take more leave after they get a new medical certificate stating that the family member has a serious medical condition with significant risk of death within 26 weeks. ▪ Some leaves, like compassionate care leave, are taken a week at a time – a week starts on Sunday. If an employee takes two days of leave in a week, it counts as a full week of leave.
Required Forms	<ul style="list-style-type: none"> ▪ Medical certificate stating the family member has a serious medical condition and is at risk of death within 26 weeks.
How to Claim	<ul style="list-style-type: none"> ▪ Employees do not have to make the request in writing or to give the employer advance notice. However, the employee should speak with their employer about the need to take the leave when they first become aware of it.
Website	https://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/time-off/leaves-of-absence#employees

PROVINCIAL - Family Responsibility Leave (UNPAID)	
Description	<ul style="list-style-type: none"> ▪ Under BC Employment Standards, employees can take leave to provide care and support for a family member whose life is at risk as a result of illness or critical injury. Employees may request this leave and are entitled to up to 16 weeks of unpaid leave to support family members who are over the age of 19. ▪ Employees are also entitled to up to 5 days of unpaid leave during each employment year to meet responsibilities related to (b) <i>the care or health of any other member of the employee's immediate family.</i>
Details	<ul style="list-style-type: none"> ▪ Leave is a statutory entitlement. ▪ If it is not used, leave does not carry over from year to year. ▪ Any time taken off on any day (<i>even one hour</i>) qualifies as one day, unless the employer and employee agree otherwise.
Required Forms	<ul style="list-style-type: none"> ▪ Employers are entitled to reasonable proof, after the event, that the request for a leave was valid.
How to Claim	<ul style="list-style-type: none"> ▪ Contact your employer.
Website	https://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/time-off/leaves-of-absence



Tax Benefits and Credits

<i>FEDERAL - Canada Caregiver Credit (CCC)</i>	
Description	<ul style="list-style-type: none"> An individual may be able to claim the new CCC—a consolidation of the infirm dependent, caregiver, and family caregiver credits that were available prior to 2017—if they support a spouse, common-law partner, or a dependent with a physical or mental impairment.
Details	<ul style="list-style-type: none"> A maximum amount may be claimed by a caregiver in respect to each infirm dependent. The dependent is not required to live with the caregiver in order for the caregiver to claim the credit.
Required Forms / How to Claim / Website	<ul style="list-style-type: none"> https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_caregiver-credit

<i>PROVINCIAL - Spouse or Common-Law Partner Tax Credit</i>	
Description	<ul style="list-style-type: none"> You can claim this credit if you supported your spouse or common-law partner and his or her net income was below a maximum amount.
Details	<ul style="list-style-type: none"> You may be entitled to claim a credit if your spouse or common-law partner has a physical or mental impairment.
Required Forms	<ul style="list-style-type: none"> None
How to Claim	<ul style="list-style-type: none"> Line 30300 on Schedule 5 Line 58120 on the BC428 British Columbia Tax Form.
Website	https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-30300-spouse-common-law-partner-amount.html



<i>Amount for an Eligible Dependent Tax Credit</i>	
Description	<ul style="list-style-type: none"> ▪ You may be able to claim this credit if you were NOT living or being supported by a spouse/common-law partner, if you supported a dependent, and you lived with the dependent.
Details	<ul style="list-style-type: none"> • The dependent must be a family member. • You can claim this amount if your eligible dependent's net income was below a maximum amount. • If you claimed the Canada caregiver amount for the same dependent, his or her net income must have been below a maximum amount. • If you claimed an amount for the year on line 303, you cannot claim this amount.
Required Forms	<ul style="list-style-type: none"> ▪ None
How to Claim	<ul style="list-style-type: none"> ▪ Line 30500 on Schedule 5 ▪ Line 58160 on the BC428 British Columbia Tax Form.
Website	https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-305-amount-eligible-dependant.html

<i>FEDERAL AND PROVINCIAL - Medical Expenses for Dependents</i>	
Description	<ul style="list-style-type: none"> ▪ You may be able to claim a portion of the medical expenses you paid for your dependent.
Details	<ul style="list-style-type: none"> ▪ The actual amount of qualifying medical expenses is limited by your income to a maximum amount each year. ▪ You can only claim the part of an expense for which you have not been or will not be reimbursed. ▪ Medical Expenses RC4065 – 2019 Guide ▪ How do you claim eligible medical expenses on your tax return?
Required Forms	<ul style="list-style-type: none"> ▪ Receipts may be requested.
How to Claim	<ul style="list-style-type: none"> ▪ Lines 33099 and 33199 - see Website link listed below. ▪ Lines 58680 and 58720 on the BC428 British Columbia Tax Form.
Website	https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/lines-33099-33199-eligible-medical-expenses-you-claim-on-your-tax-return.html

Income Assistance

<i>PROVINCIAL - Income Assistance</i>	
Description	<ul style="list-style-type: none"> For caregivers, if you are in need and have no other resources, you may be eligible for income assistance.
Details	<ul style="list-style-type: none"> If you are in need and have no other resources, you may be eligible for income assistance.
Required Forms	<ul style="list-style-type: none"> Dependent on circumstances.
How to Claim	<ul style="list-style-type: none"> Use My Self Serve to assess your eligibility and apply for assistance from the B.C. government. If you can't complete the application online, call 1-866-866-0800 or visit your local office. Contact an intake worker for information specific to caretakers.
Website	https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/apply-for-assistance

<i>PROVINCIAL - Shelter Aid for Elderly Renters (SAFER)</i>	
Description	<ul style="list-style-type: none"> The SAFER program makes rents affordable for BC seniors with low to moderate incomes.
Details	<ul style="list-style-type: none"> SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes. To be eligible, you must: <ol style="list-style-type: none"> 1) Must meet citizenship requirements 2) Have lived in BC for the full 12 months prior to your application. 3) Pay more than 30% of your gross monthly income toward rent.
Required Forms	<ul style="list-style-type: none"> Proof of Income Proof of Age Proof of Rent Bank Account Information (for direct deposit)
How to Claim	<ul style="list-style-type: none"> Complete the application form (see website or contact BC Housing for details).
Website	https://www.bchousing.org/housing-assistance/rental-assistance-financial-aid-for-home-modifications/shelter-aid-for-elderly-renters



Home Modification Assistance

<i>FEDERAL - Home Accessibility Expenses Tax Credit</i>	
Description	<ul style="list-style-type: none"> You may be able to claim this tax credit if you are the spouse/common law partner of a qualifying individual.
Details	<ul style="list-style-type: none"> You can claim up to a maximum amount in expenses.
Required Forms	<ul style="list-style-type: none"> Eligible expenses must be supported by acceptable documentation, such as agreements, invoices and receipts.
How to Claim	<ul style="list-style-type: none"> Line 31285 – see Website listed below.
Website	https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-31285-home-accessibility-expenses.html

<i>PROVINCIAL - Home Adaptations for Independence (HAFI)</i>	
Description	<ul style="list-style-type: none"> The HAFI program provides financial assistance for home modifications for eligible low-income British Columbians with mobility or health issues.
Details	<ul style="list-style-type: none"> To be eligible, you must: <ol style="list-style-type: none"> Be a Canadian citizen residing in BC Have household assets less than a specified amount and income within Housing Income Limits. Have someone in your household with a permanent disability. The adaptations should directly address the limitations. You could receive up to a maximum amount in financial assistance. Landlords are also eligible for the program.
Required Forms	<ul style="list-style-type: none"> See the application guide for details.
How to Claim	<ul style="list-style-type: none"> Go to the BC Housing website and download the application, request a copy by mail, or pick one up at your nearest BC Housing office.
Website	https://www.bchousing.org/housing-assistance/rental-assistance-financial-aid-for-home-modifications/home-adaptations-for-independence



PROVINCIAL - BC Home Renovation Tax Credit for Seniors and Person with Disabilities	
Description	<ul style="list-style-type: none"> You may be able to claim eligible expenses for certain permanent home renovations that improve access, mobility, or reduce the risk of harm within the home.
Details	<ul style="list-style-type: none"> On the last day the tax year you must: <ol style="list-style-type: none"> Be a BC resident, and Be living with a senior, or a person with a disability. There is a maximum credit per tax year. Some examples of eligible expenses are: handrails, walk-in bathtubs and wheelchair ramps. This credit can be split between eligible residents of the home. For seniors and family members living with seniors, the renovation expenses must have happened on or after April 1, 2012.
Required Forms	<ul style="list-style-type: none"> You must retain documentation to support your claim, including receipts from suppliers and contractors.
How to Claim	Complete the British Columbia Home Renovation Tax Credit for Seniors and Persons with Disabilities form (Schedule BC(S12)) and enter the amount you spent on eligible renovations beside Line 60480 on the British Columbia Credits form (BC479) .
Website	https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/seniors-renovation

Community and Special Interest Programs

Employment Benefits

Check your employment benefits. Some benefit plans may provide a limited amount of financial assistance for caregivers.

Find Support BC

Find Support BC connects families of persons with disabilities with resources available to them. It's simple; just select your criteria to get started. Includes financial help, emotional support, health support, advocacy and government support.

<http://findsupportbc.com/>.

Patient Assistance Programs

RxHelp's mission is to provide Canadian health care consumers access to brand-name pharmaceutical manufacturers "Patient Assistance Programs".

www.rxhelp.ca



Remember, you are not alone. Reach out to family, friends, co-workers, and community associations when you need help.

AND CALL US TOLL FREE FROM ANYWHERE IN THE PROVINCE

Caregiver Support Line:

toll free 1-877-520-3267

Browse our Website www.familycaregiversbc.ca

Caregiver Support Groups

Live & Recorded Webinars

Articles and Resources

Newsletter



**Family Caregivers
of British Columbia**

— **Let us help** —