



Family Caregivers
of British Columbia

Family Caregivers of BC

OVERVIEW OF FINANCIAL RESOURCES, BENEFITS AND CREDITS FOR CAREGIVERS

FEBRUARY 2024

Should you have more questions, we invite you to give our staff a call at our toll-free Caregiver Support Line, open Monday - Friday 1-877-520-3267



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GUIDE TO FINANCIAL ASSISTANCE FOR CAREGIVERS

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 Family Caregivers of BC (FCBC) Guide to Financial Assistance for Caregivers has been created to share information and resources related to caregiving, in good faith, and from sources believed to be reliable. However, neither FCBC nor its authors guarantee the accuracy or completeness of any information published, and we are not responsible for any errors, omissions, or claims for damages, including exemplary damages, arising out of use, inability to use, or with regard to the accuracy or sufficiency of the information contained in the publication. This guide is for information only and should not be considered legal or financial advice. We have provided links to websites that contain the most up-to-date eligibility and financial information, and we strongly encourage you to check these sources.



Your Care Recipient

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

Charitable Organizations

Canadian Red Cross

The Canadian Red Cross offers help for people living with illness, injury or end-of-life at home. Health Equipment Loan Program: <https://bit.ly/3soTsya>

- 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 canes, bed handles and other durable medical equipment.
- Advanced Short-Term Loans - HELP Plus: This program augments HELP by providing delivery and installation of advanced equipment such as beds and lifts.
- Long Term Loans - 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 Health and Vancouver Coastal Health Regions with no other available options.

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.

Amyotrophic Lateral Sclerosis (ALS) Society of BC

Amyotrophic Lateral Sclerosis Society of BC provides information on financial assistance available for equipment to help individuals with Amyotrophic Lateral Sclerosis. <https://www.alsbc.ca/programs-services/resources/>

BC Cancer Agency

BC Cancer Agency provides a financial information brochure for patients with cancer in an interactive format. <http://www.bccancer.bc.ca/health-info/coping-with-cancer/practical-support/financial-assistance> <https://www.alsbc.ca/programs-services/resources/>



Kidney Foundation of Canada BC and Yukon Branch

Short-term financial assistance may be available to people living with kidney disease to help offset the cost of medications and other medical expenses. <http://www.kidney.ca/support/programs-services/short-term-financial-assistance>

Muscular Dystrophy Canada

Muscular Dystrophy Canada provides information on financial assistance available for equipment to help individuals with muscular dystrophy. <https://muscle.ca/services-support/personal-support-program/equipment-program/>

Government Disability Benefits – Federal

Disability Tax Credit

The disability tax credit (DTC) is a non-refundable tax credit that helps persons with disabilities, or their supporting persons reduce the amount of income tax they may have to pay. An individual may claim the disability amount once they are eligible for the DTC. This amount includes a supplement for persons under 18 years of age at the end of the year. The purpose of the DTC is to provide for greater tax equity by allowing some relief for disability costs, since these are unavoidable additional expenses that other taxpayers don't have to face.

Notes: A doctor must fill out form T2201 which is then sent into the Canada Revenue Agency. For a caregiver, the person with the DTC can transfer any unused portion. There can be quite a bit of paperwork involved as the person with the DTC has to ask CRA to transfer it to the caregiver (a spouse or relative).

Being eligible for the DTC can open the door to other federal, provincial, or territorial programs such as the Registered Disability Savings Plan, the Canada workers benefit, and the child disability benefit. <https://bit.ly/3HnciLn>

Canada Disability Savings Bond

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 annually put money into your RDSP. See the website for details.

Please note that 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

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 from 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).

Please note that 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-grant/>

Veteran's Caregiver Recognition Benefit

If your care recipient has served in the Canadian military, Veteran's Affairs Canada will pay you a monthly tax-free benefit to provide financial relief. There is no time limit to apply. Use the search terms "Caregiver Recognition Benefit" on their website for more information. <http://www.veterans.gc.ca/>

Government Disability Benefits – Provincial

Disability Alliance of BC

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 they may qualify for as a result. Help Sheets are guides explaining various benefits and how to apply for them e.g., various Grant Programs, Disability Tax Credits and Homeowner's Grant.

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

Sick Leave or Disability Compensation - 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.



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 (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 BC.

Federal Government General Resources

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

Employment Insurance for Caregiver Benefits and Leave: 1-800-206-7218

TTY: 1-800-29-3742 from 8:30 am to 4:30 pm.

<https://www.canada.ca/en/services/benefits/ei/caregiving.html>

Government of Canada Benefits Finder

CRA General Enquiries Line: 1-800-959-8281

TTY: 1-800-665-0354 from 8:00 am to 8:00 pm and Saturday 9:00 am to 5:00 pm

Family, child-care and caregivers deductions and credits

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://bit.ly/3BorYwV>

Medical Expenses

Information about medical expenses you can claim.

<https://bit.ly/3gy00Fd>

Provincial Government General Resources

BC Hardship-Reduced Rates for Public Long-Term Care (Temporary Reduction of Your Client Rate)

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. A spouse who stayed out of the workforce to raise children and provide family care may have limited access to CPP and private pensions. They relied on the pension entitlements of their spouse for retirement income. 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.

<https://bit.ly/3HEMQCn>



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.

<https://bit.ly/34vstZJ>

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://bit.ly/3rEo2Vu>



Employment Leave Programs

FEDERAL – EI Caregiving Benefits and Leave (includes Compassionate Care Benefit (CCB))	
Description	<p>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:</p> <ul style="list-style-type: none">• Family caregiver benefit for children up to 35 weeks (a critically ill or injured person under 18)• Family caregiver benefit for adults up to 15 weeks (a critically ill or injured person over 18)• Compassionate care benefits up to 26 weeks (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.• You may be eligible to use these benefits if you need to leave Canada to provide care for someone living in another country.
Required Forms and/or Documents	<ul style="list-style-type: none">• Authorization to release a medical certificate• Medical certificate• Records 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. Note that the EI coverage only begins after you have been off work for one week.
Website	https://www.canada.ca/en/services/benefits/ei/caregiving.html

If you are currently employed, your caregiving role may require a withdrawal from the workforce, 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, your family members, 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.



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.• 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 Documents	<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 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
Websites	<ul style="list-style-type: none">• Compassionate Care Leave Act Pt 6, Section 52.1 https://bit.ly/3sASKhA• Employment Standards - Taking time off - Taking a leave https://bit.ly/3rG128C



PROVINCIAL - Family Responsibility Leave (UNPAID)

Description

- 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 36 weeks of unpaid leave when caring for a child and 16 weeks of unpaid leave when caring for a family member 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) the care or health of any other member of the employee's immediate family.

Details

- 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 (even one hour) qualifies as one day, unless the employer and employee agree otherwise.

Required Forms

- Employers are entitled to reasonable proof, after the event, that the request for a leave was valid.

How to Claim

- Contact your employer.

Websites

- Family Responsibility Leave - Act Part 6, Section 52
<https://bit.ly/3Ly0Sbg>
- Employment Standards - Taking Time off - Leaves of absence
<https://bit.ly/3JjXGOg>



Tax Benefits and Credits

Free Tax Clinics

Through the Community Volunteer Income Tax Program, community organizations host free tax clinics where volunteers file tax returns for eligible people. To find one, please check on the following webpage: <https://bit.ly/3pfKFxL>

CRA BC Outreach Webinars - Benefits and Credits for Caregivers Presentations

To see available presentations and to register, follow this link: [CRA BC Outreach Webinars](#)

BC Tax Credits	
Details	<ul style="list-style-type: none"> You can claim the B.C. basic and other tax credits when you file your T1 Income Tax Return using the British Columbia Tax form (B428). You may need to complete the Provincial Worksheet to Calculate the amounts to be entered on Form BC428. The worksheet is for your records and doesn't need to be submitted. 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.
BC428 Form Link	<ul style="list-style-type: none"> http://bit.ly/3lvpnoF
Transfer of Credits	
Description	<ul style="list-style-type: none"> If you are unable to use the age, pension or disability credits, these credits may be transferred to a spouse or common-law partner.
Line 32600	<ul style="list-style-type: none"> Amounts transferred from your spouse or common-law partner. https://bit.ly/3lqj15j



FEDERAL - Canada Caregiver Credit (CCC)	
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.
How to Claim / Website	<ul style="list-style-type: none">• https://bit.ly/3HGk4RG
FEDERAL and PROVINCIAL - Spouse or Common-Law Partner Tax Credit	
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">• 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.
How to claim	<ul style="list-style-type: none">• Line 30300 use Schedule 5 to calculate amount• Line 58120 on the BC428 British Columbia Tax Form.• Worksheet for BC 428 British Columbia Tax Form
How to Claim / Website	<ul style="list-style-type: none">• https://bit.ly/3B5X787



FEDERAL and PROVINCIAL - Eligible Dependant Tax Credit	
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">Line 30400 - Amount for an eligible dependentSee link listed below for most current information
Required Forms	<ul style="list-style-type: none">None
How to Claim	<ul style="list-style-type: none">See BC 428 Tax formSchedule 5Worksheet for BC 428 British Columbia Tax Form
Website	<ul style="list-style-type: none">https://bit.ly/3HCgUhh



FEDERAL AND PROVINCIAL - Medical Expenses for Dependants	
Description	<ul style="list-style-type: none">• If you paid for healthcare expenses, you may be able to claim them as eligible medical expenses on your tax return.• These expenses include a wider range of products, procedures and services, such as: medical supplies, dental care, travel expenses, etc.• You can only claim the part of an eligible expense for which you have not been reimbursed.
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 RC4065E – 2023 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 58689 and 58729 on the BC428 British Columbia Tax Form.
Websites	<ul style="list-style-type: none">• Information - http://bit.ly/3ZkWhiy• https://bit.ly/3gy00Fd
Additional Notes Regarding Attendant Care Expenses and Claiming	<ul style="list-style-type: none">• Attendant care is care given by an attendant who does personal tasks which an individual cannot perform for themselves.• Attendant care can be received in certain types of facilities.• You can claim amounts paid to an attendant only if the attendant was not your spouse or common-law partner and was 18 years of age or older when the amounts were paid.• If an individual issues a receipt for attendant care services, the receipt must include their social insurance number.• These expenses can be claimed as medical expenses but must have been paid for the care of:<ul style="list-style-type: none">◦ yourself◦ your spouse or common-law partner◦ a dependant (see link for specific info regarding dependant criteria)



Income Assistance

PROVINCIAL - Income Assistance	
Description	<ul style="list-style-type: none">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"><u>Use My Self Serve</u> 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.
Website	<ul style="list-style-type: none">http://bit.ly/3J1cx37



PROVINCIAL - Shelter Aid for Elderly Renters (SAFER)	
Description	<ul style="list-style-type: none">• Lower income seniors renting in the private market may be eligible for a rent supplement through SAFER.
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:<ul style="list-style-type: none">◦ Must meet citizenship requirements◦ Have lived in BC for the full 12 months prior to your application.◦ Pay more than 30% of your gross monthly income toward rent.◦ Your monthly gross income does not exceed a defined amount.
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	<ul style="list-style-type: none">• https://bit.ly/3sNqYyv



Home Modification Assistance

FEDERAL - Home Accessibility Expenses Tax Credit	
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	<ul style="list-style-type: none">https://bit.ly/3sfwb2H

PROVINCIAL - BC Rebate for Accessible Home Adaptations (BC RAHA)	
Description	<ul style="list-style-type: none">The RAHA program provides financial assistance for home modifications for eligible low-income British Columbians with mobility or health issues. Previously known as the Home Adaptations for Independence (HAFI)
Details	<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:<ul style="list-style-type: none">Be a Canadian citizen residing in BCHave 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	<ul style="list-style-type: none">https://www.bchousing.org/housing-assistance/BC-RAHA



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 of the tax year you must:<ul style="list-style-type: none">Be a BC resident, andBe living with a senior, or a person with a disability.There is a maximum credit per tax year.Some examples of eligible expenses include: 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	<ul style="list-style-type: none">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	<ul style="list-style-type: none">Schedule BC(S12) - http://bit.ly/3KLLdqHBC479 - http://bit.ly/3xTzTRTBC Home Renovation Tax Credit for Seniors and Persons With Disabilities https://bit.ly/33doS22

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/>.



Family Caregivers
of British Columbia

Remember, you are not alone.

Reach out to family, friends, co-workers, and community associations when you need help.

CALL US TOLL FREE FROM ANYWHERE IN THE PROVINCE

**Caregiver Support Line:
1-877-520-3267**

Browse our website www.familycaregiversbc.ca

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