

COMMUNITY AND FINANCIAL RESOURCES IN BC

Compiled by the
**COMPLEX CHRONIC
DISEASES PROGRAM**



Provincial Health
Services Authority

BC WOMEN'S
HOSPITAL+
HEALTH CENTRE

Provincial Health Services Authority



**Please note that this external resource list is provided for informational purposes only and does not reflect an endorsement of specific practitioners whether or not they are affiliated with the Complex Chronic Disease Program (CCDP). The CCDP does not stand to benefit from community resources or external referrals, and choosing or refraining from accessing any services outside of the CCDP will not affect your care and treatment within the program.*

Information contained in this guide was up-to-date as of June 2022. If you find an error or feel that we have missed something, please email infoccdpcw@cw.bc.ca.

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Introduction

Chronic illnesses, such as Fibromyalgia, Chronic Fatigue Syndrome/Myalgic Encephalomyelitis, or Chronic Lyme-Like symptoms may have a significant effect on your financial stability, social connections, and the type of help you need from the systems, programs, and services in your community. With this in mind, the CCDP has compiled a list of resources that may help increase your access to government financial support, reduce the cost of daily living, reduce the impact of your illness on your day-to-day life, or connect you to community support.

The 'disability' label

Throughout this guide we use the term disability, although we recognize that not all people with chronic health conditions consider themselves to have a disability. Given that chronic illness impacts functioning in much the same way as many permanent disabilities, it can be helpful to frame impairments using a disability framework. It is also the word that many government, health, and community programs use.

Consider your bad days and apply for everything you are eligible for

Whether or not you embrace the disability label, we encourage you to access all of the programs and services you may be entitled to. They may make the difference between being able to engage in an activity or not. Having a disabled parking pass (more information about that on pg. 14) may feel uncomfortable on days that you are doing well. But on days that you are experiencing a flare, it may be the thing that enables you to leave your house without exacerbating symptoms or crashing. Not having to walk several blocks can mean that you are able to meet a friend for coffee - a significant source of comfort, connection, and support. As you are reviewing this guide and completing applications, keep those bad days in mind, as they are the days that cause the most impact on your well-being and overall functioning.

“How do I get disability status”

One of the frequent questions that comes up in conversations about resources is, “How do I get disability status?” There is no such thing as disability status in Canada or in BC, rather each government program has its own definition of what a disability is. Some programs may look at your ability to work, some may look at the impact of your illness on your ability to care for yourself, some may consider more specific criteria, like mobility or whether you receive a specific source of income, such as PWD (Person with Disability benefits). Some of the programs listed here are based on your income and some are open to all. We've tried to be as accurate as possible when we list eligibility and application information, but it is important to confirm this at the source prior to applying for something, as things do change.

Glossary

CPP	Canada Pension Plan (CPP) is a federal program which provides contributors with a source of income in the case of retirement, disability or death and is regulated by Service Canada. The regular contributory period is from 18 years to 65 years old.
CPP-D	Canadian Pension Plan - Disability (CPP-D) is a federally-provided, monthly taxable payment which can be provided to applicants who are no longer able to continue working due to a disability. To qualify for the CPP-D benefit, you must have a severe and prolonged disability and have made a minimum amount of CPP contributions while working. (See pg 13)
DTC	The disability tax credit (DTC) is a non-refundable tax credit that helps people with impairments, or their supporting family member, reduce the amount of income tax they may have to pay. (See pg 13)
EI	Employment Insurance (EI) is a federal program that provides temporary financial support to those who are unable to work due to specific life events, upgrading skills or seeking employment. It is a program that applicants must have contributed to while they were working. There are multiple types of EI benefits, including EI Sickness and EI Maternity or Paternity Benefits. (See pg 12)
Income Assistance	Income Assistance is the welfare program in British Columbia. The Ministry of Social Development and Poverty Reduction provides financial support to low or no income individuals through a variety of statuses including regular employable Income Assistance, Persons with Persistent Multiple Barriers (PPMB) and Persons with Disabilities (PWD). (see pg 12)
OAS	OAS is a taxable government benefit issued to eligible applicants to supplement their Canada Pension Plan. OAS is generated from income tax and is available to those aged 65 or older. An applicant must meet Canadian residency requirements to be eligible for OAS.
PPMB	The Persons with Persistent Multiple Barriers (PPMB) benefit is a category of income assistance provided by the Ministry of Social Development and Poverty Reduction. To qualify for PPMB a person must have a health condition that has lasted for at least 1 year and is likely to continue for at least 2 more years or has a health condition that has occurred frequently in the past year and is likely to continue for at least two more years. This health condition must be a barrier that seriously impedes a person's ability to search for, accept or continue in employment.
PWD	Persons with Disabilities (PWD) is a category of income assistance provided by the BC Ministry of Social Development and Poverty Reduction. It is a disability program aimed towards low income individuals who have severe physical and/or mental impairments; and require assistance with their daily living activities from another person, animal or assistive device. (See pg 12)

General Information

Canada-wide: 211

Non-emergency service that provides information and referrals regarding community, health, employment, government and social services in BC. To speak with someone about programs and services in your area, dial 211 (or text your city name to 211)

↳ www.bc211.ca

Here to Help

Website allows you to explore strategies to help you take care of your mental health and use substances in healthier ways. Here you can find the information you need to manage mental health and substance use problems, or learn how you can support a loved one dealing with these issues.

↳ Phone: 310-6789 (no area code required)

↳ <https://www.heretohelp.bc.ca/>

Virtual Mental Health Support

Virtual services are available for British Columbians who are experiencing mental health challenges.

↳ <https://www2.gov.bc.ca/gov/content/health/managing-your-health/mental-health-substance-use/virtual-mental-health-supports>

BC Government Contacts and phone numbers

Service BC General Enquiries

Can't find what you are looking for? Have a question about a government program or service? Contact Service BC Monday through Friday, 7:30am to 5pm.

- Victoria: 250 387-6121
- Vancouver: 604 660-2421
- Elsewhere in B.C.: 1 800 663-7867
- Text Monday - Friday, 7:30am to 5:00pm: 1-604-660-2421
- Email: servicebc@gov.bc.ca

↳ <https://www2.gov.bc.ca/gov/content/home/get-help-with-government-services>

General info about supports for people with disabilities

Federal and provincial financial benefits finder

This tool asks you some questions and then generates a list of possible federal and provincial benefits that you may be eligible for

↳ <https://benefitsfinder.services.gc.ca/>

Lists of federal tax credits and deductions for persons with disabilities

↳ <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deduction>

[s-persons-disabilities.html](#)

- ↳ <https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4064/disability-related-information.html>
- ↳ To access this information in alternate formats, call 1-800-959-8281

BC government support and services for people with disabilities

A list of BC government-funded programs for people with Disabilities

- ↳ <https://www2.gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities/supports-services>

Disability resource list from the Spinal Cord Injury Society of BC

Comprehensive resource list of services and organizations across BC. While some are specific to people with spinal cord injuries, many are relevant to anyone with a disability or physical impairment.

- ↳ <https://sci-bc.ca/sci-info-database/>

BC Disability

A website designed to help persons with disabilities and allies find supports.

Includes a directory of disability resources across BC, tips and information on securing BC disability assistance (BC PWD) and other funding, guides on accessibility, advocacy, community inclusion, and more.

- ↳ <https://www.bcdisability.com/>

BC Disability Funding Guide

Comprehensive, creative guide to financial support. Includes letter templates to request funding from private sources.

- ↳ https://www.bcdisability.com/_files/ugd/a3dfb0_dfa4b21afec84534be38297024bcf70e.pdf

Self-Advocacy support (help with applications)

These organizations may be able to provide help to complete applications for benefits (exceptions noted below). They can often provide guidance in navigating the bureaucracy of disability benefits and other social services. If you are denied benefits and need to go through the appeal process, it is a good idea to contact one of these agencies for guidance and support.

The Disability Alliance of BC

Provides help sheets and support when applying for government funding. May be able to help with applications depending on your income level. There can be a wait for services.

- ↳ Phone: 604-872-1278
- ↳ <http://disabilityalliancebc.org/>

SelfAdvocate.Net

BC-based coalition of disability organizations formed to help people with disabilities self-advocate. Excellent resource. List of self-advocacy organizations in BC.

- ↳ <https://selfadvocatenet.com/>

Ask an Advocate

Will answer basic questions related to Person with Disability (PWD) benefits and Canada Pension Plan-Disability via phone or email with quick response time. Does not assist with application completion.

- ↳ <https://askanadvocate.ca/>

Povnet

This website allows people to search for advocates throughout BC to assist with things like housing, disability supports and applications, workers' rights, Indigenous legal issues, and immigration to Canada. Their "find an advocate" tool is a great way to search if there are organizations near you that can help with disability form completion.

- ↳ <http://www.povnet.org/>

British Columbia Aboriginal Network on Disability Society (BCANDS)

Supports Indigenous people with disabilities to access the resources, supports, and services they may need. May assist Indigenous individuals or families with applications or navigating numerous systems including PWD applications, DTC, RDSP, and case management services.

- ↳ <http://www.bcands.bc.ca/>
- ↳ Phone: 1-888-815 -5511 (Please leave message on the general mailbox)

Family Support Institute of BC

Aims to strengthen, connect and build communities and resources with families of people with disabilities in BC. Their website also has a searchable database called "Find Support BC" for resources available by region

- ↳ Phone: 1-800-441-5403
- ↳ <http://familysupportbc.com/>

Vernon: Okanagan Advocacy Resource Centre

Can provide advice and assistance navigating the income assistance, PWD, and CPP-D applications and appeal process

- ↳ Phone: 778.475.0808
- ↳ <https://www.okadvocate.ca/>

Vancouver, Burnaby and New Westminister: The Kettle Society

The Kettle Mental Health Outreach and Advocacy Program supports people living with a combination of mental illness, mental health problems, low-income, or homelessness to address both individual needs and systemic issues that may impact their mental health and well-being. Includes help with applications.

- ↳ Phone: 604-253-0669
- ↳ <https://www.thekettle.ca/advocacy>

Richmond: Centre for Disability

They offer an array of programs and services for people with disabilities, including a job club for people looking for suitable work, financial literacy and public speaking classes, various social events, a parking pass program, as well as support for caregivers.

- ↳ Phone: 604-232-2404
- ↳ <https://www.rcdrichmond.org/>

North Shore Disability Resource Centre (NSDRC)

- ↳ Phone: 604-985-5371
- ↳ <https://www.nsdrc.org/information-and-advocacy/>

Victoria: Together Against Poverty Society (TAPS)

Volunteer Disability Advocate Project (VDAP) provides assistance with the application for provincial disability benefits Does not help with CPP-D or provincial income assistance.

- ↳ Phone: 250-361-3521
- ↳ <https://www.tapsbc.ca/>

Victoria Disability Resource Centre

- ↳ Phone: 250.595.0044
- ↳ <https://drcvictoria.com/>

Nanaimo Disability Resource Centre

- ↳ Phone: 250.758.5547
- ↳ <http://www.ndrc.info/>

Legal

Disability Law Clinic

Provides free legal advice to people with disabilities about human rights and discrimination, including: access to housing, transportation, education, accommodations in the workplace, etc

- ↳ Leave a message at 1-800-663-1278 (Toll free) or 236-427-1108
- ↳ <https://disabilityalliancebc.org/program/disability-law-clinic/>

Dial-A-Law, Legal Services of BC

Dial-A-Law is a library of scripts prepared by lawyers. You can listen to these free scripts over the phone or on the Internet, or read them on the Dial-A-Law website. Dial-A-Law offers general information, but not legal advice, on a variety of legal topics applicable to British Columbia. Available in English, French, Chinese, and Punjabi.

- ↳ Phone: 604-687-4680 (Lower Mainland) OR 1-800-565-5297 (Toll-free)
- ↳ <https://dialalaw.peopleslawschool.ca/>

Clicklaw

Clicklaw website provides legal information, education, and help for BC residents. Search “disabilities” for a list of resources, common questions, and help near you. Click “Talk to Someone” for toll-free phone numbers for law-related help in BC

- ↳ <http://www.clicklaw.bc.ca/>

Legal Aid BC

A range of free services that may help you. They give priority to people with low incomes, but many services are available to all British Columbians.

- ↳ <https://legalaid.bc.ca/>
- ↳ Phone: 604-408-2172 (Greater Vancouver) / 1-866-577-2525 (elsewhere in BC)

Access Pro Bono: Lawyer Referral Service (LRS)

Lawyer Referral Service helps British Columbians find a suitable lawyer to resolve their legal problem. For family, tenancy, employment, personal injury, will, estate or trust law issues

- ↳ Phone: 604-687-3221 OR 1-800-663-1919 (Toll-free)
- ↳ Email: lawyerreferral@cbabc.org
- ↳ <http://www.cbabc.org/For-the-Public/Lawyer-Referral-Service>

Indigenous Community Legal Clinic (ICLC)

ICLC may be able to provide advice, assistance and representation to eligible clients who cannot afford a lawyer and who self-identify as Indigenous persons. Free.

- ↳ Phone: 604 822 1311
- ↳ Toll Free: 1 888 684 7874
- ↳ E-mail: iclc@allard.ubc.ca
- ↳ <https://allard.ubc.ca/community-clinics/indigenous-community-legal-clinic>

Rise Women's Advocacy Centre

Family and immigration law done by upper year law students. Free.

- ↳ Client Intake Line 236.317.9000
- ↳ General Inquiries 604.451.7447
- ↳ <https://womenslegalcentre.ca/>

Vancouver and Victoria: Law Students' Legal Advice Program

Law students provide free legal advice and representation to clients.

- ↳ UBC (604) 822-5791 to set up an appointment <https://www.islap.bc.ca/>
- ↳ UVic (250) 385-1221 to set up an appointment <https://www.uvic.ca/law/about/centre/index.php>

Access Pro Bono Society of British Columbia

Provides low income clients free legal services by volunteer lawyers. For people who don't otherwise qualify for legal aid.

- ↳ Phone: 604-482-3195
- ↳ 1-877-762-6664
- ↳ Email: help@accessprobono.ca
- ↳ <http://www.accessprobono.ca>

Vancouver: Atira Legal Advocacy

The Legal Advocacy Program is for low-income, self-identified women (inclusive of trans women) in the Downtown Eastside to obtain free legal advocacy in a safe and confidential, women's only space. Free.

- ↳ Phone: 604 331 1407 ext 114
- ↳ Email: legaladvocate@atira.bc.ca
- ↳ <https://atira.bc.ca/what-we-do/program/legal-advocacy/>

Abbotsford, Surrey, Nanaimo, Victoria, Vancouver: Justice Access Centres (JAC)

Justice Access Centres assist people with support regarding family and civil law issues. There are five Justice Access Centres in BC: Abbotsford, Surrey, Vancouver, Victoria, and Nanaimo.

- ↳ <https://www2.gov.bc.ca/gov/content/justice/about-bcs-justice-system/jac>
- ↳ Abbotsford: 604-851-7055
- ↳ Nanaimo: 250-741-5447 or 1-800-578-8511

- ↳ Surrey: 604-501-3100
- ↳ Vancouver: 604-660-2084
- ↳ Victoria: 250-356-7012

Family Justice Centres (FJC)

Family Justice Centres operate across the province. These centres are staffed by family justice counsellors who can assist you with issues related to separation or divorce. They provide services free of charge to parents and other family members.

- ↳ <https://www.clicklaw.bc.ca/helpmap/service/1019>
- ↳ Abbotsford: 604-851-7055
- ↳ Campbell River: 250-286-7527 or 1-800-757-9406
- ↳ Chilliwack: 604-795-8257
- ↳ Courtney: 250-897-7556 or 1-800-371-0799
- ↳ Cranbrook: 250 426-1660 or 1-888-518-8822
- ↳ Kamloops: 250-828-4688 or 1-888-764-3663
- ↳ Kelowna: 250-712-3636 or 1-888-227-7734
- ↳ Langley: 604-501-3100
- ↳ Maple Ridge: 604-466-7345
- ↳ Nanaimo: 250-741-5447 or 1-800-578-8511
- ↳ Nelson: 250-354-6433 or 1-888-526-2229
- ↳ New Westminster: 604-660-8636
- ↳ North Vancouver: 604-981-0084 or 1-888-837-1116
- ↳ Penticton: 250-487-4030 or 1-888-201-0045
- ↳ Port Coquitlam: 604-927-2217
- ↳ Prince George: 250-565-4222 or 1-888-668-1602
- ↳ Richmond: 604-660-3511
- ↳ Sechelt: 604-740-8936 or 1-888-245-1903
- ↳ Surrey: 604-501-3100 or 1-800-663-7867 (Toll free, ask to be connected to 604-501-3100)
- ↳ Terrace: 250-638-6557 or 1-888-800-1433
- ↳ Vancouver: 604-660-2084 or 1-800-663-7867 (Toll free, ask to be connected to 604-660-2084)
- ↳ Vernon: 250-549-5644 or 1-888-282-2283
- ↳ Victoria: 250-356-7012 or 1-800-663-7867 (Toll-free, ask to be connected to 250-356-7012)
- ↳ If there is no location near you, call 1-844-747-3963 to access FJC services.

BC Human Rights Tribunal

- ↳ Information on human rights in BC: <https://bchumanrights.ca/>
- ↳ In person or by mail: 1270 - 605 Robson Street Vancouver, B.C. V6B 5J3
- ↳ Phone: 604 775-2000 or toll free (in B.C.): 1 888 440-8844
- ↳ E-mail: BCHumanRightsTribunal@gov.bc.ca

Canadian Human Rights Commission

In Canada, you have the right to live free from discrimination. Human rights laws protect people in Canada from discrimination based on grounds such as race, sex, religion or disability. For information and assistance with issues related to human rights:

- ↳ Information on Canadian and International human rights: <https://www.chrc-ccdp.gc.ca/eng>
- ↳ Toll free: 1-888-214-1090
- ↳ Email: info.com@chrc-ccdp.gc.ca

Government Income Assistance Programs (when you can't work)

If you need to stop working or you need more information on income supports such as PWD and CPP-D, consider watching the CCDP's Disability Income Support Resources video which you can find on the Patient Education section of the CCDP website or at this link:

<https://mediasite.phsa.ca/Mediasite/Play/bcd18c5ed3344d398c7c0fec1c9f280c1d>

1. Employment Insurance - Sickness Benefits

Short term (15 weeks max) federal government financial assistance for people unable to work because of sickness. Usually your first place to turn when you stop working. Must be paying into the EI program,

- ↳ Phone: 1-800-206-7218
- ↳ <https://www.canada.ca/en/services/benefits/ei.html>

2. BC Income Assistance (also known as Welfare)

If you can't work and your family has a low-income, or you live alone, you may be eligible for income assistance. This is also the first step to applying to Persons with Disability Benefits. If you have no other sources of support and are in a financial crisis while you wait for other benefits, you may be able to access Hardship Assistance through this program.

- The application:
 - ↳ Phone: 1-866-866-0800
 - ↳ <https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/apply-for-assistance>
- How to apply for Income Assistance if you intend to apply for Persons with Disabilities:
 - ↳ <https://disabilityalliancebc.org/hs12a/>
- A guide to your welfare rights by Legal Aid BC
 - ↳ <https://lss.bc.ca/publications/pub/your-welfare-rights-welfare-benefits>

3. BC Persons with Disability (PWD)

For low-income people with disabilities in BC. You'll need to first apply for income assistance. Once you are on income assistance, you can ask a ministry worker for the PWD application.

- The Disability Alliance's helpsheets about BC Disability Benefits, including the application, the appeal process, and how to apply for other related supplements
 - ↳ <https://disabilityalliancebc.org/category/publications/help-sheets/>

4. Canada Pension Plan Disability (CPP-D)

A way to draw from your Canada Pension Plan (CPP) earlier due to disability. You need to be under age 65, have worked and contributed enough to your CPP, and have a severe and prolonged disability that prevents you from working. Does not reduce your CPP payments when you turn 65. There is a late applicant provision so even if time has passed since you stopped working, you may still be eligible. There are also provisions if you've taken time off work to raise children, and you may be able to split your ex-spouse's CPP credits.

- A guide to the Canada Pension Plan Disability (CPP-D) by the National ME/FM Action Network

***Has specific information on how people with Myalgic Encephalomyelitis/Chronic Fatigue Syndrome and Fibromyalgia can qualify for CPP-D. Has information on late applicant and child-rearing provisions. Also helpful to review when you are applying to other benefits in order to find language and examples of how your illness affects your functioning.*

- ↳ http://www.mefmaction.com/index.php?option=com_content&view=article&id=425&Itemid=364
- Government of Canada information on Canada Pension Plan Disability (CPP-D)
 - ↳ Phone: 1-800-277-9914
 - ↳ <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html>
- The Disability Alliance's CPP-D Helpsheets.
 - ↳ <https://disabilityalliancebc.org/category/publications/cpp-disability/>

Disability Tax Credit and Registered Disability Savings Plan

There is a lot of misinformation about the Disability Tax Credit and its eligibility criteria. It can be a very important benefit for people with disabilities, including those who may not qualify for other forms of income assistance. For these reasons, we are providing a more thorough overview of the credit and how folks living with complex chronic diseases may be eligible.

1. Disability Tax Credit (DTC)

What it is: A non-refundable tax credit that helps persons with disabilities reduce the amount of income tax they may have to pay. Can be transferred to a spouse, partner, or in some cases, a parent. Enables you to open a Registered Disability Savings Plan (RDSP). May be beneficial even if you aren't paying any income tax, as it enables you to access grants and bonds through the RDSP. Can be backdated up to ten years, depending on the onset of symptoms (not date of diagnosis).

Eligibility: It is common for physicians to misunderstand the eligibility criteria and they may say that you are not "disabled enough" to qualify. Many people living with complex chronic diseases such as ME/CFS and Fibromyalgia are eligible for the tax credit under the section titled **Cumulative Effect of Significant**

Limitations. This section requires that you have limitations in two or more categories – walking, mental functions necessary for life, and feeding are the most common ones for our clients.

These limitations must:

- exist together all or substantially all of the time (generally interpreted as 90% or more),
- have a combined impact that is equivalent to being unable, or taking an inordinate amount of time, in one category
- present all or substantially all of the time (generally interpreted as 90% or more), even with appropriate therapy, devices, and medication

Important: *When completing the application, you must think in terms of time. Does it take you 3 times longer to do something than it would if you didn't have your illness? You can include rest and recuperation in this calculation. For example: you can walk at a normal pace to the grocery store but after walking an hour, you must rest for two. This would mean that it takes you 3 times as long to walk to the store than it would otherwise.*

Tips:

- You may want to write a draft version of the medical portion for your doctor - they can refer to this when they are completing their portion
- We advise that folks not use paid services to apply. While these services may be successful, they take a large portion of the return.

- In answer to the question: “Provide the year the cumulative effect of the limitations described above began” (page 14), your doctor should state the date that symptoms began, rather than the date of diagnosis
- Your application has a better chance of being successful if your doctor checks ‘yes’ to the question, “Do you have medical information on file for all the year(s) you certified on this form?” (page 16). This may mean that you need to obtain medical records from previous physicians.
- Save a copy of your application as you may need to reapply every few years or so. This information is on your approval letter.
- You can also check your my CRA account to see when you need to reapply

Links:

General information about the DTC from the Government of Canada:

- ↳ Phone: 1-800-959-8281
- ↳ <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>

Information about the medical criteria for the DTC:

- ↳ <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/information-medical-practitioners/eligibility-criteria-disability-tax-credit.html>

Disability Tax Credit Tool by the Disability Alliance. Will produce a personalized print-out of information about your eligibility that may aid your dr in completing the medical portion.

- ↳ <https://disabilityalliancebc.org/dtc-app/>
- ↳ You can also email rdsp@disabilityalliancebc.org to reach their DTC team, or call: 604-872-1278

Step by Step Guide by Plan Institute on applying for the Disability Tax Credit (DTC)

- ↳ https://www.rdsp.com/wp-content/uploads/2016/02/PLAN_SBS_Guide_160211_HR-2.pdf

2. Registered Disability Saving Plan

Canada Revenue Agency program that enables you to defer paying tax on money, similar to an RRSP. Designed to increase financial security after age 60 for people with disabilities. You must have been approved for the DTC in order to open an RDSP. Those under the age of 50 with an RDSP may qualify for up to \$90,000 in government grants and bonds to support their long-term financial security.

Links:

The Plan Institute: Non profit provincial organization that provides free information and support regarding the RDSP.

- ↳ RDSP HelpLine 1-844-311-7526
- ↳ <https://www.rdsp.com/>

Access RDSP – program run by by Disability Alliance with advocates who will help you apply

- ↳ email rdsp@disabilityalliancebc.org for more information or call 604-872-1278

Guide to the RDSP for people receiving social assistance (there are grants and bonds you can receive if you are low income)

- ↳ https://disabilityalliancebc.org/the_rdsp_and_people_receiving_social_assistance_-_2015/

Step by Step Guide by Plan Institute on applying for the Registered Disability Saving Plan (RDSP)

- ↳ <https://www.rdsp.com/step-by-step-guide/>

Government of Canada website on Registered Disability Saving Plan (RDSP)

- ↳ <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-disability-savings-plan-rdsp.html>

3. Endowment 150

One time payment of 150 for BC residents when they open an RDSP. May be increased to 600 depending on income.

- ↳ <https://www.rdsp.com/endowment-150/>

4. Other credits you may be eligible for once you've qualified for the DTC

Canada Workers Benefit-Disability Benefit

- ↳ Must be low-income, and working.
- ↳ Apply when you do your income tax
- ↳ Phone: 1 (800) 959-8281 (CRA general telephone number)
- ↳ <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-workers-benefit.html>

Support with Private Insurance (Disability, Life, Health)

If you have extended health benefits through your employer, questions and concerns about your specific situation will need to be directed to your employer's HR department or your benefits provider.

OmbudService for Life & Health Insurance

Canada's independent, free-to-use complaint resolution and information service that covers the private life and health insurance industry.

- ↳ Phone: 1-888-295-8112 (Toll-free) OR 1-800-855-0511 (hearing impaired)
- ↳ <http://olhi.ca/>

Canadian Life and Health Insurance Association Free Consumer Guides

If you are considering purchasing a private extended health plan and have questions, you can find excellent information for consumers here:

- ↳ https://www.clhia.ca/web/CLHIA_LP4W_LND_Webstation.nsf/page/BBF018514513EF2E85258213005A9274!OpenDocument

Free Income Tax Clinics

Many financial aid programs determine eligibility based on your previous year's income tax. If you haven't filed your income taxes for last year or for the last several years, you may be eligible to receive help through these services:

Community Tax Clinics

Through the Community Volunteer Income Tax Program (CVITP), community organizations host free tax preparation clinics and arrange for volunteers to complete income tax and benefit returns for eligible individuals who have a modest income and a simple tax situation.

- ↳ General CRA helpline: 1 (800) 959-8281
- ↳ <https://www.canada.ca/en/revenue-agency/campaigns/free-tax-help.html>

Disability Alliance Tax Aid

- ↳ Phone: 236-477-1717 & 1-877-940-7797 (Toll-free)
- ↳ Email: taxaid@disabilityalliancebc.org
- ↳ <https://taxaiddabc.org/>

Credit Counselling

Credit Counselling Society of BC (CCS)

Provides free information and guidance about managing finances and dealing with credit issues. Services are available in multiple languages.

- ↳ Phone: 1-888-527-8999;
- ↳ E-mail: info@nomoredebts.org
- ↳ <http://www.nomoredebts.org/>

Public Transportation and Travel

General list of travel and transportation related programs for people with disabilities

- ↳ <https://www.nsdrc.org/resource-guide/#goto-2d25d84a-cd75-4007-a3f0-8ebacb877d84>

Excellent Guide to Travelling with a Disability

- ↳ <https://sci-bc.ca/wp-content/uploads/2018/08/accessibletravelguideweb.pdf>

BC Ferries

Discounted fares for ferry travel for BC residents (and escort) with permanent physical or mental disability

- ↳ Phone: 1-888-BCFERRY
- ↳ <https://www.bcferries.com/accessibility>

Travel Assistance Program (TAP) – medical travel

Discounted fares on BC Ferries and some airlines to attend non-emergency medical appointments with a specialist. Must be arranged prior to travel.

- ↳ Phone: 1 800 663-7100 (Elsewhere in B.C.)
- ↳ Phone: (604) 683-7151 (Vancouver)
- ↳ <https://www2.gov.bc.ca/gov/content/health/accessing-health-care/tap-bc/travel-assistance-program-tap-bc>

Metro Vancouver: Translink - HandyCard and TaxiSavers

Discounted fares for public transit and/or taxi rides. HandyCard allows travel at concession fare prices on the bus, SkyTrain, SeaBus, and West Coast Express. If someone needs to travel with you to provide assistance, they may be able to travel with you for free.

- ↳ Phone: 778.375.7665
- ↳ Email: access.transit@translink.ca
- ↳ <https://www.translink.ca/rider-guide/transit-accessibility>

BC Transit (outside Metro Vancouver)

Each municipality has its own accessibility page. Go to BC Transit website, type in your town, and look under rider information to see if Handydart and Taxi Savers are available in your community

- ↳ <http://www.bctransit.com>

Air Travel

Contact your airline and ask to speak to a disability representative for additional assistance. They may be able to meet you at the check-in desk and provide transportation to your gate. You may be able to use the expedited security queue.

VIA Rail

VIA Rail offers priority boarding and additional assistance, call them ahead of your travel day to learn more and arrange assistance

- ↳ <https://www.viarail.ca/en/travel-info/special-needs/accessibility>
- ↳ Phone: 1-888-842-7245

Hope Air

Charity which assists those who have to travel for medical specialist care (children & adults).

- ↳ Phone: 1-877-346-HOPE (4673)
- ↳ <https://hopeair.ca/>

Parking Pass, Gas tax refunds, and ICBC Discount

SPARC pass

This is the placard that allows you to park in a disability parking spot. It also allows you to park in resident-only parking for a number of hours. Exact regulations vary by municipality. Consult website for details. You will need a doctor to complete a brief questionnaire about your mobility.

- ↳ Phone: 604-718-7744
- ↳ or toll free at 1-888-718-7794
- ↳ <https://www.sparc.bc.ca/parking-permits/>

BC Fuel Tax Refund Program for Persons with Disabilities

A provincial fuel tax refund program of up to \$500 each calendar year for qualifying vehicle owners. Eligibility includes those who are receiving income support or PWD, a disability pension from Veteran's Affairs, or have loss of limb/sight, or a permanent mobility impairment or mental disability that makes one unable to safely use public transit. Once you qualify for this program, you may qualify for a reduction on your ICBC payments.

- ↳ Phone: 1-877-388-4440
- ↳ <https://www2.gov.bc.ca/gov/content/taxes/sales-taxes/motor-fuel-carbon-tax/refund-disabilities>

Federal Excise Gasoline Tax Refund Program:

If you have a permanent mobility impairment that means you are unable to safely take public transit, you may be eligible to receive a refund on federal gasoline tax.. A physician needs to submit a note (ex: on their prescription pad) verifying this. The application form is available on the CRA website:

- ↳ General CRA helpline: 1 (800) 959-8281
- ↳ <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/excise-gasoline-tax-refund.html>

ICBC Insurance Reduction Program for People with Disabilities

Vehicle owners whose mobility is permanently impaired may qualify for a 25% discount off the cost of ICBC Basic Autoplan car insurance. You need to have the BC Fuel Tax Refund Program for Persons with Disabilities to qualify.

- ↳ BC tax information line: 1-877-388-4440
- ↳ <https://www.icbc.com/brochures/Pages/disability-discount.aspx>

Housing (advocacy, financial supports, accessibility, listings)

BC Housing

BC Housing is the provincial government agency responsible for the delivery of affordable housing programs to moderate to low-income families, seniors, and those with disabilities.

- ↳ Phone: 604-433-2218 OR 1-800-257-7756 (Toll-Free)
- ↳ <http://www.bchousing.org/>
- ↳ BC Housing youtube videos, including multilingual guides on how to apply for programs listed below: <https://www.youtube.com/user/bchousing1/videos>

BC Housing Programs include:

- Rental Assistance Program (RAP)
The Rental Assistance Program provides eligible low-income, working families with cash assistance to help with their monthly rent payments. Check RAP's website to see if you are eligible.
↳ <https://www.bchousing.org/housing-assistance/rental-assistance-programs/RAP>
- SAFER (Shelter Aid for Elderly Residents):
The Shelter Aid for Elderly Renters (SAFER) program helps make rent more affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rent for eligible BC residents who are age 60 or over and who pay rent for their homes.
↳ <https://www.bchousing.org/housing-assistance/rental-assistance-programs/SAFER>
- Subsidized Housing
- Supportive Housing for seniors & people with disabilities
- Emergency Housing

Let's Talk Housing

This online public engagement space allows you to provide feedback and ask questions on housing projects and initiatives that are happening in your community.

<https://letstalkhousingbc.ca/>

Article on how to apply for Subsidized Housing in BC, Here to Help

This 2007 article provides useful information to individuals trying to understand their options for affordable housing, the difference between non-profit, public, and co-op housing, as well as how to apply and what to expect.

- ↳ <http://www.heretohelp.bc.ca/visions/housing-and-homelessness-vol4/applying-for-subsidized-housing-in-bc>

BC Rent Banks

Rent banks may be able to offer a one-time crisis grant to people at immediate risk of losing their housing. They work with clients experiencing financial shocks and housing insecurity, and they take a range of approaches to address these issues holistically. In addition to financial assistance to tenants who are unable to pay rent or essential utilities due to an unexpected short-term crisis, they provide support for tenants who are unable to pay damage deposit or first month's rent, and critical supports that can lead to more stabilized and sustainable housing.

- ↳ Find a list of Rent Banks in BC to see if there is one operating in your community:
<https://bcrentbank.ca/locations/>

Co-operative Housing Federation of BC (CHF/BC)

CHF/BC is a non-profit housing cooperative which provides good quality, affordable housing and services such as education, consultation, and lobbying. Co-operatives are made up of members; members are those who live in the housing. As a co-op member, you have a say in the decisions that affect your home and you have security – you can live in your home for as long as you wish given you pay rent and follow the co-op rules. CHF/BC does not accept applications and has no knowledge of vacancies – co-ops must be contacted directly. The website does have a comprehensive directory of co-ops and their contact information

- ↳ Phone: 604-879-5111 (Vancouver area) OR 1-866-879-5111 (Toll-free)
- ↳ E-mail: info@chf.bc.ca
- ↳ <https://www.chf.bc.ca/find-co-op/>

***If you are receiving PWD or income assistance, you may be eligible to have the ministry purchase your initial share buy-in (often around 500-1000 which is returned to you when you leave). You would then pay this money back to the ministry after you leave the co-op. Contact a ministry worker for more information.*

Accessible Housing BC, Spinal Cord Injury BC

Accessible Housing BC is an online classified ad service, brought to you by the Spinal Cord Injury BC (SCI-BC), intended to connect accessible housing providers with prospective tenants with disabilities in British Columbia.

- ↳ <https://sci-bc.ca/marketplace/>

Tenant Resource and Advisory Centre (TRAC)

TRAC's purpose is to promote the legal protection of residential tenants across British Columbia by providing information, education, support and research on residential tenancy matters.

- ↳ Tenant Infoline at 604-255-0546 or 1-800-665-1185
- ↳ <http://tenants.bc.ca/>

Aboriginal Housing Management Association

A list of aboriginal housing programs in BC

- ↳ Phone: 604-921-2462
- ↳ Toll Free: 1-888-921-2462
- ↳ <https://www.ahma-bc.org/aboriginal-housing-providers-list>

Home Adaptations for Independence

Home Adaptations for Independence helps low-income seniors and people with disabilities finance home modifications for accessible, safe and independent living. Eligible homeowners, renters and landlords can receive up to \$20,000 per home in the form of a forgivable loan.

- ↳ Phone: 604-433-2218 OR 1-800-257-7756 (Toll-Free)
- ↳ <https://www.bchousing.org/housing-assistance/BC-RAHA>

Home Owner Grant for People with Disabilities

The home owner grant reduces the amount of property taxes you pay each year on your principal residence. If you're a person with a disability, or you live with a relative who has a disability, your property is assessed at \$1,525,000 or less and you meet certain requirements, you may be eligible for the additional grant of \$275 on top of the regular or basic grant of \$570. The total grant amount for people with disabilities is \$845 in the Capital Regional District, Metro Vancouver Regional District and the Fraser Valley. For all other areas of the province, the total grant amount for people with disabilities is \$1,045. Properties assessed over \$1,525,000 may receive a partial grant. You must pay at least \$100 in property taxes before claiming the home owner grant to help fund services such as road maintenance and police protection.

- ↳ <https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/home-owner-grant/person-with-disabilities>

Seniors Services Society - Housing

Seniors Services Society provides information on housing options for seniors (60+). They have experienced and knowledgeable staff who can provide information that will help you to find appropriate housing. Seniors Services Society is the only non-profit society working specifically with seniors to assist them in finding appropriate housing.

- ↳ Phone: 604-520-6621
- ↳ email: housing@seniorsservicessociety.ca
- ↳ <https://www.seniorsservicessociety.ca/our-services/housing-navigation-information/>

Utilities (including Low-Cost Internet)

Telus

Low Cost Internet for People with Disabilities (must be receiving PWD or CPP-D) and Low Income Families with Children

- ↳ Phone: 1-888-811-2323
- ↳ InternetForGood@telus.com.
- ↳ <https://www.telus.com/en/about/company-overview/community-investment/how-we-give/cause-ca mpaigns/internet-for-good>

BC Hydro Energy Saving Programs for People with Low Income

Free energy saving kit:

A free energy saving kit, it comes with easy-to-install energy saving products such as LED bulbs, high-efficiency showerheads, weatherstripping and more. Link below.

Free home energy coaching and energy saving product installation:

Receive a visit from a program energy coach who will give you personalized advice for saving energy and money, and will also install energy saving products throughout your home. Some homes may qualify for a new ENERGY STAR® fridge, insulation upgrades and a high-efficiency gas furnace replacement.

- ↳ Phone: 1 800 BCHYDRO (1 800 224 9376)
- ↳ <https://www.bchydro.com/powersmart/residential/rebates-programs/savings-based-on-income.html>

BC Hydro Customer Crisis Fund

If you're a residential customer experiencing a temporary financial crisis, such as a loss of employment or benefit income, unanticipated medical expenses, or a death in the family and you've fallen behind on your BC Hydro bill, you may be eligible for a grant payment to avoid disconnection of your service.

- ↳ Phone: 1 800 BCHYDRO (1 800 224 9376)
- ↳ <https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html>

Food and Nutrition

Check with your local community centre or library as they often have information on local options to assist with food insecurity

Food Banks

List of Food Banks in BC

- ↳ Phone: 604-498-1798
- ↳ Toll Free: 1-855-498-1798
- ↳ Email: info@foodbanksbc.com
- ↳ <https://www.foodbanksbc.com/find-a-food-bank/>

Lower Mainland: Quest Food Exchange

Quest operates five not-for-profit grocery markets throughout the Lower Mainland where clients can access food. These markets are not open to the public at large. They strive to give you access to healthy food at an affordable price. You must be referred by a local charity, non-profit, social service organization, school, church, healthcare practitioner or other professional or organization whose mission is to support individuals facing economic barriers.

- ↳ Phone: 604-602-0186
- ↳ <http://www.questoutreach.org/>

Vancouver: Food Stash

A registered charity that rescues surplus food from grocery stores, farms, and wholesalers and offers a weekly “pay what you feel” food market, and limited food boxes to food insecure households.

- ↳ 340 West 2nd Avenue, Vancouver, BC
- ↳ Time: Every Friday, 3:30 pm to 6 pm
- ↳ <https://www.foodstash.ca/market>

Vancouver: Find a Fridge Project

Fridges located all over Vancouver, stocked by volunteers.

- ↳ <https://vcfp.square.site/find-a-fridge>

Coverage for Prescriptions and Basic Medical Services

Medical Service Plan (MSP)

Medical Service Plan (MSP) Premiums were eliminated as of January 1, 2020.

Retroactive Premium Assistance provides financial adjustments on previously billed premiums.

- ↳ Lower Mainland: (604) 683-7151
- ↳ Elsewhere in B.C.: 1 (800) 663-7100 (toll-free)
- ↳ Online application:
<https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/premiums/retroactive-premium-assistance>

Fair PharmaCare

BC's provincial drug plan. Annual deductible is based on previous tax year's income.

- ↳ Lower Mainland: 604-683-7151
- ↳ Rest of B.C. (toll-free): 1-800-663-7100
- ↳ <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents>

Pharmacare programs that can help with paying your Pharmacare deductible:

- Income review: If your family income has dropped by 10% or more in the past two years, you can apply to have your deductible or family maximum lowered.
- Monthly deductible payment option: You may be able to pay your deductible in monthly instalments.
 - ↳ <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan/increased-assistance-and-payment-options>

MSP Supplementary Benefits

Provides minimal coverage for certain health practitioners such as acupuncture, physio, massage. Based on income. MSP may cover \$23 per visit for a combined annual limit of 10 visits each calendar year for eligible individuals.

- ↳ <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/benefits/service-s-covered-by-msp/supplementary-benefits>

Health Supplements for People on PWD or PPMB

List of medical services and supplies covered under PWD. You may need to ask a ministry worker to access these benefits. More details at the link.

- ↳ <https://disabilityalliancebc.org/wp-content/uploads/2018/03/HS7.pdf>

Finding A Family Doctor

Urgent and Primary Care Centres (UPCCs)

These clinics are available to all residents, including patients who do not have a family Physician. UPCCs can provide care options for patients with a regular family doctor or nurse practitioner who are unable to make same-day or next day appointments, and are designed to ensure continuity of care by communicating the relevant information back to a patient's regular primary care provider. UPCCs provide better access to same-day, urgent, non-emergency health care, including in the evening and on weekends. They provide an alternative to visiting emergency departments for issues that do not need to be seen in a hospital. For example, patients who require medical attention within 12 to 24 hours for something like a sprain, minor cut or burn can visit a UPCC.

- ↳ Call 811 for contact information
- ↳ <https://www.healthlinkbc.ca/services-and-resources/upcc>

Health Connect Registry

Some communities are part of the Health Connect Registry managed by Health Link BC 811, where people can register to be added to a local waitlist for a primary health care provider. People can call 811 or use the link below to see if their community participates in the Health Connect Registry and to register themselves, a family member, or someone in their care.

- ↳ <https://www.healthlinkbc.ca/health-connect-registry#section-options>

Pathways Medical Care Directory

You can search by region for care that day and First Nations virtual doctor of the day. For participating communities, the website will also direct people to their local Division of Family Practice website, where they can then register for a waitlist to be attached to a local care provider. If this service is available in your area, once you select your region, that link will automatically pop-up.

- ↳ <https://pathwaysmedicalcare.ca/>

Low-Cost Dental Care

Comprehensive list of low cost dental clinics throughout BC:

- ↳ BC Dental Association: 604-736-7202 or 1-888-396-9888
- ↳ <https://www.yourdentalhealth.ca/visiting-your-dentist/reduced-cost-clinics/>

Vancouver Community College Dental Clinic

Offers quality, low-cost dental care to the general public. Services are delivered by students from VCC's dental hygiene program, under the guidance of experienced instructors. Dental hygiene care costs \$30. 604-443-8499

<https://www.vcc.ca/services/eat-shop--more/dental-clinic/>

Therapeutic Treatments

British Columbia: BC Brain Wellness Program

Comprehensive and integrated approach to brain wellness for people with chronic brain conditions, care partners and healthy agers. Features interdisciplinary collaborations with UBC programs, including Physiotherapy, Kinesiology, Occupational Therapy, Neurology, Psychiatry, Neurosciences, Sports Medicine, Nutrition, Psychology and the School of Music as well as several community partners. Free Zoom courses in yoga, music, crafts, art, mindfulness, to name a few.

- ↳ <https://www.bcbrianwellness.ca/current-programs>

Victoria: Remedy Wellness Centre Chronic Conditions Program

Offering services to people with chronic conditions for a significantly reduced rate. Treatment is offered by practitioners who are either new to their profession or are still building their practice, while mentoring under more experienced practitioners. Services include acupuncture, physical therapy, clinical counselling and massage, all for \$30 an hour. They have speciality services for people managing arthritis, chronic pain, cancer, MS and Parkinson's, fibromyalgia, etc. A referral is required.

- ↳ <https://www.remedywelness.ca/chronic-conditions-program.html>
- ↳ Phone: 250 590 5221

Vancouver: Women's Health Collective

Student Naturopath and Acupuncture Clinics. Nutrition counselling, acupuncture, naturopathic and herbal medicine, and homeopathy is available at a reduced cost.

- ↳ Phone: 604-736-5262
- ↳ <https://womenshealthcollective.ca/community-acupuncture/>

Naturopath

New Westminister: Boucher Clinic

Teaching clinic and sliding scale options available. Tax statement may be required.

- ↳ Phone: 604-262-7161
- ↳ <https://boucherclinic.org>

Victoria: Family Naturopath Clinic

Free naturopath services for families with young children

- ↳ Phone: 250.580.3621
- ↳ email: office@familynaturopathicclinic.org
- ↳ <https://acaciahealth.ca/about/community/family-naturopathic-clinic/>

Massage Therapy

Massage therapy schools will provide massage therapy at a lower cost provided by a student. The following clinics are run by programs accredited by the College of Massage Therapists of British Columbia:

Burnaby: Vancouver Career College

- ↳ Phone: 604-456-2274
- ↳ <https://vaccburnaby.janeapp.com/>

Kelowna: First College

- ↳ Phone: (778) 754-2888
- ↳ <https://www.firstcollegestudentclinic.com/>

Nelson: Kootenay Columbia College of Integrative Health Sciences

Community Massage and Acupuncture Clinics - by donation services by students for specific conditions, including chronic pain, digestive conditions, and mental health.

- ↳ Phone: 250-354-1995
- ↳ <https://kootenaycolumbiacollege.com/massage-community-inreach-outreach-clinics/>

New Westminster: West Coast College of Massage Therapy

Speciality clinic for people with parkinson's, fibromyalgia, cerebral palsy, chronic fatigue and scleroderma on Thursdays.

- ↳ Phone: 604-520-1830
- ↳ <https://collegeofmassage.janeapp.com/>

South Surrey: CDI College

- ↳ Phone: 778-331-7587
- ↳ <https://cdisouthsurrey.janeapp.com/>

Vancouver: Langara College

Affordable massages by students. 50% off on Saturdays with the donation of a non-perishable food item.

- ↳ Phone: 604.872.2471
- ↳ massageclinic@langara.ca
- ↳ <https://langara.ca/continuing-studies/programs-and-courses/programs/registered-massage-therapy/clinics.html>

Vancouver College of Massage Therapy: The Mend

Low cost massages by students.

- ↳ Phone: (604) 681-4450
- ↳ clinic@themend.ca
- ↳ <https://themend.ca/>

Vernon: Okanagan Valley College of Massage Therapy

- ↳ Phone: (250) 558-3719
- ↳ <https://www.ovcmt.com/clinic/>

Victoria: West Coast College of Massage Therapy

Weekly clinics for people with Fibromyalgia, complex chronic conditions, mental health concerns. Dr's note may be required. \$19 - \$40 per massage.

- ↳ Phone: 250-381-9800 ext 221
- ↳ <https://collegeofmassage.com/victoria/focused-inreach-clinics/>

Yoga

Many yoga studios offer a weekly lower cost, by donation or free class. Check with the studios in your community.

British Columbia: Yoga Outreach

Periodic by donation events by Zoom

- ↳ Phone: 604-385-3891
- ↳ Email: info@yogaoutreach.com
- ↳ <https://yogaoutreach.com/events-2/>

British Columbia: Health Initiative for Men (HIM)

Free Yoga classes, online and in-person. By HIM, an non-profit organization dedicated to gay men's health

- ↳ Phone: 604.488.1001
- ↳ <https://checkhimout.ca/gay-mens-health/physical-health/>

North Vancouver: Community Yoga @ The Hope Centre

By donation restorative Yoga.

- ↳ <https://www.eventbrite.ca/e/community-yoga-the-hope-centre-by-donation-tickets-325254082717>

Vancouver: Phoenix Community Yoga

Non-profit Yoga studio focused on making Yoga accessible regardless of financial situation or physical ability.

- ↳ Phone: 604 243 9630
- ↳ <https://www.phoenixcommunityyoga.org/>

Vancouver: Women's Health Collective

Accessible yoga for all self-identified women.

- ↳ Phone: 604.736.5262
- ↳ <https://www.womenshealthcollective.ca/yoga>

Vancouver: Vancouver School of the Healing Arts

Free 1:1 Yoga therapy sessions.

- ↳ Phone: 604-688-5060
- ↳ info@vsoha.com
- ↳ <https://vsoha.com/student-clinic/yoga-therapy-clinic/>

Acupuncture

List of community acupuncture clinics in BC

Acupuncture treatments at a lower cost or a sliding scale in a supportive group setting

- ↳ <https://www.heartandhandscommunity.ca/referrals-supporters/>

Student acupuncture clinics for the public:

Burnaby: PCU College of Holistic Medicine

- ↳ Phone: 604-451-9002
- ↳ <https://www.pcucollege.ca/about-pcu/holistic-clinic/pcu-student-clinic/>

Nelson: Kootney Columbia College of Integrative Health Sciences

- ↳ Phone: 250-354-1995
- ↳ <https://kootenaycolumbiacollege.com/chinese-medicine-student-clinic-nelson-bc/>

Richmond: Kwantlen Polytechnic University

- ↳ Phone: 604-599-3016
- ↳ <https://www.kpu.ca/health/acupuncture/clinic>

Vancouver: Tzu Chi International College of Traditional Chinese Medicine

- ↳ Phone: 604-731-2926
- ↳ https://www.tcmcollege.com/?page_id=37

Victoria: Pacific Rim College

- ↳ <https://www.pacificrimcollege.com/clinical-services/student-clinic/>

Acupressure, Immune Health, & Chronic Pain Management Classes

Greenleaf Medical Clinic Acupressure and Chronic Pain Management Classes (free, on Zoom)

Dr. Teresa Clarke offers several different online classes or workshops which use a self-management approach to improving wellbeing and symptom management in patients with chronic illnesses. Groups include acupressure, immune health, and chronic pain management.

<https://greenleafmc.ca/group-classes/acupressure-for-chronic-illnesses>

- ↳ <https://greenleafmc.ca/group-classes/the-long-mile-managing-chronic-pain>
- ↳ <https://greenleafmc.ca/group-classes/immune-health-and-how-to-optimize-your-immunity>
- ↳ Phone: 1.877.513.4769

Recreation

British Columbia: Leisure Access Cards or Other Subsidized Recreation Programs

Most municipalities offer financial assistance (discounted or free recreation) to people with a low income who wish to participate in recreation programs at a community centre. Consult your municipal community centre, city hall, or local Y.

List published by MS Society: Adapted and Accessible Recreation and Leisure Guide

- ↳ <https://mssociety.ca/library/document/6QVD0rM3a4uRNIXYOSqpiHcWIK8bgjfJ/original.pdf>

Counselling

Province Wide: Government List of Virtual Mental Health Supports

- ↳ <https://www2.gov.bc.ca/gov/content/health/managing-your-health/mental-health-substance-use/virtual-mental-health-supports#counselling>

Province Wide: Open Path

Affordable, in-office and online psychotherapy sessions between \$30 and \$60 (between \$30 and \$80 for couples & family sessions)

- ↳ info@openpathcollective.org
- ↳ <https://openpathcollective.org/>

Vancouver: list of reduced cost counselling resources in the Lower Mainland.

- ↳ <https://willowtreecounselling.ca/wp-content/themes/willowtree/reduced-cost-counselling.pdf>

Victoria: List of reduced cost counselling resources in Victoria

- ↳ <https://drcvictoria.com/resources/>

Employment

BC Centre for Employment Excellence

Database of employment programs for people in BC. You can search by locality and membership in certain groups, including people with a disability.

- ↳ <https://www.cfeebc.org/program-search/>

WorkBC centres

Helping British Columbians navigate BC's labour market. There are a variety of programs designed to help people with disabilities start, change, or keep their career. Information on entrepreneurship programs and education support for people with disabilities.

- ↳ Phone: 250-952-6914
- ↳ Toll Free 1-877-952-6914
- ↳ <https://www.workbc.ca/resources-for/people-with-disabilities.aspx>

AnyCareer.ca

The anycareer.ca website gives those who self-identify as living with a disability the opportunity to receive employment and self-employment assistance from the convenience of home. Apply online to gain access to valuable resources and your own personal coach. Federal non-profit society.

- ↳ <https://anycareer.ca/>

Burnaby, Victoria, and Penticton: Neil Squire Society

Assisting Canadians with a physical disability with employment opportunities.

- ↳ Phone: 604 473 9363
- ↳ Toll Free 1 877 673 4636
- ↳ <http://www.neilsquire.ca/individual-programsservices/workingtogether/>

Medical and Health Equipment

Red Cross Health Equipment Loan Program

Basic short-term loan of health care equipment

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

Assistlist

Assist list is a website for buying and selling used medical equipment. *All medical equipment should be inspected at a medical supplies store prior to use*

- ↳ <https://www.assistlist.ca/>

Community OT assessment

Call your local Health Authority's phone number to self-refer, and to determine if you are eligible for an in-home safety and mobility assessment. Note that the Health Authority is not likely to subsidize medical equipment unless there is a very high falls risk.

Home and Personal Care Services

Most home and personal care services are provided by private companies. You can google private home support for more information about what is available in your community. Community classifieds or bulletin boards can be another source of information.

Home Supports Services (medical)

If you require help with essential personal care (toileting, dressing, bathing) you may be eligible for home support services to help you to remain independent and to live in your own home as long as possible with direct care services.

<https://www2.gov.bc.ca/gov/content/family-social-supports/seniors/health-safety/health-care-programs-and-services/home-care>

Task Rabbit

Same Day Handyperson, Moving & Delivery Services. This private, for-profit service platform connects you with skilled “Taskers” to help with cleaning, furniture assembly, home repairs, running errands and more.

↳ <https://www.taskrabbit.com>

Services for older adults

**See Housing section and Home and Personal Care section for more services and programs for seniors.*

Seniors Advocate

Provides advocacy services to seniors. Translation services are available in 180+ languages. Also an informative website on all things health, housing, income, transportation and personal supports related.

↳ Phone: 1-877-952-3181 (Toll-free) OR 1-250-952-3181 (in Victoria)

↳ Email: info@seniorsadvocatebc.ca

↳ <https://www.seniorsadvocatebc.ca/>

Seniors First BC

This BC-wide organization provides information, advocacy, emotional support, and referrals to older adults across BC who are dealing with issues affecting their well-being or rights. In addition, we assist those concerned about the welfare of an older adult.

↳ Phone: 604-437-1940

↳ Toll Free: 1-866-437-1940

↳ <http://seniorsfirstbc.ca/>

Seniors Guide

A 200+ page guide of information and resources maintained by the provincial government which has information on provincial and federal programs, sections on benefits, health, lifestyle, housing, transportation, finances, safety and security, and other services. Access it online, or order a free print copy by calling 1-877-952-3181

- ↳ <https://www.seniorsadvocatebc.ca/b-c-seniors-guide/>

BC Elders Guide

In the guide from 2014, Elders share their secrets to ageing well, including eating traditional foods and staying active through hunting and fishing. The guide also addresses the importance of nurturing spirit through being engaged in community life and a reminder to keep tobacco use ceremonial.

- ↳ https://www.fnha.ca/WellnessSite/WellnessDocuments/BC_EldersGuide.pdf

United Ways' Better At Home Program

Assistance with non-medical support needs (i.e. transportation, grocery shopping, housekeeping) of older adults based on sliding scale fees. This United Way program is administered by a variety of local community agencies in over 80 communities. To access services or for more information, use the map at the link below to find out what agency manages the program in your community.

- ↳ <https://betterathome.ca/map-search/>

Safe Seniors, Strong Communities

This program matches seniors (65+) who need support with non-medical essentials, to volunteers in their community who are willing to help. Available services include: grocery shopping and delivery, meal preparation and delivery, prescription pickup and delivery, phone and/or virtual friendly visits

- ↳ To register, dial "2-1-1" on your phone anywhere in the province
- ↳ Or fill out the form at this link: <https://bc.211.ca/safe-seniors-strong-communities>

Seniors Peer Counselling

Confidential, no-cost, one-to-one support with the help of trained volunteers – the peer counsellors. This program can provide listening and emotional support, empathy and guidance, information and outreach, exploration of possibilities, and assistance in setting goals.

- ↳ <https://spcbc.ca/peer-counselling-services/>

Advance Care Planning in BC

Advance care planning helps you have a say about the health care you would like to receive if you get very sick and cannot speak for yourself. It is a way for you to reflect on your personal values, wishes and beliefs to make your own future healthcare decisions. Your doctor and family members won't have to guess what you would want if you are unable to communicate. There is lots of information at this link, as well as other links to financial, and personal planning for seniors or any adult in BC.

- ↳ <https://www2.gov.bc.ca/gov/content/family-social-supports/seniors/health-safety/advance-care-planning>

Students with Disabilities

Many schools have a disability office. Registering with this office can help you access accommodations and financial aid. If you need to pause your studies for medical reasons, be sure to contact this office so that your student record is not affected.

While many of the following programs are only applicable for full-time students, by registering as a student with a disability, you will be able to carry a smaller course-load and still be considered a full-time student.

List of financial and otherwise programs for students with a disability

<https://studentaidbc.ca/help-centre/applying-loans/i-have-permanent-disability-full-time-studies>

Canada Student Grant for Students with Permanent Disabilities

You could be eligible for this grant if you have a financial need and are a student with a mental or physical disability that restricts your ability to participate in post-secondary studies or the labour force, and is expected to stay with you for life.

↳ <https://www.canada.ca/en/employment-social-development/services/education/grants/disabilities.htm>

Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD).

If you have a permanent disability, you may be eligible for the RAP-PD program. This plan could lower or eliminate your student loan payments. Expenses related to your disability can also help lower your payments.

↳ Phone: 1-888-815-4514

↳ <https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/repay/assistance/rap/permanent-disability.html>

B.C. access grant for students with permanent disabilities

This program helps full-time students with a permanent disability with the cost of education by replacing approximately \$1,000 in B.C. student loan funding.

↳ Phone: 1-800-561-1818

↳ <https://studentaidbc.ca/explore/grants-scholarships/bc-access-grant-students-permanent-disabilities>

Caregiver Supports (including tax credits)

The Canada Caregiver Credit (CCC)

You may be able to claim the CCC if you support your spouse, common-law partner, child, grandchild, parent, grandparent, brother, sister, aunt, uncle, niece, or nephew – by marriage or birth – with a physical or mental impairment. An individual is considered to depend on you for support if they rely on you to regularly and consistently provide them with some or all of the basic necessities of life, such as food, shelter and clothing.

↳ General CRA helpline: 1 (800) 959-8281

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

Family Caregivers of BC

Family Caregivers of BC (FCBC) is a provincial, not-for-profit that proudly and compassionately supports over 1 million people in British Columbia that provide physical and/or emotional care to a family member, friend, or neighbour. FCBC supports caregivers by providing access to information, education and supports that enable caregivers to feel more confident and successful in their important role.

- ↳ Phone: 1-877-520-3267
- ↳ <https://www.familycaregiversbc.ca/>