



# **Ontario Disability Support Program**

**Updated October, 2024**

## **What is The Ontario Disability Support Program (ODSP)?**

OSDP is a provincial (Ontario) government program that provides financial assistance for people with disabilities, with limited or no income and limited assets.

To qualify, your assets cannot be more than \$40,000 for a single person, \$50,000 for a couple, and add \$500 for each child.

You also have to qualify medically, which means have an illness or disability, that limits your ability to work.

## How much can you receive per month on ODSP?

Family Make up	Basic Needs	Shelter	Total
Single	\$786	\$582	\$1,368
Single parent-1 child	\$929	\$915	\$1,844
Couple (1 disabled)	\$1,134	\$915	\$2,049
Couple (both disabled)	\$1,569	\$915	\$2,305
Couple – 2 children	\$1,134	\$1074	\$2,208

Note: families with children will, most of the time, be receiving the Canada Child benefit and Ontario Child Benefit

## What if I live in subsidized housing?

If you live in subsidized housing, then your shelter allowance will only be enough to cover your rent.

However, if you pay utilities separately, and/or have tenant insurance, then ODSP will pay those costs as well, up to the maximum shelter allowance (including your rent)

## What happens if I have other income?

- Any other income you receive must be reported to ODSP
- Often other income is deducted dollar-for-dollar from your ODSP monthly assistance
- However, certain types of income are fully or partially exempt from being deducted from your ODSP cheque

## Examples of fully exempt income (they will not be deducted from your cheque)

- Earnings of children under age 18 or of adults over 18 who are going to school full-time
- Refundable tax credits (e.g., Canada Child Benefit, Climate Action Incentive, GST/HST credit, etc)
- Child support payments
- Gifts received of up to \$10,000 per year
- Earnings from an employment training program
- Money from an inheritance up to \$100,000 if held in trust
  - Can be more than \$100,000 if held in Henson or Absolute Discretionary trust

## Working and ODSP

You can work and earn up to \$1000 per month without it affecting your ODSP cheque.

75% of anything you earn over \$1000 is deducted from your ODSP cheque (some exceptions apply).

You will receive the \$100 monthly employment benefit.

## Working and ODSP (example)

If you are a single person, and you earn \$1200 net per month from a job, your total income per month would be:

- First \$1000 of your income is exempt
- For the other \$200 you earn, your ODSP cheque would be reduced by \$150
- ODSP cheque:  $\$1368 - 150 = 1,218$  +
- Earned income:  $\$1,200$  +
- Work related benefit:  $\$100$  =
- Total monthly income:  $\$2,518$

## Extra benefits you can receive on ODSP

**Special Diet Allowance** – provides additional funds for people with certain medical conditions or food allergies (eg: wheat, dairy or lactose intolerance, high blood pressure, high cholesterol, diabetes) – up to \$250 per month.

**Medical transportation allowance** – covers the costs of transportation to and from medical or health related appointments. To qualify, your medical transportation costs must be at least \$15 per month.

**Pregnancy and breastfeeding nutritional allowance** – provides \$40-\$50 per month for mothers who are pregnant and/or have a baby under age of 12 months

**Drug coverage** – coverage for the costs of prescription medication.

**Dental benefits** covers basic services such as check ups, x-rays, fillings, basic cleaning, root canals and extractions.

**Housing Stabilization Fund**, for help with moving and setting up a new residence: up to \$1600 for a single/couple, or \$3,000 for families.

- This may also be used to cover rental arrears, as well replacement of furniture due to bedbugs

**Eye exams, vision care, glasses-** every three years.

Coverage for cost of **surgical, medical and diabetic** supplies.

**Employment and Training benefit:** up to \$500 a year, for expenses related to starting employment or an employment-related activity.

### **Employment Transition Benefit**

If you are found no longer financially eligible for ODSP because of your income from employment, you can receive \$500.

**Work related benefit** - \$100 per month, if you work and earn money.

**Extended Health benefits:** if you go off ODSP for any reason, but you have high health related costs, you may be able to keep your health benefits from ODSP.

## **Who is Eligible for ODSP?**

To receive ODSP, you need to show that you meet two eligibility tests

- Financial
- Medical

### **Financial Eligibility:**

Your income and assets must be low enough to qualify for ODSP

Some types of income are exempt, which means they do not affect your eligibility for ODSP or the amount of money you would receive

## Medical Eligibility:

A health professional must be able to confirm

- You have a physical or mental health problem that is expected to last a year or more, and
- Your health problem limits your ability to work, look after yourself, or do daily activities at home or in the community
- Your health problem must be substantial and must limit your abilities in a substantial way

## Fast-tracking onto ODSP

There are certain situations where you can get ODSP without having to prove you are medically eligible (though you still have to be financially eligible):

- Age 65+ and not eligible to receive Old Age Security (OAS)
- Receiving Canada Pension Plan-Disability, and it is less than what you would receive on ODSP
- Resident in certain health facilities

## Applying for ODSP

- If you are on Ontario Works (OW), you can ask your worker for the application
- Otherwise you can apply online: <https://www.ontario.ca/page/social-assistance> or make an appointment at your local ODSP office. Call 211 to find the phone number for your local ODSP office
- If your application is denied, contact your local legal clinic, for help with appealing the refusal (many people get approved for ODSP upon appeal). You can call 211 to find the phone number of your local legal clinic