
Glossary

Adjusted Net Family Income: The amount used by the government to calculate eligibility for benefits, based on total family income minus certain deductions.

Advocacy (Disability): Is the act of advocating for the rights and interests of people with disabilities. This can involve a wide range of activities, including promoting awareness, influencing policy and laws, protecting rights, and ensuring equal access to opportunities, services, and accommodations.

Beneficiary (RDSP): The person who is eligible for the Disability Tax Credit and is the owner of the funds in the Registered Disability Savings Plan (RDSP), regardless of who is the named plan holder.

Beneficiary (Will or Trust): A person for whom you leave things in a Will or a trust (money, gifts, insurance policy, RRSP, trust).

Bequest: A gift of a specific item of personal property or a specific amount of money identified in your Will.

Canada Child Benefit (CCB): A monthly, tax-free payment to families to help with the cost of raising children under 18.

Canada Dental Care Plan: A federal government program that helps cover the cost of dental care for eligible Canadians without private insurance.

Canada Disability Benefit (CDB): A federal income support program with a monthly payment for low income working-age persons with disabilities.

Canada Disability Savings Bonds: Federal government contributions made directly into a Registered Disability Savings Plan (RDSP) for low-income Canadians with disabilities, even if no personal contributions are made.

Canada Disability Savings Grants: Matching contributions from the federal government to a Registered Disability Savings Plan (RDSP), based on how much the beneficiary contributes and the adjusted net family income.

Canada Workers Benefit – Disability Supplement: A refundable tax credit for low-income workers eligible for the Disability Tax Credit which provides extra financial support in addition to the regular Canada Workers Benefit.

Canada Ontario Housing Benefit (Portable Housing Subsidy): The Canada Ontario Housing Benefit (COHB) program provides households with a portable housing benefit to assist with rental costs in the private housing market. The benefit is tied to the household and can be used to help pay rent anywhere in Ontario.

Circle of Support: A circle of support involves a group of people coming together to help create, promote and support the goals of a person who has a disability. The circle acts as a community of friendship and support, with the person at the centre. It aims to provide practical advice, addresses problems and generates creative ideas to contribute positively to the person's life. This group of people meets together to discuss how to assist the person with a disability to achieve their goals, dreams and aspirations. People in support circles are intentionally chosen from a person's broader network of relationships and typically include friends, family, allies, chosen family, and community members, with professionals and paid supports being invited to join as guests.

Codicil: A legal document used to change portions of your original Will and requires the same formalities of signing and witnessing needed for a Will.

Community Housing Corporations: Organizations that provide affordable housing for low- and moderate-income households.

Continuing Power of Attorney for Property: A legal document that gives a person the authority to conduct and manage your financial affairs even if you become incapable.

Disability Assistance Payments (DAPs): One-time, lump sum withdrawals made from a Registered Disability Savings Plan (RDSP) for the benefit of the person with the disability.

Developmental Services Ontario (DSO): Developmental Services Ontario is the access point for adult developmental services funded by the Ministry of Children, Community and Social Services (MCCSS) in Ontario. There are 9 DSO locations across the province of Ontario.

Discretionary Trust (or Henson Trust): A type of trust where the trustee has full control over how and when money is given to the beneficiary. Often used to protect eligibility for government benefits, such as ODSP

Dividends: Payments made to shareholders from a company's profits, usually paid in cash or additional shares.

Entitlements (Bonds): The government contributions a person is eligible to receive into a Registered Disability Savings Plan (RDSP) in the form of Canada Disability Savings Bonds, based on their family income. Entitlements can accrue even if there is no RDSP open.

Entitlements (Grants): The government contributions a person is eligible to receive into a Registered Disability Savings Plan (RDSP) in the form of Canada Disability Savings Grants, based on how much money is contributed to the RDSP and the adjusted net family income. Entitlements can accrue even if there is no RDSP open.

Estate Trustee (Executor): The person(s) or professional named in the Will who is responsible for ensuring that the wishes in your Will are carried out.

Family Member: For the purpose of this book, family members include blood relatives, chosen family, allies, and friends who support a person who has a disability. Family members are not paid.

Family Network: Families, allies and others connected to a person with a disability who come together to provide fresh perspectives, support and practical information, lessen isolation, and help build innovative solutions. Offering and receiving support builds resilience. A family network can be a pathway to learn about different resources and discovering solutions.

First Home Savings Account (FHSA): A registered account that allows Canadians to save for their first home. Contributions are tax-deductible, and withdrawals to buy a home are tax-free.

Geographic Cluster Model: When people who are located near each other (for example a 20km radius), may choose to work together for some parts of their housing model. Examples cluster efficiencies include: Co-hiring a driver to be on call for activities, co-hiring a team of 5 direct support staff available to be scheduled

by people individually as needed, a maintenance crew that might be purchased at a reduced rate for 5 properties, a life skills coach that might work individually for 5 people in one neighbourhood.

Grant of Probate: A court order which is the estate trustee's proof they can act as your estate trustee.

Guaranteed Income Supplement (GIS): A monthly, tax-free benefit added to Old Age Security payments for low-income seniors.

Guardian of Property and the Person: The authority to make financial, health, and personal care decisions on behalf of another person.

Henson (or Discretionary) Trust: A type of trust where the trustee has full control over how and when money is given to the beneficiary. Often used to protect eligibility for government benefits, such as ODSP.

Homeshare: A homeshare is an unpaid person who lives in the home, pays reduced rent or no rent and pay their own food. They have a separate bedroom and act as a friendly housemate, which means, they do not provide "direct" hands on support but will provide up to 10 hours of home support per week such as maintenance, grocery shopping, lawn care, etc.

Income Threshold: The income level set by the government to determine eligibility for certain benefits or tax credits.

Independent Facilitation: Independent Facilitation is an ongoing process that guides and supports individuals to take up their full citizenship.

Individualized Housing Supports: An individualized funding allocation, similar to Community Participation Supports Funding (Passport Funding) that gives people greater choice and control over their housing supports.

Intensive Support: When 24hr/7day support is required to ensure the health and safety of the person supported.

Inter Vivos Trust: A trust that comes into effect during the lifetime of the person who established the trust. Also known as a Living Trust.

Intestate: A person who dies intestate dies without a valid Will.

Investment Returns: The benefit (or loss) from an investment, such as interest, dividends, or capital gains or losses.

Legal Guardianship: Traditional legal guardianship permits another person to take over the affairs and decision-making for an adult who has been found to be incapable of making their own decisions. All a person's financial and personal decision-making power may be removed. The adult can no longer assist with the decision-making process. In the eyes of the law, they are no longer a capable person.

Life Interest: Benefit given to someone in a Will which allows that person to have the use of the property or a certain sum of money only for the lifetime of that person. The remainder goes to someone else when the person with the life interest dies.

Liquid Assets: Assets that can easily be converted into cash, such as bank accounts, stocks, bonds or GICs or other investments.

Live-in Support: An employee / paid caregiver that resides in the same dwelling, possibly in a separate unit. They do not work nights but will be compensated, based on the employment standards act, if needed for overnight emergencies. They get 72 hours off every 14 days and other employment benefits, in accordance with the employment standard act.

Market Rent: Options help low-and-moderate-income households with housing costs. Rents for these units are fixed at up to 80 percent of the average market rent as posted by the Canada Mortgage and Housing Corporation.

Microboard™: A trademarked term that describes a legally incorporated not-for-profit organization comprised of family and friends (a minimum of 5 directors), each having a personal relationship with the person with a disability, often including the person themselves. A Microboard is focused on the person's self-determination and empowerment and supports planning using a person-directed approach. Microboards help people express their hopes and dreams and work with others to design individualized and customized supports that are aligned with their personal vision of the future.

Non-Discretionary Trust: A trust in which trustee does not have complete control over the assets held in trust. For example, the settlor of the trust may set controls over how much can be distributed from the trust to the beneficiary, at what age a beneficiary might receive some or all of the value of the trust, specific items that the money from the trust can be used for or other controls as they see fit.

Non-Probatable Assets: Assets that pass outside of the Will. For example, joint tenant

ownership of real estate, and registered accounts, life insurance, or annuities with named beneficiaries.

Old Age Security (OAS): A monthly, income tested, payment from the federal government for Canadians aged 65 and older, based on years of residency in Canada.

Ontario Disability Support Program (ODSP): A social assistance program that provides financial and employment support plus medical, dental, pharmaceutical and special diet benefits provided to eligible people with disabilities in Ontario.

Peer: A roommate that also requires a paid support staff and shares the cost of rent, food and staffing.

Person-Directed Plan: This document captures the work of the person-directed planning process at a particular point in time. It may be a written document or include visuals or use some other means that meet a person's preferences and needs for accommodation. While it may include a variety of information, as discussed over a planning process, it would involve action steps tied to achieving a person's goals. This typically involves both short and long-term plans.

Person-Directed Planning: This ongoing process, often supported by a facilitator or planner, assists a person with a disability to think about the future and listens to what a person wants for their life. The foundation of this process is rooted in a person's strengths and capacities and focuses on building relationships, developing strategies and accessing community resources that support a good life. It is a way of organizing around one person to support them in defining and creating a better future. It may or

may not result in a formalized plan, depending on a person's preferences and needs.

Plan Holder: The person who opens and manages the Registered Disability Savings Plan (RDSP). Who can be the plan holder depends on the age of the beneficiary and other factors.

Power of Attorney for Personal Care: A legal document giving someone else the authority to make personal care decisions on your behalf should you not have the capacity to do so.

Power of Attorney for Property: A legal document that gives a person the authority to conduct and manage your financial affairs like banking, financial and real property, if you become incapable.

Practicing in Place: A concept developed by planners that allows a person to try, evaluate and commit to support approaches, places, spaces, staff supports and activities, before moving into a "model of support". It allows for experiences and practice to form their vision, rather than imagination and philosophy. It is based on the knowledge that we all do not know what we want, until we live it.

Probate: The procedure by which the Will of the deceased person is legally approved by the court and documented. It also confirms the appointment of your estate trustee.

Professionals: Examples of professionals could include physicians or others who work in the developmental or medical field, such as social workers, speech therapists, occupational therapists, or physiotherapists. They may also include lawyers, financial planners or advisors, and accountants. Also included are people who work in the field of planning and facilitation.

Qualifying Family Member: A parent, spouse, common-law spouse, or sibling who can open and manage a Registered Disability Savings Plan (RDSP) on behalf of an adult beneficiary who may not be able to enter into a contract to manage their own RDSP.

Registered Disability Savings Plan (RDSP): A registered savings plan for people with disabilities to and their families save for the future.

Registered Education Savings Plan (RESP): A registered savings plan to help families save for a child's post-secondary education.

Registered Retirement Savings Plan (RRSP): A registered account that allows you to save for retirement. Contributions are tax-deductible, and taxes are paid when the money is withdrawn.

Revocation: Cancelling an existing Will or power of attorney document.

Self-Advocacy for People with Disabilities: Is the ability to speak up for oneself, make decisions about one's own life and the supports needed for it. It involves expressing needs and preferences, understanding rights, and actively participating in decisions that affect one's life.

Self-Advocate: A person who has a disability who can speak and/or act on behalf of oneself and make choices or decisions that affect one's life. Self-advocacy may include knowing one's rights and responsibilities, speaking up for oneself or a cause, and making decisions. In this book, all people with disabilities may be referred to as a self-advocate from a fundamental belief that all people should be afforded the opportunity to make choices about their own life and may need to advocate to do so.

Segregated Fund: An investment product, offered by insurance companies, that combines the potential for investment growth with certain insurance protections, such as a death benefit.

Settlor: The individual who establishes a trust. The settlor provides the money or other assets that form the trust.

Subsidized Housing: is government sponsored economic assistance aimed towards alleviating rental costs for people with low to moderate incomes.

Substitute Decision-Maker: The person legally authorized under the Health Care Consent Act to give or refuse treatment on behalf of another person.

Supporter: Someone who is paid to be with and support a person with a disability. Also commonly called a Support Worker, Community Support Worker, or Personal Support Worker.

Tax-Deferred: When tax on income, investments, or growth is delayed until a future time, usually when the funds are withdrawn from a registered account like a Registered Disability Savings Plan (RDSP).

Tax-Free Savings Account (TFSA): A registered account that allows you to save or invest money and withdraw it tax-free.

Testamentary Trust: A trust set up in a Will that only takes effect after your death.

Testator: This is you, the person who makes the Will.

Trust: A legal arrangement in which one-person (the settlor) transfers legal title to a trustee to manage the property for the benefit of a person (the beneficiary).

Trustee: The person or company that manages the trust according to the instructions in the trust agreement or Will.

Vision: A vision is centred around one individual, and describes the desired future for your family, with the family member who has a disability being at the heart of the vision. A vision should be directed by your family member's goals and desires, with a focus on their future financial and social well-being. Their needs and aspirations must be prioritized in any vision created.

Will: A Will is the legal document that tells people what to do with your estate. It helps make life easier for those left behind by providing a plan for them to follow and by naming who is in charge.