Nation-Wide | Main Services and Funding Supports

	Funding	Services	Wait times

Disability Tax Credit (DTC):	• Non-refundable tax credit for individuals with a severe and prolonged disability
	• Reduces income taxes for the individual or a supporting family member
		• Acts as a **gateway benefit** to other federal programs, including:
		  • Registered Disability Savings Plan (RDSP)
		  • Child Disability Benefit (CDB)
		• Requires certification by a qualified medical professional
			• Typically **8–16 weeks** after submitting application
			• Longer if additional medical information is requested

Child Disability Benefit (CDB):	• Tax-free monthly payment for families caring for a child under 18 with a disability
	• Based on:
	  • Approved Disability Tax Credit
	  • Family income
	• Maximum benefit is approximately **$3,000+ annually per child** (varies yearly and by income)
		• Provides financial support to help with the **extra costs of raising a child with a disability**
		• Automatically administered through the Canada Child Benefit system once DTC is approved
			• Begins after DTC approval
			• Payments typically start within **1–2 months**
			• Retroactive payments may be issued (up to ~10 years if eligible)

Registered Disability Savings Plan (RDSP):	• Long-term savings plan supported by federal incentives
	• Includes:
	  • **Canada Disability Savings Grant (CDSG)** (matching contributions)
	  • **Canada Disability Savings Bond (CDSB)** (available for lower-income families without contributions)
	• Government contributions can total **up to $90,000 over a lifetime**
		• Helps families **save for the long-term financial future** of a person with a disability
		• Contributions grow tax-free until withdrawal
		• No annual contribution requirement
			• Can be opened **as soon as DTC is approved**
			• Grants/bonds are typically deposited within **weeks to months** after contributions

	Funding	Services	Wait times

Canada Pension Plan – Disability (CPP-D):	• Monthly income replacement benefit for individuals unable to work due to a severe and prolonged disability
	• Includes:
	  • Base amount + earnings-related portion
	  • Additional child benefit for dependent children
		• Provides **financial stability for adults with disabilities**
		• Supports families where a parent is unable to work due to disability
			• Typically **3–6 months** for application processing
			• Retroactive payments may be provided (up to 12 months in most cases)

Jordan's Principle	• Covers health, social, and educational supports for First Nations children (on and off reserve) • No strict cap — based on assessed need	• Therapies (SLP, OT, ABA) • Medical equipment • Mental health supports • Respite and educational supports • Travel costs	• Urgent requests: within **12–48 hours** • Non-urgent: typically **within a few weeks**

To Do Before You Move

- Ensure you have a **letter/official documentation of your child's diagnosi**s from a qualified professional (in English or French).
- Request copies of:
  - Medical records
  - Diagnostic assessments
  - Therapy reports
  - Individualized plans (school, therapy, etc.)
- Confirm your status for **federal benefits:**
  - Disability Tax Credit (DTC)
  - Child Disability Benefit (CDB)
  - Registered Disability Savings Plan (RDSP)
  - CPP-D (if applicable)
- Update or verify:
  - CRA account information
  - Direct deposit details
  - Current mailing address
- Check whether your child's diagnosis may need:
  - Reassessment (in some provinces/programs)
  - Updated documentation
- Research waitlists and services in your destination province — **federal benefits stay the same, but provincial supports change significantly.**

To Do After You Move

- Update your address with CRA and Service Canada (for continued access to Disability Tax Credit, RDSP, Child Disability Benefit, etc.).
- Review your RDSP — your account stays the same but you may want to update your beneficiary address.
- If you receive CPP D, your monthly payment is unchanged but provincial supports may differ.