

ARAB COMMUNITY
CENTRE OF **TORONTO**



مركز الجالية
العربية في **تورنتو**



NOUR

Navigating Our Rights Project

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**The Law
Foundation
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Advancing access to justice

**La Fondation
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Améliorer l'accès à la justice





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DISABILITY LAW

PUBLIC EDUCATION GUIDE

UPDATED: OCTOBER 20, 2026



GENERAL INFORMATION. NOT PERSONAL ADVICE.

This guide explains general legal information only. It does not assess your facts or replace advice from a qualified professional.

Rules can change quickly. Before applying or travelling, confirm current instructions on official government websites.



WHAT DISABILITY LAW COVERS

Ontario law protects people from disability discrimination and requires meaningful access. This guide explains general rights, not individual legal advice.

WORK

HOUSING

EDUCATION

SERVICES

Key laws: Ontario Human Rights Code • Accessibility for Ontarians with Disabilities Act (AODA) • federal laws in some workplaces and services

DISABILITY IS BROADER THAN IT LOOKS

It may be visible or invisible, temporary or permanent, or episodic. It includes physical, sensory, learning and mental-health disabilities, chronic pain and conditions such as episodic multiple sclerosis.

Examples: wheelchair use • dyslexia • episodic MS

You do not need an ODSP decision or Disability Tax Credit certificate to receive human-rights protection.



REASONABLE ACCOMMODATION

Change a rule, process or environment so a person can participate fairly.

**FLEXIBLE
BREAKS**

**ACCESSIBLE
ENTRANCE**

**QUIETER
SPACE**

CAPTIONING

**EXTRA TEST
TIME**

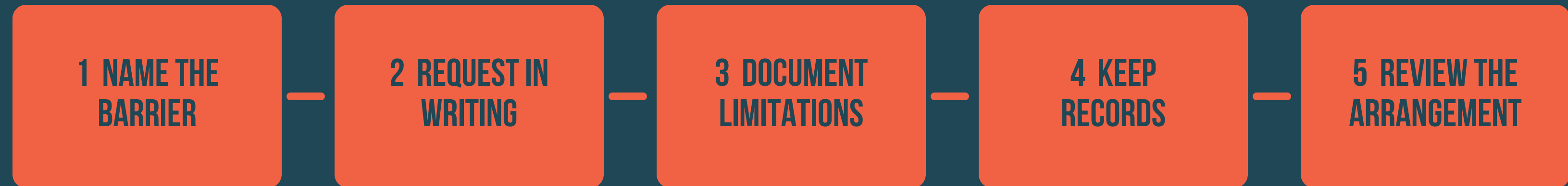
PARKING

Employers, landlords, schools and service providers must consider individual needs. The person requesting accommodation also participates in the process.

Limit: undue hardship is based on cost, funding, and health and safety, not inconvenience or preference. A requested solution is considered, but is not guaranteed.

RIGHTS AT WORK

Disability cannot lawfully drive hiring discrimination, harassment, punishment or dismissal.
Accommodation may include modified duties, equipment, schedule changes or a gradual return.



Share what is necessary about restrictions and needs, not an unrestricted medical history.
More detail may be needed in limited cases.

RIGHTS FOLLOW YOU THROUGH DAILY LIFE

Providers must remove barriers, communicate accessibly and make reasonable adjustments.

HOUSING
ACCESSIBLE PARKING + RULE CHANGES

SERVICES
SERVICE-ANIMAL ACCESS

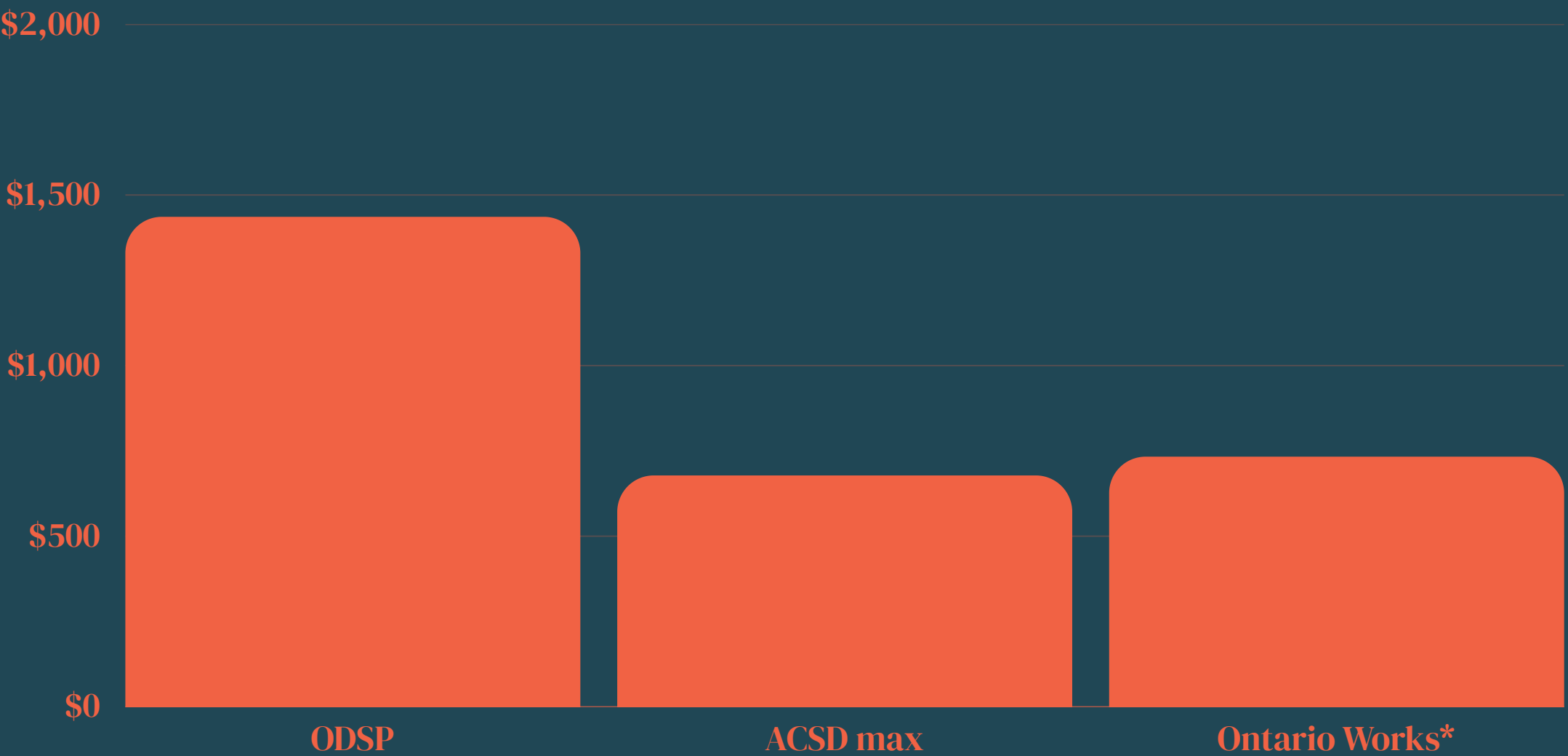
EDUCATION
ACCESSIBLE LEARNING

HEALTH CARE
ACCESSIBLE COMMUNICATION

Health-care decisions: adults are presumed capable unless a decision-specific assessment shows otherwise. A diagnosis alone does not remove capacity. Substitute decision-making rules apply only when needed; a valid attorney for personal care may decide within their authority.

ONTARIO FINANCIAL SUPPORTS

Monthly maximums (selected programs)



*OW single adult basic needs + maximum shelter; circumstances vary.

ODSP
\$1,436

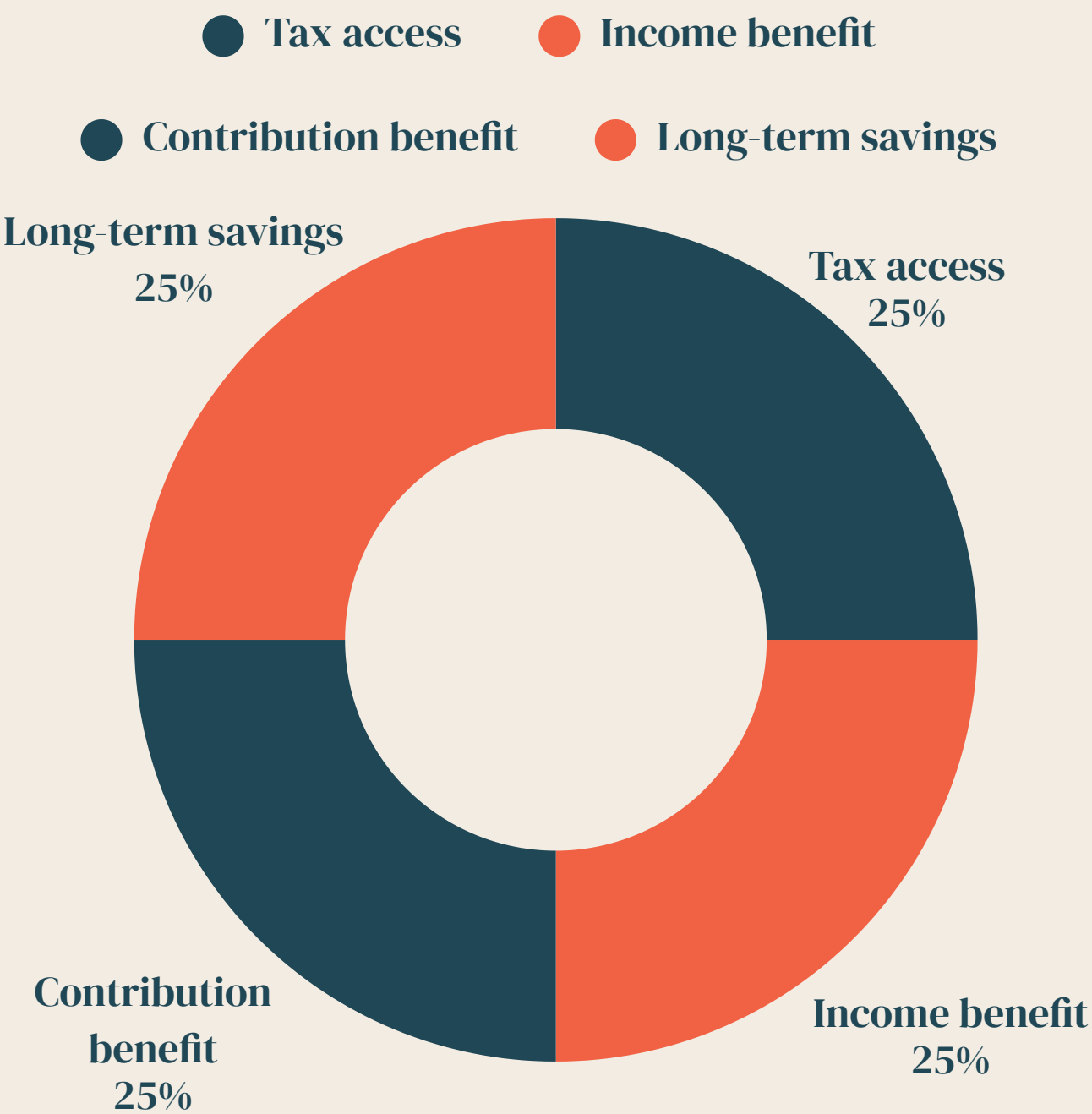
Ontario Works can provide temporary help while in need or awaiting ODSP.

ACSD: \$25–\$678/month for eligible families with children under 18 who have severe disabilities.

Illustrative maximum monthly amounts, not a full eligibility comparison. ODSP depends on disability, financial and other criteria; spouse income and shelter costs may matter.

FEDERAL DISABILITY SUPPORTS

Four connected support pathways



DTC

The Disability Tax Credit is non-refundable: it reduces tax and opens access to other programs. It is not itself a cash payment.

Canada Disability Benefit: income-tested, ages 18–64 with DTC; up to \$204.20/month (July 2026–June 2027). Ontario exempts it from ODSP/OW income tests.

RIGHTS ARE NOT RESERVED FOR CITIZENS

Ontario human-rights protections apply regardless of citizenship or immigration status. Asking for accommodation alone does not change immigration status.

Benefits have separate residence and status rules. Immigration medical inadmissibility is complex, and some excessive-demand exemptions exist. Do not assume every disabled applicant is refused—or exempt.

Get immigration legal advice before a major decision.

**HUMAN RIGHTS
PROTECTION**

**SEPARATE BENEFIT +
IMMIGRATION RULES**

IF YOUR RIGHTS ARE DENIED

Keep dates, messages, decisions, medical notes and requests. Ask for written reasons. Different forums and deadlines apply, seek help quickly.

**DENIAL OR
LAST INCIDENT**

**HRTO
GENERALLY 1 YEAR**

**ODSP / OW REVIEW
USUALLY 30 DAYS**

**SBT APPEAL
USUALLY +30 DAYS**

MYTHS ↓ FACTS →

Invisible disability is not protected.

Employers can demand all medical records.

A landlord can reject every modification.

All benefits use the same test.

An ODSP rejection is final.

Visible and invisible disabilities are protected.

Only relevant limitations and needs are usually required.

Requests must be assessed individually.

Each program has its own eligibility rules.

Review or appeal may be possible, deadlines matter.

OFFICIAL RESOURCES + NEXT STEPS

Ontario Human Rights Commission
ohrc.on.ca

Human Rights Tribunal of Ontario
tribunalsontario.ca/hrto

Human Rights Legal Support Centre
hrlsc.on.ca

Legal Aid Ontario
legalaid.on.ca

Ontario Disability Support Program
ontario.ca/page/ontario-disability-support-program

Social Assistance Reviews & Appeals
ontario.ca/page/internal-reviews-and-appeals-social-assistance

Federal Disability Benefits
canada.ca/en/services/benefits/disability.html

Questions?



GET HELP

Connect with a qualified legal professional or a trusted community organization in Ontario.



YOU'RE NOT ALONE

Support is available. Reaching out is a strong step toward clarity and peace of mind.



STRONGER TOGETHER

Community knowledge builds confidence. We're here to help you move forward.

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