



# Persons with disabilities

Benefits and credits available to you!



Canada Revenue  
Agency

Agence du revenu  
du Canada

Canada

# **LAND ACKNOWLEDGEMENT**

---

## Topics we will cover

- Disability tax credit
- Child disability benefit
- Canada workers benefit disability supplement
- Canada caregiver credit
- Medical expenses
- Home accessibility tax credit
- Registered disability savings plan
- Home buyer's plan
- The GST/HST credit
- Scams
- Useful info and tools to help you do your taxes

## What is the Disability tax credit?



- Non-refundable tax credit that helps persons with disabilities offset disability-related costs
- Family members who support a person with a disability may claim all or part of the credit on their tax return
- A supplement is available for persons under 18
- Opens the door to allow you to apply for disability-related benefits

## Disability tax credit (DTC)

- Claim disability amount of **\$8,662** on your 2021 federal tax return.
- Supplement of up to **\$5,053** for persons under 18 years of age.
- May be transferred to a supporting family member.



## Eligibility for the DTC

Eligibility is based on the **effects** of the impairment, not on the medical condition or the diagnosis.

## Eligibility criteria

- vision
- speaking
- hearing
- walking
- eliminating (bowel and bladder functions)
- feeding
- dressing
- mental functions necessary for everyday life
- cumulative effect of significant limitations
- life-sustaining therapy

## Markedly restricted

A marked restriction is the result of an impairment in physical or mental functions that is severe and prolonged.







## Vision

You are eligible if you are blind

- Visual acuity is 20/200 (6/60) or less
- The greatest diameter of the field of vision is 20 degrees or less

## Cumulative effect of significant limitations

An individual must have limitations in two or more categories (except life-sustaining therapy)

They 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

## Life-sustaining therapy

The therapy is needed:

- To support a vital function
- At least **2 times per week**, for an average of at least **14 hours a week**





## Applying for the DTC

1. Get Form T2201, Disability Tax Credit Certificate
2. Ask your medical practitioner to complete and certify Part B manually or using the new digital application
3. Send the form to the CRA once Part A and B are completed and signed

**[canada.ca/cra-form-t2201](https://canada.ca/cra-form-t2201)**

# Medical practitioners

Medical practitioner	Can certify
Medical doctor	all sections
Nurse practitioner	all sections
Optometrist	vision
Audiologist	hearing
Occupational therapist	walking, feeding, dressing
Physiotherapist	walking
Psychologist	mental functions necessary for everyday life
Speech-language pathologist	speaking

## After you apply

- Your application will be reviewed
- If you are eligible, you can claim the **disability amount** on your return
- Depending on your period of eligibility, you can request an adjustment to your tax return for the current year and for up to nine previous years
- You can ask to have your file reviewed if you do not agree with our decision



## Amounts you can claim

- Claim up to **\$8,662** for the disability amount on your 2021 tax return.
- An additional amount of up to **\$5,053** for persons under 18 years of age.
- Provincial and territorial disability amounts and tax credit rates vary among provinces and territories.

## Fees

- The CRA **never** charges a fee to process Form T2201.
- Medical practitioners may charge a fee to fill out the form.
- You may be able to claim this fee as a medical expense on your return.





## Resources for the disability tax credit

The CRA's website [canada.ca/disability-tax-credit](https://canada.ca/disability-tax-credit) provides more information about the disability tax credit, including:

**video** – includes a series: Tax measures for persons with disabilities

**self-assessment tool** - Answer a few questions

This tool helps you determine if you or your dependant may be eligible

**form and guide** - Form T2201, Disability Tax Credit Certificate, and Guide RC4064, Disability-Related Information

If you need more help, call **1-800-959-8281** or TTY: **1-800-665-0354**

## Child disability benefit (CDB)

The child disability benefit (CDB) is a tax-free payment made to families who care for a child under age 18 who is eligible for the disability tax credit.



## CDB payments, July 2022 to June 2023

<b>Family net income (2021)</b>	<b>One eligible dependant (\$/month)</b>	<b>Two eligible dependants (\$/month)</b>	<b>Three eligible dependants (\$/month)</b>
\$0 to \$71,060	\$248.75	\$497.50	\$746.25
\$75,000	\$238.24	\$478.79	\$727.54
\$80,000	\$224.91	\$455.04	\$703.79

# Disability supplement

You may be eligible if you are eligible for the disability tax credit

For the 2021 tax year, the maximum amount is:

- \$720 for single individuals
- \$720 for families



## Canada caregiver credit (CCC)

A non-refundable tax credit you can claim for the following people with impairments who depend on you for support:

- Your spouse or common-law partner.
- Your or your spouse or common-law partner's child, grandchild, parent, grandparent, sibling, uncle, aunt, niece or nephew.

[canada.ca/caregiver-credit](https://canada.ca/caregiver-credit)



## Disability supports deduction

Individuals with an impairment may be able to deduct the expenses that they paid in the year so that they could:

- work
- go to school
- do research for which they received a grant

## Medical expenses

Claim eligible medical expenses that you or your spouse or common-law partner paid for:

- Yourself and your children under 18 years of age.
- Certain family members who depended on you for support and were residents of Canada at any time in the year.

**Note:** you can only claim the part of an eligible expense for which you have not been or will not be reimbursed

[canada.ca/taxes-medical-expenses](https://canada.ca/taxes-medical-expenses)



## Home accessibility tax credit

Claim up to **\$10k** in renovation expenses you paid to make your home more accessible for yourself or another eligible individual.

A qualifying individual can be either:

- 65 years of age or older.
- Eligible for the DTC.



## Registered disability savings plan (RDSP)

A savings plan intended to help save for the long-term financial security of a person who is eligible for the DTC.

The Government of Canada offers:

- Up to **\$3,500** per year in Canada disability savings grant.
- Up to **\$1,000** per year in Canada disability savings bond.

## Home buyers plan (HBP)

Withdraw up to **\$35,000** from your RRSPs to buy or build a qualifying home for yourself or for a related person with a disability and pay it back within 15 years.

### To be eligible you must:

- Be a first time home buyer
- Have a written agreement to buy or build a home
- Be a resident of Canada
- Intend to occupy the residence within 1 year



## GST/HST credit

Helps those with low and modest incomes offset the tax they pay on goods and services.

### Individual

Up to  
**\$467**  
per year

### Couple with 2 children

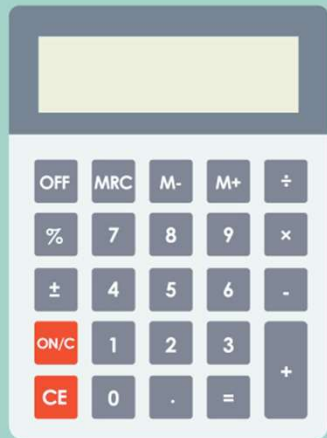
Up to  
**\$934**  
per year

To find out more, visit:  
[canada.ca/gst-hst-credit](https://canada.ca/gst-hst-credit)

## Watch webinars on the disability tax credit and other related benefits and credits



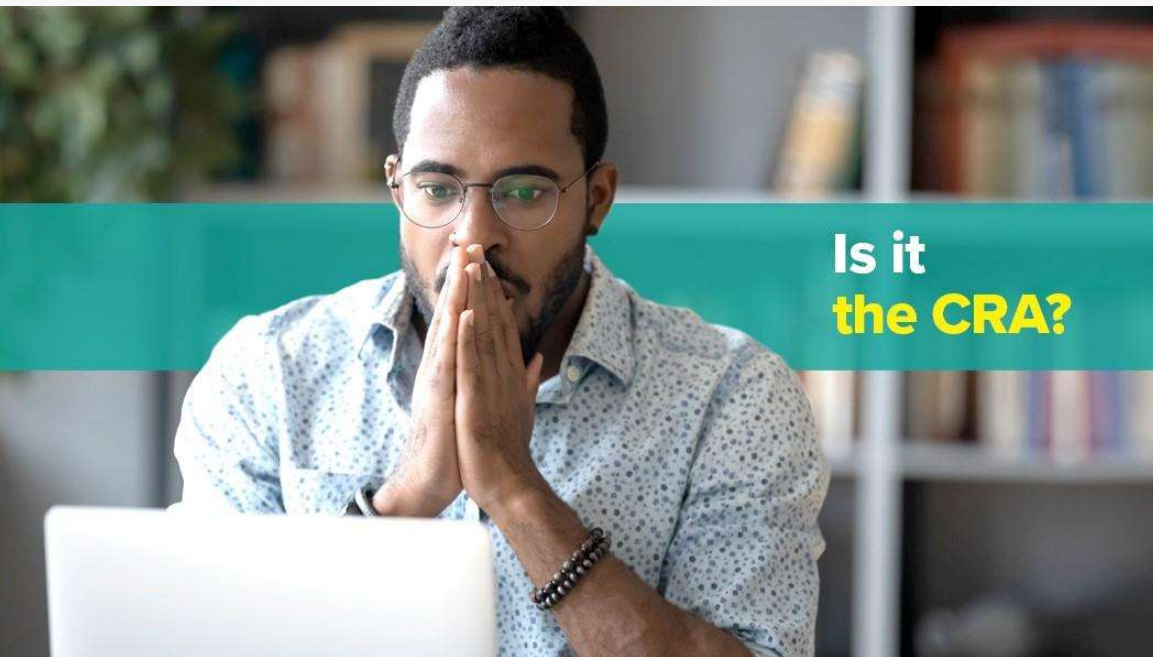
Go to: [canada.ca/individuals-video-gallery](https://canada.ca/individuals-video-gallery)



## Use the Benefits Finder and the online calculator

To see all benefits you may be eligible to receive, go to: **[canada.ca/benefits-finder](https://canada.ca/benefits-finder)**

For an estimate of your child and family benefits, use the CRA calculator at: **[canada.ca/child-family-benefits-calculator](https://canada.ca/child-family-benefits-calculator)**



## Be scam smart

Listen to your voice of reason  
before you act!

## Did we really text or email you?

Signs of a fraudulent email or text message:

- Email that gives or asks for personal or financial information
- Text message or email with a link for a refund
- Email or text message asking to fill out a form
- Email or text message demanding immediate payment by gift card, pre-paid credit card or e-transfer

## CRA will not ask for your:



Credit card number

Bank account  
number

Passport number



## Here's what you can do to be scam smart!

- Take a minute and question why the CRA needs your personal information
- Check if you have new mail or any amount owing in My Account
- Learn what to expect if the CRA contacts you
- When in doubt – delete, delete, delete!

[canada.ca/be-scam-smart](https://canada.ca/be-scam-smart)



## Report a scam!

Report a scam to the  
Canadian Anti-Fraud Centre  
at [antifraudcentre.ca](https://antifraudcentre.ca) or by  
calling 1-888-495-8501.

## Digital services



### **Auto-fill my return**

Automatically fills in parts of the current and previous year's returns



### **Direct deposit**

Faster, more convenient and reliable option to receive refund and credit/benefit payments



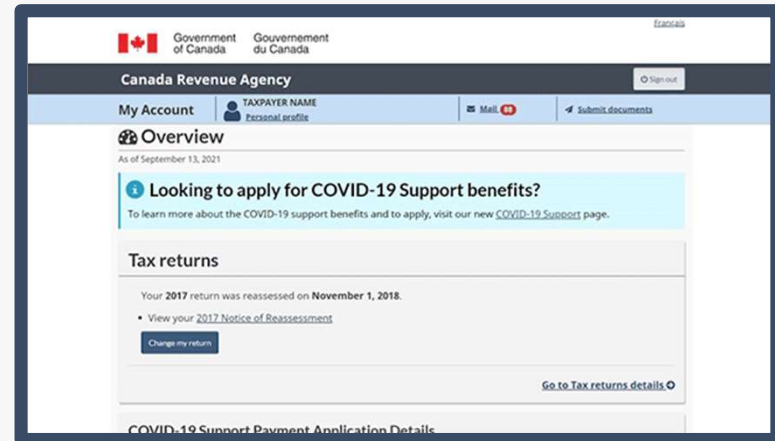
### **Email notifications**

Get notified when there's new mail to view in the account

[canada.ca/cra-electronic-services](https://canada.ca/cra-electronic-services)

# My Account for individuals

Manage your tax and benefit affairs quickly, conveniently, and securely online at [canada.ca/my-cra-account](https://canada.ca/my-cra-account)



## Need help?

You can give permission to another person to deal with the CRA for you.

Your representative can be a:

- family member
- friend
- lawyer
- accountant



[Form AUT-01, Authorize a Representative for Offline Access](#)

## When should you contact the CRA?

- your marital status changes
- your address changes
- your direct deposit information changes, or you want to start, or stop direct deposit
- your child or your spouse or common-law partner has died
- the number of children in your care changes
- you start or stop sharing a child's custody with another individual
- you or your spouse or common-law partner's residency status has changed
- any CRA notice that you receive shows outdated information

## Are you missing some payments?

Missing some of your benefit cheques? Maybe you moved and did not update your address, or the cheques may have been lost, stolen, or destroyed.

You can now view your uncashed cheques in My Account and, if necessary, ask for a duplicate payment.

CRA cheques never expire or become stale-dated.



## Do your taxes on time

- Information from your tax return is used to calculate your benefit and credit payments (such as the child disability benefit).
- Avoid payment delays by doing your taxes **on time**.



# Ways to do your taxes

## Online

- Use tax software (some are free): [canada.ca/netfile](https://canada.ca/netfile)

## On paper

- Download a tax package at [canada.ca/taxes-general-package](https://canada.ca/taxes-general-package) or call **1-800-959-8281**

## Free tax clinic (CVITP)

- Get a volunteer to do your taxes for free!

## Free tax help

Volunteers prepare income tax and benefit returns for those who are eligible, for **free!**

[canada.ca/taxes-help](https://canada.ca/taxes-help)





## Volunteer!

Learn basic tax information and help people by doing their taxes!

- Volunteer with a community organization
- Register online at [canada.ca/taxes-volunteer](https://canada.ca/taxes-volunteer)



## Want to learn about taxes?

Check out our free online learning tool that teaches you how to prepare an income tax and benefit return.

Go to [canada.ca/learn-about-taxes](https://canada.ca/learn-about-taxes).

# QUESTIONS?

[Canada.ca/taxes](https://Canada.ca/taxes)



Canada Revenue  
Agency

Agence du revenu  
du Canada

Canada



**Thank you**



Canada Revenue  
Agency

Agence du revenu  
du Canada

Canada