



## Benefits and credits available to you!



If you live with a disability or have a dependent with a disability, there are benefits and tax credits that may be available to you and the people who support you.

These include:

- **Disability tax credit (DTC)** – A non-refundable tax credit of up to **\$8,416** that persons with disabilities or their family members may be able to claim on their income tax and benefit return to reduce the income tax they may have to pay.
- **Medical expenses tax credit** – A non-refundable tax credit you may be able to claim for the eligible medical expenses you or your spouse or common-law partner paid for yourselves or your dependants in the year.
- **Canada caregiver credit** – A non-refundable tax credit you could claim if your spouse or common-law partner, or certain other individuals who depend on you for support, have a mental or physical impairment.
- **Refundable medical expense supplement** – A refundable tax credit of up to **\$1,248** that you may be able to claim on your return if you are working, have low income, and have high medical expenses.
- **Home buyers' plan** – Allows you to withdraw up to **\$35,000** in a calendar year from your registered retirement savings plans (RRSPs) to buy or build a qualifying home for yourself or for a related person with a disability.
- **Disability supports deduction** – An amount you may be able to claim if you have an impairment in physical or mental functions and you paid expenses so that you could work, go to school, or do research for which you received a grant.

If you apply for the **DTC** (using Form T2201, Disability Tax Credit Certificate), and the Canada Revenue Agency (CRA) determines that you or your dependant are eligible for it, you could also access other programs, such as:

**Child disability benefit** – A tax-free payment of up to **\$2,886** per year made to families who care for a child under age 18 who is eligible for the DTC. It is paid monthly with the Canada child benefit.

**Home accessibility tax credit** – A non-refundable tax credit of up to **\$1,500** that you may be able to claim on your return to help with the cost of making your home accessible, if you or your dependant are eligible for the DTC or are 65 years or older at the end of the year.

**Canada workers benefit disability supplement** – A supplement that you could get if you are eligible for the Canada workers benefit (formerly the working income tax benefit) and the DTC.

**Registered disability savings plan (RDSP)** – A savings plan that is intended to help parents and others save for the long term financial security of a person who is eligible for the DTC.

- The Government of Canada will pay into the RDSP the **Canada disability savings grant** of up to **\$3,500** per year for a maximum of **\$70,000** over the beneficiary's lifetime.
- For low-income Canadians with disabilities, the Government of Canada will also pay into the RDSP the **Canada disability savings bond** of up to **\$1,000** per year for a maximum of **\$20,000** over the beneficiary's lifetime.

## For more information

### Online

Credits and deductions  
for persons with disabilities  
[canada.ca/disability-credits-deductions](https://canada.ca/disability-credits-deductions)

Disability tax credit  
[canada.ca/disability-tax-credit](https://canada.ca/disability-tax-credit)

Child disability benefit  
[canada.ca/child-disability-benefit](https://canada.ca/child-disability-benefit)

Registered disability savings plan  
[canada.ca/taxes-rdsp](https://canada.ca/taxes-rdsp)

Forms and publications  
[canada.ca/cra-forms](https://canada.ca/cra-forms)

Order CRA publications in alternate formats  
[canada.ca/cra-multiple-formats](https://canada.ca/cra-multiple-formats)

The Taxpayer Bill of Rights states that every Canadian has the right to complete, accurate, clear, and timely information that explains the laws and policies that apply to their unique situation.

**Don't get scammed!** Beware of tax fraud schemes. If you get a call or an email that sounds like a scam, it probably is! When in doubt, call the CRA. For more information, go to [canada.ca/taxes-fraud-prevention](https://canada.ca/taxes-fraud-prevention).

### By phone

To ask about benefits  
**1-800-387-1193**

For other questions and to get forms  
**1-800-959-8281**

TTY (teletypewriter) users  
**1-800-665-0354**