**Disability Tax Credit (DTC) Information Session Notes**

Presented by Canada Revenue Agency

*Please note: These notes were compiled by attendees during the presentation and are intended for general information purposes only. For the most current and official information, visit the Canada Revenue Agency DTC page.*

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**What is the Disability Tax Credit (DTC)?**

The Disability Tax Credit (DTC) is a non-refundable tax credit that may help reduce the amount of income tax a person with a disability, or their supporting family member, may have to pay.

Eligibility is based on:

- The effects of the impairment on daily living activities, not just the diagnosis itself
- Whether the impairment is severe and prolonged
- How the impairment impacts day-to-day functioning

A person may still qualify if:

- They have significant limitations in two or more categories that together create a substantial restriction equal to one major impairment
- They require life-sustaining therapy, including some individuals living with diabetes (updated rules began in 2021)

Applications are reviewed on a case-by-case basis.

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**Who Applies?**

- The individual with the disability applies, or
- A legal representative may apply on their behalf

A medical practitioner must certify the impairment and explain how it affects daily living.

Different types of medical practitioners may complete the form depending on the impairment.

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**Form Required**

**Form T2201 – Disability Tax Credit Certificate**

This form has two sections:

- **Part A** completed by the applicant or representative
- **Part B** completed by a medical practitioner

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**How to Apply**

**Fastest Option: Apply Online**

**Step 1 – Complete Part A**

This can be done through:

- CRA My Account
- CRA Representative Portal (for authorized representatives)
- By phone with CRA

Automated phone service:

- 1-800-463-4421

After Part A is submitted, you will receive a reference number for your medical practitioner.

**Step 2 – Medical Practitioner Completes Part B**

The medical practitioner can complete the form online using the reference number.

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**Paper Application Option**

You may also:

- Download the latest T2201 form from the CRA website
- Complete your section
- Have your medical practitioner complete and sign Part B

- Submit by mail or upload online through CRA My Account

If mailing documents:

- Consider using tracked mail
- Contact CRA if you do not receive confirmation that your application was received

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**After You Apply**

The CRA will:

- Review the application
- Assess eligibility based on the information provided

You can:

- Track your application status using the Progress Tracker in CRA My Account

You will receive a **Notice of Determination** outlining:

- Whether you were approved or denied
- Which years you are eligible for

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**If Approved**

You may:

- Claim the Disability Amount on your income taxes
- Request reassessment of previous tax returns if eligible for prior years
- Continue claiming the credit for future eligible years

Some approvals may:

- Be temporary
- Require future renewal applications
- Be approved indefinitely or “for life” depending on the medical information provided

Retroactive adjustments may go back up to 10 years if supported by medical documentation.

Please note:

- Retroactive approval does not always result in a refund if there was little or no taxable income during those years.

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**If Denied**

You may:

- Submit additional medical information within 1 year for review
- File a formal objection within 90 days if you believe the original information already supported eligibility

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**Disability Amounts (2025)**

**Federal Disability Amount**

- Age 18 and older: up to $10,138

**Supplement for Children Under 18**

- Additional supplement up to $5,914

Additional notes:

- Amounts increase yearly with inflation
- If the person with the disability does not need the full credit, it may be transferred to a supporting family member
- Provinces and territories may offer additional disability tax credits

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**Benefits and Credits Connected to the DTC**

**Child Disability Benefit (CDB)**

For families receiving:

- Canada Child Benefit (CCB)
- DTC approval for a child under 18

Benefit:

- Up to $3,411 annually per eligible child
- Paid monthly with the Canada Child Benefit

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**Canada Workers Benefit – Disability Supplement**

- Available to eligible individuals with working income
- Up to $843 in 2025

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**Other Credits Related to Disability**

**Multigenerational Home Renovation Tax Credit**

A refundable tax credit for creating a self-contained secondary unit in a home for:

- A person aged 18+ approved for the DTC, or
- A senior aged 65+

Credit:

- 14.5% of eligible expenses
- Up to $7,250

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**Home Accessibility Tax Credit**

For renovations that improve:

- Safety
- Accessibility
- Function within the home

Can be claimed for:

- Yourself

- A qualifying family member or dependant

Benefit:

- Claim up to $20,000 in eligible expenses
- Tax credit up to $2,900

Available for:

- Individuals age 65+
- Individuals eligible for the DTC

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**Canada Caregiver Credit**

Available for individuals who regularly provide support for a dependant with an impairment, including assistance with:

- Food
- Shelter
- Clothing
- Daily living needs

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**Programs and Credits That Do NOT Require DTC Approval**

**GST/HST Credit**

- Tax-free quarterly payments issued in:
    - January
    - April
    - July
    - October
- Automatically considered when taxes are filed

Upcoming changes:

- Being replaced by the Canada Groceries and Essentials Benefit

- First payment expected in 2026
- New payments expected to be 25% higher than the previous GST/HST credit

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**Disability Supports Deduction**

May help cover disability-related expenses needed for:

- Employment
- School
- Research

Examples may include:

- Ergonomic equipment
- Braille devices
- Certain assistive technologies

DTC approval is not required.

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**Medical Expense Tax Credit**

For eligible medical expenses not reimbursed by insurance.

May include:

- Medical supplies
- Dental expenses
- Travel for medical treatment
- Other eligible healthcare costs

Can be claimed for:

- Yourself
- Spouse
- Children under 18
- Certain dependants

DTC approval is not required.

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**Filing Your Taxes**

Filing taxes is important to access many federal and provincial benefits.

Options include:

- Certified tax software (some free)
- Professional tax preparers
- Assistance from family or friends
- Paper filing (may take longer)

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**Free Tax Help**

**Community Volunteer Income Tax Program (CVITP)**

Provides free tax filing assistance for individuals with:

- Modest income
- Simple tax situations

General income guidelines may include:

- Around $40,000 for single individuals
- Around $55,000 for couples

Some clinics operate:

- During tax season
- Year-round in some communities

Please note:

- Some complex returns may not qualify
- Volunteers may access online CRA services if proper permission is granted

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**CRA My Account**

CRA My Account is a secure online portal that allows individuals to:

- Apply for the DTC
- Track application progress
- View notices and mail
- Check benefits and credits
- Update personal information
- Track tax refunds

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**Need Help or Representation?**

CRA requires authorization before speaking with another person about your account.

Authorization can be completed:

- Online through CRA My Account
- By phone: 1-800-959-8281

Without authorization:

- CRA agents cannot provide account information to another individual

Different levels of access may be granted, including:

- Phone access
- Mailing access
- Online access

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**Scam Awareness**

Scammers may pretend to be the CRA through:

- Phone calls
- Text messages
- Emails

- Instant messages
- Letters

**Important reminders:**

- CRA will not ask for personal information by text, voicemail, or email
- If unsure, log into CRA My Account to verify information
- You can request the agent's ID number and contact CRA directly to confirm legitimacy

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**Questions Discussed During the Session**

**What happens to the DTC after age 65?**

- Individuals may continue receiving the DTC after age 65 if their eligibility remains valid
- Some approvals are ongoing or lifelong depending on medical documentation

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**Can the DTC be applied retroactively?**

- Yes, up to 10 years in some cases
- The medical practitioner must indicate how long the impairment has existed

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**What if my application was lost in the mail?**

- Contact CRA to confirm receipt
- You may need to resubmit the application if it was not received
- Using tracked mail is recommended

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**How does the DTC help financially?**

The DTC:

- Reduces taxable income

- May reduce taxes owed
- May be transferred to a supporting family member if the individual has little or no taxable income

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**Are there supports for students with disabilities?**

Questions were raised regarding:

- Disability-related bursaries
- Canada Student Grants for Services and Equipment
- Tuition carry-forward amounts

Participants were encouraged to contact CRA or student financial assistance programs directly for more information.

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**Helpful CRA Resources**

- Disability Tax Credit Information
- CRA My Account
- Community Volunteer Income Tax Program
- Persons with disabilities, their caregivers, and the CRA - Canada.ca
- Disability tax credit (DTC) - Canada.ca
- Free tax clinics - Canada.ca