Disability Benefits for Newfoundland and Labrador Residents

Federal and provincial programs, amounts and contacts · Guardians of Recovery · as of September 25, 2026

Start with the federal Disability Tax Credit (DTC). DTC approval unlocks the Canada Disability Benefit, the NL Disability Benefit, the Child Disability Benefit and the RDSP. Amounts change each year; confirm current figures with each department.

Federal benefits

Program	Department	Amount and eligibility	Contact
Disability Tax Credit (DTC)	Canada Revenue Agency	Non-refundable tax credit (reduces tax owed). 2026 federal base amount reported as about $10,341 (some sources say $10,138; confirm with CRA), plus an under-18 supplement. Form T2201, certified by a medical practitioner (fees usually $125–$150). Can be claimed back up to 10 years. Gateway to the CDB, NLDB, Child Disability Benefit and RDSP.	CRA: 1-800-959-8281
Canada Disability Benefit (CDB)	Service Canada (ESDC)	Up to $204.20/month ($2,450.40/year) for July 2026–June 2027, plus a one-time $150 supplement paid from September 2026. Age 18–64, DTC-approved, tax return filed (spouse too). Full amount if single with adjusted family net income under $23,000.	1-833-486-3007 (Mon–Fri, 8:30–4:30 local) TTY: 1-833-467-2700
CPP Disability Benefit	Service Canada	Up to $1,741.20/month in 2026 ($610.46 basic amount + an amount based on contributions). Must have contributed to CPP in 4 of the last 6 years (or 3 of 6 with 25+ years). Contact Service Canada once 2026 earnings reach $7,400.	1-800-277-9914 TTY: 1-800-255-4786
CPP Post-Retirement Disability Benefit	Service Canada	$610.46/month in 2026 for people already on CPP retirement who become disabled before 65.	1-800-277-9914
CPP Children's Benefit	Service Canada	$307.81/month per eligible child of a CPP Disability recipient (2026).	1-800-277-9914
Child Disability Benefit	Canada Revenue Agency	Up to $290/month ($3,480/year) per eligible child, July 2026–June 2027. No separate application: added to the Canada Child Benefit once the child is DTC-approved.	CRA: 1-800-959-8281

Program	Department	Amount and eligibility	Contact
EI Sickness Benefits	Service Canada	55% of insurable earnings, up to $729/week in 2026, for up to 26 weeks. One-week waiting period; medical certificate required.	EI: 1-800-206-7218 (please verify)
Registered Disability Savings Plan (RDSP): grant and bond	ESDC / CRA, opened through a bank	Requires DTC. Grant up to $3,500/year ($70,000 lifetime); bond up to $1,000/year for low-income people ($20,000 lifetime) with no contribution needed. (Figures from general knowledge; confirm.)	1-800-O-Canada (1-800-622-6232)
Canada Workers Benefit: Disability Supplement	Canada Revenue Agency	Extra amount for low-income workers who qualify for the DTC. Claimed on the tax return.	CRA: 1-800-959-8281

General federal line: 1-800-O-Canada (1-800-622-6232).

Provincial benefits (Newfoundland and Labrador)

Program	Department	Amount and eligibility	Contact
NL Disability Benefit (NLDB)	Social Supports and Well-Being (SSWB)	Up to $400/month ($4,800/year); not indexed, unchanged for 2026–27. Age 18–64 with a valid DTC. Full amount below $29,402 income; partial up to $42,404 (individuals) or $55,404 (couples where both have the DTC). No application: file taxes. Paid by CRA; remaining 2026 dates Oct 23, Nov 25, Dec 24. The announced $1,200/year provincial RDSP contribution has not been implemented.	SSWBInfo@gov.nl.ca Fax: 1-709-729-6382
Income Support	Social Supports and Well-Being (SSWB)	Basic monthly: $561 single adult, $1,122 couple, $729 single parent (excludes shelter, fuel, special needs). Rent/mortgage up to $522 (single alone), $299 (with roommate), $598 (couple). Fuel: $71 Island, $132 Labrador; $150 coastal Labrador cost-of-living. Extras: vision care, municipal taxes, special food, blind persons allowance, funeral costs. Drug card kept 12 months after leaving for work.	1-877-729-7888 incomesupport@gov.nl.ca Fastest to apply by phone
NL Income Supplement	Paid through the tax system	Basic amount $254–$520, plus $231 if claiming the DTC. Automatic when you file taxes.	CRA: 1-800-959-8281

Program	Department	Amount and eligibility	Contact
NL Prescription Drug Program (NLPDP)	Health and Community Services (HCS)	Prescription coverage for low-income residents, Income Support clients and others who qualify.	1-888-859-3535 LIDPinfo@gov.nl.ca
Special Child Welfare Allowance	HCS, delivered by NL Health Services	Monthly help for families with a child under 18 with a physical or intellectual disability living at home. Amount set by a financial needs test.	Regional NL Health Services office healthinfo@gov.nl.ca
Special Assistance Program	HCS, delivered by NL Health Services	Medical supplies (dressings, catheters, incontinence), oxygen, orthotics, and equipment such as wheelchairs, commodes and walkers.	Regional NL Health Services office
Provincial Home Support Program	HCS, delivered by NL Health Services	Personal and behavioural supports, household help and respite. Subsidy based on functional and financial assessment; anyone can refer.	Regional NL Health Services office
Residential options	HCS and SSWB	Cooperative Apartments, Alternative Family Care Homes, Board and Lodging Supplement, Individualized Living Arrangements, Shared Living Arrangements. Needs-assessed.	Regional NL Health Services office
Home Modification Program	NL Housing Corporation	Income $51,500 or less ($65,000 in Labrador): forgivable loan up to $7,500 or repayable loan up to $10,000 for accessibility changes.	nlhc.nl.ca
Medical Transportation Assistance Program (MTAP)	Provincial government	Helps MCP beneficiaries with major out-of-pocket travel costs to reach specialized medical services not available locally or in the province.	gov.nl.ca

Free help applying

- Plan Institute: one-on-one help with the DTC and federal applications. 1-844-311-7526, helpline@planinstitute.ca.
- Independent Living Nova Scotia: ESDC-funded DTC navigation help for Atlantic Canada (ilns.ca/dtc).
- The DTC and CPP Disability assess how a condition limits daily functioning, not the diagnosis. People with severe, prolonged mental health or addiction-related impairments can qualify; approval is not automatic, and a strong medical form matters.

Sources

- NL Disability Benefit – SSWB
- Income Support Program Overview – SSWB
- Income and Social Supports contact – SSWB

- HCS Programs for Persons with Disabilities
- CPP Disability amounts – Canada.ca
- CPP contact – Canada.ca
- Canada Disability Benefit contact – Canada.ca
- Canada Disability Benefit program – Canada.ca
- Benefits Wayfinder – NL disability support
- Child Disability Benefit guide
- EI sickness benefits 2026