

What it is?

The [Disability Tax credit](#) (DTC) is a non-refundable tax credit that helps persons with disabilities or their caregivers to reduce the amount of tax they have to pay. Being eligible for the DTC can also open the door to other government programs (see page 2).

Who is eligible for it?

To get the DTC you must have a physical or mental impairment that will last for at least one year. It must also take you longer to do everyday tasks like walking or dressing compared to someone without your impairment.

Receiving Ontario Disability Support Program (ODSP) benefits or Canada Pension Plan – Disability (CPP-D) benefits does not make you automatically eligible for the DTC.

How do I apply?

To apply, you will need to get the [Disability Tax Credit form](#).

There is a part to be filled out by your doctor or nurse practitioner (they may charge a fee). There is a part that you fill out yourself.

Once both parts are complete, follow the instructions on the form to mail your application to the Canada Revenue Agency (CRA).

The CRA will review your DTC application and decide if you qualify. It usually takes about 8 weeks for them to make their decision. They will send you a decision in writing.

If you are denied the DTC, you should contact us for legal advice.

Where can I get more information?

You can find more information about the DTC [here](#).

Opening a Registered Disability Savings Plan (RDSP)

If you qualify for the DTC, you can open a [Registered Disability Savings Plan \(RDSP\)](#). An RDSP helps Canadians with disabilities and their families save for the future. If you are a Canadian resident under age 60 and qualify for the DTC, you are eligible to open an RDSP. Parents or guardians may open an RDSP for a minor.

RDSP and the Canada Disability Savings Grant

Through the [Canada Disability Savings Grant](#), the Government of Canada will match deposits into your RDSP. The Government provides matching grants of up to 300%, depending on the amount you have contributed and your household income. The maximum the Government will contribute is \$3,500 each year, with a limit of \$70,000 over your lifetime.

RDSP and the Canada Disability Savings Bond

Through the [Canada Disability Savings Bond](#), the Government deposits money into the RDSP's of low-income and modest-income Canadians. You do not need to make your own contributions to the RDSP in order to get the bond. If you qualify for the bond, you could receive up to \$1,000 a year from the Government, with a limit of \$20,000 over your lifetime. You must be under the age of 49 to receive the bond.

Child Disability Benefit

The Child Disability Benefit (CDB) is a tax-free monthly payment made to families who care for a child under age 18 who is eligible for the DTC. You could get up to \$242.91 per month for each child who is eligible for the DTC. This benefit is paid on top of the Canada Child Benefit.

Canada Workers Benefit

The Canada workers benefit (CWB) is a refundable tax credit to help individuals and families who are working and earning a low income. The CWB has two parts: a basic amount and a disability supplement. You are only eligible for the disability supplement if you qualify for the DTC. The maximum per year you can get with both parts is \$2,094 for individuals and \$3,092 for families.