

# Tax Credit Guide

for Ontarians Living with Dementia  
and their Care Partners

## Tax Credit Guide for Canadians Living with Dementia and their Care Partners

March 2023

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## Getting Ready to File your Taxes

It's that time of the year again to start preparing for tax season. It is important to file an income tax return in order to apply for and receive benefits and credits you are entitled to. This document acts as a guide for common tax credits and benefits that Canadian seniors, specifically those living with dementia and their care partners, may be eligible to claim.

Useful tips to help get ready for 2022 taxes:

1. Review available tax credits and tax deductions, as well as what may be new for 2022 taxes. There may be changes to taxes and improvements to services for individuals and families for the 2022 tax year. This guide provides some information on common tax credits for Canadian seniors. For further information on other tax credits, please use the following link:  
<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses.html>
2. Get your documents ready—gather tax slips, receipts, and any other supporting documents.
3. Mark your calendar for key dates for 2022 taxes
  - March 1, 2023: Deadline to contribute to a RRSP, PRPP, or SPP
  - April 30, 2023 (or May 1, 2023, since April 30 is a Saturday): Deadline to file your taxes
  - April 30, 2023 (or May 1, 2023, since April 30 is a Saturday): Deadline to pay your taxes
  - June 15, 2023: Deadline to file your taxes if you or your spouse or common-law partner are self-employed
4. Find ways to file your taxes including online, by paper, or having someone else complete them for you. The following options are available when filing your taxes:
  - Certified tax software (electronic filing)—this option can be free or can vary, with processing times typically within 2 weeks.
  - Authorise a representative—this option may be free or can vary, with processing times typically within 2 weeks.
  - Community volunteer tax clinic—this option is free for people with low to modest income, with processing times typically within 2 weeks.
  - Discounter (tax preparer)—costs may vary, and a discounted refund is paid by the tax preparer right away.
  - Paper tax return—this option is free and may take up to 12 weeks of processing time.
  - Automated phone line—this option is only for those who receive an eligibility letter by the CRA, with processing times typically within two weeks.
  - Filing assistance from a CRA Agent—this option is only for those who receive an invitation through mail or My Account, with processing times typically within two weeks.
5. Keep your CRA information up to date by making any necessary changes to your address or marital status. You can also sign up for direct deposit through CRA or your financial institution to

receive payments and refunds faster.

6. Understand your rights, entitlements, and obligations as a taxpayer— more information on your rights can be found through the following link: <https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc17/taxpayer-bill-rights-guide-understanding-your-rights-a-taxpayer.html>
7. You should now be ready to complete and file your taxes!

## Canada Caregiver Credit

The Canada Caregiver Credit (CCC) is a non-refundable tax credit that helps caregivers with the expenses involved with taking care of their spouse or common-law partner or dependant who has an impairment in physical or mental functions. This credit replaces three previous credits: (1) The Caregiver Amount, (2) the Amount for Infirm Dependents (18 and older), and (3) the Family Caregiver Amount. The rules for claiming each of these were very different in terms of eligibility. With the new CCC, there is only one set of requirements—you either qualify or you do not.

Note: If you or someone else claims this amount for a spouse or common-law partner or dependant, it may affect other claims being made.

### Eligibility

You can claim the Canada Caregiver Credit if you support your spouse or common-law partner with a physical or mental impairment.

You may also be able to claim the Canada Caregiver Credit for one or more of the following individuals if they depend on you for support because of a physical or mental impairment:

- Your or your spouse's/common law partner's parent, grandparents, brother, sister, uncle, aunt, niece, or nephew (if they were a resident of Canada at any time of the year).

An individual is considered to depend on you for support if they rely on you to provide them regularly and consistently with some or all of the basic necessities of life (example: food, shelter, and clothing).

### What amount can you claim?

The amount you can claim depends on your relationship to the person for whom you are claiming the CCC, your circumstances, the person's net income, and whether other credits are being claimed for that person.

Spouse or common-law partner:

- You may be entitled to claim an amount of **\$7,525** in the calculation of line 30300. You could also claim an amount up to a maximum of **\$7,525** on line 30425.

Eligible dependant 18 years of age or older who is a person for whom you are eligible to make a claim on line 30400:

- You may be entitled to claim an amount of **\$2,350** in the calculation of line 30400. You could also claim an amount up to a maximum of **\$7,525** on line 30425.

Dependant 18 years of age or older who is not your spouse or common-law partner or an eligible dependant for whom an amount is claimed on line 30300 or on line 30400:

- You may be entitled to claim an amount up to a maximum of **\$7,525** on line 30450. This includes claiming the amount for your or your spouse's or common-law partner's parent, grandparent, brother, sister, aunt, uncle, niece, or nephew. If **anyone** (including yourself) is claiming an amount on line 30300 or on line 30400 of the return for the dependant, you cannot claim an amount on line 30450 of the return for this dependant. Lastly, you can claim an amount only if the dependant's net income (indicated on line 23600) is **less than \$25,195**.

Note: if you and another person support the same dependant, you can split the claim for that dependant. The total amount of your claim and the other person's claim cannot exceed the maximum amount allowed for that dependant.

### Documents to Support Your Claim

When you file your income tax return, always keep all other documents in case the CRA asks to see them. The CRA may ask for a signed statement from a medical practitioner showing when the impairment began and what the duration of the impairment is expected to be.

You do not need a signed statement from a medical practitioner if the CRA already has an approved Form T2201, Disability Tax Credit Certificate.

For more information on the Canada Caregiver Credit, please use the following link:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html>

## Disability Tax Credit

The Disability Tax Credit (DTC) is a non-refundable tax credit that helps people living with disabilities or their supporting persons reduce the amount of income tax they may have to pay. This credit is only available for those who have taxes payable.

Being eligible for the DTC can allow you to claim other deductions, credits, and benefits.

### Amount

The maximum disability amount for individuals aged 18 and over for the 2022 tax year is \$8,870.

### Eligibility

You will be eligible for the Disability Tax Credit if *Form T2201, Disability Tax Credit Certificate* is approved. A medical practitioner must fill out and certify that you have a severe and prolonged impairment and must describe the effects.

A person with dementia may qualify for this tax credit under the disability section entitled *mental functions* (see bullet #2 below). The person must meet at least one of the following criteria:

1. Be blind
2. Be markedly restricted in at least one of the basic activities of daily living (speaking, hearing, walking, bowel and bladder functions, feeding, dressing, and mental functions for everyday life).
  - A person is considered markedly restricted in performing the mental functions necessary for everyday life if, even with appropriate therapy, medications, and devices they are unable or take an inordinate amount of time to perform these functions by themselves and this is the case all or 90% of the time. Mental functions necessary for everyday life include the following: adaptive functioning (e.g., self-care, health and safety, abilities to initiate and respond to social interactions, and common, simple transactions); memory (e.g., remembering simple instructions, basic personal information such as name and address, or material of importance and interest); and problem-solving, goal setting, and judgement.
3. Be significantly restricted in two or more of the basic activities of daily living
4. Need life-sustaining therapy

In addition, the person's impairment must meet each of the following criteria:

- Be prolonged, which means the impairment has lasted or is expected to last for a continuous period of at least 12 months
- Be present all or at least 90% of the time.

Example: John is unable to make a common, simple transaction without help, such as a purchase at the grocery store, at least 90% of the time.

### How to Fill out Form T2201

#### Step 1: Get Form T2201

Form T2201, Disability Tax Credit Certificate has two parts: Part A and Part B. A copy of this form can be found through the following link: <https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/t2201.html>

Part A must be filled out by the person with the disability, or their legal representative. Part B must be filled out by the medical practitioner.

#### Step 2: Fill out Part A of the form

Fill out only the sections in Part A that apply to you. In most cases, the CRA can, once eligibility is approved, adjust your tax return(s) for all applicable years to include the disability amount for yourself. If you want the CRA to adjust your tax returns, check off the "yes" box in Section 3 of Part A.

#### Step 3: Ask a medical practitioner to fill out and certify Part B of the Form T2201

Bring the form to a medical practitioner who can certify the sections that apply.

Note: you are responsible for any fees that the medical practitioner charges to fill out the form. However, some of these fees may be able to be claimed as a medical expense on line 33099 or line 33199 of your tax return. Refer to the section of this document titled Medical Expense Tax Credit for more information.

#### Step 4: Send Form T2201

There are two ways you can send Form T2201, as well as any letter or document:

1. Electronically by using “submit document” in My Account or Represent a Client. This is a quick way to send your form and get confirmation that the CRA has received your documents.
2. By mail to your tax centre

Sending the form before you file your taxes will help to prevent a delay in your assessment. Your application will be reviewed before assessing your tax return. Keep a copy for your records.

#### How to claim the disability tax credit once the application is approved?

To claim the disability amount for yourself, see line 31600 of your tax return.

To claim the disability amount for your dependent, see line 31800 of your tax return.

To claim the disability amount for your spouse or common-law partner, see line 32600 of your tax return.

For more information on the DTC, please follow this link: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>

## Medical Expense Tax Credit

The Medical Expense Tax Credit (METC) is a non-refundable tax credit for medical expenses paid for by the taxpayer or the taxpayer’s spouse/common-law partner. The METC allows you to claim generally all amounts paid for eligible medical expenses, even if they were not paid in Canada. These expenses include a wide range of products, procedures, and services such as medical supplies, dental care, and travel expenses.

#### Claiming Medical Expenses

You can claim medical expenses on line 33099 or line 33199 of your tax return under Step 5 – Federal tax.

Line 33099: You can claim the total eligible medical expenses you or your spouse/common-law partner paid for yourself or for your spouse/common-law partner.

Line 33199: You can claim the part of eligible medical expenses you or your spouse or common-law partner paid for any of the following persons who depended on you for support:

- Your or your spouse's or common-law partner's parents, grandparents, brothers, sisters, uncles, aunts, nephews, or nieces who were residents of Canada at any time in the year

#### **Amount you can claim**

Line 33099: You can claim the total of the eligible expenses minus the lesser of the following amounts

- \$2,479; or
- 3% of your net income (line 23600 of your tax return)

Line 33199: You can claim the total of the eligible expenses minus the lesser of the following amounts:

- \$2,479; or
- 3% of your dependent's net income (line 23600 of their tax return)

#### **Medical Expenses: Attendant care and care in a facility**

Attendant care and care in a facility includes care given by an attendant who does personal tasks which a person cannot do for themselves. This includes care in nursing homes, retirement homes, private homes, and other places providing care.

You can claim as eligible expenses the salaries and wages paid to all employees who do the following tasks or services: food preparation, housekeeping services for resident's personal living space, laundry services for a resident's personal items, health care (registered nurse, practical nurse, certified health care aide, personal support worker), activities (social programmer), transportation (driver), and security for a secured unit.

If you are receiving attendant care in your home, you can only claim for the period when you are at home and need care or help. For the expense to be eligible as a medical expense, you must either be eligible for the DTC, or have a written certification from a medical practitioner that states the services are necessary.

#### **Other Medical Expenses**

There are several different types of medical expenses you can claim under the METC. In addition to attendant care and care in the facility, you can claim medical expenses that fall under the following categories:

- Care, treatment, and training
- Construction and renovation
- Devices, equipment, and supplies
- Prescribed drugs, medications, and other substances
- Service animals
- Services and fees

- Travel expenses

For a complete list of eligible medical expenses, please visit the CRA website through the following link: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/lines-33099-33199-eligible-medical-expenses-you-claim-on-your-tax-return.html>

Note: If the renovation expenses qualify for the home accessibility tax credit (HATC), you could claim both the HATC and the medical expenses tax credit for these expenses. For more information, please review the section within this document titled Home Accessibility Tax Credit.

### Expenses You Cannot Claim

- Rent
- Food
- Cleaning supplies
- Other operating costs (e.g., maintenance of common areas and outside grounds)
- Salaries and wages paid to employees such as administrators, receptionists, groundskeepers, janitors, and maintenance staff.

### Documents needed for the METC

The following documents are needed to support your medical expenses claim:

- Receipts—must show the name of the company or individual to whom the expense was paid.
- Prescription—provided by a medical practitioner if needed.
- Certification in writing – provided by a medical practitioner if needed.
- Form T2201, Disability Tax Credit Certificate—need to have this form approved by the CRA for your claim.

For more information on the METC, please use the following link: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/lines-33099-33199-eligible-medical-expenses-you-claim-on-your-tax-return.html>

## Ontario Seniors' Public Transit Tax Credit

The Ontario Seniors' Public Transit Tax Credit is a refundable tax credit to help seniors with public transit costs. With this credit, you can claim up to \$3000 in eligible public transit expenses and receive up to \$450 each year.

### Eligibility

To qualify to claim this credit, you must meet the following:

- be 65 years old or older on the last day of the preceding tax year that you're claiming the credit, and
- be a resident in Ontario on the last day of the year.

For example, to qualify for this credit when you file your tax return in 2023, you must be:

- 65 years or older on December 31<sup>st</sup>, 2021
- A resident of Ontario on December 31, 2022

### Claiming this Credit

The amount will be reported on line 63100 of the Ontario Credits ON479 form. The refundable credit will be entered on line 47900 – Provincial or Territorial Credits of the Federal return.

You will need to complete Form 479 to calculate your provincial or territorial credits and attach a copy of the form to your paper return.

### Services that qualify/do not qualify under this tax credit:

Make sure to save receipts and proof of payment to submit a claim

Qualifying services:

- Conventional public transit services that must be offered to the general public. These include services operated by a bus, subway, train, or tram. This also includes short-haul services people would commonly use for a return trip in a single day
- Specialized public transit services that are designed to transport people with disabilities and must generally meet the same conditions as conventional public transit services

Unqualified Services:

- Long-haul and private-sector services, such as Via Rail and Greyhound.

For more information on the Ontario Seniors' Public Transit Tax Credit, please use the following link <https://www.ontario.ca/page/ontario-seniors-public-transit-tax-credit>

## Old Age Security

The Old Age Security (OAS) is a monthly payment you can get if you are 65 and older. For many cases, Service Canada will automatically enroll you for the OAS pension and will inform you if you have been automatically enrolled. However, in some cases, you may have to apply to the OAS pension if there is not enough information to enroll you automatically.

### Amount

For 2023, the maximum monthly OAS amount is \$687.56. This income will be taxable when you file in 2024.

### Extra Payment Based on Income

You may be eligible for the GIS, which you apply for at the same time you apply for the OAS pension. See the section within this document titled Guaranteed Income Supplement for more information.

### Eligibility

If you are living in Canada, you must:

- Be 65 years or older
- Be a Canadian citizen or a legal resident at the time of approval of your OAS application
- Have resided in Canada for at least 10 years

If you are living outside Canada, you must:

- Be 65 years or older
- Have been a Canadian citizen or a legal resident of Canada on the day before you left Canada
- Have resided in Canada for at least 20 years since the age of 18

### OAS and Income Tax

Your OAS pension payments are taxable income. Each year, you will receive a T4 or NR4 tax slip showing the amount of OAS payments you received during the previous year. You must include this slip when you file your annual income tax return. Tax slips will be available to view online with My Service Canada Account in February of each year. If you do not have an online account, tax slips will be mailed in February of each year.

For more information on the OAS, please use the following link:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html>

## Ontario Senior Homeowners' Property Tax Grant

The Ontario Senior Homeowners' Property Tax Grant (OSHPTG) is available to Ontario senior homeowners who pay property taxes and who have low or moderate incomes. This tax grant is an annual payment that seniors must apply for each year when they file their income tax and benefit return.

### Eligibility

You will be eligible for the grant if all the following conditions apply:

- You were at least 64 years old on December 31, 2022;
- You were a resident of Ontario on December 31, 2022;
- Or your spouse or common law-law partner owned and occupied a principle residence on December 31, 2022, where you or someone on your behalf paid Ontario property tax for 2022;
- You were not confined to a prison or similar institution on December 31, 2022 and for the next 179 days; and

- You file a 2021 income tax and benefit return in which you include an application for the OSHPTG
- The grant you receive depends on the property tax paid, your adjusted family net income, and your marital status

### Applying for the 2023 OSHPTG

To apply for this grant, you must file a 2022 income tax and benefit return and complete the *Application for the Ontario Senior Homeowners' Property Tax Grant*. This form is included in the tax package for Ontario residents. Make sure to attach the completed form to your tax return.

You must tick box 61070 and then provide the amount of your 2022 eligible property tax paid beside box 61120 in Part A on page 2 of the form.

A copy of the application form can be found here: <https://www.canada.ca/content/dam/cra-arc/formspubs/pbg/5006-tg/5006-tg-21e.pdf>

### How much is the 2023 OSHPTG?

The amount of the grant you receive will depend on the property tax paid, your adjusted family net income, and your marital status. The maximum 2023 OSHPTG payment is the lesser of \$500 and the eligible property tax paid by you or on your behalf for 2022. After you have applied, the grant will be calculated for you a payment will be issued. If you applied and are not entitled, you will receive a notice explaining why.

If you are single, separated, divorced, or widowed:

- The 2023 grant will be the maximum payment reduced by 3.33% of your adjusted net income over \$35,000. If your adjusted net income is \$50,000 or more, you are not entitled to a grant.

If you are married or living in a common-law relationship:

- The 2023 grant will be the maximum payment reduced by 3.33% of your adjusted net income over \$45,000. If your adjusted net income is \$60,000 or more, you are not entitled to a grant.

For more information on Ontario Senior Homeowners' Property Tax Grant, please use the following link: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/provincial-territorial-programs/ontario-senior-homeowners-property-tax-grant-oshptg-questions-answers.html#q1>

## Ontario Energy and Property Tax Credit

The Ontario energy and property tax credit (OEPTC) is designed to help low-to moderate-income Ontario residents with the sales tax on energy and with their property taxes. This credit is issued as part of the Ontario Trillium Benefit on the 10<sup>th</sup> of each month.

There are two components to the OEPTC: an energy component and a property tax component. You may be eligible for either of these components if you lived in Ontario on December 31, 2022 and at least one of the following conditions apply to you:

- Rent or property tax for your principal residence in Ontario was paid by or for you in 2022;
- Accommodation costs for living in a public or non-profit long-term care home in Ontario were paid by or for you for 2022; or
- Home energy costs for your principal residence on a reserve in Ontario were paid by or for you in 2022.

### Applying to the OEPTC

You will apply for the current-year OEPTC on your prior-year income tax and benefit return.

For example, you will apply for the 2023 OEPTC on your 2022 income tax and benefit return by completing Form ON-BEN, Application for the 2023 Ontario Trillium Benefit and Ontario Senior Homeowners' Property Tax Grant.

You can find the form through the following link: <https://www.canada.ca/content/dam/cra-arc/formspubs/pbg/5006-tg/5006-tg-21e.pdf>

For more information about the OEPTC, please use the following link: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/provincial-territorial-programs/province-ontario.html#ptc>

## Northern Ontario Energy Credit

The Northern Ontario Energy Credit (NOEC) is designed to help low-to moderate-income Northern Ontario residents with higher energy costs of living in the north. This credit is issued as part of the Ontario Trillium Benefit on the 10<sup>th</sup> of each month.

You may be eligible if you lived in Northern Ontario on December 31, 2022, and at least one of the following conditions apply to you (or someone on your behalf):

- Paid rent or property tax for your principal residence in Northern Ontario for 2022;
- Lived on a reserve in Northern Ontario and home energy costs for your principal residence, such as heat, were paid by or for you;
- Paid accommodation costs for living in a public or non-profit long-term care home in Northern Ontario for 2022; or
- Paid for home energy costs for your principal residence on a reserve in Ontario for 2022.

Northern Ontario is defined as the districts of Algoma, Cochrane, Kenora, Manitoulin, Nipissing, Parry Sound, Rainy River, Sudbury (including the City of Greater Sudbury), Thunder Bay, and Timiskaming. You must have lived in one of these areas on December 31, 2022 in order to be eligible for the NOEC.

### Applying to the NOEC

You will apply for the current-year NOEC on your prior-year income tax and benefit return.

For example, you will apply for the 2022 NOEC on your 2021 income tax and benefit return by completing Form ON-BEN, Application for the 2022 Ontario Trillium Benefit and Ontario Senior Homeowners' Property Tax Grant.

You can find the form through the following link: <https://www.canada.ca/content/dam/cra-arc/formspubs/pbg/5006-tg/5006-tg-21e.pdf>

For more information about the NOEC, please use the following link:

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/provincial-territorial-programs/province-ontario.html#ptc>

## Home Accessibility Tax Credit

The Home Accessibility Tax Credit (HATC) is a federal non-refundable tax credit. The credit is for qualifying expenses incurred in 2016 or later, for work performed or goods acquired for a qualifying renovation of an eligible dwelling for qualifying individuals.

The HATC applies to the total qualifying expenses, up to a maximum of \$20,000 per year. This credit is at a tax rate of 15%, so the maximum tax reduction per year is \$3,000; or \$1,500 for tax years 2021 and earlier.

Note: if a qualifying expense *also* qualifies for the medical expense tax credit, both the medical expense tax credit and the HATC can be claimed for the same expense. The HATC amount will not be reduced by other government grants or credits that you may receive for the same expense.

### Who can claim the HATC?

The HATC can be claimed by either a qualifying individual or an eligible individual. The distinction between these two is outlined below.

1. A qualifying individual includes:
  - A person who is 65 years of age or older before the end of the taxation year; or
  - A person who is eligible to claim the DTC at any time in the taxation year

Note: if two qualifying individuals live in the same residence, the maximum amount claimed between the two individuals cannot exceed \$20,000 for that residence.

2. An eligible individual includes:
  - A spouse, common-law partner, and certain supporting relatives of a qualifying individual

*Certain supporting relatives* include those who claimed the amount for an eligible dependant, caregiver amount or amount for an infirm dependant aged 18 and older, or could have claimed such an amount if:

- The qualifying individual had no income
- For the eligible dependant amount, the individual was not married or in a common-law partnership
- The qualifying individual was dependent on the individual because of mental or physical infirmity

### **What expenses qualify for this claim?**

Expenses that qualify under this tax credit are those made or incurred in relation to a qualifying renovation or alternation an eligible dwelling (the principal residence of the qualifying individual). Generally, if the item you purchase is not a permanent part of your dwelling, it is not eligible. Any expenses claimed for the HATC must be supported by a receipt.

Some expenses will not be eligible for this tax credit, including:

- Expenses to acquire a property that can be used independently of the qualifying renovation
- Expenses that are the cost of annual, recurring, or routine repair or maintenance
- Expenses to acquire a household appliance, electronic home-entertainment device, housekeeping, security monitoring, gardening, outdoor maintenance, or similar services.
- Expenses used for financing costs in respect of the qualifying renovation
- Expenses incurred for the purposed of gaining or producing income from a business or property

### **Claiming the HATC**

A schedule will be included in your tax package to allow you to list your eligible expenses and to calculate the amount you can claim. A new line will be added to Schedule 1, *Federal Tax*, to claim the HATC. Make sure to attach the new HATC schedule to your paper return. If you are filing a paper return, do not include your receipts or documents supporting your claim. Hold on to them in case the CRA asks to see them.

### **Renovations/Alterations Completed by Self or Family Member**

If you or a family member does home renovation or alteration, expenses such as materials, fixtures, equipment rentals, building plans, and permits will be eligible for the HATC. However, eligible expenses will not include the value of your labour or tools. If you hire a person that is not related to you to do the work, expenditures for their services will be eligible.

For more information about the HATC, please use the following link:

[https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-31285-home-accessibility-expenses.html#lgbl\\_xpnss](https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-31285-home-accessibility-expenses.html#lgbl_xpnss)

## Seniors' Home Safety Tax Credit

The Seniors' Home Safety Tax Credit is a temporary personal income tax credit designed for home renovations to help improve your home's safety and accessibility. The goal of this credit is to try and allow more seniors to remain at home or with family members during the pandemic and beyond, to reduce the strain on the long-term care sector.

This is a fully refundable tax credit worth 25% of up to \$10,000 in eligible expenses, for a maximum of \$2500.

### Eligibility

Seniors would be eligible regardless of their incomes, or whether they owe income tax in 2023. This credit can be claimed for eligible expenses by senior homeowners, renters, or people who live with relatives who are seniors.

You are eligible to claim this credit if you:

- Are 65 years of age or older by the end of the year, or
- live with a senior relative, or
- will live with a senior relative within 24 months after the end of the year.

### Eligible Expenses

Eligible expenses include those that are paid or become payable in 2022 and 2023 and must relate to renovations that improve the safety and accessibility, or help a senior be more functional or mobile at home. Some examples of eligible expenses include:

- Renovations to permit a first-floor occupancy or secondary suite for a senior
- Grab bars and related reinforcements around the toilet, tub, and shower
- Wheelchair ramps, stair/wheelchair lifts, and elevators
- Non-slip flooring
- Additional light fixtures throughout the home and exterior entrances
- Automatic garage door openers
- Modular or removable versions of a permanent fixture, such as modular ramps and non-fixed bath lifts

### Claiming this Credit

To claim this credit, claimants should get receipts from suppliers and contractors helping to ensure that vendors report these amounts for tax purposes.

For more information on the Seniors' Home Safety Tax Credit, please use the following link:  
<https://www.ontario.ca/page/seniors-home-safety-tax-credit#section-1>

## Age Amount Tax Credit

The Age Amount Tax Credit is a non-refundable tax credit claimed on a personal income tax return targeted to low- to middle-income seniors. This credit is available both federally and provincially. If you are eligible to claim the federal age amount, then you are also eligible to claim the corresponding provincial age amount.

### Eligibility

This tax credit is available to individuals who are, at the end of the taxation year, aged 65 or older and are a Canadian resident. To claim this credit when filing in 2023, you must have been aged 65 or older as of December 31, 2022, as well as a resident of Canada.

### Claiming the Age Amount Tax Credit

The Age Amount Tax Credit is claimed on line 30100 of your personal income tax return.

This credit is an income-tested amount. A person's net income must be below the set limit of \$92,480 for 2022 to claim this credit. The federal Age Amount for the 2022 tax year is \$7,898. This amount is reduced by 15% of your net income (line 23600), allowing you to claim a maximum credit of up to \$1,185.

Example:

- If a person's income is equal to or above the limit (\$92,480), they would not be entitled to the age amount deduction.
- If a person's net income is at the set lower end of the threshold, (\$39,826 or less in 2022) they will be entitled to the full age amount deduction set for that taxation year (\$1,185).
- If a person's income is between the minimum and maximum limit, they would be entitled to the full age amount deduction less 15% of the amount of income that exceeds the minimum.

Remember to claim the corresponding provincial non-refundable tax credit to which you are entitled, on line 58080 of your provincial Form 428. The income eligibility to claim Ontario's Age Credit is \$40,495 to a maximum of \$76,762. If your income is \$40,494 or below, you are entitled to the maximum claimed amount of \$5,440, which is refunded at 5.05% for a maximum credit of \$275. This amount is reduced proportional to your income up to the maximum of \$76,762, above which you cannot claim the Ontario Age Credit. You can find a copy of Form 428 through the following link:

<https://www.canada.ca/content/dam/cra-arc/formspubs/pbg/5006-c/5006-c-21e.pdf>

**Tip:** You may also be able to transfer all or part of your age amount to your spouse or common-law partner or to claim all or part of their age amount.

For more information on the Age Amount, please use the following link:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-30100-amount.html>

## Non-Taxable Income Benefits

### Guaranteed Income Supplement

The Guaranteed Income Supplement is a monthly payment based on income and is available to low-income Old Age Security pensioners. This supplement is **not** taxable.

In most cases, you will be notified by Service Canada when you can start receiving the GIS by sending a letter the month after you turn 64. In some cases, you may have to apply. Service Canada will send a letter asking you to apply and will include an application form for you to fill out and return to a Service Canada office.

#### Eligibility

To be eligible for the Guaranteed Income Supplement (GIS), you must meet the following:

- You are 65 or older
- Live in Canada
- Receive the OAS pension
- Have an income below \$20,832 if single, widowed or divorced
- Your income plus the income of your spouse/common law partner is below:
  - \$ 27,552 if you spouse/common-law partner receives the full OAS pension
  - \$38,592 if your spouse/common law partner receives the Allowance
  - \$49,920 if you spouse/common law partner does not receive an OAS pension

#### Benefits for spouses or common law partners

##### Allowance

If you are eligible to receive the GIS, your spouse/common law partner may be able to receive the Allowance if they meet the following:

- They are 60 to 64 years of age
- They are a Canadian citizen or legal resident
- They reside in Canada and have resided in Canada for at least 10 years since age 18
- Your combined annual income is less than \$38,592

##### Allowance for the survivor

You may be able to receive the Allowance for the Survivor if:

- You are 60 to 64 years of age

- Your spouse or common law partner is deceased, and you have not remarried or entered into a common law relationship
- Your annual income is less than \$28,080

For more information on the GIS, please use the following link:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html>

## Guaranteed Annual Income System

The Guaranteed Annual Income System (GAINS) provides a monthly, non-taxable benefit to low-income Ontario seniors.

Monthly GAINS payments range from \$5-\$166. For those with no income, they will receive the maximum benefit of \$166 a month.

GAINS payments are provided on top of the OAS and GIS payments you may already receive from the federal government. For calendar year 2023, the Government of Ontario has announced it is doubling GAINS payments for all recipients. If you received a monthly GAINS payment in 2022, you can expect to receive double that amount every month in 2023 assuming your financial situation and marital status have not changed. Together, the total maximum benefits from all three payments is the guaranteed income level—guaranteeing that eligible Ontario seniors will have at least this minimum level of income

Note: guaranteed income level is updated every three months to reflect inflation.

### Eligibility

You will qualify for GAINS payments if you:

- Are 65 years or older
- Have lived in Ontario for the past 12 months or for a total of 20 years since the age of 18
- Have been a Canadian resident for 10 years or more
- Receive the federal OAS pension and GIS payments
- Have an annual private income of up to \$1,992 for single seniors, or up to \$3,984 for senior couples.

### Applying for GAINS

If you currently receive the OAS pension and GIS, you do not need to apply. Your GAINS benefits will be determined based on the information received from Employment and Social Development Canada and details provided on personal income tax and benefit return.

In order to receive your GAINS payment, you must file your tax return every year by April 30<sup>th</sup>, even if you do not have any income to report.

For more information on the GAINS, please use the following link:

<https://www.ontario.ca/page/guaranteed-annual-income-system-payments-seniors>