

# THE DISABILITY TAX CREDIT (DTC)

(Updated: December 2025)



This information is solely for informational purposes. We urge you to consult with us at [info@connectingottawa.com](mailto:info@connectingottawa.com) if you have any specific legal questions about a client's situation or about this credit.

<p><b>WHAT IS THE DTC?</b></p>	<p>The DTC is a <u>non-refundable tax credit</u> (see note 1) that lowers the income tax a person with a disability, or their families and supporters, may have to pay annually. It is also a gateway to other federal government programs like the <i>Registered Disability Savings Plan</i> and the <i>Canada Disability Benefit</i>.</p> <p><i>Note 1: A non-refundable tax credit can lower your taxes, BUT it doesn't give you any money back, e.g. if your tax credit is \$350 and you owe \$200 in taxes, your taxes will be \$0. You will not get a \$150 refund.</i></p>
<p><b>HOW MUCH OF THE DTC CAN I CLAIM OR TRANSFER?</b></p>	<ul style="list-style-type: none"> <li>• <b>Adults</b> can claim \$10,138 on line 31600 of their 2025 tax return or transfer an unused amount to another person (see "Who can claim the DTC?" on the next page).</li> <li>• <b>A supporting family member</b> can claim \$16,052 on line 31800 of their 2025 tax return for a qualifying child under 18 who relies on them for food, shelter, and clothing.</li> </ul>
<p><b>IS THE DTC A MONTHLY BENEFIT PAYMENT?</b></p>	<p>No. The DTC is a non-refundable tax credit that offsets the additional costs associated with living with a disability. It is <u>not</u> a monthly benefit payment!</p>
<p><b>AM I ELIGIBLE FOR THE DTC?</b></p>	<p><u>Eligibility is based on the effects of one or more impairments in physical or mental functions, NOT a diagnosis or medical condition or your ability to work.</u></p> <p><b>No matter your age, you are eligible for the DTC for a tax year if:</b></p> <ol style="list-style-type: none"> <li>1. <u>You are a resident of Canada</u> for tax filing purposes (refugee claimants can apply!)</li> <li>2. <u>You have a valid Social Insurance Number</u> (temporary or permanent)</li> </ol> <p><b>AND</b></p> <ol style="list-style-type: none"> <li>3.1 <u>Your impairments results in a marked restriction:</u> <ol style="list-style-type: none"> <li>a. You are unable to perform an activity of daily living, or it takes 3 times longer than someone of a similar age without the impairment, even with the use of therapy, medication, and devices.</li> <li>b. The restriction is present all or at least 90% of the time.</li> <li>c. The restriction has lasted or is expected to last for at least 12 months.</li> </ol> </li> </ol> <p><b>OR</b></p> <ol style="list-style-type: none"> <li>3.2 <u>3.2 Your limitations in two or more activities of daily living (see section below for examples) are equivalent to a marked restriction:</u> <ol style="list-style-type: none"> <li>a. The combined impact of your limitations is equivalent to being unable to or taking 3 times longer than someone of a similar age without the impairment to do an activity of daily living AND are present all or 90% of the time or more, even with the use of appropriate therapy, medication, and devices.</li> <li>b. Your limitations have lasted or will last for a continuous period of 12 months.</li> </ol> </li> </ol> <p><b>OR</b></p> <ol style="list-style-type: none"> <li>3.3 <u>You require life-sustaining therapy</u> <ol style="list-style-type: none"> <li>a. Your therapy supports a vital function, such as dialysis, insulin therapy (Type 1 diabetes), oxygen therapy, chest physiotherapy, and other therapies.</li> <li>b. Your therapy is needed at least 2 times per week.</li> </ol> </li> </ol>

	<p>c. Your therapy is needed for an average of at least 14 hours per week, taking time away from everyday activities (see note 2).</p> <p>d. Your impairment has lasted or is expected to last for at least 12 months.</p> <p><i>Note 2: Examples of what counts toward the 14 hours are: maintaining a log related to the therapy or setting up and maintaining equipment for the therapy. <u>Not</u> included in the 14 hours are exercising, medical appointments that do not involve receiving the therapy, and travel time to receive therapy.</i></p>
<p><b>WHAT ARE THE ACTIVITIES OF DAILY LIVING?</b></p>	<p><b>Activities of daily living that may be restricted by your impairment(s) include:</b></p> <ul style="list-style-type: none"> <li>• <u>Walking</u>: difficulty walking</li> <li>• <u>Seeing</u>: reduced visual acuity or field of vision</li> <li>• <u>Hearing</u>: difficulty hearing well enough to understand a spoken conversation with someone you know, even in a quiet setting.</li> <li>• <u>Speaking</u>: difficulty speaking clearly enough to be understood by someone who knows you, even in a quiet setting.</li> <li>• <u>Dressing</u>: difficulty dressing yourself</li> <li>• <u>Feeding</u>: difficulty preparing food and feeding yourself, as well as chewing and swallowing (does not include identifying food, or shopping for food).</li> <li>• <u>Eliminating</u>: difficulty managing bowels or bladder function.</li> <li>• <u>Mental functions needed for everyday life</u>: difficulty performing mental functions necessary for everyday life, including adaptive functioning, attention, memory, judgement, concentration, goal setting, perception of reality, problem-solving, regulation of behaviour and emotions, and verbal and non-verbal comprehension.</li> </ul>
<p><b>IF I DON'T CLAIM THE FULL DTC, WHO CAN I TRANSFER IT TO?</b></p>	<p>You may transfer some or all your credit to a supporting family member who is identified on the DTC application form: your spouse or common-law partner, child or grandchild, parent, grandparent, brother, sister, uncle, aunt, niece, nephew, a child or grandchild of your spouse or common-law partner, a parent, grandparent, brother, sister, uncle, aunt, niece, or nephew of your spouse or common-law partner.</p>
<p><b>HOW DO I APPLY FOR THE DTC?</b></p>	<p><b>Step 1: Fill out form T2201</b></p> <ul style="list-style-type: none"> <li>• <u>Part A</u>: Completed by the person with the impairment or their legal representative and the person intending to claim the DTC (if there is one). <ul style="list-style-type: none"> <li>○ Fillable PDF : <a href="https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/t2201.html">https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/t2201.html</a></li> <li>○ Online: <a href="https://www.canada.ca/en/revenue-agency/services/e-services/cra-login-services.html">https://www.canada.ca/en/revenue-agency/services/e-services/cra-login-services.html</a></li> </ul> </li> <li>• <u>Part B</u>: Completed by a qualified medical practitioner. <ul style="list-style-type: none"> <li>○ Digital application for medical practitioners: <a href="https://apps.cra-arc.gc.ca/ebci/uisp/dtc/entry?request_locale=en">https://apps.cra-arc.gc.ca/ebci/uisp/dtc/entry?request_locale=en</a></li> </ul> </li> </ul> <p><b>Step 2: Submit application any time during the year or with your tax return</b></p> <ul style="list-style-type: none"> <li>○ If the application approved, you can claim the DTC on your income tax return.</li> </ul>
<p><b>WHO CAN CERTIFY MY IMPAIRMENTS ON FORM T2201?</b></p>	<ul style="list-style-type: none"> <li>• <u>Medical doctor and nurse practitioner</u>: certify all impairments</li> <li>• <u>Optometrist</u>: vision</li> <li>• <u>Audiologist</u>: hearing</li> <li>• <u>Occupational therapist</u>: walking, feeding, dressing</li> <li>• <u>Physiotherapist</u>: walking</li> <li>• <u>Psychologist</u>: mental functions</li> <li>• <u>Speech-language pathologist</u>: speaking</li> </ul>
<p><b>WHAT CAN I DO IF MY APPLICATION FOR THE DTC IS DENIED</b></p>	<p>Seek legal advice from a community legal clinic if your application is denied. In certain circumstances, you can:</p>

<p>BY THE CANADA REVENUE AGENCY (CRA)?</p>	<ul style="list-style-type: none"> <li>• <u>Request a review</u> by submitting new or updated medical information to the CRA.</li> <li>• <u>File an objection</u> within 90 days of the date on the decision letter if you believe the CRA misapplied the law or misunderstood your case. A CRA decision on an objection can be appealed to the Tax Court of Canada.</li> <li>• <u>Apply again</u> for the DTC if circumstances have changed and there is new evidence.</li> </ul>
<p>DO I HAVE TO RE-APPLY FOR THE DTC?</p>	<p>You don't need to re-apply for the DTC each year unless the CRA asks you to submit a new application. The CRA will notify you 1 year in advance if you must re-apply.</p>
<p>CAN I CLAIM THE DTC RETROACTIVELY?</p>	<p>If you qualified for the DTC in the past but didn't apply for it, the CRA can <u>adjust up to 10 years of past tax returns</u>. Check "yes" to this question in the application.</p>