# The Definitive Guide to the Child Disability Tax Credit

Learn all about the Child Disability Tax Credit, the Eligibility Criteria, Application Process & More





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## Introduction

Prior to 1986, The CRA only offered a standard deductible for people who were blind or were bound to a wheelchair. When more disabilities and mental illnesses became more visible and recognized, The Canada Revenue Agency (CRA) saw fit to provide taxable income benefits to Canadians who suffered from these severe impairments as well.

The Disability Tax Credit (DTC) was added as a tax credit for the purpose of helping Canadians who are living with prolonged physical or mental impairment and their families offset the various costs associated with those impairments such as medications, physical and psychological assistance in the form of therapy sessions, specialized equipment, etc.

For over 30 years, the <u>Disability Tax Credit</u> has helped generations of Canadians recoup these financial burdens. In addition to the Disability Tax Credit you can claim for your child, the Canadian Government also has a program meant to further assist families who are taking care of children with disabilities. This is called the Child Disability Benefit (CDB). It's a supplemental amount to the Canada Child Benefit paid to claimants of the DTC for children under 18 years of age.

When you apply for Disability Tax Credit for your child below 18 years of age, you are actually applying for both the DTC itself, and the CDB. The CDB will automatically apply to you if you are eligible to receive the DTC for your child. This fact is sometimes not easily apparent to most Canadians who apply for the program.

This guide, created by Disability Credit Canada is based on our extensive experience with Disability Tax Credit and, is meant to provide a comprehensive overview of the Child Disability Benefit as well as up-to-date information you can take action with.

The guide will contain information regarding eligibility requirements, an overview of the application process, as well as an overview of some of the common impairments that may cause your child to be eligible to receive the Disability Tax Credit and the Child Disability Benefit.

Disclaimer: Even though we've made considerable efforts to provide you with up-to-date actionable information that is backed by years of experience, you should not consider this guide as a legal or financial advice. Should you have any questions regarding the Child Disability Tax credit, contact the CRA directly as they are the ones administrating this program.



# Child Disability Tax Credit and the Child Disability Benefit

These two programs are related but different. Firstly, the Child Disability Tax Credit is a tax credit based on the taxes you paid or will pay annually. This means that you will not receive any DTC if you have not filed or paid any taxes for that year.

Meanwhile, the Child Disability Benefit is a program that is meant to directly assist Canadians with raising their children with impairments. This means that you are still able to receive the CDB even if you have no taxable income for the year. The reason that these two programs are normally put together is that your eligibility to receive CDB is reliant on your eligibility to receive DTC.

# Registered Disability Savings Plan

While not directly related to the Child Disability Tax Credit or the Child Disability Benefit, once a person (Under 49 years of age) is eligible to receive the Disability Tax Credit he/she is also eligible to open an Registered Disability Savings Plan (RDSP) account. An RDSP account is similar to the RRSP wherein a portion of your deposited money is matched by the government.

#### How Does the Child Disability Tax Credit Work?

When you claim Disability Tax Credit for yourself or for an adult you are taking care of, you only receive what is called the base amount for the tax credit. However, if you are claiming the tax credit for a child you're taking care of, the CRA also credits a supplemental amount. Both these amounts have a federal tax credit and a provincial tax credit component. Your annual Child Disability Tax Credit is the sum of both these amounts.

#### How does the Child Disability Benefit work?

The Child Disability Benefit (CDB) is separate from the Child Disability Tax Credit. However, the CDB is reliant on the fact that you are receiving the DTC. It is a supplemental benefit that is added to the base Canada Child Benefit if the disabled individual is below 18 years of age.

This benefit is available if you are already eligible for the Canada Child Benefit (CCB) and your child is eligible for the DTC. This benefit will come to you as an increase in the monthly amount you receive for the Canada Child Benefit.

The most important things to know about the Child Disability Benefits are:

- The CDB is paid to you in addition to the DTC refund that you will receive.
- You are still able to receive CDB payments even if you have no taxable income for the years your child is eligible for the DTC. This applies for both retroactive as well as current and future payments.
- Instead of a yearly tax refund like the DTC, current and future CDB payments are added to the CCB payments you receive monthly.

So in summary, if you are eligible for the Child Disability Tax Credit, you can receive:

- A retroactive lump sum refund for up to the past 10 years that is the total of the Disability Tax Credit
  refunds for taxes paid during eligible years (this will include the supplemental DTC amount given for
  claiming a child under 18 years old)
- The CDB payments for up to the past 10 years. You will first receive retroactive payment for the previous two years of the benefit. You will need to submit a written request for the remaining amount.
- A yearly DTC refund based on your paid taxes when you file your income tax.
- A monthly CDB payment that is added to the Canada Child Benefit payment you are already receiving.

#### **Denial of Benefits**

The CRA reserves the right to decline Child Disability Benefits based on the information you have submitted. In such cases you have the right to amend your application by submitting additional relevant information. In order to successfully appeal the CRA's decision, we highly recommend that you provide clear and concise new information, as well as ask your child's medical practitioner to thoroughly certify his or her condition.

# Case Study

Marcus, 13 from Ontario suffering from ADHD, Learning Disabilities, Depression & Anxiety

Marcus was diagnosed with severe ADHD, learning disabilities as well as depression & anxiety. Prior to working with Disability Credit Canada, Marcus' parents applied for disability tax credit on their own and were denied despite having a very supportive pediatrician who did their best to help them.

Marcus was having a very difficult time at school due to his learning disabilities and felt that he was being discriminated against to a point where he stopped attending school altogether and was receiving home visits from a special social worker to monitor his situation.

When Disability Credit Canada took over Marcus' case, we submitted a new DTC application to the CRA. The CRA replied to our application with a questionnaire they sent to the physician.

We then dug deeper into Marcus' case, requested additional documents from the family doctor, specialists, school and parents, we interviewed the parents regarding Marcus' ongoing challenges and together with the doctor we were able to reply to the CRA, explaining the issues Marcus was having in a detailed manner.

# What are the Child Disability Tax Credit Eligibility Requirements?

The Canada Revenue Agency decides on your child's eligibility for the Disability Tax Credit based on the information your child's medical practitioner provides in Form T2201, also known as Disability Tax Credit Certificate. In this form, you and your doctor must prove that the child has a severe and prolonged impairment in physical or mental functions. Once the form is filled and signed, you can send the form to the CRA at any time during the year.

The eligibility criteria for the Disability Tax Credit consists of the following:

- The individual must have a severe impairment. This impairment must be significant enough that it
  adversely affects "Activities of Daily Living" (ADL). This severity is defined as "Markedly restricted"
  among CRA's markers for eligibility.
  - The CRA considers a number of activities as part of this list of ADLs. These include: bathing, dressing, walking, carrying, lifting, and other elements of personal care.
- The individual is receiving life-sustaining therapy (i.e. Dialysis, Insulin injections, etc.).
- The individual's impairment must have adversely affected their life for a minimum of 12 consecutive months. This is defined as "Prolonged impairment" among the CRA's markers for eligibility.

The eligible impairments can be generally divided into 3 main categories:

- Physical impairments
- · Emotional, Mental or Psychological impairments
- Neurological impairments

This guide will give a brief overview of some conditions that fall under the original list of impairments.

Keep in mind that the eligibility for the Disability Tax Credit is not based on the diagnosis of the impairment, but on the severity of the impairment and how it affects one's ability to perform "activities of daily living" as listed above.

We have also discussed in-depth the following 3 Disability Tax Credit eligibility markers in <u>The Disability Tax</u> <u>Credit Ultimate Resource Guide:</u>

- "Markedly restricted" as a Disability Tax Credit eligibility marker
- "Life sustaining therapy" as a Disability Tax Credit eligibility marker
- "Prolonged impairment" as a Disability Tax Credit eligibility marker

#### What are Child Disability Benefit Eligibility Criteria?

You may be eligible for the Child Disability Benefit (CDB) if you are already eligible and a recipient of the Canada Child Benefit (CCB) and are eligible to receive the Disability Tax Credit for your child.

To be eligible for the Canada Child Benefit (CCB), you must meet all of the following conditions:

- You must live with the child, and the child must be under 18 years of age.
- You are primarily responsible for the care and upbringing of the child.
- You must be a resident of Canada for tax purposes.

Once the CRA has received your DTC application, you will also be assessed to receive the Canada Child Benefit as well as any other relevant provincial or territorial programs.

# How to Apply for Child Disability Tax Credit?

The Disability Tax Credit application starts with the CRA's Disability Tax Credit Form <u>T2201</u>. The form is broken down into two major sections: Part A and Part B.

#### Part A

Part A will contain two sets of general information: the information of the child you are seeking eligibility for, and your own information as the claimant. These make up Section 1 and the upper half of Section 2. The information contained here consists of your Name, Address, Date of Birth, and SIN.

The lower half of Section 2 consists of further information about the claimant. Specifically regarding what you do in order to support the disabled individual you are applying for.

In Section 3, You are giving consent to the CRA to adjust your income tax return for the previous years to see which years you are eligible to receive the DTC for. Mark "Yes" for this section if you are looking to receive the retroactive refunds.

Section 4 is where you sign off on the form itself, allowing your doctor to give your information to the CRA for review as well as allowing the CRA to adjust your income tax return.

#### Part B

Part B of the T2201 form is for your child's medical practitioner/s to fill out. This part of the form consists of a number of sections detailing the disabled's health and ability to perform tasks in various areas. These areas include:

- Vision
- Speaking
- Hearing
- Walking
- Eliminating (bowel or bladder functions)
- Feeding
- Dressing
- Mental Functions

After this, Page 4 of the form consists of two sections. The top half contains a section where the doctor should detail any life-sustaining therapies your child is receiving. The bottom half contains information about how significantly your child's impairments affect their daily life.

Page 5 contains a summary of the effects of your child's impairment as well as a section for your child's primary medical practitioner to certify the information stated throughout Part B.

#### Who can fill out Part B of the Disability Tax Credit Certificate Form T2201?

Below is the full list of medical practitioners the CRA recognizes as having the authority to fill out and certify Part B of form T2201:

- Vision: Medical doctor, nurse practitioner, or optometrist
- Speaking: Medical doctor, nurse practitioner, or speech-language pathologist
- · Hearing: Medical doctor, nurse practitioner, or audiologist
- · Walking: Medical doctor, nurse practitioner, occupational therapist, or physiotherapist
- Eliminating (bowel or bladder functions): Medical doctor or nurse practitioner
- Feeding: Medical doctor, nurse practitioner, or occupational therapist
- Dressing: Medical doctor, nurse practitioner, or occupational therapist
- Mental Function Necessary for Everyday Life: Medical doctor, nurse practitioner, or psychologist
- Life-sustaining Therapy: Medical doctor or nurse practitioner
- Cumulative Effect of Significant Restrictions: Medical doctor, nurse practitioner, or occupational therapist

#### **Nurse Practitioners**

In 2017, the Federal Budget included nurse practitioners to the list of recognized medical professionals allowed to complete and certify Part B of form T2201. This was done in order to accommodate Canadians with disabilities living in remote communities and the Canadian North where nurse practitioners are the most common first point of contact.

#### Where can I send my Child Disability Tax Credit Application?

Once you and your child's medical practitioner have completed the Disability Tax Credit Certification Form T2201, you are ready to have the CRA assess your application for your child's eligibility. You can send your application in two ways:

- Electronic submission by using your <u>CRA My Account</u>
- Mail submission to one of the <u>tax centres</u>

# Case Study

Austin, 6 from Manitoba, suffering from ADHD & DCD (Developmental Coordination Disorder)

Due to his DCD, Austin's has very bad coordination and balance and falls over very often. He reacts violently to sounds and tends to jump from topic to topic while trying to have a conversation. He is also prone to the occasional violent outburst.

Austin's parents have invested a great deal of effort and money to provide him with speech therapy, as well as worked with his school to make sure Austin gets an Individualized Education Program and a teacher assistant.

The CRA sent a request for additional information from Austin's treating medical practitioner and we had successfully worked with his parents as well as his doctors to provide more detailed information.

The CRA assessed the questionnaire and approved that Austin is eligible to receive Disability Tax Credit benefits from 2013 to 2023 and the family received retroactive Disability tax credits of \$30,493.14.

# Child Disability Tax Credit and Child Disability Benefit Calculations

#### How is the Child Disability Tax Credit Calculated?

The Disability Tax Credit you will receive every year consists of two amounts: a Base Amount and a Supplemental Amount. Both these amounts have a federal and a provincial component and are calculated based on a percentage of a maximum disability amount determined by the respective governments. For the purposes of this explanation, we will be using the provincial amounts for Ontario. Keep in mind that the provincial amounts may vary between provinces.

#### Base Amounts (2018)

- The federal base amount is \$1,235.25
- The provincial base amount for Ontario is \$836.50

The total 2018 base DTC amount is then \$2,071.75

#### Supplemental Amounts (2018)

The Supplemental Amount is an additional amount added to your DTC refund if the person who is eligible for the DTC is below 18 years of age.

- The federal supplemental amount is \$720.60
- The provincial supplemental amount for Ontario is \$487.90

The total 2018 supplemental DTC amount is then \$1,208.50

Therefore, considering that you are applying for your child's Disability Tax Credit eligibility, if you are approved, you can receive up to \$3,280.25 for 2018.

#### How is the Child Disability Benefit Calculated?

For July 2019 to June 2020, you can stand to receive a maximum of \$2,832 (\$236.00 per month) for each child found eligible for the CDB

The CDB is calculated based on the following:

- The number of children eligible for the Child Disability Tax Credit
- Your adjusted family net income (AFNI). The AFNI is calculated from the total income you and your spouse or common law partner. You can find this by adding up line 236 of you and your partner's income tax returns.
- Marital status

# Change of Status

If the number of children in your care or your marital status have changed, you will need to contact the CRA as soon as possible and update your profile. Since such changes can affect the tabulation of family net income and/or the base amount against which your Child Disability Benefit amount is weighed, as well as other aspects of your case, it is important that you not delay in reporting such changes.

Deduction to the CDB begins when your adjusted family net income goes over a base amount of \$67,426. This deduction is dependent on the number of eligible children in your family.

- For one eligible child, the deduction is 3.2% of the amount of income you have over \$67,426.
- For two or more eligible children the deduction is equal to 5.7% of your income over the base amount.

#### Examples:

- 1. Mark and Alice have an adjusted family net income of \$75,000 with one child eligible for the Child Disability Tax Credit. They will receive a deduction on the CDB based on the amount of income they have over \$67,426 equal to \$7,574. Now we take 3.2% of this which is \$232.37 from the annual maximum CDB they can receive which is \$2,832. This comes up to a CDB annual total of \$2,599.63 or \$216.64 per month.
- 2. Christine and David have 3 children, 2 of which are eligible for the Disability Tax credit. Having 2 eligible children means that they can receive up to \$5,664. With an AFNI of \$85,000 they are \$17,574 over the base amount. The deduction to the CDB they will receive is equal to 5.7% of the income over the base amount which is \$1,001.72. This leads to a total annual CDB payment of \$1,830.28 or \$152.52 per month.

#### Additional Verification for Retroactive Benefits

When you first receive your retroactive benefits for the CDB, you will only receive the two previous years. For the remaining years, you will need to send a request for retroactive benefits.

In response to the request, the CRA may require a submission of additional medical records, as well a concurring second opinion from a specialized medical practitioner in order to verify the existence and effects of the impairment in question.

It is vital that any requested documentation be submitted without delay and that the information submitted on form T2201 is complete and accurate. In addition, the CRA may, at its discretion, require claimants to fill out follow-up questionnaires in order to obtain more information about the impairment before making a determination relative to the claimant's eligibility.

In cases of autism, Asperger's syndrome, ADHD, ADD, ODD and various genetic syndromes, relevant medical professionals familiar with the child's condition may be asked to submit in writing a detailed assessment of the child's impairment and how it relates to the loss of their physical and/or mental functions as well as their professional prognosis.

Supporting letters from parents detailing the history of their child's impairment and how it has impacted the financial well-being of the family will also be considered when making a determination for eligibility for extended Child Disability Tax Credit Benefits. Parents can also ask the child's teachers or specialized educators for letters explaining how the child's condition has affected his/her ability in learning, communicating and perform daily living activities.

# What Medical Conditions can Qualify My Child for a Child Disability Tax Credit?

Highlighted in Yellow = Notes in a separate box What Medical Conditions Qualify for a Child Disability Tax Credit?

This list will serve as a guide to some of the medical conditions that may qualify your child to receive the child disability tax credit:

- Autism
- Asperger's Syndrome
- Celiac Disease
- ADHD/ADD
- · Crohn's Disease
- Oppositional Defiant Disorder (ODD)
- Sensory Processing Disorder (SPD)
- Auditory Processing Disorder (APD)
- Down Syndrome
- Epilepsy
- Spina Bifida
- Depression
- Anxiety
- Developmental Delays

#### Autism

Autism is a complex disorder with the initial diagnosis typically occurring when a child is between 2 and 3. First indications of the presence of autism or Autism Spectrum Disorder (ASD) include a failure to begin speaking, an aversion to social interactions and a lack of physical warmth toward parents and siblings.

The degree to which children are affected by the disorder can vary considerably. In the most severe cases intellectual disability may accompany autism and complicate matters further. While some children with ASD may go on to find a niche for themselves; others, sadly, will not. In such cases the burden of long term care will fall to the family and the costs can be considerable: as much as \$25,000+ per year.

Read more about child disability tax credit eligibility for Autism

#### Asperger's Syndrome

Like ASD, Asperger's is a socialization disorder commonly diagnosed when a child is very young. In the case of Asperger's that would typically be around the age of 3 or 4. At this point, many children enter preschool or daycare situations and are expected to start interacting with their peers. Children with Asperger's commonly show little interest in doing so.

Children with Asperger's may seem to lack empathy for, or interest in, the problems of others. They may become progressively more isolated through poor communication skills, atypical physicality and repetitive behaviours. Over time this isolation may become severe with the child developing anxiety or depression as well. The cost of raising a child with Asperger's will vary but in some severe cases it can be comparable to the cost of raising an autistic child.

#### Celiac Disease

Celiac Disease causes the small intestine to lose the ability to absorb nutrients effectively. This is due to an autoimmune cross-reaction triggered by gluten proteins. Symptoms can range from a failure to thrive to anemia. chronic diarrhea and more. In older children, progression of the disease can result in stunted growth, delayed puberty, learning disabilities and lack of coordination. The only effective treatment involves committing to a gluten-free diet.

Families of children with celiac disease must regularly consult with a range of typically pricey medical specialists. In addition, the cost of raising a child with celiac disease is exacerbated by the fact that gluten-free alternative products can cost 2, 3 or even 5 times more expensive than regular food.

Read more about disability tax credit eligibility for Celiac disease

#### ADHD / ADD

It is estimated that some 8% of children under 17 suffer from ADHD. Symptoms vary from individual. However, the most dominant traits are inability to stay focused, difficulty paying attention, an inability to control one's behaviour as well as hyperactivity. As they get older, these children will likely have trouble organizing, staying focused on important goals and holding down meaningful employment.

The costs of treating ADHD/ADD can be significant with individual costs estimated at nearly \$4,000 per year. Considering that ADHD medications such as Adderall can cost nearly \$300 a month. In severe cases the costs of treating ADHD can become an enormous burden on a family's finances.

Read more about disability tax credit eligibility for ADHD/ADD

#### Crohn's Disease

Crohn's disease is a long term disease wherein the intestine becomes ulcerated, inflamed and beset by sores. Crohn's disease can develop in very young children although it's most commonly first diagnosed in teens and young adults. Children with Crohn's face a set of vexing challenges that include the possibility of stunted growth (due to ineffective nutrient absorption), weak, brittle bones as well as delayed puberty.

The cost of treating a child or teen with Crohn's disease can be prohibitive with the cost of a single 100 mg dose of an approved drug like Remicade costing around \$900. Other factors that impact the price of caring for a child with Crohn's include doctor visits, multiple over-the-counter medications and possible bowel surgery, which can typically cost \$35,000 or more.

Read more about <u>disability tax credit eligibility for Crohns disease</u>

#### Oppositional Defiant Disorder (ODD)

Children with ODD exhibit angry, resentful behaviour, are quick to blame others for their mistakes, are short tempered, spiteful and often behave in ways intended to annoy others. These behaviours often result in the child becoming socially isolated over the long term and running an elevated risk of developing major depression.

Treatment of ODD tends to center around various behavioural modification therapies as well as psychotherapy for the child in concert with management and coping therapies for parents. Each course of therapy can represent a significant expense and not all health plans will cover them.

#### Sensory Processing Disorder (SPD)

Children with sensory processing disorder experience difficulty responding to common sensory input. As a result they may seem uncoordinated or clumsy, they may be unable to judge their position in space and consequently bump into things and they may find it difficult to engage other children in normal play. There are many specialists who believe SPD is actually a symptom of another more pervasive disorder like autism.

As children with SPD mature they may find it difficult to obtain steady work and may be seen by employers as a potential liability. Treatment of SPD typically involves physical and occupational therapy that in many cases must be paid for out of pocket by the family of the sufferer.

Read more about child disability tax credit eligibility for Sensory Processing Disorder

#### Auditory Processing Disorder (APD)

APD makes it difficult for children to distinguish between similar sounding words or phrases. For example: they may hear "How do cows and chairs differ?" as "How do crowds of hair differ?" APD can have profound effects on a child's academic performance which in turn can negatively impact their long term career prospects.

Effective treatment of APD can take many years and primarily involves the participation of a range of specialists. Many families will find it difficult to afford all the professional assistance that may be required to give their child a chance at having a productive, rewarding future.

#### Down Syndrome

Whereas some other disabilities may be difficult to quantify, such is not the case for children with down syndrome. Down syndrome is a genetic disorder caused by an extra copy of chromosome 21. This extra chromosome sparks a range of cascading physical and mental effects including stunted growth, lower IQ, congenital heart defects and various characteristic facial features.

There is no cure for down syndrome although various therapies and treatments can improve the quality of life for many people living with this disability. It is estimated that medical costs incurred by children with down syndrome are typically 12 to 13 times those of children without the condition.

#### **Epilepsy**

Epilepsy is one of the oldest recognized neurological disorders. It is a disorder of the central nervous system wherein normal nerve cell activity is disrupted. Epilepsy is accompanied by seizures which can range in severity from moderate to extreme and can be anywhere from relatively easy to control to nearly impossible to control. Although some children outgrow the condition they may suffer long term physical and emotional damage from their experience.

There is no cure for epilepsy, though there are several treatments that have proven successful in controlling seizure activity in many sufferers. Children with epilepsy can incur up to \$10,000 in annual medical costs including doctor visits, emergency room visits, medication and therapy.

Read more about disability tax credit eligibility for epilepsy

#### Spina Bifida

Spina Bifida is a birth defect caused when some of the bones of the spine do not form correctly. While the disorder takes several forms the most severe form entails the nerves of the spine being pushed out of the misshapen spinal canal and damaged. In some babies these nerves may even be exposed to the air. Children with spina bifida typically have little or no feeling in their extremities, bowel or bladder problems and a curved spine that makes walking difficult.

The financial burden imposed on the families of children with spina bifida can be overwhelming. The annual costs of medical care alone can exceed \$65,000 a year for young children and only slightly less for adolescents and young adults.

#### Depression

While commonly thought of as an adult affliction depression actually affects some 2% of school aged children, there is no single cause of depression in adults or children. A range of factors are typically considered causative including biological, environmental and developmental issues. Depression in children can cause irritability, a general loss of interest and an inability to derive pleasure from normal play or stimuli.

Treatment for depression often involves years of drug and talk therapy. The financial burden on the family can be significant with the most popular drugs costing anywhere from \$10 to \$35 per dose. Psychotherapy can run anywhere from \$100 to several hundred dollars per session.

Read more about disability tax credit eligibility for Depression

#### Anxiety

It is estimated that anxiety disorders affect one out of every eight children. Children with undiagnosed or untreated anxiety often go on to drop out of school, miss out on many important rites of passage and eventually engage in high risk activities such as drug and alcohol abuse. Anxiety disorders often co-occur with other disorders such as ADHD.

With proper diagnosis, support and treatment, children can learn to manage their anxiety related symptoms and many will go on to live normal lives. Professional therapists are not inexpensive however and the cost of drug therapies alone can run into the hundreds of dollars per month.

Read more about disability tax credit eligibility for Anxiety.

#### **Developmental Delays**

Various developmental delays have also been known to limit children's day-to-day activities by causing problems with their language, motor, social and cognitive abilities. When delays in the development of all five areas manifest, a 'global developmental delay' is said to be taking place with the child. These are commonly due to genetic problems, Fetal Alcohol Syndrome, Down Syndrome and other birth defects. Other times, these conditions without discernible reasons. There is also no one treatment for these developmental delays since possible causes are many and varied. Instead, there are various treatment methods for these conditions, depending on each child's symptoms.

Nonetheless, child disability tax credit benefits can still be claimed to help families better nurse their children with these conditions. The benefits may depend on the specific condition and the kind of treatment prescribed by medical professionals after certifying that one, a combination, or all of these developmental delays manifest in a child.

### Conclusion

The Child Disability Tax Credit and the Child Disability Benefit are cornerstones in the government of Canada's efforts to stem the spread of childhood poverty by helping deserving individuals and families overcome the financial hardships caused by excessive health-related costs. If your child suffers from a disability and you believe you qualify for the Child Disability Tax Credit, it is in your best interest to apply as soon as possible.

If you are unable to complete the application yourself, or feel that you need assistance with the application process; it's recommended that you enlist the aid of a qualified individual or organization. Disability Credit Canada, established in 2014, is a leader in assisting Canadians receive their Disability Tax Credit. With an excellent team of case builders, we've assured hundreds of Canadians living with disability relieve their financial burdens by helping them create compelling applications to the CRA that got them approved for the DTC.

At Disability Credit Canada, we are more than happy to help families with Child Disability Tax Credit needs and can answer any questions you may have.



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