

# Tax Guide for People who care for aging parents with special needs

## 1. Ontario Trillium Benefit

This is called an ON-BEN Application for the Ontario Trillium Benefit. Ask about it. Helps low income people pay for energy costs, & provides relief for sales & property tax. Must be eligible for **at least one of the following**:

- a. **Ontario Sales Tax Credit** For the 2016 benefit year, you may receive a credit of up to \$296 for each adult and each child in a family
- b. **Ontario Energy and Property Tax Credit** . Based on annual income. max \$1008

## 2. Ontario Senior Homeowners' Property Tax Grant

This grant helps seniors with the cost of their property taxes -up to \$500 each year. for persons 64 years of age and older who paid property tax and reside in own home

## 3. Healthy Homes Renovation Tax Credit

- The Healthy Homes Renovation Tax Credit is a refundable personal income tax credit for seniors 65 to help with the cost of making a home safer & more accessible.
- Can claim up to \$10,000 worth of eligible home improvements on your tax return.
- Return is calculated as 15 per cent of the eligible expenses you claim. For example, if you spend and then claim \$10,000 worth of eligible expenses, you could get \$1,500 back.
- Income doesn't matter
- Also qualify if you are living with a family member who is a senior

## 4. Disability Supports deduction

- Line 215
- For persons with physical or mental impairments who have paid for supports (things like teletypewriters / speech synthesisers etc)
- Different than lines 330 & 331
- There is a form T929 which you can use to calculate this amount

## 5. Family Caregiver Amount

- This is for people who need round the clock care
- Line 367 or max amount \$2121
- Must have already submitted at T2201 disability tax certificate
- Note: Line 306 already claims this amount of \$2121
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## 6. Registered Disability Savings Plan

This is NOT something you want to waste time with during tax time, it is NOT TAX DEDUCTABLE. Ask your financial advisor / bank if this is a good fit for you

## 7. Medical Tax Claim (Medical Expenses)

- **line 330 of your form and needs to be done to get the most out of your claim**
- **This can take time. DO NOT expect your accountant to do for you. Come prepared. Start now for next year.**
- **Keep a spreadsheet of all expenses ( calendars help too)**
- **Keep large envelopes with you to put all receipts into ( one per month)**
- **Included in your Medical expenses will be: mileage, dietary costs, therapy, medicine and any other medical expense NOT refunded by insurance etc.**

### Mileage:

- You can claim a mileage expense for distances of 40 km each way or more. This really adds up. Need to keep a record.
- See attached example on how to include (mileage rate changes yearly)
- If audited, you may be asked to provide a letter of explanation for mileage expense. This letter can be short and sweet “I am claiming 5 trips to CHEO because it is the closest children’s hospital providing service I need etc.”

### Food Expenses:

- You can claim the incremental cost difference between a typical food purchase and a specialized food. Ex. bread costs \$2.00 per loaf; Gluten Free bread costs \$7.00 per loaf. Claim is \$5.00.
- See below for sample claim
- A bit time consuming BUT once done it is easy peasy to fill out yearly
- **Will need a letter from MD** to be submitted stating you are on specialized Celiac or similar diet
- **REALLY important to keep your receipts ( all of them)**

Incremental Cost Difference Gluten Free Claim					
QTY	Item	Average Cost of non GF product	Avg. Cost of GF Product	Incremental Cost per item	Claim for GF item
52	hamburger buns x 4 pack	\$ 0.50	\$ 4.99	\$ 4.49	\$ 233.48
66	rice pasta	\$ 0.99	\$ 3.99	\$ 3.00	\$ 198.00
31	pizza crust	\$ 0.99	\$ 8.99	\$ 8.00	\$ 248.00
60	Crackers	\$ 0.99	\$ 3.79	\$ 2.80	\$ 168.00
8	chocolate bars GF	\$ 0.79	\$ 5.79	\$ 5.00	\$ 40.00
4	cases of english muffins	\$ 6.00	\$ 39.50	\$ 33.50	\$ 134.00
48	pancake mix	\$ 2.00	\$ 8.99	\$ 6.99	\$ 335.52
1	cake mix	\$ 1.57	\$ 6.99	\$ 5.42	\$ 5.42
50	muffin mix	\$ 1.99	\$ 6.99	\$ 5.00	\$ 250.00
					<b>\$ 1,612.42</b>

## Medical Expenses:

- These are costs NOT covered by insurance. Example; you pay \$900 for a dental procedure and insurance covers only \$500. You can then claim difference of \$400
- Make a list for every family member. It adds up
- Keep your calendar handy when doing tax spreadsheet for reminders

## Therapy / Therapeutic Activities:

- ARE part of your medical claim. ex. you spend 800\$ on a behavioral assessment and insurance won't cover it...
- see attached spreadsheet with examples of how to list and add claims
- If your SSAH or other funding have covered these expenses you should not claim again.

All medical expenses of each family member. Remember to deduct any insurance payments you may have gotten. Everything else you spent on health you can deduct (medication, therapy, specialized treatments etc)

Date	Who	Location	Kms	# trips	Mileage Expense	medical cost	Amount Reimbursed	Claim amount ( tax)	Total Dad
10-Jul	dad	physiotherapy	110	4	\$ 250.80	\$ 360.00	\$ -	\$ 360.00	\$ 610.80
22-Jul	dad	Massage therapy	22	8	\$ -	\$ 640.00	\$ 500.00	\$ 140.00	\$ 140.00
1-Aug	dad	Optometrist	81	1	\$ 46.17	\$ 985.00	\$ 410.00	\$ 575.00	\$ 621.17
									\$ 1,371.97
Date	Who	Location	Kms	# trips	Mileage Expense	medical cost	Amount Reimbursed	Claim amount ( tax)	Total mom
1-Jun	mom	dentist	110	4	\$ 250.80	\$ 880.00	\$ 420.00	\$ 460.00	\$ 710.80
12-Sep	mom	Massage therapy	84	8	\$ 383.04	\$ 800.00	\$ 400.00	\$ 400.00	\$ 783.04
YEAR	mom	Gluten Free Food				\$ 1,612.42	\$ -	\$ 1,612.42	\$ 1,612.42
									\$ 3,106.26
Date	Who	Location	Kms	# trips	Mileage Expense	medical cost	Amount Reimbursed	Claim amount ( tax)	Total kids
5-Apr	Disabled Child	disabled skiing	110	10	\$ 627.00	\$ 220.00	\$ -	\$ 220.00	\$ 847.00
YEAR	Disabled Child	respite				\$ 3,100.00	\$ -	\$ 3,100.00	\$ 3,100.00
11-Dec	child #2	dental apointments	100	2	\$ 114.00	\$ 2,200.00	\$ 1,400.00	\$ 800.00	\$ 914.00
4-Jan	child #3	Cheo surgery	100	1	\$ 57.00	\$ 3,591.00	\$ 1,712.00	\$ 1,879.00	\$ 1,936.00
									\$ 6,797.00
<b>Medical Claim Dad</b>			\$ 1,371.97						
<b>Medical Claim Mom</b>			\$ 3,106.26						
<b>Medical Claim kids under 18</b>			\$ 6,797.00						
			\$ 11,275.23						

Remember to include in your tax submission:

- Receipt for previous year accounting fees
- any charitable tax receipts for donations you have made to registered Charities
- any school or professional cost receipts