

Ontario Seniors Care at Home Tax Credit

Find out if you are eligible for a tax credit to help low- to moderate-income seniors with eligible medical expenses, including expenses that support aging at home such as hearing aids, hospital beds, and attendant care.

Overview

The Ontario Seniors Care at Home Tax Credit is a refundable personal income tax credit to help low- to moderate-income seniors with eligible medical expenses, including expenses that support aging at home or one's place of residence. For example, a house, an apartment, a retirement home or any other establishment providing residence and care for people with special needs.

The credit provides up to 25% of claimable medical expenses up to \$6,000, for a maximum credit of \$1,500. This amount is reduced by 5% of family net income over \$35,000 and fully phased out by at most \$65,000.

The credit can be claimed in addition to the non-refundable federal and Ontario medical expense tax credits for the same eligible expenses. Certain expenses may also be eligible for the temporary [Ontario Seniors' Home Safety Tax Credit](#) for 2021 and 2022 tax year.

Eligibility

Who is eligible

You are eligible to claim the credit if you:

- turned 70 years of age or older in the year, or have a spouse or common-law partner who turned 70 years of age or older in the year
- are resident in Ontario at the end of the tax year

You can be eligible regardless of the type of dwelling you live in (for example, a house, an apartment, a retirement home, a long-term care home).

Eligible expenses

Seniors may require a range of supports to meet their unique needs and circumstances.

Eligible medical expenses are the same as those claimed for the Ontario Medical Expense Tax Credit, which can include:

- attendant care (certification required)
- care of a provincially authorized medical practitioner (e.g., nurse, occupational therapist)
- dental, vision and hearing care (for example, glasses, dentures, hearing aids)
- walking aids (for example, walkers, canes)
- wheelchairs and electric scooters
- bathroom aids (for example, grab bars, grips, rails)
- diapers and disposable briefs
- hospital beds
- oxygen and assisted breathing devices
- renovation or construction that improves a person's mobility, access or functioning within the home because of severe and prolonged impairment

If you have a spouse, common-law partner, or a dependant, you may be able to claim medical expenses you paid for them on your return.

[Learn more about eligible medical expenses.](#)

Claimable expenses

Your claimable medical expenses are the amount of eligible medical expenses over three per cent of net income.

Calculating your credit

Example 1

David is a 74-year-old single senior living in an apartment. David's annual net income is \$25,000. David's eligible medical expenses for the year, including hearing aids, total \$1,250.

To calculate the credit, David first calculates his claimable expenses. He takes out 3% of his net income (\$750) from his total eligible medical expenses (\$1,250). His claimable expenses are \$500.

David will get 25% of \$500 (his claimable expenses), even if he may not owe any tax. David will get \$125 from the Ontario Seniors Care at Home Tax Credit.

Example 2

Jeanne is an 80-year-old single senior living in a house. Jeanne's annual net income is \$35,000. Jeanne's medical expenses for the year, including a wheelchair and the installation of safety bars in the bathroom, total \$4,050.

To calculate the credit, Jeanne first calculates her claimable expenses. She takes out 3% of her net income (\$1,050) from her total eligible medical expenses (\$4,050). Her claimable expenses are \$3,000.

Jeanne will get 25% of \$3,000 (her claimable expenses). Jeanne will get \$750 from the Ontario Seniors Care at Home Tax Credit.

Example 3

Phyllis and Clarence are a senior couple, aged 83 and 86 years old, living in a retirement home. They have an annual family net income of \$50,000 (\$20,000 for Phyllis and \$30,000 for Clarence). Their medical expenses for the year, including attendant care, total \$5,400.

To calculate the credit, Phyllis and Clarence first calculate their claimable expenses. They take out 3% of Clarence's net income (\$900) from their total eligible medical expenses (\$5,400). Their claimable expenses are \$4,500.

The amount of their Ontario Seniors Care at Home Tax Credit would be 25% of \$4,500, or \$1,125, before the credit amount is reduced by the income test.

The credit amount gets reduced by 5% of family net income over \$35,000. Because Clarence and Phyllis earn \$50,000, their credit amount will be reduced by 5% of \$15,000, or \$750.

The couple will get \$375 from the Ontario Seniors Care at Home Tax Credit.

How to claim the credit

You can claim the credit on [Form ON479 – Ontario Credits](#) included in your personal Income Tax and Benefit Return tax package, starting with the 2022 tax year.

To claim the credit, you first need to calculate the amount of your claimable medical expenses. You do that by completing the following lines on your tax return:

- On your federal Income Tax and Benefit Return (also called form "T1"), lines 33099 through 33200
- On the Ontario Tax portion of your return (also called "Form ON428"), lines 58689 through 58769

Once you've completed those lines, you will be able to use the Ontario Credits portion of your return (also called Form ON479) to claim your Ontario Seniors Care at Home Tax Credit. Complete lines 4 -14 of Form ON479 to claim the credit.

The credit is a refundable personal income tax credit. This means that if you are eligible, you can get this tax credit even if you do not owe any income tax for the year.

You must keep your receipts for any eligible expenses you claim for the credit.

Contact the Canada Revenue Agency

If you have questions about the tax credit, please contact Canada Revenue Agency's:

- [tax services offices and tax centre](#)
- individual tax enquiries line at [1-800-959-8281](tel:1-800-959-8281)

More information is also available on the [Canada Revenue Agency website](#).

Other credits and information

Get information about [other tax credits, benefits and government pensions](#) available for Ontario seniors.

Know your rights and [avoid common scams when starting home renovations](#).

Learn more about [filing your tax return](#).

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