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Introduction

On June 16, 2026, our Hydro Pensioners Association of Ontario – Toronto District held our sixth Zoom event of 2026.

Our returning guest speaker was Nathan Conover-Arthurs, from the [Volunteer and Benefits Outreach Program](#) at the Canada Revenue Agency (CRA). Nathan was assisted by James Barclay of the CRA. They presented a more detailed version of their *Webinar – Adults 65+* presentation.



Figure 1 Title Slide

At the request of the presenters, this Zoom event was not recorded. However, we have:

1. [A link to a recording on YouTube](#) of a previous Senior's presentation (courtesy Nathan).
2. [The slide deck](#) (courtesy Nathan).
3. Links to multiple resources referenced at the Zoom event in the Chat Transcript (below).

This Chat Transcript and the Slide Deck are available 24x7 on our website at the *Event Info > Zoom Follow Ups 2026* page ([click here](#)).

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Chat Transcript

A lightly edited Chat Transcript is below:

Lina T 11:07 AM

Is that income gross or net before clawback.

James Barclay (CRA) 11:08 AM

Hi Lina!

OAS clawback and recovery is based on net income.

[Old Age Security - How much you could receive - Canada.ca](#)

Khush Bagli 11:14 AM

How do you know, if you have non-refundable or refundable tax credits?

Maybe our last year's CRA Tax Assessment?

James Barclay (CRA) 11:17 AM

Hi Khush!

If you file by paper, you would complete the necessary schedules to calculate your non-refundable credits.

[Schedule B - Allowable amount of federal non-refundable tax credits - Canada.ca](#)

If you file electronically, the software will calculate it the credits for you.

Your NOA [Notice of Assessment] would also show what credits the CRA approved when you file.

Khush Bagli 11:18 AM

Thanks!

James Barclay (CRA) 11:18 AM (Edited)

Some credits can be carried forward to other years.

[All deductions, credits and expenses - Personal income tax - Canada.ca](#)

James Barclay (CRA) 11:18 AM

Most welcome!

H 11:29 AM

Re: DTC [Disability Tax Credit] form... Does it apply to past/current/future years? Or does it need to be filled out annually?

James Barclay (CRA) 11:31 AM

Hi H!

The DTC can be backdated up to 10 years.

[Claiming the credit - Disability tax credit \(DTC\) - Canada.ca](#)

Usually when the form is certified, it will need to be recertified after an amount of time. Some are 5 years, some 10, some in rare cases are given on a permanent basis.

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H 11:32 AM

Thanks! So it won't apply to future years. Right?

James Barclay (CRA) 11:33 AM

It will also apply to future years.

The notice of determination received will let you know what years the credit is being given for.

H 11:33 AM

During filing taxes for that current year, is there a place where you indicate that you have an active DTC in place?

Lina T 11:32 AM

Does the self-contained secondary unit have to be detached to receive the multigenerational home renovation tax credit or can it be a basement apt? Thanks.

James Barclay (CRA) 11:34 AM

Hi Lina!

The secondary unit does not need to be physically part of an existing structure as long as it is on the same land as the eligible dwelling.

Usually, the amount of land that can be considered part of the eligible dwelling is limited to half a hectare (1.24 acres). However, if it can be shown that more land is needed to use and enjoy the home, then more than half a hectare can be considered as part of the eligible dwelling.

[Who can claim - Canada.ca](#)

Lina T 11:35 AM

Can the caregiver amount be eligible if housing is an issue and support is required by the family or does it just for physical needs?

James Barclay (CRA) 11:36 AM

[Canada caregiver credit - Personal income tax - Canada.ca](#)

An individual is considered dependent on you for support if they regularly and consistently rely on you for basic necessities of life, such as food, shelter and clothing.

Lina T 11:37 AM

Thank you.

James Barclay (CRA) 11:37 AM

Most welcome!

Documents needed to support your claim

When you file your tax return, do not send any documents. Keep your records in case the CRA asks for them later.

Refer to: [How long should you keep your income tax records?](#)

The CRA may ask for a signed statement from a medical practitioner showing:

- when the infirmity began
- how long the infirmity is expected to last

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For children under 18 years of age, the statement should also confirm that the child:

- is, and will likely continue to be, dependent on others for a long and continuous period of indefinite duration because of a mental or physical infirmity
- needs much more help for their personal needs and care than other children of the same age

You do not need a signed statement if the CRA already has an approved [Form T2201](#), [Disability Tax Credit Certificate](#), for the specified period.

Some helpful additional info for claiming the credit and potential documentation to submit.

Hi James,

Regarding instalment payment of the net tax owing is an issue, why should we pay in advance whereas I pay all at one time without any delay? Also we both have tax owing more than \$3K, then why my wife has to pay Instalment only and if not pay on time then CRA impose penalty, looks not fair, please explain.

Hi Anil!

You may have to pay tax instalments for next year's taxes, if your net tax owing is more than \$3,000 (for Quebec \$1,800) for 2026 and in either 2025 or 2024.

[Required tax instalments for individuals - Payments for individuals - Canada.ca](#)

Hi H!

The DTC can be backdated up to 10 years.

[Claiming the credit - Disability tax credit \(DTC\) - Canada.ca](#)

Usually when the form is certified, it will need to be recertified after an amount of time. Some are 5 years, some 10, some in rare cases are given on a permanent basis.

James Barclay (CRA) 11:33 AM

The notice of determination received will let you know what years the credit is being given for.

H 11:33 AM

During filing taxes for that current year, is there a place where you indicate that you have an active DTC in place?

James Barclay (CRA) 11:52 AM

If you have a my account, it will show the credit there.

Anil Garg 11:52 AM

It is very difficult to connect to CRA.

Lina T 11:32 AM

Does the self-contained secondary unit have to be detached to receive the multigenerational home renovation tax credit or can it be a basement apt? Thanks.

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James Barclay (CRA) 11:34 AM

Hi Lina!

The secondary unit does not need to be physically part of an existing structure as long as it is on the same land as the eligible dwelling.

Usually, the amount of land that can be considered part of the eligible dwelling is limited to half a hectare (1.24 acres). However, if it can be shown that more land is needed to use and enjoy the home, then more than half a hectare can be considered as part of the eligible dwelling.

[Who can claim - Canada.ca](#)

Lina T 11:49 AM

To confirm, if it is the same dwelling, these reno costs can be deducted on income tax return by caregiver.

James Barclay (CRA) 11:52 AM

Hi Lina,

Based on what you have told me, it would be an eligible cost.

[Who can claim - Canada.ca](#)

Please refer to the link for more info

Lina T 11:54 AM

Thanks.

Carmela Miranda Stagliano 11:52 AM

Thank you for your presentation.

DERICK COLACO 11:53 AM

If I pass away, is my wife still entitled to collect my CPP?

James Barclay (CRA) 11:53 AM

Hi Derrick, please reach out to Service Canada for that question. We do not administer the CPP at CRA

wrt OAS/GIS... filing same time. To be entitled to GIS... What is the GIS lower income threshold amount?

James Barclay (CRA) 11:56 AM

Salaries and wages

You may be able to claim the fees for salaries and wages paid for attendant care or care or supervision in any of the following facilities:

- self-contained domestic establishments (such as your private home)
- retirement homes, homes for seniors, or other institutions that typically provide part-time attendant care
- group homes in Canada
- nursing homes – special rules apply to this type of facility, consult the [chart](#)

Eligibility for the disability tax credit may be a requirement to claim fees for salaries and wages as medical expenses. Read the reference to [Form T2201, Disability Tax Credit Certificate](#), on the [chart](#).

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f you are sick can a family member qualify to be paid under the caregiver program?

H 11:58 AM

How do we save this chat? Would ideally like all the links, etc.

Nathan (CRA) 11:59 AM

[Canada caregiver credit - Personal income tax - Canada.ca](#)

James Barclay (CRA) 11:59 AM

[EI caregiving benefits - Canada.ca](#)

Colin 11:59 AM

You are welcome to copy and paste the chat. We've kept a record of it, and can make relevant links available as part of Post-Event Resources in the coming days.

H 12:00 PM

Thank you!!!!

James, thank you very much for an informative session.

JAVOID MUZAFFAR 12:02 PM

Thank you very much for an infromative presentation.

Nick Gerus 12:04 PM

Thanks for a very informative session.

James Barclay (CRA) 12:04 PM

[Ontario Seniors' Public Transit Tax Credit | ontario.ca](#)

Lina T 12:05 PM

Thanks to all for this in depth presentation.