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# SENIORS AND TAXATION

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# **SENIORS AND THE PEOPLE WHO HELP THEM SHOULD BE ABLE TO TAKE FULL ADVANTAGE OF ALL THE TAX BENEFITS THEY ARE ENTITLED TO.**

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Read this document to learn about the tax credits you may be entitled to and find out how to fulfill your tax obligations.

This document is provided for information purposes only. It does not constitute a legal interpretation of the *Taxation Act* or any other legislation.

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# INTRODUCTION

This document is divided into four parts:

- The first part deals with tax benefits that are intended exclusively for seniors or available to people of all ages but of particular interest to seniors.
- The second part deals with tax benefits for people who are caregivers of their relatives.
- The third part deals with the most common tax obligations for seniors.
- The fourth part outlines our services.

Tax benefits are income tax reductions granted to taxpayers in the form of **refundable** or **non-refundable** tax credits. **Refundable** tax credits can be claimed even if you have no income tax payable. **Non-refundable** credits reduce or cancel your income tax payable.

To claim the tax benefits mentioned in this document, you must file an income tax return every year<sup>1</sup> even if you do not have income to report or income tax to pay.

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1. The term “year” is used in this document to refer to “taxation year.”



# TAX BENEFITS FOR SENIORS

Under the Québec tax system, seniors are entitled to tax benefits based on their age. Use the table below to determine which ones you may be entitled to. Note that you must meet the eligibility requirements to be entitled to these tax benefits.

Tax benefit	Your age at the end of the year		
	64 or younger	65 to 69	70 or older
Refundable tax credit for home-support services for seniors	No	No	Yes
Refundable independent living tax credit for seniors	No	No	Yes
Refundable tax credit for seniors' activities	No	No	Yes
Grant for seniors to offset a municipal tax increase	No	Yes	Yes
Senior assistance tax credit	No <sup>1</sup>	No <sup>1</sup>	Yes
Age amount	No	Yes	Yes
Amount for a person living alone	Yes	Yes	Yes
Amount for retirement income	Yes	Yes	Yes
Transfer of a portion of your retirement income to your spouse	No	Yes <sup>2</sup>	Yes <sup>2</sup>
Tax credit for career extension	Yes/No <sup>3</sup>	Yes	Yes
Solidarity tax credit	Yes	Yes	Yes
Tax credit for medical expenses	Yes	Yes	Yes
Amount for a severe and prolonged impairment in mental or physical functions	Yes	Yes	Yes
Shelter allowance program	Yes	Yes	Yes
<ol style="list-style-type: none"> <li>1. If you were younger than 70 on December 31, you may be entitled to this credit if your spouse on December 31 was 70 or older on December 31.</li> <li>2. You do not have to take into account your spouse's age.</li> <li>3. To be entitled to this tax credit, you must have been 60 or older on December 31.</li> </ol>			



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## Refundable tax credit for home-support services for seniors

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If you are 70 or older and you are resident in Québec at the end of the year, you can claim a refundable tax credit for expenses paid to obtain home-support services. To calculate it, multiply your eligible expenses by the tax credit rate for the year.

**The tax credit rate** is 35%.

**The annual limit on eligible expenses** is \$19,500 and the maximum tax credit is \$6,825 (35% of \$19,500).

If you are considered a **dependent senior**,<sup>2</sup> the **annual limit on eligible expenses** is \$25,500, for a maximum tax credit of \$8,925 (35% of \$25,500).

If you **have a spouse**, only one of you can claim the tax credit for your couple. The **limit on eligible expenses for your couple** is the total of the limits that apply to you and your spouse. For example, if neither of you is considered a dependent senior, the limit on eligible expenses for your couple is \$39,000 (2 × \$19,500).

Whether you are claiming the tax credit for yourself or your couple, it is **reduced by 3%** of the amount by which your family income exceeds the limit for the year.<sup>3</sup> The limit is:

- \$59,385 for 2020;
- \$60,135 for 2021.

The **reduction** does not apply if you or your spouse is considered a dependent senior.

If you turned 70 during the year, only expenses for services provided after your 70th birthday give entitlement to the tax credit.

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2. A person who:

- depends and will continue to permanently depend, for a prolonged and indefinite period, on other people for most of his or her needs and personal care (personal hygiene, dressing, eating and drinking and moving around inside the home); or
- needs constant supervision because of a serious mental disorder characterized by an irreversible breakdown in thought activity.

If either of the above situations applies to you, you may have to provide a written certificate from a physician or specialized nurse practitioner attesting to your condition. To do so, you can use form TPZ-1029.MD.A-V, *Certification of Dependent Senior Status - Tax Credit for Home-Support Services for Seniors*. If neither of the above situations applies to you, you are not considered to be a dependent senior.

3. The limit is indexed annually.



## Eligible expenses and services

You can claim the tax credit for expenses paid for eligible services, including:

- housekeeping;
- laundry services for clothing and household linens (bedding, curtains, etc.) provided by a household service worker (this excludes services provided by a business whose principal activities include dry cleaning, laundry and pressing services);
- grounds maintenance;
- snow removal;
- help dressing;
- help bathing;
- help eating and drinking;
- help preparing meals in your dwelling;
- meal preparation and delivery by a non-profit community organization such as Meals on Wheels;
- nursing services;
- companion sitting;
- emergency call system activated by a device such as a bracelet or pendant; and
- GPS tracking.

Expenses paid for eligible services **do not include the cost of any products** used in providing the services. For example:

- housekeeping services do not include the cost of cleaning products;
- grounds maintenance work does not include the cost of maintenance products or any other property used to complete such work;
- meal preparation services and help eating and drinking do not include the cost of food;
- an emergency call system or a GPS tracking system does not include the cost of purchasing or leasing the device itself (these costs can however give entitlement to the refundable independent living tax credit for seniors<sup>4</sup>).

Which services and expenses are eligible depends on whether you are the owner or tenant of the dwelling in which you live. Special rules apply if you live in a private seniors' residence.<sup>5</sup> However, regardless of your situation, your eligible expenses cannot exceed the limits on the previous page.

4. See "Refundable independent living tax credit for seniors" on page 12.

5. A "private seniors' residence" is a facility that is either:

- a congregate residential facility, or any part of such a facility, in respect of which the operator holds a valid temporary certificate of compliance or a valid certificate of compliance issued by the Minister of Health and Social Services (such facilities are listed in the register of private seniors' residences); or
- a **private institution not under agreement** that operates a residential and long-term care centre (CHSLD).



## You own your home

If you own your home (for example, a **house**), all the expenses you or your spouse paid during the year for eligible services (see the previous page) are eligible.

**If you own an apartment in a condominium** and eligible services (such as maintenance on the outside of your building or in the common areas) are included in your condominium fees (also called “common expenses”), your eligible expenses correspond to the total cost of the included expenses plus any expenses you or your spouse paid during the year for eligible services (see the previous page) that are **not included**. Your syndicate of co-owners must give you an *Information Return: Tax Credit for Home-Support Services for Seniors* (TPZ1029.MD.5-V) to inform you of the cost of the services that **are included** in your condominium fees.

## You rent your home

If you rent your home, your eligible expenses are the total of the following:

- the expenses for eligible services **included** in your rent (which are based on a **percentage of your rent**);
- the expenses paid for eligible services **not included** in your rent (i.e., expenses you **paid** for eligible services).

## Expenses for eligible services included in your rent

Your expenses for eligible services **included** in your rent are calculated differently depending on the type of dwelling you live in.

**If you live in a private seniors’ residence**,<sup>6</sup> refer to the schedule to your lease (a document prescribed by the Tribunal administratif du logement [formerly known as the Régie du logement]) to see which eligible services are **included** in your rent. These services may include:

- meal services;
- housekeeping services;
- laundry services;
- nursing services; and
- personal care services.

To determine the amount you can claim as monthly expenses for eligible services **included** in your rent, use the tables for calculating monthly expenses.<sup>7</sup> The tables show the percentage of your rent that you can claim for each eligible service. However, there is a maximum and minimum amount you can claim for each service. Note that the tables take into account a basic amount that is automatically granted.

6. See note 5 on the previous page.

7. These tables are part of the instructions for line 458 in the guide to the income tax return (TP-1.G-V). They are also available at [revenuquebec.ca](http://revenuquebec.ca).



**If you rent an apartment, a condominium or a house**, the amount you can claim as monthly expenses for eligible services included in your rent corresponds to 5% of the lesser of the following amounts:

- the monthly rent shown on your lease;
- \$600.

#### NOTE

The services included in the contribution payable for your housing provided by the health and social services network are not eligible for the tax credit. This network includes public CHSLDs, private CHSLDs that are under agreement (publicly funded), hospital centres, rehabilitation centres, intermediate resources and family-type resources. However, fees paid for full-time residence in a nursing home may be included in your medical expenses, under certain conditions. For more information, refer to the instructions for line 381 in the guide to the income tax return (TP-1.G-V).

### Expenses for eligible services not included in your rent

To determine the amount you can claim as expenses for eligible services (see the examples on page 9) **not included** in your rent, add up the expenses that you and/or your spouse paid during the year for the services.

**If you live in a private seniors' residence**, special rules may apply to the expenses paid by you or your spouse that are not included in your rent (see the table below for **examples**).

Services not included in your rent	Special rules
<ul style="list-style-type: none"> <li>• Housekeeping services</li> <li>• Meal preparation services</li> <li>• Services related to the use of a personal GPS locator</li> </ul>	Expenses for these services are not eligible if they were paid to the residence or a service provider that was not dealing at arm's length with the residence.
<ul style="list-style-type: none"> <li>• Companion sitting services</li> <li>• Emergency call systems activated by a panic button on a bracelet or pendant</li> </ul>	Expenses for these services are not eligible because they have already been taken into account in the basic amount for eligible services included in your rent.
Laundry services for clothing, curtains and bedding provided by a household service worker	Expenses for these services are only eligible if they were provided along with housekeeping services.

### Claiming the tax credit

You can claim the refundable tax credit for home-support services for seniors when you file your income tax return. Or, if you prefer, you can apply for **advance payments** of the tax credit by:

- using our online services; or
- filing one of the following forms:
  - TPZ-1029.MD.7-V, *Application for Advance Payments Based on Rent and Services Included in Rent: Tax Credit for Home-Support Services for Seniors*;
  - TPZ-1029.MD.8-V, *Application for Advance Payments for Services Included in Condominium Fees: Tax Credit for Home-Support Services for Seniors*;
  - TPZ-1029.MD.9-V, *Application for Advance Payments for Occasional Services: Tax Credit for HomeSupport Services for Seniors*.

Both the services and forms are available at [revenuquebec.ca](http://revenuquebec.ca).



You will receive the advance payments directly in your bank account. **You must, however, be registered for direct deposit.**

If you are applying for advance payments of the refundable tax credit for home-support services for seniors, enclose your receipts and other supporting documents with your application. Otherwise, keep them in your own files. Note that you cannot claim tax credits for medical expenses for any expenses for which you receive this tax credit.

For more information, refer to the instructions for lines 441, 458 and 466 in the guide to the income tax return (TP-1.G-V).

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## Refundable independent living tax credit for seniors

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You may be entitled to this tax credit if you are 70 or older and are resident in Québec at the end of the year. It is equal to 20% of the following expenses:

- expenses paid for a stay in a functional rehabilitation transition unit that began in the year or in the previous year (if the stay is 61 days or longer, you can claim the expenses paid for a maximum of 60 days);
- expenses paid in the year for the purchase, lease and installation of eligible equipment or fixtures to be used in your principal place of residence (**the first \$250 is not eligible**).

Eligible equipment or fixtures include:

- a person-centred remote monitoring device, such as an emergency call device (“panic button”), a device for remotely measuring various physiological parameters or a device for remotely supervising the taking of medication;
- a personal GPS locator;
- a device designed to assist a person in getting on or off a toilet;
- a device designed to assist a person in getting into or out of a bathtub or shower;
- a walk-in bathtub or a walk-in shower;
- a mechanized, rail-mounted chair lift designed to carry a person up or down a stairway;
- a hospital bed;
- an alert system for individuals with hearing impairments (for example, a vibrotactile aid, a telephone monitor, a door monitor, a fire alarm monitor, a sound monitor or an adapted alarm clock [visual, tactile or for deaf-blind persons]);
- hearing aids;
- a rollator or walker;
- a cane or crutches;
- a non-motorized wheelchair.

To claim the tax credit, complete Part E of Schedule B of your income tax return. For more information, refer to the instructions for line 462 (point 24) in the guide to the income tax return (TP-1.G-V).



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## Refundable tax credit for seniors' activities

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If you are 70 or older and you are resident in Québec at the end of the year, you may be entitled to a refundable tax credit for fees paid in the year to register for physical, artistic, cultural or recreational activities if you meet all of the following conditions:

- Your income on line 275 of your income tax return does not exceed the limit for the year:<sup>8</sup>
  - \$42,940 for 2020;
  - \$43,480 for 2021.
- The activities were either:
  - part of a program of at least eight consecutive weeks or five consecutive days, or
  - offered by a club, an association or a similar organization of which you were a member for at least eight consecutive weeks.
- You have a receipt attesting to the registration or membership fees that give entitlement to the tax credit (keep the receipt in case we ask for it).

This tax credit is equal to 20% of the registration or membership fees that qualify for the credit, up to a maximum of \$40.

For more information, refer to the instructions for line 462 (point 28) in the guide to the income tax return (TP-1.G-V).

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## Grant for seniors to offset a municipal tax increase

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If you are 65 or older and you are resident in Québec at the end of the year, you may be entitled to a grant to partially offset an increase in municipal taxes payable on your residence if you meet the following conditions:

- At the end of the year, you have owned your residence for at least 15 consecutive years (including any time your spouse owned the residence before transferring ownership to you).
- Your residence is an entirely residential assessment unit consisting of only one dwelling and it serves as your principal residence.
- Your family income for the year does not exceed the limit for the year.<sup>9</sup>

For more information, refer to the instructions for line 462 (point 29) in the guide to the income tax return (TP-1.G-V).

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8. The limit is indexed annually.

9. The limit for the year is given on form TP-1029.TM-V, *Grant for Seniors to Offset a Municipal Tax Increase*, which you must complete to apply for the grant. The limit is indexed annually. The limit for 2020 is \$53,300.



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## Senior assistance tax credit

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You may be entitled to this tax credit if you are an eligible individual and you meet at least **one** of the following two conditions:

- you were 70 or older on December 31; or
- your spouse on December 31 is an eligible individual **and** he or she was 70 or older on December 31.

To be considered an **eligible individual**, you must meet both the following requirements on December 31:

- You are resident in Québec.
- You or your spouse on December 31 is:
  - a Canadian citizen,
  - permanent resident **or** a protected person within the meaning of the *Immigration and Refugee Protection Act*, or
  - a temporary resident **or** the holder of a temporary resident permit, within the meaning of the *Immigration and Refugee Protection Act*, who had been living in Canada for 18 months.

We will calculate the amount of the credit you are entitled to even if you do not claim it in your income tax return. The maximum for 2020 is:

- \$412 if you had a spouse on December 31 who is an eligible individual **and** you were **both** 70 or older on December 31;
- \$206 if you had a spouse on December 31 and **one** of the following situations apply:
  - your spouse is not an eligible individual,
  - only **one** of you was 70 or older on December 31; or
- \$206 if you did not have a spouse on December 31.

For more information, refer to form TP-1029.SA-V, *Senior Assistance Tax Credit*. If your spouse on December 31 is also an eligible individual, you can complete form TP-1029.SA-V to split the credit with him or her.

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## Age amount, amount for a person living alone and amount for retirement income

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This tax credit is equal to 15% of the total of the following:

- the age amount;
- the amount for a person living alone; and
- the amount for retirement income.

The **total of these three** amounts can be reduced on the basis of your family income. If you have a spouse, the total is based on your and your spouse's income. The two of you can split it.

To calculate the amount you are entitled to, complete parts A and B of Schedule B of the income tax return. If you and your spouse are splitting the amount, you must each complete Schedule B.

For more information, refer to the instructions for line 361 in the guide to the income tax return (TP-1.G-V).



## Age amount

You can claim this amount if you or your spouse is 65 or older at the end of the year.

Year	Maximum amount	Maximum tax credit
2020	<ul style="list-style-type: none"><li>\$3,267 if you did not have a spouse or, if you did, only one of you was 65 or older</li><li>\$6,534 (2 × \$3,267) if you had a spouse and both of you were 65 or older</li></ul>	\$490.05 or \$980.10 (15% of the maximum amount)
2021	<ul style="list-style-type: none"><li>\$3,308 if you did not have a spouse or, if you did, only one of you was 65 or older</li><li>\$6,616 (2 × \$3,308) if you had a spouse and both of you were 65 or older</li></ul>	\$496.20 or \$992.40 (15% of the maximum amount)
2022 and subsequent years	Indexation of the amount for the previous year	15% of the maximum amount

## Amount for a person living alone

You could claim the amount for a person living alone if, throughout the year, you maintained and ordinarily resided in a dwelling in which you lived:

- **alone**; or
- **only with** one or more people under 18, or with one or more of your children, grandchildren or great-grandchildren aged 18 or older who were full-time students pursuing vocational training at the secondary level or post-secondary studies for which they received an RL-8 slip with an amount in box A.

## Amount for retirement income

You could claim the amount for retirement income if you or your spouse receives retirement income such as:

- life annuity payments under a pension plan; or
- annuities and payments under a registered retirement savings plan, registered retirement income fund or deferred profit-sharing plan.

Note that the Old Age Security pension and pensions paid under the Québec Pension Plan or the Canada Pension Plan do not give entitlement to the amount for retirement income.

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## Retirement income transferred to your spouse

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If you are 65 or older at the end of the year and you have a spouse, you may jointly decide to include up to 50% of your eligible retirement income in the calculation of your spouse's income, regardless of your spouse's age.

To make the transfer, you must complete Schedule Q and enclose it with your income tax return.

For more information, refer to the instructions for lines 122 and 123 in the guide to the income tax return (TP-1.G-V).



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## Tax credit for career extension

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You can claim a non-refundable tax credit if:

- you are resident in Québec on December 31;
- you work;
- your eligible work income exceeds \$5,000; and
- you are **60 or older** at the end of the year.

Generally speaking, eligible work income includes employment income and net business income.

For more information, refer to the instructions for line 391 in the guide to the income tax return (TP-1.G-V) and form TP-752.PC-V, *Tax Credit for Career Extension*.

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## Solidarity tax credit

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You may be entitled to the solidarity tax credit if you meet the requirements on December 31 of a **given year**. **Completing Schedule D is the only way to make sure that you receive the full amount you are entitled to for each component of the solidarity credit.** If you are eligible for the credit but do not file Schedule D, you will only receive the basic amount of the QST component and the spousal amount, if applicable.

We will calculate the tax credit to which you are entitled and pay it over a period of twelve months starting on July 1 of **the following year**.<sup>10</sup> Refer to the examples in the following table.

Date on which the requirements must be met	Income tax return to file	Payment period
December 31, 2019	2019 income tax return	July 2020 to June 2021
December 31, 2020	2020 income tax return	July 2021 to June 2022
December 31, 2021	2021 income tax return	July 2022 to June 2023

## Requirements to meet on December 31

In general, you may be entitled to the solidarity tax credit if, on December 31 of a given year, you meet the following requirements:

- You are resident in Québec.
- You or your spouse is:
  - a Canadian citizen;
  - a permanent resident or a protected person within the meaning of the *Immigration and Refugee Protection Act*; or
  - a temporary resident or the holder of a temporary resident permit within the meaning of the *Immigration and Refugee Protection Act* who had been living in Canada for 18 months.

If, on December 31, you have a spouse and your spouse also meets these requirements, only one of you can claim the solidarity tax credit for your couple. However, if your spouse does not live with you, both of you must file an application.



In general, you must be registered for direct deposit to receive the credit. With direct deposit, the payment to which you are entitled will be deposited directly into your bank account.

For more information, see “Information about you and your spouse” in the guide to the income tax return (TP-1.G-V).

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## Tax credits for medical expenses

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You can claim the following tax credits with respect to medical expenses you paid for yourself, your spouse or a dependant:

- the non-refundable tax credit for expenses for medical services not available in your area (line 378 of the return);
- the non-refundable tax credit for medical expenses (line 381 of the return); and
- the refundable tax credit for medical expenses (line 462 of the return).

### Non-refundable tax credit for expenses for medical services not available in your area

You can claim this tax credit for travel, accommodation and moving expenses that you paid in the year to obtain medical services not available in your area.

### Non-refundable tax credit for medical expenses

The following are the most common eligible medical expenses for this tax credit:

- amounts paid to purchase drugs that can only be acquired with a physician’s prescription;
- payments made for medical, dental or nursing services (other than services for cosmetic purposes);
- contributions to a group insurance plan to cover medical expenses or hospital care expenses;
- premiums paid under the Québec prescription drug insurance plan;
- amounts paid to purchase a hearing aid;
- amounts paid to purchase eyeglasses (the limit on frames is \$200 per person per 12-month period);
- transportation by ambulance fees; and
- amounts paid to purchase certain prescribed devices.

### Refundable tax credit for medical expenses

To be entitled to this tax credit for a given year, you must:

- be resident in Québec at the end of the year;
- have been resident in Canada throughout the year; and
- have earned at least the minimal work income<sup>11</sup> during the year.

For more information about these tax credits, refer to the instructions for lines 378, 381 and 462 (point 1) in the guide to the income tax return (TP-1.G-V). For a full list of eligible medical expenses, see the document *Medical Expenses* (IN-130-V).

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11. The minimal work income is indexed annually. It is \$ \$3,135 for 2020 and \$3,175 for 2021.



## Amount for a severe and prolonged impairment in mental or physical functions

If you have a severe and prolonged impairment in mental or physical functions, you may be entitled to a non-refundable tax credit.

Year	Amount	Non-refundable tax credit
2020	\$3,449	\$517.35 (15% of the amount)
2021	\$3,492	\$523.80 (15% of the amount)
2022 and subsequent years	Indexation of the amount for the previous year	15% of the amount

An impairment is considered to be severe and prolonged if it:

- has lasted (or is expected to last) for at least 12 consecutive months;
- markedly restricts your ability to perform a basic activity of daily living (seeing, speaking, hearing, walking, eliminating, feeding or dressing yourself) or to function in everyday life because you do not have the necessary mental functions.

Your ability to perform a basic activity of daily living is markedly restricted if:

- even with therapy, the appropriate devices, or medication, you are unable (or almost always unable) to perform any one of the activities mentioned above, or you were restricted in more than one basic activity and the cumulative effect of the restrictions is equivalent to having a single marked restriction in one of those activities;
- due to chronic illness, you have to undergo therapy prescribed by a physician or specialized nurse practitioner at least twice a week. The therapy must be essential to the maintenance of one of your vital functions and require an average of at least 14 hours per week, including time for travel, medical appointments and post-treatment recovery.

If you are claiming the amount for a severe and prolonged impairment in mental or physical functions for the first time, enclose with your income tax return form TP-752.0.14-V, *Certificate Respecting an Impairment*. In general, you can enclose a copy of **federal** form T2201, *Disability Tax Credit Certificate* instead of form TP-752.0.14-V.

For more information, refer to the document *Tax Benefits and Persons with Disabilities* (IN-132-V) and the instructions for line 376 in the guide to the income tax return (TP-1.G-V).



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## Shelter allowance program

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The shelter allowance program provides financial assistance to help low-income households cover part of their housing costs. The program is available to:

- individuals who are 50 or older;
- couples where one spouse is 50 or older; and
- low-income families with at least one dependent child.

People who live in a low rental housing unit (HLM) or a government-funded health and social services institution do not generally qualify for the program.

To receive the shelter allowance, you and your spouse, where applicable, must file a Québec income tax return. You or your spouse must also contact us to register for the program.

For more information, refer to the document *Shelter Allowance Program (IN-165-V)*, which we publish jointly with the Société d'habitation du Québec.



# TAX BENEFITS FOR CAREGIVERS

This part provides information about the tax benefits intended to support caregivers.

The tax credit for caregivers was changed to increase the amount of financial assistance granted to caregivers and extend eligibility to people with no family ties to the eligible care receiver. Because of this, the tax credit for volunteer respite services and the tax credit for respite of caregivers were cancelled as of January 1, 2021. However, you can still claim them for the 2020 taxation year.

In addition, beginning in 2020, you may be able to receive an additional amount (which is not subject to a reduction based on your family income) for expenses paid to receive specialized respite services.

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## Refundable tax credit for caregivers

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The tax credit for caregivers has two components:

- The first is for caregivers providing care to a person aged 18 or over who has a severe and prolonged impairment in mental or physical functions and needs assistance in carrying out a basic activity of daily living.
- The second is for caregivers providing care to and living with a relative aged 70 and over.

You can claim the refundable tax credit for caregivers for a given year if you meet all of the following conditions for that year:

- You were resident in Québec on December 31.
- You did not receive any remuneration for the care you provided to the eligible care receiver.
- Your spouse is the only one claiming an amount with regard to you on line 367, 378 or 381 of his or her return.
- No one is claiming the tax credit for caregivers with regard to you.
- You (or your spouse, if applicable) were not exempt from tax.

## Eligible care receiver

A person who was:

- 18 or over on December 31 and has a severe and prolonged **impairment** in mental or physical functions because of which he or she needs assistance in carrying out a basic activity of daily living, as certified by a health professional; or
- **70 or over** on December 31, is not your spouse and does not have an impairment.



## NOTE

- A person 18 or over with a severe and prolonged **impairment** in mental or physical functions can be:
  - your spouse;
  - your or your spouse’s child, grandchild, nephew, niece, brother or sister;
  - your or your spouse’s father, mother, grandfather or grandmother, or any other of your or your spouse’s direct ascendants;
  - your or your spouse’s uncle, aunt, great-uncle or great-aunt; or
  - someone with whom you have no family relationship, if a professional from the health and social services network certifies that you provide ongoing assistance to this person so that he or she can carry out a basic activity of daily living.
- A person **70 or over** without an impairment can be your or your spouse’s father, mother, grandfather, grandmother, uncle, aunt, great-uncle, great-aunt or any other of your or your spouse’s direct ascendants.
- The care receiver must not live in a private seniors’ residence or in a public network facility.

## Amount of the tax credit

### Caregiver living with a person 18 or over with an impairment (component 1)

You may be entitled to a \$1,250<sup>12</sup> tax credit and an additional amount of up to \$1,250<sup>13</sup> if you meet all of the following conditions:

- You provided care to a person 18 or over with a severe and prolonged impairment in mental or physical function.
- You lived with this person.
- You lived with this person in a **dwelling** of which you, your spouse (if he or she also lived with you), the care receiver or the care receiver’s spouse (if he or she also lived with you) was an owner, tenant or subtenant.
- You lived with this person for at least 365 consecutive days, including at least 183 days in the year.

### Caregiver not living with a person 18 or over with an impairment (component 1)

You may be entitled to a tax credit of up to \$1,250<sup>14</sup> if you meet both of the following conditions:

- You provided care to a person 18 or over with a severe and prolonged impairment in mental or physical functions.
- You provided care to this person for at least 365 consecutive days, including at least 183 days in the year.

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12. This is the amount for 2020. It is indexed annually. The amount for 2021 is \$1,266.

13. See note 12.

14. See note 12.



## Caregiver living with a person (not his or her spouse) 70 or over without an impairment (component 2)

You may be entitled to a tax credit of up to \$1,250<sup>15</sup> if you meet all of the following conditions:

- You lived with a person (not your spouse) 70 or over without an impairment.
- You lived with this person in a **dwelling** of which you, your spouse (if he or she also lived with you), the care receiver or the care receiver's spouse (if he or she also lived with you) was an owner, tenant or subtenant.
- You lived with this person for at least 365 consecutive days, including at least 183 days in the year.

## Expenses incurred for specialized respite services

You can claim an additional amount for expenses you incurred for specialized respite services for the care and supervision of an eligible care receiver you lived with who has a severe and prolonged impairment in mental or physical functions.

Specialized respite services are services that consist in replacing a caregiver in order to provide home care to an eligible care receiver who has a severe and prolonged impairment in mental or physical functions.

## Claiming the tax credit

You can claim the tax credit for caregivers when you file your income tax return. Or, if you prefer, you can apply for advance payments of the tax credit by:

- filing form TPZ-1029.AN-V, *Tax Credit for Caregivers – Application for Advance Payments*;
- using our online services (certain conditions apply), available at [revenuquebec.ca](http://revenuquebec.ca).

If you are claiming the credit for a person who has an impairment, enclose form TP-752.0.14-V, *Certificate Respecting an Impairment*, certifying that the person needs assistance in carrying out a basic activity of daily living. If you have already filed the certificate, do not submit it again. If the care receiver's health has improved since the last time you filed a document certifying his or her impairment, you must inform us.

If you are claiming the credit for a person who has an impairment but with whom you have no family relationship, also enclose form TP-1029.AN.A-V, *Certificate of Ongoing Assistance*, confirming that you have been designated to provide ongoing assistance to a person who has no family relationship with you so that the person can carry out a basic activity of daily living. Note that this certificate must be renewed every three years.

For more information, refer to the instructions for line 462 (point 2) in the guide to the income tax return (TP-1.G-V).



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## Refundable tax credit for volunteer respite services

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You can claim a refundable tax credit on line 462 of your income tax return if:

- you were resident in Québec at the end of the year;
- you provided, as a volunteer, respite services to a caregiver of a person with a significant long-term disability; and
- the caregiver gave you an RL-23 slip recognizing the services you rendered.

Caregivers have an amount of \$1,500 per care recipient to allocate among volunteers who provided respite services. The maximum that each volunteer designated by the caregiver can claim varies according to how many hours of service they provided (see the table below). To claim the credit, the volunteer must have provided respite services for the same care recipient for at least 200 hours.

Hours of volunteer respite services	Maximum
200 to 299	\$250
300 to 399	\$500
400 or more	\$750

A volunteer cannot be:

- the spouse of the care recipient; or
- the father, mother, child, brother or sister of the care recipient or their spouses.

### NOTE

Because of the changes to the tax credit for caregivers, the tax credit for volunteer respite services was cancelled as of January 1, 2021. However, you can still claim this credit for the 2020 taxation year.

For the 2020 taxation year, you cannot claim the tax credit for volunteer respite services or the tax credit for respite of caregivers in respect of an eligible care receiver for whom you are you are claiming the tax credit for caregivers.

For more information, refer to the instructions for line 462 (point 20) in the guide to the income tax return (TP-1.G-V).



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## Refundable tax credit for respite of caregivers

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As a caregiver, you can claim a refundable tax credit for the expenses you paid in the year to obtain specialized respite services respecting the care and supervision of a person who, at the time the expenses were incurred, ordinarily lived with you and had a significant disability.

To claim the tax credit, you must be resident in Québec at the end of the year.

The tax credit is equal to 30% of the expenses you incurred in the year, up to \$5,200, for a maximum credit of \$1,560.

The tax credit that can be claimed is reduced by 3% of the portion of your annual family income that is over \$59,385.

Under certain conditions, you may be able to claim an additional amount under the tax credit for caregivers regarding expenses paid for specialized respite services. In this situation, the expenses are not reduced based on your family income. This means that if you are eligible for the tax credit for caregivers for a person with a significant disability, it may be to your advantage to include the expenses you incurred for specialized respite services when calculating that tax credit instead of in the calculation of the tax credit for respite of caregivers.

However, you cannot claim the tax credit for caregivers and the tax credit for respite of caregivers for the same care recipient.

### NOTE

Because of the changes to the tax credit for caregivers, the tax credit for respite of caregivers was cancelled as of January 1, 2021. However, you can still claim it for the 2020 taxation year.

For more information, refer to the instructions for line 462 (point 21) in the guide to the income tax return (TP-1.G-V).



# TAX OBLIGATIONS

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## Source deductions

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Source deductions are withheld from your income throughout the year in order to cover all or part of your income tax payable for the year. The amounts withheld can be increased or reduced at your request. To apply for a reduction, file form TP-1016-V, *Application for a Reduction in Source Deductions of Income Tax*. To apply for an increase, file form TP-1017-V, *Request to Have Additional Income Tax Withheld at Source*.

For example, if you have more than one source of income and you estimate that your source deductions are insufficient to cover all of your income tax payable for the year, you can choose to have the amount withheld increased. You may find that you owe an additional amount when you complete your income tax return.

Conversely, you can choose to have the amount withheld reduced in order to take into account any tax deductions to which you may be entitled. To have your employer determine the source deductions to make on the amounts paid to you, complete a *Source Deductions Return* (form TP-1015.3-V) and give it to your employer.

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## Instalment payments

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If income tax is not withheld from your income, or if the amount withheld is insufficient, you may be required to pay your income tax in instalments. Instalment payments are periodic remittances (made on March 15, June 15, September 15 and December 15). They cover:

- income tax for the current year;
- the Québec Pension Plan (QPP) contribution;
- the health services fund contribution;
- the Québec prescription drug insurance plan premium; and
- the Québec parental insurance plan (QPIP) premium.

By making instalment payments, you reduce the amount of income tax you will have to pay when you file your income tax return. Certain calculations must be made on the basis of your income to determine if you are required to remit your income tax in instalments. These calculations do not include retirement income transferred from one spouse to another.

We will contact you in writing if you are required to make instalment payments.

For more information, refer to the document *Instalment Payments of Income Tax* (IN-105-V).



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## Québec prescription drug insurance plan premium

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If you have a health insurance card issued by the Régie de l'assurance maladie du Québec (RAMQ), you **must** be covered by one of the following plans:

- a private group insurance plan that offers basic prescription drug insurance, if you have access to one; or
- the Québec government's public prescription drug insurance plan, **if you do not have access to a private group insurance plan.**

Note that if you are 65 or older, you may **choose** to register for the public prescription drug insurance plan even if you are eligible for a private group insurance plan.

To register for the Québec public prescription drug insurance plan, contact the RAMQ. Under the public prescription drug insurance plan, you must pay the annual premium when you file your income tax return, regardless of whether you purchase prescription drugs. **If you are not required to pay the premium, you must inform us by completing Schedule K and enclosing it with your return.** You can include the premium paid under the public prescription drug insurance plan and your contribution towards prescription drug purchases in the calculation of your medical expenses that give entitlement to a tax credit.

If you want to register for the plan or would like more information, consult the RAMQ website at [ramq.gouv.qc.ca](http://ramq.gouv.qc.ca).

For more information about the premium, refer to the instructions for line 447 in the guide to the income tax return (TP-1.G-V).

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## Income tax return of a deceased person or a succession

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When a person dies, the liquidator of the succession<sup>16</sup> has certain tax obligations, including:

- informing us of the person's death;
- informing us that he or she is the liquidator of the succession by sending us a duly completed copy of form LM-14-V, *Information About a Representative* (available at [revenuquebec.ca](http://revenuquebec.ca));
- filing the deceased person's income tax return by the applicable deadline below;
- filing the succession's income tax return and obtaining the certificate authorizing the distribution of the succession's property (to obtain the certificate, the liquidator must send us a duly completed and signed copy of form MR-14.A-V, *Notice Before Distribution of the Property of a Succession*, which is available at [revenuquebec.ca](http://revenuquebec.ca), once the value of the property and the amount of the debts of the deceased are known).



## Filing deadline for a deceased person's income tax return

- If the death occurred during the first ten months of a year, the income tax return **for the year of death** must be filed by April 30 of the following year.  
Example: Eric died on July 15, 2020. His 2020 income tax return must be filed by April 30, 2021.
- If the death occurred in November or December, the income tax return **for the year of death** must be filed by the date that is six months after the date of death.  
Example: Louise died on December 3, 2020. Her 2020 income tax return must be filed by June 3, 2021.
- If the death occurred during the first four months of a year, the income tax return **for the previous year** must be filed by the date that is six months after the date of death.  
Example: Philip died on February 20, 2020. His 2019 income tax return must be filed by August 20, 2020.
- If the deceased person or the deceased person's spouse operated a business, the filing deadline may be different.

For more information, refer to the *Guide to Filing the Income Tax Return of a Deceased Person* (IN-117-V) and the document *Estates and Taxation* (IN-313-V).



# OUR SERVICES

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## The Income Tax Assistance – Volunteer Program

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The purpose of the Income Tax Assistance – Volunteer Program is to provide assistance to taxpayers (employees, recipients of social assistance, retirees, senior citizens, immigrants or persons with disabilities) who are unable to complete their tax return themselves or who do not have the means to pay a tax professional to do so. We administer the program jointly with the Canada Revenue Agency.

Contact us to find out if you are eligible for assistance under the program.

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## Our website

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You can file your income tax return online using NetFile Québec. To do so, you must:

- use commercial software designed to file the personal income tax return;
- make sure that the software is authorized by Revenu Québec and can be used to file your return online.

Even though most income tax returns can be filed online, certain restrictions may apply. Go to our website for more information.

If you have an income tax balance due, you can pay it online through your financial institution in one of two ways:

- Use the **Online Payment** service in My Account to access your financial institution's website.
- Log directly into your account on your financial institution's website.

If you are entitled to a refund, you can ask to have it deposited directly in your account. Note that you must have an account at a financial institution with an establishment in Canada and be signed up for direct deposit. We will then deposit your refund in that account.

Go to [revenuquebec.ca](http://revenuquebec.ca) for information about seniors and taxation and about the Québec tax system in general. You can also refer to publications, guides and forms in the section intended for seniors.



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## How to contact us

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For information, contact us by calling one of the numbers given at the end of this document.

All information related to your return is treated in a confidential manner.

You can authorize someone (for example, your spouse or accountant) to access confidential information and documents we have about you on file or to represent you in dealings with us.

If you grant an **authorization**, the designated person will only be able to consult the confidential information we have about you on file. However, if you grant a **power of attorney**, the person will also be able to negotiate with us on your behalf and request changes to your tax file.

To grant an authorization or a power of attorney, complete and sign form MR-69-V, *Authorization to Communicate Information or Power of Attorney*.

The authorization or power of attorney will be valid indefinitely as of its signature, unless you enter an end date. Note that to act on behalf of your spouse, you must be duly authorized as described above.

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## Services for the hearing impaired

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We offer teletypewriter services to assist persons who are mute, deaf or hearing-impaired. To access the services, refer to the numbers given at the end of this document.







# TO CONTACT US

## ONLINE

revenuquebec.ca



## BY TELEPHONE

### Individuals and individuals in business

Monday to Friday: 8:30 a.m. to 4:30 p.m.

Québec City	Montréal	Elsewhere
418 659-6299	514 864-6299	1 800 267-6299 (toll-free)

### Businesses, employers and agents for consumption taxes

Monday, Tuesday, Thursday and Friday: 8:30 a.m. to 4:30 p.m.

Wednesday: 10:00 a.m. to 4:30 p.m.

Québec City	Montréal	Elsewhere
418 659-4692	514 873-4692	1 800 567-4692 (toll-free)

### Complaints – Bureau de la protection des droits de la clientèle

Monday to Friday: 8:30 a.m. to noon and 1:00 p.m. to 4:30 p.m.

Québec City	Elsewhere
418 652-6159	1 800 827-6159 (toll-free)

### Individuals with a hearing impairment

Montréal	Elsewhere
514 873-4455	1 800 361-3795 (toll-free)

## BY MAIL

### Individuals and individuals in business

#### Montréal, Laval, Laurentides, Lanaudière and Montérégie

Direction principale des relations avec la clientèle des particuliers

Revenu Québec  
C. P. 3000, succursale Place-Desjardins  
Montréal (Québec) H5B 1A4

#### Québec City and other regions

Direction principale des relations avec la clientèle des particuliers

Revenu Québec  
3800, rue de Marly  
Québec (Québec) G1X 4A5

### Businesses, employers and agents for consumption taxes

#### Montréal, Laval, Laurentides, Lanaudière, Montérégie, Estrie and Outaouais

Direction principale des relations avec la clientèle des entreprises

Revenu Québec  
C. P. 3000, succursale Place-Desjardins  
Montréal (Québec) H5B 1A4

#### Québec City and other regions

Direction principale des relations avec la clientèle des entreprises

Revenu Québec  
3800, rue de Marly  
Québec (Québec) G1X 4A5

### Complaints – Bureau de la protection des droits de la clientèle

Revenu Québec  
3800, rue de Marly  
Québec (Québec) G1X 4A5

Cette publication est également disponible en français et s'intitule *Les aînés et la fiscalité (IN-311)*.