

Understanding the Disability Tax Credit and Canada Disability Benefit

Wednesday, January 28, 2026 from 12:00 p.m. to 1:30 p.m. EST

Speakers:

Anu Bakshi, Staff Lawyer, Income Security Advocacy Centre (ISAC)

Adrian Merdzan, Staff Lawyer, Income Security Advocacy Centre (ISAC)

Elizabeth Majic, Staff Lawyer, Connecting Ottawa

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Land Acknowledgement

CLEO acknowledges that our office is located on the traditional territory of many nations, including the Mississaugas of the Credit, the Chippewa, the Haudenosaunee, and the Wendat. This land is now also home to many diverse First Nations, Inuit, and Métis Peoples. This area of Tkaronto, also known as Toronto, is covered by Treaty 13 signed by the Mississaugas of the Credit and the Williams Treaties signed by multiple Mississauga and Chippewa First Nations.

We acknowledge the ongoing impacts of colonization, anti-Indigenous racism, and white supremacy on which this city and our legal system are built. We are all Treaty people and we commit to working in solidarity towards truth and reconciliation.



CLEO Resources

Steps to Justice – free legal information

- stepstojustice.ca

Guided Pathways – help completing legal forms

- stepstojustice.ca/guided-pathways-home/

CLEO publications – free print resources

- cleo.on.ca

CLEO Connect – training for community workers

- cleoconnect.ca



What can you expect today?

- 90 minutes (3 presenters and a Q and A).
- The webinar may contain legal information. As a reminder, this is not legal advice. The information is current as of today's date, January 28, 2026.
- Links to the recording, slides, and handout will be sent by email to all registrants within a few days.
- ASL interpretation is available today. Subtitles (closed captioning) have also been enabled.



Department of Justice
Canada

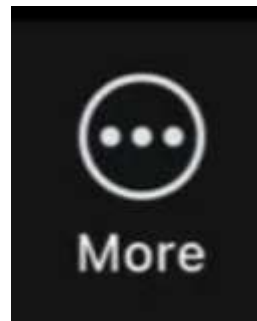
Enabling Closed Captioning



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Speaker Introduction



Anu Bakshi, Staff Lawyer, Income Security Advocacy Centre (ISAC)

Adrian Merdzan, Staff Lawyer, Income Security Advocacy Centre (ISAC)

Elizabeth Majic, Staff Lawyer, Connecting Ottawa

Overview

DTC

1. Disability Tax Credit
2. Assisting Clients with the DTC
 - a. Screening for potential eligibility during intake
 - b. Supporting strong applications
 - c. Referring for help if application is denied
3. Q&A

CDB

1. Canada Disability Benefit
2. Assisting Clients with the CDB
 - a. Key eligibility considerations for frontline workers
 - b. Legal representative vs authorized person
 - c. Referring for help if application is denied
3. Q&A

Agenda

1. What is the Disability Tax Credit?
2. Why now?
3. DTC Eligibility
4. Claiming DTC
5. Disputing DTC



The DTC: Two Truths and a Lie

1. I receive ODSP but there is still a benefit for me to apply for the DTC.
2. The DTC is for people between ages 18-64.
3. Refugee claimants can be eligible for the DTC.

What is the Disability Tax Credit?



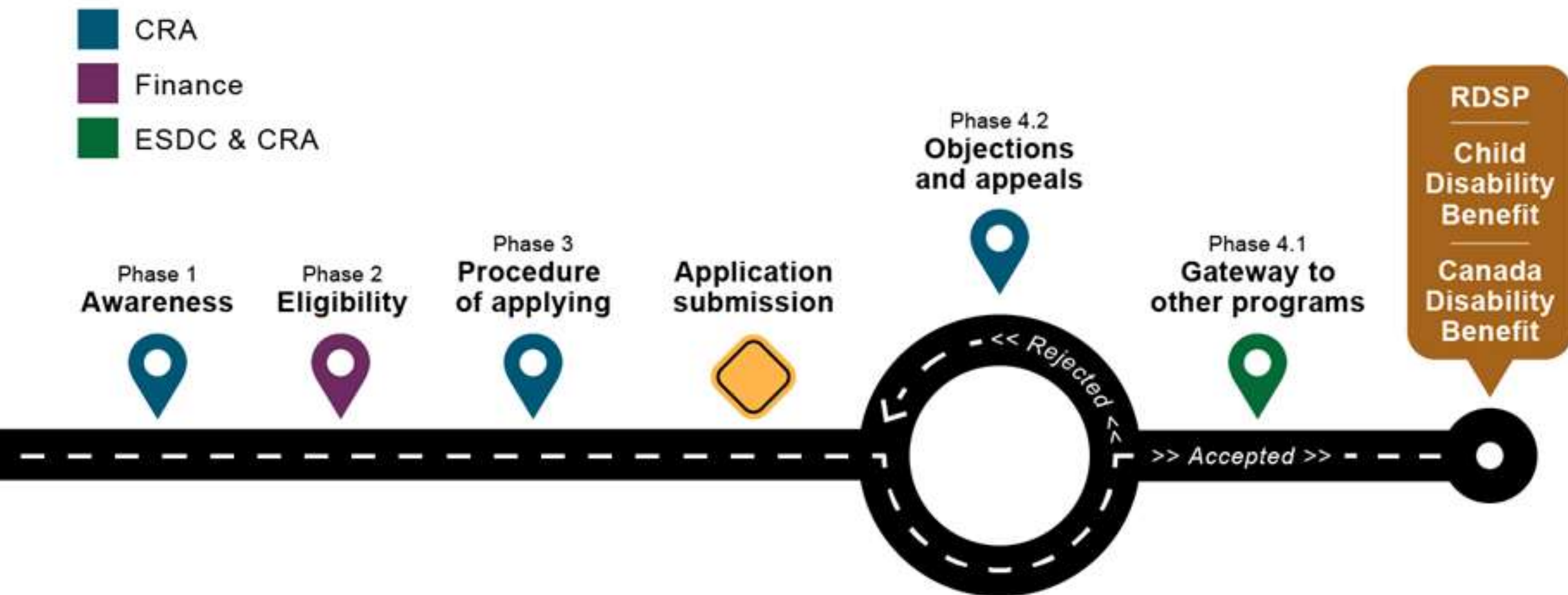
Purpose (per CRA): to provide for greater tax equity by allowing some relief for disability costs, recognizing extra disability-related costs



Design: non-refundable tax credit; allows persons with disabilities (or parent/spouse/common-law partner) to reduce the amount of income tax payable



Eligibility: CRA-approved Form T2201 (DTC Certificate) certified by a medical practitioner



Credit: 2024 Fifth Annual Report of the Disability Advisory Committee [link](#).

Three Things Must be True to Receive the DTC



How Much is it Worth?

Year	Disability Amount	Supplement for Children (under 18)
2025	\$10,138	\$5,914
2024	\$9,872	\$5,758
2023	\$9,428	\$5,500
2022	\$8,870	\$5,174
2021	\$8,662	\$5,053
2020	\$8,576	\$5,003

Gateway to Canada
Disability Benefit
but there's more...



The Time is Now

- Reduces the amount of taxes you need to pay
- Can be transferred to family members or caregivers
- Helps you access other federal benefits
- Can claim up to 10 previous years
- No harm to ODSP, CPP-D, STD/LTD, CPP/OAS
- No income/asset or age restriction



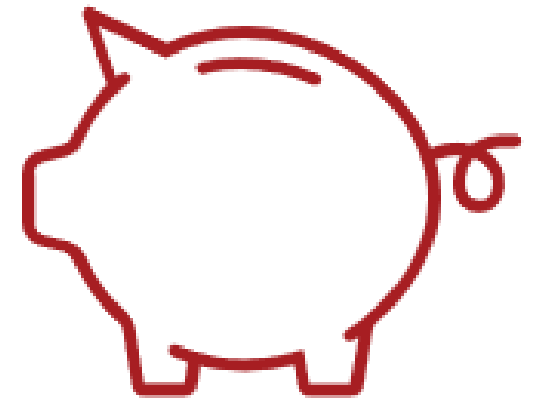
Registered Disability Savings Plan (RDSP)



- A retirement savings plan
- Can contribute a maximum amount of **\$200,000** until December 31st of the year the beneficiary turns 59.

Registered Disability Savings Plan

- May receive up to **\$90,000** in grants and bonds (must be **under age 49** to receive matching funds from government)
- RDSP is tax sheltered
- Benefit from compound interest
- Does not impact other federal or provincial benefits
- No annual limits to how much you can contribute (\$200,000 lifetime maximum)



DTC Eligibility

- No age restriction
- Does **NOT** depend on income or assets
- Tax filer and valid SIN
- You must be a resident of Canada, but uses the *ITA* definition, so refugee claimants and refugees may be eligible. Establish **significant residential ties** within Canada
- **DTC Certificate Holder**



DTC Certificate

A medical practitioner must certify that you have a **severe and prolonged impairment** resulting in a **marked restriction** of **basic activities of daily living**, lasting **substantially all the time**, or receive therapy to support vital function.



Who can Fill Out the DTC Certificate?



Medical doctor (e.g., family doctor): All restrictions

Nurse practitioner: All restrictions

Optometrist: Vision

Audiologist: Hearing

Occupational therapist: Walking, feeding (eating or preparing meals), dressing

Physiotherapist: Walking

Psychologist: Mental functions

Speech-language pathologist: Speaking

DTC Certificate - Type 1 Diabetes

- People with Type 1 diabetes are DTC eligible under life-sustaining therapy.
- Medical practitioners no longer have to provide details of therapy for 2021 and later years.
- See bcdiabetes.ca for partially completed form and info.



Tip: DTC Certificate – Type 1 Diabetes

Page 15 of the DTC Certificate:

Clear Data

Patient's name:

Protected B when completed

Initial your professional designation if this category is applicable to your patient:
☐ Medical doctor ☐ Nurse practitioner

Life-sustaining therapy

Life-sustaining therapy – for type 1 diabetes (2021 and later years)

People with type 1 diabetes are deemed to meet the eligibility criteria under life-sustaining therapy for 2021 and later years.

1) Indicate when your patient was diagnosed with type 1 diabetes: ☐ Prior to 2021 – continue to question 2
☐ 2021 and later – provide the year and skip to the Certification section:

Life-sustaining therapy – for all conditions & therapies

Eligibility criteria for life-sustaining therapy are as follows:

- The therapy **supports a vital function**.
- The therapy is needed at least **2 times per week** (3 times a week for years prior to 2021).
- The therapy is needed for an average of at least **14 hours per week** including only the time that your patient or another person must dedicate to the therapy. This means that the time they spend on activities to administer the therapy requires them to take time away from normal everyday activities. The following table includes some examples of eligible and ineligible activities:

Eligible activities that count towards the 14 hours per week:	Ineligible activities that do not count towards the 14 hours per week:
<ul style="list-style-type: none">• Activities directly related to adjusting and administering dosage of medication or determining the amount of a compound that can be safely consumed• Maintaining a log related to the therapy• Managing dietary restrictions or regimes related to therapy requiring daily consumption of a medical food or formula to limit intake of a particular compound or requiring a regular dosage of medication that needs to be adjusted on a daily basis• Receiving life-sustaining therapy at home or at an appointment• Setting up and maintaining equipment used for the therapy	<ul style="list-style-type: none">• Exercising• Managing dietary restrictions or regimes other than in the situations described in the eligible activities• Medical appointments that do not involve receiving the therapy or determining the daily dosage of medication, medical food, or medical formula• Obtaining medication• Recuperation after therapy (unless medically required)• Time a portable or implanted device takes to deliver therapy• Travel to receive therapy

Activities of Daily Living

- Walking
- **Mental Functions**
- Dressing
- Feeding (eat or prepare food)
- Eliminating (use the toilet)
- Hearing
- Speaking
- Vision (seeing)
- Cumulative effect of significant limitations
- Life-sustaining Therapy (insulin therapy or dialysis)



DTC Eligibility

A **prolonged** impairment is one that is expected to last at least 12 months.

A **severe** impairment means you are either:

Marked Restriction

- Restricted **severely** in **one** activity almost all the time (90%). This means they can't do the activity, need a lot of help to do the activity, or take a lot longer to do the activity than most people (3x as long)

Multiple

- Restricted somewhat (significantly) in two or more activities, but **cumulative effects is equal to a marked restriction**

Life-sustaining Therapy

- Therapy needed to keep them alive and takes up a lot of time (two times a week, at an average of 14 hours a week)

Example - “Feeding”

Eligible if:

- Your condition affects you almost all the time (about 90% or more)
- Continuous impairment at least 12 months
- Certified by a medical doctor, nurse practitioner, or occupational therapist
- You can't prepare your food or feed yourself due to severe pain and restricted mobility
- Use of feeding tubes or other aids



Example - “Feeding”



Also consider:

- Unable to use hands to stir, chop, peel, open jars due to severe pain, hand tremors and low grip
- Restricted in standing and lifting to prepare a meal frequent breaks when preparing meals; takes three times as long to prepare a meal
- No appetite, inadequate food or fluid intake leading to weight loss due to cognitive challenges

Example Cumulative Effect Limitation in Two or More Categories

Walking and Feeding

- Takes a long time to walk because you are in pain and out of breath
- Stops frequently and rests almost all the time when walking and feeding yourself
- Unable stand for long periods or carry items while walking and you struggle to cook food and feed yourself



Cumulative effect

If the limitations were combined, the extra time taken for walking and feeding adds up to a severe impairment.

Mental Function (2021)

Adaptive
functioning

Attention

Judgment

Memory

Concentration

Goal-setting

Perception of
reality

Problem-
solving

Regulating
behavior and
emotions

Verbal and
non-verbal
comprehension

Mental Function Details

- **Activities impacted:** For example, adapting to change, making decisions, problem-solving, social interactions, memory, goal setting, judgment etc.
- **Frequency:** How often unable to manage this activity?
- **Help needed:** Needs reminders or help with daily tasks, such as taking medication, keeping appointments, or understanding instructions
- **Examples:** Provide specific examples (e.g., double dosing medication, forgetting to pay bills, leaving the water running)



Claiming DTC

Step 1: Fill out the T2201 Form

Part A: completed by the Applicant and supporting family member (if applicable)

Part B: completed by a qualified medical practitioner



Step 2: Submit the Application

Form can be filled out online via your MyCRA account or on paper and mailed to the CRA)

Application can be submitted at any time of the year



Step 3: Receive Decision

CRA will send a written decision within about 8-12 weeks

If approved, the DTC can be claimed for every year the Applicant is eligible

If you do not hear back use the [CRA Call Back Service](#)

After Application is Submitted

Keep a copy of your application!

CRA may have questions and send questionnaire to doctor

Approve permanent or number of years. Then, must reapply

Denied:

1. Second review - add information
2. Re-apply - new DTC form
3. 90 days to submit formal objection

Disputing Denials



Disputing Denials

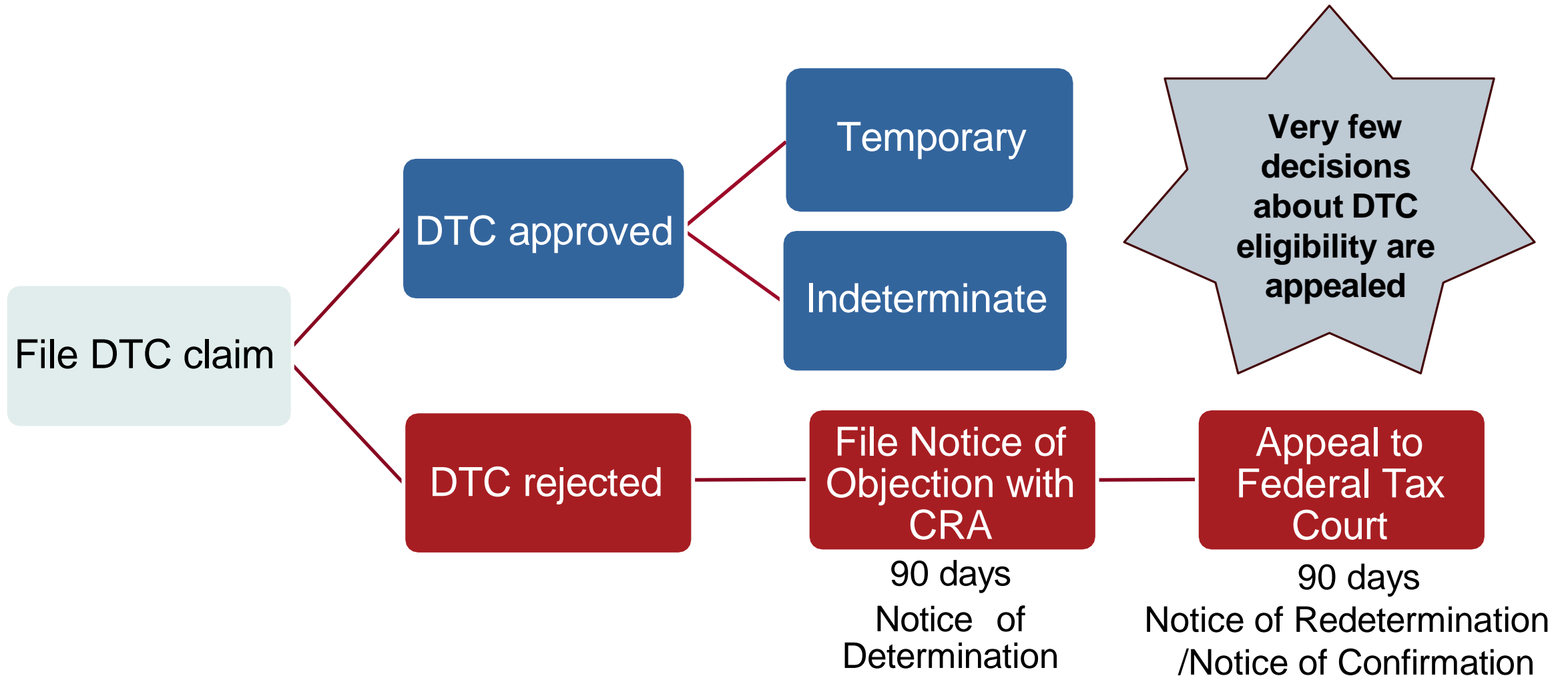
Denied:

1. Second review - add information
2. Re-apply - new DTC form
3. 90 days to submit formal objection

Read the notice of determination carefully.
Some common reasons for denial:

- application is **incomplete**
- **inconsistencies** in the medical information
- **insufficient information** about how your impairment affects your “activities of daily living”
- **duration** or **severity** of your impairments do not meet the requirements

The Disability Tax Credit and the Law

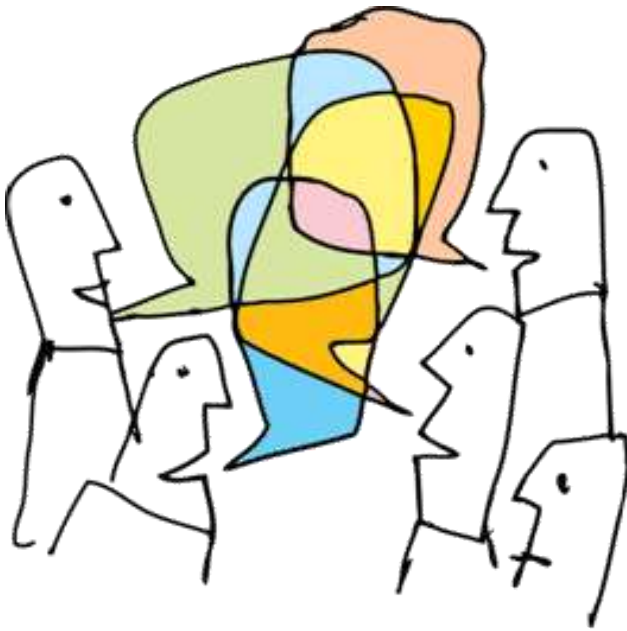


The DTC: Two Truths and a Lie

1. I receive ODSP but there is still a benefit for me to apply for the DTC.
2. **The DTC is for people between ages 18-64.**
3. Refugee claimants can be eligible for the DTC.

Resources Besides the CRA

Best places to start



Disability Alliance BC:

<https://disabilityalliancebc.org/publications/rdsp-dtc/>

Plan Institute: Toll Free helpline
1-844-311-7526

Diabetes: [https://www.diabetes.ca/research-\(1\)/your-rights/tax-credits](https://www.diabetes.ca/research-(1)/your-rights/tax-credits)

Tip Sheet/checklist:

<https://disabilityalliancebc.org/wp-content/uploads/2018/03/HS14.pdf>

ASSISTING CLIENTS WITH THE DTC



Assisting Clients with the DTC

1.

Add DTC-related questions to client intake forms and processes

Asking about the DTC during client meetings is important because the DTC unlocks access to other benefits and financial supports.

Assisting Clients with the DTC

For example, ask questions like:

- *“As part of our intake, we ask everyone about possible tax credits or benefits they might be eligible for. Have you ever heard of the Disability Tax Credit?”*
- *“Have you ever applied for or been approved for the Disability Tax Credit in the past?”*
- *“Has a doctor or another worker ever mentioned the Disability Tax Credit to you? If this is something you’d like to explore, I can share information, but it’s completely up to you.”*
- *Did you know that people with Type 1 diabetes meet the criteria for the Disability Tax Credit (DTC)?*

Remember! Clients who receive Ontario Disability Support Program (ODSP) or Canada Pension Plan (CPP) disability benefits are NOT automatically eligible for the DTC!

Assisting Clients with the DTC

2.

Help clients prepare strong applications that are more likely to be approved

Clearly document functional limitations to support eligibility.

Assisting Clients with the DTC

For example, help your client prepare a strong DTC application by:

- Helping them document daily limitations: Encourage them to keep a log of how their impairments affect everyday activities, including frequency, duration, and severity.
- Helping them gather supporting documents: Collect relevant medical reports, therapy notes, prescriptions, or assistive device documentation for their application.
- Helping them prepare for their medical appointment: Practice with them how to clearly describe impairments in their ability to speak, hear, walk, eliminate, feed, or dress, despite appropriate therapy, medications, or assistive devices.

Use the [Restrictions Questionnaire](#) tool from the Disability Alliance to generate a summary letter outlining these restrictions for clients to bring to their medical practitioner.

Assisting Clients with the DTC

3.

Support clients by referring them for legal assistance when their DTC application is denied

Connect clients with resources, advocates, or professionals who can help review, appeal, or strengthen their application.

Assisting Clients with the DTC

Community legal clinics across Ontario specialize in Social Benefits & Income Maintenance, including DTC-related issues. They may:

- Provide advice on DTC eligibility
- Assist with a second review when there is merit
- Submit a formal Notice of Objection if appropriate
- Offer guidance on reapplication
- In limited cases, appeal to the Federal Tax Court

Find a local community legal clinic here: <https://www.legalaid.on.ca/legal-clinics/>

Questions?



Understanding the CDB

ADRIAN MERDZAN

Agenda (CDB)

- 1. What is the Canada Disability Benefit (CDB)?**
- 2. Eligibility Checklist for the CDB**
- 3. Calculating the CDB Amount**
- 4. Applying for the CDB**
- 5. Disagreeing with a Government CDB Decision
(The Appeals Process)**



The CDB: Two Truths and a Lie

1. I receive ODSP but there is still a benefit for me to apply for the CDB.
2. The CDB is for people between ages 18-64.
3. Refugee claimants are eligible for the CDB.

What is the Canada Disability Benefit (CDB)?

- A federal **income benefit** for people with disabilities
- The purpose of the CDB is to provide income support for people with disabilities who are living on low incomes
- Monthly payment, started in July 2025
- Eligible applicants can receive **up to** \$200/month (\$2,400/year) based on income from the previous tax year and other factors



Eligibility Checklist for the CDB






- ✓ 18-64 years old
- ✓ Approved for the Disability Tax Credit
- ✓ Canadian resident for tax purposes AND
 - Canadian citizen;
 - Permanent resident;
 - Temporary resident living in Canada for past 18 months;
 - Protected person; or
 - Status First Nation/Inuit/Métis
- ✓ Filed preceding year's income tax return **and** spouse's income tax return
 - UNLESS:** spouse/partner is non-resident of Canada for tax purposes, does not live with the applicant, or has engaged in family violence
- ✓ Not incarcerated in a federal penitentiary (i.e., a prison sentence of two or more years)

What is the Canada Disability Benefit (CDB)?

- Retroactive payments for up to **24 months** if found to be previously eligible
- Once approved, **do not have to re-apply**, but you **can become ineligible** if: DTC-eligibility, residency, immigration status, or incarceration status change, you turn 65, or do not file taxes
- Applications for the CDB go through Service Canada
- Receiving CDB will **not** cause a claw back of provincial social assistance in Ontario



Calculating the CDB Amount: Income Thresholds

Family Status	Income Threshold	Reduction Rates	Reduction Range
Single 	\$23,000	20% <i>20¢ for every \$1 <u>above</u> the income threshold</i>	\$23,000 - \$35,000 <i>for no income from work</i> \$33,000 - \$45,000 <i>for max \$10,000 working income exemption</i>
Couple – One Applicant 	\$32,500	20% <i>20¢ for every \$1 <u>above</u> the income threshold</i>	\$32,500 - \$44,500 <i>for no income from work</i> \$46,500 - \$58,500 <i>for max \$14,000 working income exemption</i>
Couple – Two Applicants  <i>Based on the Plan Institute Chart</i>	\$32,500	10% <i>10¢ for every \$1 <u>above</u> the income threshold</i>	\$32,500 - \$56,500 <i>for no income from work</i> \$46,500 - \$70,500 <i>for max \$14,000 working income exemption</i>

Income Thresholds: Important Points to Remember

Income Threshold: The maximum amount of income before your CDB will start to reduce

Phase-out Threshold: Amount at which you will no longer receive any CDB money

Reductions of the CDB occur if your income falls **between** the Income Threshold and the Phase-out Threshold

The reduction amount **depends on your family status** (i.e., if you are single, or in a couple, and whether the other person is also eligible for the CDB)

“Income” means line 23600 (net income) on your tax return
– RDSP income is not included



Income Thresholds: Important Points to Remember

You can be eligible for the CDB but receive \$0 if your income is over the “phase-out” threshold.

If your income amount or sources change, when you file your taxes again in the following year, these changes **may** result in your CDB increasing from \$0 to some other amount.



Calculating the Benefit: Alex

- Alex is a 24-year-old, single person. They have an active Disability Tax Credit, and they filed their taxes for 2024.
- Their adjusted net income was \$17,000 in 2024, all from ODSP.

Alex's CDB Calculation:

Net Income: \$17,000

Amount of Alex's Income Considered after the Working Income Exemption:
\$17,000 (No calculation needed because Alex has no working income)

CDB Reduction Threshold for Single People: \$23,000

Since \$17,000 is less than \$23,000, Alex's income does **not** result in a reduction to their CDB.

Alex's CDB Annual Amount: **\$2,400**. Alex will receive the full benefit.



Calculating the Benefit: Haider

- Haider is a 40-year-old, single person. He has an active DTC, and he filed his taxes for 2024.
- He had a net income of \$34,000 in 2024, all from employment.

Haider's CDB Calculation:

Net Income: \$34,000

Working Income Exemption: \$10,000

Amount of Haider's Income Considered after the Working Income Exemption:

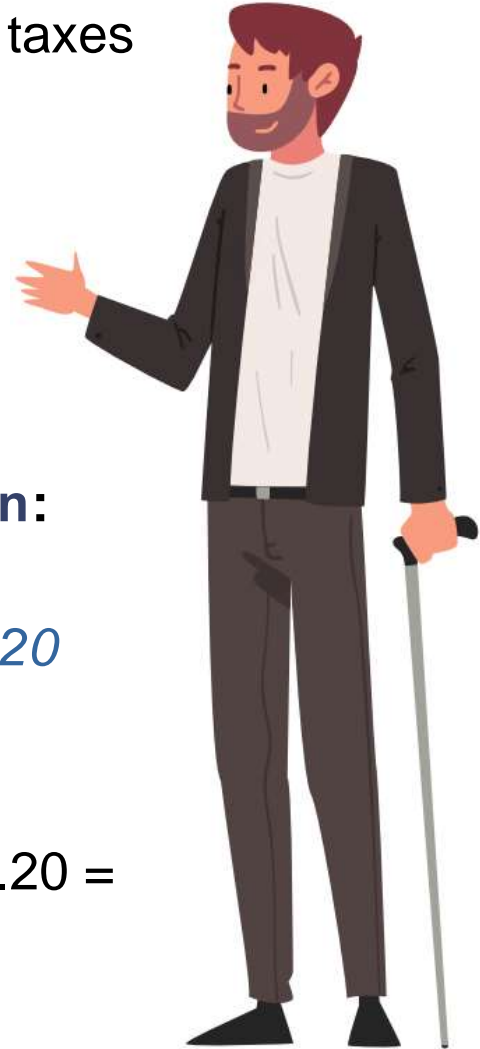
$\$34,000 - \$10,000 = \$24,000$

Any amount over \$23,000 for a single person is subject to a reduction of 20%, or 20 cents for every dollar above the income threshold.

Amount Above the Income Threshold: $\$24,000 - \$23,000 = \$1,000$.

Applying the Benefit Reduction Calculation to Haider's situation: $\$1,000 \times 0.20 = \200 .

Haider's Annual CDB Amount: $\$2,400 - \$200 = \textbf{\$2,200}$.



Calculating the Benefit: Luis and Maria

- Luis and Maria are a married couple in their 50s. They both have active DTC certificates and they both filed their taxes in 2024.
- Maria had an adjusted net income of \$32,000 from employment in 2024. Luis had net self-employment income of \$30,000 in 2024.

Luis and Maria's CDB Calculation:

Adjusted Net Family Income: \$32,000 from Maria + \$30,000 from Luis = \$62,000

Working Income Exemption (couple): \$14,000

Amount of couple's income considered after working income exemption:

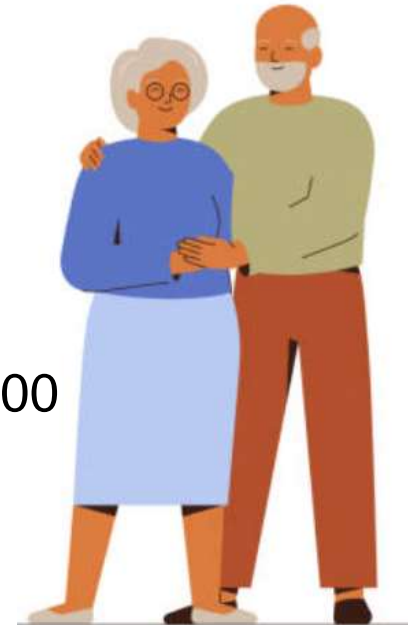
$\$62,000 - \$14,000 = \$48,000$

Amount above the income threshold for a couple: $\$48,000 - \$32,500 = \$15,500$

Applying the Benefit Reduction Calculation to Luis and Maria's Situation: \$15,500

$\times 0.10$ (*reduction rate for a double-disabled couple*) = \$1,550

Luis and Maria Will Each Receive An Annual CDB of: $\$2,400 - \$1,550 = \text{\textcolor{red}{\$850}}$



Income Thresholds: It can be Complicated!

- “[CDB Estimator Tool](#)” is the easiest way to estimate CDB amount
- Service Canada has compiled [a list of organizations](#) that provide direct disability navigation services, including:
 - [Plan Institute](#) (national)
 - [Finautonome](#) (Francophones nationally) and
 - [Indigenous Disability Canada/BCANDS](#) (national)




Applying for the CDB: What you need

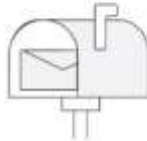
- Multiple ways to apply:
 - online applications (via Service Canada's website);
 - paper applications (via mail);
 - in-person applications (at a Service Canada Centre); and
 - phone applications (via CDB hotline at 1-833-486-3007 or TTY at 1-833-467-2700)
- For online applications, you can leave your computer for up to **45 minutes**, after which time the system will log you out and you will have to start over.

What you need to apply

To help us process your application, you'll need to provide your:




Social Insurance Number (SIN)
Found on your SIN card, SIN confirmation letter, or on income tax documents.




Mailing address

You may want to provide your:



Net income (line 23600) from your notice of assessment
[► What is a notice of assessment](#)



Direct deposit information
You'll need the branch number, institution number and account number.

[Apply now](#)

Applying for the CDB: Timelines

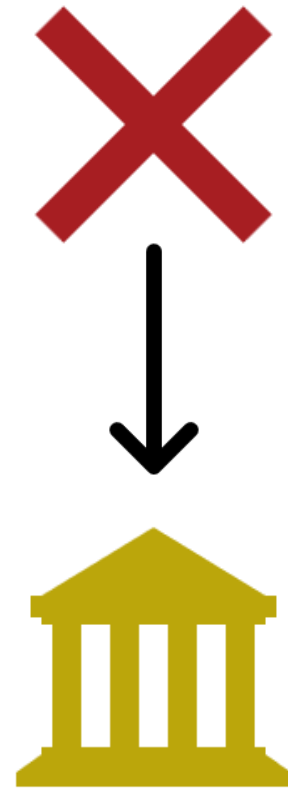
- Applicants can expect an eligibility decision within **28 calendar** days of applying for the benefit.
- If a legal representative is applying on behalf of someone, expect an eligibility decision within **49 calendar** days of applying.

Contact Service Canada (1-833-486-3007) to check the application status

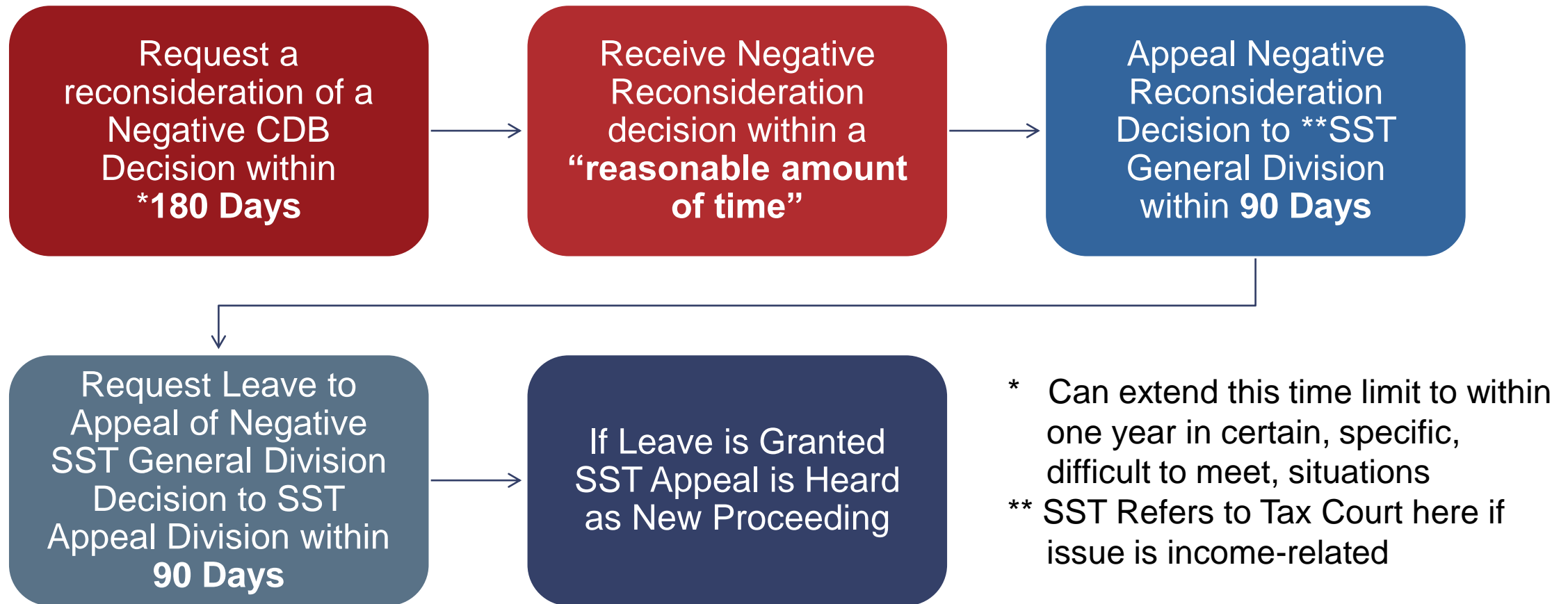


Disagreeing With a Government CDB Decision (the Appeals Process)

- If an applicant disagrees with a government CDB decision they can ask for the decision to be **reconsidered** if the decision is about
 1. their ineligibility for the CDB;
 2. the amount of CDB they have received or will receive; or
 3. any monetary penalties they incurred
- If an applicant disagrees with a reconsideration decision, they can **appeal** the reconsideration decision to the Social Security Tribunal
- If part of the appeal has to do with income, the Social Security Tribunal will refer that part of the appeal to the Tax Court of Canada



Disagreeing With a Government CDB Decision (the Appeals Process)



The CDB: Two Truths and a Lie

1. I receive ODSP but there is still a benefit for me to apply for the CDB.
2. The CDB is for people between ages 18-64.
3. **Refugee claimants are eligible for the CDB.**

ASSISTING CLIENTS WITH THE CDB



Assisting Clients with the CDB

1.

Consider Eligibility Rules

Keep eligibility criteria in mind to know whether your clients qualify for the CDB and support them in understanding and maintaining their CDB benefits.

Assisting Clients with the CDB

Key eligibility considerations for frontline workers to keep in mind:

- Only clients with certain immigration statuses can apply (unlike the DTC)
- Clients (and their spouse/common-law partner, if applicable) must file tax returns to be eligible for the CDB
- Clients must notify Service Canada if their marital status changes
- Clients must notify Service Canada if the CDB beneficiary passes away
- If a spouse/common-law partner dies, clients must report the date of death so benefits can be recalculated
- Clients who become ineligible due to incarceration must reapply after release

Assisting Clients with the CDB

2.

Access and Decision-Making on Behalf of a Beneficiary by a Third Party

In certain circumstances, people other than the applicant can access, manage, and even apply for the CDB.

Assisting Clients with the CDB

There are two types of people who can deal with Service Canada on behalf of another person: a Legal Representative and an Authorized Person.

A **Legal Representative** is an individual or organization formally appointed through a legal document - such as a court-ordered guardianship or a Power of Attorney - to act on behalf of the person receiving the CDB benefit.

An **Authorized Person** is not a decision-maker for the person receiving the CDB. They are usually a trusted family member or friend, granted limited, voluntary permission to help manage communication with Service Canada.

Assisting Clients with the CDB

How much someone can access or manage a beneficiary's CDB account depends on their level of authority.

A legal representative CAN:

- Apply for the CDB on the beneficiary's behalf
- Manage the beneficiary's funds
- Change their banking information
- Make binding decisions on behalf of the beneficiary
- Cancel the CDB

Assisting Clients with the CDB

How much someone can access or manage a beneficiary's CDB account depends on their level of authority.

An authorized person CAN:

- Ask about the status of the beneficiary's benefit
- Access monthly payment information (amount and date)
- Request that letters be reissued by mail
- Update the client's address

An authorized person CANNOT:

- Apply for the CDB on the other person's behalf
- Change banking information (direct deposit) or payment method
- Request a formal reconsideration
- Stop the beneficiary's benefit

Assisting Clients with the CDB

To designate an Authorized Person:

1. Complete this form to authorize someone to speak with Service Canada about a CDB account:
 - Consent to Communicate Information to an Authorized Person form:
https://catalogue.servicecanada.gc.ca/content/EForms/en/CallForm.html?Lang=en&PDF=I SP-1603_OAS.pdf
2. Drop it off at a [Service Canada office](#) or mail it to:
 - Service Canada Centre
CDB Processing Center
P.O. Box 60
Boucherville, QC, J4B 5E6

Assisting Clients with the CDB

3.

Support clients by referring them for legal assistance when their CDB application is denied

Connect clients with resources, advocates, or professionals who can help review, appeal, or strengthen their application.

Assisting Clients with the CDB

Community legal clinics across Ontario specialize in Social Benefits & Income Maintenance, including CDB-related issues. They may:

- Provide advice on DTC eligibility
- Assist with a second review when the application has merit
- Submit a formal Notice of Objection if appropriate
- Offer guidance on reapplying
- In limited cases, appeal to the Federal Tax Court

Find a local community legal clinic here: <https://www.legalaid.on.ca/legal-clinics/>

Questions?





Community and legal resources

[Find your community legal clinic](#) or call 1-800-668-8258

Legal Aid Ontario: [How do I apply for Legal Aid?](#)

[Visit Pro Bono Ontario](#) or call 1-855-255-7256

[Ontario Legal Information Centre](#) offers appointments with a lawyer, in English or French.



Thank you for joining us!

Subscribe to [CLEO Connect](#) for updates on new legal information and upcoming webinars.

QUESTIONS or COMMENTS?

Contact info@cleoconnect.ca