

SENIORS AND TAXATION



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THERE ARE A NUMBER OF TAX BENEFITS FOR SENIORS AND THE PEOPLE WHO HELP THEM.

Read this document to learn about the tax credits you may be entitled to.

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1 INTRODUCTION

This document is for seniors and the people who help them. It 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 caregivers.
- 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 year¹ even if you do not have income to report or income tax to pay.

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



2 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 benefits you may be entitled to. Note that you must meet the eligibility requirements to be entitled to these tax benefits.

Tax benefit	Section	Your age at the end of the year		
		64 or younger	65 to 69	70 or older
Shelter allowance program	2.1	Yes	Yes	Yes
Solidarity tax credit	2.2	Yes	Yes	Yes
Amount for a severe and prolonged impairment in mental or physical functions	2.3	Yes	Yes	Yes
Tax credits for medical expenses	2.4	Yes	Yes	Yes
Tax credit for career extension	2.5	Yes/No ²	Yes	Yes
Amount for a person living alone	2.6.2	Yes	Yes	Yes
Amount for retirement income	2.6.3	Yes	Yes	Yes
Age amount	2.6.1	No	Yes	Yes
Retirement income transferred to your spouse	2.7	No	Yes ³	Yes ³
Grant for seniors to offset a municipal tax increase	2.8	No	Yes	Yes
Tax credit for home-support services for seniors	2.9	No	No	Yes
Independent living tax credit for seniors	2.10	No	No	Yes
Senior assistance tax credit	2.11	No ⁴	No ⁴	Yes

2. To be entitled to this tax credit, you must have been 60 or older on December 31.

3. You do not have to take into account your spouse's age.

4. 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.



2.1 Shelter allowance program

The shelter allowance program provides financial assistance to help low-income households cover part of their housing costs. The program is available to individuals aged 50 or over⁵ or those with a dependent child.

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

Generally, to receive the shelter allowance, you and your spouse, where applicable, must have filed a Québec income tax return for the year concerned. You or your spouse must also register for the program using form LEX-165-V, *Shelter Allowance Application*. To get a copy of the form, go to revenuquebec.ca or contact us.

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

2.2 Solidarity tax credit

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**.⁶

See the examples in the following table.

Date on which the requirements must be met	Income tax return to file	Payment period
December 31, 2022	2022 income tax return	July 2023 to June 2024
December 31, 2023	2023 income tax return	July 2024 to June 2025
December 31, 2024	2024 income tax return	July 2025 to June 2026

5. For the period from October 1, 2023, to September 30, 2024, the person must have turned 50 by September 30, 2024.

6. If you do not complete Schedule D, your payments may not begin until the fall.



2.2.1 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 the last 18 months.

If, on December 31, you have a spouse and your spouse also meets these requirements, only one of you can claim the 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 “Solidarity tax credit” in the guide to the income tax return (TP-1.G-V).

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

You may be entitled to a non-refundable tax credit if you have a severe and prolonged impairment in mental or physical functions that has been certified by a physician, specialized nurse practitioner, optometrist, audiologist, speech-language pathologist (speech therapist), occupational therapist, psychologist or physiotherapist.

An impairment is considered to be severe and prolonged if it has lasted (or is expected to last) for at least 12 consecutive months and **either of the following situations applies to you:**

- Even with therapy, the appropriate devices or medication, you are **always or almost always:**
 - unable to perform one of the following basic activities of daily living without it **taking an inordinate amount of time:** seeing, speaking, hearing, walking, eliminating, feeding or dressing yourself, or functioning in everyday life because you do not have the necessary mental functions (remunerated work, social activities, recreational activities or housekeeping are not basic activities of daily living); or
 - restricted in more than one of the above-mentioned activities, if the cumulative effect of the restrictions is equivalent to having a single marked restriction in one of those activities.
- Because of a chronic disease, you undergo therapy prescribed by a physician or specialized nurse practitioner **at least twice a week**, and the therapy:
 - is essential to the maintenance of one of your vital functions; and
 - requires at least 14 hours per week (including time for travel, medical appointments and post-treatment recovery).

To claim the tax credit, file form TP-752.0.14-V, Certificate Respecting an Impairment, or **Canada Revenue Agency form T2201, Disability Tax Credit Certificate**, with your return. However, you must file form TP-752.0.14-V if, because of a chronic disease, you undergo therapy prescribed by a physician or specialized nurse practitioner **at least twice a week**, and the therapy:

- is essential to the maintenance of one of your vital functions; and
- requires **at least 14 hours per week**.

For more information, see the document *Taxation 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).

2.4 Tax credits for medical expenses

You can claim the following tax credits for 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;
- the non-refundable tax credit for medical expenses; and
- the refundable tax credit for medical expenses.

2.4.1 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.

For more information, see the instructions for line 378 in the guide to the income tax return (TP-1.G-V) and form TP-752.0.13.1-V, *Tax Credit for Medical Services Not Available in Your Area*.

2.4.2 Non-refundable tax credit for medical expenses

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

- payments for drugs that can only be purchased if prescribed by a physician;
- payments made for medical, dental or nursing services (other than services for cosmetic purposes);
- payments made 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;
- amounts paid to purchase certain prescribed devices;
- remuneration paid to an attendant (up to \$10,000) (conditions apply);
- remuneration paid to a full-time attendant (conditions apply); and
- fees paid for full-time residence in a nursing home (conditions apply).

For the full list of eligible medical expenses, see guide IN-130-V, *Medical Expenses*.

To claim this tax credit, complete parts A and C of Schedule B and file the schedule with your income tax return. For more information, see the instructions for line 381 in the guide to the income tax return (TP-1.G-V).

2.4.3 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 \$3,470 in work income (the minimum for 2023) during the year.

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



2.5 Tax credit for career extension

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, see 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*.

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

This tax credit is equal to 14% 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 based on 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 and file the schedule with your income tax return. If you and your spouse are splitting the amount, you must each complete Schedule B.

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

2.6.1 Age amount

You can claim this amount if you are 65 or older at the end of the year. If your spouse is 65 or older at the end of the year, they can also claim an amount.

2.6.2 Amount for a person living alone

You can 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 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.

NOTE

You can also enter an amount for a person living alone if box Q1 of your RL-5 slip contains the word "Oui" (yes) and certain conditions are met. See the instructions for line 361 in the guide to the income tax return (TP-1.G-V).



2.6.3 Amount for retirement income

You can 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.

2.7 Retirement income transferred to your spouse

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 file it with your income tax return.

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

2.8 Grant for seniors to offset a municipal tax increase

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 help offset an increase in the 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 cap for the year (\$62,000 for 2023).

For more information, see the instructions for line 462 (point 29) in the guide to the income tax return (TP-1.G-V) and form TP-1029.TM-V, *Grant for Seniors to Offset a Municipal Tax Increase*.

2.9 Tax credit for home-support services for seniors

To be eligible for the tax credit for home-support services for seniors, you must be:

- be 70 or older; and
- resident in Québec on December 31 of the year for which you claim the tax credit.

If you meet both of these conditions, you can claim the tax credit **regardless of your level of dependence**.

This is a refundable tax credit, which means you can receive it even if you do not have any income tax to pay for the year.

If you turned 70 during the year, you can claim the tax credit only for the expenses paid in the year for services rendered after you turned 70.



2.9.1 Eligible services and expenses

The services and expenses that are eligible under the credit depend on where you live.

2.9.1.1 You live in your own house

If **you own your house**, you can claim the tax credit for all the expenses you or your spouse paid during the year for eligible services, including:

- groundskeeping, snow removal services and minor maintenance work outside your home (such as installing and removing a portable shelter);
- housekeeping services, such as:
 - sweeping,
 - dusting,
 - washing floors, rugs and upholstered furniture (couches and armchairs);
- grocery delivery;
- meal preparation and delivery services, such as:
 - help preparing meals in your home,
 - meal delivery and preparation by a non-profit community organization (such as Meals on Wheels);
- nursing services provided at your home.

IMPORTANT

If you are a **tenant** of the house you live in, see “You live in an apartment building.”

2.9.1.2 You live in a private seniors' residence

If **you live in a private seniors' residence**, including a private residential and long-term care centre (CHSLD) that is not under agreement, you can claim the tax credit for:

- services **included** in your rent as shown in the schedule to your lease;
- eligible services **not included** in your rent.

Services included in your rent

Refer to the schedule to your lease for a list of eligible services included in your rent. The list may include laundry, housekeeping, nursing, personal care or meal services.

Eligible services not included in your rent

If you or your spouse paid for eligible services not included in your rent, you can claim the tax credit for those services (conditions may apply).



2.9.1.3 You live in an apartment building

If you live in an apartment building (other than a private seniors' residence), you can claim the tax credit for:

- eligible services **included** in your rent (calculated as a percentage of your monthly rent);
- eligible services **not included** in your rent.

Eligible services included in your rent

If you live in an apartment building, 5% of your monthly rent is considered a home-support service expense that you can claim under the tax credit. Note that the maximum eligible rent that can be used to calculate the credit is \$1,200. If your rent is more than that, you must calculate the credit as if your rent were \$1,200.

Eligible services not included in your rent

If you or your spouse paid for eligible services not included in your rent, you can claim the tax credit for those services.

Eligible services may include:

- housekeeping services, such as:
 - sweeping,
 - dusting,
 - washing floors, rugs and upholstered furniture (sofas and armchairs);
- grocery delivery;
- meal preparation and delivery services, such as:
 - help preparing meals in your home,
 - meal delivery and preparation by a non-profit community organization (such as Meals on Wheels);
- nursing services provided at your home.

2.9.1.4 You live in a condominium

If you live in a condominium, you can claim the tax credit for:

- eligible services **included** in your condominium fees (also called "common expenses");
- eligible services **not included** in your condominium fees.

Eligible services included in your condominium fees

Some of the home-support services included in your condominium fees may be eligible under the tax credit, including:

- housekeeping services for the building's common areas;
- groundskeeping, snow removal services and minor maintenance work outside the building (such as leaf raking and pool maintenance).

Upon request, your syndicate of co-owners must give you form TPZ-1029.MD.5-V, *Information Return – Tax Credit for Home-Support Services for Seniors*, so you know the cost of these services.



Eligible services not included in your condominium fees

If you or your spouse paid for eligible services not included in your condominium fees, you can claim the tax credit for those services.

Eligible services may include:

- housekeeping services, such as:
 - sweeping,
 - dusting,
 - washing floors, rugs and upholstered furniture (sofas and armchairs);
- grocery delivery;
- meal preparation and delivery services, such as:
 - help preparing meals in your home,
 - meal delivery and preparation by a non-profit community organization (such as Meals on Wheels);
- nursing services provided at your home.

IMPORTANT

If you are a **tenant** of the condominium you live in, see “You live in an apartment building.”

2.9.1.5 You live with a relative

If you live with a relative, you may still be eligible for the tax credit. See our website for more information.

2.9.2 Claiming the tax credit

You can claim the tax credit by filing Schedule J with your income tax return. **If you want to receive it sooner**, you can apply for advance payments.

If you have a spouse and they are also eligible for the tax credit, only one of you can claim it for your couple.

IMPORTANT

Keep your invoices and other documents supporting the services you are claiming under the tax credit.



2.9.2.1 Applying for advance payments

You can apply for advance payments by:

- using the online services available on our website at revenuquebec.ca;
- filing one of the forms listed below (which you can get from our website).

Form to file based on where you live

Where you live	Form to file
Your own house	<i>Application for Advance Payments for Occasional Services: Tax Credit for Home-Support Services for Seniors (TPZ-1029.MD.9-V)</i>
Private seniors' residence or Apartment building	For services included in your rent <i>Application for Advance Payments Based on Rent and Services Included in Rent: Tax Credit for Home-Support Services for Seniors (TPZ-1029.MD.7-V)</i> For services not included in your rent <i>Application for Advance Payments for Occasional Services: Tax Credit for Home-Support Services for Seniors (TPZ-1029.MD.9-V)</i>
Condominium	For services included in your condominium fees <i>Application for Advance Payments for Services Included in Condominium Fees: Tax Credit for Home-Support Services for Seniors (TPZ-1029.MD.8-V)</i> For services not included in your condominium fees <i>Application for Advance Payments for Occasional Services: Tax Credit for Home-Support Services for Seniors (TPZ-1029.MD.9-V)</i>

You have until December 1 of a given year to apply for advance payments of the tax credit for that year. For example, you have until December 1, 2024, to apply for advance payments of the tax credit you are entitled to for 2024.

Note that advance payments are made **only by direct deposit** into your bank account.

2.9.2.2 Income tax return

To claim the tax credit in your income tax return, you must complete Schedule J and, if applicable, form TP-1029.61.MD-V, *Expenses Included in Rent at a Private Seniors' Residence – Tax Credit for Home-Support Services for Seniors*. File the form(s) with your income tax return.



2.9.3 Calculating the tax credit

For 2023, the credit is 37% of the eligible expenses you or your spouse paid in the year for eligible home-support services.

2.9.3.1 Limit on eligible expenses

The **maximum** amount of expenses you can claim depends on where you live.

Maximum tax credit based on your situation

Situation	Annual limit on eligible expenses	Maximum tax credit for 2023
Single non-dependent senior	\$19,500	\$7,215 (37% × \$19,500)
Couple of non-dependent seniors	\$39,000	\$14,430 (37% × \$39,000)
Single dependent senior ⁷	\$25,500	\$9,435 (37% × \$25,500)
Couple with one dependent senior and one non-dependent senior ⁷	\$45,000	\$16,650 (37% × \$45,000)
Couple of dependent seniors ⁷	\$51,000	\$18,870 (37% × \$51,000)

2.9.3.2 Reduction based on family income

The tax credit is reduced if your family income is more than \$65,700. The reduction is calculated differently based on whether you or your spouse is non-dependent or dependent.

Reduction based on your situation

Situation	Reduction for 2023
Single non-dependent senior or a couple of non-dependent seniors	3% of the part of your family income that exceeds \$65,700 but does not exceed \$106,440 + 7% of the part of your family income that exceeds \$106,440
Single dependent senior or a couple with at least one dependent senior	The lesser of the following: <ul style="list-style-type: none"> 3% of the part of your family income that exceeds \$65,700 2% of eligible expenses

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

7. If you or your spouse is a dependent senior, you must provide a written certificate from a physician or specialized nurse practitioner. You can use form TPZ-1029.MD.A-V, *Certification of Dependent Senior Status: Tax Credit for Home-Support Services for Seniors*.



2.10 Independent living tax credit for seniors

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 in the year for one or more stays 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 credit for 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**).

The following equipment and fixtures are eligible:

- 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 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 and file the schedule with your income tax return. For more information, see the instructions for line 462 (point 24) in the guide to the income tax return (TP-1.G-V).



2.11 Senior assistance tax credit

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** 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 the last 18 months.

You do not have to claim the credit in your income tax return. We will calculate the credit for you. The maximum for 2023 is:

- \$4,000 if you had a spouse on December 31 who is an eligible individual **and** you were **both** 70 or older on December 31;
- \$2,000 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
- \$2,000 if you did not have a spouse on December 31.

For more information, see the instructions for line 463 in the guide to the income tax return (TP-1.G-V) and 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 them.



3 TAX BENEFITS FOR CAREGIVERS

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

3.1 Tax credit for caregivers

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 all of the following conditions are met 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 their 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.

3.1.1 Eligible care receiver

A person who was:

- 18 or over on December 31, who has a **severe and prolonged impairment** in mental or physical functions because of which they need assistance in carrying out a basic activity of daily living, as certified by a health professional, and whose principal residence is in Québec; 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, niece, nephew, 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 they 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.



3.1.2 Amount of the tax credit

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

You may be entitled to a \$1,383 tax credit (amount for 2023) and an additional amount of up to \$1,383 if all of the following conditions are met:

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

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 \$1,383 (amount for 2023) if all of the following conditions are met:

- You provided care to a care receiver 18 or over with a severe and prolonged impairment in mental or physical functions.
- You provided care to the care receiver for at least 365 consecutive days, including at least 183 days in the year.
- The care receiver lived in Canada the entire time you cared for them.

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

You may be entitled to a tax credit of up to \$1,383 (amount for 2023) if all of the following conditions are met:

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



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.

3.1.3 Claiming the tax credit

You can claim the tax credit for caregivers by filing Schedule H with your income tax return. If you are claiming the credit for more than two care receivers, complete form TP-1029.8.61.64-V, Tax Credit for Caregivers.

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 (conditions apply), available at revenuquebec.ca.

If you are claiming the credit for a person who has an impairment, file 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 the 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 file a *Certificate of Ongoing Assistance* (form TP-1029.AN.A-V) to confirm 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. You do not need to file it again if we have a valid one on file.

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



4 TAX OBLIGATIONS

4.1 Source deductions

Source deductions are withheld from your income throughout the year to cover all or part of your income tax payable for the year. The amounts withheld can be increased or reduced at your request.

For example, if you have more than one source of income and you think your source deductions will not cover all of your income tax payable for the year, you can choose to have the amount withheld increased to avoid owing an additional amount when you complete your income tax return. To increase the amount of income tax withheld, file form TP-1017-V, *Request to Have Additional Income Tax Withheld at Source*.

Conversely, you can choose to have the amount withheld reduced in order to take into account any deductions and tax credits to which you may be entitled. To reduce the amount of income tax withheld, file form TP-1016-V, *Application for a Reduction in Source Deductions of Income Tax*.

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.

4.2 Instalment payments

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, see the document *Instalment Payments of Income Tax* (IN-105-V).



4.3 Québec prescription drug insurance plan premium

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 such a plan; or
- Québec's public prescription drug insurance plan, **if you do not have access to 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 entering the number corresponding to your situation in box 449 of your return (see Schedule K for the numbers).

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.

When you turn 65, you are automatically registered for the public prescription drug insurance plan. If you are still eligible for a private plan that offers basic prescription drug coverage, you can cancel your registration for the public plan.

If you want to register for the public prescription drug insurance plan or would like more information about it, consult the RAMQ website at ramq.gouv.qc.ca.

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

4.4 Income tax return of a deceased person or a succession

When a person dies, the liquidator of the succession has certain tax obligations, including:

- informing us of the person's death;
- informing us that they are 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);
- 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 completed and signed copy of form MR-14.A-V, *Notice Before Distribution of the Property of a Succession* [available on our website], once the value of the property and the amount of the debts of the deceased are known).



4.5 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, 2023. His 2023 income tax return must be filed by April 30, 2024.
- 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, 2023. Her 2023 income tax return must be filed by June 3, 2024.
- 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, 2023. His 2022 income tax return must be filed by August 20, 2023.
- If the deceased person or the deceased person's spouse operated a business, the filing deadline may be different.

For more information, see the *Guide to Filing the Income Tax Return of a Deceased Person* (IN-117-V) and the document *Successions and Taxation* (IN-313-V). You can also complete a questionnaire for succession liquidators on our website.



5 OUR SERVICES

5.1 Income Tax Assistance – Volunteer Program

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.

5.2 Our website

You can file your income tax return online using NetFile Québec. If you file online, 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 in to your account directly 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 for information about seniors and taxation and about the Québec tax system in general. You can also see publications, guides and forms in the section intended for seniors.



5.3 How to contact us

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 an accountant) to access confidential information and documents we have about you on file or to represent you when you need to deal 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.

5.4 Services for the hearing impaired

We offer teletypewriter services to assist persons who are mute, deaf or hearing-impaired. To access the services, see 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
418 659-6299

Montréal
514 864-6299

Elsewhere
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
418 659-4692

Montréal
514 873-4692

Elsewhere
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
418 652-6159

Elsewhere
1 800 827-6159 (toll-free)

Individuals with a hearing impairment

Montréal
514 873-4455

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