


2024 Financial Guide for Senior Home Care

The Canadian government generously subsidizes home care to encourage options to stay at home, slow the loss of independence among seniors, and ease the pressure on the healthcare system. This handy guide will show you the simplest and most advantageous tax credits, subsidies and deductions available to you.


For example, did you know that there are:

- A direct allowance of \$19,380 per year to reimburse up to 38% of paid home care expenses.
- A subsidy of \$19.27 per hour of home care.
- A possible sales tax exemption for home care.
- A non-refundable tax credit covering up to 35% of home care expenses.

And did you know that all these programs can be combined?

 So, for a non-autonomous elderly couple declaring an annual income of \$100,000 and receiving 5 days of care per week billed at \$37/hr, this care will only cost around \$3,000 per month (or \$17/hr).

[See simulation >](#)

 For a non-autonomous senior declaring an annual income of \$65,000 and receiving care every day billed at \$37/hr, this care will cost only about \$4,800 per month (or \$20/hr).

[See simulation >](#)

Good to know

1. To ensure that you get the maximum benefits to which you are entitled, [don't forget to put us in touch with your accountant and/or financial advisor >](#).
2. To make it easier for you to file your tax return, ask us for a copy of your complete file.
3. It is possible to increase the subsidies received by sharing the expenses related to a loved one.
4. Subsidies are adjusted upwards every year.

Some useful definitions

- **Refundable tax credits** are amounts you receive regardless of the income tax you pay.
- **Non-refundable tax credits** can reduce your tax liability but cannot reduce it to below zero.

Programs overview

Program	Description	Maximum
Tax credit for home-support services for seniors	<p>Provincial refundable tax credit to help people over 70 stay at home.</p> <p>Reimbursement by direct deposit of 38% (2024) of the cost of home care services up to a maximum of \$19,380.</p> <p>Eligibility Age 70 and over, maximum family income of \$194,837.</p>	\$19,380 / year
Cheque Emploi Services Program	<p>Private home care subsidy. Once your file has been approved, a subsidy of \$19.27 per hour of care is granted for a set number of hours.</p> <p>Eligibility One of the following conditions</p> <ul style="list-style-type: none"> • 65 years of age or older. • Disabled. • Convalescence (period of rest after illness, surgery or other). • Chronic illness or cancer. • End of life. 	\$19.27 / hour 24h/24
Sales tax exemption for home care services	<p>Sales taxes on homecare services can be withdrawn under certain conditions.</p> <p>Eligibility Proof of disability or public funding received for home care.</p>	14.975 %

Program	Description	Maximum
Non-refundable tax credit for medical expenses	<p>This non-refundable tax credit reduces medical expenses by 25% to 35%.</p> <p>Eligible expenses Eligible expenses can include all types of home care and services provided by Equinoxe, such as nursing care, home help, or the installation of a stair chair.</p> <p>Eligibility: Expenses must be paid for yourself, your spouse or any dependent for whom the expense was incurred.</p>	<p>Between 25% and 35% of expenses, depending on income. No maximum ceiling. No maximum income.</p>
Refundable Medical Expense Supplement and Refundable Medical Expense Tax Credit	<p>A refundable tax credit to offset the cost of private medical expenses paid by low-income workers.</p> <p>Eligibility Net income between \$3,645 and \$61,699. Same eligibility criteria as the non-refundable tax credit for medical expenses.</p>	<p>Federal \$1,464 / year</p> <p>Quebec \$1,425 / year</p>
Independent living tax credit for seniors	<p>Refundable tax credit of 20% of expenses to continue living independently, including the purchase, rental and installation of equipment such as <u>our care safety device</u>.</p> <p>Eligibility Age 70 and over The first \$250 / year is not eligible.</p>	<p>20% of expenses. No upper limit.</p>
Disability tax credit (DTC)	<p>People with a prolonged impairment in physical or mental functions may be eligible for the Disability Tax Credit.</p> <p>Eligibility Consultation with a qualified health professional and completion of the necessary forms.</p>	<p>\$8,870 / year</p>
Home Accessibility Tax Credit (HATC)	<p>Tax credit to cover the costs of adapting your home to a disability.</p> <p>Eligibility</p>	<p>\$3,000 / year</p>

Program	Description	Maximum
	Age 70 and over	
Canadian caregiver credit	<p>A non-refundable federal credit of \$1,049 for individuals providing support to family members.</p> <p>Eligibility All the following conditions must be met:</p> <ul style="list-style-type: none"> • You are not paid for these services. • Only one person can claim this tax credit. • No one else is claiming the same credit for you. • You are not tax-exempt. • Additional conditions depending on the age of the person being cared for (young or old). • A doctor's note must certify to the CRA that the beneficiary's physical or mental functions are impaired. 	\$1,049 / year
Tax Credit for Caregivers	<p>A refundable provincial credit for individuals providing support to elderly family members.</p> <p>Eligibility Similar to the Canadian caregiver credit.</p>	\$1,383 / year

Legal note: This document is not intended to replace individualized advice from a tax specialist or chartered accountant. Figures, calculations and estimates may vary according to your situation.