

Understanding the Disability Tax Credit (DTC) to apply for the Canada Disability Benefit (CDB), for People with Multiple Chemical Sensitivity (MCS)

This article has two parts:

1. An explanation of the Disability Tax Credit (DTC) and how to apply for it.
2. Application for Guidance for People with MCS: Applying for the [Canada Disability Benefit \(CDB\)](#)

Important to note: Whether you are eligible to receive a deduction from the DTC or not, you MUST be approved for the DTC, to register for the CDB.

1. An explanation of the Disability Tax Credit (DTC) and how to apply for it.

What Is the Disability Tax Credit?

The Disability Tax Credit (DTC) is a non-refundable tax credit available through the Canada Revenue Agency (CRA). Its purpose is to reduce income tax for people who live with a disability or impairment that significantly affects daily life.

Generally, it is beneficial if you pay income tax. However as stated above, this is necessary in order to register for the CDB

If approved, the DTC:

- Reduces your federal income tax
- Can be claimed retroactively for up to 10 years
- May qualify you for other programs like:
 - Registered Disability Savings Plan (RDSP)
 - Canada Workers Benefit (Disability Supplement)
 - Child Disability Benefit
 - Canada Disability Benefit (CDB)

Can People with MCS Qualify?

Yes — **if your symptoms are severe and long-term**, you could be eligible.

- Your condition must restrict daily activities, such as preparing meals, going outside, or interacting with others in typical environments.
- The disability must be present all or most of the time for at least 12 months.
- A medical professional must complete the application and confirm the extent of your condition.

Under Canadian law:

- MCS is considered a disability, as it causes people to experience negative health effects from everyday environmental exposures.
- The Canadian Human Rights Commission confirms that people with MCS have the right to be accommodated and to live free from environmental triggers, just like people with visible disabilities.
- The UN Convention on the Rights of Persons with Disabilities, which Canada has ratified, affirms that reasonable accommodation and protection from discrimination are essential for people with [Multiple Chemical Sensitivity](#).

How to Apply

Applying for the **Disability Tax Credit (DTC)** involves several steps. It is essential to complete each part carefully and provide precise details about how **Multiple Chemical Sensitivity (MCS)** impacts your life.

1. Get the [T2201 Form](#)
 - This is the Disability Tax Credit Certificate, available from the Canada Revenue Agency (CRA).
2. Complete Part A – “Individual’s Section”
 - This section is two pages long.
 - It requests your personal and identifying information, including your name, address, date of birth, and Social Insurance Number (SIN).
 - You can complete this form on your own or with assistance from a trusted support person.

3. Ask your healthcare provider to complete Part B – “Medical Practitioner’s Section.”
 - This section is much longer (pages 3 to 16) and must be filled out by a qualified healthcare professional (e.g., a doctor or nurse practitioner familiar with MCS). All pages must be completed (this is very important).
 - The medical practitioner must:
 - **Identify the activity or activities of daily living** that are significantly impaired due to the patient’s condition.
 - **Describe how MCS** affects the individual’s ability to function on a daily basis.
 - **Confirm that the condition is both severe and prolonged**, and note that MCS is a chronic, life-long medical illness.
 - **Certify the medical impact** of the condition and its effects on the patient’s ability to perform essential daily activities.
 - **Indicate if there is a marked restriction** in performing basic functions such as walking, feeding oneself, or safely accessing public environments.
 - While not mandatory, it is **strongly recommended** that the applicant include a brief personal statement or addendum describing their **daily limitations, risks, and challenges due to chemical exposures**.
4. Submit the completed form to the CRA
 - You can send it by mail or online through your CRA “My Account” portal.
5. Wait for CRA to review your application
 - The CRA may accept your application or request additional medical information or clarification.
 - If your application is denied, you have the right to appeal or resubmit with additional documentation.

Tips for a Strong Application

- **Work with a doctor who understands MCS** and its impact on your daily life.
- Ensure the healthcare professional:
 - **Clearly explains how MCS limits your ability to function**, such as through chronic fatigue, cognitive difficulties, or the need to avoid public spaces due to symptom-triggering exposures.

- **Emphasizes that your symptoms are severe and long-term.**
- Consider adding a **personal letter** or [daily journal](#) to illustrate your lived experience and daily challenges.
- If you're denied, you can submit more information or appeal the decision.

To help you understand this clearly, please [read the following ruling](#). Although the case was not successful, the judge provided clear guidelines to [guide future successful applications](#).

2. Application for Guidance for People with MCS: Applying for the [Canada Disability Benefit \(CDB\)](#)

Who is this for?

This guide is for individuals with **Multiple Chemical Sensitivity (MCS)** who **have already qualified for the Disability Tax Credit (DTC)** and wish to apply for the **Canada Disability Benefit (CDB)**.

Step-by-Step: How to Apply

1. Make sure your DTC is current

- You must be **approved for the Disability Tax Credit** to qualify for the CDB.
- If your DTC has expired or is ending soon, renew it by submitting [Form T2201](#) (available on the CRA website).

2. Apply for the Canada Disability Benefit

- The Canada Disability Benefit is not automatic. You must **apply separately** once applications open.
- **The application process has officially launched.**
- You can [contact the Government of Canada](#) how to apply, either online through **My CRA Account**, by mail, or with the help of a community organization.

3. Get ready to apply

- **Make sure you have access to your CRA My Account.**
 - If you don't have one, you can register at <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>
- Gather supporting documents about your income (the benefit is related to your income).
- Keep an eye on updates through trusted sources.



Quick Facts

- The **Canada Disability Benefit** is a **monthly payment** intended to reduce poverty among working-age Canadians with disabilities.
- You **must have the DTC** to be eligible.
- You **do not need to re-prove your disability** if your DTC is active.

References

1. Golombek, Jamie. "CRA Denies Disability Claim to Woman Allergic to Perfume." *Financial Post*, Aug. 2023, p. FP4. *National Post Inc.*, <https://financialpost.com>.
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3. Canadian Human Rights Commission. *Environmental Sensitivities and Scent-Free Policies: A Guide for Federally Regulated Employers and Service Providers.* Ottawa, Canadian Human Rights Commission, 17 May 2024. *Canadian Human Rights Commission*, <https://www.chrc-ccdp.gc.ca/resources/publications/environmental-sensitivities-and-scent-free-policies>.



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