

Personal Tax Credits

Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2025¹

	Federal	B.C.	Alta.	Sask.	Man.
Tax rate applied to credits ¹	14.50%	5.06%	8.00%	10.50%	10.80%
Indexation factor ²	2.7%	2.8%	2.0%	2.7%	n/a
Basic personal ³	\$16,129	\$12,932	\$22,323	\$19,491	\$15,780
Spousal/partner and wholly dependant person ⁴	16,129	11,073	22,323	19,491	9,134
Net income threshold	—	1,108	—	1,949	—
Dependants ⁵					
18 and over and infirm	See	See	12,922	13,986	3,605
Net income threshold	Caregiver	Caregiver	8,536	7,938	5,115
Caregiver ⁵	8,601	5,659	12,922	13,986	3,605
Net income threshold	20,197	19,151	20,545	19,108	12,312
Child ⁶ (max)	—	—	—	7,704	—
Adoption ⁷ (max)	19,580	19,580	19,354	—	10,000
Disability ^{8,9}	10,138	9,699	17,219	13,986	6,180
Disability supplement ¹⁰	5,914	5,659	12,922	13,986	3,605
Pension ⁸ (max)	2,000	1,000	1,719	1,000	1,000
Age 65 and over ^{8,11}	9,028	5,799	6,221	5,785	3,728
Net income threshold	45,522	43,169	46,308	43,066	27,749
Medical expense threshold ¹²	2,834	2,689	2,884	2,681	1,728
Employment ¹³	1,471	—	—	—	—
Canada Pension Plan ¹⁴ (max)	3,356	3,356	3,356	3,356	3,356
Employment Insurance ¹⁴ (max)	1,077	1,077	1,077	1,077	1,077
Children's fitness ¹⁵ (max)	—	—	—	Ref.	500
Children's arts ¹⁶ (max)	—	—	—	Ref.	500
Children's wellness ¹⁷ (max)	—	—	—	—	—
Home buyers ¹⁸ (max)	10,000	—	—	15,000	—
Home accessibility ¹⁹ (max)	20,000	Ref.	—	4,000	—
Tuition fees ²⁰	Yes	Yes	No	No	Yes
Education ²⁰					
Full time—per month	—	—	—	—	400
Part time—per month	—	—	—	—	120
Charitable donations ²¹					
Credit rate on first \$200	14.50%	5.06%	60.00%	10.50%	10.80%
Credit rate on balance	29.00/ 33.00%	16.80/ 20.50%	21.00%	14.50%	17.40%

Refer to notes on the following pages.

Ref. = indicates refundable credit - see applicable note.

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

© 2025 KPMG LLP, an Ontario limited liability partnership and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved.

Current as of September 30, 2025

Personal Tax Credits 1

Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2025

	Ont.	N.B.	N.S.	P.E.I.	Nfld.
Tax rate applied to credits ¹	5.05%	9.40%	8.79%	9.50%	8.70%
Indexation factor ²	2.8%	2.7%	n/a	n/a	2.3%
Basic personal ³	\$12,747	\$13,396	\$11,744	\$14,650	\$11,067
Spousal/partner and wholly dependant person ⁴	10,823	10,499	11,744	12,443	9,043
Net income threshold	1,082	1,051	874	1,244	905
Dependants ⁵					
18 and over and infirm	See	5,839	2,885	2,446	3,515
Net income threshold	Caregiver	8,285	5,859	4,966	7,552
Caregiver ⁵	6,008	5,839	4,898	2,446	3,514
Net income threshold	20,554	19,942	13,677	11,953	17,175
Child ⁶ (max)	—	—	1,200	1,200	—
Adoption ⁷ (max)	15,551	—	—	—	14,935
Disability ^{8,9}	10,298	10,010	7,341	6,890	7,467
Disability supplement ¹⁰	6,007	5,839	3,449	4,019	3,514
Pension ⁸ (max)	1,762	1,000	1,173	1,000	1,000
Age 65 and over ^{8,11}	6,223	6,037	5,734	6,510	7,064
Net income threshold	46,330	44,945	30,828	36,600	38,712
Medical expense threshold ¹²	2,885	2,798	1,637	1,678	2,410
Employment ¹³	—	—	—	—	—
Canada Pension Plan ¹⁴ (max)	3,356	3,356	3,356	3,356	3,356
Employment Insurance ¹⁴ (max)	1,077	1,077	1,077	1,077	1,077
Children's fitness ¹⁵ (max)	—	—	Ref.	—	Ref.
Children's arts ¹⁶ (max)	—	—	Ref.	—	—
Children's wellness ¹⁷ (max)	—	—	—	1,000	—
Home buyers ¹⁸ (max)	—	—	—	—	—
Home accessibility ¹⁹ (max)	—	Ref.	—	—	—
Tuition fees ²⁰	No	Yes	Yes	Yes	Yes
Education ²⁰					
Full time—per month	—	—	200	400	200
Part time—per month	—	—	60	120	60
Charitable donations ²¹					
Credit rate on first \$200	5.05%	9.40%	8.79%	9.50%	8.70%
Credit rate on balance	11.16%	17.95%	21.00%	19.00%	21.80%

Refer to notes on the following pages.

Ref. = indicates refundable credit - see applicable note.

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

© 2025 KPMG LLP, an Ontario limited liability partnership and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved.

Current as of September 30, 2025

Personal Tax Credits 2

Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2025

	Y.T.	N.W.T.	Nvt.
Tax rate applied to credits ¹	6.40%	5.90%	4.00%
Indexation factor ²	2.7%	2.7%	2.7%
Basic personal ³	\$16,129	\$17,842	\$19,274
Spousal/partner and wholly dependant person ⁴	16,129	17,842	19,274
Net income threshold	—	—	—
Dependants ⁵			
18 and over and infirm	See	5,914	5,914
Net income threshold	Caregiver	8,391	8,391
Caregiver ⁵	8,601	5,914	5,914
Net income threshold	20,197	20,197	20,197
Child ⁶ (max)	—	—	1,200
Adoption ⁷ (max)	19,580	—	—
Disability ^{8,9}	10,138	14,469	16,405
Disability supplement ¹⁰	5,914	5,914	5,914
Pension ⁸ (max)	2,000	1,000	2,000
Age 65 and over ^{8,11}	9,028	8,727	12,303
Net income threshold	45,522	45,522	45,522
Medical expense threshold ¹²	2,834	2,834	2,834
Employment ¹³	1,471	—	—
Canada Pension Plan ¹⁴ (max)	3,356	3,356	3,356
Employment Insurance ¹⁴ (max)	1,077	1,077	1,077
Children's fitness ¹⁵ (max)	Ref.	—	—
Children's arts ¹⁶ (max)	500	—	—
Children's wellness ¹⁷ (max)	—	—	—
Home buyers ¹⁸ (max)	—	—	—
Home accessibility ¹⁹ (max)	—	—	—
Tuition fees ²⁰	Yes	Yes	Yes
Education ²⁰			
Full time—per month	—	400	400
Part time—per month	—	120	120
Charitable donations ²¹			
Credit rate on first \$200	6.40%	5.90%	4.00%
Credit rate on balance	12.80%	14.05%	11.50%

Refer to notes on the following pages.

Ref. = indicates refundable credit - see applicable note.

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

© 2025 KPMG LLP, an Ontario limited liability partnership and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved.

Current as of September 30, 2025

Personal Tax Credits 3

Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2025

Notes

- (1) The table shows the dollar amounts of certain federal, provincial and territorial non-refundable tax credits for 2025 (except for Quebec, see the table "Quebec Non-Refundable Tax Credit Rates and Amounts for 2025"). Unless otherwise noted, in order to determine the credit value, each dollar amount must be multiplied by the tax rate indicated, which is the lowest tax rate applicable in the particular jurisdiction. For example, British Columbia's basic personal amount of \$12,932 is multiplied by 5.06% to determine the credit value of \$654.

Income earned by the taxpayer or dependant, as applicable, in excess of the net income thresholds shown in the table serves to reduce the availability of the credit on a dollar-for-dollar basis. The only exception to this is the age credit, which is reduced by 15% of the taxpayer's net income in excess of the threshold.

Consequential to the federal government proposal to decrease the tax rate to 14.5% that applies to the lowest marginal income tax bracket, the rate that applies to credits is also reduced to 14.5% (from 15%) for the 2025 tax year.

Alberta decreased the province's tax rate that applies to credits to 8% (from 10%) effective January 1, 2025.

Ontario's tax rate that applies to credits is 7.88% (5.05% x 156%) for an individual who is subject to the 56% surtax.

- (2) The indexation factors indicated in the table are used to index the credits in each jurisdiction. The calculation of these factors is based on the change in the average federal or provincial inflation rate over the 12-month period ending September 30 of the previous year compared to the change in the rate for the same period of the year prior to that.

British Columbia, Alberta, Ontario, and Newfoundland and Labrador use the applicable provincial inflation rate in their calculations, while Saskatchewan, New Brunswick, Yukon, Northwest Territories and Nunavut use the federal inflation rate. Nova Scotia and Prince Edward Island also do not index their credits.

Alberta introduced a 2.0% limit that applies to its inflation factor, effective January 1, 2025.

Manitoba paused the indexation of the province's basic personal amount, beginning with the 2025 tax year. As a result, Manitoba does not index its credits.

Nova Scotia will index the province's basic personal amount, spouse or common-law partner amount, eligible dependant amount, age amount, and amount for infirm dependants aged 18 or older, beginning with the 2026 tax year.

- (3) The federal basic personal amount of \$16,129 is gradually reduced to \$14,538 for individuals with net income between \$177,882 and \$253,414 in 2025. Once net income is over \$253,414, the basic personal amount remains at the lower amount of \$14,538.

Saskatchewan increased the province's basic personal amount to \$19,491 (from \$18,491), effective January 1, 2025. The province will further increase its basic personal amount after indexation by \$500 a year in 2026, 2027 and 2028.

Manitoba introduced a gradual reduction of the province's basic personal amount for taxpayers over an income range of \$200,000 to \$400,000, effective for the 2025 tax year. If net income is over \$400,000, the basic personal amount is nil.

Nova Scotia increased the province's basic personal amount to \$11,744 (from \$8,744) and eliminated the province's additional basic personal amount of \$3,000, effective January 1, 2025.

Prince Edward Island increased the province's basic personal amount to \$14,650 (from \$13,500), effective January 1, 2025. The province will further increase its basic personal amount to \$15,000, effective January 1, 2026.

Yukon is harmonized with the federal basic personal amount.

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

© 2025 KPMG LLP, an Ontario limited liability partnership and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved.

Current as of September 30, 2025

Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2025

Notes, continued

- (4) The spousal/partner and wholly dependant person amounts are calculated by subtracting the spouse/partner and wholly dependant's net income from the maximum amount.

The spousal/partner credit may be claimed for a common-law partner as well as for a spouse. Taxpayers who are single, divorced or separated, and who support a dependant in their home may claim the wholly dependent person credit. The credit can be claimed for dependants under the age of 18 who are related to the taxpayer, and for related dependants over 18 with a physical or mental impairment (see note (5)).

The federal spouse or common-law partner amount, and eligible dependant amount of \$16,129 is gradually reduced to \$14,538 for individuals with net income between \$177,882 and \$253,414 in 2025. Once net income is over \$253,414, the spouse or common-law partner amount, and eligible dependant amount remains at the lower amount of \$14,538.

Saskatchewan increased the province's spouse or common-law partner amount, and eligible dependant amount to \$19,491 (from \$18,491) and the corresponding income threshold amount to \$1,949 (from \$1,850), effective for the 2025 tax year. The province will further increase its spouse or common-law partner amount, and eligible dependant amount after indexation by \$500 a year in 2026, 2027 and 2028.

Nova Scotia increased the province's spouse or common-law partner amount, and eligible dependant amount to \$11,744 (from \$8,744) and eliminated the province's additional spouse or common-law partner amount, and eligible dependant amount of \$3,000, effective January 1, 2025.

Prince Edward Island increased the province's spouse or common-law partner amount, and eligible dependant amount to \$12,443 (from \$11,466) and the corresponding income threshold amount to \$1,244 (from \$1,147), effective for the 2025 tax year. The province will further increase its spouse or common-law partner amount to \$12,740 and the corresponding income threshold amount to \$1,274, effective January 1, 2026.

Yukon is harmonized with the federal spouse or common-law partner amount, and eligible dependant amount.

- (5) The caregiver credit is available to taxpayers who care for a related dependant. Generally, the dependant must be over the age of 18 and physically or mentally impaired (infirm) or, in the case of a parent or grandparent, over the age of 65 (except for federal, British Columbia, Ontario and Yukon purposes, where the credit is not available in respect of non-infirm dependants).

The federal caregiver credit amount is \$8,601 in respect of infirm dependants who are parents, grandparents, brothers/sisters, aunts/uncles, nieces/ nephews, adult children and grandchildren of the claimant or of the claimant's spouse or common law partner, and \$2,687 in respect of an infirm dependent spouse or common-law partner in respect of whom the individual claims the spouse or common-law partner amount, an infirm dependant for whom the individual claims an eligible dependant credit, or an infirm child who is under the age of 18 years at the end of the year.

British Columbia's caregiver credit amount is \$5,659 and parallels the federal Canada caregiver credit.

Saskatchewan increased the province's caregiver credit amount to \$13,986 (from \$10,894), effective for the 2025 tax year. The province also increased its infirm dependant credit amount to \$13,986 (from \$10,894), effective for the 2025 tax year.

Ontario's caregiver credit amount is \$6,008 in respect of relatives who are infirm dependants, including adult children of the claimant or of the claimant's spouse or common-law partner.

Yukon is harmonized with the federal caregiver credit.

- (6) Nova Scotia, Prince Edward Island and Nunavut each provide a credit for children under the age of 6. If certain conditions are met, individuals in Nova Scotia and Prince Edward Island may claim \$100 per eligible month for a maximum of \$1,200 per year, and individuals in Nunavut may claim \$1,200 per year. For Nova Scotia and Prince Edward Island, unused credit amounts may not be transferred between spouses.

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

© 2025 KPMG LLP, an Ontario limited liability partnership and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved.

Current as of September 30, 2025

Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2025

Notes, continued

For Nunavut, unused credit amounts may be transferred between spouses. Nova Scotia, Prince Edward Island and Nunavut each provide a credit for children under the age of 6. If certain conditions are met, individuals in Nova Scotia and Prince Edward

Saskatchewan provides a credit for children of 18 years of age or under in the year if certain conditions are met. The province increased the amount of this credit to \$7,704 (from \$7,015), effective for the 2025 tax year. The province will further increase the amount of this credit after indexation by \$500 a year in 2026, 2027 and 2028. Unused credit amounts may be transferred between spouses.

- (7) The adoption credit is available on eligible adoption expenses incurred in the year and not reimbursed to the taxpayer, up to the maximum amount indicated in the table.
- (8) The disability, pension and age credits are transferable to a spouse or partner. The amounts available for transfer are generally reduced by the excess of the spouse's or partner's net income over the basic personal amount. The disability tax credit is also transferable to a supporting person other than a spouse or partner; however, the amount of the credit is generally reduced by the excess of the disabled person's net income over the basic personal amount.
- (9) Saskatchewan increased the province's disability tax credit amount to \$13,986 (from \$10,894), effective for the 2025 tax year.
- (10) The disability supplement may be claimed by an individual who is under the age of 18 at the end of the year. The amount in the table represents the maximum amount that may be claimed, and is reduced when certain child and attendant care expenses claimed in respect of this individual exceed a certain threshold.

Saskatchewan increased the province's disability supplement amount to \$13,986 (from \$10,894), effective for the 2025 tax year.

- (11) Saskatchewan provides an additional non-refundable tax credit for individuals aged 65 or older in the year, regardless of their net income amount. The province increased the amount of this credit to \$2,028 (from \$1,487), effective for the 2025 tax year. The province will further increase the amount of this credit after indexation by \$500 a year in 2026, 2027 and 2028.

Nova Scotia increased the province's age credit amount to \$5,734 (from \$4,141) and eliminated the province's additional age amount of \$1,465, effective January 1, 2025.

Prince Edward Island increased the province's age credit amount to \$6,510 (from \$5,595) and the corresponding income threshold to \$36,600 (from \$33,740), effective for the 2025 tax year.

- (12) The medical expense credit is calculated based on qualified medical expenses exceeding 3% of net income or the threshold shown in the table, whichever is less. Medical expenses incurred by both spouses/partners and by their children under age 18 may be totalled and claimed by either spouse/partner.

Taxpayers can also claim medical expenses for other eligible dependants to the extent the amount exceeds the lesser of 3% of net income of the dependant or the threshold shown in the table. Ontario is currently the only province with a maximum allowable medical expense for other eligible dependants. The limit is \$15,552 for 2025.

The Ontario Seniors Care at Home Tax Credit provides up to 25% of an eligible senior's claimable medical expenses up to \$6,000. This refundable credit is available to seniors who turn 70 years of age or older in the year (or have a spouse or common-law partner who turned 70 years of age or older in the year) and are resident in Ontario at the end of the tax year. This refundable credit can be claimed in addition to the non-refundable federal and Ontario Medical Expense Tax Credits for the same eligible expenses. The credit is reduced by 5% of family net income over \$35,000 and fully phased out at \$65,000.

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

© 2025 KPMG LLP, an Ontario limited liability partnership and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved.

Current as of September 30, 2025

Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2025

Notes, continued

- (13) The federal employment credit may be claimed by individuals based on the lesser of the amount indicated in the table and the amount of employment income earned in the year.

Yukon also provides the non-refundable federal employment credit.

- (14) Self-employed individuals are subject to a higher Canada Pension Plan contribution rate and can generally deduct a portion of their contributions in calculating net income. The balance is claimed as a non-refundable tax credit. Self-employed taxpayers can also claim Employment Insurance premiums paid.

- (15) Taxpayers in Saskatchewan with family income of \$120,000 (previously \$60,000) or less can claim a maximum of \$300 (previously \$150) annually per child under the age of 19 at the end of the year for fees paid to register children in eligible sports, recreational and cultural activities. For children eligible for the disability tax credit, the maximum is \$400 (previously \$200) per eligible child. This tax credit is a refundable credit in Saskatchewan.

Taxpayers in Manitoba can claim a maximum of \$500 for fees paid on registration or membership for an eligible program of physical activity for children or young adults under the age of 25 at the end of the year. For a child under the age of 18 at the end of the year, the claim may be made by the child or their parent. For a young adult 18 to 24 years of age at the end of the year, the claim may be made by the young adult, spouse or common-law partner. For children or young adults eligible for the disability tax credit, taxpayers can claim an additional \$500 if a minimum of \$100 is paid for registration or membership fees for a prescribed program of physical activity. This tax credit is non-refundable in Manitoba.

Taxpayers in Nova Scotia can claim a \$500 refundable tax credit for eligible expenditures on artistic, cultural, and physical activities for children under the age of 19.

Taxpayers in Newfoundland and Labrador can claim a refundable tax credit on eligible fitness expenses of up to \$2,000 per family and worth up to \$348 (\$2,000 x 17.4%).

Taxpayers in Yukon can claim a maximum of \$1,000 for eligible fees paid on registration or membership for a prescribed program of physical activity for children under the age of 16 (or under the age of 18 if eligible for the disability tax credit) at the beginning of the year. For children eligible for the disability tax credit and under the age of 18, taxpayers can claim an additional \$500 if a minimum of \$100 is paid for registration or membership fees for a prescribed program of physical activity. The children's fitness tax credit is a refundable credit in Yukon.

- (16) Taxpayers in Manitoba and Yukon can claim a maximum of \$500 for fees paid relating to the cost of registration or membership in an eligible program of artistic, cultural, recreational, or developmental activity for children under the age of 16 (or 18 if eligible for the disability tax credit) at the beginning of the year. For children under 18 years of age at the beginning of the year eligible for the disability tax credit, taxpayers can claim an additional \$500 if a minimum of \$100 is paid for registration or membership fees for an eligible artistic program.

Taxpayers in Saskatchewan with family income of \$120,000 (previously \$60,000) or less can claim a maximum of \$300 (previously \$150) annually per child under the age of 19 at the end of the year for fees paid to register children in eligible sports, recreational and cultural activities. For children eligible for the disability tax credit, the maximum is \$400 (previously \$200) per eligible child. This tax credit is a refundable credit in Saskatchewan.

Taxpayers in Nova Scotia can claim a \$500 refundable tax credit for eligible expenditures on artistic, cultural, and physical activities for children under the age of 19.

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

© 2025 KPMG LLP, an Ontario limited liability partnership and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved.

Current as of September 30, 2025

Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2025

Notes, continued

(17) Taxpayers in Prince Edward Island can claim a non-refundable children's wellness tax credit. This credit is available to families with children under the age of 18, for eligible activities (artistic, cultural, recreational or developmental activity or a physical activity) related to their children's well-being.

(18) First-time home buyers who acquire a qualifying home during the year may be entitled to claim a federal non-refundable tax credit of up to \$10,000 and worth up to \$1,450 (\$10,000 x 14.5%).

To qualify, neither the individual nor their spouse or common-law partner can have owned and lived in another home in the calendar year of the new home purchase or in any of the four preceding calendar years. The credit can be claimed by either the purchaser or by their spouse or common-law partner.

The credit will also be available for certain home purchases by or for the benefit of an individual eligible for the disability tax credit.

Saskatchewan increased the province's first-time homebuyers' amount to \$15,000 (from \$10,000) for homes acquired on or after January 1, 2025. This non-refundable tax credit is worth up to \$1,575 (10.5% x \$15,000) to eligible taxpayers. Saskatchewan has a new First Time Homebuyers Tax Credit Transition Program Grant for homes acquired from October 1, 2024 to December 31, 2024. This grant will be available in September 2025. There are also provisions to allow persons with a disability to qualify for the purchase of more accessible homes, with eligibility rules similar to those for the existing federal incentive for first-time home buyers.

(19) The home accessibility tax credit provides a credit for qualifying expenses incurred for work performed or goods acquired in respect of a qualifying renovation of an eligible dwelling of someone who is 65 years or older before the end of the taxation year or eligible for the disability tax credit.

British Columbia and New Brunswick provide a refundable credit of up to \$1,000 for similar expenses. Although not specific to home accessibility, Saskatchewan introduced a 10.5% non-refundable home renovation tax credit for the 2025 and subsequent tax years on \$4,000 of eligible home renovation expenses on a primary residence. The amount increases to \$5,000 for individuals who attain the age of 65 by the end of the tax year. Individuals may claim eligible expenses incurred between October 1, 2024 and December 31, 2025 on their 2025 return.

(20) The eligible portion of the tuition and education tax credits are transferable to a spouse or common-law partner, parent or grandparent. Any amounts not transferred may be carried forward indefinitely by the student.

(21) Charitable donations made by both spouses/partners may be totalled and claimed by either person. The maximum amount of donations that may be claimed in a year is 75% of net income. However, all donations may be carried forward for five years if they are not claimed in the year made.

The federal donation tax credit rate of 33% applies to charitable donations over \$200 to the extent the donor's income exceeds \$253,414. Otherwise, a rate of 29% applies to donations over \$200.

British Columbia's donation tax credit rate is 5.06% on the first \$200 of donations and 20.5% on donations over \$200 to the extent the donor's income exceeds \$259,829. Otherwise, a rate of 16.8% applies to donations over \$200.

Ontario's tax credit rate for donations over \$200 is 17.41% for an individual who is subject to the 56% surtax.

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

© 2025 KPMG LLP, an Ontario limited liability partnership and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved.

Current as of September 30, 2025