

## Table of contents

	Page		Page
What's new for 2016?	2	▼Line 5864 – Amounts transferred from your spouse or common-law partner	5
General information	2	▼Line 5868 – Medical expenses for self, spouse or common-law partner, and your dependent children born in 1999 or later	5
New Brunswick harmonized sales tax credit	2	Line 5872 – Allowable amount of medical expenses for other dependants	5
New Brunswick child tax benefit	2	▼Line 5896 – Donations and gifts	5
For more information	2	<b>Step 2 – New Brunswick tax on taxable income</b>	5
Completing your New Brunswick form	3	<b>Step 3 – New Brunswick tax</b>	5
Form NB428, New Brunswick Tax and Credits	3	Line 39 – New Brunswick tax on split income	5
<b>Step 1 – New Brunswick non-refundable tax credits</b>	3	Line 47 – New Brunswick additional tax for minimum tax purposes	5
Newcomers to Canada and emigrants	3	Line 49 – Provincial foreign tax credit	6
▼Line 5804 – Basic personal amount	3	<b>▼Step 4 – New Brunswick low-income tax reduction</b>	6
▼Line 5808 – Age amount	3	Line 51 – Unused low-income tax reduction from your spouse or common-law partner	6
▼Line 5812 – Spouse or common-law partner amount	3	Line 60 – Basic reduction	6
Line 5816 – Amount for an eligible dependant	3	Line 61 – Reduction for your spouse or common-law partner	6
Line 5820 – Amount for infirm dependants age 18 or older	4	Line 62 – Reduction for an eligible dependant	6
Line 5824 – CPP or QPP contributions through employment	4	<b>Step 5 – New Brunswick tax credits</b>	6
Line 5828 – CPP or QPP contributions on self-employment and other earnings	4	Lines 71 and 72 – Political contribution tax credit	6
Line 5832 – Employment insurance premiums through employment	4	Line 74 – Labour-sponsored venture capital fund tax credit	6
Line 5829 – Employment insurance premiums on self-employment and other earnings	4	Line 76 – Small business investor tax credit	7
▼Line 5836 – Pension income amount	4	<b>▼New Brunswick seniors' home renovation tax credit</b>	7
Line 5840 – Caregiver amount	4	Eligible expenses	8
▼Line 5844 – Disability amount (for self)	4	Expenses not eligible	9
Line 5848 – Disability amount transferred from a dependant	4		
Line 5852 – Interest paid on your student loans	4		
Line 5856 – Your tuition and education amounts	4		
Line 5860 – Tuition and education amounts transferred from a child	5		

## Retired seniors: look for the ▼ symbol

If you are a retired senior, the ▼ symbol in this forms book and *General Income and Benefit Guide* will help you find information on the **most common** types of pension income, as well as deductions and credits that you may be entitled to.

If you received income or want to claim deductions or credits that are **not identified** with the ▼ symbol, read the information for those types of income, deductions, or credits in this forms book and the guide.

## What's new for 2016?

There is a new New Brunswick harmonized sales tax credit for households with low and modest incomes to help offset the increase in the harmonized sales tax.

The tax rate on taxable income over \$150,000 has decreased to 20.3%. The sixth tax rate for taxable income over \$250,000 has been eliminated.

The rate used to calculate the dividend tax credit for eligible dividends has increased to 13.5% and has decreased to 3.625% for other than eligible dividends.

The New Brunswick overseas employment tax credit has been eliminated.

Form NB428, *New Brunswick Tax and Credits*, reflects these changes.

## General information

### New Brunswick harmonized sales tax credit

The New Brunswick harmonized sales tax credit (NBHSTC) is a non-taxable amount paid to help offset the increase in the harmonized sales tax for households with low and modest incomes.

This amount is combined with the quarterly federal GST/HST credit payments. For more information including payment amounts, go to [cra-arc.gc.ca/bnfts/rltd\\_prgrms/nb-eng.html](http://cra-arc.gc.ca/bnfts/rltd_prgrms/nb-eng.html).

You do not need to apply for the GST/HST credit or the NBHSTC. When you file your income tax and benefit return, the Canada Revenue Agency (CRA) will determine your eligibility and tell you if you are entitled to receive the credit.

### New Brunswick child tax benefit

The New Brunswick child tax benefit (NBCTB) is a non-taxable amount paid monthly to qualifying families with children under 18 years of age.

The New Brunswick working income supplement is an additional benefit paid to qualifying families with earned income who have children under 18 years of age.

Benefits are combined with the Canada child benefit into a single monthly payment.

The New Brunswick school supplement program is paid to help low-income families with the cost of back-to-school supplies for their children. This once-a-year payment is included with the July NBCTB payment.

For more information on payment amounts, see Booklet T4114, *Canada Child Benefits*.

You do not need to apply separately to get these payments. We will use the information from your Canada child benefits application to determine your eligibility for the programs.

**File your return** – To ensure timely delivery of payments, you (and your spouse or common-law partner) need to file your 2016 tax return(s) by April 30, 2017. The information you give on your return(s) will determine how much you will get starting in July 2017.

These programs are fully funded by the Province of New Brunswick.

For more information, call the CRA at **1-800-387-1193**.

## For more information

If you have questions about **New Brunswick tax and credits**, visit the CRA website at [cra.gc.ca](http://cra.gc.ca) or call the CRA at **1-800-959-8281**.

To get forms, go to [cra.gc.ca/forms](http://cra.gc.ca/forms).

## Completing your New Brunswick form

All the information you need to complete Form NB428, *New Brunswick tax and credits*, is included on the following pages. You will find two copies of Form NB428 in this book. Complete one copy of the form and attach it to your tax return.

The terms **spouse** and **common-law partner** are defined in the *General Income Tax and Benefit Guide*.

The term **end of the year** means December 31, 2016, the date you left Canada if you emigrated in 2016, or the date of death for a person who died in 2016.

### Tax Tip

You should calculate your federal tax first since many rules for calculating New Brunswick tax are based on the federal *Income Tax Act*.

## Form NB428, New Brunswick Tax and Credits

Complete Form NB428 if you were a resident of New Brunswick at the end of the year.

If you had income from a business (including income you received as a limited or non-active partner) and the business has a permanent establishment outside New Brunswick, complete Form T2203, *Provincial and Territorial Taxes for 2016 – Multiple Jurisdictions*, **instead of** completing Form NB428.

You also need to complete Form NB428 if you were a non-resident of Canada in 2016 and you earned income from employment in New Brunswick or received income from a business with a permanent establishment only in New Brunswick.

## Step 1 – New Brunswick non-refundable tax credits

The eligibility criteria and rules for claiming the New Brunswick non-refundable tax credits are the same as those for the federal non-refundable tax credits. However, **the value and calculation of most New Brunswick non-refundable tax credits are different from the corresponding federal credits.**

### Newcomers to Canada and emigrants

If you prorated any of the amounts you claimed on lines 300 to 306, 315, 316, 318, 324, and 326 of your federal Schedule 1, you need to prorate the corresponding provincial amounts on lines 5804 to 5820, 5840, 5844, 5848, 5860, and 5864.

### ▼Line 5804 – Basic personal amount

Claim \$9,758.

### ▼Line 5808 – Age amount

You can claim this amount if you were 65 years of age or older on December 31, 2016, and your net income (line 236 of your return) is less than \$67,238.

If your net income is:

- \$35,471 or less, enter \$4,765 on line 5808; or
- more than \$35,471 but less than \$67,238, complete the calculation for line 5808 on the *Provincial Worksheet* in this book.

### Tax Tip

You may be able to transfer all or part of your age amount to your spouse or common-law partner or to claim all or part of his or her age amount. For more information, read line 5864.

### ▼Line 5812 – Spouse or common-law partner amount

You can claim this amount if the rules are met for claiming the amount on line 303 of federal Schedule 1 and your spouse's or common-law partner's net income (line 236 of his or her return, or the amount that it would be if he or she filed a return) is less than \$9,115.

Complete the calculation on Form NB428, and enter the amount on line 5812.

### Note

Enter your marital status and the information about your spouse or common-law partner (including his or her net income, even if it is zero) in the "Identification" area on page 1 of your return.

### Line 5816 – Amount for an eligible dependant

You can claim this amount if the rules are met for claiming the amount on line 305 of federal Schedule 1 and your dependant's net income (line 236 of his or her return, or the amount that it would be if he or she filed a return) is less than \$9,115.

Complete the calculation on Form NB428, and enter the amount on line 5816.

### Note

**If you were a single parent** on December 31, 2016, and you choose to include all universal child care benefit amounts you received in 2016 in the income of your dependant, include this amount in the calculation of his or her net income.

### **Line 5820 – Amount for infirm dependants age 18 or older**

You can claim this amount if the rules are met for claiming the amount on line 306 of federal Schedule 1 and your dependant's net income (line 236 of his or her return, or the amount that it would be if he or she filed a return) is less than \$11,147.

#### **Note**

You may be able to claim an amount on this line even if you claimed an amount on line 5816.

Complete the calculation for line 5820 on the *Provincial Worksheet* in this book.

### **Line 5824 – CPP or QPP contributions through employment**

Enter the amount you claimed on line 308 of your federal Schedule 1.

### **Line 5828 – CPP or QPP contributions on self-employment and other earnings**

Enter the amount you claimed on line 310 of your federal Schedule 1.

### **Line 5832 – Employment insurance premiums through employment**

Enter the amount you claimed on line 312 of your federal Schedule 1.

### **Line 5829 – Employment insurance premiums on self-employment and other earnings**

Enter the amount you claimed on line 317 of your federal Schedule 1.

### **▼Line 5836 – Pension income amount**

You can claim this amount if you met the rules for claiming the amount on line 314 of federal Schedule 1.

The amount you can claim on line 5836 is the amount on line 314 of your federal Schedule 1 or \$1,000, whichever is less.

#### **Note**

Only residents of New Brunswick are eligible for this amount. If you are not a resident of New Brunswick, you cannot claim this non-refundable tax credit in calculating your New Brunswick tax even though you may have received income from a source inside New Brunswick in 2016.

### **Line 5840 – Caregiver amount**

You can claim this amount if the rules are met for claiming the amount on line 315 of federal Schedule 1 and your dependant's net income (line 236 of his or her return, or the amount that it would be if he or she filed a return) is less than \$20,347.

Complete the calculation for line 5840 on the *Provincial Worksheet* in this book.

### **▼Line 5844 – Disability amount (for self)**

You can claim this amount if you met the rules for claiming the amount on line 316 of federal Schedule 1.

If you were **18 years of age or older** at the end of the year, enter \$7,900 on line 5844.

If you were **under 18 years of age** at the end of the year, you may be eligible to claim a supplement up to a maximum of \$4,609 in addition to the base amount of \$7,900. Complete the calculation for line 5844 on the *Provincial Worksheet* in this book.

### **Line 5848 – Disability amount transferred from a dependant**

You can claim this amount if the rules are met for claiming the amount on line 318 of federal Schedule 1.

Complete the calculation for line 5848 on the *Provincial Worksheet* in this book.

### **Line 5852 – Interest paid on your student loans**

Enter the amount you claimed on line 319 of your federal Schedule 1.

### **Line 5856 – Your tuition and education amounts**

Complete Schedule NB(S11), *Provincial Tuition and Education Amounts*.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, **attach your completed Schedule NB(S11)**, but do not send your other documents. Keep all your documents in case we ask to see them later.

#### **Transferring and carrying forward amounts**

You may not need all of your 2016 tuition and education amounts to reduce your provincial income tax to zero. In this case, you can **transfer** all or some of the unused part to **one** person, either your spouse or common-law partner (who would claim it on line 5864) or your or your spouse's or common-law partner's parent or grandparent (who would claim it on line 5860).

You can only transfer an amount to your or your spouse's or common-law partner's parent or grandparent if your spouse or common-law partner does not claim an amount for you on line 5812 or 5864.

To designate who can claim the transferred amount and to specify the provincial amount this person can claim, complete the "Transfer/Carryforward of unused amount" section of Schedule NB(S11) to calculate the provincial amount available to transfer, as well as the related form:

- T2202A, *Tuition, Education, and Textbook Amounts Certificate*;
- TL11A, *Tuition, Education, and Textbook Amounts Certificate – University Outside Canada*;
- TL11B, *Tuition, Education, and Textbook Amounts Certificate – Flying School or Club*; or
- TL11C, *Tuition, Education, and Textbook Amounts Certificate – Commuter to the United States*.

The transferred amount may be different from the amount calculated for the same person on your federal Schedule 11. Enter the provincial amount you are transferring on line 20 of your Schedule NB(S11).

#### **Tax Tip**

If you are transferring an amount to a designated individual, only transfer the amount this person can use. That way, you can carry forward as much as possible to use in a future year.

Complete the "Transfer/Carryforward of unused amount" section of Schedule NB(S11) to calculate the amount you can **carry forward** to a future year. This amount corresponds to the part of your tuition and education amounts you do not need to use (and do not transfer) for the year.

### **Line 5860 – Tuition and education amounts transferred from a child**

You can claim these amounts if the rules are met for claiming an amount on line 324 of federal Schedule 1.

Enter on line 5860 the total of all provincial amounts that each student has transferred to you as shown on his or her Form T2202A, TL11A, TL11B, or TL11C.

#### **Notes**

The student **must have entered this amount on line 20** of his or her Schedule NB(S11). He or she may have chosen to transfer an amount that is less than the available provincial amount. The student cannot transfer to you any unused tuition and education amounts carried forward from a previous year.

If you and the student were residents of different provinces or territories on December 31, 2016, special rules may apply. Contact the Canada Revenue Agency to determine the amount you can claim on line 5860.

Other rules may apply if the student has a spouse or a common-law partner. Read line 324 in the *General Income Tax and Benefit Guide*.

**Supporting documents** – If you are filing electronically or filing a paper return, do not send any documents. Keep all your documents in case we ask to see them later. The **student** must attach Schedule NB(S11) to his or her **paper return**.

### **▼Line 5864 – Amounts transferred from your spouse or common-law partner**

You can claim these amounts if the rules are met for claiming the amount on line 326 of federal Schedule 1.

Complete Schedule NB(S2), *Provincial Amounts Transferred From Your Spouse or Common-Law Partner*, and attach a copy to your return.

### **▼Line 5868 – Medical expenses for self, spouse or common-law partner, and your dependent children born in 1999 or later**

The medical expenses you can claim on line 5868 are the same as those you can claim on line 330 of your federal Schedule 1. They need to cover the **same 12-month period**

ending in 2016, and no one claimed them on a 2015 return. Your total expenses need to be more than either **3%** of your net income (line 236 of your return) or **\$2,208**, whichever is **less**.

#### **Note**

If the total medical expenses claimed are more than \$2,208 but less than \$2,237, it is important that you enter the amount on line 5868 **and** on line 330 of your federal Schedule 1.

### **Line 5872 – Allowable amount of medical expenses for other dependants**

In addition to the medical expenses claimed on line 5868, you can claim medical expenses for other dependants.

The medical expenses you can claim on line 5872 are the same as those you can claim on line 331 of your federal Schedule 1. They need to cover the **same 12-month period** ending in 2016, and no one claimed them on a 2015 return.

The total expenses for each dependant need to be more than either **3%** of that dependant's net income (line 236 of his or her return) or **\$2,208**, whichever is **less**.

Complete the calculation for line 5872 on the *Provincial Worksheet* in this book.

### **▼Line 5896 – Donations and gifts**

Enter the amounts from lines 16 and 17 of your federal Schedule 9 and multiply them by the rates at lines 26 and 27 on Form NB428.

## **Step 2 – New Brunswick tax on taxable income**

Enter on line 30 your taxable income from line 260 of your return. Complete the appropriate column depending on the amount entered.

## **Step 3 – New Brunswick tax**

### **Line 39 – New Brunswick tax on split income**

If you need to pay federal tax on split income on line 424 of your federal Schedule 1, complete Part 2 of Form T1206, *Tax on Split Income*, to calculate the New Brunswick tax that applies to this income.

Form T1206 also contains a special rule that applies to the amount you enter on line 428 of your return. For more information on tax on split income, see the *General Income Tax and Benefit Guide*.

### **Line 47 – New Brunswick additional tax for minimum tax purposes**

If you need to pay federal minimum tax as calculated on Form T691, *Alternative Minimum Tax*, you will also need to determine your New Brunswick additional tax for minimum tax purposes.



To do this, complete the calculation on line 47 of Form NB428. For more information about minimum tax, see the *General Income Tax and Benefit Guide*.

### Line 49 – Provincial foreign tax credit

If your federal foreign tax credit on non-business income is less than the related tax you paid to a foreign country, you may be eligible to claim a provincial foreign tax credit.

To claim the credit, complete Form T2036, *Provincial or Territorial Foreign Tax Credit*. You can get this form from the CRA's website or by contacting us (read "For more information" on page 2).

Enter, on line 49 of Form NB428, the tax credit calculated on line 5 of Form T2036.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your Form T2036.

## ▼Step 4 – New Brunswick low-income tax reduction

You **can** claim this tax reduction if you were a resident of New Brunswick at the end of the year.

If you had a spouse or common-law partner at the end of the year, you both need to agree on who will claim this low-income tax reduction for your family. Any unused amount can be claimed by the other spouse or common-law partner on his or her Form NB428.

If you are preparing a return for a resident of New Brunswick who died in 2016, the tax reduction can be claimed on the deceased person's final return. If the deceased person had a spouse or common-law partner, the tax reduction can be claimed on either the deceased person's final return or the return of the spouse or common-law partner.

### Line 51 – Unused low-income tax reduction from your spouse or common-law partner

If you had a spouse or common-law partner at the end of the year, and he or she did not need all of the low-income tax reduction to reduce his or her New Brunswick tax to zero, you can claim, on line 51 of your Form NB428, the unused amount calculated on his or her Form NB428.

### Adjusted family income

When you calculate your **adjusted family income** (lines 53 to 58 of Form NB428), complete columns 1 and 2 using the information from your and your spouse's or common-law partner's returns for the year.

#### Note

Enter your marital status and the information about your spouse or common-law partner (including his or her net income, even if it is zero) in the "Identification" area on page 1 of your return.

### Line 60 – Basic reduction

Claim \$632 for yourself.

### Line 61 – Reduction for your spouse or common-law partner

Claim \$632 if you had a spouse or common-law partner at the end of the year. If your spouse or common-law partner died in 2016, you **can** claim this amount.

### Line 62 – Reduction for an eligible dependant

Claim \$632 if you claimed the amount for an eligible dependant on line 305 of your federal Schedule 1 and you **did not** claim an amount on line 61.

### Unused low-income tax reduction that can be claimed by your spouse or common-law partner

If you had a spouse or common-law partner at the end of the year, your spouse or common-law partner can claim, on his or her Form NB428 for 2016, any amount of the low-income tax reduction that you do not need to reduce your New Brunswick tax to zero.

Complete the calculation at lines 78 to 80 of your Form NB428 to determine the unused amount that your spouse or common-law partner can claim on his or her Form NB428.

## Step 5 – New Brunswick tax credits

### Lines 71 and 72 – Political contribution tax credit

You can deduct part of the contributions you made in 2016 to political parties, district associations, or independent candidates registered in New Brunswick.

#### How to claim

Enter your total contributions on line 71 of Form NB428 and calculate the amount to enter on line 72, as follows.

- For contributions of **\$1,075 or less**, complete the calculation for line 72 on the *Provincial Worksheet* in this book.
- For contributions of **more than \$1,075**, enter \$500 on line 72 of Form NB428.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, for each contribution, attach to your return, an official receipt signed by an official representative of the political party, district association, or independent candidate.

### Line 74 – Labour-sponsored venture capital fund tax credit

You can claim a credit for investments you made in a labour-sponsored venture capital corporation in 2016 (that you did not claim on your 2015 return) or in the first 60 days of 2017.

If an RRSP for spouse or common-law partner became the first registered holder of the share, either the RRSP contributor or the annuitant may claim this credit for that share.

Enter, on line 74 of Form NB428, the credit shown on the NB-LSVC-1 certificate(s) issued by the relevant labour-sponsored venture capital corporation. The maximum you can claim is \$2,000.

#### **Tax Tip**

You may also be eligible for a federal tax credit. For more information, read lines 413 and 414 in the *General Income Tax and Benefit Guide*.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your NB-LSVC-1 certificate(s).

### **Line 76 – Small business investor tax credit**

To claim the credit, complete Form T1258, *New Brunswick Small Business Investor Tax Credit*. You can get this form from the CRA's website or by contacting us (read "For more information" on page 2).

Enter, on line 76 of Form NB428, the tax credit calculated on line 6 of Form T1258.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your Form T1258 along with the NB-SBITC-1 certificate(s).

### **Unused small business investor tax credits**

You can carry forward unused tax credits for seven years or back for three years.

You may not need all of your credit to reduce your 2016 provincial income tax to zero. Use Form T1258 to calculate any unused credit available to carry back to previous years or carry forward to a future year.

## **▼New Brunswick seniors' home renovation tax credit**

You may be eligible for this credit if at the end of the year:

- you were a resident of New Brunswick;
- you were a senior (65 years of age or older) or a non senior living with or expecting to live with a family member who is a senior; **and**
- you, or someone on your behalf, paid or incurred eligible expenses in 2016 for improvements to your **principal residence or the land on which your principal residence is situated**.

A **family member** includes a parent, step-parent, grandparent, in-law, sibling, spouse, common-law partner, aunt, uncle, great-aunt, great-uncle, child, step-child, grandchild, niece, and nephew.

If you are a senior, a **principal residence**, for this credit, is a residence in New Brunswick that you occupy or expect to occupy by the end of 2018.

If you are not a senior, a **principal residence**, for this credit, is a residence in New Brunswick that you occupy or expect to occupy by the end of 2018 with a family member who is a senior.

**Eligible expenses** are expenditures for **improvements** to the principal residence or to the land on which the principal residence is situated that:

- allow a senior to gain access to the home or the land or to be more mobile or functional within the home or on the land; or
- reduce the risk of harm to a senior within the home or on the land or in gaining access to the home or the land

The improvements would normally be done by or for a person who has an impairment to allow him or her to be mobile or functional within the home or on the land.

And, the improvements must be of an enduring nature and be integral to the home or land. See the next page for a list of eligible expenses.

You can claim \$10,000 or the amount of eligible expenses that you, or someone on your behalf, paid or incurred for your principal residence, whichever is less. If you occupied more than one principal residence at different times in 2016, eligible expenses that you paid or incurred for one or more of those residences, not over \$10,000, would qualify for the credit.

The combined amount that **you and your spouse or common-law partner** can claim cannot be more than \$10,000. However, **if on December 31, 2016, you and your spouse or common-law partner occupied separate principal residences for medical reasons** or because of a **breakdown** in your marriage or common-law relationship for a period of 90 days or more, **each** spouse or common-law partner can claim up to \$10,000 of eligible expenses. If you occupied separate principal residences for medical reasons, enter your spouse's or common-law partner's address under "Involuntary separation" on Schedule NB(S12).

**If you shared a principal residence with other people**, one of you can claim the entire amount of eligible expenses, or each person can claim part of the expenses. The combined amount that can be claimed by everyone living in the residence is \$10,000 or the amount of eligible expenses paid, whichever is less.

---

### Example

Matt and his brother Jason share a house. Jason is a senior. In April 2016, the brothers paid \$4,000 for the supply and installation of a stair lift. In May 2016, the brothers paid \$6,500 for the supply and installation of handrails, adjustable counters, and the widening of several doorways in their house. The total of the eligible expenses is \$10,500. However, the maximum claim is \$10,000.

Either Matt or Jason can claim the entire amount of \$10,000 or they can each claim part of the expenses, as long as the total amount claimed is not more than \$10,000. For example, if Matt claims \$5,000, Jason can claim \$5,000.

---

**If someone not living with you or not related to you** paid for the qualifying home renovation to your principal residence, you can still claim the credit. You should obtain and keep the supporting documents.

---

### Example

Diana rents a home to a senior named Ivonne. In February 2016, Diana paid \$750 to have handrails installed in several rooms of the home. Diana cannot claim the \$750 as a New Brunswick seniors' home renovation tax credit on her tax return, but Ivonne can claim the credit on hers. Ivonne can add the \$750 to any other qualifying expenses she incurred, to a maximum of \$10,000. Ivonne should make sure that she obtains and keeps the supporting documents.

---

### Note

If an eligible expense also qualifies as a medical expense, you **can** claim both the medical expenses tax credit and the New Brunswick seniors' home renovation tax credit for that expense.

You must reduce your eligible expenses by the amount of any **government assistance** (other than tax credits) you received or expect to receive that is related to the eligible expenses.

### Are you filing for a deceased person?

You can claim the New Brunswick seniors' home renovation tax credit on a deceased person's final return if:

- the deceased person was a senior or would have turned 65 years of age by December 31, 2016, and is otherwise eligible or
- the deceased person was a family member of a senior or of a person who would have turned 65 years of age by December 31, 2016, and is otherwise eligible.

If you lived with, or expected by the end of 2018 to live with, a family member who, right before death, was a senior or who would have turned 65 years of age by December 31, 2016, and you are otherwise eligible, you can claim this credit on your return.

### Were you bankrupt in 2016?

The New Brunswick seniors' home renovation tax credit can be claimed on your pre- or post-bankruptcy return depending on when the eligible expenses were paid or became payable. If eligible expenses are claimed on more than one return, the total amount of expenses that can be claimed on all returns filed for the year cannot be more than \$10,000 or the amount of eligible expenses paid, whichever is less.

### Eligible expenses

Some examples of eligible expenses include:

- certain renovations to permit a first-floor occupancy or secondary suite for a senior;
- grab bars and related reinforcements around the toilet, bathtub, and shower;
- handrails in corridors;
- wheelchair ramps, stair/wheelchair lifts, and elevators;
- walk-in bathtubs;
- wheel-in showers;
- comfort height toilets;
- widening of passage doors;
- lowering of existing counters/cupboards;
- installation of adjustable counters/cupboards;
- light switches and electrical outlets placed in accessible locations;
- door locks that are easy to operate;
- lever handles on doors and taps, instead of knobs;
- pull-out shelves under the counter to enable work from a seated position;
- non-slip flooring;
- a hand-held shower on an adjustable rod or high-low mounting brackets;
- additional light fixtures throughout the home and at exterior entrances;
- swing clear hinges on doors to widen doorways;
- creation of knee space under the basin to enable use from a seated position (and insulation of any hot-water pipes);
- relocation of tap to front or side for easier access;
- hands-free taps;
- motion-activated lighting; and
- touch-and-release drawers and cupboards.



## Expenses not eligible

Expenses are not eligible if their primary purpose is to increase the value of the home.

**Annual, recurring, or routine repair, maintenance, or service expenses** are not eligible. These include:

- general maintenance – such as plumbing or electrical repairs;
- repairs to a roof;
- aesthetic enhancements such as landscaping or redecorating;
- installation of new windows;
- installation of heating or air conditioning systems; and
- replacement of insulation.

**Devices** are not eligible. These include:

- equipment for home medical monitoring;
- equipment for home security (anti-burglary);
- wheelchairs;
- walkers;
- vehicles adapted for people with mobility limitations;
- household appliances; and
- fire extinguishers, smoke alarms, and carbon monoxide detectors.

**Services** are not eligible. These include:

- security or medical monitoring services;
- home care services;
- housekeeping services; and
- outdoor maintenance and gardening services.

## How to claim

Complete Schedule NB(S12). Enter the amount from line 7 on **line 479** of your return.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your completed Schedule NB(S12) but do not send your other documents. Keep all your documents in case we ask to see them later.