

Canada Disability Benefit

How Can GAIN Help me with the CDB

How Can Our Disability Benefit Navigator's Help?

VLRC's Disability Benefit Navigators provide individualized, case-by-case support to applicants who would like assistance in understanding the entire benefits application process.

What is the CDB?

The CDB provides direct financial support to people with disabilities who are between 18 and 64 years old. The program is administered by Service Canada.

Eligibility Criteria

To qualify for the CDB:

- You must be between 18 and 64 years old
- You must have been approved for the Disability Tax Credit
- You and your spouse or common-law partner (if applicable) must have filed your 2024 federal income tax return
- Must be one of the following:
 - A Canadian citizen
 - A permanent resident
 - An individual registered or entitled to be registered under the Indian Act
 - A protected person
 - A temporary resident who has lived in Canada throughout the previous 18 months

Benefit Amounts

Benefit amounts are based on your adjusted family net income. This amount will be adjusted for inflation each year to reflect changes in the cost of living. Your benefit payment will not decrease if the cost of living goes down.

The CDB is an income-tested benefit, which means the benefit amount will decrease after your adjusted family net income reaches a certain threshold. If your adjusted family net income is considerably above that threshold, your benefit amount will be \$0.

Payments

If you qualify for payments, you will begin receiving payments the month after your application is received and approved. You may receive back payments for up to 24 months from when we get your application, but not for any previous months of eligibility prior to June 2025.

How to Apply

Our Disability Benefits Navigators support includes:

- Application assistance,
- Help in navigating the appeals process for denied applications, and
- Ongoing check-ins to ensure applications are processing.

Step 1: Apply

- To apply for the CDB, you may apply with a paper form or apply online through at Canada.ca
 - If applying with a paper form, mail the application to Service Canada

You do not need to apply each year. To stay eligible, you must continue to meet the benefit's eligibility criteria such as having an approved disability tax credit and having file your income tax return by April 30th every year.

What to Expect After you Apply

- Service Canada will review your application. Processing time is approximately within 28 calendar days of applying for the benefit.

If you Disagree with the Decision:

- If you disagree with the eligibility decision, payment amount or think an error was made, you can ask for a reconsideration.
- You must submit a request within 180 days of the date on your decision letter (found in the top right-hand corner).
- To request a reconsideration, you must complete a reconsideration request form and mail it to Service Canada for review. Reconsiderations should be reviewed within 56 calendar days and send you a new decision by mail.

[For more information, please visit CDB on the Government of Canada website.](#)

[For more information on VLRC's GAIN Program, please visit Vision Loss Rehabilitation Canada's website.](#)