

guiding you in the right direction.



COMMUNITY

Financial Counselling Services

A nationally accredited not for profit counselling service

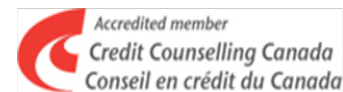
Prosper Canada: Research Symposium
**Addressing Tax Filing Barriers for People Living on Low
Income**

Panel:
Innovations in Tax filing Assistance

John Silver
Executive Director



To help all Manitobans successfully navigate the various financial systems that affect their daily lives



Community Financial Counselling Services (CFCS)

CFCS was founded in 1974 to provide a tax preparation and filing alternative for inner city residents who were being exploited by unregulated tax discounters.

CFCS Programs

- ▶ Financial Counselling & Debt Management
- ▶ Financial Literacy/Education
- ▶ Financial Counselling for Problem Gamblers & Effected Family Members
- ▶ Financial Coaching/Financial Literacy for Youth Transitioning out of Foster Care
- ▶ Low Income Tax Preparation/Filing
- ▶ Financial Empowerment Champion with SEED Winnipeg
- ▶ Embedding Financial Empowerment in Family Service Centres
- ▶ Winnipeg Promise– Mayors Committee to increase uptake of Canada Learning Bonds/Registered Education savings Plans

CFCS Low Income Tax Program

Recent History

- ▶ 2008 –CRA withdrew support of the Community Volunteer Income Tax Program (CVITP)in Manitoba and began closing all community tax service centres.
- ▶ List of registered CVITP tax “clinics’ in Manitoba dropped from 200 to 30
- ▶ CFCS agreed to take over management of Winnipeg and surrounding area CVITP programs including:
 - volunteer recruitment, coordination, training and retention
 - management of one of the largest tax clinics in Canada
 - support and coordination of all other Winnipeg tax clinics
- ▶ CFCS received funding from the Province of Manitoba, The United Way of Winnipeg and The Winnipeg Foundation to support the low income tax program.
- ▶ 10 years 800,000 tax returns, \$177,000.000.00 refunds/credits

CFCS Low Income Tax Program

CFCS Managed Tax Clinics

- ▶ Norquay Bldg. Tax Clinic (downtown Winnipeg)
- Operates mid-February to April 30 4-5 days/week
9:30 am-3:00 pm
- 18 tax workstations, 84 volunteers, 5 staff
- Millennium Library (Central) plus 5 suburban library branch tax clinics- weekly March/April
- 2 bilingual Provincial Government Service Centre tax clinics- 2 x week March/April
- CFCS tax/access to benefits clinics 2 x week May-November

Numbers 2017 Tax Year



CFCS Volunteer Training	
New Volunteers	58
Returning Volunteers	52
Total CFCS trained Volunteers	110
 MB Tax Assistance Training Coordinated by CFCS	 57
 Tax clinics supported by CFCS	 26
 CFCS Tax Clinics	 8 ¹
Tax Returns Completed by CFCS tax clinics	9667
Access to Benefits Applications (Norquay + CFCS)	1112 ²
Taxes Owed (negative)	-\$ 206,771.00
Tax Refunds	\$ 4,745,550.64
GST Rebates	\$ 3,820,339.67
Canada Child Benefits	\$ 18,211,111.97
Access to Benefits Credits/Refunds (CVITP)	\$ 728,967.89 ³
Access to Benefits Credits/Refunds (CFCS)	\$ 116,014.28 ³
Net Refunds/Credits	\$ 27,415,213.45

1. Norquay Bldg., Millenium Library, Henderson Library, Sir William Stephenson Library/Keewatin library, St. James Library, CFCS Tax Clinic-May-Oct., Bilingual Tax Clinics-Prov. Access Centers St. Boniface & St. Mary's Rd.

2. Clients eligible for additional Fed/Prov. Benefits upon tax filing

3. Conservative Estimate of known credits/refunds

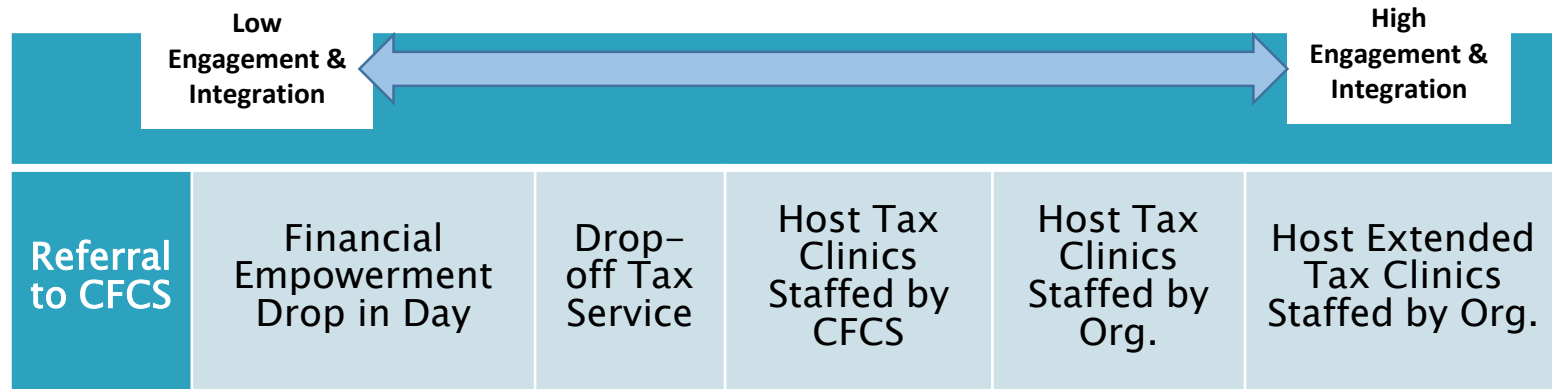


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Support to Other Agencies

CFCS mandate includes encouragement and support to organizations, social services and community groups working with low income populations to provide tax filing and access to benefits for their clients.

Sustainable Livelihood model: Dependent upon capacity of host organization and their community.



Support to Other agencies

- ▶ CFCS provides support to 26 agencies within Winnipeg and 4 in rural Manitoba across the range of the sustainable livelihood model.
- ▶ New United Way funded program in partnership with SEED to embed financial empowerment programs including low income tax preparation and access to benefits in additional 24 Winnipeg Family Resource Centres

Support to Other agencies

- Assistance with tax clinic set up
- Volunteer Recruitment
- Training in accepting “Drop Off” tax information
- Preparation and filing of drop-offs by CFCS staff/volunteers
- Loans of computers and printers
- Provision of Tax information and resources
- Hosting tax clinics
- In-Person volunteer training

Training Tax Volunteers

CRA webinar volunteer tax training does not meet our needs. CFCS has developed written curriculum for tax training and provides in-person tax training for both agency volunteers and staff :

- Tax Training for New Volunteers
- Update Training for Returning Volunteers
- Advanced Tax Training
- Access to Benefits Training
- Advanced Access to Benefits Training
- New tax volunteer mentoring at the Norquay site before going solo

Volunteer Training 2018

Numbers

- ▶ Access to Benefits Training – 5 one-day sessions – 89 staff/volunteers
- ▶ Advanced Access to Benefits – 1-one day session-16 staff/volunteers
- ▶ Tax Training for First-time Volunteers – 4 two-day sessions for 73 staff/volunteers
- ▶ Tax Training for Returning Volunteers – 4 half-day sessions for 72 staff/volunteers
- Manitoba Tax Credits (conducted by staff from Manitoba Tax Assistance) 1 half-day session for 65 staff/volunteers
- ▶ 315 training spots, 15 training sessions, 200 staff/volunteers

Access to Benefits

CFCS added an access to benefits component to its large Norquay tax clinic and the May–Nov. CFCS clinic


- ▶ Access to benefits specialists on site
- ▶ All tax preparation volunteers receive training to recognize where clients might be eligible for additional benefits
- ▶ Referral to access to benefits specialist– some benefits applications applied for on site, others require further action–may result in referral to CFCS or SEED staff counsellors.
- ▶ Tool developed to assist volunteers to use tax file information to determine if there may be eligibility for additional benefits– next slide
- ▶ 1,112 Access to benefits applications completed
- ▶ \$844,982.17 in known credits/refunds.



GOT BENEFITS?

DID YOU KNOW THAT FILING YOUR TAXES MAY OPEN A DOORWAY TO OTHER BENEFIT PROGRAMS?

ONCE YOUR TAX RETURN IS COMPLETE, ASK ABOUT ANY OTHER BENEFIT PROGRAMS YOU MIGHT QUALIFY FOR



- ☒ **SENIORS? - ASK ABOUT:**
 - ♦ 55 Plus Supplement
 - ♦ School Tax Assistance for Tenants 55+
 - ♦ Spousal Allowance/Allowance for the Survivor
 - ♦ Guaranteed Income Supplement
- ☒ **NEW TO CANADA?**
 - ♦ Be sure you filed for the GST credit right from the date of arrival in Canada
- ☒ **FAMILIES - ASK ABOUT:**
 - ♦ Canada Child Benefit
 - ♦ Manitoba Prenatal Benefit if you're expecting a baby
 - ♦ Manitoba Child Benefit Program for low income households NOT on EIA
 - ♦ FREE Money from the Government for your Child's education with the Canada Learning Bond
- ☒ **DEALING WITH A DISABILITY?**
 - ♦ Disability Tax Credit
 - ♦ Primary Caregiver Tax Credit
 - ♦ Manitoba Pharmacare
 - ♦ Registered Disability Savings Plans
- ☒ **HOUSING BENEFITS (for households not receiving EIA income)—ASK ABOUT:**
 - ♦ Manitoba Rent Assist Program

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Access to Benefits

CVITP ()—WELCOME FORM
Information provided is anonymous and used for evaluation and statistical purposes



Volunteer Name: _____ Desk # _____	
<input type="checkbox"/> Yes <input type="checkbox"/> No —for ____ Yrs <input type="checkbox"/> No <input type="checkbox"/> Yes ____ times	
<input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Other: _____	
<input type="checkbox"/> Single <input type="checkbox"/> Married/Common law <input type="checkbox"/> Separated/Divorced <input type="checkbox"/> Widowed	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> No <input type="checkbox"/> Yes—if yes: <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Canadian Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Temporary Resident <input type="checkbox"/> Refugee	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Employment <input type="checkbox"/> Pension <input type="checkbox"/> EIA (Social Assistance) <input type="checkbox"/> EI (Employment Insurance) <input type="checkbox"/> WCB <input type="checkbox"/> Scholarships/Bursary <input type="checkbox"/> No Income <input type="checkbox"/> Living on Savings <input type="checkbox"/> Other: _____	
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Don't pay rent <input type="checkbox"/> EIA pays rent direct <input type="checkbox"/> Subsidized housing <input type="checkbox"/> Gets MB Rent Assist <input type="checkbox"/> Rent in private market <input type="checkbox"/> Rent with roommate <input type="checkbox"/> Senior's Only Housing <input type="checkbox"/> Living in a hotel <input type="checkbox"/> Student Housing <input type="checkbox"/> Room & Board <input type="checkbox"/> Home Owner <input type="checkbox"/> Other: _____	
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	
2018 TAX INFORMATION: Complete from info on Tax Return Summary : Net Income (Line 236): _____ WITB (Line 453): _____ Provincial Credits (Line 479): _____ Total Refund (line 484): _____ OR Balance (line 485): _____	

Seniors—Ask about Seniors Benefits:
☐ 55 Plus supplement
☐ School tax assistance for tenants 55+ (can apply for past 4 years)
☐ Spousal allowance/Allowance for the survivor
☐ Guaranteed income supplement

New Immigrant?
☐ GST eligibility from first quarter after date of entry (form RC 151)

Families— Ask About:
☐ Canada Child Benefit—(including additional benefits for disabled children)
☐ Expecting a Baby? Ask about the Manitoba Prenatal Benefit
☐ Low income but NOT ON EIA? Ask about the Manitoba Child Benefit Program
☐ Canada Education Savings Program (CESP) - get help from the Government to save for your child's education. Including FREE money for low income families from the Canada Learning Bond when you open a Registered Education Savings Plan (RESP)

Dealing with a Disability? Ask About:
☐ Disability Tax Credit
☐ Primary Caregiver Tax Credit
☐ Manitoba Pharmacare
☐ Registered Disability Savings Plan

Housing Benefits—Ask About:
 Tenants who DO NOT live in subsidized housing and DO NOT receive EIA
☐ Manitoba Non-BA Rent Assist Program

Post Secondary Students? Ask About:
☐ Adjustment for the MB Tuition Fee Income Tax Rebate Advance for 2016

Keep your refund safe—Ask About:
☐ How to set up Direct Deposit
☐ How to open a bank account

Successes

- ▶ Recognition of the benefits of tax filing/access to benefits by service agencies, community groups, institutions– increase in interest and in tax clinic numbers. Health Professions–”Get your Benefits” a prime example
- ▶ Development of volunteer/staff training programs and supports for emerging tax clinics
- ▶ Increase in acknowledgment of benefits and in funding and other supports for tax filing/access to benefits. Demonstrable return on investment shown in dollars returned to low income populations a key factor– much more financial support required.

Challenges

- ▶ Despite constant the use of the word “volunteer” hosting a tax clinic requires significant resources– in infrastructure, in training, in staff support. Many agencies do not have the capacity to mount a tax clinic. Many agencies with the capacity are reluctant to allocate scarce resources
- ▶ Not an endless supply of tax volunteers, especially experienced volunteers–recruitment and training is an ongoing concern
- ▶ Need to change the concept that low income tax filing is a one time event that occurs over a few months every spring. Tax filing and access to benefits must be integrated into year round services for low income populations i.e. adopted in service delivery as a part of Financial Empowerment model.
- ▶ Need to broaden limitations for free tax filing–i.e. Self-Employed



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Thank You

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