

Documents needed to access tax credits and benefits

Tax credits and benefits (such as the GST/HST credit, Canada child benefit, and provincial or territorial payments) tend to have relatively straight-forward application processes. Usually the benefits are accessed automatically after the individual's income tax has been filed. If the individual is missing identification documents and information, however, the process of applying for ID can be long and challenging.

Below, we have outlined:

- What documents are needed when applying for common tax benefits and credits,
- Which documents are of high importance and so should be applied for first,
- What are some potential challenges when applying for or accessing each document,
- What are some suggested next steps and tips if the individual is missing the document.

This information applies to common tax credits and benefits. Access to other tax credits and benefits may require additional documentation and a different course of action. The possible next steps and tips provided below are suggestions only and may not be the correct course of action for each individual. Be sure to keep contacts for ID clinics, tax-filing services, and legal aid in your referral network for clients who require additional support.

Personal information (full name and date of birth)

- Birth or baptismal certificate
- Immigration or landing documents
- Passport

Importance: High

Potential challenges:

- Be aware of naming discrepancies between different pieces of ID
 - e.g. middle names, maternal and paternal last names

Possible next steps and tips:

- A personal support worker might help keep copies of key documentation, particularly for clients in precarious housing situations

Legal status and date of arrival to Canada

- Notice of Decision
- PR card
- Immigration documents

Importance: High

Potential challenges:

- Individuals may know their legal status and arrival information but lack the original documents

Possible next steps and tips:

- Obtain replacement ID from Immigration, Refugee and Citizenship Canada (IRCC)

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Social Insurance Number (SIN)

Importance: High

Potential challenges:

- Lack of ID – lost or otherwise
- Pieces of ID and applications need to be obtained from several different agencies
 - e.g. Service Canada and Immigration, Refugees and Citizenship Canada (IRCC)
- Missing or not eligible for work permit from IRCC

Possible next steps and tips:

- Obtain **necessary ID to apply for SIN**
 - e.g. Work permit (from IRCC) and Individual Tax Number (from CRA)
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Income slips (T-slips or RL-slips)

- Include income information for spouse and dependent(s) if applicable

Importance: High

Potential challenges:

- People with precarious employment or housing often do not receive all T-slips

Possible next steps and tips:

- If the client has internet access and can set up a My Service Canada Account (MSCA), some tax slips can be accessed online
 - Otherwise, contact CRA to obtain info on file
 - Try to phone CRA, prepare for confidentiality questions
 - e.g. name, date of birth (DOB), SIN, previous and current addresses
 - If client is not able to pass confidentiality questions, contact CRA in writing to request information but note that it will take longer
 - provide name, DOB, SIN and a return address to send the information
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Rent/property taxes and addresses of residence

Importance: Medium (clients can file taxes first and request T1 Adjustment later if necessary)

Potential challenges:

- People with precarious housing pay cash for rent and do not get receipts
- People may move frequently and do not remember the addresses and dates of each move

Possible next steps and tips:

- Try to obtain addresses and names of landlords
 - Request landlords to write a letter stating the amount of rent received and the number of months the person resided
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Receipts and information for tax deductions

- Medical/dental expenses
- Charitable donations (can carry over into future years when have higher income)
- Childcare or caregiver expenses (including summer and daycamps)
- Interest paid on student loans
- Monthly transit passes (look into tax refund for transit expenses, not limited to passes, for seniors)
- RRSP contributions
- Repayments required under Home Buyers Plan or Lifelong learning Plan
- Previous year's Income Tax Return
- Previous year's Notice of Assessment

Importance: High to medium (clients can file taxes first and request T1 Adjustment later)

Potential challenges:

- Not all of tax deductions are available if an individual is on social assistance

Possible next steps and tips:

- Support worker should first determine if the receipts and information are necessary and if the client will benefit from the tax credit or benefit
- Research tax benefits and credits that may benefit the client
 - e.g. [Line 45200 - Refundable medical expense supplement](#), [Ontario Seniors' Public Transit Tax Credit](#)

Direct deposit information

- Direct deposit information (void cheque or letter from bank/credit union with bank information)

Importance: Medium to low

Potential challenges:

- Some may not have access to a bank account due to lack of ID
- Some individuals may have bank accounts but owe money to the bank

Possible next steps and tips:

- Obtain ID to open a bank account
- Open a bank account at an institution that they do not owe any money to
- Wait until the new account is established before closing other accounts
- For legal reasons direct deposit is not a requirement, cheques can be mailed to an address

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Other tips:

- The same piece of ID cannot be used to support two different criteria.
- Note that the Ontario health card is generally not accepted as valid ID, please check the guidelines for your province or territory.
- For personal support workers, it is suggested that you help clients keep copies of their documents where possible.
- ID clinics in community health centers provide free support for the homeless and the underhoused with application paperwork.
- Some mental health support workers may provide social and tax-filing support.
- When accessing client information via technology, be aware of the client's level of comfort and proficiency with computers and the specifications and security of the software and technology used.

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