



Tax information fact sheet

March 2022

How to file your tax return

Do you need help filing your taxes? The Canada Revenue Agency (CRA) hosts free tax clinics for eligible people through the Community Volunteer Income Tax Program.

You can find a list of free tax clinics in your area on the CRA website at Canada.ca/revenue-agency. The City of Toronto also promotes free tax clinics; you can find more information at toronto.ca or by calling 311.

You also can file your taxes online using any of the following Netfile software approved by the CRA:

- CloudTax
- H&R Block (online)
- SimpleTax
- TurboTax
- UFile

Tax credits and benefits

By filing your taxes every year, you may be eligible for tax credits and benefits.

The Low-income Individuals and Families Tax (LIFT)

- Provides up to \$850 in personal income tax relief to low-income and minimum wage workers and up to \$1,700 to couples.

Ontario Child Benefit

- Provides a maximum payment of \$1,434 per child per year to low- to moderate-income families, whether they are working or not.

The Ontario Trillium Benefit (OTB)

- The Ontario Trillium Benefit includes the Ontario Sales Tax Credit, which provides relief to low-income Ontario residents for the sales tax they pay. The maximum annual credit is \$313 for each adult and child in the family.

- The Ontario Energy and Property Tax Credit is also part of the Ontario Trillium Benefit. However, most TCHC buildings are exempt from municipal education and property taxes, and tenants of these buildings are not eligible for the property tax credit.
- A list of TCHC buildings that it pays municipal education and property taxes on is posted online at torontohousing.ca/taxexempt. You can also call TCHC's Client Care Centre at 416-981-5500 to confirm whether TCHC pays property taxes on your building.

Canada Child Benefit (CCB)

- The maximum annual benefit is \$6,765 per child under the age of 6 and \$5,708 per child aged 6 to 17.
- CCB also includes the child disability benefit. The maximum benefit is \$240 per month for each eligible child.

Canada Workers Benefit (CWB)

- This refundable tax credit provides tax relief for low-income individuals and families in the workforce. The maximum payment is \$1,381 for single individuals and \$2,379 for families.
- CWB also includes a disability supplement. The maximum payment is \$713 for eligible single individuals or for families.

Disability Tax Credit (DTC)

- The tax credit helps persons with disabilities or their supporting persons reduce the amount of income tax they may have to pay.
- The maximum annual amount is \$8,416 for individuals over the age of 18 and \$5,003 for individuals under the age of 18.

GST/HST Credit

- This tax-free quarterly payment helps individuals and families with low and modest incomes offset part of the GST or HST they pay
- The maximum annual credit is \$451 if you are single, \$592 if you are married or living common-law, and \$155 for children under the age of 19.

Guaranteed Income Supplement (GIS)

- A monthly non-taxable benefit to Old Age Security pension recipients who have a low income and are living in Canada.
- The maximum monthly payment amount is \$919.

Ontario Seniors' Public Transit Tax Credit

- This refundable tax credit helps seniors over 65 with public transit costs.
- You can claim up to \$3,000 in eligible public transit expenses and receive up to \$450 each year.