

'Money on the table': Those who don't file tax returns miss benefits delivered by CRA

NOJOU AL MALLEES
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OTTAWA
Canadians who don't file their tax returns are sometimes shocked to find out how much money they're owed by the government for years of missed benefits, says the head of a non-profit organization working to build financial literacy among low-income people.

Prosper Canada CEO Elizabeth Mulholland says her organization collaborates with other community partners to deliver financial services and literacy programs, including tax-filing programs that help Canadians who might otherwise not file their returns.

She says some people seeking out such services find that they're owed as much as tens of thousands of dollars in benefits they haven't collected.

That newfound cash can open the door to a conversation about money and financial planning, she said, recalling that one family was able to put a down payment on a condominium after receiving the money they were owed.

"Often, the first question is: 'well, what am I going to do with all that money?'" Mulholland said.

The federal government is increasingly relying on the Canada Revenue Agency to deliver income-tested benefits to individuals, including the recent top-up to the Canada Housing Benefit and the temporary doubling of the GST tax credit.

However, some vulnerable Canadians are missing out on payments because they don't file their returns.

Taxpayers' Ombudsperson Francois Boileau raised that issue in his latest

annual report, published this week. During a news conference on Tuesday, Boileau said he's planning to provide the CRA with recommendations on how to address the issue.

"We're still trying to fully understand the problem and actually propose concrete solutions, so that's why there's no recommendations this year. But you bet there will be at another point," he said.

Jennifer Robson, an associate professor of management at Carleton University, has been looking at the problem of non-filers in the tax system and its implications on the delivery of income-tested benefits.

In a paper published in 2020, Robson and co-author Saul Schwartz found that about 10 to 12 per cent of Canadians don't file their tax returns.

In total, the researchers estimated the benefits lost to working-age non-filers was approximately \$1.7 billion in 2015.

Why don't people file their tax returns? It's somewhat of an academic mystery, Robson said.

"We don't yet have a good, full understanding of why people don't file the return," she said. "Why would people not file a return if it means they're leaving money on the table?"

According to her paper, non-filers are more likely to be male, young and single. And although there were non-filers across all income groups, they were most heavily concentrated in lower income brackets.

"It's a real problem in terms of people missing out on some of those cash benefits," Robson said.

It also has implications for the integrity of programs, she said, given that many programs use tax filings to verify eligibility.

Based on her experience working with low-income people who haven't filed their taxes, Mulholland said there's a whole host of reasons why, including language barriers, cognitive issues and even just a lack of awareness.

In 2015, newly elected Prime Minister Justin Trudeau's mandate letter to the national revenue minister asked that the CRA proactively reach out to Canadians who are entitled to, but not receiving, tax benefits.

It also said the CRA should offer to do the work to complete tax returns for some Canadians, particularly those with lower incomes.

A CRA spokesperson said in an email that each year, the agency helps more than 600,000 people with modest incomes file their taxes by supporting free tax clinics. The agency is also working with Statistics Canada to better understand the take-up of benefits.

Robson said there's no "silver bullet" to address the issue of non-filers, but a starting point would be to have the CRA pre-complete tax returns for Canadians whose information is already with the agency.

"Think, for example, about people who are on social assistance. That's a lot of people. The CRA knows what their income was," Robson said.

Mulholland said she'd like to see more co-ordination across federal and provincial government departments and agencies, as well as community groups, to get to Canadians who may be missing out on benefits because they aren't filing their taxes.

"As long as the money just lapses in Ottawa, we're failing, and that failure has really harsh consequences for low-income people who are the intended beneficiaries of that money," she said.

Expert says gov't decision to delay MAID expansion not necessary

The Canadian Press

OTTAWA

The chair of a federal expert panel on medically assisted death is questioning what the government is hoping to accomplish by delaying the expansion of the assisted-dying regime.

Dr. Mona Gupta says the federal government has already followed through with its commitment to study the expansion that will allow people whose sole underlying condition is a mental disorder to seek a medically assisted death.

The expert panel determined the proper safeguards are in place for the change to happen on March 17, and Gupta says a further delay is not necessary.

Justice Minister David Lametti made the announcement late Thursday, saying the government is listening to concerns the health care system might not be prepared to handle complex cases involving mental disorders.

The Liberals plan to introduce new legislation in the House of Commons once Parliament resumes in late January.

It's not clear how long the delay will be, but Lametti says the government is not backing away from the plan to expand the program because the Supreme Court has made it clear Canadians have a right to medical assistance in dying.

PUBLIC NOTICES



DEVELOPMENT PERMITS APPROVED DECEMBER 8 TO DECEMBER 14, 2022 PLANNING & DEVELOPMENT SERVICES

COMMERCIAL/INDUSTRIAL/INSTITUTIONAL

- 1577 DUNMORE ROAD SE (Lot 13, Block 47, Plan 3476JK) PLDP20221018. Change Of Use (Animal Services).
35 7 STREET SE (Lots 9-12, Block 9, Plan 1132M) PLDP20221026. Change Of Use (Health Care Office).
108 20 NORTHLANDS WAY NE (Lot 2, Block 20, Plan 0110766) PLDP20221073. Change Of Use (Health Care Office).
B 568 RUTHERFORD STREET NW (Lot 23, Block 3, Plan 7742JK) PLDP20221081. Change Of Use (Retail And Consumer Services/Restaurant).

HOME BUSINESS

- 1020 ROSS GLEN DRIVE SE (Lot 95, Block 16, Plan 7911087) PLDP20221037. Home Business Minor. Recorded Music/Disc Jockey.
216 SIERRA ROAD SW (Lot 65, Block 23, Plan 1511751) PLDP20221055. Home Business Minor. Photography And Equipment.

A person claiming to be affected by a decision of the Development Officer or the Municipal Planning Commission may appeal to the Medicine Hat Subdivision and Development Appeal Board by completing and submitting to the City Clerk Department, the required Notice of Appeal form within twenty one (21) days of this publication. Notice of Appeal forms are available from the City Clerk Department, Third Floor, City Hall or on the City's website at www.medicinehat.ca.

All Development Permits listed are subject to conditions. Further information on any Development Permit may be obtained from the Planning & Development Services Department, Second Floor, City Hall during normal business hours (Telephone 403.529.8374).

8AM - 4PM SPECIAL SERVICES

- Electric Outages 403.529.8260
Gas Emergency 403.529.8191
Water & Sewer Emergency 403.502.8042
After Hours Special Services 403.526.2828

PROTECT WATER LINES FROM FREEZING

The following actions should be considered to protect your water lines during the cold weather months:

- Repair broken windows and ensure windows/vents are closed during the winter.
Insulate water pipes in unheated areas, including crawl spaces.
For sinks located against a non-insulated outside wall:
Open the vanity door to allow warm air to reach the water pipes.
A light bulb placed near the water pipe may generate enough heat to keep the water flowing.
Heat tape wrapped around the pipe may keep the pipe from freezing.
Residents of mobile homes should check the condition of the heat tape on their water service and water meter.
Protect an unheated indoor water meter with an insulated box and water pipes should be wrapped in insulation using heat tape.
Outside water faucets and underground sprinkler systems should have the water supply shut off inside the house at the isolation valve for the faucet/hose bib.
Sprinkler lines and faucets should be drained/blown out.
A thin stream of cold-water (as thick as a pen) running continuously from at least one faucet will help prevent a frozen water service.
If you plan to be away from home over the winter period, close the main water isolation valve located next to the water meter in your home.
You should leave the heat on in your home and have someone check inside your home daily while you're away.

A frozen water service or a burst water pipe is an inconvenience and expense that most people would like to avoid. Please take all possible precautions to prevent this happening in your home or business.

For more information, refer to www.medicinehat.ca/frozenwaterlines or contact City Assets Environmental Utilities at 403-529-8176.

TAX INSTALMENT PAYMENT PLAN (T.I.P.P.)

Sign up before December 31, 2022 to avoid the 2% filing fee.

WHAT IS T.I.P.P.?

T.I.P.P. is a monthly tax instalment payment plan to make consecutive monthly payments for taxes by automatic electronic funds transfer from your bank account.

Monthly payments start January 1 in each year and are made on the first day of every month. Monthly payments for January to June shall be equal to 1/12 of the annual tax levy from the previous year (estimate is used as current year tax bill is not complete). Monthly payments from July to December shall be equal to 1/6 of the outstanding balance for the current year as of June 30.

WHY USE T.I.P.P.?

TIPP breaks the annual tax payment into monthly payments to make budgeting easier. Payments are automatic, convenient and reliable, ensuring that your tax bill is paid even if you are on vacation, out of town on business or unwell. TIPP is not subject to discount or penalties as long as monthly payments are made.

HOW DO YOU SIGN UP?

- Visit www.medicinehat.ca/tipp
Email tax@medicinehat.ca
Call 403-529-8111

RESIDENTIAL WASTE COLLECTION

COLLECTION DAY CHANGES

There will be no residential waste collection on December 26 & 27, 2022 as well as January 2, 2023, in lieu of the Christmas Day, Boxing Day & New Years Day statutory holidays.

Waste collection zones will advance as follows:

Table with 2 columns: DATE and CITY ZONE. Shows collection dates for zones 1 through 5 from Dec 19 to Jan 3.

Download the Recycle Coach App, refer to www.medicinehat.ca/collectionschedule or contact City Assets Environmental Utilities at 403-529-8176 for more information.

CART COLLECTION TIPS

- Carts must be out by 7 a.m. on your collection day.
Waste carts are collected separately with collection times that vary throughout the day.
Make sure carts are accessible with 3ft (1m) clearance on all sides.
Ensure cart lids are closed to avoid litter or collection problems.
Contaminated blue recycling carts as well as yard waste material in plastic bags will not be collected.

To prevent theft or damage to your carts, remove carts off roadways, sidewalks, back lanes etc. and return to private property within 24 hours of collection.

WASTE MANAGEMENT FACILITY

The City of Medicine Hat Waste Management Facility hours of operation during the holiday season are as follows:

- Closing early - Saturday, December 24, 2022
Hours of operation are 8:00 a.m. to 1:00 p.m.
Closed - Monday, December 26 & Tuesday, December 27, 2022
The facility will re-open on Wednesday, December 28, 2022, following regular hours of operation.
Closed - Monday, January 2, 2023
The facility will return to regular hours of operation again the following business day on Tuesday, January 3, 2023.

Regular hours of operation are as follows:

- Monday through Saturday
8:00 a.m. - 5:00 p.m.
Closed on Sunday

Refer to www.medicinehat.ca/landfill, download the Recycle Coach App, or contact City Assets Environmental Utilities at 403-529-8176 for more information.

DEFECTIVE STREETLIGHTS Resident Alert

If you reside in the City of Medicine Hat, Redcliff or Dunmore and you notice a streetlight that is not operating properly, please notify Electric Utility at:

www.medicinehat.ca/reportaproblem

Or, call 403.529.8262. If after hours, please leave a message.

Please have the following information when submitting your report:

- streetlight number
street address or nearest house number, office or store
nature of problem (i.e. cycling between on and off, always off etc.)
number of lights out (single light, multiple lights, sequence of lights)

