

Now that it is time to file your income tax return for 2011, you may have an unpleasant surprise if you are a low income person expecting a lump sum tax refund.

In the past, you could get a lump-sum refund from three provincial tax credits (if you were eligible for them) when you filed your income tax return: the Ontario Energy and Property Tax Credit, Ontario Sales Tax Credit, and Northern Ontario Energy Credit. Many people with low incomes would count on getting a lump-sum tax refund to pay for costly items or to pay bills.

What you may not have realized is that over the last two years, the money for these tax credits began being paid to you in cheques issued throughout the year. The idea behind giving the money throughout the year rather than in a lump sum was to give people with low incomes a more stable and steady source of income throughout the year.

**Because you have been getting this money throughout the year, you will no longer get these tax credits in a lump-sum refund from filing your 2011 income tax return.** Of course, you may still get a refund for other tax credits or for income taxes you paid if you worked during the year.

Many people didn't know about this change and so were not prepared to find out that no lump sum was available this year. Lots of those people who were surprised at not getting a lump sum income tax refund this year complained to the provincial government. Because of the many complaints from Ontarians, the government has decided that they will look at options to give you a choice of getting a lump sum or getting monthly payments for these tax credits, but **this will not happen until next year (in 2013)**.

Remember, in order to get the tax credits paid to you at all, you must file your tax return, even if you don't have any income to report. When you file your income tax return, you have to check the boxes on the part of the provincial tax credit form that asks if you want the income tax credits. If you want to find out how much you could get from these tax credits, you can use the government's online tax credit calculator:

<http://www.rev.gov.on.ca/en/taxcredits/CalculatorQuestions.asp>

If you need help to file your income tax return, there are some free programs that are available to help you. Volunteer Income Tax Programs prepare simple income tax returns for free for low-income residents, to find out more about these programs you can call 1-800-959-8281 or visit them online at <http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/nd-eng.html>. You can also find more information on our website at <http://www.communitylegalcentre.ca/referrals/IncomeTaxPrep.htm>.

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This column is not intended to provide legal advice; it is just general legal information provided by volunteer local lawyers and the staff of community legal clinics and Legal Aid Ontario. The law can change. You must contact a lawyer to determine your legal rights and obligations. If you are living on a low income, you may be eligible for free legal help from Legal Aid Ontario (criminal, family or immigration) or your local community legal clinic (income security programs, employment law, tenants' rights, or human rights). You can reach Legal Aid Ontario at 1-800-668-8258 or visit them online at [www.legalaid.on.ca](http://www.legalaid.on.ca). Contact the Community Advocacy & Legal Centre at 1-877-966-8686 for more information or visit [www.communitylegalcentre.ca](http://www.communitylegalcentre.ca).

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