

Richmond Hill Public Library Tax Clinic Eligibility Criteria

The Community Volunteer Income Tax Program (CVITP) has existed since 1971 and is a longstanding partnership between the Canada Revenue Agency (CRA) and community organizations like libraries and their volunteers. In order to be eligible for the CVITP, individuals must have a modest income and a simple tax situation.

Individuals assisted by the program include:

- adults 65 years and older
- housing-insecure individuals
- Indigenous Peoples
- modest-income individuals
- newcomers
- persons with disabilities
- students

What classifies as a modest income?

The following table provides a guideline to determine if an individual is eligible for the CVITP. In general, a modest income means the total family income is less than the amount shown in the chart below, based on the size of the family.

Family size	Total family income
1 person	\$35,000
2 people	\$45,000
3 people	\$47,500
4 people	\$50,000
5 people	\$52,500
More than 5 people	\$52,500, plus \$2,500 for each additional person

*Family size includes an individual, or a couple, and their dependants.

What classifies as a simple tax situation?

In general, a tax situation is **simple** if an individual has no income or if their income comes from these sources:

- employment
- pension
- benefits, such as Canada Pension Plan, Old Age Security, disability insurance, employment insurance, and social assistance
- Registered Retirement Savings Plans (RRSPs)
- scholarships, fellowships, bursaries, or grants
- interest (under \$1,000)

Who is not eligible for CVITP?

Volunteers will **not** complete returns with the following:

- self-employment income or employment expenses * (see Exception 1)
- business income and expenses
- rental income and expenses
- interest income over \$1,000
- capital gains or losses
- bankruptcy in the tax year (or the year before, if that return has not yet been filed)
- deceased person
- foreign property (T1135)
- foreign income ** (see Exception 2)

*Exception 1: Taxpayers who have T4A slip that shows as self-employed/business in box 48 may be eligible to have their return completed under the CVITP if **all of** the following conditions are met:

- total income in box 48 is under \$1,000
- no expenses are claimed
- taxpayer is not registered as a GST/HST registrant or required to be a GST/HST registrant

**Exception 2: Individuals who receive U.S. Social Security benefits are eligible to have their tax return completed through the CVITP.

Source: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program/lend-a-hand-individuals/about.html>