

Why is our Income Tax Program important?

At Sage, we help low-income seniors fill out the forms they need to apply for the full range of benefits they are entitled to, complete and file their income tax, and apply for subsidized housing. Seniors benefits are based on the senior's income from the previous year, and all too often, we see seniors who are not receiving benefits simply because they have not filed their taxes, sometimes for several years. It is not uncommon for us to help a senior file five or more years of taxes - which means that they have not been maximizing their income for some time, and are very likely living in poverty.

One of the seniors we worked with this year, a man in his 70s, was connected to Sage through his sister, who had to convince him to even talk to us on the phone. He was homeless, dealing with severe depression, overwhelmed, and living with fear and shame about his situation. He hadn't filed his taxes for over 20 years.

We took the time he needed to build a trusting relationship with us, and soon he was able to let us help. We began by contacting Revenue Canada with him, so that he could obtain copies of the income statements he needed to sort out his taxes, and then connected him to a volunteer accountant who could walk him through the process. We helped him make the necessary appointments, and - more importantly - gave him the support he needed to follow through with them.

Once he was able to get his taxes straightened out, he qualified for retroactive pay from CPP, OAS, and GIS. Even though he owed money to Revenue Canada, he was able to make that payment, and to build a budget that would allow him to meet his needs. We advocated on his behalf to help him secure safe, appropriate housing that fit within the restrictions of his budget, and found him a suite that he is proud to call home.

Not all of the seniors we work with are in the same situation that this man was in. But many are dealing with financial, housing, and health systems that they have never had to deal with before, and don't know how to navigate. And many of them, for the first time, are having to do these things alone. Not having the support they need to help them manage can be overwhelming, and place them at risk financially, physically, emotionally, and mentally.