

Many frontline social service agencies provide free tax preparation services delivered by trained empathetic volunteers through the Community Volunteer Income Tax Program (CVITP). CVITP clinics attempt to address a number of barriers to tax filing for eligible people living on low incomes (e.g. costs related to tax filing, low literacy levels, documentation burden, and limited proficiency in English/French etc.). In addition to meeting the high demand for CVITP clinics, frontline social service agencies need to be even more creative with limited resources to provide tax preparation support to those facing additional impediments such as people living with a physical disability or in rural/remote locations.

WoodGreen Community Services, a large multi-service frontline social service agency in Toronto, provides free tax preparation services year-round to people living on low incomes. WoodGreen was interested in designing a novel solution to address the tax filing needs of homebound seniors who are unable to access WoodGreen's free in-person tax-preparation services due to physical or mental health challenges. Specifically, WoodGreen wanted to know... *How might we provide high-quality professional tax preparation services to all clients whether or not they are onsite?* Prosper Canada and a leading commercial tax preparation software company partnered with WoodGreen Community Services in order to answer this design question.

# Virtual tax filing

## Piloting a new way to file taxes for homebound seniors

**Design challenge:** One of WoodGreen's most vulnerable populations is homebound seniors living with differing levels of cognitive and physical challenges. The existing service, termed the 'paper-ferrying' model, has Social Workers pick up tax documents from seniors' homes and drop them off with staff running the income tax clinic. Once volunteers finish preparing the tax returns, Social Workers pick up the clients' documents and completed tax returns. Social Workers then make a second visit to the seniors' home to explain the tax return and receive signatures. The client is provided

with a copy of their tax return and the original tax return is mailed to the Canada Revenue Agency (CRA) by the Social Worker. This service is neither scalable nor sustainable.

**Solution:** To offer a virtual tax preparation option with live access to a Tax Expert. Social Workers who work offsite at WoodGreen act as key intermediaries and offer the virtual option to existing homebound senior clients.

**Interested in learning how these pilots unfolded? Stay tuned for a more detailed brief highlighting pilot insights.**

### PRE-TAX PREPARATION

Social Worker calls Tax Filer to book in-home appointment and asks Tax Filer if they are interested in filing virtually



### PREPARATION

Social Worker visits Tax Filer's home, verifies identification and fills out intake form/consent (T1013<sup>1</sup>, disclaimer)



Social Worker scans/takes picture of tax documents (e.g. rent receipts)



Social Worker logs into Tax Expert's secure cloud storage and uploads Tax Filer's documents. Receives scheduled call from Tax Expert.



### PREPARATION

Tax Expert reviews documentation, opens tax software



Tax Expert EFILES T1013, conducts Auto-fill my return (AFR)<sup>2</sup>



Tax Expert asks identity verification and other CRA validation questions to Tax Filer

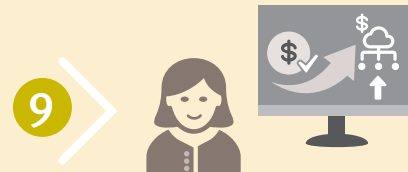


Tax Expert optimizes return & confirms amount with Tax Filer. Tax Expert must communicate directly with Tax Filer.

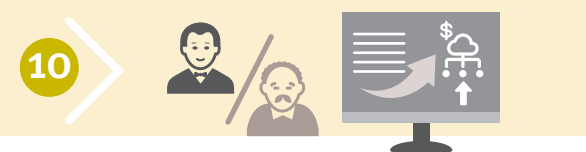


### PREPARATION

Tax Expert uploads tax review in Tax software

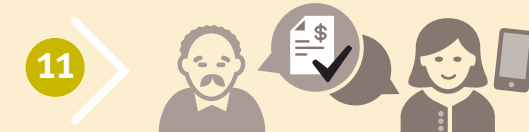


Tax Filer or Social Worker (on behalf of Tax Filer) fills out T183<sup>3</sup> fields, uploads in Tax software



Tax Filer and Tax Expert complete relevant sections of the T183

Tax Filer checks and verbally approves tax return information. Tax Expert must communicate directly with Tax Filer.



### FILING

Tax Expert verifies T183 and EFILE return



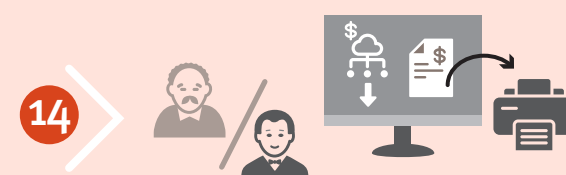
### FILING

Tax Expert uploads Tax Return and EFILE confirmation in Tax software

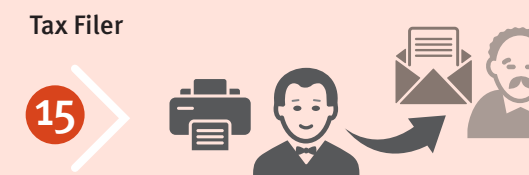


### POST-FILING

Tax Filer or Social Worker prints and downloads a copy of return



If unable to print at home, Social Worker prints and mails a copy of the return to the Tax Filer



Tax Expert deletes documents from secure cloud storage. Removal happens two business days post filing date.



<sup>1</sup>T1013 = Authorizing a representative form. Tax Filers can authorize another person/business to access their personal tax information and communicate with the CRA on their behalf for a number of reasons. This form has been discontinued as of February 2020 and authorization can now be done either through CRA's My Account or directly through commercial tax preparation software.

<sup>2</sup>Auto-fill my return (AFR): This secure service allows individuals and authorized representatives to use certified software to automatically fill certain portions of their income tax and benefits return using data the CRA already holds. For this pilot, Social Workers sometimes uploaded slips that may already be accessible through AFR while they were getting accustomed to the new service.

<sup>3</sup>T183 = Information Return for Electronic Filing of an Individual's Income Tax and Benefit Return