Richmond Poverty Reduction Coalition

Government of Canada
Minister of Finance
Ottawa, CA

January 30, 2026

The Honourable François-Philippe Champagne

Re: Automatic Federal Tax Filing
Benefits for All

This letter is sent on behalf of the Richmond Poverty Reduction Coalition (RPRC) regarding the recent announcement of deemed filing for low-income Canadians and the need for benefits for All.

The RPRC is a coalition of Richmond B.C. individuals and 13 local organization members that provide services to Richmond's most vulnerable residents. Collectively the RPRC represents thousands of low-income Richmond residents receiving vital services from Richmond agencies, including seniors, lone parents, newcomers, people with disabilities and many others. RPRC members, serving these Richmond residents, strive to help them live in dignity.

We applaud the Federal government for moving to implement automatic federal tax benefits, with deemed filing in late 2026, and the related pre-filled return program launching in early 2027. Since the bulk of income security benefits are linked to the tax system, it makes sense to deliver benefits to low-income Canadians in this way.

However, many people with low incomes face barriers that prevent them from filing their taxes and are shut out of much of our income security system. The Parliamentary Budget Office estimates between $1.7 billion and $1.9 billion in federal benefits go unclaimed each year [1] This underscores the urgent need to accelerate implementation of so that Canadians receive the support to which they are entitled.

Most people receiving provincial and territorial social assistance benefits may be excluded because the CRA does not have basic information to verify their eligibility, such as the recipients' address, marital status, household composition, income, and other relevant information. The information is already collected by provincial or territorial governments but is not currently shared with the federal government.

[1] https://www.pbo-dpb.ca/en/publications/RP-2425-008-M--expansion-simplefile-phone-implementation-an-automatic-tax-filing-system--elargissement-declarer-simplement-telephone-mise-place-un-systeme-automatise-declarations-revenus#:~:text=PBO%20estimates%20that%20the%20overall,billion%20over%20a%205%2Dyear%20period.

In this regard, the RPRC is in full support of the submission and recommendations made by Prosper Canada and our organizational member Family Services of Greater Vancouver, specifically:

Deemed acceptance - Once an individual becomes eligible, income tax filing should automatically continue each year if eligibility criteria continue to be met. When an individual is no longer eligible, they should receive clear and timely notification that they will need to file on their own.

information sharing - Provincial and Territorial governments could enter information-sharing agreements with the Federal government. This will facilitate not only automatic federal benefits but give automatic access to provincial and territorial tax benefits as well. Accessing data that is already collected by provincial and territorial governments is the key to extending federal benefits for all social assistance recipients.

Working with community organizations - CRA should be required and enabled to work closely with community organizations that provide free tax filing and financial assistance services year-round to people with low incomes. Community organizations can also play an important role in expanding access to CRA's My Account, supporting the use of pre-filled returns, and reaching underserved populations.

For your interest, RPRC organizational members are the Richmond Food Bank, Richmond Centre for Disability, Richmond Family Place, Richmond Addiction Services, Richmond Mental Health Consumers & Friends Society, Richmond Cares Richmond Gives, Richmond Multicultural Community Services, Family Services of Greater Vancouver-Richmond, Urban Bounty, Gilmore Park United Church, Kehila Society of Richmond, Heart of Richmond AIDS, and Richmond Presbyterian Church.

A reply would be greatly appreciated. Should you have comments or require further information please do not hesitate to contact info@richmondprc.org or visit our website www.richmondprc.org

Thank you for your consideration of this matter.

Sincerely,

Richmond Poverty Reduction Coalition

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