

REVENU  
QUÉBEC



# NEW RESIDENTS AND INCOME TAX

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ISBN 978-2-550-88647-1 (Print Version)

ISBN 978-2-550-88648-8 (PDF)

Legal deposit – Bibliothèque et Archives nationales du Québec, 2021



# **WELCOME TO QUÉBEC!**

**THIS GUIDE CONTAINS USEFUL  
INFORMATION ON YOUR TAX  
OBLIGATIONS AND THE VARIOUS  
TAX CREDITS AND PROGRAMS  
THAT ARE AVAILABLE TO YOU.**

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# INTRODUCTION

Read this document if you left another country or a Canadian province or territory to settle in Québec, or if you plan on doing so. It does not apply if you are in Québec temporarily.

The document gives an overview of the Québec tax system and the assistance programs available. It will also help you complete your first income tax return as a Québec resident.



# GLOSSARY

## **De facto spouse**

A person (of the opposite sex or of the same sex) who, at any time in the year:

- lived in a conjugal relationship with you and was the biological or adoptive parent (legally or in fact) of at least one of your children; or
- lived in a conjugal relationship with you for at least 12 consecutive months (the 12-month period is considered to be uninterrupted if you live separate and apart because of the breakdown of your relationship for a period of less than 90 days).

## **Dependant**

A person who lives with you and is supported by you. A dependant can be:

- your or your spouse's child or grandchild;
- your or your spouse's brother, sister, nephew or niece;
- the spouse of your or your spouse's brother or sister;
- your or your spouse's mother or father, or any other of your or your spouse's direct ascendants; or
- your or your spouse's uncle, aunt, great-uncle or great-aunt.

## **Fair market value**

The highest selling price, in Canadian dollars, that you would obtain for a property on the open market.

## **Incorporeal property**

Immaterial movable property, such as patents, copyrights and trademarks.

## **Individual**

A natural person subject to income tax.

## **Instalment payment**

A partial payment constituting an advance on the income tax and contributions you are required to pay for the year.

## **Partnership**

An entity created further to an agreement entered into by two or more persons, called partners, with a view to carrying on a business for profit. Each partner makes a financial contribution (money or property), a professional contribution (work or skills) or both.

## **Self-employed person**

An individual who carries on an unincorporated business in his or her name, with a view to making a profit.

## **Taxation year**

In the case of individuals, generally a period corresponding to the calendar year, that is, January 1 to December 31.

## **Taxpayer**

A corporation or an individual, including a beneficiary of the social programs administered by Revenu Québec, regardless of whether they are required to pay income tax.



# WHAT YOU SHOULD KNOW

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## Are you a new resident?

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The term “new resident” means a person who has recently established residential ties in Québec, such as:

- a refugee;
- a person who has applied for and obtained permanent resident status from Immigration, Refugees and Citizenship Canada;
- a person who has received either approval in principle to stay in Canada from Immigration, Refugees and Citizenship Canada or a selection certificate from the Québec government;
- a person who previously lived in another province or territory in Canada.

## Are you a Québec resident?

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If you have sufficient residential ties in Québec, you are considered a Québec resident for income tax purposes. Generally, your residential ties are deemed sufficient as of your arrival in Québec.

## Do you have residential ties?

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Your status as a Quebec resident depends chiefly on whether or not you have residential ties in Quebec.

### Principal residential ties

The main residential ties you can have in Quebec are:

- one or more homes in Quebec; and
- a spouse or dependants in Quebec.

### Secondary residential ties

The following are secondary ties:

- personal property in Québec (such as furniture, clothing, automobiles and recreational vehicles);
- social ties in Québec (such as membership in a recreational or religious organization);
- financial ties in Québec (such as employment with a Québec employer, active involvement in a Québec business, or a Canadian bank account, retirement savings plan, credit card or securities account);
- permanent resident status or a Canadian or Québec work permit;
- Québec hospital or health insurance coverage;
- a driver’s licence from a province or territory of Canada;
- a seasonal residence in Québec or a dwelling leased to a third party at arm’s length;
- a Canadian passport; and
- membership in a Canadian union or professional organization.





## Other residential ties

We may also consider the following residential ties, though only in conjunction with those mentioned above:

- a mailing address, post office box or safety deposit box in Québec or Canada;
- letterhead or business cards with a Québec address or telephone number; and
- local newspaper or magazine subscriptions.

Generally, you continue to be resident in Québec even if you have left Québec and Canada, unless you severed all principal residential ties with Québec when you left. However, you are considered to be resident in Québec again if you return to Québec and re-establish your residential ties.

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## Income tax

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If you are resident in Québec on December 31 of a particular year due to your residential ties and you began residing in Canada during that year, you will be subject to Québec income tax on your worldwide income from all sources for your **period of residence in Canada**.

As for the **period in which you were not resident in Canada**, you will be subject to Québec income tax on any income earned in Canada from:

- employment you held, or are deemed to have held, in Québec;
- a business you carried on in Canada;
- taxable Canadian property that you disposed of.



# QUÉBEC FISCAL OBLIGATIONS

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## Revenu Québec's role

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To ensure that all Québec residents pay their fair share of the funding of public services, on behalf of the Québec government, we:

- collect income tax and consumption taxes;
- administer a number of assistance programs and any other collection and redistribution programs entrusted to us by the government;
- collect amounts on behalf of certain Québec government bodies, such as Retraite Québec and the Commission des normes, de l'équité, de la santé et de la sécurité du travail, as well as on behalf of the Canada Revenue Agency for the goods and services tax (GST) in Québec.

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## Self-assessment

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The Québec tax system is based on the principle of self-assessment, which requires all taxpayers to calculate their fair share of income tax, based on information concerning their income, deductions and credits, and to pay any amounts owing. We therefore rely on the full cooperation of Québec residents in order to collect the amounts needed for the functioning of the Québec government.

In return, we recognize that taxpayers are entitled to plan their affairs so that they pay only the amounts legally due.

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## Why it is important to file an income tax return

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You may be eligible for credits, deductions and assistance programs. To take advantage of them, you must complete an income tax return each year even if you have no income to report or no income tax payable.

Keep all supporting documents (RL slips and information slips, receipts, etc.) for the information in your return for at least six years after the taxation year they cover.

All Québec residents also have fiscal obligations to the Government of Canada. For information about those obligations, contact the Canada Revenue Agency.



# THE QUÉBEC TAX SYSTEM

The Québec tax system is similar to that of Canada and many other countries. Generally, employers withhold income tax and contributions from the salary or wages they pay their employees, while self-employed persons and persons who earn rental income (for example, a person who owns a rental building) may have to remit their income tax and contributions in the form of instalment payments.

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## What is income?

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Income consists of amounts such as salaries and wages, remuneration, commissions, fees, interest, dividends and annuities. As a rule, income is derived from an office or employment, a business or property.

An amount received in the form of capital does not constitute income. For example, if you make a one-year term deposit of \$1,000 (capital) at a bank, at 5% interest, the bank will remit \$1,050 (\$1,000 in capital + \$50 in interest) to you when the investment matures. Only the \$50 in interest is considered income. Consequently, you will receive an RL slip from the bank indicating \$50 in interest income.

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## What is an RL slip?

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RL slips are official receipts that you receive annually. They are used to determine the amount of your income and the deductions and tax credits you can claim for a taxation year. There are various types of RL slips, but the main ones are listed below.

### **RL-1 slip**

This slip is generally issued by employers. It shows employment income, as well as source deductions of income tax and contributions.

### **RL-3 slip**

This slip is generally issued by financial institutions. It shows investment income.

### **RL-5 slip**

This slip is issued by organizations. It shows amounts of benefits or indemnities, such as social assistance payments from the Ministère du Travail, de l'Emploi et de la Solidarité sociale.

### **RL-8 slip**

This slip is issued by educational institutions. It shows the amount for post-secondary studies that an individual can claim for a dependent child attending the institution.

### **RL-24 slip**

This slip is generally issued by daycare services. It shows amounts paid for childcare expenses.

### **RL-31 slip**

This slip is issued by the owner of an eligible dwelling to a tenant or subtenant eligible to receive the housing component of the solidarity tax credit.



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## **Income tax return**

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Each year, you must file a Québec income tax return on which you report your income, deductions and credits, and calculate your Québec income tax payable.

The income tax return enables you to determine whether you are entitled to a refund of all or part of the income tax paid in advance on your income for the year, or whether you have a balance due. It also allows you to establish whether or not you are entitled to certain assistance programs.

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## **Social insurance number**

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You must have a social insurance number when you complete your income tax return. The social insurance number is a confidential nine-digit personal identification number. It is assigned by the federal government to all individuals residing in Canada, whether they are newly arrived or not.

Since no two social insurance numbers are the same, we use your social insurance number to identify you, in particular with regard to income tax and benefits. For example, we use your social insurance number when we transmit the amount of your earnings as an employee or a self-employed person to Retraite Québec.

If you do not have a social insurance number, you can apply for one at the Service Canada Centre in your area. If a number has not been assigned to you by the time you file your tax return, enclose a note with your return explaining that you have filed an application but have not yet received a social insurance number.



# FILING AN INCOME TAX RETURN

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## Who is required to file an income tax return?

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An individual who is resident in Québec on December 31 of a taxation year must, as a rule, file both a Québec income tax return and a federal income tax return. Even if you have no income to report or no income tax payable, you must file a tax return in order to take advantage of assistance programs to which you may be entitled.

## You worked in another province

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If you worked in another Canadian province but were resident in Québec on December 31 of the year, you must file a Québec income tax return for the year. If you were resident in Québec for part of the year and you were resident in another province on December 31, contact us.

## How to file your income tax return

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You can prepare your income tax return using commercial software and file it online (provided your software is equipped with this option).

You can also file a paper return. To do so, you will need a copy of the guide to the income tax return (TP-1.G-V), which contains most of the information required to complete your return, and the “Forms” booklet (TP-1.F-V). You can order them using the online service on our website ([revenuequebec.ca](http://revenuequebec.ca)) or pick them up at most Desjardins caisses. They are usually available in January.

## When to file your income tax return

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Your income tax return must be filed by April 30 of the calendar year following the taxation year in question or, if you or your spouse is reporting business income, by June 15.

For example, your income tax return for 2020 must be filed on or before:

- April 30, 2021;
- June 15, 2021, if you or your spouse is reporting business income.

However, if you have a balance of income tax payable for 2020, it must be paid by April 30, 2021. Otherwise, interest will be calculated on the unpaid balance.



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## Completing your income tax return

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Read the guide to the income tax return carefully. Pay particular attention to the “Information about you and your spouse” section. **Make sure you complete this section correctly on the return.** More specifically:

- on line 18, enter the date of your arrival in Canada and, in the box underneath, enter the number that corresponds to your situation;
- on line 19, enter the total income that you earned during the period in which you were not resident in Canada and **that is not subject to Québec income tax.**

Please note that we need the information in this section to issue your notice of assessment, which shows the result of the assessment of your return.

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## Income Tax Assistance — Volunteer Program

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The Income Tax Assistance — Volunteer Program recruits hundreds of volunteers in order to provide assistance to people who need help completing their income tax returns and cannot afford the services of tax professionals. The Volunteer Program is administered jointly by the Canada Revenue Agency and Revenu Québec.

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## Deemed acquisition

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If you decide to sell property that you owned on the day you became resident in Canada, the resulting profit or loss must be reported to us.

We will consider that you acquired the property at a cost equal to its fair market value on the date you became resident in Canada. This is known as a “deemed acquisition.”

You must therefore have your property evaluated and keep a statement of its fair market value on the date of your arrival in Canada. The fair market value will be used to calculate your gain or loss when you sell the property.

The following property, if you owned it when becoming resident in Canada, is not subject to the deemed acquisition rule (as a result, you must use the actual cost at the time of acquisition to calculate your gain or loss):

- taxable Canadian property;
- property included in the inventory of a business you carried on in Canada at the time of its sale;
- incorporeal property of a business you carried on at the time of its sale;
- an excluded right, interest or share, except for shares in a testamentary trust not resident in Canada that were never acquired for a consideration.

For more information, contact us.



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## Deductions in the calculation of your net income

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Deductions in the calculation of your net income reduce this income.

For the period in which **you were not resident in Canada**, no deductions in the calculation of your net income are permitted. For the period in which **you were resident in Canada**, you can claim all permitted deductions, as long as you meet the eligibility requirements. See below for specific information about some of these deductions.

### Contributions to a registered retirement savings plan (RRSP)

If you are arriving from a country other than Canada and are filing a Québec income tax return for the first time, as a rule, you cannot claim a deduction for RRSP contributions made in Québec during the taxation year. Nor can you claim a deduction for such contributions made at a financial institution in another country on your Québec income tax return.

### Retirement income transferred by your spouse

If your spouse on December 31 received eligible retirement income during the year and you were both resident in Canada on December 31, you and your spouse may jointly decide to include up to 50% of your spouse's eligible retirement income in the calculation of your income.

### Moving expenses

If you lived in another Canadian province or territory before moving to Québec, you may be entitled to a deduction for moving expenses. Requirements for this deduction are given in the guide to the income tax return.

As a rule, if you lived in a country other than Canada before moving to Québec, you cannot claim a deduction for moving expenses incurred to come to Québec.

However, you may be entitled to a deduction if you moved to Québec and you received a research grant to attend an institution offering post-secondary or university education. For more information, refer to form TP-348-V, *Moving Expenses*, available at [revenuquebec.ca](http://revenuquebec.ca).

### Support payments

Certain support payments may entitle you to a deduction. For more information, consult the guide to the income tax return or the document *The Tax Effects of Separation and Divorce* (IN-128-V), available at [revenuquebec.ca](http://revenuquebec.ca).



## Deductions in the calculation of your taxable income

Deductions in the calculation of your taxable income reduce this income.

For the period in which **you were resident in Canada**, you can claim all permitted deductions, as long as you meet the eligibility requirements.

For the period in which **you were not resident in Canada**, you may be entitled to some deductions even if all or almost all (90%) of your net worldwide income for the period comes from non-Canadian sources. Other deductions are subject to the 90% rule.

### Example

Mr. Tremblay, who was living in the United States, moved to Canada on May 1, 2020. During the period in which he was not resident in Canada—January 1 to April 30, 2020—he earned \$70,000. His income earned in Canada is \$65,000, while his income earned in the United States is \$5,000. The income from Canadian sources that he must report for the period in which he was not resident in Canada represents at least 90% of his net income from all sources ( $\$65,000/\$70,000 = 93\%$ ).

If Mr. Tremblay had earned \$60,000 in Canada and \$10,000 in the United States, he would not have satisfied the 90% rule ( $\$60,000/\$70,000 = 86\%$ ).

The table below lists the deductions you may be entitled to for the **period of non-residence** and whether or not they are subject to the 90% rule.

Deductions you may be entitled to for the period of non-residence	Subject to the 90% rule
Deductions for strategic investments (line 287)	Yes
Non-capital losses, farm losses and limited partnership losses (line 289)	No
Restricted farm losses (line 289)	Yes
Net capital losses from other years (line 290)	No
Capital gains deduction (line 292)	Yes
Deduction for an Indian (line 293)	No
Deductions for certain income (line 295)	No
Security option deduction (line 297)	
Deduction for income exempt under a tax treaty (line 297)	
Deduction for employees of certain international organizations (line 297)	No
Canadian Forces personnel and police deduction (line 297)	
Deduction for shares received in exchange for mining property (line 297)	
Miscellaneous deductions (line 297)	Yes





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## Where to send your income tax return

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If you prepare your first income tax return using **commercial software**, you can file it online using NetFile Québec or My Account. If you prefer to file your return on paper, print it and send it to one of the following addresses:

### Montréal:

Revenu Québec  
Complexe Desjardins  
C. P. 4500, succursale Place-Desjardins  
Montréal (Québec) H5B 1A6

### Québec City:

Revenu Québec  
Centre de traitement  
C. P. 25000, Terminus postal  
Québec (Québec) G1A 1A8

If you use **our forms** to complete and print out your tax return, please send us your return using the envelope included in the “Forms” booklet (make sure you affix sufficient postage). If you do not have the envelope, send your return to one of the following addresses:

### Montréal:

Revenu Québec  
C. P. 2500, succursale Place-Desjardins  
Montréal (Québec) H5B 1A3

### Québec City:

Revenu Québec  
Centre de traitement  
C. P. 25000, Terminus postal  
Québec (Québec) G1A 1A8

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## Online services

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We offer individuals and businesses a wide range of secure online services. These services are all free of charge, and they provide several advantages. For more information, go to [revenuquebec.ca](http://revenuquebec.ca).

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## Tax treaties

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Tax treaties exist between Québec and France, as well as between Canada and several other countries. Their purpose is to ensure that people do not pay income tax on the same income in two different countries. Although Québec is not a party to the tax treaties signed by Canada, Québec’s tax legislation allows for certain provisions of these treaties to be taken into account.

If Canada or Québec has not signed a tax treaty with the country in which you earned your income, you cannot claim a deduction for non-taxable income under a tax treaty. However, the foreign income tax you paid may entitle you to the foreign tax credit.

To find out which countries have signed a tax treaty with Canada, contact the Canada Revenue Agency.



# TAX CREDITS

Tax credits are amounts granted on the basis of a taxpayer's financial and family situation that enable the taxpayer to reduce his or her income tax payable. In Québec, there are two types of tax credits:

- refundable tax credits
- non-refundable tax credits

Please note that in order to determine your family income for the purposes of calculating certain tax credits, you must take into account **all the income you and your spouse earned, including any income earned while you or your spouse was not resident in Canada.**

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## Refundable tax credits

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In accordance with the *Taxation Act*, an amount can be refunded to a taxpayer in certain situations and under certain conditions. Such an amount is called a "refundable tax credit." To obtain this type of credit, you must meet the eligibility requirements set out in the guide to the income tax return and claim the credit on your return.

A brief overview of the refundable tax credits to which you may be entitled is provided below.

### Solidarity tax credit

The solidarity tax credit offers assistance to low- and middle-income households. It is paid on a monthly, quarterly or annual basis, according to the amount of your credit.

You could be entitled to the solidarity tax credit for the period from July 1 of the year in question through June of the following year, if on December 31 of the year preceding the year in question, you met all of the following conditions:

- You were 18 or older or, if you were younger than 18, you:
  - had a spouse;
  - were the father or mother of a child who lived with you; **or**
  - were recognized as an emancipated minor by a competent authority (such as a court).
- You were resident in Québec.
- You or your spouse was:
  - a Canadian citizen;
  - a permanent resident or a protected person, within the meaning of the *Immigration and Refugee Protection Act*, or
  - a temporary resident or the holder of a temporary resident permit, within the meaning of the *Immigration and Refugee Protection Act*, who had been living in Canada for the last 18 months.



## Refundable tax credit for medical expenses

You may be entitled to a credit for medical expenses you incurred for yourself, your spouse or a dependant, provided that you were resident in Canada throughout the taxation year in question, and your work income was greater than or equal to the minimum amount for that year.<sup>1</sup> The amount to which you are entitled will be based on your family income. The medical expenses you can claim for the purpose of this credit include amounts paid for certain medication, payments made to a dentist, and the cost of glasses and contact lenses.

## Tax credit for caregivers

The tax credit for caregivers has two components:

- The first is for caregivers providing care to a person aged 18 or over who has a severe and prolonged impairment and needs assistance in carrying out a basic activity of daily living.
- The second is for caregivers providing care to and living with a relative aged 70 or over.

You can claim the tax credit for caregivers if the following conditions are met:

- You were resident in Québec on December 31.
- You did not receive any remuneration for the care you provided to the eligible care receiver.
- No one, except your spouse, is claiming any of the following amounts with regard to you on his or her income tax return:
  - the amount for dependents
  - the amount transferred by a child 18 or over enrolled in post-secondary studies
  - the amount for expenses for medical services not available in your area
  - the amount for medical expenses
- No one is claiming the tax credit for caregivers with regard to you.
- You (or your spouse, if applicable) were not exempt from income tax for the taxation year in question.

## Tax credit for taxi drivers and taxi owners

Changes have been made to the tax credit for taxi drivers and taxi owners due to the new measures regarding remunerated passenger transportation by motor vehicle that took effect on October 10, 2020. This tax credit will be phased out.

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1. For the 2020 taxation year, the minimum amount is \$3,135.



## Taxi drivers

You can claim a refundable tax credit for taxi drivers if you were resident in Québec on December 31 of the taxation year in question and **either** of the following situations applied to you:

- You held a taxi driver's permit during the year but did not hold a taxi owner's permit on October 9, 2020.
- You held a taxi driver's permit during the year **and** at least one taxi owner's permit on October 9, 2020. **In addition**, during the portion of the year in which you held the taxi owner's permit(s), you paid for **less than 90%** of the fuel used by each taxi covered by a permit.

### NOTE

This tax credit will be abolished beginning with the 2022 taxation year.

## Taxi owners

You can claim a refundable tax credit for taxi owners if, on October 9, 2020, you (or a partnership of which you were a member) held at least one taxi owner's permit and, during the portion of the year in which you (or the partnership) held the permit(s), you (or the partnership) paid for **at least 90%** of the fuel used by each taxi covered by a permit.

### NOTE

This tax credit will be abolished beginning with the 2021 taxation year. For partnerships holding a permit, it will be abolished as of the first fiscal period beginning after October 9, 2020.

## Tax credit for the reporting of tips

You may be eligible for the tax credit for the reporting of tips if you or a partnership of which you were a member carried on a business in the hotel or restaurant sector in Québec. The credit applies to the employer contributions that you or the partnership paid to the federal and Québec governments on the tips received by your employees.

## Tax credit for home-support services for seniors

If you are 70 or older and you were resident in Québec on December 31, you may be entitled to the tax credit for home-support services for seniors for expenses relating to home-support services, such as services related to meals, including their preparation and delivery by a non-profit community organization, and routine household tasks.

## Tax credit for childcare expenses

You may be entitled to the tax credit for childcare expenses if you paid childcare expenses for one or more dependent children.

For more information on refundable tax credits, refer to the guide to the income tax return.



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## Non-refundable tax credits

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A non-refundable tax credit is an amount that reduces or eliminates your income tax payable. To obtain a non-refundable tax credit, you must meet the eligibility requirements set out in the guide to the income tax return and claim the credit on your return.

If you are a new resident in Canada, there may be a cap on the amount of non-refundable tax credits you can claim. Information on these credits is provided below. For more information, refer to the guide to the income tax return.

Please note that, for each tax credit, the total amount you claim, for your periods of residence and non-residence, cannot be more than the amount you could have claimed if you had been a resident of Canada for the whole year.

### For the part of the taxation year you were resident in Canada

For the period in which you were resident in Canada, you can claim all permitted tax credits, as long as you meet the eligibility requirements. For example, if you were resident in Canada for part of the taxation year, you can claim non-refundable tax credits for the following expenses, among others:

- union, professional or other dues
- interest paid on a student loan
- tuition and examination fees
- medical expenses
- donations and gifts
- the purchase of a home

The following non-refundable tax credits must be prorated according to how many days in the year you were resident in Canada:

- the basic personal amount
- the amount for dependants and the amount transferred by a child 18 or over enrolled in post-secondary studies
- the amount for a severe and prolonged impairment in physical or mental functions

However, if the income from Canadian sources that you report during your period of non-residence represents at least 90% of your net income from all sources for that portion of the year, you will be entitled to the full amount of these tax credits.

Please note that the age amount, the amount for a person living alone and the amount for retirement income will not be reduced in proportion to the length of time you were resident in Canada during a taxation year, even if you did not live in Canada throughout the year. However, to calculate the amounts to which you are entitled, you must take into account all of the income you and your spouse earned, including the income earned during any period you were not resident in Canada.



## For the part of the taxation year you were not resident in Canada

In general, you cannot claim non-refundable tax credits for the period in which you were not resident in Canada.

However, if you report income from Canadian sources for the portion of the year in which you were not resident in Canada, and this income represents at least 90% of your net income from all sources for that portion of the year, you can claim certain non-refundable tax credits in the same proportion as that of your income earned in Québec compared to your income earned elsewhere in Canada.

You can also claim non-refundable tax credits that are not subject to the 90% rule. These credits must be claimed in the same proportion as that of your income earned in Québec compared to your income earned elsewhere in Canada.

The table below lists the non-refundable tax credits you may be entitled to for the **period of non-residence** and whether or not they are subject to the 90% rule.

<b>Non-refundable tax credits you may be entitled to for the period of non-residence</b>	<b>Subject to the 90% rule</b>
Basic personal amount (line 350)	Yes
Adjustment for income replacement indemnities (line 358)	Yes
Age amount, amount for a person living alone and amount for retirement income (line 361)	Yes
Amount for dependants and amount transferred by a child 18 or over enrolled in post-secondary studies (line 367)	Yes
Amount for a severe and prolonged impairment in mental or physical functions (line 376)	No
Expenses for medical services not available in your area (line 378)	Yes
Medical expenses (line 381)	Yes
Interest paid on a student loan (line 385)	No
Tax credit for volunteer firefighters and search and rescue volunteers (line 390)	Yes
Tax credits for donations and gifts (line 395)	No
Tax credit for union, professional or other dues (line 397)	No
Tax credit for tuition or examination fees (line 398)	No
Tax credit for tuition or examination fees transferred by a child (line 398.1)	Yes

For more information, contact us.



## Foreign tax credit

You can claim the foreign tax credit if you meet the following conditions:

- You were resident in Québec on December 31 of the taxation year in question.
- You paid income tax or a similar contribution to the government of a foreign country.

For more information, refer to the guide to the income tax return.

## Other tax credits

You may be entitled to other tax credits.

For more information, refer to the guide to the income tax return.



# CONTRIBUTIONS AND PREMIUMS

You have an obligation to contribute to the financing of public services by paying consumption taxes, income tax, contributions and premiums.

The most important contributions and premiums that workers in Québec pay are:

- Québec Pension Plan (QPP) contributions
- Québec parental insurance plan (QPIP) premiums
- the premium payable under the Québec prescription drug insurance plan
- the contribution to the health services fund

You pay certain contributions and premiums when you file your income tax return, while others are withheld from your income by your employer. If you are a self-employed person, you may have to pay your contributions and premiums in instalments.

## QPP contributions and QPIP premiums

If you are a self-employed person, you must pay QPP contributions and QPIP premiums. The contributions and premiums are based on the net income of your business. You must pay your contributions and premiums either when making instalment payments or when filing your income tax return.

If you are an employee, the contributions and premiums are withheld by your employer from your earned income.

## Premium payable under the Québec prescription drug insurance plan

You must fulfil the requirements set out in the *Health Insurance Act* to be eligible for the Québec Health Insurance Plan. As a rule, if you arrive from outside Canada, you are entitled to Québec Health Insurance Plan coverage three months after your registration.

If you have a health insurance card issued by the Régie d'assurance maladie du Québec (RAMQ) and you do not have basic prescription drug insurance provided by a group insurance plan, you must help finance Québec's public prescription drug insurance plan by paying a premium when you file your income tax return (line 447 of your income tax return).

Schedule K is used to calculate the annual premium payable under the prescription drug insurance plan. To determine the income used to calculate the premium, you must take into account all income earned by you and your spouse, including income you or your spouse earned while not residing in Canada. Please note that you may be exempt from paying a premium if any of the situations mentioned in the guide to the income tax return apply to you. To learn more, consult the guide.

For more information on the Québec Health Insurance Plan or to register for the plan, go to the RAMQ website at [ramq.gouv.qc.ca](http://ramq.gouv.qc.ca).

## Contribution to the health services fund

The purpose of the contribution to the health services fund is to ensure that everyone helps finance Québec's health services. As a rule, you may have to pay a contribution to the health services fund if the amount on line 199 (total income) of your income tax return **minus** the total of lines 101 and 105 is over \$15,170 (2020 reference amount).





# ASSISTANCE PROGRAMS

The Québec and federal governments make several assistance programs available to individuals and families with low incomes. If you received amounts of assistance during the year under such programs, you must report the amounts on your income tax return.

Some of the government assistance programs for which you can apply are described below. Contact the government department or public body responsible for administering each program for more information.

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## Assistance for individuals

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### Social Assistance Program and Social Solidarity Program

The Social Assistance Program and the Social Solidarity Program are intended for individuals who are jobless but employable or who, because of temporary or severe constraints, are not employable.

For more information on the Social Assistance Program and the Social Solidarity Program, contact the Ministère du Travail, de l'Emploi et de la Solidarité sociale or go to its website at [mtess.gouv.qc.ca](http://mtess.gouv.qc.ca).

### Work premium

The work premium is a refundable tax credit. It is calculated on the basis of your income and your personal and family situation. The amount is determined when you file your income tax return.

For more information on the work premium, go to our website at [revenuquebec.ca](http://revenuquebec.ca).

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## Assistance for families

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### Family allowance

The family allowance is a tax credit paid by the Québec government to assist families. It has the following four components:

- the **family allowance**, which is paid to all Québec families with one or more dependent children under the age of 18;
- the **supplement for the purchase of school supplies**, which is financial assistance paid to family allowance beneficiaries who have a child aged 4 to 16 on September 30 of the school year and who have custody of the child for the month in which the supplement is paid;
- the **supplement for handicapped children**, which is financial assistance to help parents with the care and education of a child with an impairment or a mental function disability that significantly limits him or her in the accomplishment of life habits for a period expected to last at least one year;
- the **supplement for handicapped children requiring exceptional care**, which is financial assistance for parents who must assume extraordinary responsibilities in administering special care or who must be constantly present with their child who has severe and multiple disabilities that prevent the child from carrying out his or her life habits, or whose medical condition requires specified complex medical care at home.

For more information on the family allowance, contact Retraite Québec or go to its website at [retraitequebec.gouv.qc.ca](http://retraitequebec.gouv.qc.ca).



## Canada Child Benefit

The Canada Child Benefit is a non-taxable monthly payment made to help families meet the needs of their children under 18.

The child disability benefit may be added to the Canada Child Benefit to further help families meet the needs of children with prolonged physical or mental impairments.

For more information on the Canada Child Benefit, contact the Canada Revenue Agency or go to its website at [canada.ca/taxes](https://canada.ca/taxes).

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## Other assistance programs

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Several other assistance programs are available, including the following:

- housing assistance
- special pregnancy benefit
- special benefit for nursing mothers
- special benefit for the purchase of infant formula

For more information on these assistance programs, contact Services Québec or go to the Québec government portal at [quebec.ca](https://quebec.ca).





# TO CONTACT US

## ONLINE

revenuquebec.ca



## BY TELEPHONE

### Individuals and individuals in business

Monday to Friday: 8:30 a.m. to 4:30 p.m.

<b>Québec City</b> 418 659-6299	<b>Montréal</b> 514 864-6299	<b>Elsewhere</b> 1 800 267-6299 (toll-free)
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### Businesses, employers and agents for consumption taxes

Monday, Tuesday, Thursday and Friday: 8:30 a.m. to 4:30 p.m.

Wednesday: 10:00 a.m. to 4:30 p.m.

<b>Québec City</b> 418 659-4692	<b>Montréal</b> 514 873-4692	<b>Elsewhere</b> 1 800 567-4692 (toll-free)
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### Complaints – Bureau de la protection des droits de la clientèle

Monday to Friday: 8:30 a.m. to noon and 1:00 p.m. to 4:30 p.m.

<b>Québec City</b> 418 652-6159	<b>Elsewhere</b> 1 800 827-6159 (toll-free)
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### Individuals with a hearing impairment

<b>Montréal</b> 514 873-4455	<b>Elsewhere</b> 1 800 361-3795 (toll-free)
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## BY MAIL

### Individuals and individuals in business

#### Montréal, Laval, Laurentides, Lanaudière and Montérégie

Direction principale des relations avec la clientèle des particuliers

Revenu Québec  
C. P. 3000, succursale Place-Desjardins  
Montréal (Québec) H5B 1A4

#### Québec City and other regions

Direction principale des relations avec la clientèle des particuliers

Revenu Québec  
3800, rue de Marly  
Québec (Québec) G1X 4A5

### Businesses, employers and agents for consumption taxes

#### Montréal, Laval, Laurentides, Lanaudière, Montérégie, Estrie and Outaouais

Direction principale des relations avec la clientèle des entreprises

Revenu Québec  
C. P. 3000, succursale Place-Desjardins  
Montréal (Québec) H5B 1A4

#### Québec City and other regions

Direction principale des relations avec la clientèle des entreprises

Revenu Québec  
3800, rue de Marly  
Québec (Québec) G1X 4A5

### Complaints – Bureau de la protection des droits de la clientèle

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Québec (Québec) G1X 4A5

Cette publication est également disponible en français et s'intitule *Les nouveaux arrivants et l'impôt* (IN-119).