



Sandy Cove Home Owners' Association eBulletin

FROM THE HOME OWNERS' ASSOCIATION – Free Tax Clinics for Sandy Cove

Important information regarding the tax clinics being held here in Sandy Cove – it is extremely important for residents to realize some issues affecting Sandy Cove.

Because Sandy Cove homes are in a land lease community and is our primary residences, the home owners can submit for both the rent and taxes on their income tax for 2023. This is a very hazy little-known fact. We own the home, but rent the land the house sits on from Parkbridge. We pay both rent and taxes to Parkbridge. Parkbridge forwards the tax amount to the Municipality which contains an education portion. Parkbridge provides residents at year end an Official Statement of the amount of taxes and rent that have been paid for the year.

I am attaching some documents which outline this issue and states that Sandy Cove home owners do qualify to claim both. Many residents have been allowed based on this documentation while many are appealing a negative decision because of Canada Revenue misinterpretation. Because we live in Ontario, we are allowed this Ontario Benefit. Some CRA offices outside of Ontario are not familiar with this ability to claim both in Ontario. The negative decision is based on the misinterpretation that Sandy Cove is a “mobile” community meaning that our homes are moveable, which they are not. Our homes are owned by the homeowner who pays taxes and rent. Our homes do not have wheels and they are not moveable and they do not have wheels, which is the meaning of mobile. Unfortunately, this misinterpretation of movability is held by many even some residents. Attached you will find the letter from Parkbridge with time, place and instructions. The HOA sent a letter to Parkbridge reminding them of this issue and we both sent a letter to the Idealab outlining this matter in full. The Idealab acknowledge the situation and their volunteers coming to the clinics will be made aware of our unique circumstance regarding claiming rent and taxes on income tax. (although the HOA document attached refers to 2022, it is valid for 2023 income tax paying you the benefits during 2024).

QUOTE: *The following is the original letter from Sandy Cove Parkbridge Office:*

“Hello Sandycovers,

The Government of Canada is providing Free Tax Clinics to our residents through the Innisfil Idealab & Library. Please see the eligibility below. The clinic will be available in The Spoke on: March 6th, 13th, 20th, 27th, April 3rd, 10th, 17th and 24th. The hours are from 10:00 a.m. to noon. The appointments are for half an hour. Please call the office at 705-436-1571 ext. 6221 to book an appointment.

The purpose of this clinic is to assist people with low to modest incomes that have simple tax returns, FREE OF CHARGE. This program is a benefit to the community, and we are very grateful to have such an active support system in Innisfil.

Just a few more important notes to share regarding registration:

Please advise residents to contact me with any questions about the tax clinic program. Email: aprocaccini@innisfilidealab.ca AND Phone Number: (705) 431-7410 ext. 5203

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Please read the below eligibility criteria before booking an appointment to ensure you are eligible to receive tax return assistance through the Community Volunteer Income Tax Program (CVITP).

In order to be eligible for the CVITP, individuals must have a modest income and a simple tax situation.

This may include:

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

*Please note that volunteers **DO NOT** complete income tax and benefit returns that contain the following:*

- *self-employment income or employment expenses*
- *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*
- *foreign income*

For more information on eligibility and exceptions, please visit:

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

UNQUOTE - END OF PARKBRIDGE LETTER

Links to Ontario Application for the 2024 Ontario Trillium Benefit and Ontario Senior Homeowners' Property Tax Grant:

<https://www.canada.ca/content/dam/cra-arc/formspubs/pbg/5006-tg/5006-tg-23e.pdf>

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Copy of previous HOA notice Feb/23 explaining the process:

FROM THE HOME OWNERS' ASSOCIATION – IMPORTANT INFO FOR INCOME TAX- Canada

Revenue Agency

Every year you receive a Parkbridge official statement for rent and property taxes paid. Some Sandy Cove residents last taxation year were challenged by Canada Revenue Agency (CRA) based on it seems misinterpretation of the type of homes in Sandy Cove. The CRA was disallowing some residents from claiming both rent and taxes on their income tax because **CRA assumed we were in a land lease community with moveable trailers**. Ironically, some Sandy Cove residents were allowed both while others disallowed.

Last taxation year's ruling by the **CRA was challenged through an objection by a land lease homeowner in a Parkbridge community on Nov 14/22 which resulted in the Minister allowing her objection in full - she can now claim both rent and taxes.**

CRA now realize we are not in moveable trailers rather in **actual homes we own that sit on a foundation, or were built on a foundation - not a trailer, no wheels, not moveable**. We lease the land the house sits on in a seniors land lease community that is recognized under the Ontario Landlord and Tenant Board – Residential Tenancies Act 2006, Part X – MOBILE HOME PARKS AND LAND LEASE COMMUNITIES.

Under the Ontario Trillium Benefit Application **ON-BEN 2022, - #2. - Am I eligible for the 2023 OEPTC?**

Quote: *You may be eligible for the property tax component for 2023 if:*

- *you were a resident of Ontario on December 31, 2022 and one of the following conditions applies:*
 - *You will be 18 years of age or older before June, 2024*
 - *You had a spouse or common-law partner on or before December 31, 2022 or*
 - *You are a parent who lives or previously lived with your child and*
- *for 2022, at least one of the following conditions applied to you:*
 - ***Rent for your principal residence, which was subject to Ontario municipal or education property tax, was paid by or for you***
 - ***Property tax for your principal residence was paid by or for you or***
 - *You lived in a designated Ontario university, college, or private school residence*

(You must be a resident of Ontario at the beginning of a month to receive that month's payment). **Unquote**

Because we pay taxes to the Town of Innisfil through Parkbridge it seems allowable to claim taxes as well as rent as noted in the above excerpt from the Government of Canada "Ontario Energy and Property Tax Credit Questions and Answers". Therefore, we **should qualify for both** the Ontario Energy and Property Credit (OEPTC) on **Line 61100 Rent** and **Line 61120 Property Tax**. Taxes will be used to determine your Ontario Credits through the Trillium Fund.

If you were **denied claiming both rent and taxes last taxation year**, you can **send a letter outlining your objection using some of the above information** to Chief of Appeals, Appeals Intake Centre, Post Office Box 2006, Station Main, Newmarket, Ont L3Y 0E9 with the Attention line: "Objection to

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2021 Reassessment with your account # or SIN. **Or send this information to your tax preparer to put in an objection for being disallowed in 2021 based on the above and to claim rent and taxes for 2022.**

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