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Rent, Taxes & CRA — Let's Clear the Air

You've asked. We've heard. Let's break it down.

In SandyCove, we own our homes but lease the land from Parkbridge — and that creates a lot of confusion when it comes to taxes.

Here's the simple truth:

You cannot claim your land lease fees or property taxes as a deduction on your income tax return. That's because the CRA treats them as personal living expenses.

BUT — there's good news.

You may qualify for financial support through the Ontario Trillium Benefit and Ontario Senior Homeowners Property Tax Grant (OTB and OSHPTG)

For homeowners in land lease communities:

- Eligibility may include property tax paid directly or indirectly
- In some cases, a portion of site fees (rent) may also be considered

Eligibility depends on your individual tax situation and supporting documentation.

Why the confusion?

Because CRA income tax rules say no deductions, while Ontario benefit rules may allow credits based on your situation.

Bottom line:

- No tax deduction
- Possible tax credit
- Eligibility may vary

Because individual tax situations vary, homeowners are encouraged to consult a qualified tax professional or CRA for guidance specific to their circumstances.

Your HOA Board

705 999 6665

Important Notice

This information is provided for general educational purposes only and is not intended to constitute tax, legal, or financial advice. Tax rules and eligibility for credits may vary based on individual circumstances. Homeowners are encouraged to consult a qualified tax professional or the Canada Revenue Agency (CRA) for advice specific to their situation.

For further information please see the CRA FAQ page so you can look at the legislation

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/provincial-territorial-programs/ontario-energy-property-tax-credit-questions-answers.html>

FAQ – Sandycove Tax Questions Answered

1. Can I deduct my land lease fees on my income tax?

No. The CRA considers land lease fees to be a personal living expense.

2. Can I deduct my property taxes on my income tax return?

No. Property taxes are not deductible for a principal residence.

3. Is there any tax relief available?

Yes. The Ontario Trillium Benefit (OEPTC) provides a credit based on income and housing costs.

4. How are land lease homes treated for the Trillium Benefit?

Eligibility may include property tax paid directly or indirectly. In some cases, a portion of site fees may also be considered, depending on documentation.

5. Can I claim both rent and property tax for the Trillium Benefit?

Possibly. Some homeowners may qualify to include both, depending on how payments are structured and documented. Individual results may vary.

6. What should I do when filing the Ontario Benefit Form?

Ensure you have documentation from Parkbridge showing rent and property tax components and consult a tax professional if unsure.

Important Notice

What is ON-BEN?

ON-BEN 2025

Ontario Trillium Benefit and Ontario Senior Homeowners' Property Tax Grant Application

This is the form you complete as part of your income tax return to apply for:

Ontario Trillium Benefit (OTB)

Ontario Energy and Property Tax Credit (OEPTC)

Ontario Sales Tax Credit (OSTC)

Ontario Senior Homeowners' Property Tax Grant (OSHPTG)

If you don't complete this section, you may miss out on these benefits.

Your HOA Board of Directors

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