

What's new for 2015?

The income levels and most provincial non-refundable tax credit amounts have increased according to the Ontario consumer price index.

Changes have been made to the apprenticeship training tax credit.

Forms ON428, *Ontario Tax*, ON479, *Ontario Credits*, and ON-BEN, *Application for the 2016 Ontario Trillium Benefit and Ontario Senior Homeowners' Property Tax Grant*, reflect these changes.

General information

Ontario child benefit

The Ontario child benefit (OCB) is a non-taxable amount paid to help low-to moderate-income families provide for their children.

The OCB and the Canada child tax benefit payments are being delivered together each month. For more information about the OCB, see Booklet T4114, *Canada Child Benefits*.

File your tax return – You (and your spouse or common-law partner) must file your tax return(s) to receive the OCB. The amount of any OCB payments you are entitled to receive, starting in July 2016, will be based on the information you provide on your 2015 return(s). To ensure timely delivery of payments, file your 2015 return(s) by April 30, 2016.

This benefit is fully funded by the Province of Ontario. For specific information about your benefit, contact the Canada Revenue Agency (CRA) at **1-800-387-1193** or by teletypewriter (TTY) at **1-800-665-0354**.

Ontario opportunities fund

The Ontario opportunities fund gives Ontarians a chance to directly reduce the province's debt. If you want to contribute to the Ontario opportunities fund from your 2015 tax refund, complete the "Ontario opportunities fund" area on page 4 of your return.

You will be issued a receipt that can be used with your 2016 return. For more information about gifts to government, read line 349 in the *General Income Tax and Benefit Guide*.

Your donation will not be processed if it is less than \$2, or if the refund you have calculated is reduced by \$2 or more when your return is assessed.

For more information

For more information about your income tax return, visit the CRA website at www.cra.gc.ca or call the CRA at **1-800-959-8281**.

To get forms, go to www.cra.gc.ca/forms.

If you have questions about your Ontario credit and benefit payments, go to www.cra.gc.ca/benefits or call the CRA at **1-877-627-6645**.

If you have specific policy or program-related questions about Ontario tax and credits, go to www.ontario.ca/finance or contact the Ontario Ministry of Finance at **1-866-ONT-TAXS (1-866-668-8297)**, or by teletypewriter (TTY) at **1-800-263-7776**.

Completing your Ontario forms

All the information you need to calculate your Ontario tax and credits is included on the following pages. You will find two copies of Form ON428, *Ontario Tax*, Form ON479, *Ontario Credits*, and Form ON-BEN, *Application for the 2016 Ontario Trillium Benefit and Ontario Senior Homeowners' Property Tax Grant*, in this book. Complete the forms that apply to you, and attach a copy of each to your return.

The following information will help you complete forms ON428, ON479, and ON-BEN.

The terms **spouse** and **common-law partner** are defined in the *General Income Tax and Benefit Guide*.

The term **end of the year** means December 31, 2015, if you were a resident of Ontario on that date, the date you left Canada if you emigrated in 2015, or the date of death for a resident of Ontario who died in 2015.

Tax Tip

Many rules for calculating Ontario tax are based on the federal *Income Tax Act*. As a result, you should calculate your federal tax first.

Form ON428, Ontario Tax

Complete Form ON428 if you were a resident of Ontario at the end of the year or if you were a non-resident of Canada in 2015 and you earned income from employment in Ontario or received income from a business with a permanent establishment only in Ontario.

If you had income from a business (including income you received as a limited or non-active partner), and the business has a permanent establishment outside Ontario, complete Form T2203, *Provincial and Territorial Taxes for 2015 – Multiple Jurisdictions*, instead of Form ON428.

- more than \$35,849 but less than \$67,949, complete the calculation for line 5808 on the *Provincial Worksheet* in this book.

Tax Tip

You may be able to transfer all or part of your age amount to your spouse or common-law partner or to claim all or part of his or her age amount. For more information, read line 5864.

Step 1 – Ontario non-refundable tax credits

The rules for claiming the Ontario non-refundable tax credits are the same as for the corresponding federal non-refundable tax credits. However, **the value and calculation of most Ontario non-refundable tax credits are different from the corresponding federal credits.**

Newcomers to Canada and emigrants

If you prorated any of the amounts you claimed on lines 300 to 306, 315, 316, 318, 324, and 326 of your federal Schedule 1, you have to prorate the corresponding Ontario amounts on lines 5804 to 5820, 5840, 5844, 5848, 5860, and 5864.

Line 5804 – Basic personal amount ▼

Claim \$9,863.

Line 5808 – Age amount ▼

You can claim this amount if you were 65 years of age or older on December 31, 2015, and your net income (line 236 of your return) is less than \$67,949.

If your net income is:

- \$35,849 or less, enter \$4,815 on line 5808; or

Line 5812 – Spouse or common-law partner amount ▼

You can claim this amount if the rules are met for claiming the amount on line 303 of federal Schedule 1 and your spouse's or common-law partner's net income (line 236 of his or her return, or the amount that it would be if he or she filed a return) is less than \$9,212.

Complete the calculation on Form ON428, and enter the amount on line 5812.

Note

Enter your marital status and the information about your spouse or common-law partner (including his or her net income, even if it is zero) in the "Identification" area on page 1 of your return.

Line 5816 – Amount for an eligible dependant

You can claim this amount if the rules are met for claiming the amount on line 305 of federal Schedule 1 and your dependant's net income (line 236 of his or her return, or the amount that it would be if he or she filed a return) is less than \$9,212.

Complete the calculation on Form ON428, and enter the amount on line 5816.

Note

If you were a single parent on December 31, 2015, and you choose to include all universal child care benefit amounts you received in 2015 in the income of your dependant, include this amount in the calculation of his or her net income.

Line 5820 – Amount for infirm dependants age 18 or older

You can claim this amount if the rules are met for claiming the amount on line 306 of federal Schedule 1 and your dependant's net income (line 236 of his or her return, or the amount that it would be if he or she filed a return) is less than \$11,257.

Note

You may be able to claim an amount on this line even if you claimed an amount on line 5816.

Complete the calculation for line 5820 on the *Provincial Worksheet* in this book.

Line 5824 – CPP or QPP contributions through employment

Enter on this line the amount you claimed on line 308 of your federal Schedule 1.

Line 5828 – CPP or QPP contributions on self-employment and other earnings

Enter on this line the amount you claimed on line 310 of your federal Schedule 1.

Line 5832 – Employment insurance premiums through employment

Enter on this line the amount you claimed on line 312 of your federal Schedule 1.

Line 5829 – Employment insurance premiums on self-employment and other eligible earnings

Enter on this line the amount you claimed on line 317 of your federal Schedule 1.

Line 5833 – Adoption expenses

You can claim eligible expenses incurred in the adoption of a child less than 18 years of age. The maximum amount you can claim is \$12,033 for each child, and you must make the claim in the year the adoption is finalized or recognized under Ontario law.

The expenses that are eligible to be claimed on line 5833 must meet the rules for claiming the amount on line 313 of federal Schedule 1.

Two adoptive parents can split the claim for adoption expenses as long as the total amount claimed by both parents for each child is not more than the maximum that could be claimed for the child if only one person were claiming for that child.

Note

Only residents of Ontario are eligible for this amount. If you are not a resident of Ontario, you cannot claim this non-refundable tax credit in calculating your Ontario tax even though you may have received income from a source inside Ontario in 2015.

Line 5836 – Pension income amount ▼

You can claim this amount if you met the rules for claiming the amount on line 314 of federal Schedule 1.

The amount you can claim on line 5836 is the amount on line 314 of your federal Schedule 1 or \$1,364, whichever is **less**.

Note

Only residents of Ontario are eligible for this amount. If you are not a resident of Ontario, you cannot claim this non-refundable tax credit in calculating your Ontario tax even though you may have received income from a source inside Ontario in 2015.

Line 5840 – Caregiver amount

You can claim this amount if the rules are met for claiming the amount on line 315 of federal Schedule 1 and your dependant's net income (line 236 of his or her return, or the amount that it would be if he or she filed a return) is less than \$20,553.

Complete the calculation for line 5840 on the *Provincial Worksheet* in this book.

Line 5844 – Disability amount (for self) ▼

You can claim this amount if you met the rules for claiming the amount on line 316 of federal Schedule 1.

If you were **18 years of age or older** at the end of the year, enter \$7,968 on line 5844.

If you were **under 18 years of age** at the end of the year, you may be eligible to claim a supplement up to a maximum of \$4,648 in addition to the base amount of \$7,968. Complete the calculation for line 5844 on the *Provincial Worksheet* in this book.

Line 5848 – Disability amount transferred from a dependant

You can claim this amount if the rules are met for claiming the amount on line 318 of federal Schedule 1.

Complete the calculation for line 5848 on the *Provincial Worksheet* in this book.

Line 5852 – Interest paid on your student loans

Enter on this line the amount you claimed on line 319 of your federal Schedule 1.

Line 5856 – Your tuition and education amounts

Complete Schedule ON(S11), *Provincial Tuition and Education Amounts*.

Supporting documents – If you are filing electronically, keep all your documents in case we ask to see them at a later date. If you are filing a **paper return**, **attach your completed Schedule ON(S11)**, but do not send your other documents. Keep all your documents in case we ask to see them at a later date.

Tax Tip

Even if you have no Ontario tax to pay, file your return and attach a completed Schedule ON(S11) so we can update our records with your unused tuition and education amounts available for carryforward to other years.

Transferring and carrying forward amounts

You may not need all of your 2015 tuition and education amounts to reduce your provincial income tax to zero. In this case, you can **transfer** all or some of the unused part to **one** person, either your spouse or common-law partner (who would claim it on line 5864) or your or your spouse's or common-law partner's parent or grandparent (who would claim it on line 5860).

You can only transfer an amount to your or your spouse's or common-law partner's parent or grandparent if your spouse or common-law partner does not claim an amount for you on line 5812 or 5864.

Complete the "Transfer/Carryforward of unused amount" section of Schedule ON(S11) to calculate the provincial amount available to transfer, as well as Form T2202A, *Tuition, Education, and Textbook Amounts Certificate*, TL11A, *Tuition, Education, and Textbook Amounts Certificate – University Outside Canada*, TL11B, *Tuition, Education, and Textbook Amounts Certificate – Flying School or Club*, or TL11C, *Tuition, Education, and Textbook Amounts Certificate – Commuter to the United States*, to designate who can claim the transferred amount and to specify the amount this person can claim. This amount may be different from the amount calculated for the same person on your federal Schedule 11. Enter the provincial amount you are transferring on line 20 of your Schedule ON(S11).

Tax Tip

If you are transferring an amount to a designated individual, only transfer the amount this person can use. That way, you can carry forward as much as possible to use in a future year.

Complete the "Transfer/Carryforward of unused amount" section of Schedule ON(S11) to calculate the amount you can **carry forward** to a future year. This amount corresponds to the part of your tuition and education amounts you do not need to use (and do not transfer) for the year.

Line 5860 – Tuition and education amounts transferred from a child

You can claim these amounts if the rules are met for claiming an amount on line 324 of federal Schedule 1.

Enter on line 5860 the total of all provincial amounts that each student has transferred to you as shown on his or her Form T2202A, TL11A, TL11B, or TL11C. If the student was a resident of Ontario on December 31, 2015, the maximum amount the student can transfer is \$6,820.

Notes

The student **must have entered this amount on line 20** of his or her Schedule ON(S11). He or she may have chosen to transfer an amount that is less than the available provincial amount. The student cannot transfer

to you any unused tuition and education amounts carried forward from a previous year.

If you and the student were residents of different provinces or territories on December 31, 2015, special rules may apply. Contact the Canada Revenue Agency to determine the amount you can claim on line 5860.

Other rules may apply if the student has a spouse or a common-law partner. Read line 324 in the *General Income Tax and Benefit Guide*.

Supporting documents – If you are filing electronically or filing a paper return, do not send any documents. Keep all your documents in case we ask to see them at a later date. The **student** must attach Schedule ON(S11) to his or her **paper return**.

Line 5864 – Amounts transferred from your spouse or common-law partner ▼

You can claim these amounts if the rules are met for claiming an amount on line 326 of federal Schedule 1.

Complete Schedule ON(S2), *Provincial Amounts Transferred From Your Spouse or Common-Law Partner*, and attach a copy to your return.

Line 5868 – Medical expenses for self, spouse ▼ or common-law partner, and your dependent children born in 1998 or later

The medical expenses you can claim on line 5868 are the same as those you can claim on line 330 of your federal Schedule 1, except for the following:

- if the amount you claimed for medical expenses on your federal Schedule 1 includes an amount for attendant care expenses that was limited to \$10,000 (\$20,000 in the year of death), the maximum Ontario claim for attendant care expenses is \$13,639 (\$27,278 in the year of death);
- the maximum Ontario claim for the cost of a van adapted for transporting a patient who requires the use of a wheelchair is \$6,820; and
- the maximum Ontario claim for moving expenses for a patient's move to a more accessible dwelling is \$2,728.

The federal and provincial medical expenses you claim have to cover the **same 12-month period** ending in 2015, and must be expenses no one has claimed on a 2014 return. Your total medical expenses have to be more than either **3%** of your net income (line 236 of your return) or **\$2,232**, whichever is **less**.

Line 5872 – Allowable amount of medical expenses for other dependants

In addition to the medical expenses claimed on line 5868, you can claim medical expenses for other dependants.

The medical expenses you can claim on line 5872 are the same as those you can claim on line 331 of your federal Schedule 1, except for the items listed under line 5868. They have to cover the **same 12-month period** ending in 2015, and be expenses no one has claimed on a 2014 return.

The total expenses for each dependant have to be more than either **3%** of that dependant's net income (line 236 of his or

her return) or \$2,232, whichever is less. The maximum amount you can claim is \$12,033 for each dependant.

Complete the calculation for line 5872 on the *Provincial Worksheet* in this book.

Line 5896 – Donations and gifts ▼

Enter the amounts from lines 345 and 347 of your federal Schedule 9 and multiply them by the rates at lines 27 and 28 of Form ON428.

Step 2 – Ontario tax on taxable income

Enter on line 31 your taxable income from line 260 of your return. Complete the appropriate column depending on the amount entered.

Step 3 – Ontario tax

Line 40 – Ontario tax on split income

If you have to pay federal tax on split income on line 424 of your federal Schedule 1, complete Part 2 of Form T1206, *Tax on Split Income*, to calculate the Ontario tax that applies to this income.

Form T1206 also contains a special rule that applies to the amount you enter on line 428 of your return. For more information about tax on split income, see the *General Income Tax and Benefit Guide*.

Line 52 – Ontario additional tax for minimum tax purposes

If you have to pay federal minimum tax as calculated on Form T691, *Alternative Minimum Tax*, you will also have to determine your Ontario additional tax for minimum tax purposes.

To do this, complete the calculation on line 52 of Form ON428. For more information about minimum tax, see the *General Income Tax and Benefit Guide*.

Lines 54 to 56 – Ontario surtax

If the amount on line 53 is more than \$4,418, you will have to complete the calculation of the Ontario surtax on Form ON428.

Step 4 – Ontario tax reduction ▼

If you were a resident of Ontario on December 31, 2015, you may be able to reduce or eliminate your Ontario tax by claiming an Ontario tax reduction.

Only one person can claim the reduction for a **dependent child** born in 1997 or later (line 62) or a dependant with a mental or physical infirmity (line 63). If you had a spouse or common-law partner on December 31, 2015, **only the**

spouse or common-law partner with the higher net income (line 236 of his or her return) can claim the amounts on lines 62 and 63.

Note

Enter your marital status and the information about your spouse or common-law partner (including his or her net income, even if it is zero) in the “Identification” area on page 1 of your return.

You **cannot claim** the tax reduction if you were not a resident of Canada at the beginning of the year or were subject to the Ontario additional tax for minimum tax purposes at line 52.

If you are preparing a return for a person who died in 2015, you can claim the tax reduction on the deceased person’s final return.

Line 61 – Basic reduction

Claim \$228 for yourself.

Line 62 – Reduction for dependent children born in 1997 or later

Enter beside **box 6269** the number of dependent children you have.

Claim \$421 for **each** dependent child.

If the child has a mental or physical infirmity, you can claim an additional \$421 for that dependant on line 63.

Who is a dependent child?

A dependent child is a person who:

- was 18 years of age or younger on December 31, 2015;
- lived with you in 2015; and
- was your child or the child of your spouse or common-law partner.

A child for whom anyone claims an amount for an eligible dependant on line 5816 of Form ON428 may be a dependent child. However, a child for whom anyone claims a spouse or common-law partner amount on line 5812, or receives an amount under the federal *Children’s Special Allowances Act*, is not a dependent child.

Line 63 – Reduction for dependants with a mental or physical infirmity

Enter beside **box 6097** the number of dependants with a mental or physical infirmity for whom you or your spouse or common-law partner claims an amount on line 5816, 5820, 5840, or 5848 of Form ON428.

You can include a spouse or common-law partner with a mental or physical infirmity if you are claiming a disability amount transferred from your spouse or common-law partner on line 3 of your Schedule ON(S2), *Provincial Amounts Transferred From Your Spouse or Common-Law Partner*.

You can also claim this reduction for each dependent child with a **mental or physical infirmity**, born in 1997 or later, that you claimed on line 62.

Claim \$421 for **each** of these dependants.

Step 5 – Ontario foreign tax credit

If your federal foreign tax credit on **non-business income** is less than the related tax you paid to a foreign country, you may be eligible to claim an Ontario foreign tax credit.

To claim this credit, complete Form T2036, *Provincial or Territorial Foreign Tax Credit*. You can get this form from the CRA's website or by contacting us (read "For more information" on page 1).

Enter on line 69 of Form ON428 the tax credit calculated at line 5 of Form T2036.

Supporting documents – If you are filing electronically, keep all of your documents in case we ask to see them at a later date. If you are filing a **paper return**, attach your Form T2036.

Step 6 – Community food program donation tax credit for farmers

You can claim the community food program donation tax credit for farmers if:

- you were a resident of Ontario at the end of the year;
- you or your spouse or common-law partner was a farmer;
- you made a qualifying donation to an eligible community food program in the year; and
- you have claimed the qualifying donation on line 340 of your federal Schedule 9 and on line 29 of your Form ON428 as a charitable donation or gift for the year.

A **qualifying donation** is a donation of one or more agricultural products produced in Ontario and donated to an eligible community food program in Ontario on or after January 1, 2015.

An **agricultural product** is any of the following:

- meat or meat by-products;
- eggs or dairy products;
- fish;
- fruits, vegetables, grains, pulses, herbs, nuts, or mushrooms;
- honey or maple syrup; or
- anything else that is grown, raised or harvested on a farm and can legally be sold, distributed, or offered for sale at a place other than the producer's premises as food in Ontario.

An item of any of these types that has been processed is an agricultural product if it was processed only to the extent necessary to be legally sold away from the producer's premises as food intended for human consumption. Items that have been processed beyond this point, such as pickles, preserves and sausages, are not agricultural products.

An **eligible community food program** is a registered charity under the *Income Tax Act* that meets one of the following conditions:

- it distributes food to the public without charge in Ontario and does so primarily to provide relief to the poor (food banks meet this condition); or
- it operates or oversees one or more student nutrition programs.

The amount of qualifying donations can be split between spouses or common-law partners. However, the total amount of qualifying donations that can be claimed by spouses or common-law partners cannot be more than the total of the qualifying donations made by both of them in the tax year.

If you are preparing a return for a person who died in 2015, you can claim this credit on the deceased person's final return.

If you were bankrupt in 2015, claim your community food program donation tax credit on either the pre- or post-bankruptcy return you file for the tax year ending December 31, 2015, depending on when the qualifying donations were made. If qualifying donations are claimed on more than one return, the total amount of donations that can be claimed on all returns filed for the year cannot be more than the total qualifying donations made.

How to claim

Enter beside **box 6098** the amount of donations you have included on line 340 of your federal Schedule 9 that are qualifying donations for the community food program donation tax credit for farmers. Then enter 25% of this amount on line 71 of Form ON428.

Step 7 – Ontario health premium

If you were a resident of Ontario at the end of the year, and your taxable income (line 260 of your return) is more than \$20,000, you have to pay the Ontario health premium (OHP). The OHP you pay is based on your taxable income.

Complete the chart on Form ON428 to calculate your OHP. The OHP is part of Ontario income tax and is included in your total income tax payable for the year.

Notes

If you are preparing a return for a resident of Ontario who died in 2015, the OHP is payable on the deceased person's final return if the taxable income (line 260 of the return) is more than \$20,000.

If you were bankrupt at any time in 2015, the OHP is payable if the total of taxable incomes from all returns (pre-bankruptcy, in-bankruptcy, and post-bankruptcy) for the year January 1, 2015, to December 31, 2015, is more than \$20,000.

Form ON479, Ontario Credits

Are you filing for a deceased person?

You can claim the Ontario children's activity tax credit, the Ontario healthy homes renovation tax credit, the Ontario political contribution tax credit, the Ontario focused flow-through share tax credit, and the Ontario tax credits for self-employed individuals on the deceased person's final return.

Were you an international student in 2015?

If you were a visa student from another country and resided in Ontario on December 31, 2015, you may be eligible for Ontario tax credits. For more information about your residency status, call the Canada Revenue Agency at 1-800-959-8281 (for calls from Canada and the U.S.) or 613-940-8495 (for calls from outside Canada and the U.S.).

Were you bankrupt in 2015?

If you were bankrupt in 2015, claim your Ontario tax credits on the post-bankruptcy return you file for the tax year ending December 31, 2015. Different rules apply to the Ontario children's activity tax credit and the Ontario healthy homes renovation tax credit, as described in each section.

Ontario children's activity tax credit (lines 1 to 3)

You can claim the children's activity tax credit (CATC) if you were a resident of Ontario and you paid fees in 2015 that relate to the cost of registration or membership of your or your spouse's or common-law partner's child in a qualifying children's activity program. The child **must** have been born in 1999 or later or, if the child is eligible for the disability tax credit, in 1997 or later.

For each eligible child, you can claim the lesser of \$551 and the amount of eligible expenses paid for qualifying programs for that child.

Children with disabilities – If the child is eligible for the disability tax credit and is under 18 years of age at the beginning of the year and at least \$100 was paid in 2015 for registration or membership fees for qualifying programs for that child, you can claim an **additional** \$551 for that child.

You can claim the CATC provided another person has not already claimed the same fees. In addition, the total fees you and another person claim for a child cannot be more than the maximum amount that would be allowed if only one of you were claiming the credit for that child.

Note

An expense that is eligible for the CATC may also be eligible for the child care expenses deduction (line 214 of your return). If so, you **must** first claim this amount as child care expenses. You can claim any unused part for the CATC as long as the requirements are met.

Any amount that is eligible as a charitable donation or gift (lines 345 and 347 of federal Schedule 9) or that is eligible for a political contribution tax credit (line 58 of federal Schedule 1 for the federal credit and/or line 6 of Form ON479) **cannot** be claimed for the CATC.

Were you bankrupt in 2015?

The Ontario children's activity tax credit can be claimed on your pre- or post-bankruptcy return depending on when the eligible expenses were paid. If eligible expenses are claimed on more than one return, the total amount of fees for each eligible child that can be claimed on all returns filed for the year cannot be more than the maximum amount that would be allowed if only one person was claiming the credit for that child, as described above, and if only one return was filed in the calendar year.

Qualifying program

To qualify for this credit, a program **must** be either a prescribed program for the purposes of the federal children's fitness amount (lines 458 and 459 of your return) or:

- a program that is not part of a school's curriculum and that is:
 - weekly with a minimum duration of eight consecutive weeks; or
 - daily with a minimum duration of five consecutive days; or
- a membership in an organization that lasts at least eight consecutive weeks and that allows children to choose from a variety of activities.

A significant amount of the activities offered in the program or by the organization **must** be supervised, be suitable for children, and involve one or more of the following:

- instruction in music, dramatic arts, visual arts, or dance;
- language instruction;
- activities that focus on wilderness and the natural environment;
- structured interaction among children where supervisors teach or help children develop interpersonal skills;
- activities that focus on helping children develop and use intellectual skills; or
- enrichment or tutoring in academic subjects.

If you have not received a receipt telling you how much you can claim for the credit, contact the program provider or organization to get a receipt detailing the eligible amount.

Reimbursement of an eligible expense – You can only claim the part of the amount for which you have not been or will not be reimbursed. However, you can claim the full amount if you include the reimbursement in your income

(such as a benefit shown on a T4 slip), and you did not deduct the reimbursement anywhere else on your return.

How to claim

Enter the total amount of eligible expenses for all your eligible children (to a maximum of \$551 for each child) on line 1 of Form ON479. Enter on line 2 an additional amount of \$551 for each of your eligible children with disabilities for whom you paid at least \$100 in eligible expenses. Enter the total of these two amounts beside **box 6309** and then enter 10% of this amount on line 3 of Form ON479.

Supporting documents – If you are filing electronically or filing a paper return, do not send any documents. Keep all your documents in case we ask to see them at a later date.

Ontario healthy homes renovation tax credit (line 4) ▼

You may be eligible for this credit if at the end of 2015:

- you were a resident of Ontario;
- you were a senior (65 years of age or older) or a non-senior living with or expecting to live with a family member who is a senior; **and**
- you, or someone on your behalf, paid or incurred eligible expenses in 2015 for improvements to your **principal residence or the land on which your principal residence is situated**.

A **family member** includes a parent, step-parent, grandparent, in-law, sibling, spouse, common-law partner, aunt, uncle, great-aunt, great-uncle, child, step-child, grandchild, niece, or nephew.

If you are a senior, a **principal residence**, for this credit, is a residence in Ontario that you usually occupy or expect to usually occupy by the end of 2017.

If you are not a senior, a **principal residence**, for this credit, is a residence in Ontario that you usually occupy or expect to usually occupy by the end of 2017 with a family member who is a senior.

For this credit, a **principal residence** may include a house, apartment, condominium, or mobile home.

Eligible expenses are expenditures for **improvements** to the principal residence or to the land on which the principal residence is situated that:

- allow a senior to gain access to the home or the land or to be more mobile or functional within the home or on the land; or
- reduce the risk of harm to a senior within the home or on the land or in gaining access to the home or the land; and
- would normally be done by or for a person who has an impairment to allow him or her to be mobile or functional within the home or on the land.

The improvements must be of an enduring nature and be integral to the home or land. See the next page for a list of eligible expenses.

You can claim the **lesser of** \$10,000 and the amount of eligible expenses that you, or someone on your behalf, paid or incurred related to your principal residence. If you occupied more than one principal residence at different times in 2015, eligible expenses you paid or incurred for one or more of those residences, not over \$10,000, would qualify for the credit.

The combined amount that **you and your spouse or common-law partner** can claim cannot be more than \$10,000. However, **if on December 31, 2015, you and your spouse or common-law partner occupied separate principal residences for medical reasons** or because of a **breakdown** in your marriage or common-law relationship for a period of 90 days or more, **each** spouse or common-law partner can claim up to \$10,000 of eligible expenses. If you occupied separate principal residences for medical reasons, enter your spouse's or common-law partner's address under "Involuntary separation" on Schedule ON(S12).

If you shared a principal residence with other people, one of you may claim the entire amount of eligible expenses, or each person may claim a portion of the expenses. The combined amount that can be claimed by everyone living in the residence is the lesser of \$10,000 and the amount of eligible expenses paid.

Example

Mitch and his brother Alex share a house. Alex is a senior. In April 2015, the brothers paid \$4,000 for the supply and installation of a stair lift. In May 2015, the brothers paid \$6,500 for the supply and installation of handrails, adjustable counters, and the widening of several doorways in their house. The total of the eligible expenses is \$10,500. However, the maximum claim is \$10,000.

Either Mitch or Alex can claim the entire amount of \$10,000 or they can each claim a portion of the expenses, provided that the total amount claimed is not more than \$10,000. For example, if Mitch claims \$7,000, Alex can claim \$3,000.

If someone not living with you or not related to you paid for the qualifying home renovation to your principal residence, you could still claim the credit. You should obtain and keep the supporting documents.

Example

Kaitlyn rents a home to a senior named Diana. In February 2015, Kaitlyn paid \$750 to have handrails installed in several rooms of the home. Kaitlyn cannot claim the \$750 as an Ontario healthy homes renovation tax credit on her income tax return, but Diana can claim the credit on her return. Diana can add the \$750 to any other qualifying expenses she incurred, to a maximum of \$10,000. Diana should obtain and keep the supporting documents in case she is asked to show them.

Note

If an eligible expense also qualifies as a medical expense, you **can** claim both the medical expenses tax credit and the Ontario healthy homes renovation tax credit for that expense.

You must reduce your eligible expenses by the amount of any **government assistance** (other than tax credits) you received or expect to receive that is related to the eligible expenses.

Are you filing for or in respect of a deceased person?

You can claim the Ontario healthy homes renovation tax credit on a deceased person's final return if:

- the deceased person was a senior or would have turned 65 years of age by December 31, 2015, and is otherwise eligible, or
- the deceased person was a family member of a senior or of a person who would have turned 65 years of age by December 31, 2015, and is otherwise eligible.

If you lived with, or expected by the end of 2017 to live with, a family member who, immediately before death, was a senior or who would have turned 65 years of age by December 31, 2015, and you are otherwise eligible, you can claim this credit on your return.

Were you bankrupt in 2015?

The Ontario healthy homes renovation tax credit can be claimed on your pre- or post-bankruptcy return depending on when the eligible expenses were paid or became payable. If eligible expenses are claimed on more than one return, the total amount of expenses that can be claimed on all returns filed for the year cannot be more than the lesser of \$10,000 and the amount of eligible expenses paid.

Eligible expenses

Some examples of eligible expenses include:

- certain renovations to permit a first-floor occupancy or secondary suite for a senior;
- grab bars and related reinforcements around the toilet, bathtub, and shower;
- handrails in corridors;
- wheelchair ramps, stair/wheelchair lifts, and elevators;
- walk-in bathtubs;
- wheel-in showers;
- widening of passage doors;
- lowering of existing counters/cupboards;
- installation of adjustable counters/cupboards;
- light switches and electrical outlets placed in accessible locations;
- door locks that are easy to operate;
- lever handles on doors and taps, instead of knobs;
- pull-out shelves under the counter to enable work from a seated position;
- non-slip flooring;
- a hand-held shower on an adjustable rod or high-low mounting brackets;
- additional light fixtures throughout the home and at exterior entrances;

- swing clear hinges on doors to widen doorways;
- creation of knee space under the basin to enable use from a seated position (and insulation of any hot-water pipes);
- relocation of tap to front or side for easier access;
- hands-free taps;
- motion-activated lighting; and
- touch-and-release drawers and cupboards.

Expenses not eligible

Expenses are not eligible if their primary purpose is to increase the value of the home.

Annual, recurring, or routine repair, maintenance, or service expenses are not eligible. Examples include:

- general maintenance – such as plumbing or electrical repairs;
- repairs to a roof;
- aesthetic enhancements such as landscaping or redecorating;
- installation of new windows;
- installation of heating or air conditioning systems; and
- replacement of insulation.

Devices are not eligible. Examples include:

- equipment for home medical monitoring;
- equipment for home security (anti-burglary);
- wheelchairs;
- walkers;
- vehicles adapted for people with mobility limitations;
- household appliances; and
- fire extinguishers, smoke alarms, and carbon monoxide detectors.

Services are not eligible. Examples include:

- security or medical monitoring services;
- home care services;
- housekeeping services; and
- outdoor maintenance and gardening services.

How to claim

Complete Schedule ON(S12). Enter the amount from line 5 beside **box 6311** of Form ON479; then enter 15% of this amount on line 4 of Form ON479.

Supporting documents – If you are filing electronically, keep all your documents in case we ask to see them at a later date. If you are filing a **paper return**, attach your completed Schedule ON(S12) but do not send your other documents. Keep all your documents in case we ask to see them at a later date.

Ontario political contribution tax credit (lines 5 and 6)

You can claim this credit if you were a resident of Ontario at the end of the year and you contributed to a registered Ontario political party or constituency association, or to a candidate in an Ontario provincial election.

Only claim contributions you made during 2015. If you were bankrupt in 2015, your political contribution tax credit is based on contributions made during all of 2015.

You or your spouse or common-law partner can claim the credit, but a contribution cannot be divided between the two of you if only one receipt was issued.

How to claim

Enter your total contributions on line 5 of Form ON479 and calculate the amount to enter on line 6 as follows.

- For contributions of **less than \$3,026**, complete the calculation for line 6 on the *Provincial Worksheet* in this book.
- For contributions of **\$3,026 or more**, enter \$1,330 on line 6 of Form ON479.

Supporting documents – If you are filing electronically, keep all your documents in case we ask to see them at a later date. If you are filing a **paper return**, attach all official receipts.

Ontario focused flow-through share tax credit (line 7)

Enter beside **box 6266** the total qualifying expenses reported on line 4 of Form T1221, *Ontario Focused Flow-Through Share Resource Expenses (Individuals)*. You can get this form from the CRA's website or by contacting us (read "For more information" on page 1).

Supporting documents – If you are filing electronically, keep all of your documents in case we ask to see them at a later date. If you are filing a **paper return**, attach your Form T1221 along with the information slips (Slip T101, *Statement of Resource Expenses*, or Slip T5013, *Statement of Partnership Income*) you received from a mining exploration corporation that incurred qualifying expenses in Ontario.

Ontario tax credits for self-employed individuals (lines 9 and 10)

Individuals operating unincorporated businesses may be eligible for the Ontario apprenticeship training tax credit and the Ontario co-operative education tax credit. **Include the amount of credits you claimed for 2015 as self-employment income on your 2016 return.**

If you were a member of a partnership, other than as a limited partner, you may claim your share of the partnership's credits for each qualifying apprenticeship or each qualifying co-op work placement. Limited partners are not entitled to these credits; however, the general partners of a limited partnership may share the credits. For each of these credits, the total claimed by all the partners in the partnership cannot exceed the amount calculated for the partnership.

If you were bankrupt in 2015, your trustee may claim the Ontario tax credits for self-employed individuals if you were eligible for the credit(s) during the period when the trustee acted on your behalf.

Supporting documents – If you are filing electronically or filing a paper return, do not send any documents. Keep all your documents in case we ask to see them at a later date.

Line 9 – Ontario apprenticeship training tax credit

If you hired one or more eligible apprentices in one or more qualifying skilled trades to work at your permanent establishment located in Ontario, you may be able to claim a tax credit for eligible expenditures, to a maximum of \$5,000 per apprentice (\$10,000 for apprenticeship programs that started on or before April 23, 2015).

Eligible expenditures are reasonable salaries and wages you paid to an apprentice employed in a qualifying apprenticeship at a permanent establishment of yours in Ontario, or reasonable fees paid or payable to an employment agency, for services provided by the apprentice during the first 36 months of the apprenticeship training program (48 months for apprenticeship programs that started on or before April 23, 2015).

You must reduce your eligible expenditures by the amount of any government assistance you received, are entitled to receive, or may reasonably expect to receive for the eligible expenditures.

Claiming the credit

If the total of the salaries and wages paid in the previous tax year by you, if you were a sole proprietor, or by a partnership, if you were a partner, was:

- \$600,000 or more, the credit is 25% of eligible expenditures for each apprentice who started an apprenticeship program after April 23, 2015, and 35% of eligible expenditures for each apprentice who started an apprenticeship program on or before April 23, 2015;
- not more than \$400,000, the credit is 30% of eligible expenditures for each apprentice who started an apprenticeship program after April 23, 2015, and 45% of eligible expenditures for each apprentice who started an apprenticeship program on or before April 23, 2015; or
- more than \$400,000 but less than \$600,000, complete the calculation for line 9 on the *Provincial Worksheet* in this book.

The maximum annual credit for each apprentice employed by you in a qualifying apprenticeship for the entire year is:

- \$5,000 for each apprentice who started an apprenticeship program after April 23, 2015; and
- \$10,000 for each apprentice who started an apprenticeship program on or before April 23, 2015.

To determine the maximum amount that can be claimed for an apprentice who was employed for only part of the year, multiply the maximum annual amount by the number of days that you employed the apprentice, and then divide by the number of days in the year.

You can claim an Ontario apprenticeship training tax credit for each eligible apprentice up to a maximum of \$15,000 over a 36-month period for apprentices who started an apprenticeship program after April 23, 2015 or \$40,000 over a 48-month period for apprentices who started an apprenticeship program on or before April 23, 2015.

If in 2015 you repaid government assistance that was related to eligible expenditures for this tax credit in a prior year, the amount of assistance you repaid will qualify for the tax credit for 2015. The tax credit is equal to the amount of government assistance repaid multiplied by the tax credit rate for the year the eligible expenditures were reduced by the assistance.

Enter your claim on line 9 of Form ON479.

For more information, go to www.ontario.ca/finance or call the Ontario Ministry of Finance at one of the numbers listed under “For more information” on page 1.

Line 10 – Ontario co-operative education tax credit

If you hired one or more co-op students enrolled in an Ontario university or college, you may be able to claim a tax credit of up to 25% to 30% of eligible expenditures, to a maximum of \$3,000 per student per qualifying work placement.

Eligible expenditures are reasonable salaries, wages, and other remuneration paid or payable to a student in a qualifying work placement, or a reasonable fee paid or payable to an employment agency for a qualifying work placement. The student must work at a permanent establishment of yours in Ontario.

You must reduce your eligible expenditures by the amount of any government assistance you received, are entitled to receive, or may reasonably expect to receive for the eligible expenditures.

A **qualifying work placement** is generally four consecutive months ending in the tax year of employment of a student under a qualifying co-operative educational program of an eligible educational institution. The minimum employment period is 10 consecutive weeks. The maximum employment period is 16 consecutive months. The eligible educational institution must provide you with a certificate for each qualifying work placement for each student.

Claiming the credit

For each qualifying work placement that ended in 2015, claim this credit to a maximum of \$3,000 for eligible expenditures.

If the total of the salaries and wages paid in the previous tax year was:

- \$600,000 or more, claim 25% of eligible expenditures for the qualifying work placement;
- not more than \$400,000, claim 30% of eligible expenditures for the qualifying work placement; or
- more than \$400,000 but less than \$600,000, complete the calculation for line 10 on the *Provincial Worksheet* in this book.

If in 2015 you repaid government assistance that was related to eligible expenditures for this tax credit in a prior year, the amount of assistance you repaid will qualify for the tax credit for 2015. The tax credit is equal to the amount of government assistance repaid multiplied by the tax credit rate for the year the eligible expenditures were reduced by the assistance.

Enter your claim on line 10 of Form ON479.

For more information, see Information Bulletin 4014, *Co-operative Education Tax Credit*, at www.ontario.ca/finance or call the Ontario Ministry of Finance at one of the numbers listed under “For more information” on page 1.

Form ON-BEN, Application for the 2016 Ontario Trillium Benefit and Ontario Senior Homeowners’ Property Tax Grant

If you incurred costs for your principal residence in Ontario in 2015, you **may** be eligible for the Ontario energy and property tax credit, the Northern Ontario energy credit and/or the Ontario senior homeowners’ property tax grant.

File your tax return

You (and your spouse or common-law partner) should file your 2015 return(s) by April 30, 2016, to ensure timely delivery of payments. The information you provide on your 2015 return(s) will determine how much you will get.

Report to the Canada Revenue Agency (CRA) any changes to your status (for example, birth, marriage, separation) that happen after filing your 2015 return.

Complete Form ON-BEN

To receive the Ontario energy and property tax credit component and/or the Northern Ontario energy credit component of the 2016 Ontario trillium benefit and/or the 2016 Ontario senior homeowners’ property tax grant, **you must apply for them** by completing and attaching Form ON-BEN to your 2015 return.

Tax Tips

You may be eligible for both the Ontario trillium benefit and the Ontario senior homeowners' property tax grant.

If you were eligible for the Ontario trillium benefit and/or the Ontario senior homeowners' property tax grant for 2015 but forgot to apply for either of them when you filed your 2014 return, it may not be too late. To apply, you must request an adjustment to your 2014 return. For more information, read "How to change a return?" in the *General Income Tax and Benefit Guide*.

Did you have a spouse or common-law partner in 2015?

If you were married or living in a common-law relationship on December 31, 2015, the same spouse or common-law partner has to apply for the Ontario energy and property tax credit, the Northern Ontario energy credit, and the Ontario senior homeowners' property tax grant for both of you. **If only one spouse or common-law partner is 64 years of age or older** on December 31, 2015, that spouse or common-law partner has to apply for these credits and the grant for both of you.

Note

Enter your marital status and the information about your spouse or common-law partner (including his or her net income, even if it is zero) in the "Identification" area on page 1 of your return.

If you and your spouse or common-law partner occupied separate principal residences for medical reasons on December 31, 2015, you can apply for the Ontario energy and property tax credit, the Northern Ontario energy credit, and the Ontario senior homeowners' property tax grant (if eligible) either individually or as a couple. If you and your spouse or common-law partner are choosing to apply individually, place a tick beside **box 6108** in Part A on the back of Form ON-BEN and enter his or her address under "Involuntary separation" in Part C.

If you and your spouse or common-law partner were separated or divorced on December 31, 2015, you must apply separately for the payments.

Other circumstances

An individual who died on or before December 31, 2015, cannot receive these payments.

If you were bankrupt in 2015, file your Form ON-BEN with the post-bankruptcy return you file for the tax year ending December 31, 2015. Your payments will be based on your net income for the pre- and post-bankruptcy periods.

If you completed Form RC310, *Election for Special Relief for Tax Deferral Election on Employee Security Options*, this may affect the calculation of your payments. For more information, contact the CRA.

Ontario trillium benefit (OTB)

The OTB includes the Ontario sales tax credit, the Ontario energy and property tax credit, and the Northern Ontario energy credit. The payments of these

three credits are combined and delivered on a monthly basis to better align the timing of the assistance with the expenses that people face. You must be eligible for at least one of these credits to receive the OTB. Refer to the information about the credits on this page and pages 13 and 14 to find out more about the eligibility requirements.

The 2016 OTB payments, calculated based on the information provided on your (and your spouse's or common-law partner's) 2015 return(s) and Form ON-BEN, will be issued monthly from July 2016 to June 2017. However, you can choose to **wait until June 2017** to get your 2016 OTB entitlement in **one payment** at the end of the benefit year instead of receiving it monthly from July 2016 to June 2017. Tick **box 6109** on Form ON-BEN to make this choice.

Note

If your 2016 OTB is \$360 or less, the above election does not apply and your entitlement will be issued in one payment in July 2016.

You may not be eligible for a payment if you are confined to a prison or a similar institution for a period of 90 days or more that includes the first day of the payment month.

To estimate the amount of OTB you may be entitled to, use the calculator at www.cra.gc.ca/benefits-calculator.

Ontario sales tax credit (OSTC)

The OSTC helps low- to moderate-income individuals, 19 years of age and older, and families, including single parents, with the sales tax they pay.

The OSTC is paid as part of the OTB. You must be a resident of Ontario at the beginning of a month to receive that month's payment.

You do not need to apply for the OSTC when you file your tax return. The Canada Revenue Agency will determine your eligibility and tell you if you are entitled to receive the credit. For more information about the OSTC, see Booklet RC4210, *GST/HST Credit*.

Tax Tip

If you will turn 19 before June 1, 2017, and otherwise qualify, you should file your 2015 return. If you are entitled, you will be issued your first payment after you turn 19.

Ontario energy and property tax credit (OEPTC)

The OEPTC helps low- to moderate-income Ontario residents with the sales tax on energy and with property taxes.

The OEPTC is paid as part of the OTB. You must be a resident of Ontario at the beginning of a month to receive that month's payment.

The OEPTC is not provided automatically. To receive this credit, **you have to apply for it** by completing and attaching Form ON-BEN to your 2015 tax return.

There are two components to the OEPTC: an energy component and a property tax component. You should

apply for the OEPTC if you are eligible for either component.

If you meet the eligibility requirements for either component (as described below), place a tick beside **box 6118** and complete Parts A and B on the back of Form ON-BEN.

Energy component

You may be eligible for the **energy component** if:

- you were a resident of Ontario on December 31, 2015, and **at least one** of the following conditions applies:
 - you will be 18 years of age or older before June 1, 2017;
 - you had a spouse or common-law partner on or before December 31, 2015;
 - you are a parent who lives or previously lived with your child; **and**
- for 2015, **at least one** of the following conditions applies:
 - rent or property tax for your principal residence (as described on the next page) was paid by or for you;
 - you lived in a public long-term care home in Ontario and an amount for accommodation was paid by or for you;
 - you lived on a reserve in Ontario and home energy costs were paid by or for you for your principal residence (as described on this page) on the reserve.

Property tax component

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

- on December 31, 2015, you were a resident of Ontario and **at least one** of the following conditions applies:
 - you will be 18 years of age or older before June 1, 2017;
 - you had a spouse or common-law partner on or before December 31, 2015;
 - you are a parent who lives or previously lived with your child; **and**
- for 2015, **at least one** of the following conditions applies:
 - rent or property tax for your principal residence (as described on this page) was paid by or for you;
 - you lived in a designated Ontario university, college, or private school residence.

Tax Tip

If you will turn 18 before June 1, 2017, and otherwise qualify, you should apply for the 2016 OEPTC on your 2015 return. You will be issued the payments for the months after you turn 18. For example, if you turn 18 years of age on May 15, 2017, you will be eligible for the 2016 OEPTC payment that is issued in June 2017.

Amounts paid for a principal residence

A **principal residence** is a housing unit in Ontario that you usually occupy during the year. For example, it can be a house, apartment, condominium, hotel or motel room, mobile home, or rooming house.

If you were a homeowner, enter the total amount of property tax paid for your principal residence in Ontario for 2015 beside **box 6112**.

If you rented, enter the total amount of rent paid for your principal residence in Ontario for 2015 beside **box 6110**.

If you did not own your principal residence and it was not held in trust for you, and an amount for property tax was paid by or for you to the owner for that residence, enter beside **box 6110** the amount of property tax that was paid to the owner and that you have not already used in calculating the amount of rent that you paid.

If you were a farmer, enter either the property tax paid for your principal residence and one acre of land beside **box 6112** or the rent paid for your principal residence and one acre of land beside **box 6110**.

If you owned and occupied a mobile home, enter beside **box 6112** the total of the property tax paid for your home **plus** the property tax that your landlord/site owner paid for the lot you leased.

If the landlord does not provide a breakdown of the property tax paid for the lot, and you do not have an assessment for the lot from the Municipal Property Assessment Corporation, you can estimate the property tax based on the fees paid to your landlord/site owner for the lot. It would be reasonable to take 20% of the fees and add that amount to any property tax paid on the mobile home.

If you rented a mobile home and your landlord paid property tax for the home or for the lot, enter beside **box 6110** the amount of rent paid to your landlord.

If you lived in a private long-term care home, hospital, group home, chronic care facility, or a similar institution, and the institution paid full municipal and school taxes, enter your rent beside **box 6110**.

If you lived in a public long-term care home and the institution **did not** pay full municipal and school taxes, enter your accommodation costs beside **box 6123**.

A **long-term care home** can include a nursing home or a municipal, First Nations, or charitable home for the aged.

If the institution does not break down the cost of room and board (meals, laundering or other services) on your receipt, you can claim an amount of up to 75% of your total payments as rent beside **box 6110** or as accommodation costs beside **box 6123**, as applicable.

If you lived in a designated Ontario university, college, or private school residence, place a tick beside **box 6114**; you will get \$25 for the property tax component of the OEPTC for the part of the year that you lived in that residence. If you also lived somewhere else in Ontario for part of the year and rent and/or property tax was paid by or for you, enter the amount paid beside **box 6110** and/or **box 6112**, as applicable. To find out if your residence is designated, go to www.ontario.ca/finance or call the Ontario Ministry of Finance at one of the numbers listed under "For more information" on page 1.

If you lived on a reserve, enter the total amount paid for energy (for example, electricity, heat) for your principal residence on a reserve in Ontario for 2015 beside **box 6121**.

Your property tax and rent **cannot include** amounts such as:

- rent paid for a principal residence, including a mobile home, that is not subject to municipal and school tax;
- payments to relatives or friends who are not reporting the payments as rental income on their returns;
- property tax or rent paid on part of a home you used for rental or business purposes; or
- property tax or rent paid on a second residence, such as a cottage, if you claimed property tax or rent for your principal residence for the same period.

If you and your spouse or common-law partner lived together on December 31, 2015, enter the **total** amount of rent or property tax paid for the year, including amounts paid by or for each spouse or common-law partner for a period of separation.

If you and your spouse or common-law partner separated during the year and lived apart on December 31, 2015, enter your share of the rent or property tax for the part of the year before the separation, **plus** your own rent or property tax after the separation.

If you shared a principal residence with one or more persons (other than your spouse or common-law partner), enter your share of the rent or property tax you paid for the year.

Supporting documents – Whether you are filing electronically or filing a paper return, keep all of your property tax or rent receipts in case we ask to see them at a later date.

Northern Ontario energy credit (NOEC)

The NOEC helps low- to moderate-income Northern Ontario residents with the higher energy costs they face living in the north.

The NOEC is paid as part of the OTB. You must be a resident of Northern Ontario at the beginning of a month to receive that month's payment.

The NOEC is not provided automatically. To receive this credit, **you have to apply for it** by completing and attaching Form ON-BEN to your 2015 tax return.

If you meet the eligibility requirements, place a tick beside **box 6119** and complete Parts A and B on the back of Form ON-BEN.

You may be eligible for the NOEC if:

- you were a resident of Northern Ontario on December 31, 2015, and **at least one** of the following conditions applies:
 - you will be 18 years of age or older before June 1, 2017;
 - you had a spouse or common-law partner on or before December 31, 2015;

- you are a parent who lives or previously lived with your child; **and**

- for 2015, **at least one** of the following conditions applies:
 - rent or property tax for your principal residence (as described on page 13) in Northern Ontario was paid by or for you;
 - you lived in a public long-term care home in Northern Ontario and an amount for accommodation was paid by or for you;
 - you lived on a reserve in Northern Ontario and home energy costs (for example, electricity, heat) were paid by or for you for your principal residence (as described on page 13) on the reserve.

Northern Ontario means the districts of Algoma, Cochrane, Kenora, Manitoulin, Nipissing, Parry Sound, Rainy River, Sudbury (including the City of Greater Sudbury), Thunder Bay, and Timiskaming.

Tax Tip

If you will turn 18 before June 1, 2017, and otherwise qualify, you should apply for the 2016 NOEC on your 2015 return. You will be issued the payments for the months after you turn 18. For example, if you turn 18 years of age on May 15, 2017, you will be eligible for the 2016 NOEC payment that is issued in June 2017.

Ontario senior homeowners' property tax grant (OSHPTG) ▼

You can apply for the OSHPTG for 2016 if on December 31, 2015:

- you were 64 years of age or older; and
- you owned and occupied a principal residence in Ontario, for which you or someone on your behalf paid property tax for 2015. A principal residence is a housing unit that you usually occupy during the year. For example, it can be a house, condominium or mobile home.

The OSHPTG is not provided automatically. To receive this grant, **you have to apply for it** by completing and attaching Form ON-BEN to your 2015 tax return.

If you meet the eligibility requirements, place a tick beside **box 6113**. Enter your total amount of property tax paid for 2015 beside **box 6112** in Part A and complete Part B, on the back of the form.

Your grant for 2016 will be based on the information you provide on your 2015 return. You should receive it within four to eight weeks after you receive your 2015 notice of assessment.

To estimate the amount of OSHPTG you may be entitled to, use the calculator at www.cra.gc.ca/benefits-calculator.