SNOWBIRD FILE · SAMPLE

Denis and Claire Gagnon

Calendar year 2025: January 1 to December 31, 2025 · Home in Ottawa, Ontario · Condo in Bonita Springs, Florida

161	149	182	June 15
DENIS: U.S. DAYS IN 2025	CLAIRE: U.S. DAYS IN 2025	MOST U.S. DAYS ALLOWED FOR FORM 8840	FORM 8840 DUE, 2026

WHERE EACH OF THEM STANDS

Test	Denis	Claire
Weighted day count (2025 days + 1/3 of 2024 + 1/6 of 2023)	238 days: over 183, so the IRS would treat him as a U.S. resident without Form 8840	222 days: over 183, the same
Days in 2025 alone (must be fewer than 183 for Form 8840)	**161 days: eligible, 21 days to spare**	**149 days: eligible, 33 days to spare**
Closer connection to Canada	**Home, family, health card, banks and voting in Ontario (page 4)**	**The same**
What to file	Form 8840 by June 15, 2026	Form 8840 by June 15, 2026

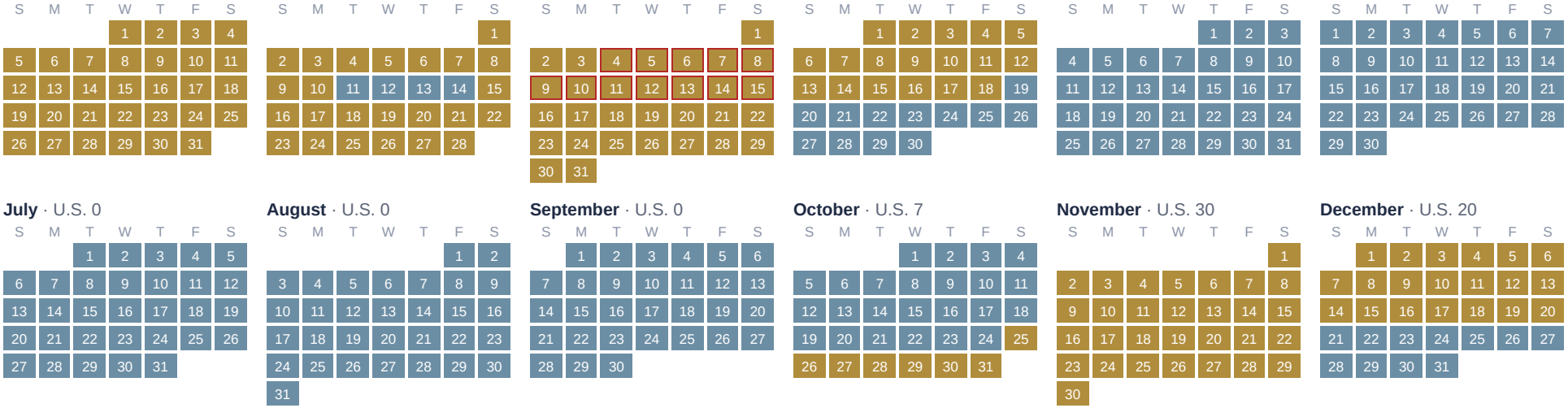
The condo. Rented from May 1 to October 15, 2025. Their U.S. return for the rental is on page 5; the manager holds a Form W-8ECI, so no 30% tax was withheld from the rent.

HOW TO READ THIS FILE

- The IRS counts this year's U.S. days plus a third of last year's and a sixth of the year before. Reach 183 and a Canadian is treated as a U.S. resident on worldwide income.
- Form 8840 is the way out, but only with fewer than 183 days in the current year and closer ties to Canada. It has no extension.
- Any part of a day in the U.S. counts as a U.S. day, including the days they drove south and flew home.
- Page 2 shows Denis's year day by day; page 3 the running counts and warnings for both; page 4 the ties to Canada; page 5 the condo rental.

DENIS GAGNON · THE YEAR AT A GLANCE · JANUARY 1 TO DECEMBER 31, 2025

In the U.S. (161 days) · In Canada (204 days) · Denis in Florida, Claire in Ottawa (March 4 to 15)



How to read this page. Each square is one day. They drove south in late October and stayed until April 18, with a short trip home in February. Travel days count as U.S. days: February 10 and 15, April 18 and October 25 are all gold. Denis flew home for Christmas on December 20, which kept his year at 161 days. Claire's count is 12 days lower because she was in Ottawa for their grandchild's birth in March.

RUNNING COUNTS AND WARNINGS · JANUARY 1 TO DECEMBER 31, 2025

At month end	Denis: 2025 days	Denis: weighted	Claire: 2025 days	Claire: weighted
January 31	31	108	31	104
February 28	55	132	55	128
March 31	86	163	74	147
April 30	104	181	92	165
May 31	104	181	92	165
June 30	104	181	92	165
July 31	104	181	92	165
August 31	104	181	92	165
September 30	104	181	92	165
October 31	111	188	99	172
November 30	141	218	129	202
December 31	161	238	149	222

Weighted count = 2025 days + 1/3 of 2024 (Denis 158, Claire 150) + 1/6 of 2023 (Denis 147, Claire 140).

WARNINGS SENT

Date	To	Message
October 27	Denis	Weighted count reached 183: Form 8840 will be needed for 2025. Keep the 2025 count under 183.
November 11	Claire	Weighted count reached 183: Form 8840 will be needed for 2025.
December 9	Denis	150 days in 2025; 32 days left before the 182-day ceiling. The December 20 flight home keeps the year well inside it.
December 20	Denis	Flight home confirmed. Year closes at 161 days.

WHY THE COUNT MATTERS MOST IN THE FALL

- The spring stay is usually fixed. The fall return and the Christmas trip home decide whether the year stays under 183.
- Past 182 days in the current year, Form 8840 is not available, and a treaty position on a full U.S. return is needed instead.

CLOSER CONNECTION TO CANADA · THE FACTS BEHIND FORM 8840 · 2025

Tie	Canada	United States
Permanent home	House in Ottawa, owned since 1998, kept year-round	Florida condo used as a seasonal residence and rented the rest of the year
Family	Children and grandchildren in Ottawa	None
Health coverage	Ontario health card for both	Travel medical insurance for the winter
Driver's licenses and cars	Ontario licenses; car registered in Ontario	The same car driven south; no Florida license or plates
Banks and investments	Main bank, investment and retirement accounts in Canada	One Florida checking account for condo bills
Voting	Registered and voted in Ontario	Not registered
Clubs and doctors	Golf club, church and family doctor in Ottawa	A golf membership in Bonita Springs for the winter
Tax home and returns	Canadian tax returns filed as residents of Canada	U.S. nonresident return for the condo rental only

WHAT GOES ON FORM 8840

U.S. days 2023, 2024, 2025	Denis 147, 158, 161 Claire 140, 150, 149
Tax home	Ottawa, Ontario
Green card applied for	No
Due	June 15, 2026

HOW TO READ THIS PAGE

- Form 8840 asks where life really happens: home, family, belongings, banks, licenses and voting.
- Each tie in the table is backed by a document in the file, renewed each spring.
- The form is filed for each spouse separately, every year the weighted count reaches 183.

CONDO RENTAL · U.S. NONRESIDENT RETURN · MAY 1 TO OCTOBER 15, 2025

Item	For the year	Rental share	On the return
Rent received (168 days at $2,400 a month)			**$13,200**
Condominium association fees	$6,000	51.1%	$3,064
Property tax	$5,200	51.1%	$2,655
Insurance	$3,800	51.1%	$1,940
Utilities	$1,100	51.1%	$562
Management fee (10% of rent)	$1,320	100%	$1,320
Repairs during the rental	$900	100%	$900
Depreciation on the building ($320,000 over 27.5 years)	$11,636	51.1%	$2,759
Net rental income			**$0**

Rental share = 168 rental days ÷ (168 rental days + 161 days the Gagnons used the condo). Illustrative; the return applies the vacation home rules.

HOW TO READ THIS PAGE

- Because the Gagnons also use the condo, costs are split between the rental days and their own days.
- When the condo is used personally, rental deductions can't create a loss. The $3,183 of depreciation not used this year carries forward.
- The property manager holds a Form W-8ECI, so the rent was paid without the 30% U.S. tax that otherwise applies to rent paid to foreign owners.
- When they sell, the foreign seller package handles the 15% withholding.