

After reviewing your situation as a **2026 Canada → U.S. cross-border tax case**, including U.S. residency, Canadian/Québec residency, treaty issues, foreign-account reporting, departure tax, and the fact that your Canadian employer temporarily assigned you to New York.

The most important conclusions

1. **You are very likely a U.S. tax resident for 2026.** Your physical presence in the U.S. is well over 183 days, so the Substantial Presence Test is the primary issue. U.S. resident aliens generally report worldwide income.
2. **You should not assume that Canada only gets your January–March income.** Whether you became a Canadian/Québec nonresident depends on whether you actually severed your Canadian residential ties. CRA specifically looks at residential ties, and Québec similarly considers ties, visits and anticipated return.
3. If both countries consider you resident under their domestic rules, the **U.S.–Canada treaty residency tie-breaker** becomes extremely important.
4. **Your Canadian employer assignment creates a second issue that I would investigate immediately:** U.S. Social Security/Medicare versus CPP/QPP. The U.S.–Canada Totalization Agreement can allow a worker temporarily transferred by a Canadian employer to remain covered by the Canadian/Québec system for an assignment of up to 60 months, provided the requirements are met and appropriate certification is obtained.
5. You may have U.S. **FBAR and Form 8938** obligations depending on your Canadian accounts. FBAR generally applies when aggregate foreign financial accounts exceed \$10,000 at any point during the year. For an unmarried U.S. resident, Form 8938 generally applies above \$50,000 at year-end or \$75,000 at any time.
6. If Canada treats you as an emigrant, you could have **Canadian departure-tax reporting**, including potentially T1243 and T1161. CRA considers certain property deemed sold at fair market value when you leave Canada.

Cost

For your situation, I would target approximately:

- **\$1,000–\$2,500:** relatively straightforward cross-border preparation
- **\$2,500–\$4,000+:** if treaty residency, departure tax, multiple foreign-account forms, or substantial planning is involved
- There are cheaper services, but they may only handle the U.S. return.

For example, CPAs for Expats publishes a \$329 basic U.S. return, with additional charges for state returns, FBAR, Form 8938, etc. Expat Tax Center publishes similarly low U.S. expat pricing. Those are useful benchmarks, but **neither should automatically be assumed to include a Canadian T1, Québec return and departure-tax analysis.**

My preferred firms to contact first

1. Atlantax Group — probably the strongest match. It is Brooklyn-based, specifically handles foreign nationals/work-visa holders and U.S.–Canada matters, and says it is **fully remote**.

2. McLan Accounting Services — Brooklyn firm with an explicit international-tax practice, foreign tax credit/FBAR experience and a secure client portal.

3. CPAs for Expats — strongest cost-focused option. Brooklyn-based, expat-focused and has transparent pricing plus an online workflow.

4. Expat Tax Center — another relatively inexpensive Brooklyn option with secure online document exchange and published pricing.

I've put these and additional options into the spreadsheet, including phone numbers, remote capability, specialty, pricing where published, and my assessment of their fit for your circumstances.