



Community Housing Services Notice

Date: January 17, 2013

CHSN#: 2013-01
(replaces CHSN#: 2012-13)

This applicable legislation/policy is to be implemented effective this date by the housing provider(s) under the following programs:

Please note, if your program is **not checked**, this change is **not applicable** to your project.

- Federal Non-Profit Housing Program
- Federal Section 26/27 Housing Program
- Federal Urban Native Non-Profit Housing Program
- Private Non-Profit Housing Program
- Municipal Non-Profit Housing Program (Pre-1986)
- Local Housing Corporation
- Local Housing Corporation – Rent Supplement Programs
- Nipissing District Housing Registry

Subject: Social Assistance, Pension and Tax Credit Rates
January to March 2013

Reference:

- *Social Assistance, Pension and Tax Credit Tables (MCSS)*

Background:

The Ministry of Municipal Affairs and Housing previously issued Directives to Housing Providers dealing with a variety of subject matters including Senior Citizen Government Pension Income.

In order to keep Housing Providers up to date on the latest Social Assistance and Pension Income, Community Housing Services Notices will be prepared for Housing Providers with the latest information.

Attached, is the Table for the period January to March 2013

Action: Housing Providers shall refer to the attached Social Assistance and Pension Rate Table to assist in the calculation of rent-geared-to-income assistance.

If you have any questions or concerns regarding this Community Housing Services Notice or future ones, please contact the Housing Program Administrator assigned to your portfolio.

Pat Lachapelle	705-474-2151 ext. 3351	pat.lachapelle@dnssab.on.ca
Dan Malette	705-474-2151 ext. 3149	dan.malette@dnssab.on.ca

Pierre Guenette. Coordinator
Housing Services - DNSSAB

Cc: Tom Belanger, Director, Housing Services- DNSSAB

*** ONTARIO INCOME SECURITY
& TAX BENEFIT PROGRAMS ***

Ontario Guaranteed Annual Income System

- ❖ The Guaranteed Annual Income System (GAINS) ensures a guaranteed minimum income for Ontario senior citizens by providing monthly payments to qualifying pensioners.

	Single	Couple
GAINS Payment		
Monthly payment	\$83.00	\$166.00
Break-even point	\$166.00	\$332.00
GAINS Guarantee		
Monthly payment	\$1,369.51	\$2,240.06
Total income at break-even point	\$1,369.51	\$2,240.06
Spouse's allowance		\$2,157.06

Ontario Child Benefit

- ❖ The Ontario Child Benefit (OCB) is a provincial program that helps low-income families provide for their children.

\$1,100/year per child reduced by 8% of family net income over \$20,000 effective July 2009.

Ontario Child Care Supplement for Working Families

- ❖ The Ontario Child Care Supplement for Working Families supports low and modest income parents who are working, studying or training and have children under age seven, as well as working families with one stay-at-home parent.

Net Family Earnings	Benefit
\$5,000 or less	<ul style="list-style-type: none"> • 50% of qualifying child care expenses up to the maximum annual benefit of \$1,100 per child under 7 in a two-parent family • \$1,310 per child under 7 in a single-parent family
Over \$5,000	Greater of <ul style="list-style-type: none"> • 21% of earnings over \$5,000 for one child under 7 • 42% of earnings over \$5,000 for two children • 63% of earnings over \$5,000 for three or more children; and • 50% of qualifying child care expenses

Benefits are reduced by 8% of family net income greater than \$20,000.
*OCCS payments are reduced dollar for dollar by the OCB. OCCS will phase out starting in July 2011 when OCB is fully implemented.

Ontario Trillium Benefit

- ❖ The refundable Ontario Sales Tax Credit provides sales tax assistance for people with low to moderate incomes.
- ❖ The refundable Ontario Energy and Property Tax Credit provides sales tax on energy and property tax assistance for people with low to moderate incomes.

Ontario Sales Tax Credit (OSTC) - Effective July 2012

Basic Credit	\$273/adult and \$273/child
Family	Reduced by 4% of 2011 AFNI over \$26,290
Single	Reduced by 4% of 2011 AFNI over \$21,032

Ontario Energy and Property Tax Credit (OEPTC) - Effective July 2012

	Non-Senior	Senior
Energy Credit	Min. of \$210 and OC	Min. of \$210 and OC
Property Tax Credit	\$53+10% of OC (Max. \$736 or OC)	\$447+10% of OC (Max. \$868 or OC)
Family	Reduced by 2% of 2011 AFNI over \$26,290	Reduced by 2% of 2011 AFNI over \$31,548
Single	Reduced by 2% of 2011 AFNI over \$21,032	Reduced by 2% of 2011 AFNI over \$26,290

Occupancy Cost (OC) = Property tax paid or 20% of rent paid.
AFNI – Adjusted Family Net Income

INTERNAL: FOR PLANNING
PURPOSES ONLY

SOCIAL ASSISTANCE, PENSION, and TAX CREDIT RATES

January – March 2013



Compiled by
Statistics and Analysis Unit
Policy Research and Analysis Branch
Social Policy Development Division
Ministry of Community & Social Services

*** FEDERAL INCOME SECURITY
& TAX BENEFIT PROGRAMS ***

OAS, GIS, SPA

- ❖ The Old Age Security (OAS) pension is a monthly benefit available, if applied for, to most Canadians 65 years of age or over. Old Age Security residence requirements must also be met.
- ❖ The Guaranteed Income Supplement (GIS) provides additional money, on top of the OAS pension, to low-income seniors.
- ❖ 60-to-64-year old spouses of OAS recipients (living or deceased) may receive a Spouse's Allowance (SPA).

OAS monthly benefit	Single	Couple
	\$546.07	(benefit per person)
GIS		
Maximum supplement	\$740.44	\$490.96
Break-even point	\$1,480.88	\$981.92
Federal OAS/GIS/SPA Guarantee		
Monthly benefit	\$1,286.51	\$2,074.06
Total income at break-even point	\$2,026.95	\$3,055.98
Spouse's allowance	Regular \$1,037.03	Widowed \$1,161.01

Canada Pension Plan

- ❖ The Canada Pension Plan (CPP) pays a monthly retirement pension to people who have worked and contributed to the CPP. The CPP also acts as an insurance plan, providing disability, survivor and death benefits.

	Maximum monthly benefit
Retirement Pension (at age 65)	\$1,012.50
Disability Pension	\$1,212.90
Flat Rate	\$453.52
Earnings-related	\$759.38
Survivors Pension	
Under 65	\$556.64
Over 65	\$607.50
Children of deceased contributor	\$228.66
Death Benefit (lump sum)	\$2,500.00

Harmonized Sales Tax Credit

- ❖ The Harmonized Sales Tax (HST) Credit helps offset the HST paid by individuals and families with low to moderate incomes. The credit is paid every three months.

	Credit Per Year
Each adult	\$260
Each child	\$137
Single supplement	Lesser of \$137 and 2% of net income over \$8,439
Tax-back threshold	\$33,884
Tax-back rate	5%

Medical Expense Tax Credit

Up to \$1,119 refundable. Phased out by 5% of family net income over \$24,783. The credit is eliminated at a family net income of \$47,163.

War Veterans Allowance

- ❖ The War Veterans Allowance (WVA) is a form of financial assistance granted in recognition of war service. Qualified persons receive a monthly benefit designed to help them meet basic needs.

Family size	Monthly benefit
1 Single widow/er	\$1,396.78
1 Blind widow/er	\$1,451.43
2	\$2,172.88
3	\$2,406.33
4	\$2,639.78
5	\$2,873.23
Orphan	\$699.56

Employment Insurance

- ❖ Employment Insurance (EI) provides temporary financial help to unemployed Canadians while they look for work or upgrade their skills, while they are pregnant or caring for a newborn or adopted child, or while they are sick.

Benefit
55% of average insured earnings, with a maximum of \$501/week
Premium
1.88% of employment income, with a maximum premium of \$891.12/year

Canada Child Tax Benefit

- ❖ The Canada Child Tax Benefit (CCTB) is a monthly, tax-free payment made to eligible families with children under 18. It includes the National Child Benefit Supplement (NCBS), a monthly benefit for low-income families with children; the Child Disability Benefit and the Universal Child Care Benefit (UCCB) effective July 1, 2006.

	Per Month	Per Year
Basic Child Tax Benefit		
Benefit per child under 18	\$117.08	\$1,405
For each of 3 rd and subsequent Children	Add \$8.17	Add \$98
Tax-back threshold		\$42,707
Tax-back rate: 1 child		2.0%
2+ children		4.0%
National Child Benefit Supplement		
First child	\$181.42	\$2,177
Second child	\$160.50	\$1,926
Each additional child	\$152.67	\$1,832
Tax-back threshold		\$24,863
Tax-back rate: 1 child		12.2%
2 children		23.0%
3+ children		33.3%

Child Disability Benefit
Per child for families receiving the NCBS whose disabled child qualifies for the Disability Tax Credit (DTC). Benefits are reduced at the same rates as the 1st child under CCTB benefit i.e. 2% (4% for more than one DTC qualified child).
Per Year \$2,575

Universal Child Care Benefit
Provides all low income families with \$100 per month for each child under the age of 6.
Per Year \$1,200

For further information, contact:
Mithila Pathmanathan (416) 325-5279
mithila.pathmanathan@ontario.ca

Ontario Works
(Social Assistance rates effective December 2012)

- ❖ Ontario Works (OW) provides employment and financial assistance to people who are in temporary financial need.
- ❖ The Basic Needs Allowance is provided to renters/owners to offset the costs of food, clothing, personal needs, and other non-shelter needs.
- ❖ Boarders receive assistance based on the actual shelter costs up to a maximum for board and lodging. In addition, a \$63 “Special Boarder Allowance” is payable to each boarder household.

Basic Needs Allowance

For Renters/Owners:		Dependents 0-17 Years	Recipient	Recipient and Spouse
No. of Dependents other than a Spouse	18 Years or Older			
0	0	0	\$230	\$453
1	0	1	350	453
	1	0	568	595
2	0	2	350	453
	1	1	568	595
	2	0	710	753
3	0	3	350	453
	1	2	568	595
	2	1	710	753
	3	0	869	912

For each additional dependent, add \$159 if the dependent is 18 years of age or older, or \$0 if the dependent is 0-17 years of age.

For Board and Lodging:

For Board and Lodging:		Dependents 0-17 Years	Recipient	Recipient and Spouse
No. of Dependents other than a Spouse	18 Years or Older			
0	0	0	\$414	\$632
1	0	1	578	689
	1	0	688	725
2	0	2	643	743
	1	1	753	779
	2	0	796	813
3	0	3	704	797
	1	2	814	833
	2	1	857	867
	3	0	893	901

For each additional dependent of a sole support parent: add \$107 if the dependent is 18 years old or older add \$61 if the dependent is younger than 18 years old
Otherwise, for each additional dependent: add \$91 if the dependent is 18 years old or older add \$54 if the dependent is younger than 18 years old

- ❖ The Transition Child Benefit is provided to recipients who have primary or shared physical custody of a dependent child (or children) and who are not receiving the Ontario Child Benefit (OCB)/National Child Benefit Supplement (NCBS) or who are receiving less than the maximum OCB.

Ontario Works (maximum/month) \$213/child

- ❖ For participants who reside in private market rental accommodation, their own home, or in public housing, the Shelter Allowance is the sum of the actual cost of shelter and the cost of fuel for heat, up to a maximum based on family size.

Shelter Allowance

Family size	Maximum Monthly Shelter Allowance
1	\$376
2	590
3	641
4	695
5	750
6 or more	777

Maximum Monthly Allowance for Selected Case Types

	Renters/Owners			Boarders
	Basic Needs Allowance	Shelter Allowance	Total Allowance	
Single person	\$230	\$376	\$606	\$414
Couple	453	590	1,043	632
Single parent + 1 child under 12	350	590	940	578

- ❖ The following items, if required, are paid, on top of the basic needs allowance and the shelter allowance, for all recipients:

Other Employment and Employment Assistance Activities Benefit (formerly Employment Start-up Benefit)

Maximum 253

Up Front Child Care

An amount determined by the Director, up to the allowable maximums in any 12-month period.

Personal Needs Allowance (PNA) - \$134 per month

Recipients who reside in specific types of facilities may be eligible for personal needs allowance of \$134 a month.

Earnings Incentives (Effective August 1, 2005)

The following earnings incentives and supports are provided to help participants make the transition to sustainable employment:

1. **Earnings Exemption:**

- A 50% exemption from all employment earnings
- A child care cost expenses exemption:

Licensed child care: The child care deduction is equal to the actual cost of licensed child care.

Unlicensed child care: The maximum child care deduction is \$600 per month per child.

Earnings are based on net earnings, i.e., gross earnings minus income tax, CPP, EI deductions, union dues and pension contributions. Earnings exemptions are applicable only after a three-month qualifying period.

2. **Full-Time Employment Benefit (FTEB):**

Up to \$500 FTEB will be provided to help participants who obtain full-time employment (i.e., 30+ hours per week) with the costs of going to work if they have been on assistance for 3 consecutive months or more.

3. **Extended Employment Health Benefit:**

Current Ontario Works health benefits may be provided to participants who exit Ontario Works to employment for a transitional period of up to 6 months or until the participant receives health benefit from his/her employer with the possibility of extension for an additional 6 months in exceptional circumstances.

The health benefits include items such as prescribed drugs, cost for dental services and vision items etc.

Temporary Care Assistance

- ❖ Temporary Care Assistance (TCA) refers to assistance available to an adult who is looking after a child in financial need of whom he or she is not the natural or adoptive parent.

First child \$250
Second + \$202

Ontario Disability Support Program
(Social Assistance rates effective November 2012)

- ❖ The Ontario Disability Support Program (ODSP) is designed to meet the unique needs of people with disabilities while recognising that many of them can and do want to work.

Basic Needs Allowance¹

• **For Renters/Owners:**

No. of Dependents other than a Spouse	Dependents 18 Years or Older	Dependents 13-17 Years	Dependents 0-12 Years	Recipient (no spouse included in benefit unit)	Recipient and Spouse (one disabled)	Recipient and Spouse (both disabled)
0	0	0	0	\$596	\$882	\$1,189
1	0	0	1	739	882	1,189
	0	1	0	757	900	1,207
	1	0	0	951	1,063	1,370
2	0	0	2	739	882	1,189
	0	1	1	757	900	1,207
	0	2	0	775	918	1,225
	1	0	1	951	1,063	1,370
	1	1	0	969	1,081	1,388
	2	0	0	1,133	1,264	1,571

For each additional dependent, add \$202 if the dependent is 18 years of age or older, or \$18 if the dependent is 13-17 years of age, or \$0 if the dependent is 0-12 years of age.

• **For Board and Lodging:**

No. of Dependents other than a Spouse	Dependents 18 Years or Older	Dependents 13-17 Years	Dependents 0-12 Years	Recipient (no spouse included in benefit unit)	Recipient and Spouse (one disabled)	Recipient and Spouse (both disabled)
0	0	0	0	\$760	\$1,151	\$1,515
1	0	0	1	993	1,248	1,612
	0	1	0	1,028	1,283	1,647
	1	0	0	1,206	1,369	1,733

For each additional dependent, add \$218 if the dependent is 18 years of age or older, or \$132 if the dependent is 13-17 years of age, or \$97 if the dependent is 0-12 years of age.

- ❖ The Transition Child Benefit is provided to recipients who have primary or shared physical custody of a dependent child (or children) and who are not receiving the Ontario Child Benefit (OCB)/National Child Benefit Supplement (NCBS) or who are receiving less than the maximum OCB.

ODSP (maximum/month) \$189/child

Shelter Allowance²

Family size	Maximum Monthly Shelter Allowance
1	\$479
2	753
3	816
4	886
5	956
6 or more	990

Maximum Monthly Allowance for Selected Case Types

	Renters/Owners			Boarders
	Basic Needs Allowance	Shelter Allowance	Total Allowance	
Single person (disabled, aged 65+)	\$596	\$479	\$1,075	\$760
Couple (one disabled)	882	753	1,635	1,151
Couple (both disabled) ²	1,189	753	1,796	1,515
Disabled + Spouse + 1 child under 12	882	816	1,698	1,248

- ❖ The following items, if required, are paid, on top of the basic needs allowance and the shelter allowance, for all recipients:

Employment Start-up Benefit

Maximum in a 12-month period 500

Up Front Child Care

An amount determined by the Director, up to the allowable maximums in any 12 month period.

Personal Needs Allowance and Institutional Rates

Recipients who reside in specific types of institutions may be eligible for personal needs allowance of \$134 a month. In addition, recipients, who reside in certain institutions as defined under the regulation, are eligible to receive an additional amount.

- Recipients who reside in a long-term care home under the *Long-Term Care Homes Act, 2007* are eligible to receive \$936 per month.
- Recipients who reside in an intensive support residence or a supported group living residence under the *Services and Supports to Promote the Social Inclusion of Persons with Developmental Disabilities Act, 2008* are eligible to receive \$941 per month.

Earnings Incentives

The following earnings incentives and supports are provided to help recipients make the transition to sustainable employment:

1. **Earnings Exemption**

- A 50% exemption for all employment earnings.
- A disability related employment expense deduction up to a maximum of \$300.
- A child care expenses deduction of actual costs for licensed child care and up to a maximum of \$600 for unlicensed child care.

2. **Work-Related Benefit**

- \$100 per month for all eligible members of the benefit unit who report earnings.

3. **Employment Transition Benefit**

- \$500 payment, once in any 12-month period to eligible recipients who exit ODSP to employment to assist with the transition to work.

4. **Transitional Health Benefits**

- Drug, dental and vision care benefits to eligible recipients who exit ODSP to employment unless or until the employer provides these benefits.

5. **Rapid Reinstatement**

- Former recipients who are financially eligible for ODSP may be rapidly reinstated and do not have to go through the disability adjudication process if they meet defined criteria.

Assistance for Children with Severe Disabilities

- ❖ Assistance for Children with Severe Disabilities (ACSD) provides a benefit to parents caring for children with severe disabilities.

Minimum benefit \$25
Maximum benefit \$455

¹ See additional notes regarding Basic Needs Allowance and Shelter Allowance under the section on Ontario Works.

² All couples where both persons are disabled receive an additional shelter allowance amount of \$68, but must not receive more than \$1,796 per month total income support for basic needs and shelter attributable to the couple.