



Community Housing Services Notice

Date: April 17, 2013

CHSN#: 2013-03

(replaces CHSN#: 2013-01)

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
April to June 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 April to June 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. Manager
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

April – June 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).
\$2,575

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

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

