



Housing Services Notice

Date: August 12, 2013

HSN#: 2013-08
(replaces CHSN#: 2013-03)

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
July to September 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 July to September 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.

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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.

GAINS Payment	Single	Couple
	Monthly payment	\$83.00
Break-even point	\$166.00	\$332.00

GAINS Guarantee	Single	Couple
	Monthly payment	\$1,378.51
Total income at break-even point	\$1,378.51	\$2,254.58
Spouse's allowance		\$2,171.58

Ontario Child Benefit

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

\$1,210/year per child reduced by 8% of family net income over \$20,000 effective July 2013.

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.

Max annual benefit	\$1,310.00
Max available benefit after OCB offset	\$100.00

- The benefit is reduced by 8% of adjusted family net income over \$20,000 and dollar-for-dollar by OCB payments.
- The benefit is provided to children under the age of 7 born prior to July 1, 2009 in single-parent families.
- To be eligible, families must have employment earnings >\$5,000 or have qualifying child care expenses.
- Dual-parent families are no longer eligible for OCCS benefits, as this amount is equal to the current OCB benefit.

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 2013

Basic Credit	\$278/adult and \$278/child
Family	Reduced by 4% of 2012 AFNI over \$26,763
Single	Reduced by 4% of 2012 AFNI over \$21,410

Ontario Energy and Property Tax Credit (OEPTC) - Effective July 2013

	Non-Senior	Senior
Energy Credit	Min. of \$214 and OC	Min. of \$214 and OC
Property Tax Credit	\$54+10% of OC (Max. \$749 or OC)	\$455+10% of OC (Max. \$883 or OC)
Family	Reduced by 2% of 2012 AFNI over \$26,763	Reduced by 2% of 2012 AFNI over \$32,116
Single	Reduced by 2% of 2012 AFNI over \$21,410	Reduced by 2% of 2012 AFNI over \$26,763

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

July – September 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	\$549.89	
GIS	Single	Couple
		(benefit per person)
Maximum supplement	\$745.62	\$494.40
Break-even point	\$1,491.24	\$988.80

Federal OAS/GIS/SPA Guarantee	Single	Couple
Monthly benefit	\$1,295.51	\$2,088.58
Total income at break-even point	\$2,041.13	\$3,077.38

	Regular	Widowed
Spouse's allowance	\$1,044.29	\$1,169.14

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	\$265
Each child	\$139
Single supplement	Lesser of \$139 and 2% of net income over \$8,608
Tax-back threshold	\$34,561
Tax-back rate	5%

Medical Expense Tax Credit

Up to \$1,142 refundable. Phased out by 5% of family net income over \$25,278. The credit is eliminated at a family net income of \$48,118.

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.

	Max monthly benefit
Single/Survivor	\$1,406.56
Single/Survivor Blind	\$1,461.59
Couple	\$2,133.25
Couple (both blind)	\$2,188.09
Additional amount for each dependent child	\$235.08
Orphan	\$704.46

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	\$119.42	\$1,433
For each of 3 rd and subsequent Children	Add \$8.33	Add \$100
Tax-back threshold		\$43,561
Tax-back rate: 1 child		2.0%
2+ children		4.0%

National Child Benefit Supplement

	Per Month	Per Year
First child	\$185.08	\$2,221
Second child	\$163.67	\$1,964
Each additional child	\$155.75	\$1,869
Tax-back threshold		\$25,356
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).

Universal Child Care Benefit

Provides all low income families with \$100 per month for each child under the age of 6.

For further information, contact:
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Ontario Works
(Social Assistance rates effective October 2013)

- 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 \$64 "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	\$250	\$458
1	0	1	344	458
	1	0	575	602
2	0	2	344	458
	1	1	575	602
	2	0	719	762
3	0	3	344	458
	1	2	575	602
	2	1	719	762
	3	0	880	923

For each additional dependent, add \$161 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:		Dependents 0-17 Years	Recipient	Recipient and Spouse
No. of Dependents other than a Spouse	18 Years or Older			
0	0	0	\$434	\$639
1	0	1	585	697
	1	0	696	733
2	0	2	651	752
	1	1	762	788
	2	0	806	822
3	0	3	713	807
	1	2	824	843
	2	1	868	877
	3	0	904	911

For each additional dependent of a sole support parent: add \$109 if the dependent is 18 years old or older add \$62 if the dependent is younger than 18 years old Otherwise, for each additional dependent: add \$92 if the dependent is 18 years old or older add \$55 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)	\$222/child
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- 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	596
3	648
4	702
5	758
6 or more	785

Maximum Monthly Allowance for Selected Case Types

	Renters/Owners			Boarders
	Basic Needs Allowance	Shelter Allowance	Total Allowance	
Single person	\$250	\$376	\$626	\$434
Couple	458	596	1,054	639
Single parent + 1 child under 12	344	596	940	585

- 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
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Up Front Child Care

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

Personal Needs Allowance (PNA)

Recipients who reside in specific types of facilities may be eligible for personal needs allowance of \$136 a month.

Earnings Incentives

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

1. **Earnings Exemption:**

- Flat rate exemption - \$200 per member with employment earnings. (effective September 2013)
- Partial exemption - 50% of all employment earnings remaining after mandatory deductions and the flat rate exemption have been deducted. (effective September 2013)
- 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	\$253
Second +	\$205

Ontario Disability Support Program
(Social Assistance rates effective September 2013)

- 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:				Recipient (no spouse included in benefit unit)	Recipient and Spouse (one disabled)	Recipient and Spouse (both disabled)
No. of Dependents other than a Spouse	Dependents 18 Years or Older	Dependents 13-17 Years	Dependents 0-12 Years			
0	0	0	0	\$607	\$893	\$1,211
1	0	0	1	750	893	1,211
	0	1	0	759	902	1,220
2	1	0	0	962	1,074	1,392
	0	0	2	750	893	1,211
	0	1	1	759	902	1,220
	0	2	0	768	911	1,229
1	0	1	1	962	1,074	1,392
	1	1	0	971	1,083	1,401
	2	0	0	1,144	1,275	1,593

For each additional dependent, add \$202 if the dependent is 18 years of age or older, or \$9 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	\$768	\$1,159	\$1,531
1	0	0	1	1,001	1,256	1,628
	0	1	0	1,036	1,291	1,663
1	1	0	0	1,214	1,377	1,749

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)	\$198/child
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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+)	\$607	\$479	\$1,086	\$768
Couple (one disabled)	893	753	1,646	1,159
Couple (both disabled) ²	1,211	753	1,818	1,531
Disabled + Spouse + 1 child under 12	893	816	1,709	1,256

- 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
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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 \$136 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 \$946 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 \$950 per month.

Earnings Incentives

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

1. **Earnings Exemption**

- Flat rate exemption - \$200 per member with employment Earnings. (effective September 2013)
- Partial exemption - 50% of all employment earnings remaining after mandatory deductions and the flat rate exemption have been deducted. (effective September 2013)
- 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	\$460

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 \$1,818 per month total income support for basic needs and shelter attributable to the couple.