



Housing Services Notice

Date: October 14, 2016

HSN#: 2016-07

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
October to December 2016

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 Pension Income rates, Housing Services Notices will be prepared for Housing Providers with the latest information.

Attached, is the Table for the period October 2016 to December 2016

Action:

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

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

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• 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	
Monthly payment	\$83.00
Break-even point	\$166.00
	\$332.00

GAINS Guarantee	
Monthly payment	Single \$1,525.62
Total income at break-even point	Single \$2,363.40
Spouse's allowance	Single \$1,525.62
	Single \$2,280.40

Ontario Child Benefit

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

\$1,358/year per child reduced by 8% of family net income over \$20,706 effective July 2016.

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 2015

Basic Credit	
Family	\$39 (adult and \$29 (child)
Single	Reduced by 4% of 2015 AFNI over \$27,886
	Reduced by 4% of 2015 AFNI over \$22,388

Ontario Energy and Property Tax Credit (OEPTC) - Effective July 2015

	Non-Senior	Senior
Energy Credit	Min. of \$24 and OC	Min. of \$24 and OC
Property Tax Credit	\$56 + 10% of OC (Max. \$78 for OC)	\$476 + 10% of OC (Max. \$924 for OC)
Family	Reduced by 2% of 2015 AFNI over \$27,886	Reduced by 2% of 2015 AFNI over \$33,502
Single	Reduced by 2% of 2015 AFNI over \$22,388	Reduced by 2% of 2015 AFNI over \$27,886

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

For further information, contact:
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For more information regarding Ontario income security and tax benefit programs, visit <http://www.fn.gov.on.ca>

• 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.
- ❖ 60-64-year old spouses of OAS recipients (living or deceased) may receive a Spouse's Allowance (SPA).

OAS monthly benefit	
Single	\$78.53
Spouse	(benefit per person)
	\$201.17
	\$1,040.34

Maximum supplement	
Break-even point	\$864.09
	\$1,728.18

Federal OAS/GIS/SPA Guarantees	
Monthly benefit	Single \$1,442.62
Total income at break-even point	Single \$2,286.15
Spouse's allowance	Regular \$1,080.70
	Widowed \$1,305.57

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.

Retirement Pension (at age 65)	
Disability Pension	\$1,082.50
Flat Rate	\$471.43
Earnings-related	\$319.38
Survivors Pension	\$533.62
Under 65	\$653.50
Over 65	\$237.89
Children of deceased contributor	\$2,500.00
Death Benefit (lump sum)	

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 credits is paid every three months.

	Credit Per Year
Family	\$276 (adult) and \$145 (child)
	Single parent: \$276 for 1st child plus \$145 supplement
Single	\$276 and the lesser of \$145 and 2% of AFNI above \$8,948
	Reduced by 5% of AFNI > \$35,926

Working Income Tax Benefit

- ❖ The Working Income Tax Benefit (WITB) is a refundable tax credit for low-income individuals with earnings from employment or business. It consists of a basic amount and a disability supplement.
- ❖ The basic WITB provides an amount equal to 25% of each dollar earned over \$3,000 to a maximum credit.
- ❖ The disability supplement provides an amount in addition to the basic amount and is equal to 25% of each dollar earned over \$1,150 to a maximum.

	Max. Credit Per Year
Single	\$1,028
Families	\$1,868
Disability Supplement	\$514
	(each eligible individual excluding dependants)

Note: Rates are for Tax Year 2016

Source: CRA
For more information regarding federal income security and tax benefit programs, visit <http://www.cra-arc.gc.ca>

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	\$1,559.45
Single/Survivor Blind	\$1,617.96
Couple	\$2,324.01
Couple (both blind)	\$2,381.70

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 \$537/week Premium: 1.86% of employment income, with a maximum premium of \$655.04/year

Medical Expense Tax Credit

- Up to \$1,187 refundable. Phased out by 5% of family net income over \$26,277.

Canada Child Benefit

- ❖ The Canada Child Benefit (CCB) is a monthly, tax-free payment made to eligible families with children under 18. This benefit replaced the universal child care benefit (UCCB) and the Canada child tax benefit (CCTB) effective July 1, 2016.

Basic Child Benefit

	Per Month	Per Year
per month for each child under the age of 6	\$533	\$6,400
per month for each child age 6 to 17 years	\$450	\$5,400

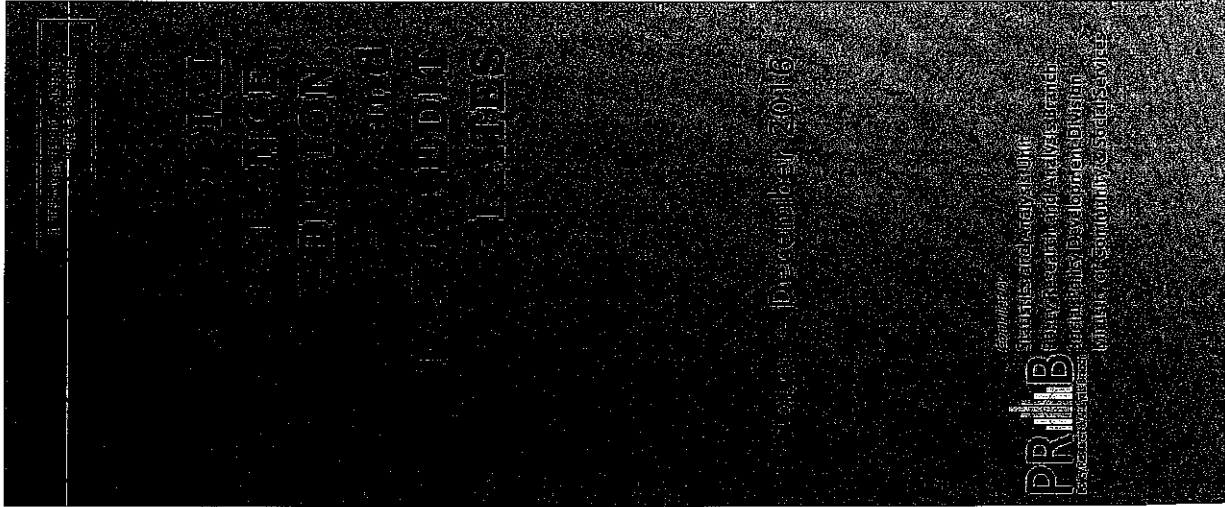
Phase-out rates

	AFNI \$30,000- \$55,000	AFNI > \$55,000
1 child	7.0%	3.2%
2 children	13.5%	5.7%
3 children	19.0%	8.0%
4 or more children	23.0%	9.5%

Child Disability Benefit

- Per child for families receiving the CCB whose disabled child qualifies for the Disability Tax Credit (DTC). Benefits are reduced by 3.2% of AFNI over \$65,000 for 1 child and by 5.7% of AFNI over \$65,000 for more than 1 DTC qualified child.

AFNI = Adjusted Family Net Income



Ontario Works
(Social Assistance rates effective October 2016)

- 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 \$67 "Special Boarder Allowance" is payable to each boarder household.

Basic Needs Allowance

For Renters/Owners: No. of Dependents Dependent 18 Years or Older Other Years or Older Spouse	Dependents 0-17 Years	Recipient Spouse	Recipient Spouse
0	0	\$330	\$476
1	0	347	476
1	1	580	627
2	0	347	476
2	1	659	627
2	2	794	794
3	0	347	476
3	1	589	627
3	2	790	794
3	3	919	952

For each additional dependent, add \$116 if the dependent is 18 years of age or older, or \$9 if the dependent is 0-17 years of age.

For Board and Lodging

No. of Dependents Other than Spouse	Dependents 18 Years or Older	Dependents 0-17 Years	Recipient Spouse	Recipient Spouse
0	0	0	\$514	\$653
1	0	1	533	724
1	1	0	724	761
2	0	2	703	782
2	1	1	784	819
2	2	0	840	854
3	0	3	788	840
3	1	2	859	877
3	2	1	905	912
3	3	0	942	947

For each additional dependent of a sole support parent, add \$116 if the dependent is 18 years old or older, add \$65 if the dependent is younger than 18 years old. Otherwise, for each additional dependent: add \$88 if the dependent is 18 years old or older, add \$88 if the dependent is younger than 18 years old.

- For Board and Lodging**
Dependents other than spouse
18 Years or Older
0-17 Years
- Ontario Works (maximum/month)**
\$200/child
- For participants who reside in private market rental accommodations, 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	619
3	672
4	729
5	786
6 or more	814

Maximum Monthly Allowance for Selected Case Types

	Basic Needs Allowance	Shelter Allowance	Total Allowance	Boarders
Single person	\$330	\$376	\$706	\$514
Couple	476	619	1,095	663
Single parent + 1 child under 12	347	619	966	633

- 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 Start-up Benefits
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)**
Recipients who reside in specific types of facilities may be eligible for personal needs allowance of \$443 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 prescription drugs, cost for dental services and vision items etc.

Temporary Care Assistance

Family size	Maximum Monthly Shelter Allowance
1	\$376
2	619
3	672
4	729
5	786
6 or more	814

- 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.

Ontario Disability Support Program
(Social Assistance rates effective September 2016)

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

Basic Needs Allowance

For Renters/Owners: No. of Dependents Other than Spouse 18 Years or Older Spouse Years or Older	Dependents 13-17 Years	Dependents 0-12 Years	Recipient (no spouse included in benefit unit)	Recipient Spouse (no spouse included in benefit unit)	Recipient Spouse (both included in benefit unit)
0	0	0	\$549	\$655	\$1,205
1	0	0	792	835	1,628
1	1	0	792	1,004	1,796
2	0	1	792	935	1,728
2	0	2	792	935	1,728
2	1	0	792	935	1,728
2	1	1	1,004	1,118	1,718
2	2	0	1,004	1,118	1,718
2	2	1	1,188	1,317	1,677

For each additional dependent, add \$306 if the dependent is 18 years of age or older, or \$9 if the dependent is 0-17 years of age, or \$9 if the dependent is 0-12 years of age.

For Board and Lodging

No. of Dependents Other than Spouse 18 Years or Older Spouse	Dependents 13-17 Years	Dependents 0-12 Years	Recipient (no spouse included in benefit unit)	Recipient Spouse (no spouse included in benefit unit)	Recipient Spouse (both included in benefit unit)
0	0	0	\$706	\$1,187	\$1,893
1	0	1	1,026	1,284	1,884
1	0	1	1,026	1,319	1,719
1	1	0	1,242	1,465	1,805

For each additional dependent, add \$116 if the dependent is 18 years of age or older, or \$82 if the dependent is 13-17 years of age, or \$87 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)/Canada Child Benefit (CCB) or who are receiving less than the maximum OCB.
- ODSP (maximum/month)
\$207/child
- Shelter Allowance**
Family size
Maximum Monthly Shelter Allowance

Family size	Maximum Monthly Shelter Allowance	Basic Needs Allowance	Total Allowance	Boarders
1	\$479	\$649	1,128	\$795
2	753	935	1,688	1,187
3	816	1,295	1,912	1,391
4	863	935	1,751	1,284
5	866	816	1,751	1,284
6 or more	880			

- Maximum Monthly Allowance for Selected Case Types**
Renters/Owners
- For participants who reside in private market rental accommodations, 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.

- 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 \$443 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 Home Act, 2007* are eligible to receive \$981 per month.
• Recipients who reside in an intensive support residence or a supported group living residence under the *Stratford and Support to Promote the Social Inclusion of Persons with Developmental Disabilities Act, 2003* are eligible to receive \$985 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. **Basic 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 \$480

See additional notes regarding Basic Needs Allowance and Shelter Allowance in the Ontario Works Act, 1997.
* All couples where both persons are disabled receive an additional shelter allowance amount of \$48, but must not receive more than \$1,902 per month total income support for basic needs and shelter attributable to the couple.