Housing Division Notice

Date: February 6, 2020

HDN# 2020 -243

This applicable legislation/policy is to be implemented 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
- Private Non-Profit Housing Program
- Co-operative Non-Profit Housing Program
- Municipal Non-Profit Housing Program (Pre-1986)
- Local Housing Corporation

Subject: SOCIAL ASSISTANCE, PENSION, AND TAX CREDIT RATES FOR JANUARY, FEBRUARY AND MARCH 2020 (REPLACES HDN# 2019-241)

Attached, is the Social Assistance, Pension, and Tax Credit Rates brochure with new Government rate increase for the months of January, February, and March 2020.

Action: The Housing Provider refers to the attached Social Assistance, Pension, and Tax Credit Rate table to assist in the calculation of rent-geared-to-income assistance.

Housing Provider, please ensure that this Housing Division Notice is added to your next Board meeting agenda for review of the new rate increase.

Please note the attached brochure is intended for internal use only and not for distribution.

Yours truly,

Original signed by

Dave Purdy,
Manager, Housing Services

Attachment

The Corporation of the City of London
Housing, Social Services and Dearness Home
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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 seniors by providing monthly payments to qualifying pensioners.

#### GAINS Payment
- **Monthly payment**
  - Single: $1,052.00
  - Couple: $2,104.00
- **Break-even point**
  - Single: $1,052.00
  - Couple: $2,104.00

#### GAINS Guarantee
- **Monthly payment**
  - Single: $1,052.00
  - Couple: $2,104.00
- **Spouse’s allowance**
  - Single: $1,052.00
  - Couple: $2,104.00
- **Total income at break-even point**
  - Single: $1,052.00
  - Couple: $2,104.00

### Ontario Child Benefit
- The Ontario Child Benefit (OCB) is a provincial program that helps low-income families provide for their children.
- $1,400/year per child reduced by 5% of family net income over $21,087 effective July 2019.

### 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 2019
- **Basic Credit**
  - $305/adult and $305/child
  - Family: Reduced by 4% of 2018 AFNI over $29,581
  - Single: Reduced by 4% of 2018 AFNI over $29,581

### Ontario Energy and Property Tax Credit (OEPTC) - Effective July 2019
- **Non-Senior**
  - **Energy Credit**
    - Min. of $237 and OC
    - Property Tax Credit
      - Min. of $237 and OC (Max. $268/child)
  - **Family**
    - Reduced by 2% of 2018 AFNI
    - Reduced by 2% of 2018 AFNI
  - **Single**
    - AFNI over $237,000
    - Reduced by 2% of 2018 AFNI
    - AFNI over $237,000

### 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.
- **Max monthly benefit**
  - Single: $1,052.00
  - Single (Survivor): $1,052.00
  - Couple: $2,104.00

### GIS
- **Maximum supplement**
  - Single: $219.36
  - Couple: $438.72
- **Break-even point**
  - Single: $1,052.00
  - Couple: $2,104.00

### GIS/SUPA Guarantee
- **Max monthly benefit**
  - Single: $1,052.00
  - Couple: $2,104.00

### Child Disability Benefit
- **Basic Credit**
  - $1,052.00 per month for each child under the age of 6
  - $2,104.00 per month for each child age 6 to 17

### Child Working Benefit
- The Child Working Benefit (CWB) 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.
- **Max Credit Per Year**
  - Single: $1,052.00
  - Families: $2,104.00

### Canada Working Benefit
- The Canada Working Benefit (CWB) 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.
- **Max Credit Per Year**
  - Single: $1,052.00
  - Families: $2,104.00

### Medical Expense Tax Credit
- **Basic Credit**
  - $2,104.00 per month for each child age 6 to 17

### 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 (UCB) and the Canada child tax benefit (CCTB) effective July 1, 2016.
- **Basic Benefit**
  - Per Month
    - Family: $593
    - Single parent: $593
    - Per Month (age 6 to 17)
      - 1 child: $593
      - 2 children: $1,186
      - 3 children: $1,779
      - 4 or more children: $2,372
  - Phased-out rates
    - AFNI over $4,151: $593
    - AFNI over $8,302: $593

### 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**
  - 50% of average insured earnings, with a maximum of $573/week.
  - 1.5% of employment income, with a minimum premium of $556.38/year

For more information regarding Ontario income security and tax benefit programs, visit [www.fin.gov.on.ca](http://www.fin.gov.on.ca).
Ontario Disability Support Program (Social Assistance rates effective October 2018)

- 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.

<table>
<thead>
<tr>
<th>Basic Needs Allowance</th>
<th>Renters/Owners</th>
<th>Minimum/month</th>
<th>Maximum/month</th>
<th>Assistance for Children with Severe Disabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single person</td>
<td>$343</td>
<td>$893</td>
<td>$1,750</td>
<td>$215/month</td>
</tr>
<tr>
<td>Couple</td>
<td>$494</td>
<td>$1,198</td>
<td>$2,460</td>
<td>$310/month</td>
</tr>
<tr>
<td>Single parent</td>
<td>$251</td>
<td>$593</td>
<td>$1,198</td>
<td>$149/month</td>
</tr>
<tr>
<td>+ 1 child under 12</td>
<td>$350</td>
<td>$833</td>
<td>$1,750</td>
<td>$215/month</td>
</tr>
<tr>
<td>Disabled + Spouse</td>
<td>$533</td>
<td>$1,260</td>
<td>$2,460</td>
<td>$310/month</td>
</tr>
</tbody>
</table>

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

- **Temporary Employment Assistance**: The Temporary Employment Assistance (TEA) provides financial assistance to recipients who are receiving ODSP, in addition to their basic needs allowance, for the purposes of job search and work activities as defined in the regulations.

- **Rapid Reinstatement**: Former recipients who are financially eligible for ODSP may be reinstituted for a transitional period of up to 6 months or until the recipient receives health benefit from his/her employer with the possibility of extension for an additional 6 months in exceptional circumstances.

- **Earnings Incentives**: The following earnings incentives and supports are provided to help recipients make the transition to sustainable employment:
  1. **Earnings Exemption**: A disability related employment expense deduction up to a maximum of $1,000 if the dependent is younger than 18 years old.
  2. **Personal Needs Allowance (PNA)**: Recipients who reside in specific types of facilities may be eligible for personal needs allowance of $419 a month.
  3. **Up Front Child Care**: An amount determined by the Director, up to the allowable maximum, for each additional dependent.
  4. **Employment Transition Benefit**: 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.
  5. **Drug, dental and vision items**: These benefits are provided to eligible recipients 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.

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

- 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**: Up to $300/month for a 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 $419 a month. Additional recipients, who reside in certain institutions as defined under the regulation, are eligible to receive an additional amount.

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