



2017 ONPHA Conference and Trade Show

Shaping
OUR
Future

305

Rent-geared-to-income
(RGI) for older tenants

PRESENTED BY:

Roberta Jagoe, Policy Analyst, Region of Durham

Polling questions

- Log in to www.menti.com
- Use code 58 06 81

- Wi-Fi network – ONPHAConference
- Wi-Fi password – ONPHA1988



Who's in the room today?

Learning goals

By the end of the session participants will be able to:

1. Verify different types of senior's incomes
2. Calculate RGI for someone on social assistance
3. Assist older tenants moving off of social assistance
4. Conduct reviews of eligibility and RGI



What goals are most important to you?

What else do you want to learn today about RGI and older adults?

Rent-gear-to-income (RGI)

- Housing Services Act
 - Ontario Regulation 367/11
 - Ontario Regulation 298/01
- Service managers are responsible for RGI administration
 - Local rules and policies
 - Delegation of services to housing providers
- Housing Providers
 - Service agreements with service managers to administer RGI



Calculating RGI

30% of adjusted family income

- **Seniors receiving pensions, OAS**
- **Seniors with earnings**

Social assistance scales

- **Seniors receiving Ontario Works or ODSP**



Excluded income

- Ontario Regulation 298/01
 - Section 50(3)
- Service manager policies
 - May interpret or clarify regulations
 - Local rules



What types of income are excluded from RGI?

**Tax credits and
refunds**

**Loans, gifts,
inheritances,
windfalls**

**Social assistance
income**

**Payments for
employment
related expenses**

**Some lump sum
settlements**

CHPI payments

**Payments disability
related expenses**

**WSIB – B165
payments**

**Pain and suffering
awards**

**First Nations
payments**

**Income related to
children in care**

CPP child benefits

**OSAP and student
awards**

**Student income
(dependants)**

What types of income have you used to calculate RGI for seniors?

How confident are you in
verifying seniors' income?


How do you normally verify
pension income?

Verification of pensions

- Government pension income
 - Service Canada annual statements
 - T-slips
 - My Service Canada account
 - GAINS tables
- Other pensions
 - Annual statements
 - Letter from payment provider
 - T-slips (Canadian pensions only)
- Notice of Assessment (NOA)



Pension statement

| | | |
|--|-------------------------------------|--|
|  Service Canada | Sample Pension Statement | Date: [REDACTED] |
| | | Client Identification Number: ##### |
| XXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXX AJAX ON xxxxxx | | |
| Dear Sir/Madam: | | |
| Please find below, as requested, the confirmation that you are presently receiving the following benefits: | | |
| Canada Pension Plan (CPP) | | |
| Retirement Pension | | \$769.35 |
| Disability Benefit | | |
| Survivor's Pension | | \$225.82 |
| Children's Benefit | | |
| Post-Retirement Benefit | | |
| | Gross monthly CPP sub-total: | \$995.17 |
| Old Age Security (OAS) | | |
| Old Age Security Pension | | \$563.74 |
| Guaranteed Income Supplement | | \$227.59 |



T-slips: T4A (OAS)

Canada Revenue Agency / Agence du revenu du Canada

Statement of Old Age Security / Relevé de la sécurité de la vieillesse

T4A (OAS)

Protected B when completed / Protégé B une fois rempli

| Year / Année | 18 Taxable pension paid / Versement de pension imposable | 19 Gross pension paid / Versement brut de pension | 20 Overpayment recovered / Paiement en trop recouvré | 21 Net supplements paid / Versement net des suppléments | 22 Income tax deducted / Impôt sur le revenu retenu | 23 Quebec income tax deducted / Impôt sur le revenu du Québec retenu |
|--|--|---|--|---|---|--|
| Issued by: Service Canada Émis par : Service Canada | | | | | 12 Social insurance number / Numéro d'assurance sociale | |
| | | | | | 13 Old Age Security number / Numéro de la Sécurité de la vieillesse | |

See the privacy notice on your return. / Consultez l'avis de confidentialité dans votre déclaration.


Keep this copy for you records. / Conservez cette copie pour vos dossiers.

T4A (OAS) (14)
ISP-0137nat-10-03B

Canada



CPP – T slip



Canada Revenue
Agency

Agence du revenu
du Canada

Statement of Canada Pension Plan Benefits
État des prestations du Régime de pensions du Canada

T4A (P)


| Year Année | 20 Taxable CPP benefits Prestations imposables du RPC | 21 Number of months – disability Nombre de mois – invalidité | 23 Number of months – retirement Nombre de mois – retraite | 22 Income tax deducted Impôt sur le revenu retenu | 12 Social insurance number Numéro d'assurance sociale | 13 Onset or effective date Date de début ou d'entrée en vigueur | Benefit number Numéro de prestation |
|---|--|---|---|--|---|--|--|
| <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <p>Issued by: Service Canada Émis par : Service Canada</p> </div> <div style="width: 35%;"> <p>14 Retirement benefit Prestation de retraite</p> <p>15 Survivor benefit Prestation de survivant</p> <p>16 Disability benefit Prestation d'invalidité</p> <p>17 Child benefit Prestation pour enfant</p> <p>18 Death benefit Prestation de décès</p> <p>19 Post-retirement benefit Prestation après-retraite</p> </div> </div> | | | | | | | |

Protected B when completed / Protégé B une fois rempli

T4A (P) (13)
SC-ISP-0136 nat (2013-12-01) (ITC)

Attach this copy to your federal return.
Joignez cette copie à votre déclaration fédérale.

Privacy Act, personal information bank number CRA PPU 005
Loi sur la protection des renseignements personnels, fichier de renseignements personnels ARC PPU 005






What kinds of investments do seniors have?

Verification of investment income

- Interest and dividends
- Annuities, RRIFs, LIFs – generate income
- Annual, quarterly, monthly investment statements
- T-slips
- Notice of Assessment



T5 Slip

 **Canada Revenue Agency** **Agence du revenu du Canada**

T5
STATEMENT OF INVESTMENT INCOME
ÉTAT DES REVENUS DE PLACEMENTS

Year Année

| | | | | | | | |
|---|--|---|---|---|---|---|---------------------------------|
| Dividends from Canadian corporations – Dividendes de sociétés canadiennes | | Federal credit – Crédit fédéral | | Interest from Canadian sources | | Capital gains dividends | |
| 24 | Actual amount of eligible dividends | 25 | Taxable amount of eligible dividends | 26 | Dividend tax credit for eligible dividends | 13 | Interest from Canadian sources |
| Montant réel des dividendes déterminés | | Montant imposable des dividendes déterminés | | Crédit d'impôt pour dividendes déterminés | | Intérêts de source canadienne | |
| 10 | Actual amount of dividends other than eligible dividends | 11 | Taxable amount of dividends other than eligible dividends | 12 | Dividend tax credit for dividends other than eligible dividends | 21 | Report Code |
| Montant réel des dividendes autres que des dividendes déterminés | | Montant imposable des dividendes autres que des dividendes déterminés | | Crédit d'impôt pour dividendes autres que des dividendes déterminés | | 22 | Recipient identification number |
| | | | | | | 23 | Recipient type |
| | | | | | | Code du feuillet | |
| | | | | | | Numéro d'identification du bénéficiaire | |
| | | | | | | Type de bénéficiaire | |

Other information (see the back) / Autres renseignements (voir au verso)

Box / Case Amount / Montant Box / Case Amount / Montant Box / Case Amount / Montant

Recipient's name (last name first) and address – Nom, prénom et adresse du bénéficiaire

Payer's name and address – Nom et adresse du payeur

Currency and identification codes / Codes de devise et d'identification

27 28 29

Foreign currency / Devises étrangères Transit – Succursale Recipient account / Numéro de compte du bénéficiaire

Box 14
Box 15

For information, see the back. / Pour obtenir des renseignements, lisez le verso.

Privacy Act, Personal Information Bank number CRA PPU 150 and CRA PPU 005 / Loi sur la protection des renseignements personnels, Fichiers de renseignements personnels ARC PPU 150 et ARC PPU 005

T5 (12)



T3 Slip

Canada Revenue Agency / Agence du revenu du Canada

Year / Année:

Statement of Trust Income Allocations and Designations / État des revenus de fiducie (répartitions et attributions) T3

| | | | | |
|--|--|--|---|---|
| Actual amount of eligible dividends Montant réel des dividendes déterminés | Taxable amount of eligible dividends Montant imposable des dividendes déterminés | Dividend tax credit for eligible dividends Crédit d'impôt pour dividendes déterminés | Capital gains Gains en capital | Capital gains eligible for deduction Gains en capital admissibles pour déduction |
| 49 <input type="text"/> | 50 <input type="text"/> | 51 <input type="text"/> | 21 <input type="text"/> | 30 <input type="text"/> |
| Actual amount of dividends other than eligible dividends Montant réel des dividendes autres que des dividendes déterminés | Taxable amount of dividends other than eligible dividends Montant imposable des dividendes autres que des dividendes déterminés | Dividend tax credit for dividends other than eligible dividends Crédit d'impôt pour dividendes autres que des dividendes déterminés | Other income Autres revenus | Trust year end Fin d'année de la fiducie |
| 23 <input type="text"/> | 32 <input type="text"/> | 39 <input type="text"/> | 26 <input type="text"/> | Year / Année: <input type="text"/> Month / Mois: <input type="text"/> |
| Other information (see the back) Autres renseignements (lisez le verso) | Box / Case | Amount / Montant | Box / Case | Amount / Montant |
| | | | | |
| | | | | |
| | | | | |
| Footnotes – Notes | | | | |

Recipient's name (last name first) and address / Nom, prénom et adresse du bénéficiaire:

Trust's name and address – Nom et adresse de la fiducie:

Name and contact information of financial investment company

Box 25

Recipient identification number / Numéro d'identification du bénéficiaire: 12

Account number / Numéro de compte: 14

Report code / Code du genre de feuillet: 16


Beneficiary code / Code du bénéficiaire: 18

T3 (12) -----

For information, see the back. / Pour obtenir des renseignements, lisez le verso.



T4RIF



Canada Revenue
Agency

Agence du revenu
du Canada

STATEMENT OF INCOME FROM A REGISTERED RETIREMENT INCOME FUND

ÉTAT DU REVENU PROVENANT D'UN FONDS ENREGISTRÉ DE REVENU DE RETRAITE

T4RIF

| | | | | | | | |
|---------------|---|---|--|-------------|---|---------------------------------|---|
| Year Année | 16 Taxable amounts Montants imposables | Amounts deemed received by the annuitant Montants réputés reçus par le rentier | | | 22 Other income or deductions Autres revenus ou déductions | 24 Excess amount Excédent | 26 Spousal or common-law partner RRIF FERR au profit de l'époux ou conjoint de fait |
| | | 18 Deceased Personne décédée | 20 Deregistration Annulation de l'enregistrement | | | | |
| | 28 Income tax deducted Impôt sur le revenu retenu | 30 Year Année | Month Mois | Day Jour | 35 Transfers on breakdown of marriage or common-law part. Transferts après rupture du mariage ou de l'union de fait | | 32 Spouse's or common-law partner's social insurance number* Numéro d'assurance sociale de l'époux ou conjoint de fait* |

Recipient's name and address – Nom et adresse du bénéficiaire

Last name (print)
Nom de famille (en lettres moulées)

First name
Prénom

Initials
Initiales

12
Social insurance number*
Numéro d'assurance sociale*

14
Contract number
Numéro de contrat

60
Name of payer (carrier) of fund
Nom du payeur (émetteur) du fonds

61
Account Number
Numéro de compte

36
Tax-paid amount
Montant libéré d'impôt

Privacy Act, Personal Information Bank number CRA PPU 005
Loi sur la protection des renseignements personnels, Fichier de renseignements personnels ARC PPU 005

T4RIF (11)



T4RSP

| Canada Revenue Agency Agence du revenu du Canada | | STATEMENT OF RRSP INCOME ÉTAT DU REVENU PROVENANT D'UN REER | | | | T4RSP | |
|--|--|--|---|---|---|---|--|
| Year Année | 16 Annuity payments Paiements de rente | 18 Refund of premiums Remboursement de primes | 20 Refund of excess contributions Remboursement des cotisations excédentaires | 22 Withdrawal and commutation payments Retrait et paiements de conversion | 25 LLP withdrawal Retrait REEP | 26 Amounts deemed received on deregistration Montants réputés reçus lors de l'annulation de l'enregistrement | |
| | 28 Other income or deductions Autres revenus ou déductions | 30 Income tax deducted Impôt sur le revenu retenu | 34 Amounts deemed received on death Montants réputés reçus au décès | | 27 HBP withdrawal Retrait RAP | 35 Transfers on breakdown of marriage or common-law part. Transferts après rupture du mariage ou de l'union de fait | |
| Recipient's name and address – Nom et adresse du bénéficiaire Last name (print) / Nom de famille (en lettres moulées) First name / Prénom Initials / Initiales | | | | | | | |
| Contributor spouse or common-law partner Yes <input type="checkbox"/> / Oui <input type="checkbox"/> No <input type="checkbox"/> / Non <input type="checkbox"/> Époux ou conjoint de fait cotisant | | | | | | | |
| 12 Social insurance number* Numéro d'assurance sociale* | | | | 14 Contract number Numéro de contrat | | | |
| 60 Name of payer (issuer) of plan – Nom du payeur (émetteur) du régime | | | | | | | |
| 61 Account Number Numéro de compte | | | | | 40 Tax-paid amount Montant libéré d'impôt | | |


Privacy Act, Personal Information Bank number CRA PPU 005
 Loi sur la protection des renseignements personnels, Fichier de renseignements personnels ARC PPU 005

T4RSP (11)

*If your social insurance number is not shown, see the back of this slip.
 *Si votre numéro d'assurance sociale n'est pas indiqué, lisez le verso de ce feuillet.



Notice of Assessment (NOA)

| | | | | | |
|---|---|-------------------------------------|------------------------|--------------------------|-------------|
|  | Canada Revenue Agency | Agence du revenu du Canada | NOTICE OF ASSESSMENT | | T451 E (08) |
| Date May 5, [REDACTED] | Name Jane Doe | Social Insurance no. 123 456 789 | Tax year [REDACTED] | Tax centre [REDACTED] | |
| Summary | | | | | 0000000 |
| Line | | | | | \$ Amount |
| 150 | Total Income..... | | | | 00,000 |
| | Deductions from total income..... | | | | 000 |
| 236 | Net Income..... | | | | 00,000 |
| 260 | Taxable Income..... | | | | 00,000 |
| 6150 | Total Ontario non-refundable tax credits | | | | 000 |
| 420 | Net federal tax..... | | | | 0,000.00 |
| 428 | Net Ontario tax..... | | | | 0,000.00 |
| 435 | Total payable..... | | | | 0,000.00 |



Does your service area have
asset limits?

Assets

- Income producing assets or investments
- Non-income producing assets
 - imputed income based on most recent November issue of CSB
 - currently 0%
 - no imputed income on RRSPs, RESPs and RDSPs or bank balances under \$5,000 for each member
 - verify annual, quarterly, monthly statements
 - average minimum monthly bank balance



Property

- Assess requirement to divest interest in property that is suitable for year round occupancy
- Assess income derived from property
 - Rental income
- Assess value of property to determine imputed income for the asset
 - Valuation
 - MPAC statement
 - Equity



Divestment of property

- Ineligible for RGI unless property suitable for year round occupancy is divested within 180 days of:
 - move-in
 - acquiring property
- Housing provider may extend time frame



Transfer of assets

- Tenant is deemed to still have interest in assets transferred up to 36 months prior to move-in, or any time thereafter, unless:
 - Transferred in good faith
 - Not for the sole purpose of reducing RGI or qualifying under asset limits
- Increased RGI or RGI ineligible
- Annual deemed decrease in value per service manager rule



Which of these is considered employment-related income for RGI?

Verification of employment income

- Employment related income
 - Earnings, EI, WSIB, sick leave or other earnings replacement benefits
 - Pay stubs, letter from employer, T4 slip
- Self employment/business income
 - T2125 form net of CRA allowable expenses
 - Child care, RGI and capital cost allowance excepted
- Notice of Assessment (NOA)



T2125 – Business and professional activities

Protected B when completed

| Part 5 – Net income (loss) before adjustments | |
|---|------|
| Gross profit from line 8519 in Part 4 on page 2, or gross income from line 8299 in Part 3 on page 2 | K |
| Expenses (enter only the business part) | |
| Advertising | 8521 |
| Meals and entertainment (allowable part only) | 8523 |
| Bad debts | 8590 |
| Insurance | 8690 |
| Interest | 8710 |
| Business tax, fees, licences, dues, memberships, and subscriptions | 8760 |
| Office expenses | 8810 |
| Supplies | 8811 |
| Legal, accounting, and other professional fees | 8860 |
| Management and administration fees | 8871 |
| Rent | 8910 |
| Maintenance and repairs | 8960 |
| Salaries, wages, and benefits (including employer's contributions) | 9060 |
| Property taxes | 9180 |
| Travel (including transportation fees, accommodations, and allowable part of meals) | 9200 |
| Telephone and utilities | 9220 |
| Fuel costs (except for motor vehicles) | 9224 |
| Delivery, freight, and express | 9275 |
| Motor vehicle expenses (not including CCA) (see Chart A on page 6) | 9281 |
| Allowance on eligible capital property | 9935 |
| Capital cost allowance (CCA) (from Area A on page 5) | 9936 |
| Other expenses (specify) | 9270 |
| Total business expenses | 9368 |
| Net income (loss) before adjustments (line K minus line L) | 9369 |



Calculating RGI on earned income

- Determine monthly amount for fluctuating income
 - Reasonable and predictable average of future income
 - ONPHA best practice – quarterly reporting for 12 months moving to annual averaging
- Earnings exemptions
 - \$75 for a single person or a couple with one earner
 - \$150 for a couple with two earners or a family with dependants



What is a benefit unit?

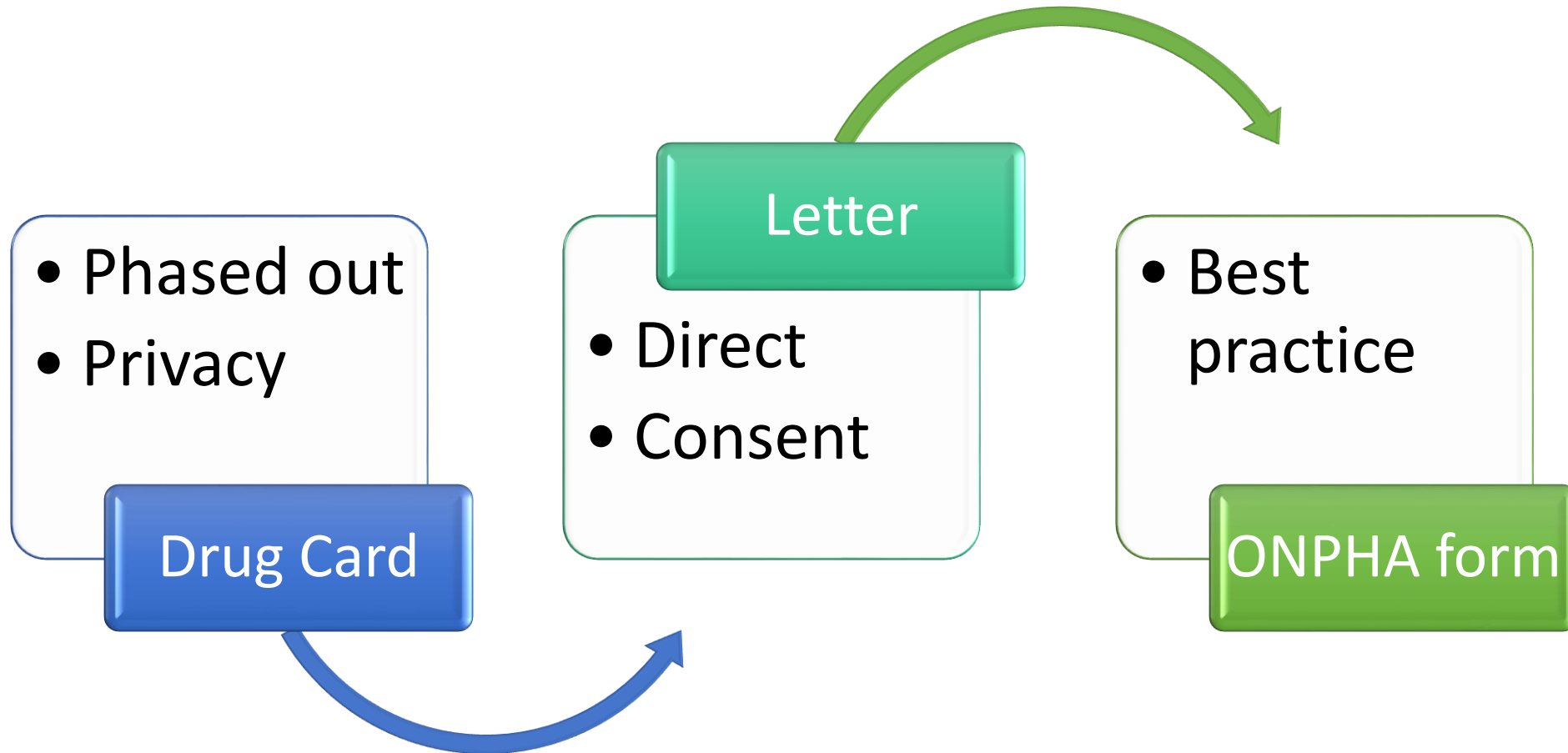
Have you ever had to
calculate RGI for someone
receiving social assistance?

Verification of social assistance

- Verification of size of benefit unit, NOT amount of social assistance income
 - Drug card
 - Letter from OW or ODSP
 - Request for Ontario Works or ODSP Information form
- OW/ODSP drug cards no longer display Health Card number



Verification of benefit unit



What do you need to know to calculate RGI for someone receiving social assistance?

TABLE 4

ONTARIO WORKS RENT SCALE FOR A BENEFIT UNIT CONSISTING OF (A) A RECIPIENT WITH NO SPOUSE AND NO OTHER DEPENDANTS, (B) A RECIPIENT WITH A SPOUSE BUT NO OTHER DEPENDANTS, OR (C) A RECIPIENT WITH A SPOUSE AND ONE OR MORE OTHER DEPENDANTS

| Column 1 Benefit unit size (number of individuals) | Column 2 Rent attributable to benefit unit (monthly) Amount in dollars | Column 3 Non-benefit income limit (monthly) Amount in dollars |
|---|--|---|
| 1 | 85 | 360 |
| 2 | 175 | 737 |
| 3 | 212 | 861 |
| 4 | 254 | 1,001 |
| 5 | 296 | 1,141 |
| 6 | 339 | 1,284 |
| 7 | 381 | 1,424 |
| 8 | 423 | 1,564 |
| 9 | 466 | 1,707 |
| 10 | 508 | 1,847 |
| 11 | 550 | 1,987 |
| 12 or more | 593 | 2,131 |



TABLE 5
ONTARIO DISABILITY SUPPORT PROGRAM RENT SCALE

| Column 1 Benefit unit size (number of individuals) | Column 2 Rent attributable to benefit unit (monthly) Amount in dollars | Column 3 Non-benefit income limit (monthly) Amount in dollars |
|---|--|---|
| 1 | 109 | 440 |
| 2 | 199 | 817 |
| 3 | 236 | 941 |
| 4 | 278 | 1,081 |
| 5 | 321 | 1,224 |
| 6 | 363 | 1,364 |
| 7 | 405 | 1,504 |
| 8 | 448 | 1,647 |
| 9 | 490 | 1,787 |
| 10 | 532 | 1,927 |
| 11 | 575 | 2,071 |
| 12 or more | 617 | 2,211 |

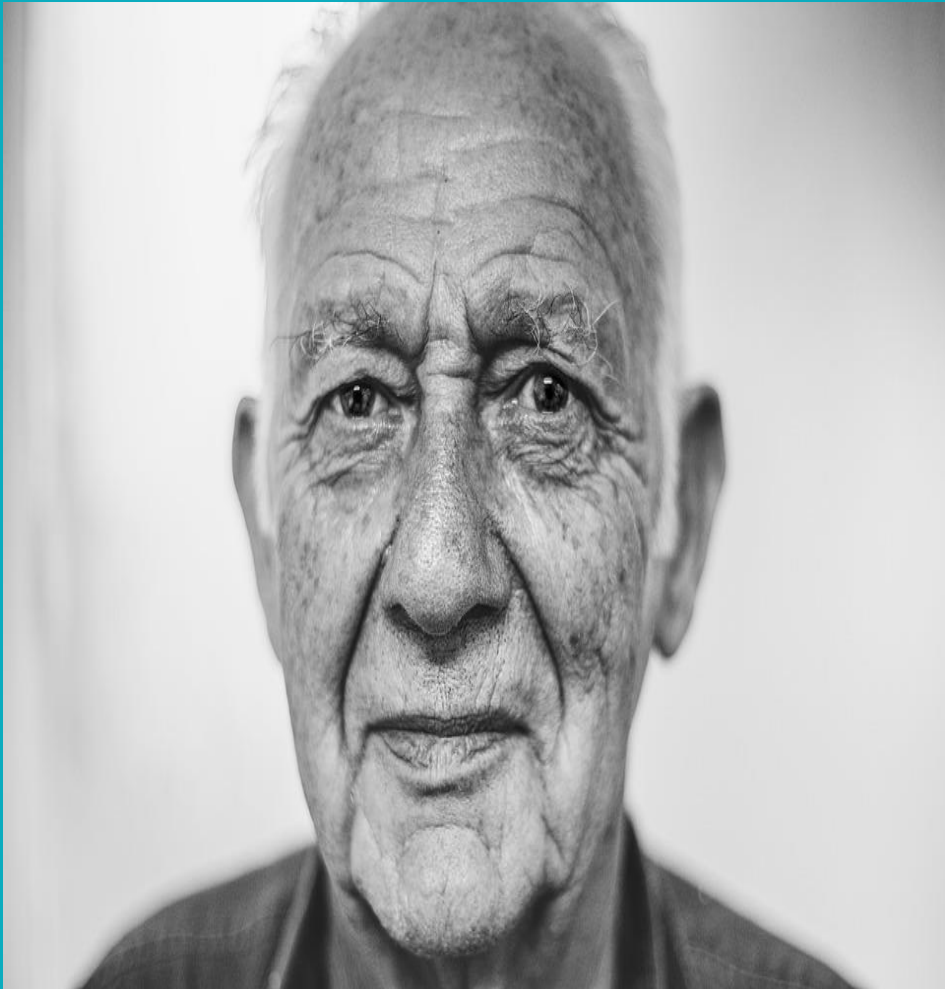




Clara is a single person

- ODSP of \$750
- earnings of \$240
- \$990 total per month

What is her RGI?



Bruno is a single person

- ODSP of \$221
- CPP-d of \$500
- \$721 total per month

What is his RGI?

ODSP Monthly Basic Needs

| Number of Dependants | Age 18+ | Age 0 - 17 | Single | Single + Spouse (1 disabled) | Single + Spouse (2 disabled) |
|----------------------|---------|------------|---------|------------------------------|------------------------------|
| 0 | 0 | 0 | \$662 | \$954 | \$1,321 |
| 1 | 0 | 1 | \$805 | \$954 | \$1,321 |
| 1 | 1 | 0 | \$1,025 | \$1,136 | \$1,506 |
| 2 | 0 | 2 | \$805 | \$954 | \$1,321 |
| 2 | 1 | 1 | \$1,025 | \$1,139 | \$1,506 |
| 2 | 2 | 0 | \$1,211 | \$1,345 | \$1,712 |

For each additional dependant, add \$207 (18 years +) or \$0 (0-17 years)
(O. Reg. 222/98, section 30 – effective September 1, 2017)



ODSP Statement

| MEMBER ID | OFFICE | CASE ORG | CHEQUE | | PERIOD COVERED | | | | | | |
|------------------------|--------|----------|----------|----------------|----------------|----------|---|-----------------|---|---|---|
| | | | NO. | DATE | D | M | Y | TO | D | M | Y |
| 123456789 | 1234 | 1234 | 12345678 | 01 10 14 | 01 10 17 | 31 10 17 | | | | | |
| ASSISTANCE | | AMOUNT | | DEDUCTIONS | | AMOUNT | | GRANTED | | | |
| Basic needs Shelter | | \$662.00 | | CPP/QPP - DSAB | | \$451.00 | | ASSISTANCE | | | |
| | | \$139.00 | | | | | | \$801.00 | | | |
| | | | | | | | | LESS DEDUCTIONS | | | |
| | | | | | | | | \$451.00 | | | |
| | | | | | | | | CHEQUE AMOUNT | | | |
| TOTAL | | \$801.00 | | TOTAL | | \$350.00 | | \$350.00 | | | |
| | | | | | | | | | | | |



ODSP and CPP-d/OAS Allowance

| ODSP Benefit Unit with Only CPP-d or OAS Allowance | | |
|--|---|---|
| | Total non-benefit income LESS than threshold | Total non-benefit income MORE than threshold |
| CPP-d / OAS Allowance LESS than or EQUAL to ODSP basic needs | Scale | Scale |
| CPP-d / OAS Allowance MORE than ODSP basic needs | 30% | 30% |
| ODSP Benefit Unit with a Spouse who has Other Non-benefit Income | | |
| | Total non-benefit income LESS than threshold | Total non-benefit income MORE than threshold |
| CPP-d / OAS Allowance LESS than or EQUAL to ODSP basic needs | Scale | 30% |
| CPP-d / OAS Allowance MORE than ODSP basic needs | 30% | 30% |



OAS Allowance

- OAS Allowance eligibility:
 - Aged 60 to 64 years
 - Spouse of OAS recipient who is eligible for GIS
 - Canadian citizen or legal resident
 - Resided in Canada for at least 10 years since age 18
 - Annual combined income of both spouse's is less than maximum allowable amount



What kind of income can an
RGI tenant be required to
pursue?

Pursuit of income

- As a condition of RGI, a tenant may be required to pursue income from:
 - Ontario Works
 - Support income (child or spousal support)
 - Employment Insurance
 - **OAS / GIS / GAINS**
 - Sponsorship income



Pursuit of OAS/GIS

- OAS eligibility
 - 65 years old or older
 - Canadian citizen or legal resident
 - Resided in Canada for at least 10 years since age 18
- Pursuit of income before age 65 recommended
- Pursuit of income after age 65 required



Old Age Security (OAS)

- Can apply for OAS up to 11 months prior to turning 65
- Automatic enrollment after age 64
- Applications sent to applicants after age 64
- Request application
 - www.canada.ca/oas



Guaranteed Annual Income (GIS)

- Low income seniors
- Separate applications for OAS and GIS
 - www.canada.ca/gis
- GIS renewed in July. May be stopped if senior:
 - Failed to file income taxes
 - Failed to provide requested income verification
 - Left Canada for more than 6 consecutive months
 - Had increased income above maximum amount
- GIS may be paid retroactively up to 11 months



GAINS

- GAINS based on eligibility for OAS and income tax return
- Province posts guaranteed annual income benefits (OAS/GIS/GAINS) quarterly
- www.ontario.ca/gains
- www.ontario.ca/data/guaranteed-annual-income-system-benefit-rates



[Data catalogue](#) → Guaranteed Annual Income System benefit rates

Guaranteed Annual Income System benefit rates

Data outlining the benefit rates for old age security, guaranteed income supplements and guaranteed income system payments.

The data is organized by private income levels.

The guaranteed income levels for October 1, 2017 to December 31, 2017 are:

- \$1,542.97 monthly (\$18,515.64 annually) for single pensioners
- \$1,194.91 monthly (\$14,338.92 annually) per person for qualified couples

[About the Ontario Guaranteed Annual Income System](#)

Download data

XLSX

Data description

Date added
April 10, 2014



Download: GAINS Benefit Rate Tables

| GAINS Benefit Rate Tables Summary for the Guaranteed Annual Income System | | | | | | | |
|---|---|-------------|-----------------------------|-----------------------------|--|--|--|
| A | | | | | | | |
| 1 | GAINS Benefit Rate Tables Summary for the Guaranteed Annual Income System | | | | | | |
| 2 | Benefit Period: October 1, 2017 to December 31, 2017 | | | | | | |
| 3 | Guaranteed Income Level | Monthly | Annually | | | | |
| 4 | Single Pensioners | \$ 1,542.97 | \$ 18,515.64 | | | | |
| 5 | Qualified Couples, Per Person | \$ 1,194.91 | \$ 14,338.92 | | | | |
| 6 | Summary of Maximum Monthly Benefits | | | | | | |
| 7 | Benefit Program | Single | Qualified Couple Per Person | Qualified Couple Per Couple | | | |
| 8 | OAS - Old Age Security | \$ 585.49 | \$ 585.49 | \$ 1,170.98 | | | |
| 9 | GIS - Guaranteed Income Supplement | \$ 874.48 | \$ 526.42 | \$ 1,052.84 | | | |
| 10 | GAINS - Guaranteed Annual Income System | \$ 83.00 | \$ 83.00 | \$ 166.00 | | | |
| 11 | Total | \$ 1,542.97 | \$ 1,194.91 | \$ 2,389.82 | | | |
| 12 | | | | | | | |
| 13 | | | | | | | |
| 14 | | | | | | | |
| 15 | | | | | | | |

Summary 1-Single Pensioner 2-Married Both Pensioners 3-Married, One Pensioner



What happens when a tenant
on social assistance turns 65
years old?

ODSP scale



30% of income

\$109 RGI



\$463 RGI

\$771 ODSP



\$1,542.97
OAS / GIS / GAINS

\$662
Income after RGI



\$1,080
Income after RGI

OW scale



30% of income

\$85 RGI



\$463 RGI

\$422
Ontario Works



\$1,542.97
OAS / GIS / GAINS

\$337
Income after RGI



\$1,080
Income after RGI

Extended health benefit

- Most seniors will become ineligible for ODSP (or Ontario Works) when they turn 65 because of increased income (OAS/GIS)
- Some may still qualify for the extended health benefit
 - prescription drugs
 - dental care
 - vision care
 - medical supplies, such as diabetic and incontinence supplies
 - transportation to and from medical appointments, and
 - assistive devices, including hearing aids



What information do you need to review RGI eligibility and calculations?

RGI reviews

- RGI is reviewed:
 - At move-in
 - When there has been a significant change
 - At least annually
- Bi-annual reviews are permitted for tenants with:
 - Fixed income
 - No dependents



What was the most useful
thing that you learned today?



QUESTIONS?



How ONPHA can help you

1. Visit ONPHA online:

onpha.on.ca

- handbooks and guides
- sample lease, policies
- Info Ons

2. ONPHA Member Support Hotline: 1-800-297-6660

3. ONPHA Education Program

- Online courses: RGI, RTA, Finance and Governance
- Webinars
- In-person training

4. ONPHA Conference

- Join us in Toronto
October 26 – 28, 2018



Thank you!

ONPHA values your opinion. Please complete the course evaluation.

