

Program Instructions



This Program Instruction applies to the following:

- ✓ HSA Part VII Housing Providers (Provincial Reform)
- ✓ Former Federal Program Housing Providers (s. 15.1/27, s. 56.1/95)

Housing York

- ✓
 - ✓ Public Housing
 - ✓ HSA Part VII

GOVERNMENT INCOME SOURCES AVAILABLE TO SENIORS 2020 THIRD QUARTER

NOTE: This document replaces Program Instruction N°2020-03

Effective Date: July 1, 2020

Summary

This program instruction provides information about guaranteed income levels for seniors receiving Guaranteed Annual Income System (GAINS) payments for the third quarter of 2020. Table 1 provides the guaranteed monthly income amounts payable to eligible seniors receiving GAINS for the period of **July 1, 2020 to September 30, 2020**.

Table 1
Summary of Maximum Monthly Benefits
July 1, 2020 to September 30, 2020

Benefit Programs	Single	Qualified Couple	
		per person	per couple
Old Age Security (OAS)	\$613.53	\$613.53	\$1,227.06
Guaranteed Income Supplement (GIS)	\$916.38	\$551.63	\$1,103.26
GAINS – Regular	\$83.00	\$83.00	\$166.00
GAINS – Temporary Increase Effective April 2020 to September 2020	\$83.00	\$83.00	\$166.00
Total	\$1,695.91	\$1,331.16	\$2,662.32

The updated GAINS Benefit Rate Table, OAS and GIS Tables are available on the following websites:

- Government of Ontario - www.fin.gov.on.ca/en/credit/gains/index.html
- Government of Canada - <https://www.canada.ca/en/employment-social-development/programs/pensions/pension/statistics/2020-quarterly-january-march.html>

Background

GAINS rates are set quarterly by the Government of Ontario. GAINS ensures a guaranteed minimum income for Ontario seniors receiving OAS and GIS. No application is necessary to receive GAINS payments. Eligibility is determined by the Ontario Ministry of Finance based on a person's annual income tax return and information provided from Employment and Social Development Canada, the federal department responsible for administering OAS and GIS.

Temporary GAINS Increase in Response to COVID-19

As part of [Ontario's Action Plan: Responding to COVID-19](#), the province is automatically doubling monthly GAINS payment amounts for a period of six months, beginning April 2020.

Action Required

The provincial COVID-19 action plan states the GAINS increase is intended to provide financial support to seniors who may need help covering essential expenses during COVID-19. Housing providers are directed to exclude the increased GAINS amount (Table 1, GAINS – Temporary Increase) from gross household income when completing both in-year and annual rent-geared-to-income (RGI) reviews. Housing providers are not required to complete in-year RGI reviews to address the temporary GAINS increase. At the household's next RGI review, housing providers must exclude half of the GAINS amount the household received during the period of April 1, 2020 to September 1, 2020 from the gross income used to calculate RGI.

As part of regular operations, housing providers must identify tenants and members in RGI households who may be eligible for income supports for seniors, but who are not currently receiving them. RGI households are required to pursue certain types of income, including OAS and GIS. Appendix A provides details on OAS and GIS. [Program Instruction N°2012-03](#) outlines the policy, guidelines and procedures relating to pursuit of income.

Please contact your Program Coordinator with any questions.

Authority: *Housing Services Act, 2011, S.O. 2011, c. 6, Sched. 1*
O. Reg. 298/01: Determination of Geared-To-Income Rent Under Section 50 of The Act

July 2020

This notice will be available in an accessible format or with communication supports upon request from
1-877-464-9675 or 905-830-4444 ext. 72119

APPENDIX A

Federal Income Supports for Seniors Over the Age of 65

Old Age Security (OAS) is a monthly payment available to most people 65 years of age and older who meet the Canadian legal status and residence requirements.

Some seniors are selected for automatic enrollment in the OAS pension based on their income tax return. Those seniors will be notified after they turn 64, and the pension will begin when they turn 65.

Seniors who are not automatically enrolled must apply. An eligible senior who does not apply and does not file an income tax return will not receive the benefit. OAS benefits are adjusted quarterly, based on the Consumer Price Index.

Housing Providers should share this information with tenants 65 or older who are not currently receiving OAS as they may be eligible, and with tenants age 64 who may be eligible to begin receiving OAS when they turn 65.

More information on the Old Age Security Pension and other OAS benefits, including instructions on how to apply, is available at:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html>

The Guaranteed Income Supplement (GIS) is a monthly, non-taxable benefit to OAS recipients who have low income. Seniors qualify for GIS if they are a legal resident of Canada and they are receiving OAS with an annual income below income thresholds based on household size.

Seniors automatically enrolled in the OAS pension should apply for GIS three months before they turn 65. Seniors who are required to fill out the OAS application can indicate their wish to apply for GIS, and Service Canada will mail them a GIS application.

The Maximum amount of GIS a senior can receive depends on their marital status and their previous year's income (or in the case of a couple, their combined income).

More information on the GIS, including maximum annual incomes and instructions on how to apply is available at:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html>