

Please note:                   ✓ HSA Part VII Housing Providers (Provincial Reform)  
 If your program is           ✓ Former Federal Program Housing Providers (s. 15.1/27, s, 56.1/95)  
 not checked, this            ✓ Housing York  
 Program Instruction            ✓ Public Housing  
 is not applicable to            ✓ HSA Part VII  
 your project(s)

## Government Income Sources Available to Seniors 2015 First Quarter Update

**NOTE:** This document repeals Program Instructions N° 2014-06

**Effective Date:** January 1, 2015

### Summary:

This program instruction provides a quarterly update of guaranteed income levels for seniors receiving Guaranteed Annual Income System (GAINS) payments. GAINS rates are set by the Government of Ontario on a quarterly basis. The guaranteed income levels have **not** changed for the period of January 1, 2015 to March 31, 2015.

The guaranteed monthly income amounts payable to eligible seniors receiving GAINS for the period of January 1, 2015 to March 31, 2015 are as follows:

### Summary of Maximum Monthly Benefits

Benefit Programs	Single	Qualified Couple	
		per person	per couple
OAS – Old Age Security	563.74	563.74	1,127.48
GIS – Guaranteed Income Supplement	764.40	506.86	1,013.72
GAINS – Guaranteed Annual Income System	83.00	83.00	166.00
<b>Total</b>	<b>1,411.14</b>	<b>1,153.60</b>	<b>2,307.20</b>

The updated GAINS Benefit Rate Table is available on the Ministry of Finance’s website at: [www.fin.gov.on.ca/en/credit/gains/index.html](http://www.fin.gov.on.ca/en/credit/gains/index.html)



**Action Required:**

This information is provided to help housing providers ensure that the income level of eligible senior tenants in rent-geared-to-income (RGI) households matches the current GAINS benefits rate.

Housing providers must identify tenants 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 Old Age Security (OAS) and Guaranteed Income Supplement (GIS).

For more information on eligibility criteria and application process for OAS and GIS please refer to Appendix A.

The guidelines and procedures pertaining to the Reasonable Efforts to Pursue Specific Income policy are outlined in Program Instructions N°2012-03.

**Background:**

The Guaranteed Annual Income System (GAINS) ensures a guaranteed minimum income for Ontario seniors who are 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.

**If you have any questions please contact your Program Coordinator**

Rick Farrell  
General Manager  
Housing Services Branch  
Community and Health Services Department

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 Government Income Supports for Seniors Over the Age of 65

**The Old Age Security (OAS)** - 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:

<http://www.servicecanada.gc.ca/eng/services/pensions/oas/pension/index.shtml>

**The Guaranteed Income Supplement (GIS)** - 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:

<http://www.servicecanada.gc.ca/eng/services/pensions/oas/gis/index.shtml>

**Community and Health Services**

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