



Durham Community Housing Directives

Housing Services Division | Financial Housing Services
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Subject:	Government Pension Income January 1, 2021 to March 31, 2021
Directive Number:	INF 2021-01
Date:	January 8, 2021

Purpose

Update the Guaranteed Income Levels for senior citizens in Ontario and provide the automatic biennial rent-geared-to-income (RGI) increase amount for eligible senior tenants and co-op members.

Background

The Ministry of Revenue has posted the new Guaranteed Annual Income System (GAINS) rate tables for senior citizens in Ontario.

The GAINS rate tables provide a ready reference of Old Age Security (OAS), Guaranteed Income Supplement (GIS) and GAINS payments at specified levels of private income, depending on a senior's status (e.g. single or couple).

Rent-geared-to-income (RGI) tenants and co-op members who are eligible for biennial reviews will have their RGI increased by \$11 (single pensioners) and \$17 (total for couples) for biennial RGI reviews conducted on or after January 1, 2021 – although these changes cannot be implemented until January 1, 2022 due to the [2021 Provincial rent freeze period](#).

Guaranteed Income Levels

The Guaranteed Income Levels for the benefit period January 1, 2021 to March 31, 2021 have increased from the previous quarter:

Single pensioners:	\$1,617.49 monthly \$19,409.88 annually
Qualified couples (per person):	\$1,251.65 monthly \$15,019.80 annually

The complete benefit tables are available on the [Ministry of Revenue's web site](#) at www.ontario.ca/gains.

Biennial RGI Review Increases

Housing providers may opt to complete biennial RGI reviews (every other year) for senior tenants and co-op members (over age 65 years) who meet all of the following criteria:

- They are unemployed.
- They have no dependents.
- They receive only fixed income.
- They receive Old Age Security (OAS) or the Guaranteed Income Supplement (GIS).

For biennial reviews conducted from January 1, 2021, the automatic RGI increase is:

- \$11 for a single person with OAS and GIS
- \$17 for a couple with OAS and GIS (total for both people).

RGI changes as a result of biennial RGI reviews conducted in 2021 will not be implemented until January 1, 2022 due to the [2021 Provincial rent freeze](#)

Updates

GAINS tables are updated quarterly and posted to the Ministry of Finance's website the first week of January, April, July and October.

The Housing Services Division will continue to notify housing providers as the GAINS tables are updated, including automatic increases in RGI for biennial reviews.

Effective Date

This directive is effective January 1, 2021.

Repealed Rules

This directive replaces Durham Community Housing Directive INF 2020-02 Government Pension Income – June 1, 2020 to September 30, 2020.

Legislative Authority

Ontario Regulation 316/19, s. 10(2)(3)