



Durham Community Housing Directives

Housing Services Division

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Subject:	Government Pension Income October 1, 2024 to December 31, 2024
Directive Number:	INF 2024-03
Date:	November 13, 2024

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

For seniors aged 65 to 74 years – rent-geared-to-income (RGI) tenants and co-op members who are eligible for biennial reviews will have their RGI increased by \$17 for single pensioners and \$25 for couples where both are receiving OAS (\$13 per person) for biennial RGI reviews conducted on or after October 1, 2024.

For seniors aged 75 years and older – rent-geared-to-income (RGI) tenants and co-op members who are eligible for biennial reviews will have their RGI increased by \$17 for single pensioners and \$27 for couples where both are receiving OAS (\$13 per person) for biennial RGI reviews conducted on or after October 1, 2024.

Income Levels

There are different guaranteed income levels for seniors based on age and marital status (i.e. single or qualified couple). Guaranteed income levels for seniors for October 1, 2024 to December 31, 2024 are as follows.

Seniors between 65 and 74 years old:

Single pensioners	\$1,901.55 monthly \$22,818.60 annually
Qualified couples (per person)	\$1,468.90 monthly \$17,626.80 annually

Seniors 75 years and older:

Single pensioners	\$1,974.32 monthly \$23,691.84 annually
Qualified couples (per person)	\$1,541.67 monthly \$18,500.04 annually

Biennial RGI Review Increases

Housing providers may opt to complete biennial RGI reviews (every other year) for senior tenants and co-op members (over 65 years old) 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 October 1, 2024, the automatic RGI increases are as follows.

Aged 65 to 74 years:

- \$17 for a single person with OAS and GIS
- \$25 for a couple with OAS and GIS (\$13 for each person).

Aged 75 years and older:

- \$17 for a single person with OAS and GIS
- \$27 for a couple with OAS and GIS (\$13 for each person).

Updates

Guaranteed income levels are updated quarterly. The Housing Services Division will continue to notify housing providers as rates are updated, including automatic increases in RGI for biennial reviews.

Effective Date

This directive is effective October 1, 2024.

Repealed Rules

This directive replaces Durham Community Housing Directive INF 2024-01 Government Pension Income – January 1, 2024 to March 31, 2024.

Legislative Authority

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