



Durham Community Housing Directives

Housing Services Division

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Subject:	ODSP and CPP Disability/OAS Allowance
Directive Number:	RGI 2023-05
Date:	September 27, 2023

Purpose

Set out the rent-geared-to-income (RGI) calculations for tenants or co-op members with both Ontario Disability Support Program (ODSP) and Canadian Pension Plan (CPP) disability income or ODSP and Old Age Security (OAS) Allowance.

Background

Under the *Housing Services Act*, rent-geared-to-income (RGI) for ODSP benefit units is calculated according to a set social assistance rent scale. This scale is set out in Table 3 of O. Reg. 316/19.

The ODSP rent scale sets out the RGI charge based on the size of the benefit unit, as well as a non-benefit income (non-social assistance income) limit.

Section 3 of O. Reg. 316/19 states that the RGI for the benefit unit is the amount set out in the ODSP rent scale unless:

- the total non-benefit income is over the limit set out in Table 3
- CPP-disability income is greater than the ODSP basic needs for the benefit unit
- OAS Allowance income is greater than the ODSP basic needs for the benefit unit.

The different limits for ODSP benefit units that receive CPP disability benefits or the OAS Allowance means that these benefit units:

- often pay lower RGI than other ODSP recipients – even if the total non-benefit income amount is the same
- may become prematurely ineligible for ODSP due to artificially low shelter amounts, resulting in the loss of regular drug benefits for some CPP disability recipients.

In order to ensure that ODSP recipients are treated equitably and are able to maintain their ODSP benefits, including drug benefits, for as long as possible, housing providers are advised to calculate RGI as follows:

- Charge the applicable ODSP scale amount if non-benefit income (including CPP-disability or the OAS Allowance) is less than or equal to the non-benefit income limit set out in Table 3
- Charge 30 per cent of non-benefit income (including CPP-disability or the OAS Allowance) if non-benefit income (including CPP-disability or the OAS Allowance) is greater than the non-benefit income limit set out in Table 3.

The comparison of the CPP disability or OAS Allowance amount to the ODSP basic needs amount is no longer required.

Table 3 – ODSP Scales

The RGI scale amounts for ODSP benefit units are set out in Column 2 of Table 3 of O. Reg. 316/19 below.

To use the table, select the size of the benefit unit in Column 1.

- If the non-benefit income for the benefit unit (including CPP disability or OAS Allowance income) is less than or equal to the non-benefit income limit set out in column 3 for the applicable benefit unit size, RGI is set at the corresponding amount set out in Column 2.
- If the non-benefit income for a household (including CPP disability or OAS Allowance income) is greater than the non-benefit income limit set out in column 3 for the applicable benefit unit size, RGI is calculated at 30 per cent of non-benefit income (including CPP disability or OAS Allowance income).

COLUMN 1 Benefit unit size (number of individuals)	COLUMN 2 Rent attributable to benefit unit (monthly)	COLUMN 3 Non-benefit income limit (monthly)
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

COLUMN 1 Benefit unit size (number of individuals)	COLUMN 2 Rent attributable to benefit unit (monthly)	COLUMN 3 Non-benefit income limit (monthly)
8	448	1,647
9	490	1,787
10	532	1,927
11	575	2,071
12 or more	617	2,211

Effective Date

This directive comes into effect on September 7, 2023.

Repealed Rules

This directive replaces Directive RGI 2014-02 ODSP and CPP Disability/OAS Allowance.

Legislative Authority

Ontario Regulation 316/19, s. 3 and 4