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1980 COMPENDIUM OF RENT-TO-INCOME SCALES  
IN USE IN PUBLIC HOUSING  
AND RENT SUPPLEMENT PROGRAMS IN CANADA

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REVISED EDITION  
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## ABSTRACT

This is the revised edition of the 1979 report. It provides summary information on the different rent-to-income scales and income calculation formulae used by governments and housing authorities across Canada. It is intended to be of use to those interested in the practical aspects of program and project administration under the Public Housing (Sections 40 and 43/44, NHA) and Rent Supplement (Sections 44(1)(a) and 44(1)(b) Programs.

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## FOREWORD

As part of its research activities the Program Evaluation Unit relies on the goodwill of individuals and government agencies for access to information. In the same spirit of goodwill the Division makes every effort to share the results of these information gathering activities. This report is the result of one such exercise.

Any comments on this report would be most welcome.

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## PREFACE

Charges for a government service such as housing or hospital care always provoke considerable debate. A particularly contentious issue is the amount to be charged where the fee will necessarily be less than the cost of providing the service. Not surprisingly, debate becomes even more fractious when the fee charged is variable. Rents for public housing are an obvious example of this issue and the debate about what is to be charged, and why, is as many-sided in this area as it is in any other. What is surprising given the researchers, citizens, tenants, governments and subsidies involved, is the absence of a reference document which outlines the situation in Canada. This handbook is designed to fill that need.

The handbook has been produced to provide summary information on the different rent-to-income scales and income calculation formulae used by governments and housing authorities across Canada. As a reference volume it is intended to be of use to those interested in the practical aspects of program and project administration under the Public Housing (Sections 40 and 43/44, National Housing Act) and Rent Supplement (Sections 44 (1) (a) and 44 (1) (b)) Programs.

An initial effort to compile information for CMHC was made by Philip Brown. A summary table from his efforts found its way into the Report of the Interprovincial Task Force on Shelter Allowances and Rent Scales for Senior Citizens. In spite of these efforts a comprehensive document was not available. Happily, Paula Archer took that initial work, drew together the loose ends, added much new material and produced the previous edition and this updated compendium on rent-to-income scales currently in use in Canada.

This handbook is intended to be of use to those who spend part of their days wondering about rent-to-income scales, be they tenants or researchers working for government. While we trust it is accurate as of July 1980 comments from readers would be most welcome. Notice of any errors of fact or omission will be gratefully accepted. In addition, comments on the presentation of the material, its usefulness and the desirability of subsequent issues are not only welcome but requested.

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LIST OF ABBREVIATIONS

GRS	Federal Graduated Rental Scale
F	Families
SC	Senior Citizens
SA	Social Assistance, Social Assistance Recipients
BLA	Basic Living Allowance, a food, clothing and personal care deduction used in rent calculation with the Northwest Territories Rental Scale
GNWT	Government of the Northwest Territories
FF	Federal Income Calculation Formula
UIC	Unemployment Insurance Compensation
DVA	Department of Veterans Affairs
NBHC	New Brunswick Housing Corporation
RS	Rent Supplement Projects
OAS	Old Age Security Pension
GIS	Guaranteed Income Supplement to the Old Age Security Pension
FA	Family Allowance Benefits

## CHAPTER ONE

### A BRIEF HISTORY OF FEDERAL RENT-TO-INCOME SCALES

#### 1.1 THE CARVER-HOPWOOD SCALE

The first Canadian scale for the calculation of rent on the basis of income was formulated for Regent Park, the country's first public housing project, which was built in Toronto by the Toronto Housing Authority in the years immediately following World War II. Full recovery rents for the project were estimated to be approximately \$20/month higher than most tenants could afford. Accordingly, a rent-to-income scale, modelled on English, Australian and U.S. prototypes was developed.<sup>1</sup>

The scale, set "budget" chargeable rents for unserviced accommodation at 20 per cent of family budgets required to meet a minimum standard of living as established by family size, by the Toronto Welfare Council. To adjust rents to incomes, the former were reduced by \$1 for every \$5 reduction in income below the budget level, and by an additional \$1 for every reduction into the next lowest \$25 income band. For incomes above the family budget level, surcharges of \$1 for each \$5 by which income exceeded the level and \$1 for each increase into the next highest \$25 income band were made. For example, a family whose monthly income was \$35 below their identified budget level would receive a \$9 reduction in rent. A family with a monthly income \$50 above budget level would have \$12 added to their budget rent. In accommodation where services (i.e., heat, hot water, stove and refrigerator) were provided, families in the \$150-174

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<sup>1</sup>Humphrey Carver and Alison L. Hopwood, "A Rent Scale for the Regent Park Housing Project." Toronto: Toronto Metropolitan Housing Research Project, 1947, 41 pp.

income range were charged the estimated average cost per unit, \$11/month. This charge was adjusted by \$1/month for each \$25 increase or decrease in income.

As the National Housing Act did not at that time provide for ongoing contributions to low rental housing, the Carver-Hopwood scale was initially used only by the Toronto Housing Authority. With the introduction of federal assistance for public housing in 1949, the scale, as shown in Table 1.1 came into national use.

For purposes of rent calculation, net family income was defined as the full income of the household head and working spouse, the first \$75/month income of an unmarried child under 25 and the full income thereafter, plus Family Allowance Benefits. Casual earnings of \$150/year or less by any family member were exempt from the calculation. Any family whose income exceeded the top limit of the lower third of incomes in their locality was charged a penalty rent equal to 30 per cent of the excess income.

## 1.2 THE 1962 SCALE

During the 1950's, incomes and prices rose and regional differences in living costs became more apparent. Public housing tenants also grew increasingly dissatisfied at having to include Family Allowances in their income calculations. In response to these pressures CMHC and the Ontario Ministry of Planning and Development jointly formed a committee to study the Carver-Hopwood scale. Among the recommendations in its 1960 report (The Davis Report)<sup>1</sup> were the following:

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<sup>1</sup>R. Davis, J.M. Martin, and R.S. Chaffe, "Report of the Committee to study the Federal/Provincial Rental Scale". Ottawa: CMHC, 1960.

TABLE 1.1  
THE CARVER-HOPWOOD SCALE

Monthly Net Family Income W	Shelter Rent by Number of Persons in the Family								
	2	3	4	5	6	7	8	9	10
	RENT	RENT	RENT	RENT	RENT	RENT	RENT	RENT	RENT
\$325 #	74	73	72	71	70	69	68	67	66
	(a)								
\$320-324	72	71	70	69	68	67	66	65	64
315	71	70	69	68	67	66	65	64	63
310	70	69	68	67	66	65	64	63	62
305	69	68	67	66	65	64	63	62	61
300	68	67	66	65	64	63	62	61	60
\$295-299	66	65	64	63	62	61	60	59	58
290	65	64	63	62	61	60	59	58	57
285	64	63	62	61	60	59	58	57	56
280	63	62	61	60	59	58	57	56	55
275	62	61	60	59	58	57	56	55	54
\$270-274	60	59	58	57	56	55	54	53	52
265	59	58	57	56	55	54	53	52	51
260	58	57	56	55	54	53	52	51	50
255	57	56	55	54	53	52	51	50	49
250	56	55	54	53	52	51	50	49	48
\$245-249	54	53	52	51	50	49	48	47	46
240	53	52	51	50	49	48	47	46	45
235	52	51	50	49	48	47	46	45	44
230	51	50	49	48	47	46	45	44	43
225	50	49	48	47	46	45	44	43	42
\$220-224	48	47	46	45	44	43	42	41	40
215	47	46	45	44	43	42	41	40	39
210	46	45	44	43	42	41	40	39	38
205	45	44	43	42	41	40	39	38	37
200	44	43	42	41	40	39	38	37	36
\$195-199	42	41	40	39	38	37	36	35	34
190	41	40	39	38	37	36	35	34	33
185	40	39	38	37	36	35	34	33	32
180	39	38	37	36	35	34	33	32	31
175	38	37	36	35	34	33	32	31	30
\$170-174	36	35	34	33	32	31	30	29	28
165	35	34	33	32	31	30	29	28	27
160	34	33	32	31	30	29	28	27	26
155	33	32	31	30	29	28	27	26	25
150	32	31	30	29	28	27	26	25	24
\$145-149	30	29	28	27	26	25	24	23	22
140	29	28	27	26	25	24	23	22	21
135	28	27	26	25	24	23	22	21	20
130	27	26	25	24	23	22	21	20	19
125	26	25	24	23	22	21	20	19	18

(a) The average family size in public housing projects is 4.9 people per unit.

Monthly Net Family Income	Shelter Rent by Number of Persons in the Family								
	2	3	4	5	6	7	8	9	10
	RENT	RENT	RENT	RENT	RENT	RENT	RENT	RENT	RENT
\$485	112	111	110	109	108	107	106	105	104
480	111	110	109	108	107	106	105	104	103
475	110	109	108	107	106	105	104	103	102
\$470	108	107	106	105	104	103	102	101	100
465	107	106	105	104	103	102	101	100	99
460	106	105	104	103	102	101	100	99	98
455	105	104	103	102	101	100	99	98	97
450	104	103	102	101	100	99	98	97	96
\$445	102	101	100	99	98	97	96	95	94
440	101	100	99	98	97	96	95	94	93
435	100	99	98	97	96	95	94	93	92
430	99	98	97	96	95	94	93	92	91
425	98	97	96	95	94	93	92	91	90
\$420	96	95	94	93	92	91	90	89	88
415	95	94	93	92	91	90	89	88	87
410	94	93	92	91	90	89	88	87	86
405	93	92	91	90	89	88	87	86	85
400	92	91	90	89	88	87	86	85	84
\$395-399	90	89	88	87	86	85	84	83	82
390	89	88	87	86	85	84	83	82	81
385	88	87	86	85	84	83	82	81	80
380	87	86	85	84	83	82	81	80	79
375	86	85	84	83	82	81	80	79	78
\$370-374	84	83	82	81	80	79	78	77	76
365	83	82	81	80	79	78	77	76	75
360	82	81	80	79	78	77	76	75	74
355	81	80	79	78	77	76	75	74	73
350	80	79	78	77	76	75	74	73	72
\$345-349	78	77	76	75	74	73	72	71	70
340	77	76	75	74	73	72	71	70	69
335	76	75	74	73	72	71	70	69	68
330	75	74	73	72	71	70	69	68	67
325	74	73	72	71	70	69	68	67	66

W As defined by the Partnership; in default of other direction, Net Family Income shall be based on total family income as follows:

- full income of household head and working spouse; first \$75/month of the income of an unmarried child under 25 and full income thereafter; and Family Allowance Benefits. Casual earnings less than \$150/year by any family member exempt from calculations.

# If the Net Family Income of a Tenant increases so that it exceeds the upper limit of the lower third of the income group in the municipality, the rent payable by such Tenant shall be the aggregate of:

- a) the amount shown in the scale as payable by such Tenant in respect of the upper limit of the lower third income group for that municipality, and
- b) 30% of the amount in excess of the upper limit of the lower third income group for the municipality.

- a) the cost of services be included in rents, with appropriate deductions where they are not provided.
- b) rents be levied at 18 per cent of a \$100 income, increasing to 27.7 per cent of a \$400 income.
- c) Family Allowances be disregarded in income calculations.
- d) the first \$250 of annual earnings of a working wife be exempt from net family income calculations.
- e) rental variation on the basis of family size be abolished.
- f) regional differences in costs be balanced through variations in service charges.

Although the report was well received, the proposed new scale was ultimately rejected because of the substantial increases in federal subsidies which would have been required. Following further review, a modified scale was introduced. This 1962 scale, presented in Table 1.2, was to be used on an experimental basis in new projects only. It called for rents for fully serviced accommodation ranging from a minimum of 25 per cent of income at a monthly income of \$100 to a maximum of 31.3 per cent of income at \$479 and above. Family Allowances were exempted from the income calculation. Rental variations on the basis of family size and penalty rents were abolished, the latter in the expectation that rent levels for higher income tenants would encourage them to seek market accommodation.

### 1.3 THE 1967 SCALE

Continuing inflation, which resulted in increasing numbers of families having to spend more than 30 per cent of their incomes for shelter, prompted the



TABLE 1.2  
GRADUATED RENTAL SCALE  
FOR FEDERAL/PROVINCIAL FULLY-SERVICED LOW RENTAL HOUSING  
1962

CMHC  
REVISED JANUARY 1962

Family Income	Monthly Rent	Family Income	Monthly Rent	Family Income	Monthly Rent	Family Income	Monthly Rent	Family Income	Monthly Rent
\$100	25%	\$ 25	\$189	\$ 50	\$270	\$ 75	\$344	\$100	\$414
104		26	192	51	273	76	347	101	416
107		27	196	52	276	77	350	102	419
111		28	199	53	279	28%	78	103	422
115		29	202	54	282	79	355	104	424
119		30	206	55	285	80	358	105	427
122		31	209	56	288	81	361	106	430
126		32	212	57	291	82	365	107	432
219		33	215	58	294	83	367	108	435
133		34	219	27%	59	297	84	109	438
137		35	222	60	300	85	372	110	440
140		36	225	61	303	86	375	111	443
144		37	228	62	306	87	378	112	445
147		38	232	63	309	88	381	113	448
151		39	235	64	312	89	384	114	451
154		40	238	65	315	90	836	115	453
158		41	241	66	318	91	389	116	456
161	26%	42	244	67	321	92	392	117	458
165		43	248	68	324	93	395	118	461
168		44	251	69	327	94	397	119	464
172		45	254	70	330	95	400	30%	120
175		46	257	71	332	96	403	121	466
179		47	260	72	335	97	405	122	469
182		48	263	73	338	29%	98	123	471
185		49	266	74	341	99	408	124	474
							411		476
								479	31.3%
									150

Family Income is the sum of the gross income of the head of the household, gross income of an employed spouse, a flat \$75 per month of the income of a working child under the age of 25 and the full gross income thereafter, as well as all other payments and benefits received with the exception of Family Allowance.

Serviced Accommodation means accommodation supplied with heat, hot water, stove and refrigerator and, where applicable, janitor service and elevators.

Application of Rent Scale: The monthly rent shown opposite family income applies until the next change in income, i.e., \$25 applied to family income ranging from \$100 to \$103.99. \$26 applies to income ranging from \$104 to \$106.99, etc.

Rents for Unserved Accommodation: The Housing Authority will submit to the Partnership for approval with the annual budget the value of such services as heat and hot water in the locality, for the various types of units in the project. The approved amount should then be deducted from the rents shown in this table for unserved accommodation.

Ontario Housing Corporation to approach CMHC with a proposal for a new scale in 1966. OHC suggested that from 22.2 per cent to 30 per cent of income be charged for fully serviced accommodation. CMHC agreed in principle with the need for rent reductions, but, using a slightly different formula,<sup>1</sup> developed the scale shown in Table 1.3. The minimum percentage charge was set at 16.7 per cent of income for a monthly income of up to \$192, and the maximum at 28.3 per cent for incomes of \$561 and above. Increased assistance to lower income families and reduced subsidies to those above the minimum welfare budget resulted in rents averaging \$15 less than those payable under the 1962 scale.

The 1967 scale also introduced more generous income deductions: earnings of children who were full-time students, living out and travelling expenses for the family head, part-time earnings up to \$250/month for the spouse earnings in excess of \$75/month for other family members, and capital gains also became exempt from the income calculation.

The scale was adopted by Ontario in February 1967, and by March of 1968 it was in use for all family and senior citizen accommodation in all provinces except Quebec and Saskatchewan, which continued to use the earlier scales.

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<sup>1</sup>The first calculation point was the income devoted to rent by families at the upper limit of the lower third of incomes in 1966. This was \$136 (27.4 per cent of \$504). The second calculation point was the shelter component of welfare for a family of four paid in Toronto in 1966 (23.8 per cent of \$320). These points were joined by a straight line to create the scale.

TABLE 1.3  
GRADUATED RENTAL SCALE FOR FULLY SERVICED ACCOMMODATION  
IN PUBLIC HOUSING PROJECTS - 1967

(Fully Serviced - supplied with heat, water, hot water, stove, refrigerator)

The monthly rent shown opposite income applies until the next  
income change shown

Monthly			Monthly			Monthly			Monthly		
Family	Income	Rent	Family	Income	Rent	Family	Income	Rent	Family	Income	Rent
\$	\$	%	\$	\$	%	\$	\$	%	\$	\$	%
up to 192	32	16.7	284	63		376	95		472	128	
196	33		288	65	22.6	380	96		476	130	
200	35		292	66		384	97	25.2	480	131	27.0
204	36		296	67		388	98		484	132	
208	37	17.8	300	69		392	100		488	133	
212	39		304	70	23.1	396	101		492	135	
216	40		308	72		400	103	25.8	496	136	27.4
220	42		312	74		404	104		500	137	
224	43	19.2	316	75		408	106		504	139	
228	45		320	76	23.8	412	107		508	140	
232	46		324	77		416	108	26.0	512	141	27.5
236	47		328	78		420	109		516	143	
240	48	20.0	332	80		424	110		520	144	
244	50		336	81	24.2	428	112		524	146	
248	51		340	82		432	114	26.4	528	147	27.8
252	53		344	84		436	115		532	149	
256	54	21.0	348	85		440	117		536	151	
260	56		352	86	24.4	444	118		540	153	
264	57		356	88		448	119	26.6	544	155	28.5
268	58		360	89		452	120		548	158	
272	59	21.7	364	91		456	122		552	161	
276	61		368	92	25.0	460	123		556	164	
280	62		372	94		464	125	26.9	560	168	30.0
						468	126		561 and up	30.0	

TO CALCULATE MONTHLY RENT FOR UNSERVICED ACCOMMODATION, subtract from the appropriate serviced monthly rent the estimated local cost of heat, water and hot water for the type of units in the project. Where a stove or refrigerator is not provided subtract an additional \$1 for each item.

#### DEFINITION OF INCOME

For the purposes of this Agreement, "Income" shall refer to the aggregate gross income, in whatever form received, of all members of the family, or of an individual where applicable, EXCLUDING:

1. Earnings of children in regular attendance at recognized institutions of learning: Funds for tuition, such as scholarships, bursaries and contributions from non-resident family members.
2. Living out or travelling allowances of a family head; Casual and/or part-time earnings of a spouse up to \$250 per annum.
3. Earnings in excess of \$75 per month of all members of family other than the family head or spouse. (This will include persons related by blood, marriage or adoption or other persons who may reasonably be assumed to form part of the family.)
4. Capital gains, such as insurance settlement, inheritances, disability awards, sale of effects.
5. Family Allowance.

#### 1.4 THE 1970 SCALE

By mid-1968 there were renewed pressures for more liberal income deductions (an increased amount for working spouses and the first \$250 of overtime earnings of family heads). The report of the Hellyer Task Force, released in January 1969, criticized rent-to-income formulae for "breeding disincentive and a "what's the use" attitude toward self and income improvement".<sup>1</sup> Its recommendations were the following:

- a) rents be reduced from \$3 per unit at the bottom end of the scale to \$22 per unit at the top end to counteract the increases in prices and incomes since 1966.
- b) the scale be adjusted biennially.
- c) the upward adjustments in rents be made at 2 year intervals.
- d) the first \$500 of income of a working spouse not be included in income calculation.
- e) rental reductions of \$2/child for families with more than 2 children; and
- f) rental payments in excess of full recovery rent be accumulated in a special downpayment savings fund for eventual home purchase.

The Graduated Rental Scale (GRS) which was developed subsequent to the review of these suggestions is presented in THE PRESENT FEDERAL POSITION (Chapter 2). For purposes of calculating federal subsidy contributions, it set

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<sup>1</sup>Canada, Ministry of Transport. "Report of the Task Force on Housing and Urban Development." Ottawa, Queen's Printer, January 1969, p. 54.

rent at a minimum of \$28 or 16.7 per cent of income for monthly incomes up to \$192; a maximum of 25 per cent of income was chargeable for incomes of \$404 and more. The \$75/month income deduction was extended to working spouses, and a \$2/child deduction in monthly rent, down to the \$28 minimum, was also allowed.

### 1.5 SUBSEQUENT REVIEWS

One of the provisions of the 1970 scale was that it be reviewed biennially and adjusted as necessary to reflect changes in incomes and expenditures. Reviews occurred in 1972, 1974 (under the auspices of the CMHC Task Force on Shelter and Incomes) and 1978. Although a number of suggested changes have been subject to repeated consideration - among these the introduction of a separate scale for seniors, simplification of the scale and income calculation formula and the perennial requests for more liberal income deductions and revisions to the scale to compensate for increases in prices and incomes - no revisions to the 1970 scale or income calculation formula have been made.

### 1.6 THE PRESENT SITUATION

While provinces are at liberty to use the federal GRS or a scale of their own, all cost-sharing arrangements for the Public Housing and Rent Supplement programs continue to stipulate that federal contributions will be made on the basis of whichever scale generates the greater revenue. New Brunswick and Quebec have never used the GRS. In the absence of changes to it during the 1970's most other provinces have either made minor adjustments in their application of the GRS and/or federal income calculation formula, or,

after a period of using the GRS, have subsequently developed their own rental scales.

The relevant details of these changes are presented in the pages that follow. They were obtained via a telephone survey of program administrators initially undertaken in March 1979 and subsequently repeated during July 1980. Among the significant changes for 1979-80 are the introduction of a flat 25 per cent of income rental charge for seniors in New Brunswick and a reduction from 30 to 25 per cent of income charged in Alberta.

Questions on provincial information should be addressed directly to the individuals whose addresses and telephone numbers are provided in the appendix to the report.

## CHAPTER TWO

### THE PRESENT FEDERAL POSITION

The maximum subsidy payable by the federal government for the Public Housing and Rent Supplement Programs is calculated on the basis of the federal Graduated Rental Scale (Table 2.1). The federal formula for determination of adjusted income, according to which rents are charged, is presented in Table 2.2.

TABLE 2.1  
FEDERAL GRADUATED RENTAL SCALE FOR FULLY SERVICED ACCOMMODATION<sup>1</sup> IN PUBLIC  
HOUSING AND RENT SUPPLEMENT FOR FAMILIES AND ELDERLY CITIZENS  
1970

Monthly Income and Rent											
Family			Family			Family			Family		
Income	Rent	Per	Income	Rent	Per	Income	Rent	Per	Income	Rent	Per
\$ up to	\$	Cent	\$ up to	\$	Cent	\$ up to	\$	Cent	\$ up to	\$	Cent
192	32	16.7	266	56		340	80	23.5	416	104	
195	33		269	57	21.2	343	81		420	105	
198	34		272	58		346	82		424	106	25
201	35	17.4	275	59		349	83	23.9	428	107	
204	36		278	60	21.6	352	84		432	108	
207	37		281	61		355	85		436	109	25
210	38	18.1	284	62		358	86	24.0	440	110	
213	39		287	63	22.0	361	87		444	111	
216	40		290	64		364	88		448	112	25
220	41	18.6	293	65		367	89	24.2	452	113	
223	42		296	66	22.3	370	90		456	114	
226	43		300	67		373	91		460	115	25
229	44	19.2	303	68		376	92	24.5	464	116	
232	45		306	69	22.5	380	93		468	117	
235	46		309	70		383	94		472	118	25
238	47	19.7	312	71		386	95	24.6	476	119	
241	48		315	72	22.9	389	96		480	120	
244	49		318	73		392	97		484	121	25
247	50	20.2	321	74		395	98	24.8	488	122	
250	51		324	75	23.1	398	99		492	123	
253	52		327	76		401	100		496	124	25
256	53	20.7	330	77		404	101	25.0	500	125	
260	54		333	78	23.4	408	102		504	126	
263	55		336	79		412	103		508 and up		25

<sup>1</sup>Fully Serviced - supplied with heat, water, hot water, stove, refrigerator.

Note: The monthly rent shown opposite income applies until the next income change shown.

To calculate monthly rent for unserviced accommodation, subtract from the appropriate serviced monthly rent the estimated local cost of heat, water and hot water for the type of units in the project. Where a stove or refrigerator is not provided subtract an additional \$1 for each item.

RENT REDUCTIONS FOR CHILDREN. The above scale provides the rental rate for a family or individual with no children. A reduction in this rent of \$2 per month is allowable for each child with a minimum serviced rent of \$28 a month regardless of the number of children.



TABLE 2.2  
FEDERAL DEFINITION OF INCOME

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For the purposes of this agreement, "Income" shall refer to the aggregate gross income, in whatever form received, of all members of the family, or of an individual where applicable, EXCLUDING:

1. Earnings of children in regular attendance at recognized institutions of learning: Funds of tuition, such as scholarships, bursaries and contributions from non-resident family members.
  2. Living out or travelling allowances of a family head.
  3. Earnings of a working spouse of up to \$900 per annum.
  4. Income from any source other than social assistance payments of a one-parent family up to \$900 per annum.
  5. Earnings in excess of \$75 per month of all members of the family other than the family head or spouse. (This will include persons related by blood, marriage or adoption or other persons who may reasonably be assumed to form part of the family.)
  6. Capital gains, such as insurance settlement, inheritances, disability awards, sale of effects.
  7. Family allowance.
-

## CHAPTER THREE

### PROVINCIAL AND TERRITORIAL RENT SCALES

The federal Graduated Rental Scale is used to determine rents for both family and senior citizen tenants in Newfoundland, Nova Scotia, Manitoba, Saskatchewan and Whitehorse, Yukon Territory, and for family tenants in Prince Edward Island and Ontario. Prince Edward Island and Ontario have developed their own scales for senior citizens. In New Brunswick, Quebec, Alberta, British Columbia, the Northwest Territories and the Yukon outside Whitehorse, provincial and territorial rental scales are in use for both client groups. Rents for social assistance recipients are charged according to provincial scales in New Brunswick, Alberta and British Columbia. Payment schedules in other provinces and territories are described in Chapter 6.

The ways in which the non-federal scales differ from the GRS are summarized in Table 3.1. The scales themselves are presented in Tables 3.2(a) through 3.2(f), with three exceptions: the Alberta and British Columbia scales, which charge a flat 25 per cent of adjusted income for rent; and the New Brunswick Seniors scale, where a flat 25 per cent of adjusted income is also charged.

While the scales are largely self-explanatory, two brief descriptions may clarify the situations in Ontario and the Northwest Territories, respectively. The Ontario Ministry of Housing and Ontario Housing Corporation have developed a series of twenty-nine GRS based scales which simplify rent calculation in family housing projects where utilities and services are of greater or lesser dollar value than the heat, water, hot water, stove and refrigerator assumed to be provided with the GRS scale. The Ontario scales use the GRS rent-to-income ratios, but include the relevant utility and service deductions or surcharges in the final rent. They have abbreviated titles of M

(minus), P (plus) and NS (not serviced) and the dollar amount of the deduction or surcharge. For example, in a project where the M5 scale is in use, the dollar value of services provided is \$5 less than that of heat, water, hot water, stove and refrigerator. Tenants with a given income would be charged \$5 less rent than payable with the GRS. In a P7 project, services valued at \$7 more than the value of heat, water, hot water, stove and refrigerator are provided, and the rent charge is \$7 more than it would be with the GRS. Because different combinations of services can have identical dollar values, the scale in use does not indicate which services are provided; to ascertain this it is necessary to consult individual project files.

The Northwest Territories scale charges rent as a flat 25 per cent of income minus a Basic Living Allowance. The Basic Living Allowance is the minimum expenditure considered necessary for a household to meet food, clothing and personal care needs. The territory has been divided into five zones of differing food costs for the purpose of calculating the BLA (clothing and personal expenses are assumed to remain constant).

The cost zones are listed by community in Table 3.2(e)(i). Basic Living Allowances, by cost zone, and household size, are presented in Tables 3.2(e)(2) through 3.2(e)(6). Table 3.2(e)(7) shows maximum chargeable rents, by cost zone and dwelling size, under the NWT rental scale.

TABLE 3.1  
PROVINCIAL AND TERRITORIAL RENT SCALE SUMMARY

Province or Territory	Client Groups Affected by GRS			Non-Federal Scale(s)	Rent Freeze or Review	Grandfather Clause	Standard Lease Term	Minimum Rent		Maximum Rent		Separate Local or Municipal Scales
	F	SC	SA					F	SC	F	SC	
Newfoundland	✓	✓		-	-	-	1 year	\$28	\$28	-	-	-
Prince Edward Island	✓			Scale for senior citizens in Rent Supplement Projects introduced 1975. Rents range from 20 per cent to 25 per cent of income.	-	-	1 year	\$28	\$49	-	-	-
Nova Scotia	✓	✓	✓		rent review introduced 1975, annual increases to 6 per cent for 1979, 4 per cent for 1980.	-	1 year	\$28	\$28	-	-	-
New Brunswick				New Brunswick Housing Corporation Scale introduced 1970, revised 1974. Rents range from 14.5 per cent to 25 per cent of income. Seniors charged flat 25 per cent of income introduced April 1979.	-	-	2 years for families, 1 year for seniors.	\$28	\$28	-	-	-
Quebec				Rogers scale in use. Rents range from 17.8 per cent to 25 per cent of income.	-	-	1 year	\$41	\$41	Ceiling rents established by local authorities tenants charged the lesser of 25 per cent of income or ceiling rent.		-

TABLE 3.1 (Cont'd)

Province or Territory	Client Groups Affected by			Non-Federal Scale(s)	(1)			Minimum Rent		Maximum Rent		Separate Local or Municipal Scales
	F	SC	SA		Rent Freeze or Review	Grandfather Clause	Standard Lease Term	F	SC	F	SC	
Ontario	✓			Interim scale for senior citizens introduced 1974. Rents range from 20 per cent to 25 per cent of income.	-	-	1 year	\$28	\$32	For Rent Supplement and senior citizens' projects, maximum rent equivalent to project market rent.	-	-
Manitoba				-	-	-	1 year	\$28	\$28	-	-	-
Saskatchewan	✓	✓		*Federal Scale in use, (but starting percentage of income 18.1 per cent of income up to \$210/mo.	-	-	month to month	\$38	\$38	Tenants charged the lesser of 25 per cent of income or market rent.	-	-
Alberta				Flat 25 per cent of income charged for rent beginning November 1979.	-	-	1 year	\$92	\$92	-	-	-
British Columbia				Flat 25 per cent of income charged for rent beginning in 1975.	-	yes, but will be phased out by end of 1979.	month to month	25% of income		Tenants charged the lesser of 25 per cent of income or market rent.	-	-
Northwest Territories				NWT Scale of 25 per cent of income minus Basic Living Allowance introduced in April 1978.			month to month			Maximum rents as per Table 3.2(e)7.		
Yukon	✓	✓	✓	*Federal Scale in use in Whitehorse only; Yukon Scale for remainder of Territory introduced in 1972. Rents range from 5 per cent to 30 per cent of income.	-	-	month to month	Fed. \$32 Yukon \$ 4	Fed. \$32 Yukon \$ 4	-	-	Yes

KEY: F - Families; SC - Senior Citizens; SA - Social Assistance Recipients.

(1) Provision for gradual annual rent increases where rents under a new rental scale are substantially higher than those previously paid.

TABLE 3.2(a)  
PRINCE EDWARD ISLAND RENTAL SCALE  
FOR SENIOR CITIZENS FULLY SERVICED ACCOMMODATION  
1977

Monthly Income up to (dollars)	Rent-to-Income Ratio (Per Cent)	Monthly Rent (dollars)
245	20.0	49
250	20.2	51
255	20.4	52
260	20.6	54
265	20.8	55
270	21.0	57
275	21.2	58
280	21.4	60
285	21.6	62
290	21.8	63
295	22.0	65
300	22.2	67
305	22.4	68
310	22.6	70
315	22.8	72
320	23.0	74
325	23.2	75
330	23.4	77
335	23.6	79
340	23.8	81
345	24.0	83
350	24.2	85
355	24.4	87
360	24.6	89
365	24.8	91
370	25.0	92
and up	25 per cent of Total Income	

1. There will be an additional charge of \$10 per month for single individuals living in a double apartment.
2. The above rents include charges for heat, water, hot water, stove and refrigerator.
3. Minimum monthly rent is \$49 or 20 per cent of monthly income.

TABLE 3.2(b)  
NEW BRUNSWICK HOUSING CORPORATION RENTAL SCALE  
FULLY SERVICED ACCOMMODATION  
1974

Total Monthly Family Income up to (dollars)	Monthly Rent, by Size of Family					
	No. Children	1 Child	2 Children	3 Children	4 Children	5 Children
192	28	28	28	28	28	28
200	30	28	28	28	28	28
205	32	30	28	28	28	28
215	35	33	31	29	28	28
227	39	37	35	33	31	29
240	43	41	39	37	35	33
250	47	45	43	41	39	37
262	50	48	46	44	42	40
275	55	53	51	49	47	45
285	58	56	54	52	50	48
298	62	60	58	56	54	52
310	66	64	62	60	58	56
320	69	67	65	63	61	59
333	74	72	70	68	66	64
346	78	76	74	72	70	68
358	82	80	78	76	74	72
368	85	83	81	79	77	75
381	89	87	85	83	81	79
392	93	91	89	87	85	83
403	96	94	92	90	88	86
416	101	99	97	95	93	91
427	104	102	100	98	96	94
438	108	106	104	102	100	98
451	112	110	108	106	104	102
461	115	113	111	109	107	105
472	118	116	114	112	110	108
483	121	119	117	115	113	111
496	124	122	120	118	116	114
500	125	123	121	119	117	115
509	127	125	123	121	119	117
520	130	128	126	124	122	120
530	132	130	128	126	124	122
538	134	132	130	128	126	124
545	136	134	132	130	128	126
560	140	138	136	134	132	130
561 and up	25% Minus	S2 Minus	S4 Minus	S6 Minus	S8 Minus	S10

For each additional child deduct \$2, with a minimum serviced rent of \$28 monthly.

This rental scale is applicable to all NBHC family Housing; and is for fully serviced accommodation. Fully serviced accommodation includes heat, water, hot water, stove and refrigerator. Where heat is not supplied deduct \$10; hot water \$3; stove and refrigerator \$1 each.

TABLE 3.2(c)  
QUEBEC  
ROGERS RENTAL SCALE  
FULLY SERVICED ACCOMMODATION  
1971

TABLE DESCRIBING RENT SCALE

Monthly Income of Head of Family and his Consort (dollars)	Marginal Rate (per cent)	Monthly Rent (dollars)	Rate of Rent (per cent)
230	26.36	41	17.8
252	26.36	47	18.4
274	26.36	52	19.1
296	26.36	58	19.6
318	26.36	64	20.1
340	26.36	70	20.5
362	26.36	75	20.8
384	26.36	81	21.2
406	26.36	87	21.4
428	26.36	93	21.7
450	26.36	99	21.9
472	26.36	104	22.1
494	26.36	110	22.3
516	40.00	116	22.5
538	40.00	125	23.2
560	50.00	134	23.9
584	50.00	145	24.8
588	25.00	147	25.0
592 and up		148 and up	25.0

Marginal rate: the ratio in percentage between the increase of the cost of the rent and the increase of income.

Monthly rent: amount of basic rent before any deduction and/or addition.

Rate of rent: the ratio in percentage between the amount of the rent and the monthly income of the head of the family and of his consort.



TABLE 3.2(d)  
ONTARIO  
INTERIM SENIOR CITIZENS RENTAL SCALE  
FULLY SERVICED ACCOMMODATION<sup>1</sup>  
1974

Gross Annual Income <sup>2</sup>	Gross Monthly Income	Rental Charge Range	Percentage of Incremental Increase in Income (Marginal Rate)
(dollars)	(dollars)	(dollars)	(per cent)
up to \$5,500	up to 458	32 - 91	20
5,501 - \$5,800	459 - 483	92 - 97	21
5,801 - \$6,100	484 - 508	97 - 102	22
6,101 - \$6,400	509 - 533	102 - 108	23
6,401 - \$6,700	534 - 558	108 - 114	24
Over \$6,700	Over 558	114 +	
		25 per cent of income in excess of \$588 (up to market rent in Rent Supplement)	25 per cent (or less when market rent reached in Rent Supplement)

<sup>1</sup>Includes utilities and services except telephone, television and coin operated equipment.

<sup>2</sup>Rounded to nearest dollar.

TABLE 3.2(e)1  
NORTHWEST TERRITORIES  
COST ZONES FOR THE CALCULATION OF BASIC LIVING ALLOWANCE  
NORTHWEST TERRITORIES SETTLEMENTS  
1978

Zone 1	Zone 2	Zone 3	Zone 4	Zone 5
Detah	Ft. Liard	Aklavik	Bathurst Inlet	Gjoa Haven
Enterprise	Jean Marie River	Arctic Red River	Cambridge Bay	Pelly Bay
F. Providence	Lac La Martre	Colville Lake	Coppermine	Spence Bay
Ft. Resolution	Nahanni Butte	Ft. Franklin	Holman Island	
Ft. Simpson	Rae Lakes	Ft. Good Hope		
Ft. Smith	Reliance	Ft. McPherson	Baker Lake	Repulse Bay
Hay River	Snowdrift	Ft. Norman	Chesterfield Inlet	
Kakiska Lake	Trout Lake	Inuvik	Coral Harbour	
Pine Point	Wrigley	Normal Wells	Rankin Inlet	Arctic Bay
Rae/Edzo		Paulatuk	Whale Cove	Clyde River
Yellowknife		Sachs Harbour		Grise Fiord
		Tuktoyaktuk	Broughton Island	Pond Inlet
		Eskimo Point	Cape Dorset	Port Burwell
			Hall Beach	Resolute Bay
		Sanikiluaq	Igloolik	
			Frobisher Bay	
			Lake Harbour	
			Pangnirtung	

TABLE 3.2(e)2  
NORTHWEST TERRITORIES  
MONTHLY BASIC LIVING ALLOWANCE  
COST ZONE 1

Household Size	Food \$	Clothing \$	Personal Care \$	Total \$
1	92.00	20.00	25.00	137.00
2	167.00	40.00	30.00	237.00
3	239.00	60.00	35.00	334.00
4	302.00	80.00	40.00	422.00
5	360.00	100.00	45.00	505.00
6	386.00	120.00	50.00	556.00
7	423.00	140.00	55.00	618.00
8	454.00	160.00	60.00	674.00
9	485.00	180.00	65.00	730.00
10	516.00	200.00	70.00	786.00
11	547.00	220.00	75.00	842.00
12	578.00	240.00	80.00	898.00
13	609.00	260.00	85.00	954.00
14	640.00	280.00	90.00	1,010.00

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TABLE 3.2(e)3  
NORTHWEST TERRITORIES  
MONTHLY BASIC LIVING ALLOWANCE  
COST ZONE II

Household Size	Food	Clothing	Personal Care	Total
	\$	\$	\$	\$
1	100.00	20.00	25.00	145.00
2	184.00	40.00	30.00	254.00
3	262.00	60.00	35.00	357.00
4	333.00	80.00	40.00	453.00
5	396.00	100.00	45.00	541.00
6	425.00	120.00	50.00	595.00
7	466.00	140.00	55.00	661.00
8	499.00	160.00	60.00	719.00
9	533.00	180.00	65.00	778.00
10	567.00	200.00	70.00	837.00
11	601.00	220.00	75.00	896.00
12	635.00	240.00	80.00	955.00
13	669.00	260.00	85.00	1,014.00
14	703.00	280.00	90.00	1,073.00

1 April 1980

TABLE 3.2(e)4  
NORTHWEST TERRITORIES  
MONTHLY BASIC LIVING ALLOWANCE  
COST ZONE III

Household Size	Food \$	Clothing \$	Personal Care \$	Total \$
1	114.00	20.00	25.00	159.00
2	209.00	40.00	30.00	279.00
3	298.00	60.00	35.00	393.00
4	378.00	80.00	40.00	498.00
5	460.00	100.00	45.00	595.00
6	483.00	120.00	50.00	653.00
7	529.00	140.00	55.00	724.00
8	568.00	160.00	60.00	788.00
9	607.00	180.00	65.00	852.00
10	646.00	200.00	70.00	916.00
11	685.00	220.00	75.00	980.00
12	724.00	240.00	80.00	1,044.00
13	763.00	260.00	85.00	1,108.00
14	802.00	280.00	90.00	1,172.00

1 April 1980

TABLE 3.2(e)5  
NORTHWEST TERRITORIES  
MONTHLY BASIC LIVING ALLOWANCE  
COST ZONE IV

Household Size	Food \$	Clothing \$	Personal Care \$	Total \$
1	123.00	20.00	25.00	168.00
2	225.00	40.00	30.00	295.00
3	322.00	60.00	35.00	417.00
4	408.00	80.00	40.00	528.00
5	485.00	100.00	45.00	630.00
6	521.00	120.00	50.00	691.00
7	572.00	140.00	55.00	767.00
8	614.00	160.00	60.00	834.00
9	656.00	180.00	65.00	901.00
10	698.00	200.00	70.00	968.00
11	740.00	220.00	75.00	1,035.00
12	782.00	240.00	80.00	1,102.00
13	824.00	260.00	85.00	1,169.00
14	866.00	280.00	90.00	1,236.00

1 April 1980

TABLE 3.2(e)6  
NORTHWEST TERRITORIES  
MONTHLY BASIC LIVING ALLOWANCE  
COST ZONE V

Household Size	Food	Clothing	Personal Care	Total
	\$	\$	\$	\$
1	132.00	20.00	25.00	177.00
2	242.00	40.00	30.00	312.00
3	346.00	60.00	35.00	441.00
4	439.00	80.00	40.00	559.00
5	521.00	100.00	45.00	666.00
6	560.00	120.00	50.00	730.00
7	614.00	140.00	55.00	809.00
8	659.00	160.00	60.00	879.00
9	704.00	180.00	65.00	949.00
10	749.00	200.00	70.00	1,019.00
11	794.00	220.00	75.00	1,089.00
12	839.00	240.00	80.00	1,159.00
13	884.00	260.00	85.00	1,229.00
14	929.00	280.00	90.00	1,229.00

1 April 1980

TABLE 3.2(e)7  
NORTHWEST TERRITORIES  
RENTAL SCALE RENT MAXIMUMS\*  
1980

Location On Highway		Location Off Highway	
Zone 1	Maximums	Zones 2, 3, 4, 5	Maximums
5 bedroom	\$ 535	5 bedroom	\$ 335
4 bedroom	490	4 bedroom	320
3 bedroom	450	3 bedroom	295
2 bedroom	385	2 bedroom	255
1 bedroom	335	1 bedroom	225
bachelor	300	bachelor	200

\*The above maximums do not apply in Yellowknife, Fort Smith, Norman Wells, Hay River, Fort Simpson and Inuvik, where the maximum rent is economic or market rent. Economic rent is normally charged. In cases where the application of economic rent would result in an abnormally high vacancy rate, market rent may be applied.



TABLE 3.2(f)  
YUKON HOUSING CORPORATION RENTAL SCALE  
FULLY SERVICED ACCOMMODATION<sup>1</sup>

Monthly Family Income	Rental Charge <sup>2</sup>	Percentage of Income
(dollar range)	(dollar range)	(percentage range)
up to 100	4	-
100 - 200	5 - 30	5 - 15
201 - 299	31 - 63	15.4 - 21.1
300 - 398	64 - 96	21.3 - 24.1
399 - 500	97 - 130	24.3 - 26.0
501 - 599	131 - 163	26.1 - 27.2
600 - 698	164 - 196	27.3 - 28.1
699 - 800	197 - 230	28.2 - 28.8
801 - 899	231 - 263	28.8 - 29.2
900 - 998	264 - 296	29.3 - 29.7
999 - 1,100	297 - 330	29.8 - 30
1,100 - 1,500		30
1,500 and above		30 per cent on first 1,500 plus 20 per cent on all additional income.

<sup>1</sup>Includes heat, water, hot water, electricity, stove and refrigerator.

<sup>2</sup>Rents rise by \$1 for every \$4 increase in income for incomes between \$100 and \$200. For incomes above \$200, rents increase by \$1 for every \$3 increase in income.

TABLE 4.1  
FEDERAL AND PROVINCIAL/TERRITORIAL INCOME CALCULATION FORMULAE -  
PUBLIC HOUSING AND RENT SUPPLEMENT PROGRAMS

[illegible]**F7 - Federal Income Calculation Formula**

## CHAPTER FOUR

### PROVINCIAL AND TERRITORIAL INCOME CALCULATION FORMULAE

Each province and territory has its own formula for calculating the adjusted income against which rents are charged. These formulae differ to varying degrees from the federal formula; the differences are shown in Table 4.1.

Two housing authorities in Toronto are known to use formulae which differ from the standard Ontario method of adjusting income. The Metropolitan Toronto Housing Company does not include assets in income calculation in its senior citizen projects. Instead, a monthly charge of \$4 per thousand dollars of assets in excess of \$6,000 is added to tenants' rent. For non-profit housing the City of Toronto, the first \$2,000 of assets are exempt from income calculation. Interest income on the remainder is determined at current rates.

## CHAPTER FIVE

### ITEMS INCLUDED IN RENT

GRS rents are for fully serviced accommodation, including heat, water hot water, stove and refrigerator. If heat, water or hot water are not provided, deductions equivalent to estimated local costs are made. Deductions for a stove and refrigerator are \$1 each. The GRS also allows a rental deduction of \$2 for each dependent child. There are no instructions for rent deductions for foster children.

Both those provinces which continue to use the GRS and those with their own scales now have more detailed methods of adjusting rents on the basis of utilities and services provided. In Ontario, as mentioned previously, the servicing differentials have been codified into a series of scales which take into account surcharges and deductions.

Those items normally included in rent for families and senior citizens, along with standard surcharges and deductions, are listed by province and territory in Tables 5.1 through 5.12. Items included in rents for Social Assistance recipients are dealt with in Chapter 6.

Item	Deduction		Surcharge	
	F	SC		if not included in rent
heat	✓	✓	\$16	\$15 for heat and light for seniors in Rent Supplement projects
water	✓	✓	estimated local cost	
hot water	✓	✓	\$4	
electricity				2 bedroom \$ 9 (dryer add \$1) 3 bedroom \$ 8 4 bedroom \$ 9 5 bedroom \$10
stove and refrigerator	✓	✓	\$1 each	
parking	✓			
washer and dryer				
*maintenance				*tenants in low rise family units responsible for yard maintenance
children			\$2/child for dependent children. Foster children considered on a case-by-case basis.	

TABLE 5.2  
ITEMS NORMALLY INCLUDED IN MONTHLY RENT  
PROVINCE/TERRITORY  
PRINCE EDWARD ISLAND

Item	F	SC	Deduction		Surcharge
			if not included in rent		
heat	✓	✓	Furnace Heat	Electric Heat	
			3 bedroom \$40	\$50	
			4 bedroom \$45	\$55	
water	✓	✓			
hot water	✓	✓	deduction included in heat deduction		
electricity					appropriate cost
stove and refrigerator	✓	✓	\$1 each		
parking	✓	✓			
washer and dryer					appropriate cost
*maintenance					*tenants in low rise units asked to undertake yard maintenance
children			\$2/child for dependent children, foster children if payment for latter, up to a maximum of \$75/month, included in calculation of income.		
other					\$10 charge for single senior citizens occupying a double unit

Item	F	SC	Deduction if not included in rent	Surcharge
heat	✓	✓	\$8.50	
water	✓	✓	\$2.50	
hot water	✓	✓	\$5.00	
electricity				\$12 for seniors on bulk meter
stove and refrigerator	✓	✓	\$1 each	
*parking	✓	✓		*no charge if available
washer and dryer		✓		
*maintenance				*tenants in low rise units responsible for yard maintenance
children			\$2/child for dependent children, foster children if payment for latter included in calculation of income.	

TABLE 5.4  
ITEMS NORMALLY INCLUDED IN MONTHLY RENT  
PROVINCE/TERRITORY  
NEW BRUNSWICK

Item	F	SC	Deduction if not included in rent	Surcharge
*heat		✓	\$10	*electrical services charged at \$21 - 2 bedroom, \$24 - 3 bedroom, \$27 - 4 bedroom, \$30 - 5 bedroom.
water	✓	✓	\$3	
hot water				
*electricity		✓		included in electrical services surcharge
stove and refrigerator	✓	✓	\$1 each	
parking	✓	✓		
washer and dryer				
*maintenance				*tenants in low rise units responsible for yard maintenance
children			\$2/child for dependent children. No deduction for foster children (payment not included in calculation of income).	



TABLE 5.5  
ITEMS NORMALLY INCLUDED IN MONTHLY RENT  
PROVINCE/TERRITORY  
QUEBEC

Item	F	SC	Deduction if not included in rent	Surcharge
heat	✓	✓		
water	✓	✓		
hot water	✓	✓		
electricity				
stove and refrigerator	✓	✓	\$1.50 each	
parking				\$1.50 plug-in \$6 garage charges levied at discretion of local authorities.
washer and dryer				\$1.50 dryer
*maintenance				*tenants in low rise units responsible for yard maintenance at discretion of local authorities.
children			\$2/child for 1st and 2nd dependent and/or foster children; \$3/child for 3rd and 4th, \$5/child for 5th and 6th; \$6/child for 7th and subsequent children (payment for foster children not included in calculation of income).	for children 21-25, 25 per cent of market rent for a single room. for children over 25, 50 per cent of market rent for a single room.
other				charges for supplementary services (e.g., garbage disposal, laundry facilities), at discretion of local authorities.

TABLE 5.6  
ITEMS NORMALLY INCLUDED IN MONTHLY RENT  
PROVINCE/TERRITORY  
ONTARIO

Item	F	SC	Deduction if not included in rent	Surcharge
heat	✓	✓	\$12 - \$15 depending on location.	
water	✓	✓	\$3	
hot water	✓	✓	\$3	
electricity				\$5 families
stove and refrigerator	✓	✓	\$1 each	\$1 cooking power
parking	✓	✓		no charge if available
washer and dryer				\$1 for clothes drying power
*maintenance				*tenants in low rise family units responsible for yard maintenance
children			\$2/child for dependent children, foster children, if payment for latter included in calculation of income.	
other				Cable TV and coin operated equipment are extra.

TABLE 5.7  
ITEMS NORMALLY INCLUDED IN MONTHLY RENT  
PROVINCE/TERRITORY  
MANITOBA

Item	F	SC	Deduction if not included in rent	Surcharge
heat		✓	Tenants in low rise family accommodation usually pay own utilities. If charges exceed allowances, compensation made. Allowances are as follows, with an additional 10 per cent for electric heat north of 53°N.	
			Gas Heat	Electric Heat
			2bdrm 3bdrm 4bdrm 5bdrm	2bdrm 3bdrm 4bdrm 5bdrm
			single \$29 \$33 \$39 \$75	\$47 \$51 \$56 \$60
			duplex 28 31 34 37	40 43 46 49
			row 24 28 31 35	37 41 44 47
water	✓	✓		
hot water		✓		
electricity			Families 2bdrm 3bdrm 4bdrm 5bdrm	
			own driveway \$21 \$23 \$25 \$27	
			common parking 14 16 18 20	
			Seniors Bach. 7 1bdrm \$8	
stove and refrigerator	✓	✓	\$1 each	
parking				\$7 in units without private driveway (includes plug-in)
washer and dryer				
*maintenance				*tenants in low rise units responsible for yard maintenance
children			\$2/child for dependent children. No deduction for foster children (first \$75/month of payment not included in calculation of income).	
other				\$8.10 surcharge in Rent Supplement units with full amenities (e.g., carpeting, air conditioning, swimming pool, sauna)

TABLE 5.8  
ITEMS NORMALLY INCLUDED IN MONTHLY RENT  
PROVINCE/TERRITORY  
SASKATCHEWAN

Item	F	SC	Deduction if not included in rent	Surcharge
heat	✓	✓	estimated local cost	
water	✓	✓	estimated local cost	
hot water	✓	✓	estimated local cost	
electricity				\$8 for seniors on bulk metering
stove and refrigerator	✓	✓		
parking				\$8 where available
washer and dryer		✓		
*maintenance				*tenants in low rise units responsible for yard maintenance
children			\$2/child deduction for dependent children. No deduction for foster children (payment for foster children not included in calculation of income).	
other			Deductions from base rent range from \$15 - 45 if tenant pays own utilities.	

TABLE 5.9  
ITEMS NORMALLY INCLUDED IN MONTHLY RENT  
PROVINCE/TERRITORY  
ALBERTA

Item	Deduction		Surcharge
	F	SC	
heat	✓	✓	estimated local cost
water	✓	✓	estimated local cost
hot water	✓	✓	estimated local cost
electricity			estimated local cost
stove and refrigerator	✓	✓	\$1 each
parking			charge levied at discretion of landlord or local authorities.
*washer and dryer			*provided at discretion of local authorities.
*maintenance			*local authorities in large cities have maintenance staff. Tenants in low rise units in smaller municipalities may be responsible for yard maintenance.
children			\$5/child deduction for dependent children and foster children (payment for foster children included in calculation of income).

TABLE 5.10  
ITEMS NORMALLY INCLUDED IN MONTHLY RENT  
PROVINCE/TERRITORY  
BRITISH COLUMBIA

Item	F	SC	Deduction if not included in rent	Surcharge
heat		✓		
water	✓	✓		
hot water	✓	✓		
electricity				
stove and refrigerator	✓	✓		
*parking				*parking charges for Rent Supplement units levied at discretion of landlord.
washer and dryer				
*maintenance				*tenants with fenced units responsible for yard maintenance.
children			no deduction for dependent children or foster children. Payments for foster children excluded from income calculation.	
other				Cablevision provided for seniors who were residents prior to 1978. In Commission managed sc units, \$10/mo. for singles occupying a double unit. In non-profit units difference in economic rent between single and double for singles occupying a double unit.

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Item	F	SC	Deduction if not included in rent	Surcharge
heat	✓	✓		
water	✓	✓		
hot water	✓	✓		
electricity	✓	✓		
stove and refrigerator	✓	✓		
*parking	✓	✓		*no charge where available
washer and dryer				
*maintenance				*tenants responsible for yard maintenance in low rise units.
children			no deduction for dependent children or foster children.	

TABLE 5.12  
ITEMS NORMALLY INCLUDED IN MONTHLY RENT  
PROVINCE/TERRITORY  
YUKON

Item	Deduction		if not included in rent	Surcharge
	F	SC		
heat	✓	✓		fuel oil consumption above 1300 gallons annually charged to family tenants outside Whitehorse at actual cost.
water	✓	✓		
hot water	✓	✓		
*electricity	✓	✓		electricity (non-heat) included in rent outside Whitehorse. Consumption above 9800 KWH annually (no stove), 1200 KWH (stove included) charged to family tenants at actual cost. Inside Whitehorse, charge is \$20/ bachelor, 1 bedroom; \$25/3 bedroom; \$30/4 bedroom.
stove and refrigerator	✓	✓		
parking	✓	✓		
washer and dryer		✓		
*maintenance				*all maintenance provided in Whitehorse. Outside Whitehorse, tenants responsible for yard maintenance for low rise units.
children			\$6/child deduction for dependent children, foster children if payment for the latter included in calculation of income.	



## CHAPTER SIX

### RENTS FOR SOCIAL ASSISTANCE RECIPIENTS

Rents for Public Housing tenants receiving Social Assistance vary. They may represent a negotiated fixed payment determined by the province or the shelter component of Social Assistance, or the rent established by the federal rent-to-income scale or a provincial rent-to-income scale. This complicated situation is shown in Table 6.1. Maximum shelter components of Social Assistance are listed by province and territory in Table 6.2.

For tenants in Rent Supplement projects, the Federal/Provincial Master Agreements (under Section 44(1)(a)) the Federal/Provincial Project Tripartite Agreements (under Section 44(1)(b)) both stipulate that rent shall be the greater of the shelter rental component of Social Assistance payments or rents chargeable under the GRS.

The careful reader of Tables 6.1 and 6.2 will notice that there are considerable variations by province in the shelter component of social assistance. To some extent the inequities are understated because the substantial per unit subsidies for public housing are not included. There are a number of subtle but disturbing issues in this area. The most obvious one is the adequacy of the shelter component of social assistance. Less obviously a question could be raised about the extent to which public housing has become a supplement to the welfare system. In addition, one should ask why some are entitled to additional subsidies while others are not.

TABLE 6.1  
MONTHLY RENTS FOR SOCIAL ASSISTANCE RECIPIENTS IN PUBLIC HOUSING<sup>1</sup>

Province/ Territory	Rents
Newfoundland	\$60 unserviced rent, \$1 additional for stove, \$1 additional for refrigerator; \$80 if heat and hot water included.
Prince Edward Island	Earned income used for determination of rent on GRS Scale, provided charge not below \$28. If charge below \$28 basic rents apply as follows: \$200 in Charlottetown; \$175 in Summerside; \$125 in other locations. Adjustments for utilities same as for non-S.A. recipients, Senior Citizens on S.A. charged \$115.
Nova Scotia	\$80 for 3-bedroom unit, \$85 for 4-bedroom unit, \$90 for more than 4-bedroom unit. Adjustments for utilities same as for non-S.A. recipients.
New Brunswick	Rent charged on NBHC scale. Adjustments for utilities same as for non-S.A. recipients.
Quebec	\$70 basic rent, electricity included.
Ontario	Based on the rent to income approach: 1 person \$35, 2 persons \$88, 3 persons \$109, 4 persons \$125, 5 persons \$140, 6 persons \$156, 7 persons \$155, 8 persons \$133, 9 persons \$140, 10 persons \$146, 11 persons \$153, 12 persons \$158. Adjustments for utilities as for non-S.A. recipients.
Manitoba	For families, basic rent of \$170 if tenants pay all utilities, \$175 if water included, \$185 if lights included, \$190 for lights and water, \$205 for water and heat, \$220 for heat, lights and water. Seniors pay \$100 for a single person, \$150 for a couple, utilities included.
Saskatchewan	Basic rent of \$50/person, \$5 for each additional person up to a maximum of \$75, for serviced or unserviced accommodation.
Alberta	Approximately 30 per cent of income. Adjustments for utilities as for non-S.A. recipients.
British Columbia	25 per cent of (1/3 of Support Allowance) + (Support Allowance).
Northwest Territories	As per NWT Rental Scale.
Yukon	Tenants on partial S.A. with earned income over \$410/month charged according to GRS or Yukon scales. Those earning less charged \$300 basic rent, electricity included.

<sup>1</sup>Fully serviced accommodation, including heat, water, hot water, stove and refrigerator unless otherwise indicated.

TABLE 6.2  
MAXIMUM SHELTER COMPONENTS OF SOCIAL ASSISTANCE<sup>1</sup>

Province/ Territory	Amount	Utility Costs Included
Newfoundland	1 person \$70, 2 or more persons \$175.	
Nova Scotia	1 person \$258, 2 persons \$283, 3 or more persons \$309.	✓
New Brunswick	1 adult \$70.75, 1 adult and 1 child \$90.56, 1 adult and 2 children \$94.38, 1 adult and 3 children \$98.19, 1 adult and 4 children \$102, 1 adult and 5 children \$105.81, 2 adults \$113, 2 adults and 1 child \$115.31, 2 adults and 2 children \$119.13, 2 adults and 3 children \$122.94, 2 adults and 4 children \$126.75, 2 adults and 5 children \$130.56.	
Prince Edward Island	1 person \$170, 2 persons \$215, 3 or more persons \$235.	✓
Quebec	1 person \$65, 2 or more persons \$85.	
Ontario	1 person \$75, 2 persons \$130, and \$5 for each additional person.	
Manitoba	1 person \$155, 2 persons \$205, 3 persons \$230, 4 persons \$250, 5 persons \$260, 6 persons \$275.	✓
Saskatchewan	1 person \$50, and \$5 for each additional person.	
Alberta	1 person \$260, 2 persons \$370, 3 persons \$440, 4 persons \$475, 5 or more persons \$500.	✓
British Columbia	1 person \$130, 2 persons \$260, 3 persons \$325, 4 persons \$365, 5 persons \$385, 6 persons \$405, 7 persons \$425.	✓
Northwest Territories	1 person \$105, 2 persons \$230, 3 or more persons \$240.	✓
Yukon	1 person \$118, 2 persons \$188, 3 or more persons \$204.	✓

<sup>1</sup>Rates available as of 1 July 1980.

## CHAPTER SEVEN

### RENT DIFFERENTIALS FOR TYPICAL CLIENTS

In order to give the reader an idea of interprovincial variations in adjusted monthly income and in rent, income and rent calculations for typical senior citizen, family and social assistance tenants are presented in Tables 7.1 through 7.5. Rent as a percentage of gross and adjusted income is also given.

TABLE 7.1

MONTHLY RENT FOR FULLY SERVICED ACCOMMODATION<sup>1</sup>  
 CLIENT TYPE: SINGLE SENIOR CITIZEN, MINIMUM INCOME<sup>2</sup>  
 UNIT: BACHELOR

Prov./ Terr.	Gross Monthly Income	Deductions	Adjusted Monthly Income	Scale	Rent	Percentage of Income				Surcharges		Deduc. for Chil- dren	Final Payment if Known
						Gross	Adj.	Elec.	Other				
NFLD	\$383.31	-	\$383.31	GRS	95.00	24.8	24.8	\$15 for heat and light	-	-	-	-	\$110.00
PEI	383.31	-	383.31	PEI Seniors	95.83	25.0	25.0	-	-	-	-	-	-
NS	397.97	-	397.97	GRS	99.00	24.9	24.9	\$12 if on bulk meter	-	-	-	-	111.00
NB	383.31	-	383.31	25 per cent	95.83	25.0	25.0	inc. in rent	-	-	-	-	95.83
QUE.	383.31	-	383.31	Rogers	81.00	21.2	21.2	-	-	-	-	-	-
ONT.	432.19	-	432.19	Interim Seniors	86.44	20.0	20.0	inc. in rent	-	-	-	-	86.44
MAN.	391.13	-	391.13	GRS	97.00	24.8	24.8	\$7	-	-	-	-	104.00
SASK.	408.31	-	408.31	GRS	103.00	25.2	25.2	\$8 if on bulk meter	-	-	-	-	111.00 if on bulk meter
ALTA.	428.32	-	428.32	25 per cent	107.08	25.0	25.0	-	-	-	-	-	-
BC	422.19	-	422.19	25 per cent	105.55	25.0	25.0	-	-	-	-	-	-
NWT	433.31	Bla											
		Zone 1	\$137	296.31		74.08	17.1	25.0	inc. in			-	74.08
		2	145	288.31	NWT	72.08	16.6	25.0	rent			-	72.08
		3	159	274.31		68.53	15.8	25.0				-	68.58
		4	168	265.31		66.33	15.3	25.0				-	66.33
		5	177	256.31		64.08	14.8	25.0				-	64.08
YUKON	406.00			GRS (White- horse)	102.00	25.1	25.1	\$20	-	-	-	-	122.00
				Yukon (else- where)	98.00	24.1	24.1	inc. in rent	-	-	-	-	98.00

<sup>1</sup>Includes heat, water, hot water, stove and refrigerator unless otherwise indicated.

<sup>2</sup>OAS, GIS plus minimum provincial supplements, if any, as of 1 July 1980.

TABLE 7.2  
MONTHLY RENT FOR FULLY SERVICED ACCOMMODATION<sup>1</sup>  
CLIENT TYPE: SENIOR CITIZEN COUPLE, PENSION INCOME \$10,000, \$5,000 ASSETS<sup>2</sup>  
UNIT: 1 BEDROOM

UNIT: 1 BEDROOM

Prov./Terr.	Gross Monthly Income	Deductions	Adjusted Monthly Income	Scale	Rent	Percentage of Income		Surcharges		Deduc. for Children	Final Payment if Known
						Gross	Adj.	Elec.	Other		
NFLD	\$833.33 + 29.17 for as- sets = \$862.50	-	\$862.50	GRS	215.63	25.0	25.0	\$15 for heat and light		-	\$230.63
PEI	"	-	862.50	PEI Seniors	215.63	25.0	25.0	-	-	-	-
NS	"	-	862.50	GRS	215.63	25.0	25.0	\$12 if on bulk meter	-	-	227.63 if on bulk meter
NB	"	-	862.50	25 per cent	215.63	25.0	25.0	inc. in rent	-	-	215.63
QUE.	833.33 (assets not consi- dered)	-	833.33	Rogers	208.33	25.0	25.0	-	-	-	-
ONT.	862.50 (if \$5,000 not for- given)	-	862.50	Interim Seniors	190.23	22.1	22.1	inc. in rent	-	-	190.23
	833.33 (if \$5,000 not for- given)	-	833.33	Interim Seniors	182.93	22.0	22.0	inc. in rent	-	-	182.93
MAN.	862.50	-	862.50	GRS	215.63	25.0	25.0	\$8	-	-	223.63
SASK.	862.50	-	862.50	GRS	215.63	25.0	25.0	\$8 if on bulk meter	-	-	223.63 if on bulk
ALTA.	862.50	-	862.50	25 per cent	215.63	25.0	25.0	-	-	-	-
BC	833.33 + 11.67 (\$3,000 for- given)	-	845.00	25 per cent	211.25	25.0	25.0	-	-	-	-
NWT	862.50	81a									
		Zone 1	\$237	625.50	NWT	156.37	18.1	25.0	inc. in	-	156.37
		2	254	608.50		152.13	17.6	25.0	rent	-	152.13
		3	279	583.50		145.88	16.9	25.0		-	145.88
		4	295	567.50		141.88	16.4	25.0		-	141.88
		5	312	550.50		137.63	16.0	25.0		-	137.63
YUKON	862.50	-	862.50	GRS (White- horse) Yukon (else- where)	215.63	25.0	25.0	\$20	-	-	235.63
					250.37	29.0	29.0	inc. in rent	-	-	250.37

<sup>1</sup>Includes heat, water, hot water, stove and refrigerator unless otherwise indicated.

<sup>2</sup>Income on \$5,000 computed at 7 per cent.

TABLE 7.3  
MONTHLY RENT FOR FULLY SERVICED ACCOMMODATION<sup>1</sup>  
CLIENT TYPE: SINGLE WORKING PARENT WITH ONE CHILD UNDER 18, MINIMUM WAGE  
(37½ HOUR WEEK, 21 WORKING DAYS)<sup>2</sup>  
UNIT: 2 BEDROOM

Prov./Terr.	Gross Monthly Income	Deductions	Adjusted Monthly Income	Scale	Rent	Percentage of Income	Gross Adj.	Percentage of Income	Surcharges	Deduc. for Child-dren	Final Payment if Known
NFLD	\$517.93 (\$3.15/hour + 21.80 FA)	\$ 75+21.80	\$421.13	GRS	106.00	20.5	25.2	\$9 for elec. and dryer	-	2	\$113.00
PEI	\$494.30 (\$3.00/hour + 21.80 FA)	\$ 75+21.80	397.50	GRS	99.00	20.0	24.9	-	-	2	-
NS	\$454.93 (\$2.75/hour + 21.80 FA)	\$ 75+21.80	358.13	GRS	87.00	19.1	24.3	-	-	2	-
NB	\$502.18 (\$3.05/hour + 21.80 FA)	\$ 75+21.80	405.38	NBHC	101.00	20.1	24.9	\$21 surcharge for heat and light	-	2	120.00
QUE.	\$594.41 (\$3.65/hour + 19.53 FA) <sup>3</sup>	\$104+19.53	470.88	Rogers	103.12	17.3	21.9	-	-	2	-
ONT.	\$494.30 (\$3.00/hour + 21.80 FA)	\$ 75+21.80	397.50	GRS	99.00	20.0	24.9	\$ 5, \$2 for cooking fuel, dryer	-	2	104.00
MAN.	\$517.93 (\$3.15/hour + 21.80 FA)	\$ 75+21.80	421.13	GRS	106.00	20.5	25.2	\$45 to \$68 for heat, light, parking with plug-in South of 53°N.	-	2	149.00 to 176.00
SASK.	\$596.68 (\$3.65/hour + 21.80 FA)	\$ 75+21.80	499.88	GRS	125.00	20.9	25.0	-	-	2	-
ALTA.	\$571.95 (\$3.50/hour + 20.70 FA) <sup>4</sup>	\$ 75+20.70	476.25	25 per cent	119.06	20.8	25.0	-	-	2	-
BC	\$557.30 (\$3.40/hour + 21.80 FA)	\$100+21.80	435.50	25 per cent	108.88	19.5	25.0	-	-	5	-
NWT	\$573.05 (\$3.50/hour + 21.80 FA)	81a Zone 1 \$237 2 254 3 279 4 295 5 312	336.05 319.05 294.05 278.05 261.05	NWT	84.01 79.76 73.51 69.51 65.26	14.7 13.9 12.8 12.1 11.4	25.0 25.0 25.0 25.0 25.0	inc. in rent	-	-	84.01 79.76 73.51 69.51 65.26
YUKON	\$474.30 (\$3.00/hour + 21.80 FA)	\$150+21.80	322.50	GRS	75.00	15.2	23.6	\$20 <sup>5</sup>	-	6	89.00
				(Whitehorse)	71.00	14.4	22.0	inc. in rent	-	6	65.00
				(elsewhere)							

FA = Family Allowance Benefits

<sup>1</sup> Includes heat, water, hot water, stove and refrigerator unless otherwise indicated.

<sup>2</sup> Minimum wage rates as of 1 July 1980.

<sup>3</sup> Child 0-11.

<sup>4</sup> Child 12-17.

<sup>5</sup> Charge for 1 bedroom unit, no 2 bedroom units in Yukon.

TABLE 7.4  
MONTHLY RENT FOR FULLY SERVICED ACCOMMODATION<sup>1</sup>  
CLIENT TYPE: 2 PARENT FAMILY WITH TWO CHILDREN UNDER 18, WIFE NOT WORKING,  
HUSBAND'S SALARY \$10,000  
UNIT: 3 BEDROOM

Prov./Terr.	Gross Monthly Income	Deductions	Adjusted Monthly Income	Scale	Rent	Percentage of Income	Percentage of Income	Surcharges	Deduc. for Children	Final Payment if Known
						Gross	Adj.	Elec. Other		
NFLD	\$876.93 (\$833.33 + 43.60 FA)	\$43.60	\$833.33	GRS	208.33	23.8	25.0	\$8 -	\$ 4	\$212.33
PEI	"	"	"	"	"	"	"	- -	4	-
NS	"	"	"	"	"	"	"	- -	4	-
NB	"	"	"	NBHC	"	"	"	\$24 for heat and electricity	4	228.33
QUE.	\$877.44 (\$833.33 + 44.11 FA) <sup>2</sup>	44.11	"	Rogers	"	23.7	"	- -	4	-
ONT.	\$876.93 (\$833.33 + 43.60 FA)	43.60	"	GRS	"	23.8	"	\$ 5 -	4	209.33
MAN.	"	"	"	"	"	"	"	Surcharge \$51 to \$74 for heat, light, parking with plug-in south of 53°N.	4	255.33 to 278.33
SASK.	"	"	"	"	"	"	"	- -	4	-
ALTA.	\$881.23 (\$833.33 + 47.90 FA) <sup>3</sup>	47.90	"	25 per cent	"	23.6	"	- -	10	-
BC	\$876.93 (\$833.33 + 43.60 FA)	43.60	"	25 per cent	"	23.8	"	- -	-	-
NWT	"	Bla Zone 1	\$442	411.33	NWT	102.83	11.7	" inc. in rent	-	102.83
		2	453	380.33		95.20	10.9	"		95.20
		3	498	335.33		83.83	9.6	"		83.83
		4	528	305.33		76.33	8.7	"		76.33
		5	559	274.33		68.58	7.8	"		68.58
YUKON	"	43.60	833.33	GRS (White-horse) Yukon (elsewhere)	208.83	23.9	"	\$25 -	12	221.33
					242.00	27.7	29.0	inc. in rent	-	-

FA = Family Allowance Benefits

<sup>1</sup> Includes heat, water, hot water, stove and refrigerator unless otherwise indicated.

<sup>2</sup> 1 child 0-11, 1 child 12-17.

<sup>3</sup> 1 child 7-11, 1 child 12-15.



TABLE 7.5  
MONTHLY RENT FOR FULLY SERVICED ACCOMMODATION<sup>1</sup>  
CLIENT TYPE: SINGLE MOTHER ON FULL SOCIAL ASSISTANCE<sup>2</sup> WITH THREE CHILDREN  
UNDER 18, PUBLIC HOUSING  
UNIT: 3 BEDROOM

Prov./Terr.	Gross Monthly Income	Deductions	Adjusted Monthly Income	Scale	Rent	Percentage of Income	Gross Adj.	Surcharges	Elec.	Other	Deduc. for Children	Final Payment if Known
NFLD	\$581.40	-	\$581.40	-	\$60.00	10.3	10.3	\$1 stove	-	-	-	-
					(unser-			\$8	\$1			
					viced							
					\$80.00				fridge			
					(heat							
					and							
					hot							
					water							
PEI	\$555.00	-	550.00	-	\$200	36.0	36.0	-	-	-	4	-
					Char-							
					lotte-							
					town							
					\$175	31.8	31.8	-	-	-	-	-
					Summer							
					-side							
					125	22.7	22.7	-	-	-	-	-
					else-							
					where							
NS	\$675.40	-	675.40	-	80.00	11.8	11.8	-	-	-	-	-
NB	\$458.15	65.40 FA	392.75	NBHC	96.00	21.0	24.4	\$24 for heat			6	114.00
								and light				
QUE.	\$555.28	-	555.28	-	70.00	12.6	12.6	inc. in			-	70.00
	(3)							rent				
ONT.	\$591.40	-	591.40	-	125.00	21.1	21.1	\$ 5, \$1 cook-			-	132.00
								ing fuel, \$1				
								dryer				
MAN.	\$653.50	-	653.50		170.00	26.0	26.0	\$15	\$5		-	-
					stove				water			
					and				\$30			
					fridge				heat			
					only							
SASK.	\$550.00	-	550.00		65.00	11.8	11.8	same rent for			-	-
								serviced or				
								unserviced				
								accommodation				
ALTA.	\$878.40	47.90	814.00	25 per	203.50	23.2	25.0	-	-		15	-
	(4)			cent								
BC	\$799.40	-	734.00	25 per	245.16	25.0	25.0	inc. in	-		-	-
				cent of				rent				
					979.16							
NWT	Zone 1	-										
	\$700.40		700.40	NWT	175.10	25.0	25.0	inc. in	-		-	175.10
	\$728.40		728.40		182.10	25.0	25.0	rent				182.10
	\$769.40		769.40		192.35	25.0	25.0					192.35
	\$796.40		796.40		199.10	25.0	25.0					199.10
	\$824.40		824.40		206.10	25.0	25.0					206.10
YUKON	\$629.40	629.40	629.40	-	300.00			inc. in			-	300.00
								rent				

FA = Family Allowance Benefits

<sup>1</sup> Includes heat, water, hot water, stove and refrigerator unless otherwise indicated.

<sup>2</sup> Rates as of 1 July 1980.

<sup>3</sup> 1 children 0-11, 1 child 12-17.

<sup>4</sup> 1 child 0-6, 1 child 7-11, 1 child 12-15.

## CHAPTER EIGHT

### HISTORICAL COMPARISONS

To compare benefits which may have accrued to public housing and rent supplement tenants over time, federal transfer payment schedules and income tax provisions for the period 1949-1980, or the census years therein, as well as rents from the federal scale then in use are presented below.

#### 8.1 FAMILY ALLOWANCE BENEFITS

The federal Family Allowance schedule is set out in Table 8.1. This schedule has been followed by all provinces except PEI, Quebec and Alberta. Quebec and Alberta vary the federal payment structure. Quebec and PEI have paid provincial supplements; these were discontinued in PEI at the end of 1979. Provincial payments over time are shown in Tables 8.1(a) (PEI), 8.1(b) (Quebec) and 8.1(c) (Alberta).

#### 8.2 OLD AGE SECURITY AND GUARANTEED INCOME SUPPLEMENT

Prior to 1951, the provinces and the federal government cost-shared an Old Age Pension program which provided assistance based on need to those over 70 years of age who met means and residency requirements. With the passage of the Old Age Security Act, effective January 1952, flat rate benefits became available. In 1966 the Guaranteed Income Supplement program was introduced, at which time the age of eligibility for all benefits was reduced to 69. It was further reduced one year each succeeding year, and fixed at 65 in 1970. The payment schedule is shown below (Table 8.2).

TABLE 8.1  
FEDERAL FAMILY ALLOWANCES

<u>Date</u>	<u>Age Group</u>	<u>Rate</u>
July 1945	0 - 6	\$ 5.00
	7 - 10	\$ 6.00
	11 - 13	\$ 7.00
	14 - 16	\$ 8.00
NOTE: \$1 deducted from regular rate for 5th child. \$2 for 6th and 7th children. \$3 for 8th and subsequent children.		
April 1949	rates remained the same except that the reduction factor introduced in July 1945 was eliminated.	
September 1957	0 - 10	\$ 6.00
	11 - 16	\$ 8.00
September 1964	16 - 17	\$10.00 (Youth Allowance)
October 1973	0 - 17	\$12.00
January 1974	0 - 17	\$20.00
January 1975	0 - 17	\$22.08
January 1976	0 - 17	\$22.08 (no change from 1975)
January 1977	0 - 17	\$23.89
January 1978	0 - 17	\$25.68
January 1979	0 - 17	\$20.00 (See note)
NOTE: introduction of the Child Tax Credit of 1979. Determination of eligibility is based upon the family taxable income for 1978.		
	0 - 17	\$27.99 (See note)
NOTE: Institutions, foster parents and Children's Aid Societies are not eligible for the Child Tax Credit for children in their care. In lieu the Federal Government pays a special allowance of \$27.99 per month per child. The \$27.99 is the 1978 Federal Family Allowance rate (\$25.68) escalated by 9% (\$2.31).		
January 1980	0 - 17	\$21.80
(See notes for 1979)	0 - 17 (Special Allowance)	\$30.50

Source: Program Administration, Health and Welfare Canada

January 1980

TABLE 8.1(a)  
PRINCE EDWARD ISLAND FAMILY ALLOWANCES

Effective	Age Group	Number of Children	Federal FA	Provincial FA	Total
1 January 1974	0 - 17 \$20.00 per child up to (5) children \$30.00 for each additional child				
1 January 1975	0 - 17	1 to 4 children each additional *included with the Federal Family Allowance cheque	\$22.08 each \$22.08 each	\$10.00 each	\$22.08 each child \$32.08 each child
1 January 1976	(no changes from 1975 rates)				
1 January 1977	0 - 17	1 to 4 children each additional *included with the Federal Family Allowance cheque	\$23.89 each \$23.89 each	\$10.00 each	\$23.89 each child \$33.89 each child
1 January 1978 (Same as Federal FA)	0 - 17	all	\$25.68	-- \$10.00 each child after 4th	\$25.68 \$35.68 each child after 4th
1 January 1979 (Same as Federal FA)	0 - 17	all	\$20.00	\$10.00 each child after 4th	\$20.00 \$30.00 each child after 4th
1 January 1980	0 - 17	all NOTE: Provincial FA repealed effective 31 December 1979.	\$21.80	NIL	\$21.80 each

Program Administration, Health and Welfare Canada

January 1980

TABLE 8.1(b)  
QUEBEC FAMILY ALLOWANCES

Effective	Age Group	Number of Children	Federal FA	Provincial FA	Total
April 1967	0 - 10	1st	\$ 6.00		\$ 6.00
Quebec introduces	11 - 15		8.00		8.00
own FA program	16 - 17		10.00 (Y.A.)		10.00 (Y.A.)
paid on a semi-	0 - 11	1st		\$15.00	) Paid on a semi-annual basis June and December.
annual basis in		2nd		17.50	
June and December		3rd		20.00	
of each year.		4th		25.00	
The June 1967		5th		30.00	
payment under		6th+		35.00	
this program was	12 - 17			additional \$5.00)	
1/3 of the rates					
shown under the					
Provincial FA.					
October 1973	0 - 17		\$12.00		
(Y.A. Program	0 - 11	1st		\$15.00	) \$12.00 + provincial FA Paid on a semi-annual basis June and December.
eliminated)		2nd		17.50	
		3rd		20.00	
		4th		25.00	
		5th		30.00	
		6th+		35.00	
	12 - 17			additional \$5.00)	
December 1973	last payment received under the Provincial semi-annual Family Allowance Program.				
January 1974	0 - 11	1st	\$12.00		\$12.00)
		2nd	18.00		18.00) + Provincial
		3rd	28.00		28.00) Family
		4th+	31.00		31.00) Allowance
	12 - 17	1st	17.00		17.00)
		2nd	23.00		23.00) + Provincial
		3rd	33.00		33.00) Family
		4th+	36.00		36.00) Allowance
	0 - 17	1st		\$ 3.00	
		2nd		4.00	
		3rd		5.00	
		4th+		6.00	

Effective	Age Group	Number of Children	Federal FA	Provincial FA	Total
January 1975	0 - 11	1st	\$13.25		\$13.25)
		2nd	19.87		19.87) + Provincial
		3rd	32.84		32.84) Family
		4th+	36.16		36.16) Allowance
	12 - 17	1st	18.77		18.77)
		2nd	25.39		25.39) + Provincial
		3rd	38.36		38.36) Family
		4th+	41.68		41.68) Allowance
	0 - 17	1st		\$ 3.31	
		2nd		4.42	
		3rd		5.52	
		4th+		6.62	
January 1976	0 - 11	1st	\$13.25		\$13.25)
		2nd	19.87		19.87) + Provincial
		3rd	32.84		32.84) Family
		4th+	36.16		36.16) Allowance
	12 - 17	1st	18.77		18.77)
		2nd	25.39		25.39) + Provincial
		3rd	38.36		38.36) Family
		4th+	41.68		41.68) Allowance
	0 - 17	1st		\$ 3.68	
		2nd		4.92	
		3rd		6.14	
		4th+		7.36	

Effective	Age Group	Number of Children	Federal FA	Provincial FA	Total
January to April 1977	0 - 11	1st	\$14.34		\$14.34)
		2nd	21.50		21.50) + Provincial
		3rd	35.53		35.53) Family
		4th+	50.75		50.75) Allowance
	12 - 17	1st	20.31		20.31)
		2nd	27.47		27.47) + Provincial
		3rd	41.50		41.50) Family
		4th+	56.72		56.72) Allowance
	0 - 17	1st		\$ 3.98	
		2nd		5.32	
		3rd		6.64	
		4th+		7.96	
May to December 1977	0 - 11	1st	\$14.34		\$14.34)
		2nd	21.50		21.50) + Provincial
		3rd	35.53		35.53) Family
		4th+	50.75		50.75) Allowance
	12 - 17	1st	20.31		20.31)
		2nd	27.47		27.47) + Provincial
		3rd	41.50		41.50) Family
		4th+	56.72		56.72) Allowance
	0 - 17	1st		\$ 5.05	
		2nd		6.76	
		3rd		8.43	
		4th+		10.11	

Effective	Age Group	Number of Children	Federal FA	Provincial FA	Total
January 1978	0 - 11	1st	\$ 15.42		\$15.42)
		2nd	23.11		23.11) + Provincial
		3rd	47.45		47.45) Family
		4th+	59.13		59.13) Allowance
	12 - 17	1st	21.84		21.84)
		2nd	29.53		29.53) + Provincial
		3rd	53.87		53.87) Family
		4th+	65.55		65.55) Allowance
	0 - 17	1st		\$ 5.43	
		2nd		7.27	
		3rd		9.06	
		4th+		10.87	
January 1979	0 - 11	1st	\$ 12.00		\$17.92)
		2nd	18.00		25.92) Includes
		3rd	36.95		46.83) Provincial
		each additional	46.05		57.90) FA
	12 - 17	1st	12.00 + 5.00 = 17.00		22.92)
		2nd	18.00 + 5.00 = 23.00		30.92)
		3rd	36.95 + 5.00 = 41.95		51.83)
		each additional	46.05 + 5.00 = 51.05		62.90)
			(for the 12-17 age group \$5.00 is added to the 0 - 11 age group)		
	0 - 17	all	27.99	1st \$ 5.93	27.99 (See note)
			(See note)	2nd 7.92	
				3rd 9.88	
				each	
				additional 11.85	

**NOTE:** Institutions, foster parents and Children's Aid Societies are not eligible for the Child Tax Credit for Children in their care. In lieu the Federal Government pays a special allowance of \$27.99 per child. The \$27.99 is the 1978 Federal Family Allowance rate (\$25.68) escalated by 9% (\$2.31). The Provincial Family Allowance does not apply to these groups.



Effective	Age Group	Number of Children	Federal FA	Provincial FA	Total
January 1980	0 - 11	1st	\$13.08		\$19.53)
		2nd	19.62		28.25) Includes
		3rd	40.28		51.05)
		4th+	50.19		63.11) Provincial
	12 - 17	1st	18.53		24.98) Family
		2nd	25.07		33.70)
		3rd	45.73		56.50) Allowances
		4th+	55.74		68.56)
	0 - 17	1st		\$ 6.45	
		2nd		8.63	
		3rd		10.77	
		4th+		12.92	
	0 - 17	all	\$30.50 (See note)		\$30.50 (See note)

NOTE: Institutions, foster parents and Children's Aid Societies are not eligible for the Child Tax Credit for children in their care. In lieu, the Federal government pays a Special Allowance of \$30.50 per child. The Provincial Family Allowances does not apply to these groups.

0 - 17	all	\$60.00 (See note)	\$60.00
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NOTE: Quebec Family Allowances Act for Severely Handicapped Children. This amount is paid on top of the regular FA payment.

Source: Program Administration, Health and Welfare Canada

January 1980

TABLE 8.1(c)  
ALBERTA FAMILY ALLOWANCES

Effective	Age Group	Number of Children	Federal FA	Provincial FA	Total
1 January 1974	0 - 6		\$15.00		\$15.00
	7 - 11		19.00		19.00
	12 - 15		25.00		25.00
	16 - 17		28.00		28.00
1 January 1975	0 - 6		16.40		16.40
	7 - 11		20.80		20.80
	12 - 15		27.30		27.30
	16 - 17		30.60		30.60
1 January 1976 (no changes from previous year)	0 - 6		16.40		16.40
	7 - 11		20.80		20.80
	12 - 15		27.30		27.30
	16 - 17		30.60		30.60
1 January 1977	0 - 6		18.00		18.00
	7 - 11		22.80		22.80
	12 - 15		30.00		30.00
	16 - 17		33.50		33.50
1 January 1978	0 - 6		19.40		19.40
	7 - 11		24.60		24.60
	12 - 15		32.30		32.30
	16 - 17		36.00		36.00
1 January 1979 (Introduction of the Child Tax Credit)	0 - 6		15.10		15.10
	7 - 11		19.00		19.00
	12 - 15		25.00		25.00
	16 - 17		28.00		28.00
1 January 1980	0 - 6		16.50		
	7 - 11		20.70		
	12 - 15		27.20		
	16 - 17		30.50		

Source: Program Administration, Health and Welfare Canada

January 1980

TABLE 8.2  
OLD AGE SECURITY AND GUARANTEED INCOME SUPPLEMENT

Effective Month and Year	Old Age Security Pension (OAS)	Guaranteed Income Supplement (GIS)		OAS and GIS	
		Single and 1 Pensioner Families	Two Pensioner Families	Single and 1 Pensioner Families	Two Pensioner Families
January 1952	40.00	-	-	40.00	80.00
July 1967	46.00	-	-	46.00	92.00
November 1967	55.00	-	-	55.00	110.00
February 1962	65.00	-	-	65.00	130.00
October 1963	75.00	-	-	75.00	150.00
January 1968	75.00	30.00	60.00	105.00	210.00
January 1968	76.50	30.60	61.20	107.10	214.20
January 1969	78.00	31.20	62.40	109.20	218.40
January 1970	79.58	31.83	63.66	111.41	222.82
January 1971	80.00	33.61	67.22	113.61	227.22
April 1971	80.00	55.00	95.00	135.00	255.00
January 1972	82.88	67.12	119.24	150.00	285.00
April 1973	100.00	70.14	124.60	170.14	324.60
October 1973	105.30	73.86	131.20	179.16	341.80
January 1974	108.14	75.85	134.74	183.99	351.02
April 1974	110.09	77.22	137.16	187.31	357.34
July 1974	112.95	79.23	140.72	192.18	366.62
October 1974	117.02	82.08	145.78	199.10	379.82
January 1975	120.06	84.21	149.58	204.27	389.70
April 1975	123.42	86.57	153.76	209.99	400.60
July 1975	125.76	88.21	156.68	213.97	408.20
October 1975	129.28	90.68	161.06	219.96	419.62
January 1976	132.90	93.22	165.56	226.12	431.36
April 1976	135.43	94.99	168.70	230.42	439.56
July 1976	137.06	96.13	170.72	233.19	444.84
October 1976	139.39	97.76	173.62	237.15	452.40
January 1977	141.34	99.13	176.06	240.47	458.74
April 1977	143.46	100.62	178.70	244.08	465.62
July 1977	147.05	103.14	183.16	250.19	477.26
October 1977	150.43	105.51	187.38	255.94	488.24
January 1978	153.44	107.62	191.12	261.06	498.00
April 1978	156.66	109.88	195.14	266.54	508.46
July 1978	169.79	112.08	199.04	271.87	518.62
October 1978	164.74	115.55	205.22	280.29	534.70
January 1979	167.21	137.28	228.30	304.49	562.72
April 1979	170.34	139.94	232.74	310.28	573.42
July 1979	174.82	143.53	238.68	318.35	588.32
October 1979	179.02	146.97	244.40	325.99	602.44
January 1980	182.42	149.76	249.04	332.18	613.88
April 1980	186.80	153.35	273.02	340.15	628.62
July 1980	191.28	192.03	296.14	383.31	678.70

Sources: Statistics Canada, Institutional and Public Finance Statistics Branch, Social Security National Programs (A review for the period 1946 to 1975). Ottawa: Statistics Canada, December 1976; Health and Welfare Canada, OAS and GIS data, 1975-1980.

### 8.3 INCOME TAX EXEMPTIONS AND DEDUCTIONS

Basic exemptions and deductions allowable in income tax calculations for the census years 1951 to 1976, and 1979, are presented below (Table 8.3).

### 8.4 RENTS PAYABLE UNDER FEDERAL SCALES

The information in the compendium provides the basis for determination of rents paid during a period that saw the use of four different federal scales. These are shown in Table 8.4. The incomes used are estimated from Statistics Canada income distribution data to be close to the "upper limit of the lower third" for the years in question. The year 1967 is included to illustrate use of the 1967 scale; 1978 is included as the last year for which income estimates are available. With additional income data, for example average tenant incomes and provincial welfare payments, more precise comparisons could be made.

TABLE 8.3  
INCOME TAX EXEMPTIONS AND DEDUCTIONS

Year	Basic Personal Exempt.	Married Exemption	AGE Exempt.	Child Exemption				Family Allowance Deduction	Child Tax Credit (Maximum)	Child Care Deduction (Maximum)	Interest Income Deduction (\$1,000)	Pension Income Deduction
				Under 16		Over 16						
				inc < 500	inc > 500	inc < 500	inc > 500					
1951	1,000	1,000	1,000	150	150- all	400	400- all	✓	x	x	x	✓
					inc < 500		inc < 500					
1956	1,000	1,000	1,000	inc < 750	inc > 750	inc < 750	inc > 750	✓	x	x	x	✓
				150	150- all	400	400- all					
					inc < 750		inc < 750					
1961	1,000	1,000	1,000	inc < 950	inc > 950	inc < 950	inc > 950	✓	x	x	x	✓
				250	250- all	500	500- all					
					inc < 950		inc < 950					
1966 (1)	1,000	1,000	1,000	inc < 950	inc > 950	inc < 950	inc > 950	✓	x	x	x	✓
				300	300- all	550	550- all					
					inc < 950		inc < 950					
1971 (1)	1,000	1,000	1,000	inc < 950	inc > 950	inc < 950	inc > 950	✓	x	x	x	✓
				300	300- all	550	550- all					
					inc < 950		inc < 950					
1976	2,090	inc < 360 to 2190 1,830	inc 360 to 2190	1,310	inc < 1410	inc 1410 to 2190	inc < 1470 to 2190	x	x	\$2,000 (500/ child)	✓	✓
					390	390- all inc < 1410	720- all inc < 1470					
1979	2,650	inc < 430 to 2750 2,320	inc 430 to 2750	1,660	Under 17 inc < 1750 500	Over 17 inc 1750 to 2750 500- all inc < 2750	inc < 1840 to 2750 910 inc 1840 to 2750 all inc < 2750	x	\$218	\$4,000 (1,000/ child)	✓	✓

(1) - Child exemption in 1966 and 1971 also included tuition fees.

TABLE 8.4

RENTS PAYABLE UNDER FEDERAL RENT-TO-INCOME SCALES

CLIENT TYPE: 2 PARENT FAMILY WITH 3 CHILDREN, AGES 6, 8, 12, WIFE AND CHILDREN  
NOT WORKING  
UNIT: 3 BEDROOM

Prov./ Terr.	Gross Monthly Income	Deductions	Adjusted Monthly Income	Scale	Rent	Percentage of Income		Servicing	Deduc. for Chil- dren	Final Payment if Known
1951	\$ 166.67 + 18 FA \$ 184.67	-	\$ 184.67	Carver Hopwood	37.00	20.0	20.0	unserviced	(\$3)1	-
1956	\$ 229.17 + 18 FA \$ 247.17	-	\$ 247.17	Carver Hopwood	51.00	20.6	20.6	unserviced	(\$3)1	-
1961	\$ 250.00 + 20 FA \$ 270.00	-	\$ 270.00	Carver Hopwood	57.00	21.3	21.3	unserviced	(\$3)1	-
1966	\$ 395.83 + 20 FA \$ 415.83	\$20.00 FA	\$ 395.83	1962	118.00	28.4	29.8	heat, hot water, stove, fridge	-	-
1967	\$ 416.67 + 20 FA \$ 436.67	\$20.00 FA	\$ 416.67	1967	109.00	25.0	26.2	heat, hot water, stove, fridge	-	-
1971	\$ 541.67 + 20 FA \$ 561.67	\$20.00 FA	\$ 541.67	GRS	135.42	24.1	25.0	"	6	-
1976	\$1,000.00 + 66.24 FA \$1,066.24	\$66.24 FA	\$1,000.00	GRS	250.00	23.4	25.0	"	6	-
1978	\$1,104.17 + 77.04 FA \$1,181.21	\$77.04 FA	\$1,104.00	GRS	276.00	23.4	25.0	"	6	-

1 Deduction implicit in rental charge.

## CHAPTER NINE

### SUMMARY

#### 9.1 COMPLEXITY OF EXISTING RENT-TO-INCOME SCALES

From the federal perspective, complexity of current rent-to-income scales becomes an issue when attempting to make interprovincial comparisons on the basis of the nine scales in use across the country. Nevertheless, at the provincial level, the situation is one of gradually increasing simplicity in terms of scales in use for different client groups, and particularly, in percentage ranges in rent-to-income ratios.

For example, Alberta (1977) and British Columbia (1975) have introduced across the board charges of 30 per cent of income and 25 per cent of income, respectively. (The Alberta charge was lowered to 25 per cent in 1979.) The Northwest Territories 1978 scale charges rent at a flat rate of 25 per cent of income minus the Basic Living Allowance. The Ontario (1974) and Prince Edward Island (1975) scales for senior citizens levy rental charges at 20 to 25 per cent of income. New Brunswick now charges seniors a flat 25 per cent of income (1979).

A number of other provinces are considering or planning revisions to their own scales and income calculation formulae at the present time.

#### 9.2 EFFECTS OF RENT LEVELS AND REVENUES

##### (i) Rent Levels

Any examination of the effects of rent-to-income scales on rent levels must consider not only the scales themselves, but also interprovincial variations in pensions, wages and social assistance. For example, while minimum pension incomes for senior citizens (OAS and GIS and minimum provincial supplements, if any) range from \$383.31 to \$433.31, actual rents range from

\$64.08 to \$107.08 and from 14.8 to 25.2 per cent of gross income. Rent levels, both in absolute dollar figures and percentage terms, are lowest in the Northwest Territories. They were formerly highest in Alberta; with the drop to a flat 25 per cent of income this is no longer the case. Rents for a given income vary most for social assistance recipients and lower income tenants, becoming less variable as income rises. Without any upward revisions to the rental scales, inflation in income levels results in increasing proportions of tenants paying 25 per cent of income for rent.

(ii) Revenues

Rent-to-income scales affect rent revenues in two ways, by percentage of adjusted income charged as rent, and by items included in rent. In theory, net revenues from a given tenant will be highest where percentage of adjusted income charges are greatest and where a minimum number of utilities and services are included in rent, and surcharges equal actual costs. In practice, from available information, no province appears to have net revenues significantly higher than those generated elsewhere.

However, net revenues do appear lowest in the Northwest Territories (Basic Living Allowance deduction substantially reduces income to be charged at 25 per cent, electricity included in rent) and lower than average in Newfoundland and Ontario (utility surcharges far below actual utility costs).

### 9.3 INCONSISTENCIES IN THE SCALES AND THEIR APPLICATION

Ignoring the broader question of overlap between shelter subsidies and income subsidies, there are no major inconsistencies in the rent-to-income scales themselves. But there are variations in their application. Local



housing authorities may levy locally determined charges for utilities, services, assets and non-family household members. They may also calculate components of adjusted income at their own discretion.

Rent revenues of course change accordingly. For an individual unit or project these changes may be of relatively little monetary significance; however, their cumulative effect is likely to be such that any estimation of the revenue generated in Public Housing and Rent Supplement projects based on the information contained in this handbook would be at best a general approximation.

## APPENDIX

APPENDIX

PROVINCIAL AND TERRITORIAL CONTACTS

Questions regarding the provincial and territorial information on the preceding pages should be addressed to the following individuals:

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