

Seniors Financial Assistance Programs and Services

Assisted Living and Social Services

DATE: September 25, 2025
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The information in these slides is accurate as of September 25, 2025, but may be subject to change. Please note that benefit years run from July to June, and thresholds, amounts, and other details may be updated annually at the start of each benefit year. Additional changes may also occur throughout the year. We recommend consulting official resources or contacting Alberta Supports the most up-to-date information.






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Agenda

- Introduction to Assisted Living and Social Services
- Indexing of Financial Benefits
- Application Process
- Alberta Seniors Benefit
- Supplementary Accommodation Benefit
- Special Needs Assistance for Seniors
- Dental and Optical Assistance for Seniors
- Seniors Home Adaptation and Repair Program
- Seniors Property Tax Deferral Program
- Questions

Classification: Protected A

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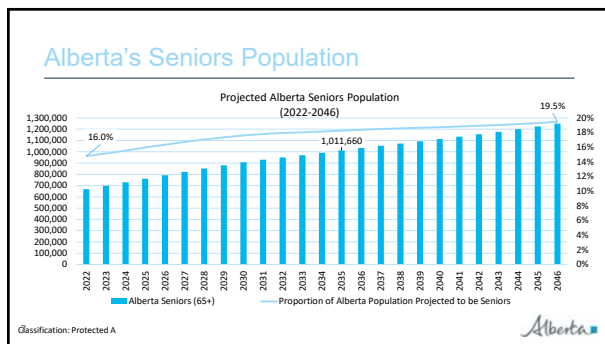
Ministry of Assisted Living and Social Services

Leads seniors, income, employment, disabilities, affordable housing, and family and community support services.





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Financial Assistance for Seniors

Seniors are provided financial supports via a network of federal and provincial programs.

- The Government of Canada assures core income for seniors through the provision of:
 - Old Age Security (OAS);
 - Guaranteed Income Supplement (GIS); and
 - Canada Pension Plan (if senior was employed).
- Assisted Living and Social Services provides five seniors financial assistance (SFA) programs to further support seniors:
 - Alberta Seniors Benefit;
 - Special Needs Assistance for Seniors;
 - Supplementary Accommodation Benefit;
 - Seniors Property Tax Deferral Program; and
 - Seniors Home Adaptation and Repair Program.
- Primary and Preventative Health Services provides:
 - Coverage for Seniors (primarily prescription drug coverage);
 - Dental and Optical Assistance for Seniors; and
 - Alberta Aids to Daily Living.

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Indexing of Financial Benefits

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Indexing of Financial Benefits

Financial benefit increase for Albertans who receive:

- Assured Income for the Severely Handicapped
- Income Support
- Alberta Seniors Benefit and the Special Needs Assistance Program
- Minimum monthly disposable income while living in lodge, or continuing care home (formerly long-term care and designated support living)
- Benefit rates are reviewed yearly in January.

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Application and Enrolment

How to apply

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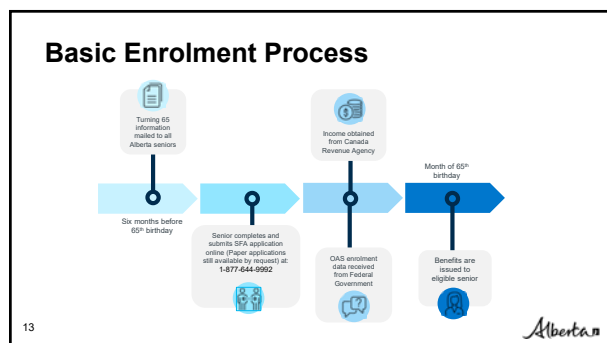
How to Apply

- Information package sent to Albertans six months before their 65th birthday contains:
 - Seniors Programs and Services Quick Facts Information Sheet
 - Instructions for Online Application
- A single application enrolls new seniors into Alberta's seniors financial assistance programs.
- Auto-enrolment of Alberta Assured Income for the Severely Handicapped recipients.

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Completing and Submitting Application

★ Recommended option

★ MyAlberta Seniors Verified Account	account.alberta.ca
★ Online Fillable Form	sfa.alberta.ca/fillableform
Submit Documents Online	seniors-housing.alberta.ca/submit-documents/
Fax	780-422-5954
Mail	Seniors Financial Assistance (see address on application)

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Advantages to Applying Online

- Offering online application options provides a safe, efficient, and cost-effective way for seniors to access services. By registering for an Alberta.ca verified account, seniors can enjoy several benefits:
 - Application Status and History:** View the status of their applications, payment history, and program-related letters and documents.
 - Convenient Updates:** Easily update banking information, address, or phone.
 - Go Paperless:** Receive paperless notifications about program letters.
 - Special Needs Assistance Claims:** Make claims for the Special Needs Assistance for Seniors program and enjoy faster turn around times.
 - Access to Other Government Services:** Including MyHealth Records and more.

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Alberta.ca Account

An easy, convenient and secure way to access your government services



Need an account?

Create an account online:

- alberta.ca/alberta-ca-account

Did you know?

- You can access your Canada Revenue Agency and My Service Canada Accounts using your verified Alberta.ca Account


Need help?

- Call 1-844-643-2789




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Online Fillable Form



When to Request a Paper Application


- Senior does not have an email address and does not wish to create one.
- Senior does not have reliable access to internet or a device with online capabilities.
- Senior is unable to use computer or smart device.
- Call Alberta Supports: 1-877-644-9992 or download application from website.



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Alberta Seniors Benefit (ASB)

Provides a monthly benefit to eligible seniors with low-income to assist with living expenses.



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General Eligibility

- Be 65 year of age or older
- Lived in Alberta for at least 3 months prior to applying
- Canadian Citizen or admitted into Canada for permanent residency
- Total income within the program's income thresholds
- Receive Old Age Security pension

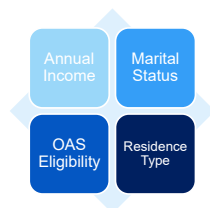
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Determining Benefits

- Benefits are based on several criteria.



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2025-26 ASB Income Thresholds

Total Income Eligibility Thresholds	Maximum Annual Benefit (where income is \$0)
Single \$34,770 or less	Single \$3,868
Couple \$56,820 or less	Couple \$5,801
Average payment is approximately \$160 per month Minimum payment is \$10 per month	

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ASB - Additional Information

- Benefits Begin
- Retroactive Benefits
- Benefits End
- Estimates of income
- Appeals

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Supplementary Accommodation Benefit

For Continuing Care Home Residents

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Supplementary Accommodation Benefit (SAB)

- The Supplementary Accommodation Benefit supports eligible seniors who reside in a continuing care home with monthly accommodation charges.
- Eligibility for this benefit is assessed once a health care facility reports that a senior is a resident.
- The Supplementary Accommodation Benefit is combined with the Alberta Seniors Benefit into one monthly payment.

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Benefit Calculation

- The recipient's SAB amount received is determined by:
 - personal income from all sources (line 15000 of the previous year's tax return).
 - total combined income for couples.
 - the maximum monthly accommodation charge as set by the Government of Alberta.
 - the monthly disposable income amount of at least \$365.
 - maximum monthly amount is \$710/month.
 - Use the benefit calculator.

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Example of SAB Calculation Single Senior

Total Income (Line 15000)		\$27,000
Monthly Income	+ 12 months =	\$2,250/month
Monthly Expenses	Private Room Rate	\$2,433/month
	Disposable income	\$365/month
	Total Amount	\$2,798/month
Subtract Income		\$2,798 - \$2,250 =
	Monthly SAB	\$548/month

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Special Needs Assistance for Seniors (SNA)

Seniors with low-income can get financial assistance to help afford the cost of appliances and specific health and personal supports.

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Special Needs Assistance for Seniors

- SNA provides up to \$5,756 in a benefit year for eligible expenses.

Benefit year runs from
July 1 to June 30

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SNA information booklet

- Refer to the SNA information booklet or website for detailed program information on:
 - Eligibility
 - How to apply/apply online
 - Income thresholds
 - Primary and Secondary funded items
 - Maximum funding and limits for these items
 - Documentation required to be submitted with a claim
 - Information on the appeal process

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Eligibility

- Have completed and submitted a Seniors Financial Assistance application
- 65 years of age or older
- An Alberta resident
- A Canadian citizen or lawfully admitted to Canada for permanent residence
- Meet financial eligibility criteria

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2025-26 SNA Income Thresholds




Single Seniors	
Annual Income	Funding Level
\$30,370 or less	Primary and Secondary items
\$30,371 to \$34,770	Primary items only
Senior Couple	
Annual Income	Funding Level
\$48,620 or less	Primary and Secondary items
\$48,621 to \$56,820	Primary items only

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Making a Claim

		★ Recommended option
★ 	MyAlberta Seniors Verified Account	account.alberta.ca
	Submit Documents Online	seniors-housing.alberta.ca/submit-documents/
	Fax	780-422-5954
	Mail	Special Needs Assistance (see address in information booklet)

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2025-26 Primary Funded Items

Appliances/furniture	Health Supports	Personal Supports
<ul style="list-style-type: none"> • Bed • Dryer • Fridge • Stove • Washer 	<ul style="list-style-type: none"> • CPAP machine/supplies • Diabetes supplies • Nutritional beverages • Podiatry • Prescription costs 	<ul style="list-style-type: none"> • Bed bug treatment • Celiac groceries • Clothing • Home clean-up • Medical trips • Medication administration fee • Personal response service monitoring fee • Relocation of washer and dryer • Utility disconnection • Wigs

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2025-26 Secondary Funded Items

Appliances/furniture	Personal Supports
<ul style="list-style-type: none"> • Microwave • Television • Vacuum 	<ul style="list-style-type: none"> • Housekeeping/yard maintenance • Respite care

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After You Apply

- When a decision is made:
 - Senior receives a decision letter.
 - If the request is granted, benefits are deposited into the senior's bank account.
 - Claim history available on MyAlberta Seniors Online.
 - Keep receipts for two years from date of purchase.

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Dental and Optical Assistance for Seniors

Eligible seniors can get help covering the cost of basic dental and optical services.

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Dental and Optical Assistance

2025-26 Dental and Optical Income Thresholds

	Coverage	No coverage
Single senior	\$0 to \$34,770	Over \$34,770
Senior couple	\$0 to \$69,540	Over \$69,540

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Dental Assistance

- Provides basic dental coverage to a maximum of \$5,000 every five years.
- **Includes:** examinations, x-rays, polishing, scaling, fillings, pain control, extractions, root canals, procedures related to gum disease, dentures, trauma.
- **Does not include:** crowns, dental bridges, orthodontics, implants, fluoride treatment, cosmetic procedures, inlays.
- All services and procedures must be completed by a dental provider within Alberta.
- Refer to Dental Assistance for Seniors Program Fee Schedule for complete list, frequency and funding limits.

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Example of Dental Procedure Coverage

Dental procedure	Dentist Rates (based on Alberta Dental Fee Guide)	Maximum program fee schedule rates	Senior's portion
Senior's portion total			\$83.67
Recall exam	\$77.54	\$62.94	\$14.60
Two bitewing radiographs	\$57.33	\$43.00	\$14.33
Two units scaling	\$167.02	\$126.68	\$40.34
One unit polishing	\$74.40	\$60.00	\$14.40

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Optical Assistance

- Eligible seniors are provided up to a maximum of \$230 every 3 years toward the purchase of prescription eyeglasses.
- **Includes:** prescription eyeglasses, sunglasses or contact lenses; frames; eyeglass repairs
- **Does not include:** eye exams (covered under Alberta Health Care Insurance Plan), eye surgery, lenses for cataract surgery, accessories, eye medication, magnifying devices or non-prescription glasses

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Predetermination of Benefits

- Allows senior and provider to determine coverage prior to getting a service.
- Plans may not cover the full cost of service, or provider may charge more than the maximum fee allowed in the Dental Assistance for Seniors Program Fee Schedule.
- Dental providers may submit an exception review on a seniors' behalf for eligible benefits. This must be done before services are provided.

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Submitting a Claim


- **Step 1:** Talk to dental or optical provider. Present Alberta Health card and inform of enrollment in Dental and Optical Assistance for Seniors Program.
- **Step 2:** Payment for Services
 - Direct billing: dental or optical offices may bill directly to Blue Cross.
 - Direct billing not available: senior must pay in full and submit receipts for reimbursement within 12 months.
- **Step 3:** Submit for Reimbursement (if no direct billing)
 - Complete online (Alberta Blue Cross Member site) or request a claim form from provider.

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Low-Interest Home Equity Loan Programs



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Seniors Home Adaptation and Repair Program (SHARP)


Low-interest home equity loans can cover a range of home adaptations and renovations to help seniors stay in their homes longer.



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SHARP

- Can cover most repairs, renovations, or adaptations that help with:
 - Health and safety
 - Mobility
 - Energy efficiency
 - Maintenance
- Maximum loan amount of \$40,000
- Minimum loan amount of \$500



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Frequently Requested Items



Top 10 Requested Repairs

- House roof
- Windows
- General renovation
- Furnace
- Flooring
- Bathroom renovation
- Siding/exterior
- Kitchen repair
- Deck
- Condo assessment

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Eligibility Requirements

- Applicants must be
 - Aged 65 or older
 - Alberta resident for at least three months
 - Canadian citizen or permanent resident
 - Income of \$75,000 or less
- Loan requirements:
 - Primary residence
 - Owner listed on land title
 - Have and maintain 25% home equity
 - Home covered by home insurance

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Application Process

- Visit: www.alberta.ca/seniors-home-adaptation-repair-program and follow steps.
- Requests will be reviewed to determine if applicant meets the minimum home equity requirement.
 - If YES → loan.
 - If NO (and is low income) → may be considered for certain essential repairs under a grant.
- When in doubt, apply, and the program staff will determine the options available in consultation with applicant.

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SHARP Grant

- Maximum assistance per household is \$5,000 in a benefit year and \$15,000 in a lifetime.
- Cost of home repair must be \$500 or more (more than one repair can be combined to reach the \$500).
- Grant eligibility is based on the date the repair was completed (or the date of the contractor's estimate for repairs).

Benefit year runs from
July 1 to June 30

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SHARP Grant Eligibility

- Not eligible for the SHARP loan
- 65 years of age or older (only one homeowner needs to be 65)
- Canadian citizen or permanent resident
- Alberta resident and have lived in Alberta for at least 3 months
- Income below the SHARP grant income thresholds
 - **Single Senior: \$34,770 or less**
 - **Senior Couple: \$56,820 or less**
- Receiving or have completed a SFA application

50 Classification: Protected A

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SHARP Grant Property Qualifications

- Primary Residence
- Ownership Interests:
 - Mobile homeowner on non-owned land
 - Registered life estate
 - A settlement member who is a holder of a Métis title
 - Fee-simple owner (and not eligible for the SHARP loan)

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SHARP Grant

- Home repairs considered include:
 - Bathroom repairs, carpet replacement to hard surface, roofs, chimneys, exterior doors, mobile home skirting and leveling, steps.
 - Plumbing repairs, toilets, faucets, furnaces, hot water tanks, cisterns, wells, sump pumps, electrical repairs.
- For complete list with funding maximums and frequency limitations see: www.alberta.ca/sharp-grant.

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Seniors Property Tax Deferral Program

Eligible senior homeowners can defer all or part of their municipal property taxes with a low-interest home equity loan.

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Seniors Property Tax Deferral Program

- No minimum or maximum loan amount
- Available to all senior homeowners who meet the minimum equity requirement (25%)
- Only residential properties are eligible
- The following will also be considered:
 - Mobile and manufactured homes on residential property owned by a senior
 - Residential portions of farmland
 - Residential portions of commercial property

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Eligibility Requirements

- Applicants must be
 - be 65+ (only one homeowner needs to be at least 65)
 - be an Alberta resident for at least 3 months
 - own a residential property in Alberta
 - Must be the primary residence
 - have a minimum of 25% equity in the home

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Application Process

- Step by Step guide available at: www.alberta.ca/seniors-property-tax-deferral-program.
- Apply any time of year, but at least 30 days before municipal property tax deadline (typically June 30th).
- Amounts on the property tax bill eligible for deferral include:
 - Municipal portion
 - Education portion
 - Levies and other charges
 - Arrears and penalties

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Loan Interest and Repayment

Seniors Home Adaptation and Repair Program

Seniors Property Tax Deferral Program

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Loan Interest

- After you apply:
 - Caveat will be registered
 - Interest will be charged (currently 4.95% - April 2025)
 - Interest calculator available
 - Monthly payments not required but can be made anytime without penalty
- The loan is due when:
 - The home is sold
 - Applicant is no longer the registered owner
 - The home is no longer the primary residence

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Loan Repayment

- Option 1: Repay loan online through financial institution bill payment function
 - Alberta Treasury Branch, Bank of Montreal, CIBC, Royal Bank, Scotia Bank, TD Canada Trust, and Servus Credit Union
- Option 2: Provide a cheque or money order payable to the Government of Alberta
 - Write Personal Health Number on the cheque
 - Mail to appropriate program (SHARP or SPTDP)

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Additional Resources

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Getting Assistance

- Alberta Supports – 1-877-644-9992
 - Option 6 for service providers
 - Consent to release information
- Assisted Living and Social Services website
 - www.alberta.ca/financial-assistance-for-seniors
- Seniors Service Provider Resource Guide

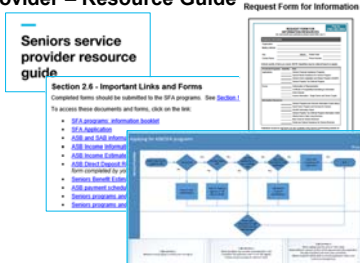
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Seniors Service Provider – Resource Guide

- SFA program information
- Search functions
- Website links
- Important links and forms
- Embedded forms and documents
- Process maps



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Questions?



seniorsinformation@gov.ab.ca

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