



Centre for Research,
Education, and Social Services
(CRESS Centre)



Funded By:



Government
of Canada

Gouvernement
du Canada

SENIORS' RESOURCE KIT

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www.cresscentre.ca ◀

Our Mission

With a plea of “working with and for the communities,” the mission of the CRESS Centre is to identify the pertinent needs of vulnerable citizens through research, implement educational and engagement activities, and provide social support to needy people to enhance their Quality of Life (QoL).

Our Principles

- Collaborative work culture
- Bottom-up planning process
- Collective community action
- Social inclusion
- Service diversification

Our Projects

- Multicultural Arts and Crafts
- Seniors' Engagement Activity
- Kids and Youth Health and Safety
- Multiculturalism and Anti-Racism Education
- Celebration of Special Events in Multicultural Landscape



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This resource kit, prepared by experts from the CRESS Centre, provides basic information about programs and services offered by local, provincial, and federal governments. Resources and services provided by non-profit sectors in Calgary have also been listed. Users are encouraged to review the website links for detailed information and access the programs and services.

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PROGRAM/ SERVICES	BENEFITS	DETAILS AND LINK
THE CITY OF CALGARY		
Low-income transit pass	Provides low-income annual transit pass (\$31 per year- usually changes yearly).	<ul style="list-style-type: none"> • Apply through Fair Entry program (https://www.calgary.ca/social-services/low-income/fair-entry-subsidy.html) • Household income (2 persons below \$38,003 or 3 persons below \$46,720 – the threshold changes every year) • Be 65+ years of age
Regular Seniors Annual Transit Pass	If you are 65 or older, the City of Calgary provides a Regular Seniors Annual Transit Pass for regular Calgary transit service but does not apply to Calgary Transit Access services.	<ul style="list-style-type: none"> • Age 65 or older - proof of age required • Resident of Calgary - proof of residency required (PO Box and rural route addresses not accepted as proof) • \$154.50 per year https://www.calgarytransit.com/fares---passes/passes/regular-seniors-annual-transit-pass.html
Recreation Fee Assistance Program	Provides low-cost fees for City of Calgary recreation facilities, golf courses, leisure, and access to partnering organizations.	<ul style="list-style-type: none"> • Must be approved through the Fair Entry Program. • Saves 90% of the registration fee to a maximum of \$50 https://www.calgary.ca/rec-locations/prices/fee-assistance.html
Property Tax Assistance Program	Provides a credit/grant of the increase in property tax for your property; anyone who is approved will receive an additional rebate from Waste and Recycling Services.	<ul style="list-style-type: none"> • The program opens on June 1, and applications must be submitted by Dec. 31 • Meet the residency and income guidelines of the Fair Entry Program • Own your own home and reside in your home and ownership for at least one year • Experienced an increase in property tax from the previous year https://www.calgary.ca/social-services/seniors/property-tax-assistance.html
Senior Service Home Maintenance	Provides home maintenance support to seniors in low-income (e.g., housekeeping, snow removal, and grass cutting).	<ul style="list-style-type: none"> • Must be approved through the Fair Entry Program • Seniors unable to do basic housekeeping, snow removal, or grass-cutting https://www.calgary.ca/social-services/seniors/home-maintenance.html
Calgary Parking Low-Income Market Permit	Once approved for Fair Entry, you must apply for a Calgary Parking Market Permit.	<ul style="list-style-type: none"> • Once the application is approved, the permit will become active on the first day of the following month if payment is successful.

High-Speed, Low-Cost Internet and other telecom services	Once approved for Fair Entry, contact directly at 1-888-793-2441 (Rogers only).	Documents required: 2 pieces of government-issued ID, postal code, and phone used on Fair Entry application. https://www.rogers.com/connected-for-success
Calgary Community Food Resources	If you need low-cost or free food, check the links for the names of the providers.	https://docs.google.com/document/d/18U_pH3vLKoyzvVYSXD6hekrDDPe2tWQWUwBzpCT58Gg/edit https://www.google.com/maps/d/u/0/viewer?mid=1MzdOiEEK_AG4FOF5x_m02Elv_Ip3fhf&ll=51.0333462794184%2C-114.074052600000002&z=11

THE GOVERNMENT OF ALBERTA

Alberta Seniors Benefit	Provides a monthly benefit to eligible seniors with low income to assist with living expenses.	<ul style="list-style-type: none"> • 65 years of age or older (benefits may start the month of your 65th birthday) • Lived in Alberta for at least 3 months before applying • An annual income of \$33,410 or less or a senior couple with a combined annual income of \$54,650 or less • Canadian citizen or permanent resident • Receive the Old Age Security pension from the Government of Canada • Meet financial eligibility criteria https://www.alberta.ca/alberta-seniors-benefit#sa-benefit
Supplementary Accommodation Benefit	Provides financial assistance to eligible low-income seniors who reside in designated supportive living or long-term care.	<ul style="list-style-type: none"> • Monthly income from all sources is less than the current private room rate • Low income not eligible for the federal Old • Age Security pension, who are residents of designated supportive living and long-term care facilities are considered for this benefit. https://www.alberta.ca/alberta-seniors-benefit
Coverage for the Seniors Program	The Government of Alberta provides Premium-free coverage for prescription drugs and other health-related services not covered under the Alberta Health Care Insurance Plan (AHCIP).	<ul style="list-style-type: none"> • Proof of being 65 years of age or older. • Alberta Blue Cross administers the Coverage for Seniors program and claims. • AHCIP manages eligibility and registration • Prescription drugs listed in the Alberta Drug Benefit List are covered. The co-payment is 30% to a max of \$25 • For the person with diabetes, eligible diabetes supplies, including test strips, needles, syringes, and lancets, are fully covered up to \$2400 for a fiscal year. https://www.alberta.ca/financial-assistance-for-seniors
Special Needs Assistance	Provides a lump-sum payment to eligible low-income seniors for the cost of appliances and specific health and personal support.	<ul style="list-style-type: none"> • The maximum assistance available is in a benefit year (July 1 to June 30). • Maximum of \$5,643 for a benefit year. • Complete the Seniors Financial Assistance application form to enroll in the program alberta.ca/seniors-special-needs-assistance.aspx

Dental and Optical Assistance	Basic coverage (examinations, scaling/root planning, fillings, root canals, extractions, and dentures) to a max of \$5,000 every five years and purchase of prescription eyeglasses to a max of \$230 every three years.	<ul style="list-style-type: none"> • Single senior (less than \$31,080 – 100% dental coverage and up to \$230 optical) • Senior couple (less than \$62,160 coverage like single senior) • Consult dental \$5,643 and optical providers to estimate the coverage https://www.alberta.ca/alberta-seniors-benefit
Home Adaptation and Repair Program	Provides low-interest home equity loans to help senior homeowners finance home repairs, adaptations, and renovations.	<ul style="list-style-type: none"> • Provides a maximum loan amount of \$40,000. A loan will be repaid upon the sale of the property or earlier if the senior chooses with no penalty • Have an annual household income of \$75,000 or less maintain a minimum of 25% equity in the home https://www.alberta.ca/seniors-home-adaptation-repair-program
Property Tax Deferral Program	Allows eligible senior homeowners to defer all or part of their property taxes through a low-interest home equity loan.	<ul style="list-style-type: none"> • You re-pay the loan, with interest, when you sell the home, or sooner if you wish. Monthly repayments are not required. • Eligibility as Home Adaptation and Repair Program alberta.ca/seniors-property-tax-deferral-program.aspx

THE GOVERNMENT OF CANADA

Canada Pension Plan (CPP)	<ul style="list-style-type: none"> • CPP benefits (after 60 years) • Disability pension for a person with a disability • Survivor's pension for widows 	<ul style="list-style-type: none"> • At least 60 years old • Made at least one valid contribution to the CPP. • Except for CPP, one may receive a disability pension, survivor's pension, or death benefit, provided certain criteria are met. https://www.canada.ca/en/services/benefits/publicpensions/cpp.html
Guaranteed Income Supplement (GIS) Benefit	The supplement is based on income and is available to low-income Old Age Security pensioners. It is not taxable.	<ul style="list-style-type: none"> • 65 years old and currently living in Canada • Recipient of Old Age Security Pension • Current income under the maximum income threshold https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html
Post-Retirement Benefit (PRB)	If you work while receiving your CPP (60-70 years), your CPP and retirement income increase after 70 years for a lifetime. After 65 years, CPP contribution to your employment earnings is optional.	<ul style="list-style-type: none"> • 60 to 70 years of age (If a person takes retirement between 60 and 65 years). • Working and contributing to the CPP (part-time is fine) • If you choose CPP contribution, you and your employer must contribute (your employer needs to agree). • Receiving a retirement pension from the CPP https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-post-retirement/eligibility.html

Old Age Security (OAS) Benefit	The Old Age Security (OAS) pension is a monthly payment for low-income CPP and GIS recipients.	<p>(1) If you are living in Canada, you must:</p> <ul style="list-style-type: none"> • Be 65 years old or older • Be a Canadian citizen or a legal resident at the time the OAS pension was approved • Have resided in Canada for at least 10 years since the age of 18 <p>(2) If you are living outside Canada, you must:</p> <ul style="list-style-type: none"> • Be at least 65 years old • Have been a Canadian citizen or a legal resident of Canada on the day before you left Canada • Have resided in Canada for at least 20 years since the age of 18. <p>https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html</p>
Death benefit	It is a one-time benefit of a maximum of \$2500. If eligible, the surviving spouse may get full. If there is no surviving spouse, the amount is equally divided among each legal child.	<p>The deceased must have made contributions to the CPP at least one-third of the calendar years in their contributory period for the base CPP, but no less than 3 calendar years.</p> <ul style="list-style-type: none"> • If the contributory period for the base CPP is 30 years or more, then the deceased must have made contributions for at least 10 calendar years. <p>https://srv136.services.gc.ca/sc/msca-mdsc/portal-portal/pro/dth-dc/death-benefit-application?step=before-you-begin</p>
The Allowance for the Survivor	<p>It is a monthly payment (60-64 years) if you are eligible.</p> <p>Your spouse or common-law partner has died and since their death you have not remarried or entered a common-law relationship.</p>	<ul style="list-style-type: none"> • You are a Canadian Citizen or a legal resident • You have resided in Canada for at least 10 years since the age of 18 • Your annual income is less than \$29,112 <p>https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance-survivor.html</p>

IMPORTANT PHONE NUMBERS FOR SENIORS

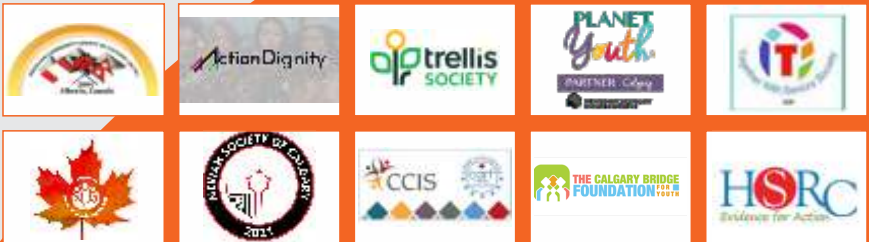
24 Hours Emergency: 911	For health advice including dementia from RN
403-266-1234	Non-emergency police line to report non-emergency incident
24 Hour Health link: 811	For every time of services provided by city of Calgary
24 Hours Community Resources: 211	For information and referrals for community and social services
Distress Center: 403-266-4357	24-hour services for connecting seniors that includes crisis support and urgent social work response when seniors are at risk.
Mental health: 403-943-1500	For non-urgent advice on navigating the addiction and mental health system.
Elder abuse: 403-705-3250	For reporting suspected case of elder abuse or for getting support.
Alberta Support: 1-877-644-9992	Alberta Supports Contact Centre
Non-City Organizations supporting seniors in need	Kerby Center for Seniors' Support (403-265-0661), Carya Calgary (403-269-9888), Calgary Seniors Resource Society (403-266-6200), Genesis Recreation Centre (403-590-2833)

An attempt was made to thoroughly review the governments’ websites to present information in the kit as accurately as possible. However, the information might have changed at the time of printing this kit or may change in the coming years. Users are, therefore, requested to go through the listed links to get more insights about the programs/services and ensure the program requirements are still relevant. The CRESS Centre and the funding partner will not take any liability for inaccurate information, if any, in this resource kit.

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Our Partners





OUR FUNDERS



Government of Canada

Gouvernement du Canada



United Way
Calgary and Area



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