**Alberta Seniors Benefit**

Seniors with low-income can get financial assistance to help with monthly living expenses.

Eligibility

To be eligible for the Alberta Seniors Benefit you must:

* be 65 years of age or older (benefits may start the month of your 65th birthday)
* have lived in Alberta for at least 3 months immediately before applying
* be a Canadian citizen or permanent resident
* receive the Old Age Security pension from the Government of Canada
* meet financial eligibility criteria

If you and/or your spouse/partner have chosen to defer or delay receipt of Old Age Security (OAS), you are not eligible for seniors financial assistance programs.

Use the Seniors Benefit Estimator to help determine your eligibility for Seniors Financial Assistance programs. You do not need to share any personal information to use the calculator.

New Alberta residents

If you are a new Alberta resident, you are eligible to begin receiving benefits on the later of the following dates:

* the month of your 65th birthday
* the month following 3 months of permanent residency in Alberta (for example, if you moved to Alberta on July 15, you are eligible to receive benefits on October 1 of the same year)

How your benefit is determined

In general, a single senior with an annual income of $29,285 or less, and senior couples with a combined annual income of $47,545 or less, may be eligible for a benefit. These income levels are guidelines only, and are for seniors whose income includes full Old Age Security pension.

The amount of benefit you may be eligible to receive is determined by:

* your income, combined with your spouse/partner's income, regardless of age
* whether you receive the federal Old Age Security pension (you have lived in Canada for 10 years)
* your accommodation category
* your marital/cohabitation status

Income factors

Benefits are paid based on your previous calendar year’s total income, from January to December.

Your income information is needed each year to accurately calculate your benefits.

If you received Canada emergency response benefits (for example, CERB) in 2020, and your 2020 income was significantly higher than your 2019 income as a result, you may be eligible to have your seniors financial assistance eligibility based on your estimated 2021 income. Simply complete, sign, and submit an [Income Estimate Form](https://www.alberta.ca/assets/documents/sh-asb-income-estimate-form.pdf) (PDF, 74 KB).

The Government of Canada will issue a one-time payment of $500 to eligible Old Age Security recipients age 75 years and older the week of August 16, 2021. This payment will not affect eligibility or benefit amounts for Alberta seniors financial assistance programs. For payment information, contact Service Canada at 1-800-277-9914.

Your application to the Alberta Seniors Benefit program asks you to authorize the Canada Revenue Agency to release limited income information to Alberta Seniors and Housing. Only the lines relevant to verifying your eligibility and determining your benefits are collected.

To calculate your benefit amount, the Alberta Seniors Benefit starts with your total income as identified on line 15000 of your income tax return (combined with your spouse/partner’s total income) and then subtracts the following income deductions:

* Line 11300 – Old Age Security pension
* Line 12500 – Registered Disability Savings Plan (RDSP) income
* Line 14500 – Social Assistance payments
* Line 14600 – Net federal supplements (Guaranteed Income Supplement and Allowance)
* Line 20700 – Registered Pension Plan deduction
* Line 20800 – Registered Retirement Savings Plan deduction
* Line 21000 – Deduction for elected split – pension amount (Applicable for senior couples only. The program will also collect line 11600 from your spouse’s/partner’s income tax return.)
* Line 10100 / Line 22900 – Employment Income / Other employment expenses (Up to $3,600 of your employment income or the amount on line 22900, whichever is higher, will be deducted from your total income.)
* Canada Pension Plan Death Benefit (T4 slip must be provided)
* A lump-sum payment under the *Heroes’ Compensation Act*

Your total income minus these allowable deductions results in the income used to calculate your eligibility or your ‘non-deductible’ income. You may be eligible for an Alberta Seniors Benefit if your non-deductible income is within the program thresholds.

Maximum benefit amount

If your non-deductible income is $0 you will receive the maximum benefit available according to your accommodation type and marital status.

If your non-deductible income is greater than $0, the maximum benefit you may receive is reduced for each dollar of non-deductible income reported.

**For a single senior**

| **Type of residence** | **Maximum annual benefit (where income for calculating benefit is $0)** | **Phase out rate (for income greater than $0)\*** |
| --- | --- | --- |
| Homeowner, renter, lodge resident | $3,431 | 0.1560 |
| Long-Term Care Centre or Designated Supportive Living Facility | $11,771 | See the Supplementary Accommodation Benefit section below |
| Other Residence Categories | $2,390 | 0.1088 |

\*Phase-out rate refers to the gradual reduction of benefit that an individual is eligible for as their income approaches the income threshold. For every dollar of income used to calculate benefits approximately $0.16 is deducted from the maximum benefit amount.

**For a senior couple**

| **Type of residence** | **Maximum annual benefit (where income for calculating benefits is $0)** | **Phase out rate (for income greater than $0)\*** |
| --- | --- | --- |
| Homeowner, renter, lodge resident | $5,146 | 0.1564 |
| Long-Term Care Centre or Designated Supportive Living Facility (with one partner living at home) | $15,202 | See the Supplementary Accommodation Benefit section below |
| Other Residence Categories | $4,779 | 0.1453 |

\*Phase-out rate refers to the gradual reduction of benefit that an individual is eligible for as their income approaches the income threshold. For every dollar of income used to calculate benefits approximately $0.16 is deducted from the maximum benefit amount.

Use the [Seniors’ Benefits Estimator](http://www.seniors-housing.alberta.ca/seniors/benefit-estimator-calculator.html) to see if you are eligible for benefits.

**First time exception**

The Alberta Seniors Benefit program bases your benefit on your income from the previous calendar year. However, an exception is made for seniors applying to the program or receiving benefits for the first time.

For seniors applying to the program for the first time, or those who have previously applied but have never received benefits, an estimate of income is allowed to determine benefit eligibility for the current calendar year.

Fill out the [Income estimate form](https://www.alberta.ca/assets/documents/sh-asb-income-estimate-form.pdf) (PDF, 74 KB) and attach it to your application.

When an estimate is used, the estimated income is compared to the actual income reported to the Canada Revenue Agency at the end of the benefit year. If the estimated income was too high, benefits are paid to you retroactively. If an estimated income was too low, and you received benefits for which you were not eligible, you will have to repay the overpayment.

Accommodation benefit

The Supplementary Accommodation Benefit supports eligible seniors who reside in a designated supportive living or long-term care facility with monthly accommodation charges. The amount received is determined by:

* your personal income from all sources (line 15000 of the previous year’s income tax return) combined with your spouse/partner’s income (regardless of age)
* the maximum monthly accommodation charge in designated supportive living and long-term care as set by [Alberta Health](https://www.alberta.ca/continuing-care-accommodation-charges.aspx)
* the monthly disposable income amount of at least $322 (this amount may be used for personal expenses such as personal hygiene, telephone, cable, etc.)

The Supplementary Accommodation Benefit is combined with the Alberta Seniors Benefit. You will receive one combined payment each month.

When a couple must live apart for health reasons, a review of eligibility is completed to consider the couple as 2 single seniors living in separate dwellings. Normally this is done by dividing the couple’s total combined income equally (50:50 split) and calculating benefits using the single senior income threshold. Seniors whose monthly income from all sources is less than the current private room rate may receive a benefit.

Seniors with 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 the Supplementary Accommodation Benefit.

How to apply

Step 1: Read the information booklet

[Seniors Financial Assistance information booklet](https://open.alberta.ca/publications/6758057)

Step 2: Complete the application package

Complete the Seniors Financial Assistance application:

* [Apply online](http://sfa.alberta.ca/)
* Download and print the [Seniors Financial Assistance application form](https://www.alberta.ca/assets/documents/sh-sfa-application-form.pdf) (PDF, 114 KB)

Optional income forms are available to help you complete your application:

* [Income estimate form](https://www.alberta.ca/assets/documents/sh-asb-income-estimate-form.pdf) (PDF, 74 KB) – the use of this form is limited to the Alberta Seniors Benefit program. Complete the form if you have experienced a decrease in income compared to your most recent tax return and are applying to the program for the first time or have previously applied but have never received benefits. For more information, see How Your Benefit is Determined – First time exception section above).
* [Income information form](https://www.alberta.ca/assets/documents/sh-asb-income-information-form.pdf) (PDF, 71 KB) – complete this form if you have not filed your income tax return for the previous calendar year.

Optional forms are available to help you complete your application:

* [Direct deposit request](https://www.alberta.ca/assets/documents/sh-asb-direct-deposit-form.pdf) (PDF, 94 KB)
* [Undertaking to Administer Benefits and Certificate of Incapability](https://www.alberta.ca/assets/documents/sh-asb-certificate-incapability.pdf) (PDF, 686 KB)
* [Authorization of Representative](https://www.alberta.ca/assets/documents/sh-asb-authorization-representative.pdf) (PDF, 200 KB)

Step 3: Include supporting documents with your application

Date of birth validation for you and your spouse/partner (if applicable) must be included with your application. Attach a photocopy of **one of the following documents**:

* Canadian birth certificate
* A valid Canadian driver's license
* A valid Alberta identification card
* Passport
* Canada Entry Documents
* Canadian Citizenship Document
* Permanent Resident Card (front and back)

You are encouraged to sign up for direct deposit. Attach a pre-printed cheque from your bank/financial institution with your:

* name
* current address
* bank account number

Make sure to write 'VOID' across the cheque

You may also complete a [direct deposit form](https://www.alberta.ca/assets/documents/sh-asb-direct-deposit-form.pdf) (PDF, 94 KB)

Step 4: Apply

Use one of the following options to send your completed application and supporting documents:

[**Submit documents online**](https://seniors-housing.alberta.ca/submit-documents/)

Fax to 780-422-5954

Mail to:

Alberta Seniors and Housing
Seniors Financial Assistance
PO Box 3100
Edmonton, Alberta T5J 4W3

If you need help completing an application, call the Alberta Supports Contact Centre toll-free at 1-877-644-9992.

After you apply

Alberta Seniors and Housing will send you a letter explaining your benefit eligibility once your application is reviewed.

Update your information

Keeping your information up-to-date helps ensure that you receive your benefits.

If any of the following information changes, contact the Alberta Supports Contact Centre at 1-877-644-9992 (have your Personal Health Care card available when calling):

* you move to a new address
* your marital status changes
* your annual income changes
* your eligibility for the Government of Canada Old Age Security pension changes

You may also notify the department in writing. Ensure your full name (print), address, telephone number and Personal Health Care number are clearly marked on your document. Select one of the following options to provide your documents:

[**Submit documents online**](https://seniors-housing.alberta.ca/submit-documents/)

Fax to 780-422-5954

Mail to the address below:

Alberta Seniors and Housing
Seniors Financial Assistance
PO Box 3100
Edmonton, Alberta  T5J 4W3

When benefits end

Benefits stop:

* the month after you leave Alberta to live permanently in another province or country
* the month following a recipient’s death

Retroactive payments

You may receive benefit payments retroactively for up to 11 months before the date Alberta Seniors Benefit receives your completed application form.

Retroactive payments will not be available before your 65th birthday or before 3 months of permanent residency in Alberta.

Payment schedule

The Alberta Seniors Benefit year begins July 1 of each year and ends June 30 of the following year. Below is the 2021 monthly payment schedule.

| **Month** | **Payment day** |
| --- | --- |
| January | Monday, January 25, 2021 |
| February | Monday, February 22, 2021 |
| March | Thursday, March 25, 2021 |
| April | Monday, April 26, 2021 |
| May | Tuesday, May 25, 2021 |
| June | Thursday, June 24, 2021 |
| July | Monday, July 26, 2021 |
| August | Wednesday, August 25, 2021 |
| September | Friday, September 24, 2021 |
| October | Monday, October 25, 2021 |
| November | Wednesday, November 24, 2021 |
| December | Friday, December 17, 2021 |

Appeals

To request an explanation or review of the information used to determine your eligibility for the Alberta Seniors Benefit program call the Alberta Supports Contact Centre:

Toll free: 1-877-644-9992

You may appeal a decision regarding your Alberta Seniors Benefit file or benefit amount.

Step1: Write a letter of appeal

Send information and supporting documentation that will assist in the review of your file to:

Director, Seniors Financial Assistance
Seniors and Housing
PO Box 3100
Edmonton, Alberta  T5J 4W3

Or send by fax to: 780-422-5954

Step 2: Request a final review

If your concern is not resolved, request a final review by writing to:

Assistant Deputy Minister
Seniors and Strategic Services Division
Seniors and Housing
PO Box 3100
Edmonton, Alberta  T5J 4W3

Or send fax to: 780-422-5954

Step 3: Complete a Notice of Appeal form

Once Step 2 is complete, a Notice of Appeal form will be mailed to you. Follow the instructions provided with the form.

Contact

Connect with the [Alberta Supports Contact Centre](https://www.alberta.ca/alberta-supports.aspx):

Hours: 7:30 am to 8:00 pm (open Monday to Friday, closed statutory holidays)
Toll free: 1-877-644-9992
Fax: 780-422-5954

Address:
Alberta Seniors and Housing
Seniors Financial Assistance
PO Box 3100
Edmonton, Alberta  T5J 4W3