

Attention Seniors:

On July 1 2016, the government launched the **Seniors Home Adaptation and Repair Program (SHARP)**. This program allows senior homeowners to finance home repairs and adaptations through a low-interest home equity loan with the Alberta government.

The Seniors Home Adaptation and Repair Program (SHARP) provides low-interest home equity loans to help seniors finance necessary repairs, adaptations and renovations to their homes. A maximum loan of \$40,000 is available to seniors and senior couples with an annual total income of \$75,000 or less and who have a minimum of 25 per cent home equity in their primary residence.

If eligible, the Alberta government will issue a loan(s) for home repairs, adaptations and renovations. SHARP will register a caveat against the land title certificate to secure any loan. The loan will be repaid, with interest, when the homeowner moves, sells the home or sooner if the homeowner wishes. **Monthly re-payments are not required.**

Eligibility criteria include:

- A yearly income of \$75,000 or less
- Age 65 or older (only one spouse/partner needs to be 65)
- A Canadian citizen or have been lawfully admitted to Canada for permanent residence
- An Alberta resident and have lived in Alberta for at least three months
- An owner of a residential property registered in a land titles office

With the introduction of SHARP, home repairs are no longer funded through the Special Needs Assistance (SNA) program effective July 1, 2016. **This new home loan program includes a grant component for low-income seniors who do not qualify for a loan, such as seniors with insufficient home equity or mobile homeowners who do not own their land.** The grant is limited to repairs and adaptations previously available under SNA program (listed on the back of this page).

For more information, go to:

<http://www.seniors-housing.alberta.ca/seniors/home-adaptation-repair.html>

and review the Home Renovations Consumer Tips brochure:

http://www.seniors-ousing.alberta.ca/documents/SHARP%20Home_Renovations%20Insert.pdf

before you view the application package:

<http://www.seniors-housing.alberta.ca/documents/2016%20SHARP%20Application.pdf>

Applications can be ordered via Alberta Supports 1-877-644-9992 or printed from the Alberta Seniors and Housing website link above.

Seniors Property Tax Deferral Program has also been available since 2014 as a low-interest home equity loan. <http://www.seniors-housing.alberta.ca/seniors/property-tax-deferral.html>

Contact Community Services via email deb.grady@mdbighorn.ca or call 403-673-3611 / 403-233-7678, ext 223 if you need more information on these programs or other income based Seniors Benefits Programs such as:

Federal - Canada Pension Plan (CPP), Old Age Security (OAS), Guaranteed Income Supplement (GIS)

Provincial - Alberta Seniors Benefit (ASB), Special Needs Assistance for Seniors (SNA),

Dental and Optical Assistance for Seniors, Residential Access Modification Program (RAMP)

Special Needs Assistance for Seniors - 2014 Allowable Expenses

Primary Items (all income levels)	Standard	Maximum	Comments	Date of Service	Date of Request
Appliance/Furniture					
Appliance Repair			Receipts/estimates required		
Bed		\$500	Receipts/estimates required		
Dryer		\$400	Receipts/estimates required		
Fridge		\$700	Receipts/estimates required		
Stove		\$700	Receipts/estimates required		
Washer		\$500	Receipts/estimates required		
Home Repair					
Bathroom Repair			Receipts/estimates required		
Carpet Replacement		\$1,500	Doctor's Note		
Cistern			Receipts/estimates required		
Faucets/Taps		\$150	Receipts/estimates required (max 5)		
Furnace Replacement/Repair		\$3,000	Receipts/estimates required		
Hot Water Tank		\$700	Receipts/estimates required		
House Roof ¹ (incl. porch on mobile home)		\$2,900	Receipts/estimates required		
Mobile Home Skirting		\$1,600	Receipts/estimates required		
Plumbing Repair			Receipts/estimates required		
Pressure Pump and Tank			Receipts/estimates required		
Sewer/Septic Tank			Receipts/estimates required		
Steps/Landing/Railing		\$900	Receipts/estimates required (max 2)		
Sump Pump Repair/Replacement			Receipts/estimates required		
Toilet		\$300	Receipts/estimates required (max 2)		
Well Replacement/Repair					
Health Supports					
CPAP machine		\$1,600	Receipts/estimates required		
CPAP supplies		\$200 / yr	Receipts/estimates required		
Diabetic Supplies - Insulin (Less ABC)			Funded on Presc. Printout, Maximums apply		
Diabetic Supplies - Medication (Less AMFH)			Funded on Presc. Printout, Maximums apply		
Nutritional Beverage	\$2/can		Dr. Note req'd. Funded on Receipts		
Podiatry		\$25/month	Receipts required		
Prescription Medications			12-month printout - single > \$45, couple > \$90		
Personal Supports					
Clothing (additional amount)		\$600	Medical reason required		
Groceries - extra celiac		\$50/month	Dr. Note required first time		
Funeral Costs		\$1,200	Receipt required		
Lift Chair		\$800	Receipts/estimates required		
Medical Trips	Per diem		Dr. note for trip dates and accommodation receipts		
Medication Assistance Fee		\$70/month	Report/receipt from Lodge/DAL		
Personal Response - Installation		\$80	Receipts/estimates required		
Personal Response Service		\$30/month	Receipts/estimates required		
Utility Arrears			Disconnection Notice		
Wigs		\$250	Dr. Note required first time (max 2 per year)		
Secondary Items (lower income only)					
Appliance/Furniture					
Microwave		\$100	Receipts/estimates required		
Television		\$300	Receipts/estimates required		
Vacuum		\$150	Receipts/estimates required		
Home Repairs					
Eaves/soffit/fascia		\$1,000	Receipts/estimates required		
Exterior Doors		\$500 each	Receipts/estimates required/2 maximum		
Garage Roof ¹		\$1,200	Receipts/estimates required		
Health Supports					
Foot Orthotics - custom-made		\$400	Receipts/estimates required - only 2 in lifetime		
Personal Supports					
Housekeeping/Yard Maintenance		\$1,200 / yr	Receipts/Estimate/Medical required		
Laundry Costs - single		\$40/month			
Laundry Costs - couple		\$80/month			
Respite Care		single rate	Receipts/estimates required/4 weeks per year		

Notes:

Highlighting: Yellow - ongoing expenses Green - date of service Pink - date of request

Date of request items are those on-going, regular monthly expenses (personal response, laundry, medication assistance fee) and those items that do not have a date of service (prescriptions/diabetic costs, clothing, groceries[celiac]).