

Frequently Asked Questions

1. What is Silvera for Seniors?

As a non-profit provider with 60 plus years of service, Calgarians trust Silvera to provide a diverse selection of housing with services and supports for independent older adults. We are a non-healthcare organization serving Calgary seniors with differing levels of income. Silvera is home to more than 1,800 residents in 28 communities in neighbourhoods across the city. We have more than 350 employees.

2. How do I learn more and apply to live with Silvera?

- **Contact us directly** via phone at 403.567.5301. We are happy to help.
- **Visit us through photos or a virtual tour where available.**
All Silvera's communities are available online.
- **Fill out an application form online:**
<https://www.silvera.ca/application-package/>
- **Email for information** or an application form leasing@silvera.ca

Follow these four easy steps to your new home!

- a. Please complete the application form in full. For any affordable (discounted) housing locations, please sign it and attach the following documents related to income eligibility. (This is not required for market-priced housing.):
 - a. Current Notice of Assessment (NOA) from Revenue Canada. This is your proof of income to qualify for affordable (discounted) housing that is required by the government. Please attach bank statements with your name visible if your NOA is not reflective of your current income or if you make below the recommended income.
 - b. Functional Health Assessment completed and signed by your health care provider. **Note: Only a physician, a nurse practitioner or a naturopath can fill out the Functional Health Assessment.**
 - c. Where cognitive impairment or decline is evident, please provide a Montreal Cognitive Assessment (MoCA), Mini Mental State Exam (MMSE) or similar memory assessment report with scoring.

- b. Submit all the documents in the most convenient way for you:
 - Drop it off in-person to any conveniently located Silvera supportive living community near you. (Silvera locations with “Commons” in the name.)
 - Email to leasing@silvera.ca
 - Fax to 403.276.9152
 - Mail to Silvera for Seniors, #804-7015 Macleod Trail SW, Calgary, AB T2H 2K6
- c. Schedule a tour by calling the Silvera supportive living community or well-priced market location of your choice directly. (Due to an extensive waitlist and limited vacancies, rent geared to income (RGI) independent living or percentage below locations tours are only offered when an applicant has completed all documentation, a Priority Rating Score phone interview, and is at the top of the waitlist and a vacancy is available.)
- d. Our Sales & Leasing team will contact you about your application and guide you to the right home for you. They will contact you for a Priority Rating Scoring phone interview. Once a vacancy is available and the applicant is at the top of the waitlist, Silvera will arrange a tour of the community (if one has not already been completed) and set up a meet & greet / intake interview to meet the applicant and ensure Silvera can provide the appropriate housing for a successful tenancy.

You can begin learning about Silvera locations now.

- a. Visit our website at www.silvera.ca
- b. Click on “Live with us/Our Communities” or visit <https://www.silvera.ca/locations/>
- c. Select your housing preferences.
- d. Choose a community location to view.

3. Do I have to be a Canadian Citizen or Permanent Resident to apply with Silvera?

Yes, you must be a Canadian Citizen or Permanent Resident (landed immigrant) and must have lived in Canada for 10 years or in Calgary for one year to apply with Silvera.

4. What does “proof of income” mean?

Proof of income is showing how much you make to be able to qualify for affordable (discounted) housing. The government requires your Notice of Assessment (NOA), which is your processed income tax assessment. Proof of any other income not included in your NOA (example: private pension, out of country pension, investment income) is also required. If you cannot locate your NOA, call the Canada Revenue Agency at 1.800.959.8281 to request a copy. Any assets are also required to be reported on your application.

5. Why do I need a functional assessment?

The functional assessment is a series of questions that helps Silvera make sure you have all the services you need. This is used to help match you to the right Silvera community for you, so we can help you “Live your best life” -- Silvera’s primary purpose.

6. What is the waitlist to live with Silvera?

Your place on our waitlist is determined by your needs and situation, not your application date. Depending on the priority of each new application received, you may move up and down on the waitlist. We cannot inform you of your exact position on the waitlist due to its constantly shifting nature.

When we have a vacancy available, our Sales & Leasing team will contact you to discuss the next steps, which includes an extensive conversation to ensure we are best meeting your needs, and that you are ready to move. The Sales & Leasing team then arranges an intake interview and tour at the available community.

If there are any changes to your situation while you are on the waitlist, such as a change in income, housing, or health, please let us know by calling 403.567.5301 or emailing leasing@silvera.ca.

7. Can I place my name on the waitlist even though I am not actively looking to move?

The waitlist is for people who are currently looking to move; for example, within 60 days of being notified of a vacancy.

8. What kinds of services does Silvera provide in seniors' communities?

With 28 locations across the city, Silvera provides a full spectrum of offerings.

The two main categories are:

- Independent living, which is housing with accommodation only.
- Supportive living, which is housing with full services.

Silvera's **independent living** consists of self-contained apartments or townhouses with full kitchens and offer safe, secure, affordable accommodation for seniors with access to a community hub for maintenance support (including 24/7 emergency on-call service) and other programs. Residents also have access to Resident Support Coordinators (RSCs) who can guide residents to the supports they need. In these communities, residents do their own shopping, cooking, and cleaning. (Independent living locations are offered in well-priced market, % Below and RGI rent models) Some well-priced market locations offer fee for service packages through the Silvera Select Program.

Silvera also offers **supportive living**. These communities offer three meals a day, 24/7 snacks, weekly housekeeping, Life, Learning and Leisure programs (co-created educational, fun, recreational and social activities), non-medical employees on-site 24 hours per day, maintenance (including emergency 24/7 on-call service), call bells in every suite, and health and safety protocols. All locations provide access to hair salon services, as well as a variety of paramedical services like massage therapy, dental hygiene, audiology, and foot care with some locations offering weekly doctor visits onsite.

Some supportive living communities are pet friendly. Silvera supportive living comes in all sizes, from large, vibrant multi-story buildings to cozier, smaller one-level communities. We also offer a range of service packages that our Sales & Leasing Coordinators would be happy to discuss with you to find just the right fit. All service packages come with the minimum residual guarantee from the Government of Alberta and Silvera, ensuring you have a minimum of \$357 left after your rent and service package are paid each month.

Silvera also operates two supportive living communities with health supports:

- 1) Mobility supports Shawnessy (SW) for those that are physically or visually impaired.
- 2) Memory care support for individuals with early-stage dementia at Beaverdam (SE).

These programs provide residents with extra supports to help them live independently as long as possible.

We also offer independent living with service options. Our Willow Park on the Bow community offers self-contained apartments. It is priced 11% below CMHC (Canadian Mortgage and Housing Corporation) average market priced suites.

<i>Supportive living communities with daily dining, 24/7 snacks, weekly housekeeping, Life, Learning and Leisure programs, as well as salon and a variety of paramedical services etc.</i>	
Northwest/Northeast	Inner City / Bridgeland
Gilchrist Commons Shouldice Commons (pet-friendly)	Aspen Commons Bow Valley Commons Spruce Commons
Southwest	Southeast
Shawnessy Commons (mobility supports for the physically or visually impaired) Westview Town Suites (market)	Beaverdam Commons (early-stage memory care supports)

<i>Independent living communities with 24/7 emergency maintenance on call and Resident Support Coordinators to guide you to available supports</i>	
Northwest	Northeast
Alder Court Townhomes Dream Haven Apartments Elmwood Court Townhomes Shouldice Apartments	Bow Valley Townhouses Chestnut Grove Apartments Gilchrist East Apartments Gilchrist North Apartments Livingston Terrace Apartments (percentage below and RGI) McCann Court Townhomes Mountview Apartments
Inner City/Bridgeland	
Willow Park on the Bow Residence (market and percentage below)	
Southwest	Southeast
Austin Nixon Apartments Boxwood Townhomes Friendship Apartments Queens Court Townhomes Westview Residence West (market and percentage below)	Beaverdam Place Townhomes

9. Can I apply for more than one community?

Yes, but we recommend a maximum of three communities at one time. When selecting communities, please call the Sales & Leasing team at 403.567.5301 (Monday – Friday, 8 am – 4 pm) for personalized service. Let us guide you through the process of finding your new home with Silvera, or feel free to visit our website (www.silvera.ca) for more information.

10. Can I list my preferred location?

You can select up to three communities that interest you.

11. When I submit an application, do I receive a call?

After you submit an application, our Sales & Leasing team will only contact you via phone or email if the application is incomplete. Please allow at least three to five business days for a member of our Sales & Leasing team to contact you, should the need arise, to review your application and any missing or incomplete supporting documents.

12. If I have questions about the status of my application, who do I speak to?

You can call our Sales & Leasing team at 403.567.5301 or email leasing@silvera.ca. Please allow at least three to five business days between calls or messages to allow the team to respond to your inquiry.

For our Westview Town Suites and Westview Residence West Market housing we do not require an application form. However, we do require a functional assessment.

13. I need housing immediately. How long does the entire process take before I am advised if I qualify?

There are situations where Silvera may be able to house people on short notice, although we do not offer emergency housing. This depends on your unique circumstances and the availability of units at Silvera communities. If you have an immediate or urgent need for housing, please call our Sales & Leasing team at 403.567.5301, we will do our very best to help. The process and length of time can vary widely, in general vacancies in the supportive living locations can usually become available more quickly than that of the independent living locations.

14. What is the size of the suites?

The size of suites varies depending on the communities. Silvera offers single and double suites, as well as studios, 1-bedroom units, and some 2-bedroom units. Please note that two-bedroom suites or the larger suites in supportive living are reserved for couples or two people choosing to live together. In supportive living, the range in suite size for affordable housing is 180 sq. ft. to 386 sq. ft.; whereas in well-priced market, the range is from 338 to 780 sq. ft. (due to 1-and 2-bedroom offerings).

You can call our Sales & Leasing team to get help and learn more about what is the right fit, to best suit your needs, income and budget, or visit any Silvera supportive living community hub online to view sample floor plans. In-person tours can also now be booked directly with the supportive living or well-priced market communities.

Virtual tours are available through the community details for specific locations on Silvera's website by visiting <https://www.silvera.ca/locations/>

15. Do you have wheelchair-accessible suites?

Yes, many of our communities offer barrier-free suites.

16. How much is the rent?

We have a variety of rent models including set rent rates and a Rent Geared to Income model (30% of your annual gross income). Income influences which communities you may be eligible to live in.

In addition, families can help with costs at Westview Town Suites, Westview Residence West, and Willow Park on the Bow market suites. They can also, help with the Silvera Select Packages for the 20% below suites at Westview Residence West.

Silvera currently offers the following rent models.

- 1) **Well-Priced Market** – Rents are set according to market rates at the following select locations. Please call directly for a tour.
 - a. Westview Town Suites: 403-240-4920
 - b. Westview Residence West: 403-240-4920
 - c. Willow Park on the Bow: 403-262-6295
 - d. Varsity Estates Village: 403-240-4920
- 2) **Set Rent Rates or Percentage Below (% Below)** - Rent is calculated at a percentage below the Median Market Rate as reported by CMHC every year at the following locations.
 - a. Willow Park on the Bow – 11% Below CMHC Median Market Rate
 - b. Westview Residence West – 21% Below CMHC Median Market Rate
 - c. Livingston Terrace – 41%,21%,11% Below CMHC Median Market and 1% AMR
- 3) **Rent Geared to Income (RGI)** – Rent is calculated at 30% of gross monthly income at all other locations. (Note: supportive living locations also charge a monthly service package in addition to rent.)

17. What is the damage deposit?

Based on the community you apply to live in, a damage deposit may be required. In independent living locations this is the equivalent of one month's rent. There is no deposit for our supportive living communities.

However, a damage deposit is required at Westview Town Suites.

18. What is the maximum income to be eligible for affordable (discounted) housing?

In partnership with all levels of government Silvera offers several affordable independent living options for seniors who qualify. If your annual income as reported on your tax return is less than \$48,000, you would qualify for a bachelor suite in one of our buildings with affordable housing. The maximum income for a one-bedroom suite is \$58,000 and the maximum income for a two-bedroom suite is \$67,500.

19. How much income do I need to have to qualify for housing?

Silvera considers all applications and income amounts; however, your income may influence the communities you are eligible to live in. Silvera has a number of communities that provide safe, secure, and affordable housing for seniors with low-to-moderate incomes. In addition, Silvera has some communities with rent structures that accommodate seniors with higher incomes as well.

On average to live in a Silvera location the following is recommended:

1) Supportive Living:

- a. **Bow Valley Commons or Shouldice Commons** – approximate minimum income of \$2,045/ month or greater to accommodate the maximum service package.
- b. **Aspen Commons, Beaverdam Commons, Gilchrist Commons, Shawnessy Commons, Spruce Commons** – approximate minimum income of \$2,160 / month or greater to accommodate the maximum service package.

Discounts may be available depending on your income at select locations. Bank statements will be required for discounts to be approved in addition to your NOA, so that you are guaranteed \$357 left after paying rent and the service package.

2) Independent Living:

- a. Single / 1 person – approximate minimum income of \$447 / month
- b. Couple / 2 persons – approximate minimum income of \$714 / month

20. Can my family help with my rent and service package cost for supportive living, if my income is too low for a community I want?

No, your family cannot assist in the cost for any location requiring income eligibility, as mandated by government regulations, because the rent is calculated based on your gross monthly income from your individual NOA, and service packages must be adjusted to provide a monthly guaranteed income.

Only at our market properties are families allowed to assist with supportive living costs. As mentioned above, families can help with costs at Westview Town Suites Westview Residence West, and Willow Park on the Bow market suites. Additionally, they can also help with the Silvera Select packages for the 20% below suites.

21. Can I purchase meals or housekeeping from a supportive living community if I live in an independent building?

Yes. At Westview Residence West, residents can purchase meals from Westview Town Suites. At Willow Park on the Bow, residents can purchase meals from Aspen Commons or Spruce Commons. You must provide 24-hours' notice to the supportive living community.

22. What is your pet policy?

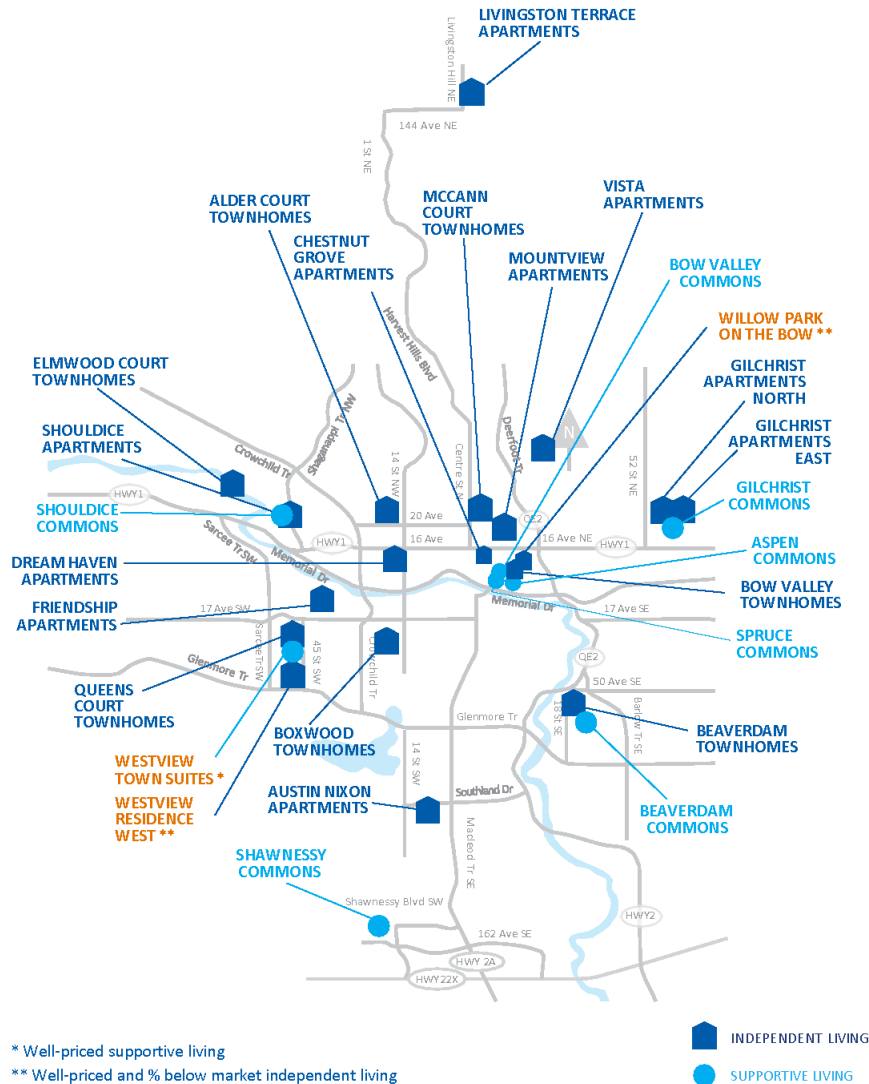
Silvera allows well-behaved cats and small dogs at these select communities: Shouldice Commons, Westview Town Suites and Livingston Terrace Apartments, and Westview Residence West. In addition, we allow cats only at Willow Park on the Bow. We allow day visits with pets and registered service dogs.

23. What is your smoking policy?

Smoking is not allowed indoors in any of Silvera's communities. Many locations have outdoor designated smoking areas that comply with the City of Calgary bylaws.

24. Where in Calgary are your buildings located?

Here's a map of Silvera's locations:



For More Information

If you have any other questions regarding well-priced market units contact the communities directly. If you have any questions regarding the affordable living locations, call Sales & Leasing at, 403.567.5301 or [email](mailto:leasing@silvera.ca) them at leasing@silvera.ca.

For any other questions or concerns, please visit, www.silvera.ca to find out how we can help you live your best life at Silvera.