



WELCOME TO SILVERA

INDEPENDENT LIVING RESIDENT HANDBOOK

2025

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1. Welcome Message from Silvera's Chief Executive Officer

Welcome to Silvera for Seniors! We're delighted to have you as a resident.

Silvera is a non-profit organization with a proud history of providing a diverse selection of housing with services and supports to older adults since 1962. Approximately 2,330 older adults live with Silvera in 37 supportive living and independent living communities throughout Calgary.

I'm sure you have many questions about living with Silvera. I trust this handbook will answer many of them.

One of our key principles is to support, respect, and encourage each person's independence, which is why Silvera's purpose is, "live your best life." Our core values are accountability, honesty, relationships and innovation. All our decisions are anchored in our purpose, our values and our strategic imperatives: age well by creating engaged communities; grow our housing options; nurture a stable, purposeful, and values-driven workforce; advance a stable financial structure and leverage our trusted reputation.

Older adults are the foundation of our communities. At Silvera, we want to acknowledge the power of wisdom and experience this generation brings to all our communities. It's our turn to give back to older adults by providing service in a personal, respectful, and caring manner.

Silvera is committed to building communities within communities, striving to make our communities places where residents can form new friendships, remain active and pursue lifelong learning. We promise to create a comfortable environment where you can live as independently as possible for as long as possible.

Sincerely yours,

A handwritten signature in blue ink, appearing to read 'Kyle Fawcett', with a long horizontal flourish underneath.

Kyle Fawcett
Chief Executive Officer
Silvera for Seniors

2. Introduction

This handbook is intended to give you, as a new Silvera resident, some background and contact information you might need to help you settle into your new home.

If you have any questions that have not been answered by this handbook, please contact your community management. See the list of phone numbers in section 3. Alternatively, you can visit our website at www.silvera.ca.

History

Silvera for Seniors was created as the Metropolitan Calgary Foundation by the Alberta government in 1962 under the Homes for the Aged Act. In 1996, and then known as MCF Housing for Seniors, it was incorporated as a management body by the Alberta government. As part of its 50th anniversary celebrations, MCF Housing for Seniors changed its name to Silvera for Seniors on Feb. 19, 2012.

Silvera provides safe, affordable housing and services for low-income seniors through a range of independent and supportive living options in Calgary. Silvera currently provides housing to more than 2,330 older Calgarians. We own or operate 29 townhouse, apartment, and cottage-style housing options throughout the city, as well as eight supportive living communities that provide seniors with dining services, housekeeping, recreation, and 24-hour non-medical monitoring.

The name “Silvera” speaks to the new “silver era” for seniors. Silver, as a metal, suggests quality and value. We want it to symbolize the strength and grace of our elders and how valuable they are to us. We want people to think of the power of the silver era – the wisdom and the experience that this generation brings to their communities.

Silvera is a charitable, non-profit organization, run by a volunteer Board of Directors. We are a registered Canadian charity (#107693913RR0001) and accept donations to support enhancing the quality of life for residents. If you know of someone who would like to support Silvera with a charitable donation and receive a tax receipt, please have them contact Silvera’s main office at 403-276-5541 or email donate@silvera.ca.

Silvera's Purpose and Values

Our Purpose

Live your best life.

We Value

Accountability

Honesty

Relationships

Innovation

3. Contact Information for Building Management and Maintenance

Silvera offers both supportive living and independent living. Each of Silvera's independent living buildings is connected to a supportive living hub. All community management and maintenance requests should be directed to the relevant hub shown below:

| Supportive Living Hubs and Independent Living Communities | Phone | Address |
|--|--------------|----------------------------------|
| Gilchrist Commons | 403-452-2500 | 503 Pinestream Place NE T1Y 3A5 |
| Gilchrist Apartments East | 403-452-2500 | 3003 - 56 St NE T1Y 4P5 |
| Gilchrist Apartments North | 403-452-2500 | 511 Pinestream Place NE T1Y 0B5 |
| Mountview Apartments | 403-452-2500 | 710 – 16th Ave NE T2E 6V9 |
| Vista Apartments | 403-452-2500 | 2622 - 39 Ave NE T1Y 7J9 |
| Bow Valley Commons | 403-264-6455 | 1020 Bow Valley Drive NE T2E 6P9 |
| Alex Walker Tower | 403-264-6455 | 124 15 Avenue SE T2G 5A8 |
| Bow Valley Townhomes | 403-264-6455 | 1060 Bow Valley Drive NE T2E 8L3 |
| Chestnut Grove Apartments | 403-264-6455 | 828 - 4 Street NE T2E 3T1 |
| Dream Haven Apartments | 403-264-6455 | 1518 - 8th Ave NW T2N 1C1 |
| McCann Court Apartments | 403-264-6455 | 207 - 21 Avenue NE T2E 1S5 |
| Aspen Commons | 403-265-2090 | 1171 Bow Valley Ln NE T2E 8B1 |
| Grace Manor | 403-265-2090 | 1506 9 Street SW T2G 4Y3 |
| Jenkins Court | 403-265-2090 | 923 19 Avenue SE T2G 1L9 |
| Spruce Commons | 403-266-2630 | 1055 Bow Valley Dr NE T2E 8A9 |
| Grace Gardens | 403-266-2630 | 1028 15 Avenue SW T2R 1M9 |
| Beaverdam Commons | 403-279-4623 | 2012 - 66 Ave SE T2C 1X7 |
| Beaverdam Townhomes | 403-279-4623 | 2012 - 66 Ave SE T2C 1X7 |
| Hamilton Manor | 403-279-4623 | 906 17 Avenue SE T2G 1J4 |
| Rhubarb Patch | 403-279-4623 | 1320 8 Avenue SE T2G 0M9 |
| Shawnessy Commons | 403-256-4036 | 30 Shannon Place SW T2Y 2B3 |
| Austin Nixon Apartments | 403-256-4036 | 10660 Elbow Drive SW T2W 1G4 |
| Boxwood Apartments | 403-256-4036 | 1818 - 28 Avenue SW T2T 1J8 |
| Friendship Apartments | 403-256-4036 | 1923 - 33 St SW T3E 7B3 |
| Queens Court Apartments | 403-256-4036 | 4500 - 47 Street SW T3E 6W5 |

| | | |
|----------------------------------|--------------|--------------------------------|
| Shouldice Commons | 403-288-7977 | 4730 19th Ave NW T3B 4V2 |
| Alder Court Apartments | 403-288-7977 | 1633 - 20 Avenue NW T2M 1G9 |
| Elmwood Apartments | 403-288-7977 | 3603 - 63 Street NW T3B 5A7 |
| Mount Royal Manor | 403-288-7977 | 1720 9A Street SW T2T 3E6 |
| Parkview Village | 403-288-7977 | 1234 21 Avenue NW T2M 4R7 |
| Shouldice Apartments | 403-288-7977 | 2003 - 46 Street NW T3B 1B3 |
| Westview Town Suites | 403-240-4920 | 5050 - 50 Ave SW T3E 8B1 |
| Livingston Terrace Apartments | 403-240-4920 | 149 Livingston Hill NE T3P 2C8 |
| Varsity Townhomes | 403-240-4920 | 5200 53 Ave NW T3A 2C4 |
| Westview Residence West | 403-240-4920 | 5050 - 50 Ave SW T3E 8B1 |
| Willow Park on The Bow Residence | 403-240-4920 | 30 - 11 Street NE T2E 4H7 |

4. Contact Information for Silvera's Main Office

Website: www.silvera.ca
Main office phone: 403-276-5541
Main office fax: 403-276-9152
Email: contact@silvera.ca
Mailing address: Suite 300, 2535 3rd Ave. SE
Calgary, Alberta T2A 7W5
Hours of operation: Monday – Friday 8 a.m. – 4 p.m.
Sales and Leasing address: 1171 Bow Valley Lane NE
Calgary, Alberta T2E 8B1
Hours of operation: Monday – Friday 7:30 am-3:30 pm
Email: leasing@silvera.ca

5. Your New Address

Silvera Community name: _____
Street address:..... _____
City:..... _____
Postal code:..... _____
Your suite number: _____

Please include your suite number when informing people of your address.

6. People You Need to Know

Community Manager/Property Manager

Your Community Manager (CM) or Property Manager (PM) is responsible for overseeing and coordinating the operation of your residence. The CM or PM are typically available during office hours and can schedule a meeting with you outside these hours as needed.

Your Community Manager: _____
Phone number: _____
Email: _____

Administrative Coordinator

The Administrative Coordinator (AC) is key to the day-to-day operations of the community. The Administrative Coordinator, along with the front office team, can assist you with answering many questions about the operation of the community.

Community Navigation Resource Manual

To assist you in navigating services and resources that are important to your tenancy, Silvera has a limited number of resident support coordinators. Also, Silvera created a comprehensive *Self-Advocacy Resource Guide* to help you successfully navigate important community and government programs, financial benefits, and more on your own.

- Do you need glasses, a walker, a hearing aid, or other aids to daily living?
- Are you not sure that you receive all the financial benefits available to you?
- Do you need assistance in applying for a discounted public transit pass?
- Are you stressed or need someone to talk to?

The *Self-Advocacy Resource Guide* is available to you to guide you through the process. It is also available on Silvera's website: [Self-service-resource-guide-Oct-102023.pdf \(silvera.ca\)](#).

Our Volunteer Programs

Volunteering your time and talent with Silvera is one way for you to enjoy a vibrant life in the community. At the back of this handbook is more information about Silvera's volunteer services. You can access our registration form at www.myImpact.com

7. Communications at Silvera

Silvera has several tools in place for you to connect with us and for us to inform you of important events, policies, notices, etc.

Comment Cards

Comment cards are available in each Silvera community for residents to provide feedback or ask a question. The cards are forwarded to the appropriate department and a response will be provided by the appropriate department personnel. If you would like a response to your comment, then please be sure to include your name, phone number and the name of your Silvera community on the comment card.

Email

If you prefer, you may send us an email at contact@silvera.ca, and your message will be re-directed to the appropriate community and/or department.

Inside Silvera

The *Inside Silvera* quarterly newsletter keeps everyone living at Silvera aware of important events, developments, and policies, while also building community between residents of independent living and supportive living communities. Profiles and stories about residents doing interesting things are also part of *Inside Silvera*. You will find copies of *Inside Silvera* in the Silvera literature box in each community.

Social Media

Silvera is active on social media and has Facebook, X.com (@silvera4seniors), Instagram, LinkedIn, and YouTube accounts. We encourage you to like us and follow us and let us know about stories worth sharing in your community. Send your ideas to communications@silvera.ca

Communicating with Family Members

At the time you signed your lease, we asked if your family members wanted to receive communications from Silvera outside of an emergency. If you and your family member agreed to this, your family member will receive information from Silvera about upcoming events, marketing, and fundraising campaigns. In keeping with Canada's Anti-Spam Legislation, that person will have the opportunity to opt-out at any time.

8. Resident Code of Conduct

Silvera has a set of values that we expect our staff to live by when they are at work. The values of accountability, honesty, relationships and innovation are ones that we also ask our residents to adopt with each other and with our staff. In addition to these values, here are a few simple guidelines for you to follow to ensure your community is safe and enjoyable for everyone.

As a resident you are required to:

- Respect the rights of others; treat everyone with honesty, dignity, and respect.
- Be able to resolve conflict on your own.
- Not endanger other residents, staff, or yourself.
- Not perform illegal acts or conduct business in the community without approval from the Community Manager.
- Wear appropriate, clean clothing in common areas.
- Prevent damage to the community, i.e. do not leave windows open during extreme cold.
- Not engage in any form of harassment or abuse towards other residents, guests, volunteers, contractors, and staff members of Silvera.
- Manage your own financial affairs or have a trusted representative to assist you.

9. Living in an Independent Living Community

You have chosen to live in an independent living community. As such, we encourage your continued

independence. If you would like additional support with meals, housekeeping and Life, Learning & Leisure programs, please talk to us about moving to one of Silvera's supportive living communities. If you need additional support with your daily routines, we recommend you contact AHS Home Care or consult your physician. There is a directory of phone numbers at the end of this handbook.

Common Areas

Your community **may** have a common dining room, sitting rooms, lounges, library and laundry rooms. Silvera staff will help you to become familiar with your new community as you settle in.

A common area is an area that is available for use by all residents, groups of residents and their guests, and one resident does not possess more control over the common area than any other resident. Please ensure you leave common area spaces tidy and follow our *Non-Smoking Policy* in these areas. Please secure common areas when not in use (i.e., lock the doors and windows).

Common Area Room Rental/Booking Process

If your building has a common area, this space may be booked with community staff. When you inquire about a room rental, you will be asked:

- What is the event?
- How many people are expected to attend?
- What time is your event?

You will be responsible for set up, clean up and putting the room back the way you found it following the event. You are responsible for your guests and any damage to the premises. If your event has several guests, a volunteer or you will need to let your guests into the building. Please see community staff for the cost of the room rental.

Suite Keys and Door Fobs

As part of your residency agreement, you are not permitted to copy suite keys or door fobs. If you lose your keys or fob, please report it to the community staff immediately. If your keys cannot be located, Silvera maintenance staff will have new keys cut for you at a cost.

Suite Furnishings

Silvera does not provide furniture for your suite. As this is your new home, you are encouraged to bring your favourite furniture, linens, and personal belongings with you.

Please note the following limitations on the furnishings you bring with you:

- The amount and the size of the furniture cannot constitute a fire or safety hazard for yourself or Silvera staff.
- Furniture must be clean and in good repair (items may be inspected by Silvera).

- Please ensure your belongings are free of pests such as bed bugs.

The following cannot be permitted in Silvera's communities due to the Health and Safety risk:

- Halogen lamps
- Lit candles (battery operated candles are acceptable)
- Electric fireplaces
- Space heaters
- Water beds

Equipment and Fixtures

Please note that any changes/alterations to fixtures are only permitted with written approval from Silvera. If you are approved to make any changes, you are responsible for returning all changes to the original condition when you move out, otherwise charges may apply. Should you wish to request any modification, please contact the community management team.

Electrical Appliances

The safety of our residents and staff is our number one priority. As such, Silvera only permits accepted styles of humidifiers, air cleaners and air conditioners. Please see community management for approval prior to bringing these items in your suite. All electrical devices such as kettles, coffee makers, heating pads, and electric blankets should be CSA approved and have an automatic shut-off feature.

Suite Temperature

You can set the temperature of your suite (heat only) through the thermostat located in your suite. Contact community staff if you need help in operating the thermostat.

Dress Code and Personal Hygiene

Please dress in appropriate clothes and maintain adequate personal hygiene. Clothing must be clean and in good repair. Housecoats, nightwear, dressing gowns, slippers, and hair rollers are not acceptable clothing outside of your suite. Regular bathing and laundering of clothes is an expectation.

If you become Ill

You can help prevent the spread of illness and keep our communities safe and healthy. If you feel ill, it would be prudent to isolate as much as possible and consult a physician. Please also practice frequent hand hygiene.

10. What We Offer as an Independent Living Community

Common Area Housekeeping

Silvera works hard to provide our residents with a safe, sanitary environment, which is free of health hazards. Common areas are dusted, vacuumed and cleaned regularly and are thoroughly cleaned annually, depending on usage.

Garbage Disposal

Garbage must be disposed of in the designated garbage bins/garbage room or garbage chutes, depending on the building you live in. Please carefully place garbage in the chutes or bin ensuring that the garbage bag is tied tightly which will help to reduce odor and avoid injury. All garbage must be bagged prior to being put in the garbage chute.

Recycling

You may dispose of clean paper, cardboard, metal, plastic and beverage containers in the recycling bins in your community. Please do not use the garbage chutes for recycling and remember to break down cardboard boxes before placing them in the recycling bin.

Laundry Room

Depending on the building you live in, Silvera provides communal laundry rooms for **residents' personal use**. Please remember that these are shared facilities and so it is important that you remain available to remove your items as soon as the wash/dry cycles are completed. You are responsible to supply your own detergents and fabric softeners. Silvera is not responsible for any personal laundry articles going missing.

There is a nominal charge to use these machines for purposes of maintenance and upkeep. Where communal laundry facilities are located by resident suites, they are available for use between 7 a.m. – 8 p.m. daily. Please ensure the lint is removed from the dryer and the room is left tidy. If there are problems with the machines, please contact Coinamatic at 403-236-3200 or your existing laundry service provider.

All our washing machines are high efficiency and require HE (High Efficiency) detergents. Please check to ensure you are using the correct type and amount of detergent. An iron and ironing board are available for your personal use. Please ensure the iron is unplugged when not in use and safely put away to eliminate fire hazards.

To operate the laundry facilities, you will be provided with an electronic laundry card. You are responsible for loading money onto your card at a card loading station in your community; instructions for the laundry card are provided by the staff. If there are problems with the laundry cards, please contact your community staff.

Maintenance

If you have any problems with the plumbing, electricity, cable, heating, or Silvera appliances, please report these to your maintenance staff as soon as possible by calling your supportive living hub. The name of your supportive living hub is listed at the beginning of this handbook. Maintenance or community staff are not able to install or repair a resident's personal items, including bathroom aids and TVs. Silvera will provide light bulbs for Silvera light fixtures only. Light bulbs for personal light fixtures must be supplied by the resident. If you engage an outside contractor for repairs or work in your suite, written approval from Silvera is required in advance. In addition, Silvera will require a copy of the contractor's WCB and insurance before work can commence.

- After hours, if your concern is a maintenance emergency, the after-hours on-call maintenance will respond.
- After hours, if your concern is a routine maintenance call, Maintenance will respond on the next business day.
- If your concern is a health or safety emergency, please call 9-1-1.
- Please report maintenance concerns as soon as you notice them to the Maintenance department by calling your supportive living hub listed at the beginning of this handbook. For example, burned-out exterior lights or severe icing on a sidewalk should be reported immediately.

Unless it is an emergency, Maintenance will provide you with 24 hours' notice that they need to enter your suite to complete inspections or repairs. If there are repairs to any common area, please follow our instructions and observe all safety signage during these repairs. If you are not present, you may give verbal permission for a Silvera employee to enter your suite.

Wellness Partnership with Sandstone Pharmacies

Sandstone Pharmacies, locally owned and operated, has partnered with Silvera to provide residents with a full package of benefits, including pharmacy services and qualified pharmacists.

Your Prescription Needs

You have the option of having Sandstone Pharmacies support all your prescription and immunization needs. Sandstone Pharmacies will assist you with transferring your prescriptions from another provider, work with your medication coverage levels, help you access mobility aids and Aids to Daily Living funding/co-pay. Additionally, Sandstone Pharmacies is the exclusive administrator of Silvera's donor-sponsored Medication Assistance Fund. If you have challenges with having all your prescription medication covered, this fund is for you. To arrange for Sandstone to supply your medications and to apply for the Medication Assistance Fund, please speak with your community management by calling your supportive living hub. By purchasing your prescriptions through Sandstone Pharmacies, they will deliver prescriptions and convenience items to you free of charge.

As part of Sandstone Pharmacies' Loyalty Program, Silvera residents, guests and staff receive 20% off Sandstone's Atoma brand of products. In addition to servicing residents in their communities, Sandstone operates in many Calgary neighbourhoods, including:

- Dover
- Fifth Avenue Drugs
- Glenmore Landing
- McKenzie Lake
- YYC airport
- Sarcee
- Simons Valley
- Downtown Calgary as Sprague

Additional Amenities

Mail & Parcel Service

All communities have mailboxes located near the front entrance. Upon move-in, you will be assigned a key to your mailbox. Your mailbox number is the same as your suite number. You also have the ability to mail letters from your community at a central post box or designated area. Please include your full mailing address, including your suite number.

Parcel deliveries by Canada Post will be delivered to a central parcel delivery station in your building. Parcel deliveries from other companies and couriers will be delivered directly to your suite. Staff are unable to accept parcel deliveries; if you are not in your suite when the delivery arrives, it may be refused. Silvera is not responsible for resident parcels delivered to your building.

Cable TV, Telephone, and Internet/Wi-Fi

In some buildings, an extensive cable TV, home phone and internet package is available through Moby for a nominal fee. If you have technical difficulties with any of these services, please talk with your community management at your supportive living hub.

Telephone and internet services are also available through local suppliers. These services are your responsibility to arrange.

If you subscribe to cable through Silvera and Silvera provides your cable box and remote control, these items remain the property of Silvera. Should these items be removed from the suite, including the remote control, there will be a replacement cost to you.

Transportation

Please see "Transportation Information" at the end of this handbook.

Parking

For a nominal monthly fee, a parking stall may be available. You must provide a copy of your insurance, driver's license, and registration to obtain access to a parking stall. Parking stalls are at a premium and are not to be used to store unused or inoperable vehicles. If parking is not available, you will be added to the waiting list for your community.

Silvera is not responsible for any damage and/or theft to your vehicle. Please keep your vehicle locked and remove all valuables.

Pet -Friendly Communities

Silvera recognizes that pets can play an important part in a resident's life. As a result, some Silvera communities allow residents to own dogs or cats. These residents are mandated to abide by Silvera's Pet Policy and pay a deposit and nominal monthly fee. Other communities allow pets to visit but are unable to remain onsite overnight. All pets entering the building must be vaccinated, be of good temperament, kept on a leash (not to exceed six feet in length), under control at all times, and not left unattended. If you have a pet visiting, please ensure other people in the area are comfortable with the pet, otherwise please move to your suite to continue your visit. Pets are not permitted in areas where food is produced or served. Residents and visitors are asked to clean up after their pets in a timely manner and dispose of the waste properly. All pet waste must be bagged and placed in the designated garbage bin.

Wheelchairs, Walkers, and Scooters

If you use manual or motorized wheelchairs or compact indoor mobility aids for mobility full-time, you must live in a designated barrier-free suite. Barrier-free suites are located at various independent living buildings.

Wheelchairs, scooters, and walkers must be stored in your suite unless they can be folded to fit into resident storage lockers if applicable to your community. To keep the community safe for everyone, please note the following guidelines:

- Mobility aids (walkers, scooters, etc.) are not to be left unattended in the hallways
- Walkers with skis are not permitted as they damage the flooring
- Cleaning and maintenance of mobility aids is your responsibility
- If you have an outdoor scooter, you must rent a parking stall and use the plug-in to recharge batteries
- Outdoor scooters are not permitted inside the community building
- Any damage created by motorized scooters may be passed on to the resident
- Unfortunately, there is no storage space available for scooters at any independent living buildings other than Livingston Terrace Apartments and Willow Park on the Bow Residence.

You must carry appropriate insurance if renting or owning a motorized wheelchair or scooter and demonstrate proof of insurance to community management.

Vendors

Please note the following important information:

Medical, Care Assistance and First Aid

Since Silvera staff are not medically trained, they are not permitted to offer any medical support services, first aid, medication assistance, oxygen assistance or assistance with getting up after a fall. Any such assistance is normally provided by a Home Care agency staff for any resident enrolled into

Home Care services via Alberta Health Services. In addition, Silvera staff may not receive medication/oxygen deliveries for residents. If you are not in your suite or in community for the delivery of your medications, you will need to arrange for your pharmacy or oxygen vendor to return at another time.

We recommend that you keep a small first-aid kit in your suite should you need items such as band aids or antiseptic cream for your personal use as Silvera staff are not permitted to administer first aid to residents. If you have injured yourself and need urgent medical attention, please call **911**.

11. Your Lease and Rent

Silvera's Responsibilities to you as Landlord

Silvera promises to abide by all the rules and regulations of a landlord as per the Alberta Residential Tenancies Act and the Alberta Housing Act.

Your Responsibilities as a Silvera Resident

As a Silvera resident, we ask that you follow a few rules and regulations as outlined in the tenancy agreement that you signed, which include:

- Smoking in designated areas outdoors only.
- Paying your rent on time.
- Not doing anything illegal.
- Keeping your suite clean and safe.
- Preventing damage to any part of the Silvera property.
- Practicing respect and being a good community citizen to your neighbours. Harassment, abuse and violence, either verbal or physical, towards other residents, staff, guests, volunteers, or contractors of Silvera will not be tolerated and may result in an eviction.

Rent-Geared-to-Income (RGI)

For all residents on the Rent-Geared-To-Income program, your rent is based on 30 per cent of your income as reported on line 15000 of the most recent Notice of Assessment you received after you filed your tax return. Each year, we will assess your monthly total rent according to this formula.

Set Rental Rates

Silvera has at-market and below-market rental rates depending on the building or suite you are in.

Annual Rent Review

Silvera reviews rental rates and any supplementary charges (for example, utilities, parking, cable, internet, land line) annually as per the Alberta Housing Act.

For those residents on RGI and below-market rental rates, in reviewing your annual income we will require a copy of your previous year's Notice of Assessment from Revenue Canada. If you receive **RRIF, RRSP, and/or annuity payments**, you need to include a copy of all appropriate T-slips. This information will ensure that your rent calculation is completed accurately according to regulations.

You will be given 30 days' written notice of any service charge increases and 90-days' written notice of any rental rate increase.

If your income has changed, specifically reduced, it is your responsibility to inform Silvera so a rent review can be completed and Silvera is not overcharging rent.

Paying Your Rent

Your rent is due and must be paid on the first day of the month. Rent is paid by electronic pre-authorized debit (money is debited directly from your account each month). No other forms of payment are accepted.

Move-In/Move-Out Process

Your community management will conduct a move-in and move-out inspection of your suite in your presence or with your designate. Suite inspections are also required in cases where Silvera becomes the new operator of an existing building. After this inspection, you will be responsible for costs associated with damage to the suite that are beyond normal wear and tear. Community management will provide you with move-out guidelines.

You are responsible to maintain your suite in good condition and you assume financial responsibility for any extraordinary wear and tear or damage resulting from equipment such as walkers, wheelchairs, and scooters. Upon completion of your move-out inspection you will be provided with a list of any damages for which you are responsible. Payment arrangements for the damages may be made at the time of the move out.

Security Deposit

If you have not already done so, you will need to provide Silvera with a security deposit (equivalent to no more than one month's rent) when you sign your tenancy agreement. Interest on the security deposit, which is set annually by Service Alberta, is compounded annually. The security deposit plus interest, if applicable, will be paid back to you when you move out of your suite, if the following conditions are met:

- There is no damage to your suite beyond normal wear and tear.
- You have cleaned your suite. When you give notice to move out, please ensure you follow the cleaning list provided.
- You have removed all your personal belongings which also includes the removal of any authorized physical alterations, and any aids to daily living (e.g. raised toilet seats, bed rails, etc.)
- You have maintained your suite to a reasonable standard; and

- You do not owe Silvera any outstanding rent or other services.

If any of the above conditions are not met, charges owing will be deducted from your security deposit.

Carpet Cleanliness

If you have carpet, it is important to properly clean and maintain your carpets on an annual basis for the following reasons:

- **Prolonging the life of carpeting.** Regular carpet cleaning, using the extraction method, can increase the life of carpets significantly, protecting our floor-covering investment.
- **Protecting indoor air quality.** Carpet traps airborne pollutants, allergens and bacteria and eventually those pollutants must be removed to protect the carpet and maintain proper indoor air quality.
- **Making carpets easier to maintain.** Most carpet soiling is made up of dry soils; when carpets are kept thoroughly cleaned on a regular basis, most dry soils can be removed with regular vacuuming.
- **Removing spots and stains.** As with other soils, spots and stains can attract more soiling. Removing them promptly protects carpet from damage.

Internal Transfers within Independent Living

If you want to move from one suite or independent living community to another, we will do our best to accommodate your request. Depending on our waitlist, we cannot guarantee a transfer. Your application for an internal transfer will be prioritized according to a priority waitlist like any other application (internal or external). If a transfer is possible, a fee of \$300 is necessary to cover expenses incurred as a result of the transfer.

The \$300 transfer fee will be waived under the following conditions:

- You require a move for financial reasons. Circumstances have changed that make your current suite no longer affordable; or
- You can no longer safely manage the stairs in your current suite, posing a safety risk to you. A medical letter may be requested in this case.

Please note: Your transfer would be handled under the same process as a new resident moving in. Your security deposit will be transferred, and the method of rent payment will remain the same. If you are approved for a transfer, it may lead to a rent recalculation as the anniversary date is changed to reflect your new move-in date. Any damages to your previous suite will be assessed accordingly.

Moving from Independent Living to Supportive Living

If your circumstances change and you feel you would be better suited to life in a Silvera supportive living community that has 24/7 Silvera staff, you can simply contact community management and

request an application form. You will receive an application for Silvera's supportive living program and a brochure that describes the programs and locations of the various communities. You will be provided with a functional assessment form to be filled out by your doctor or healthcare practitioner. Once completed, send your application and functional assessment forms to Silvera's main office or drop it off at the supportive living hub. Once your information is received by our Community Living team, it will be reviewed, and you will be contacted. If your application is approved, your name will be added to the waitlists of your preferred communities. There is no fee for moving from a Silvera independent living community to a supportive living community.

If You Decide to Move

Silvera requires completion of a Notice of Termination form should you intend to move out. As outlined in your lease, one-calendar month notice must be given by the first day of the month in which you plan to vacate. For example, you must give notice no later than March 1 to vacate at the end of March. Please see your community management to complete the Notice of Termination form. If proper notice is not given, you will be charged rent up to the required notification period.

Notification of Next of Kin/ Designate

At the time that you signed your lease, you provided contact information for a primary contact person, usually your next-of-kin. Communication with the contact will only be done with your permission, or in some emergency circumstances like fire/flood evacuation. Please note that this primary contact information is very important and should be kept up-to-date. You will need to notify community management if your contact information changes.

12. Your Health & Safety

Health and Safety Policy

Silvera is committed to a Health and Safety program that protects our staff, residents, volunteers, contractors, and property. Our Board of Directors, executive, management and staff are responsible and accountable for a healthy and safe environment in our communities. Residents, volunteers, staff, and contractors are requested to:

- Understand and comply with the Silvera Health and Safety program; and
- Report all unsafe areas and incidents immediately to community management or maintenance.

With your help, we will ensure a healthy, injury-free home and a safe workplace for everyone.

Protecting Residents and Staff

Silvera is committed to the health and well-being of all residents and staff. We do not tolerate harassment, abuse, or violent behavior from, or between, residents, co-workers, or others. Violence, harassment, and abuse policies are in effect to ensure a healthy and safe environment for everyone who lives, works, and visits our communities. As a tenant you are responsible for your own actions and actions of your visitors.

Some examples of behaviors which will not be tolerated include, but are not limited to:

- Verbal harassment, abuse or threats.
- Written harassment, abuse or threats.
- Insulting or offensive comments, actions.
- Any illegal activity on the premisses.
- Invading privacy of others.
- Unsolicited sexual advancements.
- Making false claims with intent to jeopardize tenancy of other neighbours.
- Discrimination based on gender, race, creed, religion, disability, sexuality, gender expression; and
- Physical action that may be intimidating to staff, a tenant, their family, friends, Silvera contractors or associates.

If you feel you have been a victim of any of the above behaviors, please report this immediately to community management, who will then take appropriate steps to investigate and deal with the situation.

Fire Response and Emergency Procedures

Since you live independently, it's critical to your safety that you are familiar with how to handle a small fire and how to evacuate the building when the fire alarm goes off. Knowing how to use your apartment fire extinguisher and how to follow evacuation procedures can save your life. Silvera staff may not be in your building at the time of such emergencies. Emergency procedures are posted on the back of your door in your suite. Please note that the elevators will not operate in the case of a fire or fire alarm. Therefore, it's important that you know your emergency exit and can go down the stairs to safety to make your way to the closest muster point.

The most common type of apartment fire is a kitchen stovetop, which can spread fast and cause a building-wide evacuation. If a fire extinguisher is more difficult to handle, you can purchase an easy-to-use fire suppressant blanket which should hang beside the stove. The next common fire type is smoking in the suite, hence smoking in the building is not permitted at any time. By following protocols, you will help save your life and that of your neighbours.

Your building has regularly scheduled fire/emergency drills. You are expected to fully participate in all scheduled fire/emergency drill exercises. Please follow all fire/emergency drill procedures and staff instructions. Silvera is notified by a central Monitoring Station when a fire alarm is triggered in your building, which also registers at a fire department switchboard. Also, the Calgary Fire Department is familiar with your building being a seniors' complex. To manage such emergencies, Silvera has an extensive and well-practiced Emergency Response Plan, which is re-evaluated every year. It outlines steps Silvera takes to manage an emergency, such as fire, evacuation, flood, loss of utilities etc., how we mitigate risks to resident safety, relocation of residents and minimize any disruption to services provided. The plan is readily available for your review, when requested. Please notify Silvera staff immediately of any unsafe conditions.

If at any point, you find that you are not able to safely navigate fire hazards and evacuation down the staircase on your own, please reach out to your community management and inquire about supportive living options. There, you still will continue to practice your independence, only with 24/7 staff in the building to assist with such emergencies.

Access to Your Suite

Twenty-four hours' notice will be provided for visits to conduct regular maintenance work such as smoke detector or annual inspections and any pest control inspections or remediation work, i.e. bed bugs. If responding to an emergency such as a burst pipe or overflowing toilet, your maintenance team will need to access your suite without the 24-hours' notice.

Security

Silvera has a responsibility to and is concerned about the safety of our residents. For this reason, there are guidelines that we strongly advise you follow to ensure your personal safety and that of your neighbours. We need your cooperation to ensure our buildings are safe and secure.

Following recommendations from the Calgary Police Service, we ask that you keep your suite door locked. Please do not open your door to strangers and NEVER invite strangers into your suite if they ask to view it. If Silvera asks to show your unit, we would ask you in advance and a Silvera staff member would always be present for the showing. Please report any unsolicited salesperson or wellness provider that comes to your home unannounced for business purposes (e.g., anyone trying to solicit business in the building) to community management.

Please also do not let strangers into the building. If you do not know the person(s), please do not open the exterior door for them and do not allow them to follow you into the building. At the same time, do not physically try to stop them or get into a verbal altercation. Your safety is paramount. If a stranger enters the building, please notify staff immediately.

Theft

We are fortunate that theft is less of a problem in Silvera communities. However, we must ask that you lock your door when you leave your suite as Silvera is not responsible for lost or stolen items. We do our utmost to provide a secure community. Please know that all Silvera staff and volunteers have completed and passed a security clearance check.

Optional Buddy System

If available and if you would like to participate in it, a "Buddy System" is in place. This is a system we established to alert neighbours of a potential health problem or emergency. You place a Silvera tag on your doorknob before settling in for the evening. When you get up the next morning, you remove the card, signifying that "all is well." The idea is that if a card remains on a door beyond a pre-determined time (such as 11 a.m.), it alerts your neighbours of a potential health issue and signifies a call for help. Depending on the location, you may be matched with a "buddy." The "buddy," or any neighbour seeing the card, would first attempt to contact you by telephone or by knocking on the

door. If you don't respond, one of your family members, Silvera or 9-1-1 is contacted. Please ask community management if you require more information on this system.

Elevator Safety

If your community is equipped with an elevator, you may request training on how to use it safely. For the elevator to continue to operate properly, it is important that the doors not be held open for an extended time. Common elevator courtesy allows those already on the elevator to exit before others get on board. There may be times where elevators may be blocked for those residents moving in or out of the community. Please do not take elevators down during a fire alarm. Use the staircase to evacuate. Each elevator is equipped with an emergency call button, should you be stuck in it or need assistance while riding an elevator.

Safe Disposal of Sharps (syringes)

If you need to use a syringe for medical purposes (for example, diabetes control) it is important that the sharps (needles/syringes) are disposed of in a safe and proper manner. Used sharps are considered a biological hazard and need to be placed in a sealed, puncture-proof container designated for this purpose. Please do not place needles/syringes into garbage cans or communal garbage bin as it exposes others, including our custodial staff to needlestick injuries. Contact your pharmacy provider to provide you with a specialized container. Pharmacies also accept these containers for safe disposal. Silvera staff will not handle your sharps containers for safety purposes.

Oxygen Use

If you use oxygen to support your health needs, it is important that you adhere to the safety guidelines given by your oxygen provider. Since pressurized oxygen is highly flammable, oxygen tanks must **never** be used or placed around heat (such as heaters or heat vents) or ignition sources (such as lighters or cigarettes) for the risk of the tank exploding and seriously harming you or anyone around. In addition, oxygen tanks are not permitted in smoking areas for same reasons. Oxygen tanks must be kept securely upright while in storage in your suite. Be aware that Silvera staff are not permitted to change oxygen tanks for you. Please ensure that you have the proper assistance/training arranged through your provider or Home Care. Please report if anyone in your building is not practicing oxygen safety to community management.

Weapons

To ensure an environment free of weapons, you are not permitted to keep weapons such as guns, crossbows, bows and arrows, swords, and large knives within your suite.

Parking Lot and Grounds Safety

Living in a climate such as Calgary's means that outdoor conditions are varied and at times quick to change. All communities have either contractors or Silvera staff responsible for the clearance of snow on sidewalks and plowing of main areas of parking lots. However, extreme caution must always be exercised when walking outside as conditions may be slippery. Please note that walking outside is entirely at your own risk and that you waive all recourse against Silvera.

Please note that for liability reasons and to prevent vehicle damage, Silvera cannot remove snow between cars in parking lots. Depending on the conditions, Silvera may decide to have the complete parking lot cleared for extended heavy snowfalls and/or buildup. The cooperation of residents in moving their vehicles is important to be able to carry this out.

Insurance

Silvera strongly recommends that you carry personal contents insurance and adequate general liability insurance, as we do not provide either of these. You could be liable for damage to property in the event of an accident, for example a tap left running, or a window left open in extreme weather. If, for example, a fire sprinkler is set off and the water gets into some of your electronics, it is beneficial to have insurance to cover this and to have displacement insurance if you needed to leave your suite.

Home Care Medical Services

Select medical services are available through AHS Community Care. If you are not on Home Care, but are requiring their services, please call 403-943-1920. Current Home Care clients call 403-943-1600. Please understand that Home Care staff are not staff of Silvera, but of an external company providing this service in Silvera buildings.

Re-Assessment of Eligibility

Silvera has an obligation to ensure that you are not put at risk by living in accommodation that can no longer meet your needs. Should your needs increase, your eligibility to remain in your community may be re-assessed in conjunction with you, your family, your physician, and Home Care if involved. Re-assessment may occur after an extended hospital stay to ensure that you are able to return to your living environment. As a result of re-assessment, you may need to work with Home Care, your family, or your Community Manager to secure a more appropriate accommodation for your needs.

If you are assessed for requiring a higher level of care than Silvera can provide, AHS and Silvera policy is that you accept the first available bed offered to you by AHS Transition Services.

Advance Directives & Goals of Care Designation

Should you have chosen to write an Advance Directive outlining your health care intervention preferences, also known as goals of care designation, in an event you are unable or incapacitated to represent yourself, please ensure the “green sleeve” folder is visible and accessible to Emergency Medical Services (EMS) ex. top of your fridge. Please note that Silvera, as non-medical housing provider, assumes no responsibility in providing this documentation to EMS. If you need more information on advance directives, goals of care designations and the green sleeve folder, please approach your physician or a healthcare provider.

Smoke-Free Policy

Due to the irritation and health risks of exposure to smoke and second-hand smoke, increased risk of fire, increased maintenance, cleaning and redecorating costs, all forms of smoking are prohibited

in all Silvera communities. The ban on smoking including using lit cigarettes, cigars, pipes, vaping (e-cigarettes), marijuana, or any other tobacco product, marijuana product or vaping product.

Smoking will be permitted in designated outdoor areas that comply with the City of Calgary's smoking bylaw. The bylaw ensures that smoking is at least five metres away from any windows, entrances, exits or air intakes. Cigarette butts must be safely disposed in designated receptacles in the smoking areas to prevent fires. Please note that oxygen tanks are not permitted in the smoking areas for safety reasons.

The smoke-free policy applies to all residents and guests. Residents are responsible for informing their guests of Silvera's smoke-free policy and making sure that they comply with it. Failing to comply is considered a serious breach and may result in the termination of your tenancy. If you are interested in smoking cessation programs to help you stop smoking, please contact your physician, healthcare provider or pharmacy provider.

Alcohol Consumption

Alcohol purchased off site is permitted within your suite, however it cannot be consumed in common areas, or on exterior Silvera property. Silvera's expectation is that you are responsible in your consumption of alcohol and your choices do not impact others. Independent living communities are not licensed for special events. If you are holding a special event where alcohol may be served, you may require a special event liquor license and the alcohol purchased at these events must be consumed in the common area where they were purchased.

Vacations or Extended Absences

For security purposes, please advise community management if you plan to be away for more than one week. If you are planning on being absent for more than three months, please refer to your insurance policy and provide details to the community manager on how you plan to protect your suite while you're away. Silvera's resident vacation policy is that you can be away from the community for up to four months within a calendar year. If you plan to be away for longer than this, your residency may be reconsidered.

13. Policies

Guest Policy

You are welcome to have overnight guests for a period not exceeding seven nights, providing an overnight guest form has been submitted to community management and it has been authorized. Guests are obliged to respect Silvera's regulations while on our property and they cannot interfere with your neighbours' right to peaceful enjoyment of their suite. Residents must make their own sleeping arrangements for guests (i.e. couch, cot).

Feeding Wildlife

Wildlife, including birds, squirrels, rabbits, and other animals are often seen around Silvera's

communities. We ask that you do not feed the wildlife around the communities, as the food attracts pests such as mice and skunks.

Gift Policy

Silvera does not allow staff or volunteers to accept gifts, money, favors or services as part of their employment or volunteer work from any individual or organization, including residents. Residents may give token gifts that do not exceed \$25 in total, and which will be shared by all staff.

Arm's Length Policy: Professional Staffing Relationship

Silvera staff are expected and encouraged to maintain friendly, professional relations with residents. However, Silvera staff are not permitted to establish personal relationships with you and so, while friendly, they must maintain an "arm's length" relationship. Silvera staff shall not participate in your personal/business affairs including such matters as:

- Borrowing or lending money or goods, buying or selling goods or services.
- Acting as an executor to a will or assisting in writing a will or estate planning; and/or
- Non-financial affairs such as power of attorney, guardianship, personal directives.
- Signing/witnessing any personal documents.

If you require assistance in these matters, you should consult the appropriate legal or financial professional.

Complaints/Concerns

If you have any concerns, please discuss them with community management. Community management may provide advice, resolution or, alternatively, refer the matter to the Silvera's main office for support. Depending on the nature of the concern or complaint, we may ask for it in writing.

In all Silvera communities there is a confidential comment card box. We receive and address all concerns from all residents in a confidential and respectful manner. These concerns may not always be resolved to your satisfaction, but we strive to ensure fairness and accountability. Please understand that one person's concern does not mean the rest of the community are in agreement.

14. Relevant Legislation and Governance

Alberta Residential Tenancies Act

The Residential Tenancies Act outlines the responsibilities and obligations of landlords and residents. The Act is available online at: <http://www.qp.alberta.ca/documents/Acts/R17P1.pdf>

Alberta Housing Act

The primary statute governing the operation of Silvera is the Alberta Housing Act. The purpose of the Act is "to enable the efficient provision of a basic level of housing accommodation for persons who because of financial, social or other circumstances require assistance to obtain or maintain housing accommodation." <http://www.qp.alberta.ca/documents/Acts/A25.pdf>

Freedom of Information/Protection of Privacy Act (FOIP)

The FOIP Act requires charities like Silvera to be accountable to the public by providing access to records and by protecting the personal privacy of individuals – including residents and staff. Provisions in the Act allow the right of access to information if it is not personal in nature or compromises the organization’s operations.

<https://www.alberta.ca/freedom-of-information-and-protection-of-privacy.aspx>

15. 3-Digit Phone Numbers

| | |
|--|-----|
| Information on community, social or government services in Calgary | 211 |
| Information on City of Calgary services | 311 |
| Telephone directory assistance | 411 |
| Alberta’s Official Road Reports | 511 |
| Alberta Health Link..... | 811 |
| Emergency assistance | 911 |
| Distress and Crisis Hotline | 988 |

16. Advocacy

| | |
|--|---|
| Alberta Health Services Patient Relations Department..... | 1-855-550-2555 |
| Alberta Mental Health Patient Advocate Office (Toll free)..... | 310-0000, then 780-422-1812 |
| Open Arms Patient Advocacy Society | (Toll free) 1-844-548-2747 |
| Alberta Health Care Insurance Plan | (Toll free) 310-0000, then 780-427-1432 |
| | Fax: 1-780-422-0102 |
| Alberta Blue Cross (Calgary)..... | 403-234-9666 |
| Alzheimer Society of Calgary..... | 403-290-0110 |
| Sandstone Pharmacies (Sarcee location)..... | 403-217-5163 |
| Army, Navy & Air Force Veterans in Canada (ANAVETS) | 403-248-0844 |
| (Calgary Unit – Alexander of Tunis #2) | |
| Calgary Seniors Resource Society..... | 403-266-6200 |
| (Escorted transportation, friendly visiting, telephone reassurance, and Social Link Program) | |
| Carya (formerly Calgary Family Services)..... | 403-269-9888 |
| Calgary Health Link | 403-943-5465 |
| (Telephone support for your health concerns) | |
| City of Calgary Senior Services Division | 311 |
| (Community and Neighbourhood Supports) | |
| Distress Centre Calgary – Seniors’ Help Line(24 hour) | 403-264-7700 |
| Government of Canada | 1-800-277-9914 |
| (Service Canada - Old Age Security or Canada Pension Plan information) | |
| Home Care (Alberta Health Services) | |
| New clients | 403-943-1920 |
| Current clients | 403-943-1600 |

| | |
|---|---------------------------------|
| Kerby Centre (Calgary's Older Adult Organization – 55+) | 403-705-3246 |
| Moby (Phone, Cable TV and Internet) | Call Your Supportive Living Hub |
| Veterans Affairs Canada (Bureau of Pensions Advocates)..... | 1-877-228-2250 |

17. Transportation Information

Calgary Transit Access

(Shared-ride, door-to-door services within the city limits of Calgary for people with disabilities)

<https://www.calgarytransit.com/content/transit/en/home/calgary-transit-access.html>

| | |
|--------------------|--------------|
| Eligibility | 403-537-7770 |
| Reservations | 403-537-7777 |

Calgary Seniors Resource Society..... 403-266-6200

<https://www.calgaryseniors.org/>

(Escorted transportation, friendly visiting, telephone reassurance, and Social Link Program)

Calgary Transit (for routes and fares) 403-262-1000

<https://www.calgarytransit.com/>

Associated Cabs..... 403-299-1111

<https://www.associatedcab.ca/>

Checker Yellow Cabs 403-299-9999

<https://www.thecheckergroup.com/>

Mayfair Taxis 403-255-6555

Uber

<https://www.uber.com/ca/en/ride/>

18. Volunteer With Silvera

We invite you to get involved with Silvera as a volunteer. We would be happy to meet with you and talk more about what you would be interested in doing as well as to share with you the opportunities available for our residents.

If you are interested in learning more about how you can get involved, please speak with your supportive living hub listed at the beginning of this handbook.