

**RESOURCES TO AGE IN PLACE:  
WAYS SENIORS CAN STAY IN THEIR EXISTING HOME AND NOT MOVE  
TO INSTITUTIONAL HOUSING**

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**OUTLINE**

- I. Area Agencies on Aging Resources**
  - A. Basic Services**
    - 1. Information Distribution**
    - 2. Assessment**
    - 3. Geriatric Care Management**
  - B. Senior Centers and Nutrition**
    - 1. Social Aspects**
    - 2. Meals at Senior Center**
    - 3. Meals Delivered to the Home**
  - C. Transportation Outside the House**
    - 1. Demand for Transportation**
    - 2. AAA Resources**
    - 3. Medicaid Transportation Services**
  - D. Caregiver Support and Respite Care**
    - 1. Growing Need**
    - 2. Information and Counseling for Caregivers**
    - 3. Respite Care**
      - a. Private Caregivers**
      - b. Adult Day and Health Centers**
      - c. AAA Resources**
      - d. HCBS and other Federal Programs**
  - E. Household Assistive Services**
    - 1. AAA Services**
    - 2. Medicare and Medicaid**
- II. Non AAA Government Programs to Help Seniors Age in Place**
  - A. Medicare**
  - B. Medicaid**
    - 1. Basic Services**
    - 2. Home and Community Based Services**
  - C. Veteran's Benefits**
  - D. Railroad Workers Benefits**
  - E. Tax and Utility Relief**
    - 1. Real Estate Tax Relief**
      - a. Kansas Homestead Relief**
      - b. Missouri Homestead Relief**
    - 2. Sales Tax Refunds, Exemptions and Income Tax Deductions**
    - 3. Utility Payment Relief**

- 4. **Weatherization**
- F. **Assistive Devices**
- G. **Home Repair and Modification**
  - 1. **Home Repairs**
  - 2. **Modification for Accessibility**
- H. **Hospice**
- I. **Legal Services**
  - 1. **Missouri**
  - 2. **Kansas**

### **III. Private Resources and Financing Expenses**

- A. **Reverse Mortgages**
  - 1. **History and HECM Loans**
  - 2. **Differences Between a Reverse Mortgage and a Conventional Home Loan**
  - 3. **Requirements for a Reverse Mortgage**
  - 4. **Step by Step Process to Obtain a Reverse Mortgage Loan**
- B. **House Sale and Leaseback, Retain Life Interest and Sharing**
  - 1. **Sale and Leaseback**
  - 2. **Retain Life Estate**
  - 3. **Home Sharing**
- C. **Long Term Care Insurance**
- D. **Life Insurance**
  - 1. **Viatical Settlements**
  - 2. **Life Settlements**
  - 3. **Accelerated Benefits**

### **IV. Conclusion**