

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

© Steven R. Anderson J.D., LL.M. in Elder Law

APPENDIX

INTRODUCTION:

Johnson County Public Library 9875 W. 87th Street, Overland Park, KS 66212 (913) 826-4600, www.jocolibrary.org.

Kansas City, Missouri Public Library, 14 W. 10th Street, Kansas City, Missouri, 64105 (816) 701-3400, www.kclibrary.org.

Money Follows the Person Programs: Missouri: contact the Department of Health and Senior Services Information Hotline (800) 235-5503, www.dhaa.mo.gov or Department of Mental Health (800) 364-9687, www.dmh.mo.gov., Kansas contact the Department of Social and Rehabilitative Services 915 SW Harrison St., Topeka, KS 66612 (785) 296-7744, www.srskansas.org or Kansas Department of Aging 503 S. Kansas Ave. Topeka, KS 66603 (785) 296-7744 www.agingkansas.org.

The Community Action Agencies central resource in Missouri is the Missouri Association for Community Action at 2014 William Street, Jefferson City, MO 65109 (573) 634-2969, www.communityaction.org. In the metro Kansas City area Community Action Agencies are as follows:

United Services Community Action Agency serving Jackson, Clay and Platte Counties is located at 6323 Manchester Avenue, Kansas City, Missouri 64106; (816) 358-6868, www.uscaa.info/prorams.html.

Missouri Valley Community Action Agency serves Ray County among others is located at 1415 S. Odell, Marshall, MO 65340, (660) 886-7476, www.mvcaa.net.

West Central Missouri Community Action Agency, serving Cass County among other counties, is found at P.O. Box 125, 106 West Fourth Street, Appleton City, MO 64724, (660) 476-2185, www.mcmcaa.org.

The East Central Kansas Economic Opportunity Corporation serves Johnson County at 333 E. Poplar, Olathe, Kansas 66061, (913) 782-4077, www.eckan.org;

Wyandotte County is served by the Harvest America Corporation at 155 S. 18th Street, Suite 120, Kansas City, Kansas 66102-5644, www.harvestamerica.org.

Leavenworth County is served by the Northeast Community Action Agency, 1260 220th Street, P.O. Box 380 Hiawatha, Kansas 66434-0380, (785) 742-2222 www.nekcap.org.

I. AAA Resources

A. Basic Services

B. Senior Centers and Nutrition

AAA senior programs for the Missouri counties of Jackson, Platte, Clay, Ray and Cass can be found through the Mid-America Regional Council Department of Aging Services located at 600 Broadway, Suite 200, Kansas City, MO 64105 (816) 421-4980 and www.marc.org/aging.htm.

AAA senior programs in Kansas are divided between the counties.

AAA resources for Johnson County Kansas are found at 11811 S. Sunset Drive, Suite #1300, Olathe, KS 66061-7056, <http://hsa.jocogov.org/aging/centers.htm>.

AAA senior programs for Wyandotte County, Kansas are found at 1300 N. 78th Street, Suite 100, Kansas City, Kansas 66112-1540 (913) 573-8531, www.ycokck.org/dept.aspx?id=6354&menu_id=1036&banner=15284.

The senior program for Leavenworth County, Kansas is technically under the program for Wyandotte and Leavenworth counties. However in practice Leavenworth County operates its aging programs through the Leavenworth Council on Aging located at 109-A Delaware, Leavenworth, KS 66048 (913) 684-0777, www.leavenworthcounty.org/coa/coa.asp

The Shepherd's Centers provide many valuable resources to seniors. Two Shepherd's Centers provide meals to seniors in their homes and volunteer transportation services. The other Sherpherds' Centers provide learning and socializing opportunities, exercises, and other services specific to the center. The largest Shepherd's Center that covers the Waldo/Brookside area of Kansas City and some of Johnson County is Shepherd's Center of KC Central, 5400 Oak Street, Kansas City, Missouri 64112 (816) 444-1121 www.sccentral.org. Shepherd's Center of Raytown provides handyman repair, respite care and many learning opportunities is located at 7900 Blue Ridge Blvd. Kansas City, MO 64138, (816) 356-9000, www.sheperdscenterraytown.org. Other Shepherd's Centers are located in Grandview, Independence, Northland Kansas City, Missouri, Kansas City, Kansas, Swope Park Corridor, Lee's Summit, and Lenexa.

C. Transportation

1. Demand for Transportation

Good Samaritan Center of Excelsior Springs, 339 East Broadway, Excelsior Springs, MO 64024 (816) 630-2718

Liberty Access, 101 East Kansas Liberty, MO 64068 (816) 792-6010

Omnibus, 201 East Broadway, Excelsior Springs, MO 64124 (816) 630-0754

Share-A-Fare, KCATA/SAF 1200 E. 18th St. Kansas City, MO 64108, (816) 346-0810
www.kcta.org/shareAfare.html

Della Lamb 3100 East 12th St., Kansas City, MO 64127 (816) 483-7433

Division of Transportation 8600 Old 23 Road, Kansas City, MO 64129 (816) 461-3654
or (816) 363-2000

Don Bosco Senior Center, 5800 Campbell, Kansas City, MO 64106 (816) 421-3160

Older Adults Transportation Services, Inc., (OATS) 2109 Plaza Dr., Harrisonville, MO 64701 (816) 380-7433

Platte County Senior Citizen Service Fund 10920 NW Ambassador Dr. Suite 520 Kansas City, MO 64153 (816) 891-7777.

The AAAs and Shepherd's Centers providing transportation services are listed above

2. AAA Resources

See resources listed above for area AAAs under B above

3. Medicaid

Missouri: MC+/Medicaid provides rides through the contractor Medical Transportation Management, Inc. (888) 863-9513 and (888) 561-8747 16 Hawk Ridge Drive, Lake St. Louis, MO 63367-1829 www.mtm-inc.net.

Kansas Health Policy Authority: Kansas 900 S.W. Jackson Street, Suite 900 North, Topeka, KS 666 (785) 296-3981 www.khpa.ks.gov/medicaid_transformation/default.htm.

D. Caregiver Support and Respite Care

1. Growing Need

2. Information and Counseling Caregivers

See Family Caregiver Alliance 180 Montgomery Street, San Francisco, CA 94104 (415) 434-3388, (800) 445-8106 www.caregiver.org.

Kansas: Kansas Department of Aging at 503 S. Kansas Ave. Topeka, KS 66603 (785) 296-4986 (800) 432-3535

www.agingkansas.org/Choices/Programs/progdescriptions.htm,

Kansas Caregiver Guide can be found from the Department of Aging and www.agingkansas.org/Publications/Caregivers/Caregiver_Guide_2009.pdf.

Missouri: Missouri Department of Health and Senior Services, Division of Senior and Disability Services, P.O. Box 570 Jefferson City, MO 65102-0570 (800) 735-2466 www.dhss.mo.gov/HomeComServices/YourResourceConnection.pdf.

Kansas City Partnership for Caregivers provides education and volunteers that can assist caregivers. This program is part of the Alliance on Aging located at 6025 Martway Suite 101, Mission Kansas 66202 (913) 236-8700 www.foundationonaging.org/SiteResources/Data/Templates/t6.asp?docid=538&DocName=KCPC.

Resources for Caregivers found at MetLife Mature Market Institute 57 Greens Farms Road, Westport, CT 06880, (203) 221-6580, www.maturemarketsinstitute.com.

3. Respite Care

a. Private Caregivers

b. Adult Day and Health Centers

National Adult Day Services Association 85 South Washington, Suite 316 Seattle WA 98104 (877) 745-1440 www.nadsa.org.

www.helpguide.org/elder/adult_day_care_center.htm is a resource on information for seniors on adult day care centers.

www.seniorresource.com/hcdc.htm provides information and referrals for many topics including adult day and health centers

www.archrespice.org/archs54.htm is a service of the Chapel Hill Training-Outreach Project, Inc. It provides resources on all aspects of respite care. The organization is located at 800 Eastowne Drive Suite 105 Chapel Hill, NC 27514 (919) 490-5577.

A list of licensed adult day care and adult health centers in Missouri is provided by the State of Missouri through Bureau of Quality Assurance of the Department of Health and Senior Services P.O. Box 570, Jefferson City, MO 65102-0570 (573) 526-8546 and found at www.dhss.mo.gov/NursingHomes/ADC-licensed.pdf.

A list of licensed adult day care centers in Kansas is provided by the Kansas Department on Aging at the above address (785) 368-7421
www.agingkansas.org/CultureChange/FacReports/adc.pdf.

See also the following for profit referral sites: www.care.com at (877) 227-3115, www.homeinstead.com at (888) 484-5759 and www.caregiverslist.com at (773) 635-0126, www.yellowpages.com, www.insiderepages.com, www.retirementcommunity.com, and www.daycareetnerssweb.com.

c. AAA Resources

See B. above

d. HCBS and other Federal Programs

See II. below

E. Household Assistive Services

1. AAA Services

See B. above.

2. Medicare and Medicaid

See II. below

II. Non AAA Government Programs to Help Seniors Age in Place

A. Medicare

Centers for Medicare and Medicaid Services 7500 Security Blvd. Baltimore MD 21244-1859 (800) 633-4227 www.medicare.gov.

Center for Medicare Advocacy Inc. P.O. Box 350 Willimantic, CT 06226
www.medicareadvocay.org.

B. Medicaid

1. Basic

Kansas Department of Social and Rehabilitation Services central office 915 S.W. Harrison St. Topeka, KS 66612 (785) 296-3959, with local offices for Wyandotte County at 400 State Avenue, Kansas City, Kansas 66117 (913) 279-7000 and for Johnson and Leavenworth Counties 8915 Lenexa, Dr. Overland Park, KS 66214 (913) 826-7300, www.srskansas.org.ISD/ees/eanddmedical.htm.

Missouri Department of Health and Senior Services, Division of Senior and Disability Services, P.O. Box 570 Jefferson City, MO 65102 (573) 526-8537
www.dhss.mo.gov/SeniorServices/Index/html.

2. Home and Community Based Services

Kansas Department on Aging, Home and Community Based Services for the Frail Elderly, 503 S. Kansas Avenue, Topeka, KS 66603-3404, (800) 432-3535 (785) 296-4986, www.agingkansas.org/kdoa.

Kansas: The Department of Aging Kansas Caregiver Guide, Home and Community Based Services for the Frail Elderly, revised June 2009, Explore Your Options, A Kansas Guide to Information and In-Home Services found at state offices and www.agingkansas.org/Publications/Other/hcbsfe.htm.

Missouri Division of Senior & Disability Services: Missouri's Guide to Home and Community Based Services; found at Division locations (800) 235-5503 and www.disabilityinfo.mo.gov/gcd/PIC/GLDServices.pdf.

C. Veteran's Benefits

Department of Veterans' Affairs, Veteran's Benefits Administration, 810 Vermont Ave. N.W., Washington D.C. 20420 (202) 731-7588 (800) 827-1000, www.vba.va.gov and <http://iris.va.gov>.

Veteran's of Foreign Wars www.vfw.org/index=cfm?fa=vets.level&cid=3732&tok=a and www.vfwhq.custhelp.com

Pension: www.vba.gov/bln/21/pension/vetpen.htm; www.veteransaidbenefit.org.

Regional VA benefit offices are: 5500 E. Kellogg, Wichita, KS 67211, www.vba.va.gov/ro/wichita/index.htm .and 400 South 18th Street, St. Louis MO 63103, www.vba.va.gov/ro/stlouis/index.htm. Both can be reached through (800) 827-1000 and

D. Railroad Worker Benefits

In general see www.rrb.gov, U. S Railroad Retirement Board, Railroad Retirement and Survivor Benefits, form IB-2 (2-09), Social Security and Equivalent Railroad Retirement Benefits, Publication 915, Nov. 13, 2008, U.S. Social Security Administration, Office of Retirement and Disability Policy, An Overview of the Railroad Retirement Program, by Kevin Whitman, Social Security Bulletin, Vol. 68, No. 2, 2008.

U.S. Railroad Retirement Board, 844 North Rush Street, Chicago, IL 60611-2092 (877) 772-5772

Social Security Administration Office of Retirement and Disability Policy, Publication 915, Social Security and Equivalent Railroad Benefits at local Social Security Administration offices, www.irs.gov/pub/irs-pdf/p915.pdf. and www.ssa.gov/policy/docs/ssb/v68n2/v68n2p41.html.

E. Tax and Utility Relief

1. Real Estate Tax Relief

a. Kansas Homestead Relief

Kansas Department of Revenue, Homestead Claim, 915 SW Harrison Street, Room 150, Topeka, KS 66699-2000, (785) 291-3614, www.ksrevenue.org/pertaxtypeshs.htm.

b. Missouri Homestead Relief

Missouri Department of Revenue, Property Tax Claim Credit or Homestead Preservation Credit, P. O. Box 2200, Jefferson City, MO 65105-2200 or P.O. Box 478 65105-0478, (573) 751-3505, www.dor.mo.gov/tax/personal/ptc., email: homestead@dor.mo.gov.

2. Sales Tax Refunds, Exemptions and Income Tax Deductions

Kansas Department of Revenue, same address as Kansas Homestead Relief, (800) 894-0318 or (785) 368-8222 www.ksrevenue.org/taxcredits-sales.htm. and www.ksrevenue.org/perstaxtypesfs.htm.

Missouri Department of Revenue, P.O. Box 840 Jefferson City, MO, 65105-0840, same phone number as under Homestead Relief, www.dor.mo.tax/business/faq/exempt.htm#q11.

3. Utility Payment Relief

Kansas Gas Service Gift of Warmth program administered through The Salvation Army P.O. Box 12600, Kansas City, 73157 (877) 566-2769 www.oneok.com/kgs/customerservice/programs.kgs_share_warmth.jsp.

KCPL: Cold Weather policy, (1800) 526-3348 www.kcpl.com/brochures/ColdWeather_AMO.pdf.

Kansas City Kansas Board of Public Utilities, 540 Minnesota Ave. Kansas City, Kansas 66101-2930 (913) 573-9000 www.bpu.com.

Missouri Gas Energy Cold Weather Rule (816) 756-5252 www.missourigasenergy.com/MGE/residential/ColdWeatherRule.jsp.

City of Independence Missouri Power and Light, Independence Rate Assistance Program, (816) 254-4100, P.O. Box 1019, Independence, MO 64051-0519, www.ci.independence.mo.us.water/Assist.aspx.

Cities with utility assistance include Gardner, Kansas, Roeland Park, Kansas, Overland Park Kansas, and Kansas City, Kansas

National resources found at the LIHEAP Clearinghouse at the National Center for Appropriate Technology, 3040 Continental Drive Butte MT 59702 (406) 494-8662 <http://liheap.ncat.org/links.htm>.

Kansas: LIHEAP is administered through the Kansas Department of Social and Rehabilitative Services, (800) 432-0043, email lieap@srs.ks.gov. and www.srskansas.org.ISP.ees/energy_main.htm. Local SRS offices serving the metro area are for Johnson County: 8915 Lenexa Drive, Overland Park, KS 66061, (913) 826-7300, Wyandotte County, 402 State Ave. Kansas City, Kansas 66101 (913) 279-7000. Leavenworth County: 515Limit, Suite 100, Leavenworth, KS 66048 (913) 651-6200..

Missouri LIHEAP is through the Missouri Department of Social Services located at www.dss.mo.gov./fsd/liheap.htm. 221 West High St. P.O. Box 1527 Jefferson City, MO 65102-1527 (573) 751-3203 and (800) 735-2466.

Missouri: LIHEAP implementation is through Community Action Agencies listed in the Introduction. Applications for and questions about the local administration of the Weatherization Assistance Program should go to the organizations listed in the Introduction.

F. Weatherization

Jackson, Clay and Platte Counties in Missouri: Kansas City, Missouri Housing and Community Development Department, Property Preservation Division, 414 E. 12th St. 11th floor, Kansas City, MO 64106, (816) 513-3047, www.kcmo.org/neigh.nsf/web/weather_app?opendocument and the United Services Community Action Agency serving Jackson, Clay and Platte counties is located at 6323 Manchester Avenue, Kansas City, Missouri 64106; (816) 358-6868, www.uscaa.info.

Cass County, Missouri: West Central Missouri Community Action Agency, 109 Congress Belton, MO 64012 (816) 322-0502 or 200 N. Oakland, Harrisonville, MO 64701 (816) 380-5375, www.wcmcaa.org/family.html;

Ray County, Missouri: Missouri Valley Community Action Agency, 1415 S. Odell, Marshall, MO 65340, (660) 886-7476, www.mvcaa.net;

Wyandotte County, Kansas north of State Street, East Central Kansas Economic Opportunity Corporation, Weatherization 1320 Ash, P.O. Box 40, Ottawa, KS 66067

(785) 242-7450, www.eckan.org; Wyandotte County south of State Avenue Harvest America Corporation 155 S. 18th Street, Suite 120, Kansas City, Kansas 66102-5644, www.harvestamerica.org; Wyandotte County is served by the Harvest America Corporation at 155 S. 18th Street, Suite 120, Kansas City, Kansas 66102-5644, www.harvestamerica.org.

Johnson County, Kansas Johnson County Housing Services Weatherization Program, 12525 W. 87th Street Parkway, Suite 200, (913) 715-6600, hsa.jocogov.org/housing/weatherization.shtml. The East Central Kansas Economic Opportunity Corporation serves Johnson County at 333 E. Poplar, Olathe, Kansas 66061, (913) 782-4077, www.eckan.org;

Leavenworth County, Kansas through the Northeast Kansas Community Action Program Weatherization Project, Leavenworth Count Outreach Office, 2940 Ralph Bunche Drive, Leavenworth, Ks 66048 (913) 651-5692 www.nlewis@nekcaph.org, www.nekcaph.org/weatherization.htm.

G. Assistive Devices

Missouri: Missouri Assistive Technology operates programs for short term loan of devices to see if they can meet a need, devices demonstrations, device recycling & exchange, Show Me Loans that allow the purchase of AT, home access loans, vehicle access loans, telecom access program and conferences that can provide training. The main office is a 1501 NW Jefferson, Blue Springs, MO 64015, (816) 655-6700, www.at.mo.gov. Device demonstrations are held at the Coalition for Independence, 3101 Broadway, Suite 101, Kansas City, MO 64111 (816) 231-7166, www.cfi-kc.org. The Missouri Assistive Technology Council is located at 4731 South Cochise, Suite 114, Independence MO 64055-6975 (800) 647-8558 (816) 373-5193.

Kansas Assistive Technology Cooperative (KATCO) 625 Merchant, Suite 205 Emporia, Kansas 66801 (866) 465-2826 www.katco.net/viewer.html.

Assistive Technology for Kansans: 2601 Gabriel, Parsons, KS 67357 (620) 421-0954 www.atk.ku.edu.

Telecommunications Access Program (TAP): 4848 SW 21st St. Suite 201, Topeka KS 66604-4415 (785) 234-0200 www.kansastap.org.

Missouri Telecommunication Access Program (TAP): 150 N.W. Jefferson Street, Blue Springs, MO 64015 (816) 655-6700, <http://at.mo.gov/tap.htm>.

AbleData, (800) 227-0216 or (301) 608-8998, www.abledata.com.

Home for Life Solutions, (816) 347-45090 www.homeforlifesolutions.com.

H. Home Repairs and Modifications for Livability

1. Home Repairs

CDBG Funds:

Missouri:

Department of Economic Development, Attn: Mr. Andy Pagen, Program Manager, P.O. Box 118 Jefferson City, MO 65102, (573) 751-5964 www.ded.mo.gov.

Kansas:

Community Development Director, Ms. Jeanne Stinson, Department of Commerce, 1000 S.W. Jackson St. Suite 100 Topeka, KS 66612 (785) 296-2725
www.kansascommerce.com.

Nationally the not for profit Rebuilding Together, Inc. helps with repairs in low income areas: 1899 L. Street N.W. Suite 1000, Washington D.C. 20036 (800) 473-4229
www.rebuildingtogether.org.

Kansas Housing Resources Corporation provides financial assistance to low income homeowners to make emergency repairs necessary to provide occupant's safety through the Emergency Repair Program. Contact Todd Smith, KAMP/ERP Program Manager, 611 S. Kansas Avenue, Suite 300, Topeka, Kansas 66603-3803, (785) 296-4818,
www.kshousingcorp.org/programs/erp.shtml.

Kansas and Missouri's Home Repair Opportunity is operated through regional Community Action Agencies listed in the Introduction.

Missouri Housing Development Commission 3435 Broadway, Kansas City, MO 64111 (816) 759-6600 www.mhdc.com/homes/hero/index.htm.

2. Modifications for Accessibility

NeighborhoodWorks America, 1325 G. Street, NW Suite 800, Washington DC 20005-3100, (202) 220-2300, www.nw.org.

Local affiliates for the Kansas City metro area are

CHCW, Inc. 2 South 14th Street, Kansas City, KS 66102, (913) 342-7580,
www.chwconline.com;

El Centro, Inc., 650 Minnesota, Kansas City, KS 66101, (913) 677-0100,
www.elcentroinc.com;

Neighborhood Housing Services of Kansas City, Inc. 5835 Troost Avenue Kansas City, MO 64110, (816) 822-7703, www.nhsfkcmo.org; and

Westside Housing Organization, Inc. 919 West 24th Street, Old Firestation #9, Kansas City, MO 64108 (816) 421-8048, www.westsidehousing.org.

Kansas Accessibility Modification Program through the Economic Development Representative Housing Development, 1000 S.W. Jackson St., Suite 100 Topeka, KS 66612-1354, (785) 296-4814

Barrier removal programs include:

Nationally the National Resource Center on Supportive Housing and Home Modification provides resources to remove barriers. The organization is located at the University of Southern California: USC Andrus Gerontology Center 3715 McClintock Ave. Los Angeles CA 90089 (213) 740-1364 www.usc.edu/dept/gero/nrshhm/index.htm.

The Unified Government of Wyandotte County and Kansas City, Kansas Architectural Home Barrier Removal through Housing & Urban Redevelopment at 701 North 7th Street, Kansas City, Kansas (913) 575-5100, www.wycokck.org.

Johnson County HOME Program and Minor Rehabilitation Programs, 12525 W. 87th Street Parkway, Suite 200, (913) 715-6600, <http://hsa.jocogov.org/housing/authority.shtml>.

Community Development Corp. of Leavenworth, 401 Delaware, Leavenworth, KS 66048 (913) 682-0001 www.leavenworthcounty.org.

I. Hospice

National Hospice and Palliative Care Organization, 1700 Diagonal Road Suite 625, Alexandria, VA 22314, (703) 837-1500, www.nhpco.org, The Hospice Association of America, 228 7th Street SE, Washington, DC 20003, (202) 546-4759, www.hospice-america.org.

Kansas Hospice and Palliative Care Organization (888) 202-5433, 1901 University, Wichita, KS 67213, www.lifeproject.org.

Kansas City Hospice and Palliative Care, Inc. (816) 363-2600, 9221 Ward Parkway, Suite 100, Kansas City, MO 64114, www.kansascityhospice.org.

Missouri Hospice and Palliative Care Association, (573) 634-5514, 606 E. Capital Ave. Jefferson City, MO 65101, www.mohospice.org.

Medicare Hospice Benefits at (800) 235-5503
www.medicare.gov/publications/pubs/pdf/02154.pdf.

Missouri Medicaid Hospice coverage: Missouri Department of Social Services, 221 W. High Street, P.O. Box 1527 Jefferson City, MO 65102-1527
www.dss.mo.gov/fsd/msmed.htm.

Kansas Medicaid Hospice: Medical Assistance Program and Kansas Health Policy Authority, 900 North, 900 S.W. Jackson Street, Topeka, KS 66612 and P.O. Box 3571 Topeka, KS 66601 (785) 296-3981 (800) 766-9012 www.kmap-state-ks.us/Public/Beneficiary/FAQ.asp.

J. Legal Services

Legal Aid of Western Missouri, 1125 Grand Blvd. #1900, Kansas City, MO 64106 (816) 474-6750 for Jackson, Clay and Platte Counties, 305 N. Holden, Warrensburg, MO 64093 (660) 747-7101 for Ray and Cass Counties, www.lawmo.org.

Kansas Legal Services, 400 State Ave. Suite 1015 Kansas City, Kansas 66101 (913) 621-0200, Administrative Offices 712 S. Kansas Ave. Suite 200, Topeka, KS 66603, (785) 233-2068, www.kansaslegalservices.org

III. Private Resources

A. Reverse Mortgages

1. History and Current HECM Loans

National Reverse Mortgage Lenders Association (“NRMLA”), NRMLA Code of Ethics & Professional Responsibility, Ethics and Standard Complaint Procedures, Rules, Ethics Advisory Opinion 2008-01: Ethical Advertising, Ethics Advisory Opinion 2008-02: Ethical Cross Selling of Other Financial Insurance Products and Services, www.nrmlaonline.org.

Money From Home, A Guide to Understanding Reverse Mortgages, Fannie Mae, 2007, at www.fannienae.gov/global/pdf/homebuyers/moneyfromhome.pdf.

Top Ten Things to Know if You’re Interested in a Reverse Mortgage by HUD found at www.hud.gov/offices/hsg/sfh/hecm/rmtopten.cfm

AARP provides many articles including 5 Questions to Ask Before Considering a Reverse Mortgage, at www.aarp.org/money/personal/reverse_mortgages/ also at www.rmaarp.com a calculator is presented for potential borrowers.

The NeighborWorks Center for Homeownership Education and Counseling operates information through its web site: www.reverse.org The organization can be contacted at 1325 G. St. NW Suite 800 Washington D.C. 20005-3100, (202) 220-2300 and at www.nw.org/nchec.

2. Difference Between a Reverse Mortgage and a Conventional Home Loan

Reverse Mortgage Education Project, AARP Foundation 601 E. Street, N.W. Washington D.C. 20049, (800) 209-8085 www.aarp.org/revmort.

Department of Housing and Urban Development, 451 7th St. S.W. Washington D.C. 20410, (800) 225-5342, (202) 708-1112 www.hud.gov/offices/hsg/hecm/hecmhome.cfm. Regional Office for Kansas and Missouri is at 400 State Ave. Room 507 Kansas City, Kansas (913) 551-5462

Federal Trade Commission at www.ftc.gov/bcp/edu/pubs/consumer/homes/rev13.shtm

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3. Requirements for a Reverse Mortgage

4. Step by Step Process to Obtain a Reverse Mortgage

See Exhibit 1 for calculation of need for Reverse Mortgage

B. Home Sale and Leaseback, Retain a Life Interest and Sharing

1. Sale and Leaseback

2. Retain a Life Estate

3. Home Sharing

See Exhibit 2

C. Long Term Care Insurance

consumer resources include AARP 601 E. St. NW, Washington D.C. 20049 (888) 687-2277 and www.aarp.org/health/longtermcare/research/ppi/ltc/. and AARP Financial at 2 Highwood Drive, Tewksbury, MS 01876 (888) 218-6142 www.aarpfinancial.com/content/Learning/insurance_longtermCare.cfm.

The National Clearinghouse for Long-Term Care Information provides extensive consumer information on long term care insurance as part of HHS. The book Own Your Future Long Term Care Planning Kit can be downloaded from the same site: www.longtermcare.gov/LTC/Main_Site/Paying_LTC/Private_Programs/LTC_Insurance/index.aspx.

The industry information can be found at American Association for Long Term Care Insurance, 3835 East Thousand Oaks Blvd. Suite 336 Westlake Village, CA 91362 (818) 597-3227 www.aaltci.org.

D. Life Insurance

1. Viatical Settlement

Missouri: Missouri Secretary of State, Securities Division, 600 West Main Street, Jefferson City, MO 65101-1276, (800) 721-7996, www.missourisafesavings.com.

Kansas: Kansas Insurance Department 420 S.W. Topeka, KS 66612-1678, (800) 432-2484, www.ink.org/public/kid and Kansas Securities Commissioner 618 S. Kansas Ave. Topeka, KS 66603, (800) 232-9580, www.ink.org/public/kscom.

<http://www.viatical-web.org/process.htm>.

www.insurance.ca.gov/0100-consumers/0060-informationguides/0020-life/viatical-settlements.cfm.

2. Life Settlements

Watch Out for ‘Senior Settlements,
<http://bulletin.aarp.org/yourmoney/articles/seniorsettlements.html>.

3. Accelerated Death Benefit

www.addoi.gov/Consumers/AcceleratedBenefits.aspx.

Exhibit 1

Housing Expenses Worksheet

This worksheet is to be filled out by the client.

“Recurring expenses” means the predictable expenses of living in the current house. The figures used should be the actual expenses for the past year or so. Including both monthly and yearly figures makes the worksheet easier to complete. For some items (property taxes, for example), the annual cost is more easily determined; for others (heating, for example), a monthly figure is more accessible.

“Nonrecurring expenses” helps to determine the average expenses for maintenance in recent years and alerts the adviser to the level of maintenance that has been provided. Low dollar figures indicate either that the house is virtually maintenance-free (unlikely) or that the homeowner has deferred maintenance that will probably need to be performed soon.

“Estimated future expenses” alerts both the homeowner and the adviser to the future costs of remaining in the house. The true cost of living in a house must include the amortized costs of periodic maintenance such as fixing a roof or painting the exterior. A client who can pay for standard repairs might not be able to afford the larger items. The alternative, which elderly homeowners choose too frequently, is to ignore necessary repairs and permit the property to deteriorate. Homeowners who do not keep up their property are, in effect, using up capital, because the value of the property gradually declines as a result of the increasing costs of postponed repairs.

“Safety modifications” alerts the homeowner to alterations needed to make the home safe for older residents. Bathrooms, in particular, can be dangerous if they are not equipped with grab rails and antislip devices. A house can be adapted to the needs of older residents relatively inexpensively, compared to the costs of relocating. Doors can be fitted with handles rather than doorknobs (better for arthritic hands); stairs can be equipped with an elevator that glides along the railing; basement washers and dryers can be replaced with smaller units installed in an entryway; and automatic sensors can be installed to turn lights on and off.

<i>Expense</i>	<i>Monthly</i>	<i>Yearly</i>
RECURRING		
Mortgage	_____	_____
Insurance	_____	_____
Property taxes	_____	_____
County	_____	_____
City	_____	_____
School	_____	_____
Other	_____	_____
Utilities	_____	_____
Heating	_____	_____
Cooling	_____	_____
Electrical (Other than heating and cooling)	_____	_____
Water	_____	_____
Sewage	_____	_____
Phone	_____	_____
Garbage	_____	_____
Lawn maintenance	_____	_____
Cable television	_____	_____
Security alarm	_____	_____

Homeowners association or Recreational fees	_____	_____
Swimming pool maintenance	_____	_____
Other recurring expenses	_____	_____
NONRECURRING		
Structural repairs (average for past three years)	_____	_____
Outside	_____	_____
Inside	_____	_____
Decorating (rugs, curtains, painting, etc.)	_____	_____
Major appliance repairs	_____	_____
Other	_____	_____
FUTURE (ESTIMATED)		
Repairs		
Roof and gutters	_____	_____
Sidewalks and driveway	_____	_____
Garage	_____	_____
Outside painting	_____	_____
Electrical	_____	_____
Heating and cooling systems	_____	_____
Swimming pool	_____	_____
Interior decoration	_____	_____
Other	_____	_____
Replacement of Major Appliances	_____	_____
Furnace	_____	_____
Air conditioner(s)	_____	_____
Washer/dryer	_____	_____
Kitchen appliances	_____	_____
Lawn equipment	_____	_____
Safety Modifications		
Security alarm	_____	_____
Bathroom	_____	_____
Step railings (inside and out)	_____	_____
Other	_____	_____
TOTAL	_____	_____

Exhibit 2

Checklist for House Sharing

QUALITY-OF-LIFE ISSUES

- Is the homeowner compatible with the other party?
- Is the house adaptable for multiple households?
- How independently will the parties live? For example, will they share meals?
- What are the house sharer's obligations and duty of care for the older person?
- What are the house sharer's obligations in respect to household duties?
- What are the house sharer's rights as to house guests (casual and overnight) and parties in the house?
- What would happen to the older homeowner if the house sharer goes on vacation or has to travel on business?
- Who will make decisions concerning redecoration, rehabilitation, repair, and maintenance of the house?
- What structural changes to the house are required? A new bath? Separate entrance?
- Will the arrangement violate local zoning ordinances? Do local ordinances require structural modifications such as the installation of a fire escape?
- If the house has limited garage space, who is entitled to use it? Is it legal to park overnight on the street in front of the house?

FINANCIAL ISSUES

- Will the house sharer pay monthly rent? If so, how much? Can the amount be adjusted periodically? If so, how frequently?
- Will the house sharer be responsible for part of the utilities bill? Phone bill? Can the house be separately wired for utility costs?
- Will the house sharer be responsible for additional or new costs, such as a window air conditioner?
- Will the house sharer be responsible for any of the repair or maintenance costs? The costs of any structural modifications, such as a separate entrance? Who will pay property tax, mortgage, home repair, and similar debt encumbrances?
- Who will pay for food? Who will prepare it?
- Who will pay for housecleaning services and lawn maintenance?
- Will the homeowner's insurance policy cover the property and person of the house sharer and any injuries caused by the house sharer? If the cost of the homeowner's policy rises because of the house sharer, who will pay for the increase?