

FINANCIAL ASSISTANCE

Here are some ideas and options available to help older adults and others with the cost of living, along with ways to reduce expenses or increase income.

AFFORDABLE HOUSING Downsize your home or consider subsidized apartments. Make sure your rent or house payments and taxes are a manageable priority expense. Consider **home-sharing**. **Please review housing options in our report on Housing and Long Term Care.**

HELP WITH FOOD EXPENSES. Attend a senior neighborhood center where lunch is offered on a donation basis. Shop sales for basic needs. Apply for the food assistance through the supplemental nutrition assistance program SNAP. Visit a food pantry. See resources listed under Meals/Nutrition Food Assistance pages 46-49 in the [Explore Your Options directory](#).

EMPLOYMENT. Offer your skills and abilities for hire. See Employment options in the [Explore Your Options directory](#).

AFFORDABLE TRANSPORTATION See the Transportation Options report for affordable rides. Pages 74-76 in the [Explore Your Options directory](#).

REVERSE MORTGAGE COUNSELING to understand your options for using the collateral or value of your home equity to get a loan out of the value of your home while you live there. See listing on p.26 of the [Explore Your Options directory](#).

START A SAVINGS ACCOUNT Month by month save a little money to prepare for job loss, healthcare, unexpected home & car expenses, or loss of spousal income.

JOHNSON COUNTY LIBRARY and THE OLATHE LIBRARY offer computers for use, books, magazines, videos, music, and homebound services for card holders. Page 21 in the [Explore Your Options directory](#)

HOME REPAIR Did you know there are affordable home repair options offered in Olathe, Lenexa, Shawnee, and other parts of Johnson County? See Habitat for Humanity ReStore, HopeBuilders, Johnson County Housing Services, Lenexa Minor Home Repair, Olathe Housing Rehabilitation Services, and the Weatherization Program on pages 37-39 of the [Explore Your Options directory](#).

LEGAL SERVICES Adults age 60 and older can do advance care planning with Kansas Legal Services on a donation basis. See forms online, and other helpful affordable legal information and services on page 44 of the [Explore Your Options directory](#). Find out more about the Center for Practical Bioethics, Johnson County Law Library, and the Kansas Elderlaw Hotline.

PERSONAL PROPERTY TAX REFUNDS from the Kansas Homestead and Safe Senior programs. Read more at <https://www.ksrevenue.org/perstaxtypeshs.html> **1-785-368-8222**.

REDUCE HEALTH CARE EXPENSES See the report on Health Care Navigation and apply for the Medicare Savings Program to help low-income individuals with Medicare premiums, deductibles, and co-pays and Extra Help with Prescription Drug Plan Costs. See pages 29 and 56 in the [Explore Your Options directory](#).

SOCIAL SECURITY, SSI, DISABILITY Older adults can apply for and receive social security for retirement. Older, blind, or disabled people with little or no income can apply for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) Contact Social Security www.ssa.gov 1-877-445-9978. See p. 68 in the [Explore Your Options directory](#).

WEATHERIZATION to lower the cost of utilities in your home and adjust your thermostat. **785-242-6413** Page 39 in the [Explore Your Options directory](#)

UTILITY ASSISTANCE if behind on a bill. **913-715-6653**

LOW-INCOME ENERGY ASSISTANCE PROGRAM (LIEAP)

Low-income households can apply January-March to get help with utility bills. **1-800-432-0043**
www.lieap.dcf.ks.gov