

Community Resources Guide

Where to start when you need help finding local support, benefits counseling, or protective services for your aging loved one.

GENERAL EDUCATION — NOT LEGAL, FINANCIAL, OR MEDICAL ADVICE. Program names are national or common across most states, but availability, eligibility, and exact services vary by state and county. Adapted from “Caring for Your Aging Loved One” by Stephen Stashevsky, DPT. Verify current details with the specific agency before relying on them.

Start Here

Many families don't know how many free or low-cost community resources exist for older adults and people with disabilities. These programs support aging in place and help families navigate complex care systems — availability and eligibility vary by state and county. Two good places to start, depending on what you need:

Eldercare Locator — for aging-specific help

A national resource from the Administration for Community Living (ACL) that connects you to local agencies by zip code — non-medical home health support, meal programs, transportation, and housing resources. Most programs below can also be found through it, but each is worth understanding on its own.

211 — for almost anything else

A free, confidential helpline and referral service covering housing, utilities, food, healthcare, and more — not aging-specific like Eldercare Locator, but often faster for urgent, practical needs. Dial 2-1-1 or visit 211.org; available in most of the U.S., 24/7 in many areas.

Key Programs to Know

Area Agencies on Aging (AAAs)

State- and local-level coordinators of services for older adults — case management, nutrition programs (Meals on Wheels, SNAP, WIC), caregiver support, transportation, adult day care, and in-home services. Often the gatekeeper for state- and federally-funded aging programs and financial hardship assistance.

State Health Insurance Assistance Programs (SHIP)

Free, unbiased counseling on Medicare, Medicaid, supplemental insurance, and prescription drug coverage — no sales, no commissions. Worth revisiting every few years starting at 65, and closer to yearly after 75 or with medical complications.

Legal Assistance

Many communities offer free or low-cost legal help for older adults — advance directives, powers of attorney, guardianship, housing rights, and benefits eligibility. Eldercare Locator's legal section is a good starting point.

Aging and Disability Resource Centers (ADRCs)

“No wrong door” access points for long-term services and support, for people of all ages with disabilities as well as older adults — information, options counseling, and referrals. Especially useful when planning long-term care or transitioning between care settings.

Long-Term Care Ombudsman Programs

Advocate for residents of nursing homes and assisted living — resolving complaints, educating families on their rights, and promoting quality care. Free and confidential; each state runs its own program.

Alzheimer's Association 24/7 Helpline — 1-800-272-3900

Free, around-the-clock support staffed by master's-level clinicians for anything related to dementia — care strategies, decision-making, crisis support, and referrals to local resources. Worth saving in your phone even before you think you'll need it.

VA Aid & Attendance and Caregiver Support

Veterans and surviving spouses may qualify for Aid & Attendance, an added VA pension benefit for those needing help with daily activities. The VA also runs a Caregiver Support Line (1-855-260-3274) for veterans' family caregivers specifically.

When Safety Is a Concern — Adult Protective Services

Most people know Child Protective Services; fewer know a similar system exists for vulnerable adults. **Adult Protective Services (APS)** is a state-mandated program that protects adults — most often older adults — who may be unable to protect themselves due to age, illness, disability, or cognitive impairment.

What APS is not: it is not designed to punish caregivers or strip independence. APS operates under a framework of protection, autonomy, and least-restrictive intervention, stepping in only as much as necessary. Guardianship, removal from the home, or court involvement are last resorts, used only when someone lacks decision-making capacity and faces serious, imminent danger.

What happens after a report: every report goes through intake and screening, though not every call becomes a full investigation. If accepted, a caseworker typically meets with the individual — often at home — to assess safety and needs, and works to build a plan connecting them to home health, meal programs, case management, or other resources, offered voluntarily whenever possible.

Many APS cases arise not from cruelty, but because families are overwhelmed or unaware of available resources. Calling APS doesn't commit you to any outcome — it opens the door to assessment and support. Needing APS involvement is not a sign you've failed as a caregiver.

Not Sure What to Say? Try This.

"I'm calling because I'm worried about my loved one's safety. They are not being hurt by anyone, but I don't think they are able to care for themselves safely anymore. I'm doing my best to help, but I'm overwhelmed and don't know what resources are available. I'm hoping someone can help assess the situation and guide us towards finding more support."

If self-neglect or caregiver strain is the specific concern, say so directly — for example, *"They live alone and insist they're fine, but they've lost weight and fallen several times,"* or *"No one is intentionally neglecting them, but their needs are more than we can safely manage without help."*

988 Suicide and Crisis Lifeline

Call or text 988 for a mental health crisis — your loved one's or your own. Depression and suicide risk are often overlooked in older adults, and caregiver burnout is real. Free, confidential, available 24/7.

Quick Reference — Who Do I Call For...

"I don't know what's available in my area."

→ Eldercare Locator

“I don't know where to turn for almost anything.”

→ 211 (dial 2-1-1)

“I need in-home case management, meals, or transportation help.”

→ Area Agency on Aging (AAA)

“I'm confused about Medicare, Medicaid, or insurance costs.”

→ State Health Insurance Assistance Program (SHIP)

“I need help with a power of attorney, guardianship, or advance directive.”

→ Legal Assistance (start with Eldercare Locator's legal section)

“I don't know where to start planning long-term care.”

→ Aging and Disability Resource Center (ADRC)

“I have a concern about a nursing home or assisted living facility.”

→ Long-Term Care Ombudsman Program

“My loved one has dementia and I need help now.”

→ Alzheimer's Association 24/7 Helpline — 1-800-272-3900

“My loved one is a veteran and needs benefits or support.”

→ VA Aid & Attendance / VA Caregiver Support Line — 1-855-260-3274

“I'm in crisis, or worried about my loved one's mental health.”

→ 988 Suicide and Crisis Lifeline (call or text 988)

“I'm worried about my loved one's safety at home.”

→ Adult Protective Services (APS)

Adapted from “Caring for Your Aging Loved One” by Stephen Stashevsky, DPT, provided for general educational purposes as part of the Advocates on Aging Caregiver Circle membership. Not legal, financial, or medical advice. Program availability and eligibility vary by state and county — verify current details with the specific agency before relying on them.

© 2026 Advocates on Aging. All rights reserved.