Senior Community Resources Guide

How to find free and low-cost support in your area

☐ Call the Eldercare Locator to find your AAA

Dial 1-800-677-1116, Monday through Friday, and provide your zip code. The operator will give you the direct contact information for your local Area Agency on Aging. This single call can unlock dozens of local programs. Save the number your AAA gives you in your phone.

☐ Search eldercare.acl.gov for local services

Visit eldercare.acl.gov and use the online locator tool to search by zip code. The site lists senior centers, meal programs, transportation, caregiver support, and more. Bookmark the page for easy reference when new needs arise.

☐ Locate the nearest senior center and visit

Ask your AAA or search eldercare.acl.gov for senior centers in your zip code. Call ahead to ask about hours, available programs, and whether transportation is offered. Plan to visit in person at least once to see what activities and services feel like a good fit.

☐ Contact your local Meals on Wheels program

Visit mealsonwheelsamerica.org and use the find-a-program locator to get the contact information for your nearest program. Call and ask about eligibility, current wait times, and whether congregate meal sites are also available near you. Do not wait until a crisis to get on the list.

☐ Ask your AAA about senior transportation options

When you speak with your AAA, specifically ask what door-to-door or medical transportation programs operate in your area. Request the names and phone numbers of any volunteer driver programs, reduced-fare transit options, or paratransit services. Keep this list somewhere accessible.

☐ Check with your public transit authority for senior fares

Contact your city or county public transit system and ask whether reduced fare programs exist for adults 65 and older. Many require a simple application and a copy of your photo ID. Reduced fares can cut the cost of bus and rail travel by 50 percent or more.

☐ Find and contact your local AARP chapter

Visit aarp.org and search for local chapters and events in your state and city. Attending a local AARP meeting or event is a low-commitment way to meet peers, learn about community resources, and get connected to programs like free tax preparation through Tax-Aide.

☐ Look up AmeriCorps Seniors volunteer opportunities

Visit americorps.gov and search for RSVP, Foster Grandparent, or Senior Companion programs in your area. Volunteering through these programs gives you structured, meaningful time out of the house, social connection, and in some cases, a modest financial benefit or mileage reimbursement.

☐ Visit your public library and ask about senior programs

Walk into your nearest public library and ask the reference librarian about free programs for seniors. Ask specifically about technology classes, health and wellness events, book clubs, and any resource lists they maintain for older adults. Get a library card if you do not already have one.

☐ Call 1-800-MEDICARE to find a free SHIP counselor

Dial 1-800-633-4227 and ask to be connected to your State Health Insurance Assistance Program. A trained SHIP counselor will review your current Medicare coverage at no cost, identify any gaps, and help you apply for programs that reduce your out-of-pocket expenses.

☐ Apply for Medicare Extra Help if you qualify

Visit ssa.gov or call the Social Security Administration at 1-800-772-1213 to ask about the Extra Help program for prescription drug costs. The application is free and staff can help you complete it over the phone. Even if you applied before, your eligibility may have changed.

☐ Run a benefits search on BenefitsCheckUp.org

Visit benefitscheckup.org and complete the free screening tool by entering your state, age, and basic financial information. The tool identifies federal, state, and local benefit programs you may qualify for, including utility assistance, food support, and healthcare cost programs. Print your results and share them with a family member or your AAA contact.

☐ Ask your AAA about utility and home repair assistance

During your AAA call or visit, specifically ask whether programs exist to help with heating, cooling, utility bills, or minor home repairs. The Low Income Home Energy Assistance Program, known as LIHEAP, and various state programs can provide significant relief. Your AAA will know which programs are active and accepting applications.

What to Do Next

Once you have worked through this checklist, take a moment to organize what you found — write down the names, phone numbers, and websites of the programs that apply to your situation and store them somewhere easy to find. Share this information with a trusted family member or friend so they know what resources are available if they ever need to help you access them. Then make a calendar reminder to revisit your benefits and local resources once a year, since programs change, new services are added, and your own needs may evolve over time.

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