



UNION : COMMUNITY FOR A LIFETIME

JANUARY 2009

Acknowledgements

The vision of Union County to develop a plan for the future began with a group of community leaders in July, 2007. Recognition of the rapidly increasing older and disabled adult population prompted these concerned leaders to begin addressing the future of aging in Union County.

A presentation regarding the work of the committee was made to the Union County Commissioners in May, 2008. We appreciate the interested support from the Board of County Commissioners and the following individuals and agencies who assisted in this effort:

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Message to the Community

Successful change for our community cannot happen without responsible thinking and action from policy makers, planners, corporate leaders, advocates, professionals, caregivers, persons with disabilities, baby boomers, and older adults alike. We are facing a demographic change unlike any before. Progress in health care has increased the average lifespan. Because of our mild climate, North Carolina has been the recipient of many retirees relocating to our area. Both of these factors have resulted in a significant increase in the number of older adults in our state. The sixty plus population in Union County is currently 13% and will expand to 17% by the year 2020.

Communities are beginning to seriously consider what this change will mean. The Baby Boomers (individuals born between 1946 and 1964) have dictated changes in community infrastructures since they were born and it won't change as they grow older. This segment of the population will force change in our communities ranging from the types of services available, to the kind of housing built, to what our community will look like.

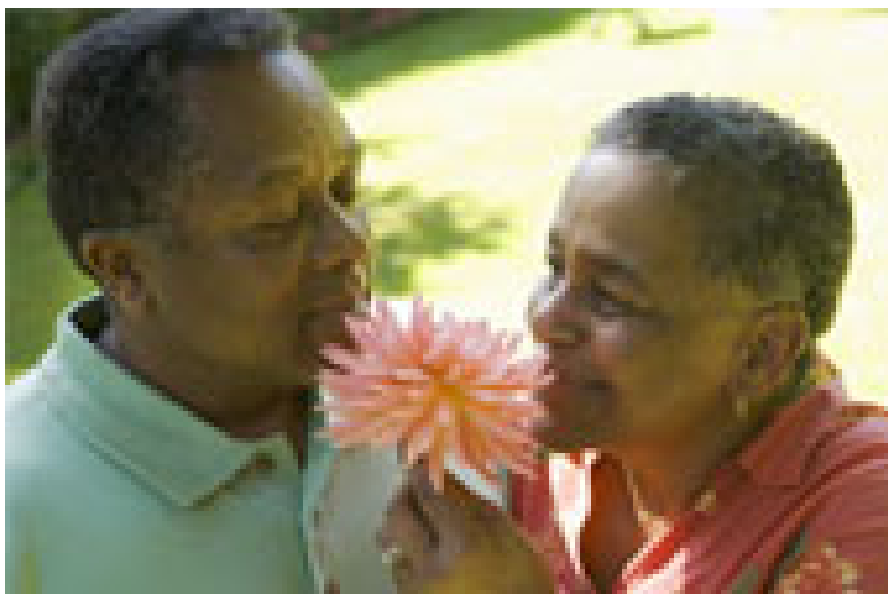
The vast majority of older Americans want to live in their own home as long as possible. There are many challenges as communities look ahead. The increased number of older people will demand an increase in the number of resources and services. To enable older Americans to remain at home there must be a broader range of services available.

VISION: Union County will be a healthy, caring, and secure community that fosters independence for all older adults.

MISSION: Union County will provide a quality of life that assures availability of essential needs that are accessible and affordable to ensure independence for all older adults.

It is also critical to recognize that the experience and wisdom of this growing segment of the population will create many opportunities for our communities as well. It is equally important to understand the amount and variety of resources that will be contributed by older Americans.

This report is the result of a group of individuals dedicated to enhancing the quality of life for older adults. The purpose of the project was to identify the top three issues facing Union County older adults and develop achievable solutions that will positively impact the community. We must be prepared — the Future is Now!





BACKGROUND

“We weren’t prepared for the 77 million baby boomers born from 1946 to 1964 - we did not have enough diapers, hospitals, houses, pediatricians, schools, books, teachers or anything else for all of these children. If we are not careful we will not be prepared for the retirement of these boomers.”

Ken Dychtwald, Noted Gerontologist

Demographic Data:

The increasing numbers of older adults tells a very compelling story. By the year 2020, the overall population of Union County will increase to over a quarter million people which is over 100,000 more than 2006. The number of older adults will double by 2020 and will represent 17% of the population. Please refer to the Appendix for further demographic charts. Some of the primary points obtained from the data are:

- ◆ 24,530 people over the age of sixty in 2008
- ◆ By the year 2020, there will be 50,324 older adults
- ◆ 11% of the population have one or more disabilities
- ◆ 87.2% of those age 65 and above are homeowners
 - ◆ 7.6% of those 65 and above do not own a car
- ◆ the 2007 per capital personal income of North Carolina was \$23,530

There are values that are unique to every community. In Union County three primary values were identified as critical for whatever actions are pursued in planning for the future.

GUIDING PRINCIPLES:

Age in Place

Respect Personal Choices, Maintain Dignity and Preserve Independence

Safe, Healthy, Friendly Community

GUIDING PRINCIPLE ONE: Aging in Place

Aging in Place is a term that is gaining momentum around the country as the opportunity for an individual to grow older comfortably in their home with all the services, conveniences, policies, and programs needed for support. Research suggests to Age in Place, a community includes health care and housing options that meet the evolving needs of individuals as they move through the later stages of their lives; offering a range of services that can be applied under different circumstances; maintaining mixed generation communities to help maximize a person's capacity for self-help and his or her ability to contribute to the community; and the development of an infrastructure through which needed services can be coordinated and provided.

The concept of Aging in Place is a fundamental part of the vision and mission of this project.

GUIDING PRINCIPLE TWO: Respect Personal Choices, Maintain Dignity, and Preserve Independence



Respect, dignity and independence are basic values of our country. However, as older adults become more frail, there seems to be a tendency to make choices for them or to limit independence because "they don't know what is best for them anymore" and this results in loss of dignity. When individuals become frail, it is a very delicate balance to provide the needed supports without limiting independence or being disrespectful. As our community looks for answers to our issues, we choose solutions that respect the individual's right to make choices that best suit their lifestyle and preferences.

In all that we do, we must structure our services and supports to allow individuals to maintain their dignity. And lastly, individuals want to be independent. Our community is focused on identifying services and supports that can maximize an individual's ability to preserve his or her independence. We do not want to force individuals into an environment of being "taken care of" because it is the only option.



GUIDING PRINCIPLE THREE: Safe, Healthy, Friendly Community

Quality of life is key for older adults. As part of quality of life, health has the most impact on how good life appears. Poor health not only impacts how an individual feels about life but can be the single factor that results in loss of financial independence. Poor health can be the spiral that changes life. Safety is the second component of quality of life and references an individual's feeling of being safe and secure. Studies generally show that the fear of crime is a much higher statistic than the actual incidence of crime. However, a feeling of being safe within the community is important. The third component is a friendly community. There are increasing statistics about the occurrence of depression among older adults. If our communities provide for opportunities for relationships that are friendly and caring, there is much greater opportunity for enhancing quality of life. Guiding Principle Three has important considerations for solutions to issues that are identified in order to enhance quality of life for older adults.



Planning, Scope of Work, Structure and Process

There are many considerations in planning for the needs of older adults in Union County for the next fifteen to twenty years. It is not just about services that may be available but about every aspect of life and how it will impact the quality of life for older adults. This committee reviewed what currently exists in Union County and looked at the anticipated changes in the population to begin to frame a vision of what will be in place in these next years.

As the Committee began to review the changing demographics and the kinds of changes that may be needed, it was quickly realized that it would be crucial to limit the Scope of Work to something that would be manageable.

The NC Division of Aging and Adult Services developed the lists below which identify the components of a livable and senior-friendly community. These are areas communities are considering in evaluating their readiness for an aging population in North Carolina.

<p style="text-align: center;"><u>Economy:</u></p> <ul style="list-style-type: none"> ◆ Job training ◆ Age discrimination ◆ Financial planning ◆ Health care cost ◆ Health insurance ◆ Income ◆ Job opportunities ◆ Job retooling ◆ Senior-friendly businesses ◆ Long-term care cost ◆ Tax credits/ Exemptions 	<p style="text-align: center;"><u>Health:</u></p> <ul style="list-style-type: none"> ◆ Adult immunization ◆ Dental health ◆ Hospitals ◆ Nutrition ◆ Mental Health ◆ Medicare/Medicaid acceptance ◆ Medication management ◆ Preventive care ◆ Primary care ◆ Rehabilitation ◆ Vision/hearing care 	<p style="text-align: center;"><u>Social/Cultural Involvement:</u></p> <ul style="list-style-type: none"> ◆ Volunteerism ◆ Community sensitivity ◆ Media ◆ Intergenerational relations ◆ Libraries ◆ Lifelong learning ◆ Spiritual growth ◆ Racial/ethnic/Linguistic diversity ◆ Cultural/social programs
<p style="text-align: center;"><u>Safety/Security:</u></p> <ul style="list-style-type: none"> ◆ Driver safety ◆ Abuse/neglect ◆ At-risk population ◆ Domestic violence ◆ Emergency response ◆ Fire safety ◆ Fraud/exploitation ◆ Outreach 	<p style="text-align: center;"><u>Resource Planning/ Stewardship:</u></p> <ul style="list-style-type: none"> ◆ Public benefits ◆ Community needs assessments ◆ Planning coordination ◆ Program evaluation ◆ Public and private funding sources ◆ Taxes Representation in public affairs 	<p style="text-align: center;"><u>Services/Support</u></p> <ul style="list-style-type: none"> ◆ Information & assistance ◆ Caregiver Support ◆ Drug assistance ◆ End-of-life care ◆ Grandparents-raising grandchildren ◆ Legal services ◆ Home- & community-based services ◆ Long-term care facilities ◆ Senior centers ◆ Guardianship
<p style="text-align: center;"><u>Technology:</u></p> <ul style="list-style-type: none"> ◆ Internet access ◆ Assistive/Adaptive devices ◆ Distance-learning ◆ Medical alert ◆ Tele-medicine ◆ Telephone/cell phone access 		

Representatives from a wide variety of networks discussed studies currently available including the most recent United Way Community Needs Assessment. The demographic information available was also discussed along with the anecdotal knowledge of local service providers and services requested. After lengthy study and debate, the following three issues were chosen for further study and development:

TRANSPORTATION
HOUSING
FINANCIAL LONG TERM CARE PLANNING

Study groups were developed around each of the three issues. The groups continued study using available data and local experts. Eventually, it was determined that information from the community was needed. A survey (see page 43) was developed consisting of five questions on each of the three issues. Over 600 completed surveys were submitted and analyzed.

From the work of the Study group, input from the survey, and input from community stakeholders, each Focus identified one key goal with numerous strategies to be implemented in this community. This report summarizes all of the work thus far.

"There is no power for
change greater than a
community discovering
what it cares about."

Executive Summary

Union County is the second fastest growing county in North Carolina and provides significant challenges for the community in both infrastructure and services. Now is the time to begin preparing for the changes that will come

By 2020, 17% of Union County's population will be over the age of sixty.

as a result of the increased older adult population.

The top three issues identified for older adults in Union County are Transportation, Housing, and Financial Long Term Care Planning. If we are going to be successful in bringing about change, it is crucial that the entire community know the issues and solutions to be implemented in Union County.

GUIDING PRINCIPLES:

Age in Place

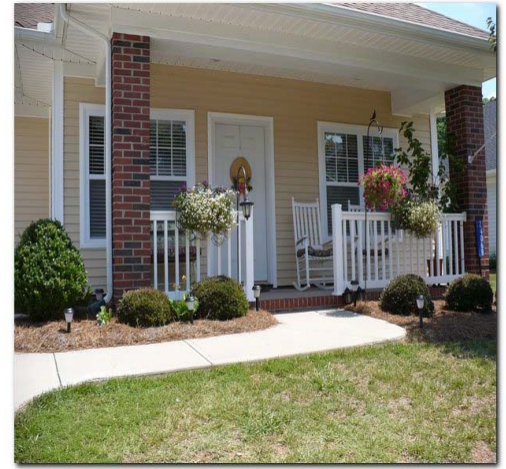
Respect Personal Choices, Maintain Dignity and Preserve Independence

Safe, Healthy, Friendly Community

The goal and strategies are:

HOUSING

GOAL: Adequate housing choices available for all



Strategies:

- Develop presentation on the need for senior housing options
- Meet with builders
- Implement housing and home improvement program through HCCBG or CDBG funds
- Educate seniors about Homestead Exemption and Reverse Mortgage
- Market housing report
- Conduct a media campaign

TRANSPORTATION

GOAL: To recognize and promote accessible and affordable transportation options to ensure mobility and independence for older adults, disabled citizens, and the general public of Union County



Strategies:

- ◆ Identify and promote mature driver safety through better education
- ◆ Offer self evaluation tools
- ◆ Offer driver education courses in the community
- ◆ Develop a Transportation Advocacy Group to help promote senior-friendly transportation options with existing transportation decision-makers in the community
- ◆ Advocate for pedestrian facilities in the community like sidewalks, bike lanes, greenways, street and walkway lighting
- ◆ Advocate for better mobility by using innovative traffic patterns (e.g. roundabouts)

- ◆ Coordinate with businesses and land developers to improve traffic patterns
- ◆ Increase transit options by creating advocacy group to investigate volunteer and self-funded transportation systems in existence that could be implemented in Union County
- ◆ Educate the community about use of the Union County Transportation System

FINANCIAL LONG TERM CARE PLANNING

GOAL: To educate and increase awareness regarding financial long-term care options and their availability to Union County citizens

STRATEGIES:

- ◆ Run a series of newspaper articles in local newspaper
- ◆ Overview presentation on the Cable TV Government Channel
- ◆ Develop a brochure that could be placed at Council on Aging, DSS, Public libraries, Hospice, Senior Center, Health Quest, Adult Day Care Centers, Hospital Waiting Rooms, Doctors Offices, Home Health Agencies, local beauty shops and the Aquatic Center.
- ◆ Contact Church Associations to see if they would include a brochure in their newsletters
- ◆ Place an article in All for Seniors



CALL TO ACTION

To bring about change in a community there must be common purpose, collective will, and vision of the change to take place.

The first step is to have a vision of the change that needs to take place. This report reflects the work of many community stakeholders committed to improving the quality of life for older adults and adults with disabilities. While every issue has not been identified, the most critical issues in which to bring about change has been identified.

Secondly, there must be a collective will for change to occur. The entire community must become knowledgeable about the changes needed. It is critical that there is an understanding of why these changes are needed and the potential impact if the changes don't occur. As a whole, the community agrees that change is needed.

Probably the most important factor to bringing about change is the common purpose to make these changes happen. This means that our elected officials, agencies that provide services and supports for older adults and adults with disabilities, community groups, and even individuals must be committed to make change happen and have a single purpose.

The recommendations in this report cannot be accomplished by one group or one individual. Completing the strategies and recommendations is the last step to bring about these changes. Collectively, the community stakeholders will work on these strategies from different perspectives. Some will address funding, others programming, and others lifestyle changes. Some of the strategies may involve help from the business community and others will require changes in our community infrastructure.

But have no doubt, working together, Union County can address all of these issues and more. Together, we can improve the quality of life in the future for all.

ISSUE :

HOUSING

The Issue

Housing is a basic need for all. As we age, circumstances such as family, our interests and changing abilities impact housing needs. Changing abilities may necessitate modifications to the home or a move to a different type of housing. A change in family circumstance such as the loss of a spouse may precipitate leaving a larger home where one has raised children to move to a smaller home. The financial burden of a large, older home with maintenance costs, utility bills and rising property taxes can contribute to the need to move. Any numbers of situations may impact the desire or need to move. The decision to move may be a difficult choice at best and having a limited number of options certainly adds to the dilemma.

Communities are unique in the housing types that are available. Union County, long a rural, farming community has experienced a sudden and large growth in population recently. This influx in residents is a result of newcomers from other states and from immigrants. The infrastructure that was adequate for a farming community with small towns is struggling to support the increase in traffic and the need for water and sewer. New home construction has been targeted to single family homes.



The vast majority of older adults live in their own home. Home ownership was and remains a goal for many. This desire to own and remain at home may stem from generations past who viewed land and home ownership as a source of pride. Younger generations are less likely to value having a yard and may prefer the amenities of a senior community in favor of land and property ownership as they age. It is a fact that Union County has not yet experienced the development of senior housing options popular in other areas.

The growth of the older adult population and the potential housing market they represent has yet to garner the attention of builders and developers. Plans for a retirement community, Metro Plaza, a four-story, 122-unit independent living community for active seniors age 65 and

older to be located on Highway 74 near the US 601 intersection have been announced. Monthly rent starting at about \$1,600 per month for a 440-912 square foot apartment covers house-keeping, maintenance, dining, transportation, and other services and social activities. Construction of this project is to be completed by 2010.

Study after study demonstrates that older adults want to age in place by remaining in their own home. An AARP survey, *Fixing to Stay*, reports more than 90% of those age 65 and older preferred to remain in their current residence as long as possible. Remaining in a community with social connections and memories is satisfying.

This desire to remain in a community may develop into a Naturally Occurring Retirement Community. Residents choose to remain in a neighborhood after their children have left. A sense of comfort, safety and familiarity develops among the residents. This naturally occurring community can be found across the nation, but a community may also become more diverse if only some residents remain. As older residents move out, their homes may become rental property and thus a more transient community. In such cases, an older community may evolve into an unfamiliar environment for those who choose to remain.

In Union County, the current housing choices for older adults are woefully inadequate. The goal is to be a community that has affordable, safe housing for everyone.

Addressing Housing Needs

While safe, affordable housing is a basic need for all, it is especially essential that seniors have shelter that is physically accessible and financially affordable in order to maintain their independence.

Utility costs, basic repairs and property taxes impact seniors' financial ability to maintain a home. Living in an older home that is too big may be a financial burden. The older home may also be in a neighborhood that has experienced demographic change and the home owner may feel a loss of community and safety.





Just over the state line in South Carolina, and the county lines in Cabarrus County and Mecklenburg, are existing or planned senior housing complexes. Sun City is a 55+ community in Lancaster, SC, which has proved to be so popular that a second site is being constructed nearby. A new independent living community, Holiday, is being built on Idlewild Road just across the Union County line. Plantation Estates in Matthews has planned a new independent and assisted living community in Mecklenburg County. With the lack of choices in Union County, residents may move out of the county to meet their housing needs.

GOAL: To promote adequate housing choices for all.

OBJECTIVES:

- o Double the number of subsidized housing units for seniors and disabled by 2010
- o Encourage owners of Gatewood Village and Cotton Street Commons to expand number of housing units
- o In five years we will have 300 senior housing units in Union County
- o Construction of smaller homes in the \$90,000 - \$130,000 range
- o Establish a senior home repair/modification program
- o Empty buildings will be re-purposed for housing (Example: Allen Overall Building)
- o Remove moratorium on Section 8 housing
- o Include affordable housing units for seniors in the City of Monroe Downtown Plan
- o Form partnerships with for-profits such as land developers, builders and home improvement companies, Lowe's and Home Depot



STRATEGIES:

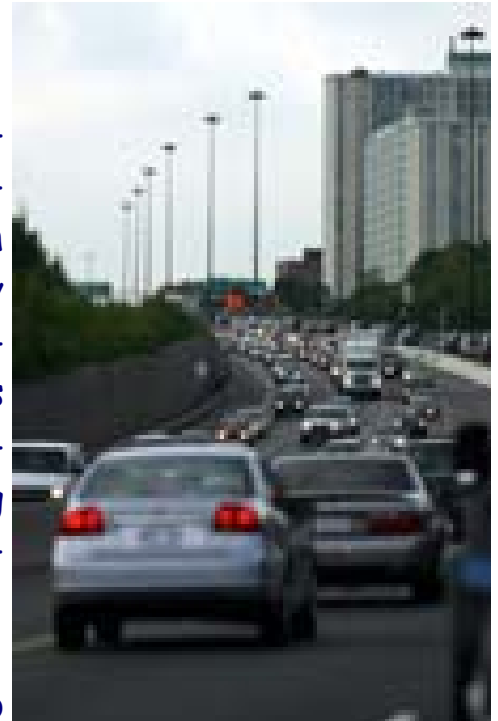
- o Develop presentation on the need for senior housing options
- o Meet with builders
- o Implement housing and home improvement program through HCCBG or CDBG funds
- o Educate seniors about Homestead Exemption and Reverse Mortgage
- o Market housing report
- o Conduct a media campaign



ISSUE:

TRANSPORTATION

Maintaining independence is one of the most important aspects of successful aging. To maintain independence individuals must have a connection with society. Transportation is an important means by which this connection is made. Transportation allows people to socialize and engage in activities within their community such as working, volunteering, shopping for food and necessities, attending medical appointments, and attending religious services.



In our society, privately owned vehicles come to mind first when discussing transportation. For most people, the automobile is the first choice within the various modes of travel available in the United States. In the year 2001, it was reported that seven out of eight people over the age of fifty were licensed drivers (AARP, 2007). As the population ages, there will be an increase in the percentage of drivers over the age of sixty five. In fact, in a 2008 survey conducted by the

Planning Committee for this report, 80% of the respondents reported that driving their personal auto is their primary means of transportation. As Union County experiences this increase, there are several areas that can be evaluated to assist older citizens in extending the length of time they are capable of driving.





In later life there are many factors that may reduce an older person's ability or comfort in driving. Certainly, some of the physical changes like loss of hearing, mobility, or eyesight, impact a person's driving ability. In addition, many of us find that it takes longer to respond to sudden events as we grow older. With the fast speeds and number of cars on the roads, many older adults are not comfortable or are unwilling to drive.

As our community finds people living longer and more people over the age of sixty, there will be increased need for transportation to essential locations like medical trips and grocery stores. In order to support this growing need, Union County must look at all options. As communities explore services and supports that will be needed, the first consideration must be those things that can assist older and disabled persons to maintain their independence and postpone their need for services and supports.

There are numerous changes available to Union County to create a senior-friendly environment, at the same time, make this community more accessible for people of all ages. Those uncomfortable in their driving skills may be reacting to environmental distractions such as signage that is too small, stop lights that are too small or not bright enough, or curbs that are not clearly defined.



Perhaps some of the options for consideration include changes that will reduce our community's dependence on personal cars. One obvious option is to look for ways to reduce our community's dependence on the personal vehicle. Walking is a healthy option. Would sidewalks connecting neighborhoods



Walking is a healthy option that reduces the stress on our roadways and improves the air quality

to essential services encourage more people to walk? Would walking be more of an option if the sidewalks could accommodate a wheelchair or baby carriage. Would it help if walking signs at stoplights were long enough to safely cross the road? Would walking be easier for older and disabled adults if there were benches along the way? Would clearly defined road crossing encourage more walking?





There will come a time when transportation services and supports will be necessary for many older and disabled adults. While rapid transit does not currently exist in Union County, the Union County Transportation System can provide trips to essential services in the community. This system can transport multiple

people at one time, and provides safe transport. In the survey conducted by the Planning Committee for this report, respondents were asked about their knowledge and use of the Union County Transportation System. Again, 80% indicated they know about the System but for numerous reasons, don't currently use this option. The Union County Transportation System is an important resource in the community that could extend older and disabled adults' ability to remain independent.

Transportation is one of the top issues for many counties in North Carolina as well as Union County. Decreasing our community's dependence on the personal automobile is important to our future.



GOAL: To recognize and promote accessible and affordable transportation options to ensure mobility and independence for older adults, disabled citizens, and the general public of Union County

STRATEGIES:

- ◆ Identify and promote mature driver safety through better education
- ◆ Offer self evaluation tools
- ◆ Offer driver education courses in the community
- ◆ Develop Transportation Advocacy Group to help promote senior-friendly transportation options with existing Transportation decision-makers in the community
- ◆ Advocate for pedestrian facilities in the community like sidewalks, bike lanes, greenways, street and walkway lighting
- ◆ Advocate for better mobility by using innovative traffic patterns (e.g. roundabouts)
- ◆ Coordinate with businesses and land developers to improve traffic patterns
- ◆ Increase transits options by creating advocacy group to investigate volunteer and self-funded transportation systems in existence that could be implemented in Union County.
- ◆ Educate the community about use of the Union County Transportation System



ISSUE:

LONG TERM CARE FINANCING

Long-term care is a variety of services that includes medical and non-medical care to people who have a chronic illness or disability. Long-term care helps meet health or personal needs and are provided in the home of the person receiving care, home of a family member or in an institutional setting. Most long-term care is designed to assist people with support services such as activities of daily living like dressing, bathing, and using the bathroom. Long-term care can be provided at home, in the community, in assisted living or in nursing homes. It is important to remember that you may need long-term care at any age. Financial long term care planning is necessary for all adults regardless of age to look at how they plan to fund potential future health care needs. Citizens will have more control over decisions and be able to stay independent. It is important to think about long-term care before you may need care or before a crisis occurs. Even if you plan ahead, making long-term care decisions can be hard.

GOAL:

To educate and increase awareness regarding financial long-term care options and their availability.

Union County citizens will have:

- ♦ A better understanding and more knowledge to plan for long-term care.
- ♦ Information regarding payment options for long-term care.

OBJECTIVES:

- ♦ Approximately 20% of the senior population of Union County will be informed about long-term care options.
- ♦ Approximately 15% of the age 40-59 population in Union County will be informed about long-term care options.



STRATEGIES:

- ◆ Run a series of newspaper articles in local newspaper
- ◆ Overview presentation on the Cable TV Government Channel
- ◆ Develop a brochure that could be placed at Council on Aging, DSS, Public libraries, Hospice, Senior Center, Health Quest, Adult Day Care Centers, Hospital Waiting Rooms, Doctor Offices, Home Health Agencies, local beauty shops and the Aquatic Center.
- ◆ Contact Church Associations to see if they would include a brochure in their newsletters
- ◆ Place an article in All for Seniors

What options are currently in place to help cover long term care?

Medicare, Medicaid, Social Security, Retirement, Long Term Care Insurance, Annuities, Personal Savings, Family, Reverse Mortgage, Home and Community Based Services, and assistance through Veterans Affairs.

How much will it cost?

The National Clearinghouse for Long-Term Care has estimated for one year of care in a nursing home, based on the 2008 national average, the cost is over \$68,000 for a semi-private room. One year of care at home, assuming you need periodic personal care help from a home health aide (the average is about three times a week) would cost almost \$18,000 a year.

The following chart shows national and state averages:

North Carolina	Average Daily Nursing Home Rate: Private	Average Daily Nursing Home Rate: Semi-Private	Average Monthly Costs In Assisted Living Facility	Home Health Aide Average Hourly Rate	In-Home Aide Services Average Hourly Rate	Adult Day Services Daily Rate
Charlotte	\$184.00	\$171.00	\$3,066.00	\$27.00	\$16.00	\$45.00
Rest of N.C.	\$183.00	\$170.00	\$2,395.00	\$29.00	\$17.00	\$45.00
State Average	\$184.00	\$171.00	\$2,731.00	\$28.00	\$17.00	\$45.00
US Average	\$187.00	\$209.00	\$3,008.00	\$29.00	\$18.00	\$59.00

Public Programs that Pay for Long-Term Care

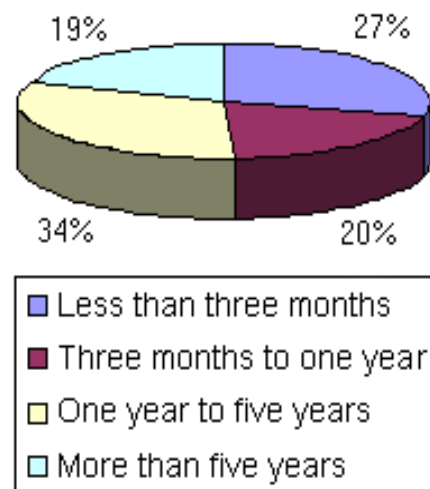
Medicare- A Federal program designed to cover health care for people age 65 and older, people under 65 with certain disabilities, and people of all ages with end-stage renal disease. It only covers medically necessary care and focuses on medical acute care (doctor visits and hospital stays) or short term services for conditions expected to improve. Medicare will pay for care in a skilled nursing home when:

- ◆ You have had a recent prior hospital stay of at least three days.
- ◆ You are admitted to a Medicare-certified nursing facility within 30 days of your prior hospital stay.
- ◆ You need skilled care such as skilled nursing services and/or physical or other types of therapy.

If all these conditions are met, Medicare pays a portion of your costs for up to 100 days. For the first 20 days, Medicare pays 100% of your skilled nursing facility costs. For days 21-100, you pay your own expenses up to \$128/day (as of 2008) and Medicare pays the balance. After day 100, you are responsible for 100% of the costs.

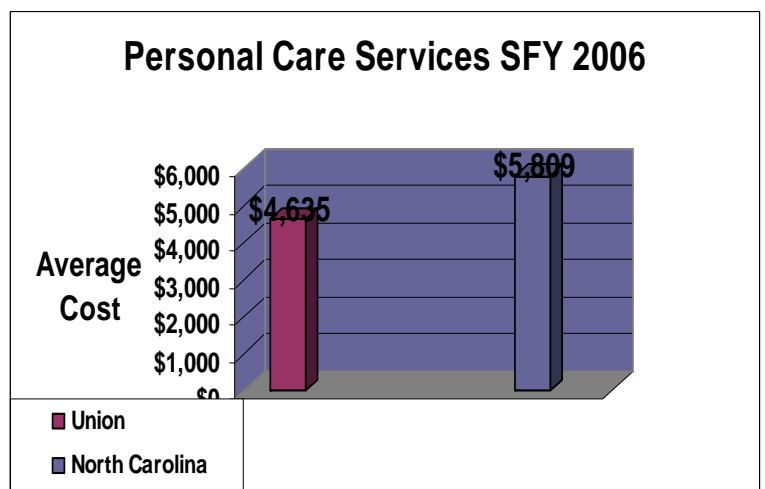
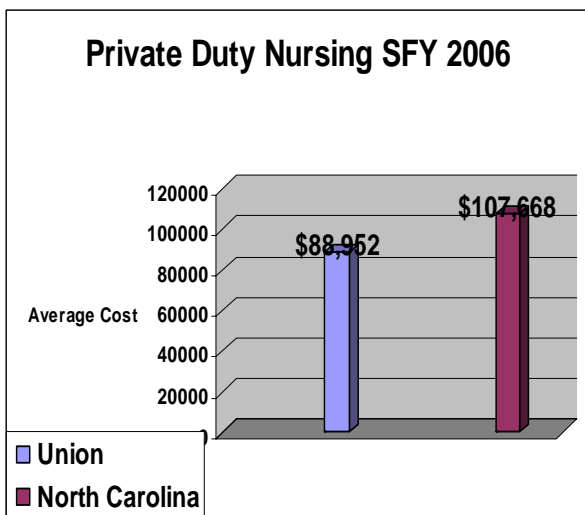
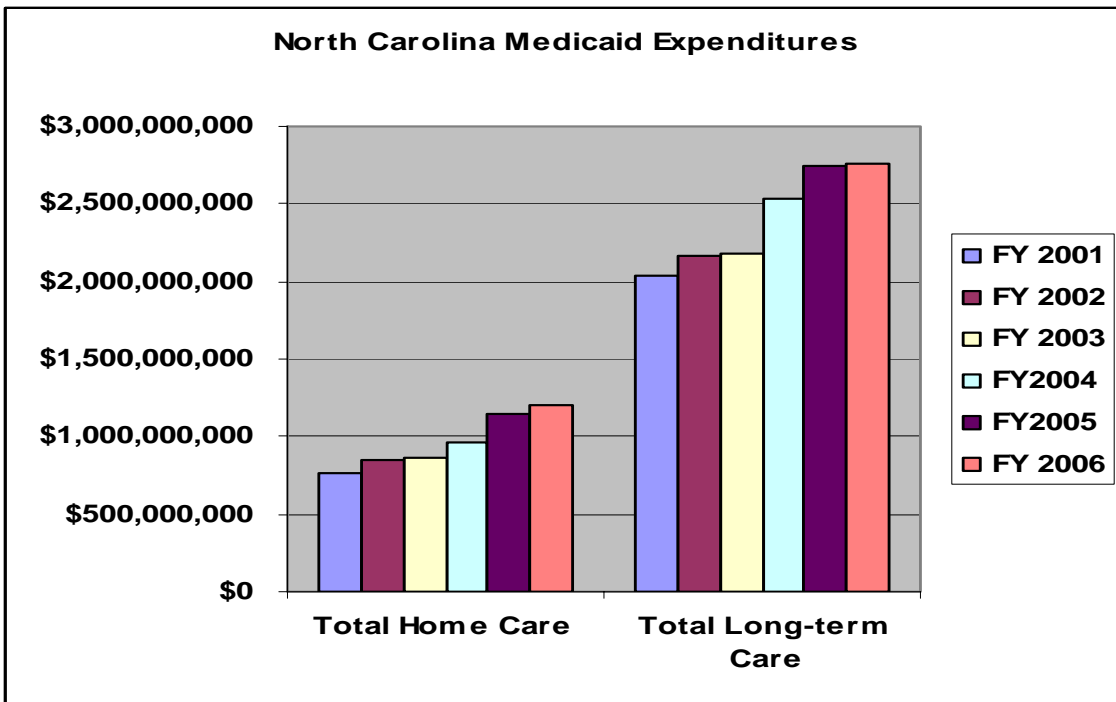
Medicare payments for home health care are limited to reasonable and necessary part-time or intermittent skilled nursing care and home health aide services. Hospice care is covered for people with a terminal illness, generally individuals who are not expected to live more than six months.

Typical length of stay in a Nursing Home



Medicaid - A joint Federal and state government program that helps pay medical costs for some people with limited incomes and resources. People with Medicaid may get coverage for services such as nursing home and home health care, if they meet the eligibility requirements for the program. Sometimes you must spend down your personal resources (assets) before you qualify for Medicaid.

**For more information regarding Medicaid, contact the Union County Department of Social Services at 704-296-4300*



SOURCE: North Carolina Medicaid paid Claims Data

Home and Community Based Services - The Older Americans Act is a Federal program designed to organize, coordinate, and provide home and community-based services to older adults and their families to help seniors remain in the community as independently as possible. Funding for programs is to assist with nutrition, health promotion and disease prevention activities, in-home services, services and supports for family caregivers, and protection of the rights of older adults in long term-care facilities.



For more information contact the Council on Aging in Union County at 704-292-1797, Union county Transportation and Nutrition at 704-283-3713 or 704-283-3817 or Union County Department of Social Services at 704-296-4300



Veterans Affairs - Assistance with nursing home and other extended care services are available to veterans with service and non-service related disabilities. In some cases there may be co-pays depending on the veteran's income level. The VA has a Housebound as well as an Aid and Attendance Allowance Program that provides cash grants to eligible disabled veterans and surviving spouses in lieu of formally provided in-home aide, personal care and other services needed for assistance in Activities of Daily Living and other help at home.

For more information, contact the Union County Veterans' Office at 704-283-3844

Long Term Care Insurance Coverage

The majority of policies sold today are comprehensive policies and cover care and services in a variety of long-term care settings:

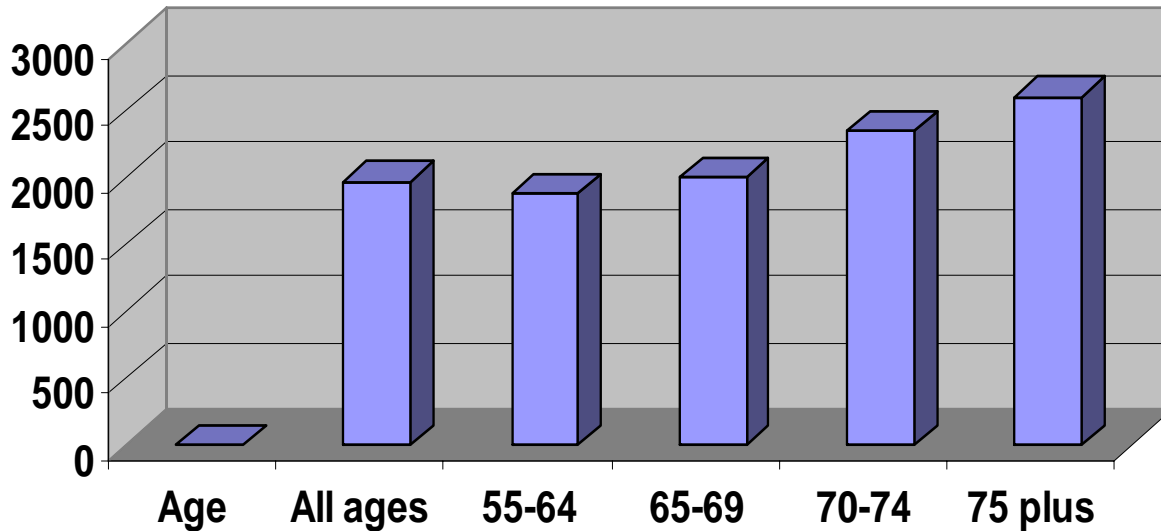
- ◆ Your home, including skilled nursing care, occupational, speech, physical and rehabilitation therapy, as well as help with personal care, such as bathing and dressing. Many policies also cover meal preparation or housekeeping in conjunction with personal care services.
- ◆ Adult day health centers
- ◆ Hospice care
- ◆ Respite care
- ◆ Assisted living facilities
- ◆ Alzheimer's special care facilities
- ◆ Nursing homes

Long-term care policies may have exclusions. These exclusions often follow state regulations on what exclusions are allowed. The following services are typically excluded from long-term care policies:

- ◆ Care or services provided by a family member unless the family member is a regular employee of an organization that is providing the treatment, service or care; and the organization they work for receives the payment for the treatment, service or care; and the family member does not receive compensation other than the normal compensation for employees in his or her category.
- ◆ Care or services for which no charge is made in the absence of insurance
- ◆ Care or services that result from war or act of war



Average Premiums for Long-term Care in 2005



All Ages-\$1,973 55-64-\$1,877 65-69-\$2,003 70-74-\$2,341 75 plus-\$2,604

Different policies offer different payment options such as paying premiums monthly, quarterly, semi-annually or annually. With most policies, you pay premium as long as you are not receiving benefits. However, some with policies you pay premiums for a specified period such as 10, 15 or 20 years.

Some insurance companies may deny you coverage if the following conditions exist:

- ◆ You currently use long-term care services.
- ◆ You already need help with Activities of Daily Living.
- ◆ You have Alzheimer's disease or any form of dementia or cognitive dysfunction.
- ◆ You have a progressive neurological condition such as Multiple Sclerosis or Parkinson's disease.
- ◆ You have had a stroke within the past 12-24 months or a history of strokes.
- ◆ You have cancer that has spread beyond its original site.

Reverse Mortgage-A reverse mortgage is a special type of home equity loan. You receive cash against the value of your home without selling it. You choose whether you want a lump-sum payment, a monthly payment, or a line of credit. You do not have to repay the loan as long as you continue to live in the home. The loan becomes due when you or the last borrower (such as the remaining spouse) dies, sells the home or permanently moves out of the home. You are still responsible for the taxes and home repairs. They do not count towards income and Social Security or Medicare benefits or count as income for Medicaid benefits eligibility as long as the reverse mortgage payments are spent within the month that you receive them. Your heirs can keep your home by repaying the reverse mortgage. Your heirs can also "keep the difference" if the home's sale price is greater than the reverse mortgage loan balance when it's time to repay the loan.

The following are some things to know about a reverse mortgage:

- ◆ All borrowers must be 62 or older.
- ◆ There is no health requirement; your health status is not a factor.
- ◆ The home must be your primary residence.
- ◆ You won't be required to provide an income or credit history.
- ◆ Reverse mortgage funds must be used to pay off any existing mortgage or other debt against the home and to make required home repairs. You can use any remaining funds for any purpose. You must have little or no outstanding balance on your current mortgage.
- ◆ A reverse mortgage must be in first lien position, which makes it very difficult to borrow any more against your home once you have a reverse mortgage. You can refinance a reverse mortgage if the house increases significantly in value.
- ◆ All potential borrowers must first meet with a HUD-approved reverse mortgage counselor before they can start the loan process. They can give you information to help decide if a reverse mortgage is right for you.



Approximate Monthly Payment to Borrower Based Upon Age and Home Value

Age	\$100,000	\$150,000	\$200,000	\$250,000
62	\$330	\$500	\$670	\$840
66	\$380	\$570	\$760	\$950
70	\$440	\$670	\$890	\$1,120
74	\$540	\$820	\$1,090	\$1,370
78	\$640	\$970	\$1,300	\$1,630

The figures in this table are based upon the State Employees' Credit Union Reverse Mortgage and assume a 6.75% fixed rate of interest.

The North Carolina Reverse Mortgage Act requires mortgage lenders and loan officers to be approved by the NC Commissioner of Banks prior to participation in the making of reverse mortgage loans. The Reverse Mortgage Act also requires that counselors are independent of the lender. The NC Housing Finance Agency requires counseling for reverse mortgages to be performed face-to-face, rather than by telephone. Counselors are required to accept counseling requests only from homeowners or their legal representatives, not from lenders.

The following agencies or organizations should be able to assist with questions regarding reverse mortgages:

NC Housing Finance Agency	800-393-0988 or 919-877-5700	www.nchfa.com
NC Commissioner of Banks	919-733-3016	www.nccob.org
NCAARP	866-389-5650	www.aarp.org/states/nc/
State Employees' Credit Union	888-732-8562	www.ncsecu.org
Eldercare Locator	800-677-1116	www.eldercare.gov

Annuities- An Immediate Long-Term Care Annuity is a single premium payment you make to an insurance company and you receive a specified monthly income. It is available without regard to your health. A Deferred Long-term Care Annuity is available to individuals up to age 85. The amount you receive depends on your health. It creates two funds: one for long-term care expenses and a separate cash fund to be used however you desire.

For more information, contact your local bank for an appropriate referral source.



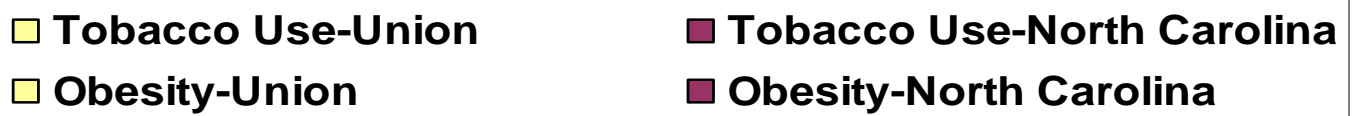
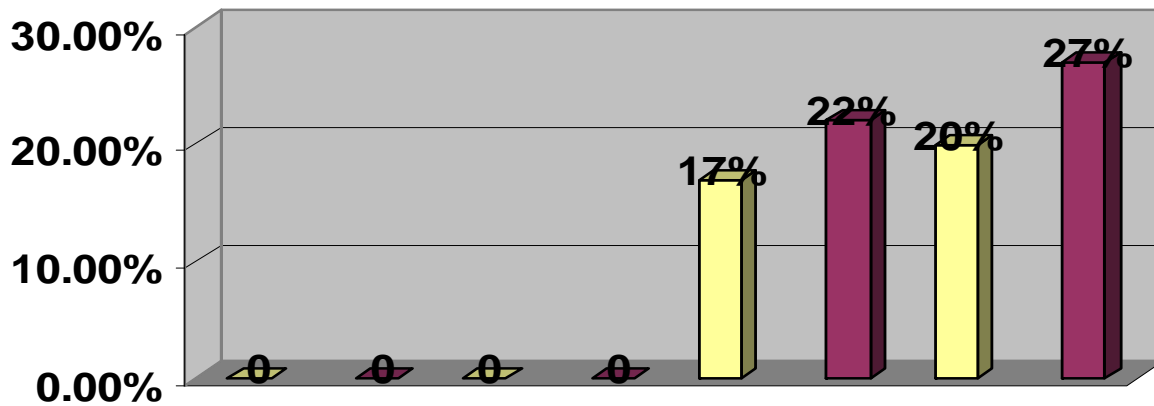
The following are conditions and illnesses that are some of the leading causes for the need to begin thinking about financial long-term care planning: Alzheimer's Disease, Cardiovascular disease, hypertension, obesity, smoking and diabetes.

ALZHEIMER'S STATISTICS

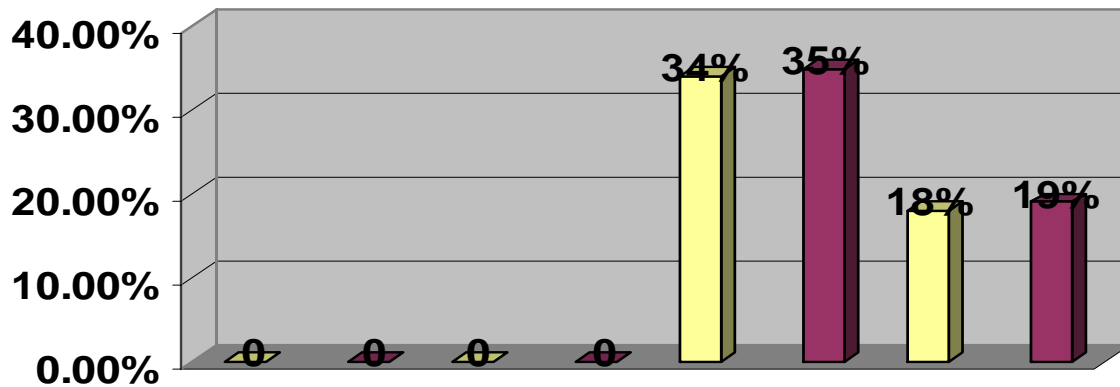
- ◆ By mid-century someone will develop Alzheimer's every 33 seconds.
- ◆ By 2010, there will be almost a half million new cases of Alzheimer's disease.
- ◆ Every 71 seconds, someone in America develops Alzheimer's disease.
- ◆ By 2050, there will be almost a million new cases each year.
- ◆ Women are nearly twice as likely as men to develop Alzheimer's disease.
- ◆ One in six women and one in ten men age 55 and older can expect to develop Alzheimer's disease.
- ◆ 10 million Baby Boomers will develop Alzheimer's.

Source: Alzheimer's Association

Adult Cardiovascular Risks CY 2006

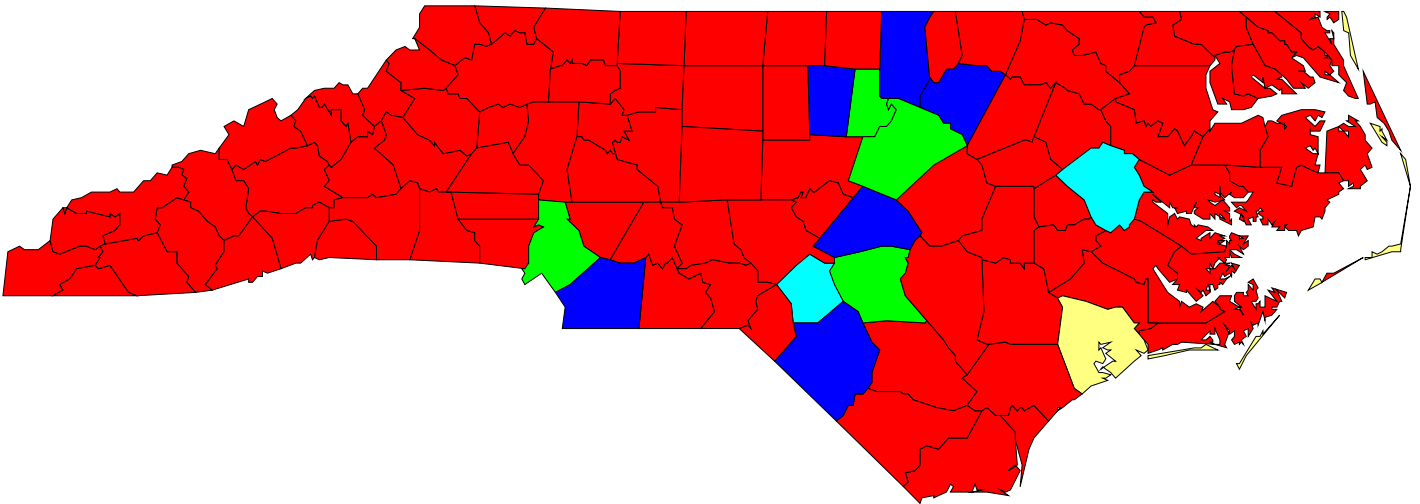


Adult Cardiovascular Risks CY 2006



APPENDIX

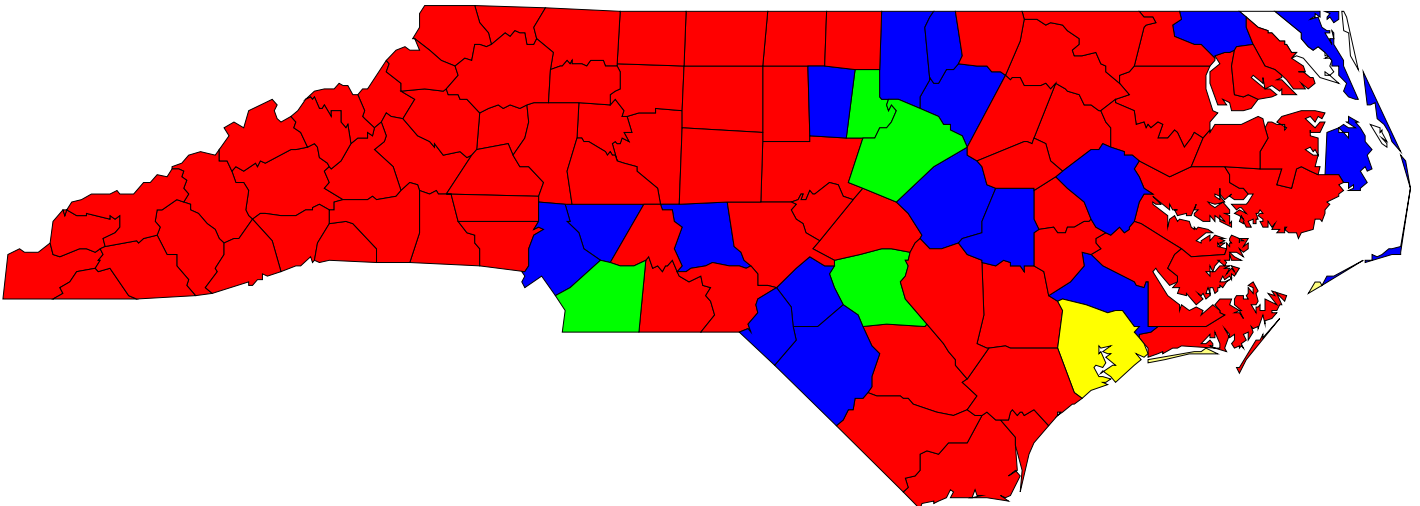
POPULATION AGE 65+ IN 2020



Percent of population age 65+	
Yellow	12.0% or less
Green	12.1% to 13.0%
Cyan	13.1% to 14.4%
Blue	14.5% to 15.9%
Red	16% or more

Red-colored counties have 16 or more persons age 65 or older per 100 residents.

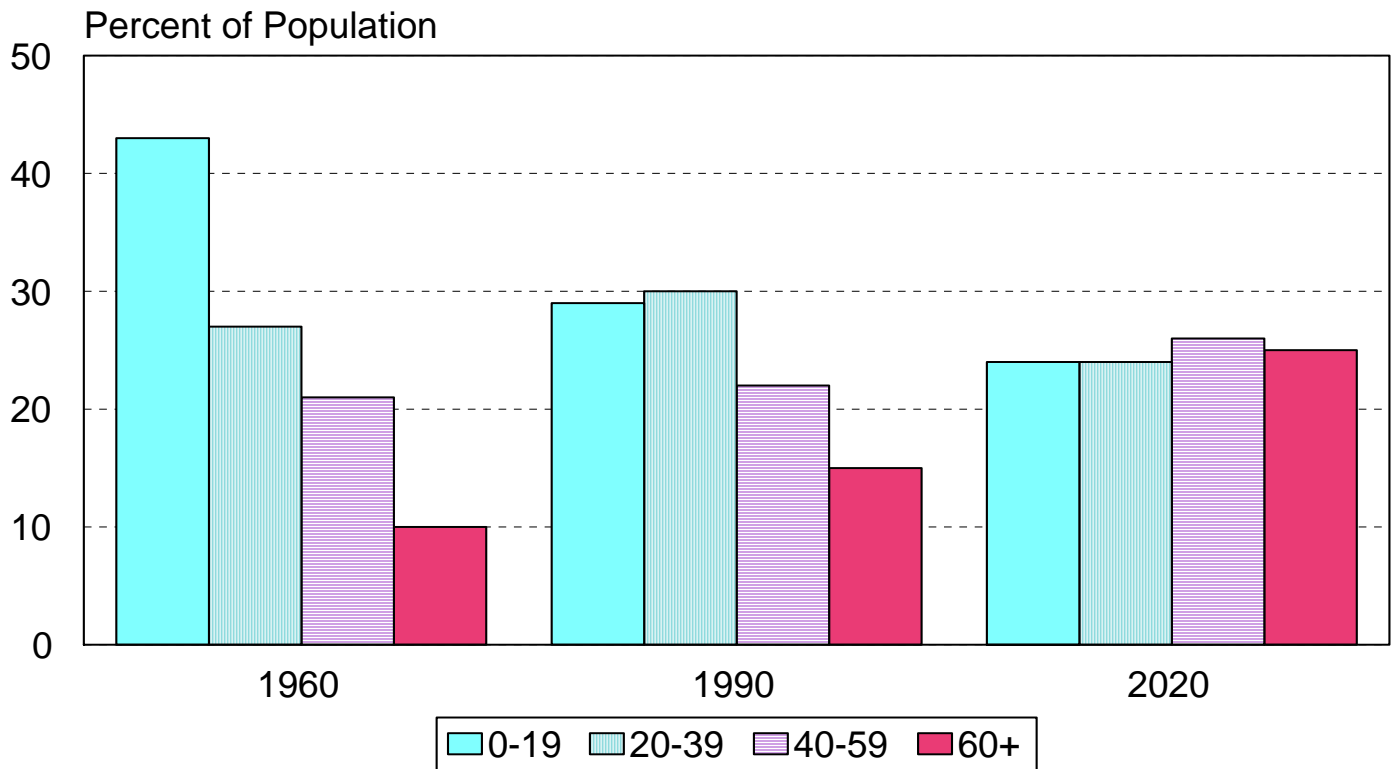
POPULATION AGE 85+ IN 2020



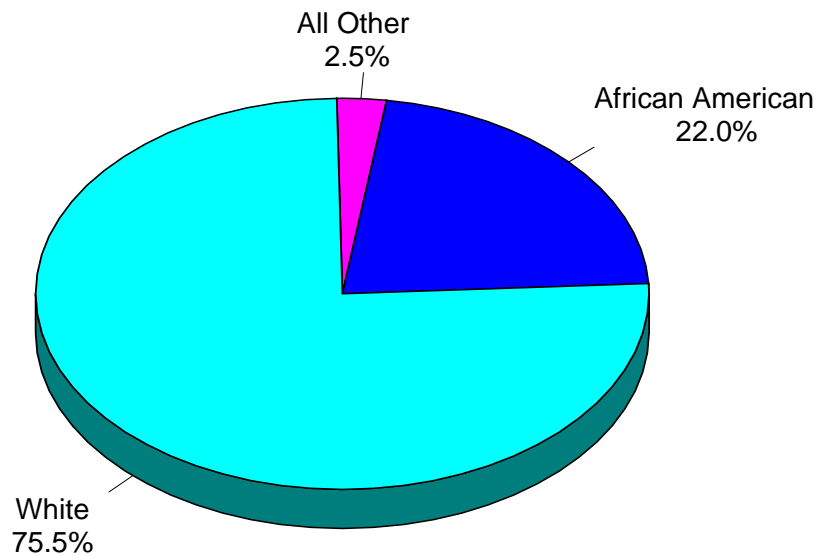
Percent of population age 85+	
Yellow	Less than 1%
Green	1% through 1.49%
Blue	1.5% through 1.99%
Red	2.0% or more

Red-colored counties have 2 or more persons age 85 or older per 100 residents.

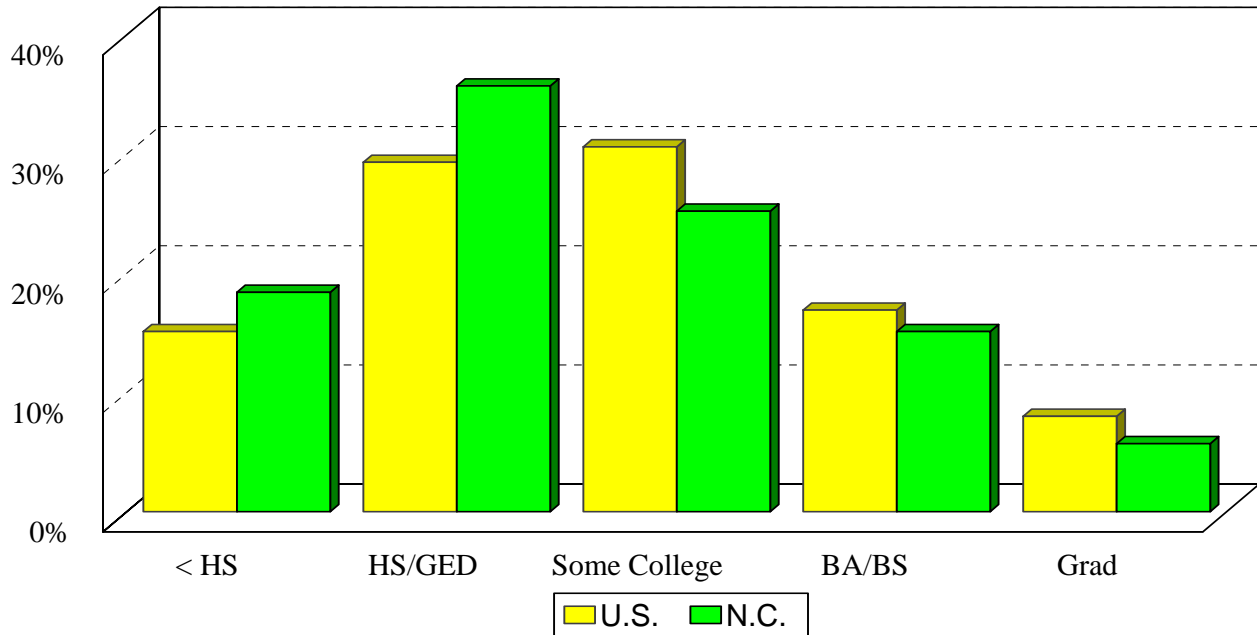
North Carolina: In the Middle of a Major Population Shift



Race and Ethnicity: NC Boomers

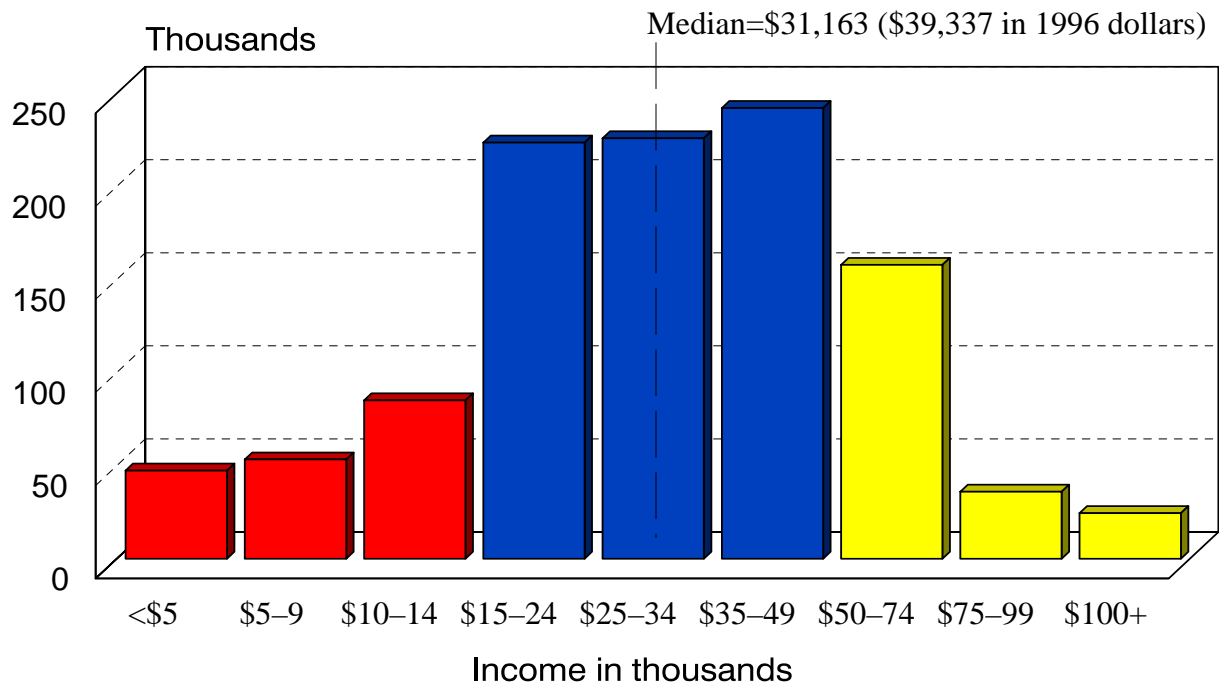


NC Boomers' Educational Attainment Compared to US Boomers



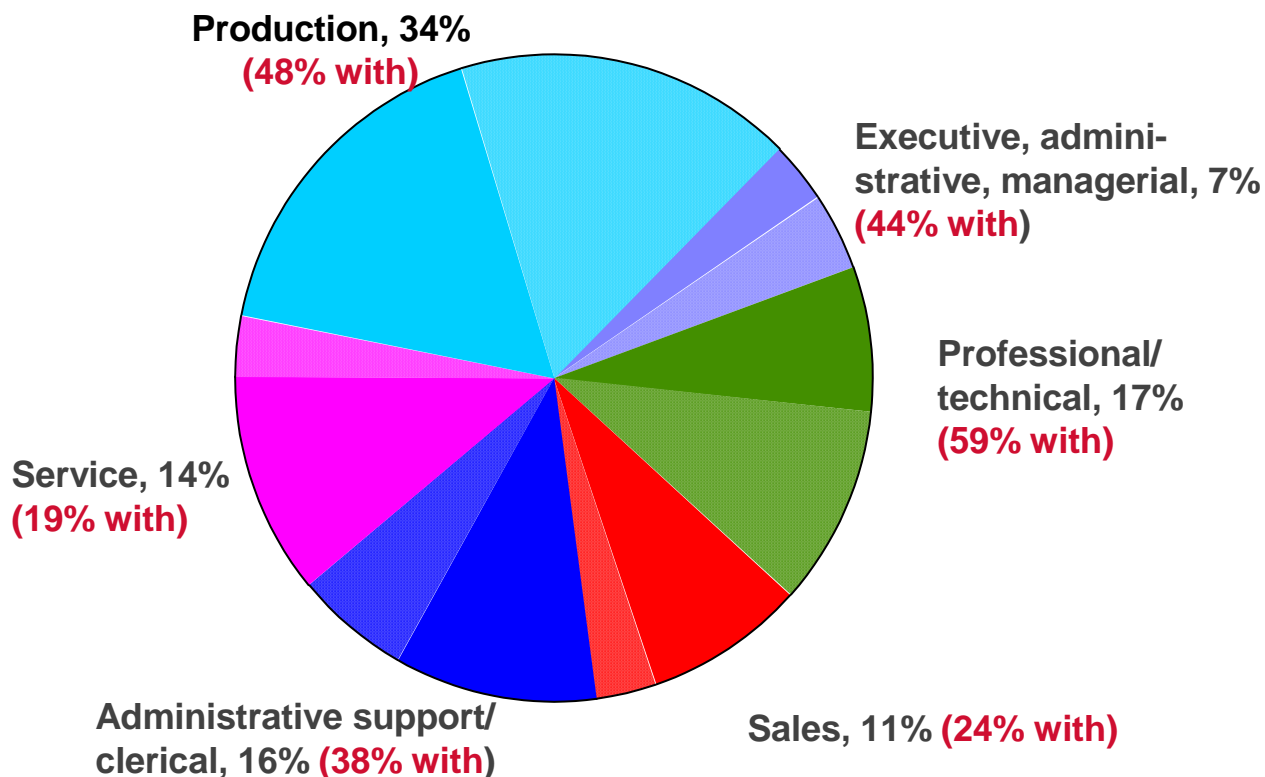
Age groups 25 to 34 in 1990 approximate younger Boomers and the same age group in 1980 approximate older Boomers

NC Boomers' Household Income in 1989

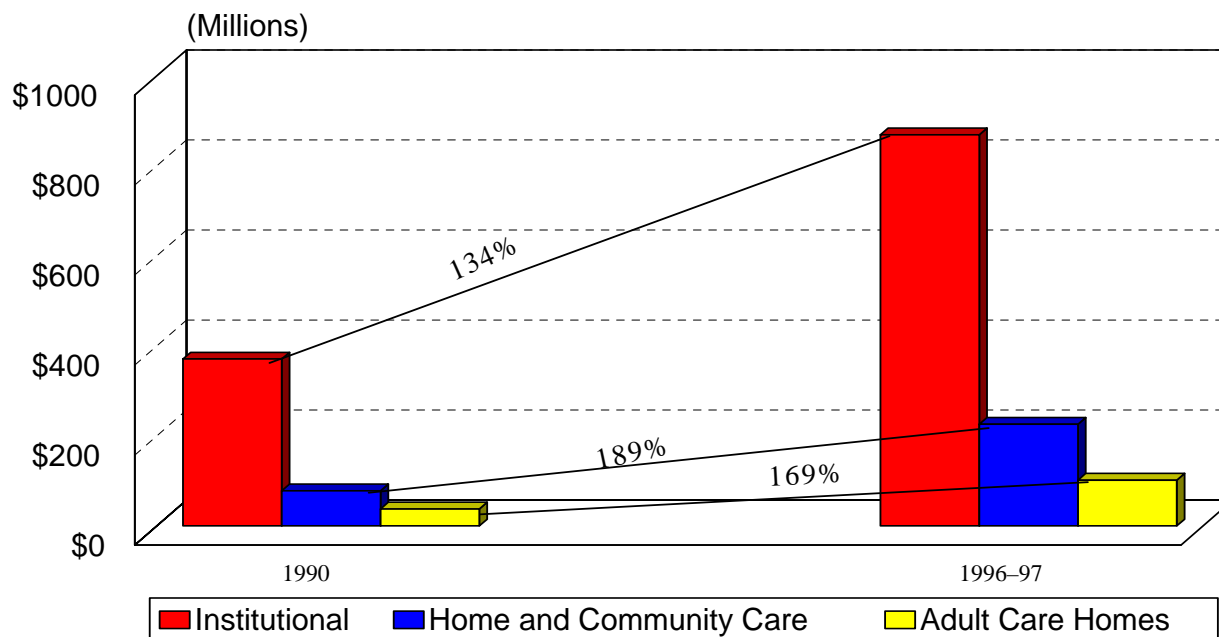


Age groups 25 to 44 in 1990 approximate Boomers

NC Boomers' Current Work and Pensions by Occupation in 1993 (US)



Growth in Public LTC Expenditures for Persons 60+ by Category between 1990 and 1996-97 in NC



Inventory of Housing Options in Union County

Subsidized Housing/ Independent Living

There are housing complexes with rent subsidy programs for older adults with low to moderate incomes. This public housing option may provide affordable, comfortable apartments for those 62 years of age and older or who have a disability. Rent is a percentage of the resident's income and includes utilities. With long waiting lists, it is recommended that application be made before the need becomes critical.

The following is a list of rent subsidized apartments in Union County:

Cotton Street Commons (Monroe) - 72 units

Gatewood Village (Wingate) - 40 units

Icemorlee Apartments (Monroe) 100 units, 20 are senior units

Monroe Housing Authority (Bragg Street/Monroe) 44 units

Fairley Avenue Apartment 18 units, no senior designations

Mill Tree Apartments (Marshville) 28 units, no senior designations

Jefferson Village Apartments - 18 units, no senior designations

This is a total of 240 subsidized housing units for seniors in Union County.

Other apartment complexes such as Cotton Street Apartments (Monroe) (41 units) and Wingate Manor located in Wingate have senior populations although they have no designated senior units.

Senior Community Housing

The Village of Woodridge is a senior community for adults 55 and over. It is a 100% ownership complex. This community offers five home models all with a one-car garage. The main meal of the day is served restaurant style in the community room. The Villas of Sun Valley and Villas at St James have senior friendly designs but are not marketed as senior communities.

Nursing Home & Assisted Living Facilities

538 nursing home beds are available at five skilled nursing facilities. White Oaks Manor, a 100 bed nursing facility is being constructed in the Waxhaw area. A Certificate of Need (CON) for 90 additional nursing home beds is up for bid at the present time. The number of beds available for skilled nursing care and assisted living is determined by the state through a Certificate of Need. This CON process ensures that adequate numbers of beds are available. The fact that two separate CONs have been designated for Union County in the past five years is testament to the dramatic population increase in this area.

The more recent advent of assisted living facilities has met the need of individuals needing daily assistance but not skilled nursing care. As these facilities have grown and evolved so has the implementation of governing rules. There are 489 assisted living beds at 12 facilities in Union County. Of these, four are Family Care Homes, which are residential homes licensed to care for six or fewer individuals.

Evaluation of Current Housing Options

This evaluation is based on two senior groups. The first group comprises those seniors who do not reside in a facility or in subsidized housing. The second group is seniors living in subsidized housing.

An evaluation of the services

Ratings: 1=Highest & 5=Lowest

	High				Low
IN OWN HOME	1	2	3	4	5
Existence				X	
Adequacy				X	
Accessibility				X	
Efficiency & Duplication				X	
Equity					X
Quality/Effectiveness				X	

Notes: Table I Seniors in home

Cost of utilities, maintenance and repairs and taxes

Awareness of services available to help maintain independence

No affordable independent living housing specifically for seniors

Inadequate affordable housing for downsizing

Seniors in subsidized housing

	High				Low
SUBSIDIZED HOUSING	1	2	3	4	5
Existence			X		
Adequacy			X		
Accessibility		X			
Efficiency & Duplication		X			
Equity			X		
Quality/Effectiveness		X			

Notes: Table II Seniors in subsidized housing

Long waiting list for current subsidized units

Inadequate number of subsidized units available

Some complexes are well managed, others are less well managed

Some subsidized units are interspersed with other age groups

Group seniors together for companionship and safety

Residents in subsidized housing are more likely to be connected to services through DSS



UNION COUNTY OLDER ADULT SURVEY (2008)

Thank you for taking time to answer a few questions. The Union County Home and Community Care Block Grant Strategic Planning Committee is looking at three issues: Transportation, Long Term Care Financial Planning, and Housing. Our purpose is to develop ways to address these concerns in our county. Your responses will help us in our planning. Please note that your responses will be anonymous. Thank you for your assistance.

1. Please indicate your age group:
 under age 50 51-60 61-70 71-80 above 81
2. Please indicate your sex: Male Female
3. Please indicate your race:
 Caucasian African American Hispanic
 Russian Asian Other
4. Do you own your own home: Yes No
5. How would you rate your health? Excellent 1 2 3 4 5 Poor
6. Do you foresee a need to move from your present home, now or in the future?
 Yes No
7. What are some reasons you feel you would need or want to move from your present home? (Please check all that apply)
 Safety Smaller House
 Transportation Nearer to Medical Services
 Cannot afford up keep on present home
8. Would you be interested in moving into a senior or retirement community if affordable?
 Yes No
9. If the answer to question 8 is yes, would you be more likely to:
 Rent Buy
10. How important is it for you to live near others in your age group?
 Very important Somewhat important Not important
11. What are your current means of transportation? (Check the one used most often)
 Drive personal vehicle
 Family, friends provide transportation
 Taxi
 Union County Transportation System
 Walk
12. Are you aware there is a transportation system that is available to all Union County citizens?
 Yes No
13. What are your transportation needs? (Check all that apply)
 Medical Employment
 Education Employment
 Shopping (groceries, drug store, etc.) Recreation
14. What barriers, if any, keep you from using the transportation system? (Check the ONE best answer)
 Do not know how to access Transportation System
 The Transportation System is not flexible enough to meet my schedule
 Afraid to use the service alone
 No need for the system
 Do not know of any barriers, just don't use it or don't need it

For the purpose of the following questions, Long Term Care refers to a variety of services in the area of health, personal care, and social needs of persons who are chronically disabled, ill or infirm. Long Term Care may include services such as nursing home care, assisted living, home health care, or adult day care/day health.

15. Has a member of your immediate family (mother, father, sister, brother, spouse) ever been in a Long Term Care Facility (rest home, nursing home, assisted living)?
_____Yes _____No
16. Do you know how you will pay for long term care if you become disabled and can't be cared for at home?
_____Yes _____No
17. Assuming Long Term Care may cost up to \$6,000 monthly, which of the following will you use to pay for your care? (Check all that apply)
- | | |
|-----------------------------|-------------------------------|
| _____Medicaid | _____Long Term Care Insurance |
| _____My Savings/Investments | _____Annuity |
| _____Social Security | _____Retirement Check |
| _____Family will pay for me | _____Other |
18. My children or relatives will try to care for me at home if I need assistance rather than seek care in a Long Term Care Facility.
_____Yes _____No _____Don't Know
19. Would you go to an agency or a meeting that helped you understand your options for financing Long Term Care? (This would be informational not trying to sell you a product).
_____Yes _____No _____Don't Know



UNION COUNTY OLDER ADULT SURVEY (2008)
604 TOTAL RESPONDENTS

1. Please indicate your age group:
 ___ **7** ___ under age 50 ___ **39** ___ 51-60 ___ **175** ___ 61-70 ___ **230** ___ 71-80
 ___ **149** ___ above 81
- 2.. Please indicate your sex: ___ **156** ___ Male ___ **436** ___ Female
3. Please indicate your race:
 ___ **472** ___ Caucasian ___ **79** ___ African American ___ **1** ___ Hispanic
 ___ **1** ___ Russian ___ **1** ___ Asian ___ **14** ___ Other
4. Do you own your own home: ___ **520** ___ Yes ___ **69** ___ No
5. How would you rate your health?
 Excellent 1 - **105** 2 - **118**
 3 - **198** 4 - **85** 5 Poor - **71**
6. Do you foresee a need to move from your present home, now or in the future?
 ___ **129** ___ Yes ___ **439** ___ No
7. What are some reasons you feel you would need or want to move from your present home? (Please check all that apply)
 ___ **93** ___ Safety ___ **126** ___ Smaller House
 ___ **63** ___ Transportation ___ **45** ___ Nearer to Medical Services
 ___ **80** ___ Cannot afford up keep on present home
8. Would you be interested in moving into a senior or retirement community if affordable?
 ___ **219** ___ Yes ___ **336** ___ No
9. If the answer to question 8 is yes, would you be more likely to:
 ___ **107** ___ Rent ___ **110** ___ Buy
10. How important is it for you to live near others in your age group?
 ___ **126** ___ Very important ___ **244** ___ Somewhat important ___ **162** ___ Not im-
 portant
11. What are your current means of transportation? (Check the one used most often)
 ___ **484** ___ Drive personal vehicle
 ___ **81** ___ Family, friends provide transportation
 ___ **2** ___ Taxi
 ___ **29** ___ Union County Transportation System
 ___ **0** ___ Walk
12. Are you aware there is a transportation system that is available to all Union County citizens?
 ___ **485** ___ Yes ___ **102** ___ No
13. What are your transportation needs? (Check all that apply)
 ___ **342** ___ Medical
 ___ **29** ___ Education ___ **34** ___ Employment
 ___ **266** ___ Shopping (groceries, drug store, etc.) ___ **179** ___ Recreation

14. What barriers, if any, keep you from using the transportation system? (Check the ONE best answer)
- 67** Do not know how to access Transportation System
- 32** The Transportation System is not flexible enough to meet my schedule
- 14** Afraid to use the service alone
- 227** No need for the system
- 145** Do not know of any barriers, just don't use it or don't need it
15. Has a member of your immediate family (mother, father, sister, brother, spouse) ever been in a Long Term Care Facility (rest home, nursing home, assisted living)?
- 264** Yes **300** No
16. Do you know how you will pay for long term care if you become disabled and can't be cared for at home?
- 230** Yes **298** No
17. Assuming Long Term Care may cost up to \$6,000 monthly, which of the following will you use to pay for your care? (Check all that apply)
- 177** Medicaid **101** Long Term Care Insurance
- 155** My Savings/Investments **28** Annuity
- 319** Social Security **134** Retirement Check
- 17** Family will pay for me **31** Other
18. My children or relatives will try to care for me at home if I need assistance rather than seek care in a Long Term Care Facility.
- 253** Yes **298** No Don't Know
19. Would you go to an agency or a meeting that helped you understand your options for financing Long Term Care? (This would be informational not trying to sell you a product).
- 211** Yes **335** No Don't Know