

Picking Up the Pieces and Moving Forward

Deanna Lea
Executive Director



The past year saw dramatic and very disappointing changes in senior services. With state, county, and local budgets in crises, a number of critical services for the elderly and disabled were eliminated or drastically reduced. As we witnessed State budget action, it appeared the unwritten targets for funding reductions were the elderly and disabled.

The Ombudsman program took a 60% decrease in State funding leaving an enormous crater in facility coverage for many without a voice, from those physically immobile to those with severe dementia. Del Oro Caregiver Resource Center was crippled by a 72% cut in State mental health funding, leaving it with reduced caregiver services, cuts of nine staff positions, and relocation to a smaller office. Fortunately, both of these programs continue to operate and maintain their provider status with Area 4.

Brown Bag, Linkages, Jewish Family Service's Drop-in Respite, Woodland's Alzheimer's Day Care Resource Center, and Sacramento's Triple "R" programs all had to end their A4AA contracts because of lost State or other significant funding.

It is impossible to know when senior services will be

restored to their former level, and how the approximately 380,000 seniors in Area 4's service area will manage their day-to-day needs. We will, however, continue to target our resources to those in greatest need and those who are not eligible for other services. We have to pick up the pieces and move forward.

Fortunately, there were several positive actions and events in 08-09 that helped to offset some of the devastating budget news. The federal government, through the American Recovery and Reinvestment Act (ARRA), provided some relief with nutrition stimulus funding. This has allowed nutrition providers to add new jobs, restore old jobs, and offer additional meals to seniors.

As an agency, we took great pleasure and pride in rolling out the "Dual Challenge" report in February. The report, two years in the making, was undertaken by Will Tift (principal author) with input from staff, Governing Board and Advisory Council members, community contributors, and peer reviewers. See article on page 2.

Another first for the Agency was the opportunity for all Area 4 staff to become familiar with the challenges faced by many lesbian, gay, bi-sexual, and transgendered seniors. Our annual Staff Training Day provided education and insights to this often hidden individual in our senior population. More on this topic on page 3.

I always like to take this opportunity to thank our providers who do so much with limited funding. We will continue to move forward and seek ways to streamline administrative requirements and lessen the burden for them where we can. I also want to express appreciation to our Governing Board members and our Advisory Council for their dedication and commitment, and of course to the "best" staff in the world.

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A4AA Presents: *The Dual Challenge*

On February 19, 2009, eighty local leaders convened at the Lions Gate Hotel for the release of Area 4’s sobering report on the rapid aging of our population. *The Dual Challenge: Preserving Services for the Oldest Old Today; Planning for the Elderly Baby Boomers of Tomorrow* describes regional demographic shifts between 2000 and 2040 and attempts to forecast how those shifts will affect the overall demand for home and community-based services.

Even as our frail elderly population is growing exponentially, recurring budget shortfalls have forced reductions of critical services like case management, mental health, in-home care, and meals on wheels for those vulnerable citizens. If we continue on our present course, the aging network will be under water long before the “wave” of Baby Boomers ever arrives. Under that scenario, the responsibility of meeting the personal care needs of all surviving Boomers in the year 2030 (roughly 470,000 of them in our seven county service area alone) would fall entirely on family members and the community at large.

This unprecedented social challenge cannot be met unless all key stakeholders from the public and private sectors come together very soon and act decisively. The aging of the Baby Boomers will put our fragile system of benefits and service for older people to the ultimate test.

The full *Dual Challenge* report, a short video, and individual fact sheets for each of our counties can be found at www.a4aa.com.

Similar Needs Assessment, Different Results

For the most part, the 2008 Needs Assessment progressed much like the 2004 Assessment had before but with a somewhat different outcome. Transportation and minor home modifications remain the top two needs, but financial concern has taken over the third spot, and paying for medical care or medicines has risen to number five. Given the downturn in the economy, this shift should come as no surprise. Getting the *kind* of medical care that seniors need was treated as a separate topic in 2008,

Rank	Top Senior Needs 2004 Planning & Service Area 4	Top Senior Needs 2008 Planning & Service Area 4
1	Transportation (medical/errands)	Transportation (errands or medical appointments)
2	Home Repair/Maintenance/Modification	Getting Minor Home Repairs/Modifications
3	Knowing About/Accessing Services	Having Economic/Financial Concerns
4	Affordable Housing	Getting Someone to do Major Home Repairs
5	In-home Assistance (personal care)	Paying for Medical Care or Medicines
6	Being Able to Continue Driving	Paying for Housing & Other Housing Issues
T-7	Having Enough Money to Live On	Finding a Reliable Person for In-home Care
T-7	In-home Assistance (homemaker/yard)	Finding Services/Benefits That Could Help
9	Paying for/Accessing Health Care	Getting the Kind of Medical Care Needed
10	Respite for Caregivers	Planning for Future Long Term Care Needs

but it still ranks as the 9th greatest concern; presumably, this can be attributed to an increasing demand for geriatric care coupled with a decreasing supply of local physicians who are willing or able to provide such care. If there is any good news to be gleaned from the national financial crisis, perhaps it is a greater awareness about the importance of individual long term care planning (now ranking as the 10th greatest need).

While Area 4 can take some steps to address these issues, the scope and scale of need that exists is far beyond what any one organization can tackle alone. We hope others in both the public and private sectors will step forward and do what they can to help frail elders live as independently as possible.

New county-level needs assessment data is available to the public. Contact the A4AA planner for details.

End of Life Issues

A4AA joined the Greater Sacramento Compassionate Care Alliance which is a coalition of agencies that work together to promote education and awareness of the importance of end of life care issues.

A4AA co-sponsored three training events with the Center for Healthcare Decisions to make service providers and family caregivers more aware of the need and value of having an advance health care directive as well as communicating wishes to family members. The first event was on October 16, 2008 for Area 4 service providers; the second event on April 9, 2009 was geared for caregivers; and a final session on May 12 was presented to nutrition site managers. The workshops included a power point presentation, handouts, and sample legal documents.

LGBT Seniors

The annual Staff Training Day on January 14, 2009 focused on educating and sensitizing A4AA staff about issues facing many lesbian, gay, bi-sexual, and transgendered seniors. Part of the day's program included a panel of three representatives from the community

to speak about the needs of gay elders. Presentations and group discussions also helped staff understand the changing diversity and needs of this particular group within the aging population. This was a precursor to similar training that A4AA will conduct with our service providers in the near future.

Kinship Conference

The Agency in collaboration with Lilliput Children's Services, Sacramento Employment and Training Agency, Head Start, and American River College's Foster and Kinship Care Education program presented "Celebrating Kinship and Grandparents Raising Their Grandchildren." The conference, held on January 30, 2009, featured speakers on mental health, family dynamics, exercise, and nutrition. Forty kinship caregivers attended the event.

Driving Wellness Program

Two Driving Wellness classes were presented in Sacramento County, and three CarFit events were held, one each in Davis, Citrus Heights, and Walnut Grove. Driving Wellness is an interactive workshop featuring classroom activities with tips on driving strategies and how to adapt to changes in driving as we age. CarFit is a 20-minute, 12-point checklist led by trained staff and other professionals with senior drivers in their vehicles. Recommendations and adjustments may be made to make the vehicle "fit" better and enhance the driver's safety.

Fall Prevention

In addition to holding workshops, A4AA was developing a *Live Strong & Safe Train-the-Trainer* Toolkit. The Toolkit will be used to train professionals in the broad field of gerontology, including those working in retirement communities, care facilities, educational environments, senior centers, and in other agencies. It will also be used to educate seniors about proven practices and interventions to reduce falls. The information in the Toolkit is simple, easy-to-understand, and readily applicable to "real life." It will be available by the end of 2010.

LEGAL SERVICES

Area 4 has four legal services providers who offer legal assistance to seniors. With the economic downturn and its impact on financial and legal issues for older adults, there has been a noticeable increase in requests for information and help.

Sacramento Senior Legal Services, Legal Services of Northern California

By David Mandel

The word of the year at Sacramento Senior Legal Services (SSLS) has been “foreclosures.” Sacramento is among the hardest hit spots in the country, and seniors are typically more deeply affected than many younger homeowners in trouble.

SSLS and its co-administered statewide Senior Legal Hotline (SLH) were approved as a HUD counseling agency just in time for the crisis. The recognition was sought originally so advocates could conduct formal counseling on reverse mortgages, an area in which the program has developed considerable expertise. That is now happening, along with a huge amount of intensive, time-consuming representation of seniors seeking loan modifications and other solutions.

With hard times, instances of fraud and abuse are rampant. One of the best things about legal assistance is how a little bit now can prevent much more serious problems later. Well done powers of attorney and advance health care directives can prevent conservatorships; helping seniors provide safe homes for at-risk grandchildren creates a healthier society when they become adults.

Ongoing specialty projects include pension assistance, outreach, enrollment help for food stamps, and mediation. In addition, the Hotline has expanded thanks to a special congressional appropriation, but it will end next summer, and shrinkage of the statewide program will inevitably affect services to Sacramento seniors as well.

Mother Lode Office of Legal Services of Northern California

By Catherine Meylor-Hooper



The Mother Lode Regional Office of Legal Services of Northern California (LSNC) has been providing legal assistance, representation, and community legal education services in Placer, Sierra, and Nevada counties for 29 years. Two of the challenges we face are providing quality legal services to seniors living in geographically isolated communities and to seniors with limited English proficiency. We have addressed these challenges in several ways.

LSNC has developed a web-based advocate network which allows advocates to access information on current law and best practices no matter where they live. LSNC has also developed best practice guidelines and protocols for clients who need translation assistance.

Our partnerships with local service providers in each county allow our advocates to assist seniors who may be victims of financial elder abuse. In Sierra County, an advocate assisted an elderly widow who took out a home equity loan that was used, in part, to pay off her son's credit card debt. Her son promised to make payments on the home equity loan, but he was no longer able or willing to honor that promise. This

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desperate senior was making the loan payments with her credit card to stave off default and foreclosure. Our advocate worked with various agencies including Adult Protective Services, law enforcement, and the local senior center to investigate and provide assistance to this isolated senior.

Yolo County Office of Legal Services of Northern California (LSNC)

By Alysa Meyer



LSNC assisted more senior clients during fiscal year 2008-2009 under the A4AA grant than any other year for which we received such funding.

The stories relayed by our clients are often heart-wrenching, especially when the loss of a long-term family home is at stake. Many seniors have been targeted by unscrupulous mortgage brokers and their agents because they frequently have significant equity in their homes. Typically, a “friend of a friend” convinced the senior homeowner to refinance, then fictionalized their income after they signed loan documents, and induced them to refinance all of their debts, increasing the brokers’ earnings from the loan, while pricing the senior out of their own mortgage. LSNC attorneys have been successful in obtaining loan modifications with significant principal write-offs, and we are currently exploring new ways to help seniors facing foreclosure.

Mobility and health issues are also common concerns for older adults. For example, a 64 year old physically disabled woman was effectively imprisoned in her home when her insurance company refused to replace her broken scooter. LSNC Yolo appealed this decision and negotiated with the insurance company, which resulted in the approved purchase of a new scooter for the client. She now enjoys full independence and mobility.

Yuba Sutter Legal Center for Seniors

By Susan Townsend

The Yuba Sutter Legal Center for Seniors has provided legal assistance, legal representation, and community education and advocacy services in Yuba and Sutter counties for 32 years. Legal assistance is offered in our Marysville office and at sites in Brownsville, Yuba City, and Live Oak. Below are several examples of the types of issues we have assisted seniors with during the past year.

A senior couple lost their SSI due to the husband’s confusion. He had Alzheimer’s disease and kept insisting that he owned a house in another country. Under the SSI rules, ownership of a home one does not live in disqualifies a person from receiving SSI. They were also ineligible for Medi-Cal and food stamps for the same reason. The wife did not speak English, and the children did not know anything about a house. They went over a year without benefits with one child living at home.

The attorney obtained evidence from the husband’s doctor and represented the couple at an administrative hearing in Sacramento. Their benefits were restored, and they received several thousand dollars in back payments.

A senior who became disabled after going to a vocational school had her entire Social Security benefit, which was most of her income, garnished by the government to repay the student loan. She had been unable to get a disability hardship waiver in the past. Staff was able to get updated reports from her doctor and obtained a waiver for her. The garnishment was stopped.

In two cases involving magazine subscriptions, the staff was able to get the contracts, which the clients had not agreed to, canceled. The five-year contracts would have cost the clients \$502 and \$2,400 respectively.

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Area 4 administered \$8.8 million in operating revenues for the year, funding important services to help seniors and caregivers. The Agency receives federal, state, county, and city governmental funding. Grants and contributions are also received from organizations, private donors, and fundraising activities. Area 4 practices effective oversight of the public monies it administers by conducting fiscal monitoring and requiring annual independent audits of its subcontractors. The Agency engages a certified public accounting firm to audit its financial operations and has qualified as a low risk auditee for the past four years.

Revenue Comparison by Fiscal Years

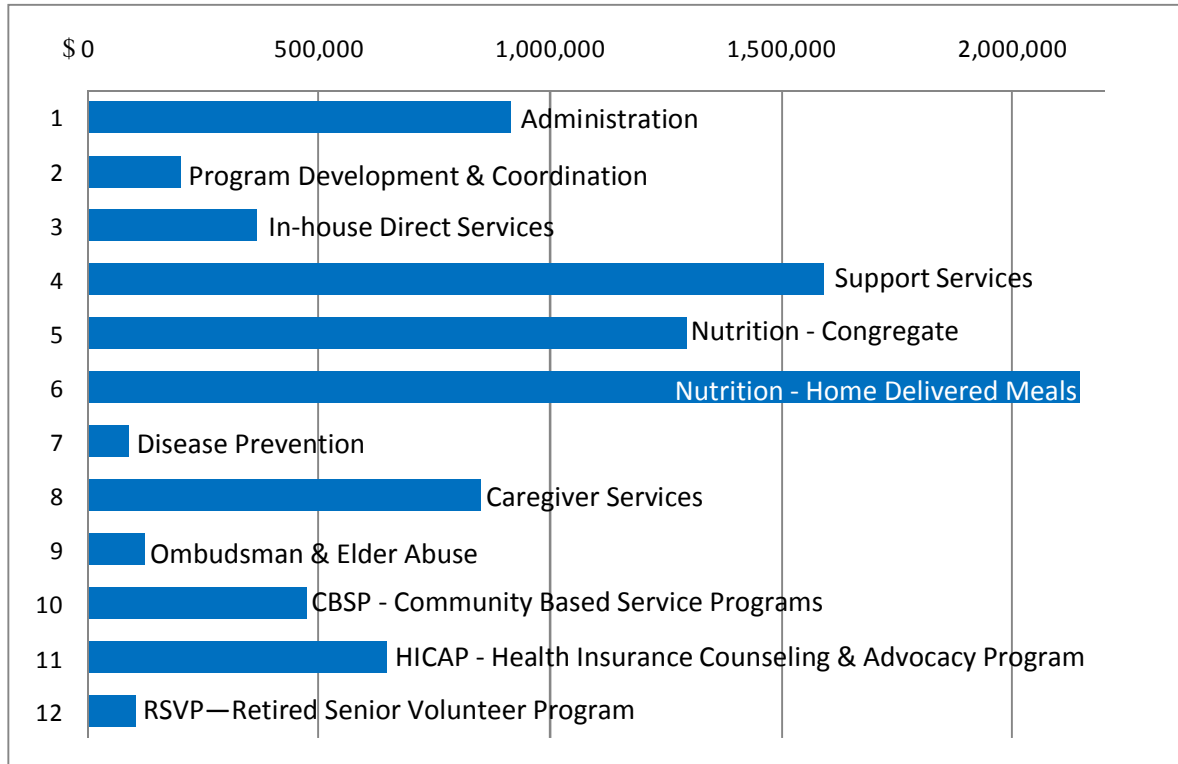
Revenue Source	2007-08	2008-09	Change
Federal Funds	\$6,794,434	\$7,275,960	7.1%
State Funds	1,577,947	1,140,895	<27.7>%
County Match	224,915	251,694	11.9%
City Funds—Sacramento Ombudsman Services	56,100	42,075	<25.0>%
Archstone Foundation	12,073	11,737	
AT&T	10,000		
United Way	6,000	2,000	
U.S. Bank	7,500	10,000	
Other Grants & Contracts	56,495	56,800	
SUB-TOTAL	92,068	80,537	<12.5>%
Donations & Fundraising (includes United Way contributions)	15,100	19,751	30.8%
TOTAL	\$8,760,564	\$8,810,912	.6%

Note: Margaret A. Cargill Foundation provided a grant payable in 5 annual installments of \$10,000. The first installment was received in June 2009. The grant includes 5,000 shares of Cargill common stock with cash dividends. Funds will be used in FY 2009-10 for Area 4's Senior Employment Program.

Thank You to Our Major 2008-09 Grantors:



2008-09 Expenditures by Program



Summary of Expenditures

1. Administration	\$917,329	10.4%
2. Program Development & Coordination	201,021	2.3
3. In-house Direct Services	367,584	4.2
4. Support Services	1,593,712	18.1
5. Nutrition - Congregate	1,298,821	14.7
6. Nutrition - Home Delivered Meals	2,147,540	24.4
7. Disease Prevention	87,099	1.0
8. Caregiver Services	851,246	9.7
9. Ombudsman & Elder Abuse	122,873	1.4
10. CBSP - Community Based Service Programs	475,553	5.4
11. HICAP - Health Ins. Counseling & Advocacy	648,478	7.3
12. RSVP - Retired Senior Volunteer Program	99,656	1.1
TOTAL	\$8,810,912	100.0%

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Sara Morrison, Susan Stratman



In Memoriam

*With great sadness, we bid farewell to our friends Bill Young,
Advisory Council member and Lucy Becker, Grass Valley staff member.*



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