



Semi-Annual Report

October 2020

Ionia County Commission on Aging

115 Hudson Street Ionia MI 48846

(616) 527-5365 • (888) 527-5365 • iccoa@ioniacounty.org

SUPPORTING SENIORS DURING THE CORONAVIRUS PANDEMIC

The goal of the Ionia County Commission on Aging is to strengthen the well-being of all Ionia County Senior Citizens and to be the cornerstone of support services for their continued independence.

The mission of the Ionia County Commission on Aging was never more important than this year. As the reality of COVID-19 hit home our agency faced a number of challenges:

- COA's clients are those most vulnerable to the disease.
- COA's services could be essential in helping to protect clients from COVID-19.
- Nearly all COA services needed to be modified – in order to protect our clients.
- Nearly all COA services needed to be modified – in order to protect our staff.
- The majority of COA staff are at a higher risk for COVID themselves.

At COA we like to say that the one constant during the current pandemic has been change. And as an agency we have found ourselves adapting to change on a continual basis - to new guidelines, to new funding opportunities, to entirely new services.

A second constant in our changed world would be the integrity of COA staff. Amid a great deal of upheaval and uncertainty they displayed unending flexibility, creativity, strength and courage which allowed our agency to find a way to provide continuous service delivery to our clients during a world health crisis.

We have faced, and continue to face, challenges. We have lost staff and volunteers, we have adjusted to working and collaborating remotely and we have worked a lot of extra hours all in an environment of uncertainty with regards to safety, to funding and budgets, to what the next day might bring. But we have found a way to meet each challenge to date and have come up with some innovative solutions that will continue after the pandemic and not just for future crisis situations.

Our best laid plans for 2020 were waylaid. Our plans for facility improvements and the launch of an Adult Day Program have been put on indefinite hold. Our building and Senior Center remain closed except by appointment as public areas continue to be used for meal staging and

office space, in order to maintain safe social distancing.

Our training from prior years for emergency and succession planning were in place and provided a solid foundation for action. Relationships with community partners were leveraged to help us develop and deploy training solutions and to successfully relaunch services which had been placed temporarily on hold, such as Transportation and In Home Services.

Ionia County IT was instrumental in helping office staff transition to working remotely, meeting the requirements of our funding sources to continue providing meals and assessments, and to meet the expectations of taxpayers by continuing to provide support in the form of Wellness Checks, information and referral, Fresh Produce Box delivery, virtual Wellness Classes and so forth.

Since the early days, nearly all COA services have relaunched most all with modifications. We are accustomed to change and have adapted to working under the new normal. If and when additional changes are needed, I am confident our agency is prepared to meet the challenge and to find solutions to deliver services and support seniors, under any circumstances.

Agency goals for the new fiscal year include:

- Scale up Meals on Wheels™ service to serve all clients at their assessed level
- Scale up Congregate to Go service to additional areas of Ionia County
- Fill numerous vacant positions which prevent our agency from meeting the needs of Ionia County Seniors – in particular in the area of In Home Services
- Continue to adapt to changing conditions, while keeping both clients and staff safe
- Keep the option open for facility Improvement in our existing building

Thank you for your continued support of the Ionia County Commission on Aging. It is truly a pleasure to serve Ionia County and the needs of our older adults and caregivers.

Carol Hanulcik, Director

AGENCY BUDGET

Estimated Annual Budget

Agency Budget 2021 ¹	\$1,508,977	initial budget/includes CAP of \$140,000
Agency Budget 2021 ²	\$1,447,477	initial budget, COA board presented
Agency Budget 2020 ³	\$1,578,452	initial budget
Agency Budget 2019 ⁴	\$1,487,512	total revenues, 12/31/19
Agency Budget 2018	\$1,385,869	total revenues, 12/31/18
Agency Budget 2017	\$1,411,602	total revenues, 12/31/17
Agency Budget 2016	\$1,298,101	total revenues, 12/31/16

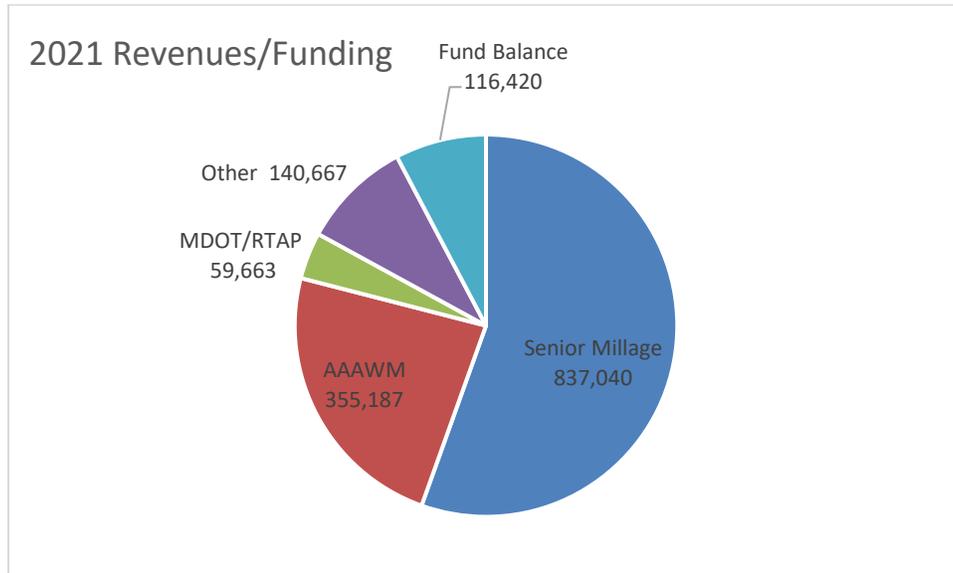
¹ Includes \$30,000 for CAPITAL PURCHASES, and requires a transfer in from FUND BALANCE of \$116,420

² Includes \$30,000 for CAPITAL PURCHASES, and requires a transfer in from FUND BALANCE of \$54,020

³ Includes \$205,981 for CAPITAL PURCHASES

⁴ Includes \$154,907 for CAPITAL PURCHASES

Revenues and Funding • 2021 Budget



COA Funding • A Closer Look

The Ionia County Senior Millage continues to be the single most important source of revenue for our agency, providing 55% of revenues for COA's 2021 Budget (which includes a \$140,000 charge under a cost allocation plan).

Older Americans Act funding, received through the Area Agency on Aging of West Michigan, also plays a crucial role in providing services to Ionia County Seniors, through funding and other support. COA's initial 2021 grant from AAAWM is \$355,187, \$32,560 lower than initial funding received in 2020, with \$15,000 of this due to loss of funding for Adult Day Services.

Our agency has for several years been the recipient of additional funding from AAAWM, beyond the initial grant amount. For example, additional CARES funding in 2020 was instrumental in helping our agency meet increased demand for Meals on Wheels™, while experiencing both higher food costs and a reduction in volunteers and donations.

Additional funding from AAAWM for 2021, which includes a mix of both federal and state grants, will likely not be as generous as 2020 however. Midyear analysis can also take funding away from COA as was the case in 2016 when over \$30,000 was lost in Respite funding due to a

low number of units being delivered by COA midway through the year.

Total dollars received from the Michigan Department of Transportation is focused primarily on capital purchases, generally vehicles. For example, our 2020 Budget included over \$200,000 of carryover and new funding from MDOT for capital purchases (which we expect to complete in 2020) and our 2021 budget includes \$30,000 for capital purchases. Operating funding received from MDOT was increased in 2020 for the first time in several years by 17% (\$21,507 to \$25,163). This funding amount is a line item from the state budget and we do not anticipate any increase here for the foreseeable future for Specialized Services, the program under which COA receives funding.

All funding from AAAWM and MDOT is earned, that is to say it is not paid to our agency until units, be it meals or miles or hours of service, have been delivered to clients, documented and reported to the funding agency for reimbursement. Any reduction in staff hours is likely to result in a reduction of funding earned, with virtually all staff involved in direct service delivery.

Other revenue sources include fundraising, client cost shares, fares and donations, memorial contributions, purchase of services (ie, Medicaid Waiver) and private pay. Revenue from these sources have all declined markedly due to circumstances caused by the COVID-19 pandemic.

COA benefitted from significant, additional revenue streams in 2020 – for example receiving over \$100,000 in CARES funding from AAAWM, \$12,500 from local businesses (\$5K from Mizkan in Belding and \$7,500 from Cargill/United Way) as well as important in-kind donations of food and supplies. Alternate service delivery models, and temporarily increased reimbursement rates, also helped us to earn our grant funding, even while delivering services at lower rates than before the pandemic, in some cases. While we do anticipate approval for some alternate service delivery for some months yet, it is not anticipated that this same level of additional funding will continue into 2021.

Therefore, new revenue streams are continually sought to provide additional support and resources to our growing senior population and to benefit our local community.

COA Fund Balance • A Closer Look

Since 2014, when an increased Senior Millage was approved by taxpayers, COA went from

being regularly “in the red” to building a fund balance of over 1MM.

The increased millage brought in roughly \$200,000+ annually in additional revenues but this is not a complete picture of how the balance was built. The balance grew directly as well from reduced expenditures for wages, in particular in the area of In Home Services. Total hours of service delivered for In Home Services declined markedly from 2012 to 2018, from over 11,000 hours to under 6,300.

Not all In Home Services are funded by AAAWM. For example, Home Health Aide services, which includes help with bathing or with foot and toenail care, is fully funded through the Ionia County Senior Millage.

The difficulty in finding and retaining In Home Aides is a problem across the US. COA began to make headway in increasing service hours when approved to convert some of our part-time hours into full-time positions, which added benefits to the compensation we were able to offer. Nonetheless challenges remained – in 2020 we averaged about 65% of allocated hours worked for approved In Home Aide positions, before the pandemic hit in March. We have over 90 individuals currently waiting for services. (A number of these individuals are receiving Wellness Checks in the meantime).

It was our hope to address this need, by opening an Adult Day Program but this solution remains on hold for the foreseeable future. While our agency continues to see a real need to repair and renovate the public areas of our current facility, even this work remains on hold due to uncertainty from funding streams but perhaps as importantly from new expenditures for our agency, specifically the proposed charges to our agency under a Cost Allocation Plan or CAP.

A \$167,000 payment to the Ionia County General Fund, under a Cost Allocation plan, was approved to be charged to our agency recently (Sept/Oct 2020) and so was not included in our agency’s 2020 budget. There are many unknowns which make projecting our year-end financial position difficult this year, such as charges for unemployment insurance, or additional medical expenditure costs, but I would anticipate at least some portion of this will need to be taken from our agency’s fund balance.

Additionally, it was recently proposed that \$140,000 be charged to our agency as a contribution to the general fund for 2021. It’s anticipated that, for our agency to make this contribution and

not reduce services, it will require a transfer in from our fund balance of \$116,420.

While it is possible to request increases in reimbursement rates from AAAMM in future, given rates are unlikely to increase more than 3% per year, along with the fact that AAAMM distributes a given amount of funding to many agencies and must be fair to all.

This means it is likely that annual withdrawals from our fund balance will continue to be necessary in order to pay the CAP and to avoid a decrease in service delivery. For these reasons the repairs and renovations in our current facility also appear to be in jeopardy for the time being.

While COA recognizes the value of services provided to our agency by Ionia County, in particular for IT Services which allowed us to maintain continuous service delivery during the pandemic, it is my opinion that the proposed CAP charge is excessive and unsustainable for the agency in addition to the numerous ways our agency pays costs directly. I welcome the opportunity to review the charges with the representative from MAXIMUS.

Fund Balance Projection

\$1,062,735	Fund balance as of 12/31/19
(167,000)	2020 contribution to general fund
(116,420)	projected portion of 2021 contribution to come from COA fund balance
(226,350)	15% of annual budget held for contingencies
(420,000)	next 3 year's contributions to general fund (2022-2024, projected)
32,000	Potential 3% increase in AAAMM funding based on increased service delivery cost over 3 years
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\$ 164,965	Projected fund balance 2024

Fiscal Year 2020 Recap

Numbers and Units are preliminary as our fiscal year (Oct 1, 2019 – Sept 30, 2020) has only just closed

COA Client Profile

Registered Clients	•	Average Age
Fiscal year 2020	2,079	74.1
Fiscal year 2019	2,175	73.8
Fiscal year 2018	1,409	74.1
Fiscal year 2017	1,454	74.1
Fiscal year 2016	1,413	74.8

Full Client & Caregiver Assessments Completed

Fiscal year 2020	894
Fiscal year 2019	846
Fiscal year 2018	744
Fiscal year 2017	663
Fiscal year 2016	621

Core Services Delivered

Home Delivered Meals (meals)

Fiscal year 2020	74,840⁵	476 individual clients
Fiscal year 2019	73,810	425
Fiscal year 2018	75,741	408
Fiscal year 2017	68,305	386

⁵ 2020 numbers would have been greater yet had we served clients at their assessed need, approximately 50 clients are currently underserved (receiving fewer meals per day than their assessed need).

Fiscal year 2016	73,071	390
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Friendship Luncheon Sites (congregate meals)

Fiscal year 2020	5,595	317 individual clients
Fiscal year 2019	10,110	439
Fiscal year 2018	9,015	356
Fiscal year 2017	8,491	364
Fiscal year 2016	8,515	297

Senior Project Fresh (Coupons Distributed)

Fiscal year 2020	9,010	452 individual clients
Fiscal year 2019	8,960	
Fiscal year 2018	8,540	
Fiscal year 2017	8,670	
Fiscal year 2016	8,560	

In-Home Services: Respite Care, Home Maker & Home Health Aides (hours)

Fiscal year 2020	4,165	210 individual clients
Fiscal year 2019	6,916	213
Fiscal year 2018	6,267	211
Fiscal year 2017	7,030	171
Fiscal year 2016	7,058	179

Transportation (one-way trips)

Fiscal year 2020	3,979	429 individual clients
Fiscal year 2019	7,289	233
Fiscal year 2018	6,405	216
Fiscal year 2017	6,660	208
Fiscal year 2016	6,220	196

Health & Wellness (client class sessions)

Fiscal year 2020	2,301	115 individual clients
Fiscal year 2019	3,807	143
Fiscal year 2018	3,506	163
Fiscal year 2017	4,043	122
Fiscal year 2016	4,459	138

Other Services to Note

Wellness Checks

Nearly 1,600 service hours were delivered, checking in with nearly 500 clients. When services could not be delivered, or were delivered at reduced levels, Wellness Checks were there to help reduce isolation with a familiar voice on the telephone.

Fresh Produce Boxes, Quarantine Boxes

Nearly 3,500 boxes were delivered to over 800 clients. Boxes distributed included a Quarantine Box, containing up to 25lbs of kitchen staples to combine and prepare up to for 22 meals and Fresh Produce Boxes (fruit, veg and dairy) each containing 4 to 10 lbs of fresh grocery items.

All boxes were provided at no cost to COA through the AAAMW.

Equipment Exchange Program	199 items delivered to 66 individuals
Medicaid Medicare Assistance Program	133 counseling hours delivered to 72 clients
MI Tax Credits Assistance	38 individuals assisted with 72 credits

Other Essentials

Over 1,200 rolls of toilet paper were distributed, provided by United Way of Ionia/Montcalm Counties. We are in the process of distributing 1,500 reusable cloth masks provided by EightCAP, Inc.

We welcome all opportunities to work with community partners in order to best serve Ionia County Seniors.

Review of COA Departments and Staff

Nutrition

Including Home Delivered Meals, Friendship Luncheon Sites and Senior Project Fresh

When the county closed, COA remained open specifically so that we could maintain uninterrupted meal delivery, an essential service. Staff showed great flexibility and courage working when the threat of COVID remained undetermined and many outside their COA department. All in order to keep Meals on Wheels™ delivery, a trusted lifeline to seniors isolated in their homes, going.

When the pandemic first hit, meal delivery was reduced to just one day per week, due to concerns for staff and meal drivers working together in a crowded kitchen. All meals were frozen and purchased from Meals on Wheels™ of West MI. Staff worked quickly to find, purchase and distribute shelf-stable meals for advance delivery to clients in the event meal delivery was further interrupted.

A surge in new meals clients quickly followed, over 70 new clients were added from March through June, for recurrent meal delivery.

With delivery days limited, and contact further reduced due to COVID, COA established Wellness Checks to check in on clients more frequently. Almost 800 hours were documented for calls to 180 MOW clients. Meal service has since increased to 3 delivery days per week.

Luncheon Sites in Belding, Saranac, Lake Odessa, Portland, Clarksville and the Ionia County Senior Center, closed on March 12, 2020. We maintained limited, congregate service (delivered to homes) through September. A pilot Congregate-to-Go drive-thru service launched in Ionia and Clarksville starting in October. Our Site Hostesses have been instrumental in helping us in myriad ways while the sites have been closed. They also logged nearly 280 hours of Wellness Checks to over 175 congregate meal clients.

Senior Project Fresh coupons were distributed 100% virtually this year. COA provided SASEs to Seniors who qualify for this needs-based program to return applications, using funding received through the United Way from local business Cargill.

The Nutrition Department is currently staffed by our incredible full-time Nutrition Director, Lisa Insley, 1 full-time Cook (1 is furloughed), 1 part-time Food Service Aide (2 positions are currently vacant), 5 part-time Meal Delivery Drivers (all are worked reduced hours), 3 substitute Meal Delivery Drivers (1 position vacant) and 7 part-time Site Hostesses (3 positions currently vacant).

In Home Services Including Respite, Homemaker and Home Health Aide Services

Alternate service delivery allowed COA to continue to support isolated seniors once the pandemic hit. Wellness Checks continue to be a reimbursed service through AAAM and our agency delivered 481 reimbursable service hours to 140 clients with this funding in FY 2020.

In person service delivery was paused starting in March but was resumed in August, with safety precautions in place to protect both clients and staff.

While a number of clients prefer to wait until the current health crisis is over before allowing staff into their homes, we currently have 91 clients remaining on our waiting list with 13 clients being underserved (receiving services at less than their assessed need). Services hours have therefore taken a real hit in 2020. Wellness Checks are being provided to many on our waiting list.

This department also lost a number of staff due to retirements or who left for other positions this year. Current staff includes 1 full-time In Home Services Director, Deb Steele, and 8 part-time In Home Aides.

One positive note, we were able to secure a temporary \$2 per hour increase in wages for our In Home staff under a Direct Care Worker pay increase approved through the MDHHS and paid through AAAM. Our agency was reimbursed an addition .24 cents per hour for administrative costs as well.

In Home Services are undoubtedly one of the most important and challenging services we provide. Hiring and retaining these unsung heroes in the new fiscal year is a key goal of the agency.

Transportation Including COA Fleet and Volunteer Drivers

Transportation service was paused in late March until its successful relaunch in August with additional safety measures in light of the risks of COVID 19. Each of our drivers bravely returned to the front line when called back for service, providing essential transportation for our clients such as travel to dialysis, medical appointments or the grocery store.

Measures taken to protect both clients and staff included the installation of barriers in COA fleet vehicles, strict screening and PPE guidelines, and routine daily disinfection practices. Trips remain limited to within Ionia County.

On the procurement side, three new accessible vehicles were received in 2020, all fully funded by MDOT, and officially expanding the fleet to six. Four of our six vehicles are wheelchair accessible. MDOT also provided the funding for purchase of the vehicle partitions as well as an electrostatic cleaner, PPE and other supplies.

We hope to complete procurements for an all-wheel drive vehicle, routing software and tablets or smartphones, all with funding through MDOT, by the end of the calendar year.

Active transportation staff currently stands at: 1 full-time Coordinator/dispatcher, 6 part-time COA staff drivers, with one being out temporarily. Sherry Jones, our Coordinator, also manages maintenance on our MOW fleet and delivery on Fresh Produce Boxes. 2 part-time volunteer drivers await the relaunch of volunteer provided transportation. There are several vacant driver positions.

Wellness and Healthy Aging

Service delivery was halted in mid-March when our Senior Center was closed to the public. However, we were able to relaunch services virtually in mid-May via ZOOM. The success of this program owes much to the prevalence of smart phones. COA provides a quick ZOOM tutorial before clients join their first class. AAAMM has approved this alternate service delivery method which allows us to continue to earn funding.

Rachel Yenchar, who leads this COA Department, has also been point on Fresh Produce Box delivery, another program administered by AAAMM. This has proven to be an enormously popular program having delivered over 3,500 boxes to date. Currently paused, we hope to receive additional boxes for delivery before the holidays.

Programming is currently provided by 2 of our certified wellness instructors for Tai Chi or "EFIT" classes only. Additional classes are on hold until the safe reopening of our Senior Center.

Administration • Outreach

Office staff includes 5 full-time positions, the Administrator/COA Director, Nutrition Director, In Home Services Director, Transportation Coordinator and one full-time position split between Casework/Outreach, Administrative Support and Wellness. Emily Higbee, who holds this combination position, has been instrumental in meeting the IT needs of the agency in addition

to growing to assist with procurements.

Part-time positions include our part-time Wellness Technician, 2 additional part-time Caseworkers and 3 part-time Administrative Aides who assist and back up all COA Departments and functions along with working directly with the public providing client outreach and services. Our Admin Aides are all currently participating in a workshare program whereby their hours are reduced by 20% and COA is not charged by the State of MI for the cost of their unemployment compensation paid. This has given COA an opportunity to keep costs lower until our nutrition programs are scaled up further (Admin Aides provide substantial support for our Nutrition Dept).

Direct Client Services delivered by our outreach and administrative staff include: MMAP counseling, MI Tax Credits preparation assistance, coordination of AARP Tax Preparation services – all of which we anticipate being able to provide virtually this year.

Some programs, such as EightCAP's Senior Companion program, for which COA provides assessments, remain on hold.

COA Staffing and Volunteers

Current, active COA staff totals 35 individuals, 29 part-time and 6 full-time. Several positions are currently vacant and are seeking to be filled. Additionally, many staff are working reduced hours due to amended service delivery schedules.

Total volunteer hours for FY 2020 were not yet available at the time this report was prepared.