Belomar’s Long-Time Transportation Study Director Retires

Bob Muransky, Belomar’s Transportation Study Director, recently announced his retirement effective June 26th. Bob has been with Belomar for 36 years and has always looked out for the best interests of the Belomar Region and its transportation needs and projects. The staff at Belomar presented him with a wooden clock engraved with an inscription which reads “Presented to Robert Muransky for 36 years of Public Service to the Belomar Region.” We wish Bob good health and happiness in his retirement.

Belomar Names New Transportation Study Director

With Bob Muransky’s retirement comes the news of Rakesh Sharma’s appointment as Belomar’s new Transportation Study Director. Rakesh has been employed as Belomar’s Senior Transportation Planner and worked closely with Bob, as well as the ODOT and WVDOH folks for the last 35 years. Rakesh holds a Master’s degree in Planning (with Transportation concentration) and another Master’s in Architecture. Both degrees are from the Ohio State University. Since graduation, he has received additional training in transportation planning and GIS. He has also been invited to present papers at several state and national conferences. One of his projects using GPS for travel time Study was recognized by a national organization. Congratulations to Rakesh on this very deserving promotion.

Area Agency on Aging Monitor Selected

Paula Calvert, former Community Service Programs Manager for Change, Inc. was selected as the Northwestern Area Aging on Aging Monitor. She replaced Tom Clark, C.P.A. who held the position since 2008 and left to become the Executive Director of the Senior Monongalians, Inc. in Morgantown.

Mrs. Calvert has spent several years in the local non profit world in a variety of positions. She is looking forward to meeting the senior center directors and taking on this new chapter in her career. Mrs. Calvert received her B.S. and M.B.A. from Wheeling Jesuit University and lives in the Warwood section of Wheeling with her husband and son.
The Moving Ahead for Progress in the 21st Century Act requires all Metropolitan Planning Organizations (MPOs) to have a long range transportation plan and update the plan every four years. The plan development and update cycles are resource intensive. We are currently updating our adopted long range plan. A critical part of this update is to identify areas that are likely to see new developments and/or growth in the future. Once these areas are identified, complex Travel Demand Models are utilized to see the affect of new growth on existing roadways and to identify any deficiencies that may exist. The fiscally constrained transportation plan addresses these deficiencies. Therefore, it is very important that a reasonable view of future development be presented in the long range plan. It is not always easy to predict where future growth would occur, five, ten or twenty years from now. It is one of the reasons for revising the growth estimate every four years.

We come to you to seek your perspective on future development in your jurisdiction. Every four years we send a map for you to mark where future development is likely to occur in your jurisdiction. This survey has been mailed. We cannot overemphasize the importance of this survey. Please make sure that it is returned. Anyone familiar with and knowledge of your jurisdiction can fill out this questionnaire. More than one questionnaire can be mailed from one jurisdiction. We use employment projections along with your responses to prepare input for the Travel Demand Model.

Surveys were mailed on June 17th and were due back on July 11th. If you have not already sent this in, please make sure the survey for your jurisdiction is returned.

The Highway Trust Fund is going to run out of money before the end of the federal fiscal year. Administration predicts the fund will be insolvent by August if no action is taken. This will affect transportation projects nationwide. Different scenarios are being considered to alleviate the situation.

The current transportation Act MAP-21 will also expire on September 30. Maintaining a solvent Highway Trust Fund and timely congressional action for a new Transportation Bill is very important for uninterrupted and scheduled progress of transportation projects.

Mark Your Calendar

Bel-O-Mar Regional Council/BOMTS/AAA Associate Board Meeting
Thursday, July 24, 2014 - 12:00 Noon
Belmont Hills Country Club
St. Clairsville, OH 43950

Lunch will be served to the membership only
On June 5, 2014, the Management Services staff at Belomar submitted a grant application to the Ohio Development Services Agency (formerly known as the Department of Development), for funds to implement and operate a Community Housing Impact and Preservation Program (CHIP) for Belmont County in Fiscal Year 2014.

Changes in the Program Design this year allowed the Cities of St. Clairsville and Martins Ferry to be included in this grant request. The County requested $258,500 in Community Development Block Grant funds, and $746,500 in HOME funds, along with funds to administer and implement the program and funds for Fair Housing, for a total request of $1,140,500. This grant will allow the Commissioners to continue their quest to upgrade housing stock in the entire County. Eligible residents must meet low to moderate income criteria, and reside in owner-occupied houses. Once qualified, the CHIP Program will identify health and safety, and code deficiencies in the homes. If applicable, a lead-based paint risk assessment will also be done. The Program then works with contractors to have the deficiencies corrected. Shown below are the types of activities requested, and the number of units projected to complete:

- **Private Owner Rehab** - Full rehab of owner occupied single family dwellings. The County expects to complete nineteen units.

- **Home Repair** - Correcting one or more items that are of a serious health and safety threat. The County expects to complete twenty-three units.

- **Rental Home Repair** - Correcting one or more items that are of a serious health and safety threat in a rental unit. This requires a minimum 25% match from the landlord. The County expects to complete three units.

Public information meetings will be held in both cities, and one other county location to explain the program to the citizens. Applications will be available at the meeting, and Belomar representatives will be on hand to assist anyone in completing an application.

The announcement of funding is expected sometime in mid to late September of this year.

Belomar supplies the administration services for the County for the CHIP Grants, as well as inspection and lead-based paint assessment services. For more information, contact Management Services Assistant Director Rehab Rick Healy at 304-242-1800 or by e-mail at rhealy@belomar.org.

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**WWEDA approves $4.3 million for Four Business Loans**

The West Virginia Economic Development Authority (WVE-DA) approved four business loans totaling $4,323,734 during its April and May 2014 meetings. One of which was W.A. Wilson and Sons, $302,229, to finance new equipment at its existing facility in Wheeling, Ohio County. W.A. Wilson is a wholesaler distributor of glass and architectural aluminum products. The company currently employs 75 workers.
The Belmont County Board of Commissioners have submitted the four (4) projects to be funded with the County’s Community Development Block Grant (CDBG) Allocation program funds for Fiscal Year 2014.

CDBG funds will be used to complete three (3) street improvement and resurfacing projects in the Villages of Bellaire, Bethesda, and Bridgeport. Funds will also be used to purchase a play structure for the Village of Flushing Park.

The projects are listed below.

<table>
<thead>
<tr>
<th>Location</th>
<th>Project</th>
<th>Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Village of Bellaire</td>
<td>Street Improvements (Noble &amp; 41st Streets)</td>
<td>$50,000</td>
</tr>
<tr>
<td>Village of Bethesda</td>
<td>Street Improvements (Pear Street)</td>
<td>$30,000</td>
</tr>
<tr>
<td>Village of Bridgeport</td>
<td>Street Improvements (Bench Street)</td>
<td>$40,000</td>
</tr>
<tr>
<td>Village of Flushing</td>
<td>Playground Equipment</td>
<td>$24,000</td>
</tr>
</tbody>
</table>

In addition, the County submitted two (2) CDBG Critical Infrastructure projects for the Village of Bellaire and the Village of Powhatan Point. The Critical Infrastructure applications are extremely competitive and approximately 13 projects will be funded statewide.

2014 CDBG Critical Infrastructure Projects Applications

<table>
<thead>
<tr>
<th>Location</th>
<th>Project</th>
<th>Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Village of Bellaire</td>
<td>Street Improvements (Noble &amp; 41st Streets)</td>
<td>$191,700</td>
</tr>
<tr>
<td>Village of Powhatan Pt.</td>
<td>Street Improvements (Cove,Wheeling,York)</td>
<td>$297,000</td>
</tr>
</tbody>
</table>

Applications were submitted to the Ohio Office of Community Development for funding through the Community Development Block Grant (CDBG) Small Cities Program.

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As of June 5, 2014 West Virginians have a new way to transfer real estate to a death beneficiary without having to go through probate. The West Virginia Transfer on Death Act passed this legislature in the 2014 regular session and became effective 90 days after it was signed by the Governor.

The new law allows an owner to do a deed naming a Transfer on Death beneficiary, and at the owner's death the property passes directly to the beneficiary like it would to a joint tenant. But it's very different from joint tenancy because the beneficiary under a Transfer on Death deed get no current interest in the property. The interest only transfers at the death of the owner. The owner still retains all his or her ownership rights, including the right to revoke the deed, or transfer or encumber the property.

One important difference between this kind of deed and others is that it must be recorded at the courthouse during the owner's lifetime to be valid. Other deeds must merely be properly executed, and can be stashed in a drawer and still be valid.

This kind of deed is generally much better for a senior who wants to keep all rights and ownership of his or her own home for life, but wants to pass the property to a beneficiary after death while avoiding both probate and Medicaid estate recovery.

Many a senior who has deeded away a joint interest or remainder interest and kept only a life estate in her home has come to regret it when she realizes she is no longer the sole owner of her property, and cannot sell or borrow against the property because of problems with the joint or remainder owners. She has given away part of the ownership of her greatest asset without realizing how it could negatively impact her future choices.

You can read the the new statute at www.legis.state.wv.us/Bill_Status/bills_text.cfm?billdoc=SB3%20ENR.htm&yr=2014&sesstype=RS&i=3

2014 United States of Aging: New Research Reveals Trends and Insights to Help Communities Prepare for a “Graying America”

The rapid growth of America’s senior population is prompting significant changes in health care, social services and other local resources vital to seniors’ well-being. The 2014 United States of Aging survey will be presented at the National Association of Area Agencies on Aging (n4a) conference in Dallas Texas on July 15, 2014 from n4a, the National Council on Aging, UnitedHealthcare and USA TODAY. The 2014 survey — which includes new spotlights on caregiving, relationships and hot topics in health and wellness — reveals how aging perceptions vary within the senior population. The conversation will be streamed live on USATODAY.com, will explore what can be done to support the well-being of our nation’s seniors.

A fact sheet on the results of the 2013 United States of Aging survey is on the next page.
The United States of Aging Survey
National Findings

In its second year, The United States of Aging Survey, conducted by the National Council on Aging (NCOA), UnitedHealthcare and USA TODAY, explores what underlies American seniors’ perspectives on aging, and how the country can better prepare for a booming senior population.

The 2013 survey comprised 4,000 telephone interviews, including nationally representative samples of Americans ages 60 and older and adults ages 18-59. To explore different perspectives on aging preparedness, the 2013 survey oversampled key audiences, including:
- Low-income seniors (ages 60 and older with a household income of less than $15,000);
- Older seniors (ages 80 and older);
- Seniors with three or more chronic health conditions (ages 60 and older);
- Seniors from five designated markets including Birmingham, Ala., Indianapolis, Los Angeles, Orlando, Fla. and San Antonio.

General Outlook
In 2013, seniors have maintained a positive outlook on their future and the aging process.

- Fifty-seven percent of seniors state that overall, the past year of their life has been “normal,” versus 42 percent of those surveyed in 2012.
- More than half (51 percent) of seniors expect their quality of life to stay about the same during the next five to 10 years, while 21 percent expect it to get much or somewhat better, versus 30 percent of those surveyed in 2012.

Health Preparedness
Few seniors express concern about the status of their health today. At the same time, many are not investing in activities that are important to helping them manage their health for the long term.

- Although 6 in 10 seniors describe their health in the past year as “normal,” 65 percent of seniors report having at least two chronic health conditions.
- More than half (51 percent) of seniors have not set any specific goals to manage their health in the past 12 months.
- Less than 1 in 5 seniors has received guidance in the past year to develop an action plan for managing their health and nearly 7 in 10 seniors with one or more chronic health conditions were not encouraged by their health care provider to attend community programs to help with their health.
- Sixty percent of seniors expect their health to stay the same over the next five to 10 years, compared with 53 percent of adults ages 18-59.
- A majority (84 percent) say it is not very or not at all difficult to perform regular activities independently.

The opportunities for health improvement are even greater among low-income seniors and those with chronic health conditions.
- Low-income seniors, in particular, report challenges in managing their health. Seventy-five percent of low-income seniors with one or more chronic health conditions face at least one
barrier, such as lack of energy or money, compared with 53 percent of seniors nationally.
- Twenty-six percent of seniors with three or more chronic health conditions report that they never exercise for 30 minutes or more, compared with 18 percent of seniors nationally.

Financial Security
Although most seniors are comfortable with their current financial situation, a majority of seniors express concern about their long-term financial security.
- More than half (53 percent) of seniors are very or somewhat concerned about whether their savings and income will be sufficient to last the rest of their life, compared with 44 percent of older seniors, 61 percent of low-income seniors and 56 percent of seniors with three or more chronic health conditions.
- Forty-one percent of working seniors indicate Social Security will be their primary source of retirement income, compared with 23 percent of adults ages 18-59.
- A majority (66 percent) of seniors believe it to be very or somewhat easy to pay monthly living expenses, compared with 52 percent of adults ages 18-59.

Community Support
While the majority of seniors agree that the community they live in is responsive to the needs of seniors, many lack confidence that their community is prepared to meet the needs of a growing senior population.
- Nearly three-fourths (71 percent) of seniors say their community is responsive to the needs of seniors, versus 61 percent of adults ages 18-59.
- Nearly 1 in 2 (49 percent) seniors believe their community is doing enough to prepare for the future needs of the growing senior population, compared with 45 percent of adults ages 18-59.

Wired Seniors
Seniors today are comfortable using technology and cite its importance in helping them stay connected to family, friends and the wider world. However, a lack of understanding and cost remain barriers to more wide-spread adoption.
- Nearly the same amount of seniors and adults ages 18-59 say it is very or somewhat important for seniors to use technology (83 percent and 88 percent, respectively).
- However, 34 percent of seniors cite "I don't understand how to use it" as a barrier preventing them from using more technology.
- While a majority (81 percent) of low-income seniors say technology is very or somewhat important in helping them stay in touch with family and friends, nearly half (47 percent) say cost prevents their use of technology, compared with 21 percent of older seniors and 35 percent of seniors with three or more chronic health conditions.

To access the survey findings, visit www.ncoa.org/UnitedStatesofAging. Join the conversation on Twitter at #USofAging.

About The United States of Aging Survey
The United States of Aging Survey is an annual survey conducted by the National Council on Aging, UnitedHealthcare and USA TODAY. For the 2013 survey, Penn Schoen Berland completed 4,000 telephone interviews from April 3, 2013, to May 4, 2013, including nationally representative samples of Americans ages 60 and older and adults ages 18-59. The margin of error for the national samples is +/-3.1 percent and between 3.7 percent and 5 percent for oversampled
subpopulations. Data from general population samples, the regional oversampled audiences and the oversampled audience of seniors ages 80 and older are weighted to U.S. Census Bureau demographic statistics in terms of age, gender, income, marital status and race.

**About the National Council On Aging**
The National Council on Aging is a nonprofit service and advocacy organization headquartered in Washington, D.C. NCOA is a national voice for millions of older adults – especially those who are vulnerable and disadvantaged – and the community organizations that serve them. It brings together nonprofit organizations, businesses, and government to develop creative solutions that improve the lives of all older adults. NCOA works with thousands of organizations across the country to help seniors find jobs and benefits, improve their health, live independently, and remain active in their communities. For more information, please visit: www.ncoa.org | www.facebook.com/NCOAging | www.twitter.com/NCOAging.

**About UnitedHealthcare**
UnitedHealthcare is dedicated to helping people nationwide live healthier lives by simplifying the health care experience, meeting consumer health and wellness needs, and sustaining trusted relationships with care providers. The company offers the full spectrum of health benefit programs for individuals, employers and Medicare and Medicaid beneficiaries, and contracts directly with 780,000 physicians and care professionals and 5,900 hospitals and other care facilities nationwide. UnitedHealthcare serves more than 40 million people in health benefits and is one of the businesses of UnitedHealth Group (NYSE: UNH), a diversified Fortune 50 health and well-being company.
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