



Strategies to Create a Senior Friendly Pamlico County

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I. Introduction

The Town of Bayboro is concerned regarding the economic future of Pamlico County and its incorporated municipalities. The economic success of the county and its towns is dependent on creating new growth opportunities.

Even though Pamlico County has many of the amenities and services sought by retirees, such as four mild seasons, low cost of living, scenic beauty, and outdoor recreation; shopping opportunities, medical services, choices for cultural/social/spiritual engagement, a variety of housing options, and public transportation services are not conspicuous to the average visitor or a potential retiree. When amenities are available, they are often limited in number and not well publicized. Many potential retirees come first as visitors to the place where they will eventually retire. By implementing a senior friendly community strategy that assesses, catalogues, and markets existing retiree amenities and services, Pamlico County will attract amenity-seeking retirees.

Creating a County-wide Senior Friendly Community Assessment for Pamlico is an important first step toward addressing these issues. The development of an implementation strategy is included in this project as a next logical step to achieving the goal of creating new growth opportunities.

II. Background

The United States is undergoing a critical demographic transition: The population is aging. By 2040, the proportion of people over the age of 65 will top 20 percent, and people under the age of 18 will make up almost 23 percent of the population. As a result, the oldest and the youngest populations combined will make up almost half of all U.S. residents. As planners work to plan and design sustainable and livable communities they will need to simultaneously consider the needs of these similar, yet different, populations in future plans, policies, and projects.

<http://www.planning.org/research/family/briefingpapers/pdf/multigenerational.pdf>

According to the 2010 Census, Pamlico County's population age 65 and older represents 22.1% of its total population. That percentage for the state is 12.7%. The population age 60+ is greater than the population of 0-17 for both 2009 and 2030. A chart on the NC Division on Aging website shows the projected growth of age 65+ for Pamlico County at less than 200%. A computation using demographics provided by the NC State Data Center on September 16, 2010 shows a 116% increase in the county's population of 60+ (3,839 in 2009 to 4,472 in 2030).

Retiree attraction is but one tool in the economic development toolbox. Those destinations that cater to tourists and retirees are growing where those communities whose economies are based on manufacturing and agriculture are not. In these troubled economic times it is true that retirees are not as mobile as they were when times were better, however, as the economy improves and as these retirees are able to divest themselves of their real estate holdings in other areas, they will once again consider their living options. It is a well-known fact that the population of the United States rapidly aging due to the number of post-WWII baby boomers who are reaching retirement age. These older adults who plan to move to a new location for retirement are generally more educated, have more financial resources, and are healthier than their counterparts who do not plan to move.

There are a number of myths regarding seniors that must first be debunked in order to get concurrence that it makes economic sense to attract seniors (From Senior Myths by Gene Warren):

Myth 1: Seniors have below average incomes

The reason that many seniors have higher incomes than younger counterparts is that most people age 65 and older have at least one income, social security, and many have two incomes, social security and pensions. So while some individuals under the age of 55 may not have any income, virtually everyone over the age of 66 has at least one income. Many seniors are working into their retirement age as well. Seniors who can afford to relocate are generally in better shape financially than their counterparts.

Myth 2: Seniors spend less than other groups

Many seniors are conservative when it comes to spending, however, as a household they spend almost as much as those under age 55. The primary difference is what they spend it on. Seniors on the average spend money on services, shelter, household operations, out-of-pocket medical expense (including insurance) and charity while those under age 55 primarily spend their money on food & beverage, apparel, transportation, recreation and education.

Myth 3: Seniors do not support public schools

Typically seniors do not have children in the public school system. Regardless of whether or not they vote for new school bonds, they do support public schools as most funding for public schools comes from property taxes. Seniors tend to own their own homes and own more expensive homes so they pay more taxes thus they support more than their share of the public school funding.

Myth 4: Seniors get more than their fair share of public health benefits

Infirmities come with age. Yes, there is an increased need to health care as one grows older and yes, the end-of-life costs can be high. However, most seniors have Medicare

and some have additional insurance to cover the cost. Most seniors do not require assistance to meet their health care needs. Seniors who can afford to relocate are generally in better shape financially than their counterparts.

Myth 5: Seniors do not pay their way

North Carolina derives revenue from seniors from the income, real estate taxes and sales taxes they pay. Proportionately according to their spending habits and living accommodations, seniors pay their share of taxes.

Myth 6: Spending public funds to attract seniors only subsidizes developers

At the heart of economic development is the attempt to attract businesses to the community. Businesses provide jobs. Jobs provide wages. Wages are hopefully spent in the community thereby attracting amenities (e.g., stores, restaurants, professional services) to serve the wage earners and others in the community. A developer building homes is stimulating the economy the same way as a new business. The retirees who buy those homes are bringing their "wages" to spend in the community.

Myth 7: Attracting retirees changes the nature of a community

Communities with long-standing ties to families that have lived in the area for generations are generally fearful that these outsiders (retirees) with different lifestyles and attitudes will change the nature of the community. Seniors who can afford to move select a community that is compatible with their own preferences. Thus, if anything, these seniors reinforce the community values. Seniors do however vote more than their younger counterparts and in sufficient numbers voting as a block they would have the capacity to affect the political agendas of elected officials and even the makeup of that body.

Myth 8: One senior is pretty much like another

It used to be that seniors preferred retirement communities, however, this is changing. The current trend is that baby boomers want to integrate into a mixed community.

Some retirement communities were age-restricted have now removed that restriction. Seniors vary from one another about these same as those under age 55 vary from one another. Some are healthy, some not. Some are active, some are not. Some are philanthropic, some are not. One difference is that on a whole, seniors are more prone to do volunteer work than those under age 55.

“Economic development, especially in rural communities, cannot rely on the ‘Field of Dreams’ assumption—‘If you build it they will come.’ Amenities follow people and their spending according to the amenities multiplier. Thus, the key to attracting amenities is to attract people. Attracting retirees is a more efficient way of doing that than is attracting businesses.”

NC Governor Beverly Perdue issued Executive Order No. 54: Assessment of State’s Readiness for Aging Population. Section 5 states, “...the Aging Assessment Team will work with local government entities to assess their readiness to serve the aging population...” This reinforces the importance of being prepared to meet the challenges and realize the opportunities of an aging population.

Creating Senior Friendly Communities is one way to help attract seniors to Pamlico County.

III. Impacts of Retirees

It helps to think of each newly migrated retiree as representing a new “job.” They bring money into the community—the same as job. This money is from social security, pensions and investments. Just like an employer, they pay taxes—sales taxes, personal property taxes and real estate taxes (if they own property). They also help stimulate the economy by the spending they do in the community.

The primary economic benefits of in-migration of retirees include:

- Assets—bank accounts, cars, boats, and recreational vehicles
- Incomes—social security, Medicare payments, pensions, dividends
- Spending—purchase real estate, construct new homes, make retail purchases, utilize professional services and use health care facilities
- Taxes—expand the tax base
- Employment—help increase employment as businesses expanded to offer goods and services to retirees
- Visitors—retirees generate visitors into their new community. These visitors will spend money and perhaps return to live here.
- Economic Stability—retirees diversify the economy by bringing secure payment stream from Social Security, pensions and conservative investments.

These retirees create jobs in a variety of employment sectors:

- Real estate sales
- Home construction
- Home remodeling
- Insurance
- Financial services
- Commercial and retail establishments
- Travel Services.

IV. Marketing to Attract Retirees

When communities determine that retiree attraction is an economic development strategy they want to pursue, the next question someone will ask is “Do retirees pay their way?” In most communities, considered retirement destinations, the answer is on average “yes.” Almost all cost benefit studies of retirees find that on average retirees pay more taxes than their younger counterparts, and that these additional taxes cover any additional costs associated with public funding of services.

The second question then becomes “Should communities actively market themselves to attract retirees?” Because communities cannot deny residency or medical services to retirees with few financial resources, the most effective strategy is to recruit affluent retirees to offset the financial costs associated with less affluent retirees. The additional taxes paid by affluent retirees will ensure that, on average, retirees pay their way. Some communities are embracing the economic development strategy of recruiting affluent retirees to not only energize the local economy but to insure that retirees on a whole do not become a burden to other taxpayers. As was stated earlier, generally only the more affluent retirees relocate.

When marketing to retirees it is important to understand why they migrate, how they decide on a place and what they want. The primary factors pushing new retirees to relocate from their current location include:

- Cold climate
- Crime
- Traffic congestion
- Few ties to place of origin.

While conditions in their current location may be pushing retirees to migrate, other factors are pulling them to new locations. These include:

- Mild climate
- Scenic beauty
- Cost of living
- Recreational opportunities
- Family ties.

Retirees are most likely to choose a new place of residence because:

- They came first as a visitor,
- They heard good things about a location from a friend,
- They have family ties in the region.

Knowing what retirees are looking for in a retirement location can help communities interested in retiree recruitment evaluate their assets, target community development projects and help shape advertising campaigns. The list of what retirees want in a retirement location most often include:

- Climate – 4 mild seasons
- Recreation, shopping, restaurants
- Low cost of living
- Scenic beauty
- Good medical services
- Quality and available housing at reasonable prices
- Cultural, social, spiritual opportunities
- Continuing education and jobs
- Senior friendly communities, safe quiet neighborhoods
- Transportation options.

Pamlico County has the following assets that could be marketed to retirees:

- Climate – 4 mild seasons
- Outdoor recreation
- Low cost of living

- Scenic beauty--waterways, near coastal area
- Nearby quality medical services—CarolinaEast Medical Center in New Bern
- Nearby airport—Coastal Carolina Regional Airport in New Bern
- Quality and available housing at reasonable prices
- Arts & Culture
- Senior Center
- Spiritual opportunities
- Continuing education at Pamlico Community College
- Opportunities to volunteer
- Safe, quiet neighborhoods.

Marketing a community to potential amenity-seeking retirees can be a costly proposition. Therefore many retiree-recruitment advertising campaigns are conducted at the state level by states that have retiree recruitment as an economic development strategy. In some cases, these states have also developed a certified retirement community program. Advertising to potential retirees is also cost effective on a regional basis or for large upscale retirement and recreation communities.

Developers of up-scale communities such as River Dunes generally have advertising campaigns that include marketing the development to retirees in other areas of the country. Certain large real estate firm such as Tidewater Real Estate in Oriental market properties in publications such as Soundings Magazine which cater to affluent boaters. These entities, while promoting their products, also help to bring visitors to the area through their advertisements.

V. Retirement & Recreation Communities

Times they are a changing. Once retiree communities boasted amenities such as golf, tennis, swimming pools, shuffleboard and bocce ball courts. Today's retirees want computer labs, weight rooms and lap pools. Seniors also desire easy-care amenities, tighter security and ergonomic designs that will make things easier as they think ahead to age-related disabilities. In response, astute developers are catering to these changing needs.

A decade ago seniors wanted to live in quiet, age-controlled communities. Today's retirees no longer desire adult retirement communities. Many want to live in multi-generational developments. AARP studies are finding that many Americans do not want to be segregated from the general population and enjoy remaining in the thick of things. Communing with younger residents and children helps them to feel younger. Some are attracted to communities that provide recreational and socialization opportunities, as well as maintenance-free living. These are amenities that attract younger families as well.

Another major change between yesterday's and today's retirees is that today's retirees often continue to work or consult after drawing pensions and/or social security—some even begin new careers. No longer content to just play golf or bridge, the new seniors are more active and engaged. Communities that capitalize on this can benefit.

The retirement community developers of today are no longer building the big golf courses. They now are choosing to locate these developments near existing golf courses and other recreational amenities rather than to construct them. Some existing retiree communities have Home Owners' Associations that have gone bankrupt because of these amenities. This is another reason why many developers

are no longer including them in the development.

What this might mean for Pamlico County is that residential developers who desire to attract retirees to buy in the community should consider locating their developments near existing recreational amenities and scenic areas. They should consider adding amenities desired by today's seniors and should construct communities that are senior-friendly inside and out. It would behoove Pamlico County to identify and target developers of successful senior-friendly communities to build in Pamlico County. Along with that effort, the county should identify parcels of land that are available and that would meet the criteria established by these developers as potential sites for such communities.

Advanced age and infirmities may eventually force these once-active seniors into assisted care facilities. If Pamlico County has an adequate number and type of these facilities, those seniors would probably remain in the county. This applies to both those who have been long-term residents of the county as well as those who are transplants from elsewhere. This would provide good-paying jobs healthcare jobs which would benefit the county and its residents.

From Smart Seniors, Trends in Retirement Communities:

http://lmb.typepad.com/smart_senior/trends-in-retirement-communities-.html

"Americans are living longer and are healthier than ever before. The possibility exists that you might spend as much of your adult life retired as you did working. This trend is profoundly affecting housing wants and needs. Eight-five percent (85%) of retirees do not want to move out of their current homes (according to AARP statistics), but the retirees who opt to stay put are more apt to be from the lower income group or those living in a rural area. The wealthier or younger retirees are looking for cushier and more stimulating lives in a new setting.

Communities for seniors-only are resorts packed with activities and are often centered around thriving activity centers. People are moving into these communities at an earlier age and staying until infirmities force them into a community with more support services.

A mild climate is an attraction, but many retirees are now opting to move north and are gravitating toward lower cost living areas in the Midwest and South East. College towns have their appeal too, for those who value intellectual stimulation and want to be somewhere where they can take classes or attend lectures and plays. AARP studies are finding that many Americans do not want to be segregated from the general population and enjoy remaining in the thick of things. The housing market is happy to accommodate these changing trends.”

VI. Certified Retirement Communities Programs

Recognizing the benefit of attracting retirees, some states have developed statewide certified retirement communities programs. TopRetirements.com reports that there are six states that have created Certified Retirement Communities programs. They include: Texas, Louisiana, Missouri, Kentucky, West Virginia and Tennessee. "States not only want to encourage new residents to retire in their communities because of the 'mail box' economy (pension checks arriving by mail), but they also want to keep existing residents. Louisiana estimates that the economic impact of a retiree household is the equivalent of 3.7 factory jobs. Texas estimates that each retiree household who moves to the state creates 1.5 jobs."

"The idea behind these programs seems sound. Set minimum standards that communities have to follow to make sure they are attractive to active adults in retirement, then generate publicity to steer retirees (and their fat wallets) to those towns. Typical standards require affordable housing, recreational opportunities, medical facilities, and transportation. Most states offering these programs are already low-tax states, an obvious attraction for many retirees. It is difficult to tell how successful these programs have been so far. What is easy to say is that some states seem to be doing a better job of marketing their programs than others. On some state retirement websites, for example, it is hard if not impossible to find a list of the certified communities for that state."

In 2008, the NC General Assembly approved Senate Bill 1627 "An act to create the North Carolina Retirement Community Program." Section 1 of Chapter 143B-437.100 created the NC Certified Retirement Community Program and delineated its powers and duties. The program falls under the NC Department of Commerce. According to this website, "Program planning, development, implementation, and administration will be

conducted through Commerce's Rural Development Division. The value added for communities that earn this designation will be the enhanced marketing via commerce tourism and web site. The designation has a five year life, after which communities will need to consider recertification at the sunset of the five year period.

"The City of Lumberton has been officially designated as the first N.C. Certified Retirement Community on April 20, 2010. Lumberton, through the Retiree Attraction committee's work has earned its designation by a process that has included completion of a comprehensive community survey and assessment tool that spans numerous dimensions reflective of the community's readiness for retiree attraction." As of the time of this report, Lumberton is the only NC community listed on this website.

The NC Certified Retirement Community Program Application states that the applicant must be "and incorporated town, municipality or city." It collects contact information and "search criteria" which includes: 1) local medical care available, 2) local public transportation available, 3) military bases, 4) technology, and 5) education. It calls for the entity to submit a "community assessment" however it does not provide a link to that document. The applicant must, 1) describe the organizing process (and have a committee that has been meeting for a minimum of six months); 2) submit a marketing strategy specifically for retiree attraction; 3) describe how the unit of local government is engaged with the committee; 4) describe how the committee is engaged with community awareness relative to this effort; and 5) list other partners engaged with the committee. It takes 90 to 120 days to process the certification. The applicant must submit payment the higher of \$10,000 or current population x \$.25. This may be a deterrent to cash-strapped local governments applying.

The Department of Commerce had assigned an individual to coordinate this program, but he was laid off at the beginning of FY 11-12. As of the date of this report, this program appears to be in limbo. The webpage for this program is static and provides

very little information to local governments or to the general public. The following are examples of states that have active certified retirement communities programs:

Mississippi Certified Retirement Communities:

<http://www.visitmississippi.org/certified-retirement-cities.aspx>

Texas Certified Retirement Communities:

http://www.agr.state.tx.us/vgn/tda/files/1848/19403_CRC%20Brochure,%20RED008.pdf

West Virginia Certified Retirement Communities:

<http://www.retirewv.org/>

Another designation that might help to market a senior-friendly community can be obtained from the American Association of Retirement Communities (AARC)—the Seal of Approval. This designation can be earned by both communities as well as developments. This Seal of Approval costs \$400 for members and \$750 for non-members. The assessment profile includes housing, health services, public safety, transportation, restaurants, shopping, recreation, continuing education opportunities and volunteer opportunities. Seal of Approval developments and communities are listed on the organization's web site.

http://www.the-aarc.org/index.php?option=com_content&view=article&id=14&Itemid=38

TopRetirements.com:

http://www.topretirements.com/communities/certified_retirement_communities.html

NC Senate Bill 1627 (act creating NC Retirement Communities):

<http://www.ncga.state.nc.us/Sessions/2007/Bills/Senate/PDF/S1627v6.pdf>

NC Certified Retirement Community Program website:

<http://www.nccommerce.com/cd/rural-development/certified-retirement-communities>

The NC CRC application:

http://www.nccommerce.com/Portals/2/Documents/CommunityDevelopment/CRCProgramApplication09_092.pdf



The prospect of 78 million baby boomers nearing retirement has caught the attention of many states and communities. States not only want to encourage new residents to retire in their communities, but they also want to keep existing residents from moving away. Numerous studies estimate the impact of a retiree household at well above that of a new factory job.

A typical Certified Retirement Community program aims to recognize places that are premier locations for retirees, usually persons 55 and older. Local communities selected for certification receive inclusion in state-level marketing efforts, technical assistance, networking opportunities and grant funding to support the certification program. Programs typically require communities to attend training seminars, complete an in-depth assessment, and make improvements to increase their senior friendly attributes. For example, to qualify as a Certified Retirement City in Mississippi's program, each town must complete a three-month intensive screening process conducted by

Hometown Mississippi Retirement, the state's official retiree attraction program. Each city is evaluated on criteria important to retirees.

Certified retirement community programs strive to inform prospective retirees of the benefits of living in a particular community. A typical list of attributes might include:

- State and local tax structure
- Housing opportunities and cost
- Climate
- Personal safety
- Working opportunities
- Health care services
- Transportation
- Continuing education
- Leisure living
- Recreation
- Performing arts
- Festivals and events
- Sports at all levels

VII. Senior-Friendly Communities

Another term being bandied about currently is “senior-friendly.” The senior-friendly community offers a wide range of social and economic opportunities and supports for all citizens, including seniors; values seniors’ contributions to the community; promotes positive intergenerational relations; considers the needs and interests of seniors in physical and community planning; respects and supports seniors’ desire and efforts to live independently; and, acknowledging the primary role that families, friends, and neighbors play in the lives of older adults, enhances their capacity for caring.

Senior friendly community programs are similar in many ways to Certified Retirement Community efforts with the difference that they are aimed at making the community a good place for seniors to live and not to attract additional seniors. The process of becoming a senior friendly community almost always entails signing up with a state or nonprofit program, completing a community assessment, setting goals to improve senior friendly attributes, and an implementation phase that leads to a senior friendly certification or designation. Many programs charge a fee and require annual check-ups to maintain the senior friendly designation.

The senior friendly assessment process is the core of most programs and includes a comprehensive assessment of the following:

- Walkability and Bikeability
- Supportive Community Systems
- Access to Healthcare
- Safety and Security
- Housing: Availability and Affordability
- Housing: Modification and Maintenance
- Public Transportation
- Commerce
- Enrichment

- Inclusion

Assessment tools are available from a variety of organizations, such as AARP, AARC as well as various state programs. Regardless of whether or not Pamlico County seeks a designation certified by some authority, the local governments should consider taking every step possible to ensure that they are senior-friendly communities, if for nothing more than the fact that their indigenous population is aging.

Senior Friendly Business Certification Programs

In the United States, older adults control half of all discretionary income. Many forward thinking businesses recognize the need to become senior friendly and to better serve this important customer segment. Senior friendly certification programs are designed to help businesses attract and retain this valuable consumer base. Certification programs normally use trained older adults to anonymously evaluate businesses from the perspective of the older consumer. They provide feedback and training information based on an assessment of the businesses physical layout, customer service and accessibility. Some Area Agencies on Aging have Senior-Friendly Business Certification Programs which were created to acknowledge those businesses which have instituted and promoted best practices toward employment, independence, and service to older adults. Companies agree to abide by certain "senior friendly" standards, and to educate their employees on the truths, rather than the myths, about aging.

Benefits to the businesses include:

- Increases the bottom line
- Improves customer service
- Provides a competitive advantage
- Establishes a reputation for valuing older customers.

It makes good business sense for businesses in Pamlico County to train their staff in how to be senior-friendly.

VIII. Strengths & Challenges Analysis

The categories in this section are a compilation from a number of sources and represent factors that would be of interest to those who are considering relocating to Pamlico when comparing it to another community. This serves as a blueprint for the community to capitalize on its assets and to address its challenges. It is just as important for a community to address its challenges when possible as it is for it to capitalize on its assets. The questions asked in each section are not all-inclusive, but are merely to stimulate thought. STEP Committee members provided input into this section.

Arts and performing arts

If one was interested in viewing art, what's available in Pamlico County? If one was interested in taking art lessons or purchasing art supplies where could one do so in Pamlico County? Where can one view plays and performances? How does one go about being involved in little theater performances?

STRENGTHS	WAYS TO CAPITALIZE
Active theater & cultural groups	Include list of groups with contact information on a website promoting county as retirement site.
Active artist colony	Include list of artists & art studios with contact information on a website promoting county as retirement site.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
Theater and cultural groups are primarily based in Oriental.	Identify and utilize facilities in other areas of the county. Encourage use of Pamlico Community College's facility. Consider the

	development of a community center in the Town of Bayboro.
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Climate

How would you characterize Pamlico County's climate to a potential resident?

STRENGTHS	WAYS TO CAPITALIZE
Mild four-season climate.	Publicize climate in literature and website describing advantages of residing in Pamlico County.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
None.	

Continuing education/Enrichment

What's available to retirees to enrich their lives? At what cost? Proximity?

STRENGTHS	WAYS TO CAPITALIZE
Community College offers tuition waiver for classes for seniors. Senior Citizens – G.S. 115D-5(b) has been amended (S.L. 2010-31, Sec. 8.4(a)) to change eligibility for senior citizen tuition waiver for community colleges from 96 contact hours to one course. Note: based on this amendment, senior citizens age 65 or	Publicize free senior tuition waiver information in literature and website describing advantages of residing in Pamlico County. Pamlico Community College should prominently post this information on its home page.

older who are qualified as legal residents of North Carolina are now eligible for a waiver of tuition charges for up to six hours of credit instruction and one noncredit instruction per academic semester at community colleges.	
Senior Center and Pamlico Parks & Recreation Department offer senior trips to museums and other places of interest.	Publicize the Senior Center and P&R opportunities in literature and website describing advantages of residing in Pamlico County.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
Seniors with limited access to transportation have difficulty getting to these facilities.	Publicize the availability of the Craven Area Regional Transportation System (CARTS) in literature and website describing advantages of residing in Pamlico County. The Senior Center website indicates that they provide transportation—specifics are sketchy.
Providing seniors who have advanced degrees and/or a more sophisticated understanding of the world with interesting educational opportunities.	Tap into their knowledge by having them develop and conduct a series of workshops, forums or talks on various subjects. Utilize the local camps to conduct programs like the ones at the Chautauqua Institute: http://www.ciweb.org/

Cost of living

How does Pamlico County stack up with regard to the cost of living in the county?

STRENGTHS	WAYS TO CAPITALIZE
<p>Jan. 2011 cost of living index in Pamlico County: 83.4 (less than average, U.S. average is 100)</p> <p>Read more: http://www.city-data.com/county/Pamlico_County-NC.html#ixzz1fDlpISyf</p>	<p>Publicize cost of living in literature and website describing advantages of residing in Pamlico County.</p>

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
<p>The cost of living index in Pamlico County may be higher than other places to which it is being compared.</p>	<p>Stress the quality of living and amenities. Stress the low crime rate (2010—0).</p>

Enrichment activities, entertainment & cultural amenities (library, etc.)

What is there for an active retiree to visit or do in Pamlico County that will enrich their retirement? How far away is the nearest major university campus? How far away is the sports complex? Where is the nearest movie theater?

STRENGTHS	WAYS TO CAPITALIZE
<p>Pamlico County has a rich outdoor environment that includes water access.</p>	<p>Publicize outdoor activities in literature and website describing advantages of residing in Pamlico County.</p>

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
<p>No movie theater. The only video store in the county is located in Bayboro.</p>	<p>With the advent of movies on demand and movies via mail, it may not be as</p>

	important to retirees to see first-run movies at a theater. If enough other activities are available, they may not miss going to the movies.
Nearest University campus is in Greenville. It is 1.3 hours (55 miles) to Greenville from Bayboro.	For retirees who were accustomed to commuting, this travel time will not seem excessive. Should a retiree be interested in taking university-level courses, there is a plethora of courses online. All that is needed is high-speed internet access.
There are essentially no sports complexes within a one hour drive of Pamlico County.	Retirees who are especially interested in attending sporting events may not choose to locate in Pamlico County. There is little that can be done to mitigate for this deficit.

Festivals and events

What festival and events are available in Pamlico County that would interest retirees?

STRENGTHS	WAYS TO CAPITALIZE
The Croaker Festival is held in Oriental the first full weekend in July. The Spirit of Christmas is an Oriental tradition held the second weekend in December. Heritage Day is another festival. Oriental holds the running of the dragon on New Year's Eve. There are boat shows, a Tarpon Tournament, homes tours, and a number of regattas. Some seniors participate in the Senior Olympics.	Publicize these events in literature and website describing advantages of residing in Pamlico County.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
Pamlico County has a very limited number of festival and major events. In a small community like Pamlico County having too many festivals would strain local resources and volunteers.	There are several nearby communities that have festivals. Publicize these as well in literature and website describing advantages of residing in Pamlico County.

Health care services (providers, medical centers, home care, emergency services)

Retirees don't want to drive long distances to receive routine health, dental and eye care. How far is the ride if the retiree needs to be transported on an emergency basis to the nearest Emergency Room? Where is the nearest trauma center? Are EMT services provided by paid professionals or volunteers? Are all EMT units in the county certified at the Advanced Life Support level?

STRENGTHS	WAYS TO CAPITALIZE
Dental, eye and routine health care are available within Pamlico County.	Discuss health care availability in literature and website describing advantages of residing in Pamlico County.
There is a free clinic for low-income individuals to receive health care (HOPE clinic).	Discuss free clinic availability in literature and website describing advantages of residing in Pamlico County.
PEDRO—a Marine Corps rescue helicopter transports certain emergency trauma cases to local medical facilities.	Discuss PEDRO availability in literature and website describing advantages of residing in Pamlico County.

<p>Pamlico Rescue, based in Bayboro, responds to medical emergencies for all of Pamlico and, for serious cases, provides Advance Life Saving (ALS) and ambulance service for the County.</p> <p>The Southeast Pamlico VFD, the Olympia VFD and Arapahoe VFD each have a team of First Responders that provide medical treatment until Pamlico Rescue ambulance arrives on the scene.</p> <p>For major trauma cases Eastcare will airlift patients by helicopter to appropriate trauma centers.</p>	<p>Stress that all of Pamlico County is covered by emergency rescue services.</p>
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CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
<p>Dental, eye and routine health care are available within Pamlico County however, the choices are limited.</p>	<p>There is nothing that can be done about this at this point in time. As the population increases, so will the availability of these services in the county.</p>
<p>The nearest emergency room is located at CarolinaEast Medical Center in New Bern.</p>	<p>Depending on where one lives in the county, an emergency trip in an ambulance or rescue unit to the nearest ER could take up to 30 minutes.</p>
<p>The nearest trauma center located at Pitt County Memorial Hospital in Greenville is a hospital in the University Health Systems of NC network.</p>	<p>Play up: PEDRO—a Marine Corps rescue helicopter transports emergency trauma cases to local medical facilities. This facility is affiliated with the East Carolina</p>

	University School of Medicine.
<p>Pamlico Rescue, based in Bayboro, responds to medical emergencies for all of Pamlico and, for serious cases, provides Advance Life Saving (ALS) and ambulance service for the County.</p> <p>The Oriental, Southeast Pamlico VFD, the Olympia VFD and Arapahoe VFD each have a team of First Responders that provide medical treatment until Pamlico Rescue ambulance arrives on the scene.</p> <p>For major trauma cases EastCare will airlift patients by helicopter to appropriate trauma centers.</p>	<p>Those living near Bayboro have the best emergency coverage. There is nothing that can be done about this at this point in time. As the population increases, so will the availability of these services in the county.</p>

Housing: Availability, affordability, variety

Retirees will want a range of options. Are there more than just single family homes available? Condos? Multi-family units? Intergenerational communities? Residential communities with amenities (club house, computer rooms, exercise rooms, lap pools, etc.)? Affordable housing?

STRENGTHS	WAYS TO CAPITALIZE
The Oriental area has the largest number of housing options and price ranges for retirees.	Publicize these housing options in literature and website describing advantages of residing in Pamlico County.
There is an apartment complex (Alliance Manor) designed to accommodate the elderly (ADA compliant). The complex is	Help publicize the availability of this option to seniors.

owned by United Management.	
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CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
The primary type of housing unit being constructed in Pamlico County is a luxury single-family home on a large lot. There are few affordable housing units.	Affordable housing will be needed not only for retirees on limited incomes, but also those who will be providing service to those retirees. Encourage the county and municipalities to provide incentives for the building of affordable housing.
Limited number of housing units are available that are ADA compliant.	Encourage builders to retrofit housing units to be ADA compliant. Encourage developers to make new units ADA compliant.

Housing: Modification and Maintenance

Are there housing units that are handicapped accessible? Are there housing units that have been modified internally to accommodate wheelchairs? Are there residential complexes where maintenance (internal and external) is included? Do zoning laws allow for “mother-in-law” suites/outbuildings?

STRENGTHS	WAYS TO CAPITALIZE
No zoning in unincorporated areas of county.	The owner can construct a residence and outbuildings that can accommodate family and extended family.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
In the county, there is only one designated	Encourage the county and municipalities to

senior housing or housing unit specifically designed for those with limited mobility.	provide incentives for the building of housing for seniors and those with limited mobility.
Pamlico County has no land use zoning therefore it is possible for some incompatible use facility to be placed next door to a residential dwelling unit.	Continue to press the County to develop and implement a land use plan and zoning for the unincorporated areas of the county.

Inclusion

How welcome does the community make newcomers feel? How does the community orient a newcomer to the community? What roles do realtors, developers and Home Owner Associations have helping the newcomer to assimilate into the community? How are newcomers invited to participate in the political process? How open are established groups to newcomers?

STRENGTHS	WAYS TO CAPITALIZE
None	

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
It is difficult to tell how current information is on various websites. For example one website a Welcome Wagon contact is listed, however the Oriental Manager's name is someone who is long gone, so it is pretty safe to assume that the Welcome Wagon contact is also old information. http://www.oriental-nc.com/civic.htm	Make every attempt to periodically update material on websites and put dates on material as it is updated. Seek one or more volunteers who will check key websites within the county for accuracy and provide feedback to those sites regarding corrections needed.
There is no one single source of information identifiable for information for	Create a portal for prospective retirees and newcomers to the community on the

<p>of interest to newcomers or potential retirees.</p>	<p>county website. Put a link to this web page on all county websites (Chamber, Realtors, Community College, Municipalities, etc.) Include information that is important to someone locating to the county.</p>
<p>Based on prior public planning charrettes held in the county and comments in the P&R survey (2007), there appears to be some reluctance to embrace newcomers or potential newcomers to the community.</p>	<p>Local elected officials should take the lead and set the tone for the community by visiting newcomers and taking active roles in community events where they could interact with newcomers. As demographics change, new-comers may outnumber old-timers.</p>

Personal safety and security

What is the community’s crime rate? Have law enforcement units received any special training in dealing with the elderly? Is there an organized system in the county to check on the frail elderly daily? Is there a special needs registry for the frail and medically fragile elderly who will need help in emergency situations? What agency is responsible for investigating elder abuse?

<p>STRENGTHS</p>	<p>WAYS TO CAPITALIZE</p>
<p>According to Crime Rate Statistics for 2010, Pamlico County enjoys the distinction of having the lowest crime rate in NC.</p>	<p>Include this statistic on the newcomers web page and in literature developed to attract retirees. This statistic will be important to those fleeing high crime areas.</p>
<p>The Pamlico County Senior Centers has a telephone reassurance program and a special needs registry.</p>	<p>Include this information with literature and websites developed to attract retirees.</p>

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
The Pamlico County Senior Centers has a special needs registry, however there is no explanation of how the information is used or what agencies utilize it.	Improve information on website to include this information. Include this information with literature and websites developed to attract retirees.
There is no evidence that local law enforcement officers have received special training in dealing with the elderly.	Ensure that the local law enforcement officers receive special training in dealing with the elderly. Include this information with literature and websites developed to attract retirees.
There is no indication of what agency in Pamlico County is responsible for investigating elder abuse (for those not confined to a care facility).	If this has not already been defined, the county needs to do so. If it has, this information needs to be readily available on several websites: sheriff's department, DSS, Health Department and Senior Services.

Places of worship

Do all the major organized religions have a place of worship within the county? Are the churches service-oriented?

STRENGTHS	WAYS TO CAPITALIZE
Catholic and many protestant religions, include Episcopalian, Methodist, Presbyterian, and various Baptist sects, have established churches in Pamlico County. There is also a growing Jewish community.	Publicize the availability of churches in literature and website describing advantages of residing in Pamlico County.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
Many rural churches have itinerant leaders that live outside of Pamlico County. So while the church may have a presence in the community, it has no real roots or significant community outreach/service programs.	As religious congregations grow with increased population, more deacon boards will insist on pastors based in the community.

Professional services (attorneys, financial advisors, etc.)

Are there an adequate selection of attorneys, financial advisors and financial institutions in the area to serve the retirees? Have they and their offices received any training with regard to dealing with the elderly?

STRENGTHS	WAYS TO CAPITALIZE
There is an adequate number of attorneys located in Pamlico County. There is a courthouse in Bayboro, the county seat.	Try to get these professionals to help promote retiree attraction by purchasing advertisements in literature and website describing advantages of residing in Pamlico County.
Four financial institutions have facilities in Pamlico County: Wells Fargo, First Citizens, First South, and the State Employees' Credit Union. BB&T has an ATM in Oriental.	Try to get these banks to help promote retiree attraction by purchasing advertisements in literature and website describing advantages of residing in Pamlico County.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
There are no attorneys in Pamlico County that advertise as specializing in elder law.	Encourage one or more attorneys in Pamlico County to specialize in elder law.

Recreation & sports for all levels of participation

Are there organized Parks & Recreation Departments within the county that provide recreational opportunities that would be of interests to retirees? Does the P&R Department organize fieldtrips or special events for retirees? Is there a range of recreational opportunities (indoor and outdoor) for seniors in the county? Where is the nearest public golf course?

STRENGTHS	WAYS TO CAPITALIZE
Pamlico County has an organized and staffed Parks & Recreation Department with five sites over which it has control.	Promote parks and recreation sites in literature and website describing advantages of residing in Pamlico County.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
There was no evidence on the Pamlico County Parks & Recreation Department's website that they offer any activities or trips specifically of interest to seniors.	The department should include activities and trips of interest to seniors. They could coordinate trips and activities with the Senior Center.
Pamlico County Parks & Recreation Department does not have its own indoor facility.	The department should include an indoor recreational/community center in its future plans.
The county has one golf course and non-members are only permitted to play on a limited basis.	There are other public courses nearby—publicize them to the retirees.

Water access to public trust waters.	Continue to capitalize on opportunities to purchase/create access to public trust waters.
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Rehabilitation facilities, assisted living facilities, skilled nursing facilities

If a loved one is confined to one of these facilities, the spouse will want him or her close at hand so they can visit frequently. Is there a full range of supportive care facilities in the county?

STRENGTHS	WAYS TO CAPITALIZE
There are two care facilities in Pamlico County.	These facilities might be interested in purchasing ad space in literature and on websites designed to attract retirees. Retirees would want to know about the availability of these facilities.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
None.	

Restaurants, retail shops

Is there a variety of restaurants within the county (specialty, fast-food, fine dining, etc.)? Are an adequate number and variety of retail shops within the county for everyday and specialty needs?

STRENGTHS	WAYS TO CAPITALIZE
The fast food restaurants are centrally located on Hwy 55.	This is the appropriate place for them at this time.
Pamlico County has some interesting	Attract more restaurants to locate on the

waterfronts that would make good venues for wharf-side dining.	waterfront.
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CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
There are no convenient fast food restaurants in less-populated areas of the county.	This will change when the demographics will support them in other areas. No need to address.
There are a limited number of fine dining establishments in the county.	While more affluent people are willing to travel to experience fine dining, it would be good to attract more fine dining establishments to the area.
The cuisine is limited in restaurants in Pamlico County.	While more affluent people are willing to travel to experience different cuisines, it would be good to attract a diversity of dining cuisines to the area.
Liquor by the drink is only available in Oriental. The rest of the restaurants in the county are only allowed to sell beer and wine. This deters restaurants, especially first-class ones, from locating in the county (except for Oriental). It also is a turn-off to well-heeled travelers and retirees who are accustomed to being served liquor by the drink in restaurants.	Continue to influence local elected officials to get this law changed.
Retail and specialty shops are limited in Pamlico County.	While more affluent people are willing to travel to shop, it would be good to attract more retail and specialty shops to the area. It may be a while before the

	demographics can support the retail trade.
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Scenic beauty, nature

What’s beautiful to see in Pamlico County? What would naturalists, environmentalists, and birders find attractive about the county? How is the water quality in the rivers and the creeks?

STRENGTHS	WAYS TO CAPITALIZE
Pamlico County has an abundance of shoreline and wild, scenic areas.	Play these assets up to retirees who desire a more natural setting.
Waterways in the county are perfect for canoeing, kayaking, boating, birding, fishing, and sightseeing.	Play these assets up to retirees who desire a more natural setting.
Natural areas are available for hunting.	Play these assets up to retirees who are hunters.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
Continued need to protect the public trust waters from development and runoff associated with it.	Encourage by ordinance smart growth and green alternative development.

Senior Center or other gathering place for seniors

How far might one have to travel in the county to attend activities at the Senior Center? Does the senior center have an adequate range of offerings? Other than the Senior Center where can seniors gather to play cards, visit or play games? Where might seniors host family gatherings? Does the Senior Center serve as a congregate dining site? Meals on Wheels Provider?

STRENGTHS	WAYS TO CAPITALIZE
The Pamlico County Senior Center is a congregate dining site and a meals-on-wheels provider.	Promote the availability of the center and its opportunities to retirees.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
The Senior Center website while it does list services, it does not indicate what is available for seniors to do there on a daily basis. The Calendar on the site is six months old.	Keep the website updated and fully explain what there is to do at the center on a daily basis.

Services, utilities and infrastructure

What does your tax dollar get you in Pamlico County and its communities? Curbside trash pickup? Curbside recycling? Curbside leaf and limb pickup? Household appliance/furniture pickup? Where can one discard hazardous waste and electronics? How are the water and the water service? Do all areas of the county have public water services? Do all areas of the county have sewer? Who provides electric service? Is natural gas available?

STRENGTHS	WAYS TO CAPITALIZE
The Pamlico County Chamber of Commerce’s website offers some information on services (see relocation page).	A portal should be created for all prospective and new members of the community. This web page should contain the majority of information that one would need to know about living in the county and provide adequate detail.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
Insufficient detail on services and location of those services on websites. For example the Chamber’s website lists the availability of natural gas in the county, but in truth the geographic area in which it is actually available is limited.	A portal should be created for all prospective and new members of the community. This web page should contain the majority of information that one would need to know about living in the county and provide adequate detail.

State and local tax structure

What would you tell a prospective resident about the tax structure? How does it compare to nearby areas, other counties within the state, other states? How do the services provided compare to the tax rate?

STRENGTHS	WAYS TO CAPITALIZE
When compared to other counties in NC, Pamlico ranks close to the middle at \$.65 (2010).	Depending on one’s point of reference, this rate might appear low to some.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
None	

Supportive community systems & clubs

Are there any programs that help the elderly with minor repairs or housecleaning? Are there groups within the county that offer support (e.g., bereavement, ostomy, cancer, stroke, mental health, Alzheimer's, etc.)? If yes, how does one find out about them? Is there a list of special interest/hobby clubs that have formed in the county? How does a newcomer find out about local clubs?

STRENGTHS	WAYS TO CAPITALIZE
The Senior Center has access to groups to help with minor repairs.	Promote the availability of this service to low-income retirees.
The Chamber's website has a list of organizations.	Continue to adjust this list as new groups are formed.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
Keeping information on websites updated.	This is a constant struggle for all organizations. Need to continue to be diligent in making corrections, dating material and keeping calendars current.
No organized website listing for self-help groups in the county.	Need include this information for retirees.

Telecommunications

Is there a strong cell phone signal throughout the entire county? Is there 3G or 4G service? Is cable TV service available throughout the entire county? Is there adequate broadband coverage throughout the county? Are there any wi-fi hot spots within the county? Where can the public access a computer with an internet connection for free?

STRENGTHS	WAYS TO CAPITALIZE
The library in Bayboro has computers available for public use.	Include this information on the newcomers web page and in literature developed to attract retirees.
Some restaurants offer wi-fi hot spots.	Include this information on the newcomers web page and in literature developed to attract retirees.
Some areas of the county including subdivisions offer cable and high speed internet access.	Include this information on the newcomers web page and in literature developed to attract retirees.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
Reception of cell phone signal is spotty in some remote areas of the county.	As the population grows, additional cell towers will be placed in the county. Retirees who seek a laid-back lifestyle may be more tolerant of reduced services.

Transportation (public, proximity to airport)

Is there any taxi or limo service available in the county? Where is the nearest regional airport? Is there any public transportation? If yes, can anyone use it?

STRENGTHS	WAYS TO CAPITALIZE
The Craven Area Regional Transportation System serves Pamlico County. http://www.cravencounty.com/departments/trn.cfm	Include this information on the newcomers web page and in literature developed to attract retirees.

The Coastal Carolina Regional Airport is conveniently located in nearby New Bern.	Include this information on the newcomers web page and in literature developed to attract retirees.
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CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
CARTS service is only available to the general public on a space available basis.	Encourage the establishment of a van or taxi service in Pamlico County—this will be needed as more people retire to the county.
The name CARTS may be confusing to newcomers who may think that the service is only for Craven County.	Encourage CARTS to rename the service.

Volunteering opportunities

What opportunities are there for retirees to volunteer within the community? Is there a registry or list of opportunities? A clearinghouse? If not, how does one go about volunteering or finding out about these opportunities to be of service?

STRENGTHS	WAYS TO CAPITALIZE
The need is great for volunteers in the community to help sustain the missions of various organizations.	Publicize the need for volunteers in one place.
Most active retirees want to give back to the communities in which they live.	Publicize the need for volunteers in one place.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
There is no one place where one can go to see all the volunteer opportunities	Need to create a portal where all volunteer opportunities can be posted in one place.

available in Pamlico County.	
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Walkability and Bikeability

Active retirees walk and bike in their communities. How walkable is your community? walkability audit: <http://www.walkinginfo.org/problems/audits.cfm> How bike-friendly is your community? bikeability checklist: <http://www.bicyclinginfo.org/library/details.cfm?id=3>

STRENGTHS	WAYS TO CAPITALIZE
There are roads within the county with designated bike lanes.	Include this information on the newcomers web page and in literature developed to attract retirees.

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
There are few municipalities within Pamlico County with sidewalks.	Encourage communities to put in sidewalks.
Pamlico County subdivision ordinance does not require sidewalks.	Amend ordinance to include a requirement that new developments have sidewalks.

Working opportunities

Many retirees still want or need to work for pay. What opportunities does your community present for those retirees who want paid employment?

STRENGTHS	WAYS TO CAPITALIZE
None.	

CHALLENGES	WAYS TO MINIMIZE, MITIGATE OR ADDRESS
There are few private sector jobs in Pamlico County.	As the community grows, so will the number of job opportunities.

IX. Recommended Strategies

A retiree attraction strategy must complement other community and economic development plans commissioned over the years. Most importantly, it must support the overall vision of the community for its future. The STEP committee identified retiree recruitment is an economic development strategy for Pamlico County.

“A Blueprint will help communities find answers to some tough questions, providing a step-by-step guide that can help state, local and community decision makers better meet the needs of an older population. This guide is designed for local leaders who are interested in (or already are) actively working to create an aging-friendly community. Readers most interested in learning about particular issues on how to build livable communities for all ages can find information on common challenges and proven solutions in specific areas, such as housing, land use planning, supportive services, and transportation. Readers can also find a broader overview of Aging in Place and community leadership through a six-step strategy to build community partnerships, which offers key elements on how to channel community energies into planning and implementing systemic change. The guide can be used as a quick-reference kit for practitioners looking for tools, resources, and best practices. It includes information based on community experiences in building local leadership and solving specific challenges relating to aging. Special appendices offer topic-specific lists of studies, articles, and leading organizations and the resources at the end of the guide can be used to find the information most immediately relevant to your community’s priorities and challenges.” This blueprint can be found at:

http://www.aginginplaceinitiative.org/index.php?option=com_content&task=view&id=18&Itemid=47

Once a community has completed an assessment of its retiree recruitment potential (strengths & challenges analysis) and how it fits in with other plans, it can begin building on its strengths and improving upon its challenges. For example, if a

community already has a strong tourism industry but lacks a full range of housing choices for incoming retirees, the strategy may be to market the community to visiting tourists while working with developers to improve the housing inventory to meet the needs of current and future retirees. Again, by assessing a community's inventory of desirable retiree attributes and senior friendly features, a retiree recruitment strategy can be developed that markets the community's strengths while addressing challenges.

The community can then design a marketing plan around its strengths and can develop a plan to address or mitigate its challenges. When it comes to marketing the community, it is important to not forget the obvious. Community leaders accustomed to mild climates, scenic beauty of rivers, bays, and marshes, and an array of natural recreational opportunities may see these attributes as obvious and place little emphasis on them in marketing the community.

Also, it is important to leverage marketing funds by collaborating and coordinating marketing efforts with other groups and businesses. Coordination of branding and marketing efforts reduces marketing costs while increasing its effectiveness. Since natural amenities such as rivers and streams are usually regional in nature, there is ample opportunity to develop regional marketing campaigns aimed at specific markets. Additionally, by enrolling in a statewide or regional certified retirement community program, a community can usually receive additional exposure from the state's marketing efforts.

Similar to industrial recruitment, retiree recruitment can be an effective economic development tool, but it must complement the community's vision of the future and it must meet the expectations of both the community and incoming retirees. While an industrial recruitment strategy may focus on a certified industrial park, a speculative shell building, water and sewer capacity, and training facilities; a retiree recruitment strategy will focus on safe neighborhoods, a continuum of appropriate housing, medical services, and cultural and social opportunities. There isn't much a community can do to

change its climate and natural environment, but every community can develop a range of strategic assets that appeal to amenity seeking retirees.

Based on the research completed for this document and based on the Strengths and Challenges analysis, the following recommendations are intended to help make Pamlico County a Senior Friendly Community that would attract retirees to visit and re-locate to the county.

1. Web portal

Create a portal website for all-things Pamlico County that would contain information needed by someone who was considering re-locating to the county or who was a newcomer to the county. It is important that this be a single site with accurate, reliable, and supply current information in sufficient detail to be useful to those accessing it. It is imperative that the website be well-positioned on the Internet. Governments, businesses, and organizations in the county should have a link to this site on the front page of their websites. In today's economic climate only the more affluent retirees will be re-locating. They are internet-savvy so it is important to have a strong web presence.

2. Retiree's guide to Pamlico County

The material in the guide should be similar to the web portal, but not in as much depth. It should include photos of retirees having fun in the county. Create a pdf document that can be printed off the website. The county may also want to distribute it through visitor centers in the county, in New Bern and at the visitors' center at the state line.

3. Play up the best features

In promoting Pamlico County as a retiree destination, play up the best features which are its natural areas, its waterways, its low crime rate and its laid-back lifestyle. At the same time state that while seemingly removed from city amenities, those desired amenities (healthcare, shopping, fine dining, theater, cultural centers, sports facilities, transportation hubs) are but an easy short drive away.

4. Train workers in businesses and agencies on how to deal with the elderly

The elderly have needs which require special handling (hearing, seeing, tactile, cognitive). Ask the Pamlico Chamber of Commerce to take the lead (work with the Area Agency on Aging) to train local government, public safety, businesses, retail and service establishments in how to deal with the elderly. This training will need to be repeated periodically. Create a special "seal of approval" for those businesses completing the training to display. "Elder Friendly" is one idea for a seal.

5. Safety audits

Additionally safety audits could be done to ensure that these businesses are safe environments for the seniors. You could charge for these audits. This may help the business get a reduction on their liability insurance. Trip and fall hazards can mean injury to more than just the elderly. Create a special "seal of approval" for those businesses completing the training to display. "Elder Friendly" is one idea for a seal.

6. More ADA compliant housing

The elderly will need housing that can accommodate their infirmities as they continue to age. This is true not only of those retirees moving to Pamlico County but for those who age in place as well. The counties and municipalities should encourage developers to build dwelling units that are ADA compliant. Those renovating dwelling units should also be encouraged to make them ADA compliant—"open floor plan."

7. More geographically convenient senior activities (or better transportation for seniors)

Currently the only designated senior center is in Alliance. Seniors who do not drive may have difficulty getting to the center if they live a distance from there. Options to address this problem might include: creating satellite senior centers, encouraging churches to run senior programs or finding additional, convenient means of transportation. The Pamlico Parks & Recreation Department needs to include activities and trips for senior citizens in their programming.

8. Create additional cultural opportunities for seniors (both visitors and residents)

Work with the camps in the county to create "shoulder season" opportunities such as the Chautauqua Institute: <http://www.ciweb.org/> The county could also coordinate these programs with Road Scholars (formerly elder hostel) <http://www.roadscholar.org/> (There is nothing on their website about exploring the sounds or ecosystems of the NC Coast.) With ECU nearby and the marine labs in Morehead City and Beaufort, that program could be very successful.

9. Municipalities in the county (particularly Oriental and Bayboro) should become “certified retirement communities”

The State of North Carolina’s Department of Commerce is reenergizing the North Carolina Certified Retirement Community program.

http://www.nccommerce.com/Portals/2/Documents/CommunityDevelopment/CRProgramApplication09_092.pdf

These same municipalities should also consider receiving the “Seal of Approval” from the American Association of Retirement Communities (AARC).

http://www.the-aarc.org/index.php?option=com_content&view=article&id=14&Itemid=38

X. Implementation Strategies

The follow are steps that could be taken to implement the recommended strategies from the previous section.

1. Web portal

Who: Chamber of Commerce

What: Create a website

When: As soon as feasible

Steps:

Create a committee or utilize an existing committee

Research one or two websites that provide the best example

Identify the subjects which need to be covered

Research material for the website

Convene a focus group of women and men who have recently moved to the area
and verify the material with them

Hire a website developer that has done a similar website

Have the developer set up the site so it can be easily maintained

Ensure that the site is well-positioned on the Internet

Establish a regular schedule of maintenance and assign responsibility for
updating

Ask and follow up to see that all governments, agencies and organizations in the
county provide a link to this website on their front pages

Continuously check key websites in the county to ensure that the information
provided is accurate and timely.

2. Retiree's guide to Pamlico County

The material in the guide should be similar to the web portal, but not in as much depth. Should include photos of retirees having fun in the county. Could make this a pdf document that can be printed off the website. The county may also want to distribute it through visitor centers in the county, in New Bern and at the visitors' center at the state line.

Who: Chamber of Commerce

What: Create a booklet—retiree's guide to Pamlico County

When: As soon as funding can be found

Steps:

Create a committee or utilize an existing committee

Research one or two retiree guides that provide the best example

Identify the subjects which need to be covered

Research material for the guide

Hire a graphic designer that has done a similar guide

Establish a regular schedule of and assign responsibility for
updating the guide

Print copies of the guide

Arrange for regular distribution to key point within Pamlico County, to the
Visitor's Center in New Bern and to NC State Welcome Center

Provide a link to the pdf copy of the guide on the front page of the retiree
web portal

Periodically check the supplies of the guides and check with the companies
and/or individuals who are responsible for distributing them to ensure that
they are getting out and that they have a sufficient supply.

3. Play up the best features

In promoting Pamlico County as a retiree destination, play up the best features which are its natural areas, its waterways, its low crime rate and its laid-back lifestyle. At the same time state that while seemingly removed from city amenities, those desired amenities (healthcare, shopping, fine dining, theater, cultural centers, sports facilities, transportation hubs) are but an easy short drive away.

Who: Chamber of Commerce

What: For both the web portal and the guide

When: When developing the website and the guide

Steps:

Consider carefully how the message is framed when delivering the news that Pamlico County isn't for everyone. Draft mitigating statements that explain how close the county really is to the desired amenities which are not present in the county.

4. Train workers in businesses and agencies on how to deal with the elderly

The elderly have needs which require special handling (hearing, seeing, tactile, cognitive). Ask the Pamlico Chamber of Commerce to take the lead (work with the Area Agency on Aging) to train local government, public safety, businesses, retail and service establishments in how to deal with the elderly. This training will need to be repeated periodically. Create a special "seal of approval" for those businesses completing the training to display. "Elder Friendly" is one idea for a seal.

Who: Chamber of Commerce, county, municipalities, other government entities

What: Sensitivity training

When: Two or three times a year

Steps:

Meet with the Area Agency on Aging to discuss the specifics of the training.

Draft a list of those agencies, organizations and businesses and the individuals within them that should take this training.

Determine when and where the training will take place. Do a one-year schedule.

Book the facility.

Create and circulate flyers (email, websites and print).

Contact larger groups to encourage participation.

5. Safety audits

Additionally safety audits could be done to ensure that these businesses are safe environments for the seniors. You could charge for these audits. This may help the business get a reduction on their liability insurance. Trip and fall hazards can mean injury to more than just the elderly. Create a special "seal of approval" for those businesses completing the training to display. "Elder Friendly" is one idea for a seal.

Who: Chamber of Commerce and/or Committee

What: Safety Audits

When: Ongoing

Steps:

Locate and tailor a business environment safety audit (for customers)

Create a safety program for use by businesses

Conduct a training class at least quarterly

Provide on-site safety audits (announced, unannounced, and through a mystery-customer program)

Send reports to those audited-note good and bad issues

Set standards for safety audits (point system)

For those participating in the program who consistently achieve high marks (or meet standards), issue a “seal of approval”

The Seal of Approval is good for as long as the business remains in the program and continues to meet standards set

Publish names of businesses that are issued the Seal of Approval on the portal website.

6. More ADA compliant housing

The elderly will need housing that can accommodate their infirmities as they continue to age. This is true not only of those retirees moving to Pamlico County but for those who age in place as well. The counties and municipalities should encourage developers to build dwelling units that are ADA compliant. Those renovating dwelling units should also be encouraged to make them ADA compliant—“open floor plan.”

Who: County, municipalities, other government entities

What: ADA compliant housing

When: Ongoing

Steps:

Educate realtors, builders and developers about the need for and benefit of constructing residences that are ADA compliant

Review ordinances and develop incentives to encourage builders/developers of residential dwellings to construct units that are ADA compliant

Review ordinances and develop incentives to encourage homeowners that are redeveloping their property to consider adding ADA compliant features.

7. More geographically convenient senior activities (or better transportation for seniors)

Currently the only designated senior center is in Alliance. Seniors who do not drive may have difficulty getting to the center if they live a distance from there. Options to address this problem might include: creating satellite senior centers, encouraging churches to run senior programs or finding additional, convenient means of transportation. The Pamlico Parks & Recreation Department needs to include activities and trips for senior citizens in their programming.

Who: County, municipalities, other government entities, churches

What: Creating more geographically convenient senior activities

When: Ongoing

Steps:

Convene a focus group of seniors that includes both those who have lived in the county for a while and those who have lived in the county less than a year to discuss their needs for transportation, activities and recreation

Convene representatives of county (Senior Services, HD, DSS), municipalities, other government entities, and churches to discuss the findings

Periodically conduct an electronic survey to update the results

Determine how the identified needs can be met with existing resources and identify other funding which is needed

Continue to seek needed funding.

8. Create additional cultural opportunities for seniors (both visitors and residents)

Who: County, municipalities, other government entities, churches

What: Creating more geographically convenient senior activities

When: Ongoing

Steps:

Convene a focus group of seniors that includes both those who have lived in the county for a while and those who have lived in the county less than a year to discuss their assessment of the county's cultural opportunities and where they see deficiencies

Convene representatives of county cultural organizations and the community college to discuss the findings

Periodically conduct an electronic survey to update the results

Determine how the identified needs can be met with existing resources and identify other funding which is needed

Continue to seek needed funding.

9. Work with the camps in the county to create "shoulder season" opportunities such as the Chautauqua Institute: <http://www.ciweb.org/> The county could also coordinate these programs with Road Scholars (formerly elder hostel) <http://www.roadscholar.org/> (There is nothing on their website about exploring the sounds or ecosystems of the NC Coast.) With ECU nearby and the marine labs in Morehead City and Beaufort, that program could be very successful.

Who: Chamber of Commerce, Camps, Economic Developer, Cultural groups in the area, Community College, ECU/NCSU/UNC representatives of marine and environmental programs, Committee

What: Creating shoulder season opportunities for camps, local retail establishments and local restaurants

When: Begin now

Steps:

Convene interested parties to discuss opportunity—focus on what is unique about Pamlico County (waterways, hunting, fishing, environment, sound, sailing, etc.)

Use existing programs and facilities and repackage them to accommodate senior citizens

Package events, accommodations, transportation and meals

Once some packages are developed, affiliate with Road Scholars and/or the Chautauqua Institute (or similar organizations) to help market the programs

Get realtors and developers to help advertise the program.

Municipalities in the county (particularly Oriental and Bayboro) should become “certified retirement communities” The State of North Carolina’s Department of Commerce is reenergizing the North Carolina Certified Retirement Community program.

http://www.nccommerce.com/Portals/2/Documents/CommunityDevelopment/CRCProgramApplication09_092.pdf These same municipalities should also consider receiving the

“Seal of Approval” from the American Association of Retirement Communities (AARC).

http://www.the-aarc.org/index.php?option=com_content&view=article&id=14&Itemid=38

XXII. Conclusion

Pamlico County is well-positioned to take advantage of the opportunity to become a senior-friendly community that would be attractive to retirees. Its natural beauty, country setting, laid-back lifestyle, low crime and reasonable cost of living are assets that can be promoted to potential residents. Retirees first come as visitors, so it would behoove the county to step up the marketing of its assets that would be desired by tourists. The county is small, so those businesses that cater to the tourist trade should work closely together and possibly package some deals that can be marketed.

The county should meet with representatives of the Area Agency on Aging and present programs that help government and business employees to learn how to deal with senior citizens. Creating “gold seal—senior friendly” programs and issuing certificates to those business and organizations that meet the standards should help prepare the county to capitalize on the growing elderly population.

The strategies listed in this plan are simple and straightforward. The implementation plan for those strategies provides details on how to go about achieving those goals. It will take strong leadership and continued work on the part of one or more committees to make progress. It begins with setting goals and target dates. Pamlico County is on the cusp of change and has the potential to be a model for a senior friendly small rural community. Carpe diem!