

# **STATE of SENIORS** in Transylvania County

2019

Transylvania County desires to understand the status, conditions and environment of its senior citizens. The information contained in this report can be utilized to make plans, set goals and support older adults and their caregivers.



# **Background**

The Transylvania County Senior Services Task Force, a collaborative group of stakeholders, agencies and non-profit organizations, developed this document to highlight the resources available to older adults and identify additional efforts that are needed. The primary goal is to ensure that services for older adults will be improved through coordination of efforts, reduced redundancy and maximization of resources to address the gaps. We invite your comments and participation in planning the future for our seniors. If you would like to be involved, please contact Transylvania County Planning and Community Development at 828-884-3205.

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# **Population Characteristics**

Transylvania County is home to 34,139 people with more than a quarter of the population over 65 years of age and that percent will be over 31% by the year 2035. The segment of the population that will increase the most is the 85+ age group. This increase will be greater than the population increase of peer counties in the region (Figure 1) but average compared to economic peer counties identified by the County Commissioners (Figure 2).

Regional Peer County Comparison: Proportion of Population Ages 65+

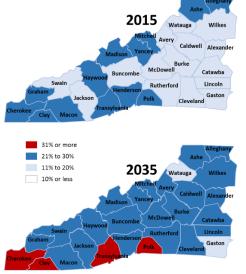


Figure 1: Aging in NC 2015, NC DAAS

## Economic Peer County Comparison: % Population Change for Ages 60+ Between

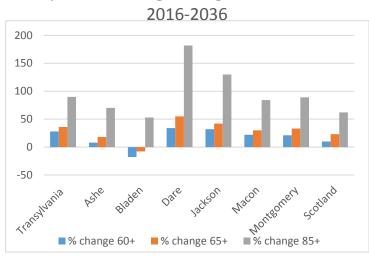


Figure 2: NC County Aging Profile, NC DHHS

## **Current Population and Growth Trends**

Transylvania County is a destination for retirees. In 2017, the American Community Survey estimated that North Carolina's population exceeded 10 million with more than 2 million residents over the age of 60 and nearly 1.6 million over the age of 65. While adults 65 and older represent 15% percent of the US population and the NC population, they represent 29.4% of Transylvania County's population (Census 2017)(Figure 3). By 2035, one in three American households will be headed by someone aged 65 or older (JCHS 2016) and one in every 3 Transylvania County residents will be over the age of 65 (NC Office of Budget Management). This increase in the older adult population is a result of the baby boomers aging and the average life expectancy increasing for Americans. The baby boomer generation refers to residents born between mid-1940 and mid-1960, who are beginning to reach retirement age.

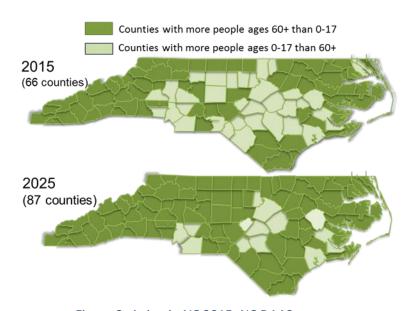


Figure 3: Aging in NC 2015, NC DAAS

As the County's population increased between 1980 and 2010, the portion that grew the most were the 55-64 year olds and the 65 and up cohorts (Figure 4). This trend will continue for the foreseeable future.

#### **Income & Poverty Rate**

Less than 10% of Transylvania County seniors live in poverty (Figure 5). Retired individuals with income from a retirement stipend often live on a "fixed-income" that does not increase. Therefore, the net worth of the retirement income decreases as inflation increases the cost of living. Living on "fixed incomes" may limit their ability to afford unanticipated medical bills or home improvements.

American Community Survey data identifies 4% of older adults in Transylvania County as living below poverty level, which is lower than that of economic peer counties (Figure 6). In contrast to the American Community Survey data that estimates County data based on a random sample, in 2016 and 2017 about 9% of seniors in Transylvania County had incomes that qualified them to access food and nutrition services from the Transylvania County Department of Social Services (DSS) program.

#### **Family Composition**

Single-person households increase with age. In 2017, fi 21.1% of Transylvania County residents over the age of 65 lived alone (NC DAAS 2017). Statewide, 26.8 % of seniors live alone (Table 1). Currently 108 or 0.4% of Transylvania County residents over the age of 60 are raising their grandchildren. This is slightly higher than the 0.36% of North Carolina seniors who are raising their grandchildren.

#### **Veterans**

Transylvania County has a higher portion of veterans over the ages of 65 and 75 than the regional and state averages (Figure 7). To help veterans age-in-place and stay in their homes, the US Department of Veterans Affairs (VA) has a Home Improvements and Structural Alterations grant (NC Housing Study 2015). To qualify for this grant, veterans have to be drawing VA disability benefits. NC Housing Finance Agency's Urgent Repair Program can also help veterans and other seniors stay in their homes by financing and implementing required modifications needed to make the home safe and

#### Transylvania County Age Distribution 1980 to 2010 and Percent Change of Each Age Category

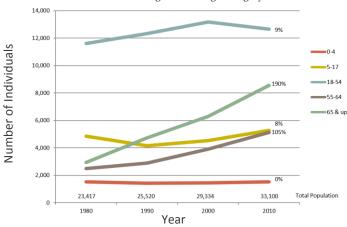


Figure 4: Transylvania County, data from Census.gov

# Percentage of People 65 and Over Living in Poverty in Western NC



Figure 5: Image modified from NC DAAS report.

Data from American Community Survey 2011-2015, five year estimates. Table B17024

### Economic Peer County Comparison: Population 60+ Living in Poverty and 2016 County Median Income

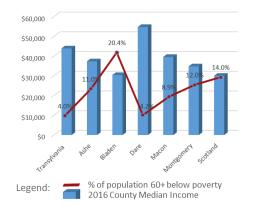


Figure 6: Transylvania County, American Community Survey Data

accessible. For seniors who do not wish to live alone, there is a Medical Foster Home Program for Veterans offered through the US Department of Veterans Affairs.

The Transylvania County Veterans Services office provides U.S. Military veterans with assistance in identifying and applying for benefits and connecting them to other local resources.

TRICARE is part of the U.S. Military health care system that provides health insurance to qualifying military veterans and their families. TRICARE has recently begun allowing licensed counselors to bill TRICARE for their services.

Veterans who are housebound or require assistance from another person to perform daily activities may be eligible for assistance from the Aid and Attendance and Housebound Program. This assistance provides monetary benefits, above the regular monthly pension, to pay for part of the cost of nursing homes or home care. The Aid and Attendance or Housebound benefits are administered by the Pension Management Center that serves North Carolina.

NC Works Office in Transylvania County has a dedicated Veteran Career Advisor who can connect veterans to comprehensive resources and assist them with finding and applying for employment.

| Characteristics of people 65 and over:    | County | County (%) | NC      | NC (%) |
|---|--------|------------|---------|--------|
| Speak English less than "very well"       | 56     | 0.6%       | 29,530  | 2.0%   |
| Veterans                                  | 2,460  | 26.6%      | 298,045 | 20.4%  |
| Living alone                              | 1,950  | 21.1%      | 391,506 | 26.8%  |
| In group quarters                         | 293    | 3.2%       | 44,888  | 3.1%   |
| In labor force                            | 1,182  | 12.8%      | 232,892 | 16.0%  |
| Less than high school graduate            | 935    | 10.1%      | 288,912 | 19.8%  |
| High school graduate, GED, or alternative | 2,677  | 29.0%      | 464,191 | 31.8%  |
| With one or more disabilities             | 2,982  | 33.3%      | 523,980 | 37.0%  |
| Below 100% poverty level                  | 354    | 4.0%       | 136,857 | 9.7%   |
| In 100%-199% poverty level                | 1,306  | 14.6%      | 326,271 | 23.0%  |

\*%'s are given as a percentage of age group

Table 1: NC County Aging Profiles 2016, NC DAAS, Dec 2017

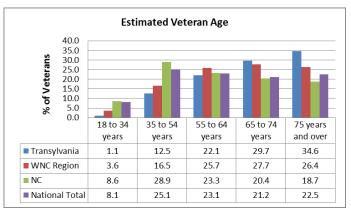


Figure 7: 2015 Community Health Needs Assessment

## **Environment**

Both the physical and social environments affect the quality of life for all of Transylvania County residents. According to Julianne Holt-Lunstad, PhD, psychology, "Being connected to others socially is widely considered a fundamental human need". To put it another way, loneliness might be a more significant health factor than obesity, smoking, exercise or nutrition (Forbes 2017). For older adults, social opportunities are considered along with safety, food accessibility, recreation, working environment and volunteerism.

## Safety & Rights

The National Sheriffs' Association points out that while crime rates are declining, older adults, especially those that have physical limitations and are isolated from others, have a higher fear of crime. Encouraging community connections can help reduce fear and improve the quality of life for these older adults. The National Association of Triads (NATI) is a partnership between law enforcement, older adults and those providing services to older adults. The Transylvania County Triad began again in 2017 with goals to 1) reduce the number of older residents who are victims of crimes, frauds, and abuse, and 2) to decrease the fear of crime and to improve the safety of older adults.

The City of Brevard Police Department and the Transylvania County Sheriff's Office have programs to warn older adults against scammers and help ensure their safety. They also have free *Reassurance* Programs that link seniors and disabled persons to law enforcement officials on a daily basis to affirm their welfare. The Transylvania County Sheriff's Office recently received a grant to provide the Life Saver Program, which provides additional safety for older adults with memory issues by giving them a GPS tracking devise to allow caretakers to locate them if they wander off.

Transylvania County EMS also has a Community Care Paramedic Program to assist older adults who have mobility concerns or medication requirements. The program provides a home visit to identify safety hazards, install smoke detectors and provide information on resources available including emergency procedures. They receive referrals from the Transylvania Regional Hospital and other programs.

Transylvania County Department of Social Services (DSS) provides various programs for the overall safety and well-being of the adult population (Table 2). These services include:

- Adult Protective Services, a mandated program intended to offer a service of protection to adults who have been abused, neglected or exploited.
- Guardianship, intended as a decision-making alternative for adults who lack the capacity to make rational decisions on their own.
- Special Assistance in-home, designed to keep individuals safely in a private living arrangement as an alternative to residing in an assisted living facility.
- State Adult Day Care Funds provide subsidies to allow adults to attend Adult Day Care and Day Health Programs. The Day Care/Day Health Programs are available to adults who are in jeopardy of social isolation and segregation.
- Representative Payee is available to adults who struggle with inappropriate or improper managing of their budget.

| Adults served in 2017 by the Transylvania County Department of Social Services |  |  |  |  |
|--|--|--|--|--|
| Service Program  | Average number of clients served monthly |  |  |  |
| Adult Protective Services  | 16                                       |  |  |  |
| Guardianship   | 15                                       |  |  |  |
| Special Assistance In-Home   | 26                                       |  |  |  |
| State Adult Day Care Funds   | 10                                       |  |  |  |
| Adult Day Health Program   | 21                                       |  |  |  |
| Adult Day Care Program   | 16                                       |  |  |  |
| Representative Payee cases   | 20                                       |  |  |  |
| Adult Care Homes   | 39                                       |  |  |  |
| Family Care Homes  | 5  |  |  |  |

Table 2: 2017 Monthly Average of Adults served by Transylvania County DSS

Safety of older adults living in long-term care facilities is monitored through the Land of Sky Regional Council Area Agencies on Aging and the Transylvania County DSS who investigate complaints, monitor facilities, and provide other special assistance for seniors.

#### **Recreation & Socialization, Senior Centers**

Social isolation and living alone are associated with greater risk of mortality. As older adults lose their support structures and begin living alone, providing opportunities to socialize with other people could reduce isolation. Chatting with neighbors while walking on a sidewalk or enjoying a local park are impromptu social interactions that help reduce isolation. For the Transylvania County adults living outside of Brevard and Rosman, structured events such as those listed below are essential.

 Community centers and churches scattered throughout the County offer opportunities for adults to gather, socialize and exercise. For example, the Cedar Mountain Community Center has events almost daily that are open to people of all ages and abilities, including workout classes, potlucks and educational programs. Rocky Hill Baptist Church in Cedar Mountain also holds free exercise classes in their Family Life Center building on Mondays, Wednesdays and Fridays. Many communities such as Sherwood Forest, Connestee Falls, Deer Lake and Burlingame also offer gatherings for residents to enjoy including potlucks, golfing and educational programs. Many of these communities have a higher portion of residents above the age of 60 years.

Western Carolina Community Action (WCCA) provides services for seniors at the Silvermont
Opportunity Center in Brevard and the Quebec Community Center. These centers offer activities and
programs that are designed to give adults over the age of 60 the ability to stay active and socialize
with other adults. "Lunch Plus" is a service that provides a low cost lunch and low-impact exercise to
help seniors stay fit.

• Silver Sneakers is a nationwide program that provides free gym use for some adults 65+ through their health insurance plans. Several gyms in Brevard and Rosman are identified as sites that provide classes and programs for Silver Sneakers (Table 3). Not all health insurance plans have use of a gym. Only some Medicare Advantage plans have gym membership as a benefit.

| Silver Sneakers Facility (2018)        | Location      |
|--|---------------|
| Perfect Balance Physical               |               |
| Therapy                                | Brevard       |
| Curves                                 | Brevard       |
| Fitness Factory                        | Brevard       |
| Workout Anytime                        | Pisgah Forest |
| Sonrise Fitness Center                 | Etowah        |
| Next Level Fitness, LLC                | Rosman        |
| Table 2. Facilities Identified by Cil. | C             |

Table 3: Facilities Identified by Silver Sneakers in 2018, https://www.silversneakers.com/learn/gym-fitness/

 Transylvania County Parks and Recreation sponsors and coordinates the annual Land of Waterfalls Senior Games and Silver Arts for adults over the age of 50. They also took over the management of the Silvermont Opportunity Center in 2018 to expand services to all age groups with special emphasis on programs geared to the elderly or physically challenged. Other programs provided at the recreation center include pickle ball, a senior basketball group and an art group. Senior

programs utilize facilities 25%-30% of the time during the day, with evening programs predominantly geared toward youth and adults. The Parks and Recreation Master Plan identified a need of additional facilities, including a new multi-generational community center to support additional programs for all ages and abilities.

## **Food Accessibility**

Due to limited mobility or finances, many seniors who choose to stay in their community and live in their own home have difficulty obtaining food.

Transylvania County DSS provides food and nutrition services to adults on Medicaid who qualify (Figure 8). The number of seniors served by DSS decreased at the end of 2017 for unknown reasons.



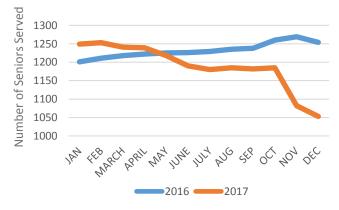


Figure 8: Transylvania County Department of Social Services

In addition to the services provided by DSS, Transylvania County has a network of food pantries, meal providers, and non-profits that aim to provide seniors with the necessary nutrition and food to continue living healthy and active lives.

- WCCA provides meals Monday through Friday through the Mobile Meals Program in Rosman, Quebec and Lake Toxaway. This program supports seniors who are choosing to age in place and is made possible by a Home and Community Care Block grant (Figure 9). Proceeds from the Tiger Town Thrift Store in Rosman also serve as a local source of funds for WCCA programs.
- Bread of Life, located in Brevard, provides free nutritious meals to anyone who needs a hot lunch during the week or a hot meal on Sunday night. It is estimated that 168 meals are served

# Adults over the age of 60 served by WCCA Meal Programs in 2017

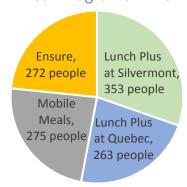


Figure 9: Western Carolina Community Action (WCCA)

daily and about half of those are to individuals over the age of 60 (conversation with Director, Michael Collins, 2018). The lunch is prepared and served by volunteers, 70% of whom are over the age of 60, who also socialize with the patrons. Additionally, those in need can receive a box of canned items, produce and other items as available. Starting in the Spring of 2018, a food truck will also begin to distribute hot meals to other communities within Transylvania County.

- Meals on Wheels serves approximately 60 meals a day to homebound seniors in the Brevard area.
   Meals are provided for free or a reduced price for seniors that cannot afford to pay. The service is funded 100% by individual donations, churches and grants. Meals on Wheels are delivered on all holidays and Monday Friday.
- WCCA supports seniors who are experiencing difficulty eating solid food through the Ensure Liquid Nutrition Program that provides two cans of Ensure per day for Transylvania County seniors who have a signed letter of need from their doctor (Figure 9).
  - Through the Lunch Plus Program WCCA provides County residents, age 60 and older, with hot nutritious lunches Monday through Friday along with an activity. The Lunch Plus Program is offered at the Quebec Community Center in the upper end of the County and at Silvermont Mansion in Brevard (Figure 9). Transylvania County Transportation Department provides transportation for those wishing to attend this program. There is no charge for seniors as this program is paid for through the Home and Community Care Block Grant funding, but donations are accepted.
  - The Hunger Coalition provides programs and delivery services to strengthen the existing food
    distribution network that includes food pantries, churches, Sharing House and local farmers. During
    the summer, the Hunger Coalition transports fresh vegetables and produce to citizens living in and
    around Rosman. More information on available services can be found at hungerfreetc.org
  - The Salvation Army and local churches in Brevard, Rosman, Lake Toxaway, Balsam Grove and Pisgah Forest offer food pantry services, daily, biweekly or monthly.
  - Anchor Baptist Church offers food pantry services Tuesday through Saturday and is one of the Manna Foodbank partners in the County. They offer fresh produce and bakery items free of charge and all other food at a greatly reduced cost due to their wholesale purchasing. They have a special time allotted for seniors to pick up food. Manna Foodbank regularly updates a list of food providers on their food finder website (<a href="https://www.mannafoodbank.org/where-to-get-help/food-finder/">https://www.mannafoodbank.org/where-to-get-help/food-finder/</a>).

Sharing House serves as a major resource for seniors living in Transylvania County by providing basic necessities such as food, healthy produce, utility and rent assistance, clothing, household goods and hot showers. In 2017, Sharing House supplied 12,565 food services to adults over the age of 60, which represents a 9% increase from 2016 (Figure 10). The food services provided by Sharing House include food orders that are intended to last a household one week. Food orders consist of a grocery bag of fresh

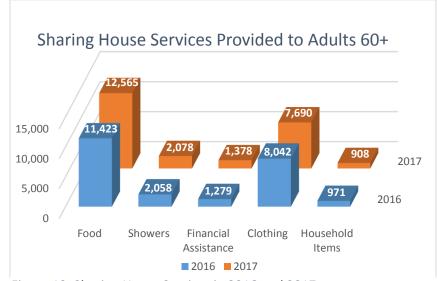


Figure 10: Sharing House Services in 2016 and 2017

produce and other food items that a household self-selects from the newly renovated food pantry. The majority of seniors Sharing House serves are considered living in "chronic crisis", meaning their fixed income does not meet the daily living expenses for basic necessities.

#### Working

While many older adults in Transylvania County have the income needed to support their desired lifestyle, others need part-time or full-time employment. According to the Census, 21.6% of adults over the age of 60 are in the labor force while only 12.4% of adults over the age of 65 are in the labor force. The percent of adults over the age of 65 in the labor force in North Carolina is 16.0% (Table 1). Employment for seniors can often be difficult due to physical limitations and prejudice. The Land of Sky Agency on Aging administers a Senior Community Services Employment Program that links low-income adults with training and work experience. The Transylvania County Library and NC Works also serve as resources for all residents, including older adults, with internet access and staff who are able to assist individuals seeking and applying for jobs.

#### Volunteerism

Older adults have a wealth of knowledge and experience that can benefit the entire community as they choose to work or volunteer their time. Many seniors have a passion for giving their time and expertise to others through volunteering at non-profits and public agencies such as the Transylvania County Sheriff's Department and DuPont State Forest. Many agencies serving seniors, such as WCCA, the Bread of Life and the Sharing House rely extensively on volunteers.

- To help Transylvania County residents of all ages find volunteer opportunities, the United Way has
  developed a website (<a href="www.volunteertransylvania.org">www.volunteertransylvania.org</a>) to link agencies with volunteers. Volunteers can
  "shop" through opportunities based on interests and abilities. Opportunities can be filtered for
  homebound volunteers or those needing accessible environments. A printed brochure is available
  through United Way to help connect individuals without computer access with local agencies.
- SCORE is a nationwide network of retired business mentors that volunteer to help entrepreneurs navigate the challenges of starting or owning a business. The local Brevard SCORE chapter provides free on-line resources and in-person meetings to assist new businesses in starting or existing businesses in expanding. Older adults with experience building or expanding a business who are looking to mentor have the opportunity to assist the Brevard SCORE chapter.

• The Foster Grandparent Program by the Land of Sky Regional Council connects volunteers over the age of 55 to serve as role models, tutors and mentors for children with special needs or who may be at-risk. They meet at schools, Head Start Centers and non-profit childcare centers, where volunteers help with reading, tutoring and just being a friend. Foster Grandparents serve an average of 20 hours a week and in return for their services, volunteers receive a tax-free stipend plus mileage reimbursement, if they meet income eligibility requirements. Foster Grandparents is a sister program to the Senior Companion program also administered by the Land of Sky Regional Council.

# **Physical and Mental Health**

Physical and mental health are inextricably related. Physical health can have a direct impact on a person's mental outlook. Conversely, mental health influences an individual's sense of physical health and can affect people's ability to get out and exercise or socialize. During the last Transylvania County Community Health Assessment (CHA), close to three (3) percent of residents who had trouble taking part in physical activity attributed that limitation to depression or their mental health (CHA 2015). However, the majority of the total respondents shared that they had good, very good or excellent health with only 18.6% reporting that they had fair or poor health (CHA 2015). Statewide, 29% of adults over the age of 65 self-reported fair or poor health (Figure 11).

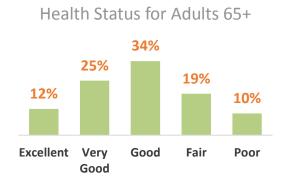


Figure 11: Behavioral Risk Factor Surveillance Survey 2015

In 2017, Transylvania County had more physicians, but fewer dentists and nurses than the average number found in Western North Carolina counties (Table 4). When compared to the state, Transylvania County has fewer health professionals in all categories except for primary care physicians (Table 4), however, there are no geriatricians or geriatric pharmacists.

| Number of Active Health Professionals per 10,000 Population Ratios - 2017 |            |                                |          |                      |                          |                        |
|---|------------|--------------------------------|----------|----------------------|--------------------------|------------------------|
|   | Physicians | Primary<br>Care<br>Physicians* | Dentists | Registered<br>Nurses | Physicians<br>Assistants | Nurse<br>Practitioners |
| Transylvania  | 16.2       | 9                              | 2.9      | 71.1                 | 2.9                      | 1.5                    |
| WNC<br>(Regional)<br>Arithmetic<br>Mean                                   | 15.5       | 6.5                            | 3.7      | 77.5                 | 4.4                      | 5.7                    |
| State Total   | 23.8       | 7                              | 5        | 100.7                | 5.9                      | 6.5                    |

Table 4: Active Health Professional Comparison, 2017 North Carolina Health Professions Data System. Retrieved July 09, 2018 at https://nchealthworkforce.sirs.unc.edu/

#### **Physical Health Providers**

The Transylvania County Public Health Department helps residents prepare for and respond to public health hazards by coordinating with emergency management, health and mental health organizations, and other state and local government agencies. In addition to the Transylvania County Public Health Department, other health providers include the following:

- Transylvania Regional Hospital is part of the Mission Health system and provides an assortment of
  services including but not limited to, an emergency room, nutritional counseling, laboratory, imaging,
  and surgical services. One of the healthcare programs offered through the hospital is the CarePartners
  Adult Day Program, previously known as KOALA, which provides rehabilitation, home health, adult care
  and hospice care. Transylvania Regional Hospital has access to Mission Hospital in Asheville via
  helicopter through the Mountain Area Medical Airlift (MAMA).
- Blue Ridge Community Health Center Brevard is a Federally Qualified Community Health Center (FQCHC) with physician care, mental health care and dental care. This health center is an outgrowth of an organization started by local residents to provide health care to the indigent and currently treats patients using a sliding scale payment mode.
- The Senior's Health Insurance Information Program (SHIIP) is a federally and state funded program serving Medicare beneficiaries by providing accurate, unbiased information about Medicare enrollment, benefits, claims and Medicare-related products. In Transylvania County, 79% of those served by SHIIP are over the age of 65. In 2016, beneficiaries in Transylvania County saved over \$184,000 by working with SHIIP counselors to navigate the complex choices. The savings reached \$221,000 in 2017 according to the NC Department of Insurance that directs the SHIIP program in North Carolina.
- DaVita Brevard Dialysis provides kidney dialysis services for patients in Transylvania County and the
  region. The Transylvania County Transportation (Transit) Department and Medicaid Transportation
  provides transportation to and from dialysis appointments. Adding a new dialysis center in Brevard
  required DaVita to show the NC Division of Health Service Regulation that it would not duplicate services
  and that there was an unmet demand through a Certificate of Need.
- Sisters of Mercy Urgent Care is a non-profit healthcare provider that treats non-life threatening injuries and illnesses without an appointment. The location in Brevard is open five days a week and is closed on Tuesday and Sunday.
- There are five pharmacies in Transylvania County with the majority located in Brevard or Pisgah Forest. The pharmacy in Lake Toxaway operated by Mission Health, closed in 2018.
- Home health agencies offer skilled nursing care in a home setting. Home Care and Hospice, formerly
  TRH Home care, offers this type of care. There are also several private non-profit and for-profit
  organizations that provide this service.

Adults between 65-84 years of age in Transylvania County have a lower rate of death when compared to North Carolina for nine (9) of the top ten (10) leading causes (Figure 12). The one death rate that was higher between 2012 and 2016 was the "Other Unintentional Injuries" which includes falls, animal bites and overdoses (27 deaths total). Over two thirds (67%) of the deaths from unintentional injuries resulted from falls by adults 65-84 (Figure 13).

In Transylvania County, nine (9) out of thirty three (33) overdose deaths between 2011 and 2015, were adults over the age of 65, which represented 27.6% of the total drug overdose deaths during that time period (Figure 14) (overdosemappingtool.norc.org). Mental health issues are not a leading cause of death among citizens 65 + years older in Transylvania, but could contribute to deaths due to overdose (NC DHHS 2012-2016) (Figure 12).

# Death from Falls by Age Group 2012-2016 in Transylvania County

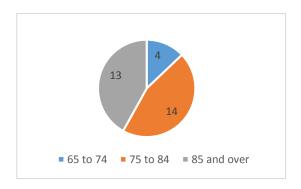


Figure 13: Mortality Statistics Report, http://www.schs.state.nc.us/data/vital.cfm

# Mental Health Statistics & Peer County Comparison

Mental health services include substance abuse recovery programs; mental health counseling; employment services for people with intellectual, physical and developmental disabilities; crisis intervention; and behavioral health programs. In Transylvania County, the psychiatrist & psychologist count per 10,000 citizens is 1.2, which is lower than the state average of 3.4 in NC (NC Institute of Medicine). When social workers and counselors are considered, there is one mental health provider for every 610 residents (Figure 15).

Mental health services can be paid for through a private pay system such as health insurance and personal payment, or funded through local state, or federal programs such as Medicaid and Medicare. In the 2016 fiscal year, \$341,000 was spent on behavioral health in Transylvania County, which is low compared to the spending on Medical Assistance for the 60+ year old population, which reached \$13,112,001 for the 2016 fiscal year (NC DHHS).

#### Leading Cause of Death 2012-2016

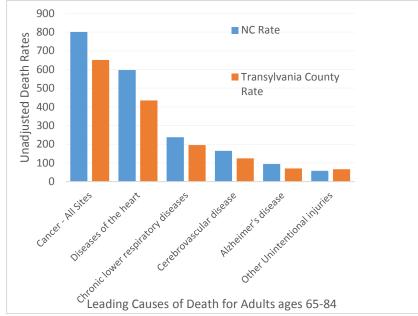


Figure 12: North Carolina County Health Data Book - 2018

# Overdose Mortality 2011-2015 for Adults 65+ Years of Age

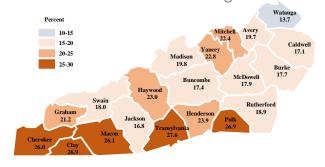


Figure 14: Percent of Deaths for Ages 65+ by County. http://overdosemappingtool.norc.org/

## Number of Mental Health Providers By County in 2016

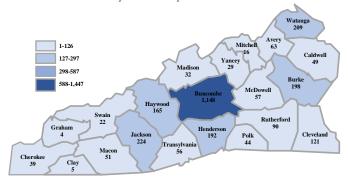


Figure 15: North Carolina Association of County Commissioners, 2016 NC Counties: Between the Lines

When compared to economic peer counties, Transylvania County spends more money on substance abuse services, but less money on mental health services than Ashe, Dare, Jackson or Montgomery County (Figure 16).

#### **Mental Health Providers**

As noted by mental health providers in the Senior Services Task Force meeting, finding qualified mental health practitioners can be difficult in Transylvania County. Mental health counselors are legally able to bill Medicaid, but only social workers are able to bill Medicare. As the older adult population increases, there will be a need for additional mental health practitioners who can bill Medicare. Advocating to lawmakers in Congress to allow counselors to bill Medicare would be a step towards increasing the number of mental health practitioners in Transylvania County who could assist older adults on Medicare.

Transylvania County has a few private mental health providers that primarily use the private pay system and a few regional organizations that provide residents with mental health services paid for the resident state.

Peer County Spending on Mental Health & Substance Abuse Services for Clients Over 60

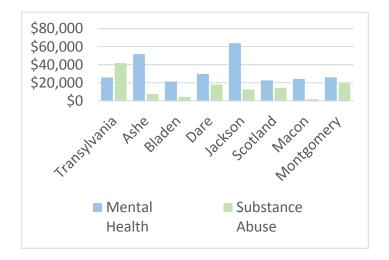


Figure 16: Schedule of Expenditures by County 2016-2017. NC DHHS

for through state, local and federal funding including the following:

- Vaya Health is a managed care organization that does not provide direct mental health treatment services, but distributes Medicaid, federal, state and local funding for mental health services in multiple counties including Transylvania County. Vaya provides a confidential self-screening tool in the lobby of the Community Services Building and online. Vaya Health also provides a 24-hour helpline for individuals needing immediate assistance.
- Meridian Behavioral Health (Meridian) provides the mental health services using the funding distributed by Vaya Health including Medicaid. Many of Meridian's employees are counselors who are unable to bill Medicare. Meridian offers an "open access" program open to the public at any time they need assistance. Meridian also has a "community support team" that works 24/7 to provide wrap around services for those who need extra referrals for services such as inpatient psychiatric hospitalization.
- RHA Health Services is another large regional mental health provider serving Transylvania County residents. RHA Health Services also provides a 24-hour helpline for individuals needing immediate assistance.
- The National Association for Mental Illness (NAMI) is a nationwide organization that provides family and individual programs and meets at the Transylvania Regional Hospital.
- Transylvania Regional Hospital's Fresh Start Program provides outpatient behavioral health services in a program structured for older adults in both individual and group treatment settings. They accept referrals from hospitals, doctors, the community and self-referrals, and can provide transportation as needed. In 2017, they conducted 5,197 psychotherapy group session units, 331 psychiatric medication management units, and 46 psychiatric evaluations. They had 85 patients referred, admitted 46, and served 75. Fresh Start refers participants out to local mental health service providers such as Alliance CBS, Blue Ridge Health, Meridian, Mountain Counseling, Sylvan Valley Counseling Service, RHA, and others as necessary.

# Housing

Due to limited availability, cost and accessibility, housing can be a major concern for older adults and their families. According to the 2010 US Census, 40% of Transylvania County's 14,394 households included at least one individual 65 years or older. The NC Housing study found 42 housing programs available in North Carolina and many of those are available to Transylvania County residents with priorities for serving older adults (Figure 17).

#### Continuum of care

There are a number of care options available for aging individuals in Transylvania County who need assistance (Table 5). The Regional Long Term Care Ombudsman Program, at the Land of Sky Regional Council Area Agency on Aging (AAA), is available to assist those seeking long term care placement. The Ombudsman Program also offers advocacy and assistance to those who live in long term care facilities who may have questions or concerns.

#### **NC Housing Program Activities**



Figure 17: NC Housing Study SL2014-100

| Surveyed Housing Supply Overview |         |              |         |                       |  |
|----------------------------------|---------|--------------|---------|-----------------------|--|
| Housing Type                     | Units   | Vacant Units | Vacancy | Price Range           |  |
| Multifamily Apartments           | 507     | 4            | 0.8%    | \$340-\$1,650         |  |
| Non-Conventional Rentals         | N/A     | 4            | N/A     | \$585-\$1,750         |  |
| Home Stays                       | N/A     | 4            | N/A     | \$350-\$695           |  |
| Vacation Rentals                 | N/A     | 50           | N/A     | \$2,700-\$39,900      |  |
| Mobile Home Rentals              | 935*    | N/A          | N/A     | \$425-\$600           |  |
| Owner For-Sale Housing           | 1,726** | 678          | 3.8%*   | \$7,500-\$8.5 Million |  |
| Senior Care Housing              | 443     | 38           | 5.0%    | \$1,925+              |  |
| Independent Living               | -       | -            | -       | -                     |  |
| Multi-Unit Assisted Housing      | 194     | 8            | 4.3%    | \$1,925+              |  |
| Adult Care Homes                 | 124     | 15           | 12.1%   | \$2,550+              |  |
| Nursing Homes                    | 125     | 15           | 12.0%   | \$6,752+              |  |

<sup>\*</sup>Based on 2011-2013 American Community Survey

N/A - Not Available

Table 5: Transylvania County Housing Supply, Bowen Report 2014

Nursing homes provide the greatest amount of care for those who need 24-hour nursing care and other health services, but not hospitalization. Transylvania County has three nursing homes including the Brian Center Health and Rehab, the Oaks and the Transylvania Regional Hospital Transitional Care Unit (AAA 2017).

Assisted living residences offer housing options for two or more unrelated adults who are not able to live independently, but who do not need intensive nursing care. Services provided can include meal preparation, housekeeping and less intensive nursing care as needed. Cedar Mountain House, Kingsbridge House and Tore's Home are the assisted living options in Transylvania County (AAA 2017). Communal living with assistance, such as that offered by College Walk and Tore's Home, are similar to assisted living residences, but lack a doctor on staff and do not have the same type of operating license.

Continuing Care Retirement Communities (CCRC) typically provide independent living accommodations, assisted living and skilled nursing home care, as well areas for community dining and recreational services. These communities differ from retirement communities by providing health-related services for extended periods of time or for life. In NC, CCRC's can provide a level of care that approaches that of nursing homes or adult care homes. There are currently no CCRC's in Transylvania County. Older adults without family to care for them, or who do not wish to have family members take part in their care have to leave the county if they wish to live in a CCRC. Continuing Care Retirement Communities located in surrounding counties include the Given's Estates in Asheville, Tryon Estates in Columbus, Deerfield Episcopal Retirement Community in Asheville, as well as Carolina Village in Hendersonville.

<sup>\*\*</sup>Units sold between 2010 and 2014

#### **Aging in Place**

By 2035, it is estimated that nationwide an older adult over the age of 65 will head one in three households and many of those will be living alone in their own home (Figure 18). Aging in place increases the life span of the individual and reduces the cost for Medicaid (CAPABLE). For those adults who wish to stay in their home and who need assistance to perform activities of daily living, and personal care, there are homemaker and chore services available for hire. According to the U.S. Administration on Aging, 36.5 million hours of assistance are provided to seniors in the United States. Those caregivers are hired when family members are unable to provide daily assistance to their loved ones living alone. These workers are an integral part of taking care of the older population

# Transylvania County Household Type for Adults 65 +

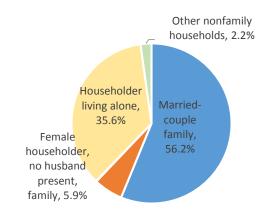


Figure 18: 2012-2016 American Community Survey

in Transylvania County and like the elders they support, they need affordable housing, reliable transportation and access to services.

Tore's Home provides a Home Care Program that offers care for the elderly in their own home. When around the clock care becomes necessary, they can move into other facilities where care ranges from assisted living to end of life care. Plans are also in the works for Tore's Home to build independent living housing for higher functioning residents who need some assistance with activities of daily living.

Mountain Neighbors Network is a non-profit agency that provides memberships for older adults and enables them to receive a variety of physical and social services. Services provided by dedicated volunteers for members include transportation, social interaction, home maintenance and support.

The Senior Companion Program, administered by the Land of Sky Regional Council, connects volunteers over the age of 55 and better to older adults in need of extra assistance to remain independent in their own home. Referrals are made by partner agencies including Transylvania County Transportation (Transit) Department, WCCA, CarePartners and Community Care of WNC. Senior companions serve an average of 20 hours a week and provide transportation within and outside of the County, social interaction, light housekeeping, respite for a family caregiver and recreation opportunities. In return for their services volunteers receive a tax-free stipend plus mileage reimbursement if they meet income eligibility requirements.

#### **Housing Modifications**

Retrofitting existing single-family homes to include wider hallways, walk-in showers, ramps, or handrails would allow many more older adults to age in place. Older adults with incomes below the median income for the County are able to access low interest loans from United States Department of Agriculture (USDA) that are geared toward housing modifications needed to assist rural residents to age in place safely. There are also non-profits, such as the North Carolina Baptist Aging Ministry and the Transylvania Baptist Association, that coordinate and install ramps and grab bars to ensure aging adults are able to remain in their home safely.

The North Carolina Housing Finance Agency (NCHFA) provides governments and non-profits with grant funding to finance major repairs for older adults whose incomes are below 80% of the County's median income. These grants include the Single-Family Rehabilitation Program that brings the whole home up to NC State Building

Code and the Urgent Repair Program, which funds the repair of housing conditions that are an immediate safety concern. In 2018, the Housing Assistance Corporation (HAC) based in Henderson County received funding through these grant programs to help homeowners in Transylvania County rehabilitate their homes.

#### **Affordability**

Older adults with mortgages are over two-and-a-half times more likely to experience cost-burdens than those who own their homes outright (JCHS 2015). Transylvania County offers property tax relief as a way to reduce the cost-burden for elderly homeowners (Table 6). Weatherization programs

Transylvania County Property Tax Relief:

- Elderly or Disabled Exclusion (65+, totally and permanently disabled, and household income <\$29,000)</li>
- Circuit Breaker Tax Deferment Program (65+, totally and permanently disabled, and <\$43,500)</li>
- Disabled Veteran Exclusion (honorably discharged or unmarried surviving spouse, no age limit)

Table 6: Property Tax Relief offered by Transylvania County Tax Department

offered by Community Action Opportunities, based in Asheville, can help a limited number of older adults by reducing the amount that they pay for utilities.

In Transylvania County, seniors who rent their homes represent about 12% of the households over the age of 62 (Bowen Report 2014). Renters are at a higher risk of housing cost burdens due to lower incomes. The national apartment vacancy rate was 4.7% in 2018. The 0.8% vacancy rate for multi-family rentals in Transylvania County shows a shortage of multi-family housing units (Bowen Report, 2014). With a lack of water and sewer service outside the City of Brevard or Town of Rosman, lower cost rental housing such as accessory dwelling units or tiny homes may be able to serve a portion of the rental population traditionally found in apartments or multi-family complexes.

#### **Availability**

According to the Bowen Report, senior care facilities reported a vacancy rate range of 4.3% (multi-unit assisted housing) to 12.1% (adult care homes) in Transylvania County. This rate of vacancy is relatively high for the multi-unit assisted housing facilities and average for the nursing homes. Based on the growth of the senior population, it is believed that an additional 678 senior care beds will be needed in Transylvania County to meet the needs of seniors by 2020 (Bowen Report 2014).

#### Transylvania County Owner Housing Gap by Income

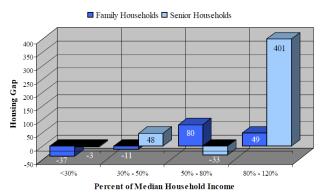


Figure 19: Bowen Report 2014

Analyzing the number of single-family homes that are available in the market and their cost, the Bowen Report determined that there is a housing gap for senior households making between 80% - 120% of median income. Transylvania County has a few multi-family apartment and duplex options that are specifically for seniors or who have an allotted number of units for seniors. Multi-family rental housing surveyed in 2017 had a 0.6% vacancy rate (Falling Waters Market Study) which is even lower than the 0.8% vacancy rate found in 2014 (Bowen Report 2014). Availability of single-family homes designed to accommodate older adults with accessibility concerns is harder to measure due to fact that installing handrails and replacing a bathtub with a walk-in shower does not require a building permit.

# **Transportation**

As people age, vision and cognitive abilities can decline creating safety concerns about seniors driving, for themselves and others. According to the Robert Wood Johnson Foundation, "Seniors are involved in more fatal car accidents than any other driving age groups". As seniors in Transylvania County stop driving, their reduced mobility impacts their ability to access food, medical help and social interaction.

#### **Transportation Services**

In the Town of Rosman and the City of Brevard, mobility options include safe ADA accessible sidewalks and multi-use paths. Outside of these incorporated jurisdictions, the availability for walking or using a motorized scooter to access resources and services is limited and vehicular transportation becomes a necessity. There are areas in Transylvania County where 5.4%-8% of the households have no vehicle (Figure 20).

Transylvania County has several resources to address transportation

Percent of Households with no Vehicle Available in Health Department Region 1

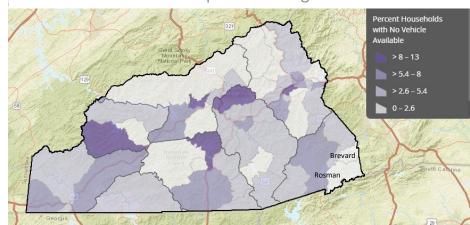


Figure 20: NC Social Determinants of Health for Region 1. NC Department of Health and Human Services

needs for older adults including the Transylvania County Transportation Department, Transylvania County Medicaid Transportation, local cab companies and volunteer programs. The Transylvania County Medicaid Transportation Program also offers gas vouchers to local providers to transport persons over the age of 60 to their scheduled medical appointments.

The Transylvania County Transportation Department provides a demand response service that is cost-effective for the County and for those using the service. Scheduled pick-ups and drop-offs are heavily concentrated in the City of Brevard and the Town of Rosman. The capacity of the Transylvania County Transportation Department to expand services outside of the core population area will require additional funds, vehicles and drivers to increase the transportation services available.

In February 2018, the Land of Sky Regional Planning Organization (RPO) and the French Broad River Metropolitan Planning Organization (MPO) adopted the latest version of the Coordinated Public Transit-Human Services Transportation Plan (Locally-Coordinated Plan) for the transportation departments of Buncombe, Haywood, Henderson, Madison and Transylvania Counties. Stakeholder and public input sessions during the development of the Locally-Coordinated Plan informed the following recommendations for Transylvania County:

- Expand and/or maintain service across multiple jurisdictions (Brevard to Black Mountain, Rosman to Hendersonville, etc.)
- Target Transportation to and from jobs, interviews, applications for jobs and job skill training
- Extend hours of service to cover nights, weekends, and holidays
- Improve coordination and collaboration between transit agencies for greater efficiencies with cross-county trips
- Develop new fixed route and deviated fixed route service

The Locally-Coordinated Plan also noted that Transylvania County should focus on transportation services for seniors, individuals with a disability and veterans. As the County considers implementing the recommendation of creating a fixed route or a deviated fixed route to serve the areas with the greatest transit demand, efforts will need to be customized for seniors to encourage their use of the new services (APA 2014).

#### **Statistics & Peer County Comparison**

In 2016, the Census estimates (through the American Community Survey) that there were 9,238 individuals over 65 years of age living in Transylvania County. The Transylvania County Transportation Department provided seniors over the age of 65 with 16,788 trips (Table 7). In 2018, about half of the total rides provided were to congregate meal sites.

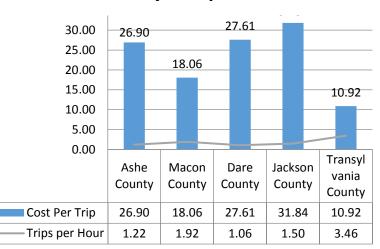
The Transylvania County Transportation Department has the lowest cost per trip for the demand response service when compared to the following economic peer counties: Ashe, Macon, Dare and Jackson (Figure 20). The Transylvania County Transportation Department also exceeds the number of trips provided per hour when compared to the same economic peer counties.

For individuals 60 years of age and older, Transylvania County Transportation Department provides

|                   | <u>2016</u> | <u>2017</u> | <u>2018</u> |
|-------------------|-------------|-------------|-------------|
| Number of Clients | 126         | 158         | 153         |
| Average Age       | 79.84       | 80.15       | 80.35       |
| Number of Trips   | 16,788      | 15,231      | 14,236      |

Table 7: Transylvania County Transportation Services

#### **Peer County Comparison 2018**



rides with no fare through EDTAP, which is part of ROAP. The Department also receives funding through the Home and Community Care Block grant to transport seniors to nutrition sites, shopping centers and medical appointments at no cost to the seniors. In fiscal year 2019, the Transylvania County Transportation (Transit) Department applied for a 5311 Capital Grant to help Transylvania County introduce a deviated fixed route along Highway 64 and NC 280, which are high-volume travel areas in Transylvania County.

During fiscal year 2019, Transylvania County Transportation applied for and received funding for two new programs from the 5310 program that will enable a dedicated program to subsidize privately operated transit for individuals who are 65 and over, or who have a disability. The 5310 funding provides subsidies for privately operated transit that will be able to increase access to underserved rural areas of Transylvania County for individuals traveling to the City of Brevard or Town of Rosman. The 5310 funding also allows individuals who qualify to obtain transit to Buncombe and Henderson Counties for \$20.00 roundtrip.

# **Examples of Effective Programs for Seniors**

As Transylvania County considers the strengths and challenges of the programs and services currently available to seniors, looking at examples from other places may help determine what could benefit Transylvania County seniors.

CAPABLE (Community Aging in Place—Advancing Better Living for Elders) is an innovative program housed at the Johns Hopkins School of Nursing that provides a home-based intervention by a team that includes occupational therapist, nurse and handyman to address the individual needs of the client. The goals of CAPABLE are to remove the functional barriers between service providers and use a multi-disciplinary approach to help the client and reduce the cost of health care.

Jackson County Department on Aging provides a one-stop resource where older adults and their caregivers can access social, mental, physical and financial resources offered at the Jackson County Department of Aging.

The Council on Aging for Henderson County provides and coordinates services for older adults living independently. Services provided include liquid nutrition, meals on wheels, heat relief, health support services, coordination of community resources, and respite care for caregivers.

The Center for Universal Design at NC State University encourages developers of new housing stock to consider using universal design features to help ensure that the homes are accessible to all. Local "Visitability" ordinances can require universal design features in all new single and multi-family home construction to ensure all homes are able to be inhabited by or visited by someone with a mobility disability. Often these ordinances only apply to those units built with subsidies, but Vermont has expanded these construction regulations for all newly built units.

Programs offered by Jackson County Department on Aging:

Adult Day Program

**Caring Hands Support Services** 

Cashiers Senior Center

**Jackson County Senior Center** 

**Senior Nutrition Program** 

**Project Care/Fire** 

**Medicare SHIIP** 

Volunteering

**Smoky Mountain Senior Games** 

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- Kim Bailey, TC EMS
- Tore Borhaug, Tore's Home
- Mark Burrows, TC Planning & Community Development Director
- Caroline Carter, Meridian Behavioral Health
- Rebecca Chaplin, AARP North Carolina
- Monte Clampett, Kingsbridge House
- Daniel Cobb, City of Brevard Planning Department
- Bobby Cooper, EMS Director
- Maureen Copelof, Brevard City Council
- Kevin Creasman, TC Sheriff's Office
- Elaine Deppe (Turner), TC Council On Aging (TCCOA) and SHIIP
- Marcus Dodson, Transylvania Regional Hospital (TRH)
- James Felty, DSS Board; Faith Community
- Joy Fields, TC Planner
- Linda Fluck, Home Care Director of Care Partners
- Stacy Friesland, Land of Sky Regional Council (LOS), Area Agency on Aging
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- Linda Giltz, Interested Individual
- Karen Gorman, CARE Coalition
- Jonathan Griffin, TCCOA; Interim Parks and Recreation Director
- Eddie Gunter, TC Sheriff's Office
- Geraldine Hambley, TCCOA
- Peggy Hanson, Interested Individual
- Kathe Harris, TCCOA;
- Phil Harris, Chief/Brevard Police Dept
- Cherie Hennig, Mtn Neighbors Network/Vol Ex Dir
- Ed Hennig, Mtn Neighbors Network/Chair
- Nancy Hogan, Ann, Family Consultant, Western Project C.A.R.E.
- Sharon Hogsed, Interested Individual

- Ruth Jordan, Vaya Health/Geriatric & Adult
   Mental Health Specialty Team Director
- Cari Keegan, Cedar Mountain House
- Jaime Laughter, TC Manager
- Page Lemel, TC Commissioner
- Rodney Locks, SAFE, Inc. Board of Directors
- Diana Mashburn, College Walk
- Mac McNair, Care Partners
- Dr. Mike Miller, Transylvania Baptist Association, Associational Missionary
- Donna Morgan-Kelley, Brian Center
- Sharon Staggs Moya, Interested Individual
- Jared Mull, Parks and Recreation
- Linda Novosel, Director of MealsPlus Program at Silvermont
- Ginger Owens, TC EMS
- Carroll Parker, TCCOA; Affordable Housing
- · Kae Parker, Interested Individual
- Frank Pearsall, TC Veterans Service Officer
- Nicole Petit, TCCOA; Care Partners
- Sylvia Petit (Trujillo-Petit), TC Council on Aging (DSS)
- Jan Plemmons, Interested Individual
- Gay Poor, TCCOA; designee for County Manager
- April Pryor, TRH Fresh Start Program
- Steve Pulliam, United Way/CEO
- Tara Rybka, TCCOA; Health Dept
- Sharon Scalici, Meals on Wheels
- Betsy Smith, TCCOA
- Tammy Smith, TC EMS
- Vera Taylor, TCCOA;
- LeeAnne Tucker, LOS/Aging & Vol Services Director
- Shelly Webb, Sharing House, Executive Director
- John Winston, TCCOA; VAYA Health/Mental Health
- Ann Whisenhunt, Land of Sky Regional Council