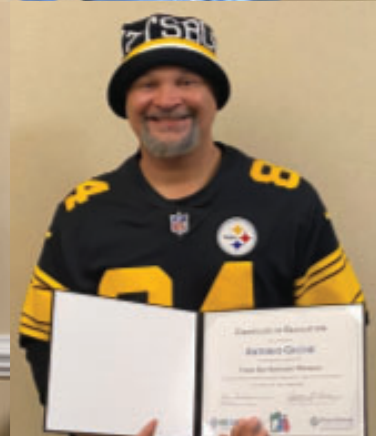


WESTERN PIEDMONT COUNCIL OF GOVERNMENTS NEWSLETTER FEBRUARY 2022



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Assistance Available to Homeowners Financially Impacted by the Pandemic

Article by Paul Teague

Homeowners who are experiencing financial hardships due the pandemic may be eligible to receive funding through the North Carolina Housing Finance Agency. The NC Homeowner Assistance Fund, established through the 2021 American Rescue Plan, to prevent mortgage delinquencies, defaults, displacements and foreclosures. For eligible homeowners, the program offers:

- Housing payment assistance for a primary residence, located in NC (single-family home, townhome, condominium or manufactured housing)
- Assistance for mortgage re-instatement to catch up on late payments (first or second mortgage), or other housing-related costs due to a period of forbearance, delinquency or default
- Assistance covering other housing-related costs such as homeowner's insurance, flood insurance, homeowner's association dues/fees or delinquent property taxes to prevent foreclosure

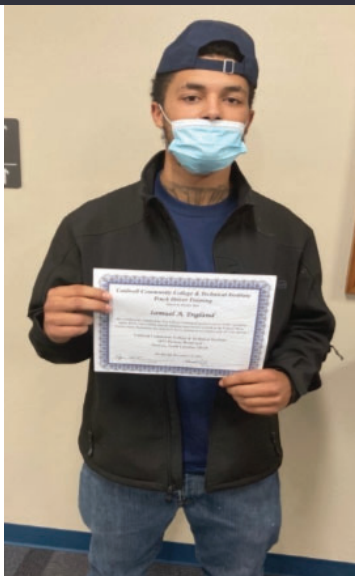
Assistance is available up to \$40,000 per household. Payments will be made directly to the mortgage servicer or other eligible third parties. Homeowners may be eligible if they:

- Experienced financial hardship on or after January 21, 2020 due to the coronavirus pandemic and their income is below \$79,900 (Note: Homeowners may be eligible with higher incomes depending on household size and county of residence)
- Attest to experiencing a financial hardship due to the pandemic, including a reduction in income due to job loss/business closure, reduction in hours, difficulty in obtaining new employment, death of spouse or co-borrower, increased costs due to health care, need to care for a family member, increased childcare costs or higher expenses associated with quarantine.

For additional information, please contact WPCOG Housing Counselor, Helen Whisnant at 828-485-4220 or by email at helen.whisnant@wpcog.org.

Additional information about the program is available at: www.NCHomeownerAssistance.gov or www.nchaf.gov.

On the Road to Success Through NCWorks!



Article by Wendy Johnson

Who: Samuel

What: Interested in obtaining his CDL license.

When: December 2021

Where: NCWorks Career Center—Catawba County

How: Samuel came into the NCWorks Career Center seeking assistance with gaining his CDLs. With prior experience in logistics, Samuel felt that Truck Driving would be the optimal career for him to provide for his family. The NCWorks NEXTGEN program provided a scholarship to assist him with advancing in his career pathway.

Best Practices: Samuel graduated from the Truck Driving program at Caldwell Community College & Technical Institute on December 14, 2021. He has accepted a Truck Driver position at Brooks-Dehart Furniture Xpress Inc.

Way to go Samuel! Stay on course!



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Eleven graduates REACH their goals in 2021

Article by Kim Duncan

During 2021, despite the ongoing challenges of a global pandemic, participants in the Regional Housing Authority's Family Self-Sufficiency program, REACH, continued to work on goals to move their lives forward. More families graduated from the program in 2021 than ever before.



Shown, left to right, are: Top: Tashara Powers, Brandy Jones, Lushanda Taylor, and Justina Chandler. Second Row: Demirea Moorman, Latoya Griffin, Kylie Brown, and Antonio Greene. The graduates who are not pictured did not sign a photo release.

in addition to completing all the goals, each participant must be willing to seek and/or maintain suitable employment and cannot receive Work First in the 12 months prior to graduation.

In the second option, if participants increase their earned income to the point that a HUD calculation says they are self-sufficient, graduation from FSS is immediate and mandatory. The plus side to this method is participants usually are earning a significant wage to reach this point. The downside is that this regulation-forced graduation often happens before tenants complete all of their goals.

In 2021, five graduates completed the program through the earned-wage calculation and six graduated by finishing all of their goals.

The primary goals completed by the 2021 graduates were:

Education: Three graduates took medical-related courses to better their employment skills. Two completed CNA training, with one of them also obtaining an additional Medication Aide certification. Another completed an EMT- Basic course. All of them passed their state exams.

Assessments: Two graduates participated in career assessments to guide them in making more informed decisions about their employment path. One participant worked with Vocational Rehabilitation.

Expungement: In 2020 and 2021 NC enacted legislation that made expunction available to more residents. One graduate started the expunction process, which can be lengthy, through NC Legal Aid prior to her graduation.

Credit Counseling: While tenants always set the goals they need, HUD does recommend financial literacy training for all program participants. Nine graduates worked to improve their credit through local agencies that provide free counseling.

The RHA launched its Family Self-Sufficiency (FSS) program in 2011, with enrollments beginning around mid-year. In the past decade, graduations averaged just under four per year. However, in 2021, 11 participants graduated from REACH.

While completing goals brings satisfaction, receiving a check for escrow funds earned while in the program provides additional motivation to participants. The 11 graduates received a total of \$98,447.01, with escrow payments ranging from \$925 to \$16,960.

Currently there are two ways to graduate from REACH.

In both situations, tenants set the goals they want to accomplish. For the first path, HUD requires that,

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Small Business Center Counseling: One graduate connected with CVCC's Small Business Center and not only completed all required training and preparation, but also secured small business loans and grants.

Homebuyer Education: Homebuyer Education is one of the most common goals participants set. Five graduates took an eight-hour workshop to learn the many aspects of becoming a homeowner.

Two Big Accomplishments: Completing goals shows determination and follow-through. Two of the 2021 REACH graduates completed significant, life-changing goals. One bought her first home and one started her own business.

Enrollment in the REACH self-sufficiency program is currently open and available to any WPCOG- RHA voucher holder who wants to commit to the process of setting goals, including employment, and working toward them. In addition a RHA self-sufficiency coordinator offers resources and guidance to remove barriers and hopefully make obtaining goals easier.

For more information, contact Kim Duncan, the REACH Family Self-Sufficiency Coordinator, at 828.485.4299 or kim.duncan@wpcog.org.

Planning Ahead for WPCOG Tasks That Support Regional Transportation

Article by: Brian Horton

The Unified Planning Work Program (UPWP) outlines transportation planning tasks to be conducted each fiscal year from July 1 through June 30 of the following year. The UPWP sets the budget for these items and identifies the funding sources. WPCOG staff are responsible for ensuring completion of the planning tasks identified in the UPWP.

The recently released draft UPWP for next year (FY 2023) utilizes planning grants administered by the Federal Highway Administration (FHWA) and Federal Transit Administration (FTA). Next fiscal year, planning grants for motorist, pedestrian, and bicyclist planning are expected to remain close to present levels, while planning grants for public transportation are expected to increase. The transit planning increase will help WPCOG provide planning assistance to Greenway Public Transportation to restructure services and leverage new technologies. Sustained highway planning grants will help WPCOG complete the new 2050 Metropolitan Transportation Plan that will confirm regional values, identify transportation needs, and recommend a cost-constrained list of major transportation projects envisioned between 2030 and 2050.

The new Infrastructure Investment and Jobs Act (IIJA) continues many planning factors already included in the prior federal transportation authorization, the FAST Act. WPCOG continues to help NCDOT and area local governments fulfill federal planning requirements for our region to receive federal funding for area transportation projects, like major highway and roadway improvements. WPCOG fulfills these federal requirements by following a Continuing, Cooperative, and Comprehensive (3-C) transportation planning process that results in a long-range plan and short-range program of prioritized projects. The long-range plan is the 2050 Plan currently in development.

At their meeting on January 19, the Transportation Advisory Committee (TAC) released the 2022-2023 Draft Unified Planning Work Program (UPWP) for public comment. To view a PDF of the draft UPWP, visit the WPCOG web page at:

<https://www.wpcog.org/transportation-documents>.



Social Isolation

Article by: Ricky Handoo

During the COVID-19 pandemic, people worldwide have taken extraordinary steps to stay safe and prevent this virus's spread. Social distancing has been a critical factor in mitigating COVID-19, but this measure has a downside, social isolation and can significantly affect mental health. Social isolation was a problem before the pandemic. A 2018 Pew Research Center survey concluded 1 in 10 Americans felt lonely or isolated all or most of the time.



What is Social Isolation?

Social isolation usually refers to unwanted solitude. Some isolation is not always bad, as some people want to be alone from time to time. People use this time to relax, meditate and reenergize. People in social isolation sometimes lack friends or coworkers and can often feel depressed. They can also suffer low self-esteem and anxiety. There are some common symptoms of social isolation:

- Experiencing anxiety when thinking about social interactions.
- Feeling distress during period of solitude.
- Feeling dread associated with social activities.
- Avoiding social activities that they once found enjoyable.
- Spending plenty of time of alone and limited contact with others.

What causes social isolation?

Various factors cause social isolation, and everyone is affected by it differently. Potential causes include losing a loved one, mental health issues, remote location, physical impairments, unemployment, and now – the pandemic. The loss of a loved one or a friend or family member can significantly affect our senior population. Anxiety and depression may prevent individuals from reaching out to family or friends as they do not want to burden others. A remote location is a crucial factor, especially in rural areas, and some individuals may not have the means to get out, so they feel isolated. Unemployment can be a sense of shame and embarrassment that leads individuals to self-isolate until they secure new employment. Finally, the pandemic has greatly impacted our seniors since they are the most at risk from the virus. Many seniors spend holidays and other important events alone to keep themselves and others safe. Though limited during the beginning of the pandemic, activities for seniors are starting to increase with vaccine rollouts.

Solutions for social isolation

Finding solutions for social isolation is crucial for loneliness and depression. According to a study from “The Journals of Gerontology,” persons experiencing loneliness have a 40% higher risk of developing dementia. In addition, social isolation can lead to sleeplessness and reduced immune function.

What are some solutions for social isolation? First, it is recommended to engage in relaxing activities such as exercising, stretching, reading, and listening to music. These steps can help relieve the anxiety that comes with isolation. Second, eating healthy and getting enough sleep can promote better health, physically and mentally. Third, staying connected and informed by being in touch with family and friends on social media and using technology. Watch the news in moderation to stay up to date on local and world events. Finally, get out of the house – visit a park, take a scenic drive, or go grocery shopping. Engage in social activities with friends and family, such as attending church, visiting your local senior center, participating in a support group, or volunteering. Finally, follow these steps to keep yourself safe: get vaccinated, wear a mask, and social distance.

Local Senior Centers:

Alexander Senior Center: 828-632-1717
Morganton-Burke Senior Center: 828-430-4147
Neighbor's Network, Conover: 828-464-1111

East Burke Senior Center: 828-397-3397
Caldwell Senior Center: 828-758-2883
West Hickory Senior Center: 828-328-2269

For seniors who are homebound, signing up for Meals on Wheels can provide a daily visit from a volunteer who will deliver lunch. Greenway Transit can be called for transportation options and many times can pick you up at your house.

Greenway Transit: (828)-464-9444

Meals on Wheels:

Alexander: 828-632-1080
Caldwell: 828-438-6255

Burke: 828-430-4147
Catawba: 828-695-5600

If you find yourself suffering from anxiety or depression due to social isolation, please reach out to your doctor for assistance.

Winter EIN Highlights Hickory MSA Job Flow Patterns & Hickory MSA Migration Patterns Based on IRS Returns

Article by Taylor Dellinger

The latest issue of the Economic Indicators Newsletter (EIN) focuses on economic trends and issues affecting the Hickory Metro Region. The current issue addresses Hickory Metropolitan Statistical Area (MSA) unemployment rates, Hickory Metro gross state tax collections, Hickory MSA job flow patterns and Hickory MSA migration patterns based on IRS Returns.

Here are a few key highlights of the EIN:

- The Hickory MSA's unemployment rate has decreased from 6.1% in November 2020 to 3.1% in November 2021.
- Between November 2020 and November 2021, the estimated number of employed persons increased from 163,029 to 170,815 (7,786), while the civilian labor force grew from 173,644 to 176,284 (2,640).
- Average annual Hickory MSA wages grew from \$38,116 in 2016 to \$44,148 in 2020.
- Data from the US Census Bureau's OntheMap application reveals that the Hickory MSA has more job outflows than job inflows. In 2019, the region had 151,505 jobs, while the number of jobs worked by Hickory MSA residents equaled 158,231. The results yield a net job outflow of 6,726. In comparison, the region a net job inflow of 1,305 in 2005 and a net job outflow of 7,361 in 2010.
- The percentage of Hickory MSA employees that live and work in the same county has declined from 64.3% in 2005 to 53.4% in 2019.
- Within the Hickory Metro area, Catawba County is definitely the "job magnet" of the region drawing more than 42,000 workers from surrounding counties.
- More than 60% of employed residents in Alexander County have jobs in other counties. More than 50% of employed residents in Burke and Caldwell Counties have jobs in other counties.
- As of 2019, the job outflow from Catawba to Mecklenburg County (6,895) was nearly equal to the job inflow from Caldwell to Catawba County (7,079).
- In terms of total net migration, IRS data reveals a Hickory MSA net in-migration of 2,618 tax returns (assumed households) and 6,314 exemptions (assumed population) between 2016 and 2019.
- Based on IRS tax returns, the Hickory MSA had net in-migration from the rest of North Carolina as well as the Northeast, Midwest, and Western and Southern States.

See the selected figures below for additional information. The EIN is produced quarterly and is a publication of the Western Piedmont Workforce Development Board. To subscribe to the EIN, please contact Taylor Dellinger, Data Analyst at 828-485-4233 or by email taylor.dellinger@wpcog.org, or online at www.wpcog.org.

The following figures come from the Winter 2021 edition of the EIN.

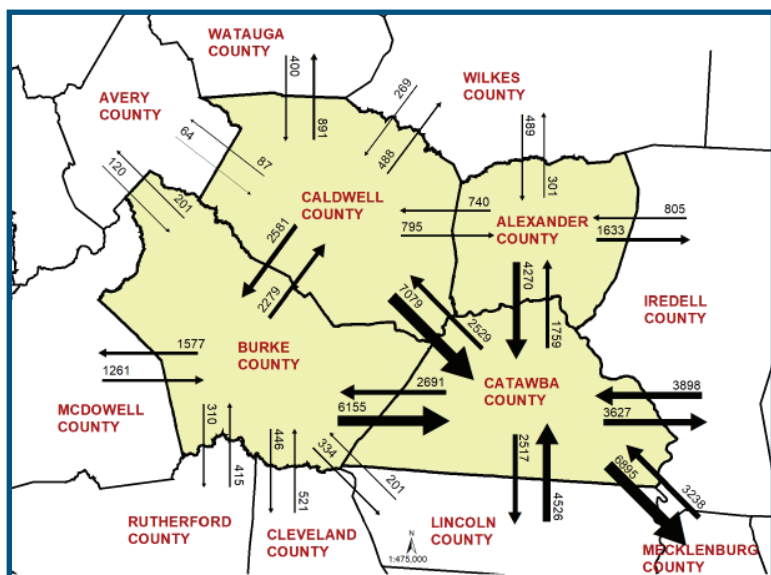
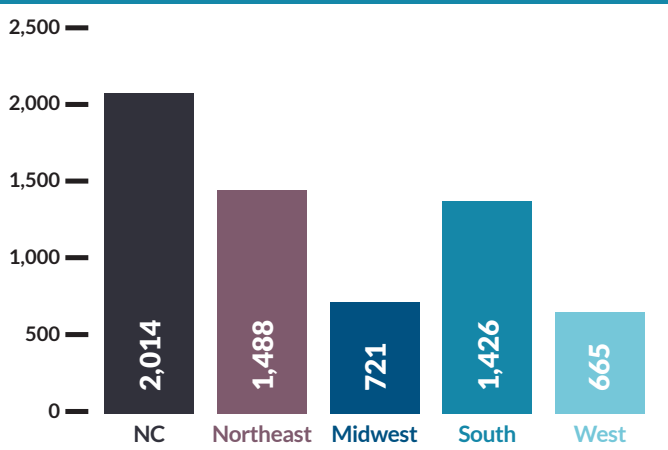


Figure 11. Hickory MSA Net Migration (based on Number of IRS Tax Exemptions) by State/US Region, 2016-2019
(Source: Internal Revenue Service, 2021.)





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