WPCOG - Newsletter
January 2020

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2020 Census
Spread the Word

Every 10 years, the US Census Bureau undertakes a mammoth task: counting all the people residing in the United States. This count affects the allocation of funding for our community's public resources (e.g., roads, hospitals, schools), how we plan for the future, and our voice in government.

For the first time, in 2020 the U.S. Census Bureau will accept responses online. The process will be quick and secure. You can respond to the census in less time than it takes to finish your morning coffee. You'll still be able to respond by mail.

Learn more about the importance of the Census and how to participate: 2020census.gov.

A Familiar Face Becomes Chair of Caldwell Chamber

Ashley Bolick has been named Chair of the Caldwell Chamber of Commerce.

Ashley is a proud Caldwell County native who graduated from South Caldwell High School and the Caldwell County Career Center (the pre-courser to what is now the Middle and Early College). She attended Caldwell Community College as a Dream Scholar all while cutting her professional teeth at Bank of Granite in their Human Resources Department. She would go on to earn a Business Management degree from the Charles Snips School of Business at Lenoir-Rhyne College.

After the great recession of 2009, Ashley found herself working as an Employment Specialist for the NC Department of Commerce, NCWorks Center in Caldwell County. It was there that she worked with both jobseekers and businesses in Caldwell County, helping each find great employment matches. Ashley has worked for Western Piedmont Council of Governments for five years, where she serves as the Director of Administrative Services and Human Resources.

The WPCOG Congratulates Ashley on her new appointment and wishes her every success in her new duties. We know Ashley will bring the same zeal and attitude of service to the Caldwell Chamber of Commerce as she does each day at the Council of Governments.

Community & Economic Development
Jackson Corrugated Completes $500k Building Re-use Contract

WPCOG Staff closed out a $500,000 North Carolina Department of Commerce Building Re-use Grant in December, on behalf of Jackson Corrugated located in Morganton and Burke County.

Jackson Corrugated - a subsidiary of Sylva-based Jackson Paper - renovated a portion of the American Roller Bearing building in Morganton. The company invested more than $12.5 million.

During the renovation process, the company created 42 new, full-time jobs with an average annual pay of $51,732 - well above the Burke County average of $35,759. In order to meet the grant requirements, Jackson Corrugate had to create the jobs and maintain them for two (2) consecutive quarters.

With the new operation, Jackson Paper was able to make shipments of processed roll paper to Jackson Corrugated and convert the paper into corrugated sheets used in boxes.

The project was funded through the N.C. Commerce Rural Economic Development Division.
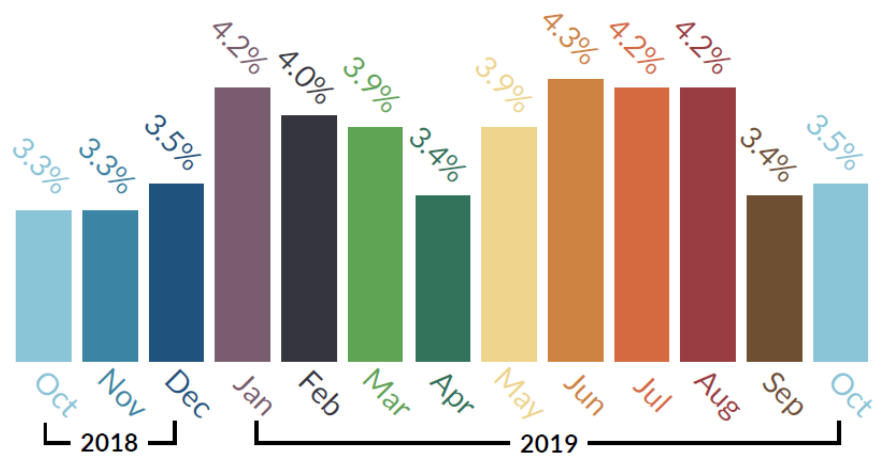
Community & Regional Planning
Winter EIN Highlights 2019 ACS Results

The latest issue of the Economic Indicators Newsletter (EIN) addresses Hickory Metropolitan Statistical Area (MSA) unemployment rates, Hickory Metro average annual wages, and Hickory MSA 2018 income and poverty, educational attainment and health insurance coverage results from the American Community Survey (ACS).
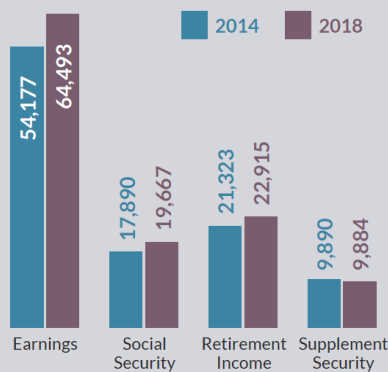
Here are a few key highlights of the EIN:

- The Hickory MSA's unemployment rate increased from 3.3% in October 2019 to 3.5% in October 2019.
- Between October 2018 and October 2019, the estimated number of employed persons grew from 169,953 to 171,535 (1%), while the civilian labor force increased from 175,686 to 177,719 (1.2%).
- The percentage increase in Hickory MSA average yearly salaries between 2014 and 2018 (14.7%) was 8.9 percentage points higher than the US inflation rate between 2014 and 2018 (5.8%). The Hickory MSA's wage growth rate from 2014 to 2018 was also higher than the NC average (12.9%) and the national average (11.5%).
- The number of persons below the poverty level in the Hickory MSA decreased 23.9% from 67,226 (18.9% poverty rate) in 2014 to 51,136 (14.3% poverty rate) in 2018. Most age and ethnic/race groups, saw decreases in the number of persons below poverty level between 2014 and 2018.
- Over 81% of Hickory MSA workers in 2018 received income through private sector wage and salary jobs.
- About 6% of Hickory MSA workers were self-employed. ACS results indicated that the Hickory MSA had a fourth highest percentage of self-employed workers among NC MSAs. The Hickory MSA had the fourth lowest percentage of government employees (12.8%).
- The average Hickory MSA household income from earnings is $64,493. Only four North Carolina Metros had lower mean household earnings than the Hickory MSA.
- About 38.1% of Hickory MSA households gained income from Social Security. Only the Asheville, New Bern and Rocky Mount MSAs had a greater percentage of households getting Social Security income than the Hickory MSA.
- The number of persons over 25 in the Hickory MSA with an attainment level of "associate degree" more than doubled from 15,139 in 2000 to 30,325 in 2018. The 15,186 increase is the most of any Hickory MSA educational attainment category.
- In 2018, the Hickory MSA had the lowest percentage of persons over age 25 with an attainment level of high school or higher (80.7%) among the State's 15 metro areas.
- In 2018, the Hickory MSA also had lowest percentage of persons 25 and older with a bachelor's degree or higher (17.9%) among the State's 15 metro areas.
- The percentage of Hickory MSA population that has health insurance coverage increased from 86.2% in 2014 to 88.7% in 2018.
- The Hickory MSA had an estimated 41,144 persons (11.3% of population) without health insurance as of 2018.
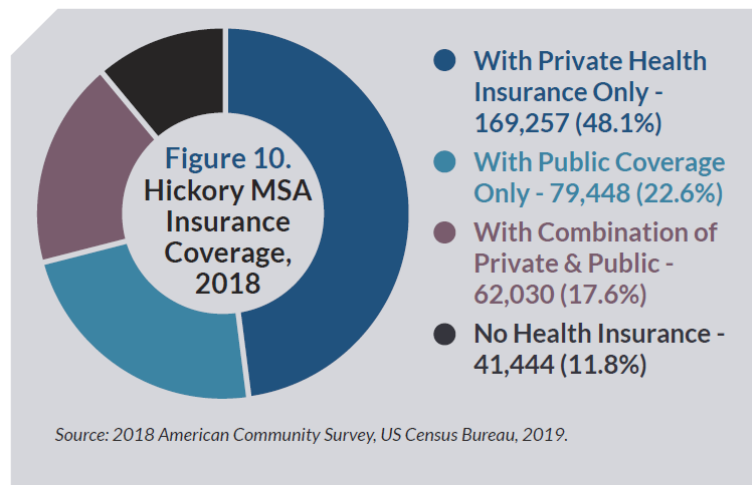
Figure 1.
MSA Unemployment, Oct 2018- Oct 2019

3.3% Oct 2018
3.3% Nov
3.5% Dec
4.2% Jan
4.0% Feb
3.9% Mar
3.4% Apr
3.9% May
4.3% Jun
4.2% Jul
4.2% Aug
3.4% Sep
3.5% Oct 2019

Source: NC Labor and Economic Analysis Division, 2019.

Figure 5. Hickory MSA Households by Type Average Amount Received, 2014 and 2018

2014   2018

Earnings: 54,177 / 64,493
Social Security: 17,890 / 19,667
Retirement Income: 21,323 / 22,915
Supplement Security: 9,890 / 9,884

Source: 2014 and 2018 American Community Survey, US Census Bureau, 2019.

Figure 10. Hickory MSA Insurance Coverage, 2018

- With Private Health Insurance Only - 169,257 (48.1%)
- With Public Coverage Only - 79,448 (22.6%)
- With Combination of Private & Public - 62,030 (17.6%)
- No Health Insurance - 41,444 (11.8%)

Source: 2018 American Community Survey, US Census Bureau, 2019.

The EIN is produced quarterly and is a publication of the Western Piedmont Workforce Development Board. The EIN is now available digitally. To join the EIN subscription list, please click **here**. For questions concerning the EIN, please contact Taylor Dellinger, Data Analyst at 828-485-4233 or by email **taylor.dellinger@wpcog.org**.

Article by Taylor Dellinger

Community & Regional Planning
2014-2018 (5-Year) American Community Survey Data Now Available

On December 19, 2019, the US Census Bureau released data from the 2014-2018 (5-Year) American Community Survey (ACS) for all areas. More than 40 topics are available from the 2014-2018 ACS including educational attainment, housing, employment, commuting, language spoken at home, nativity, ancestry and selected monthly homeowner costs. The 2014-2018 ACS data can be found in Census Data (census.data.gov) section on the US Census Bureau web site. 2014-2018 American Community Survey data summaries for the region, including data for counties, municipalities and Census Designated Places, are also available for download in the data services section of Western Piedmont Council of Governments web site. For more information about the 2014-2018 American Community Survey, contact Data Center Manager Taylor Dellinger at 828.485.4233 or

Article by Taylor Dellinger

Regional Housing Authority
VITA Site Up & Running at WPCOG

In 2019, the RHA began the VITA site in coordination with Goodwill NC and the IRS. The VITA site was open February 1 - April 15, 2019. Every other Saturday, local volunteers assisted in preparing taxes, free of charge. In 2019, the RHA assisted 21 families that received tax refunds totaling $30,487.00

This year, the RHA will open for free tax preparation on Saturday, February 8, 2020 and every other Saturday thereafter (until the conclusion of tax season). Residents of Alexander, Burke, Caldwell or Catawba Counties who earn $55,000 or less annually, are encouraged to make an appointment by calling 828-466-2346.

Western Piedmont Council of Governments
Regional Housing Authority

Goodwill
Northwest North Carolina

FREE Federal and State Tax Return Preparation
VITA Site Hours and Services

VITA
The Vita Program generally offers free tax help to people who make $55,000 or less and need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation to qualified individuals in local communities.

What to Bring:
- Photo Identification
- Social Security cards and birthdates for all listed on tax return
- All income documents (W-2, 1099, W-2G, 1099-INT, 1099-DIV, etc.)
- Total amount if itemized deductions (charitable contributions, auto taxes paid, other property taxes, etc.)
- Health Insurance Marketplace Documents 1095-A, 1095-B
- For direct deposit of refund, bank documents showing routing and account numbers
- Total amount paid for child dependent care & providers ID or SS number
- Prior year 2018 tax return
- To file a "married filing joint" return electronically, both spouses must be present to sign forms.
- Schedule CEZ & Schedule C with expenses up to 10,000 can be prepared as long as income meets the VITA guidelines of $54,000.

Free tax preparation services will be offered by appointment only. Please call 828-466-2346 to schedule your appointment today.

Location & Time for Services:
WPCOG | Regional Housing Authority
1880 2nd Ave NW | Hickory, NC 28601
Every other Saturday beginning February 8, 2020
9am – Noon.

Article by Kala Guido

Transportation
Multi-Use Paths Coming Soon to a Road Near You

The Western Piedmont Bicycle Plan was adopted by all four county governments back in 2014. This Plan provided a framework for developing both regional and local connectivity for bicycling. Back when the Plan was developed, the types of bicycle facilities then considered were largely paved shoulders, shared-lane pavement markings, and striped bicycle lanes. As we enter another decade, another bicycle facility type has emerged as a more desired facility to be considered- multi-use paths.

Multi-use paths provide a shared space for pedestrians and cyclists on path parallel to the road. The side-running path can take the place of having separate sidewalks and bicycle lanes, thereby minimizing right-of-way needs for a roadway project. Typically, a multi-use path is ten feet of asphalt beyond the edge of the roadway. The separation of the path from the road can create a fairly comfortable facility for users who otherwise may not be as comfortable cycling along the roadway and immediately next to motor vehicle traffic. For these reasons, multi-use paths have emerged as a more desired facility along moderate-speed, median-divided, multi-lane thoroughfares. However, this facility type still has its limitations. The application may not be appropriate for corridors with frequent commercial driveways. The same separation from the roadway that offers greater comfort to its users also can limit their visibility to turning traffic. Addressing this concern, the facility appears to be more suited for corridors with managed access.

Several community plans and transportation projects are newly applying multi-use paths. These include the newly adopted Bethlehem Community Plan, which supports the incorporation of a multi-use path along the funded widening of NC 127, as well as the bridge linking Bethlehem with Hickory. Other active transportation projects in our region include NC 127 in Mountain View and the US 321 widening between Hickory and Granite Falls. The multi-use facility components of the US 321 project should greatly expand the planned Hickory Trail system by linking the US 321 corridor with River Walk. These collective projects and their river crossings mean all four counties could someday soon be connected by attractive and comfortable facilities for cycling and walking.
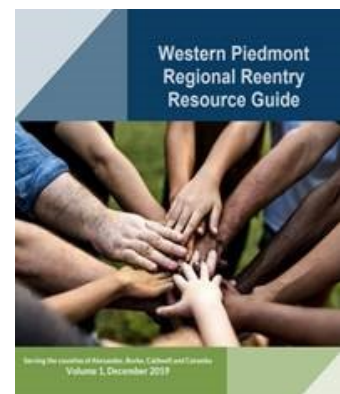
Article by Brian Horton

Workforce Development Board
1st Western Piedmont Regional Re-Entry Resource Guide

It is here! The first Re-Entry Regional Resource Guide for the Western Piedmont Region is now available online. **Click here**.

Over the past year the Western Piedmont Region has been collaborating with a committed team of law enforcement, mental health, housing and workforce partners to create paths of success for those formerly incarcerated. Statistics indicate that over 6 million individuals in the United States and approximately 134,000 people in North Carolina have a criminal record. About 95% of those incarcerated are released! Stable employment, housing, and mental health are all critical to a successful transition from prison to the community. A deeper look at re-entry can be found **here**.

Article by Wendy Johnson

Area Agency on Aging
Understanding Medicare

Medicare is a federal health insurance program. It covers most people age 65 and older, some people younger than 65 with disabilities, and people with end stage renal disease, often referred to as ESRD.

It is important for everyone becoming eligible for Medicare to get accurate information about coverage and delivery options including supplemental health insurance, Medicare health plans and prescription drug coverage. Attention to these issues will help you avoid serious and costly problems later.

Medicare is divided into five parts:

- **Part A: Hospital Insurance:** Part A covers most hospital care, some skilled nursing home care, some home health care and hospice care.
- **Part B: Medical Insurance:** Part B covers medically necessary services or supplies that are needed for diagnose or treat your medical condition and that meet accepted standards of medical practice, such as doctors' services, outpatient care, some home healthcare, ambulance services and some durable medical equipment (DME).
- **Part C: Medicare Health plans:** Plans are offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people who enroll in the plan. Medicare health plans include all Medicare Advantage Plans, Medicare Cost Plans and Demonstration/Pilot Programs, Programs of All-inclusive Care for the Elderly (PACE) organizations are special types of Medicare health plans. PACE plans can be offered by public or private entities and provide Part D and other benefits in addition to Part A and Part B. (combines A, B and D into an HMO or a PPO with a private insurer).
- **Part D - Medicare Prescription drug Coverage:** Each Medicare Prescription Drug Plan has its own list of covered drugs (called a formulary). Many Medicare drug plans place drugs into different "tiers" on their formulary. Drugs in each tier have a different cost. A Medicare drug plan can make some changes to its formulary during the year within guidelines set by Medicare. This plan should be reviewed each year to insure it meet the individual's prescription drug needs. (These are stand-Alone Plans with a private insurer).
- **Medigap: Also called "supplemental Insurance" with a private insurer:** When you buy a Medigap policy you must have Medicare Part A and Part B. You pay the monthly Medicare Part B premium. In addition, you will pay a premium to the Medigap insurance company. A Medigap policy is health insurance sold by private insurance companies to fill in the "gaps" in Original Medicare Plan coverage. Medigap polices help pay some of the health care cost that the Original Medicare Plan does not cover.

*Note: If you go to a Medicare Advantage plan, and later try to return to traditional Medicare and switch to a Medigap policy with a commercial company, the commercial company may reject you, or charge a fee based on pre-existing conditions and age.

If you or your spouse have paid into the Social Security system for 10 or more years, you are eligible for premium-free Medicare Part A (Hospital Insurance) at age 65, If you have paid in fewer than 10 years, you can buy Medicare Part A coverage. Everyone pays a premium for Medicare Part B (Medical Insurance).

If you are already receiving Social Security benefits, Railroad Retirement benefits, or Federal Retiree benefits, your enrollment in Medicare is automatic. Your Medicare card should arrive in the mail shortly before your 65th birthday. Verify that you are entitled to both Medicare Parts A and B.

If you are not eligible for Automatic Enrollment, contact the Social security Administration at 800-772-1213 or enroll online at www.socialsecurity.gov, or visit the nearest office located on Hwy. 321 in Hickory to enroll in Medicare Part A and Medicare Part B. You have a seven month window in which to enroll in Medicare without incurring a penalty. (Three months before 65th birthday, your birthday month and three months after the 65th birthday) If you do not enroll in Parts A and B during your seven month window of eligibility, you cannot enroll until the General Enrollment Period, which is January 1 through March 31 each year and your Medicare eligibility will not begin until the following July 1. Your monthly Medicare Part B Premiums will increase to include a permanent 10% penalty for each year of delayed enrollment.

"New to Medicare seminars" are held quarterly at the Senior Centers located in each county in our region to give beneficiaries the most up to date information.

The **Medicare Savings Program (MSP)** helps qualified Medicare beneficiaries pay for their Medicare Part A and Part B health care cost, such as premiums, deductibles, and coinsurance. There are different levels of assistance through Medicare Savings Programs. Even if you don't qualify for full assistance (Full Medicaid), you might be eligible for coverage of some or your medical expenses. There are income and assets limits that determine eligibility. Contact your local Department of Social Services (DSS) office to apply.

The **Extra Help Program or the Low Income Subsidy Program (LIS)** help qualified Medicare beneficiaries pay for their Medicare prescription drug program costs, such as premiums, deductibles and coinsurance. Eligibility guidelines for LIS are based on income and asset limits that change from year to year. Applications are processed and eligibility is determined by the Social Security Administration. After you apply, you will be notified if you qualify for assistance and, if you do, at what level .

If you have questions or need additional information, contact the **Seniors' Health Insurance Program (SHIIP)** at 1-855-408-1212 to speak with a specialist, visit the website at www.ncshiip.com, call or visit the Senior Center in your county to speak with a SHIIP counselor, or contact Anita Roberts, WPCOG Aging Specialist at 828-485-4265.

Article by Anita Roberts

ANNOUNCEMENTS

It's tempting to focus on everyday stuff. Putting out fires, bumping into barriers and just the daily grind. When your hair is on fire, it's tough to focus on developing and executing innovation initiatives.

That can change in 2020.

At TLG you'll be immersing yourself with local government professionals on similar journeys and leading the way in these TLG educational tracks. We encourage you to attend.

Learn more here

Join us to discover new and better ways to impact your community+ organization and elevate your leadership skills.

Act now - Early Bird pricing closes soon.

Register + Save

WPCOG CALENDAR

February

19 - Regional Managers Mtg.
    @ WPCOG - 12PM

25 - WPCOG Executive Committee Mtg.
    @ WPCOG - 6PM

26 - TCC @ WPCOG - 1PM | TAC
    @ WPCOG - 3:30PM

27 - Workforce Develop. Board Mtg.
    @ WPCOG - 8:30 AM

March

24 - WPCOG Policy Board Mtg.
    @ Lenoir - 6PM

25 - TCC @ WPCOG - 1PM | TAC
    @ WPCOG - 3:30PM