

State Presents Consolidated Plan for Housing and Community Development

On January 30, the State of South Carolina's Consolidated Plan for Housing and Community Development for the program year beginning April 1, 2001, was presented at a public hearing held in the COG Board Room. This public hearing was one of three that were held around the state to give the public and interested organizations an opportunity to comment on the proposed Consolidated Plan.

The Consolidated Plan is required by HUD regulations to be submitted to HUD prior to the State receiving its annual allocation of funds for the four HUD programs administered by the State: Community Development Block Grant (CDBG), HOME Investment Partnerships, Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). The State Department of Commerce - Division of Community Grant Programs was designated by the Governor as the lead agency for overseeing the development of the Consolidated Plan, which is the result of a collaboration with COG staff and other providers, advocates, citizens and state agencies. As a result of the citizen participation and interagency consultation processes, the State has identified the following four broad priority needs to address for its housing and community development policy:

- Priority Need 1 - Support the development and availability of safe, decent and affordable housing;
- Priority Need 2 - Support housing initiatives and services to assist the homeless and other persons with special needs;
- Priority Need 3 - Encourage the development of healthy and sustainable communities;
- Priority Need 4 - Enhance the capacity of State and local government agencies and non-profit organizations to effectively deliver and efficiently coordinate housing and community development resources.

The expected 2001 allocations for each of the four HUD programs administered by the State are as follows:

CDBG, \$29,965,000, S. C. Department of Commerce - Division of Community Grant Programs;

ESG, \$1,396,000, Governor's Office - Division of Economic Opportunity;

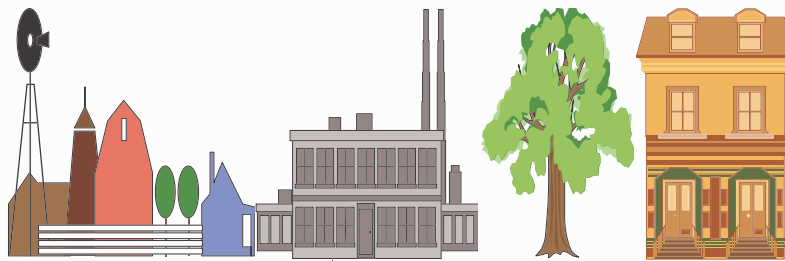
(Grants, continued on page 2)

ACOG Assists In Entrepreneurial Studies

The Institute for Entrepreneurial Studies at the Management Center at Greenville Technical College offers a Certificate in Entrepreneurship for business owners or individuals interested in developing the skills necessary to open or expand a small business. The program features team teaching by entrepreneur professors, business professionals, members of the Entrepreneur Forum advisory council, and guest speakers from the business community. The Special Projects and Loan Fund Director of the COG, Dave Mueller, has been part of the teaching team since the program was first offered.

The program includes: Understanding Entrepreneurship; Fundamentals of Entrepreneurship; Developing and Testing the Business Concept; Analyzing and Testing Opportunity; the New Venture Process; New Venture Financing; Planning for the Future; Ethics and Social Responsibility in the Entrepreneurial Firm; Entrepreneurial Management; the Nature of Rapidly Growing Companies; Marketing for Rapid Growth; Managing Finances for Growth; and Seminars and Practicum in Entrepreneurship. ACOG's contribution to this program is in presenting the areas of Financing the Start-Up and Growth, Preparing the Financial Plan, and How to Analyze the Financial Risks and Benefits of Small Business Ownership. The Appalachian Regional Commission Revolving Loan Fund managed by the Appalachian Develop-

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Regionalism: Concept and Practice

Part IV: Why Regionalism is Important

There's nothing complicated about regionalism. It's mostly about using common sense, and being able to see the "big picture," rather than focusing in on single issues or interests. It's mostly about cooperation. Here are some very practical reasons why regionalism makes good sense.

To save money by taking advantage of economies of scale. More money can be saved by building regional wastewater treatment facilities than by building one in every county or municipality. This is especially important when South Carolina has over \$57 billion in identified infrastructure needs between now and 2015.

To deliver quality services. Specialized service often requires professional staff, beyond the financial means of some smaller units of government unless they join with others to spread the costs and assure high quality. The COG, which provides project-specific technical assistance in a variety of service areas, is an excellent example of this concept.

To achieve greater political impact. When several local governments are united in an active effort, they have a better chance for success. Local government advocacy is strengthened by regional unity.

To achieve more economic impact. Regional marketing for economic development or tourism is less expensive and provides for showcasing a more comprehensive package of amenities. Regional marketing efforts in the Lowcountry and Midlands areas have resulted in significant increases in capital investment and job creation. The Upstate Regional Marketing Alliance should produce similar results.

To plan more realistically. In today's global economy, any community is dependent upon other communities in its multi-county region for labor, housing, and other needs. Planning from a regional perspective will help ensure a better quality of life and more efficient use of the region's limited resources.

To work on environmental and other concerns. Among the "boundary-spillover" effects of modern life are critical environmental impacts – on water, air, and other natural resources. Purely local approaches to most environmental problems do not work.

To create a sense of local and regional harmony. A region in harmony is essential to continued economic success. Local officials who become better acquainted through cooperative efforts develop better communication and trust among themselves, and reduce inter-jurisdictional conflicts. The Upstate Roundtable, the Eighteen Mile Creek project, and the Greenville County Local Government Forum are excellent examples of intergovernmental cooperation at its best.

To solve a specific problem. Two or more heads are better than one, and sharing ideas and resources often permits better problem solving, sometimes at a reduced cost.

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HOME, \$12,754,000, State Housing Finance and Development Authority; HOPWA, \$1,618,000, State Department of Health and Environmental Control

To review the plan or to obtain additional information, contact a member of the COG Grants Services or Planning staff, or the S. C. Department of Commerce - Division of Community Grant Programs at 734-0420. The Plan is also available for review on line at

J. W. Sanders, Pat Harris Receive SCARC Awards



Rev. J. W. Sanders of Gaffney and former State Representative Pat B. Harris of Anderson recently received awards from the S. C. Association of Regional Councils (SCARC) recognizing their 25 or more years of service as policy board members of the S. C. Appalachian Council of Governments. Mr. Harris has been a member of the Association since its inception in the mid-1970's, and served as its chairman from 1979-80. While in the General Assembly, Mr. Harris was instrumental in leading support efforts for regional councils statewide. Rev. Sanders was appointed to the Appalachian COG Board in 1972, and Mr. Harris in 1973.

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ment Corporation, and small loan programs of the Small Business Administration and the United States Department of Agriculture are introduced as alternative funding sources.

The class meets weekly at the Management Center. The next class starts March 6, 2001, with a roundtable discussion with successful entrepreneurs and members of the Entrepreneur Forum such as: Charles Houser, Champ Covington, Vivian Wong, C. Dan Joyner, and Fred Garrett providing insight in how they were able to succeed. Inter-

News From Information Services

Web Site Honored

The South Carolina Upstate Info web site (<http://www.sc-upstate-info.org>), hosted by the COG, has recently been voted by Lightspan StudyWeb as ONE OF THE BEST EDUCATIONAL RESOURCES ON THE WEB. Since 1996, the StudyWeb has carefully selected a list of web sites devoted to education, research, and Internet reference to facilitate the use of the Internet by educators and students. The sc-upstate-info site has been indexed in the South Carolina Cities & Communities section of the U. S. Geography category.

Better Research Resources

The COG now offers more socio-economic data over the web than ever before. The *FactFinder* database is a comprehensive collection of tables containing vital demographic and economic information for the Upstate and surrounding region. An easy to use search engine allows anyone to select from 15 data themes (i.e., population, income, business/industry, etc.) The information is summarized for four scales of geography (Census Tract, Municipality, County, and Metropolitan Statistical Area.)

Hundreds of tables for the ten-county Upstate region are available on the Internet by clicking on the *FactFinder* link at the ACOG website, www.scacog.org.

ACOG staff updates existing data and adds new tables on a monthly basis. Researchers synthesize the tables from data provided by the U. S. Bureau of the Census, the U. S. Bureau of Labor Statistics, the S. C. Employment Security Commission, the S. C. Department of Commerce and from many other local, state and federal sources.

A more detailed version of this resource is also part of the suite of services available through *InfoMentum*, a decision support system for Upstate South Carolina. Subscribers may di-



rectly access Excel files, customizing the format of the information to suit their needs. For a data dictionary of the full FactFinder database, please call the Information Services staff at 864-242-9733.

4th Quarter 2000 Economic Activity Report

The Economic Activity Report for the 4th Quarter of 2000 is now available. The report details major economic activity in six counties of the ACOG region. Major announcements included:

- A GenPower 540-megawatt power plant in Anderson County
- An improvement project for S.C. State Highway 5 in Cherokee County
- A \$30 million expansion of Dispoz-O, Inc., in Greenville County
- A renovation project for the Greer Civic Auditorium
- An expansion of the Cancer Center of the Carolinas at Oconee County Memorial Hospital
- A \$2.5 million expansion of Ortec, Inc., in Pickens County
- A \$9 million expansion of Mack Molding in Spartanburg County

Economic Activity Reports are



Upstate City Councils Conduct Planning Retreats



The Easley City Council recently spent a relaxed day in the ACOG board room addressing general policy direction and City priorities.

A number of Upstate municipal councils conducted strategic planning retreats during the months of January and February. The Appalachian Council of Governments staff assisted the Cities of Spartanburg, Gaffney, Easley, Landrum and Woodruff either by facilitating and directing the meetings or by making presentations during the course of the retreats. The Council of Governments has traditionally taken a very active role in working with city and county councils, helping them to establish long-term goals and objectives and prioritizing their needs.

City councils conduct their planning sessions using varied formats. The City of Gaffney spent three days at Clemson's Madren Center, while the City of Easley opted for a single full day session in the ACOG board room. The City of Landrum met one evening at a nearby restaurant and the City of Woodruff spent a Saturday at the Airport Marriot Hotel. Generally, all of the retreat agendas consisted of department and technical presentations, followed by Council discussions concerning needs, priorities, and goals. Coun-

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How to Talk to Your Parents

About Health Care, Money and Other Sensitive Issues

Every mom and dad knows that, as difficult as it may be, we must talk to our children about important issues such as sex, drugs and alcohol. But how many of us ever think about having important talks with our parents? Probably not many, because doing so seems to go against the natural order of things. We look at our parents and see the strong, loving, dependable people who nurtured us as children, and helped equip us to do the same for our kids today. What we also need to see, however, is that as our parents get older, it becomes increasingly important to talk with them about health care, Medicare, personal finances, estate planning and other issues affecting the elderly. Dealing with these issues of aging can be hard – for the adult child, as well as the elderly parent – so it's understandable that many may put off these conversations. The good news is that, if you ease your way into it, you will both be better off for having talked.

The Five Critical Questions to Ask Your Parents

1. **Have you made a budget to insure that you will not outlive your income?** You hope your parents will have plenty of income to cover their costs and to enjoy their retirement years. But reaching this goal requires advance planning. Once the money is gone, it won't magically return; and, good planning must take into consideration the possibility of a serious illness.
2. **Do you have health insurance, and will it be enough for the future?** These questions are closely related to the first, because a lack of good health care coverage can cut a hole in your parents' financial safety net, and prevent them from being able to get the

care they need. Medicare is critically important, both Parts A and B, but it's often not sufficient. Supplemental coverage from a private Medigap policy or an HMO is also a good idea.

3. **Have you planned for long-term care?** The biggest threat to the independence and financial security of your parents is long-term care. If the time comes when your parents can no longer live on their own, they may need your help, and you'll want to know their preferences, their options, and what they can afford. Could your parents move in with you or a sibling? Would a part-time, in-home caregiver be appropriate? What about an assisted-living facility? Is your parent eligible for Medicaid's assistance with long-term care bills? Has he or she purchased long-term care insurance to help preserve financial security? These sorts of questions can be tough to ask, but finding out the answers is extremely important.
4. **What are your health care wishes if you become extremely ill?** There might come a time when a parent may not be able to make her own decisions about health care. What happens if your mom has a stroke, or an accident, and is unable to communicate or make rational decisions? The only way you will be able to satisfy your parents' desires is if they have told you their wishes in advance of any catastrophe.
5. **Have you prepared an estate plan?** Ask your parents if they've prepared documents, such as durable powers of attorney, so that you or someone else can help them handle their affairs in the event they can't do it themselves in the future. Also ask if they've

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Anderson Healthy Partners Environmental Assessment

The Council of Governments, along with the Environmental Committee of Anderson's Partners for a Healthy Community, recently completed a survey to assess environmental conditions in Anderson County. The primary goal of the project was to identify critical environmental issues as they pertain to health in the broad "healthy communities" sense. The Committee will use this information to prioritize the key concerns and develop a strategic plan to address those issues.

The assessment focused on four main areas: air quality, water quality, contaminants in the environment, and the impacts of growth on Anderson County environments. Water quality was one of the key concerns identified with several streams, including the Saluda River, Broadmouth Creek, Big Generostee Creek and Rocky River designated as impaired for recreation and aquatic life uses due to pollution. The increase in ozone levels was also a major air quality concern. Overall, the issue of growth and development was identified as having the most potential effect on environmental and human health through the impacts of land development such as increased traffic and stormwater runoff.

The COG staff will continue to support the project, working with the Environmental Committee as they prioritize the critical environmental health issues facing the community. The Committee will then establish a team of community leaders and citizens, representing the scope of critical issues as well as the diversity of the community, who will partner together to address each issue. This group will develop a strategic plan to address the critical

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What Happens When A Company Closes Its Doors

Even during periods of low unemployment, companies continue to permanently close or lay off large numbers of employees. The Workforce Investment Act's employment and training system is designed to reach out to those dislocated workers and help them return to work as quickly as possible.

When a permanent layoff or closure affects 50 or more employees, the company must file a Worker Adjustment and Retraining Notification (WARN) with the S. C. Employment Security Commission's Dislocated Worker Unit (DWU). In most cases, a Rapid Response Team is assembled to go on site to provide information on the services available to the affected employees. This assistance is a collaborative effort involving representatives of the S. C. Employment Security Commission and the local Workforce Investment Board. An employer may also ask for help in instances involving fewer than 50 employees.

Rapid Response activities begin by having an initial meeting with the company management staff. Information, such as the services offered through the Job Service office, the process for applying for unemployment insurance, and reemployment services and occupational retraining available through the local Workforce Investment Board will be shared during this initial meeting. During this meeting, a schedule is set whereby the same information will be shared with the affected workers on site before the first layoff is expected to occur.

Recently, the Pendleton District Workforce Investment Board staff has participated in Rapid Response meetings with Ryobi in Pickens and West-Point Stevens in Seneca involving 152 and 468 employees, respectively. Staff explained to the affected employees how

to access the reemployment and retraining services through the One-Stop Centers located in the three area Job Service

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taken steps to avoid probate and minimize estate taxes. Because this question raises issues of money and control, your parents may be a little uneasy about discussing it. Acknowledge their concern and reassure your parents about the purpose of your talk.

-- To be continued next month

If you have any questions, call the Area Agency at the SCACOG.

Contributing editor Armond D. Budish is an attorney and eldercare expert who practices law in Cleveland, Ohio.

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needs uncovered during the process. The Environmental Committee will then work to ensure the sustainability of this project through the commitment of the partners involved and the procurement of ongoing funding to address the needs identified. For additional information please contact Chip Bentley at the Appalachian Council of

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cil retreats provide policymakers with an opportunity to discuss, plan and establish long-range policy direction for their respective governments.

Contact ACOG staff members Joe Newton or Donna Kazia concerning questions about council retreats or

Calendar of Events

- March 1 Family Caregiving Planning Meeting, 10:00 a.m. – 3:00 p.m., Columbia.
- March 4-7 SETA Annual Training Conference, Embassy Suites, Myrtle Beach.
- March 8 Prime of Life Expo, 8:30 a.m. – 4:30 p.m., Palmetto Exposition Center, Greenville.
- March 9 Summer School of Gerontology Planning Meeting, 10:00 a.m. – 3:00 p.m., Department of Mental Health, Room 404, Columbia.
- March 13 Silver Haired Legislature Elections.
- March 15 Joint Conference on Aging Planning, 10:00 a.m. – 1:00 p.m., Central Midlands COG, Columbia.
- March 15 WIA Board Meeting and Strategic Planning Retreat Follow-Up Session, 2:30 p.m. – 4:00 p.m., Madren Center, Clemson.
- March 16 SC4A Meeting, 10:00 a.m. – 3:00 p.m., Caring Connections, Columbia.
- March 21 Aging Advisory Committee Meeting, 10:30 a.m. – 1:00 p.m., Council Board Room, Greenville.
- March 23 COG Board of Directors Meeting, 10:30 a.m.,

2001 Medicare Premium and Deductible Rates

The Department of Health and Human Services has announced the 2001 rates for the Medicare Part A deductible and Part B monthly premium amount paid by beneficiaries. The Medicare Part B monthly premium is \$50, an increase of \$4.50 over last year. The Part B premium covers physician services, hospital outpatient care, durable medical equipment and other services outside hospitals. In addition to health care costs, this year's increase reflects legislative changes that increase Part B spending. The Part A deductible for inpatient hospital care has risen by \$16 to \$792. This represents about a 2 percent increase, reflecting savings from reductions in a beneficiary's only cost for up to 60 days of Medicare-covered inpatient hospital care. The daily cost to beneficiaries for hospital days 61 through 90 in a benefit period rose by \$4, to \$198 per day, and by \$8, to \$396 per day, for hospital days beyond the 90th in a benefit period. The skilled nursing facility daily co-insurance amount, which must be paid after the first 20 days of such care in a benefit period, rose by \$2, to \$99 per day. The Part A premium decreased again in 2001, this year by \$1, to \$300. Seniors with 30 to 39 quarters of Medicare-covered employment are entitled to a reduced monthly premium, which fell by \$1, to \$165.

VIEWPOINT

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