

Loans for Water and Sewer Projects

The Office of Local Government at the South Carolina Budget and Control Board is again offering low interest loans for water and sewer projects through the **State Revolving Fund (SRF)** for Wastewater and the SRF for Drinking Water.

The SRF for Wastewater is sponsored by EPA under authority of the Federal Clean Water Act. For FY 2009, over \$100 million is available for wastewater projects at interest rates from 1.00% to 3.50%. Municipalities, counties, and special purpose districts are eligible to apply for loans through this program to construct wastewater facilities, including relocation of sewer lines due to highway widening, and non-point source projects addressing issues such as stormwater. The program

allows up to 100 percent financing of all eligible costs, including 20-year reserve capacity.



All projects must be on the DHEC priority list in order to be eligible for a loan. However, projects may be added to the list at any time by submitting a priority questionnaire to DHEC.

The SRF for Drinking Water funds are available for drinking water supply or distribution system improvements, including relocation of water lines due to highway widening. The



SRF for Drinking Water operates virtually the same as the SRF for Wastewater. For FY 2009, over \$39 million is available through this program.

The interest rates for both programs are:

- * **Standard Rate – 3.5%:** Applies to all systems with more than 10,000 population and all systems with Median Household Income (MHI) greater than \$37,082 (State MHI) regardless of size.
- * **Small System Rate – 2.5%:** Incentive rate for small systems of less than 10,000 population and MHI less than State MHI.
- * **Hardship Rate – 1.0%:** Available to systems that meet the small system rate and their Level of Effort is more than 1.35%. (LOE is annual cost of water or sewer based on 6,000 gallons monthly usage divided by system MHI.)

These low interest rates significantly reduce annual debt service

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Focus on the Board



Rev. J.W. Sanders Sr., representative from Cherokee County and member since 1971.

Reverend J. W. Sanders Sr., former board chairman of the Appalachian Council of Governments and board member since 1971, is deeply involved in his community and in the affairs of the Upstate. Rev. Sanders is an active member of ACOG's Area Agency on Aging Program and has served on the Personnel Committee, Executive Committee and Development Corporation board.

He is currently serving as the 5th Congressional District Representative on the Santee Cooper Electric Utility Board of Directors. The Cherokee County Chapter of the National Association for the Advancement of Colored People (NAACP) named Rev. Sanders as its first inductee into the group's Hall of Fame. Rev. Sanders has also been recognized in "Who's Who Among Black Leaders in the South" and "African-Americans in America", and he has received the State's highest honor – the Order of the Palmetto – from the Governor.

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Economy Impacts Seniors Hard

Older adults in the Upstate, and the agencies that serve them, are having trouble making financial ends meet. Most expect matters to get worse before they get better.

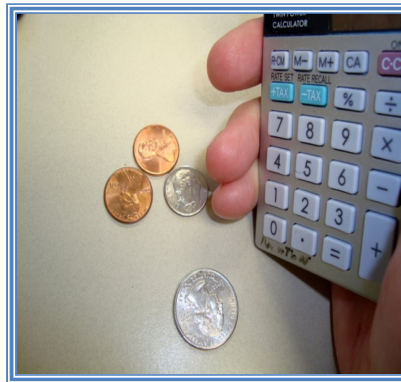
The problems did not begin with October's stock market turmoil, nor did the problems end with a recent increase in Social Security payments. Seniors have lost over 50 percent of their buying power since 2000. Each year seniors receive a small increase in their Social Security checks, intended to help them keep up with the cost of inflation. Since 2000, however, the Social Security cost-of-living adjustment (COLA) has increased average benefits just 24 percent, while typical senior expenses have risen by 88 percent – almost four times as fast!

Most of the 37 million older Americans who receive a Social Security check depend on it for at least half of their total income, and for more than one-third, it is 90 percent of their income. Low-income seniors are most affected by the loss of buying power, since they have no other sources of income.

A recently released AARP study reports that 27 percent of seniors say they have postponed plans to retire, and 25 percent of ages 45 to 65 are withdrawing money from their retirement accounts to make ends meet. More than half say they're having a harder time paying for necessities such as food and medicine; 11 percent have had to ask for help from outside sources and almost two-thirds report that they lost significant retirement funds in the last year.

For those still employed, taking money out of retirement savings has a compounding effect, because that money is not allowed to grow at a time when fewer working years are left to replace the losses.

For the Area Agency on Aging, the economic downturn affects everybody. Maintaining adequate staffing becomes harder as decreases in funding



The sagging economy is just one more blow to the security of many Upstate seniors.

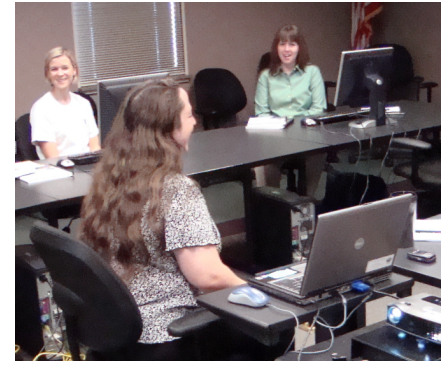
levels are passed down from across-the-board State budget cuts. Maintaining consistent service levels for seniors becomes a challenge as the need for home and community-based services and medication assistance rises, and unit costs for providing services increase, while the funding allocated to pay for aging services remains at stagnant levels.

Older Americans Act appropriations have not kept pace with the CPI inflation rate from 1980 to present. Currently, at the federal level, a 6.5 percent increase in the OAA for senior nutrition programs has been put on hold. Certainly, any increase would be better than no increase. However, given the 4 percent rise in inflation, this increase, if passed, might help maintain the current levels of service but certainly would not allow for any growth in the number of services, or in the area served. No increase at all would result in fewer services.

The result is long waiting lists for services and limited resources available. As evidence mounts that seniors are cutting everyday expenses, aging advocates are warning families to watch their senior loved ones carefully for signs of financial distress.



GIS Training



Amy Wright Webber engages GIS students.

ACOG Information Services is pleased to announce that the following authorized ESRI ArcGIS training classes are offered at the ACOG or on-site within the region.

ArcGIS Desktop Software 9.2

Introduction to ArcGIS I, (2 days)

Introduction to ArcGIS II, (3 days)

ArcGIS Desktop Software 9.3

ArcGIS Desktop II: Tools and Functionality (9.3)

ArcGIS Desktop III: GIS Workflows and Analysis (9.3)

These are the same courses that are offered at the ESRI regional offices, but at a substantial savings in tuition and travel costs! Professionals from Greer CPW, Pickens County, and Spartanburg County Planning have already taken advantage of this cost-effective opportunity.

For full course descriptions, please go to <http://training.esri.com/>.

To schedule a class or to obtain additional information regarding a course, please contact Authorized ESRI Instructor Amy Wright Webber at webber@scacog.org.



Ombudsman Promote Residents' Rights Week

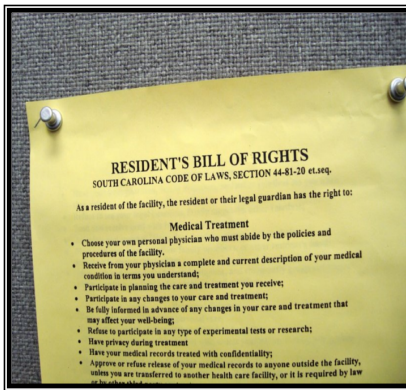
Residents' Rights Week is designated by the National Citizens' Coalition for Nursing Home Reform (NCCNHR): the National Consumer Voice for Quality Long-Term Care. It is celebrated each year during the first full week in October to honor residents living in long-term care facilities. This year the celebration occurred during the week of October 5-11. This year's theme for the week was "Recipe for Home: Defining and Creating Home in Long-Term Care Facilities."

As advocates for residents in facilities across the Upstate, the ACOG's Long-Term Care Ombudsman staff busily promoted the Residents' Bill of Rights as they visited each facility. Jamie Guay, ombudsman for Spartanburg County, spoke to a resident council group at Magnolia Manor in Inman. She educated them on their rights and handed out scrolls with the Bill of Rights printed on them as a keepsake. It is the ombudsman's job to empower residents to speak up for themselves and stand up for their rights in the place they call home.

Greg Taylor, ombudsman for Anderson, Oconee, and Pickens Counties, visited several facilities in his area and provided in-service training to explain the Residents' Bill of Rights to facility staff. This educating of staff helps them to remain mindful of the fact that even though their residents are no longer living in their own homes, they are entitled to the same privileges as any other human being and should be treated with respect and dignity.

The ombudsman for Greenville County, Sandy Dunagan, completed an in-service training on the Residents' Bill of Rights for staff at the Hawthorne Inn Assisted Living and Memory Care Community. Participants completing the course received a special "PhD" certificate for "preserving human dignity."

The Volunteer Friendly Visi-



tors were also busy at work, promoting Residents' Rights Week. Jessica Arnone Winters, Volunteer Friendly Visitor Coordinator, gave each of her volunteers fun activities to share with their assigned facilities. Sandra Wroblewski, a volunteer at Mountainview Nursing Home in Spartanburg, said that the residents' rights brochures were a "big hit" with her residents.

While it is important to celebrate the national Residents' Rights Week each year in October, it is even more crucial to advocate year round for the residents in long-term care facilities. This is what the dedicated staff of the ACOG's Long-Term Care Ombudsman Program work tirelessly to do. **To speak with your local ombudsman, Nancy Hawkins, Sandy Dunagan, Greg Taylor, Jamie Guay, and Jessica Arnone Winters, or to find out more about the program, please call ACOG at (864) 242-9733.**

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Rev Sanders is currently Pastor at the Bethel Baptist Church of Gaffney, where he will soon be celebrating his 60th anniversary as the church's minister and leader. He has the pleasure of working at the same church as his son, who is also an ordained minister. Rev. Sanders lives in Gaffney with his wife, Ruby.

Remember These Valuable Resources!

The Appalachian Council of Governments produces a number of reports relevant to the region. **County Profiles** are produced annually for each of the six counties of the ACOG region. These publications provide an overview of the demographic, economic, and quality of life characteristics of each subject county. The release of the **2008-2009 County Profiles** is scheduled for this December.

Perhaps the most popular ACOG reports are the **Multi-Family Housing Surveys** – prepared annually for Greenville County, and biennially for Anderson and Spartanburg Counties. These unique reports contain an inventory and analysis of conventional and "income-dependent" apartments, as well as townhouse and condominium



properties. To qualify for inclusion in the report, properties must meet minimum unit counts, depending on the subject county and property category. The **2007 Greenville County Survey** (released Spring 2008) and the **2007-2008 Anderson County Survey** (released Fall 2007) are now available for purchase. The **2008-2009 Spartanburg Survey** is scheduled for release in early November.

The ACOG also offers custom reports and mapping services. For more information, please visit www.scacog.org and click on the "Publications" link, or contact the Information Services Department at 864-242-9733.

Start Planning Now for Transit Funding Cycle

With the end of 2008 rapidly approaching, it is time to start thinking about the upcoming Federal Transit Administration (FTA) Program announcements for funds available to the Appalachian region through



Section 5316 – Job Access and Reverse Commute (JARC), Section 5317 – New Freedom Program, and Section 5310 – Elderly Individuals and Individuals with Disabilities. Administered by the SCDOT, the funds will be available for projects that improve transportation for low-income individuals, elderly individuals, and/or people with disabilities.

Funding from each program is available to organizations that qualify as state or local government authorities; private non-profit organizations; and operators of public transportation services, including private operators of public transportation services. Funds may be used for planning, capital or operating costs of providing access to jobs; or for services and facilities that improve mobility for persons with disabilities, including persons who are not ADA certified.

ACOG, in partnership with SCDOT, will solicit requests for funding when the application period is announced. The ACOG role includes coordinating application submittals, initial review of project feasibility, and ranking of projects to prioritize them for available funding. Once the applications are reviewed by the ACOG, they will be forwarded on to SCDOT, who makes

the final funding determination for each program. If you have any questions or need clarification, please contact Phillip Lemmon at 864-241-4645.



Puttin' on the Ritz with a Small Business Loan



The Appalachian Development Corporation assisted Ms. Bonita "Bo" Griffin in her efforts to purchase a permanent home for her business, The Goddess. The Goddess is a retail bridal salon and dress shop specializing in wedding gowns, bridesmaid dresses, party dresses, headpieces, jewelry, shoes, and children's special occasion attire. The shop is located at 1411 Laurens Road in Greenville.

DID YOU KNOW?

Honea Path, in Anderson County, is the only place in the world with this name.

Educating Seniors at Spartanburg's Piedmont Interstate Fair



Sandy Dunagan, ACOG Senior Ombudsman looking out for Upstate seniors and their families at Spartanburg's Piedmont Interstate Fair.

ACOG's Aging Services Division was well represented at the Piedmont Interstate Fair in Spartanburg during the week of October 6, 2008. Representatives from ACOG took turns manning the information booth in order to disseminate information and network with fairgoers of all ages.



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costs, as well as the total amount paid over the life for the loan. Such savings directly benefit the rate-paying customers and the system.

Federal rules will not apply to Wastewater project loans under \$10 million, or Drinking Water project loans under \$3 million, thereby potentially reducing costs associated with construction and audit expenses.

For more information on either of these loan programs, contact Ms. Trish Comp at the S.C. Budget and Control Board in Columbia (803-737-3808), or ACOG's Dirk Reis at 864-242-9733.



Como esta? Fourteen members of ACOG’s staff are undergoing 12 hours of basic Spanish language training. Staff members will be taught simple pronunciation, greetings, government-related vocabulary and phrases to better enable them to work with the area’s Spanish-speaking population on health, census and customer service issues.



Upstate Human Resource Directors conduct training. ACOG’s Donna Kazia addresses human resource directors from local governments across the Upstate at a quarterly meeting of personnel specialists. At this meeting, the S. C. Municipal Association’s Stephanie O’Cain discussed identity theft and new state and federal legislation to combat it.



Death and taxes. Recent tax legislation may have lowered property taxes for some homeowners, but it has created a whole new set of consequences for other taxpayers, businesses, schools and local governments. In September the ACOG board heard presentations and comments from Greenville County’s Deputy Administrator John Hansley, Greenville Assessor Debbie Adkins, ACOG’s Joe Newton and representatives from the Strom Thurmond Institute, Spartanburg School District IV and tax officials from across the Upstate.



VIEWPOINT

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Members and staff of ACOG's Regional Aging Advisory Committee (RAAC). This fine group of volunteers provides a valuable service to the Upstate by helping ACOG's Area Agency on Aging identify needs, develop accessible services and target scarce resources.