Budget Process Update /Redistricting Process Continues/NC HOPE Program Continues to Provide Aid/Student Loan Borrowers of Changes

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Budget Process Update

Peace. We are now months into a new fiscal year and there is still no budget for North Carolina, one of the largest states in the nation and the last state to be without one. The current fiscal year began on July 1st.

Both the Governor and Democrats in the legislature are fighting for a budget that works for all North Carolinians. Several issues are top priorities as negotiations continue.

Medicaid Expansion

Medicaid expansion has been at the top of the agenda for Governor Cooper and House Democrats. Hundreds of thousands of North Carolinians lack health care access and the conditions for expanding Medicaid have never been better. Especially during a pandemic, we should be doing everything we can to provide better health outcomes for North Carolina. The federal government has also introduced a new carrot for states that have yet to expand which would result in more than \$1 billion in federal money.

Raises for state employees

Teachers and school employees in North Carolina have gone without a raise for years, and after almost two years of even further difficulty teaching during a pandemic they deserve one. State employees also need raises to keep pace, and that includes retirees. The cost of living has only increased in the years since their last adjustment, so a COLA increase is more than necessary

Investing in schools

For years, schools in North Carolina have been short-changed. A roadmap for how we can improve our schools called the Leandro Comprehensive Remedial Plan was the result of a court case, and it outlines where resources are needed. We should be investing in pre-K and public schools across our state in order to provide a sound, basic education for students everywhere, regardless

of their zip code or income. The resources to do this are available and should be a priority during budget negotiations.

Redistricting Process Continues

The North Carolina General Assembly has continued to work on district maps for the North Carolina House, North Carolina Senate and the United States House of Representatives.

The current process has been live streamed on the General Assembly website. Representatives have been drawing districts over the past two weeks and will continue to do so for a few more days. A number of the prospective maps have been published online and more will likely be uploaded over the next few days.

There is likely to be an opportunity for public comment before the maps are

voted on, but whether that public comment will inform any changes to the maps remains to be seen. You can find more resources about redistricting this year from <u>the NCGA website</u>.

NC HOPE Program Continues to Provide Aid

According to the NC Housing Opportunities and Prevention of Evictions (HOPE) Program, over half a billion dollars have been paid out to North Carolina landlords and utility companies with pandemic relief funds.

The HOPE Program was put in place to ensure that needy families were not left on the streets or with their lights off due to an inability to pay for necessities during the pandemic. More than 135,000 families in North Carolina have benefited from the program so far.

North Carolina ranks second in the nation in terms of the number of households served and the state ranks sixth overall in terms of spending federal Emergency Rental Assistance funds. This is important because the millions of dollars at our disposal are going to the people who need it, not sitting idly.

This program is also important because it helps both sides of the rent equation. Tenants are able to stay where they are, which was particularly important when jobs were scarce and the virus was most prevalent. It also keeps landlords whole, many of whom rely on the income from rental properties to pay their own bills.

HOPE is still accepting applications in 88 counties. Visit HOPE.NC.gov or call 888-9ASK-HOPE (888-927-5467) Monday through Friday, 8am to 5pm. There are English- and Spanish-speaking representatives available to help.

Attorney General Josh Stein Alerts Student Loan Borrowers of Changes

Due to the pandemic, there have been a lot of changes in the way that student loan payments have been administered. Many loans have been put on pause while people struggled to find work and interest on accumulated loans have been zero for months. That pause is scheduled to end in February of 2022. But there are changes coming that student loan borrowers should be aware of.

Navient, one of the largest federal student loan servicers, announced they were transferring their student loan portfolio to another US Department of Education affiliate called Maximus. There are more than 6 million people who have been using Navient, so if you have outstanding student loans this may affect you.

According to Attorney General Josh Stein, to be prepared you should:

- · Save your loan information
- · Be on the lookout for communications about your transfer
- · Ensure your loan information is transferred correctly
- · After the transfer, address your payments to the new servicer

Also, due to the potential for confusion, people should be on the lookout for scammers who might try to exploit the scenario and steal your money. Never give out personal or financial information unless you are confident that the other party is verified. To report a potential scam to the Attorney General's office, call 877-5-NO-SCAM.

Stay safe....PEACE!

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