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**May issue deadline:
Wednesday, June 10**

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news@corcommcreative.com

Automatically notify us of important news

Add the email address news@corcommcreative.com to your media releases and/or email newsletter distribution list, so we will be automatically notified of important news from your agency. Thank you!



The Consumer Financial Protection Bureau Complaint Database can help protect you and your clients

Top complaints signal areas in need of intervention

As the economic fallout from COVID-19 mounts and Hoosier families scramble to control and repair the damage, consumer complaints can play an important role in pointing to areas of economic distress.

Fortunately, the Consumer Financial Protection Bureau (CFPB), established in the wake of the last financial crisis, provides both an avenue for recourse when consumers struggle with financial products and services, as well as a source of data to illuminate patterns: [a complaint database](#).

Between March 15 and April 15, 2020, Hoosiers filed approximately 200 complaints with the CFPB.

The complaint data signal a potential rising tide of economic woes. Narratives related to debt collection and consumer efforts to negotiate payments plans in the wake of COVID-19 fallout suggest that not all creditors and collectors are making an effort to work with borrowers.

The database reveals the top consumer complaints:

- Credit reporting and repair is still far and away the leading source of headaches among consumers who filed a complaint, with incorrect information on a credit report the top reason for complaints. 50% of complaints were related to these issues.
- Mortgages, debt collection, loan products, checking and savings accounts, and credit or prepaid cards each account for 6% or more of complaints.
- 7% of complaints relate to struggling to pay a mortgage or other loan.

The good news? Complaining to the CFPB appears to be producing results for consumers, at least in some cases. The CFPB reports that 97% of complaints filed receive a timely response from the company.

So, how should policymakers respond?

[This IIWF blog post](#) reveals the answers. You'll also learn why new guidance from the Consumer Financial Protection Bureau for credit-reporting agencies could potentially compound the problems consumers already face.

What YOU can do

- If you or a client are struggling to resolve an issue with a lender, credit reporting agency, debt collector, or other financial service provider, let your voice be heard by [filing a complaint](#) with the CFPB.
- Make sure your friends, family, colleagues, and/or clients know about the complaint database. You can post the link on social media, write about it for an upcoming e-newsletter, or mention it in your next Zoom meeting!
- Urge your [congressional legislators](#) to pay attention to Hoosier complaints and include stronger consumer protections in the next COVID-19 package.

Read more

- [Learn how the complaint process works](#) and how it helps you
- [Learn how the CFPB uses complaint data](#) and how it helps others
- Have inside information about a company you believe is violating federal consumer financial laws? [Learn how to alert the CFPB of a potential violation](#).

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IIWF policy fellow draws attention to maternal/child health, addiction and policy

By Tia Washum, IIWF Policy Fellow

Tia Washum is a Grassroots Maternal Child Health Leader and a policy fellow at Indiana Institute for Working Families.

Over the next six months, I will be working with the [Indiana Institute for Working Families](#) staff to help transform community needs at the intersection of maternal/child health and economic security into actionable, evidence-based policy recommendations that are focused on the well-being of mothers and their families.

Today, I am speaking out to bring some awareness about addiction in our communities and the people who are affected – especially mothers and children. I plan to use my time at the Institute to develop and advocate for solutions to the challenges we are facing. These challenges are urgent, because families and communities are struggling.

I've identified three policy challenges we must face in our fight against addiction. Policymakers must:

- make sure individuals facing addiction get the support they need
- recognize that our addiction crisis is not all about opioids
- provide hope by making economic security possible.

[Read my blog post](#) to learn more.

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Community Impact



Nearly \$200,000 in grant funds will benefit uninsured Hoosiers

Currently, in the midst of a global pandemic, more than 114,000 people in Northeast Indiana are not enrolled in health insurance. If all of those Hoosiers were enrolled, the benefits would be far-reaching. Insurance rates would drop for everyone, and an estimated \$734 million would be added to our local economy in insurance payments to physicians, hospitals and other medical professionals.

Community Action agencies are working hard to increase health insurance coverage for Hoosiers.

Thanks to nearly \$200,000 in grant funds in the first quarter of 2020, [Brightpoint](#) is able to continue providing local, unbiased, free assistance with obtaining health care coverage for families in Northeast Indiana. The grants came from several organizations and support the Covering Kids and Families (CKF) program.

First quarter grants included:

- \$119,250 from Covering Kids and Families of Indiana
- \$35,000 from Parkview Hospital's Community Health Improvement program
- \$32,000 from Community Foundation of Greater Fort Wayne
- \$5,000 from Physicians Health Plan Foundation
- \$5,000 from Steuben County Community Foundation
- \$2,500 from Parkview LaGrange Hospital's Community Health Improvement program

Brightpoint thanks these community partners for helping increase access to health care coverage for Hoosier kids and families.

Horizon Bank supports greatest needs

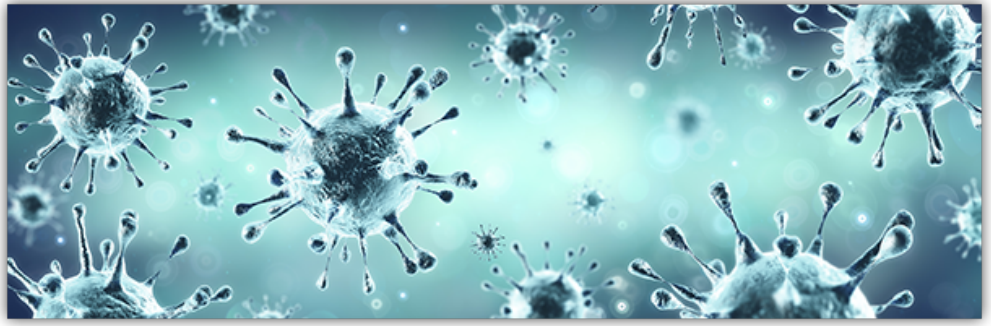
A \$4,500 donation from Horizon Bank to Brightpoint will also help alleviate the extraordinary impact of the COVID-19 pandemic on individuals and families in Allen County.

"Horizon Bank is an excellent example of our community working together to help those in greatest need during this crisis," said Brightpoint President & CEO Steve Hoffman. "This donation will help us better assist families during this difficult time."

Horizon Bank has pledged \$250,000 in aid for those affected by the COVID-19 pandemic. Funds are being allocated across several not-for-profit groups who are working to assist individuals in the communities they serve in the States of Indiana and Michigan.

"Brightpoint, through its COVID-19 relief efforts, will support those in need of housing and utility assistance during these trying times," says Drew Dunlavy, Horizon Bank Vice President and Senior Commercial Loan Officer.

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TRI-CAP receives grant for countering COVID-19 impact

United Way of Pike County recently granted [TRI-CAP](#) \$1,978 to assist with basic financial needs such as rent and utility assistance for people negatively impacted by the COVID-19 pandemic in the community.

TRI-CAP thanks United Way of Pike County for choosing it as one of the recipients of the community assistance grant issued in response to the community impact of the coronavirus.

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Pace awards scholarships to former Head Start students

[Pace's Head Start Program](#) not only prepares students for kindergarten but prepares families for college.

The Judith K. Bobe Scholarship is a one-time, \$500 cash award for individual high school seniors who were previously Head Start students. The scholarship is named in honor of Pace's former Head Start director, who worked within the program over 40 years. Pace has awarded the scholarships since 2010.

This year's winners are:

- **Ethan Lockard** from Shakamak High School, who has been accepted to Ivy Tech in Bloomington. He plans to study human resource management.
- **Fatima Ayala** from Lincoln High School, who will attend Vincennes University. She plans to study elementary/special education, ultimately becoming an elementary school teacher while also teaching Spanish.
- **Madison Followell** from Sullivan High School, who has been accepted to Indiana State University. She plans to study psychology with aspirations of becoming a school counselor.
- **Zion Hulbert** from Lincoln High School, who has been accepted to Indiana University. He plans to major in psychology and minor in law.

Applicants were required to submit a typed essay about how Head Start impacted their school readiness and academic performance.

"Our continued fundraising efforts provides for these scholarships," says Dr. Bertha Proctor, Pace's CEO. "We regularly provide two scholarships per year. However, noting the challenging times that

graduating seniors have dealt with during this pandemic, the decision was made to provide four scholarships."

Photos of the winners are not yet available.

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Spotlight on Professionals



Not one to miss an opportunity, Michelle Pitcher hosted a "graduation celebration" for herself on Zoom.

Pace's Clinical Services Director completes doctor of nursing practice program

Congratulations to [Pace's](#) Clinical Service Director, Michelle Pitcher, who has received her Doctor of Nursing Practice degree from the University of Southern Indiana!

Due to COVID-19, the graduation ceremony was canceled. In true Michelle fashion of determination and flexibility, she hosted her own Zoom graduation celebration, inviting friends and family to participate.

Michelle is the leader of Pace's Health Services, which includes Health Connection/ family planning, the WIC program (Supplemental Nutrition Program for Women, Infants & Children) and Health Insurance Navigators. She is dedicated to professional development and community improvement.

From the Pace team: "We are proud of you Michelle!"

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Briefly

Eviction and foreclosure protections extended

[Indiana Governor Eric Holcomb's Executive Order 20-25](#) extends the moratorium on the initiation of eviction and foreclosure actions for an additional 30 days. It is now set to expire, unless renewed, on June 4. [Keep up on the executive orders here.](#)

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People across the state would like to know what you're up to.

We would love to feature news from all of Indiana's Community Action Agencies in this newsletter! If you have never or only rarely submitted an article, consider doing so for June. Your colleagues across the state are interested in the challenges your CAA is facing, where and how you're succeeding, and where you're innovating. The newsletter has great readership (38% in March, compared with the industry average of 20%)!

Bonus: If you're looking to increase your CAA's website search ranking, the newsletter can help! By a third-party organization (INCAA) linking to your website, your social authority in the eyes of search engines improves. Plus, as some of our 1,700+ newsletter readers click a link and visit your site, your online authority increases, as well. All of this will help to boost your search engine ranking for the general public.

Ready to participate? Email your article (and photo, if possible) to news@corcommcreative.com by Wednesday, June 10.

Finally, please add news@corcommcreative.com to your media-release- or newsletter-distribution list, and we'll keep watch for stories that might be of interest to other CAAs across the state. We might include one in a future issue. And don't worry; you'll always have a chance to review the newsletter before anything is published.

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